AREA FIVE AGENCY

ON AGING & COMMUNITY SERVICES, INC.

2026

Community Needs ASSESSMENT

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Introduction

Area Five Agency on Aging & Community Services, Inc.

Area Five has worked in north central Indiana since 1974, providing programs and services that benefit low-income, disadvantaged, and older persons. In alignment with its mission to improve the lives of community members by empowering them through education programming and the elimination of barriers, the Agency offers a range of programs to make this a reality. These include:

- affordable housing assistance,
- home visitation programs,
- caseworker support,
- utility payment assistance,
- early childhood education through Head Start,
- supportive health programs,
- insurance assistance, and
- Individual Development Accounts.

In addition to being a Community Action Agency, Area Five is an Area Agency on Aging (AAA). AAAs offer individuals who are aging or developmentally disabled information, case management, and referrals to services.

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

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

Area Five serves Hoosiers in Cass, Howard, Miami, Tipton, and Wabash Counties.

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

	Service Area	Cass	Howard	Miami	Tipton	Wabash
Population						
Total	196,809	36,822	82,329	33,281	15,137	29,240
Age						
Under 5 years	11,137	2,096	4,801	1,769	896	1,575
5 to 17 years	32,726	6,282	13,843	5,625	2,233	4,743
18 to 34 years	39,265	7,182	17,028	6,712	2,936	5,407
35 to 64 years	75,095	14,520	30,456	12,920	5,840	11,359
65 years and over	38,586	6,742	16,201	6,255	3,232	6,156
Gender						
Male	97,288	18,348	39,701	17,267	7,595	14,377
Female	99,521	18,474	42,628	16,014	7,542	14,863
Race / Ethnicity						
White alone	169,788	28,135	69,838	30,143	14,173	27,499
Black or African American alone	7,105	337	5,945	560	161	102
American Indian and Alaska Native alone	460	263	46	98	32	21
Asian alone	2,054	542	1,198	138	46	130
Native Hawaiian and Other Pacific Islander alone	115	-	18	85	12	-
Some other race alone	4,756	3,125	644	383	300	304
Two or more races	12,531	4,420	4,640	1,874	413	1,184
Hispanic or Latino origin (of any race)	12,899	6,954	3,381	1,169	499	896

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

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

The Causes and Conditions of Poverty

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

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

Defining and Measuring Poverty

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

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

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

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

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

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

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

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

The Causes of Poverty

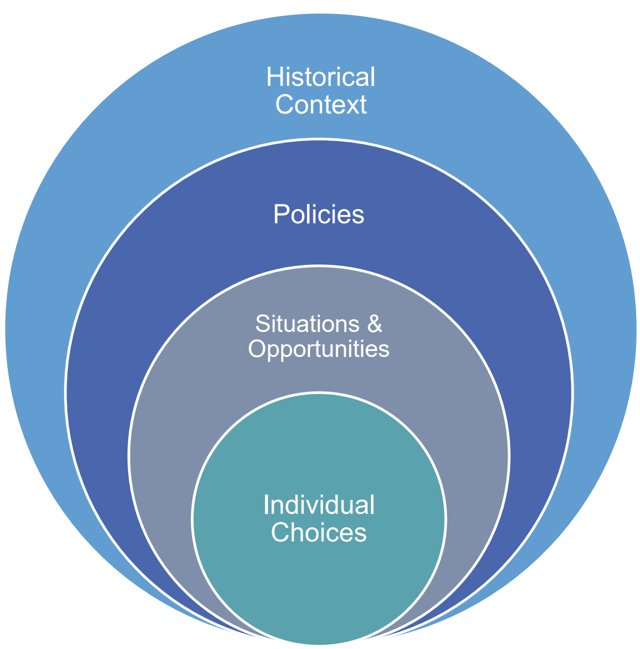
Just as there is difficulty agreeing on one specific measurement as the superior choice for documenting poverty, there is also disagreement on the origins of poverty, as well as the nature of poverty as a societal issue. Four different strands of scholarly debate – individual, situational, structural,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

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

Other theories of poverty focus on wide-scale systems and how those interact with individuals to create hardship. This can include community-wide phenomena and the decisions made by policymakers, particularly those made around social safety net planning and market regulation.[vii] Structural and political theories also account for historical patterns that have contributed to a greater likelihood of experiencing poverty among groups of people.

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

Figure 1. Poverty as a Multi-Layered Phenomenon



Conditions of Poverty in Indiana

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

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

Table 2. Examples of Conditions of Poverty in Indiana

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

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

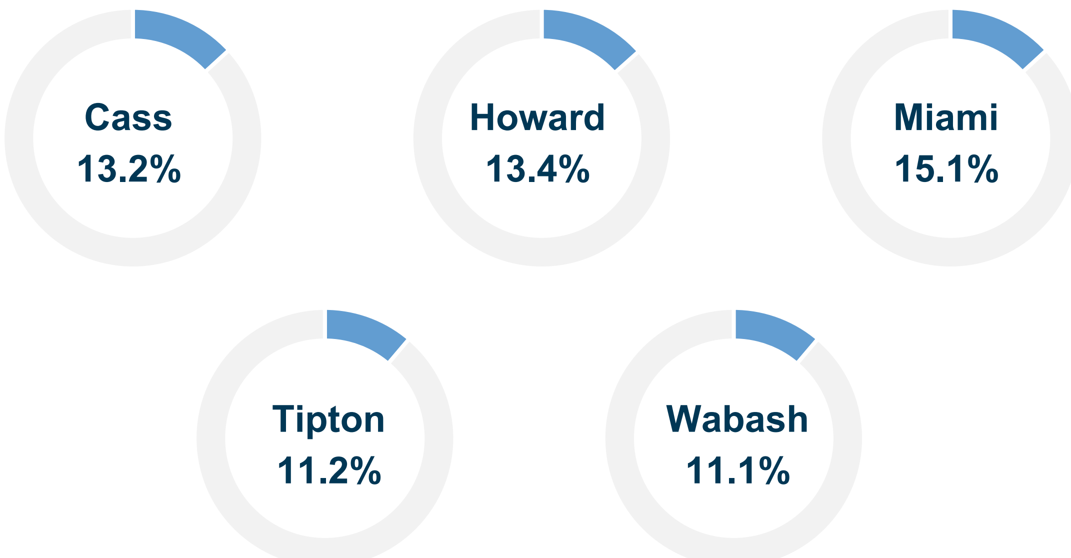
Conditions of poverty extend beyond access to daily necessities and future opportunities to encompass mental and physical health – with life-and-death implications. Medical debt, environmental pollutants, and unsafe housing conditions combine with inaccessible medical facilities of varying quality and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

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

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

Poverty in Area Five's Service Area

Figure 2: Poverty Rates by County



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

Table 3: Area Five Service Area Poverty Rates

	Number in Poverty	% in Poverty	State % in Poverty
Population			
Total	25,880	13.1%	12.3%
Age			
Under 5 years	2,445	22.0%	18.3%
5 to 17 years	5,723	17.5%	15.2%
18 to 34 years	6,593	16.8%	15.3%
35 to 64 years	8,181	10.9%	9.8%
65 years and over	2,938	7.6%	9.1%
Gender			
Male	11,022	11.3%	11.0%
Female	14,858	14.9%	13.6%
Race / Ethnicity			
White alone	20,638	12.2%	10.1%
Black or African American alone	1,861	26.2%	23.9%
American Indian and Alaska Native alone	38	8.3%	16.1%
Asian alone	54	2.6%	13.8%
Native Hawaiian and Other Pacific Islander alone	10	8.7%	15.3%
Some other race alone	932	19.6%	22.0%
Two or more races	2,347	18.7%	16.1%
Hispanic or Latino origin (of any race)	2,669	20.7%	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 Area Five's service area. It also includes feedback and perspectives from community residents and partners, as well as secondary data from publicly available sources that shed light on the causes and conditions of poverty in the area.

Survey of Low-Income Residents

In January and February of 2026, the Indiana Community Action Poverty Institute and Area Five invited clients and other community members to complete the surveys in Appendix A. Invitations and reminders were sent to client email lists, posted on social media, and shared through posters in the community. The survey consisted of multiple-choice and open-ended questions.

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

Table 4: Individual Respondent Demographics for Area Five

	Number of Respondents
Total Respondents	323
Households	
Median Household Size	2
Median Monthly Income	$1,700
Gender	
Male	57
Female	235
Other/Prefer Not to Say	31
Age	
18 - 24 years old	2
25 - 34 years old	23
35 - 49 years old	79
50 - 64 years old	85
65 - 69 years old	48
70+ years old	58
Race / Ethnicity	
White/Caucasian	256
Black/African American	18
Other/Prefer Not to Say	49

Survey of Community Partners

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

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

Table 5: Community Partner Respondent Demographics for Area Five[3]

	Number of Respondents
Total Respondents	**39**
Community-based organizations	21
Faith-based organizations	6
Private sector	6
Public sector	7
Educational institutions	2
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 Area Five's 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 Area Five's Top 5 Needs Identified on Current and Previous Surveys

2026 Needs Assessment

1. **Utility affordability and assistance[4]**
2. **Quality and affordable housing**
3. **Food assistance**
4. **Transportation support**
5. **Good jobs with adequate wages, benefits and opportunities**

2024 Needs Assessment

1. **Food assistance**
2. **Quality and affordable housing**
3. **Transportation support**
4. **Good jobs with adequate wages, benefits and opportunities**
5. **Mental health and/or counseling service**

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

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

Utility Affordability and Assistance

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

There are programs that offer support when families cannot afford to pay a utility bill, such as the Low-Income Home Energy Assistance Program (LIHEAP).[xx] This program supports households with weatherization services to address poor insulation, payment assistance for heating in winter months, or emergency assistance when a crisis hits. To be eligible for this program, households must earn below 60% of the state median income.[xxi] This eligibility criteria creates a benefit cliff that leaves out many households who are still struggling to afford their utility costs, but whose household incomes fall just above the threshold for assistance. [xxii] More concerning, however, is that even for families below that income threshold, only one in five

IN HOOSIERS' OWN WORDS

"It's hard to live without power and after all the bills are paid, [I] barely have enough left for anything."

"Utility affordability [is the top need], ***especially during this winter.*** My home insulation is awful so running a furnace, that's gas plus electric heaters. It's absolutely killing me financially. I just hope I don't get disconnected."

"Living on SSI, utility costs are what stresses me the most. The cost changes from month to month, so I have the constant worry: am I going to have enough to pay it this month? If it wasn't for SNAP, I would not have food as the cost of utilities and housing takes my whole check."

actually receives assistance from the program.[xxiii] This means that while 122,229 households struggling with utilities in Indiana receive assistance from LIHEAP, more than 611,000 additional Hoosier households are eligible for assistance but do not receive it because of insufficient program funding.

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

Area Five's Current Strategies:

- Providing energy assistance
- Offering energy counseling to reduce usage and costs

IN HOOSIERS' OWN WORDS

"My [electric] bill **about killed me this winter** even living in income-based apartments."

"**I don't make enough money** to cover all the utility costs."

"**We all don't get paid the same.** And I'm not able to make the payments my income doesn't allow the amount being charged. And then there's a two hundred dollars reconnect fee. **Just impossible with my income.**"

Possible Future Strategies:

- Provide tools and services to help residents reduce their energy consumption
- Weatherize homes

Quality and Affordable Housing

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

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

IN HOOSIERS' OWN WORDS

"There are a lot of people like me who are homeless because **rent is way overpriced** in Kokomo."

"[We need] **affordable housing** as I have no help (or very limited help) and my schedule doesn't allow me to work more. So, funds are very limited."

"**There are no shelters in the county** for those in need and the resources for those in need and the homeless are close to none."

"Renting anything is too expensive for regular wage people. **It is impossible to pay $900/month rent with $16/hour full-time job.** The waiting list for income-based apartments is too long to qualify!"

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

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
Cass	$ 796	$ 956	$ 1,278	37%
Howard	$ 890	$ 1,123	$ 1,388	50%
Miami	$ 773	$ 956	$ 1,146	41%
Tipton	$ 845	$ 1,109	$ 1,330	29%
Wabash	$ 729	$ 956	$ 1,146	42%

Source: U.S. Department of Housing and Urban Development 2026 Fair Market Rent; U.S. Census Bureau, 2020-2024 American Community Survey 5-Year Estimates.

Homeownership barriers also stem from unequal access to and distribution of fair credit, especially by socioeconomic status.[xl] Hoosiers across the state are experiencing struggles with housing, and the dream of owning a home or simply having a place to call home has become difficult for many to obtain as the housing crisis continues.

Area Five's Current Strategies:

- Connecting Hoosiers in need with Housing Choice Vouchers
- Connecting individuals with Individual Development Accounts so they can save to purchase a home; recently received an increase in IDA funding
- Expanding services to partner with 4C to provide housing navigation for the Grant Benefiting Homeless Initiative (GBHI)

Possible Future Strategies:

- Provide weatherization and other housing quality improvement services
- Offer eviction diversion support
- Participate in the Continuum of Care to address homelessness
- Continue to invest in or collaborate to create affordable housing options

Food Assistance

A common experience for impoverished households is food insecurity, which occurs when there is not enough consistent food for all members of a household.[xli] Households are deemed to have very low food security when those in the home disrupt their food intake due to lack of income, such as skipping meals.[xlii] In the U.S., food insecurity impacts over 10% of Americans.[xliii] In the state of Indiana between 2021-2023, the average prevalence of food insecurity was 12.1%, and 5.3% of Hoosiers experienced very low food security, which was anincrease 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]

IN HOOSIERS' OWN WORDS

"After bills are paid, there is **no room in my budget for food**."

"The **more healthful** the food (fresh vegetables and fruits) the **more expensive** it is."

"Food costs are very high and [there are] **not many grocery stores** in our area to choose from."

"[We need] food assistance because I only get $24/month. I have to skip paying a bill or two just so I can buy groceries. **There is nothing left of my disability to buy food**."

Table 8: Food Insecure Population by County

County	Food Insecure Population	Food-Insecure Population Above the SNAP Income Threshold (130% FPL)
Cass	5,950	46%
Howard	13,800	54%
Miami	5,970	52%
Tipton	2,100	62%
Wabash	4,390	57%

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

Access to affordable, healthy foods is imperative for the health and well-being of Area Five communities and is tied to health outcomes. For example, public health interventions that increase 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.

Area Five's Current Strategies:

- Providing hot breakfast and lunch to Head Start participants
- Cooking nutritious meals and serving them to people 60 years of age and older
- Offering referrals to direct food assistance and SNAP/WIC

Possible Future Strategies:

- Offer mobile food services through pantries or boxes
- Host cooking/nutrition classes

Transportation Support

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

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

IN HOOSIERS' OWN WORDS

"I have had multiple instances where I could not afford repairs and **was without a vehicle for weeks** trying to save money for repairs, figuring out how to pay for gas, etc."

"Two years ago, I purchased a Jeep. In the last 2 years I have put $7,000 in this vehicle through repair loans. I **must have it maintained** for ourselves for transportation."

Table 9: Housing Units with Limited Transportation Access by County

County	No Vehicle Available	1 Vehicle Available
Cass	745	5,150
Howard	2,597	11,785
Miami	685	4,048
Tipton	149	1,602
Wabash	571	3,985

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

Table 10: Current Vehicle Costs in Indiana

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

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

Area Five's Current Strategies:

- Connecting individuals with Individual Development Accounts so they can save to purchase a vehicle (recently received an increase in IDA funding)
- Providing financial support for local transportation initiatives in all service area counties
- Partnering with a local United Way and banks to offer a class about budgeting and fiscal education

Possible Future Strategies:

- Provide license reinstatement support
- Conduct car maintenance workshops to teach basic car repairs (oil change, change headlights, check fluids, etc.)
- Partner with local mechanics to provide reliable client referrals
- Help individuals plan for benefit cliffs as they move into higher-wage jobs or receive promotions
- Partner with local insurance companies that provide affordable rates for individuals who may have had a lapse in coverage
- Offer gas cards and transportation tokens or car donation programs

IN HOOSIERS' OWN WORDS

"[We need] transportation for those like myself that **need a handicap-accessible van** for transportation to doctors' appointments, etc."

"I do not have a car and **Cass transit is too limiting and inconvenient.**"

"I don't drive anymore and I need a ride or two to the doctors."

Good Jobs with Adequate Wages, Benefits, and Opportunities

Poverty affects the types of jobs people take, as those who are lower income and without the means to weather a longer spell of unemployment are more often forced to take *any* job to meet their financial needs, regardless of wages or other preferences.[lv] What counts as a "good job" can be difficult to define, but factors that promote a worker's job satisfaction and well-being can be considered indicators of job quality.[lvi] Short-term jobs, those that vary in terms of scheduling, and those that have high physical intensity can place an individual at risk of experiencing poverty while working.[lvii] Workers with less formal education and those who have recently experienced unemployment may experience higher likelihood of unstable or low-wage employment. In comparison, a good job includes being able to work independently, providing a secure and high-income position, being seen as useful and helpful by the employee, and applying the skills of the worker. These aspects of a good job are connected to the well-being of workers, who in turn show a greater investment in their job security, flexibility, and financial stability.[lviii]

Lack of good jobs that provide financial stability impacts the whole household, including children, due to reduced income, which can have negative impacts on their cognitive, physical, and social behavioral health.[lix] Parents who are experiencing economic distress can also become more frustrated and have difficulty responding to their children appropriately due to external financial pressures. This reinforces the importance of financial stability, especially when considering the impacts on future generations.[lx] Upskilling is one approach to moving those in bad jobs to good jobs, with training focused on equipping people to become skilled workers in jobs that are not easily automated.[lxi] With the continued increase in automation and technological advancements, there will be a continued decline in good jobs that provide a livable wage for those whose educational attainment stopped at a high school degree or less.[lxii] Therefore, providing pathways to support upskilling during this key technological transition will help ensure individuals' ability to retain financial stability.[lxiii]

IN HOOSIER'S OWN WORDS

"[We need] **better paying jobs**, for those that WANT to work, but because of their background, unable to."

"Good jobs/higher wages [would help people] **be able to be self-sufficient** to reduce the amount of people on these programs."

"**[We need] jobs for people with a criminal background.** I have applied for several jobs that I was qualified for and **because I have a criminal background I didn't get those jobs**."

"**Good jobs would help the community.** They need another good place to work."

Table 11: Most Common Occupations by Census Area

Occupation	Estimated Number Employed	Median Hourly Wage
Kokomo Metropolitan Area		
Fast food and counter workers	1,630	$13.56
Retail salespersons	1,250	$14.61
Cashiers	1,010	$13.96
Registered nurses	780	$40.81
Home health and personal care aides	750	$14.89
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

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

Area Five's Current Strategies:

- Actively collaborating with local employers to design and expand job training and workforce readiness programs

Possible Future Strategies:

- Equip staff with knowledge of workforce training programs and supports, such as the Adult Student Grant and Workforce Pell
- Connect individuals with job search and application services through partnerships with WorkOne offices
- Use family budget calculators or other tools to help individuals understand what wages will be needed to meet self-sufficiency
- Help individuals plan for benefit cliffs as they move into higher-wage jobs or receive promotions
- Continue to serve as a model employer in the community by offering high wages, attractive benefits packages, and flexibility
- Offer expanded services that support the employment of working-age adults, such as childcare and access to transportation

Other Community Needs

Below, Table 12 lists the community needs that ranked 6-10 in the survey of low-income residents.

Table 12: Additional Community Needs

Ranking	Other Community Needs	In Hoosiers' own words:
6th	Independent living assistance	"Independent living/cleaning assistance because cleaning is getting harder and harder." "Cleaning. I am disabled and cleaning is beyond my ability." "Help people be a part of their community with assistance they need & to stay at home." "I could use help with lawn care and house repairs that I used to be able to do and cannot do now. Also laundry pickup and delivery."
7th	Senior citizen programs	"Care for the elderly." "Meals for elderly delivery to home." "Senior citizen programs because of my age." "I am 80 years old, living alone, and on a very low income."
8th	Household and personal needs (clothing, hygiene products)	"More computers." "Our community is suffering because there are not enough resources out there or a way to get those resources to the community." "The cost of EVERYTHING has exponentially increased, especially over the last few years."
9th	Services for those with physical or mental disabilities	"Services for disabled people are my top choice. I have had no income for over six years because of being denied disability benefits. I have no money to pay for necessities or anything else I need." "I have both physical and mental disabilities. I would like to do something with other people who know what I've gone through." "I have multiple sclerosis and have a fixed income. I'd like some assistance without being made to feel like I'm a burden."
10th	Mental health and/or counseling services	"Local mental health [services] have not met needs." "Mental health and well-being should be a priority."

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**

To the right, data on voter registration and turnout for Area Five's counties are presented alongside respondents' reflections on their civic life.

Table 13: Voter Registration and Turnout by County

	Registered Voters	Turnout Percent: November 2024
Cass	22,675	63%
Howard	61,288	64%
Miami	22,249	64%
Tipton	12,191	66%
Wabash	20,832	68%

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

Why Community Members Have Not Voted

Among respondents who agreed to answer questions about voting behavior (n=251), 84 (33%) indicated that they do not vote. Top reasons for not voting include:

Table 14: Area Five Individual Respondents' Reasons for Not Voting

Reason for Not Voting	Percent of Respondents[5]
It feels like my vote doesn't matter.	38%
I do not feel I know enough about the candidates.	37%
None of the candidates on my ballot seem to care about the issues I care about.	15%
I do not have time.	7%
I have a criminal record. *Of note, a criminal record should not prevent someone from voting in Indiana.*	7%
I do not have transportation to the polls.	6%

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

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

Area Five's Current Strategies:

- Promoting voter registration on the Area Five website
- Inviting elected officials to visit the agency and meet staff/clients
- Promoting third house sessions to encourage client attendance

Possible Future Strategies:

- Host community events with elected officials
- Provide civic engagement skill-building opportunities
- Invite clients to attend Statehouse Day with Agency employees

Community Resources

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

- Local churches
- Emmaus Mission Center
- Food pantries
- FSSA
- Helping Hands
- Kokomo Housing Authority
- Lighthouse Mission
- Parkview financial assistance
- Reach
- Salvation Army
- Township Trustees
- United Way
- WorkOne

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

Toward the Future

Area Five 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 utilties, 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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