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Before You Front the Funds: Benefits and Pitfalls of Earned Wage Access Tools

SPEAKERS

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In this episode of *Hiring to Firing*, hosts Tracey Diamond and Emily Schifter are joined by their Troutman Pepper Locke colleague, Carlin McCrory, co-host of the *Payment Pros* podcast. Together, they explore the emerging world of earned wage access (EWA), or on-demand pay, through the lens of the entrepreneurial reality TV show *Shark Tank*. The conversation examines the Consumer Financial Protection Bureau's shifting approach, rapidly developing (and sometimes conflicting) state laws, and the wage and hour and payroll challenges that can arise when employees access their pay early. They also discuss how EWA can be a powerful recruitment and retention tool, the risks of turning a benefit into a "loan in sheep's clothing," and practical steps HR and in-house counsel can take when vetting vendors or considering in-house EWA programs. Tune in to see if EWA is the kind of pitch your HR "sharks" should back — or one that ought to be met with, "And for that reason, I'm out."

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