

## **BILL ANALYSIS**

C.S.H.B. 53  
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Human Services  
Committee Report (Substituted)

### **BACKGROUND AND PURPOSE**

It has been suggested that youth who age out of the foster care system are more likely than their peers to experience negative outcomes, including lower rates of college attendance and higher rates of homelessness and unemployment. While there are many services provided to youth transitioning out of foster care, concerns have been raised regarding the lack of services providing information to these youth relating to cyber fraud, civic engagement, insurance, and mental health services. C.S.H.B. 53 seeks to address this issue by expanding the training services offered to foster youth.

### **CRIMINAL JUSTICE IMPACT**

It is the committee's opinion that this bill does not expressly create a criminal offense, increase the punishment for an existing criminal offense or category of offenses, or change the eligibility of a person for community supervision, parole, or mandatory supervision.

### **RULEMAKING AUTHORITY**

It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution.

### **ANALYSIS**

C.S.H.B. 53 amends the Family Code to require the experiential life-skills training that a foster care provider is required to provide or assist youth who are age 14 or older in obtaining in order to improve their transition to independent living to include the following for youth who are 17 years of age or older:

- lessons related to civic engagement, including the process for registering to vote, the places to vote, and resources for information regarding upcoming elections; and
- lessons related to insurance, including applying for and obtaining automobile insurance and residential property insurance, including tenants insurance.

C.S.H.B. 53 requires the financial literacy education program provided as part of the experiential life-skills training to be developed in collaboration with the Office of Consumer Credit Commissioner (OCCC) and the State Securities Board (SSB) and include instruction on:

- understanding the time requirements and process for filing federal taxes;
- protecting financial, credit, and personally identifying information online;
- forms of identity and credit theft; and
- using insurance to protect against the risk of financial loss.

The bill requires the program to assist a youth who has a source of income to prepare a monthly budget that includes expenses for rent, utilities, telephone service, Internet service, and other reasonable monthly expenses. The bill specifies that the instruction provided under the program

on protecting identifying information in personal and professional relationships applies to personally identifying information.

C.S.H.B. 53 includes mental health services and the required financial literacy education and civic engagement lessons among the services that a person with whom the Department of Family and Protective Services (DFPS) contracts for transitional living services for foster youth is required to provide or assist youth in obtaining. The bill's changes to law apply only to a person who enters into a contract with DFPS to provide those services on or after the bill's effective date.

#### **EFFECTIVE DATE**

September 1, 2019.

#### **COMPARISON OF ORIGINAL AND SUBSTITUTE**

While C.S.H.B. 53 may differ from the original in minor or nonsubstantive ways, the following summarizes the substantial differences between the introduced and committee substitute versions of the bill.

The substitute requires the financial literacy education program to be developed in collaboration with the OCCC and the SSB and include instruction on forms of identity and credit theft and using insurance to protect against the risk of financial loss.

The substitute requires the experiential life-skills training to assist a youth who has a source of income to prepare a monthly budget.