AREA IV AGENCY
ON AGING & COMMUNITY ACTION

2026 COMMUNITY Needs Assessment

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

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

Introduction

About Area IV Agency on Aging & Community Services, Inc.

Area IV Agency on Aging and Community Action Programs, Inc. is a private, not-for-profit organization working to inspire hope and spark positive change in the lives of those it serves and the communities where staff live. Area IV makes the best use of federal, state, and local resources in the form of programs or services. It is governed by a Board of Directors and operates from a central office in Lafayette and eight satellite offices in neighboring counties.

The Agency on Aging portion of the organization is mandated by the Federal Older Americans Act of 1965 to respond to the needs of aging adults and their caregivers as a way of helping them remain independent. It focuses on services and programs for the elderly and persons with disabilities of all ages by serving Benton, Carroll, Clinton, Fountain, Montgomery, Tippecanoe, Warren, and White counties.

Area IV is a member of the National and Indiana Association of Area Agencies on Aging. There are 16 Agencies on Aging in the state of Indiana and over 600 in the United States.

The Community Action Programs portion of the agency is a part of the War on Poverty initiative under the Federal Economic Opportunity Act of 1964 designed to assist disadvantaged and low-income persons with a variety of programs and services in Boone, Carroll, Clinton, Hamilton, Hendricks, Tippecanoe, and White counties.

The Agency is a member of the National and Indiana Associations of Community Action Agencies. There are 21 Community Action Agencies in Indiana and over 1,000 in the United States. Programs include:

- Affordable Housing Development
- Aging Health & Wellness
- Aging Program Services
- Business Expansion and Entrepreneurship Development (Micro-Loan) Program
- Community Resource Center
- Early Childhood Education
- Energy Assistance Program
- Housing Choice Voucher Program
- Individual Development Accounts (State-Matched Savings Program)
- Organizational Payee Program
- Transportation
- Weatherization Assistance Program

About Area IV's Service Area

Area IV serves Hoosiers in Carroll, Clinton, Tippecanoe, and White counties.

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

	Total Service Area	Carroll	Clinton	Tippecanoe	White
Population					
Total	249,159	20,340	32,043	172,405	24,371
Age					
Under 5 years	14,506	1,127	2,107	9,922	1,350
5 to 17 years	41,217	3,254	6,383	27,375	4,205
18 to 34 years	72,240	3,866	6,702	57,160	4,512
35 to 64 years	84,647	7,914	11,876	55,632	9,225
65 years and over	36,549	4,179	4,975	22,316	5,079
Gender					
Male	126,123	10,380	16,031	87,638	12,074
Female	123,036	9,960	16,012	84,767	12,297
Race/Ethnicity					
White alone	195,433	19,110	26,498	128,609	21,216
Black or African American alone	11,546	53	172	11,222	99
American Indian and Alaska Native alone	404	96	30	194	84
Asian alone	12,371	34	155	12,105	77
Native Hawaiian and Other Pacific Islander alone	9	-	-	9	-
Some other race alone	9,170	177	1,604	6,248	1,141
Two or more races	20,226	870	3,584	14,018	1,754
Hispanic or Latino origin (of any race)	28,254	942	6,393	18,307	2,612

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

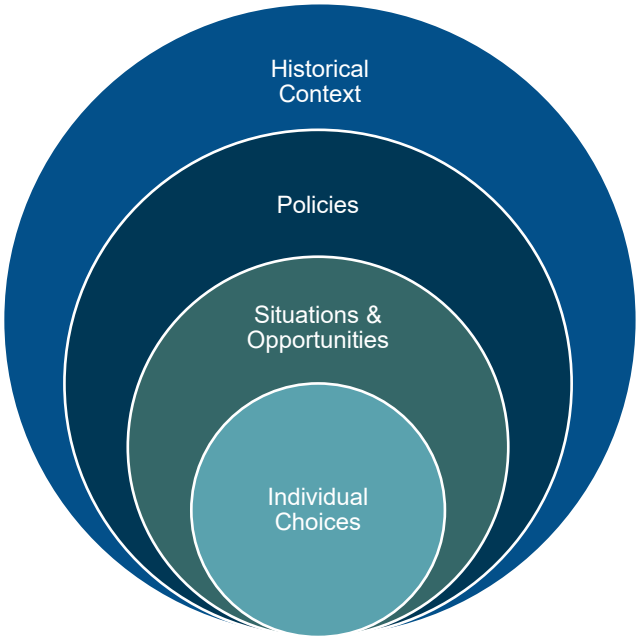
Just as there is difficulty agreeing on one specific measurement as the superior choice for documenting poverty, there is also disagreement on the origins of poverty, as well as the nature of poverty as a societal issue. Four different strands of scholarly debate - individual, situational, structural,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

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 IV's 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: Area IV Service Area Poverty Rates

	Number in Poverty	% in Poverty	State % in Poverty
Population			
Total	38,059	15.3%	12.3%
Age			
Under 5 years	2,513	17.3%	18.3%
5 to 17 years	5,015	12.2%	15.2%
18 to 34 years	20,979	29.0%	15.3%
35 to 64 years	6,937	8.2%	9.8%
65 years and over	2,615	7.2%	9.1%
Gender			
Male	18,529	14.7%	11.0%
Female	19,530	15.9%	13.6%
Race/Ethnicity			
White alone	25,239	12.9%	10.1%
Black or African American alone	4,006	34.7%	23.9%
American Indian and Alaska Native alone	101	25.0%	16.1%
Asian alone	3,531	28.5%	13.8%
Native Hawaiian and Other Pacific Islander alone	9	100.0%	15.3%
Some other race alone	1,718	18.7%	22.0%
Two or more races	3,455	17.1%	16.1%
Hispanic or Latino origin (of any race)	4,657	16.5%	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 IV'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 IV invited clients and other community members to complete the surveys in Appendix 1. Invitations and reminders were sent to client email lists, posted on social media, sent to a sample of clients through text messaging, 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

	Number of Respondents
Total Respondents	24
Households	
Median Household Size	2
Median Monthly Income	$1,750
Gender	
Male	15
Female	5
Other/Prefer Not to Say	4
Age	
18 - 24 years old	2
25 - 34 years old	1
35 - 49 years old	6
50 - 64 years old	6
65 - 69 years old	1
70+ years old	6
Race/Ethnicity	
White/Caucasian	19
Other/Prefer Not to Say	5

Survey of Community Partners

In January and February of 2026, the Indiana Community Action Poverty Institute and Area IV invited community partners identified by the agency to respond to the survey in Appendix 1.

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

Table 5: Community Partner Respondent Demographics for Area IV

	Number of Respondents
Total Respondents	20
Community Partners	
Community-based organizations	12
Faith-based organizations	3
Private sector	2
Public sector	4
Educational institutions	1
Other	0

Secondary Data

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

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

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

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

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 IV'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 the Top 5 Needs Identified on Current and Previous Surveys

Area IV Top Needs Comparison		
	2026 Needs Assessment	**2024 Needs Assessment**
1	*Utility affordability and assistance*[3]	*Food assistance*
2	*Food assistance*	*Quality and affordable housing*
3	*Services for individuals with disabilities*	*Transportation support*
4	*Quality and affordable housing*	*Services for those with physical and mental disabilities*
5	*Independent living assistance*	*Mental health and/or counseling services*

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

[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.

Utility Affordability and Assistance

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

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

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

IN HOOSIERS' OWN WORDS

"Energy assistance, because it is unpredictable."

"I pay my bills every month. **But I have nothing left over for any emergencies. There is nothing left to improve my life or quality of life."**

"Not enough money after bills to make it through the month."

"I succeed in paying my monthly bills which I strive to do every month but each season it seems to get tougher. This year is starting to improve because I moved to senior apartments and my rent is cheaper and not sure on utilities, but I think will be lower."

disconnections, as they can interrupt access to lifesaving medication that requires refrigeration, access to medical equipment reliant on electricity, and the maintenance of a home at a safe temperature during extreme heat waves or cold spells.[xxvi] Interruptions to utilities also create challenges for working individuals, who may then struggle to access wi-fi or maintain grooming standards expected in their workplace. Such challenges can also impact children attending school. [xxvii] Even after a household has access to utilities restored - a task often made more difficult by expensive reconnection fees - the physical and mental health effects of not having reliable utility access can linger.[xxviii] Utility access and affordability are essential components of domestic well-being that, when compromised, can lead to rippling impacts outside of the home, making it an essential need to address within communities.

Area IV's Current Strategies:

- Administer the Energy Assistance Program (EAP) to help eligible households offset heating and cooling costs.
- Provide Weatherization Assistance Program services to improve home energy efficiency and reduce long-term utility expenses.
- Conduct outreach to increase awareness of available utility assistance programs among eligible households.
- Coordinate referrals to utility providers, charitable assistance programs, and other community resources when additional support is needed.
- Utilize a coordinated intake process to connect participants with multiple Area IV and community services that address broader financial stability.
- Collaborate with utility companies, local governments, and community partners to maximize available resources and prevent service disconnections.
- Educate participants on energy conservation practices and utility cost-saving measures.

Possible Future Strategies:

- Expand outreach to underserved and hard-to-reach populations to increase program participation.
- Strengthen partnerships with utility providers and community organizations to leverage additional assistance resources.
- Increase participation in the Weatherization Assistance Program to improve long-term energy affordability.
- Explore new funding opportunities to supplement utility assistance during periods of increased demand.
- Enhance financial capability and budgeting education to help households better manage utility expenses.
- Continue to identify innovative approaches that improve household energy stability and reduce the frequency of utility crises.
- Monitor community trends in utility costs and energy burden to adapt services and target resources where they are most needed.

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.[xxix] 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.[xxx] In the U.S., food insecurity impacts over 10% of Americans.[xxxi] 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).[xxxii] 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.[xxxiii] 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.[xxxiv]

Table 7: Food Insecure Population by County

County	Food Insecure Population	Estimated % of Food-Insecure People above SNAP Eligibility Threshold of 130% FPL
Carroll	2,690	62%
Clinton	4,270	59%
Tippecanoe	29,220	45%
White	3,410	60%

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

IN HOOSIERS' OWN WORDS

"The price of food is outrageous! It's hard to choose healthy foods because they cost more!"

"I am confined to a wheelchair...I have an EBT card that I fear using. I have been openly humiliated at Walmart by customers and staff for using it and suffered the same treatment at the IGA grocery store. Even when I completely run out of food I won't use it. My niece or my sister take it a go buy my groceries. The opportunities are there but the humanity isn't."

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

Area IV's Current Strategies:

- Administer congregate and home-delivered meal programs to improve access to nutritious food for older adults.
- Coordinate meal delivery services to homebound individuals, reducing barriers related to mobility and transportation.
- Partner with local food banks, pantries, and community organizations to connect households with emergency food resources.
- Conduct outreach to identify individuals at risk of food insecurity and connect them with available nutrition services.
- Screen participants for food insecurity during intake and refer them to appropriate agency and community resources.
- Provide transportation services that improve access to grocery stores, meal sites, and food assistance programs.
- Coordinate services across Area IV programs to address underlying needs that contribute to food insecurity, including housing, utility assistance, and benefits enrollment.
- Assist eligible individuals in accessing public benefits and other community resources that support food security.

Possible Future Strategies:

- Expand partnerships with community organizations to increase access to nutritious food throughout the service area.
- Enhance outreach to underserved and rural populations experiencing food insecurity.
- Explore opportunities to increase access to medically tailored meals and other specialized nutrition services.
- Strengthen referral networks to improve coordination between food assistance providers and supportive services.
- Seek additional funding opportunities to expand nutrition services and address emerging community needs.

Services for Individuals with Disabilities

In Hoosiers' Own Words:

- Became disabled from car accident. Signed up for SSDI, which took two years until it was approved. [Until then] I had help from food banks, had to open credit cards to pay what I could not come up with to ensure I could keep a roof over my head and bare minimum. Accident permanently disabled me I can't ever work again.
- I'd like an opportunity to reach out to financial advisors who could help people with disabilities find ways to buy their own housing, to have independence instead of being the burden that everyone else makes us feel like we are.
- We need services for those with physical disabilities like a nurse who can draw blood when needed for lab work at your home.
- Some days my permanent disability can hamper me driving safely. I don't know until I wake up...I don't get out hardly ever to spend time with friends or relatives for social interaction.
- We need programs that offer grants for home improvements and upgrades for seniors and disabled individuals.

Experiencing a disability can look vastly different depending on circumstances, making it difficult to characterize a one-size-fits-all approach to uplifting community-members with disabilities. Across the range of experiences of individuals with disabilities, however, are common threads that reflect a desire to live with dignity in an accessible community.

Existing programs seeking to uplift individuals with disabilities focus on financial pathways to inclusion. Social Security Disability Insurance (SSDI) is the central program supporting individuals with disabilities, offering monthly payments to replace lost wages to 8.6 million individuals in 2024, including workers with disabilities, widow(er)s with disabilities, and adult children with disabilities.[xxxvi] The amount that individuals receive varies based on previous employment history and amounts paid into the Social Security program, preventing individuals who have never worked from accessing the program. This is a critical issue, as in 2025 the unemployment rate for individuals with disabilities was twice that of workers without disabilities.xxxvii Such a statistic also overlooks the adults with disabilities who may be excluded from the labor force in ways that prevent them from being counted as "unemployed," even as they have not had labor market opportunities. The result of this program being based on prior earnings--something from which individuals with disabilities may or may not have--has meant that the average amount received from this program is only $1,809.84[xxxviii] as of May 2026, an amount that for many adults is insufficient to pay for monthly costs of living, including housing, healthcare, utilities, food, and other necessities.[xxxix] While many individuals with disabilities are also able to access funds from Supplemental Security Income (SSI), which does not require a work history, there are also stringent income and requirements for disabilities that can exclude individuals who may indeed require assistance from the program.xl

Even as support exists for individuals with disabilities, the barriers to accessing these programs and to engaging in local community offerings create risk that individuals with disabilities can be socially and economically excluded or discouraged. Community Action Agencies serve as a vital facilitator and connector for ensuring that individuals with disabilities have opportunities to engage with community spaces and programmatic offerings in a manner that accommodates individual needs. Recognizing and addressing these barriers creates a community in which well-

being is shared amongst all and accessible to all, rather than restricted to those who do not have disabilities.

Area IV's Current Strategies:

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.[xli] 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.[xlii] These conditions impact residents' daily lives, causing negative mental and physical health outcomes.[xliii] 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.[xliv]

> **"My dad passed away and left me the house, and I need legal help with the deed transfer. I also need repairs done to the house. [These are] things I can't afford."**

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.[xlv] 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.[xlvi] 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.[xlvii]

IN HOOSIERS' OWN WORDS

> "**Housing needs. There is a lack of unaffordable rental housing for low-income renters.** Also, there seems to be an increase in the homeless population in the community."

> "**Yes, shelter for the homeless all the time. Not just during the night. A place they can stay in to keep them out of the cold in the winter and out of the heat in the summer."**

> "**The rent in Tippecanoe County is much too expensive.** Most locals aren't able to save because of it."

> "**Programs that offer grants for home improvements upgrades for seniors and disabled."**

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

Table 8: 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
Carroll	$ 1,032	$ 1,242	$ 1,489	27%
Clinton	$ 742	$ 973	$ 1,219	38%
Tippecanoe	$ 804	$ 1,007	$ 1,328	58%
White	$ 1,032	$ 1,242	$ 1,489	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 and distribution of fair credit, especially by socioeconomic status.[lii] 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 IV's Current Strategies:

- Administer the Housing Choice Voucher (HCV) Program to help eligible households secure safe and affordable housing.
- Connect income-eligible individuals and families with Individual Development Accounts (IDAs) to support homeownership goals.
- Provide housing stability services to help individuals and families maintain safe, affordable housing.
- Assist households at risk of eviction by connecting them with available housing resources and supportive services.
- Coordinate referrals to local housing providers, landlords, and community partners to increase access to housing opportunities.
- Develop and operate affordable housing communities for older adults, including Snowy Owl Commons.
- Provide case management and resource navigation to address barriers to obtaining or maintaining housing.
- Coordinate with local Continuums of Care, housing authorities, and community organizations to improve access to housing resources.
- Connect participants with utility assistance and weatherization services that support housing stability.
- Educate participants on tenant responsibilities, budgeting, and resources that promote long-term housing success.

Possible Future Strategies:

- Expand partnerships with affordable housing developers and community organizations to increase housing opportunities.
- Explore opportunities to develop additional affordable housing units for older adults and low-income households.
- Increase outreach to households experiencing housing instability to connect them with available resources earlier.
- Strengthen collaborations that support eviction prevention and rapid housing stabilization.
- Pursue additional funding opportunities to expand affordable housing initiatives and supportive housing services.
- Explore innovative housing models that address the needs of older adults, individuals with disabilities, and other vulnerable populations.

Independent Living Assistance

Many individuals highly value the ability to live in their own home and participate in the community. When faced with a disabling condition or the effects of aging, individuals may need additional support to continue to live independently.

Social Security is a critical support system for millions of aging Americans, lifting over 16.3 million older individuals out of poverty nationwide and providing support to individuals with significant disabilities.[liii] Even with the benefits offered from Social Security, the average monthly payment received by retirees in January 2026 was $2,071/month, and for individuals with a disability, even less at $1,816.[liv] Social Security payments are also based on previous working capacity, meaning that not everyone receives this average amount. People who were less able to work because of medical conditions, who took time out of the labor force to raise children, or who simply had lower-paying jobs receive less in their monthly payment.[lv] These amounts quickly dwindle when accounting for the cost of housing, healthcare, utilities, food, and other necessities, leaving little room to afford the additional support that may be required to maintain independence.

Older adults and individuals with disabilities can also face increased barriers to accessing social and community services, leading to pockets of isolation and concern around their exclusion from digital spaces. Community Action Agencies can be a vital connection point, providing opportunities to build social connections and assist in the development of critical digital engagement skills. With studies highlighting the particular importance of digital spaces as opportunities for aging individuals or those with limited mobility to stay engaged with their loved ones and with social services, the technology of today helps combat the loneliness of tomorrow by ensuring opportunities to connect with others in mobility-accessible ways.[lvi]

IN HOOSIERS' OWN WORDS

"Independent living, because I haven't been able to get assistance. The bureaucracy to get assistance has been too difficult to navigate."

"Independent living because it makes it easier on us older people."

"Independent living - there are many of the elderly who do not have anyone to help them to physically do what they cannot do. **Even household chores are not able to be done without help."**

"Need assistance with repairs, ramp, etc."

Area IV's Current Strategies:

- Provide care management services to connect older adults and individuals with disabilities to long-term services and supports.
- Offer information and assistance through the Aging & Disability Resource Center (ADRC) to help individuals navigate available programs and resources.
- Administer CHOICE In-Home Services to support individuals in remaining safely and independently in their homes.
- Provide caregiver support services, including education, respite, and resources for family caregivers.
- Coordinate home-delivered meals and transportation services to address barriers to independent living.
- Connect individuals with home modification resources, including the Ramp-Up Indiana program, to improve home accessibility and safety.
- Conduct options counseling to help individuals understand available services and make informed decisions about long-term care.
- Assist eligible individuals in accessing benefits and supportive programs that promote independence and financial stability.
- Coordinate referrals to home health providers, community organizations, and other supportive services based on individual needs.
- Provide long-term care ombudsman services to advocate for individuals residing in long-term care facilities.
- Offer GuideWell Private Pay Care Coordination for individuals seeking additional support to remain independent.
- Collaborate with healthcare providers, community organizations, and local partners to coordinate services that support aging in place.

Possible Future Strategies:

- Expand outreach to increase awareness of independent living services and simplify access to available resources.
- Strengthen partnerships with healthcare providers and community organizations to improve care coordination.
- Increase access to home modification and accessibility programs that help individuals remain safely in their homes.
- Explore opportunities to expand in-home support services as community needs and funding allow.
- Enhance caregiver education and respite opportunities to strengthen support for family caregivers.
- Continue to improve the ADRC's role as a centralized "no wrong door" entry point for long-term services and supports.
- Pursue additional funding opportunities to address unmet needs related to independent living, home accessibility, and aging in place.

Additional Needs

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

Table 9: Additional Community Needs

Ranking	Community Need	Respondent Quote
6th	Transportation support	"We don't have an Uber or taxi service in my town." "Some days my permanent disability can hamper me driving safely. I don't know until I wake up and have a doctor's appointment [and] now I usually have to cancel because rides have be booked or friends are busy." "I have a disability that requires specialty transportation assistance."
7th	Household and personal needs	"I had to buy new batteries and two new wheels for my power wheelchair. This was a cost of over $600 that I didn't have left from my SSI check. I have to use these loans because the lawmakers consistently assure that a paraplegic like myself is forced to remain extremely below poverty level." "Portable wifi so if somewhere and someone offers to show me something to get information [or the] ability to print forms."
8th	Debt relief	"To survive the two years [I] had to open credit cards to pay what I could not come up with to ensure I could keep roof and bare and bear minimum. [An] accident permanently disabled me I can't ever work again."
9th	Mental health and/or counseling services	"Mental health counseling. Too many overdoses, too many suicides."
10th	Senior Citizen Programs	"We need a senior exercise program back in this small town. [There are] many seniors." "Elderly people can't understand the forms for help, can't afford lawyers to help. It is very sad what they have to go through." "Medicaid people are not allowed to give advice to help people fill out forms that [are] to complicated for elderly people to do on thier own."

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

Table 10: Voter Registration and Turnout by County

	Registered Voters	Turnout Percent: November 2024
Carroll	14,903	63%
Clinton	20,350	62%
Tippecanoe	119,087	57%
White	17,036	66%

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

Area IV respondents listed a number of issues they wanted policymakers to address, including:

- "[Establishing] program that is like unemployment when a person personally is injured in a car accident, fall from ladder or Dr. discovers an alignment and have to be off work…this program ensures a person that has contributed from their income over time does not go without money while waiting for SSI or SSDI, especially the single people."
- "[More understanding of] financial and physical barriers to the disabled."
- "Healthcare/nursing homes are very expensive."
- "Helping children that are or have been in abusive homes."
- "Universal healthcare and equality."

Area IV's Current Strategies:

- Encourage low-income individuals to participate on the Area IV Board of Directors and advisory committees to ensure community voices are represented in agency decision-making.
- Conduct community needs assessments and public input activities to gather feedback on community priorities and service needs.
- Provide information, referral, and advocacy services to help individuals navigate complex public benefit and long-term care systems.
- Offer benefits counseling and assistance to help individuals understand and access available public programs.
- Provide Long-Term Care Ombudsman services to advocate for the rights and interests of residents in long-term care facilities.
- Educate community members about available resources and encourage self-advocacy.
- Collaborate with local governments, nonprofit organizations, and community partners to identify and address emerging community needs.
- Participate in community coalitions and collaborative initiatives that promote the well-being of older adults, individuals with disabilities, and low-income households.
- Advocate for policies and funding that improve access to services and strengthen community supports for vulnerable populations.

Possible Future Strategies:

- Expand opportunities for community members to participate in advisory groups, public forums, and agency planning activities.
- Increase outreach to underrepresented populations to ensure diverse perspectives are included in community decision-making.
- Strengthen partnerships with local and state organizations to advocate for policies that improve quality of life for low-income individuals, older adults, and people with disabilities.
- Enhance education and outreach efforts that empower individuals to understand their rights, available resources, and opportunities for civic participation.
- Explore new opportunities to engage participants in leadership development and community advocacy initiatives.

Client & Community Feedback on Area IV Services

As Area IV continues to work with clients to meet the top community needs, feedback from past clients can inform next steps. Below, Table 11 provides an overview of client experiences with the agency and its staff.

Table 11. Client Satisfaction with Area IV

	Very dissatisfied or dissatisfied	Very satisfied or satisfied
Services you received	13%	87%
Way staff treated you	5%	95%
Staff knowledge	22%	78%
Time it took to receive services	32%	68%

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

Community Resources

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

- 211
- American Red Cross
- Churches
- Emmaus Mission Center
- Firefly
- First Door
- Food pantries
- Free Clinic
- FSSA
- Housing Authority
- Lafayette Urban Ministries
- Salvation Army
- Township Trustees
- United Way

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

Toward the Future

Area IV 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.

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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