



We all should have what we need to support our families and reach financial stability, regardless of a criminal conviction.

Stop the Debt Trap from Legal Financial Obligations

Support HB 1412



Legal financial obligations (LFOs)—court-imposed fines, fees, costs, and restitution—limit the chance to regain stability after incarceration. Washington law mandates that restitution and LFOs imposed before the state’s 2018 reforms **have an annual interest rate of 12% – one of the highest in the nation**. In 2018, the legislature voted to allow judges the discretion to waive interest on non-restitution LFOs for those considered “indigent,” or unable to pay. However, mandatory fees still leave many struggling to pay, getting trapped in a cycle of debt and poverty.

Racial disparities in our criminal justice system result in higher LFO bills for Washingtonians of color.

Black, Indigenous, and people of color are sentenced to pay LFOs more frequently and at higher rates than their white counterparts. In Washington state, the [majority of defendants](#) do not or only partially pay their LFOs — **80-90% of defendants in superior courts are unable to afford their LFO costs**. Taken together, the result is that our LFO system continues to worsen the wealth gap between white communities and communities of color.

HB 1412 will increase relief from LFOs for people who lack the ability to pay.

HB 1412 would expand judicial discretion to waive or reduce certain mandatory LFOs when a person is unable to pay. This includes the ability to waive or reduce restitution owed to entities other than individuals, waive the 12% interest rate on restitution, and waive previously imposed fines based on inability to pay.

“Debt is holding me back from exploring my full potential and becoming anything I’d really want to be.” -Spokane Listening Session participant

HB 1412 would help people finally move past their convictions.

Court jurisdiction to collect LFOs is indefinite, resulting in people with low incomes never getting out from under their LFOs even though their convictions may have occurred decades ago. HB 1412 limits the timelines on collections of some LFOs.