

SOCIAL WORK

Section Moderator: Dr. Lorraina Scholten
Room: Inman Health Sciences Building 111
Time: 2:00 – 3:15 PM

2:00 – 2:15

“Predatory Lending: Title Loans in Tennessee”

Whitney Harold, Alison M. Tanner, Joy Kaiser, Claire M. Godwin
Faculty Advisor: Dr. Lorraina Scholten

The state of Tennessee has one of the most lenient title lending bills in the United States. Title lenders can charge up to 22% interest per month amounting to a staggering 264% annually. Currently there are approximately 931 title business locations in Tennessee. This industry continues to grow with amazing speed and little supervision. Title lending is successful because people are in need of fast cash; unfortunately the fast cash often leads to cycles of debt or a loss of the car for the borrower.

In our paper we explore alternative options for title lending borrowers, and we look to revisions of the Tennessee Title Pledge Act to assess if there is a more ethical model for this industry and its practices. The Tennessee Coalition for Responsible Lending supported HB 1984 last year. This bill proposed lower interest rates and harsher regulations on the lending entities. In our paper we analyze HB 1984 in efforts to better understand the success and shortcomings of social welfare policy revisions. Clearly the Title Lending industry cannot be eliminated nor a population that is in need of fast cash; however, Tennessee can make amendments to its title lending laws to ensure more responsible lending practices from both the lender and the borrower.

2:15 – 2:30

“Policy Proposal: Assisting and Decriminalizing Victims of Child Sex Trafficking”

Whitney Harold, Elizabeth Brown, Ali Tanner, Claire Godwin, Jimmy Smith, Jenni Hoge, Tricia Roth, Hope Griffin, Joy Kayser
Faculty Advisor: Dr. Lorraina Scholten

This bill is designed to establish a consistent, formal and transparent process for dealing with children who have been victimized by sex trafficking. We wanted to know if victimized children were receiving adequate rehabilitation services in the State of Tennessee; and the hope is that through our research and interviews we will contract a statewide standard for trafficked adolescents. Our research revealed inconsistencies in the placement of these children and our ultimate goal involves decriminalizing child prostitution to reflect the fact that the children are victims of sex trafficking and not criminal offenders. Presently numbers are unclear on how many children in

Tennessee are being trafficked; however, national studies have been conducted that prove the problem of adolescent sex trafficking is epidemic. Due to the underground nature of child exploitation, it is impossible to document an exact number of children who are victimized each year. According to a study done by the University of Pennsylvania, 300,000 children are victimized nationwide annually (humantrafficking.com). Our vision is for Tennessee to establish an accessible plan for the general public to see as *the* standard for what occurs when victimized children appear in the juvenile justice systems, state custody, or other legal systems.

2:30 – 2:45

“Opposition to Marriage-Only Adoption Bill”

Elizabeth M. Brown, Ashley H. Griffin, Jennifer E. Hoge, Patricia D. Roth, James Thomas R. Smith
Faculty Advisor: Dr. Lorraina Scholten

The current proposed bill, HB0605 prohibits “any individual who is cohabitating in a sexual relationship outside of a marriage that is valid under the constitution and laws of this state from adopting a minor.” This bill discriminates against all unmarried couples, same-sex couples, and single adults and prevents them from providing a loving, stable environment to children in need. Approximately 330 children in Tennessee today are in need of adoption. This bill not only limits the number of available stable homes, but also detains children in an already strained juvenile system. The Department of Children Services, The Commission of Children and Youth, and the Child Welfare League of America all oppose this bill. They believe that applicants should be evaluated on their ability to parent rather than their sexual orientation, marital status, or living situation. According to the Tennessee State Legislature, it is estimated that it will cost the government an additional \$5 to \$8 million annually if this bill is passed. Our goal is to stop this bill from becoming law. We are advocating for a law that would allow to singles, same-sex couples, and unmarried couples to adopt in an effort to promote the best interests of the children.

2:45 – 3:00

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3:00 – 3:15

“Community Assessment: East Nashville”

Claire Godwin, Whitney Harold, Jimmy Smith

Faculty Advisor: Ms. Julie Hunt

East Nashville is an eclectic community of artists, immigrants, young couples, the wealthy and the greatly impoverished. Our goal was to explore the history, demographics, resources, policies, culture and voices of the neighborhood in order to gain an understanding of this dynamic community. We wanted to hear the voices of the people, rather than predict what we assumed their problems were from a distance. We conducted interviews, read books and articles, compiled resource lists and conducted participatory research along the way. Once we compared our research and discovered that one issue was simply a lack of knowledge regarding affordable groceries and child care, we set out to distribute our list of options to local community members, especially those living in the James A. Cayce Homes. We discovered that residents of the Cayce Homes, which is currently the largest government housing project in Nashville, had an average income of \$4,000. Children also make up 50% of those living in the Cayce Homes, and the local market only offered junk food at a higher price than any other local grocery store. We also saw tragic outcomes in the East Nashville education system. Many schools have academic requirements or lottery admissions, while other schools are falling far below academic standards for Tennessee. A few churches and the YMCA are offering relief services, daycare and after school programs, but most people are not informed about these resources.