



CATHOLIC DIOCESE OF FORT WORTH  
THE BISHOP'S OFFICE



Bishop Michael F. Olson Opposes Texas Legislation Destructive  
to the Least Among us: The Poor and the Working Poor

May 1, 2019

State Representative Drew Springer, who is from Muenster which is a part of my diocese, the Diocese of Fort Worth, has introduced a destructive bill to the dignity and respect of the least among us, the poor and the working poor.

This bill violates the classic principle of subsidiarity, which holds that governmental decisions are best made by those closest to those impacted by the decisions. In political terms, this might be translated as legislation through consent of the governed. Instead, this bill uses legal double talk to allow predatory payday lenders to operate in the State of Texas without any accountability.

House Bill 3899, deceptively titled “encouragement of intra-state commerce,” forbids Texas cities from doing what Representative Springer and his fellow representatives have failed to do for years: Regulate payday lenders. Sadly, the City of Fort Worth has yet to enact such a responsible ordinance. The most horrendous section of the deceptive bill is: (T)he governing body of a municipality may not adopt or enforce an ordinance, rule, or police regulation that imposes a restriction, condition, or regulation on commercial activity.”

HB 3899 is exceedingly broad and has the potential to impact a wide variety of local ordinances that address important problems in our communities, not the least of which is the local payday lending ordinance.

I recognize it is legitimate to protect the livelihood of working Texans; it is precisely this concern which moves my brother bishops and me to oppose this bill. The bishops have worked for years in partnership with local officials, other faith leaders, and community organizations to curb the abusive practices of payday and auto title lenders. The passage of this bill would directly undermine that work by local community leaders.

Payday and auto title lending storefronts flood shopping centers and neighborhoods. Our parishes and Catholic Charities witness the high cost of being poor every day as we assist families forced into alarmingly high debt to cover unexpected expenses. Accordingly, we work to curtail such loans out of care for human dignity, the poor and vulnerable, and the common good. Payday lending preys upon those persons who are trying their best to make a meaningful and financially responsible contribution to the common good of society.

Forty-five Texas cities stopped the financial devastation inflicted by payday lenders by enacting local ordinances to establish a baseline of fair market practices for payday and auto title loans. These ordinances:

- Were adopted with substantial input from local communities;
- Were adopted in response to harms caused to Texans and local economies; and
- Have been challenged and upheld by Texas courts.

These ordinances remain on strong legal ground following the 2015 ruling in *Ace Cash Express v City of Denton*. Representative Springer's bill would provide a path by which the payday lending industry could strike down the reforms, and again pull Texans into a cycle of debt.

The Texas Catholic Conference of Bishops join a broad coalition of others strongly opposed to Representative Springer's bill. The coalition includes the Texas Baptist Christian Life Commission, Texas Appleseed, AARP-Texas, Catholic Charities of Fort Worth and other Catholic Charities, United Way of Central Texas, United Way of Greater Houston, United Way of Metropolitan Dallas, the Brazos Valley Affordable Housing Corp., the Metropolitan Organization (TMO), Helping Hands Ministries of Belton, the Center for Public Policy Priorities, Dallas Area Interfaith, Faith in Texas, COPS Metro, City Square, IAF Network, and RAISE Texas.

Let's let Texans help their fellow Texans find a responsible way out of poverty and stop the scourge of usury. Our communities deserve better laws than HB 3899.

-30-