REAL SERVICES

2026
Community Needs
ASSESSMENT

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INCAA
INDIANA COMMUNITY ACTION ASSOCIATION

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

INDIANA COMMUNITY ACTION POVERTY INSTITUTE

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

Introduction

About REAL Services

REAL Services, a nonprofit organization based in northern Indiana, has a rich history of serving and supporting community members in need. Founded in 1966 as Resources for Enriching Adult Living (REAL), the organization was established to address the growing demand for services for older adults in St. Joseph County, particularly those facing financial challenges.

Always an innovator, REAL Services created the first senior dining program offering older adults access to nutritious meals in a social setting, offering health and enrichment benefits. This first-of-its-kind program became the national model for the “Congregate Meal Program,” funded under the Older Americans Act. The Congregate Meal Program is offered in communities throughout the United States at community centers, senior centers, churches, or other accessible public venues.

As REAL Services established its reputation for meeting community needs, its role expanded. In 1974, REAL Services became the Area Agency on Aging, addressing the needs of individuals aged 60 and older and their caregivers. By 1985, it was designated a Community Action Agency, empowering and supporting people experiencing poverty

Today, REAL Services builds people's capacity to navigate challenges and realize a more secure future. Through a broad range of programs and services, we empower older adults, individuals, and families to overcome barriers, strengthen their independence, and improve their overall well-being. Guided by a commitment to collaboration, innovation, and community partnership, REAL Services envisions a thriving, resilient community where all residents have the opportunity to live productive, healthy lives and achieve greater stability and independence.

REAL Services provides programs that promote nutrition, self-sufficiency, health, and protection for 30,000 people in northern Indiana each year. These include:

- Asset-Building programs
- Family Development
- Housing Stabilization Programs
- Meals on Wheels

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

About REAL Services' Service Area

REAL Services serves Hoosiers in Elkhart, Fulton, Kosciusko, Marshall, and St Joseph counties.

Table 1: REAL Services' Service Area Population by County[1]

	Total Service Area	Elkhart	Fulton	Kosciusko	Marshall	St. Joseph
Population						
Total	609,973	204,191	20,158	78,737	45,640	261,247
Age						
Under 5 years	39,841	14,694	1,161	4,809	2,861	16,316
5 to 17 years	112,969	41,299	3,568	13,825	8,326	45,951
18 to 34 years	132,784	44,542	3,759	16,464	9,049	58,970
35 to 64 years	222,514	72,879	7,582	29,537	16,951	95,565
65 years and over	101,865	30,777	4,088	14,102	8,453	44,445
Gender						
Male	302,189	101,476	10,167	39,660	23,043	127,843
Female	307,784	102,715	9,991	39,077	22,597	133,404
Race/Ethnicity						
White alone	461,901	150,152	18,184	68,403	40,153	185,009
Black or African American alone	43,391	9,678	88	409	161	33,055
American Indian and Alaska Native alone	2,243	1,349	19	22	120	733
Asian alone	10,373	2,037	18	1,093	300	6,925
Native Hawaiian and Other Pacific Islander alone	293	50	-	-	7	236
Some other race alone	35,451	20,168	1,110	3,138	2,482	8,553
Two or more races	56,321	20,757	739	5,672	2,417	26,736
Hispanic or Latino origin (of any race)	83,411	41,477	1,105	7,672	5,503	27,654

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

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

The Causes and Conditions of Poverty

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

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

Defining and Measuring Poverty

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

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

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

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

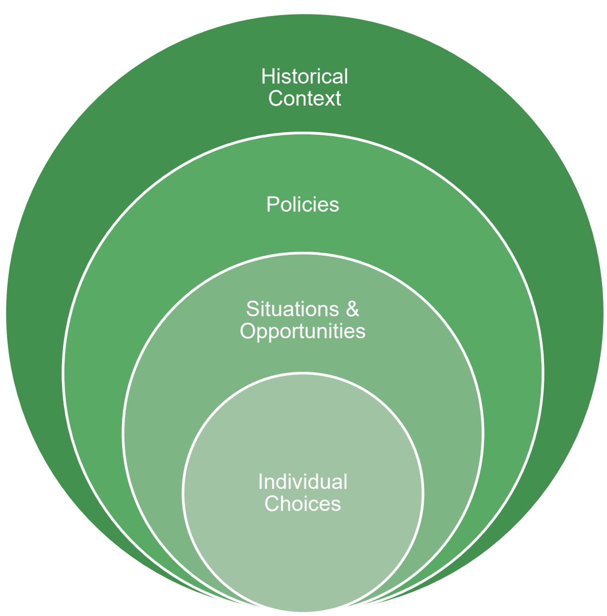
Just as there is difficulty agreeing on one specific measurement as the superior choice for documenting poverty, there is also disagreement on the origins of poverty, as well as the nature of poverty as a societal issue. Four different strands of scholarly debate—individual, situational, structural,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

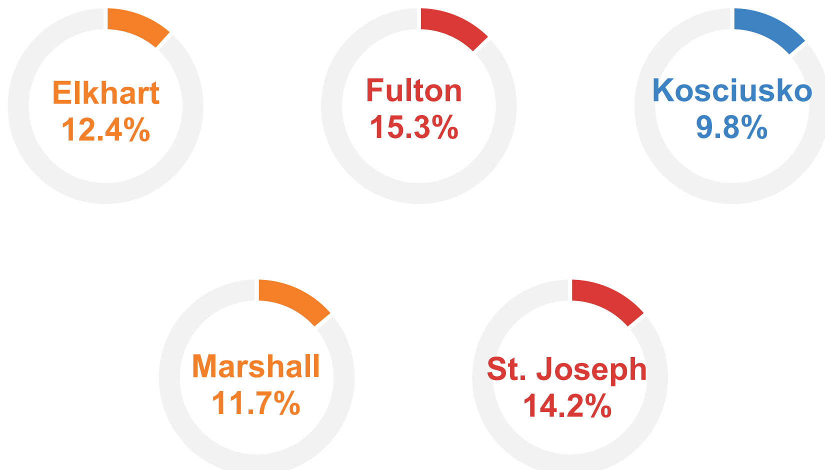
Poverty and its associated harms are not equally distributed across demographic groups. Rather, because of historic and modern social conditions and policy choices, poverty disproportionately affects women, young children, people of color, non-citizens, single parents, individuals with disabilities,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

Figure 2: Poverty Rates by County



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

Table 3: REAL Services' Service Area Poverty Rates

	Number in Poverty	% in Poverty	State % in Poverty
Population			
Total	78,622	12.9%	12.3%
Age			
Under 5 years	8,207	20.6%	18.3%
5 to 17 years	19,947	17.7%	15.2%
18 to 34 years	17,929	13.5%	15.3%
35 to 64 years	22,813	10.3%	9.8%
65 years and over	9,726	9.5%	9.1%
Gender			
Male	35,678	11.8%	11.0%
Female	42,944	14.0%	13.6%
Race/Ethnicity			
White alone	45,486	9.8%	10.1%
Black or African American alone	13,031	30.0%	23.9%
American Indian and Alaska Native alone	333	14.8%	16.1%
Asian alone	1,079	10.4%	13.8%
Native Hawaiian and Other Pacific Islander alone	7	2.4%	15.3%
Some other race alone	7,719	21.8%	22.0%
Two or more races	10,967	19.5%	16.1%
Hispanic or Latino origin (of any race)	17,016	20.4%	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 REAL Services' 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 REAL Services invited clients and other community members to complete the surveys in Appendix 1. Invitations and reminders were sent to client email lists and posted on social media. y. The survey consisted of multiple-choice and open-ended questions.

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

Table 4: Individual Respondent Demographics

	Number of Respondents
Total Respondents	78
Household	
Median Household Size	3
Median Monthly Income	$2,150
Gender	
Male	9
Female	58
Other/Prefer Not to Say	11
Age	
18 - 24 years old	2
25 - 34 years old	20
35 - 49 years old	16
50 - 64 years old	21
65 - 69 years old	2
70+ years old	9
Other/Prefer Not to Say	8
Race/Ethnicity	
White/Caucasian	34
Black/African American	24
Two or More Races	6
Other/Prefer Not to Say	14

Survey of Community Partners

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

	Number of Respondents
Total Respondents	59
Community Partners	
Community-based organizations	45
Faith-based organizations	5
Private sector	3
Public sector	10
Educational institutions	3
Other	4

Secondary Data

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

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

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

The Bureau of Labor Statistics' Occupational Employment and Wage Statistics (OEWS) program produces annual employment and wage estimates for over 800 occupations. Estimates are broken into metropolitan and nonmetropolitan areas. Data is obtained by surveying private sector and governmental establishments, with over a million establishments collected over a three-year period. These and other secondary data sources are used in the report to speak to the scope and nature of needs facing local communities and thereby assist in strategic planning.

[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 REAL Services' 2024 needs assessment. They are listed in order from most frequently selected to least. The clients' top five identified needs are discussed in depth below.

Table 6: Comparison of the Top 5 Needs Identified on Current and Previous Surveys

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

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

[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.

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]

> **"Rent increases have made it much harder to stay financially stable. A large portion of income now goes toward housing, leaving less for food, utilities, transportation, and other basic needs. It has created constant stress about falling behind or facing eviction, and it has become difficult to save money or get ahead financially."**

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

IN HOOSIERS' OWN WORDS

"Section 8 and HUD housing should be accepted everywhere and more accessible to those families with special needs children."

"It's very difficult to find a good place to live if you don't already have good credit even with assistance."

"I wanna be able to provide a place my children can call home & feel safe. I wanna provide stability."

"Stable housing is the foundation for everything else."

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]

> **"We are literally working to survive in sometimes the worst living conditions to be able to provide for ourselves and our families. We should not be paying a rent that is equivalent to a mortgage where the living conditions are affecting our health, privacy and safety."**

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
Elkhart	$ 992	$ 1,183	$ 1,553	50%
Fulton	$ 733	$ 962	$ 1,153	36%
Kosciusko	$ 881	$ 1,142	$ 1,385	45%
Marshall	$ 824	$ 1,008	$ 1,225	38%
St Joseph	$ 1,105	$ 1,292	$ 1,567	50%

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.

REAL Services' Current Strategies:

- **Individual Development Accounts (IDA):** Offer matched savings program that helps individuals and families build assets, including homeownership.
- **Eviction Prevention:** Partner with the City of South Bend to help households remain safely housed.
- **Short-Term Rental Assistance:** Provide temporary rental assistance when funding is available.
- **Housing Partnerships:** Collaborate with organizations, including Habitat for Humanity of Elkhart County, to expand affordable housing opportunities.

Possible Future Strategies:

- **Expand Housing Quality Services:** Increase production in Weatherization and other housing improvement services.
- **Strengthen Eviction Support:** Expand services that prevent eviction and promote housing stability.
- **Engage in Housing Coalitions:** Collaborate with community partners to address local housing challenges.
- **Pursue New Funding:** Secure additional resources to expand housing and homelessness prevention programs.

Utility Affordability and Assistance

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

> **"Healthy food cost so much...Utility prices going up means less money for food!"**

There are programs that offer support when families cannot afford to pay a utility bill, such as the Low-Income Home Energy Assistance Program (LIHEAP).[xxxii] This program supports households with weatherization services to address poor insulation, payment assistance for heating in winter months, or emergency assistance when a crisis hits. To be eligible for this program, households must earn below 60% of the state median income.[xxxiii] This eligibility criteria creates a benefit cliff that leaves out many households who are still struggling to afford their utility costs, but whose household incomes fall just above the threshold for assistance.[xxxiv] More concerning, however, is that even for families below that income threshold, only one in five actually receives assistance from the program.[xxxv] This means that while 122,229 households struggling with utilities in Indiana receive assistance from LIHEAP, more than 611,000 additional Hoosier households are eligible for assistance but do not receive it because of insufficient program funding.

IN HOOSIERS' OWN WORDS

"More help with rent and utilities without a mile long application... we were doing great couple months ago but now we aren't."

"My utilities are so expensive it makes it very difficult for me to purchase groceries, put gas in my vehicle."

"Bills are higher and food is extremely high and there is not enough money to pay it all."

"It's getting harder to pay a full utility bill when their cost is rising."

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

REAL Services' Current Strategies:

- **Energy Assistance Program (EAP):** Help eligible households maintain utility service through payment assistance.
- **TEAM Heat:** Partner with local utilities to provide matching funds for utility assistance in St. Joseph County.
- **Utility Education:** Offer classes on understanding utility bills and reducing energy costs.
- **Resource Navigation:** Connect households to additional community resources that support financial stability.

Possible Future Strategies:

- **Strengthen Utility Partnerships:** Expand collaborations with utility providers to increase available financial assistance.
- **Host an Energy Fair:** Connect residents with energy-saving resources, education, and community partners.
- **Enhance Resource Connections:** Continue linking households to programs that promote long-term financial and energy stability.

Food Assistance & Food Security

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]

"We applied in 2025 for food stamps but was told we made too much money. It is hard when you only have social security."

Table 8: Food Insecure Population by County

County	Food Insecure Population	Food-Insecure Population Above the SNAP Income Threshold (130% FPL)
Elkhart	30,100	52%
Fulton	3,100	52%
Kosciusko	10,900	60%
Marshall	6,440	55%
St Joseph	42,490	53%

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

IN HOOSIERS' OWN WORDS

"**Many people in the community are working but still struggling to afford groceries due to high food prices and limited income.** Transportation and gas costs also make it harder to get to affordable stores or food pantries. More affordable food options, expanded SNAP benefits, and local food resources would help families avoid having to skip meals."

"My kids eat first. But I make it work to last us."

"There are food organizations, but they close before my husband gets off of work. He can't take off early because we need to pay bills."

"A person can only visit a food distribution center/church once per month. This makes it very hard due to only getting enough food for 1 week from these locations."

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

REAL Services' Current Strategies:

- **Community Food Distributions:** Partner with the Food Bank of Northern Indiana to provide food distributions throughout the service area.
- **Senior Nutrition Programs:** Deliver Meals on Wheels and Congregate Meals to support older adults.
- **Client Food Pantry:** Maintain a pantry at the REAL Enrichment Center for program participants.
- **Resource Navigation:** Connect households with local food pantries and other nutrition resources.
- **Program Meal Support:** Provide meals and snacks during select classes, workshops, and community events.
- **Nutrition Programs:** Administer Produce for Better Health and Farmers' Market Voucher programs to increase access to fresh, healthy foods.

Possible Future Strategies:

- **Expand Food Distributions:** Continue periodic food distributions across the five-county service area.
- **Increase Community Awareness:** Host films and community conversations focused on food insecurity and hunger.
- **Engage Community Partners:** Develop partnerships to assemble soup kits, birthday kits, and other essential food packages for client distribution.
- **Strengthen Partnerships:** Develop new partnerships and secure additional resources to improve food access and nutrition.

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.[xlviii] 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.[xlix] 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.[l] 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.[li]

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.[lii] 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.[liii] 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.[liv] 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.[lv] Therefore, providing pathways to support upskilling during this key technological transition will help ensure individuals' ability to retain financial stability.[lvi]

IN HOOSIERS' OWN WORDS

"Need better jobs that pay more because we have a special needs child and it shouldn't require 2 incomes to afford basic living."

"Good jobs with higher paying wages, because at this rate we can't make our rent."

"Better jobs so we can become financially stable."

"Good jobs with higher pay. With the cost of living increasing, it is much needed."

Table 9: Most Common Occupations by Census Area

South Bend-Mishawaka Metropolitan Area		
Occupation	**Estimated Number Employed**	**Median Hourly Wage**
Fast Food and Counter Workers	4,890	$13.36
Retail Salespersons	3,910	$14.57
Registered Nurses	3,420	$41.18
Home Health and Personal Care Aides	3,140	$15.10
Cashiers	2,850	$13.79
Northern Indiana Nonmetropolitan Area		
Occupation	**Estimated Number Employed**	**Median Hourly Wage**
Miscellaneous Assemblers and Fabricators	10,850	$19.75
Fast Food and Counter Workers	6,460	$13.43
Laborers and Freight, Stock, and Material Movers, Hand	5,880	$18.92
Cashiers	5,190	$13.29
Retail Salespersons	4,730	$14.44
Elkhart-Goshen Metropolitan Area		
Occupation	**Estimated Number Employed**	**Median Hourly Wage**
Miscellaneous Assemblers and Fabricators	19,870	$20.96
Laborers and Freight, Stock, and Material Movers, Hand	3,160	$19.44
Fast Food and Counter Workers	2,760	$13.67
First-Line Supervisors of Production and Operating Workers	2,430	$31.47
Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products	2,290	$35.99

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

REAL Services' Current Strategies:

- **Family Development:** Support participants as they pursue education, training, and employment goals.
- **Educational Workshops:** Offer workshops that build financial capability, life skills, and career readiness.
- **Individual Development Accounts (IDA):** Provide matched savings for post-secondary education, workforce training, and small business development.
- **Resource Navigation:** Connect participants with employment, education, and workforce development resources.

Possible Future Strategies:

- **Family Development:** Support participants as they pursue education, training, and employment goals.
- **Educational Workshops:** Offer workshops that build financial capability, life skills, and career readiness.
- **Individual Development Accounts (IDA):** Provide matched savings for post-secondary education, workforce training, and small business development.
- **Resource Navigation:** Connect participants with employment, education, and workforce development resources.

Transportation Support

Nationwide, one in five Americans over the age of 25 experiences transportation instability.[lvii] In terms of costs, transportation is the second-highest spending category for households and overlaps with other forms of material hardship.[lviii] 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.[lix] 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.[lx] 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.[lxi]

> **"I've missed medical appointments because the car would break down. Or my husband couldn't take time off from work, because we cannot afford for him take off early or a day off at that. We need to pay our bills, and every cent matters."**

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.[lxii] 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.[lxiii] 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

"**Not everyone is able to walk to a bus stop.** Obtaining and maintaining a vehicle is almost essential in this area, but extremely hard to do, especially if a single person."

"**Been marked as a no-show because I [missed] a doctor's appointment because of no transportation out of town."**

"**I can't get to my doctor appointments. It's hard to put my grandson in school**. Can't go grocery shopping have to rely on online orders which is more expensive and can't go around to food pantries or get help because I have no way to get there."

"**Can't go to food pantries because I don't have a car because it got repossessed so I'm unable to go to any food pantries."**

Table 10: Housing Units with Limited Transportation Access by County

County	No Vehicle Available	1 Vehicle Available
Elkhart	5,618	23,209
Fulton	482	2,107
Kosciusko	1,772	9,601
Marshall	1,175	4,953
St Joseph	7,204	39,849

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

Table 11: 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.

IN HOOSIERS' OWN WORDS

"Multiple medical health needs and Autism makes it hard for us to go places and people to accommodate."

"Transportation can be challenging due to gas costs, car maintenance, and limited reliable options. When transportation is unstable, it can affect getting to work, medical appointments, and other important responsibilities. More support with gas, car repairs, or reliable public transportation would help reduce stress and make it easier to maintain employment and attend necessary appointments."

REAL Services' Current Strategies:

- **Individual Development Accounts (IDA):** Support vehicle purchases through matched savings.
- **Emergency Transportation Assistance:** Provide gas assistance through private funding, when available.
- **Senior Transportation:** Provide transportation to medical appointments, grocery stores, and other essential destinations.
- **Foster Grandparent Transportation:** Provide mileage reimbursement and bus passes for Foster Grandparent volunteers.

Possible Future Strategies:

- **Expand Transportation Assistance:** Provide bus passes for Community Action participants and emergency gas cards, as funding allows.
- **Support Foster Grandparents:** Continue providing transportation assistance to Foster Grandparent volunteers.
- **Strengthen Resource Navigation:** Connect participants with community transportation resources.
- **Develop Community Partnerships:** Build partnerships with local auto repair providers to assist clients with vehicle repair needs.

Additional Needs

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

Table 12: Additional Community Needs

Ranking	Community Need	Respondent Quote
6th	Affordable and accessible childcare	"Childcare, because it is so unaffordable and it overall holds households back from thriving." "Can't find childcare for the hours I need." "There is no childcare near my kids' school."
7th	Youth programs	"Youth Programs, the youth are an important asset to our future. There are so many ways to easily get in trouble or guided down the wrong path and not many options or ways to steer clear of those things."
8th	Services for those with physical and/or mental disabilities	"Helping disabled adults physical and mental. I'm disabled but not enough to be given benefits even though my disability is in my leg and it leaves me unable to do the jobs I've worked previous to my injury."
9th	Debt relief	"Our household has fallen behind due to job instability and the rising cost of rent, utilities, and everyday necessities. Even while working, it has been difficult to keep up with payments. The stress of being behind affects our financial stability and mental well-being. We are actively trying to improve our situation, but additional support would make a significant difference in helping us catch up and stay on track."
10th	Legal services	"Legal because the average person doesn't really understand what their rights are." "It was hard to find an attorney willing to file bankruptcy for a social security overpayment but I did find one."

Real Services' Current Strategies:

- Provide funding for subsidized childcare for Elkhart Child Development Center
- Offer support through our Foster Grandparent Program
- Host budgeting classes
- Provide Individual Development Accounts
- Offer MoneySmart financial literacy series
- Crate an Eviction Prevention Program connecting families to "ask a lawyer" programs.

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 REAL Services' counties is presented alongside respondents' reflections on their civic life.

Table 13: Voter Registration and Turnout by County

County	Registered Voters	Voter Turnout in November 2024
Elkhart	126,875	56%
Fulton	13,238	68%
Kosciusko	54,295	65%
Marshall	30,017	66%
St. Joseph	205,991	55%

Source: Indiana Secretary of State, General Election Turnout and Registration on November 5, 2024.

Why Community Members Have Not Voted

Among respondents who agreed to answer questions about voting behavior (n=56), 18 (32%) indicated that they do not vote. Top reasons for not voting include:

Table 14: Non-Voter Respondents' Reasons for Not Voting

Reason for Not Voting	Percent of Respondents[5]
It feels like my vote doesn't matter.	32%
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.	11%
I do not have time.	22%
I have a criminal record. *Of note, a criminal record should not prevent someone from voting in Indiana.*	6%
I do not have transportation to the polls.	11%

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

REAL Services' Current Strategies:

- **Community Conversations:** Host community dinners at Portage Commons where residents can engage in open dialogue with elected officials and community leaders.
- **Advocacy Efforts:** Share advocacy alerts and encourage community members to take action on issues affecting low-income families.
- **Storytelling for Change:** Invite clients to share their experiences to help inform policymakers and promote systems change.

Possible Future Strategies:

- **Community Conversations:** Host community dinners at Portage Commons where residents can engage in open dialogue with elected officials and community leaders.
- **Advocacy Efforts:** Share advocacy alerts and encourage community members to take action on issues affecting low-income families.
- **Storytelling for Change:** Invite clients to share their experiences to help inform policymakers and promote systems change.

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

Client & Community Feedback

As REAL Services continues to work with clients to meet the top community needs, feedback from past clients can inform next steps. Below, Table 15 provides an overview of client experiences with the agency and its staff.

Table 15. Client Satisfaction with REAL Services

	Very dissatisfied or dissatisfied	Very satisfied or satisfied
Services you received	6%	94%
Way staff treated you	3%	97%
Staff knowledge	0%	100%
Time it took to receive services	7%	93%

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

Table 16. Community Partner Feedback for REAL Services

	Poor	Fair	Good	Excellent
The way staff treat clients	5%	0%	47%	47%
The reliability of the program staff in following through	0%	10%	35%	55%
The timeliness of program staff in responding to questions or needs	5%	5%	37%	53%
The knowledgeability of program staff	0%	0%	42%	58%

Source: Indiana Community Action Poverty Institute (2026). Community needs assessment survey of community partners.

Community Resources

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

- Catholic Charities
- Churches
- Food pantries
- FSSA
- La Casa de Amistad
- Red Cross
- Salvation Army
- Township Trustees
- United Way
- Unity Garden
- Veteran's Affairs

Of note, several 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

REAL Services 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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