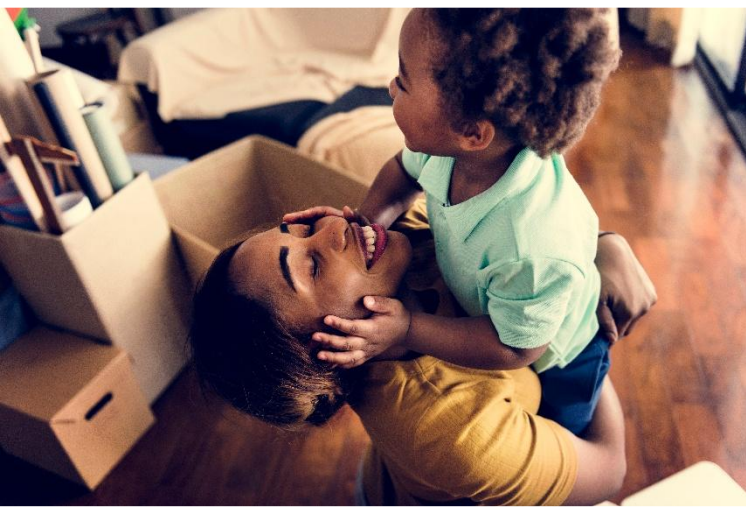
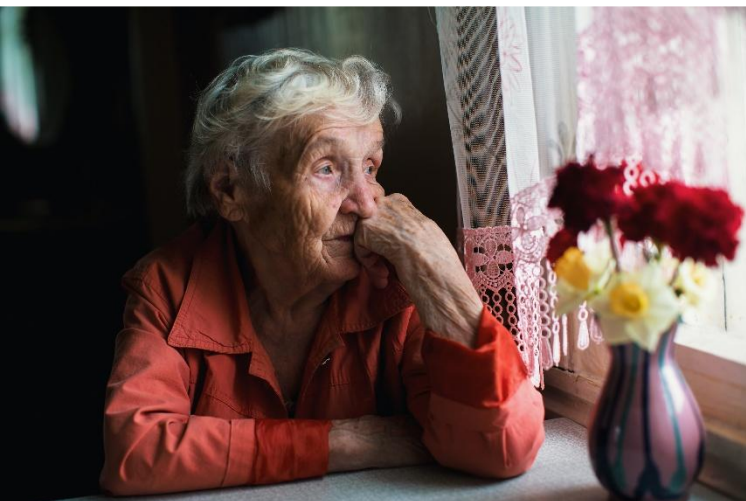




2026

Community Needs Assessment





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Introduction

About Hoosier Uplands Economic Development Corporation

Hoosier Uplands is a local non-profit agency based in Southern Indiana that serves as an Area Agency on Aging, Community Action Agency, licensed Home Health Care and Hospice Agency, and Community Housing Development Organization.

The mission of Hoosier Uplands is to plan; implement or cause to be implemented; and provide comprehensive services to the poor, elderly, and disabled. Hoosier Uplands strives to alleviate poverty, improve living conditions, and provide access to health care and social services to those families and individuals in need within its service area. All endeavors are pursued with the client in mind, never forgetting the value of every human being or the importance of Hoosier Uplands' responsibility to the public it serves.

Programs include:

- Children's Services
- Energy Assistance
- Weatherization
- Serenity Now Mental Health Counseling
- Housing/Property Management & Community Development
- Aging/Disability
- Home Health & Hospice
- 21st Century After School Program
- Tobacco Cessation
- Martin County Health Department
- Area Health Education Center
- Mitchell Opera House



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



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



About Hoosier Uplands' Service Area

Hoosier Uplands serves Hoosiers in Lawrence, Martin, Orange, and Washington counties.

Table 1: Hoosier Uplands' Service Area Population by County¹

	Total Service Area	Lawrence	Martin	Orange	Washington
Population					
Total	101,246	44,364	9,677	19,454	27,751
Age					
Under 5 years	5,670	2,439	561	1,194	1,476
5 to 17 years	16,587	6,960	1,556	3,270	4,801
18 to 34 years	19,433	8,566	1,849	3,613	5,405
35 to 64 years	39,647	17,581	3,667	7,398	11,001
65 years and over	19,909	8,818	2,044	3,979	5,068
Gender					
Male	50,608	22,164	4,942	9,724	13,778
Female	50,638	22,200	4,735	9,730	13,973
Race/Ethnicity					
White alone	95,673	41,591	9,291	18,247	26,544
Black or African American alone	416	99	6	222	89
American Indian and Alaska Native alone	49	27	1	18	3
Asian alone	387	250	11	89	37
Native Hawaiian and Other Pacific Islander alone	13	13	-	-	-
Some other race alone	870	576	41	37	216
Two or more races	3,838	1,808	327	841	862
Hispanic or Latino origin (of any race)	1,783	882	129	360	412

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

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



The Causes and Conditions of Poverty

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

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

Defining and Measuring Poverty

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

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

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

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

A third conception of poverty could develop this list further, including deprivation not just of basic survival necessities, but also social survival necessities that depend on the context in which people live.ⁱⁱⁱ In Indiana, this might include:

- the absence of internet at home;
- a lack of transportation contributing to social isolation; or
- an inability to access books or school supplies that are critical to learning.^{iv}

As these examples illustrate, there is no clear-cut way to determine poverty: this concept lies at the intersection of other complex issues. In the United States, poverty was first measured using a threshold of three times the cost of a minimum food diet in 1963, and in the following years has been adjusted for inflation and in accordance with family size. In 2025, the Federal Poverty level was \$15,650 for a single individual, and at higher thresholds for households of larger sizes. While measuring household income against these thresholds captures severe instances of poverty, it also results in undercounting and understating the number of individuals and households experiencing hardship for a variety of reasons.

Defining poverty in this monetary way, as we do in the United States, means that people will be counted as not being in poverty as long as they are above an income threshold, even if that income threshold doesn't account for a specific cost of living - such as an expensive medication - that might mean the monthly budget needed for one person is higher than another.^v This definition of poverty also privileges participation in the economy, while a definition of poverty that focuses on experiences (experiencing hunger, experiencing cold in winter months, etc.) would measure and prioritize changes in these experiences.^{vi} To the extent possible, Community Action Agencies can and should explore metrics beyond the boundaries of poverty statistics, focusing also on the experiences and hardships that prevent individuals from living a dignified life, performing their best, and contributing back to the community and the world.

The Causes of Poverty

Just as there is difficulty agreeing on one specific measurement as the superior choice for documenting poverty, there is also disagreement on the origins of poverty, as well as the nature of poverty as a societal issue. Four different strands of scholarly debate - individual, situational, structural, and political - speak to the oft-asked question: "Why is there poverty?" Understanding these strands and why one might be more relevant than another is critical to furthering understanding of the values underpinning choices made to address poverty.

The "individual" strand presents the idea that personal decisions are the reason that poverty exists. People experiencing poverty, this strand argues, experience it because of the choices they made.^{vi} This strand links closely with the second theory of poverty - that situations are a root cause of poverty. Though similar to the individual strand, the situational explanation of poverty suggests that conditions, such as a natural disaster or the bad luck of having an expensive medical condition, are the core causes of poverty. Unlike centering on the individual as the root cause of poverty, recognizing how different situations can cause poverty suggests that poverty is a natural state and one that many people cycle into and out of during their lifetimes.

Other theories of poverty focus on wide-scale systems and how those interact with individuals to create hardship. This can include community-wide phenomena and the decisions made by policymakers, particularly those made around social safety net planning and market

regulation.^{vii} Structural and political theories also account for historical patterns that have contributed to a greater likelihood of experiencing poverty among groups of people.

Community Action Agencies can and do work across levels - from shaping individual behaviors to influencing federal and state policies - to prevent and address poverty.

Figure 1. Poverty as a Multi-Layered Phenomenon



Conditions of Poverty in Indiana

Even with COVID-19 in the rearview mirror, this event has continued to shape experiences and dynamics of poverty nationwide.^{viii} Indiana has been hit especially hard by the cost-of-living crisis in the post-pandemic era, the housing crisis, and the expiration of COVID-era supports.^{ix} Harms from rising costs affect not only unemployed individuals but also many working Hoosiers, increasing the struggle to afford daily necessities.^x

Increased financial hardship on vulnerable families has the potential to turn into cycles of poverty and generational harm.^{xi} When Hoosiers cannot invest in themselves or their loved ones at a level that is needed for thriving, this can lead to declines in health, harm to educational outcomes, and worsening future prospects. Addressing the conditions of poverty is part of the work of Community Action Agencies, and examples of conditions of poverty in Indiana can be found on the following page.

Table 2. Examples of Conditions of Poverty in Indiana

	Percent of Hoosiers	Number of Hoosiers
Below the Poverty Threshold in 2024	12.2%	823,667
Experienced homelessness as defined by HUD ² in 2025	0.1%	4,860
Experienced a utility disconnection in 2025	0.5%	26,756
Lacked sufficient food in 2023	14.3%	1,033,890

Sources: U.S. Census Bureau (2025). 2020-2024 American Community Survey 5-Year Estimates; Indiana Housing & Community Development Authority (2025). 2025 State of Homelessness for the Indiana Balance of State; Energy Justice Lab (2026). Utility Disconnections Dashboard; Feeding America (2023). What Hunger Looks Like in Indiana.

Conditions of poverty extend beyond access to daily necessities and future opportunities to encompass mental and physical health - with life-and-death implications. Medical debt, environmental pollutants, and unsafe housing conditions combine with inaccessible medical facilities of varying quality and lack of fresh, nutritious food to create higher mortality rates for individuals in low-income communities.^{xii} This comes on top of research that documents the mental health impact that poverty can have on the well-being of both adults and children alike, with elevated stress levels and increased rates of depression further feeding into physical health harms.^{xiii}

Poverty and its associated harms are not equally distributed across demographic groups. Rather, because of historic and modern social conditions and policy choices, poverty disproportionately affects women, young children, people of color, non-citizens, single parents, individuals with disabilities, and others with these intersecting identities.^{xiv} While this does not mean there is no poverty among individuals without these identities, it draws attention to the ways in which past conditions and ongoing patterns shape present situations and opportunities. These are patterns and harms that Community Action Agencies must be aware of to fully address. A more complete understanding of the forces shaping experiences of poverty and the associated conditions will support the development of better solutions, creating a state in which everyone is able to thrive and reach their fullest potential.

Poverty in Hoosier Uplands' Service Area

Figure 2: Poverty Rates by County



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

² The definition of homelessness by the United States Department of Housing and Urban Development (HUD) is more restrictive than most definitions of homelessness, and excludes individuals who are couch surfing, staying with friends/family, or otherwise able to stay off the streets, even if they lack a shelter of their own.

Table 3: Hoosier Uplands' Service Area Poverty Rates

	Number in Poverty	% in Poverty	State % in Poverty
Population			
Total	13,623	13.5%	12.3%
Age			
Under 5 years	1,118	19.7%	18.3%
5 to 17 years	2,936	17.7%	15.2%
18 to 34 years	2,925	15.1%	15.3%
35 to 64 years	4,602	11.6%	9.8%
65 years and over	2,042	10.3%	9.1%
Gender			
Male	6,006	11.9%	11.0%
Female	7,617	15.0%	13.6%
Race/Ethnicity			
White alone	12,777	13.4%	10.1%
Black or African American alone	56	13.5%	23.9%
American Indian and Alaska Native alone	4	8.2%	16.1%
Asian alone	17	4.4%	13.8%
Native Hawaiian and Other Pacific Islander alone	2	15.4%	15.3%
Some other race alone	93	10.7%	22.0%
Two or more races	674	17.6%	16.1%
Hispanic or Latino origin (of any race)	414	23.2%	18.9%

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

Community Action Agencies can:

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

Methodology

This needs assessment presents the top needs as selected by low-income residents in Hoosier Uplands' 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 Hoosier Uplands 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. 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	33
Household	
Median Household Size	3
Median Monthly Income	\$2,700
Gender	
Male	4
Female	26
Other/Prefer Not to Say	3
Age	
18 - 24 years old	1
25 - 34 years old	7
35 - 49 years old	10
50 - 64 years old	8
65 - 69 years old	1
70+ years old	3
Race/Ethnicity	
White/Caucasian	27
Other/Prefer Not to Say	6

Survey of Community Partners

In January and February of 2026, the Indiana Community Action Poverty Institute and Hoosier Uplands 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

	Count of Respondents
Total Respondents	14
Community Partners	
Community-based organizations	9
Faith-based organizations	1
Private sector	4
Public sector	2
Educational institutions	1
Other	2

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-standard rental units occupied by recent movers in a local housing market.

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

Community Needs

Understanding what holds residents back from achieving and maintaining financial well-being can ensure that community members are better able to live healthy and productive lives. The primary method of establishing needs was through direct consultation with low-income Hoosiers in the service area. This process used a client survey to identify the top five needs in their community using a pre-established list of 19 common needs that were randomized for each respondent. Respondents were then asked to identify and explain their top choice. These open-ended responses enable this survey to represent Hoosiers' needs in their own words. For each identified need, a selection of the respondents' own words is used to explain the perceived need, while research studies and secondary data provide additional perspective on the relationship between the need and experiences of poverty.

Top Community Needs

The following top five needs were identified based on low-income Hoosiers' responses and are compared to the needs identified in Hoosier Uplands' 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

Hoosier Uplands Top Needs Comparison		
	2026 Needs Assessment	2023 Needs Assessment
1	<i>Quality and affordable housing</i>	<i>Quality and affordable housing</i>
2	<i>Utility affordability and assistance³</i>	<i>Good jobs with adequate wages, benefits and opportunities</i>
3	<i>Good jobs with adequate wages, benefits and opportunities</i>	<i>Assistance with legal services</i>
4	<i>Transportation support</i>	<i>Mental health and/or counseling services</i>
5	<i>Food assistance</i>	<i>Programs for youth</i>

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

³ This is the first year that utilities have been included as a separate section in the Community Needs Assessments, added due to community input. Previously, utilities and struggles with utilities were captured under the "Housing" section, but affordable utilities have become an increasingly distinct need for households.

Quality and Affordable Housing

Indiana is currently facing a housing affordability crisis, with only 34 accessible and affordable homes for every 100 extremely low-income Hoosier households.^{xv} Once a home is obtained, lower-income households are more likely to be exposed to poor housing conditions, such as lack of proper insulation (leading to higher utility costs), lead paint, pest infestation, poor ventilation, and water leaks.^{xvi} These conditions impact residents' daily lives, causing negative mental and physical health outcomes.^{xvii} Poor housing conditions can also have long-term impacts. For example, childhood exposure to lead paint through ingestion (eating paint chips, dust from crawling on the floor) can cause behavioral health problems and learning disabilities in children.^{xviii}

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

When looking at cost-burdened households (spending more than 30% of their income on housing), it is estimated that one out of three households with children are cost-burdened.^{xxii} Children are at greater risk of experiencing evictions compared to other age groups, and those who have children in turn have higher risks of experiencing housing instability.^{xxiii} Children who experience evictions have an increased risk of numerous challenges, including experiencing food insecurity, being exposed to environmental hazards and facing long-term negative physical and mental health outcomes.^{xxiv} Evictions are also one of the primary causes of homelessness, which has both long-term negative impacts on the financial well-being and health of Hoosiers who experience homelessness.^{xxv}

IN HOOSIERS' OWN WORDS

"I need a place to stay; I'm living with a friend currently. **My home...needs a roof, furnace, someone to fix a major leak in the kitchen and help paying a \$2,029 electric bill.**"

"My rent went up to \$900 a month and I **can't spend as much money on food and other necessities.**"

"**I've never been behind until now** and I am borderline to being evicted."

"**[I mostly need] help with [a] deposit and if they ask for first and last month's rent. I can come up with one but not both.** I would prefer a home where all utilities are included."

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
Lawrence	\$ 729	\$ 956	\$ 1,146	46%
Martin	\$ 729	\$ 956	\$ 1,146	41%
Orange	\$ 729	\$ 956	\$ 1,330	47%
Washington	\$ 753	\$ 988	\$ 1,185	43%

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.^{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.

Hoosier Uplands' Current Strategies:

- Connect Hoosiers in need with Housing Choice Vouchers
 - Connect individuals with Individual Development Accounts so they can save to purchase a home
 - Operate Income Based Apartments
 - Provide weatherization services

Possible Future Strategies:

- Offer eviction diversion support
- Continue to invest in or collaborate to create affordable housing options

Utility Affordability and Assistance

Access to electricity, natural gas, and water in housing are essential for Hoosiers across the state, as each of these can influence both physical and mental health, financial opportunity, and stable environments for children. But as these essential utility costs keep rising, many Hoosiers have been forced to choose between paying their electricity bill or paying for other essentials like healthcare, childcare, or car payments. In just the past year, the average electricity cost paid by Hoosiers has surged by a record-breaking 17.5%.^{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}

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

“Utility affordability [is important] because it affects my household directly. **Our house can easily run up an \$800 utility bill in the winter even with efforts to lower it.** That is half of our mortgage, not to mention our home is only 1300 sq ft.”

“I was at my home dealing with no heat, but **when they turned off the electricity I had to go to a friend’s house.**”

“Cost of utilities are really **cutting me short on everything else.**”

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.

Hoosier Uplands' Current Strategies:

- Administer the Energy Assistance Program
- Energy Efficiency counseling
- Administer Housing Choice Utility Vouchers
- Provide weatherization services to make the home more efficient
- Referrals to outside service providers
- Administer Duke Share the Light

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.^{xli} 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.^{xlii} 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.^{xliii} 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.^{xliv}

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.^{xlv} 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.^{xlvi} 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.^{xlvii} 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.^{xlviii} Therefore, providing pathways to support upskilling during this key technological transition will help ensure individuals’ ability to retain financial stability.^{xlix}

IN HOOSIERS’ OWN WORDS

“[We need good] jobs [because] **decent pay allows people to be self-sufficient.**”

“[Difficult jobs to work are jobs with] lost hours or **jobs that don’t understand you are the primary person for your child and that you may be off or have to leave work to care for them and that it’s sometimes unavoidable.**”

“[A good job that I need is] something that’s **stable, close to home, and pays well.**”

“**[Challenges I have with available jobs are if] I can physically do the job and long hours.** I have trouble keeping my diabetes under control.”

Table 8: 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.

Hoosier Uplands' Current Strategies:

- Family Development Counseling
- Referrals to Workforce Development

Possible Future Strategies:

- Partner with local job fairs

Transportation Support

Nationwide, one in five Americans over the age of 25 experiences transportation instability.ⁱ In terms of costs, transportation is the second-highest spending category for households and overlaps with other forms of material hardship.ⁱⁱ 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.ⁱⁱⁱ 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.ⁱⁱⁱⁱ 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.^{liv}

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.^{lv} 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.^{lvi} Access to transportation is integral to obtaining basic goods and services, employment, and social support, and without it, many Hoosiers struggle.

Table 9: Housing Units with Limited Transportation Access by County

County	No Vehicle Available	1 Vehicle Available
Lawrence	927	5,232
Martin	176	969
Orange	535	1,907
Washington	478	2,882

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

IN HOOSIERS' OWN WORDS

“Transportation [is a priority] because **lack of transportation (areas outside of [the] bus) is the downfall to all other things** - cannot get to work, cannot get to grocery, cannot go to mental health or doctor’s appointments.”

“[I need] a gas card so I can take my son to the doctors and to school and back home.”

“**Transportation support. Where we live, we have limited options.** It’s hard to get ahold of Rural Transit most of the time. Wish the city bus came a little bit more our way.”

“**Paying off the lien to my car. I’m so far behind that they’ve sent me a 1/2 off deal.** My car isn’t worth that much, however. Also, I can’t get the title to my trailer to sell it on my own.”

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*.

Hoosier Uplands' Current Strategies:

- Referrals to outside service providers



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.^{lvii} 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.^{lviii} In the U.S., food insecurity impacts over 10% of Americans.^{lix} 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).^{lx} 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.^{lxi} 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.^{lxii}

Table 11: Food Insecure Population by County

County	Food Insecure Population	Estimated % of Food-Insecure People above SNAP Eligibility Threshold of 130% FPL
Lawrence	6,780	55%
Martin	1,610	49%
Orange	3,410	54%
Washington	4,280	48%

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

IN HOOSIERS' OWN WORDS

“Assistance with food and affordability because prices have increased on everything and it is impossible to feed a family off of one income no matter how much you budget. **Everyone deserves to eat.**”

“[My biggest challenges are] mostly medical and **not being able to buy enough food to last the entire month.**”

“**Assistance with other things like utilities or food** so that I am able to put more money toward the things that need to be fixed in the home to keep it comfortable and safe for my family.”

“Have you ever run out of food, because **you cannot get to it?**”



Access to affordable, healthy foods is imperative for the health and well-being of Hoosier Uplands 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.^{lxiii} Therefore, efforts to improve food access can help prevent worsening health conditions and ensure the health and well-being of Hoosier communities.

Hoosier Uplands' Current Strategies:

- Aging/Disability puts clients on the Meals on Wheels program
- Referrals to local food banks

Additional Needs

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

Table 12: Additional Community Needs

Ranking	Community Need	Respondent Quote
6 th	Independent living assistance	"[We need] repairs."
7 th	Mental health and/or counseling services	"[A top need is] mental health services for kids younger than 12 years old."
8 th	Childcare	"Preschool and childcare costs are extremely high." "My oldest is the only child in childcare because I can't afford it for my youngest and the place I send my oldest for free doesn't take my youngest because she's too young." "My oldest son (16) watches his sister (8)."
9 th	Debt relief	"Living paycheck to paycheck." "Started having problems paying bills when my husband had a stroke and heart attack."
10 th	Education and job training opportunities	"Not being able to go to school and work as well as spend time with my child." "Can't miss from work."

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 Hoosier Uplands' counties is presented alongside respondents' reflections on their civic life.

Table 13: Voter Registration and Turnout by County

	Registered Voters	Turnout Percent: November 2024
Crawford	7,920	64%
Lawrence	34,759	62%
Martin	7,775	65%
Orange	13,375	65%
Washington	19,396	66%

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

Among respondents who agreed to answer questions about voting behavior (n=27), 9 (33%) indicated that they do not vote. Respondents in Hoosier Uplands' territory had a number of priorities they wished policymakers would make progress on, including:

- Health care, Medicare, and Social Security, because people deserve these and need them
- Increases in funding to programs that assist people in making ends meet: childcare, Medicaid, increase minimum wage
- They all need to recognize that they have allowed Medicaid to become even worse
- Just try to lower prices in general
- Food cost
- Legalizing marijuana for people in pain
- Lower housing and food costs

Hoosier Uplands' Current Strategies:

- Employees sit on local boards
- Various departments utilize digital platforms
- Partnering with local service providers



Toward the Future

Hoosier Uplands 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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