





Our Mission

To ensure the well-being of Alabama's children through research, public awareness, and advocacy.

POLICY COUNTS: 2017 LEGISLATIVE REPORT



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Policy & Research Director

Post Office Box 4576 Montgomery, AL 36103-4576

Phone: 334-213-2410 | Fax: 334-213-2413 vfac@alavoices.org | www.alavoices.org

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our MISSION

To ensure the well-being of **Alabama's children** through research, public awareness, and advocacy.

ABOUT VOICES FOR ALABAMA'S CHILDREN

VOICES for Alabama's Children, founded in 1992, is a 501(c)(3) statewide nonpartisan organization whose mission is to ensure the well-being of Alabama's children through research, public awareness, and advocacy.

VOICES for Alabama's Children serves as the voice for children at the State Legislature each year, working on policy that benefits all children, birth to graduation. In 1994, VOICES for Alabama's Children published the state's first Alabama Kids Count Data Book, and has continued to annually publish and distribute this important information on child well-being to help shape policy and to help others identify and address issues in their communities.

Prepared by Kayla Farnon, Communications
Director and Rhonda L. Mann, Policy & Research
Director

Published by VOICES for Alabama's Children and Melanie R. Bridgeforth, MSW, Executive Director

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P.O. Box 4576 | Montgomery, AL | Phone: 334-213-2410 Fax: 334-213-2413





A LETTER FROM OUR EXECUTIVE DIRECTOR

2017 Key & Educational Policy Priorities:

Require Uniform Regulation and Inspection of Child Care

Fully Fund and Operationalize
Alabama's Healthy Food Financing
Program

Promote Healthy Early Care & Education (ECE) Settings

Expand Funding for Alabama's First Class Pre-K Program

Defend Adequate State Funding for Child- Serving Programs and Services

Protection of Child Trafficking Victims

Eliminate Predatory Lending Practices



Dear Advocate,

On behalf of our Board and staff, allow me to express our deepest gratitude for **allowing us to be the trusted voice for children since 1992.** What an incredible platform to lead one of the greatest organizations for children in the state. Doing so alongside warriors like you makes it even more meaningful.

As I reflect on the 2016 legislative session, while disheartened by the many opportunities left on the table, I can't help but be inspired by the collaboration and successes secured in a tough political environment. From moving the needle on food access, to expansion of high-quality pre-k, to protecting child trafficking victims, progress was made to improve child well-being in our state.

I hope you find our 2016 legislative report, **Policy Counts**, both informational and a useful tool to keep the drumbeat for children even while session is out.

We have a long journey ahead to ensure that **every Alabama child is at least guaranteed the opportunity to succeed,** but there is no better group of advocates to travel that road with than you.

Thank you for your vision and leadership, but most importantly thank you being a voice for Alabama's children.

Yours in advocacy,

Melanie R. Bridgeforth, MSW Executive Director



VOICES for Alabama's Children kicked off the 2017 Alabama Legislative Session with the release of our Public Policy Priorities. See page 14. Our key priorities included: requiring uniform licensing & inspection for all child care programs in Alabama, fully funding and operationalizing Alabama's Healthy Food Financing program, increased funding for Alabama's First Class Pre-K program, promote healthy Early Care & Education (ECE) settings and defend state funding for child-serving programs. Additionally, we supported efforts to enhance protections for child trafficking victims and eliminate predatory lending practices.

Allow us first to welcome Alabama's 54th Governor, Kay Ivey! Governor Ivey is a supporter of the Healthy Food Financing Act, as well as a champion for food access across our state. VOICES for Alabama's Children looks forward to working with her on all issues affecting Alabama's children and families.

With that being said, we would like to commend Governor Ivey and the Alabama Legislature for moving the needle on VOICES for Alabama's Children's top priority issues, including:

• Increased funding for Alabama's First Class Pre-K by \$13.5 million.

During the third week of the 2017 Alabama Legislative Session, VOICES for Alabama's Children's top legislative priority was introduced into the Alabama Legislature! House sponsor Representative Pebblin Warren (R-Tuskegee), co-sponsor Representative K.L. Brown (R-Jacksonville) and Senate sponsor Senator Cam Ward (R-Alabaster) introduced HB277/SB236, also known as the Child Care Safety Act. The bill called for uniform licensing and inspection for basic health and safety standards for all child care programs in Alabama.

In an historic event, HB277 passed unanimously out of the Children & Senior Advocacy Committee. This was the first time ever a bill addressing uniform standards for all child care had been introduced in a committee. On April 20th, members of the House overwhelmingly passed a substitute version of HB277, the Child Care Safety Act, 88-9. The substitute version would have required all child care programs receiving federal child care subsidies be licensed; protect religious freedom and not "infringe upon the rights of the facility to teach or practice a religion;" required all license exempt facilities post signage that they are not licensed or regulated by the Alabama Department of Human Resources and make sure all parents are informed; and allowed time for a child care facility to come up to standards (compliance by August 18, 2018) if they currently do not meet minimum standards.

But that's not where the Child Care Safety Act stopped! It went on to be passed unanimously out of the Senate Judiciary Committee!

The Education Trust Fund Budget, SB 129, increased funding for the state's First Class Pre-K program by an additional \$13.5 million for the 2017-2018 school year. The additional funds bring the total funding for First Class Pre-K from \$64.5 million to \$78 million. This additional funding will provide approximately 2,100 more four-year-olds with access to this high quality program. What a significant win for Alabama's children! For ten consecutive years, Alabama's First Class Pre-K Program has ranked No.1 in the nation for quality by the National Institute for Early Education Research (NIEER). Though the increase falls shy of the \$20 million advocates requested and the recommendations of Alabama's Pre-K Task Force, this is a big stride toward the overall goal to fully fund Alabama's First Class Pre-K program by 2022-2023 or before.



As you may recall, last year in the 2016 regular session the Alabama Healthy Food Financing Initiative Study Commission was created through Senate Joint Resolution 105. Under the leadership of VOICES for Alabama's Children, Senators Singleton, Reed and Ross, the Alabama Legislature took unprecedented action to address the growing issue of food access.

As a result, three successful meetings of the Study Commission, facilitated by Melanie Bridgeforth, VOICES for Alabama's Children's Executive Director and Co-Chat, were held. The goal of the Study Commission was to determine a best scan of practices for Alabama's Healthy Food Financing program, consult with retailers and other experts to identify potential grocery store and food retail projects, develop a pipeline of projects and to report the findings and recommendations to the Alabama Legislature in 2017.

An attempt to secure \$1.25 million dollars for the Healthy Food Financing Program from the Education Trust Fund was proven unsuccessful.

While we applaud state decision makers on the funding for Alabama's First Class Pre-K, critical opportunities to improve child well-being were left on the table.

Lawmakers missed a critical opportunity to ensure all child care programs are regulated and inspected. A child care bill, HB 277, the Child Care Safety Act was introduced by Representative Pebblin Warren.

This bill would have required child care facilities that are part of a church or nonprofit religious school to become licensed through DHR. The bill...

Another opportunity left on the table was addressing Alabama's predatory lending practices. We live in a state where 19 percent of Alabamians and nearly 28 percent of children live in poverty. Ending practices that prey on families struggling to make ends meet is a no-brainer policy solution to curb this social ill. Several bills were introduced this legislative session in an attempt to curb the prevalence of predatory lending practices and institute reforms. SB 91 and HB 342, sponsored by Sen. Orr (R-Decatur) and Rep. Todd (D-Birmingham) respectively, both attempted to drastically reform payday loans. Currently, payday lenders require payment in full in ten days, with interest rates equaling up to 456% on loans. Each bill addressed repayment terms and interest rates.

However, The Alabama legislature convened without making any changes to the current payday lending law.

Additionally, Rep. Todd (D-Birmingham) introduced legislation geared towards reforming the title loan industry, HB 326, as did Rep. Scott (D—Fairfield) in HB 526. Both bills would require licensing for title loan lenders along with other provisions, including lower interest rates and the return of excess money to the borrower gained from resale of a car used to guarantee the loan.

In other child care news, HB 24 - Rep. Wingo (R-Tuscaloosa), the Alabama Child Placing Agency Inclusion was introduced again this year. HB 24 says that the state may not refuse to license, discriminate or take adverse action against any provider that is licensed or is required to be licensed by the state as a child placing agency on the basis that the provider declines to make a child placement that conflicts, or under circumstances that conflict, with sincerely held religious beliefs. This bill would affect only those child placing agencies that do not receive federal funding.

HB 24 passed out of the Senate, and on May 3rd Governor Ivey signed it into law. The bill will go into effect immediately.





Alabama Children's Cabinet- Governor Bentley announced the creation of the Alabama Children's Cabinet created by Executive Order 17 on April 12, 2016. The Cabinet will serve as an advisory body in formulating policies, encouraging innovation, and discussing issues critical to the needs of Alabama's children.

REVIEW OF THE 2016 BILLBOARD HIGHLIGHTS

VOICES for Alabama's Children routinely monitors and takes action on issues and legislation that does not appear on the organizational Policy Agenda. This is a list of important bills (but not a complete listing) the organization monitored throughout the 2016 regular session.



HB 61— Representative Ball (R-Madison)— PASSED Act 2016-268

Known as Leni's Law, legalizes the use of cannabidiol (CBD) with a THC level of no more than three percent relative to CBD for people diagnosed with chronic or debilitating disease or medical condition including one that produces seizures for which a person is under treatment. This bill is not intended as a generalized authorization of medical marijuana.

SB 109— Senator Whatley (R-Auburn)— FAILED

The Kyle Grady Act, allows K-12 grade students to have in their possession and self-administer auto-injectable epinephrine which is used to treat life-threatening allergic reactions.

SB 226— Senator Orr (R-Decatur)— PASSED Act 2016-279

Categorizes a new dietary supplement containing kratom as a controlled substance and adds it to the Schedule I list of drugs which include heroine and LSD. Kratom, which is a plant based supplement in the coffee family, has been available in convenience stores and could easily be bought over the counter by youth.

SB 372— Senator Chambliss (R-Prattville)— PASSED Act 2016-399

Provides protection for a mother from violation of the Alabama Child Abuse Act, including the chemical endangerment of a child, when taking a controlled substance as prescribed by a medical professional during her pregnancy.



HB 41— Representative Chesteen (R-Geneva)— PASSED

Relating to the Alabama Ahead Act, would make Alabama the first state to provide all public schools with broadband infrastructure and wireless technology. Allows rural school students the opportunity to catch up with their city counterparts in school technology.

HB 84— Representative K. Johnson (R-Moulton)— FAILED

Allows the parents of children with special needs, such as Autism Spectrum Disorder, the opportunity to remove their children from the public school

setting while using public school funding to enroll the child in a more specialized program.

HB 125— Representative Collins (R-Decatur)— FAILED

Implements the Alabama Longitudinal Data System (ALDS), a database that would aggregate data to streamline existing student information on students from Pre-K to the workforce as a more accurate way to measure employment outcomes.

SB 60— Senator Glover (R-Semmes)— FAILED

Repeals the Alabama College- and Career-Ready Standards (ACCRS) standards, commonly known as Common Core, and reverts back to standards prior to adoption in 2010. This bill would further protect state and local control of education by restricting the State Board of Education from adopting other national standards.



HB 112— Representative Fridy (R-Birmingham)— FAILED

Provides that every parent has a fundamental right to direct the upbringing, education, care, and custody of his or her children. Currently, Alabama does not have a state statute that explicitly defines and protects parental rights as fundamental rights. However, Alabama courts have repeatedly recognized the rights of parents to oversee the care of their children as a fundamental right.

HB158— Representative Wingo (R-Tuscaloosa)— FAILED

HB158 substituted for SB204 which was the Alabama Child Care Inclusion Act. HB158 removes all references to child care providers and establishes the Alabama Child Placing Agency Inclusion Act. This act would allow faith-based child placing agencies to refuse services based on sincerely held religious beliefs without risk of losing their license from the state.

CONTINUED BILLBOARD HIGHLIGHTS

HB 238— Representative Collins (R-Decatur)— PASSED Act 2016-354

Known as "Erin's Law", was amended in 2016 to include the following: creates the crime of a school employee transmitting obscene material to a student; provides for the crimes of sexual contact or soliciting a sex act with a student; provides for the admissibility of certain out-of-court statements by children under the age of 12 years in certain child abuse and neglect criminal proceedings; references a specific definition of child abuse and neglect in mandatory child abuse and neglect reporting provisions; revises the definition of day care center; authorizes an individual under 19 years of age with certain credentials to work in a day care center and to count in the staff-child ratio; provides specific criminal penalties for sexual offenses by foster parents against foster children; and specifies that a conviction of a sex offense by a foster parent would subject a defendant to sex offender registration.

HB 256— Representative Poole (R-Tuscaloosa)— FAILED

Lowers the age of majority from age 19 years to age 18 years and provides the same legal rights and abilities as persons over 21 years of age in certain limited situations. The bill maintains the age of 19 or 21 for certain exemptions, including in the sale of tobacco.

HB 323— Representative J. Hill (R-Moody)— PASSED Act 2016-360

Provides additional sentencing options when dealing with juvenile offenders who were under 18 years of age when the offense was committed.

HB 333— Representative Jones (R-Andalusia)— FAILED

Requires a parenting plan to be formulated and established in child custody cases to ensure that children are able to spend an equal amount of time with both their mother and father.

HB 334— Representative Jones (R-Andalusia)— PASSED Act 2016-362

Establishes procedures by which certain grandparents may petition for visitation with their grandchildren.

HB 335— Representative J.D. Williams (R-Birmingham) — PASSED Act 2016-363

Provides interpreters in certain criminal and juvenile proceedings; expands the types of proceedings for which an interpreter may be requested and clarifies the persons who may request an interpreter.

HB 353— Representative Nordgren (R-Gadsden)— FAILED

Requires all public and charter schools to visibly post the local county child abuse hotline number.

HB 377— Representative Beckman (R-Prattville)— FAILED

Establishes the Office of an Ombudsman for Child Welfare and outlines the

duties of said office to investigate complaints and helps monitor the delivery of child welfare services.

HB 433— Representative Jack Williams (R-Birmingham) — PASSED Act 2016-282

Creates the Human Trafficking and Safe Harbor Act. Amends Alabama law by providing greater protections to child victims of human trafficking or sexual exploitation, including protection from conviction for prostitution.

HB 548— Representative Todd (D-Birmingham)— FAILED

Requires child care facilities that are part of a church or nonprofit religious school to become licensed by the Alabama Department of Human Resources.

SB 2— Senator Bussman (R-Cullman)— FAILED

Limits the amount of time a family member has to apply for custody of a child in the Department of Human Resources care to six months following termination of parental rights, unless a judge finds probable cause for a custody trial to be pursued.

SB 22— Senator Whatley (R-Auburn)— PASSED Act 2016-29

Adds "aggravated child abuse" to the murder code making it a Class A Felony. This bill will help close the gap in the law when child abuse contributes to or results in the death of a child. Prosecutors will be required to prove intent to abuse the child that resulted in the death/murder of the child.

SB 23— Senator Chambliss (R-Prattville)— PASSED Act 2016-43

Known as "Winston's Law", provides for the crime of aggravated child abuse of a child less than six years of age and changes it to a Class A felony which carries a prison sentence of no less than 10 years.

SB 95— Senator Brewbaker (R-Montgomery)— PASSED Act 2016-129

Known as Normalcy/Prudent Parent Legislation, allows foster parents to make decisions concerning every day activities of their foster child and lowers the age that the courts might consider independent living (ILP) to age 14 years. Allows children in the custody of the Department of Human Resources to be placed in the long term care of relatives instead of foster care, and allows relatives to receive state payments foster families receive.

SB173— Senator Chambliss (R-Prattville)— FAILED

Strengthens the Graduated Drivers Licensing Law by revising the penalties for a violation of the restrictions on a Stage II license. Included is revocation of the license and reversion to a Stage I license for a period of six months, assess a fine of \$250, plus court costs, and would provide for the assessment of two points. This bill would also provide that a parent, legal guardian, or other adult who knowingly allows a driver with a Stage I or Stage II license to drive a motor vehicle in violation of applicable restrictions is subject to a fine of \$500, plus court costs.

SB 324— Senator Figures (D-Mobile)— FAILED

Repeals the current provision and allows for the transfer of a child 14 years of age or more from the juvenile court to the circuit court if the child is alleged to have committed a capital offense, other specified felonies, and certain lesser included offenses. Additionally, specifies that the transfer of a case from juvenile court to circuit court does not prohibit a circuit court judge from granting an individual youthful offender status.

Also provides that a child 14 years of age or older whose case was transferred from the juvenile court to the circuit court may be detained or confined in secure custody and would prohibit a person under the age of 18 from being detained or confined with adult inmates except for a period of up to six hours during the processing of the child's case.

SB 361— Senator Holtzclaw (R-Madison)— FAILED

Addresses child abuse cases involving military families by increasing administrative obligations of the Department of Human Resources, which includes determining military status of accused parent and notifying family advocacy program at military installation.



Economic Security

HB 326— Representative Todd (D-Birmingham)— FAILED

Establishes the Alabama Title Loan Act to provide additional regulations for the title loan industry and controlling terms and interest rates.

HB 342— Representative Todd (D-Birmingham)— FAILED

Reforms payday loans by offering protections to the borrower by addressing terms and caps on interest rates.

HB 526— Representative Scott (D-Fairfield)— FAILED

Creates the Alabama Motor Vehicle Title Loan Act and makes reforms to the title loan industry, including lowering of interest rates and directing the lender to return any excess money gained from resale to the borrower.

SB 91— Senator Orr (R-Decatur)— FAILED

Reforms payday lending by extending the terms of repayment to six months and limit interest rates on loans to 180%.

SB 136— Senator Figures (D-Mobile)— FAILED

Proposes a constitutional amendment that allows Alabamians to vote for an increase on property taxes by \$5 million to generate new revenue for Medicaid.

SB 285— Senator Orr (R-Decatur)— FAILED

Establishes the Personal Responsibility Act. Allows limits to the Supplemental Nutrition Assistance Program, Temporary Assistance for Needy Families, and Medicaid while establishing penalties for fraud.

SJR105— Senator Singleton (D-Greensboro)— PASSED Act 2016-255

Establishes the Healthy Food Financing Initiative Study Commission who shall conduct a scan of federal, state, and local healthy food financing programs around the country to determine best practices. Additionally, the commission shall consult with retailers, wholesalers, and other experts in order to identify potential projects and develop a Healthy Food Financing Retail Project Pipeline.



HB 117— Representative Poole (R-Tuscaloosa)— PASSED Act 2016-117

The Education Trust Fund Budget, includes a 4% pay raise for teachers and a \$16 million expansion of Alabama's First Class Pre-K program. This increase in funding for Pre-K will help open approximately 155 additional classrooms and enroll roughly 2,800 more four-year-olds than the current school year.

SB 15— Senator Ward (R-Alabaster)— FAILED

Unearmarking bill that proposes cuts to certain children and family serving agencies, including the Department of Human Resources, Department of Veterans Affairs, and Alabama Department of Mental Health.

SB 124— Senator Pittman (R-Daphne)— PASSED Act 2016-108

Makes an appropriation to the Children First Trust Fund of \$37,430,811 for fiscal year ending September 30, 2017.

SB 125— Senator Pittman (R-Daphne)— PASSED Act 2016-116

Provides \$1.8 billion for the General Fund Budget with a budget for Medicaid set at \$700 million and most other agencies level funded.



Representative Pebblin Warren (D-Tuskegee) speaks at the 4th Annual Kids Count Rally!



ADVOCACY IN ACTION

Thank you advocates! Your hard work and advocacy efforts paid off during the 2017 legislative session. VOICES advocates rallied on the state house steps to encourage lawmakers to make children a priority...

4th Annual Child Advocacy Day

Sponsored by: Alabama Power | **Co-sponsored by:** American Academy of Pediatrics, Alabama Chapter and Children's of Alabama

On Thursday, March 16th more than 200 child advocates joined VOICES for Alabama's Children during our Annual Child Advocacy Day and Kids Count Rally. Advocates in attendance used their VOICES to speak directly with lawmakers, showing their gratitude for **Pre-K funding** and calling on them to make child care, safe care and **VOTE YES** for **HB277**, the Child Care Safety Act!







Issue in Focus
Child Care

2017 Highlight: Melanie Bridgeforth, VOICES for Alabama's Children, is joined at a press conference by Rep. K.L. Brown (R-JAcksonville), Barry Matson, Executive Director for Office of Prosecution Services, Rep. Pebblin Warren (D-Tuskegee) and Robin Pate, First Church Early Learning Center.

2017 POLICY PRIORITIES FOR ALABAMA'S CHILDREN

Require Uniform Licensing and Inspection for all Child Care Programs in Alabama

Roughly 60,000 children are born in Alabama each year, the majority of whom will experience nonparental care before entering kindergarten. An estimated two-thirds of Alabama children have all parents in the workforce, greatly underscoring the need for healthy and safe environments for young children. I Following child care licensing standards and commonly adhered to best practices is a critical step to providing safe and quality early care and education. Unfortunately, Alabama currently operates a dual system of child care as one of seven states that do not require all child care programs to be licensed and inspected —threatening the health, safety and optimum development of young children every day.2 One-third of total child care and nearly half of center-based child care in Alabama operate unregulated and with no legal requirement to conduct criminal background checks on all staff, meet appropriate staff-to-child ratios, or receive First Aid and CPR training. According to projections in the 2016 Alabama Kids Count Data Book by 2025 70.9% of all child care could be unregulated.3 In 2017, VOICES for Alabama's Children advocates uniform licensing and inspection by the Alabama Department of Human Resources of all child care programs in the state of Alabama.

Fully Fund and Operationalize Alabama's Healthy Food Financing Program

Nearly half a million Alabama children live in areas with limited access to fresh, healthy food placing them at increased risk for diet-related illness.4 Healthy Food Financing is an effective, viable and economically sustainable policy solution to addressing food access. Such initiatives, structured as public-private partnerships, attract grocery stores, farmers' markets and other vendors of healthy, affordable foods to underserved communities. In 2015, VOICES for Alabama's Children led a 100-plus member coalition in a successful legislative campaign resulting in the creation of a statewide Healthy Food Financing Initiative housed at the Alabama Department of Economic and Community Affairs (ADECA). In 2017, VOICES for Alabama's Children advocates \$3 million in state investments and matching private seed dollars to fully operationalize Alabama's Healthy Food Financing program. We endorse recommendations of the Healthy Food Financing Study Commission (established in 2016 by the Alabama Legislature) which if fully implemented will bring fresh food retailers to communities where they are needed most.

Expand State Investment in Alabama's First Class Pre-K Program

High quality pre-k improves educational achievement, closes the achievement gap among children entering kindergarten and helps build a skilled workforce for Alabama. A study by the Public Affairs Research Council of Alabama analyzed student achievement through the 6th grade and found that Alabama's First Class Pre-K alumni consistently outperformed their peers in reading and math. In that same study, researchers found that First Class Pre-K closed the achievement gap for participating low-income students by 25 percent.5 Alabama's First Class Pre-K program has ranked No. I in the nation for quality for ten consecutive years, yet only one in four Alabama four-year-olds have access.6

In 2017, VOICES for Alabama's Children, as a founding partner of the Alabama School Readiness Alliance, advocates a \$20 million increase in state investments for First Class Pre-K as part of a ten-year strategy to fully fund pre-k by the 2022-2023 school year or before based on recommendations from Alabama's Pre-K Task Force.

Promote Healthy Early Care & Education (ECE) Settings

Currently about I in 4 young children in the U.S. aged 2 to 5 years are overweight or have obesity.7 In Alabama, the only available data show that 16.3 percent of children ages 2-to 4-years-old from low-income families are at unhealthy weights.8 Combine those two statistics and the fact that two-thirds of young Alabama children have all parents in the workforce, and there is a clear illustration in the value of early care and education programs-- such as Head Start, Pre-K, child care centers and family child care homes-- as ideal settings and opportunities for obesity prevention in young children. Starting early can help young children build a solid foundation of healthy lifestyle habits that will follow them into adulthood. Currently regulations and standards around physical activity, nutrition, and screen time may vary among child care settings by type. In 2017, VOICES for Alabama's Children advocates improved and standardized statewide nutrition, physical activity, and screen time standards for early care and education settings in Alabama.

Protecting Adequate State Funding for Child-Serving Programs & Services

Fiscal policy is a children's issue and a permanent priority on VOICES' policy agenda. Each year, we advocate for protection of state appropriations to child-serving programs, services and state agencies that will impact the health, safety, education, and economic security of children birth to 18. We support certain measures that increase revenue to the state and oppose measures that in our assertion further erode services to children and other vulnerable populations. In 2017, VOICES for Alabama's Children specifically advocates for sustainable and permanent revenue solutions that provide working parents the critical work support of child care assistance and improve health care for children through CHIP and Medicaid.

2017 EDUCATIONAL PRIORITIES

Eliminate Predatory Lending Practices

In Alabama, nearly 19 percent of adults and 27.5 percent of children live in poverty.9 In addition to providing families with critical work supports and safety nets, the state of Alabama must also eliminate harsh policies and practices that prey on low-wealth families and place them further in the throes of economic instability. Alabama laws governing payday lending allow interest rates of 456% and 300% APR, respectively.10 In 2017, VOICES for Alabama's Children joins the Predatory Lending Project in advocating to cap the annual percentage rate (APR) at 36 percent on both payday and title loans. This significant policy change would mirror trends in other states as well as the rate passed by the U.S. Congress for all active duty military personnel and their dependents.

ENDNOTES

- 1 Administration for Children & Families Office of Child Care Alabama, October 2016, http://www.acf.hhs.gov/occ
- 2 Child Care Aware® of America, http://childcareaware.org/families/types-of-child-care/
- 3 VOICES for Alabama's Children, 2016 Alabama Kids Count Data Book, http://www.alavoices.org/alabama_kids_count
- 4 The Food Trust, Food for Every Child: The Need for Healthy Food Financing in Alabama https://d3n8a8pro7vhmx.cloudfront.net/alavoices/pages/27/attachments/original/1428409463/2015_AL_HFA_Mapping_Report_FIN AL.pdf?1428409463
- 5 Public Affairs Research Council of Alabama. Birmingham, AL, Adams, Joe. (2012). Analysis of ARMT Scores for Recipients of First Class/OSR Pre-K, http://parca.samford.edu/education/Analysis%20of%20ARMT%20Scores%20for%20Recipients%20of%20First%20Class%20OSR%20Pre-K.pdf
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- **7** Centers for Disease Control and Prevention. Early Care and Education State Indicator Report, 2016, http://www.cdc.gov/obesity/strategies/ece-state-indicator-report.html
- 8 Robert Wood Johnson, The State of Obesity, The State of Obesity in Alabama, http://stateofobesity.org/states/al/
- 9 VOICES for Alabama's Children, 2016 Alabama Kids Count Data Book, http://www.alavoices.org/alabama_kids_count
- **10** Payday Loan Consumer Information, Alabama, **http://www.paydayloaninfo.org/state-information/8**

PHOTO CREDITS

Page 4: Photo of State Capital Building- see Cover page reference

Page 5: Photo of Melanie Bridgeforth- Montgomery Advertiser

P.O. Box 4576 | Montgomery, AL | Phone: 334-213-2410 Fax: 334-213-2413



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