

# 6 Legislative Public Policy Tools That Can **RESTORE ECONOMIC OPPORTUNITY** for **HARD-WORKING HOOSIERS** in 2016

## THE INDIANA INSTITUTE FOR WORKING FAMILIES' 2016 LEGISLATIVE PUBLIC POLICY AGENDA

is comprised of tools that will **REWARD** hard-working Hoosiers by ensuring they share in economic growth, **STRENGTHEN** work-support programs for our most vulnerable citizens, **AND ULTIMATELY EQUIP ALL HOOSIERS** with the opportunity to obtain the skills necessary to attract high-paying, quality jobs that are necessary for a family's economic self-sufficiency.

### FINANCIAL ASSETS & OPPORTUNITIES **REDUCE DRIVER'S LICENSE SUSPENSIONS FOR VIOLATIONS NOT RELATED TO SAFETY**

Hundreds of thousands of Hoosiers are trapped in a cycle of poverty and legal trouble due to suspensions that impair reliable transportation for work and family obligations. Other necessary remedies: reinstatement-fee amnesty program, repayment plans and alternatives to suspensions.

### HIGHER EDUCATION, WORKFORCE DEVELOPMENT **OPEN THE EARN INDIANA PROGRAM TO PART-TIME ADULT STUDENTS**

Make 'Earn Indiana' work-based learning opportunities open to part-time students who are eligible for the Adult Student Grant.

### FINANCIAL ASSETS & OPPORTUNITIES **ALLOW INDIVIDUAL DEVELOPMENT ACCOUNT PROGRAM PARTICIPANTS TO PURCHASE VEHICLES FOR WORK OR EDUCATION**

Lack of adequate transportation is a substantial barrier to access and completion of post-secondary education and training for many low-income working adults.

### FINANCIAL ASSETS & OPPORTUNITIES **PROTECT PAYDAY LOAN BORROWERS FROM FALLING INTO DEBT TRAPS**

Require lenders to provide additional truth-in-lending information to borrowers. Also require lenders to offer installment payment plans with no additional fees for the borrower's initial loan.

### STRENGTHEN THE SAFETY NET **ELIMINATE THE SNAP ASSET LIMIT TO HELP FAMILIES WEATHER THE SNAP "CLIFF"**

Encourage savings behavior, promote self-sufficiency and upward economic mobility and reduce administrative costs for the state.

### UNEMPLOYMENT INSURANCE **ESTABLISH A WORK-SHARING PROGRAM**

This unemployment insurance benefit explicitly targets job preservation and allows businesses to retain their skilled workforces during times of temporary decreased demand.

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