



Listening to HOUSIERS

EARNED WAGE ACCESS

PARTICIPANT SNAPSHOTS



Unexpected medical bills after months of unemployment made it so that when Quincy got a job in retail and heard about EWA in the HR onboarding, it felt like the solution to months of financial stress. Quincy began using Earned Wage Access regularly, and **only stopped after an issue with the Earned Wage Access provider left her short around \$350**, an issue that has gone unresolved despite attempts to reach customer service.



Andrew began using Earned Wage Access after hearing about it from his retail employer, as he needed the extra money to handle expenses like food and gas. While this was at first a once-off, his next job was 45 minutes from home, creating a cycle of needing advances to afford transportation to and from work. **After paying large sums in fees to Earned Wage Access providers**, Andrew eventually shut his account, and now uses a different provider to minimize fees.



Rising gas costs left Celia struggling to get to and from work. With her fast food employer participating in Earned Wage Access, **Celia began a cycle of borrowing that she found difficult to escape**, with transportation expenses a chronic challenge. Now unemployed, Celia gets her unemployment insurance early through Earned Wage Access products.



Everyday essentials weighed heavily on Abigail, leaving her feeling like **Earned Wage Access through her fast food employer was the only way to keep on top of things**. Abigail now collects her disability benefits through Earned Wage Access, as she is unable to work due to her disability.



Money has always been tight for Daphne, in her 60s, who worked in fast food service. Earned Wage Access seemed like the solution, though she reports that **at times, it has taken up to 15% of her "loan" amount in tips**. Now unable to work, Daphne uses EWA to access her SSDI benefits.



A single mother of two, Sophia works in retail and **only uses Earned Wage Access when she and her children have unexpected expenses**, such as doctor's appointments or transportation troubles, because she wants to avoid putting them on a credit card or taking out a loan.



Before they divorced, Raven and her husband struggled to keep up with bills while raising a family. They used several different Earned Wage Access providers – in addition to payday loans – to pay bills and unexpected expenses, although **this sometimes led to a cycle of reborrowing**.



Starletta first used Earned Wage Access when she needed \$20 to buy gas to get home from work and then **found it to be a cycle that becomes "the norm" and "creates additional problems down the road."** Now, she puts money on a gas card instead.

TAKEAWAY #1

Hoosiers turn to EWA when they are struggling to afford daily essentials and work jobs that make it difficult to make ends meet.

I was leaving work to go home and realized I did not have enough gas to make it, but didn't have any money.”

- Starletta

“It's just difficult when you're living paycheck to paycheck. If your bank charges you overdraft fees [EWA] does give you comfort in that, you know, knowing that you're not going to be overdrafted...I wish I didn't have to do it, but I'm glad it's there.”

- Abigail

“[I use EWA for the benefits of] not having to worry in the middle of the week about gas, you know, or knowing that if I worked for three days and I had a certain bill due by this time, that it would be able to be paid.”

- Quincy

“I'm living in a three-bedroom house with five people, and I'm--I'm [approaching] bankruptcy. So honestly, yeah, it's wages. They need to go up a lot, and there needs to be some radical change.”

- Andrew

TAKEAWAY #2

EWA can create a cycle of borrowing that is difficult to escape.

It became a whole kind of cycle. We would advance pay on some, but then when we got paid, we'd have to pay back. Because our pay then was short what we had advanced, we would just keep having to redo it...that's sometimes a pretty vicious cycle to get out of.”

- Raven

“It's almost, like self-defeating to see...[EWA] makes a tradeoff for now, but it really just piles it up for later. So you're borrowing from later in a way that even if you were putting in all your effort and stuff, like you would lose traction so fast...”

- Quincy

“When your payday hits, you're thinking you're still getting, you know, \$500, \$600 on it, but then it's only like \$100. You're like...now what am I going to do? Well, I got to take more out of the advance like I just did last week. And then it's just a vicious cycle that you can't get out of it after that.”

- Celia

“I have issues sometimes with paying [EWA] back on time or, with my next paycheck...covering it plus my other expenses...life happens and you borrow that and something else comes up, and then you can't pay your loan back.”

- Sophia

TAKEAWAY #3

EWA is relatively easy to set up, but when something goes wrong, there is often little customer or regulatory support to address problems.

“**[To set up EWA] you’ve got your phone right there in front of you. You don’t have to go into anywhere...it seems a lot easier to prove who you are online than what it does in person...**”

– Andrew

“**I didn’t have access to any of my earnings because my account had been taken over, and I talked to customer service...like an hour at a time....but they never did another thing about it. So, I just let it go, because at that point I was going through so much...but it was horrible. [I lost] maybe \$300, you know, maybe \$400...**”

– Quincy

“**I believe the reason I ended up getting off is because we had to end up closing our bank account. We couldn’t get the [EWA] transactions to stop coming through, and it was putting us further and further into the hole.**”

– Andrew

“**You can get your paycheck a little bit early, but I would go at it with a grain of salt. Because there have been, I have heard accounts of, of them just shutting their accounts down.**”

– Abigail

TAKEAWAY #4

Allowing tipping in EWA puts people who need money in a difficult position, especially when they believe their access or others’ access depends on how much they tip.

“**Had I given a tip, I probably would have been offered a higher [amount]...I don’t know it’s the feeling I got is if you tip, they might they might approve you for a little bit more rather than just the base.**”

– Abigail

“**Whenever I get some type of big money then I’ll just tip a big amount that way it kinda covers me for a long time.**”

– Celia

“**There were a couple of times where the tip got added in and I didn’t request that and they just took it out...fifteen percent of the loan.**”

– Daphne

“**If I have the extra money, if it’s been a really good week, work’s been good, I’ve got enough hours, I’ll usually give a tip because, you know, those tips go toward helping other people be able to get their loans.**”

– Sophia

“**Honestly, it almost makes you feel like if you don’t tip, then you either won’t get enough next time whenever they re-up you... Instead of putting the no tip in front of the initial tip. To me they’re leading you into thinking okay this is progressively going up.**”

– Andrew

TAKEAWAY #5

Because fees to use EWA tended to be a few dollars, Hoosiers believe EWA advances were less costly than other products, but repeat borrowing of small amounts for short time periods can result in APRs over 400% - far higher than credit cards or even payday loans.

“They weren't big fees at all. And even if they had fees, I knew like, again, they weren't going to be big. I would rather do, um, the ones that we have done rather than credit cards because I know the fees add up way faster.”

- Raven

“There was also like there's other charges and stuff - like \$5 charges and stuff [added on to EWA].”

- Quincy

“And I didn't even know that I was paying fees for the longest time, because it doesn't--it doesn't say that in black and white. I paid a crap ton of fees...I remember it said in an advertisement or whatever there were no fees, and that was one of the reasons that I did it...but then I ended up paying.”

- Celia

“I had a \$50 advance, and they charged me \$2 to pay to borrow \$50...[With EWA] the \$100 cost me \$105 to pay back. I meant it's...you know, that \$100 comes in handy right now.” *[Note: Carrying a \$50 balance on a credit card at 25% APR for 30 days would cost \$1.04]*

- Abigail

FINAL THOUGHTS

If you are a person who is in such desperate need for \$50 that you're willing to pay later to get it now, you're not financially stable. No judgment, because that's my situation too - but if an amount like \$50 or \$100 can make or break you, you don't have the resources to pay back a loan plus fees without it making a big impact that requires you to then do it again. **They're just payday loans for the modern app age.”**

- Shelby

METHODOLOGY

In May 2026, Institute staff conducted eight one-on-one interviews with Hoosiers who used Earned Wage Access products via phone and Zoom, with one interview finalized via email due to the participant's limited availability and desire to contribute to the project.

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