ICAP

Interlocal Community Action Program, Inc.

2026 COMMUNITY Needs Assessment

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Introduction

Interlocal Community Action Program, Inc.

Interlocal Community Action Program, Inc. (ICAP), a not-for-profit agency, was established in 1965 under the Economic Opportunity Act. President Johnson's "Great Society" program included a War on Poverty, and Community Action Agencies were created to empower the poor by helping this group regain a voice in our democratic system.

The staff at ICAP care about the entire community and are dedicated to helping people help themselves and each other. As a Community Action Agency, ICAP designs, sponsors, and administers programs that provide help for today and hope for tomorrow, including:

- Child safety seat inspections
- Emergency rental assistance program
- Energy programs
- Foster Grandparent program
- Head Start
- Housing Choice Vouchers
- Individual Development Accounts
- Legal services
- Retired Senior Volunteer program
- Rose Court apartments
- Henry County Senior Center
- Weatherization
- WIC

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

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

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

About ICAP's Service Area

ICAP serves Hoosiers in Blackford, Delaware, Fayette, Hancock, Henry, Jay, Randolph, Rush, and Wayne counties.

Table 1A: ICAP Service Area Population by County[1]

	Total Service Area	Blackford	Delaware	Fayette	Hancock
Population					
Total	392,641	11,754	104,289	22,850	83,182
Age					
Under 5 years	21,383	551	5,084	1,190	4,571
5 to 17 years	64,043	2,110	14,743	3,766	14,674
18 to 34 years	85,795	2,136	28,606	4,530	16,527
35 to 64 years	148,413	4,407	37,034	8,795	33,167
65 years and over	73,007	2,550	18,822	4,569	14,243
Gender					
Male	193,953	5,718	50,822	11,399	41,280
Female	198,688	6,036	53,467	11,451	41,902
Race/Ethnicity					
White alone	351,424	11,143	89,620	21,492	73,807
Black or African American alone	11,858	71	5,217	271	2,911
American Indian and Alaska Native alone	540	21	172	33	73
Asian alone	3,623	13	1,762	17	945
Native Hawaiian and Other Pacific Islander alone	61	-	16	9	22
Some other race alone	5,402	33	1,284	258	1,053
Two or more races	19,733	473	6,218	770	4,371
Hispanic or Latino origin (of any race)	12,540	281	3,078	313	2,920

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).

Table 1B: ICAP Service Area Population by County

	Henry	Jay	Randolph	Rush	Wayne
Population					
Total	45,850	19,954	23,912	16,526	64,324
Age					
Under 5 years	2,373	1,386	1,350	884	3,994
5 to 17 years	7,437	3,717	4,021	2,822	10,753
18 to 34 years	9,442	3,951	4,599	3,143	12,861
35 to 64 years	17,683	7,319	9,158	6,527	24,323
65 years and over	8,915	3,581	4,784	3,150	12,393
Gender					
Male	23,024	10,121	11,998	8,231	31,360
Female	22,826	9,833	11,914	8,295	32,964
Race/Ethnicity					
White alone	43,074	18,674	21,944	15,836	55,834
Black or African American alone	697	39	159	92	2,401
American Indian and Alaska Native alone	39	12	75	-	115
Asian alone	245	11	114	-	516
Native Hawaiian and Other Pacific Islander alone	-	-	10	-	4
Some other race alone	384	224	606	96	1,464
Two or more races	1,411	994	1,004	502	3,990
Hispanic or Latino origin (of any race)	867	920	1,278	321	2,562

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

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

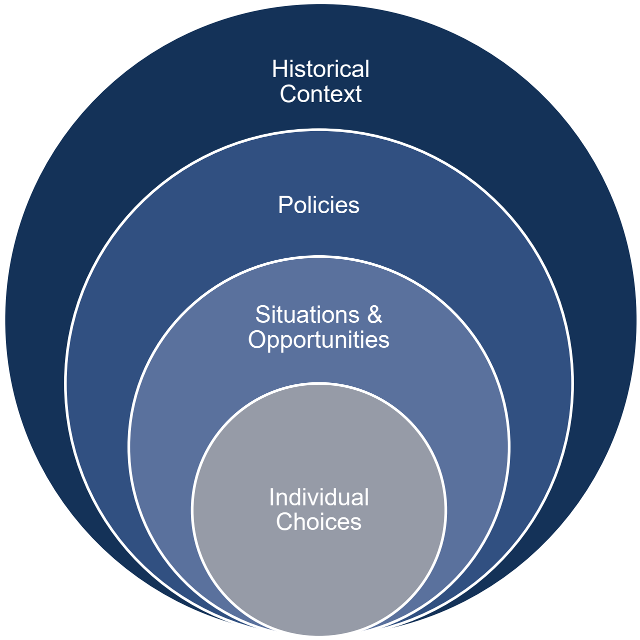
Just as there is difficulty agreeing on one specific measurement as the superior choice for documenting poverty, there is also disagreement on the origins of poverty, as well as the nature of poverty as a societal issue. Four different strands of scholarly debate - individual, situational, structural, 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 in Table 2 on the next 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.

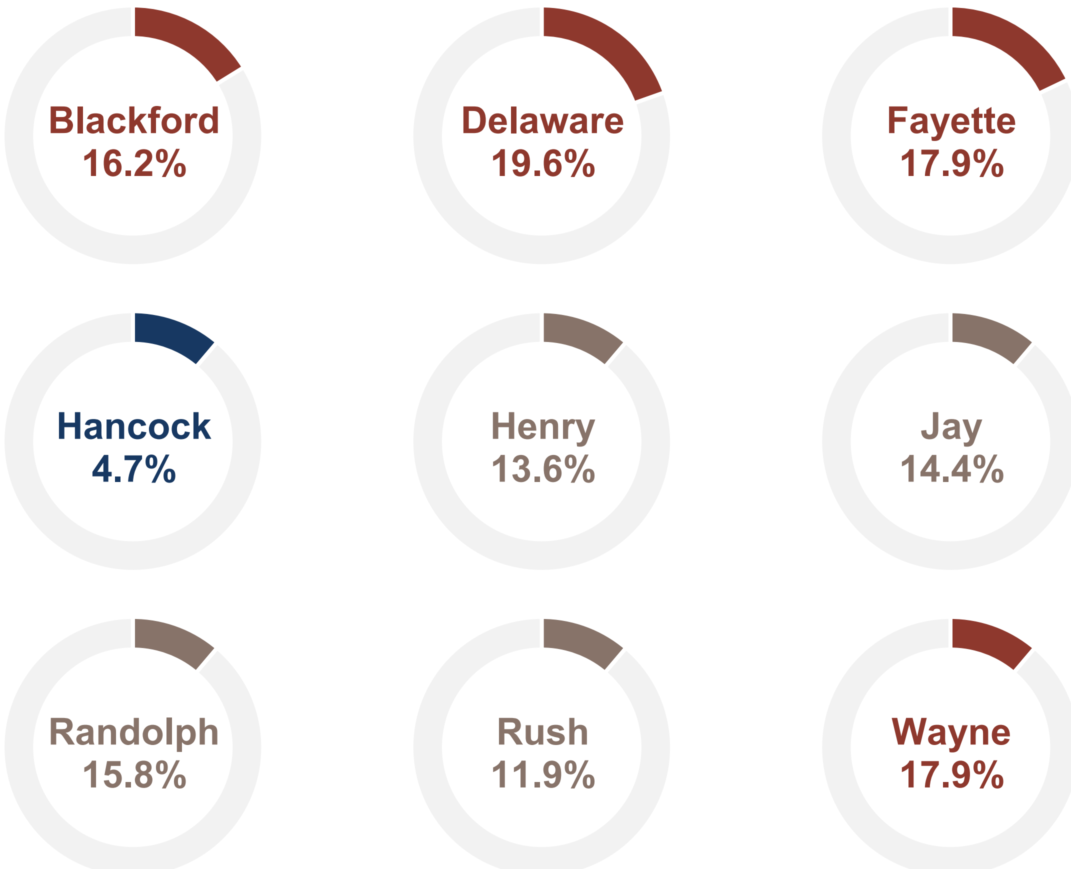
Conditions of poverty extend beyond access to daily necessities and future opportunities to encompass mental and physical health - with life-and-death implications. Medical debt, environmental pollutants, and unsafe housing conditions combine with inaccessible medical facilities of varying quality and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

[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 in ICAP's Service Area

Figure 2: Poverty Rates by County



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

Table 3: ICAP Service Area Poverty Rates

	Number in Poverty	% in Poverty	State % in Poverty
Population			
Total	56,795	14.5%	12.3%
Age			
Under 5 years	4,301	20.1%	18.3%
5 to 17 years	10,535	16.4%	15.2%
18 to 34 years	17,504	20.4%	15.3%
35 to 64 years	17,834	12.0%	9.8%
65 years and over	6,621	9.1%	9.1%
Gender			
Male	25,110	12.9%	11.0%
Female	31,685	15.9%	13.6%
Race/Ethnicity			
White alone	47,204	13.4%	10.1%
Black or African American alone	3,244	27.4%	23.9%
American Indian and Alaska Native alone	158	29.3%	16.1%
Asian alone	466	12.9%	13.8%
Native Hawaiian and Other Pacific Islander alone	1	1.6%	15.3%
Some other race alone	1,392	25.8%	22.0%
Two or more races	4,330	21.9%	16.1%
Hispanic or Latino origin (of any race)	3,039	24.2%	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 ICAP'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 ICAP 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: Individual Respondent Demographics for ICAP

	Number of Respondents
Total Respondents	32
Household	
Median Household Size	3
Median Monthly Income	$1,800
Gender	
Male	1
Female	22
Other/Prefer Not to Say	9
Age	
18 - 24 years old	2
25 - 34 years old	4
35 - 49 years old	10
50 - 64 years old	5
65+ years old	2
Other/Prefer Not to Say	9
Race/Ethnicity	
White/Caucasian	17
Black/African American	4
Other/Prefer Not to Say	11

Survey of Community Partners

In January and February of 2026, the Indiana Community Action Poverty Institute and ICAP 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 Demographics for ICAP

	Count of Respondents
Total Respondents	10
Community Partners	
Community-based organizations	7
Faith-based organizations	2
Private sector	0
Public sector	2
Educational institutions	0
Other	3

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 ICAP'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

	ICAP Top Needs Comparison	
	2026 Needs Assessment	**2023 Needs Assessment**
1	*Quality and affordable housing*	*Quality and affordable housing*
2	*Transportation support*	*Assistance with legal services*
3	*Utility affordability and assistance*[3]	*Good jobs with adequate wages, benefits, and opportunities*
4	*Food assistance*	*Programs for seniors*
5	*Good jobs with adequate wages, benefits, and opportunities*	*Budgeting classes and/or credit counseling*

Community partners' top needs included: (1) quality and affordable housing; a tie between (2/3) food assistance and transportation support; and a tie between (4/5/6/7) childcare, utility affordability and assistance, good jobs with adequate wages, benefits and opportunities, and mental health and/or counseling.

[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]

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]

IN HOOSIERS' OWN WORDS

"Housing needs because a lot of people as they get older or retired on less income cannot keep their house repairs up. **Rent has outpaced people's wages and especially for those on SSI and Social Security."**

"**I know a number of families who have non-working furnaces and there is no local help to help them.** Most have someone disabled in their household."

"**Now in a shelter because waiting lists are so long for income-based.** I was self-sufficient until my wreck last March."

"**Rent has exceeded monthly income on social security and SSI.** The policy [that] landlords have that [requires the renter's] monthly income must be three times the rent excludes many from having a home and not being homeless."

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
Blackford	$ 766	$ 956	$ 1,268	51%
Delaware	$ 845	$ 1,043	$ 1,349	52%
Fayette	$ 754	$ 956	$ 1,184	53%
Hancock	$ 1,267	$ 1,473	$ 1,907	42%
Henry	$ 775	$ 956	$ 1,146	37%
Jay	$ 729	$ 956	$ 1,261	44%
Randolph	$ 841	$ 956	$ 1,261	49%
Rush	$ 762	$ 956	$ 1,146	37%
Wayne	$ 729	$ 956	$ 1,191	49%

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.

"Cheaper rent and to have my shelves by my windows fixed! Cold air is coming in. I am in my 3rd month trying to get it fixed!"

ICAP'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
- Provide weatherization services for 132 homes
- Continue to own and manage Rose Court apartments

Possible Future Strategies:

- Offer eviction diversion support
- Participate in the Continuum of Care to address homelessness
- Develop Hospital Heights affordable, self-help housing project
- Develop affordable housing opportunities in Fayette and Wayne counties

Transportation

Nationwide, one in five Americans over the age of 25 experiences transportation instability.[xxvii] In terms of costs, transportation is the second-highest spending category for households and overlaps with other forms of material hardship.[xxviii] 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.[xxix] 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.[xxx] 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.[xxxi]

IN HOOSIERS' OWN WORDS

"There are food pantries open but without working vehicle it's impossible to get to them with my disability. "

"The bus system in Muncie only runs from 6:00am to 8:00 p.m."

"Only one rural transport in the county and [it] must be pre-planned."

"I have disabilities that limits my ability to drive."

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.[xxxii] 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.[xxxiii] Access to transportation is integral to obtaining basic goods and services, employment, and social support, and without it, many Hoosiers struggle.

Table 8: Housing Units with Limited Transportation Access by County

County	No Vehicle Available	1 Vehicle Available
Blackford	492	1,532
Delaware	3,308	15,327
Fayette	690	2,974
Hancock	995	8,378
Henry	1,064	5,700
Jay	639	2,212
Randolph	684	2,852
Rush	353	1,884
Wayne	2,403	9,251

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

Table 9: 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.

ICAP's Current Strategies:

- FGP transportation services support volunteer efforts at educational sites

Possible Future Strategies:

- Start a vehicle repair program

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,[xxxiv] with rate increases most severely impacting lowest-income households.[xxxv] 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.[xxxvi] 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.[xxxvii]

IN HOOSIERS' OWN WORDS

"Utilities because they are so high."

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).[xxxviii] 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.[xxxix] 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. [xl] More concerning, however, is that even for families below that income threshold, only one in five actually receives assistance from the program.[xli] 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.[xlii] 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.[xliii] 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.[xliv] 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. [xlv] 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.[xlvi] 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.

ICAP's Current Strategies:

- Manage Energy Assistance program in service area
- Pursue utility funded donations
- Provide Emergency Services during summer months

Possible Future Strategies:

- Offer client education on balance billing

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.[xlvii] 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.[xlviii] In the U.S., food insecurity impacts over 10% of Americans.[xlix] 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).[l] 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.[li] 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.[lii]

Table 10: Food Insecure Population by County

County	Food Insecure Population	Estimated % of Food-Insecure People above SNAP Eligibility Threshold of 130% FPL
Blackford	2,260	44%
Delaware	20,000	38%
Fayette	4,370	44%
Hancock	9,370	75%
Henry	8,030	55%
Jay	3,180	39%
Randolph	4,110	50%
Wayne	11,480	46%

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

IN HOOSIERS' OWN WORDS

"Miles of food deserts leaving only the dollar stores and corner quick stop on much of the town of 75,000 people."

"I am on disability. I also have diabetes. I need better food than what I am eating. **It's very hard to find the money to buy good food."**

"In a major way it so hard to afford rent plus all bills plus food and take my kids with one job."

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

ICAP's Current Strategies:

- Fund Community Sharing Food Pantry in Fayette county
- Sponsor Senior Center congregate meal site
- Dispense WIC vouchers in Hancock and Henry counties
- Offer Head Start nutrition program
- Maintain community gardens
- Offer farmer's market vouchers

Possible Future Strategies:

- Support food pantry operations in balance of service area

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.[liv] 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.[lv] 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.[lvi] 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 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.[lvii]

IN HOOSIERS’ OWN WORDS

“Can’t find a job that will work around my children’s childcare hours.”

“I have to work to pay to bills and rent… [there’s] no time to go back to school.”

“Only one rural transport in county and must be pre-planned.”

“I have disabilities that limit my ability to drive.”

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

Table 11: Most Common Occupations by Census Area

Muncie Metropolitan Area		
Occupation	**Estimated Number Employed**	**Median Hourly Wage**
Fast Food and Counter Workers	2,160	$13.17
Retail Salespersons	1,540	$14.02
Cashiers	1,370	$13.45
Registered Nurses	1,210	$37.49
Stockers and Order Fillers	950	$17.73
Central Indiana Non-Metropolitan 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.

ICAP's Current Strategies:

- Provide appropriate work apparel
- Offer vehicle repair for minor repairs so client can work

Possible Future Strategies:

- Develop in-house vehicle repair
- Develop micro loan program for small business needs

Additional Needs

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

Table 12: Additional Community Needs

Ranking	Community Need	Respondent Quote
6th	Programs for youth	"After care is not affordable."
7th	Debt relief	"We are trying to clean up our credit but don't really understand how or where to start without getting scammed."
8th	Second chance hiring programs	"Second chance hiring. It's hard to put in the work to change yourself and be a better version of yourself [and] then nobody will give you a chance."
9th	Legal services	Top legal needs: 1. Family matters 2. Problems with landlords or mortgage companies 3. Government services (e.g. Medicaid, SNAP, TANF) 4. Debt and/or wage garnishment 5. Criminal record expungement
10th	Independent living	"The washer and dryer are down stairs and it's hard for me when I have back problems."

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

Table 13: Voter Registration and Turnout by County

	Registered Voters	Turnout Percent: November 2024
Blackford	8,556	61%
Delaware	76,488	61%
Fayette	17,159	58%
Hancock	65,292	69%
Henry	31,648	66%
Rush	11,826	66%
Wayne	45,179	60%

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

Among respondents who agreed to answer questions about voting behavior (n=15), 6 (40%) indicated that they do not vote. Top reasons for not voting include:

Table 14: ICAP Individual Respondents' Reasons for Not Voting

Reason for Not Voting	Percent of Respondents[4]
It feels like my vote doesn't matter.	33%
I do not feel I know enough about the candidates.	67%
None of the candidates on my ballot seem to care about the issues I care about.	0%
I do not have time.	0%
I have a criminal record. *Of note, a criminal record should not prevent someone from voting in Indiana.*	0%
I do not have transportation to the polls.	17%

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

ICAP's Current Strategies:

- Participate in outreach to WIC program participants to include voter registration efforts

Possible Future Strategies:

- Set WIC goal for successful voter registration outcome
- Provide voter education outreach to Energy Assistance Program households

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

Community Resources

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

- Christian Ministries of Delaware County
- Churches
- Delaware County Family Resource Center
- Eastern Indiana WorkOne
- Food banks
- High Street
- Lord’s Locker
- Love Inc.
- Muncie Mission
- Salvation Army
- St. Vincent de Paul
- The Hub
- The Better Way
- The New Norm
- Township Trustees
- Union Chapel
- Women’s Resource Center

Coordinating the work of community partners like these is one of the valuable ways in which ICAP serves Hoosiers.

Toward the Future

ICAP 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 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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