

Arise Town Hall Tuesday – Shared prosperity August 4, 2020

A look at policy solutions that can boost opportunity and protect families from economic exploitation.

Kim Clark's Breakout Session

Payday Loans

- Require them to be outside the city limits
- West Alabama has a People Loan Program that is 0% loan to combat these institutions
- Traditional banks are trying to educate people, but it is a slow process

Public Transportation

- There are many barriers to people utilizing public transportation
 - Bus stops not designed for people to wait for bus – no shelter, bench, etc.
 - Routes have been cut, services limited
 - Services for the handicap and seniors are poor – must call in to obtain ride
- AL has a fund in place, but does not utilize the resources; ALDOT (World transportation) needs to manage the funds better
- Want an amendment to gas tax to fund transportation

Housing

- Is there an AL Housing Trust Fund?
- Banks need to make changes
 - Strengthen community reinvestment
 - No red lining
 - Change credit score ratings to include renting
- Food taxes need to be eliminated

Presdelane Harris' Breakout Session

Participants began discussions by sharing issues about which they were passionate. Here are highlights of issues discussed:

- Transportation is a concern because it affects so many aspects of life. It is a barrier to getting to work and if you cannot work, you cannot share in prosperity.
- Environmental issues.
- Medicaid Expansion, healthcare – impact of COVID 19 pandemic has made more folk supportive of expanding Medicaid
- Diversity, equity and inclusion – gender equity
- Gun safety and gun violence issues

- Food equity/security; nutrition insecurity; community gardens – people need access to healthy foods to combat chronic illnesses. Do more to support SNAP “Double Bucks” programs.
- Living wage: it would help to pay people what they are worth. One strategy is to create a state minimum wage, but must be strategic since it is a politically charged issue.
- Affordable housing – barrier to prosperity.
- Payday lending is huge.

Stan Johnson’s Breakout Session

1. **Living Wage** - The point was made it is obscene to employ a person at a wage less than it cost them to live and prime employers like Auburn University, Medical Center East and most city governments have employees working below a living wage, especially, those workers in food service and sanitation who are working for a sub-contractor. The state of Alabama needs legislation supporting a living wage.
2. **Broad Band Access** was lifted up as an issue Arise should pursue. Access to the internet is not only a problem in rural communities but in some low-income urban enclaves. The point was made school buses outfitted with WIFI are being deployed in both rural and urban areas to accommodate remote learning.

A participant wanted to know if Arise would be up to assisting with connecting communities needing Broadband with providers who are willing to provide it for free to low income residents.

3. **Home Base Parent Support** was discussed by Dr. Francis Russtan. This an issue Arise has supported in the past and according to Dr. Russtan progress has been made by putting the subject on the map. Alabama Medicaid would like to expand funding for nurse family partnership in every county and Alabama First Teachers’ program is interested in expanding funding for Home Base Parent Support.
4. **Medicaid Expansion** is key as the state faces a crisis with the Covid19 pandemic. How do we make it happen?
5. **Payday lending** should be worked on for as long as it takes to obtain reform. However, it was mentioned that the Payday loan industry has a powerful lobbying machine. Regardless of the lobbying machine folks felt Arise should stay on the case and continue to battle for reform.
6. **Rewriting the Constitution** was put on the table as an issue. The group felt Alabama’s constitution is racist, immoral and unworkable and that it is at the root of all of Alabama’s poverty problems.
7. **Voting the Right People into office** is something we all can do, and it doesn’t take legislation ... It takes action.

Mike Nicholson’s Breakout Session

- We started off our breakout discussion with an exploration of the way so many of our issues and the issues low-income people face are all interconnected.
 - If you have no transportation, you can’t work.
 - If you can’t work, you have no health insurance and can’t afford food and housing.

- We also discussed the importance and success of the BLM protests.
 - Many in the room felt it was a good idea to support and use the publicity of the BLM protests to emphasize the importance of other relevant issues in our state.
 - These protests were so wide-spread, a participant even mentioned that there was one in Cullman, AL, where students protested for a whole week.
- We also talked about how these movements were primarily led by younger people.
 - We discussed the importance and methods through which we could support and enable younger people to have stronger voice in our advocacy work.
- A couple from Auburn were particularly concerned with the number of Payday loan stores in the poorer areas of their city, as well as possibility of mandating internet services in all government subsidized housing.
- A member of the League of Southeastern Credit Unions was part of the breakout, and she shared information about the challenges that credit unions face when trying to compete with Payday loan stores.

Debbie Smith's Breakout Session

- One participant mentioned that an co-op in Jackson, MS is providing housing and alternatives to loans. She wondered if there were any similar programs in Alabama
 - Debbie mentioned the Dynamite Hill Land Trust program as a similar example operating in Birmingham
- Participants suggested raising the minimum wage to lift everyone up
- People focus too much on their property values and how they might be affected by new housing being developed. Property values also determine how much funding a school system gets. We need to completely reimagine the system in order to have equitable access to housing.
- One participant suggested making the internet a public utility to create shared prosperity
- Participants mentioned potential alternatives to payday loans: credit unions, post office, state banks