2026

Community Needs Assessment

communityaction
OF GREATER INDIANAPOLIS

Table of Contents

Introduction

About Community Action of Greater Indianapolis

Community Action of Greater Indianapolis (CAGI) has served Central Indiana and the surrounding counties since 1965, empowering residents to become self-reliant and self-sufficient. CAGI is a nonprofit organization dedicated to reducing and ultimately eliminating poverty among clients in its service area. Currently, CAGI serves more than 40,000 households and 100,000 residents in Boone, Hamilton, Hendricks, Marion, and Tipton counties in Indiana. CAGI's constellation of services the organization provides has grown and evolved as the shape and face of poverty have changed and as clients' needs have changed. CAGI is proud to be among the more than 1,000 Community Action Agencies in the country striving to achieve these outcomes for constituents.

INCAA℠ INDIANA COMMUNITY ACTION ASSOCIATION

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 CAGI better understand the underlying causes of financial hardship and its associated conditions in its designated counties. With this valuable data in hand, CAGI can identify and direct available resources to coordinate community efforts and address unmet needs.

INDIANA COMMUNITY ACTION POVERTY INSTITUTE

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 CAGI's Service Area

CAGI serves Hoosiers in Boone, Hamilton, Hendricks, and Marion counties.

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

	Total Service Area	Boone	Hamilton	Hendricks	Marion
Population					
Total	1,572,100	73,736	362,401	177,935	958,028
Age					
Under 5 years	103,002	4,563	21,221	9,999	67,219
5 to 17 years	292,098	14,114	70,883	34,497	172,604
18 to 34 years	368,538	14,398	72,025	35,944	246,171
35 to 64 years	596,868	29,810	149,097	70,981	346,980
65 years and over	211,594	10,851	49,175	26,514	125,054
Gender					
Male	766,872	36,800	178,507	87,726	463,839
Female	805,228	36,936	183,894	90,209	494,189
Race/Ethnicity					
White alone	991,017	64,480	290,610	139,996	495,931
Black or African American alone	297,670	2,050	16,118	17,100	262,402
American Indian and Alaska Native alone	6,478	18	341	518	5,601
Asian alone	73,141	2,678	25,039	6,048	39,376
Native Hawaiian and Other Pacific Islander alone	447	73	155	-	219
Some other race alone	70,993	417	5,605	3,287	61,684
Two or more races	132,354	4,020	24,533	10,986	92,815
Hispanic or Latino origin (of any race)	165,973	3,223	20,507	9,170	133,073

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

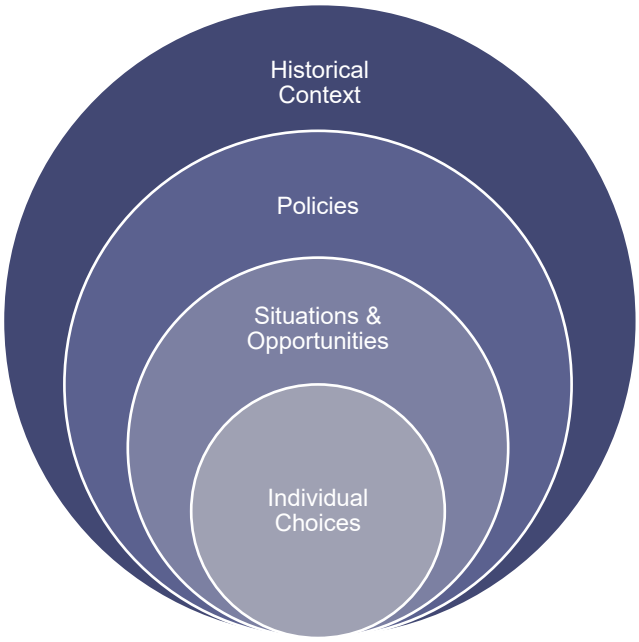
Just as there is difficulty agreeing on one specific measurement as the superior choice for documenting poverty, there is also disagreement on the origins of poverty, as well as the nature of poverty as a societal issue. Four different strands of scholarly debate - individual, situational, structural, 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 on the following page.

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]

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 CAGI's Service Area

Figure 2: Poverty Rates by County

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

[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.

Table 3: CAGI Service Area Poverty Rates

	Number in Poverty	% in Poverty	State % in Poverty
Population			
Total	175,746	11.2%	12.3%
Age			
Under 5 years	17,301	16.8%	18.3%
5 to 17 years	41,659	14.3%	15.2%
18 to 34 years	47,078	12.8%	15.3%
35 to 64 years	50,153	8.4%	9.8%
65 years and over	19,555	9.2%	9.1%
Gender			
Male	76,554	10.0%	11.0%
Female	99,192	12.3%	13.6%
Race/Ethnicity			
White alone	70,694	7.1%	10.1%
Black or African American alone	62,277	20.9%	23.9%
American Indian and Alaska Native alone	1,238	19.1%	16.1%
Asian alone	7,789	10.6%	13.8%
Native Hawaiian and Other Pacific Islander alone	19	4.3%	15.3%
Some other race alone	16,497	23.2%	22.0%
Two or more races	17,232	13.0%	16.1%
Hispanic or Latino origin (of any race)	31,138	18.8%	18.9%

Source: U.S. Census Bureau, 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 CAGI's service area. It also includes 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 CAGI invited clients and other community members to complete the surveys in Appendix 1. Invitations and reminders were sent to client email lists, texted to clients and posted on social media. 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

	Number of Respondents
Total Respondents	19
Household	
Median Household Size	2
Median Monthly Income	$2,400
Gender	
Male	3
Female	13
Other/Prefer Not to Say	3
Age	
18 - 34 years old	5
35 - 49 years old	4
50 - 69 years old	4
70+ years old	4
Other/Prefer Not to Say	2
Race / Ethnicity	
White/Caucasian	11
Black/African American	4
Other/Prefer Not to Say	4

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 800 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 CAGI'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

CAGI Top Needs Comparison		
	2026 Needs Assessment	**2024 Needs Assessment**
1	*Quality and affordable housing*	*Quality and affordable housing*
2	*Utility affordability and assistance*[3]	*Transportation support*
3	*Food assistance*	*Food assistance*
4	*Affordable and accessible childcare*	*Mental health and/or counseling services*
5	*Good jobs with adequate wages, benefits, and opportunities*	*Programs for seniors*

[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 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]

IN HOOSIERS' OWN WORDS

"Housing affordability - without affordable and stable housing, how can Hoosiers be expected to hold a job, seek consistent behavioral and physical health treatment, excel in their education, or support local business?"

"It's hard to afford [housing] repairs if you're a homeowner, and you're not bringing in the income."

"I really just need a bigger place which cost more money that I don't have."

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 are 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 housing instability.[xxiii] Children who experience evictions have an 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]

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
Indianapolis-Carmel Metro Area	$940-$1,890	$1,100-$2,200	$1,440-$2,850

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, especially by socioeconomic status.[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.

Table 7: Homeowners vs. Renters in CAGI's Service Area

County	Owner-occupied	Renter-occupied
Boone	78.8%	21.2%
Hamilton	76.1%	23.9%
Hendricks	78.2%	21.8%
Marion	56.5%	43.5%

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

CAGI's Current Strategies:

- Connect Hoosiers in need with Housing Choice Vouchers
- Connect individuals with Individual Development Accounts so they can save to purchase a home

Possible Future Strategies:

- Provide weatherization and other housing quality improvement services
- Offer eviction diversion support
- Participate in the Continuum of Care to address homelessness
- Continue to invest in or collaborate to create affordable housing options

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%. This is compounded by increases in water and gas prices and impacts Hoosiers statewide,[xxvii] with rate increases most severely impacting lowest-income households.[xxviii] 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.[xxix] 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.[xxx]

IN HOOSIERS' OWN WORDS

"[I'm] happy with [my] present housing although [my] utility bill is [so] high [that I] need help in winter."

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).[xxxi] 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.[xxxii] 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.[xxxiii]

More concerning, however, is that even for families below that income threshold, only one in five actually receives assistance from the program.[xxxiv] 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.[xxxv] 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.[xxxvi] 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.[xxxvii] 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.[xxxviii] 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.[xxxix] 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.

CAGI's Current Strategies:

- Provide weatherization and other home improvement services

Possible Future Strategies:

- Provide education and other energy efficiency services (light bulbs and weather stripping)

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.[xl] 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.[xli] In the U.S., food insecurity impacts over 10% of Americans.[xlii] 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).[xliii] 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.[xliv] 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.[xlv]

Table 8: Food Insecure Population by County

County	Food Insecure Population	Estimated % of Food-Insecure People above SNAP Eligibility Threshold of 130% FPL
Boone	7,820	76%
Hamilton	36,210	79%
Hendricks	19,120	76%
Marion	154,370	51%

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

"My utilities are included in my rent, so I receive less food from a SNAP program."

IN HOOSIERS' OWN WORDS

"Food assistance - because my child shouldn't want for food."

"I'm diabetic and food goes too fast when buying fruits and veggies."

"We have no grocery store in our community except Dollar General and prices there have risen a lot. We don't have the choices there that are available at other stores especially healthier choices and fresh meats."

"The hardship now is with this Smart SNAP. Kids ain't gonna want to keep eating the same things over and over...[so] I'll go to a food pantry."

Access to affordable, healthy foods is imperative for the health and well-being of CAGI 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.[xlvi] Therefore, efforts to improve food access can help prevent worsening health conditions and ensure the health and well-being of Hoosier communities.

CAGI's Current Strategies:

- Partnership with Gleaners Food Bank to become a local small grocer

Possible Future Strategies:

- Provide access to nutritious food through CAGI's grocery pantry

Affordable and Accessible Childcare

High-quality childcare that remains affordable for households is critical to the advancement of both children and workers, with this twofold investment enabling parents to contribute to the economy while their children have access to enriching care. Unfortunately, for many Hoosiers, the price tag of childcare puts it out of reach, with the average annual cost of care for infants and toddlers coming to $15,776 (a monthly $1,314.67).[xlvii] This hefty price tag means that a household earning the state's median income of $72,386 annually would spend 21% of its pre-tax income on childcare.[xlviii] While this is a high cost, it is also important to recognize the reasons behind that cost: childcare centers face strict staff-to-child ratios, high operational expenses, and a landscape of limited public funding options to offset these inputs when providing safe, quality childcare to households.[xlix] Limited profit margins in childcare facilities also result in the underpayment of childcare workers, who earn a median annual salary of $32,050.[l]

While 2023 efforts to improve access to childcare in the wake of expiring COVID-19 funds succeeded, with Indiana expanding eligibility for programs such as the Childcare Development Fund (CCDF) and On My Way Pre-K (OMWPK) to 150% of the Federal Poverty Level,[li] such changes were not matched by sufficient investment in program expansion. This has led to a backlog in enrollment and, as of December 2024, to the reinstatement of waiting lists for access. Indeed, even as the expansions enacted in 2023 have increased access to childcare in terms of overall number of recipients, state advocates highlight key concerns that remain, particularly the long wait times that households experience to gain access to these services.

IN HOOSIERS' OWN WORDS

"[I need help with] affordable childcare/ childcare assistance. Everything is crazy expensive and I haven't found anything affordable for my 1-year-old."

"Childcare is hard to come by and...a lot of us grandparents are having a hard time..."

"I ended up getting custody of my four grandkids and...the state doesn't offer CCDF [childcare vouchers], which they were supposed to have...So I am struggling, and I don't know how I'm supposed to get through any of this, but I'm not gonna give up."

Table 9: Childcare Program Openings and Closures by County, January 2025 - April 2026

County	Programs Opened	Programs Closed	Net Change Programs	Net Change Capacity
Marion	191	255	-64	-1,242
Hendricks	13	13	0	247
Hamilton	14	14	0	167
Boone	3	5	-2	-89

Source: Brighter Futures Indiana 2026, Childcare Program Openings and Closures by County.

The concern with waitlists and delayed enrollment is significant: childcare brings demonstrable benefits to children, families, and employers within the community. When childcare is unattainable for families, it is often women who are expected to step back from the labor force, leaving their roles in the economy vacant.[lii] In single-parent households, not working is usually not an option, leaving that family in a state of uncertainty as they struggle to access safe, quality childcare while ensuring overall financial stability for their household.[liii] Lack of access to childcare has also been associated with decreased female health outcomes, as women perform more unpaid care duties within the household and, as a result, struggle to find time for their own care or doctor's appointments.[liv] Just as seriously, prioritizing childcare and its access across socioeconomic groupings has been associated with increased childhood health, achievement, and educational attainments, highlighting the ways in which childcare as a community good ultimately is manifested within broader social circles.[lv] These cumulative benefits from childcare and the resulting harms from its inaccessibility underscore the need to ensure childcare access remains attainable within Indiana.

CAGI's Current Strategies:

- Provide access to gainful employment through our case management services
- Provide support to clients through referrals to CCDF

Possible Future Strategies:

- Continue efforts in supporting clients through referrals to CCDF

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.[lvi] 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.[lvii] 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.[lviii] 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.[lix]

IN HOOSIERS' OWN WORDS

"[We need jobs with] reasonable hours, flexibility in hours, consistency in duties, transferability of skills from job."

"Communication is important to me and respect from the higher-up staff because they have to remember they started somewhere as well."

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.[lx] 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.[lxi] 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.[lxii] 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.[lxiii] Therefore, providing pathways to support upskilling during this key technological transition will help ensure individuals' ability to retain financial stability.[lxiv]

Table 10: Most Common Occupations by Census Area

Indianapolis-Carmel-Greenwood, IN Metropolitan Area		
Occupation	**Estimated Number Employed**	**Median Hourly Wage**
Laborers and Freight, Stock, and Material Movers, Hand	46,530	$20.04
Fast Food and Counter Workers	30,950	$13.83
Retail Salespersons	28,710	$14.77
Registered Nurses	26,240	$39.09
Stockers and Order Fillers	22,000	$17.18
Central Indiana Nonmetropolitan Area		
Occupation	**Estimated Number Employed**	**Median Hourly Wage**
Miscellaneous Assemblers and Fabricators	7,000	$21.71
Fast Food and Counter Workers	5,640	$13.15
Cashiers	4,720	$13.28
Laborers and Freight, Stock, and Material Movers, Hand	4,660	$17.86
Stockers and Order Fillers	4,370	$17.31

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

CAGI's Current Strategies:

- Provide access to the Individual Development Account for qualifying participants who desire to further their education to receive certified credentials to increase a skill set
- Provide referrals through case management to participating workforce development agencies

Possible Future Strategies:

- Work with state agency to address Weatherization work force development capacity resulting in potential increase in gainful employment

Additional Needs

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

Table 11: Additional Community Needs

Ranking	Community Need	Respondent Quote
6th	Mental health and/or counseling services	"Mental Health support would help solve a lot of the other issues."
7th	Transportation support	"I don't have a car, so I have a really hard time getting to the laundromat to wash clothes because I can't afford it and I also don't have a way there anymore." "I am postponing getting a new eyeglass prescription. The bus was extremely late and I missed my appointment and after cancelation fees have to save up for another one."
8th	Debt relief	"Debt relief, because I struggle with staying ahead financially due to current debt."
9th	Budgeting classes and/or credit counseling	"Government shutdown requires us to use [support programs] as my husband's job was affected."
10th	Independent living assistance	"The community needs help with handicap, ramps and things like that. As well as stairs, those kind of things they need help with that."

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 CAGI's counties is presented alongside respondents' reflections on their civic life.

Table12: Voter Registration and Turnout by County

	Registered Voters	Turnout Percent: November 2024
Boone	62,062	66%
Hamilton	283,132	71%
Hendricks	131,291	64%
Marion	650,471	55%

Source: Indiana Secretary of State (2024). 2024 General Election Registration and Turnout Data.

Among respondents who agreed to answer questions about voting behavior (n=14), 7 (50%) indicated that they do not vote. Even so, respondents raised a number of issues they wanted to see policymakers address, including:

- Removing ICE agents
- Drug costs for people with terminal illness
- Senior needs in housing and food and transportation
- Infrastructure, education, housing, family services
- Working on things like raising wages and the minimum wage in Indiana
- Allowing legal cannabis so that we can further fund schools and improve the conditions of roads
- Housing affordability, NOT criminalizing homelessness and housing vacancy rates
- The roads (a flat tire can destroy a working family's savings)

CAGI's Current Strategies:

- Provide access to affordable housing in Boone, Hamilton, and Hendricks counties through the Housing Choice Voucher program
- Provide access to senior affordable housing in Marion County
- Provide housing assistance through our STAR program case management

Toward the Future

CAGI 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

Appendix 2: References

[i] Ravallion, M. (2016). *The economics of poverty: History, measurement, and policy*. Oxford University Press.

[ii] Hagenaars, A. J. (2017). The definition and measurement of poverty. *Economic Inequality and Poverty* (pp. 134-156). Routledge; Mitra, S., & Brucker, D. L. (2017). Income poverty and multiple deprivations in a high-income country: The case of the United States. *Social Science Quarterly*, *98*(1), 37-56.

[iii] Waglé, U. R. (2024). Capability deprivation in the USA. *Encyclopedia of Quality of Life and Well-being Research* (pp. 588-592). Cham: Springer International Publishing.

[iv] Ibid.

[v] Kwadzo, M. (2015). Choosing concepts and measurements of poverty: A comparison of three major poverty approaches. *Journal of Poverty*, *19*(4), 409-423.

[vi] Calnitsky, D. (2018). Structural and individualistic theories of poverty. *Sociology Compass*, *12*(12), e12640.

[vii] O'Donnell, O. (2024). Health and health system effects on poverty: A narrative review of global evidence. *Health Policy*, *142*, 105018; Coote, A. (2022). Towards a sustainable welfare state: the role of universal basic services. *Social Policy and Society*, *21*(3), 473-483.

[viii] Perry, B. L., Aronson, B., & Pescosolido, B. A. (2021). Pandemic precarity: COVID-19 is exposing and exacerbating inequalities in the American heartland. *Proceedings of the National Academy of Sciences*, *118*(8), e2020685118; Parolin, Z., Curran, M., Matsudaira, J., Waldfogel, J., & Wimer, C. (2020). Monthly poverty rates in the United States during the COVID-19 pandemic. *Poverty and Social Policy Working Paper.*

[ix] Indiana Community Action Poverty Institute. (2023). Overlooked and undercounted: Struggling to make ends meet in Indiana. https://iiwfs.memberclicks.net/assets/docs/Self-Sufficiency/IN2016-2020_Demo_CA.pdf

[x] Ibid.

[xi] De Schutter, O., Frazer, H., Guio, A. C., & Marlier, E. (2023). The escape from poverty: Breaking the vicious cycles perpetuating disadvantage. *The Escape from Poverty*. Policy Press.

[xii] Ali, S. M. A., Scott, A., Colbert, J., & Kandris, S. (2025). *Where you live matters: Exploring community health and risk factors in Central Indiana.* SAVI. https://www.savi.org/where-you-live-matters-exploring-community-health-and-risk-factors-in-central-indiana/

[xiii] Brady, D., Kohler, U., & Zheng, H. (2023). Novel estimates of mortality associated with poverty in the US. *JAMA Internal Medicine*, *183*(6), 618-619; Udupa, N. S., Twenge, J. M., McAllister, C., & Joiner, T. E. (2023). Increases in poor mental health, mental distress, and depression symptoms among U.S. adults, 1993–2020. *Journal of Mood and Anxiety Disorders*, 2, 100013.

[xiv] Alonso-Villar, O., & Del Río, C. (2024). Gender, race, and class in an intersectional framework: Occupations and wages in the United States. *Feminist Economics*, *30*(1), 40-69; Bullock, H. E., & Singh, M. R. (2023). Toward an intersectional understanding of gender, power, and poverty. *The Palgrave Handbook of Power, Gender, and Psychology* (pp. 151-172). Cham: Springer International Publishing.

[xv] National Low-Income Housing Coalition (2026). *2026 Indiana housing profile*. https://nlihc.org/sites/default/files/SHP_IN.pdf

[xvi] D'Alessandro, D., & Appolloni, L. (2020). Housing and health: An overview. *Annals of Hygiene: Preventive and Community Medicine*, *32*(5). https://doi.org/10.7416/ai.2020.3391; Hernández, D. Understanding 'energy insecurity.'

[xvii] Fisk, W. J., Eliseeva, E. A., & Mendell, M. J. (2010). Association of residential dampness and mold with respiratory tract infections and bronchitis: A meta-analysis. *Environmental Health*, *9*(1), 72. https://doi.org/10.1186/1476-069X-9-72 ; Office of the Surgeon General (2009). The connection between health and homes. *The Surgeon General's Call to Action to Promote Healthy Homes*. https://www.ncbi.nlm.nih.gov/books/NBK44199/

[xviii] U.S. Environmental Protection Agency. (2020, January 30). *What are some of the health effects of lead?* [Other Policies and Guidance]. https://www.epa.gov/lead/what-are-some-health-effects-lead

[xix] Hanson, J. L. (2025). Stress about eviction or loss of housing and child mental Health. *JAMA Network Open*, *8*(2), e2458984. https://doi.org/10.1001/jamanetworkopen.2024.58984; Lebrun-Harris, L. A., Sandel, M., Sheward, R., Poblacion, A., & Ettinger De Cuba, S. (2024). Prevalence and correlates of unstable housing among U.S. Children. *JAMA Pediatrics*, *178*(7), 707. https://doi.org/10.1001/jamapediatrics.2024.1159

[xx] Airgood-Obrycki, W., Hermann, A., & Wedeen, S. (2021). The rent eats first: Rental housing unaffordability in the U.S. *Joint Center for Housing Studies of Harvard University*.

[xxi] Berkowitz, S. A., Ochoa, A., Kuhn, M. L., Dankovchik, J., Donovan, J. M., LaPoint, M., Gao, M., Basu, S., Hudgens, M. G., & Gold, R. (2025). Housing instability and Type 2 Diabetes outcomes. *JAMA Network Open*, *8*(4), e254852. https://doi.org/10.1001/jamanetworkopen.2025.4852; Hanson, J. L. Stress about eviction.; Lebrun-Harris et al. Prevalence and correlates of unstable housing.

[xxii] Lebrun-Harris et al. Prevalence and correlates.

[xxiii] Graetz, N., Gershenson, C., Hepburn, P., Porter, S. R., Sandler, D. H., & Desmond, M. (2023). A comprehensive demographic profile of the US evicted population. *Proceedings of the National Academy of Sciences*, *120*(41), e2305860120. https://doi.org/10.1073/pnas.2305860120

[xxiv] Ibid.

[xxv] Ibid.

[xxvi] Carr, J., & Zonta, M. (2025). 2025 state of housing in Black America*. National Association of Real Estate Brokers.* 2025+State+of+Housing+in+Black+America+Report+Web+Based+Version.pdf

[xxvii] Ladwig, B. (2025, August 6). *Southern Indiana water utility reveals how much it wants to raise rates*. The Herald-Times. https://eu.heraldtimesonline.com/story/news/2025/08/26/water-utility-in-monroe-county-reveals-how-much-it-wants-to-hike-rates/85834015007/; American Water (2024, February 14). *Indiana American Water granted new rates by the Indiana Utility Regulatory Commission*. https://ir.amwater.com/news-and-events/financial-releases/financial-release-details/2024/Indiana-American-Water-Granted-New-Rates-by-the-Indiana-Utility-Regulatory-Commission/default.aspx

[xxviii] Indiana Community Action Poverty Institute. (2024). *'Billed to the breaking point': Harms from Indiana's high electricity costs.* https://institute.incap.org/assets/docs/Reports/Billed%20to%20the%20Breaking%20Point%20Final.pdf

[xxix] Konisky, D. M., Carley, S., Graff, M., & Memmott, T. (2022). The persistence of household energy insecurity during the COVID-19 pandemic. Environmental Research Letters, 17(10), 104017.

[xxx]Ibid.

[xxxi] National Energy & Utility Affordability Coalition. (2026). *Indiana LIHEAP FY2024 Profile*. https://neuac.org/wp-content/uploads/2026/01/Indiana-State-Sheet-FY24.pdf

[xxxii] Indiana Housing & Community Development Authority. *(2026) Energy Assistance Program (EAP).* https://www.in.gov/ihcda/homeowners-and-renters/low-income-home-energy-assistance-program-liheap/#What_are_the_income_and_eligibility_requirements

[xxxiii] Indiana Community Action Poverty Institute. '*Billed to the breaking point'.*

[xxxiv] National Energy & Utility Affordability Coalition. *Indiana LIHEAP FY2024 Profile.*

[xxxv] Siegel, E. L., Lane, K., Yuan, A., Smalls-Mantey, L. A., Laird, J., Olson, C., & Hernández, D. (2024). Energy insecurity indicators associated with increased odds of respiratory, mental health, and cardiovascular conditions: Study examines energy insecurity and health conditions. *Health Affairs*, 43(2), 260-268.

[xxxvi] Hernández, D. (2016). Understanding 'energy insecurity' and why it matters to health. *Social Science & Medicine*, 167, 1-10.

[xxxvii] Friedman, C. (2022). Unsafe temperatures, going without necessities, and unpayable bills: Energy insecurity of people with disabilities in the United States during the COVID-19 pandemic. *Energy Research & Social Science*, *92*, 102806 Hernández, D. Understanding 'energy insecurity.'

[xxxviii] Eichelberger, L. P. (2010). Living in utility scarcity: energy and water insecurity in Northwest Alaska. *American Journal of Public Health*, *100*(6), 1010-1018.

[xxxix] Siegel, E. L., et al. Energy insecurity indicators.

[xl] Yamoah, O., Schulte, J., Osborn, L., Ogland-Hand, C., Zubieta, A. C., & Freedman, D. A. (2023). Pantry clients and Supplemental Nutrition Assistance Program-Education practitioners' perspectives on factors influencing healthy eating policy, system and environmental interventions in food pantries. *Journal of Nutritional Science*, *12*, e81. https://doi.org/10.1017/jns.2023.64

[xli] Rabbitt, M. P. (2024). *Household food security in the United States in 2023* (No. 337). U.S. Department of Agriculture. https://ers.usda.gov/sites/default/files/_laserfiche/publications/109896/ERR-337.pdf?v=35954

[xlii] Ibid.

[xliii] Ibid.

[xliv] Ibid.

[xlv] Zimmerman, J. N., Rignall, K., & McAlister, C. (2023). The enduring price of place: Revisiting the rural cost of living. *Rural Sociology*, *88*(1), 252–280. https://doi.org/10.1111/ruso.12475

[xlvi] Schlosser, A. V., Smith, S., Joshi, K., Thornton, A., Trapl, E. S., & Bolen, S. (2019). "You guys really care about me…": A qualitative exploration of a produce prescription program in safety net clinics. *Journal of General Internal Medicine*, *34*(11), 2567–2574. https://doi.org/10.1007/s11606-019-05326-7

[xlvii] Brighter Futures Indiana. (2025). *Brighter Futures Indiana Data Center*. https://brighterfuturesindiana.org/data-center

[xlviii] Ibid.

[xlix] Bell, S. (2024, March 20). Why is child care so expensive? *Zero to Three*. https://www.zerotothree.org/resource/good-question/why-is-child-care-so-expensive/

[l] Bureau of Labor Statistics (2025). *Occupational Outlook Handbook*, Childcare Workers. *U.S. Department of Labor.* https://www.bls.gov/ooh/personal-care-and-service/childcare-workers.htm

[li] Indiana Family and Social Services Administration. (2024, December 11). *Indiana re-implements waitlist for new child care voucher applicants*. https://www.in.gov/fssa/carefinder/files/Child-care-waiting-list.pdf

[lii] Liu, R., & Gan, S. (2024). Childcare facility closure and exacerbated gender inequality in parenting time during the COVID-19 pandemic. *Sociology*, *58*(4), 985–1005. https://doi.org/10.1177/00380385231224433

[liii] Freeman, A. (2024). Impossible arrangements: The extreme challenge of child care for low-income mothers. *The American Journal of Economics and Sociology*, *83*(5), 971–989. https://doi.org/10.1111/ajes.12562

[liv] Arbaugh, S., Malani, K., & Bilodeau, C. (2024). Childcare: A critical barrier to women's health care. *Journal of General Internal Medicine*, *39*(12), 2341–2342. https://doi.org/10.1007/s11606-024-08894-5

[lv] Michelmore, K. (2025). Tax credits and child outcomes: Lessons from the United States, the United Kingdom and Canada. *Fiscal Studies*, *46*(1), 65–90. https://doi.org/10.1111/1475-5890.12396

[lvi] Acosta-González, H. N., & Marcenaro-Gutiérrez, O. D. (2023). Bad jobs versus good jobs: Does it matter for life and job satisfaction? *Journal of the Knowledge Economy*, 1–25. https://doi.org/10.1007/s13132-023-01128-9

[lvii] Gatta, A., Ablaza, C., Stambe, R.-M., & Marston, G. (2025). What is a good job and who gets it? A typological analysis of job quality in a global sample of countries. *Social Indicators Research*. https://doi.org/10.1007/s11205-025-03615-9

[lviii] Acosta-González & Marcenaro-Gutiérrez. Bad jobs versus good jobs; Gatta et al. What is a good job and who gets it?; Gebel, M., & Gundert, S. (2023). Changes in income poverty risks at the transition from unemployment to employment: Comparing the short-term and medium-term effects of fixed-term and permanent jobs. *Social Indicators Research*, *167*(1), 507–533. https://doi.org/10.1007/s11205-023-03118-5

[lix] Gatta et al. What is a good job and who gets it?

[lx] Cooper, K., & Stewart, K. (2021). Does household income affect children's outcomes? A systematic review of the evidence. *Child Indicators Research*, *14*(3), 981–1005. https://doi.org/10.1007/s12187-020-09782-0

[lxi] Ibid.

[lxii] Chang, F.-H. (2024). The impact of education costs on income inequality. *International Review of Economics*, *71*(3), 553–574. https://doi.org/10.1007/s12232-024-00452-z

[lxiii] Ibid.

[lxiv] Haviland, S., & Robbins, S. (2021). Career and technical education as a conduit for skilled technical careers: A targeted research review and framework for future research. *ETS Research Report Series*, *2021*(1), 1–42. https://doi.org/10.1002/ets2.12318