

# Texas legislators taking money from payday-lending industry, ETBU study reveals

September 22, 2014

Eight of ten lawmakers in the Texas House of Representatives received financial support from the payday-lending industry, researchers at [East Texas Baptist University](#) discovered.

Elijah Brown, associate professor of religion in ETBU's [School of Christian Studies](#), and student Taylor Cruse [examined public campaign contributions](#) to members of the Texas House.

[See the list of Legislators who received payday-lending industry donations below.](#) They found 81 percent of all House members received financial campaign contributions from the payday-lending industry, and the gifts cut across party lines. They discovered 70.9 percent of Democrats and 87.4 percent of Republicans received money from lobbyists working for the payday or auto-title loan industry.

“This is not a Democratic or Republican issue but a common good and public well-being issue, begging the question: Has the payday and auto-title loan industry bought the Texas legislative assembly?” Brown asked.

Brown and Cruse found out the median amount received by Democrats was \$1,000, and for Republicans it was \$3,250. The average amount received was \$2,259 for Democrats and \$6,904 for Republicans.

The payday and auto-title lending industry ranked in the Top 10 contributors to 29 percent of Democrats and 51 percent of Republicans, the researchers discovered.

## **A majority received payday lending funds**

A majority—56.4 percent of Democrats and 81.1 percent of Republicans—received \$1,000 or more from the industry, and some received significantly more. The top recipient, Speaker of the House Joe Strauss, received \$160,250, researchers discovered.

They found 18.2 percent of Democrats and 43.2 percent of Republicans received more than \$5,000 from the industry, and 1.8 percent of Democrats and 16.8 percent of Republicans received more than \$10,000.



Brown sees that as a major problem, given the nature of payday lending. In Texas, the average payday loan is \$475, and the effective annual percentage rate ranges from 250 percent to 800 percent, he reported.

“The payday and auto-title loan industry is a predatory industry running counter to sound financial principles, the common good and multiple biblical commands,” he said.

## **Community impact**

Brown and Cruse conducted their research in the spring semester, at the same time one of Brown’s classes worked on a project about the impact of payday lending on their own community.

The class discovered 24 payday-lending locations in Marshall—more than

all the banks, credit unions, and savings and loan institutions in the city.

“That means Marshall has one payday-loan location for every 1,000 people,” Brown noted.

The students discovered the payday-loan sites throughout the city, but they noted a higher density in low-income neighborhoods and in areas with a high percentage of African-American and Hispanic residents.

As part of the project, students provided information about payday loans to Mission Marshall so the ministry could offer a warning to its low-income clients. They also enlisted three churches—[First Baptist](#) and [Crossroads Baptist](#) in Marshall and Oak Grove Baptist in Harleton—to devote a Sunday to issues related to how payday lending relates to biblical teaching about justice.

During a worship service at First Baptist Church, 54 members wrote letters to city commissioners urging them to support ordinances regulating payday and auto-title lenders, Brown noted. Students also met with city commissioners to discuss the issue.

Below is a list of the representatives in the Texas Legislature with their party, district and rank among those who received campaign contributions from payday lenders, according to [www.votesmart.org](http://www.votesmart.org). The ranking represents where the payday industry ranks in terms of donors to a representative’s campaign.

## ***Who took money from payday lenders?***

<b>Name</b>	<b>Party</b>	<b>District</b>	<b>Amount</b>	<b>Rank</b>	
<b>Allen</b> , Alma A.	Democratic	131	\$0		

<b>Alonzo</b> , Roberto R.	Democratic	104	\$1,000	11th	
<b>Alvarado</b> , Carol	Democratic	145	Less than \$3500	Not in top 15	
<b>Anchia</b> , Rafael	Democratic	103	\$9,750	7th	
<b>Anderson</b> , Charles	Republican	56	\$13,500	3rd	
<b>Ashby</b> , Trent	Republican	57	\$6,750	16th	
<b>Aycock</b> , Jimmie Don	Republican	54	\$4,500	18th	
<b>Bell</b> , Cecil	Republican	3	\$1,580	21st	
<b>Bohac</b> , Dwayne	Republican	138	\$5,500	12th	
<b>Bonnen</b> , Dennis	Republican	25	\$1,500	Not in top 25	
<b>Bonnen</b> , Greg	Republican	24	\$6,750	13th	
<b>Branch</b> , Dan	Republican	108	\$19,500	18th	
<b>Burkett</b> , Cindy	Republican	113	\$5,500	10th	
<b>Burnam</b> , Lon	Democratic	90	\$500	Not in top 25	
<b>Button</b> , Angie Chen	Republican	112	\$1,500	24th	
<b>Callegari</b> , Bill	Republican	132	\$500	Not in top 25	
<b>Canales</b> , Terry	Democratic	40	\$1,000	13th	
<b>Capriglione</b> , Giovanni	Republican	98	\$5,250	5th	
<b>Carter</b> , Stefani	Republican	102	\$11,000	9th	

<b>Clardy, Travis</b>	Republican	11	\$2,500	16th	
<b>Coleman, Garnet F.</b>	Democratic	147	\$6,500	19th	
<b>Collier, Nicole</b>	Democratic	95	\$300	Not in top 25	
<b>Cook, Bryon</b>	Republican	8	\$9,000	10th	
<b>Cortez, Philip</b>	Democratic	117	\$0		
<b>Craddick, Tom</b> (Former Speaker)	Republican	82	\$0		
<b>Creighton, Brandon</b>	Republican	16	\$8,750	8th	
<b>Crownover, Myra</b>	Republican	64	\$6,000	10th	
<b>Dale, Tony</b>	Republican	136	\$9,750	9th	
<b>Darby, Drew</b>	Republican	72	\$13,000	7th	
<b>Davis, John</b>	Republican	129	\$4,500	16th	
<b>Davis, Sarah</b>	Republican	134	\$4,500	Not in top 25	
<b>Davis, Yvonne</b>	Democratic	111	\$5,000	9th	
<b>Deshotel, Joe</b>	Democratic	22	\$0		
<b>Dukes, Dawnna</b>	Democratic	46	\$0		
<b>Dutton Jr., Harold V.</b>	Democratic	142	\$1,000	19th	
<b>Eiland, Craig</b>	Democratic	23	\$2,000	Not in top 25	
<b>Elkins, Gary</b>	Republican	135	\$7,500	4th	
<b>Fallon, Pat</b>	Republican	106	\$1,750	12th	

<b>Farias, Joe</b>	Democratic	118	\$0		
<b>Farney, Marsha</b>	Republican	20	\$7,500	3rd	
<b>Farrar, Jessica</b>	Democratic	148	\$500	Not in top 25	
<b>Fletcher, Allen</b>	Republican	130	\$0		
<b>Flynn, Dan</b>	Republican	2	\$17,500	6th	
<b>Frank, James</b>	Republican	69	\$1,787	14th	
<b>Frullo, John</b>	Republican	84	\$4,000	8th	
<b>Geren, Charlie</b>	Republican	99	\$27,000	5th	
<b>Giddings, Helen</b>	Democratic	109	\$1,500	11th	
<b>Goldman, Craig</b>	Republican	97	\$1,018	25th	
<b>Gonzales, Larry</b>	Republican	52	\$1,500	21st	
<b>González, Mary</b>	Democratic	75	\$0		
<b>Gonzalez, Naomi</b>	Democratic	76	\$0		
<b>Gooden, Lance</b>	Republican	4	\$11,800	15th	
<b>Guerra, Bobby</b>	Democratic	41	\$2,000	15th	
<b>Guillen, Ryan</b>	Democratic	31	\$8,000	12th	
<b>Guitierrez, Rolando</b>	Democratic	119	\$0		
<b>Harless, Patricia</b>	Republican	126	\$4,500	12th	
<b>Harper-Brown, Linda</b>	Republican	105	\$14,700	7th	
<b>Hernandez, Ana</b>	Democratic	143	\$2,250	21st	
<b>Herrero, Abel</b>	Democratic	34	\$500	Not in top 25	

<b>Hilderbran,</b> Harvey	Republican	53	\$13,500	13th	
<b>Howard,</b> Donna	Democratic	48	\$1,000	Not in top 25	
<b>Huberty,</b> Dan	Republican	127	\$8,000	11th	
<b>Hughes,</b> Bryan	Republican	5	\$2,500	19th	
<b>Hunter,</b> Todd	Republican	32	\$32,000	8th	
<b>Isaac,</b> Jason	Republican	45	\$9,000	12th	
<b>Johnson,</b> Eric	Democratic	100	\$0		
<b>Kacal,</b> Kyle	Republican	12	\$0		
<b>Keffer,</b> James L.	Republican	60	\$5,500	15th	
<b>King,</b> Ken	Republican	88	\$1,500	24th	
<b>King,</b> Phil	Republican	61	\$1,000	Not in top 25	
<b>King,</b> Susan	Republican	71	\$0		
<b>King,</b> Tracy	Democratic	80	\$13,250	4th	
<b>Kleinschmidt,</b> Tim	Republican	17	\$0		
<b>Klick,</b> Stephanie	Republican	91	\$0		
<b>Kolkhorst,</b> Lois W.	Republican	13	\$4,000	15th	
<b>Krause,</b> Matt	Republican	93	\$18	Not in top 25	
<b>Kuempel,</b> John	Republican	44	\$7,250	6th	
<b>Larson,</b> Lyle	Republican	122	\$3,500	14th	

<b>Laubenberg,</b> Jodie	Republican	89	\$10,000	4th	
<b>Lavender,</b> George	Republican	1	\$0		
<b>Leach,</b> Jeff	Republican	67	\$3,500	15th	
<b>Lewis,</b> Tryon D.	Republican	81	\$1,000	21st	
<b>Longoria,</b> Oscar	Democratic	35	\$1,750	17th	
<b>Lozano,</b> J. M.	Republican	43	\$4,000	24th	
<b>Lucio III,</b> Eddie	Democratic	38	\$8,700	7th	
<b>Marquez,</b> Marisa	Democratic	77	\$3,500	16th	
<b>Martinez Fischer,</b> Trey	Democratic	116	\$7,000	10th	
<b>Martinez,</b> Armando	Democratic	39	\$0		
<b>McClendon,</b> Ruth Jones	Democratic	120	\$0		
<b>Menendez,</b> Jose	Democratic	124	\$4,500	11th	
<b>Miles,</b> Borris	Democratic	146	\$0		
<b>Miller,</b> Doug	Republican	73	\$6,000	8th	
<b>Miller,</b> Rick	Republican	26	\$0		
<b>Moody,</b> Joe	Democratic	78	\$2,500	20th	
<b>Morrison,</b> Geanie W.	Republican	30	\$0		
<b>Munoz Jr.,</b> Sergio	Democratic	36	\$2,500	15th	
<b>Murphy,</b> Jim	Republican	133	\$9,500	12th	



<b>Naishtat, Elliot</b>	Democratic	49	\$0		
<b>Nevarez, Poncho</b>	Democratic	74	\$1,000	22nd	
<b>Oliveira, Rene</b>	Democratic	37	\$3,500	15th	
<b>Orr, Rob</b>	Republican	58	\$6,300	7th	
<b>Otto, John</b>	Republican	18	\$10,000	10th	
<b>Paddie, Chris</b>	Republican	9	\$7,750	8th	
<b>Parker, Tan</b>	Republican	63	\$11,000	5th	
<b>Patrick, Diane</b>	Republican	94	\$3,000	16th	
<b>Perez, Mary Ann</b>	Democratic	144	\$0		
<b>Perry, Charles</b>	Republican	83	\$0		
<b>Phillips, Larry</b>	Republican	62	\$2,500	21st	
<b>Pickett, Joe C.</b>	Democratic	79	\$1,000	18th	
<b>Pitts, Jim</b>	Republican	10	\$11,000	23rd	
<b>Price, Four</b>	Republican	87	\$3,500	13th	
<b>Raney, John</b>	Republican	14	\$2,500	21st	
<b>Ratliff, Bennett</b>	Republican	115	\$3,500	15th	
<b>Raymond,</b> Richard Pena	Democratic	42	\$1,000	Not in top 25	
<b>Reynolds, Ron</b>	Democratic	27	\$500	23rd	
<b>Riddle, Debbie</b>	Republican	150	\$0		
<b>Ritter, Alan</b>	Republican	21	\$8,000	10th	
<b>Rodriguez,</b> Eddie	Democratic	51	\$1,000	23rd	
<b>Rodriguez,</b> Justin	Democratic	125	\$2,000	25th	
<b>Rose, Toni</b>	Democratic	110	\$0		

<b>Sanford, Scott</b>	Republican	70	\$1,150	21st	
<b>Schaefer, Matt</b>	Republican	6	\$768	22nd	
<b>Sheets, Kenneth</b>	Republican	107	\$10,250	12th	
<b>Sheffield, J. D.</b>	Republican	59	\$2,500	9th	
<b>Sheffield, Ralph</b>	Republican	55	\$6,500	11th	
<b>Simmons, Ron</b>	Republican	65	\$18	Not in top 25	
<b>Simpson, David</b>	Republican	7	\$500	Not in top 25	
<b>Smith, Wayne</b>	Republican	128	\$2,000	23rd	
<b>Smithee, John</b>	Republican	86	\$2,500	12th	
<b>Springer, Drew</b>	Republican	68	\$1,000	17th	
<b>Stephenson, Phil</b>	Republican	85	\$0		
<b>Stickland, Jonathan</b>	Republican	92	\$768	23rd	
<b>Straus, Joe (Speaker)*</b>	Republican	121	\$160,250	10th	
<b>Taylor, Van*</b>	Republican	66	\$7,000	13th	
<b>Thompson, Ed</b>	Republican	29	\$7,000	6th	
<b>Thompson, Senfronia</b>	Democratic	141	\$8,500	12th	
<b>Toth, Steve</b>	Republican	15	\$768	20th	
<b>Turner, Chris</b>	Democratic	101	\$6,500	Not in top 25	
<b>Turner, Scott</b>	Republican	33	\$1,250	24th	

<b>Turner, Sylvester</b>	Democratic	139	\$1,500	24th	
<b>Villalba, Jason</b>	Republican	114	\$2,500	23rd	
<b>Villarreal, Mike</b>	Democratic	123	\$7,000	9th	
<b>Vo, Hubert</b>	Democratic	149	\$500	Not in top 25	
<b>Walle, Armando</b>	Democratic	140	\$1,500	15th	
<b>White, James</b>	Republican	19	\$3,250	10th	
<b>Workman, Paul</b>	Republican	47	\$5,750	14th	
<b>Wu, Gene</b>	Democratic	137	\$500	Not in top 25	
<b>Zedler, Bill</b>	Republican	96	\$2,500	17th	
<b>Zerwas, John</b>	Republican	28	\$5,000	17th	

\* Joe Straus, House Speaker, had campaign totals of just over \$6 million.

\* Van Taylor had campaign totals of just over \$1.3 million.