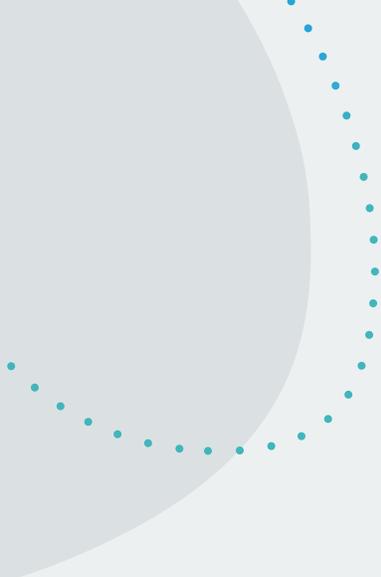




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# **License to Work: Driver's Licensure, Vehicle Access, and Affordable Transportation as Key Levers for Baltimore's Workforce**



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# Executive Summary

Baltimore City faces a troubling disconnect: persistent workforce shortages across critical sectors coexist with high unemployment among skilled, motivated residents who lack reliable transportation access.<sup>1</sup> In short, strong candidates can't get to the jobs they want and need. These challenges stem from systemic barriers: restrictive licensing requirements, prohibitive vehicle ownership costs, and limited connectivity to suburban job centers where employment growth is concentrated.

This report examines how transportation access barriers—specifically driver's license requirements, vehicle ownership costs, and spatial employment and transit patterns—prevent Baltimore residents from accessing stable employment opportunities. Through analysis of policy documents, workforce data, and 10 in-depth stakeholder interviews, we document how these interconnected barriers create cycles of exclusion that waste human capital and undermine regional economic development.

## Key findings include:

- **Wide Disparities in Licensing Barriers:**

Driver's licensing represents the employment barrier with the widest racial disparity across 29 barrier categories, according to a 2019 survey of jobseekers in the Baltimore region.<sup>2</sup> While only one in 11 white respondents reported licensing as a direct barrier to employment, one in five Black respondents cited it as a contributor to extended unemployment and instability. The same survey found that one in four jobseekers are unable to get to work or home using public transportation.

- **High Vehicle Ownership Costs:**

Baltimore drivers pay between \$2,560 and \$4,610 annually—often twice as much as

suburban counterparts with identical driving records.<sup>3</sup> For residents earning \$30,000 annually, insurance alone can represent 10% of pre-tax income, forcing impossible choices between legal compliance and basic necessities.

- **Geographic Employment Mismatch:**

While nearly all regional jobs are accessible by car to city residents within 60 minutes, only 8.5% remain accessible via public transit in the same timeframe, a figure that has declined year-over-year since 2015.<sup>4</sup> With 79% of new job creation projected in suburban areas, transportation barriers increasingly exclude city residents from economic opportunity.<sup>5</sup>

- **Substantial License Over-Requirement:**

While many roles in local government require operating motor vehicles, this report identified **86 out of 572 classifications** in the city of Baltimore where relaxation or removal of license requirements would align with essential duties. States like California and Hawaii have begun requiring similar analyses, and the report recommends conducting similarly comprehensive reviews throughout the state of Maryland.

- **Systemic Workforce Impact:**

Transportation barriers compound across Baltimore's workforce development ecosystem. High school students interested in law enforcement careers are disqualified for lacking licenses, construction apprentices cannot access job sites, and workforce training graduates cannot maintain employment due to transportation instability.

We examine successful approaches in Syracuse, Milwaukee, and San Francisco that demonstrate concrete policy solutions, including municipal driver's education programs, employer-transit partnerships, and comprehensive vehicle access initiatives. These models show that transportation barriers, while complex, are addressable through coordinated policy action.

This report focuses primarily on personal vehicles rather than public transit. While enhancing Baltimore's public transportation network remains a vital goal, ongoing reliability issues and the dispersed nature of suburban job centers suggest that transit will only partially address the spatial mismatch challenge.

What differentiates fleeting pilot projects from durable reform is coordination. State legislators must modernize licensing rules, explore a doubling down on Senator McCray's in-school driver's education initiative, and explore the opportunity for a Maryland Low-Cost Auto Insurance Program inspired by the California model. City leadership can begin, this fiscal year, to fund public driver's ed, implement the job-classification audit, and earmark impounded vehicles for low-income resale. Regional planners and employers should seek transportation commitments—transit subsidies, shuttles, flex scheduling—in major development deals and workforce partnerships. Philanthropic and community lenders can close financing gaps for cars, repairs, and insurance while tracking outcomes to guide public investment. This report explores how each party can make achievable progress towards the shared goal of a job market that works no matter who you are, where you live, or how you get to work.

## Methodology

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This report employed a mixed-methods approach combining policy analysis, workforce data review, and qualitative stakeholder interviews to examine transportation barriers to employment in Baltimore. Research was conducted between July 2024 and May 2025 and focused on three primary components outlined below.

**Policy and Document Analysis:** We reviewed federal, state, and local policies affecting driver's license acquisition, vehicle ownership costs, and employment requirements. This review included analyses of Maryland Motor Vehicle Administration regulations, Baltimore City job specifications, workforce development program documentation, and relevant legislation introduced in recent years.

**Quantitative Data Review:** We analyzed existing datasets including American Community Survey data on vehicle ownership and commuting patterns, Baltimore Metropolitan Council employment projections, regional transit accessibility studies, and workforce development program participant data to quantify the scope and impact of transportation barriers.

**Stakeholder Interviews:** We conducted 10 in-depth interviews with key stakeholders representing different perspectives on transportation and employment barriers. Interviewees included:

- Elected officials and policy advocates
- Workforce development program administrators
- High school counselors and educators
- Nonprofit service providers
- Former government workforce officials
- Transportation access advocates

Interviews were conducted from July to November 2024 and ranged from 45-90 minutes in length. All interviews were recorded with participant consent and transcribed for analysis. We used a semi-structured interview format that allowed for both systematic data collection and exploration of individual perspectives and experiences.

**Comparative Case Study Analysis:** We reviewed documentation and interviewed program administrators for transportation access initiatives in Syracuse, New York; Milwaukee, Wisconsin; and San Francisco, California. These cases were selected to represent different approaches to addressing licensing, transit, and vehicle access barriers in similar urban contexts.

**Limitations:** This study relies primarily on stakeholder perspectives and existing data sources rather than original survey research with affected residents. While this approach provides valuable institutional and policy insights, future research would benefit from

direct engagement with Baltimore residents experiencing transportation barriers to employment. For the analysis of over 500 Baltimore City government class specifications, we leveraged artificial intelligence to provide initial flags of positions for further review.



*Baltimore City Hall*

## Theory of Change

The report rests on a central problem statement: **Thousands of Baltimore jobseekers struggle to secure and retain jobs because they do not possess reliable personal transportation**—defined as an insured car with a valid license—which is (1) expensive to obtain, (2) required for many roles, and (3) the only viable mode of transportation for the majority of jobs in the Baltimore region.

To resolve this barrier to employment, we identified three levers that policymakers, funders, and employers should consider.

### 1. Decrease the fiscal and other barriers to obtain reliable personal transportation.

Reducing the cost and increasing access to licensing, car insurance, and car ownership would enable jobseekers to secure a wider range of roles with increased reliability and decreased commute times.

### 2. Reduce the percentage of jobs with license requirements.

Several interviewees discussed over-requirement of licenses for roles that do not require operating motor vehicles. Removing needless license requirements either through legislation or individual action by employers would provide an on-ramp for jobseekers without licenses.

### 3. Increase the viability or presence of other transportation options.

Increasing access to other transportation options, such as improved public transit, employer vans, or affordable rideshare, could

enable jobseekers to access employment without the two-hour commutes needed to access some suburban roles.

These levers can be pulled through the following mechanisms:

- **Independent decisions by employers** (such as eliminated license requirements or the provision of van services)
- **Operational decisions by nonprofit organizations and funding decisions by private philanthropy** (such as free driver's education or free vehicles)
- **Policy decisions at the state and local level** (such as funding for license programs or reforms to license requirements).

This report focuses largely on personal vehicles rather than public transit. While improving Baltimore's public transport system is a critical priority, persistent failures in public transit reliability and the dispersed nature of suburban employment centers mean that transit will be at best a partial solution to spatial mismatch. Discussion of public transportation improvements in this report is limited to changes that could be achieved within the general scope of the current mass transit system, rather than the potential benefits of large-scale system expansions like the Red Line. We applaud efforts to make the Baltimore region's public transportation system more comprehensive, but this effort focuses on shorter-term investments and reforms that can provide immediate solutions to residents with immediate job needs.

# The Scale of Baltimore's Transportation Challenge

**Baltimore's transportation employment barriers stem from three interconnected challenges that compound to exclude residents from economic opportunity.** First, **geographic and infrastructure barriers** create a fundamental spatial mismatch between where Baltimore City residents live and where jobs are located, while the region's transit system fails to bridge this gap effectively. Second, **regulatory barriers** make obtaining and maintaining a driver's license prohibitively complex and expensive for many residents, particularly those facing economic hardship. Third, **economic barriers**

mean that even residents who successfully navigate licensing requirements often cannot afford vehicle ownership and insurance costs, creating ongoing transportation instability that threatens employment.

Understanding these interconnected barriers is essential for developing comprehensive policy solutions. Each barrier reinforces the others: geographic isolation increases dependence on personal vehicles, regulatory complexity raises costs and excludes vulnerable populations, and economic pressures force impossible choices between legal compliance and employment access.

## Geographic and Infrastructure Barriers: Employment Geography and Spatial Mismatch

Baltimore's employment geography creates a fundamental disconnect between where residents live and where jobs are located. Large employment hubs—such as Tradepoint Atlantic in southeast Baltimore County, business parks in Hunt Valley, and the BWI corridor—are increasingly located in suburban areas designed around car access. The Cooperative Forecasting Group of the Baltimore Metropolitan Council projects that 79% of new jobs projected to be created in the region through 2030 will be located outside Baltimore City in

surrounding employment centers, and nearly 20% of projected new jobs (around 30,000 in total) will be housed across just *six traffic analysis zones*, all outside Baltimore City.<sup>6</sup>

This projected outcome of rapidly growing hubs spread across Anne Arundel, Howard, Baltimore, and Harford Counties could be supported through significant investment in public transit or employer-sponsored shuttles. However, outside the six major growth hubs, jobs are widely disbursed: 19 traffic

analysis zones are expected to grow their workforce by 1,000 or more, and a total of 276 traffic analysis zones are expected to grow their number of jobs by 100 or more by 2030.<sup>7</sup> The future of work in the Baltimore region, according to these analyses, is a handful of major hubs perhaps serviceable by transit, surrounded by a constellation of smaller and spread-out workplaces.

Yet, stark disparities exist in vehicle ownership, and public transit is unreliable to access many of these jobs. While the share of Baltimore households without a personal vehicle has fallen nearly four percentage points from 30.3% in 2013 to 26.6% in 2023, it remains stubbornly high in low-income, majority Black neighborhoods in East and West Baltimore, remaining above 50% in four Community Statistical Areas as of 2023: Oldtown/Middle East, Sandtown-Winchester/Harlem Park, Poppleton/The Terraces/Hollins Market, and Upton/Druid Heights.<sup>8</sup> The Central Maryland Transportation Alliance labels these “Disconnected Communities,” where unemployment is high and access to jobs is low.

The percentage of jobs reachable by public transit has declined year-over-year since 2015, driven by increasing employment growth in suburban job hubs that may require multiple transfers or mile-long walks and unreliable headways that further exacerbate waits. While nearly all regional jobs are accessible by car within 60 minutes, only 8.5% of jobs remain accessible via public transit in the same timeframe.<sup>9</sup> The percentage has declined year-over-year from

11% in 2015 as suburban job hubs move further from the urban core. The spatial implications are significant: those who cannot afford cars are concentrated in areas with fewer nearby jobs, while new employment opportunities are increasingly located in peripheral areas where employers assume car ownership.

## Transit System Limitations

Baltimore's public transportation includes buses, a subway line, light rail, and MARC commuter trains, but coverage and frequency often misalign with the geography of job growth. The system was largely designed around historical employment patterns that concentrated jobs in downtown Baltimore and nearby industrial areas—patterns that no longer reflect regional economic reality.

The problem becomes particularly acute for shift workers where hours can fall outside transit hours. For second- and third-shift employees, transit simply isn't available during late night or early morning hours when many essential jobs start or end. **A city resident without a car may spend two hours each way on buses and trains to reach a suburban job** that would be a 30-minute drive, making regular employment practically impossible.

"Our transit system isn't designed for 5 a.m. shifts at the airport or Amazon. People are left walking the last mile or giving up," explains Robin Budish, director of Transit Choices, a transit advocacy group composed of businesses, community groups, and Baltimore institutions.

Suburban employers report chronic job vacancies because city residents without cars have no reliable way to reach worksites. For example, employers at Tradepoint Atlantic have thousands of available positions with companies like Amazon, FedEx, and Under Armour distribution, but they struggle to recruit Baltimore City residents due to transportation barriers.

## Exacerbating Inequalities

To fully understand the urgency of Baltimore's transportation system limitations, it's essential to examine how these barriers intersect with the city's stark racial geography.

Within Baltimore, average commute times for both public transit and car ridership closely map to what scholar Lawrence T. Brown defined as the "White L" and the "Black Butterfly." The Black Butterfly refers to predominantly black communities spreading out like butterfly wings across the city's eastern and western halves, while the White L consists of predominantly white, affluent neighborhoods forming an L-shaped corridor running from northern suburbs through the central business district along Charles Street, then east toward the Inner Harbor and Fells Point.

The transportation disparities between these areas are stark and measurable. In Black Butterfly neighborhoods like Sandtown-Winchester/Harlem Park, 34% of residents face commutes exceeding 45 minutes, while White L residents experience significantly shorter commutes with multiple

transportation options.<sup>10</sup> A 2021 Johns Hopkins study found that transportation inequity patterns "unmistakably" mirror the Black Butterfly, with the most disadvantaged areas experiencing severe "transit detention."<sup>11</sup>

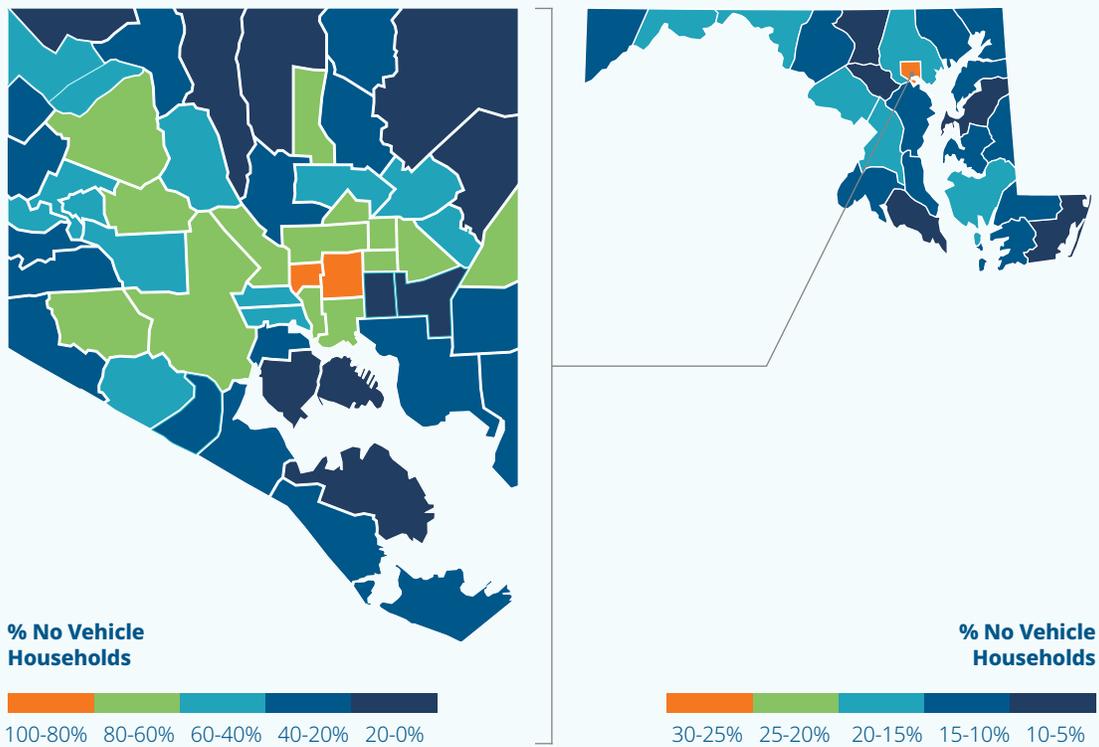
These patterns reflect over a century of discriminatory policies including redlining, blockbusting, racially restrictive covenants, and transportation planning that created historic disinvestment in Black neighborhoods. Baltimore pioneered racially restrictive zoning in 1910, federal redlining maps systematically denied investment to Black communities, and transportation projects like the "Highway to Nowhere" demolished nearly 1,000 homes in West Baltimore's Black neighborhoods.<sup>12</sup> Current investment patterns show that predominantly white neighborhoods receive significantly more transportation infrastructure funding than Black neighborhoods.<sup>13</sup>

Historical patterns of disinvestment make addressing transportation barriers not just an economic imperative, but a matter of racial justice. Without deliberate action to expand transportation access, Baltimore's licensing and vehicle ownership barriers will continue to perpetuate the very segregation that discriminatory policy helped create. This cycle of disinvestment has repeated with stops and starts in the Baltimore Red Line project to connect East and West Baltimore through downtown, which was paused – once more – by the federal government in the summer of 2025.<sup>14</sup>

Figure 1 illustrates Baltimore’s unique status in Maryland as a low-vehicle jurisdiction, driven particularly by Black Butterfly neighborhoods that do *not* represent the largest job centers for the region.

While dense cities should have lower car ownership than the car-dependent suburbs, in Baltimore this disparity represents a spatial and modal mismatch for the least advantaged residents.

**Figure 1. Percentage of households with no vehicle for Baltimore and Maryland, 2022 ACS**



## Regulatory Barriers: Maryland Licensing Requirements

Given the significant economic benefits of car ownership, the state has a meaningful incentive to expand legal access to more Baltimore residents who currently lack licenses. However, we identified several areas where Maryland is more stringent than peer states and increases costs for prospective drivers. In addition to the lost income for those unable to obtain licenses, these barriers increase incidence of driving without a license as many Baltimore residents do what's necessary to get to work, school, or family obligations.

The employment impact is particularly severe in growing sectors that offer pathways to middle-class careers. According to the Baltimore Metropolitan Council, a driver's license is required or strongly preferred for jobs in construction, transportation, warehousing, and other trades—sectors that offer high volumes of family-supporting jobs in coming years. **Construction alone is projected to have the second-highest demand for workers in family-supporting jobs through 2028.** However, workers need to report to jobs early in the morning at varied locations in a large geographic radius. Not having a vehicle or driver's license can exclude otherwise qualified candidates from employment.

Driver's education was offered in Maryland public schools for decades, but budget cuts phased most programs out, leaving residents to pay for private courses under MVA authority.<sup>15</sup> This shift forces prospective drivers into the private market, where tuition starts at

\$400–\$500 and can go as high as \$1,800 including training hours.<sup>16</sup> As Caryn York, CEO of Baltimore Corps and former executive director of the Job Opportunities Task Force, explained: "People took it for granted that we would all be able to afford [driver's education] when we were younger." However, York notes, "There are now individuals in their 40s and 50s who don't have a license because of this."

Beyond cost, many prospective drivers under the age of 25 have no access to a family car for the required 60 hours of supervised practice—exacerbating racial and economic disparities in licensing rates. Based on a scan of requirements in Eastern Seaboard and Mid-Atlantic states, Maryland's license qualifications are moderately more stringent than regional peers and can present an expensive barrier to licensing for young drivers.<sup>17</sup> These requirements include:

- **Supervised driving time:** Maryland requires 60 hours of supervised driving, compared to a median of 50 hours for peer states. For teens whose parents do not drive, finding someone to give lessons can be a significant challenge.
- **In-car instructor-led driving lessons:** Maryland requires six hours, aligned with the median for peer states.
- **Driver's education classes:** Maryland requires a 30-hour course, compared to a median of 10 hours in peer states. This longer class time contributes to more expensive classes and a significant opportunity cost for working teens.

This barrier is exacerbated by Maryland's expensive, private driver's education courses required for all drivers, and the 60-hour supervised practice driving requirement for those under the age of 25 (adults 25 and older must have 14 hours of supervised practice driving).<sup>18</sup> New drivers are issued provisional licenses, which carry further restrictions and must be held for nine months.<sup>19</sup>

For an 18-year-old from a family without a car, meeting these requirements without familial support is not practical, leading to frequent cases of driving without a license. Without training or support, this understandable choice can become dangerous.<sup>20</sup>

## Documentation and Legal Barriers

Obtaining a license in Maryland requires documents that can be more challenging for those in unstable circumstances. The Motor Vehicle Administration (MVA) requires proof of identity, Social Security, and two proofs of Maryland residency for new licenses as part of federal Real ID compliance. For someone who is homeless or lacks stable housing, providing proof of residence is onerous. Even obtaining a birth certificate or Social Security card can be a significant hurdle for individuals who've experienced homelessness, reentry from incarceration, or foster care.

Maryland's enforcement regime adds another layer of complexity. The state has historically suspended licenses as a form of enforcement for non-driving-offenses. Until recently, if a parent fell 60 days behind on child support, the state

could suspend their driver's license, irrespective of their driving record. According to an Abell Foundation study, **Maryland had over \$1.2 billion in past-due child support uncollected statewide as of 2019**, with nearly \$379 million uncollected in Baltimore City alone.<sup>21</sup> Many cases involve low-income parents who simply could not afford the ordered amounts.

In 2022, Maryland considered legislation (Senate Bill 884) to create an exception so that those earning under roughly \$39,000 annually would no longer have their licenses suspended solely for child support arrears. This legislation reflected growing recognition that license suspension as a punitive tool was harming workforce participation. However, other suspension triggers remain, including unpaid traffic tickets and failure to appear in court, which disproportionately impact low-income individuals. New increases in fines and fees included in the most recent state budget could further negatively affect low-income workers.

In 2025, Maryland passed SB 15, which expanded the income exemption to 250% of the federal poverty level and provided investigation rights and court reporting requirements.<sup>22</sup> Testimony in support of the bill demonstrated the detrimental role license suspensions have on employment and economic stability. In the words of one person who provided testimony:

*"I have been frantically searching for employment opportunities but am constantly denied because I do not have a license. If this bill were to pass, I could make a case in court, retrieve my license, and support my son."<sup>23</sup>*

## Economic Barriers: Vehicle Affordability Crisis

The core problem here is that a crucial source of economic mobility requires upfront capital and access to reasonable credit for those who may have neither. As post-COVID used car prices escalated alongside Baltimore's outlier insurance costs, low-income workers were priced out of the very investment they needed to make in order to secure a better job.

Used-vehicle prices, though off their 2022 peak, remain stubbornly high. Nationally, the average retail transaction still hovered around \$25,500 in May–June 2025 after touching \$27,000-plus in 2024—roughly 40% above pre-pandemic levels.<sup>24</sup> Affordable options have evaporated: sales of cars priced under \$25,000 have plunged 78% in five years, and the going rate for a 10-year-old vehicle has jumped from about \$10,700 to nearly \$15,000.<sup>25</sup> Baltimore lots mirror

the squeeze—recent listings put a three-year-old Toyota Corolla at roughly \$20,000, while truly sub-\$10,000 cars are now rare sightings often limited to vehicles requiring thousands of dollars of rehabilitation.<sup>26</sup> Some car dealers take advantage of cash-strapped families, steering them into higher-cost loans with high interest rates, and hidden fees and terms.<sup>27</sup>

Baltimore drivers face additional cost pressures, with auto insurance rates among the highest in the nation. **City residents pay an average of \$1,900–\$3,500 annually for coverage**—often double the rates of suburban counterparts with identical driving records.<sup>28</sup> For a low-income Baltimore resident earning \$30,000 annually, a \$3,000 insurance bill represents 10% of their pre-tax income—well above any reasonable affordability threshold.

## Why It Matters

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Access to reliable transportation unlocks all the other investments in a person's workforce readiness. For all the funds spent by the city, state, workforce organizations, and individuals to prepare for the job market, it all depends on being able to get to the job. When it's lost, the costs are significant: the Chicago Jobs Council in 2018 found that 52% of respondents whose licenses were suspended for non-driving violations lost or missed out on a job opportunity as a result.<sup>29</sup>

Car ownership in transit-poor cities is a key driver of economic mobility, but it also expands the full set of opportunities a resident can enjoy. Time spent on commuting is neither paid nor recreative, it saps time from childcare, household work, community activities, rest, and paid labor. It is typically spent alone and in silence, perhaps at the cost of a

longer morning with children or a trip to get groceries. Conversely, car ownership means the commuter can choose from more potential employers, daycares, sources of nutrition, educational opportunities, and forms of recreation with family, creating new freedoms that can be only partially quantified.

Variable transit times from inconsistent bus service also force the commuter to create a buffer or risk losing work due to tardiness. Programs like MTA's [Commuter Connections](#) service gives a small subsidy for transit users whose buses are delayed and need to use rideshare to get to work, but the service is sparsely utilized and is not resourced to handle daily commuting uncertainty.

The next section will assess how each policy lever could be pulled to support Baltimore residents in getting to drive.



*Vehicles for Change*

**POLICY LEVER 1:**

# Decrease the Cost of Vehicle Access

Access to personal transportation depends on (1) a valid driver's license, (2) affordable insurance, and (3) a vehicle to drive to work. Our analysis found that each of these issues in turn limits the ability of jobseekers to reliably access work, with limited ability to receive driver's licenses representing the most fundamental and frustrating initial barrier.

## Issue #1: Limited Access to Licenses

*"Unfortunately, what I've seen more of is students behind the wheel without the proper credentials. They just can't afford it."*

**Shari Riddle,**  
Baltimore City high school counselor

Baltimore City struggles with persistent workforce shortages in both government and private-sector roles—particularly in critical areas like first responders (police cadets, firefighters), public works (CDL drivers, utility technicians), and suburban warehouse or logistics positions.<sup>30</sup> One potential culprit: lack of reliable access to a valid license. Yet, from public safety to building trades, Baltimore's most understaffed roles explicitly require a valid driver's license, creating immediate barriers for otherwise qualified candidates.

"We have many students interested in law enforcement. They go through the process, pass the test, then get kicked out for not

having a driver's license," explains Shari Riddle, a Baltimore City high school counselor. The licensing barrier is particularly pronounced in apprenticeship programs that provide pathways to middle-class careers.

The most direct solution to this barrier came from Senator Cory McCray in 2024 through SB1482. The small-scale program allocated \$2 million to support in-school driver's education training in schools that met low-income thresholds. The policy recommendation came directly from students during a class visit, and it could represent a return to public provision of training for the next generation of Baltimore residents. Similarly, individual high schools, such as Digital Harbor High School, have piloted driver's education classes after school and during school hours, and would welcome dedicated funding to meet the high demand for driver's education for all Career and Technology Education students.

Other opportunities exist on the local level to offer training for adults without licenses. Jason Perkins-Cohen, deputy secretary of the Maryland Department of Labor and former director of Baltimore's Mayor's Office of Employment Development (MOED), noted

that a city-run drivers ed program would likely be low cost, supportable with external funding, and operable with existing infrastructure like city-owned vehicles, MOED staff, and the Mondawmin or city-owned parking lots.

### San Francisco, California: Ending Debt-Based License Suspensions

**Program Overview:** San Francisco's Financial Justice Project, launched in 2016, pioneered municipal reforms to end driver's license suspensions for unpaid traffic fines and court fees.<sup>31</sup> In April 2019, the city lifted over 88,000 outstanding license holds that had been placed on residents who missed traffic court dates or couldn't pay fines.<sup>32</sup>

#### Key Program Elements:

- **Elimination of debt-based suspensions** for traffic violations unrelated to driving safety
- **Retroactive license restoration** for all existing holds based on unpaid fines
- **Payment plan alternatives** allowing manageable repayment without license penalties
- **Integrated workforce partnerships** connecting license restoration to job placement services

**Outcomes and Impact:** The reforms demonstrated that ending punitive suspensions actually **improved fine collection rates by 9%** while eliminating \$50 million in uncollectable debt through the shift to less punitive payment plans.<sup>33</sup> Research showed that 42-50% of people lose their jobs within six months of license suspension, with the

reforms disproportionately helping communities of color who faced suspension rates three times higher than average.<sup>34</sup> These reforms lead to a 2.2% increase in the employment rate for the sample population, particularly driven by increased employment among Black and Hispanic populations.

**Baltimore Application:** San Francisco's model demonstrates that Maryland could address its remaining suspension triggers without losing revenue:

- **State-level reform** could eliminate suspensions for unpaid traffic tickets and failure to appear in court
- **Revenue stability** is maintained through payment plans rather than license penalties
- **Employment outcomes** improve when people can legally drive to work and pay fines through earned income

"Missing your traffic court date has nothing to do with dangerous driving and everything to do with poverty," noted San Francisco's Financial Justice Project director, Anne Stuhldreher, emphasizing how **these reforms remove barriers that prevent employment rather than promote safety.**<sup>35</sup>

## Issue #2: The Insurance Affordability Crisis

*"We put people in a position where they either break the law to drive or don't work. We literally lock them in poverty."*

**Martin Schwartz,**  
**Vehicles for Change**

Even after navigating Maryland's complex licensing requirements and obtaining a valid driver's license, Baltimore residents face a second major hurdle: the prohibitive cost of actually owning and operating a vehicle. Owning a car in Baltimore is unusually costly, creating a barrier even for those who successfully obtain a driver's license. The burden falls heaviest on those least able to afford it, creating what advocates describe as a "poverty premium" for basic mobility.

### Insurance Premiums: A Major Obstacle

Auto insurance represents the [largest ongoing cost of vehicle ownership](#) for Baltimore residents. Due to state laws that allow credit history, education, ZIP code, and other non-driving factors as rating variables, many city residents with perfect driving records still face steep premiums. Current data indicates that a single, 30-year-old Baltimore renter would expect to pay between \$1,900–\$3,500 annually for basic coverage—significantly higher than both state and national averages.<sup>36</sup> Some analyses show **Baltimore's rates as 50% higher than the Maryland state average**, with monthly premiums averaging \$248 for city residents compared to \$165 statewide.

The geographic disparity is particularly stark. **Baltimore drivers often pay double the premium of suburban drivers with identical qualifications**, purely due to ZIP code-based pricing. Research by the Consumer Federation of America revealed that predominantly Black communities in Maryland pay substantially higher premiums than predominantly white communities, even with identical driving records, largely due to this location-based pricing structure.

*"Maryland uses credit, homeownership, education—none of that has to do with being a safe driver. So you price people out."*

**Marceline White,**  
**Economic Action Maryland**

Several legislative efforts aim to address this inequity. In Maryland, measures that have been introduced to limit premium increases for drivers with few or no at-fault claims and to establish a statewide workgroup to study auto-insurance affordability signal growing recognition that pricing practices disproportionately burden low-income and urban drivers. At the federal level, the reintroduced Prohibit Auto Insurance Discrimination (PAID) Act would go further by barring insurers from using non-driving factors such as credit score, education, or ZIP code to set rates.

Supporters argue these reforms could make vehicle ownership more attainable and reduce racially skewed cost gaps, while insurers warn that removing these factors could distort risk pricing and raise premiums overall. Yet for Baltimore—where safe drivers living in low-income or predominantly African American zip codes can pay significantly more—the potential workforce and equity benefits of rebalancing how insurance costs are determined may outweigh those concerns.<sup>37</sup> For a low-income Baltimore resident earning \$25,000 annually, a \$2,500 insurance bill represents 10% of their pre-tax income—well above any reasonable affordability threshold. This cost burden pushes many residents into an impossible choice.

*"It's one of the biggest things I see about having access to a driver's license which then gives access to a car—it's the same thing with insurance. People have to choose between feeding their kids or paying for car repairs."*

**Martin Schwartz,**  
**Vehicles for Change**

As evidence of this affordability crisis, an estimated **15% of Maryland drivers are currently uninsured**, many of them low-income individuals who simply cannot

bear the insurance expense.<sup>38</sup> Maryland's requirement that all vehicles carry insurance, while important for public safety, thus creates a financial Catch-22: **drive without insurance and risk legal penalties, or don't drive at all and risk missing out on jobs.** In 2024, Virginia also began requiring insurance to register a car in the state, closing the one loophole many Maryland residents had used to avoid the insurance requirements.<sup>39</sup>

Existing state programs provide only limited support to low-income residents. While Maryland established the Maryland Auto Insurance Fund in 1972 to support individuals who are rejected by multiple auto insurers, there is no such mechanism for those *priced out* of the market. Conversely, California offers the California Low-Cost Insurance Fund as a service to low-income residents who are priced out from traditional car insurance.<sup>40</sup> The program has served nearly 190,000 drivers since inception and operates on break-even margins, with outreach covered through a nickel-per-car special assessment yielding \$1.2 million per year in California. Expanding the remit of the Maryland Auto Insurance Fund could be a cost-neutral activity, piloted first in Baltimore, to address immediate needs in this affordability crisis.

## Issue #3: Vehicle Purchase and Maintenance Costs

Beyond insurance, acquiring and maintaining a vehicle presents the biggest upfront financial hurdle. While Baltimore's used car market may offer a limited number of older vehicles for \$4,000–\$6,000, many low-income buyers lack savings or credit for auto loans. Used car prices escalated significantly during the COVID-19 pandemic, and while they have moderated somewhat, affordability remains challenging.

Maryland's requirement for state safety inspections on used vehicle sales adds another layer of cost. While this one-time inspection (approximately \$100) ensures safer cars on the road, it can become a barrier for low-income buyers when inspection reveals needed repairs. A bargain car might require an additional \$1,000 of work to pass inspection, pricing it out of reach for those with limited budgets. Further, maintenance costs in Maryland are rated as the third highest in the country, behind only California and Hawaii.<sup>41</sup>

One solution to the vehicle access issue is simply to provide vehicles and support to the people who need them. Vehicles for Change to date has provided more than 8,000 vehicles to low-income residents and supported in the maintenance and repair of the vehicles. The model relies typically on donated vehicles to

operate, which puts a limit on the scale of the program. This model is made more difficult by rising used car prices, as the opportunity cost of donations has increased dramatically over the last five years. The city could consider allocating some fraction of impounded vehicles put to auction toward Vehicles for Change or another similar nonprofit, enabling a larger stream of cars toward this mission.

Right-to-repair reforms in Maryland are emerging as a practical way to reduce the high cost of keeping a car on the road. The pending House Bill 843 would require automakers to share diagnostic data and repair information with independent mechanics, making it easier and cheaper for residents to maintain vehicles outside of dealerships. Although the bill remains in committee, it mirrors the federal REPAIR Act, which has growing bipartisan support.<sup>42</sup> Together, these proposals aim to expand competition in the repair market, lower service costs, and keep more maintenance dollars circulating locally. Maryland's recently enacted House Bill 1046, which regulates and adds transparency to mechanical-repair contracts, complements this effort towards a broader consumer-protection framework that could make vehicle ownership more affordable and sustainable for Baltimore drivers.<sup>43</sup>

## Syracuse, New York: Vehicles to Work Comprehensive Vehicle Access Program

**Program Overview:** Syracuse's Vehicles to Work program provides comprehensive support for car ownership to address employment barriers. Launched in 2021 by Syracuse-based nonprofit CenterState Corporation for Economic Opportunity (CenterState CEO), in partnership with the Syracuse Community Center Collaborative, it was designed after recognizing that "good paying jobs and worthwhile careers are often difficult to access without reliable transportation," especially in construction fields requiring travel to varied job sites.<sup>44</sup> To date, it has helped 24 people gain or maintain access to a vehicle.<sup>45</sup>

### Key Program Elements:

- **License restoration services** through Volunteer Lawyers Project to help those with suspended licenses clean up their record and restore driving privileges
- **Alternative vehicle financing** via Syracuse Cooperative Federal Credit Union for people who cannot access traditional car loans
- **Financial empowerment education** teaching vehicle ownership budgeting, including monthly payments, repair costs, and insurance management
- **Workforce integration** with most participants coming from Syracuse Build Pathways to Apprenticeship construction program
- **Centralized service delivery** using Westcott Community Center as a physical hub while leveraging specialized partner expertise

**Outcomes and Impact:** The program has demonstrated measurable success

in connecting transportation access to employment outcomes. Most participants are graduates of construction trades apprenticeship programs who needed cars to access suburban job sites.<sup>46</sup> The program's effectiveness earned state recognition when Governor Kathy Hochul's FY2024 budget provided \$1 million to expand the successful Syracuse Build Pathways to Apprenticeship program and expand Vehicles to Work program as part of Central New York economic development strategy.<sup>47</sup>

**Baltimore Application:** Syracuse's comprehensive model directly addresses all three cost barriers identified in Baltimore's transportation challenge:

- **License access** could be expanded through partnerships with Maryland Volunteer Lawyers Service for restoration assistance
- **Insurance affordability** addressed through financial counseling and potential group purchasing programs
- **Vehicle financing** could leverage Baltimore's existing Vehicles for Change foundation while adding Syracuse's credit union partnership model

"The process to obtain a driver's license, costly repairs and necessary administrative work can all be roadblocks to a job if a person does not have a support system to help them navigate and sustain car ownership," explains the program documentation, emphasizing how **comprehensive wraparound services address systemic barriers rather than treating transportation in isolation.**<sup>48</sup>

## Recommended Actions

- 1. For the State:** Based on evidence from the first years of driver's education in school, consider rolling out free classes to all students who qualify for free or reduced school lunch. If these courses are successful, consider a universal offering. We recommend these services be housed within Baltimore schools rather than outsourced to nonprofits because it relates to a core competency of annual classes for students. *Rationale: unlock licensing barriers for all Maryland teens without administrative burden or stigma.*
- 2. For the City:** Provide driver's education training, either directly or through contracts with a service provider, for the 25% of job-seekers who lack a driver's license. Consider application of WIOA funding as a source and leverage city vehicles for in-car training time to minimize the program expense. Use of city vehicles and MOED staff would enable a low-cost supplemental service for jobseekers experiencing the licensing barrier to employment. *Rationale: support adults no longer in school to unlock licensing barriers using existing city resources.*
- 3. For Funders:** Fund a free or reduced-cost driver's education program for Baltimore-area jobseekers using city or partner nonprofit instructional space to create low-cost driver's education for the widest number of jobseekers. *Rationale: support adults no longer in school to unlock licensing barriers in a low-cost and scalable format.*
- 4. For the State:** Consider emulating California's Low Cost Automobile Insurance Program as a competitive public option for low-income auto insurance. With a short-term budget for startup costs and marketing, the program could reach the same cost-neutral outcomes as California's program within a few years. Existing administrative resources for Maryland Auto Insurance Fund could be leveraged toward a second insurance pool with lower risk but low-income drivers. *Rationale: provide efficient auto-insurance with clear peer evidence of cost-neutral administration.*
- 5. For the City:** Begin allocating a growing percentage or dollar value of auctioned impounded vehicles controlled by the city toward low-income Baltimore residents through a nonprofit like Vehicles for Change. Vehicles for Change estimates that the average annual earnings increase for recipient households is \$7,000, so the city should determine the number of cars included in the program based on the economic benefit to the city from the recipient household across several years minus the opportunity cost of the foregone revenue.<sup>49</sup> *Rationale: increase the supply of vehicles available to low-income residents.*



**To administer the program, the city could consider three formats:**

- a. Set-Aside Criteria:** Determine a maximum expected auction value and vehicle quality criteria for candidate vehicles and then exclude a percent of vehicles meeting those criteria from auction, so that they can be allocated to the nonprofit.
- b. Auction Participation:** Provide a cash grant to the nonprofit that can only be used toward impounded vehicle auctions, so the nonprofit can determine the optimal vehicles to bid on and bidding strategy. Because the city would be granting funds that could only be used to pay itself back, the grant could be structured so no dollars are exchanged, and the nonprofit instead draws down a “tab,” reducing the initial outlay of the initiative.
- c. Measuring ROI:** While city auction outcomes are not public, typical bids on [Municbid](#), a municipal online auction marketplace, range from \$1,000 to \$7,000 in revenue per vehicle. If the 10-year earnings increase for a Vehicles for Change household is \$70,000 (at \$7,000 per year), Baltimore’s increased income tax revenue could greatly offset the cost, as would reduced utilization of social services.



*Courtesy of Shutterstock*

**POLICY LEVER 2:**

# Reducing Unnecessary Employer Requirements

While making vehicles more accessible addresses supply-side barriers, a parallel challenge exists on the demand side: employers who require driver's licenses for positions where driving is not essential to performance. These unnecessary requirements create artificial barriers that exclude qualified workers from stable employment, perpetuating cycles of exclusion for residents who lack the support structure and funding to gain a license and buy a car.

## The Problem: Employer-Created Barriers

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Across Baltimore's workforce development ecosystem, transportation barriers compound due to unnecessary employer requirements unrelated to actual job needs. High school students interested in law enforcement careers are disqualified for lacking licenses, construction apprentices cannot access job sites, and workforce training graduates cannot maintain employment due to transportation instability—often for roles where driving plays a minimal or non-existent role in daily duties.

"Many programs require applicants to have a driver's license as it is essential for job site access and work-related travel," notes Senator Cory McCray, reflecting on trades like electrical work. However, many others require a license from day one when the trainee only needs to operate a vehicle later in the program, providing the opportunity for a probationary window to get a license.

Nonprofit training programs have been forced to adapt their models to address this barrier. The National Center for Institutions and Alternatives provides vocational training in automotive repair, Commercial driver's license (Class B) training, and Heating, Ventilation and Air Conditioning (HVAC) training, as employers prefer job candidates that have a driver's license. NCIA sends (and pays for) trainees without a driver's license to complete driving school. Over five years, NCIA has supported more than 160 students through driving school, and spent more than \$40,000 on related fees, essentially subsidizing what could be an employer accommodation issue. Because most employers will not allow employees to operate company vehicles with a provisional license, NCIA advocates for graduates to be initially placed in positions where driving is not required. Once the provisional license restriction is lifted, graduates can transition to positions that require driving.

Similarly, Civic Works finds that many of its participants enter its solar and infrastructure training programs without a driver's permit, license, and/or vehicle, which significantly limits their employment options in the energy and infrastructure trades. Civic Works has responded by having its case managers work with participants to develop individualized plans which can include paying back debts that cause a driving suspension through the

court system, petitioning judges to convert fines into community service, attending court cases at which participants previously failed to appear, taking driver improvement courses, completing driver's education, and passing a permit test and driver skills test.

Through this report, we identified a critical lever entirely within the city of Baltimore's control: its own workforce requirements.

## Baltimore City Employment Analysis: Quantifying Municipal Barriers

Current Status & Recommendations	Classifications	Percentage
<b>Position Requires License</b>	<b>261</b>	<b>45.63%</b>
<i>Should remove</i>	22	3.85%
<i>Should prefer but not require</i>	64	11.19%
<i>Should maintain requirement</i>	175	30.59%
<b>Position Does Not Require License</b>	<b>310</b>	<b>54.20%</b>
<i>Should not require</i>	296	51.75%
<i>Should consider preference</i>	14	2.45%

Baltimore City's Bikeshare program coordinator position presents a striking contradiction in municipal employment policy. This role, dedicated to promoting alternative transportation and expanding access to bike-sharing throughout the city, requires a valid Maryland driver's license for employment. The job description emphasizes coordination, marketing, and administrative duties performed "primarily indoors where there are no uncomfortable working conditions," yet excludes candidates who embrace the very transportation alternatives the position exists to promote.

This contradiction captures a broader tension revealed in our comprehensive analysis of Baltimore City's employment practices. By examining all 572 municipal job classifications, we discovered how driver's license requirements have become embedded throughout the city's hiring process, creating barriers that often lack clear connection to actual job functions.

Baltimore City currently requires driver's licenses for 261 of its 572 job classifications—representing 45.6% of all municipal positions. However, a systematic analysis reveals significant opportunities for reform: **of these 261 positions with license requirements, only 175 (67%) are justified by essential job duties.**

The remaining 86 positions represent immediate opportunities for expanding access: 64 positions could have their license requirements relaxed to preferences, while 22 positions could have license requirements removed entirely. This means that roughly one-third of current license requirements could be reformed without compromising operational effectiveness.

Consider the Budget Management Analyst III position—a role requiring extensive financial analysis and coordination work performed "in an office where working conditions are normal." The job involves attending "meetings and official hearings," most of which occur in downtown Baltimore buildings well-served by public transit. Yet a driver's license remains mandatory, excluding qualified candidates who could perform every aspect of the job using alternative transportation. The same is true for positions from entry level clerical roles all the way up to leadership within the city.

**Baltimore City could immediately expand employment access for its own residents by reforming these 86 positions,** demonstrating municipal leadership while creating pathways to stable careers that don't require personal vehicle ownership.

This work is already underway. The Baltimore City Mayor's Office of Performance and Innovation (the Innovation Team) has been working with the Baltimore City Police Department (BCPD) to remove a significant barrier to entry for young recruits – obtaining a driver's license. The Cadet Program is one of Baltimore City's primary talent pipelines for young officers. Designed for youth aged 18 to 20.5 and accredited by the state of Maryland in 2018, the Cadet Program has consistently demonstrated its effectiveness in preparing cadets for successful careers in law enforcement. However, the program faced limits in that many potential cadets were disqualified because they lacked a driver's license and didn't have the necessary resources to obtain one.

The Innovation Team worked with BCPD to remove the driver's license requirement for applying to the Cadet Program – BCPD now accepts a valid Maryland ID, which reduces (but does not eliminate) the documentation barriers for applicants. With funding from the Abell Foundation, the Innovation Team

and BPD launched a pilot program to provide cadets with free driver's education, including the 60 hours of supervised practice driving, as part of their cadet training. As a result, the Cadet Program increased from accepting four or five cadet trainees a year to 20 cadet trainees in 2025.<sup>50</sup>

## Beyond Baltimore City jobs

The diagnostic approach we used for Baltimore City's job classifications is transferable. State agencies and private employers write job descriptions in much the same way, and blanket driver's license requirements can creep in for office, trades, and entry-level roles where daily driving isn't essential. A similar audit—match each requirement to an actual job duty, flag anything non-essential—would likely reveal comparable opportunities to relax or eliminate license mandates across state government and large private-sector workforces.

When employers shift from “license required” to “license preferred” (or remove the requirement altogether) and pair that with modest transit or scheduling accommodations, qualified workers gain access to stable employment, and organizations expand their recruiting reach without sacrificing performance or safety.

## Legal Frameworks for Challenging Unnecessary Requirements

California's Fair Employment and Housing Act (FEHA) already allows jobseekers to challenge neutral-seeming practices—such as blanket driver's-license rules—that have a disparate impact on protected groups. A 2024 amendment, Senate Bill 1100 (effective Jan 1 2025), makes this even more explicit: employers may not state or imply that “an applicant must possess a driver's license” in any advertisement, posting, or application unless they can satisfy a two-part test—(1)

driving is an actual job function, and (2) using an alternative mode (rideshare, transit, biking, walking, carpool) is not reasonably comparable in time or cost to the employer.<sup>51</sup>

Under FEHA's disparate-impact framework, once a plaintiff shows that a license requirement disproportionately screens out low-income or minority applicants, the burden shifts to the employer to prove both job-relatedness and business necessity—now codified by SB 1100's two-part test. If the employer cannot

meet that burden, it must remove the requirement or provide an accommodation (e.g., mileage reimbursement for transit or rideshare).<sup>52</sup>

California is not alone: in April 2025, the state of Washington enacted Senate Bill 5501, applying a similar framework to limit the requirement of driver licenses to cases where driving is an essential function or is related to a legitimate business purpose of the position.<sup>53</sup> The state of Oregon enacted similar legislation under SB 569 in 2021, the first in the nation to do so.<sup>54</sup>

Maryland lacks an equivalent statewide statute, but Baltimore could adopt an ordinance that mirrors SB 1100: city agencies (or private contractors doing city business) would need to justify any driver's-license prerequisite with the same two-part analysis and document why alternatives are infeasible. Embedding these standards in municipal hiring policy would give local applicants a FEHA-like avenue to challenge unnecessary barriers while signaling to private employers that blanket license demands should be reconsidered.

## Recommended Policy Actions

- 1. For the City:** Conduct a comprehensive job classification audit. Perform systematic reviews of all municipal job specifications, eliminating unnecessary license requirements and establishing clear, job-relevant standards. The analysis suggests that roughly 17.5% of current license requirements by classification could be modified without compromising service delivery. By launching a targeted initiative to remove these requirements citywide, Baltimore City Human Resources could more effectively communicate the proposed changes to employee unions. *Rationale: Immediately rectify all unnecessary driver's licensure barriers to employment for the city.*
- 2. For the State:** Consider FEHA-style municipal standards. Enact state policies requiring explicit justification of driver's license require-

ments based on job-specific duties. Provide accommodation measures such as flexible scheduling, remote work options, and transit subsidies. *Rationale: Drive increased deliberation across the state of Maryland to eliminate unnecessary barriers to employment.*

- 3. For Funders:** Engage private sector employers. Encourage businesses to critically assess and revise hiring requirements, adopting accommodation policies and reducing license mandates, thereby significantly broadening workforce accessibility. AI tools to assess public job descriptions could be a first step in identifying which employers to prioritize outreach. *Rationale: Reach a wider range of potential jobs that could be made more accessible through direct outreach and partnership.*

**POLICY LEVEL 3:**

# Increasing Transportation Opportunities

*"You have people getting up at 3 in the morning to get to the job at 5:30 a.m. The time tax is significant."*

**Marceline White,**  
Economic Action Maryland

Even when residents successfully obtain driver's licenses and employers reduce unnecessary driving requirements, Balti-

more's transportation system often fails to connect workers to available jobs. This failure occurs across three key areas: inadequate transit service design, missing employer partnerships, and poor regional coordination. Addressing these barriers requires sustained cooperation among transit agencies, employers, and regional planning bodies that currently operate in isolation.

## Issue #1: Transit Service Inadequacies

Baltimore's public transportation system suffers from core service design problems that prevent residents from accessing

employment opportunities, particularly in growing sectors that require non-traditional work schedules.



*Courtesy of Shutterstock*

## Scheduling Mismatches with Employment Needs

Many entry-level positions in growing sectors require early morning, evening, or overnight shifts that create significant transit access challenges. Amazon facilities require workers for early morning shifts starting between 4 a.m. and 6 a.m., while warehouse operations in the Baltimore area commonly operate first shifts beginning at 5 a.m.

While some CityLink routes offer "frequent, 24-hour service" within Baltimore City, accessing suburban employment centers during shift work hours presents substantial challenges.<sup>55</sup> Many LocalLink routes that connect to employment centers operate during "most hours of the day and evening" but with limited early morning frequency, and routes to major suburban job sites often require multiple transfers that become impractical for workers needing to arrive by 5 or 6 a.m.<sup>56</sup>

"Our transit system isn't designed for 5 a.m. shifts at the airport or Amazon. People are left walking the last mile or giving up," explains Robin Budish of Transit Choices.

For second- and third-shift employees, transit simply isn't available during late night or early morning hours when many essential jobs start or end. This scheduling gap effectively excludes car-free workers from entire employment sectors, regardless of their qualifications or willingness to work non-traditional hours.<sup>57</sup>

## Service Coverage and Reliability Gaps

Beyond scheduling problems, Baltimore's transit system lacks reliable connections to major employment centers. Routes to suburban job sites often require multiple transfers, creating commutes that become impractical when transit delays or service disruptions occur. Workers dependent on transit face employment instability not just from long commute times, but from the unreliability of those commutes.

Service frequency problems compound these challenges. Infrequent bus service means that missed connections can add hours to already lengthy commutes, making it difficult for workers to maintain punctual attendance that many employers require.

## Issue #2: Employer Partnership Gaps

Despite widespread employer complaints about worker shortages, most regional employers have failed to develop transportation partnerships that would expand their accessible workforce. This gap represents a missed opportunity for both employers seeking reliable workers and residents seeking stable employment.

### Missing Employer-Transit Coordination

While major Baltimore City institutions like University of Maryland Baltimore, Towson University, and Johns Hopkins provide comprehensive transit benefits to employees, suburban employment centers operate differently.<sup>58</sup> BWI operates employee shuttles with MTA bus connections, but many rapidly growing suburban employment centers lack similar partnerships.<sup>59</sup> For example, Tradepoint Atlantic hosts over 10,000 jobs across major employers like Amazon, FedEx, and Under Armour, yet it relies entirely on two MTA bus routes for worker access—with no employer-operated shuttles despite these same companies providing comprehensive transportation programs at other facilities nationwide.<sup>60</sup>

Other regions have demonstrated the possibility of a more comprehensive approach. The San Francisco Bay Area, as part of an air quality rule administered

by the Air District and the Metropolitan Transportation Commission, requires employers with 50 or more full-time employees to provide commuter benefit options, including pre-tax transit benefits, employer subsidies, shuttle services, or alternative commuter benefits.<sup>61</sup> This regulatory approach creates consistent transportation support across different employer types and industries, though businesses in the service area argue it comes at the cost of rapid economic development.

### Lack of Transportation Benefits

Most regional employers provide parking subsidies for driving employees but offer no equivalent transportation benefits for transit users. Employee-sponsored transit passes, shuttle services from major transit hubs, or flexible scheduling that accommodates longer transit commutes remain rare, despite evidence from other regions that such programs improve workforce stability while expanding recruitment pools.

The result, according to Economic Action Maryland Executive Director Marceline White, is that “For people trying to get to jobs, if you’re relying on public transit, you can’t always get there, or you can get there and then have to walk the last mile.”

## Baltimore Workforce Development System Responses

Baltimore's workforce funders and civic organizations have developed numerous programs to respond to this immediate need, focusing primarily on direct transportation assistance rather than extensive employer engagement around transportation accommodations. While many organizations have widely acknowledged transportation challenges as a fundamental employment barrier, documented evidence of successful employer engagement—such as negotiating shuttle services, flexible scheduling, or transit-accessible relocations—remains limited in publicly available sources. Instead, workforce development programs have adapted by integrating transportation solutions directly into their service models, targeting key components of the spatial mismatch problem through driver's education, vehicle assistance, and rideshare partnerships.

The Job Opportunities Task Force (JOTF), a cornerstone of Baltimore's workforce development from 1996 until its closure in June 2025, incorporated driver's education costs directly into Project JumpStart, a 13–15-week construction pre-apprenticeship program JOTF operated in partnership with Associated Builders and Contractors from 2006 to 2023, as well as BetterU, JOTF's construction pre-apprenticeship program. Both programs recognized transportation as a fundamental employment barrier, as more than half of program trainees lacked either a driver's license or significant work history upon enrollment.<sup>62</sup>

Beyond workforce organizations, several other organizations also provide direct transportation solutions to employment barriers. The Mayor's Office of Employment Development launched the "Let's Ride to Work" program in 2022, a \$267,000 partnership with Lyft that provides up to 40 free rides during the first four weeks of employment for eligible Baltimore residents.<sup>63</sup> Vehicles for Change, a Maryland nonprofit, has provided over 8,000 vehicles to low-income residents statewide, offering affordable cars with financing options and repair support specifically designed to enable workforce participation.<sup>64</sup>

### Short term ride subsidies for new hires

To bridge the gap between the first day of work and the first paycheck, the Mayor's Office of Employment Development (MOED) launched Let's Ride to Work in 2022. The ARPA-funded partnership with Lyft gives eligible city residents up to 40 free rides during their initial four weeks of employment; the October 2022 performance report logged 64 participants and 1,610 completed trips.<sup>65</sup> The program's modest scale relative to citywide need underscores both its value and its limits: the subsidy ends just as many workers begin rotating among off shift hours or suburban sites that transit does not reach.

MOED's broader Train Up/Hire Up initiatives supplied \$100 weekly stipends and case managed transportation help to nearly 1,000 adults in sector based training, but those benefits also concluded at program completion.

Organizations in the Baltimore ecosystem have recently laid groundwork for deeper employer engagement:

- **Reservoir Square Employment Hub.**

MOED broke ground in June 2025 on a four-story, 63,000 square-foot headquarters at 850 W. North Avenue—directly on the CityLink Gold route and within several blocks from Penn North Metro. The \$44-million facility is designed to function as a transit oriented “one stop” for workforce services and hiring events.<sup>66</sup>

- **Existing large employer shuttles.**

Johns Hopkins University and Johns Hopkins Medicine subsidize up to \$60 per month in transit costs for Maryland based staff and operate frequent campus shuttles that already cross several high unemployment neighborhoods.<sup>67</sup>

- **State incentive programs.** MDOT’s free Commuter Choice Maryland Employer Partner program offers state tax credits to firms that add transit subsidies, vanpools, or last mile shuttles—tools largely untapped by Baltimore’s suburban logistics and manufacturing employers seemingly due to collective action and coordination challenges.<sup>68</sup>

- **Collective funding muscle.** The Baltimore Workforce Funders Collaborative convened 11 public and private sector funders who committed \$37 million in new dollars for workforce initiatives during 2023, giving Baltimore a coordinated vehicle for underwriting large scale transportation pilots tied to job placements.

Taken together, Baltimore’s workforce system has proven adept at *internalizing* transportation costs, as it folds driver’s ed tuition, ride credits, or vehicle loans into training budgets, but it is earlier in pursuing the *external* partnerships that would move those costs upstream to the firms that benefit from a larger talent pool. With a transit-oriented MOED headquarters underway, a state incentive program in place, and a coalition of funders aligned around data driven experiments, the city is positioned to shift from piecemeal mobility fixes to employer-integrated solutions that scale.

## Case Study: Milwaukee, Wisconsin: FlexRide Microtransit Program

**Program Overview:** Milwaukee launched FlexRide in 2022 as an on-demand microtransit service that addresses spatial job mismatch by connecting city residents to suburban employment centers unreachable by traditional public transit. The program uses app-based vans to transport workers from Milwaukee neighborhoods to job sites in suburbs like Menomonee Falls, Butler, and Franklin.<sup>69</sup>

### Key Program Elements:

- **On-demand shared rides** using Via's technology platform, bookable by app or phone
- **24-hour service** designed specifically for shift workers in manufacturing and healthcare
- **Employment focus** targeting city residents who work or seek jobs in designated suburban zones
- **Affordable pricing** at \$3 per ride compared to \$20-25 for equivalent Uber/Lyft trips<sup>70</sup>
- **Workforce integration** through partnerships with Employ Milwaukee and suburban job placement services
- **Multi-sector funding** combining federal grants, state workforce funds, and private employer support

**Outcomes and Impact:** FlexRide has provided over 100,000 rides since launch, serving 200+ people daily. Nearly all riders (94%) do not own cars, 50% earn less than \$1,500 monthly, and 70% report FlexRide improved their job options.<sup>71</sup> The service opens access to an estimated 17,000 additional jobs for Milwaukee residents. One employer, Wente-Davidson Engineering, reports that 42% of their 215 employees come from FlexRide-served Milwaukee ZIP codes, illustrating the program's value for suburban businesses facing worker shortages.<sup>72</sup>

**Baltimore Application:** Milwaukee's model offers several approaches directly applicable to Baltimore's suburban job access challenges:

- **Employer engagement** from launch creates sustainable support and financial contribution while addressing suburban workforce shortages
- **Targeted service design** focusing on specific employment corridors and reverse commute transit patterns maximizes impact for workers underserved by transit
- **Integration with existing workforce systems** amplifies employment outcomes beyond simple transportation provision

## Recommended Policy Actions

- For the State:** Expand transit service for shift workers. Work with MTA to extend early morning, evening, and weekend service to major employment centers. Prioritize route scheduling that serves non-traditional work hours in growing sectors like logistics, healthcare support, and food service.  
*Rationale: Increase access to jobs within a reasonable commute time for shift workers.*
- For the State:** Establish dedicated employment transit routes. Create partnerships between MTA and workforce development organizations to develop transit routes serving major employment centers during shift worker hours. Priority routes should connect Baltimore neighborhoods to Tradepoint Atlantic, BWI corridor, and Hunt Valley business parks.  
*Rationale: Increase access to jobs within a reasonable commute time for shift workers.*
- For Funders & the City:** Implement employer-sponsored transit programs. Encourage employers to provide transit subsidies, shuttle services from transit hubs, and flexible scheduling that accommodates longer transit commutes. Provide tax incentives or cost-share for employers launching shuttles from transit-limited neighborhoods.  
*Rationale: Create win-win transit support to core job centers for employers seeking to fill roles and support increased reliability.*
- For Funders & the City:** Establish regional transportation-employment coordination. Create formal mechanisms for coordinating transportation planning across Baltimore City, Baltimore County, and Anne Arundel County to ensure transit systems serve regional employment patterns rather than just municipal boundaries.  
*Rationale: Create win-win transit support to core job centers for employers seeking to fill roles and support increased reliability.*

# What We're Driving Toward

*"People need flexible systems so they can stay employed, so your kid getting sick at school doesn't end up with you being fired."*

**Linda Dworak,**  
**Baltimore Workforce**  
**Funders Collaborative**

Baltimore's economy stalls when its residents cannot move. It thrives when residents have their pick of jobs, education, care, and housing, all interconnected with transportation that works with their needs. Licensing hurdles, exorbitant insurance premiums, and disconnected transit routes lock thousands of skilled job seekers out of the labor market, while employers scramble to fill critical vacancies. The evidence in this report shows that the barriers are solvable:

- **Costs can fall.** Restoring public driver's-ed, expanding low-cost insurance, and scaling vehicle-access nonprofits would cut the one-time and ongoing expenses that now consume double-digit shares of low-income household budgets.
- **Requirements can change.** Our audit already revealed 86 Baltimore City job classifications where license mandates can be relaxed or removed without impairing service. Extending the same discipline to private-sector postings unlocks thousands more positions overnight.

- **Service can connect.** Shift-oriented micro-transit, employer shuttles, and coordinated early-morning bus schedules have proven successful in peer cities; Baltimore can replicate and expand these models along its fastest-growing job corridors.

What differentiates fleeting pilot projects from durable reform is coordination:

- **State legislators** must modernize licensing rules, explore a doubling down on Senator McCray's in-school driver's education initiative, and explore the opportunity for a Maryland Low-Cost Auto Insurance Program inspired by the California model.
- **City leadership** can begin, this fiscal year, to fund public driver's ed, implement the job-classification audit, and earmark impounded vehicles for low-income resale.
- **Regional planners and employers** should seek transportation commitments—transit subsidies, shuttles, flex scheduling—in major development deals and workforce partnerships.
- **Philanthropic and community lenders** can close financing gaps for cars, repairs, and insurance while tracking outcomes to guide public investment.

By pursuing these focused, achievable interventions, Baltimore can realistically achieve measurable progress over the next five years:

### 1. Employment Access Expansion:

Baltimore's 2019 regional jobseeker survey found that nearly 20% of Black respondents lacked driver's licenses, while workforce programs like JOTF's Project JumpStart historically enrolled participants where more than half lacked licenses or significant work history. Based on these baselines and Syracuse's Vehicles to Work program employment outcomes, a realistic initial target would be supporting 500-1,000 additional Baltimore residents annually in obtaining licenses and stable employment, a scale that could grow significantly as programs mature.

**2. Cost Relief:** With Baltimore drivers currently paying \$1,900-\$3,500 annually for insurance, much more than suburban counterparts do, California's Low-Cost Auto Insurance Program provides a clear benchmark. California's program operates at break-even margins while serving nearly 190,000 drivers, suggesting Maryland could achieve similar cost reductions of 30-50% for qualified participants without ongoing subsidies.

### 3. Vehicle Access Income Improvements:

Vehicles for Change estimates that car recipient households see \$7,000 increases in annual household income. If the city begins with an initial pilot of 10 vehicles per month, recipient households should enjoy a total of \$8.4 million in incremental income over 10 years.



*Cadet Driver's Ed Program*

### 4. Transit Access Improvements:

Milwaukee's FlexRide demonstrates concrete outcomes: 100,000+ rides serving 200+ daily users, with 70% reporting improved job options and access to 17,000 additional jobs. Baltimore could start with pilot corridors to Tradepoint Atlantic and BWI, targeting the documented modal mismatch where only 8.5% of regional jobs are accessible by transit compared to nearly universal accessibility by car.

### 5. Municipal Employment Barrier

**Removal:** Our analysis identified 86 of 572 Baltimore City positions (15%) where license requirements could be modified. This represents an immediate, quantifiable opportunity to expand access without compromising service delivery.

Achieving these targets would inject thousands of additional workers into critical industries, raise household incomes, and generate tax revenue that far exceeds program costs. More important, it would signal that Baltimore values mobility as a public good—one as fundamental as safe streets or reliable utilities.

# Appendix

## Appendix A: Auto Insurance Cost Analysis

City	Zip	Agency	Cost
Baltimore City	21214	State Farm Mutual Ins. Co.	\$2,873.00
Baltimore City	21218	State Farm Mutual Ins. Co.	\$2,926.00
Baltimore City	21214	Nationwide Property & Casualty Co	\$4,610.00
Baltimore City	21218	Nationwide Property & Casualty Co	\$4,781.00
Baltimore City	21214	GEICO Secure Co.	\$2,758.00
Baltimore City	21218	GEICO Secure Co.	\$2,560.00
Baltimore City	21214	Travelers Property Casualty Insurance Co.	\$3,068.00
Baltimore City	21218	Travelers Property Casualty Insurance Co.	\$3,260.00
Baltimore City	21214	AIG Property Casualty Co.	\$3,142.00
Baltimore City	21218	AIG Property Casualty Co.	\$3,142.00

Scenario 10: 30-year old single man or woman with one vehicle, renter

<https://insurance.maryland.gov/Consumer/Pages/Auto-Insurance-A-Comparison-Guide-To-Rates.aspx>

## Appendix B: Statistical Summary of Baltimore City Analysis

Current Status & Recommendations	Count	Percentage	Description
<b>Total Positions Analyzed</b>	572	100%	Complete municipal job classification review
<i>Currently require licenses</i>	261	45.60%	Positions with existing license requirements
<i>Currently no license requirement</i>	310	54.40%	Positions without license requirements
<b>Maintain Lack</b>	296	51.70%	Positions appropriately without requirements
<b>Prefer</b>	78	13.60%	Change requirement to preference (64 positions) or add preference to non-requirement positions (14 positions)
<b>Remove</b>	22	3.80%	Remove unnecessary license requirements
<b>Maintain Requirement</b>	175	30.60%	Justified license requirements should remain

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