Targeting by Zip Code

An analysis of the connection between car insurance pricing and related criminal justice consequences in Harris County

Texas Appleseed

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The Consumer Federation of America is an association of consumer organizations that works to advance the consumer interest through research, advocacy, and education. Over 200 organizations participate in the association and govern it through the Board of Directors.

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Executive Summary

Owning and driving a car are essential in many areas of Texas. Without a car, people cannot get to work, access medical care, or meet other necessities. The skyrocketing cost of car insurance is a pressing policy issue. On top of previous increases, car insurance rates jumped by 23.8% in 2022 and 25.5% in 2023, as reported by the Texas Department of Insurance. Compounding the effects of increasing premiums are pricing penalties that drivers pay simply for having poor credit or a gap in insurance coverage.

Examining the impacts on Texans of the rising cost of car insurance is particularly pressing because driving without car insurance is a state crime. The harsh penalties can include high fines, driver's license suspension, and arrest warrants.

This case study of Harris County, Texas, uses data from 2019 to 2021 to analyze the impacts of insurance pricing on the ticketing rates in communities across the county. The insurance pricing data used in the study is for legally mandated liability insurance and based on drivers with a good driving record.

The study highlights concerning trends. The primary finding is that higher insurance premiums are associated with higher ticketing rates for failure to carry insurance. The study also shows that good drivers in lower-income zip codes pay higher insurance rates compared to similar drivers in higher-income zip codes. Residents of lower-income zip codes also experience a higher likelihood of being ticketed and of facing arrest warrants for failure to have car insurance. Taken together these study findings raise concerns that current insurance pricing practices are having the effect of criminalizing poverty and undermining the public benefit goal of all Texans carrying basic liability insurance coverage.

Finding 1: Zip codes with higher insurance premiums see more ticketing for driving without insurance

The average ticketing rate in Harris County for failure to have car insurance was 2.2 tickets per 100 residents. Controlling for income, a regression analysis showed that a $100 increase in the cost of car insurance led to 1.7 more tickets per 100 residents.

This same analysis showed that good drivers with poor credit scores, who pay more for insurance simply based on their credit score, would face a ticketing rate of over 8 tickets per 100 residents—nearly four times the average rate for Harris County.

Finding 2: Low-income communities and communities with a higher percentage of residents who are people of color disproportionately experience higher ticketing rates and higher insurance premiums

Examining ticketing rates for failure to have car insurance along with community demographics indicate that current car insurance pricing models harm low-income communities and communities of color.

Among the 46 low- and very low-income zip codes in Harris County:

- 30% of the residents lived in a zip code with a high ticketing rate, and
- 48% lived in a zip code with high insurance costs compared to the county average.

In comparison, for moderate- and high-income zip codes:

- 3% of the residents lived in a zip code with a high ticketing rate, and
- 5% lived in a zip code with high insurance costs compared to the county average.

At the far ends of pricing, two zip codes had insurance costs significantly higher and two significantly lower than the average for the county. The two zip codes with significantly higher insurance costs were low income, high poverty, and had a high population of people of color compared to the average for Harris County. By contrast, the two zip codes with significantly lower insurance costs were high income, low poverty, and had a low population of people of color compared to the average for Harris County.

Finding 3: Lower-income communities and communities of color face higher rates of warrants due to tickets for failure to have car insurance

Based on the study data, residents of low- and very low-income zip codes made up 31% of the total residents of Harris County. These same residents:

- Incurred 47% of fines for driving without car insurance, a total of $11.9 million,

- Received 46% of all tickets for driving without car insurance, and

- Were issued 42% of all warrants related to tickets for driving without car insurance.

These zip codes together had a 24% poverty rate, and 91% of residents were people of color.

Data for the 10 zip codes with significantly higher rates for arrest warrants issued for failure to have car insurance supports the same overall trend. They were predominantly low income, had a 19% poverty rate and 90% of residents were people of color. They also had higher than average insurance premiums.

Conclusion and Policy Recommendations

Texans benefit when all drivers on the road carry basic liability insurance coverage. However, current insurance pricing practices are creating barriers for low-income good drivers who often struggle to make ends meet.

Texas law prohibits discrimination based on "race, color, religion, or national origin" and requires that insurance pricing be "just, fair, reasonable, and adequate." Based on this study's findings, current pricing practices for basic liability car insurance do not meet those standards. Instead, they have the effect of spurring a higher incidence of ticketing and arrest warrants for failure to have car insurance, particularly in low-income communities and communities of color. Higher ticketing and warrant rates exacerbate financial challenges and create additional barriers to accessing affordable car insurance.

In support of a fair and just market, we recommend the following:

1. Limit geography-based pricing to larger territories to avoid segmenting drivers into demographically homogenous units.

2. Protect safe drivers from premium hikes tied to their credit history and to lapses in insurance coverage.

3. Require that the Texas Department of Insurance proactively review insurance pricing models and algorithms, as well as big data and artificial intelligence driven models, before they are used to price insurance, to ensure they do not lead to discrimination in pricing and are just, fair, reasonable, and adequate.

4. Consider establishing a program that offers a low-cost, bare-bones policy that could provide an alternative to driving uninsured for low-income Texans.

Introduction

In most communities across Texas, cars are essential to access jobs, school, medical care, and food. Car insurance is legally required to own and drive a car. It is a private market product with a state mandate that establishes criminal penalties for those who cannot afford to carry it.[1] Car insurance premiums can be cost prohibitive and are, in part, based on factors unrelated to driving behavior, such as zip code and credit score.

Over the past few years, the cost of car insurance has been growing at a much faster rate than inflation. According to national data from the Bureau of Labor Statistics, while costs overall have increased by 16% from June 2021 to June 2024, the cost of car insurance has grown by 48%.[2] In Texas, the average insurance rate jumped 23.8% in 2022 and another 25.5% in 2023.[3] With many Texans struggling to make ends meet, rising car insurance costs can mean difficult choices between paying for basic needs, like food or rent, and paying for the legally mandated insurance.[4]

Multiple factors have been cited as reasons for this sharp increase in auto insurance costs. The most commonly cited are increased repair costs, due to inflation and pandemic-era supply chain issues, and

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1 Sec. 601.191, Texas Transportation Code.

2 Bureau of Labor Statistics, Motor vehicle insurance in U.S. city average, all urban consumers, not seasonally adjusted, June 2021 to June 2024, available at: https://data.bls.gov/timeseries/CUUR0000SETE?output_view=data.

3 "Auto and Home Insurance Rate Changes," Texas Department of Insurance (April 3, 2024), available at: https://www.tdi.texas.gov/blog/auto-and-home-insurance-rate-changes.html.

4 According to a recent study, 30% of the Texas workforce earns less than $17 per hour, with Texas having among the highest percentage of low-wage workers compared to other states. See Dr. Kaitlyn Henderson, *The Crisis of Low Wages in the US*, Oxfam America (July 9, 2024) at 8, available at: https://oxfamilibrary.openrepository.com/bitstream/handle/10546/621608/rr-2024-crisis-of-low-wages-090724-en.pdf.

the increased severity of accidents.[5] Some reports also cite high executive pay as a factor.[6] Others, including a recent lawsuit filed by the Texas Attorney General, point to illegal data collection and data sharing by car manufacturers to develop "driving scores" that have potential to trigger increased auto insurance premiums.[7]

Texas low-income drivers are caught among these different cost pressures, struggling to afford the skyrocketing auto insurance costs and facing criminal penalties when they cannot pay the charges.

Texas low-income drivers are caught among these different cost pressures, struggling to afford the skyrocketing auto insurance costs and facing criminal penalties when they cannot pay the charges. While driving without car insurance is a misdemeanor offense, unpaid tickets can lead to warrants and even jail time. Additional tickets can result in more severe penalties, such as an increase in fines, and subsequent convictions can result in driver's license suspension.

Under Texas law, fines for a first offense of driving without car insurance can be set between $175 and $350.[8] A fine of less than $175 is permitted if it is for a first offense and the person is unable to pay the fine for economic reasons.[9] If a person has a previous conviction of the same offense, then the penalty range is between $350 and $1,000, in addition to a driver's license suspension.[10]

In Houston municipal courts, the largest municipal court included in this study, the initial fine for a first-time violation of not having car insurance is $289 and rises to $512 and driver's license suspension upon conviction of a subsequent violation.[11] In addition to the criminal penalties and

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5 Elizabeth Buchwald, "What's Behind the Rapid Increase in Car Insurance Rates?," *CNN Business* (March 13, 2024), available at: https://www.cnn.com/2024/03/13/business/car-insurance-rates-are-surging/index.html.

6 Douglas Heller and Michael DeLong, "As Insurance Rates Skyrocket, Executives Pull in Millions," *Consumer Federation of America* (October 4, 2023) available at: https://consumerfed.org/press_release/as-insurance-rates-skyrocket-executives-pull-in-millions/.

7 Press Release, "Attorney General Ken Paxton Sues General Motors for Unlawfully Collecting Drivers' Data and Selling It To Several Companies, Including Insurance Companies," Texas Office of Attorney General (August 13, 2024), available at: https://www.texasattorneygeneral.gov/news/releases/attorney-general-ken-paxton-sues-general-motors-unlawfully-collecting-drivers-private-data-and. See also press release, "Attorney General Ken Paxton Sues Allstate and Arity for Unlawfully Collecting, Using, and Selling Over 45 Million Americans' Driving Data to Insurance Companies," Texas Office of Attorney General (January 13, 2025), available at: https://www.texasattorneygeneral.gov/news/releases/attorney-general-ken-paxton-sues-allstate-and-arity-unlawfully-collecting-using-and-selling-over-45.

8 Sec. 601.191(b), Texas Transportation Code.

9 Sec. 601.191(d), Texas Transportation Code.

10 Sec. 601.191(c), Texas Transportation Code and Sec. 601.231, Texas Transportation Code.

11 See Houston's municipal courts fine schedule at: https://www.houstontx.gov/courts/documents/schedule-of-fines-2020.pdf. Harris County justice courts have a similar increase in penalties, starting with an initial fine of $315 and eventual driver's license suspension in addition to increased fines with a subsequent conviction. See http://www.jp.hctx.net/traffic/MovingFines.htm.

fines, car insurance premiums can increase substantially, sometimes as much as 50% to 100%, if there has been a gap in coverage, making the cost of reinstating coverage even more prohibitive.[12]

This study investigates the relationship between the cost of car insurance premiums and the incidence of drivers getting ticketed for not having car insurance by taking a deep dive into zip code-level auto insurance pricing, ticketing, and demographic data in Harris County, Texas. The analysis draws on data from 2019 to 2021.[13] Data sources include:

- 2019 5-Year American Community Survey (demographic data);

- Harris County Justice Court data from 2019 to 2021 regarding tickets for failure to maintain financial responsibility—the criminal offense for driving without the minimum required car insurance;

- Municipal Court data from 2019 to 2021 regarding tickets for failure to maintain financial responsibility from five Harris County municipalities, covering 52% of the county population. The municipalities include: Deer Park, Houston, Katy, La Porte, and West University; and

- 2020 zip code-level data on the annual cost of the legally mandated basic liability auto insurance for residents of Harris County.

We requested ticketing data from multiple municipal courts in Harris County. Those that provided usable data were included in the study, including Houston, which is the largest municipality in the county. This unique dataset offers insights to inform policy considerations related to impacts of the cost of car insurance on low-income Texans generally and the connection between high insurance costs and policies that have the effect of criminalizing poverty. Three research questions guided the analyses in the report:

1. What is the relationship between basic liability car insurance premiums and tickets for not having car insurance?

2. Are there areas in Harris County that have particularly high car insurance premiums and high rates of ticketing for not having car insurance?

3. Are there areas in Harris County that have particularly high car insurance premiums and high rates of arrest warrants issued for not having car insurance?

The findings in this study show the results of the analyses answering these research questions.

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12 Consumer Federation of America analysis of price quotes from four major insurance providers in two Harris County zip codes: 77028, a zip code with a higher-than-average ticketing rate based on this study analysis, and 77005, a zip code with a lower-than-average ticketing rate. Quotes were accessed in November of 2023 and the price increase ranged from 5% to 108%, with an average of a 50% rate increase due to a lapse in insurance coverage. Some major insurers did not offer a quote to customers with a lapse in coverage and instead directed them to their affiliated non-standard insurer, where premiums for similar coverage were sometimes significantly higher than the brand name company offered to a driver without a lapse in coverage.

13 See Appendix A for a detailed study methodology.

Data Overview

The data used in this study covers the years from 2019 to 2021. The insurance pricing data is from 2020 and shows the annual cost of the minimum legally required liability insurance for good drivers from 10 of the largest insurers in Texas.[14] The insurance pricing data reflects a consistent driver profile to allow rate comparisons across social factors such as credit score and geography.[15]

The ticketing data for failure to maintain financial responsibility, the criminal charge for driving without car insurance, covers the period from January 1, 2019 to December 31, 2021. It includes ticketing data collected from all Justice Courts in Harris County, as well as five municipalities that include 52% of the population of Harris County.

Based on the insurance pricing data used in the study, the average annual car insurance premium for basic liability insurance, across all zip codes in Harris County, was $856.[16] Average insurance premiums by zip code ranged from a low of $762 to a high of $947.[17] Car insurance premiums for Harris County differed by credit score. The average car

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14 See Sec. 601.072, Texas Transportation Code for the minimum required liability limits. The 10 insurers included in the pricing data are: AAA Texas County Mutual Insurance Company, Allstate Fire & Casualty Insurance Company, Colonial County Mutual Insurance Company, Farmers Texas County Mutual Insurance Company, Geico County Mutual Insurance Company, Loya Insurance Company, Southern County Mutual Insurance Company, State Farm Mutual Auto Insurance Company, United Services Automobile Association, and Texas Farm Bureau Mutual Insurance Company.

15 Data was provided by Quadrant Services LLC, through a partnership with Consumer Federation of America. The data includes car insurance premiums by zip code for minimum required liability coverage for 10 of the largest car insurance companies in Texas, as of August 2020. The premiums are based on a 35-year-old, unmarried, licensed driver with the same vehicle and usage, and no accidents, moving violations, or license suspensions. Additionally, the premiums were provided for men and women and by credit score, either poor, fair, or excellent. The average premium is weighted based on the statewide market share of each of the insurance providers. See Appendix A for more details on the methodology.

16 The annual car insurance premium is the average premium for both men and women and across all insurers, weighted by the insurer's market share. See Appendix A for the complete methodology.

17 The insurance premiums cited here are the weighted average premium by zip code, weighted by the insurer's market share. See Appendix A for more information.

insurance premium across all zip codes was $512 for people with excellent credit, $845 for those with fair credit, and $1,211 for those with poor credit. This analysis shows that drivers with poor credit pay 2.4 times the premiums of identical drivers with excellent credit.

Drivers with poor credit pay 2.4 times the premiums of identical drivers with excellent credit.

From 2019 to 2021, a total of 143,427 tickets were issued to drivers for not having car insurance (failure to maintain financial responsibility), accounting for about 11% of all tickets issued across all jurisdictions included in the study. About one-third of all tickets for failure to have car insurance were dismissed, resulting in 97,374 non-dismissed tickets (7% of tickets issued across all jurisdictions). This study focuses on non-dismissed tickets because dismissed tickets include drivers who demonstrated required car insurance after receiving the ticket.

On average, there were 2.2 non-dismissed tickets for failure to have car insurance issued per 100 residents in Harris County. Of the 97,374 non-dismissed tickets, 1,230 were second or subsequent tickets for not having car insurance, indicating that an individual continued to drive without having car insurance. The 97,374 tickets resulted in at least $25.4 million in fines or an average of $261 for every ticket.[18] One quarter of all non-dismissed tickets for failure to have car insurance had an associated arrest warrant or warrant for failing to pay a ticket after pleading guilty or failing to appear in court, known as a capias warrant. These warrants often lead to additional fines or jail time.

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18 West University municipal court did not provide fine information so the fine per ticket is likely higher than estimated.

Finding 1: Zip codes with higher insurance premiums see more ticketing for driving without insurance

To assess the connection between ticketing rates and the cost of car insurance for basic liability policies, we used a regression model to quantify the impact of changes in insurance premiums on ticketing rates, controlling for income.

Car Insurance Premiums as a Predictor of Ticketing Rates

Analysis of the data in this study found that car insurance premiums significantly predicted rates of ticketing for not having car insurance. A regression model, controlling for income, found that the weighted average car insurance premium predicted the rate of non-dismissed tickets for not having car insurance.[19] A $100 increase in car insurance premiums at the zip code level is associated with a 1.7 increase in the rate of ticketing for not having car insurance, above and beyond the effect of median household income.[20] For example, at the average car insurance premium of $856, the estimated rate of ticketing is 2.1 tickets per 100 residents, controlling for median household income. A $100 increase in car insurance premium would result in a ticketing rate of 3.8 tickets per 100 residents.

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19 The weighted average car insurance premium is the average premium for both men and women and across all insurers, weighted by the insurer's market share by zip code. See Appendix A for the complete methodology. One zip code (77002) was an outlier and was therefore removed from the regression analyses. To make up for heteroscedasticity in the data, a Huber White correction was employed, which produces robust standard errors.

20 $R2$=.55, $F(2, 125) = 78.01$, $p <.05$. See Table 1 for regression coefficients.

Table 1: Regression Coefficients for Predicting Ticketing Rates for Failure to Have Car Insurance

Variable	Estimate	Standard Error	95% Confidence Interval
Intercept	2.138	0.085	[1.97,2.31]
Median Household Income (per $10,000 change)	-0.1439	0.244	[-0.19,-0.10]
Average Premium (per $100 change)	1.726	0.220	[1.29,2.16]

Notes: $R^2 = .55$, $ps < .05$. Variables are mean-centered. The estimate is the rate of ticketing per 100 residents for each of the variables in our model. The intercept is the estimate of ticketing at the average median household income and average premium. The standard error reflects the amount of uncertainty or discrepancy around the estimate – smaller standard errors reflect an estimate that is closer to the true value. The 95% confidence interval provides the range of values that the true value is likely to be, with a 95% likelihood. The R^2 value represents how much our model fits the data. In our model, we are predicting approximately 55% of the variation in estimates indicating that there are other factors that may impact the rate of ticketing that are not included in our model.

There was a modest effect of median household income on ticketing for not having car insurance. A $10,000 increase in median household income is associated with a .14 decrease in the rate of ticketing for not having car insurance, above and beyond the effect of car insurance premiums. For example, at the median household income of $61,705, the estimated rate of ticketing is 2.2 tickets per 100 residents, controlling for the average car insurance premium. A $10,000 increase in median household income would result in a ticketing rate of 2.06 tickets per 100 residents, controlling for the average car insurance premium.

Chart 1 shows how the rate of tickets for failure to have insurance is related to the average car insurance premiums. The dots in the chart represent each zip code in Harris County and are shaded by the median household income of each zip code. The line in the chart represents the estimated trend line between ticketing for failure to have car insurance and car insurance premiums. The Chart shows that as car insurance premiums increase, so does the rate of ticketing for failure to have car insurance.

Chart 1: Rate of Tickets for Failure to Have Car Insurance by Average Car Insurance Premium and Median Household Income
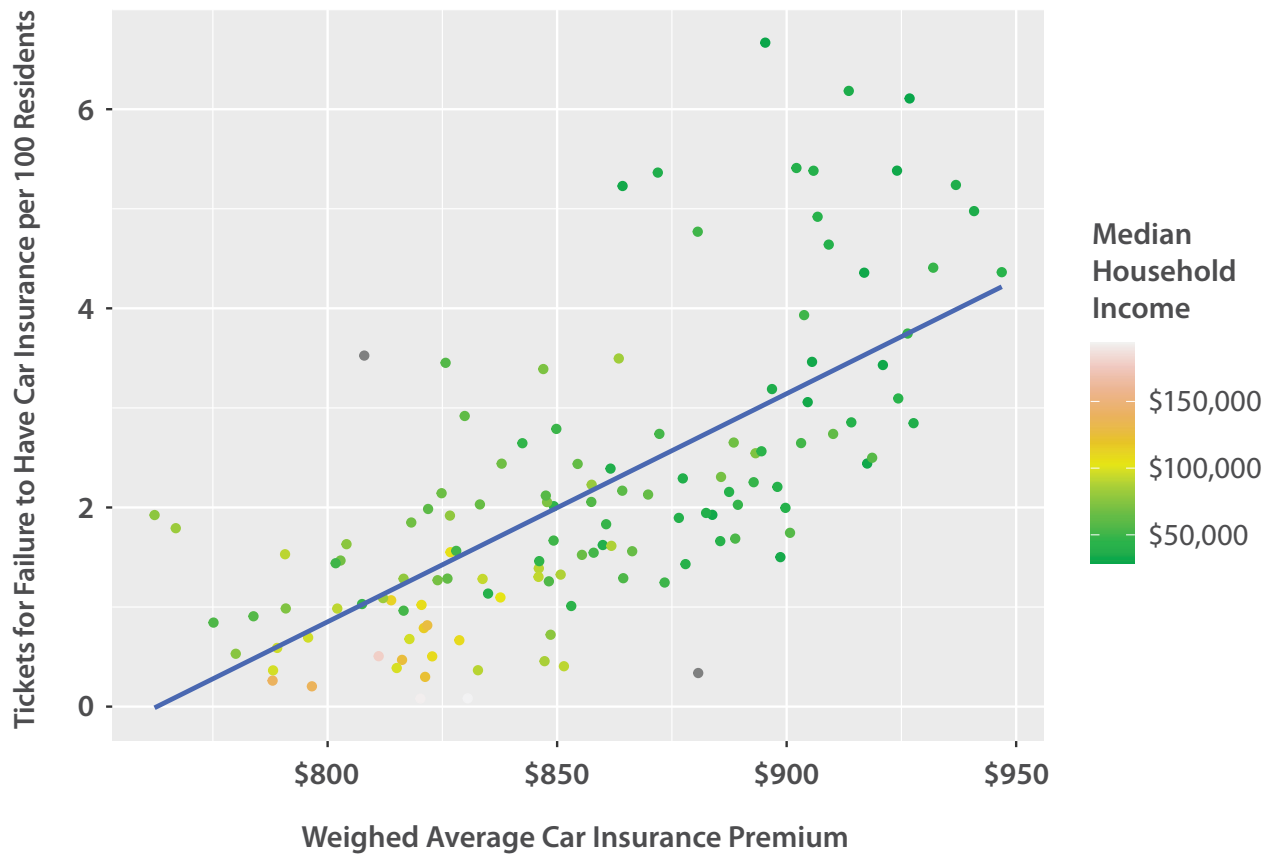
Note: The weighted average car insurance premium is the average premium for both men and women and across all insurers, weighted by the insurer's market share by zip code.

Credit Scores and Ticketing Rates

Credit scores impact car insurance premiums, with lower scores associated with higher premiums even for good drivers. Based on this model, using the median income in Harris County, we would expect nearly four times as many tickets for drivers offered premiums based on poor credit as compared to the average premium for Harris County. The same model shows no tickets for premiums based on excellent credit. Chart 2 shows this estimated ticketing rate by credit score.

Credit scores impact car insurance premiums, with lower scores associated with higher premiums even for good drivers.

Chart 2: Estimated Ticketing Rate for Failure to Have Car Insurance by Credit Score*
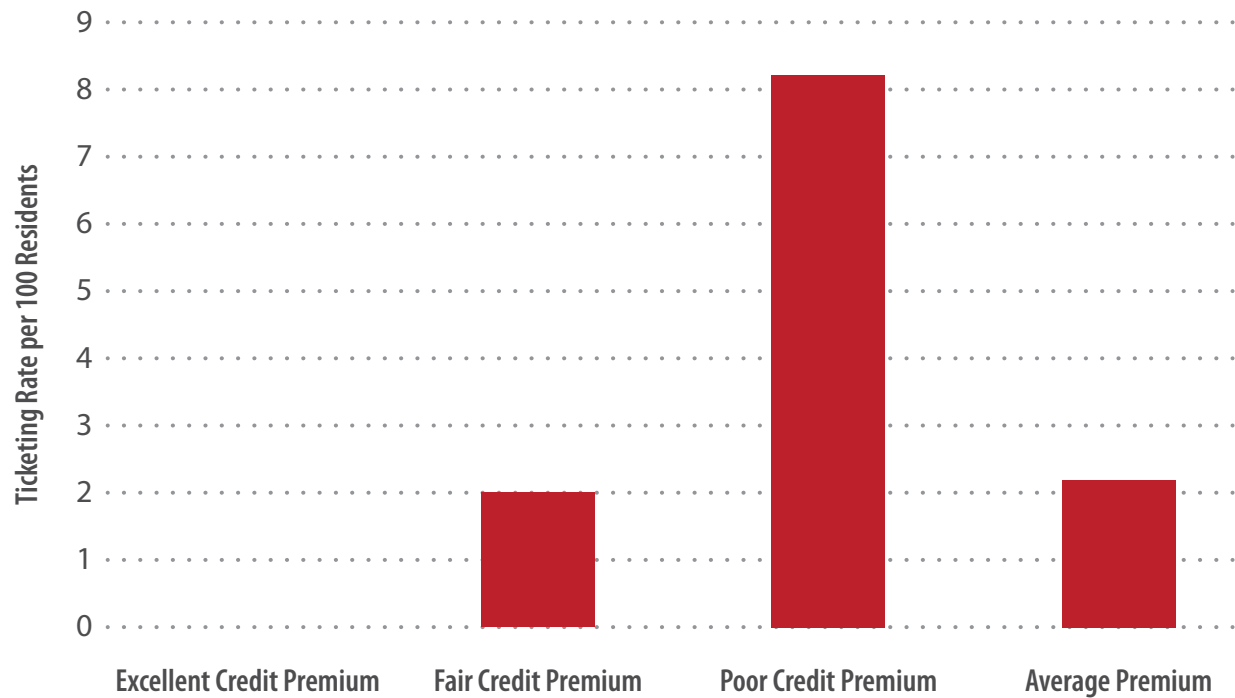
*Note: The ticketing rates shown are based on the median household income for Harris County.

Zip Codes with Both High Insurance Premiums and High Ticketing Rates

Map 1 displays the rate of ticketing and car insurance premiums in Harris County. The analysis found several areas in Harris County where there is a concentration of both high car insurance premiums and high rates of ticketing for failure to have car insurance.

Fourteen out of 131 zip codes in the study were in the highest category of both ticketing rates and insurance premiums.[21] Those 14 zip codes made up 9% of the total population of Harris County, but incurred 22% of the total fines charged, 21% of the tickets, and 24% of the warrants issued for failure to have car insurance. Thirteen of the 14 zip codes were low or very low income.[22] The poverty rate for the population of the 14 zip codes was 23%, compared to 14% for Harris County overall, and 95% of the residents were people of color.[23]

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21 Zip codes with the highest category insurance premiums had average insurance premiums that were one standard deviation or more above the mean. Zip codes with the highest ticketing rates were those with a ticketing rate of one standard deviation or more above the mean. The 14 zip codes highlighted here were in the highest category for both insurance premiums and ticketing rates. Five zip codes had moderate insurance premiums and high ticketing rates: 77028, 77032, 77021, 77073, and 77002.

22 Low income is defined as 51% to 80% of the median household income for Harris County, and very low income is 50% or less. One of the 14 zip codes was moderate income, in the range of 81% to 120% of the county median household income.

23 Poverty rate and percent people of color is weighted by the total population among the 14 zip codes. People of color is defined as a combination of all population groups that identify as a category other than non-Hispanic white.

Map 1: Average Weighted Car Insurance Premiums (2020) and Rate of Ticketing for Failure to Have Car Insurance in Harris County by Zip Code (2019-2021)[24]
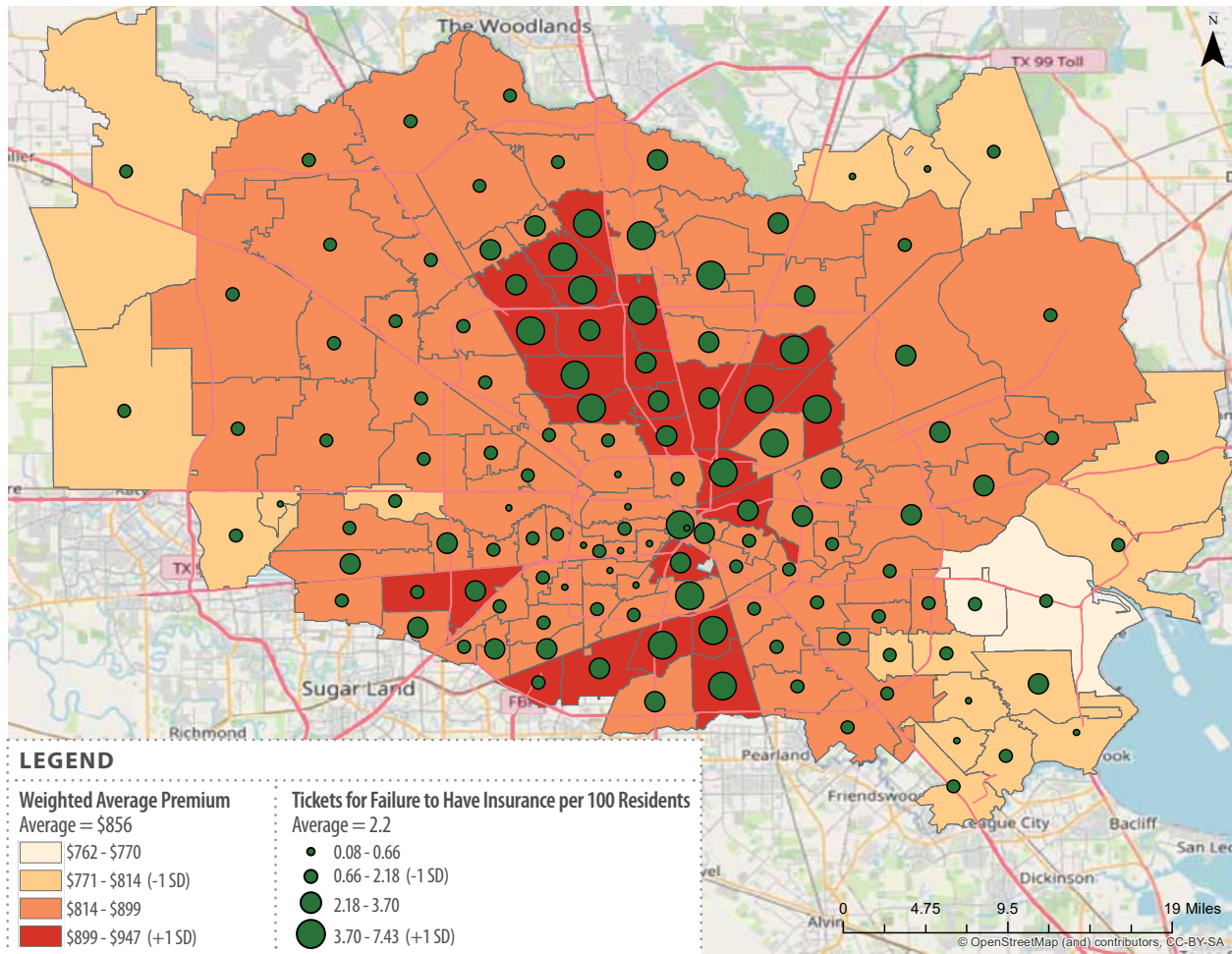
LEGEND

Weighted Average Premium
Average = $856

- $762 - $770
- $771 - $814 (-1 SD)
- $814 - $899
- $899 - $947 (+1 SD)

Tickets for Failure to Have Insurance per 100 Residents
Average = 2.2

- 0.08 - 0.66
- 0.66 - 2.18 (-1 SD)
- 2.18 - 3.70
- 3.70 - 7.43 (+1 SD)

Note: For the categories in the map legend, +1 SD indicates the value range is one standard deviation above the average and -1 SD indicates the value range is one standard deviation below the average. A premium or ticketing rate that is one standard deviation or more above the average is considered high. A premium or ticketing rate that is one standard deviation or more below the average is considered low.

The analysis in this section demonstrates that ticketing rates for failure to have car insurance are directly connected to the price of basic liability insurance. The impact is magnified for individuals with poor credit.

Zip codes with both the highest insurance premiums and the highest ticketing rates tend to be low income and have a higher percent of residents who are people of color compared to the overall population of Harris County. The following section provides additional detail regarding people most impacted by higher basic liability car insurance premiums and the resulting higher ticketing rates.

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24 Map Sources: U.S. Census Bureau, ACS 2019 5-Year Estimates. U.S. Census Bureau, 2020 TIGER/Line Shapefiles.

Finding 2: Low-income communities and communities with a higher percentage of residents who are people of color disproportionately experience higher ticketing rates and higher insurance premiums

This section offers additional insights into the connection between higher insurance premiums and ticketing rates and zip code demographics, with a focus on low- and very low-income zip codes in Harris County.[25] We also examine other community characteristics, including the percent of residents who were people of color, to offer insight into impacts of higher ticketing rates and insurance premiums on communities with characteristics that are protected under statute. Texas law prohibits discriminatory pricing based on race.[26]

Ticketing Rates and Median Household Income

Map 2 displays the rate of ticketing for failure to have car insurance overlayed on the median household income for the zip codes in Harris County. Based on the map data, good drivers in low- and very low-income zip codes are more likely to pay high premiums for basic liability insurance, compared to similar drivers in higher income zip codes. Residents in those same low- and very low-income zip codes face higher ticketing rates for failure to buy insurance.

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25 Very low-income zip codes have median household incomes of 50% or less compared to the median household income of Harris County. Low-income zip codes have median household incomes over 50% and up to 80% of the median household income of Harris County. See footnote 22 for a description of all of the income categories used in this study.

26 Sec. 544.002(a)(1), Texas Insurance Code.

Among the 46 low- and very low-income zip codes in Harris County, which, together, had a population of 1.45 million people, 30% of the population lived in a zip code with a high ticketing rate for failure to maintain car insurance, and 48% lived in a zip code with high insurance costs. In comparison, for moderate- and high-income zip codes, which together had a population of 3.2 million people, just 3% lived in a zip code with a high ticketing rate, and 5% lived in a zip code with high insurance costs.[27]

Map 2: Median Household Income (2019) and Ticketing for Failure to Have Car Insurance (2019-2021) in Harris County by Zip Code [28]
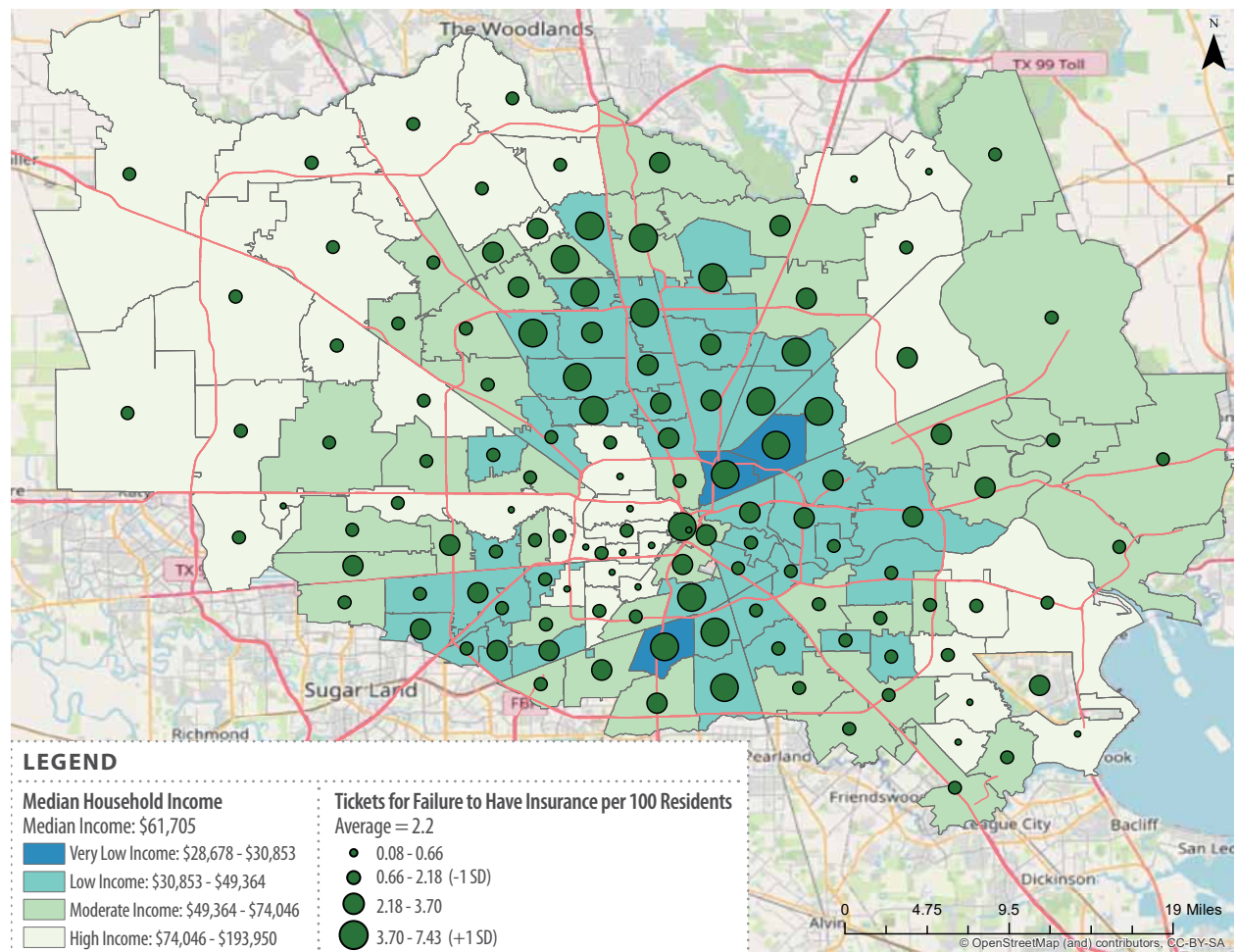
Note: For the income category in the map legend, very low income is 50% or less of the median household income, low income is over 50% to 80% of the median household income, moderate income is over 80% to 120% of the median household income, and high income is over 120% of the median household income. For the ticketing rate category in the map legend, +1 SD indicates the value range is one standard deviation above the average and -1 SD indicates the value range is one standard deviation below the average. A rate that is one standard deviation or more above the average is considered high. A rate that is one standard deviation or more below the average is considered low.

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27 The income categories in this study are defined as follows: very low income is 50% or less of the county median household income; low income is over 50% to 80% of the county median household income; moderate income is over 80% to 120% of the county median household income, and high income is over 120% of the county median household income. For the insurance premium and ticketing rates, high rates are one or more standard deviations above the mean for the county, and low rates are one or more standard deviations below the mean for the county. The map legends show the specific values for each of the categories.

28 *Id*

Good drivers in low- and very low-income zip codes are more likely to pay high premiums for basic liability insurance, compared to similar drivers in higher income zip codes.

Zip Codes with Significantly Higher or Lower Than Average Premiums

Using the same dataset, we examined the farthest ends of the pricing spectrum, looking at zip codes with significantly higher or lower premiums compared to the average weighted premium across all zip codes. There were two zip codes that had a significantly higher than average weighted car insurance premium and two zip codes that had a significantly lower than average weighted car insurance premium.[29]

Residents of the zip codes that had significantly higher than average car insurance premiums were predominately people of color and experienced higher rates of ticketing and poverty, as well as lower median household incomes. On the other end of the pricing spectrum, residents of the zip codes that had significantly lower than average car insurance premiums were predominately White, with lower rates of ticketing and poverty, and higher median household incomes.

Table 2: Demographics of Zip Codes with Significantly High- or Low-Weighted Car Insurance Premiums

Zip Code	High or Low Car Insurance Premium	Ticketing Rate	Total Fines for No Insurance	Total Warrants for No Insurance	Population	Percent People of Color	Median Household Income	Family Poverty Rate
77067	High	4.4	$403,525	692	35,227	96%	$43,282	23%
77091	High	5.0	$400,721	395	27,750	91%	$36,098	24%
77536	Low	1.8	$132,491	121	32,146	42%	$81,960	6%
77571	Low	1.9	$238,072	169	37,427	43%	$76,864	8%

Map 3 highlights where the zip codes are located, with the zip codes that had significantly higher than average car insurance premiums outlined in green and the zip codes that had significantly lower than average car insurance premiums outlined in pink.

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29 A z score analysis was conducted to determine whether zip codes had significantly higher or lower than average premiums than the average across all zip codes. A zip code was determined to have a significantly higher than average premium if it was more than 1.96 standard deviations above the average (i.e., corresponding to a 95% confidence interval). Conversely, a zip code was determined to have a significantly lower than average premium if it was more than 1.96 standard deviations below the average (i.e., corresponding to a 95% confidence interval).

Map 3: Zip Codes with Significantly Higher or Lower than Average Weighted Car Insurance Premiums

LEGEND

Weighted Average Premium
Average = $856
- $762 - $770
- $771 - $814 (-1 SD)
- $814 - $899
- $899 - $947 (+1 SD)
- Significantly Low Premium
- Significantly High Premium

Tickets for Failure to Have Insurance per 100 Residents
Average = 2.2
- 0.08 - 0.66
- 0.66 - 2.18 (-1 SD)
- 2.18 - 3.70
- 3.70 - 7.43 (+1 SD)

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Note: For the categories in the map legend, +1 SD indicates the value range is one standard deviation above the average and -1 SD indicates the value range is one standard deviation below the average. A premium or ticketing rate that is one standard deviation or more above the average is considered high. A premium or ticketing rate that is one standard deviation or more below the average is considered low.

Zip Codes with Significantly Higher Than Average Ticketing Rates

Zip codes with significantly higher than average ticketing rates for failure to have car insurance also followed a pattern of high poverty, low income, and a high population of people of color. There were 10 zip codes that had significantly higher than average ticketing rates for failure to have car insurance, and no zip codes had significantly lower than average ticketing rates for failure to have car insurance.[30] The demographics of the 10 zip codes are shown in Table 3.[31]

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30 A z score analysis was conducted to determine whether zip codes had significantly higher or lower than average ticketing rates than the average across all zip codes. A zip code was determined to have a significantly higher than average ticketing rate if it was more than 1.96 standard deviations above the average (i.e., corresponding to a 95% confidence interval). Conversely, a zip code was determined to have a significantly lower than average ticketing rate if it was more than 1.96 standard deviations below the average (i.e., corresponding to a 95% confidence interval).

31 See Appendix D for all demographics for all zip codes in Harris County.

Table 3: Demographics of Zip Codes with Significantly Higher than Average Ticketing for Failure to Have Car Insurance

Zip Code	Weighted Average Car Insurance Premium	Ticketing Rate	Total Fines for No Insurance	Total Warrants for No Insurance	Population	Percent People of Color	Median Household Income	Family Poverty Rate
77033	$937	5.2	$458,421	242	30,558	99%	$38,162	25%
77026	$927	6.1	$369,851	293	21,300	98%	$28,678	31%
77051	$924	5.3	$273,139	136	17,221	98%	$30,646	31%
77016	$914	6.2	$534,050	471	30,741	99%	$36,335	23%
77078	$906	5.4	$235,697	194	15,663	96%	$40,298	15%
77090	$902	5.4	$580,194	961	40,761	85%	$39,808	22%
77028	$895	6.7	$349,501	275	17,425	98%	$29,014	27%
77021	$872	5.4	$412,013	210	26,214	89%	$37,913	24%
77032	$864	5.2	$205,960	251	14,535	94%	$32,473	38%
77002	$857	7.4	$292,320	321	15,613	65%	$71,369	--
Weighted Average	$903	5.7	$412,103	398	230,031	92%	$38,087	24%
Harris County	$856	2.2	$194,117	200	4,646,630	70%	$61,705	14%

Note: The weighted average car insurance premium is the average premium for both men and women and across all insurers, weighted by the insurer's market share by zip code. The weighted average in the zip code column is the average of the zip codes in the table, weighted by population. The total population is not weighted. The Harris County ticketing rate, fines, and warrants are averaged across all zip codes.

Among the 10 zip codes with significantly higher than average ticketing rates, the poverty rate was 24%, and 92% of the residents were people of color, compared to Harris County with a 14% poverty rate and 70% of the residents were people of color.

Among the 10 zip codes with significantly higher than average ticketing rates, the poverty rate was 24%, and 92% of the residents were people of color, compared to Harris County with a 14% poverty rate and 70% of the residents were people of color. The 10 zip codes were also hit with

more than double the fines, on average, and double the number of arrest warrants for failure to have car insurance compared to the zip code average for the entire county. Map 4 outlines in purple these 10 zip codes with significantly higher than average ticketing rates.

Map 4: Zip Codes with Significantly Higher than Average Ticketing Rates for Failure to Have Car Insurance [32]
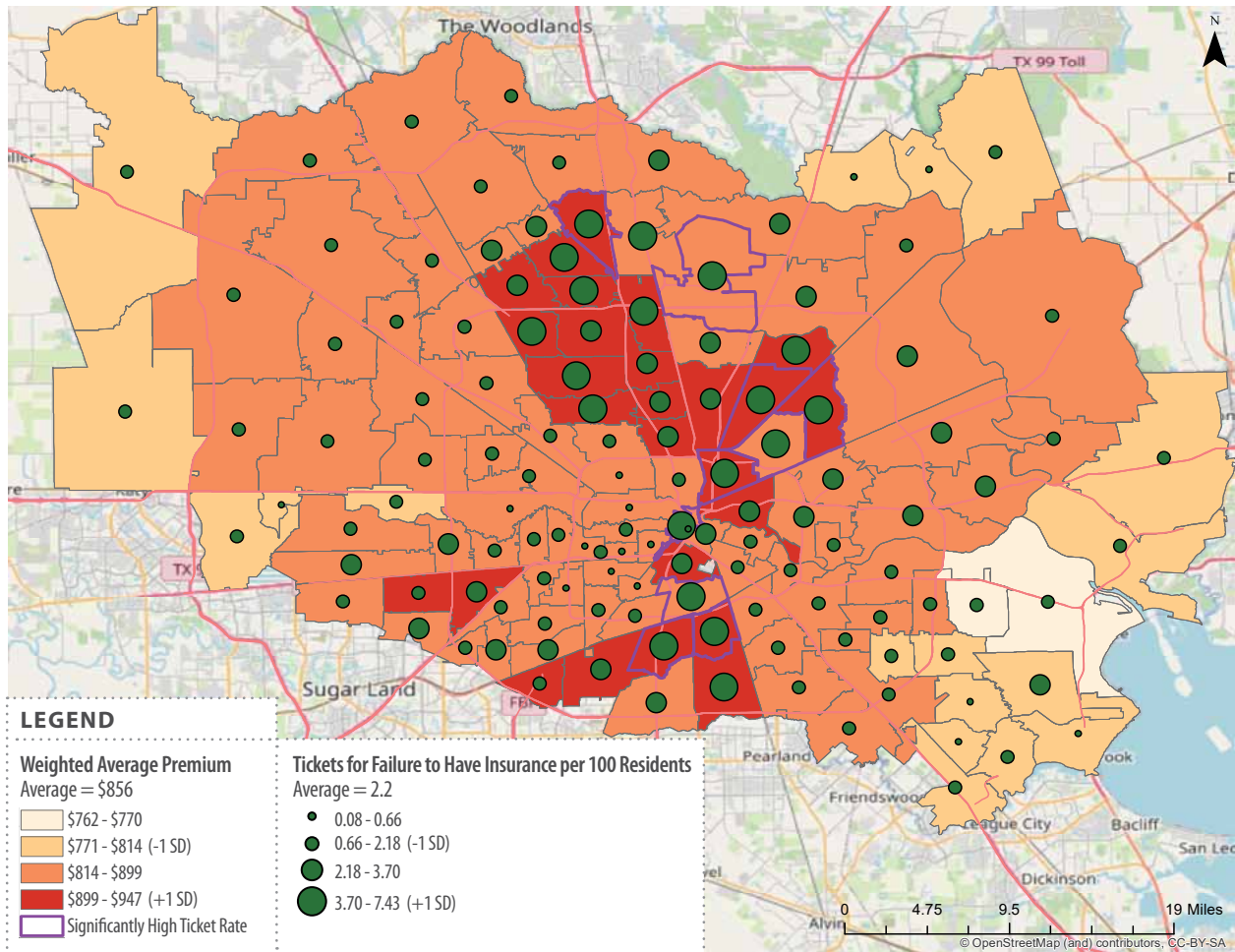
Note: For the categories in the map legend, +1 SD indicates the value range is one standard deviation above the average and -1 SD indicates the value range is one standard deviation below the average. A premium or ticketing rate that is one standard deviation or more above the average is considered high. A premium or ticketing rate that is one standard deviation or more below the average is considered low.

This section highlights zip codes in Harris County that are most impacted both by higher insurance premiums and higher ticketing rates for failure to have car insurance. Zip codes with the highest insurance premiums have residents with lower incomes and a higher population of people of color compared to those with the lowest premiums. We also found that the highest ticketing rates for failure to have car insurance impact areas of the county with lower incomes, higher poverty rates, and higher populations of people of color.

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32 *Supra* note 21.

Finding 3: Lower-income communities and communities of color face higher rates of warrants due to tickets for failure to have car insurance

The preceding analysis demonstrates a connection between the cost of car insurance and ticketing rates for driving without car insurance, showing that higher average basic liability insurance costs are associated with a statistically significant increase in the ticketing rate for failure to maintain car insurance. It also shows that lower income zip codes and zip codes with a higher proportion of people of color experience higher insurance premiums and higher ticketing rates. This section builds on those findings to examine the criminal penalties connected to car insurance pricing and particularly the issuance of arrest warrants for failure to have insurance. Arrest warrants may be issued for failure to appear at the ticket hearing and for failure to pay a fine related to the ticket.[33]

Fines and Warrants in Low- and Very Low-Income Zip Codes

Residents of low and very low-income zip codes are disproportionately impacted by arrest warrants and fines associated with failure to have car insurance. Based on the study data, residents of low- and very low-income zip codes made up 31% of the total residents of Harris County. These same residents incurred 47% of total fines for driving without car insurance, a total of $11.9 million, and were issued 46% of all tickets for driving without car insurance. They were also issued

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33 Texas Code of Criminal Procedure, Chapter 45A.

42% of all warrants related to tickets for driving without car insurance. These same zip codes together had a 24% poverty rate, and 91% of residents were people of color.[34]

Zip Codes with Significantly Higher Rates of Arrest Warrants

An examination of the 10 zip codes with significantly higher rates for arrest warrants issued for failure to have car insurance supports the same overall trend.[35] These zip codes were predominantly low income, with weighted average median household income—weighted by zip code population—of $46,746. Overall, there was a 19% poverty rate, and 90% of residents were people of color. The average of the zip codes also showed higher than average insurance premiums.

Table 4: Demographics of Zip Codes with Significantly Higher than Average Rates of Arrest Warrants for Failure to Have Car Insurance

Zip Code	Weighted Average Car Insurance Premium	Ticketing Rate	Total Fines for No Insurance	Total Warrants for No Insurance	Population	Percent People of Color	Median Household Income	Family Poverty Rate
77002	$857	7.4	$292,320	321	15,613	65%	$71,369	--
77014	$904	3.9	$387,840	672	37,488	95%	$50,938	18%
77028	$895	6.7	$349,501	275	17,425	98%	$29,014	27%
77032	$864	5.2	$205,960	251	14,535	94%	$32,473	38%
77067	$947	4.4	$403,525	692	35,227	96%	$43,282	23%
77068	$863	3.5	$100,815	184	11,011	65%	$83,803	8%
77073	$881	4.8	$483,061	732	39,939	85%	$50,931	10%
77086	$926	3.7	$270,087	494	28,636	92%	$48,211	20%
77088	$907	4.9	$759,116	929	55,734	95%	$42,489	18%
77090	$902	5.4	$580,194	961	40,761	85%	$39,808	22%
Weighted Average	$902	4.9	$460,565	673	296,369	90%	$46,747	19%
Harris County	$856	2.2	$194,117	200	4,646,630	70%	$61,705	14%

Note: The weighted average car insurance premium is the average premium for both men and women and across all insurers, weighted by the insurer's market share by zip code. The weighted average in the zip code column is the average of the zip codes in the table, weighted by population. The total population is not weighted. The Harris County ticketing rate, fines, and warrants are averaged across all zip codes.

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34 The poverty percent and percent people of color is a weighted average of the data from the 46 low- and very low-income zip codes, weighted by population.

35 A z score analysis was conducted to determine whether zip codes had significantly higher or lower than average warrant rates than the average across all zip codes. A zip code was determined to have a significantly higher than average warrant rate if it was more than 1.96 standard deviations above the average (i.e., corresponding to a 95% confidence interval). Conversely, a zip code was determined to have a significantly lower than average warrant rate if it was more than 1.96 standard deviations below the average (i.e., corresponding to a 95% confidence interval).

Map 5 shows the Harris County zip codes with significantly higher warrant rates outlined in blue. In areas with the highest rates of arrest warrants for driving without car insurance, residents not only face tickets but are more likely to face jail time for the offense.

Map 5: Average Weighted Car Insurance Premiums and Warrant Rates for Failure to Have Car Insurance in Harris County by Zip Code (2019-2021)[36]
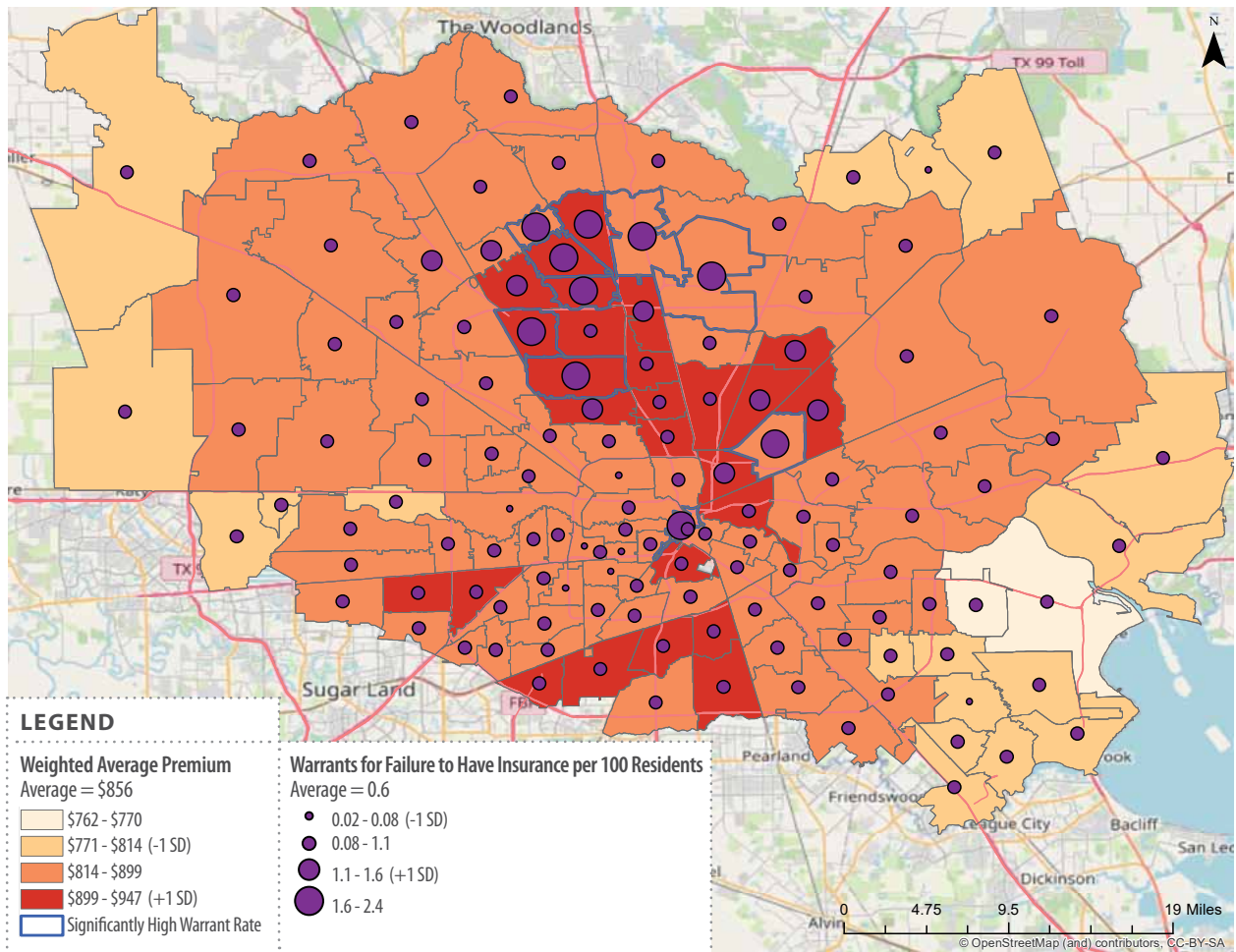
LEGEND

Weighted Average Premium
Average = $856

- $762 - $770
- $771 - $814 (-1 SD)
- $814 - $899
- $899 - $947 (+1 SD)
- Significantly High Warrant Rate

Warrants for Failure to Have Insurance per 100 Residents
Average = 0.6

- 0.02 - 0.08 (-1 SD)
- 0.08 - 1.1
- 1.1 - 1.6 (+1 SD)
- 1.6 - 2.4

Note: For the categories in the map legend, +1 SD indicates the value range is one standard deviation above the average and -1 SD indicates the value range is one standard deviation below the average. A premium or ticketing rate that is one standard deviation or more above the average is considered high. A premium or ticketing rate that is one standard deviation or more below the average is considered low.

This analysis builds on the previous two sections to further illustrate the financial and criminal justice impacts of disparities in insurance premium pricing and ticketing rates across Harris County. Zip codes with higher poverty rates and lower incomes are most impacted by fines and arrest warrants.

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36 *Supra* Note 21.

Conclusion

There is a public policy and individual benefit to all drivers carrying appropriate car insurance. Yet, high premiums often get in the way of drivers meeting their insurance obligations. The report findings examine the premiums charged for basic legally mandated liability coverage for good drivers.[37]

The analysis finds that residents of lower income zip codes are often charged more for basic legally mandated car insurance compared to similar drivers in higher income zip codes, with added pricing penalties for poor credit. In addition, there are patterns of higher charges connected to the racial makeup of zip codes.

Compounding these pricing disparities is the premium cost for reinstating insurance coverage if a person allows their insurance to lapse due to it being unaffordable. These factors combined with the core finding of this study, that higher cost of basic liability insurance leads to higher ticketing rates for failure to maintain auto insurance, indicate that pricing practices in the current market have the effect of criminalizing poverty.

Texas law includes protections against insurance pricing discrimination based on "race, color, religion, or national origin."[38] It also requires that insurance pricing be, "just, fair, reasonable, and adequate," and it cannot be, confiscatory, excessive, or unfairly discriminatory.[39] This study provides evidence that the current market does not meet these legal standards. In light of the findings, we suggest the following policy recommendations in support of a fair and just market:

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37 See Texas Transportation Code, §601.072. Basic coverage does not include comprehensive coverage or coverage for vehicle theft.

38 Texas Insurance Code, §544.002(1).

39 Texas Insurance Code, §560.002.

1. While there may be reason to allow insurance companies to charge different premiums to customers living in different parts of the state, the micro-segmenting of the market at the zip code and even smaller geographical levels leads to unnecessary premium variation within cities and counties for basic liability insurance. Notably, the zip codes with the highest premiums are closely aligned with the lowest-income communities, thus targeting those most likely to struggle to purchase coverage with higher premiums. Car insurance pricing based on geographic areas should not be set at the zip code-level scale or smaller. Geographic pricing differences should only be allowed for rating with fewer, much larger geographic areas. This would still preserve the risk differences associated, for example, with driving in a city versus driving in a rural community, while more effectively pooling the risk of drivers without slicing them up into demographically homogenous units.

2. Drivers with poor or fair credit who have good driving records face premiums that are significantly higher than drivers with similar records but excellent credit. Often in a financially precarious place, lower credit but safe drivers may forego basic liability insurance because of the high price they pay due to their credit history. When reinstating coverage, to comply with state law, they are faced with an added cost burden from elevated charges related to a lapse in insurance coverage. The public, as research has shown, does not think it is appropriate to tie insurance premiums to credit history.[40] Texas should further protect safe drivers from premium hikes tied to their credit history and to lapses in insurance coverage. Public policy should aim to reduce the barriers to entering and re-entering the auto insurance market, in support of the goal of having all drivers who own cars insured at least for basic liability coverage.

3. The Texas Department of Insurance (TDI) does not have the authority to set data input standards or test pricing models and algorithms before they are in use in order to rule out unjust impacts.[41] Given the ever-increasing complexity of insurance scoring and pricing models, it is essential for the models and model inputs to be examined and approved, not only as actuarially sound, but also as fair, just, and legally obtained.[42] The Texas Legislature should require that the Texas Department of Insurance proactively review these models before they are used to price insurance and when they are revised or replaced by insurers. The review should ensure that:

   - The underlying data used is reasonable;

   - The models and underlying data comply with state and federal data privacy protections; and

   - The algorithms and predictive models used to process the data do not generate unfair or discriminatory outcomes.

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40 Lloyd Dixon and James M. Anders, *Public Attitudes Towards Risk-Based Pricing and Risk-Sharing in Insurance*, RAND (September 2024), at 17.

41 Testimony of Cassie Brown, Texas Insurance Commissioner, before the Texas Senate Business and Commerce Committee (August 27, 2024).

42 See, for example, a lawsuit filed by the Texas Attorney General against General Motors for selling illegally-obtained driving data with third-parties, including insurance companies, available at: https://www.texasattorneygeneral.gov/news/releases/attorney-general-ken-paxton-sues-general-motors-unlawfully-collecting-drivers-private-data-and.

In addition, the models and TDI assessments, including any underlying analysis used as the basis of the assessment, should be made public in support of transparency in the market.[43]

4. For low-income Texans who struggle to afford car insurance, the Texas Legislature should consider establishing a program that offers a low-cost, bare bones policy that could provide an alternative to driving uninsured. To keep premiums affordable, the policy could offer coverage below the normally required minimum liability limits but would be deemed to comply with the state's financial responsibility requirements. By offering the program only to drivers with good driving records, not only can the premium be kept low, but the risk of policyholders causing a crash that was above these limits would be relatively low as well. Importantly, although these policies would have lower limits of coverage, the protection they will provide is significantly better than the risk of uninsured crashes.

With insurance premiums reaching a crisis level for many families, it is more important than ever to have accountable insurance oversight and policies that ensure a fair and just market. The findings of this study raise concerns that current patterns of pricing do not meet current legal standards. Adding oversight, accountability and options in the market are important steps that will benefit Texans.

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43 Such public disclosure is already mandated for insurance pricing models using credit scores. See Texas Insurance Code §559.152.

Appendix A: Methodology

The data analysis in this study focused on Harris County. The findings in the analysis were driven by three primary research questions:

1. What is the relationship between car insurance premiums and tickets for not having car insurance?

2. Are there areas in Harris County that have particularly high car insurance premiums and high rates of ticketing for not having car insurance?

3. Are there areas in Harris County that have particularly high car insurance premiums and high rates of arrest warrants issued for not having car insurance?

To conduct the analysis, we compiled several data sources: U.S. Census data, insurance premiums data, and municipal and Justice of the Peace (JP) court data.

Insurance premiums. The insurance premiums dataset is from Quadrant Services LLC and was provided through a partnership with Consumer Federation of America, of which Texas Appleseed is a member. The data included car insurance premiums by zip code for 10 of the largest car insurance companies in Texas in August 2020. See Appendix B for a list of insurers included in the dataset and their market share. The premiums are based on a 35-year-old, unmarried, licensed driver with the same vehicle and usage, and no accidents, moving violations, or license suspensions. Additionally, the premiums were provided for men and women and by credit score: either poor, fair, or excellent.

To calculate the average premium for each zip code, first we averaged the premium across credit categories and for men and women for each car insurer. Next, we weighted each premium by the car insurer's market share as of 2021.[44] The 10 car insurers in our dataset made up 47% of the overall market share in Texas.[45] Finally, we calculated the average premium across all 10 weighted car insurers, resulting in a weighted average car insurance premium by zip code. We additionally calculated the average car insurance premium using the premiums for poor, fair, and excellent credit, resulting in a weighted average car insurance premium for poor credit, fair credit, and excellent credit.

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44 See Texas Department of Insurance Top 40 List of Insurers in Texas for passenger auto insurance, available at: https://www.tdi.texas.gov/company/top40.html. List accessed May 2023.

45 See Appendix B for a list of insurers included in this study and their market share in May 2023. We matched insurers to their market share using their names reflected in the insurance dataset, however, these companies have many subsidiaries that account for up to 97% of the total market share.

U.S. Census. We pulled the 2019 5-year American Community Survey data from the U.S. Census to supplement the insurance premium and court data. Specifically, we used data indicating for each zip code in Harris County the:

- Total population,

- Population by race/ethnicity,

- Median family income, and

- Poverty rate.

Additionally, we used Census shapefiles for Harris County and the City of Houston for all maps. Estimates were only used in the final dataset if they were reliable, with a coefficient of variation of 30% or less.

Municipal and JP Courts. To determine the rate of ticketing for not having car insurance, we sent Public Information Act requests to 10 municipal courts in Harris County. The cities were selected as they were the 10 largest municipalities that were located within Harris County.[46] We requested the total number of cases (whether arrest or citation) broken out by unique identifier, offense, race/ethnicity, zip code, disposition, and any warrant and fine information from 2019-2021. We received data from six municipalities, however, we could not use data from one municipality (Pasadena) because it did not have a unique identifier. In total, we received useable municipal court data from Deer Park, La Porte, West University, Katy, and Houston. These municipalities accounted for approximately 52% of the total population in Harris County. We additionally received data from Harris County's JP courts. The JP court data covered all criminal cases in Harris County from 2019-2021.

Tickets for failure to have car insurance can be dismissed if an individual provides proof of insurance. Therefore, for our analysis, we included any ticket for failure to have car insurance (including second or subsequent tickets for not having car insurance) that had not been dismissed. We additionally summed the total fines associated with tickets for not having car insurance (where available) and summed the total arrest and capias warrants issued for not having car insurance (where available). All municipalities were summed together to create an aggregated total by zip code. Therefore, the final dataset consisted of total non-dismissed tickets for failure to have car insurance, and fines and warrants associated with tickets for not having car insurance by zip code for 2019-2021. Lastly, to account for varying population sizes for each zip code, the total non-dismissed tickets for failure to have car insurance was divided by the total population size of each zip code and multiplied by 100 to provide the rate of tickets for not having car insurance per 100 residents for each zip code.

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46 See https://www.harriscountytx.gov/Related-Links?_ga=2.169003233.1907803362.1641937551- for a list of municipalities in Harris County. U.S. Census 2020 population estimates were used to determine population size.

Discrepancies. Several municipalities had discrepancies in their data. Deer Park, West University, Houston, and the JP court data all had duplicated data. Deer Park had one individual that had multiple tickets for not having car insurance on the same day — since this is unlikely to occur, we dropped the duplicate from the final dataset. There were nine instances of duplicated data in West University (with varying differences: for example, one individual had both a warrant and a dismissal on the same day for a ticket for not having insurance) so the nine instances were dropped from the final dataset. The JP court data had 168 individuals with multiple tickets for not having insurance, however this appeared to be two dates that were duplicated in the dataset, so the duplicates were dropped from the final dataset. West University did not provide fine amount information. West University and Katy did not provide information on subsequent tickets for failure to have car insurance.

The Houston municipal court data required additional cleaning to be used for analysis. First, we found that there were 13,577 individuals that had a ticket for not having car insurance and multiple home address zip codes. After speaking with staff at the municipal court, we could not determine a systematic reason why these individuals had multiple zip codes so they are dropped from the final dataset. Additionally, we found 542 cases wherein individuals had multiple tickets for not having car insurance on the same date. In some instances, it appeared that it occurred when an individual had both a Failure to Appear warrant and a capias warrant or a warrant issued on multiple dates. In these cases, we only included one ticket for not having car insurance. In other cases, it was unclear why there was duplication, so the tickets were dropped from the final dataset. Lastly, Katy, La Porte, and West University did not provide data for January 1, 2019.

Appendix B: List of Insurers in Study and Their Market Share

Insurer Name	Market Share (2021)
AAA Texas County Mutual Insurance Co	1.61%
Allstate Fire & Casualty Insurance Co	8.89%
Colonial County Mutual Insurance Co	1.03%
Farmers Texas County Mutual Insurance Co	5.76%
Geico County Mutual Insurance Co	10.68%
Loya Insurance Co	1.05%
Southern County Mutual Insurance Co[47]	1%
State Farm Mutual Auto Insurance Co	13.35%
Texas Farm Bureau Mutual Insurance Co	1.24%
United Services Automobile Association	2.65%

Note: Market share taken from Texas Department of Insurance Top 40 List of Insurers in Texas for passenger auto insurance based on 2021 Written Premium and Market Share, available at: https://www.tdi.texas.gov/company/top40.html. List accessed May 2023.

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47 Southern County Mutual Insurance Company was taken over by Geico in 2021; therefore, we used an estimate of their premiums from 2019, which would have accounted for approximately 1% of the market share at that time.

Appendix C: Summary Data Ticketing and Demographic Data for All Zip Codes in Harris County

Zip Code	Weighted Average Car Insurance Premium	Ticketing Rate	Total Fines for No Insurance	Total Warrants for No Insurance	Population	Percent People of Color	Median Household Income	Family Poverty Rate
77002	$857	7.4	$292,320	321	15,613	65%	$71,369	--
77003	$893	2.5	$67,818	49	9,707	76%	$72,295	23%
77004	$903	2.6	$283,940	135	37,294	72%	$51,309	17%
77005	$820	0.1	$4,232	5	28,572	29%	$192,380	--
77006	$847	0.5	$28,756	21	22,580	31%	$85,956	--
77007	$816	0.5	$55,378	40	40,080	40%	$125,653	--
77008	$823	0.5	$44,028	26	34,895	36%	$108,644	4%
77009	$857	2.1	$210,780	151	36,147	71%	$56,316	16%
77010	$881	0.3	$1,135	2	890	19%	--	--
77011	$884	1.9	$84,614	74	17,447	96%	$31,314	33%
77012	$860	1.6	$85,724	57	19,597	98%	$39,489	21%
77013	$877	2.3	$114,433	65	19,198	92%	$38,665	24%
77014	$904	3.9	$387,840	672	37,488	95%	$50,938	18%
77015	$842	2.6	$364,910	258	56,477	88%	$47,371	20%
77016	$914	6.2	$534,050	471	30,741	99%	$36,335	23%
77017	$873	1.2	$107,132	78	32,985	93%	$49,994	18%
77018	$846	1.4	$108,451	135	28,229	46%	$90,422	11%
77019	$821	0.8	$48,691	32	22,057	35%	$116,207	7%
77020	$905	3.1	$225,045	157	26,357	96%	$32,207	30%
77021	$872	5.4	$412,013	210	26,214	89%	$37,913	24%
77022	$921	3.4	$259,643	262	27,924	95%	$31,183	29%
77023	$878	1.4	$108,182	79	29,138	88%	$41,583	22%

Zip Code	Weighted Average Car Insurance Premium	Ticketing Rate	Total Fines for No Insurance	Total Warrants for No Insurance	Population	Percent People of Color	Median Household Income	Family Poverty Rate
77024	$821	0.3	$31,069	22	38,190	32%	$123,274	5%
77025	$849	0.7	$58,529	42	28,540	52%	$76,772	10%
77026	$927	6.1	$369,851	293	21,300	98%	$28,678	31%
77027	$815	0.4	$17,366	11	18,323	35%	$98,463	--
77028	$895	6.7	$349,501	275	17,425	98%	$29,014	27%
77029	$862	2.4	$115,139	83	17,781	93%	$38,183	27%
77030	$833	0.4	$10,943	9	11,229	45%	$90,075	--
77031	$889	2.0	$99,986	56	18,058	82%	$48,029	18%
77032	$864	5.2	$205,960	251	14,535	94%	$32,473	38%
77033	$937	5.2	$458,421	242	30,558	99%	$38,162	25%
77034	$858	1.5	$175,820	127	40,635	88%	$51,608	16%
77035	$895	2.6	$271,799	146	36,931	75%	$44,382	19%
77036	$918	2.4	$462,295	275	74,472	92%	$30,952	30%
77037	$924	3.1	$33,561	169	18,966	95%	$43,180	29%
77038	$914	2.9	$234,738	325	31,912	95%	$41,052	24%
77039	$897	3.2	$228,571	269	28,877	95%	$36,769	30%
77040	$864	2.2	$279,087	343	47,823	72%	$59,453	12%
77041	$862	1.6	$146,722	154	33,941	72%	$87,489	6%
77042	$850	2.8	$328,811	181	41,734	65%	$49,726	16%
77043	$866	1.6	$108,885	74	24,803	57%	$64,810	10%
77044	$858	2.2	$274,039	216	48,783	76%	$80,503	9%
77045	$919	2.5	$257,177	122	36,532	97%	$57,843	14%
77046	$851	1.3	$5,725	2	1,207	28%	$87,891	--
77047	$888	2.7	$238,830	109	32,616	94%	$67,725	9%
77048	$909	4.6	$241,292	128	18,383	98%	$41,300	23%
77049	$854	2.4	$218,754	146	36,434	90%	$62,994	12%
77050	$932	4.4	$53,619	54	4,741	98%	$48,500	21%
77051	$924	5.4	$273,139	136	17,221	98%	$30,646	31%

Zip Code	Weighted Average Car Insurance Premium	Ticketing Rate	Total Fines for No Insurance	Total Warrants for No Insurance	Population	Percent People of Color	Median Household Income	Family Poverty Rate
77054	$849	1.7	$113,575	72	23,267	72%	$50,827	--
77055	$848	1.3	$155,756	114	44,671	66%	$55,591	17%
77056	$829	0.7	$40,222	26	22,056	41%	$108,359	--
77057	$826	1.3	$140,929	80	41,690	54%	$62,644	12%
77058	$775	0.8	$31,912	27	16,120	43%	$55,035	13%
77059	$788	0.3	$9,321	10	17,254	37%	$139,163	--
77060	$917	4.4	$518,438	678	45,642	95%	$31,006	33%
77061	$887	2.2	$150,741	98	26,253	92%	$41,980	19%
77062	$789	0.6	$43,372	33	26,477	46%	$95,564	7%
77063	$849	2.0	$222,380	118	39,249	66%	$46,324	17%
77064	$848	2.1	$258,967	464	48,637	72%	$71,754	11%
77065	$848	2.1	$212,651	375	37,793	62%	$57,370	8%
77066	$910	2.7	$253,787	474	35,676	82%	$61,930	11%
77067	$947	4.4	$403,525	692	35,227	96%	$43,282	23%
77068	$863	3.5	$100,815	184	11,011	65%	$83,803	8%
77069	$838	2.4	$121,050	256	19,345	48%	$67,470	--
77070	$825	2.1	$292,378	567	53,057	55%	$66,569	7%
77071	$893	2.3	$188,228	92	28,888	84%	$48,532	13%
77072	$900	2.0	$328,450	206	61,122	95%	$41,228	19%
77073	$881	4.8	$483,061	732	39,939	85%	$50,931	10%
77074	$886	1.7	$180,616	93	40,978	84%	$42,776	25%
77075	$864	1.3	$151,649	88	44,517	92%	$54,819	14%
77076	$928	2.8	$278,338	273	36,009	95%	$38,346	27%
77077	$833	2.0	$342,737	223	59,588	60%	$65,193	10%
77078	$906	5.4	$235,697	194	15,663	96%	$40,298	15%
77079	$802	1.0	$87,110	72	34,122	42%	$91,375	7%
77080	$861	1.8	$226,886	173	45,586	78%	$48,547	19%
77081	$899	1.5	$208,287	90	53,031	91%	$33,502	34%

Zip Code	Weighted Average Car Insurance Premium	Ticketing Rate	Total Fines for No Insurance	Total Warrants for No Insurance	Population	Percent People of Color	Median Household Income	Family Poverty Rate
77082	$872	2.7	$417,695	278	55,056	81%	$51,943	16%
77083	$889	1.7	$348,627	238	78,298	92%	$54,425	13%
77084	$870	2.1	$165,034	677	107,673	73%	$64,133	10%
77085	$901	1.7	$89,324	38	17,991	94%	$57,167	10%
77086	$926	3.7	$270,087	494	28,636	92%	$48,211	20%
77087	$877	1.9	$194,679	121	37,886	96%	$39,800	24%
77088	$907	4.9	$759,116	929	55,734	95%	$42,489	18%
77089	$824	1.3	$174,254	128	54,751	82%	$69,617	10%
77090	$902	5.4	$580,194	961	40,761	85%	$39,808	22%
77091	$941	5.0	$400,721	395	27,750	91%	$36,098	24%
77092	$882	1.9	$206,719	182	38,458	79%	$39,536	27%
77093	$906	3.5	$418,562	433	47,135	95%	$31,301	33%
77094	$811	0.5	$14,866	13	10,271	39%	$178,354	--
77095	$846	1.3	$237,158	351	70,692	55%	$92,225	6%
77096	$855	1.5	$151,962	82	32,682	56%	$65,608	10%
77098	$851	0.4	$14,470	9	13,818	32%	$91,138	--
77099	$898	2.2	$323,250	191	52,294	92%	$40,802	19%
77336	$803	1.5	$47,843	56	13,156	22%	$68,596	10%
77338	$826	3.5	$377,560	436	43,558	83%	$56,638	10%
77339	$780	0.5	$53,070	50	40,133	33%	$75,080	7%
77345	$797	0.2	$12,542	13	27,993	21%	$137,519	--
77346	$827	1.6	$241,175	224	66,805	49%	$104,829	5%
77373	$847	3.4	$509,172	609	61,501	60%	$71,424	8%
77375	$817	1.3	$180,978	375	55,759	49%	$78,164	5%
77377	$818	0.7	$66,622	125	38,469	38%	$96,994	3%
77379	$838	1.1	$219,208	456	81,368	42%	$103,359	4%
77388	$834	1.3	$165,941	305	50,701	47%	$93,290	5%
77389	$822	0.8	$78,102	170	38,222	42%	$126,473	4%

Zip Code	Weighted Average Car Insurance Premium	Ticketing Rate	Total Fines for No Insurance	Total Warrants for No Insurance	Population	Percent People of Color	Median Household Income	Family Poverty Rate
77396	$886	2.3	$339,984	360	58,396	81%	$69,208	9%
77401	$831	0.1	$4,212	7	19,372	35%	$193,950	--
77429	$820	1.0	$234,467	453	88,628	42%	$107,033	3%
77433	$814	1.1	$249,687	340	90,657	58%	$112,468	4%
77447	$804	1.6	$67,224	123	16,246	49%	$76,343	8%
77449	$827	1.9	$660,000	689	128,294	76%	$78,112	6%
77450	$796	0.7	$136,401	116	73,692	45%	$96,526	5%
77493	$791	1.5	$185,065	108	36,334	49%	$90,861	--
77502	$817	1.0	$97,136	97	38,199	86%	$52,081	17%
77503	$828	1.6	$96,118	120	24,808	73%	$51,312	10%
77504	$808	1.0	$69,765	76	24,954	76%	$48,455	17%
77505	$812	1.1	$63,679	66	24,223	53%	$82,628	5%
77506	$835	1.1	$117,145	126	38,765	92%	$41,804	20%
77507	$808	3.5	$3,367	2	312	32%	--	--
77520	$802	1.4	$142,120	165	35,350	70%	$50,461	16%
77521	$791	1.0	$124,582	174	60,164	67%	$72,665	9%
77530	$830	2.9	$233,422	160	33,437	81%	$61,149	14%
77532	$818	1.8	$132,624	117	29,963	43%	$67,824	9%
77536	$767	1.8	$132,491	121	32,146	42%	$81,960	6%
77547	$846	1.5	$36,296	29	9,925	92%	$46,176	28%
77562	$822	2.0	$53,028	63	10,680	47%	$59,792	--
77571	$762	1.9	$238,072	169	37,427	43%	$76,864	8%
77586	$788	0.4	$25,110	23	22,548	26%	$97,181	6%
77587	$853	1.0	$43,459	47	16,928	93%	$45,241	18%
77598	$784	0.9	$65,358	44	26,460	61%	$56,809	13%

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