

## New Report Highlights Connections Among Our Issue Areas



Texas Appleseed is increasingly looking at our work through a cross-programmatic lens, recognizing the relational drivers influencing access to opportunity for Texans. We began via a partnership with the San Antonio Area Asset Funders Network by releasing *Insights, Aspirations, and Action: Investing in Asset Building for San Antonio Families*. The report leverages data analysis, a survey of San Antonio nonprofit providers, and

focus groups with San Antonio residents to provide recommendations for stakeholders to boost asset building and the financial wellbeing of San Antonio families. The report covered economic mobility, financial health, employment, housing, education, and health, with several top findings:

- Poverty in San Antonio is segregated — concentrated in majority Hispanic and Black neighborhoods,

- San Antonio families have lower median credit scores, higher delinquent debts, and limited savings compared to the U.S.,
- San Antonio has low unemployment, but many available jobs are low-wage,
- Most low-income renters in San Antonio are housing burdened, spending more than one-third of their income on housing,
- Economically disadvantaged students in San Antonio public schools are not leaving school college ready, and,
- San Antonio, like Texas, has a high uninsured rate, which disproportionately affects low-income Hispanic and Black families.

These challenges impact the ability of families with lower incomes to build assets and financial resilience. Gleaning insights that we collected, the report outlines actionable recommendations for funders, nonprofits, employers, and the public sector. One of the first initiatives of the local Asset Funders Network will be the creation of a financial coaching hub in San Antonio. Texas Appleseed will continue to be a partner supporting implementation of the action items laid out in the report.

The report is available here:  
[www.TexasAppleseed.org/sites/default/files/2019assetbuilding-sanantonio.pdf](http://www.TexasAppleseed.org/sites/default/files/2019assetbuilding-sanantonio.pdf)

## Coerced Debt Toolkit for Survivors of Domestic Abuse

Texas Appleseed is one of a handful of organizations and experts spearheading work for the Texas Coalition on Coerced Debt. Coerced debt is debt that an abusive partner has taken out in the victim's name without that person's knowledge or debt taken out by the victim but under force or threat of an abusive partner.

The Coalition recently released an online resource to help survivors of financial abuse address the impacts of identity theft in their lives. The online toolkit, [www.FinancialAbuseHelp.org](http://www.FinancialAbuseHelp.org), contains five educational guides: understanding coerced debt, how to protect yourself from future financial abuse, discovering



if you have coerced debt, how to dispute different kinds of coerced debt and block it from appearing on a credit report, and what to do if you are sued for a debt that isn't yours.

The Texas Women's Foundation and the Kozmetsky Family Foundation provided financial support for our work on the toolkit.

Texas Appleseed first began working on this issue in early 2018 with pro bono legal and research support from Vinson & Elkins LLP. We released our report, *Abuse by Credit*, in January. Later, the 86th Texas Legislature took action. HB 2697 went into effect September 1, 2019 and provides clarity that the criminal definition of identity theft includes coerced debt.

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## Answering School Discipline Questions for Parents

Our *Make My School Safe* toolkit, [www.MakeMySchoolSafe.org](http://www.MakeMySchoolSafe.org), has a new guide focused on school discipline. The Juvenile and Children's Advocacy Project developed the content, joining Texas Appleseed, Disability Rights Texas and the Earl Carl Institute on the toolkit.



The toolkit is for students, parents, caregivers, educators, advocates, and policymakers who want to ensure all students are kept safe in their schools.

The five original guides provide information on what makes a school safe, police in schools, students with disabilities, protecting students' rights, and organizing and changing your school.



## Impact of the Unified Payday and Auto Title Loan Ordinance

Our report examining the unified ordinance shows that it leads to fewer negative impacts for Texas payday and auto title loan borrowers. The ordinance, which creates affordability standards for payday and auto title loans, has been adopted by 45 Texas cities. It is associated with fewer refinances, fewer new loans, and fewer vehicle repossessions. Having the ordinance in place is also associated with a significant decrease in the dollar amount of new loans and the dollar amount of fees. The data also indicates that borrowers who desire access to payday and auto title loans continue to have that access under the ordinance.

Access the report by visiting our Project page:  
[www.TexasAppleseed.org/payday-auto-title-lending-reform](http://www.TexasAppleseed.org/payday-auto-title-lending-reform)

## Snapshot of New Laws: 86th Texas Legislature

We've developed quick reference pages for new laws related to our work. Learn more here:

### School-to-Prison Pipeline

[www.TexasAppleseed.org/about-2019-new-laws-school-prison-pipeline](http://www.TexasAppleseed.org/about-2019-new-laws-school-prison-pipeline)

### Fair Financial Services

[www.TexasAppleseed.org/about-2019-new-laws-fair-financial](http://www.TexasAppleseed.org/about-2019-new-laws-fair-financial)

### Youth Homelessness

[www.TexasAppleseed.org/about-2019-new-laws-youth-homelessness](http://www.TexasAppleseed.org/about-2019-new-laws-youth-homelessness)

### Criminal Justice (Fines & Fees)

[www.TexasAppleseed.org/about-2019-new-law-DRP-FAQ](http://www.TexasAppleseed.org/about-2019-new-law-DRP-FAQ)

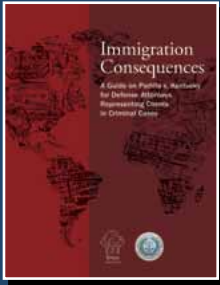


# GOOD APPLE DINNER

It was an amazing night to celebrate Texas' legal heroes. **David R. McAtee II** received our 2019 J. Chrys Dougherty Good Apple Award. David is Senior Executive Vice President and General Counsel of AT&T Inc., where he is responsible for all legal matters. We were proud to honor David with our highest accolade for his commitment to the community, his leadership in the bar, and his philanthropic impact. Two luminaries received our 2019 Pro Bono Leadership Awards. **Keri Brown** and **Ellyn Haikin Josef** work tirelessly to not only meet the pro bono needs of Texans across the state but also to elevate the importance of pro bono in the legal community. Their work directly with Texas Applesseed and furthering other important issues has helped countless Texans over the years.



# New Guide for Criminal Defense Attorneys in Texas



Texas Appleseed and the Dallas County Public Defender's Office, with pro bono assistance from Texas law firms and legal experts, have created a guide for criminal defense attorneys to address the issues raised in *Padilla v. Kentucky*. *Immigration Consequences Texas* is a free resource that provides analysis regarding the latest developments at the intersection of immigration and criminal law.

The U.S. Supreme Court determined that competent counsel must advise their clients regarding potential immigration consequences that could result from their criminal case. The Court also found that immigration outcomes are direct consequences of a criminal charge and cannot be categorically removed from the ambit of the Sixth Amendment, which

includes access to competent assistance of counsel. The guide contains the following:

- Information about what is and is not required by a defense attorney under *Padilla*
- Potential immigration consequences and various appropriate methods to approach and/or avoid them
- When to consult with immigration attorneys
- Tips on how to negotiate with prosecutors and discuss immigration concerns with judges
- The proper manner of advising one's non-citizen client
- Realistic problem scenarios
- A section dedicated to potential interactions with ICE

Four CLEs were conducted this year, with more anticipated in 2020. Access the guide here: [ImmigrationConsequencesTX.org](https://www.immigrationconsequencesTX.org)

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