



INDIANA COMMUNITY ACTION POVERTY INSTITUTE

Research and Public Policy

Testimony before the House Financial Services Committee

HB 1125 – Earned Wage Access Products

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Good morning Senator Rogers and Members of the Committee

As a former teacher, a parent, and an advocate for Hoosier families, I am pleased to support SB 409. From the first prenatal visit to the day they fly the nest, our children require our energy and attention. So too, does work. Increasingly, children have working parents, and this sometimes sets up a tension between engagement in a child’s schooling and performance on the job. In 2023, 67 percent of two-parent families with children had both parents employed, while in single parent families that percentage is 76% for mothers and 87% for father-led households. We also have roughly 56,000 grandparents raising grandchildren in Indiana, at least some of whom are also working – and this may be a population to consider including as this bill develops.

Having participated in and observed quite a number of case conferences during my time in education and in school evaluation, I can tell you that having a parent present changes the dynamic. Teachers don’t have to question or assume what works or doesn’t, what is happening at home or isn’t – and the parent-school team comes up with better plans and solutions to challenges a student may be facing. In one particularly powerful example that I can recall when I was observing case conferences for a school evaluation, school staff were speculating about the reasons a particular student was struggling. When dad arrived and talked about the strategies he was trying and what he was observing, the conversation shifted completely and the team started looking at other possibilities like dyslexia.

A number of states, both red and blue, have provisions in place to support parents’ engagement in their children’s schools – and I’m so pleased that my home state of Indiana is joining them. While I’m



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certain that most employers recognize that their employees have obligations to their families and sometimes need flexibility, this bill codifies that expectation and our collective commitment to supporting some of our most vulnerable students. We appreciate this step forward and hope that we can continue to work on strategies that allow parents to be their best at work and at home.