

2013 Public Policy Agenda

The goal of the Indiana Institute for Working Families (Institute), a program of the Indiana Community Action Association (IN-CAA), is to help Hoosier families achieve and maintain economic self-sufficiency. All policy and legislative recommendations on the Institute's 2013 Policy Agenda are based on the culmination of the Institute's analysis of research, data, and national best practice models.

Based on the Institute's research, the 2013 public policy agenda will focus on four main areas:

- Unemployment Insurance;
- Higher Education;
- Asset Development and;
- Protecting Work Supports.

Unemployment Insurance

1. Indiana should establish a Work Sharing program. (Legislative)

Work sharing is an unemployment insurance (UI) benefit that explicitly targets job preservation and allows businesses to retain their skilled workforce during times of temporary decreased demand. A work sharing program would allow an employer an option to reduce the hours and wages of all employees or a particular group of workers instead of laying off a portion of the workforce to cut costs. Workers with reduced hours and wages are eligible for partial unemployment benefits to supplement their paycheck. Because work sharing is voluntary, employers can make decisions about participation in the program based on their unique circumstances. For more explanation on what Work sharing is and how it can help Indiana workers, see our report *Work Sharing: A Win-Win-Win Strategy for Avoiding Job Losses*.

Higher Education

2. Establish a Reimbursable Loan Program for Part-Time Students. (Legislative)

Part-time students make up nearly 60 percent of the total number of students attending higher education in Indiana. However, only two percent of the state's financial aid budget is open to these students. Additionally, 82 percent of adult students attend college part-time. At a time when Indiana is facing a substantial skills gap, and the adults currently in the workforce will continue to make up 65 percent of the workforce up through 2020, Indiana must find a way to

support adults in higher education. A reimbursable loan that emphasizes completion will be a huge benefit to the 1.8 million Hoosiers aged 18-65 who are in need of skills training.

Asset Development

3. Indiana should allow participants in the Individual Development Account (IDA) Program to use their accounts to purchase vehicles for the purposes of going to work or to an education and training program. (Legislative)

The lack of adequate transportation results in a substantial barrier to both access and completion of post-secondary education and training for many low-income working adults. Additionally, Indiana's IDA program is very successful with more than 90 percent of participants meeting their savings goals. To compliment an already successful program and continue efforts to remove barriers to work and to higher education, the Institute would like to see the appropriation for the program increased.

Protecting Work Supports

4. Indiana should maintain current eligibility levels for work support and safety net programs and should work within current guidelines and funding streams to maximize economic returns to the State. (*Legislative and Administrative*)

Work support programs, such as the State Earned Income Tax Credit (State EITC) are vital to Indiana's most vulnerable citizens. The data regarding the success of the EITC is undeniable; it has lifted more children out of poverty than any other single program in the country.

In addition to the EITC, it is imperative that Indiana's entire safety net remains intact for the nearly half a million families that are living below self-sufficiency. These work support and safety net programs include TANF, SNAP, CCDF, among others. We will work to ensure that no further changes are made to Indiana's work support programs that would be detrimental to our low-income working families.