

UNDERSTANDING POLICY & LEGISLATION



INDIANA
COMMUNITY ACTION
POVERTY INSTITUTE

About the Institute

The Indiana Community Action Poverty Institute engages in research and promotes public policies to help Hoosier families achieve and maintain financial well-being.

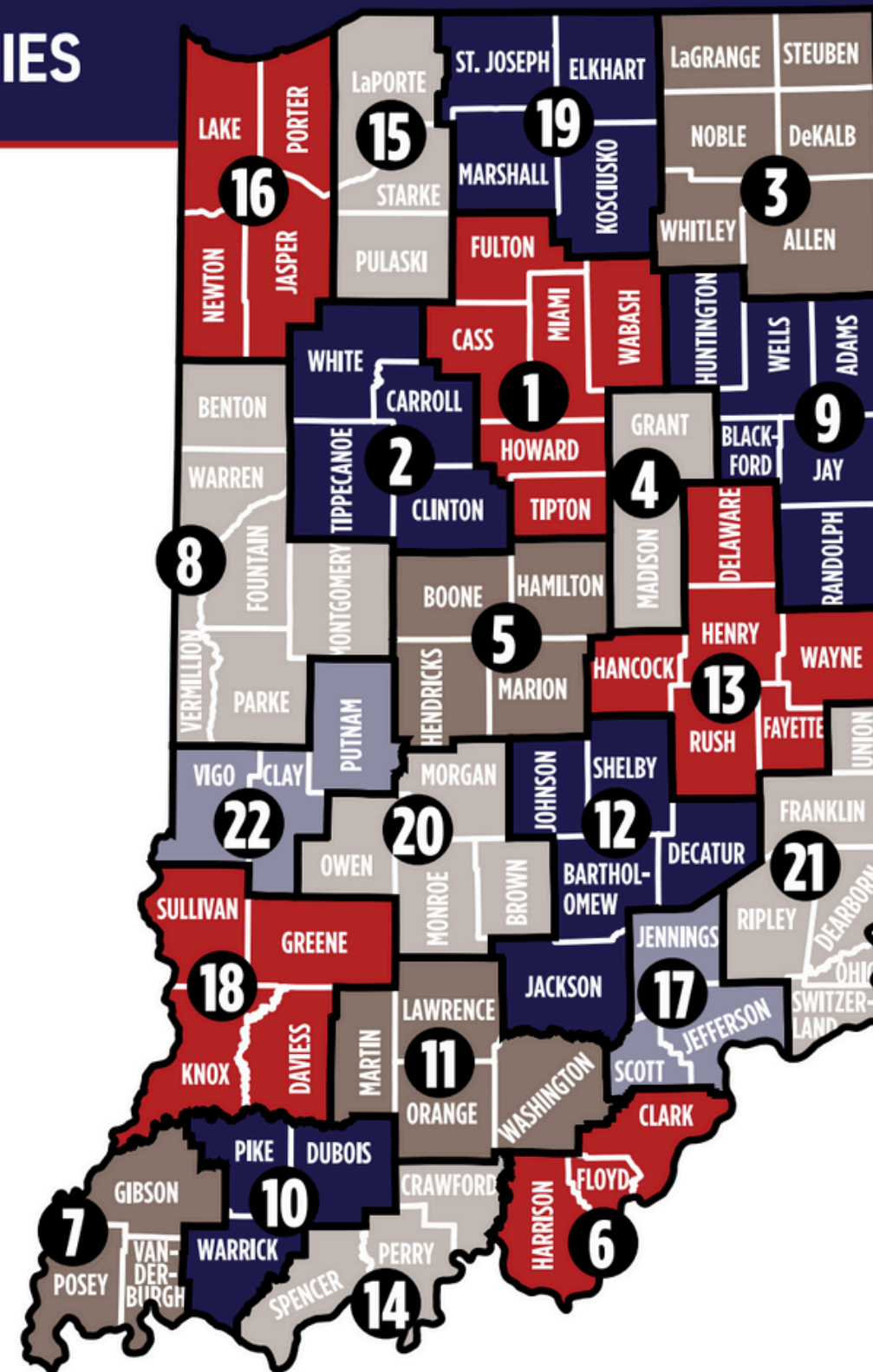
Who Am I?

Erin Macey, PhD
Director
emacey@incap.org

INDIANA COMMUNITY ACTION AGENCIES

- 1 AREA FIVE AGENCY ON AGING & COMMUNITY SERVICES, INC. (AREA FIVE)**
1801 Smith St.
Logansport, IN 46947
(574) 722-4451
or (800) 654-9421
WWW.AREAFIVE.COM
 - 2 AREA IV AGENCY ON AGING AND COMMUNITY ACTION PROGRAMS (AREA IV)**
660 N. 36th St.
Lafayette, IN 47903
(765) 447-7683
or (800) 382-7556
WWW.AREAIVAGENCY.ORG
 - 3 BRIGHTPOINT**
227 E. Washington Blvd.
Fort Wayne, IN 46802
(260) 423-3546
or (800) 589-2264
WWW.MYBRIGHTPOINT.ORG
 - 4 CENTRAL INDIANA COMMUNITY ACTION PROGRAM (CICAP) JOBSOURCE**
222 E. 10th St., Suite C
Anderson, IN 46016
(765) 641-6501
WWW.JS-CICAP.ORG
 - 5 COMMUNITY ACTION OF GREATER INDIANAPOLIS (CAGI)**
3266 N. Meridian St.
Indianapolis, IN 46208
(317) 396-1800
WWW.CAGI-IN.ORG
 - 6 COMMUNITY ACTION OF SOUTHERN INDIANA, INC. (CASI)**
1613 E. 8th St.
Jeffersonville, IN 47130
(812) 288-6451
WWW.CASI1.ORG
 - 7 COMMUNITY ACTION PROGRAM OF EVANSVILLE AND VANDERBURGH COUNTY, INC. (CAPE)**
401 S.E. 6th St. Suite 001
Evansville, IN 47713
(812) 425-4241
WWW.CAPEEVANSVILLE.ORG
 - 8 COMMUNITY ACTION PROGRAM, INC. OF WESTERN INDIANA (CAPWI)**
418 Washington St.
Covington, IN 47932
(765) 793-4881
WWW.CAPWI.ORG

**Continued on next page*



Indiana Community
Action Association
works to strengthen
the capacity of
**Indiana's
Community Action
Agencies** to address
community needs
and poverty.



INDIANA COMMUNITY ACTION POVERTY INSTITUTE

Research and Public Policy

FAST FACTS: 2025 LEGISLATIVE SESSION

With three full-time analysts, two associate-level positions, and our director, the Institute has...

Testified in

15

hearings

Inspired **41**
Hoosiers to complete
284 civic engagement
skill-building
challenges in our
“Get IN-volved”
program

Met individually with over
90 legislators,
policymakers, and
associated staff to
represent **YOUR** interests

Drove over
1,000
letters from Hoosiers
to their legislators

Contributed
to pre-session
development of
7 bills and
2 resolutions

What's happening here?



MY JOURNEY

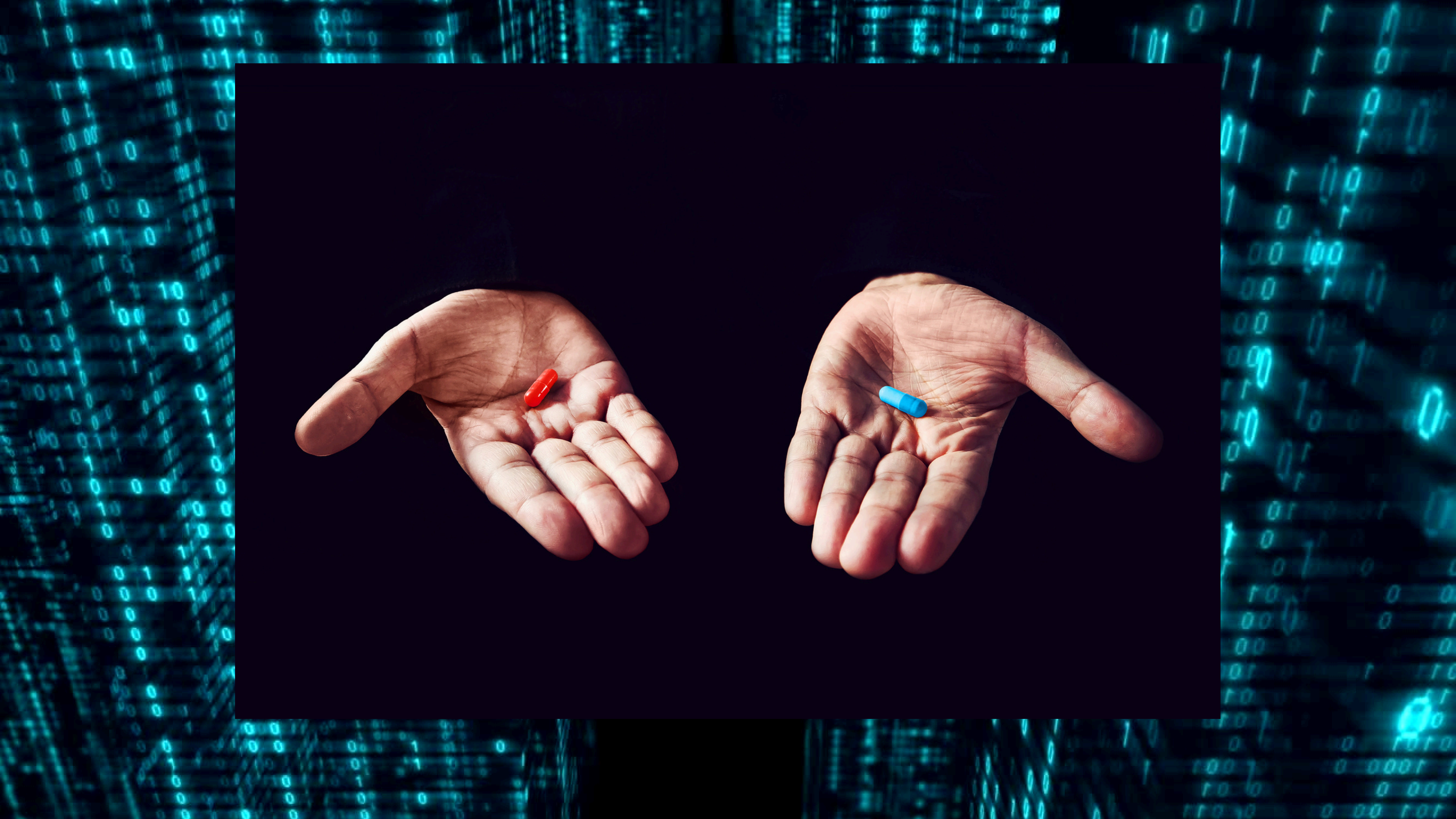
AdvocacyWorks | 2025



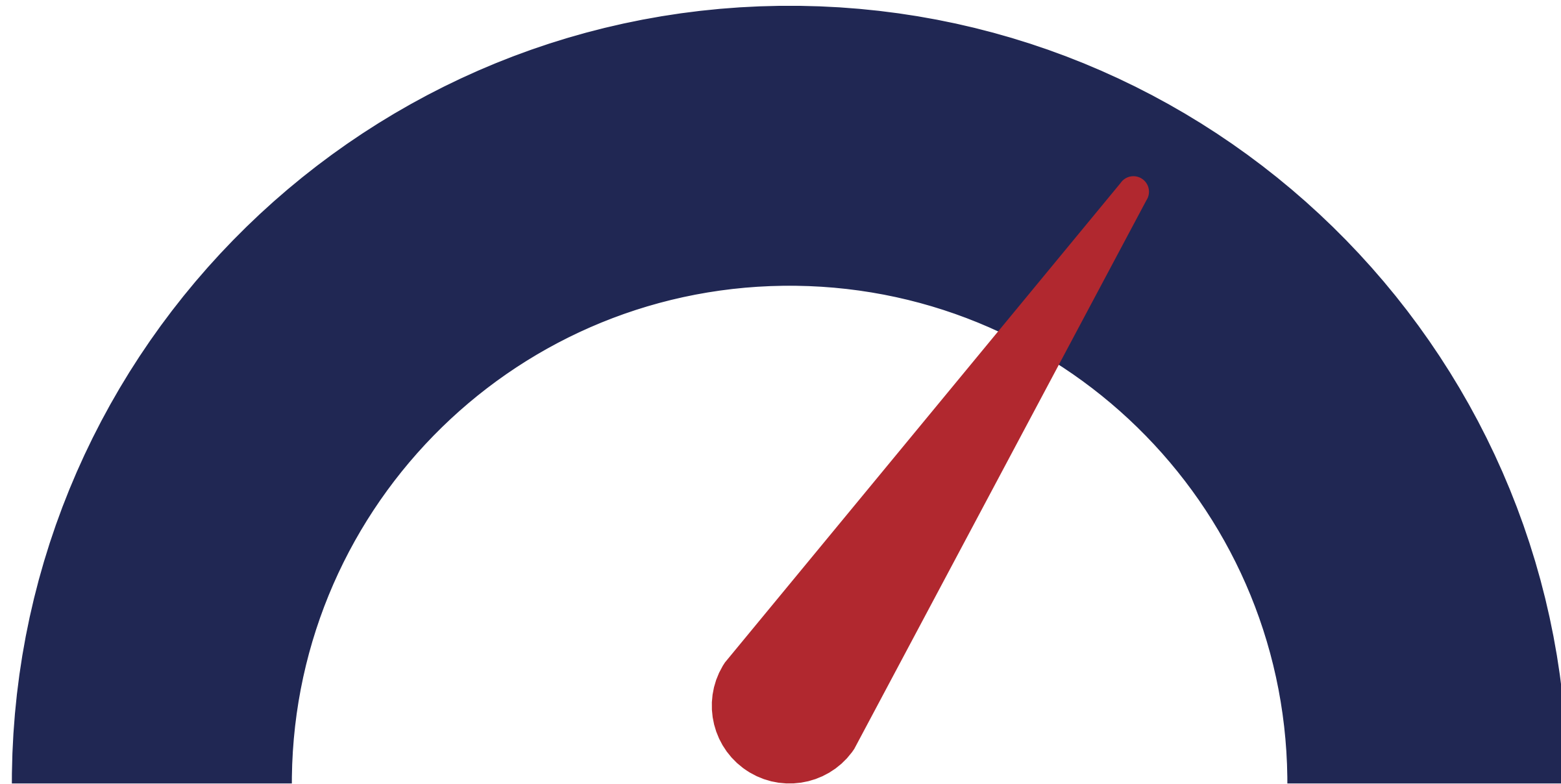
The image features a white background with three vertical bars on the left: a wide red bar, a medium-width grey bar, and a narrow dark blue bar. In the top right corner, there is a 10x10 grid of red dots. In the bottom right corner, there is a 5x10 grid of red dots. The text 'THE WHAT & WHY' is centered in a bold, dark blue, sans-serif font.

THE WHAT & WHY





Advocacy



Education

Lobbying

AdvocacyWorks | 2025

Three Key Reasons:

- 1. Policymakers Come from a Particular Walk of Life**
- 2. Lobbyists and Other Advocates are Engaging**
- 3. We all Win When Hoosiers are Financially Secure**

Ask Good Questions

What debts do you currently have
and which ones are you
behind on paying?



What supports did
you have or wished
you had during
pregnancy?



Did you know the APR of
a payday loan could be as
high as 391% APR?

Document Challenges



Medical Debt in Indiana

Summer 2022


Introduction

In February 2022, the Consumer Financial Protection Bureau (CFPB) released a report estimating that approximately 111 million delinquent medical bills (nearly 90-95% of all bills currently in collections) totaled \$88 billion on Americans' credit reports.¹ The burden of medical debt is particularly acute in Indiana. The CFPB's report found that Indiana has the eleventh highest share of its population with a medical debt in collections (18.2% with \$2.2 billion outstanding) in the United States and the highest among Midwestern neighbors.² The Urban Institute provides comparable data with roughly one in six Hoosiers with medical debt in collections, and median amount in collections of \$2.4k.³


However, medical collections data alone do not convey the full scope and burden of medical debt itself. Collections do not reflect bills already paid or medical debt paid through other financing methods such as a credit card or personal loan, nor do they reflect the financial reality of the roughly 20 million Americans who do not have a credit score or report at all.⁴ This makes the true picture hard to frame, providing challenges to researchers and policymakers.

Existing research on the prevalence of non-collections medical debt burdens is only partially available. The Consumer Research






Payday Lending




INDIANA
COMMUNITY ACTION
POVERTY INSTITUTE
Research and Public Policy

Methodology


In June of 2023, Institute staff conducted five one-on-one interviews with individuals who borrowed payday loans at storefronts in Indiana. Our interview questions asked about what led them to borrow, their experiences with payday loans, and what they want policymakers to know about payday lending. We use pseudonyms to protect participants' privacy.




Denise is a widow living on Social Security. While she owns her own home, she struggles to afford all the other costs of living on her monthly benefit.




Sandy was recently disabled and, as a result, was unable to continue working, leading her family to lose her income while she was applying for Social Security Disability.



Donna lives in southern Indiana and was a caregiver for her mother around the time her father died. She borrowed her first loan from a storefront in her town because she was struggling to pay rent.



David is a father of young children and breadwinner for his family. He has used both payday loans and early wage access products.



Deondra is a single mother who works full time and cares for her two school-age children. While she has a job and is, as she puts it, "not all the way down," she struggles to keep up with kids, work, and bills.

Lessons Learned

TAKEAWAY #1

When taking out a payday loan, borrowers were often thinking only about the short-term relief, not the long-term stress and costs.

"At the time, you don't think about it. I think it's trying to get through until the next, you know, pay period or whatnot."

– David

"You don't realize that you're going to get trapped. I don't know... you always think you're going to get out of it somehow."

– Donna


"A red flag should have raised, but...I was so busy and caught up in the fire, I didn't pay it no mind. That's what messed me up. [You feel] just like if you had this extra dollar today, you would be in the safe zone. And I was hoping for a better outcome, but it doesn't work that way."

– Deondra


"I was stuck in that"

"I have been doing it"

"It's a vicious circle. When you live paycheck to"



Indiana Institute
for **Working Families**
Research and Public Policy



A Program of
INCAA
INDIANA COMMUNITY
ACTION ASSOCIATION

Policy Brief

October 2019

Supporting Pregnant Workers

Women who wish to continue working while pregnant should be supported on the job. Today, a majority of women work throughout pregnancy and return to work soon after childbirth. While many women can and do work successfully until their due date with no modifications, others – particularly those in physically demanding jobs – may require small accommodations to continue their employment. However, a significant number of women are denied these requests, and many more are afraid to ask for fear of losing their jobs. Furthermore, many women lack access to paid or even unpaid leave from work. This means that some pregnant workers are forced to make an untenable choice: continue working without modifications or quit and face financial hardship. This puts women's livelihood and health – and, potentially, the health of their newborns – at risk.

While pregnant workers are protected against discrimination both nationally and at the state level, this does not provide a pregnant worker with an affirmative right to accommodations in the workplace. Many other states, including Kentucky and West Virginia, have fixed this problem by passing legislation that provides pregnant women a right to reasonable accommodations that do not impose an "undue hardship" on their employer – a standard already in place for workers with disabilities. These laws have passed with bipartisan and often unanimous support. Indiana should pass a similar law and should make paid family and medical leave available to all workers. The state should also incentivize and support efforts to change workplace culture to ensure that women can successfully work and experience a healthy pregnancy.

The Needs of Pregnant and Nursing Workers

Three out of four working-age Hoosier women are part of the labor force, meaning that they are either employed or actively looking for work. The vast majority of these women will, at one time, experience pregnancy and childbirth. Nationally, 86 percent of women ages 40-44, which is toward the end of typical childbearing years, had given birth in 2016¹ and approximately eight in ten women who work



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THE WHO

WHO ARE YOUR POLICYMAKERS?

Senators



WHO ARE YOUR POLICYMAKERS?

Senator Banks
Senator Young
1 of 6.94 million



A photograph of the U.S. Capitol building in Washington, D.C., featuring its iconic dome and classical columns. The image is used as a background for a presentation slide.

WHO ARE YOUR POLICYMAKERS?

House of Representatives

A photograph of the U.S. Capitol building in Washington, D.C., featuring its iconic dome and classical architecture with columns and statues. The image is used as a background for the text overlay.

WHO ARE YOUR POLICYMAKERS?

Congressman Carson
Congressman Shreve
Congressman Messmer
1 in 750,000

Who are your policymakers?

State Senators

Who are your policymakers?

Senator Shelli Yoder

Senator Eric Koch

Senator Greg Walker

Senator Rod Bray

Senator Randy Maxwell

1 in 135,000

A large, ornate, light-colored stone building with a prominent green dome and a statue in front, under a cloudy sky.

Who are your policymakers?

State Representatives



Who are your policymakers?

Representative Matt Pierce
Representative Bob Heaton
Representative Peggy Mayfield
Representative Dave Hall

1 in 68,000

WHO ARE YOUR LAWMAKERS?

[About the IGA](#) [Archives](#)

☒ All ☐ Senators ☐ Representatives

[About and Contact the IGA](#)[LSA Continuing Legal Education](#)[Notices & Updates](#)[Location and Maps](#)[The Indiana State Capitol](#)[How a Bill becomes a Law](#)[Find Your Legislator](#)[Senate District Map](#)[House District Map](#)[How to Register to Vote](#)[FAQ](#)[Accessibility Statement](#)[Contact Support](#)[Website Help](#)

Find Your Legislator

Please enter your home address to get your legislator information.

* Street Address

Please enter a complete address. (Example: 1111 E County Road 111S)

* City

Please enter a city. (Example: Indianapolis)

* State

* Zip

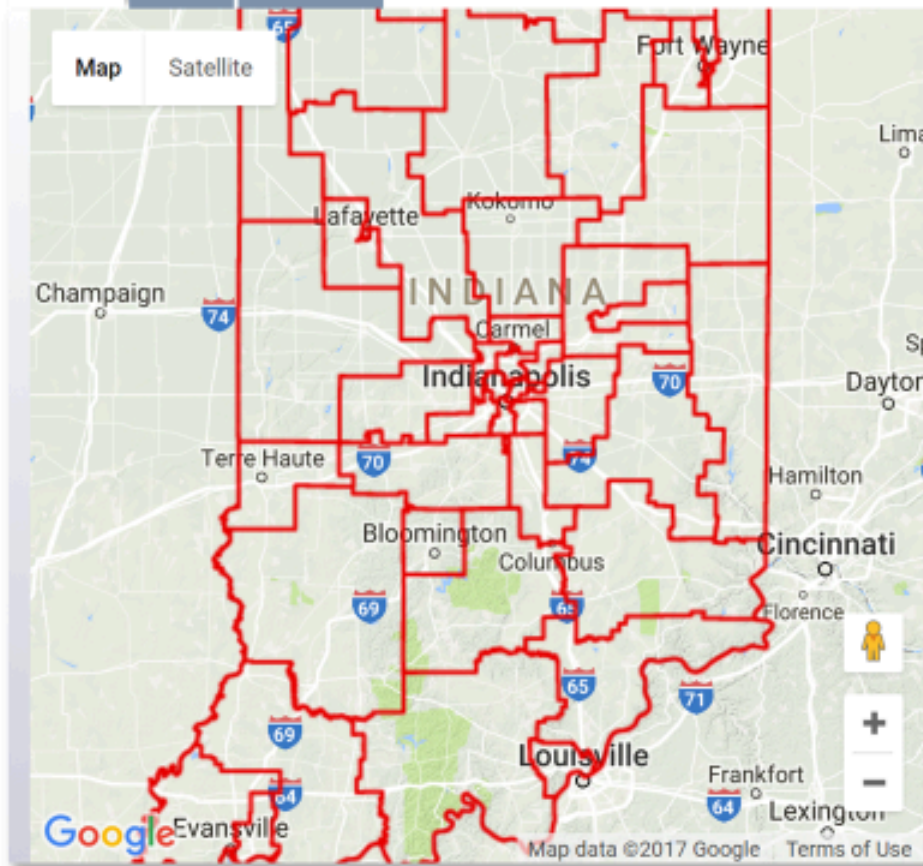
Please enter a zip code. **Numbers Only.** (Example: 46204)

Search

* = Required Fields

Senate House Congress

Map Satellite



Getting to Know Your Legislators

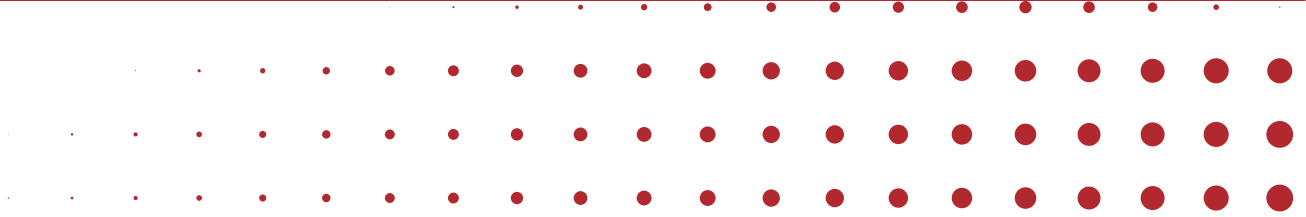
1 What bills have they filed?

2 What's in their caucus biography?

3 What committees do they serve on?

4 How did they vote on issues you care about?

5 What have they talked about in the media or on social media?



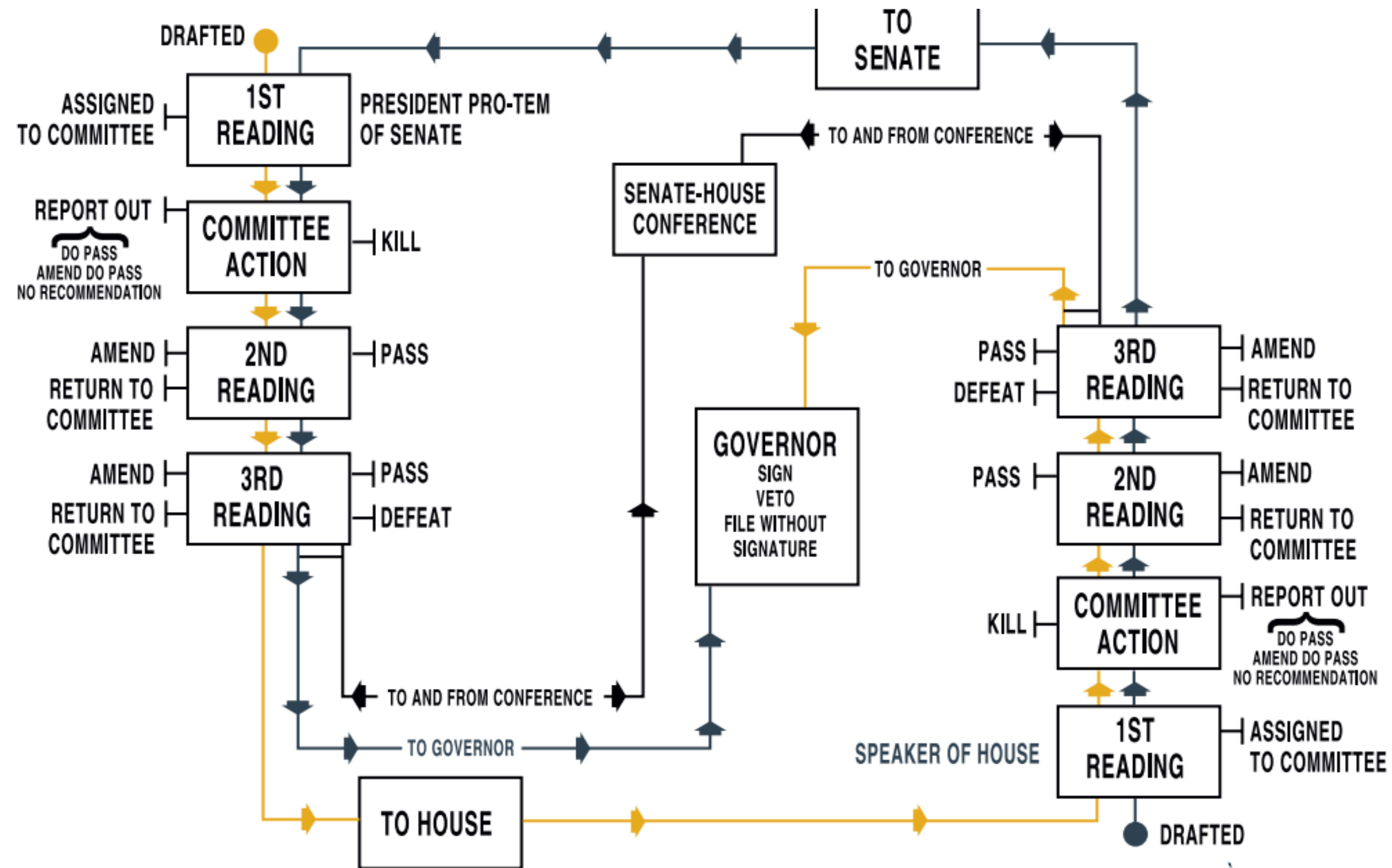


The When & How



Are we talking about money?

LEGISLATIVE PROCESS



IT'S NOVEMBER!



Legislative Services

Cosponsors


Governor's Office



**What would
you file?**



<https://iga.in.gov/legislative/2025/bills>



Indiana General Assembly
2025 Session

Find a Bill

Find Your Legislator

Home

Information

Session

Committees

Legislation

Laws

Publications

Bills

Resolutions

By Legislator

By Subject

Session Year:

2025 (Current)

Search for Bills...

All

Senate

House

Active

Inactive

Bills for 2025 Session

Copy All Bills

As bills are introduced during the legislative session, the bill number and short description are included in the list below. Active bills are displayed in blue. All bills must achieve certain milestones within specific deadlines throughout the legislative process in order to remain active. Those bills that do not are displayed in gray once the milestone has passed, and a label of "Inactive" is applied for use by screen reader adaptive technologies.

Senate Bills

Copy Senate Bills

SB 1: Local government finance.

SB 2: Medicaid matters.

SB 3: Fiduciary duty in health plan administration.

SB 4: Water matters.

House Bills

Copy House Bills

HB 1001: State budget.

HB 1002: Various education matters.

HB 1003: Health matters.

HB 1004: Health care matters.



**What would
you hear?**

COMMITTEE HEARING

1. Chair decides which bills to hear (and amendments)
2. Bill author presents the bill
3. Supporters and opponents can weigh in (sign in sheet)
4. Committee members can ask questions
5. Chair decides whether to hold a vote

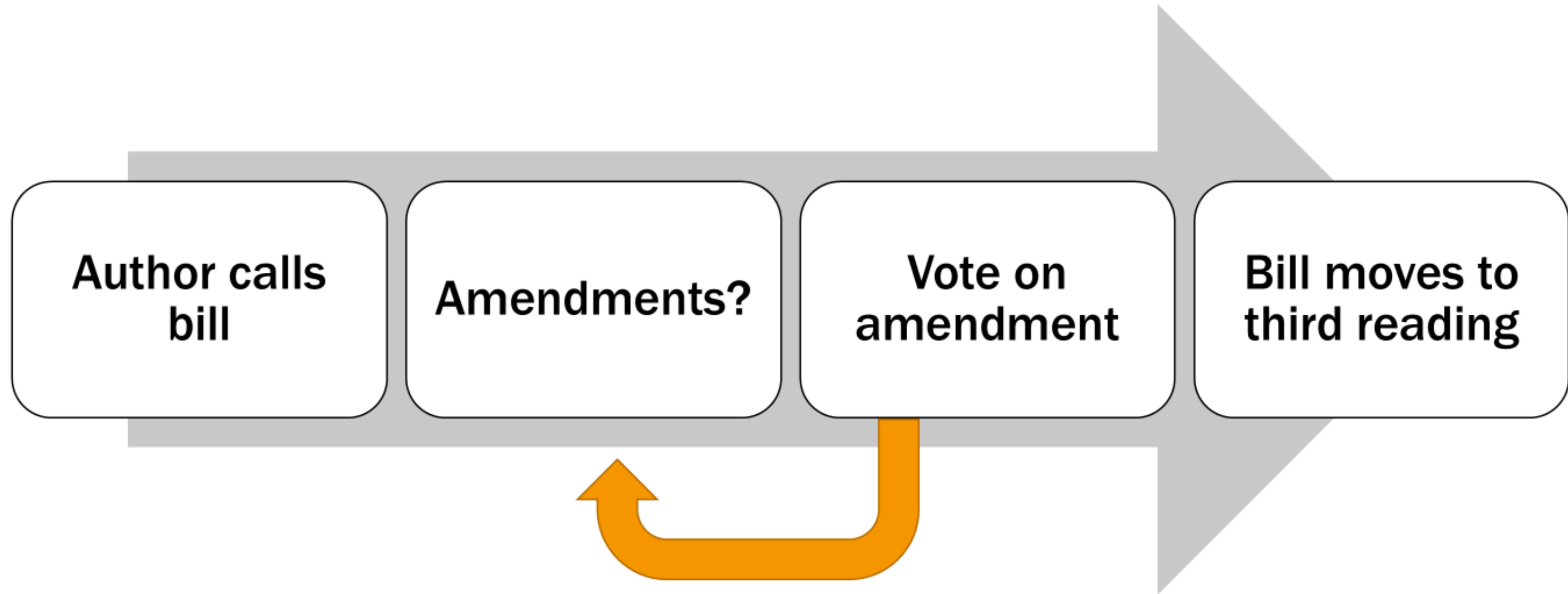




LET'S
TALK

**Have you
worked on
legislation
or testified?**

SECOND READING



SECOND READING

Latest version

Latest Fiscal Note

Bill Details

Bill Actions

Senate Amendments

House Amendments

Amendment #4 (Filed)

Amendment #3 (Filed)

Amendment #2 (Filed)

Amendment #1 (Filed)

Senate Roll Calls

House Roll Calls

Bill Versions

Committee Reports

Senate Bill 154

Enrolled Senate Bill (S)

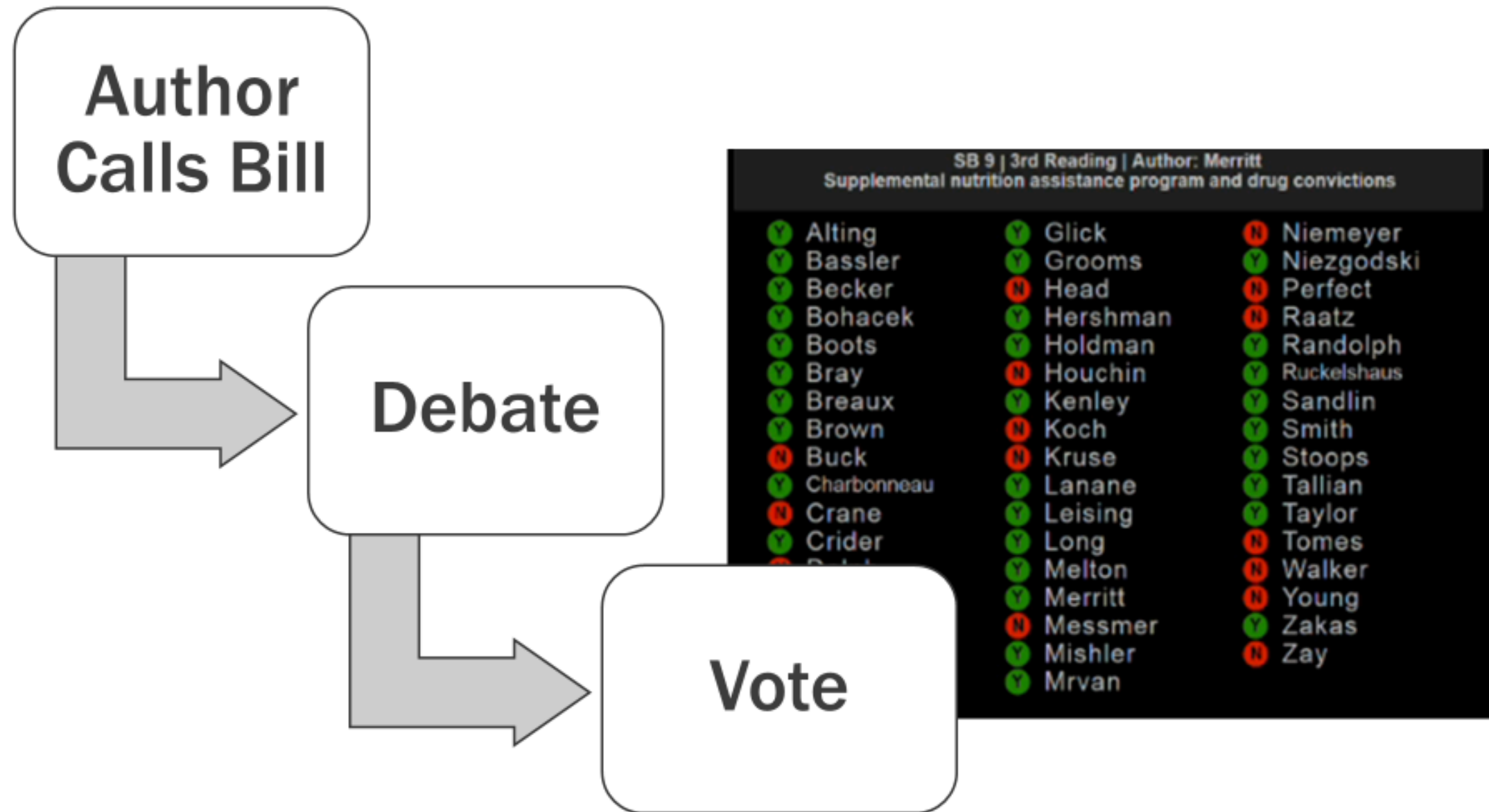
Authored by [Sen. James Merritt](#), [Sen. Vaneta Becker](#), [Sen. Jon Ford](#).
Co-Authored by [Sen. Mark Stoops](#), [Sen. Lonnie Randolph](#).
Sponsored by [Rep. Julie Olthoff](#), [Rep. David Frizzell](#), [Rep. Linda Lawson](#), [Rep. Cindy Ziemke](#).

Authors / Sponsors


DIGEST


Asset limitation for SNAP eligibility. Requires the division of family resources to: (1) beginning January 1, 2018, implement within the federal Supplemental Nutritional Assistance Program (SNAP) an expanded eligibility category and specifies a countable asset limitation for resources of \$5,000 in determining an individual's SNAP eligibility; and (2) notify the United States Department of Agriculture of the implementation of expanded categorical eligibility under SNAP. Specifies certain resources that may not be counted as an asset for purposes of SNAP eligibility. Requires the division of family resources to submit a report to the legislative council concerning the projected total amounts that [... View more](#)

THIRD READING



HOW DID MY LAWMAKER VOTE?

Latest version > 

Latest Fiscal Note > 

Bill Details >

Bill Actions >

Senate Amendments +

House Amendments +

Senate Roll Calls +

House Roll Calls +

Bill Versions +

Committee Reports +

CCR/Concurrence/Dissent +

Actions for Senate Bill 154

Reverse

☒ All Actions ☐ House Actions ☐ Senate Actions

S 04/27/2017 Public Law 207

S 04/27/2017 Signed by the Governor

S 04/25/2017 Signed by the President of the Senate

H 04/21/2017 Signed by the Speaker




S 04/21/2017 Signed by the President Pro Tempore

S 04/17/2017 Senate concurred in House Amendments; [Roll Call 471: yeas 28, nays 17](#)

S 04/12/2017 Motion to concur filed

H 04/05/2017 Returned to the Senate with amendments

H 04/04/2017 Third reading: passed; [Roll Call 374: yeas 97, nays 0](#)

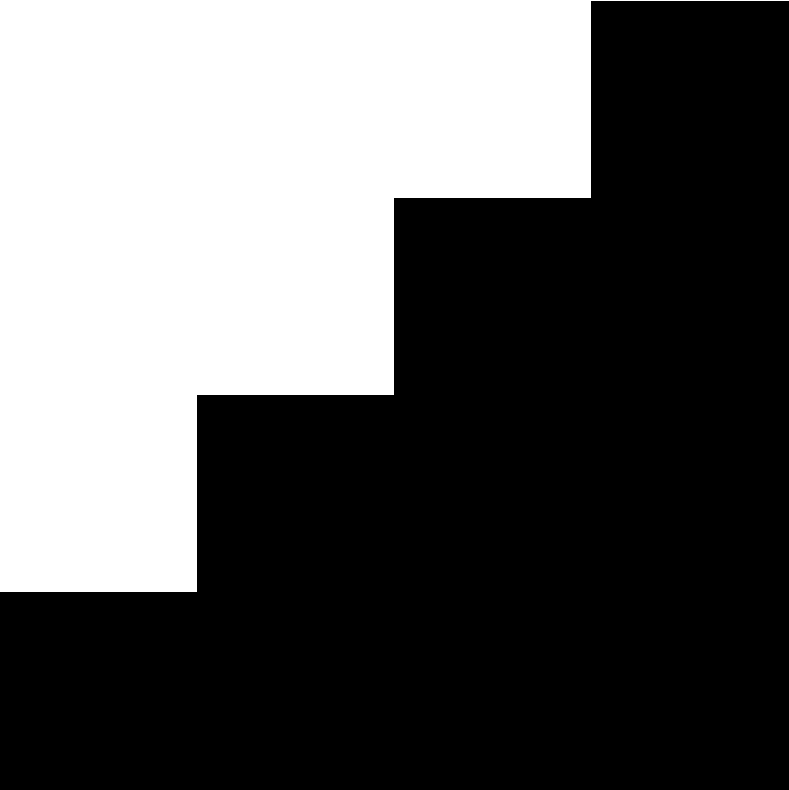



AND THEN....

DO IT ALL OVER AGAIN

**One-on-One Meetings
Community Forums/Town Halls
Interim Study Committees**





Q U E S T I O N S ?

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THANK YOU!!!