2026 COMMUNITY Needs Assessment

Table of Contents

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

Ohio Valley Opportunities, Inc.

Ohio Valley Opportunities, Inc. (OVO) formed on October 11, 1965, in Madison, Indiana. For over 60 years, OVO has led the way in developing innovative programs to meet the needs of the older adults, individuals with disabilities, and families with children in Jefferson, Jennings, and Scott counties. In 2017, OVO expanded its Weatherization Program to serve families in Bartholomew, Jackson, and Decatur counties. Additionally, in 2022, OVO expanded its Energy Assistance Program to serve families in Clark and Floyd counties. Even after expanding from a three- to eight-county program area in just five years, OVO continues to seek new opportunities to meet the needs of individuals and families with low incomes.

OVO still believes in the mission it started with over 60 years ago: to reduce the barriers that prevent individuals with low incomes from reaching self-sufficiency. OVO's programs and services complement the workforce development and human service systems by making costly utility bills more affordable, helping people secure and maintain housing, providing free comprehensive preschool services, assisting in crisis situations, and creating linkages to other community agencies.

OVO's programs are uniquely structured in that they offer specialized programming in local communities. It is a coordinated effort to address the root effects of poverty and to ultimately move families and individuals to self-sufficiency. OVO collaborates with nearly 100 community agencies, local elected officials, community-based partners, and stakeholders. The Community Service Block Grant (CSBG) provides core funding to reduce poverty, revitalize low-income communities, and empower low-income families to become self-sufficient. As a member of the CSBG network, OVO mobilizes additional resources to combat the central causes of poverty and focuses efforts toward increased self-sufficiency, improved living conditions, ownership of and pride in communities, and strong family and support systems. Community representation and accountability are hallmarks of the CSBG network.

About OVO's Service Area

Since 1965, OVO has offered services primarily in Jefferson, Jennings, and Scott counties. More recently, some of its services have expanded into Bartholomew, Jackson, Decatur, Clark, and Floyd counties. Tables 1A and 1B quantify the population for each county in OVO's service area.

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

	Total CSBG Service Area	Jefferson	Jennings	Scott
Population				
Total	81,418	30,858	26,744	23,816
Age				
Under 5 years	4,364	1,682	1,364	1,318
5 to 17 years	13,128	4,698	4,415	4,015
18 to 34 years	16,534	6,099	5,586	4,849
35 to 64 years	32,595	12,292	10,657	9,646
65 years and over	14,797	6,087	4,722	3,988
Gender				
Male	40,525	15,164	13,490	11,871
Female	40,893	15,694	13,254	11,945
Race/Ethnicity				
White alone	76,262	28,725	25,044	22,493
Black or African American alone	313	212	37	64
American Indian and Alaska Native alone	147	52	93	2
Asian alone	335	217	118	-
Native Hawaiian and Other Pacific Islander alone	27	11	-	16
Some other race alone	1,293	497	400	396
Two or more races	3,041	1,144	1,052	845
Hispanic or Latino origin (of any race)	2,695	1,106	949	640

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: OVO Service Area Population by County

	Total Service Area	Bartholomew	Decatur	Jackson	Clark	Floyd
Population						
Total	437,047	82,231	25,880	45,590	122,565	79,363
Age						
Under 5 years	25,374	5,132	1,568	2,826	7,169	4,315
5 to 17 years	7,4293	14,542	4,514	8,779	19,691	13,639
18 to 34 years	92,717	18,292	5,328	9,452	26,780	16,331
35 to 64 years	170,857	30,777	9,962	17,378	48,609	31,536
65 years and over	73,806	13,488	4,508	7,155	20,316	13,542
Gender						
Male	217,175	41,575	12,955	23,332	59,930	38,858
Female	219,872	40,656	12,925	22,258	62,635	40,505
Race/Ethnicity						
White alone	370,754	65,236	24,173	36,478	100,421	68,184
Black or African American alone	14,608	1,484	145	246	8,632	3,788
American Indian and Alaska Native alone	1,890	70	77	1,005	429	162
Asian alone	10,039	6,160	22	1,038	1,514	970
Native Hawaiian and Other Pacific Islander alone	103	9	0	0	35	32
Some other race alone	11,354	4,337	279	2,223	2,394	828
Two or more races	28,299	4,935	1,184	4,600	9,140	5,399
Hispanic or Latino origin (of any race)	29,254	7,455	660	6,540	8,486	3,418

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

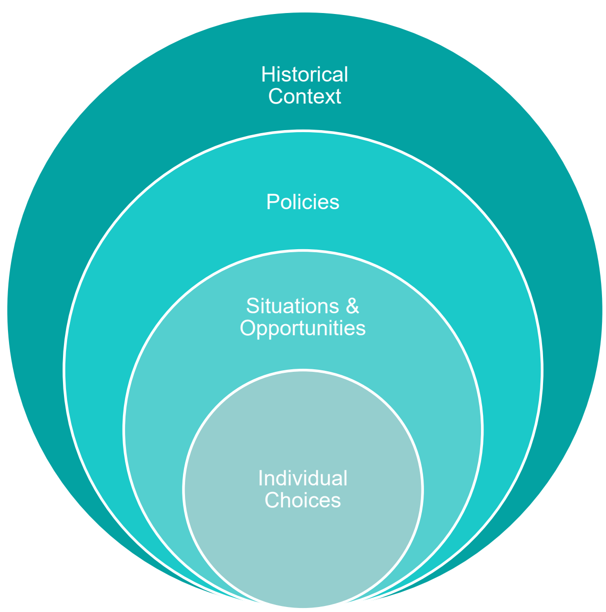
Just as there is difficulty agreeing on one specific measurement as the superior choice for documenting poverty, there is also disagreement on the origins of poverty, as well as the nature of poverty as a societal issue. Four different strands of scholarly debate - individual, situational, structural,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

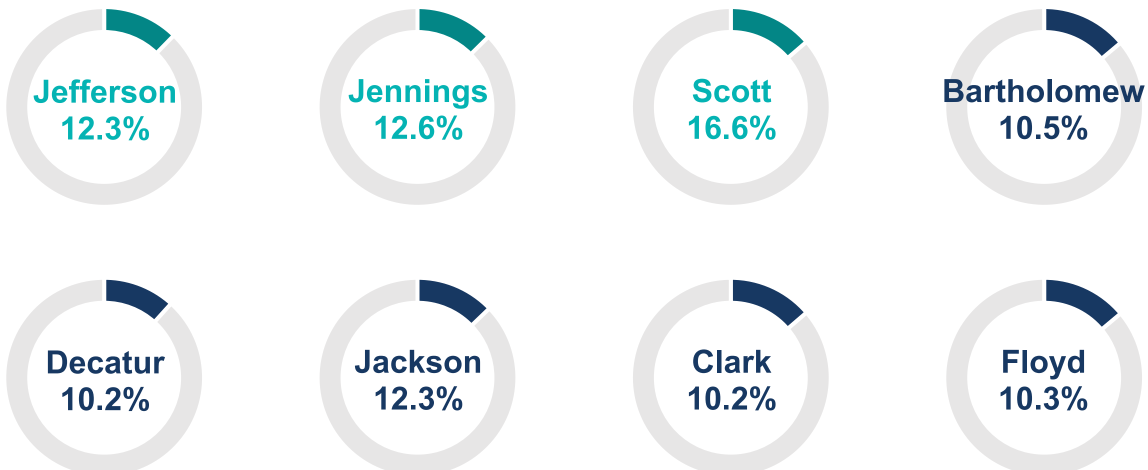
Poverty and its associated harms are not equally distributed across demographic groups. Rather, because of historic and modern social conditions and policy choices, poverty disproportionately affects women, young children, people of color, non-citizens, single parents, individuals with disabilities, 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.

[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.

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 OVO's Service Area

Figure 2: Poverty Rates by County



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

Table 3: OVO Service Area Poverty Rates

	Number in Poverty: Overall Territory	Percent in Poverty: Overall Territory	Number in Poverty: CSBG Territory	% in Poverty: CSBG Territory	State % in Poverty
Population					
Total	48,691	11.1%	11,123	13.7%	12.3%
Age					
Under 5 years	3,792	14.9%	904	20.7%	18.3%
5 to 17 years	9,737	13.1%	1,999	15.2%	15.2%
18 to 34 years	12,181	13.1%	2,711	16.4%	15.3%
35 to 64 years	15,608	9.1%	3,763	11.5%	9.8%
65 years and over	7,373	10.0%	1,746	11.8%	9.1%
Gender					
Male	21,142	9.7%	4,305	10.6%	11.0%
Female	27,549	12.5%	6,818	16.7%	13.6%
Race/Ethnicity					
White alone	36,249	9.8%	9,523	12.5%	10.1%
Black or African American alone	3,227	22.1%	169	54.0%	23.9%
American Indian and Alaska Native alone	215	11.4%	14	9.5%	16.1%
Asian alone	849	8.5%	104	31.0%	13.8%
Native Hawaiian and Other Pacific Islander alone	67	65.0%	-	0.0%	15.3%
Some other race alone	2,440	21.5%	325	25.1%	22.0%
Two or more races	5,644	19.9%	988	32.5%	16.1%
Hispanic or Latino origin (of any race)	5,989	20.5%	820	30.4%	18.9%

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

Community Action Agencies can:

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

Methodology

This needs assessment presents the top needs as selected by low-income residents in OVO'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 OVO 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 agency's CSBG counties who are low-income (below 200% of the federal poverty level) or who recently experienced financial hardship were included.

Table 4: Individual Respondent Characteristics

	Number of Respondents
Total Respondents	194
Household	
Median Household Size	2
Median Monthly Income	$1,600
Gender	
Male	32
Female	143
Other/Prefer Not to Say	19
Age	
18 - 24 years old	0
25 - 34 years old	12
35 - 49 years old	45
50 - 64 years old	61
65 - 69 years old	25
70+ years old	34
Race/Ethnicity	
White/Caucasian	173
Other/Prefer Not to Say	21

Survey of Community Partners

In January and February of 2026, the Indiana Community Action Poverty Institute and OVO 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 OVO[3]

	Count of Respondents
Total Respondents	5
Community Partners	
Community-based organizations	2
Faith-based organizations	1
Private sector	1
Public sector	1
Educational institutions	0
Other	0

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.

[3] Respondents could choose more than one organization type, so numbers may total up to a greater sum than the total 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 OVO'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

	OVO 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*	*Programs for youth*
5	*Good jobs with adequate wages, benefits, and opportunities*	*Programs for seniors*

Community partners prioritized (1) quality and affordable housing and (2) affordable, accessible childcare (tied); (3) transportation support; and a tie between (4) good jobs with higher wages & benefits and/or opportunities to advance, mental health and/or counseling services, addiction treatment services, and utility affordability and 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

"**Utility Assistance – I'm grateful every year that I receive it or I'd really be struggling to pay my bills.** [My] groceries are high & my rent went up. It takes one thing off a person's plate & you still have to conserve to make it last."

"**[We need] utility assistance because [utility bills] are so high in winter** and Christmas is so tough already."

"Utility assistance, because **without it I would not be able to afford necessities each month."**

"Help with electricity bills keep rising and **can't keep up with raising costs."**

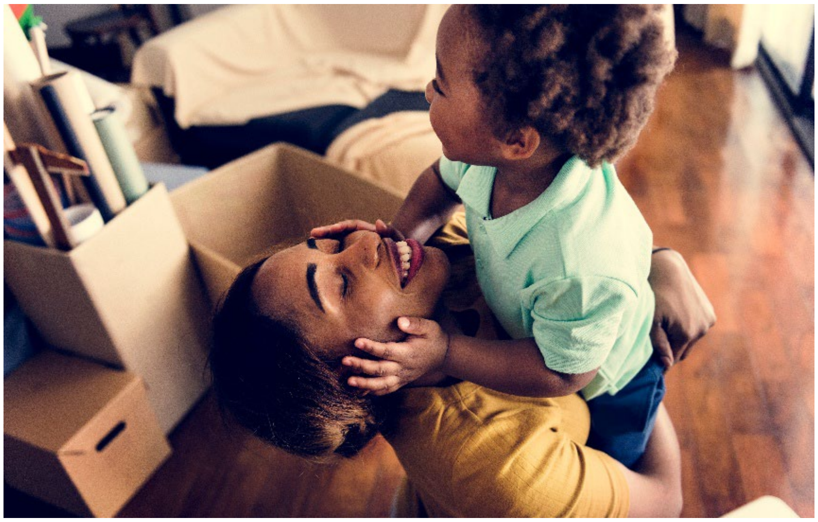
The consequences of not being able to afford utilities are severe. Electricity, water, and natural gas can each be shut off by utility providers in the event of non-payment.[xxiv] These shutoffs create additional sources of stress and disruption for households that are already struggling, as essentials 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.

OVO's Current Strategies:

- Administering direct financial assistance through LIHEAP to help offset high energy costs.
- Providing emergency crisis & disconnect Intervention for households facing immediate utility shutoff or disconnect.
- Addressing the root cause of high utility costs through the Weatherization Assistance Program.
- Providing energy efficiency measures such as energy education and outreach.

Possible Future Strategies:

- Utilize Individual Development Accounts (IDA) & expanding asset building.
- Implement a whole-family, integrated intake model.



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]

"It's hard to choose between a roof over your child's head or food in their belly, but I guess a safe, stable home comes first."

IN HOOSIERS' OWN WORDS

"Mold keeps coming back in my apartment and **my landlord won't do nothing about it."**

"Housing needs, the price of renting or owning a home is extremely pricey and those **working 40+ hours a week the paycheck isn't meeting the price of Housing in the area."**

"Repairs to mobile homes is too expensive for people living paycheck to paycheck. **Can't afford to fix problems when you're barely making it. It's either foods and bills or repairs."**

"Assistance with housing needs and repairs... **because on a limited income things can be hard to repair when things [are] needed."**

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]

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]

"For what most of the jobs around here pay rent is by far way too expensive."

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
CSBG Service Area				
Jefferson	$ 818	$ 971	$ 1,201	40%
Jennings	$ 732	$ 961	$ 1,337	49%
Scott	$ 769	$ 1,009	$ 1,348	40%
Extended Service Area				
Bartholomew	$ 1,257	$ 1,415	$ 1,697	43%
Decatur	$ 816	$ 1,071	$ 1,284	33%
Jackson	$ 807	$ 1,059	$ 1,328	39%
Clark	$ 1,047	$ 1,272	$ 1,625	48%
Floyd	$ 1,047	$ 1,272	$ 1,625	45%

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 fair credit, which is unequally distributed, 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.

OVO's Current Strategies:

- Operating as a local Housing Choice Voucher administrator to connect Hoosiers in need with vouchers.
- Owning and managing affordable multi-family rental properties.
- Driving local advocacy & landlord engagement.

Possible Future Strategies:

- Continue developing affordable multi-family rental properties.
- Offer comprehensive educational courses to prepare Hoosiers for asset building and sustainable homeownership.

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]

"Cannot afford healthy because cheap is what I have to budget for."

Table 8: Food Insecure Population by County

County	Food Insecure Population	Estimated % of Food-Insecure People above SNAP Eligibility Threshold of 130% FPL
CSBG Service Area		
Jefferson	5,370	63%
Jennings	4,400	55%
Scott	4,360	46%
Extended Service Area		
Bartholomew	12,250	55%
Decatur	3,560	65%
Jackson	6,740	55%
Clark	16,910	61%
Floyd	11,090	64%

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

IN HOOSIERS' OWN WORDS

"Food affordability. I know a lot of folks struggling to afford enough food to get through the month. Including myself. **Often the last week or so we have to make do with a dozen eggs and a few packs of ramen, if we are lucky. It truly is difficult."**

"**Affording food. My rent just got raised and it takes half of my check** just for that not including my other payments were like electric, car insurance, [and] renters insurance plus buying food."

"But the way everything's went up there's **not a whole lot of money left over by the time you pay all your bills to worry about groceries."**

"Food availability because sometimes **it's difficult to get the groceries especially hygiene and other non-food products."**

Access to affordable, healthy foods is imperative for the health and well-being of OVO 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.

> **"My top choice would be food. I can't tell you how many times we struggled to feed our kids healthy meals. They always had something but one night a week could we afford meat. I applied for food stamps, and they said we were $6 over. It was devastating. I got it worked out but we don't get enough to cover the month though I am grateful and it's still a help. I can now do meat three nights a week."**

OVO's Current Strategies:

- Operating a Child and Adult Care Food Program (CACFP) through the Head Start Preschool Program.
- Collaborating with local food pantries to perform outreach activities related to OVO programs.

Possible Future Strategies:

- Provide healthy cooking & nutrition literacy classes.
- Embed co-located, holistic intake specialists with local community and faith-based organizations.
- Partner or co-sponsor outreach activities with local food pantries.

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]

> **"Transportation help. This county has NO kind of transportation for seniors who don't drive and need to get to Dr. appts and grocery. Neighbors and family often aren't a solution. It isolates seniors from the rest of the community. And it is frightening when you're ill and can't get to the doctor. We need help the same."**

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

"I don't have a vehicle, and I have no money for cabs or to catch a ride. **Everyone in my family is gone so I have no one to ask. I'm at risk of losing my food stamps because I can't get papers to fax."**

"**Transportation support, especially the repair as a person with a disability and limited income** not being able to afford having a vehicle fixed causes all sorts of problems: doctor appointments, [going to the] grocery store."

"**Transportation support. [I know] I have and others do as well can't afford better vehicles and can't get to work when the ones we do have break down.** So assistance with fixing vehicles, rentals when getting fixed, and/or better vehicles would help."

Table 9: Housing Units with Limited Transportation Access by County

County	No Vehicle Available	1 Vehicle Available
CSBG Service Area		
Jefferson	435	3,684
Jennings	599	2,274
Scott	349	3,221
Extended Service Area		
Bartholomew	1,740	9,660
Decatur	347	2,960
Jackson	1,034	4,794
Clark	2,584	17,125
Floyd	1,841	9,537

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

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.

OVO's Current Strategies:

- Partnering with local organizations to assist with emergency transportation issues.

Possible Future Strategies:

- Drive local transportation infrastructure advocacy.
- Facilitate low-interest vehicle repair loans.
- Implement matched savings vehicle purchase programs.

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.[lv] 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.[lvi] 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.[lvii] Workers with less formal education and those who have recently experienced unemployment may experience higher likelihood of unstable or low-wage employment. In comparison, a good job includes being able to work independently, providing a secure and high-income position, being seen as useful and helpful by the employee, and applying the skills of the worker. These aspects of a good job are connected to the well-being of workers, who in turn show a greater investment in their job security, flexibility, and financial stability.[lviii]

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

IN HOOSIERS' OWN WORDS

"**I have a college degree and only make $18.82 an hour, which sounds good but is NOT due to the cost of living. Rent especially is SUPER high and so is care repairs and car payments. Forget saving anything at all. We live paycheck to paycheck.** If SNAP paid more and covered some of our hygiene or clothing needs (my job requires me to dress business), maybe I could save something. Probably not though as they'd see the savings and tell me I should be using that money too."

"Most places do not pay **more than $12-$13 an hour unless you work in a factory then childcare becomes an issue."**

"When people in the community make enough money to pay their bills and still have enough to spend in our community **it makes our economy grow."**

“Many families struggle with basic living needs and are working.”

Table 11: Most Common Occupations by Census Area

Southern Indiana Nonmetropolitan Area		
Occupation	**Estimated Number Employed**	**Median Hourly Wage**
Miscellaneous Assemblers and Fabricators	12,800	$22.99
Fast Food and Counter Workers	6,070	$13.27
Laborers and Freight, Stock, and Material Movers	5,110	$18.01
Cashiers	5,050	$13.25
Heavy and Tractor-Trailer Truck Drivers	4,910	$26.76

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

OVO’s Current Strategies:

- Advocating for and implements an internal “Good Jobs” framework within OVO.
- Eliminating employment barriers through wraparound supports.

Possible Future Strategies:

- Launch registered apprenticeships & work-based learning opportunities.
- Embed professional “soft skills” and career coaching into existing programs.
- Expand financial literacy & employee asset building.

Additional Needs

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

Table 12: Additional Community Needs

Ranking	Community Need	Respondent Quote
6th	Household and personal needs	"Help in general. I got custody of my 3 grandchildren after my daughter died of cancer and their dad went to jail. I can not work. Who could afford that daycare and gas?"
7th	Childcare	"As a single parent with little to no help from anyone, I struggle deeply with finding affordable and reliable care for my children while I work. I actually had to quit my job a few months back because of it. I have tried to get vouchers but have been on the wait list as well as told there wasn't funding. Not having proper childcare has made a lot of difficulty."
8th	Senior citizen programs	"I'm elderly and disabled without a vehicle so I need help with cleaning, groceries, laundry, and getting to appointments." "I feel there's not enough programs in our community to assist the elderly in accessing rental, food, medications, and/or utility assistance to help accommodate for their monthly fixed income."
9th	Mental health and counseling services	"Mental health services are very much lacking in our community and this has directly impacted me for years."
10th	Services for those with physical or mental disabilities	"Addiction treatment because I lost a grandchild to drugs."

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 civic engagement activities among respondents in OVO's CSBG territory gives a picture of the types of activities most commonly used to participate in civic life. In addition, the county-level voter registration and turnout for all of OVO's counties is provided.

Table 13: Civic Engagement Among Respondents in OVO's CSBG Service Area

Civic Engagement Activity	Percent of Respondents Engaged
Attended a school board meeting	6%
Attended a city council meeting	6%
Went to an event or hearing at the Statehouse	1%
Attended a community meeting on a policy issue	3%
Signed a petition	24%
Emailed or called an elected official	23%
None of the above	56%

Table 14: Voter Registration and Turnout by County

County	Registered Voters	Turnout November 2024
CSBG Service Area		
Jefferson	22,105	66%
Jennings	18,351	65%
Scott	17,390	59%
Extended Service Area		
Bartholomew	54,087	66%
Decatur	17,631	70%
Jackson	26,143	72%
Clark	96,263	61%
Floyd	62,972	66%

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 in OVO's CSBG service area who agreed to answer questions about voting behavior (n=154), 52 (34%) indicated that they do not vote. Top reasons for not voting include:

Table 15: OVO Individual Respondents' Reasons for Not Voting

Reason for Not Voting	Percent of Non-Voting Respondents[5]
It feels like my vote doesn't matter.	37%
I do not feel I know enough about the candidates.	33%
None of the candidates on my ballot seem to care about the issues I care about.	19%
I do not have time.	13%
I have a criminal record. *Of note, a criminal record should not prevent someone from voting in Indiana.*	10%
I do not have transportation to the polls.	10%

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

OVO's Current Strategies:

- Conducting a comprehensive community needs assessment to identify local gaps in resources.
- Enforcing tripartite board governance to ensure that the people OVO assists have direct voting power over strategic plans, budgets, and policies.
- Maintaining an established Head Start Policy Council. Current Head Start parents are elected by their peers and possess administrative authority alongside OVO leadership. This strategy teaches parents how to navigate institutional governance.

Possible Future Strategies:

- Create peer-to-peer storytelling & social media campaigns.
- Cultivate community action advisory groups to tackle local issues.

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

Client & Community Feedback on OVO Services

As OVO continues to work with clients to meet the top community needs, feedback from past clients can inform next steps. Below, Table 16 provides an overview of client experiences with the agency and its staff.

Table 16. Client Satisfaction with OVO

	Very dissatisfied or dissatisfied	Very satisfied or satisfied
Services you received	4%	95%
Way staff treated you	2%	98%
Staff knowledge	1%	99%
Time it took to receive services	6%	94%
Overall satisfaction	3%	97%

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

Community Resources

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

- Churches
- Cradle
- Food pantries
- Housing authorities
- House of Hope
- River Valley Resources/Clearinghouse
- Salvation Army
- Scott County Community Clearinghouse
- St. Vincent de Paul
- Trustees
- United Way
- WIC

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

OVO 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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