As a part of my senior year internship with the Ohio Chapter of the National Association

of Social Workers (NASW), I was able to work with the “Vote YES on Issue 5” campaign, fighting the high interest rates of payday lending in Ohio.

In June 2008, a rate cap of 28% was placed on the interest rates of payday loans in order to regulate rates soaring at an average of 391%. The payday lending industry petitioned for a referendum to be placed on the November 2008 ballot to overturn the rate cap. In order to confuse voters, the industry deliberately took the “No” vote and blurred what the issue really concerned; claiming such things as a majority “no” vote would save 10,000 jobs.

Before the rate cap was placed in June, more than 300,000 individuals were trapped in a cycle of lending with an average 12-13 payday loans a year.In the year 2006, nearly $3.1 million was spent on interest and fees alone. By 2008 there were more than 1,600 pay day lending stores across the state: more than Burger Kings and Wendy’s restaurants combined.

Many agencies dedicated to social justice and human service formed a coalition in support of the “Yes” vote to keep the rate cap, officially titling the campaign: “Is 391% Too High? Vote YES on Issue 5.” The NASW Ohio chapter joined this group and I had the privilege of working to coordinate the student movement on college campuses.

I recruited student organizations from the 26 universities in Ohio with accredited social work programs. Initially I created an “action plan” of the various ways I would reach students across the state. This action plan was submitted to the campaign and I continually received feedback. I wrote e-mails to student organizations and contacted social work departments. Additionally, I utilized NASW Ohio’s newly formed Student Task Force, which is composed of student representatives from these 26 schools. I had only two months to organize campaign efforts.

I coordinated the distribution of campaign literature supporting Vote YES to the students participating in our campaign. I created a PowerPoint to be used in campus forums and classroom presentations. I collaborated with a writer from my own student newspaper to write an article, which was featured on the front page. I helped design and create t-shirts. The Vote Yes on Issue 5 campaign had a mascot known as “Shady the reformed loan shark” whom I was able to transport to events planned by student groups. The student movement gained significant media attention and I was interviewed for a press release. By Election Day, student groups and individual students from thirteen schools across the state participated in campaign efforts.

The results were staggering. Despite our small budget of $500,000, compared to the payday lenders budget of $22 million, Issue 5 prevailed in 87 out of the 88 counties in Ohio; an impressive 64% of the vote. I am still overwhelmed by the sheer impossibility of the feat and feel privileged to have had an opportunity to help shape history.

This experience has opened my eyes to the impact social workers can have on policy change. I learned it is very important that social workers are well informed of the policies and potential policies that may be affecting their clients. By keeping a watchful eye, social workers will be more ready to mobilize and advocate for their clients. This issue deeply influenced the way I think about advocacy. I now see advocacy as seeking social justice and working to achieve change that will better the life of your client, community, and society as a whole, while ultimately holding onto the hope of a fair and just society. Through this campaign I learned social workers are powerful advocates by themselves, but when they join together they can become an unstoppable force.

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