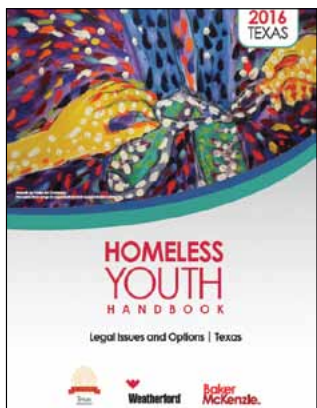


Texas Homeless Youth Handbook Launches

A new statewide resource to aid youth experiencing homelessness launched Dec. 8. The Texas Homeless Youth Handbook—fourth in a national series following Minnesota, Washington and Illinois—is available in print and online at HomelessYouth.org/Texas. The 18-chapter handbook focusing on ages 14–24 was written to specifically reflect Texas law, featuring details for youth on their rights, responsibilities, and available resources. It covers a range of topics including, but not limited to, education, healthcare, housing, parenting, and consumer credit issues, and is designed in a youth-accessible question-and-answer format. Texas is home to approximately 10 percent of the nation's homeless youth, and during the 2014–15 school year, Texas school districts identified 113,294 students as homeless. A combined team of more than 50 attorneys and staff with Baker & McKenzie, Weatherford and Texas Appleseed dedicated hundreds of hours to research, write and edit the handbook.



Also stay tuned for a homeless youth policy report in early 2017 from Texas Appleseed and Texas Network of Youth Services with the help of pro bono partner Vinson & Elkins LLP. The report will outline gaps where critical Texas systems are failing to serve these youth. The report will highlight youth stories and will also include policy recommendations aimed at closing those gaps.

New School Policing Report Released

An unnerving trend is continuing. Data collected from Texas school districts, municipal courts, juvenile probation departments, the Texas Education Agency, and student surveys show that students in Texas schools are arrested, sent to adult criminal courts, placed on juvenile probation, and experience use of force incidents at alarming rates, often for relatively minor misbehavior. These punitive discipline methods are disproportionately used against Black and Latino students, boys, and youth with disabilities.

The report tracks tickets, complaints, arrests, and use of force incidents from school years 2011 to 2015—expanding on Texas Appleseed's past school policing report in 2010 and data update in 2013—and features new data on school-based juvenile probation referrals in calendar year 2015. Using courts to address student behavior is not only ineffective, but it does little to address the underlying causes of the child's behavior and can increase the likelihood of grade retention and school dropout. Similarly, school-based arrests and use of force incidents harm students and worsen school climates.

Texas Appleseed, along with report partner Texans Care for Children, is taking this issue to the legislature in January with research-proven policy recommendations not only for legislators but for school districts and the Texas Education Agency.

The report—designed in an interactive format that features links to news articles, infographics, best practices and related legislation—is available here: <http://stories.texasappleseed.org/dangerous-discipline>

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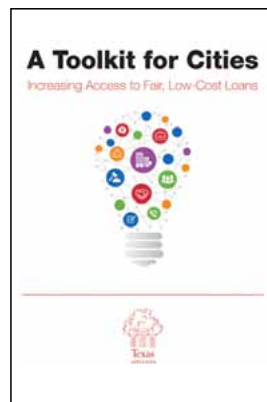
*Affiliations listed for identification only

Ending Debtors' Prisons in Texas

Texas Appleseed is continuing its work to end current-day debtors' prisons in our state—when Texans are unlawfully jailed for simply being too poor to pay minor fines and fees, like those associated with traffic tickets. We are part of a coalition that helped make progress in Austin. The City of Austin passed a resolution that will introduce a framework judges can use to determine a defendant's financial circumstances so that jail is avoided for those who cannot pay.

We're advocating that state law require judges to immediately consider alternatives for people who are unable to pay fines and fees, make community service more widely available, and to end commitments to jail for failure to pay fines and court costs, among other policy recommendations. Please like our new Facebook page, End Texas Debtors' Prisons, to stay up to date on this issue: [Facebook.com/TexasDebtorsPrisons](https://www.facebook.com/TexasDebtorsPrisons)

Mayors and Council Members, Take Note



Texas Appleseed's *A Toolkit for Cities* shows how Texas cities can limit predatory lending's economic drain by helping cities increase access to fair, low-cost loans for their employees and constituents. The toolkit lays out specific opportunities any city can pursue, highlights benefits to cities and overall communities, and includes quick facts, tips and case study examples of programs locally and nationwide. The toolkit includes details from how and why to partner with a local Council of Government (COG) to investing in low-cost lending programs to participating in an employer-based affordable loan program. View the full toolkit and executive summary here: [TexasAppleseed.org/payday-auto-title-lending-reform](https://www.texasappleseed.org/payday-auto-title-lending-reform)

A Can't-Miss Documentary



The Ordinance profiles how churches and cities have come together in Texas to fight predatory lending, where interest rates can spiral to more than 500% APR. Texas Appleseed was a key collaborator on the unified ordinance framework, which adds basic, common-sense standards to control predatory practices in the payday and auto title lending marketplace. Thirty-nine cities in Texas have passed the unified ordinance since 2011. Watch it here: <https://deidox.org/theordinance/>

THE LATEST...

PEOPLE

We are excited to announce that **Ann Baddour**, director of Texas Appleseed's Fair Financial Services project, has been named vice chair of the Consumer Financial Protection Bureau's Consumer Advisory Board. She is serving

a one-year term working with CFPB staff and CAB members. The advisory board, an assembly of national experts, is charged with identifying and assessing the impact of emerging products, practices, and services on consumers and other market participants.

Texas Appleseed Celebrates 20th Anniversary & Honorees at Good Apple Dinner

Texas Appleseed was pleased to recognize three remarkable honorees at our Good Apple Dinner in November. **David J. Beck**, co-founder and partner at renowned litigation firm Beck Redden LLP, was our Good Apple for his efforts to make our community better, advance educational opportunities for young people, and strengthen Texas' legal profession. We also honored two organizations with Pro Bono Leadership Awards. **Baker Botts L.L.P.** helped us create Texas versions of the CFPB's *Managing Someone Else's Money* guides. These guides explain fiduciary responsibilities to those who have been appointed to oversee finances for a vulnerable person who no longer has the ability to manage their money independently. Texas Appleseed also honored **Open Austin**, an organization of volunteer coders, for their extensive pro bono time designing Texas Discipline Lab, a website for advocates, students, parents and educators in Texas who are interested in improving educational opportunities and outcomes for youth and ending the school-to-prison pipeline.



Report Shows Texas Borrowers Hit with Growing Fee Charges and Increasing Vehicle Repossessions

Texas Appleseed's white paper, analyzing four years of state payday and auto title lending data trends from 2012 through the latest 2015 data, shows a market where there is need for reform at the city, state and federal level. Texas families overall are paying higher fees for fewer loans. Auto title borrowers are refinancing at higher rates and are more likely to lose their cars. The analysis examined four loan types typically found at payday and auto title loan locations: single payment payday, installment payday, single payment auto

title and installment auto title. The Market Overview & Trends white paper can be found in the "Publications" section of TexasAppleseed.org. Top data findings include:

- From 2012 to 2015, there was a 34 percent growth in fees across all loan products, despite a 9 percent drop in new loan volume.
- In 2015, new single payment auto title loans totaled \$353 million while refinances reached over \$1 billion.
- Installment payday lending fees increased by 225 percent from 2012 to 2015—from \$254 million to \$827 million—nearly twice the rate of the dollar value of new loans, which increased by 122 percent during the same period.
- In 2012, including both single payment and installment auto title loans, 1 in 10 borrowers lost a car to repossession. In 2015, it was 1 in 7.

SEE INSIDE: Handbook for Homeless Youth / A Toolkit for Cities to Fight Predatory Lending / New School Policing Report

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