



## ECONOMIC JUSTICE, COMBATING POVERTY, AND BUILDING ASSETS

Appleseed is a Network of 18 public interest justice Centers in the United States and Mexico. The Network focuses on a variety of social, economic, and legal justice issues, bringing a non-partisan evidence-based approach to evaluating problems. Appleseed, working with stakeholders across the spectrum, uses its findings to propose and advocate practical, achievable solutions. This document summarizes Appleseed's primary work in this area.

### OVERVIEW OF TOPIC AREA

For low-income individuals and families seeking financial stability, access to mainstream banking and financial services is essential. Families living in poverty may also need outside assistance to meet their children's nutritional needs. Appleseed is addressing these needs by working on small-dollar lending including expanding market-based fair loan options, making strides in regulatory reform, and offering financial education to those who need it. We also focus on ensuring that food stamps, now known as the Supplemental Nutritional Assistance Program (SNAP), school breakfast, and afterschool snack and summer nutrition programs are available to all eligible households.



### COLLABORATIVE NETWORK ACTIVITIES

The Appleseed Network Economic Justice Working Group is focused on advocating to protect the SNAP program at the federal level. With the assistance of Akin Gump, the Group is also preparing a comparative, analytical report to examine the institutional, organizational and legal framework for the enforcement of consumer protections, especially around debt collection practices, student loans, data privacy, and payday lending. Several Appleseed Centers are also working to address the racial wealth gap by examining the impact of criminal fines and fees, collateral consequences from incarceration, and predatory lenders on communities of color.

### SELECT CURRENT PROJECTS

#### **PROTECTING CONSUMERS FROM SURPRISE MEDICAL BILLS**

New Jersey Appleseed advocated for passage of landmark state legislation designed to prohibit surprise medical bills from out-of-network providers. The law, which went into effect September 1, 2018, ensures that under state-regulated health insurance plans, consumers will no longer have to pay any more than they would for in-network care unless they are informed of those added costs in advance and consent to pay them. In addition, added out-of-network charges could never be imposed for receiving needed medical care in an emergency situation.

#### **ADDRESSING HUNGER AND FOOD INSECURITY**

Hawai'i Appleseed created the Hawai'i Hunger Action Network, an initiative that brings together various stakeholders to address issues related to hunger and food insecurity across the islands. The Network's mission is to connect community and take action to ensure all people in Hawai'i have enough food to live healthy, dignified, successful lives. While still in the early stages of formation, the steering committee has begun initiating strategic action through various working groups in the following priority areas: school meals, senior nutrition, SNAP, emergency food, and food deserts.

## **EXPANDING KIDS' ACCESS TO FOOD IN AND OUT OF SCHOOL**

Kansas Appleseed published a 2018 Summer Food Service Program report and a 2018 School Breakfast participation report. These reports build on Kansas Appleseed's long-standing work to ensure youth have access to free meals while school is not in session and to ensure that they have access to school breakfast. In addition, they created four targeted school district reports preceding school board elections focused on hunger, discipline, and inclusion.

## **EXAMINING THE RACIAL WEALTH GAP**

DC Appleseed, in partnership with the local community foundation, is examining the racial wealth gap and all the factors that contribute to it in the District. They will do a complete review followed by a report card to examine the continuing racial gaps in DC in education, health, income, etc. Their report card will be issued in late 2019.

## **ADVANCING ECONOMIC OPPORTUNITY FOR LOW INCOME PEOPLE**

Hawai'i Appleseed also created the Hawai'i Budget and Policy Center as part of the State Priorities Partnership (SPP), a national network of independent research and policy organizations coordinated by the Center on Budget and Policy Priorities. The mission is to ensure that state and local economic policies increase opportunity for all residents. Areas of interest include state and local budgeting, tax policy, increasing state resources, health equity, and economic opportunity for people with low incomes.

# **SELECT PRIOR WORK**

## **2016**

National Appleseed and eleven Centers collectively and individually filed comments in response to the Consumer Financial Protection Bureau request for comments on a proposed small dollar lending rule.

## **2015**

Following the catastrophic 2015 flooding across much of South Carolina, South Carolina Appleseed worked closely with the South Carolina Department of Social Services to ensure that emergency benefits through the federal Disaster Supplemental Nutritional Assistance Program were available to all eligible South Carolinians affected by the floods.

## **2013**

With the late Senator Clementa Pinckney (D-45), South Carolina Appleseed was able to pass legislation that allowed SNAP beneficiaries to get “double bucks” to purchase fresh produce.

## **2011**

Texas Appleseed secured passage of “first-step” reform legislation to license payday and auto title lenders and bring greater transparency to this multi-million-dollar industry in Texas.

## **2010**

Remittances — the electronic transfer of funds, especially from an individual in one country to another individual in a different country — are one of the most common financial transactions for immigrants in the U.S. Appleseed played a lead role in supporting the first U.S. federal consumer regulations for this growing financial service by providing a decade's worth of research and surveys; filing federal comment letters to suggest language and approaches; and answering questions throughout the regulatory development process.

## **2010**

With glaring disparity by race and income among Connecticut's citizens in terms of oral health, Connecticut Appleseed adopted a program that eventually involved approximately 1,000 dentists providing dental care to more than 130,000 children, with a value of more than \$60 million per year.