2026

Community Needs Assessment

brightpoint

Table of Contents

Introduction

About Brightpoint

Brightpoint's mission is to help communities, families, and individuals remove the causes and conditions of poverty. With over 60 years of service to Northeast Indiana, Brightpoint creates brighter futures for nearly 55,000 individuals and 19,000 families annually. Agency staff envision a world without poverty in which all people have access to opportunities and are treated with dignity. Brightpoint accomplishes its mission through:

- affordable housing assistance,
- home visitation programs,
- caseworker support,
- utility payment assistance,
- early childhood education through HeadStart,
- supportive health programs,
- insurance assistance, and
- Individual Development Accounts.

The breadth of the programming Brightpoint offers reflects its commitment to a holistic approach to uplifting community members, contributing to a community where all members can thrive.

A Community Action Agency is a non-profit organization that develops local solutions to meet community needs and address poverty with support from federal Community Service Block Grant (CSBG) dollars. Every three years, Community Action Agencies throughout the country must conduct **a community needs assessment**. Poverty and hardship look different across our communities. This assessment helps Brightpoint better understand the underlying causes of financial hardship and its associated conditions in its designated counties. With this valuable data in hand, Brightpoint can identify and direct available resources to coordinate community efforts and address unmet needs.

The Indiana Community Action Poverty Institute is a research and policy advocacy program within the Indiana Community Action Association. Researchers at the Institute bring together stories, studies, and statistics to create an insightful and actionable community needs assessment for each of Indiana's 21 Community Action Agencies.

About Brightpoint's Service Area

Brightpoint serves Hoosiers in Adams, Allen, DeKalb, Huntington, LaGrange, Noble, Steuben, Wells, and Whitley Counties.

Table 1: Brightpoint Service Area Population by County[1]

	Total Service Area	Adams	Allen	DeKalb	Huntington	LaGrange	Noble	Steuben	Wells	Whitley
Population										
Total	682,130	35,693	385,775	43,273	35,227	40,433	46,554	33,068	27,915	34,192
Age										
Under 5 years	45,364	3,213	25,714	2,670	1,991	3,530	2,990	1,638	1,693	1,925
5 to 17 years	127,073	8,058	72,010	7,746	5,710	9,237	8,258	4,945	5,301	5,808
18 to 34 years	149,465	7,352	89,141	8,917	7,044	8,505	9,674	6,400	5,569	6,863
35 to 64 years	249,295	11,525	140,040	16,582	13,853	13,356	17,858	12,628	10,428	13,025
65 years and over	110,933	5,545	58,870	7,358	6,629	5,805	7,774	7,457	4,924	6,571
GENDER										
Male	339,289	17,991	189,839	21,593	17,786	20,586	23,359	17,096	14,001	17,038
Female	342,841	17,702	195,936	21,680	17,441	19,847	23,195	15,972	13,914	17,154
RACE/ETHNICITY										
White alone	549,239	33,628	274,584	41,062	33,335	38,113	40,294	30,716	25,844	31,663
Black or African American alone	41,851	85	40,850	40	199	112	115	179	252	19
American Indian and Alaska Native alone	2,606	165	2,233	24	64	54	26	8	2	30
Asian alone	21,899	136	20,596	241	199	27	267	250	64	119
Native Hawaiian and Other Pacific Islander alone	403	-	224	-	22	-	109	7	30	11
Some other race alone	18,906	490	14,699	209	289	401	964	571	748	535
Two or more races	47,226	1,189	32,589	1,697	1,119	1,726	4,779	1,337	975	1,815
Hispanic or Latino origin (of any race)	49,647	1,729	34,945	1,342	1,044	1,831	5,261	1,405	1,139	951

Source: U.S. Census Bureau, 2020-2024 American Community Survey 5-Year Estimates.

[1]This reflects the population for whom poverty status is determined, which excludes individuals living in institutional group quarters (such as prisons or nursing homes), college dormitories, military barracks, living situations without conventional housing (and who are not in shelters), and unrelated individuals under age 15 (such as foster children).

The Causes and Conditions of Poverty

To understand the important work that Indiana's Community Action Agencies do, it is first important to understand the mission they serve: addressing the causes and conditions of poverty. When President Lyndon B. Johnson declared war on poverty in 1964, he launched a movement that resulted in the development of Community Action Agencies. "Our aim is not only to relieve the symptom of poverty, but to cure it and, above all, to prevent it," said President Johnson in his State of the Union address. Community Action Agencies, born out of this aim, fight poverty by providing direct services to meet basic needs, offering education, boosting employment, and providing family-centered support to those who struggle across the lifespan.

Poverty has been defined and measured in several ways, as explored below, with each definition offering insight into the realities of individuals who struggle and the ways in which Community Action Agencies can support the well-being of our fellow community members.

Defining and Measuring Poverty

There is no universally agreed-upon definition of poverty. When most people think of poverty, they think of economic poverty, such as:

- not having enough money to pay the bills or buy food for dinner;
- when a bank account hits zero and high-cost debt is incurred; or
- when a salary does not fall above a designated threshold, such as a poverty level.

These are common ways of describing and measuring poverty.[i] However, poverty can't be easily captured by a set of static numbers. Poverty can be defined as the absence of necessities:

- consistent caloric or nutritional deficiency resulting in stunted growth;
- an apartment without heat in the winter;
- a prescription that is not filled because of high cost; or
- a pair of shoes that does not fit anymore.[ii]

A third conception of poverty could develop this list further, including deprivation not just of basic survival necessities, but also social survival necessities that depend on the context in which people live.[iii] In Indiana, this might include:

- the absence of internet at home;
- a lack of transportation contributing to social isolation; or
- an inability to access books or school supplies that are critical to learning.[iv]

As these examples illustrate, there is no clear-cut way to determine poverty: this concept lies at the intersection of other complex issues. In the United States, poverty was first measured using a threshold of three times the cost of a minimum food diet in 1963, and in the following years has been adjusted for inflation and in accordance with family size. In 2025, the Federal Poverty level was $15,650 for a single individual, and at higher thresholds for households of larger sizes. While measuring household income against these thresholds captures severe instances of poverty, it also results in undercounting and understating the number of individuals and households experiencing hardship for a variety of reasons.

Defining poverty in this monetary way, as we do in the United States, means that people will be counted as not being in poverty as long as they are above an income threshold, even if that income threshold doesn't account for a specific cost of living - such as an expensive medication - that might mean the monthly budget needed for one person is higher than another.[v] This definition of poverty also privileges participation in the economy, while a definition of poverty that focuses on experiences (experiencing hunger, experiencing cold in winter months, etc.) would measure and prioritize changes in these experiences.[vi] To the extent possible, Community Action Agencies can and should explore metrics beyond the boundaries of poverty statistics, focusing also on the experiences and hardships that prevent individuals from living a dignified life, performing their best, and contributing back to the community and the world.

The Causes of Poverty

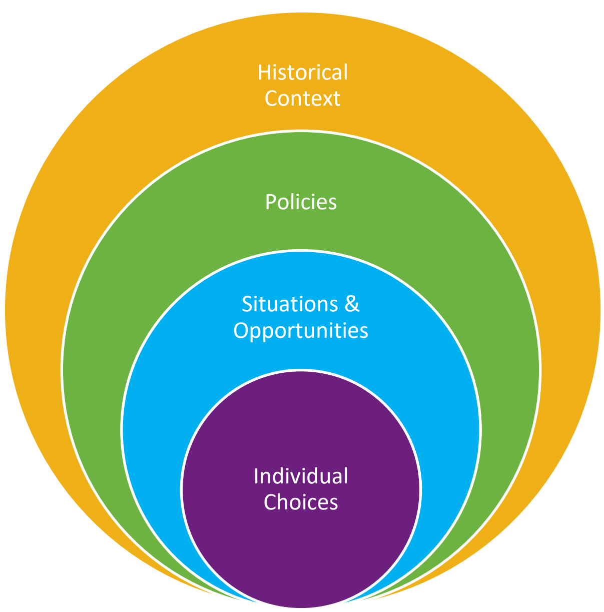
Just as there is difficulty agreeing on one specific measurement as the superior choice for documenting poverty, there is also disagreement on the origins of poverty, as well as the nature of poverty as a societal issue. Four different strands of scholarly debate - individual, situational, structural, and political - speak to the oft-asked question: "Why is there poverty?" Understanding these strands and why one might be more relevant than another is critical to furthering understanding of the values underpinning choices made to address poverty.

The "individual" strand presents the idea that personal decisions are the reason that poverty exists. People experiencing poverty, this strand argues, experience it because of the choices they made.[vi] This strand links closely with the second theory of poverty - that situations are a root cause of poverty. Though similar to the individual strand, the situational explanation of poverty suggests that conditions, such as a natural disaster or the bad luck of having an expensive medical condition, are the core causes of poverty. Unlike centering on the individual as the root cause of poverty, recognizing how different situations can cause poverty suggests that poverty is a natural state and one that many people cycle into and out of during their lifetimes.

Other theories of poverty focus on wide-scale systems and how those interact with individuals to create hardship. This can include community-wide phenomena and the decisions made by policymakers, particularly those made around social safety net planning and market regulation.[vii] Structural and political theories also account for historical patterns that have contributed to a greater likelihood of experiencing poverty among groups of people.

Community Action Agencies can and do work across levels - from shaping individual behaviors to influencing federal and state policies - to prevent and address poverty.

Figure 1. Poverty as a Multi-Layered Phenomenon



Conditions of Poverty in Indiana

Even with COVID-19 in the rearview mirror, this event has continued to shape experiences and dynamics of poverty nationwide.[viii] Indiana has been hit especially hard by the cost-of-living crisis in the post-pandemic era, the housing crisis, and the expiration of COVID-era supports.[ix] Harms from rising costs affect not only unemployed individuals but also many working Hoosiers, increasing the struggle to afford daily necessities.[x]

Increased financial hardship on vulnerable families has the potential to turn into cycles of poverty and generational harm.[xi] When Hoosiers cannot invest in themselves or their loved ones at a level that is needed for thriving, this can lead to declines in health, harm to educational outcomes, and worsening future prospects. Addressing the conditions of poverty is part of the work of Community Action Agencies, and examples of conditions of poverty in Indiana can be found below.

Table 2. Examples of Conditions of Poverty in Indiana

	Percent of Hoosiers	Number of Hoosiers
Below the Poverty Threshold in 2024	12.2%	823,667
Experienced homelessness as defined by HUD[2] in 2025	0.1%	4,860
Experienced a utility disconnection in 2025	0.5%	26,756
Lacked sufficient food in 2023	14.3%	1,033,890

Sources: U.S. Census Bureau (2025). 2020-2024 American Community Survey 5-Year Estimates; Indiana Housing & Community Development Authority (2025). 2025 State of Homelessness for the Indiana Balance of State; Energy Justice Lab (2026). Utility Disconnections Dashboard; Feeding America (2023). What Hunger Looks Like in Indiana.

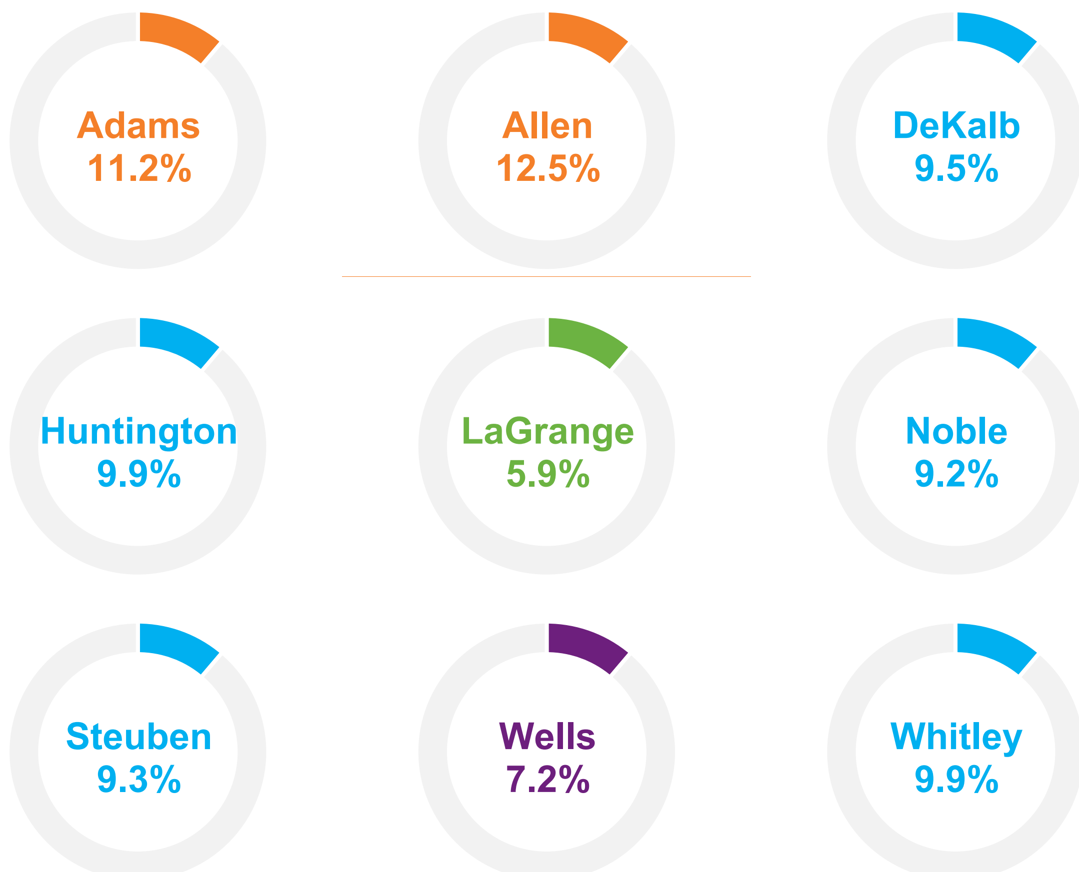
Conditions of poverty extend beyond access to daily necessities and future opportunities to encompass mental and physical health - with life-and-death implications. Medical debt, environmental pollutants, and unsafe housing conditions combine with inaccessible medical facilities of varying quality and lack of fresh, nutritious food to create higher mortality rates for individuals in low-income communities.[xii] This comes on top of research that documents the mental health impact that poverty can have on the well-being of both adults and children alike, with elevated stress levels and increased rates of depression further feeding into physical health harms.[xiii]

[2] The definition of homelessness by the United States Department of Housing and Urban Development (HUD) is more restrictive than most definitions of homelessness, and excludes individuals who are couch surfing, staying with friends/family, or otherwise able to stay off the streets, even if they lack a shelter of their own.

Poverty and its associated harms are not equally distributed across demographic groups. Rather, because of historic and modern social conditions and policy choices, poverty disproportionately affects women, young children, people of color, non-citizens, single parents, individuals with disabilities, and others with these intersecting identities.[xiv] While this does not mean there is no poverty among individuals without these identities, it draws attention to the ways in which past conditions and ongoing patterns shape present situations and opportunities. These are patterns and harms that Community Action Agencies must be aware of to fully address. A more complete understanding of the forces shaping experiences of poverty and the associated conditions will support the development of better solutions, creating a state in which everyone is able to thrive and reach their fullest potential.

Poverty in Brightpoint's Service Area

Figure 2: Poverty Rates by County



Source: U.S. Census Bureau, 2020-2024 American Community Survey 5-Year Estimates.

Table 3: Brightpoint Service Area Poverty Rates

	Number in Poverty	% in Poverty	State % in Poverty
Population			
Total	74,986	11.0%	12.3%
Age			
Under 5 years	8,402	18.5%	18.3%
5 to 17 years	16,903	13.3%	15.2%
18 to 34 years	18,514	12.4%	15.3%
35 to 64 years	22,506	9.0%	9.8%
65 years and over	8,661	7.8%	9.1%
GENDER			
Male	32,559	9.6%	11.0%
Female	42,427	12.4%	13.6%
RACE/ETHNICITY			
White alone	49,233	9.0%	10.1%
Black or African American alone	10,728	25.6%	23.9%
American Indian and Alaska Native alone	255	9.8%	16.1%
Asian alone	4,291	19.6%	13.8%
Native Hawaiian and Other Pacific Islander alone	---	1.7%	15.3%
Some other race alone	3,367	17.8%	22.0%
Two or more races	7,105	15.0%	16.1%
Hispanic or Latino origin (of any race)	8,543	17.2%	18.9%

Source: 2020-2024 American Community Survey 5-Year Estimates.

Community Action Agencies can:

- Engage staff in reflection on assumptions about the causes and conditions of poverty
- Ensure that all individuals receive fair and equitable treatment through ongoing internal and external evaluation
- Be responsive to disparities in poverty through programming selection
- Collect data on the causes and conditions of poverty in their service area

Methodology

This needs assessment presents the top needs as selected by low-income residents in Brightpoint's service area. It also includes secondary data from publicly available sources that shed light on the causes and conditions of poverty in the area.

Survey of Low-Income Residents

In January and February of 2026, the Indiana Community Action Poverty Institute and Brightpoint invited clients and other community members to complete the surveys in Appendix A. Invitations and reminders were sent to client email lists, posted on social media, and shared through posters in the community. The survey consisted of multiple-choice and open-ended questions.

During the data analysis process, the research team removed repeat responses and retained incomplete surveys to honor the time spent by all participants in their attempt to complete the survey. Key questions, such as screening for county of residence and income as well as identifying top needs, were placed first in the survey. Responses to the low-income resident survey were filtered to ensure that only residents from the counties that the agency serves who are low-income (below 200% of the federal poverty level) or who recently experienced financial hardship were included.

Table 4: Individual Respondent Demographics for Brightpoint

	Number of Respondents
Total Respondents	104
Households	
Median Household Size	3
Median Monthly Income	$3,350
Gender	
Male	13
Female	72
Other/Prefer Not to Say	19
Age	
18 - 24 years old	3
25 - 34 years old	18
35 - 49 years old	33
50 - 64 years old	27
65+ years old	8
Prefer Not to Say	15
Race/Ethnicity	
White/Caucasian	54
Black/ African American	23
Other/Prefer Not to Say	27

Secondary Data

While a primary focus of the community needs assessment is elevating the voices and expressed needs of low-income Hoosiers, secondary data drawn from the U.S. Census Bureau's American Community Survey and other sources provide valuable supplemental information about the service area throughout the report.

The American Community Survey is conducted yearly and sent to a sample of approximately 3.5 million addresses in the 50 states, District of Columbia, and Puerto Rico. It asks about a range of topics, including education, employment, internet access, and transportation and typically achieves a high response rate (82.9% in 2024). Local, state, and national leaders depend on the American Community Survey to understand local issues, develop programs, and distribute funding.

The Department of Housing and Urban Development (HUD) produces annual Fair Market Rent (FMR) calculations by county and metropolitan area. The FMR is the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market.

The Bureau of Labor Statistics' Occupational Employment and Wage Statistics (OEWS) program produces annual employment and wage estimates for over eight hundred occupations. Estimates are broken into metropolitan and nonmetropolitan areas. Data is obtained by surveying private sector and governmental establishments, with over a million establishments collected over a three-year period. These and other secondary data sources are used in the report to speak to the scope and nature of needs facing local communities and thereby assist in strategic planning.

Community Needs

Understanding what holds residents back from achieving and maintaining financial well-being can ensure that community members are better able to live healthy and productive lives. The primary method of establishing needs was through direct consultation with low-income Hoosiers in the service area. This process used a client survey to identify the top five needs in their community using a pre-established list of 19 common needs that were randomized for each respondent. Respondents were then asked to identify and explain their top choice. These open-ended responses enable this survey to represent Hoosiers' needs in their own words. For each identified need, a selection of the respondents' own words is used to explain the perceived need, while research studies and secondary data provide additional perspective on the relationship between the need and experiences of poverty.

Top Community Needs

The following top five needs were identified based on low-income Hoosiers' responses and are compared to the needs identified in Brightpoint's 2024 needs assessment. They are listed in order from most frequently selected to least. The clients' top five identified needs are discussed in depth below.

Table 5: Comparison of the Top 5 Needs Identified on Current and Previous Surveys

	Brightpoint Top Needs Comparison	
	2026 Needs Assessment	**2024 Needs Assessment**
1	*Quality and affordable housing*	*Quality and affordable housing*
2	*Utility affordability and assistance*[3]	*Food assistance*
3	*Good jobs with adequate wages, benefits, and opportunities*	*Good jobs with adequate wages, benefits, and opportunities*
4	*Food assistance (tie)*	*Affordable and accessible childcare*
5	*Debt relief (tie)*	*Transportation support*

[3] This is the first year that utilities have been included as a separate section in the Community Needs Assessments, added due to community input. Previously, utilities and struggles with utilities were captured under the "Housing" section, but affordable utilities have become an increasingly distinct need for households.

Quality and Affordable Housing

Indiana is currently facing a housing affordability crisis, with only 34 accessible and affordable homes for every 100 extremely low-income Hoosier households.[xv] Once a home is obtained, lower-income households are more likely to be exposed to poor housing conditions, such as lack of proper insulation (leading to higher utility costs), lead paint, pest infestation, poor ventilation, and water leaks.[xvi] These conditions impact residents' daily lives, causing negative mental and physical health outcomes.[xvii] Poor housing conditions can also have long-term impacts. For example, childhood exposure to lead paint through ingestion (eating of paint chips, dust from crawling on the floor) can cause behavioral health problems and learning disabilities in children.[xviii]

For those who can obtain housing (even with poor conditions) in the U.S., millions yearly are at risk of experiencing housing instability, and one in six children experiences unstable housing.[xix] With housing being a core basic need, rent or mortgage payments often become the first item paid when money comes in; "the rent eats first," before other needs are met.[xx] Low-income Hoosiers disproportionately experience cost increases due to their fixed and/or limited budgets and risk falling behind and experiencing eviction or foreclosure. Lacking stable housing has a significant negative health impact; for instance, the stress related to evictions and the loss of housing for children has been found to contribute to increased negative mental health outcomes such as depression and anxiety, which are more severe in younger children.[xxi]

When looking at cost-burdened households (spending more than 30% of their income on housing), it is estimated that one out of three households with children is cost-burdened.[xxii] Children are at greater risk of experiencing evictions compared to other age groups, and those who have children in turn have higher risks of experiencing[xxiii] increased risk of numerous challenges, including experiencing food insecurity, being exposed to environmental hazards and facing long-term negative physical and mental health outcomes.[xxiv] Evictions are also one of the primary causes of homelessness, which has both long-term negative impacts on the financial well-being and health of Hoosiers who experience homelessness.[xxv]

IN HOOSIERS' OWN WORDS

"***Rent is extremely high these days*** and people are struggling trying to pay it."

"**With no income and seeking employment**, I need programs to help pay my mortgage, utilities, and repairs until I become gainfully employed. I don't want to become housing insecure or have my utilities disconnected."

"I am working and **still can't afford to live anywhere.**"

"**Renting or buying is both outrageous** especially with all utilities on top of that and even those keep being raised."

Table 6: Fair Market Rents and Renters Paying 30% or More of Household Income by County

	Fair Market Rent 2026: One Bedroom	Fair Market Rent 2026: Two Bedroom	Fair Market Rent 2026: Three Bedroom	Renters Paying 30% or More of Household Income
Adams	$ 872	$ 956	$ 1,227	36%
Allen	$ 916	$ 1,113	$ 1,381	45%
DeKalb	$ 732	$ 960	$ 1,195	36%
Huntington	$ 731	$ 956	$ 1,239	39%
LaGrange	$ 745	$ 977	$ 1,171	25%
Noble	$ 737	$ 967	$ 1,159	43%
Steuben	$ 790	$ 1,036	$ 1,337	37%
Wells	$ 755	$ 991	$ 1,203	36%
Whitley	$ 916	$ 1,113	$ 1,381	40%

Source: U.S. Department of Housing and Urban Development 2026 Fair Market Rent; U.S. Census Bureau, 2020-2024 American Community Survey 5-Year Estimates.

Homeownership barriers also stem from unequal access to and distribution of fair credit.[xxvi] Hoosiers across the state are experiencing struggles with housing, and the dream of owning a home or simply having a place to call home has become difficult for many to obtain as the housing crisis continues.

IN HOOSIERS' OWN WORDS

"Everything is going up and me and my husband are in our late 50s and **we have to work around the clock** just to be able to afford our one-bedroom apartment."

"**I have switched roles and still unable to pay for housing comfortably**. I moved out and had to move in with family."

"Noble County has a housing shortage that is driving up rental prices. **What used to be $600 per month has doubled in the last two years.**"

"I see rental prices and they are crazy for the areas they are in and what they offer **especially for the terrible school ratings they are in.**"

Utility Affordability and Assistance

Access to electricity, natural gas, and water in housing are essential for Hoosiers across the state, as each of these can influence both physical and mental health, financial opportunity, and stable environments for children. But as these essential utility costs keep rising, many Hoosiers have been forced to choose between paying their electricity bill or paying for other essentials like healthcare, childcare, or car payments. In just the past year, the average electricity cost paid by Hoosiers has surged by a record-breaking 17.5%.[xxvii] This is compounded by increases in water and gas prices and impacts Hoosiers statewide,[xxviii] with rate increases most severely impacting lowest-income households.[xxix] In addition to utility bills costing those families a larger share of their total income, low-income households are also more likely to live in homes that are not energy efficient.[xxx] Houses that have insufficient insulation, water leaks or damp, mold growth, or other issues can further increase the cost of utilities for residents in those homes.[xxxi]

There are programs that offer support when families cannot afford to pay a utility bill, such as the Low-Income Home Energy Assistance Program (LIHEAP).[xxxii] This program supports households with weatherization services to address poor insulation, payment assistance for heating in winter months, or emergency assistance when a crisis hits. To be eligible for this program, households must earn below 60% of the state median income.[xxxiii] This eligibility criteria creates a benefit cliff that leaves out many households who are still struggling to afford their utility costs, but whose household incomes fall just above the threshold for assistance.[xxxiv] More

IN HOOSIERS' OWN WORDS

"[We need] utility and housing assistance because **we are not making enough money working full time to be able to cover the basic bills needed.**"

"Utility affordability and assistance because **the price hikes are killing us financially.**"

"My electric went from $400 monthly to almost $900 monthly. My house is totally electric, but that is ridiculous. **They expect people to be able to afford that?**"

"Utilities continue to go up and there is **limited access to assistance for repairs.**"

concerning, however, is that even for families below that income threshold, only one in five actually receives assistance from the program.[xxxv] This means that while 122,229 households struggling with utilities in Indiana receive assistance from LIHEAP, more than 611,000 additional Hoosier households are eligible for assistance but do not receive it because of insufficient program funding.

The consequences of not being able to afford utilities are severe. Electricity, water, and natural gas can each be shut off by utility providers in the event of non-payment.[xxxvi] These shutoffs create additional sources of stress and disruption for households that are already struggling, as essentials such as cooking, bathing, and heating become inaccessible.[xxxvii] Children, individuals with disabilities, pregnant women, and elderly individuals face additional challenges from these disconnections, as they can interrupt access to lifesaving medication that requires refrigeration, access to medical equipment reliant on electricity, and the maintenance of a home at a safe temperature during extreme heat waves or cold spells.[xxxviii] Interruptions to utilities also create challenges for working individuals, who may then struggle to access wi-fi or maintain grooming standards expected in their workplace. Such challenges can also impact children attending school.[xxxix] Even after a household has access to utilities restored - a task often made more difficult by expensive reconnection fees - the physical and mental health effects of not having reliable utility access can linger.[xl] Utility access and affordability are essential components of domestic well-being that, when compromised, can lead to rippling impacts outside of the home, making it an essential need to address within communities.

Good Jobs with Adequate Wages, Benefits, and Opportunities

Poverty affects the types of jobs people take, as those who are lower income and without the means to weather a longer spell of unemployment are more often forced to take *any* job to meet their financial needs, regardless of wages or other preferences.[xli] What counts as a "good job" can be difficult to define, but factors that promote a worker's job satisfaction and well-being can be considered indicators of job quality.[xlii] Short-term jobs, those that vary in terms of scheduling, and those that have high physical intensity can place an individual at risk of experiencing poverty while working.[xliii] Workers with less formal education and those who have recently experienced unemployment may experience higher likelihood of unstable or low-wage employment. In comparison, a good job includes being able to work independently, providing a secure and high-income position, being seen as useful and helpful by the employee, and applying the skills of the worker. These aspects of a good job are connected to the well-being of workers, who in turn show a greater investment in their job security, flexibility, and financial stability.[xliv]

Lack of good jobs that provide financial stability impacts the whole household, including children, due to reduced income, which can have negative impacts on their cognitive, physical, and social behavioral health.[xlv] Parents who are experiencing economic distress can also become more frustrated and have difficulty responding to their children appropriately due to external financial pressures. This reinforces the importance of financial stability, especially when considering the impacts on future generations.[xlvi] Upskilling is one approach to moving those in bad jobs to good jobs, with training focused on equipping people to become skilled workers in jobs that are not easily automated.[xlvii] With the continued increase in automation and technological advancements, there will be a continued decline in good jobs that provide a livable wage for those whose educational attainment stopped at a high school degree or less.[xlviii] Therefore, providing pathways to support upskilling during this key technological transition will help ensure individuals' ability to retain financial stability.[xlix]

IN HOOSIERS' OWN WORDS

"**Good jobs with higher wages & benefits** [is a top need] because it's difficult to live comfortably with the rising cost of basic living."

"[We need] second chance hiring for felons, because **after serving time felons need a second chance** so that they don't reoffend."

"**Better paying jobs take care of other needs.**"

Table 7: Most Common Occupations by Census Area

Fort Wayne Metropolitan Area		
Occupation	**Estimated Number Employed**	**Median Hourly Wage**
Miscellaneous Assemblers and Fabricators	8,370	$21.69
Fast Food and Counter Workers	6,960	$13.35
Registered Nurses	6,450	$37.35
Retail Salespersons	5,740	$14.22
Laborers and Freight, Stock, and Material Movers, Hand	4,970	$18.05
Northern Indiana Nonmetropolitan Area		
Occupation	**Estimated Number Employed**	**Median Hourly Wage**
Miscellaneous Assemblers and Fabricators	10,850	$19.75
Fast Food and Counter Workers	6,460	$13.43
Laborers and Freight, Stock, and Material Movers, Hand	5,880	$18.92
Cashiers	5,190	$13.29
Retail Salespersons	4,730	$14.44

Source: U.S. Bureau of Labor Statistics (2024). Occupational Employment and Wage Statistics.

Food Assistance

A common experience for impoverished households is food insecurity, which occurs when there is not enough consistent food for all members of a household.[l] Households are deemed to have very low food security when those in the home disrupt their food intake due to lack of income, such as skipping meals.[li] In the U.S., food insecurity impacts over 10% of Americans.[lii] In the state of Indiana between 2021-2023, the average prevalence of food insecurity was 12.1% and 5.3% of Hoosiers experienced very low food security, which has increased from the 2018-2020 period (11.6% food insecure and 4.4% having very low food security).[liii] Financial instability brought on partly by the COVID-19 pandemic contributed to this increase in food-insecure households and worsened conditions for families in poverty.[liv] Geography also affects access to food, with rural communities facing higher food prices due to the lack of grocery stores and the localized monopolies that can exist in less urban areas, driving up costs for basic services.[lv]

Table 8: Food Insecure Population by County

County	Food Insecure Population	Estimated % of Food-Insecure People above SNAP Eligibility Threshold of 130% FPL
Adams	4,880	39%
Allen	55,570	54%
DeKalb	5,950	59%
Huntington	5,250	56%
LaGrange	4,660	71%
Noble	6,320	65%
Steuben	4,530	61%
Wells	3,550	65%
Whitley	4,680	63%

Source: Feeding America (2025). Mapping the Meal Gap.

IN HOOSIERS' OWN WORDS

"**Assistance with food** is my biggest [need] due to having to pay so many bills, having a lot of responsibilities that leaves me with barely any money to afford things."

"Food [is my top need] because **a lot of stuff is expensive.**"

"The grocery prices, cat food, & dog food have gone way up **but not my wages.**"

Access to affordable, healthy foods is imperative for the health and well-being of Brightpoint communities and is tied to health outcomes. For example, public health interventions increasing food access to vegetables and fruits for food-insecure low-income patients with hypertension have been shown to reduce negative health outcomes.[lvi] Therefore, efforts to improve food access can help prevent worsening health conditions and ensure the health and well-being of Hoosier communities.

Debt Relief

Debt, or outstanding financial commitments, and poverty are often intertwined as families use credit to fill gaps in income and afford necessities, often at high financial cost *and* at a high cost to a person's physical and mental health.[lvii] Household debt balances in the United States reached $18.8 trillion in the fourth quarter of 2025, the highest debt balance ever.[lviii]

Debt can harm Hoosiers in a variety of ways. Over-indebtedness can lead to social exclusion, loneliness, and suicidal thoughts.[lix] When consumers fall behind on bills, these debts may be reported to credit reporting agencies (CRAs) or "credit bureaus." Credit reports and scores not only factor into lending decisions made by financial institutions, they can also affect insurance coverage and costs, job opportunities, housing, and other basic services.[lx] Debt can also be pursued through the courts, resulting in liens on a home, wage garnishments, or other collection attempts that in turn can affect a person's ability to afford housing, food, and other necessities. Supporting Hoosiers who are dealing with overwhelming debt can have a far-reaching impact on their ability to meet their basic needs and access opportunities.[lxi]

Table 9: Consumer Debt in Collections

	Share with any debt in collections	Median debt in collections	Credit card delinquency rate	Auto/retail loan delinquency rate
Adams	14%	$2,226	3%	6%
Allen	22%	$2,548	5%	6%
DeKalb	19%	$1,996	4%	6%
Huntington	21%	$2,691	5%	4%
LaGrange	13%	$2,275	3%	7%
Noble	21%	$2,179	5%	6%
Steuben	22%	$2,014	5%	4%
Wells	19%	$2,296	4%	6%
Whitley	17%	$3,245	4%	5%

Source: Urban Institute (2025). Debt in America

IN HOOSIERS' OWN WORDS

"Lowering debt **makes everything else easier**."

"[I want] debt relief. I would love to be able to **not have to live check to check and worry about everything.**"

"Debt relief [is a top need] because **I constantly make mistakes and don't know how to get out of them.**"

"[We need] debt relief… [we are] **living on cards to pay for food, utilities, and gas for car and medical needs.**"

Additional Community Needs

In addition to Brightpoint's top five needs, the sixth- through tenth-highest ranked needs are presented in the table below, along with illustrative quotes from Brightpoint respondents.

Table 10: Additional Community Needs

Ranking	Community Need	Respondent Quote
6th	Transportation support	"Public transportation is most important to me because I am disabled and cannot drive and I want to work. Public transportation is the only way I can work, go to the doctor, and go to the grocery store." "[There is a] lack of affordable, reliable, and accessible transportation options for people with disabilities. I am legally blind and it is often difficult to travel outside of public transporation's hours of operation or beyond their service areas." "Transportation - rural areas struggle with it!"
7th	Child care	"Lack of childcare keeps women out of the workplace and locks single moms into generational poverty." "It's so hard as a working mom to find good child care and then one I can afford." "Child care, because without it I'm about to lose everything. And I've been on the waiting list for months."
8th	Mental health and/or counseling services	"So many people are lost with problems More programs will gain more info on the scope an depth of the problem and hopefully that info will develop better programs." "Mental health treatment needed in community strongly." "[Because of debt], our physical and mental health are also neglected."
9th	Household and personal needs	"It is overwhelming and almost impossible to get ahead." "Any time I think I am doing ok, something happens that seems to wipe out our savings and take us back to step 1."
10th	Legal services	Top legal needs: • Problems with landlords or mortgage companies • Debt and/or wage garnishment • Family matters, such as divorce, custody, child support, or wills

Civic Engagement

Since their founding, Community Action Agencies have invested in the participation of low-income individuals in civic life.

> *The first programs…understood that restoring inclusivity required programs to instill a sense of political empowerment in their customers. Actual, meaningful access to the polls gives people experiencing low incomes the chance to help shape their own futures. In the words of Robert Kennedy, Sr., "maximum feasible participation means giving the poor a real voice in their institutions."* – Community Action Partnership

Below, data on voter registration and turnout for Brightpoint's counties is presented alongside respondents' reflections on their civic life.

Table 10: Voter Registration and Turnout by County

County	*# Registered Voters*	*Voter Turnout November 2024*
Adams	19,935	71%
Allen	285,127	58%
DeKalb	29,972	67%
Huntington	24,999	72%
LaGrange	16,749	63%
Noble	31,769	60%
Steuben	26,853	62%
Wells	19,603	73%
Whitley	24,633	73%

Source: U.S. Census Citizen Voting Age Population Estimates by Race and Ethnicity in 2024, Indiana State General Election Turnout and Registration on November 5, 2024.

Why Community Members Have Not Voted

Among respondents who agreed to answer questions about voting behavior (n=58), 20 (34%) indicated that they do not vote. Top reasons for not voting include:

Table 11: Non-Voters' Reasons for Not Voting

Reason for Not Voting	Percent of Respondents[4]
It feels like my vote doesn't matter.	25%
I do not feel I know enough about the candidates.	30%
None of the candidates on my ballot seem to care about the issues I care about.	30%
I do not have time.	15%
I have a criminal record. *Of note, a criminal record should not prevent someone from voting in Indiana.*	0%
I do not have transportation to the polls.	5%

Source: Indiana Community Action Poverty Institute (2026). Community needs assessment survey of low-income Hoosiers.

Community Resources

Respondents were asked to identify other locations in the community that provide support. As Brightpoint prepares to address community needs in the future, these identified resources may be valuable partners in the work ahead:

- Bowen Health
- Catholic Charities/Churches
- Food banks/pantries
- Gina's Closet
- Housing Managers/Housing Authorities
- InAsMuch Ministry
- K-12 Schools
- Love's Pantry
- Mental Health Organizations
- Miller Veteran Center
- Parkview Health
- Salvation Army
- Township Trustee
- WIC
- Women's Shelter

Ensuring that existing resources collaborate to reach Hoosiers in need may be a valuable way to create broader access to basic needs.

[4] Respondents were invited to "choose all that apply" so totals may exceed 100%.

Toward the Future

Brightpoint is already actively working to address the top needs through its programs and referrals to its robust network of community partners. Continuing to address the top community needs will require resources and interventions at the family, agency, and community levels.

Family

- Resources to better meet basic needs such as nutrition, housing, and transportation
- Connection to existing resources and training opportunities to obtain good jobs
- Wrap-around supports and education
- Knowledge of legal rights and responsibilities

Agency

- Funding to expand services
- Partnerships to meet top community needs
- Professional development and networking opportunities to build staff capacity

Community

- Energy support and efficiency programs
- Greater supply of affordable housing and housing supports
- Employers offering family-sustaining wages/benefits and education/skills pathways to good jobs
- Programs and services to provide greater access to nutrition, transportation, and employment services
- Events and partnerships to educate policymakers and advocate for community-wide change

Ensuring financial well-being and contributing to thriving communities is work that evolves over time. Community Action Agencies have consistently been leaders in that respect, with attention to the needs of community members and programs that have adapted and evolved over time to meet these needs. Through interconnected and holistic approaches to fostering well-being, the Community Action Agencies can help foster cohesion among regional partners and ensure that the complex work of addressing the causes and conditions of poverty in Indiana continues to be carried forward to empower future generations.

Appendix 1: Survey Instrument

To view the survey of low-income residents, please visit:
https://institute.incap.org/assets/docs/Low-Income_Survey_2026.pdf

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