Indiana Institute for Working Families MOVING INDIANA'S WORKING FAMILIES FORWARD

2019 Policy Agenda

# **STOP PREDATORY LENDING**

Other states save working families millions by capping interest rates & fees. Indiana should cap payday loans at 36% APR & prevent increases in fees & interest on other financial products.

## **UNLOCK EARLY EDUCATION**

Parents & caregivers want - but struggle to access and afford - high-quality early learning environments for their young children. Indiana should remove restrictions on On-My-Way Pre-K, boost funding, & consider a child care tax credit to put quality care in families' reach.

#### **TRANSFORM TANF**

Temporary Assistance for Needy Families (TANF) was meant to be a lifeline when families struggle, but in Indiana, eligibility & benefits levels have eroded to 16% of the federal poverty level. It's past time to raise eligibility & benefits.

## **IMPROVE JOB QUALITY**

Indiana's workforce doesn't look the same as it did in the past, so its policies shouldn't, either. Pregnant women should receive reasonable accommodations so they can safely stay on the job, & we need paid family leave to build strong families and a strong economy.

## **INCREASE EARNINGS**

Too many of Indiana's jobs do not pay enough to meet basic needs & support a family. Indiana should raise its minimum wage & increase funding for workforce training programs that connect Hoosiers to higher-paying jobs.