

‘A real cycle of debt.’ The RMV has marked millions of licenses for non-renewal due to unpaid fees.

By [Laura Crimaldi](#) Globe Staff, Updated June 9, 2025, 2 hours ago



Angel rode the MBTA home after finishing work on May 1 in downtown Boston. Angel lost his driver's license due to unpaid tolls that he says he knew nothing about because the bills went to an old address of his. "I couldn't believe that a driver's license would impact my life so bad," he said. BRETT PHELPS FOR THE BOSTON GLOBE

Thousands of Massachusetts drivers each year face the possibility of losing their legal authority to drive, and sometimes the only fix carries an insurmountable cost.

The state Registry of Motor Vehicles placed driver's licenses in non-renewal status nearly 3 million times during a five-year period because of unpaid tolls and other debts unrelated to road safety, according to agency data reviewed by the Globe.

The designation means that once those driver's licenses expire, they cannot be renewed, unless the entire debt, sometimes thousands of dollars, is paid in full.

The number of drivers who lost their authority to drive under these circumstances is unclear. The Registry's data didn't specify how many drivers failed to settle their debts before their licenses expired.

Those who do face limited choices. No payment plans are available, and unlike drivers who have been sanctioned for dangerous driving, there are no hardship licenses.

"They're really put in an impossible situation," said Caroline Cohn, staff attorney at the National Consumer Law Center.

This is the predicament facing Angel, 43, who drove himself into debt passing through tolls. He had no E-ZPass transponder for his car, but, he said, he never received toll bills, and later learned they were mailed to a previous address.

By the time he realized he owed money, his bill was \$1,247 and that would balloon to nearly \$6,000 as a portion of his balance was sent to collections, and fees and penalties mounted.

Without a driver's license, Angel said he's been spiraling, thrust into a seemingly endless cycle of needing to work to pay off the debt, but unable to work consistently without a valid license.

"Such a little thing can have a huge impact in your daily life," said Angel, a former Uber driver who now relies on public transportation. (The Globe agreed to identify Angel, an East Boston resident, by his first name as requested by him and his lawyer because of his debts.)

From 2020 through last year, the Registry has prohibited driver's licenses from being renewed an average of 593,580 times annually because of unpaid tolls, excise taxes, and a court fee imposed on low-income people eligible for free legal representation, according to agency figures.

The Registry has also blocked the renewal of motor vehicle registrations an average of 120,883 times each year between 2020 and 2024 for unpaid excise taxes and tolls.

Without a legal option for driving, many drivers with debt find themselves exiled from the job market and unable to pay off the debts to restore their licenses or risk further jeopardy by driving illegally, critics said. Their earning options are greatly diminished because they cannot commute by car, perform driving-related job functions, or use that form of identification, advocates said.

State Senator Julian Cyr, a Cape Cod Democrat, is pushing a bill that would limit the Registry's authority to impose sanctions on driver's licenses and vehicle registrations triggered by state taxes and certain fines. The bill, which is backed by state Attorney General Andrea Joy Campbell, would let drivers seek to have their fees waived or reduced based on financial hardship, and would direct the Registry to send bill payment reminders by email and text message.

The Registry would keep its authority to suspend driver's licenses for dangerous driving, operating under the influence of alcohol, and repeated unsafe driving infractions, according to bill advocates.

"There is a real cycle of debt and legal entrapment," Cyr said. "We need to catch up to a number of states who have already reformed or eliminated debt-based license suspensions."

In a statement, the Massachusetts Department of Transportation said the law permitting the Registry to prohibit drivers with government debts from renewing their licenses has been in place since 1992. The assessments that can trigger the sanctions help to fund

government services, including local aid to communities and highway maintenance, the agency said.

“MassDOT shares concerns about the fairness of the program and is open to discussions with our partners in the Legislature on any changes that could be made to minimize harm to people,” the statement said.

Massachusetts is out of step with other states that have limited or eliminated the government’s authority to restrict driving because of debt, according to the Free to Drive campaign, a national coalition of organizations that favor reforms.

Twenty-six states plus the District of Columbia have implemented changes to end or reduce restrictions for driver’s licenses because of unpaid debts.

Kristen Bor-Zale, a staff attorney at Greater Boston Legal Services who represents Angel, said the agency has been approached by other clients facing setbacks similar to his.

According to a Globe review of RMV data, the agency placed licensees in non-renewal status more than 1.1 million times during a four-year period because of unpaid tolls. There are no options for payment plans or to petition for the debt to be reduced or waived; and legal protections that shield people receiving public benefits from being forced to pay consumer debts do not apply, Bor-Zale said.

By contrast, drivers who have been sanctioned for drunken-driving, driving under the influence of drugs, or have been designated as “habitual traffic offenders” can apply [for hardship licenses](#), which allow them to drive legally.

Driving is vital for Massachusetts workers, with 70 percent commuting by vehicle to their jobs, [according to 2023 estimates from the US Census Bureau’s American Community Survey](#).

“If they can’t legally drive they are getting cut out of the economy,” Bor-Zale said. “It’s pushing people to have to make very stark choices.”

Another one of Bor-Zale's clients, Renata, said the Registry blocked her from renewing her license two years ago, claiming she owed more than \$6,500 for tolls. The Hudson resident, who also asked that her last name be withheld because of her debts, said she had difficulty getting accurate information about her bill and was directed to debt collection companies. She accrued some of the debt, she said, while she was receiving cancer treatment and couldn't work.

Renata lost her license because of unpaid tolls. SUZANNE KREITER/GLOBE STAFF

"I can't pay this bill. It was [worth] more than my car," she said.

Without a valid license, Renata, a licensed cosmetologist and chaplain for the Federal Emergency Management Agency, said her daily life came to a standstill. Renata said her trips into the city for medical appointments are now arduous, requiring hours of travel on local buses, commuter rail, and then an Uber or subway trip.

"It's all the stress," she said.

Jucemar Pereira, 72, said he returned to Brazil last year to live with his daughter for a time because he couldn't renew his license over unpaid tolls.

"Not having a driver's license was certainly a motivation," Pereira said through a Portuguese interpreter from his residence in Brazil.

"My entire life relies on this ... document," said Pereira, a naturalized US citizen who had lived in Massachusetts for about 25 years.

A working group of the American Association of Motor Vehicle Administrators, a trade group for state driver's licensing agencies, wrote in a 2021 report that "using a driver's

license suspension for nonhighway safety violations should be avoided.”

The Fines and Fees Justice Center, a national organization behind the Free to Drive campaign, has highlighted research from [California](#) and [Tennessee](#) that found lifting driving restrictions did not hinder efforts to collect revenue from fees and fines.

Yet there is concern about how potential changes could impact revenue collections. Adam Chapdelaine, executive director of the Massachusetts Municipal Association, a nonprofit organization that represents municipal governments, said communities rely on excise taxes revenue to deliver “essential services.” The Registry can prohibit drivers from renewing licenses and registrations for unpaid excise taxes.

“While we understand the intent of the legislation, we wouldn’t support provisions that would make it harder to collect essential sources of municipal revenue,” he said in a statement.

Meanwhile, Renata is working on paying off her debts. In March, the Registry agreed to reinstate her license but placed her vehicle registration in nonrenewal, giving her until the end of the month to pay about \$3,400.

She said she doesn’t know how she’s going to find the money.

“This is very tough,” she said. “I just need my life back.”

This story was produced by the Globe’s [Money, Power, Inequality](#) team, which covers the racial wealth gap in Greater Boston. You can sign up for the newsletter [here](#).

UPDATE: An earlier version of this story mischaracterized how municipalities benefit from the revenue from excise taxes.

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