

Direct Lobbying: 5 Steps to Effective Legislative Advocacy

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Overview

- 5 Steps to Lobbying
- Do's and Don'ts of Factsheets
- Activity: Factsheet Critique
- Do's and Don'ts of Interacting w/ Legislative Offices / Lawmakers
- Activity: Critique the Interaction
- Questions



What is Lobbying?



Good vs. Bad



Lobbying Is...

- Building relationships
- Influencing conversations
- Turning ideas into public policy
- Stopping ideas from becoming public policy

★ Washington Hotel



Power Map the Players

Decision Makers

- Elected Officials
- Appointed Cabinet Members
- Constituents (voters)

Influencers

- Staff
- Spouses/Family
- Hometown Papers
- Local Chamber of Commerce
- Constituents

Opposition

- Stakeholders
- Sponsor
- Constituents

Allies

- Coalition Partners
- Stakeholders
- Sponsors
- Constituents



Organize Your Message

- **Prepared** – concise materials with clear, convincing points that resonate with audience (most common material: factsheets)
- **Provable** – cite sources, use credible sources
- **Passionate** – personal stories that convict
- **Performable** – have an elevator speech ready



Work Out A Plan

- **What do you want** (What's the end goal?)
- **Why do you want it?**
- **Who do you need to support it?**
 - (Think back to your power map of allies and decision makers)
- **What action items do you need to garner support?**
- **What resources are needed to make it happen?**
- **What's Your Timeline?** Assign roles



Execute the Plan

- Keep track of:
 - Where you are within the plan
 - Decision maker feedback (i.e.: vote tally)
 - Changes to the plan



Record, Review, and Reflect

- When session ends, take time to debrief with partners and stakeholders to review what you did, lessons learned, what should be done differently going forward, and reflect on what the next steps should be.
- If it's not on paper, then it doesn't exist.



Questions?



Do's and Don'ts When Creating Factsheets

Don't

- Write long paragraphs of words
- Use more than two pages
- Make partisan references
- Place anything irrelevant to the point you're trying to make
- Place anything that can't be backed up by data or traced to a credible source

Do

- Label the source of the factsheet (the organization who created the sheet)
- Add contact information (phone, email, and website) where people can gain more information
- Use compelling stories / data points
- Include an "ask" and a bill number (i.e.: vote no on HB1437)
- Make it visually appealing and concise



Activity: Critique the Factsheet



We're so tired of democrats and republicans keeping these evil practices

1. It's immoral – and only immoral people support this.¹
 2. It hurts people. *
- "When my daughter was born I

took out payday loans to keep us afloat and alive. I couldn't pay the loan back so they suggested I go to another branch and take out another loan to pay off their loan. I was stuck in this cycle for 2 years. When I couldn't afford to pay they kept trying to take it out of my bank account leading to hundreds of dollars in insufficient funds charges and banded up credit. All of that happened with the restrictions they have now. If they are allowed more flexibility more people will be stuck in this endless cycle!"

"I have not personally used payday loans, but I see it all the time in my job at a bank. Customers take out these loans to fill a temporary need. Income is not verified, just that funds are in the account. Then when the loan comes due, they are still unable to pay. Which then requires them to get another loan to pay off the first and so on. In the meantime they are also racking up insufficient funds fees in their account. A vicious cycle that does not help them at all. Everyone loses - the customer, the loan company and the bank."

3. Because this really cool data point



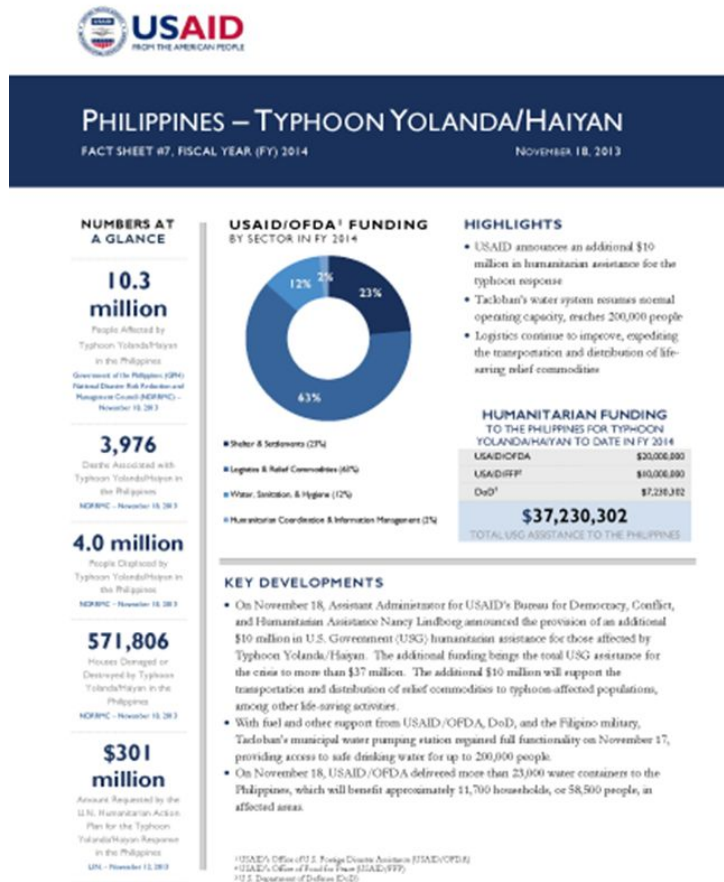
People just shouldn't support it. It's time to take a stand and get some political bravery or we're voting you out! Last week, y'all voted on health care and we are tired and want you to make better choices.

Based on what we discussed as "do's and don'ts," what's wrong with this factsheet?

¹ See Wikipedia piece on "usury" <https://en.wikipedia.org/wiki/Usury>

Activity: Critique the Factsheet

Based on what we discussed as “do’s and don’ts,” what makes these better factsheets?



Oklahoma Needs to Reform Payday Lending Support HB1596

Payday loans are an extremely expensive form of credit

- Lenders can charge \$45 for a \$300 loan due in 12 days – an APR (Annual Percentage Rate) of 465 percent.
- The average APR on a payday loan in Oklahoma is 350 percent.¹
- Oklahomans paid a total of \$52.6 million in fees on payday loans in 2014.²

Payday lending is very prevalent in Oklahoma

- There were 320 licensed payday lenders in Oklahoma in 2014.³
- Oklahomans took out just under 950,000 loans in 2014; volume rose 18 percent from 2013.⁴
- Payday loan usage in Oklahoma is the highest in the nation, according to a Pew Trust study.⁵

Most borrowers use payday loans repeatedly for recurring expenses – not for one-time, emergency needs

- Borrowers are allowed two outstanding loans at a time, which means they frequently take out a second loan to pay off a first loan that comes due.
- A majority of all loans (50.6 percent) go to borrowers who take out an average of one loan per month or more. Nearly 75 percent of loans go to borrowers who have taken out 8 or more loans in a year.⁶
- A majority of borrowers (53 percent) take out 7 or more loans per year.⁷
- 69 percent of payday loan customers nationally say they took out their first loan for a recurring expense; just 16 percent borrowed for an emergency or unexpected expenses.

Payday lenders target economically vulnerable populations, including military families

- A 2015 study found that most of the payday lenders (199 out of 324) in Oklahoma were located within a 10-mile radius of military installations and bases.⁸
- The same study found that census tracts with economically vulnerable populations (elderly, young adults, immigrants and lower income) are more likely to be targeted by payday lending stores.⁹

Many states and the federal government have restricted payday lending

- 15 states prohibit payday lending entirely, while 8 maintain strong legal restrictions, including lower limits on fees or loan usage, or longer repayment periods.¹⁰
- Since Congress passed that Military Lending Act in 2007, loan companies cannot charge active duty military over 36 percent annual rate for some consumer loans, including payday loans.

There are alternatives to payday loans

- Most payday loan customers say that if payday loans were unavailable, they would cut back on expenses, delay paying some bills, borrow from family or friends, or find other alternatives.¹¹

Oklahoma has the chance to enact sensible payday lending reforms in 2017

- HB 1596 limits borrowers to one outstanding loan, require a 1-day wait period between loans, and limit borrowing to 90 days over the course of a year.

For more information, contact David Blatt, Oklahoma Policy Institute, 918-794-3944, dblatt@okpolicy.org

¹ Haydar Kurban and Adji Fatou Diagne, *Demographics of Payday Lending in Oklahoma*, Howard University Center on Race and Wealth, 2015 available at: http://okpolicy.org/wp-content/uploads/DEMOGRAPHICS-OF-PAYDAY-LENDING-IN-OKLAHOMA_1.pdf?42044

² See Department of Consumer Credit, *Deferred Deposit Lender Report*, June 2015

³ See note 2

⁴ See note 2

⁵ The Pew Charitable Trusts, *Payday Lending in America: Who Borrows, Where they Borrow and Why*, October 2012; State Impact Oklahoma, "Oklahoma is #1 in Payday Loan Usage," July 2012

⁶ Veritec, *Oklahoma Trends in Deferred Deposit Lending*, October 2011. This was the last report from Veritec that was made publicly available.

⁷ See note 5

⁸ See note 1

⁹ See note 1

¹⁰ See note 5

¹¹ See note 5



Do's and Don'ts When Lobbying

Don't

- Yell
- Only talk about problems
- Lie or give misleading information
- Disrespect legislative assistant / executive assistant

Do

- Familiarize yourself with the legislator before you arrive
- Keep your cool
- Find common ground
- Present solutions
- Be confident
- Communicate with concision – have the elevator speech ready
- Have a plan B... and C,D,E,F
- Follow up with the legislator / legislative assistant

Questions?

