

Press Coverage | December 30, 2025

2025 Was a Big Year for Earned Wage Access

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[Carlin A. McCrory](#)

Carlin McCrory, an associate in Troutman Pepper Locke's Regulatory Investigations, Strategy, and Enforcement Practice Group, was quoted in the December 30, 2025 *American Banker* article, "[2025 Was a Big Year for Earned Wage Access](#)."

"We're seeing more and more states adopt EWA regulation that's both direct to consumer and employer integrated; generally, most states are covering both models," Carlin McCrory, an associate at Troutman Pepper and Locke, told *American Banker*.

"Earlier this year, when we looked at the proposed legislation, it was somewhere around 25 states had proposed, and not all of those enacted the legislation," McCrory said. "I'm expecting something similar come springtime this year when the legislative sessions are active. We'll see a host of new bills to analyze and see what passes."

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