PEOPLE HELPING PEOPLE ▪ COMMUNITY ACTION

HSI
HUMAN SERVICES INC.

2026
COMMUNITY
Needs Assessment

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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 HSI better understand the underlying causes of financial hardship and its associated conditions in its designated counties. With this valuable data in hand, HSI 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.

Introduction

About Human Services, Inc.

Human Services, Inc. (HSI) began in 1965 as BBJ, a Community Action Program providing grass roots programs to the lower income population in Bartholomew, Brown, and Jackson counties. Some of the agency's earliest programs to fight President Lyndon B. Johnson's "War on Poverty" were the Head Start Summer program, Food Buyers program, the Feeder Pig Project, the Cabin Craftsman's Center, and Sewing Cooperative.

Later initiatives to assist with legal needs, housing, family planning, community planning, and the VISTA volunteer program laid the framework and foundation for later programs to emerge so the community could assist a population of its citizens in need. These initiatives created the opportunity to build community partnerships and collaborations for the purpose of reducing barriers to a population. Barriers that prevented the population from thriving in their communities.

In 1973, the agency became Human Services, Inc. With a revision of its structure, by-laws, and mission, the agency expanded its reach to include Bartholomew, Decatur, Jackson, Johnson, and Shelby counties.

Through the years, HSI has expanded its capacity, revised the mission and vision, and has evolved to the programs provided today. As the needs of the people and the community continue to change and evolve, so will HSI - an agency committed to "People Helping People."

HSI provides a wide range of services designed to support individuals and families as they work toward stability, self-sufficiency, and overall well-being. HSI services include:

- Affordable housing assistance, including Housing Choice Vouchers and housing stability supports;
- Utility payment assistance, including energy assistance and crisis support;
- Early childhood education and family support through Head Start Preschool and Early Head Start;
- Home visitation and family engagement services;
- Coaching for Success, a participant-driven coaching program that supports goal setting, resource navigation, financial stability, and long-term self-sufficiency;
- Homelessness prevention and shelter services through HSI's Emergency Family Shelter; and
- Referrals and connections to community resources for food, transportation, employment, and other basic needs.

The breadth of programming HSI offers reflects its commitment to addressing the interconnected needs of households across the community. By providing multiple forms of support through one agency, HSI takes a holistic approach to helping individuals and families overcome barriers, meet basic needs, and build a stronger foundation for long-term stability.

About HSI's Service Area

HSI serves Hoosiers in Bartholomew, Decatur, Jackson, Johnson, and Shelby counties.

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

	Total Service Area	Bartholomew	Decatur	Jackson	Johnson	Shelby
Population						
Total	360,904	82,231	25,880	45,590	162,877	44,326
Age						
Under 5 years	21,876	5,132	1,568	2,826	9,760	2,590
5 to 17 years	65,079	14,542	4,514	8,779	29,870	7,374
18 to 34 years	76,862	18,292	5,328	9,452	34,861	8,929
35 to 64 years	138,976	30,777	9,962	17,378	63,459	17,400
65 years and over	58,111	13,488	4,508	7,155	24,927	8,033
Gender						
Male	180,679	41,575	12,955	23,332	80,782	22,035
Female	180,225	40,656	12,925	22,258	82,095	22,291
Race/Ethnicity						
White alone	303,947	65,236	24,173	36,478	137,612	40,448
Black or African American alone	7,716	1,484	145	246	5,277	564
American Indian and Alaska Native alone	2,025	70	77	1,005	806	67
Asian alone	16,193	6,160	22	1,038	8,518	455
Native Hawaiian and Other Pacific Islander alone	78	9	-	-	69	-
Some other race alone	10,142	4,337	279	2,223	2,137	1,166
Two or more races	20,803	4,935	1,184	4,600	8,458	1,626
Hispanic or Latino origin (of any race)	24,270	7,455	660	6,540	7,108	2,507

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

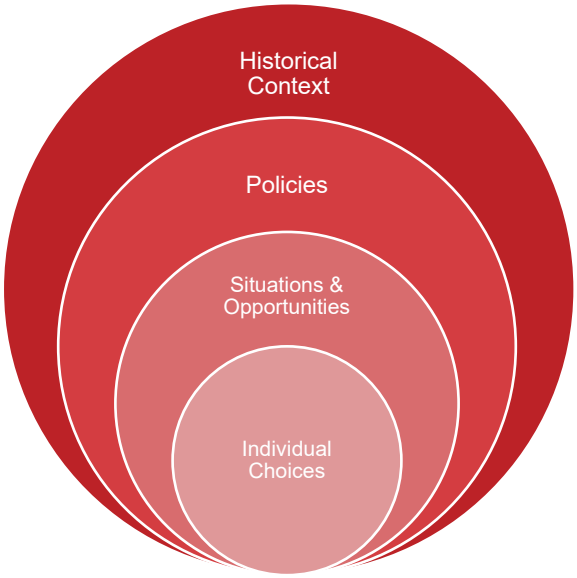
Just as there is difficulty agreeing on one specific measurement as the superior choice for documenting poverty, there is also disagreement on the origins of poverty, as well as the nature of poverty as a societal issue. Four different strands of scholarly debate - individual, situational, structural,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

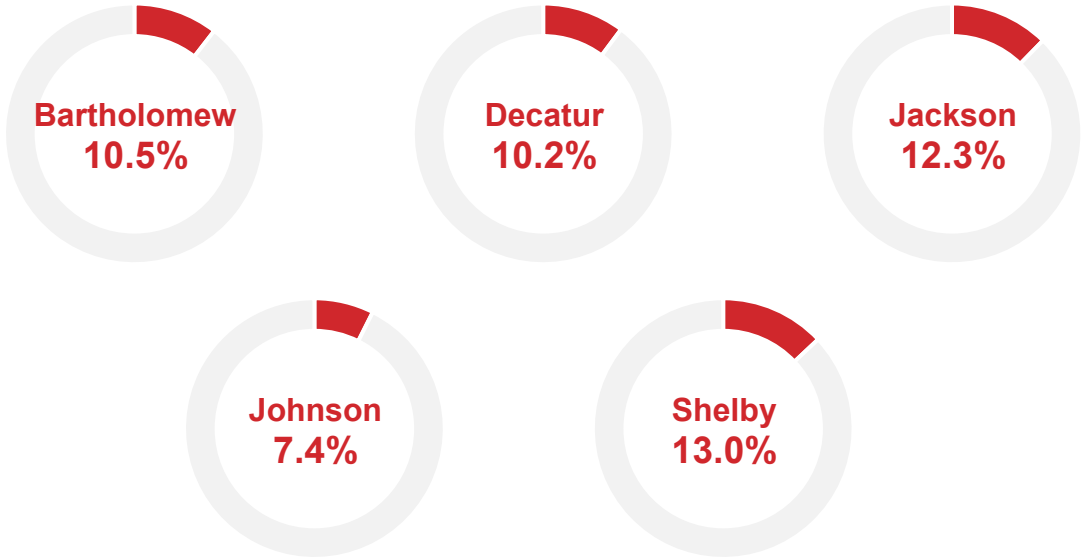
Conditions of poverty extend beyond access to daily necessities and future opportunities to encompass mental and physical health - with life-and-death implications. Medical debt, environmental pollutants, and unsafe housing conditions combine with inaccessible medical facilities of varying quality and 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 HSI's Service Area

Figure 2: Poverty Rates by County



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

Table 3: HSI Service Area Poverty Rates

	Number in Poverty	% in Poverty	State % in Poverty
Population			
Total	34,754	9.6%	12.3%
Age			
Under 5 years	2,975	13.6%	18.3%
5 to 17 years	6,972	10.7%	15.2%
18 to 34 years	8,998	11.7%	15.3%
35 to 64 years	10,385	7.5%	9.8%
65 years and over	5,424	9.3%	9.1%
GENDER			
Male	15,130	8.4%	11.0%
Female	19,624	10.9%	13.6%
RACE/ETHNICITY			
White alone	27,008	8.9%	10.1%
Black or African American alone	1,604	20.8%	23.9%
American Indian and Alaska Native alone	104	5.1%	16.1%
Asian alone	795	4.9%	13.8%
Native Hawaiian and Other Pacific Islander alone	-	0.0%	15.3%
Some other race alone	2,301	22.7%	22.0%
Two or more races	2,942	14.1%	16.1%
Hispanic or Latino origin (of any race)	4,122	17.0%	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 HSI's service area. It also includes feedback and perspectives from community residents and partners, as well as 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 HSI invited clients and other community members to complete the surveys in Appendix 1. 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: Low-income Individual Respondent Demographics for HSI

	Number of Respondents
Total Respondents	79
Household	
Median Household Size	1
Median Monthly Income	$1,700
Gender	
Male	4
Female	60
Other/Prefer Not to Say	15
Age	
18 - 24 years old	0
25 -34 years old	7
35 - 49 years old	15
50 - 64 years old	24
65 - 69 years old	6
70+ years old	16
Race/Ethnicity	
White/Caucasian	57
Black/African American	5
Other/Prefer Not to Say	17

Survey of Community Partners

In January and February of 2026, the Indiana Community Action Poverty Institute and HSI invited community partners identified by the agency to respond to the survey in Appendix 1.

A breakdown of the community partner respondents is presented in Table 5.

Table 5: Community Partner Respondent Types for HSI[3]

	Number of Respondents
Total Respondents	12
Community Partners	
Community-based organizations	8
Faith-based organizations	0
Private sector	0
Public sector	3
Educational institutions	1
Other	1

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 50states, 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.

[3] Respondents could choose more than one organization type, so the numbers may total up to a greater sum than the total number of respondents.

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 HSI's 2023 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 6: Comparison of the Top 5 Needs Identified on Current and Previous Surveys

	HSI Top Needs Comparison	
	2026 Needs Assessment	**2023 Needs Assessment**
1	*Utility affordability and assistance*[4]	*Quality and affordable housing*
2	*Quality and affordable housing*	*Assistance with legal services*
3	*Food assistance*	*Good jobs with adequate wages, benefits, and opportunities*
4	*Transportation support*	*Counseling services*
5	*Good jobs with adequate wages, benefits, and opportunities*	*Nutrition/healthy eating workshops*

Community partners' top five included: (1) mental health and/or counseling services; (2) quality and affordable housing; and a tie between (3/4) affordable, accessible childcare and transportation support; and (5) food assistance.

[4] 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.

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%.[xv] This is compounded by increases in water and gas prices and impacts Hoosiers statewide,[xvi] with rate increases most severely impacting lowest-income households.[xvii] 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.[xviii] 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.[xix]

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).[xx] 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.[xxi] 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. [xxii] More concerning, however, is that even for families below that income threshold, only one in five actually receives assistance from the program.[xxiii] 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.

IN HOOSIERS' OWN WORDS

"[I need] help with electrical bills because of cold weather."

"Between gas, heat, electric, water, sewer, and stormwater bills I cannot make ends meet."

"Help with utilities or my debt so more of my money could go towards utilities."

"It's made it difficult to pay rent and all my utilities and phone and internet. To the point I may have to give up my phone here soon."

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.[xxiv] 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.[xxv] 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.[xxvi] 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. [xxvii] 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.[xxviii] 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.

HSI's Current Strategies:

HSI's current utility affordability and assistance strategies focus on direct financial assistance, crisis prevention, energy burden reduction, one-on-one coaching, and connection to broader community supports. These strategies include:

- Administering LIHEAP and related utility assistance programs for heating, electric costs, and crisis needs.
- Offering summer utility and rent assistance when the Energy Assistance Program is not operating.
- Helping households facing disconnection access assistance, gather documentation, and prevent or resolve shutoffs.
- Providing participant coaching around utility costs, payment arrangements, budgeting, and long-term crisis prevention.
- Offering energy-saving items, such as energy-efficient light bulbs, to reduce usage and lower energy burden.
- Distributing air conditioning units to eligible households during the summer months to support safe indoor temperatures.
- Connecting households with additional HSI supports, including housing, food, transportation, employment, budgeting, and coaching services.
- Referring participants to township trustees, utility providers, weatherization services, housing repair programs, and other local resources.
- Using utility assistance data to identify household needs, service gaps, shutoff risks, and funding limitations to support better program planning and decision-making.

Possible Future Strategies:

HSI's future utility affordability and assistance strategies could focus on expanding outreach, strengthening partnerships, improving early intervention, and addressing gaps for households who continue to struggle with rising utility costs. These strategies may include:

- Expanding outreach to households that may be eligible for utility assistance but are not currently accessing services.
- Strengthening partnerships with utility providers to improve referrals, communication, payment arrangement options, and shutoff prevention efforts.
- Pursuing additional grants and funding as available to support low-income households in crisis.
- Further advocating for community-level solutions that address rising utility costs, energy burden, and gaps in assistance for households struggling to maintain essential utility services.

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.[xxix] 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.[xxx] These conditions impact residents' daily lives, causing negative mental and physical health outcomes.[xxxi] 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.[xxxii]

> **"Housing because I have been struggling to get housing for years because I have a criminal background and one of my charges are dismissed and no one will look far enough into my background to see or give me a chance."**

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.[xxxiii] 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.[xxxiv] 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.[xxxv]

IN HOOSIERS' OWN WORDS

"I make over $1,000 per month and still can't afford the average studio apartment in Columbus."

"Affordable housing because there's a lot of people who are homeless and also because **the city keeps building housing that isn't affordable for most people."**

"I would be out on the streets if I did not have help in paying rent. I am very grateful to get help in paying rent."

"Rent increases have forced me to use food banks in order to eat."

"Low-income housing that forgives past rental history and gives second chances."

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.[xxxvi] 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.[xxxvii] 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.[xxxviii] 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.[xxxix]

"Housing keeps getting less and less affordable. I would be homeless without the housing voucher program. There is nothing I could afford on disability without that help. Even if I was working, it would be hard to afford housing because I wouldn't get a high-enough paying job."

Table 7: 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
Bartholomew	$ 1,257	$ 1,415	$ 1,697	43%
Decatur	$ 816	$ 1,071	$ 1,284	33%
Jackson	$ 807	$ 1,059	$ 1,328	39%
Johnson	$ 1,267	$ 1,473	$ 1,907	43%
Shelby	$ 1,267	$ 1,473	$ 1,907	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, especially by socioeconomic status.[xl] 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.

"If it wasn't for the help I get with housing, I would not be able to have the home I have now, especially raising my grandson."

HSI's Current Strategies:

HSI's current housing strategies focus on improving access to affordable housing, supporting housing stability, and connecting households with resources that help prevent homelessness. These strategies include:

- Connecting eligible households with Housing Choice Vouchers to support access to affordable and stable housing.
- Helping households identify affordable housing options, rental assistance opportunities, landlord communication supports, and community referrals.
- Screening households experiencing housing instability for related needs and connecting them with stabilizing supports such as shelter, rental assistance, utility assistance, coaching, food resources, transportation, employment, and childcare.
- Tracking housing barriers, including eviction risk, poor housing conditions, landlord-related challenges, and unmet requests, to guide data-informed planning and participant support.
- Offering or referring households to coaching on budgeting, credit, lease responsibilities, savings, and homeownership readiness.

Possible Future Strategies:

HSI's future housing strategies could focus on preventing eviction, improving housing quality, expanding partnerships, and addressing barriers that prevent households from obtaining or maintaining stable housing. These strategies may include:

- Connecting households with resources for weatherization, repair, and housing quality resources to support safe and healthy housing.
- Strengthening partnerships with local governments, developers, landlords, nonprofits, and community partners to support affordable housing options.
- Building further relationships with landlords willing to rent to voucher holders and households facing housing barriers.
- Pursuing additional grants and funding for deposits, application fees, moving costs, past-due rent, utility deposits, and minor repairs as it is available.
- Further advocating for safe and affordable housing by participating in local planning efforts, sharing data on community housing needs, and supporting policies or partnerships that increase access to quality housing for low-income households.

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

"Even with food pantries, at times there isn't access to healthy choices. Also because of struggling with debt but having "good" income, our family doesn't qualify for some food assistance programs."

Table 8: Food Insecure Population by County

County	Food Insecure Population	Estimated % of Food-Insecure People above SNAP Eligibility Threshold of 130% FPL
Bartholomew	12,250	55%
Decatur	3,560	65%
Jackson	6,740	55%
Johnson	20,160	69%
Shelby	6,580	57%

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

IN HOOSIERS' OWN WORDS

"Needing help with food. **For there are times that the paycheck is just not enough."**

"Assistance with food affordability...with rising prices it is very hard to afford healthy choices for food."

"I have false teeth and cannot chew many things...It sucks to get a ride to the food bank, feel bad about having to go in the first place, and then go home with stuff that you can't eat. **Waiting outside in the cold and on display for everyone to drive by is also kind of humiliating."**

"We just lost food stamps for making $200 a month too much."

"Can't get on food stamps cause make too much for a household of three."

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

> **"Honestly, there are a lot of places to get free food which is awesome but for those of use working three jobs just to pay the bills, who has time to make it to a food pantry? It would be nice if there was an opportunity for a delivery system for that or mobile pantries at jobs instead of only in neighborhoods."**

HSI's Current Strategies:

HSI's current food assistance strategies focus on improving access to nutritious food, reducing household food costs, and connecting families with community-based food resources. These strategies include:

- Providing breakfast, lunch, and a snack to enrolled Head Start Preschool and Early Head Start children each program day through CACFP/USDA-supported funding.
- Connecting households with community partners and resources, including food pantries, community meals, township trustees, SNAP, WIC, school meal programs, and emergency food supports.
- Screening for food insecurity during intake, coaching, and service delivery.
- Helping households address barriers that contribute to food insecurity through Coaching, including income loss, transportation, childcare, debt, housing costs, and utility costs.
- Helping eligible households understand and access food-related public benefits through coaching.
- Participating in community committees and coalitions, such as local health-focused committees, to share information, coordinate resources, and support community-wide efforts to address food insecurity and related health needs.
- Tracking food barriers such as pantry access, transportation barriers, and unmet food needs to make data-informed decisions on how to best support participants.

Possible Future Strategies:

HSI's future food assistance strategies could focus on improving food access, strengthening partnerships, addressing benefit gaps, and ensuring households can access food that meets their health and family needs. These strategies may include:

- Collaborating with healthcare and public health partners on nutrition education, produce access, and wellness initiatives.
- Seeking additional funding or grants for things like grocery cards, transportation to food resources, or short-term emergency food assistance.
- Strengthening partnerships with local food pantries, schools, churches, employers, and community organizations to improve awareness of available food resources.
- Further advocating for improved food access by sharing data on community food insecurity, benefit gaps, and barriers that prevent households from accessing nutritious food.

Transportation Support

Nationwide, one in five Americans over the age of 25 experiences transportation instability.[xlviii] In terms of costs, transportation is the second-highest spending category for households and overlaps with other forms of material hardship.[xlix] For example, national data shows that transportation insecurity most often occurs alongside food insecurity, and certain groups are more likely to experience transportation instability, such as those living in urban environments, having lower educational attainment, being disabled, and experiencing poverty.[l] Those in rural communities must also travel farther for basic needs such as food and healthcare, making a lack of reliable transportation a more significant issue.[li] Access to reliable transportation also contributes to employment outcomes, and in turn, increased ability to afford basic necessities, with vehicle ownership and transit systems that offer services beyond typical 9-5 working hours both linked to positive employment outcomes.[lii]

"We pay to the court monthly to pay a debt on a car we voluntarily surrendered."

Transportation and health are also linked, in part because access to basic needs such as food, medical care, and social connections is contingent on the ability to reach locations that provide goods and services.[liii] Research shows that lack of transportation has been associated with poorer health, social isolation, and increased depressive symptoms. Any amount of transportation insecurity is linked to worse reported health.[liv] Access to transportation is integral to obtaining basic goods and services, employment, and social support, and without it, many Hoosiers struggle.

IN HOOSIERS' OWN WORDS

"Gas card assistance or a community bus route to Columbus so we can have more bus stop options and locations. This is a must!"

"Gas cards; we are low income and take children to school because there is no bus for Head Start plus a lot of appointments for my children."

"Transportation - need a bus route to Columbus for free meal sites church distributors."

"I have missed medical appointments because I couldn't get to them. I have tried to use Medicab and they have stood me up... My daughter takes me most places and has had to take off work to do so. It gets in the way of her personal life."

“I missed therapy because my car was down, and I had to uber my son to and from school for a week, which dug me into a deeper financial hole.”

Table 9: Housing Units with Limited Transportation Access by County

County	No Vehicle Available	1 Vehicle Available
Bartholomew	1,740	9,660
Decatur	347	2,960
Jackson	1,034	4,794
Johnson	2,083	16,658
Shelby	999	5,181

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

“My son struggles due to not having a car and depend on myself for assistance. He missed interviews and is unable to take certain jobs because of not having a car.”

Table 10: Current Vehicle Costs in Indiana

Vehicle Cost	Average Monthly Payment
Average Used Car Loan Payment (U.S.)	$537
Average New Car Loan Payment (U.S.)	$767
Full Insurance Coverage (Indiana)	$186
Minimum Insurance Coverage (Indiana)	$93

Source: Experian (2025). State of the Automotive Finance Market Report; Experian (2026). Average Cost of Car Insurance in Indiana for 2026.

HSI's Current Strategies:

HSI's current transportation strategies focus on identifying transportation barriers, connecting households with available resources, and supporting access to programs, employment, and essential services. These strategies include:

- Helping households identify transportation barriers and connect with available community transportation resources.
- Problem-solving transportation barriers that may prevent participation in programs, appointments, or services.
- Connecting households with public transit, Medicaid transportation, senior transportation, disability transportation, township trustees, and other local options.
- Helping participants address transportation barriers that affect job searches, interviews, work attendance, and employment stability.
- Addressing transportation challenges as part of broader household stability planning.
- Exploring strategies to reduce transportation barriers for families enrolled in Head Start Preschool and Early Head Start.
- Tracking transportation barriers such as vehicle access, repair needs, fuel costs, missed appointments, employment barriers, and limited transit options to support data-informed planning and better respond to participant needs.

Possible Future Strategies:

HSI's future transportation strategies could focus on expanding flexible assistance, strengthening partnerships, reducing access barriers, and improving transportation options across the service area. These strategies may include:

- Seeking additional grants or funding as available for gas cards, bus passes, ride-share support, vehicle repairs, or other transportation-related emergency needs.
- Collaborating with local transportation providers to improve awareness, referrals, routes, hours, and service access.
- Partnering with mechanics, vocational programs, nonprofits, or funders to support low-cost vehicle repairs.
- Bringing services closer to clients through outreach in rural areas, schools, libraries, food pantries, shelters, and partner sites.
- Further advocating for expanded and accessible transportation options through community planning, data sharing, and partnerships that address rural transportation gaps, affordability, and access to essential services.

Services for Individuals with Disabilities

Many individuals highly value the ability to live in their own home and participate in the community. When faced with a disabling condition or the effects of aging, individuals may need additional support.

Social Security is a critical support system for millions of aging Americans, lifting over 16.3 million older individuals out of poverty nationwide and providing support to individuals with significant disabilities.[lv] Even with the benefits offered from Social Security, the average monthly payment received by retirees in January 2026 was $2,071/month, and for individuals with a disability, even less at $1,816.[lvi] Social Security payments are also based on previous working capacity, meaning that not everyone receives this average amount. People who were less able to work because of medical conditions, who took time out of the labor force to raise children, or who simply had lower-paying jobs receive less in their monthly payment.[lvii] These amounts quickly dwindle when accounting for the cost of housing, healthcare; utilities; food; and other necessities, leaving little room to afford the additional support that may be required to maintain independence.

Individuals with disabilities can also face increased barriers to accessing social and community services, leading to pockets of isolation and concern around their exclusion from digital spaces. Community Action Agencies can be a vital connection point, providing opportunities to build social connections and assist in the development of critical digital engagement skills. With studies highlighting the particular importance of digital spaces as opportunities for aging individuals or those with limited mobility to stay engaged with their loved ones and with social services, the technology of today helps combat the loneliness of tomorrow by ensuring opportunities to connect with others in mobility-accessible ways.[lviii]

IN HOOSIERS' OWN WORDS

"I've been disabled for 35 years and I rely on housing assistance. A good bit of my health care needs are not met by medical doctors and medicine. **My body hurts and I have trouble caring for myself anymore plus being a caregiver. My income goes out as soon as it gets into my account. I am paying my bills before anything else and it doesn't last."**

"Flexible schedule due to my disabled son's many Dr. appts."

"I wish the financial eligibility requirement to qualify for SNAP was much lower, specifically for people who are disabled and on SSDI not SSI."

"Needed repair help, flooring specifically due to my wheelchair, siding damage on my house from storms."

HSI's Current Strategies:

HSI's current strategies for individuals with disabilities focus on improving access to resources, supporting independence, and connecting households with services that reduce barriers to stability. These strategies include:

- Helping individuals with disabilities access benefits, housing, utilities, food, transportation, and other community supports through coaching and goal setting.
- Connecting eligible households with programs such as Housing Choice Vouchers, LIHEAP, weatherization referrals, and related resources.
- Identifying needs related to housing, home safety, transportation, food access, benefits, and long-term stability.
- Referring participants to community resources like disability advocacy, independent living, transportation, healthcare, home modification, assistive technology, and caregiver resources.
- Providing individualized assistance with applications, documentation, eligibility requirements, and referrals as needed.
- Providing crisis intervention and relocation support when urgent situations arise, such as helping residents navigate resources, paperwork, and community connections during the closure of a senior living apartment complex.
- Tracking disability-related needs involving transportation, accessibility, home repair, healthcare, digital access, benefits, and caregiver support to make data-informed decisions to best support participant needs.

Possible Future Strategies:

HSI's future strategies for individuals with disabilities could focus on strengthening partnerships, improving accessibility, expanding resource navigation, and addressing barriers that limit independence and community connection. These strategies may include:

- Expanding partnerships with Centers for Independent Living, disability advocates, healthcare providers, Area Agencies on Aging, and home repair programs.
- Seeking resources for ramps, grab bars, flooring repairs, bathroom modifications, minor repairs, and accessibility improvements.
- Collaborating with partners to improve access to reliable and disability-accessible transportation.
- Connecting individuals with disabilities to peer groups, community events, volunteer opportunities, and virtual engagement options.
- Providing staff training on accessibility, accommodations, trauma-informed communication, and disability-related resources.
- Seeking additional funding and grants as it is available for transportation, accessibility items, home repairs, technology access, documentation fees, and related needs.
- Further advocating for greater accessibility, inclusion, and community-based supports for individuals with disabilities through partnerships, data sharing, and participation in local planning efforts.

Additional Needs

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

Table 11: Additional Community Needs

Ranking	Community Need	Respondent Quote
6th	Household and personal needs (tie for 6th need)	"My credit card debt is higher than I would like, but with everything being so expensive, it is the only way I can pay for insurance premiums, dental bills, car repairs, and everyday expenses."
7th	Mental health and/or counseling services (tie for 6th need)	"Mental health services, because I have personally struggled to get myself and my children counseling services and there are just not enough providers." "Mental health and behavioral counseling - there are no providers with availability or taking children with Medicaid."
8th	Independent living assistance (tie for 7th need)	"Ensure buildings and property are handicap accessible. Parking, doors, wheelchairs, electric carts, etc." "I need help with general daily chores like cleaning and laundry due to health problems."
9th	Good jobs with higher wages, benefits, and/or opportunities to advance (tie for 7th need)	"Affordability in general and access to good jobs. Life is so expensive and it's impacting a lot of people's mental and physical health." "Better paying jobs in the area, everything has doubled the price of living." "As a single mom that works several jobs I still struggle to make things work. But I always find a way last minute. So having better job opportunities for those [who] are intelligent and hard working."
10th	Debt relief (tie for 8th need)	"I had to overdraft my bank account to move to where I currently live and have not been able to get myself back out of the overdrafting loop. I literally only need $600 to stop the overdrafting loop and no one will help me and I'm constantly having mental breakdowns over it and can't sleep. I'm drowning."
11th	Senior citizen programs (tie for 8th need)	"Safety in senior housing, understanding the needs of the senior." "Senior citizen activities and social opportunities. Seniors get bored and need activities that they can actually do." "Senior citizen programs. Day trips or overnight trips. I have no family and few friends and I get lonely."

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

Table12: Voter Registration and Turnout by County

County	Registered Voters	Turnout in November 2024
Bartholomew	54,087	66%
Decatur	17,631	70%
Jackson	26,143	72%
Johnson	123,364	64%
Shelby	32,284	62%

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=63), 15 (24%) indicated that they do not vote. Top reasons for not voting include:

Table 13: HSI Individual Respondents' Reasons for Not Voting

Reason for Not Voting	Percent of Respondents[5]
It feels like my vote doesn't matter.	40%
I do not feel I know enough about the candidates.	27%
None of the candidates on my ballot seem to care about the issues I care about.	13%
I do not have time.	7%
I have a criminal record. *Of note, a criminal record should not prevent someone from voting in Indiana.*	7%
I do not have transportation to the polls.	7%

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

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

HSI's Current Strategies:

HSI's current civic engagement strategies focus on elevating community voice, encouraging participation in program planning, and representing the needs of low-income households in local decision-making spaces. These strategies include:

- Gathering input from low-income individuals and families through surveys, needs assessments, client feedback, and program planning.
- Encouraging clients and community members to provide input on services that affect their lives.
- Supporting Head Start and Early Head Start parent leadership through meetings, Policy Council, family engagement, and program decision-making.
- Helping clients understand community resources, public programs, and systems that affect household stability.
- Participating in coalitions, committees, and planning efforts to represent the needs of low-income households.

Possible Future Strategies:

HSI's future civic engagement strategies could focus on expanding nonpartisan voter education, reducing barriers to participation, and creating more opportunities for community members to have a voice in decisions that affect their lives. These strategies may include:

- Sharing nonpartisan voter registration deadlines, polling locations, early voting options, absentee voting information, and ID requirements.
- Sharing nonpartisan information about voter eligibility.
- Offering workshops on local government, public meetings, school boards, and community decision-making.
- Sharing information about public meetings, surveys, listening sessions, and comment periods.
- Connecting clients with transportation resources for voting, public meetings, forums, and civic events.
- Developing materials explaining voter registration, election timelines, voting rights, and local engagement opportunities.
- Collaborating with libraries, schools, senior centers, disability advocates, and nonpartisan civic organizations.
- Creating more opportunities for participants to serve on advisory groups, focus groups, parent groups, and community forums.

Community Resources

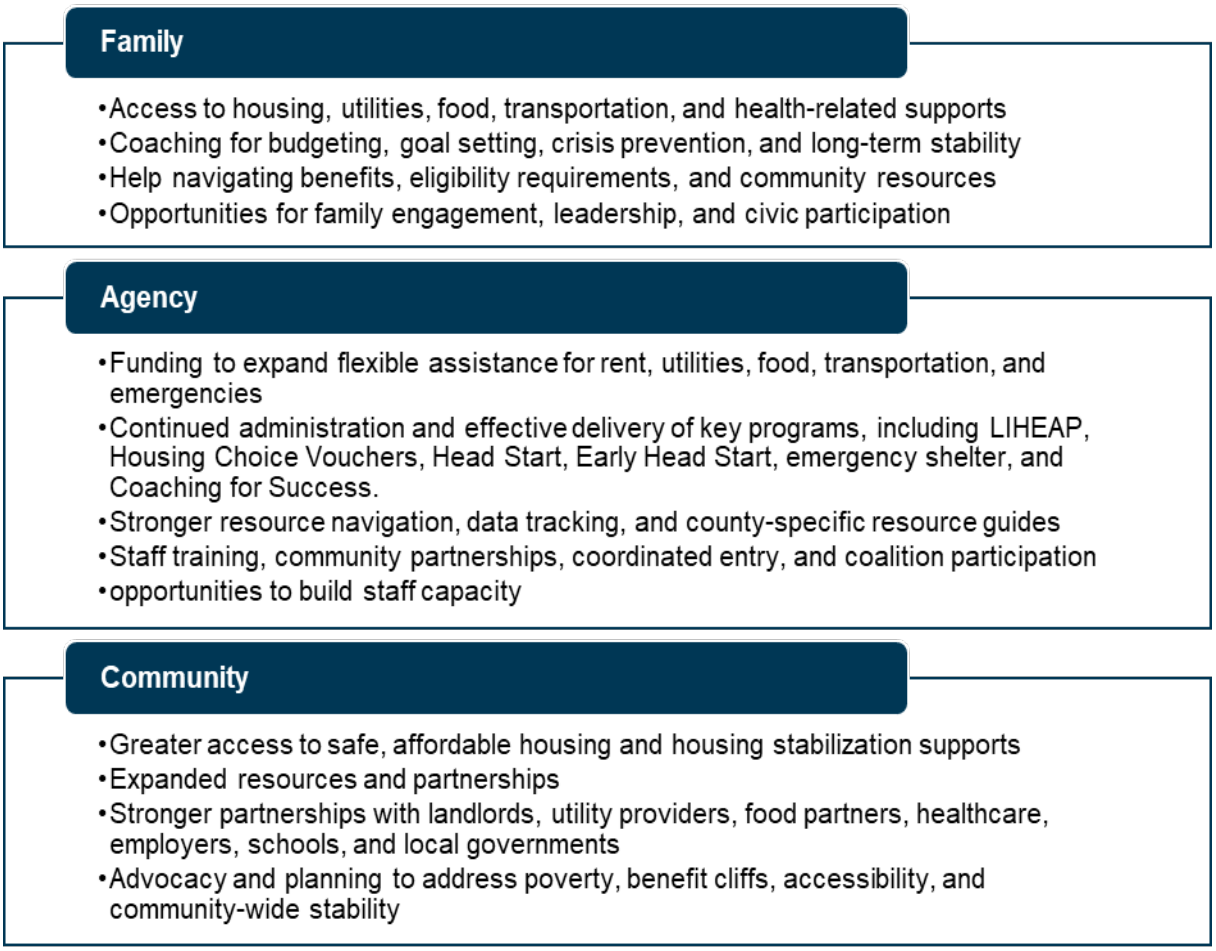
Respondents were asked to identify other locations in the community that provide support. As HSI prepares to address community needs in the future, these identified resources may be valuable partners in the work ahead:

- Agape Center
- Anchor House
- Churches
- Columbus Housing Authority
- Community Centers
- Excel Center
- Firefly
- Food pantries
- FSSA
- Interchurch food pantry
- Johnson County Senior Services
- Love Chapel
- Salvation Army
- Sans Souci
- Sunshine House
- Township Trustees
- United Way
- Ville Church
- Youth Assistance Program

Of note, many respondents indicated that they were not sure where else to go in the community for support. Ensuring that existing resources collaborate to reach Hoosiers in need may be a valuable way to create broader access to basic needs.

Toward the Future

HSI 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.



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 Instruments

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

To view the survey provided to community partners, please visit:
https://institute.incap.org/assets/docs/CommunityPartners_Survey_2026.pdf

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