



North Dakota
Economic Security
and Prosperity
Alliance

**North Dakota Economic Security & Prosperity Alliance (NDESPA) Meeting
Thursday, April 30, 2015
Draft Summary**

Proposed Meeting Goals:

- To reconvene in a spirit of collegiality and cooperation;
- To review and discuss the report *Payday Mayday*, with the Center for Responsible Lending;
- To receive partner updates and news of interest;
- To review and discuss 2015 legislative progress and outcomes; and
- To review details about the June 3-4, 2015 *Financial Capability Integration Workshop*.

NDESPA Partners: Renee Stromme and Caitlin McDonald from the ND Women’s Network, Doreen Riedman from AARP ND, Janelle Moos from CAWS ND and Karen Ehrens from Creating a Hunger-Free ND.

Facilitated by: The Consensus Council, Inc.

Welcome, Introductions & Process Review: Partners were welcomed to the meeting and provided self-introductions. The partners reviewed the consensus-based decision-making process and affirmed the ground rules for discussion.

Review/Discussion with the Center for Responsible Lending (CRL): Guests from the Center for Responsible Lending, Susanna Montezemolo, and Sarah Wolff, joined the meeting via conference call to provide information about the recently released report *Payday Mayday: Visible & Invisible Payday Lending Defaults*. They provided an overview of their findings, noting that North Dakota has been helpful in providing data for these efforts, unlike many other states. They also reviewed current and pending efforts of the Consumer Financial Protection Bureau (CFPB), including opportunities to have input into rulemaking at the federal level. There were questions and discussion relative to the payday loan default rates, aggressive debt collection activity, loan churning and the “debt trap” and how NDESPA and other coalitions might strengthen North Dakota regulation and oversight. It was agreed that the Consensus Council staff would work with the CRL to determine how we might craft policies in the areas of requiring underwriting and/or reducing the unlimited cap on payday lending. The staff will also explore a stronger partnership with the ND Jump\$tart Coalition to determine whether we have some common goals. It was noted that Vanessa Hoines from Morton County Extension might be a good resource for this coalition.

The full *Payday Mayday* report can be found at <http://www.responsiblelending.org/payday-lending/research-analysis/payday-mayday-visible-and.html>. Susanna and Sarah were thanked for their time and information.

Partner/Organizational Updates: NDESPA Partners shared the following organizational updates:

- **AARP ND** is sponsoring Legislative Wrap Up meetings across ND in May; they are also sponsoring “Meet Medicare & Medicaid” events in 3 communities in May and June. They are also

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sponsoring movies for grown-ups with a showing of “Still Alice” in Fargo on June 16. For more information see <http://states.aarp.org/region/north-dakota/>

- **Creating a Hunger Free ND** continues planning for the statewide Summit scheduled for September 17-18 in Bismarck. They have secured several national speakers and will also feature presentations from local experts. NDESPA will coordinate a panel presentation for the event that would focus on people with low and moderate income, SNAP recipients, etc.
- The **ND Women’s Network** is preparing the post-legislative voting record while also planning for Ready 2 Run Training events. The NDWN Annual Meeting will be in October at which time Dina Butcher will be honored as Woman of the Year.
- **NDCAWS** has an intern from the University of Mary starting in their office. The NDCAWS annual meeting is scheduled for May 18-19 in Bismarck. Janelle noted that 17/20 domestic violence/sexual assault programs in the state are meeting to develop strategy to handle the increase in service demand.

Legislative Outcomes for NDESPA: Wins and Losses: Partners discussed the outcomes of the 2015 ND Legislative session and grouped wins/lessons learned and losses/lessons learned in this way:

WINS:

- An opportunity to educate Legislators and the public about poverty and asset building through all activities, testimony
- A general lack of opposition from other advocates/lobbyists for NDESPA positions – more partnerships built with like-minded organizations
- Getting a foot in the door/a budget placeholder for state funding for Head Start (and noting that the House Human Services Committee was moved by the testimony of Jay Watson, parent rep from West River Head Start and National Head Start Parent of the Year)
- Sound funding appropriations for early childhood education and services
- Funding for the Sexual Assault Nurse Examiner (SANE) program
- Accommodations for pregnant women in the workplace
- Update/improvement in pay equity laws
- Improved sick leave benefits and Family Leave benefits for State employees
- Funding for domestic violence programs and to combat human trafficking
- Additions to non-discrimination categories in housing for domestic violence victims
- \$40 million appropriated to the Housing Incentive fund (HIF)
- Slight expansion in the Homestead Tax Credit
- The potential for an asset building study

LOSSES:

- While SB 2279 (non-discrimination) failed, there was a successful mobilization of concerned citizens that filled the House Chamber balcony with supporters, followed by heightened media attention
- State EITC failed (again)
- START legislation failed
- The “Caregiver” bill was turned into a study
- Legislation to increase minimum wage and tipped worker wage failed
- The Departments of Human Services and Health were grossly underfunded
- Tax cuts will impact many programs and people in the years to come

Partners agreed that there is much work to do during the interim, beginning with the Legislative Management meeting on May 27, 2015. NDESPA partners will work to encourage selection of optional

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studies that would have the greatest impact on people of low and moderate income, particularly #3056. A list of all studies, required and optional, will be sent to NDESPA Partners.

There was also agreement that NDESPA needs to become better versed and more active in tax policy and that legislators need to be held accountable for their words and actions during the interim.

Renee raised the idea of exploring a (paid) Family Leave Insurance Pool, an initiative she learned about during her recent visit to the White House (Congratulations to Renee, a White House Champion of Change for Working Families!!). More information about this initiative (now in California, New Jersey and Rhode Island) will be discussed at the next NDESPA meeting. For more information about the recent RI initiative: <http://familyvaluesatwork.org/blog/family-values-at-work/rhode-island-poised-to-be-third-state-with-paid-family-leave>.

There was also agreement that NDESPA should continue to prioritize the minimum wage increase and explore national technical assistance in that regard. A good, recent article from the National Employment Law Project is available here: <http://nelp.org/publication/time-raise-minimum-wage/>.

CFED/NDESPA *Financial Capability Integration Workshop* June 3-4, 2015: Partners were reminded of the workshop scheduled for Bismarck, being conducted in partnership with CFED and the Assets & Opportunities Network. There is still space available and there is no cost to attend. Please contact Rose Stoller (rstoller@agree.org or 701.224.0588) at the Consensus Council to register.

Schedule Next Meeting and Adjourn: The next NDESPA meeting is scheduled for *Thursday, June 11* from noon – 2:00 at the Consensus Council office or by conference phone.

NDESPA Mission: *The North Dakota Economic Security & Prosperity Alliance works to build and sustain a system of economic security for all through poverty awareness and education, grassroots and community capacity building, research and data development, and promotion of policies and practices to eliminate disparities and obstacles for achieving economic security.*