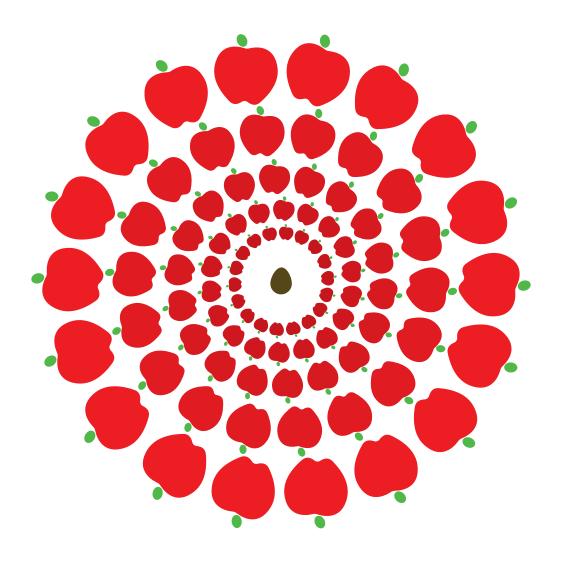
Texas Appleseed

2016 Year In Review



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Texas Appleseed's mission is to promote social and economic justice for all Texans by leveraging the skills and resources of volunteer lawyers and other professionals to identify practical solutions to difficult, systemic problems.

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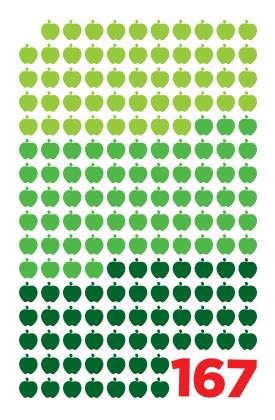
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Josh McMorrow, with Weatherford, addresses a crowd at the launch of Texas' Homeless Youth Handbook

2016 Project Highlights

Ending Modern-Day Debtors' Prisons

Texas Appleseed took on debtors' prisons — one of our criminal justice issues — as a new project in 2016, inspired by our work on truancy reform.

Through our truancy work, we learned how parents faced hefty fines, and even incarceration, stemming from their child being late to or absent from school, often for compelling reasons. In Texas, debtors' prisons are widespread — low-income Texans who can't afford to pay fines and fees stemming from traffic tickets and other minor offenses are forced into jail to "pay off" these costs. Community service is given little consideration as an option. Debtors' prisons persist despite being contrary to state and federal law. Jail time for fine-only offenses drives people into debt, costs them their jobs and their



homes, and can leave children parentless.

In 2016, we laid the groundwork for a comprehensive data-driven report with a 2017 release.

We examined how rampant the problem is in Texas, the negative costs of the current system, and determined legislative recommendations to spur the end of jail commitments for these low-level, fine-only offenses.

Dismantling the School-to-Prison Pipeline

Suspending our youngest students undermines their education, and we know that they are often pushed out of school for age-appropriate behavior.

One of the promising successes of 2016 was that two school districts in Texas ended suspensions of



their youngest students. Texas Appleseed worked diligently with school board trustees, educators, parents, students and partners to see this change happen.

In 2016, Houston ISD, the largest school district in the state, became the first district in Texas to formally end the use of suspensions

for pre-K through 2nd grade students. El Paso ISD also followed with a similar policy.

In our work to advocate for youth, we also spent nearly a year analyzing data and writing *Dangerous Discipline*, a report we released in 2016 in collaboration with Texans Care for Children that highlights the reliance of police officers, juvenile probation, and courts to address minor, school-based behaviors. The report emphasized research-focused best practices that schools should be employing, and we also provided policy recommendations aimed at the state and local level.

2016 Projects

Helping Homeless Youth
Criminal Justice Reform
Disaster Recovery & Fair Housing
Fair Financial Services
Juvenile Justice Reform
Civil Asset Forfeiture Reform
Dismantling the School-to-Prison Pipeline
Diversity Legal Scholars
Foster Care & the Courts

Helping Homeless Youth

In Texas, school districts are trying to educate about 111,000 homeless children and youth each year. Texas Appleseed's Homeless Youth project emerged out of the interconnectedness of this issue with our foster care-, school-, and housing-related work, as well as a gap we could fill by educating this population about their legal rights.

We began by sitting down with these youth and listening to their stories and challenges. We conducted in-depth interviews with more than 100 youth across Texas — in Houston, Dallas, Austin, San Antonio, and surrounding cities. The interviews are helping to inform the content of our forthcoming policy report, as well as current advocacy efforts.

We also released our *Texas Homeless Youth Handbook* in 2016. Available online and in print, it spans 18 chapters, focusing on ages 14 to 24. Released with partners Baker & McKenzie and Weatherford, it was written to specifically reflect Texas law and features information for youth about their rights, responsibilities, and resources available to them. Found at **www.HomelessYouth.org**, it covers a range of topics from education and healthcare to housing, parenting, and consumer credit issues.



Promoting Fair Financial Services

Under our Fair Financial Services umbrella, we tackle predatory lending, debt collection, remittances, and financial abuse of the elderly and other vulnerable Texans.

For predatory loans, we advocate for fairly priced small-dollar loans and advise jurisdictions on the benefits of adopting the unified ordinance, which creates affordability standards for payday and auto title loans. Ten more Texas cities passed the unified ordinance in 2016, from San Angelo to Waco to Longview. We also released *A Toolkit for Cities* to help city leaders across Texas identify ways to increase fair, low-cost loans to borrowers.

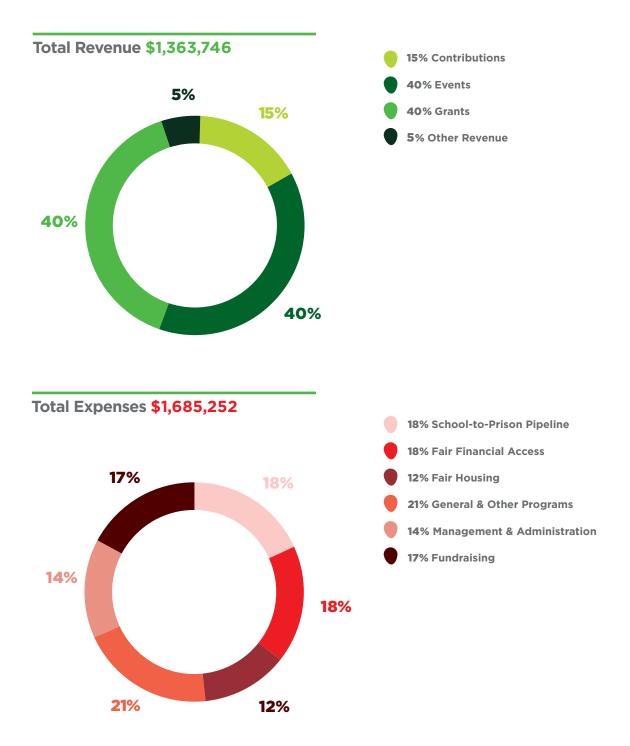


Our work on debt collection was highlighted in the Hastings Law Journal in 2016 in an analysis we co-authored highlighting consumer challenges. With debt collection often resulting in threats and intimidation to Texans, the piece presented a number of reform recommendations.

For our remittance work, we co-authored *Send-ing Money: The Path Forward* with the Appleseed network in 2016. The study was the first analysis of the consumer impact of 2013 landmark federal regulations — our study confirmed the regulations are protecting money sent abroad.

In 2016, we began work on a new issue area — elderly financial abuse. In partnership with AARP Texas, Texas Appleseed began the legwork on a set of guides to assist financial caregivers. Released in early 2017, the content spans topics including identifying financial exploitation, avoiding scams, and fiduciary responsibilities of caregivers. The guides, in English and Spanish, in print and online, are found at **www.ProtectTheirMoneyTx.org**.

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You can count the seeds in an apple, yet you never know how many apples grow from one seed."

 – J. Chrys Dougherty, III a founder of Texas Appleseed

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