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community Action
Program of Evansville

CAPE 2026 Community Needs Assessment

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Introduction

About Community Action Program of Evansville & Vanderburgh County, Inc.

The mission of The Community Action Program of Evansville & Vanderburgh County, Inc. (CAPE) encompasses the community by addressing the customer's needs in a non-judgmental and respectful manner to promote economic and social self-sufficiency. This mission is supported by employees committed to addressing the community's needs. Our objective is accomplished by collaboration with the community to provide tools, skills, and services through programs that meet individual needs.

CAPE is a private non-profit corporation governed by a tripartite Board of Directors comprising representatives from the private, public, and community sectors we serve. Our service areas include, but are not limited to, Vanderburgh, Posey, and Gibson counties.

All services are provided regardless of race, age, color, religion, sex, disability, national origin, ancestry, or veteran status. CAPE's operating budget during the past several years has increased to a current operating budget of more than $11 million provided through federal, local, private, and state funding sources. Partnerships and volunteerism have always been at the forefront of how we continue our work to eradicate poverty. Some of our partners include, but are not limited to, state, local, nonprofit, government, education, faith-based, and healthcare organizations.

CAPE delivers a comprehensive range of services designed to support individuals and families at every stage of need. CAPE's programs include Head Start and Early Head Start, which promote school readiness and early childhood development; Housing Programs and Housing Properties, which provide safe and affordable housing opportunities; Community Health Services, which support overall well-being; Energy Assistance (LIHEAP) and Weatherization, which help households maintain safe, energy-efficient homes; the Foster Grandparent Program, which connects seniors with meaningful volunteer opportunities serving children; and essential support services such as the Food Pantry and Water Bill Assistance, which help families meet basic needs during times of hardship. Through these diverse programs, CAPE continues to empower residents with the resources and support necessary to achieve stability and long-term self-sufficiency.

CAPE is a recognized Housing Counseling Agency by both HUD and the State of Indiana, adhering to the National Standards for Homeownership Education. Additionally, CAPE is a Community Housing Development Organization (CHDO) that offers affordable housing solutions for low-to-moderate income families in Vanderburgh, Posey, and Gibson counties. According to the Indiana HUD Certified Housing Counseling Map, CAPE is one of only two agencies in Evansville with HUD Certified Counselors.

Through programs and services, CAPE continues to keep the National Promise of Community Action, "Community Action changes people's lives, embodies the spirit of hope, improves communities and makes America a better place to live. We care about the entire community and are dedicated to helping people help themselves and each other."

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 CAPE better understand the underlying causes of financial hardship and its associated conditions in its designated counties. With this valuable data in hand, CAPE 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 CAPE's Service Area

CAPE serves Hoosiers in Gibson, Posey, and Vanderburgh counties.

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

	Total Service Area	Gibson	Posey	Vanderburgh
Population				
Total	231,111	32,314	24,750	174,047
Age				
Under 5 years	13,479	1,939	1,292	10,248
5 to 17 years	37,861	5,819	4,033	28,009
18 to 34 years	50,023	6,433	4,537	39,053
35 to 64 years	87,371	12,424	9,794	65,153
65 years and over	42,377	5,699	5,094	31,584
Gender				
Male	114,650	16,550	12,385	85,715
Female	116,461	15,764	12,365	88,332
Race/Ethnicity				
White alone	193,957	29,263	23,179	141,515
Black or African American alone	15,498	562	117	14,819
American Indian and Alaska Native alone	472	7	20	445
Asian alone	2,640	174	85	2,381
Native Hawaiian and Other Pacific Islander alone	597	35	-	562
Some other race alone	4,465	796	392	3,277
Two or more races	13,482	1,477	957	11,048
Hispanic or Latino origin (of any race)	7,837	744	386	6,707

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

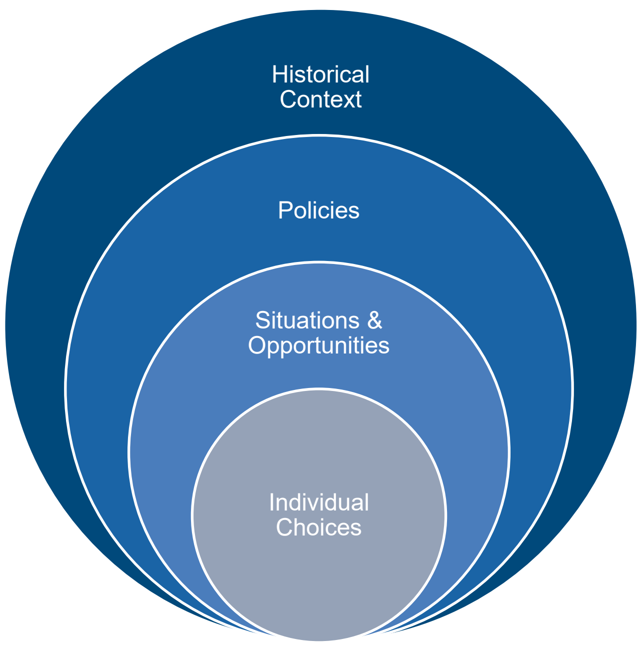
Just as there is difficulty agreeing on one specific measurement as the superior choice for documenting poverty, there is also disagreement on the origins of poverty, as well as the nature of poverty as a societal issue. Four different strands of scholarly debate - individual, situational, structural,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

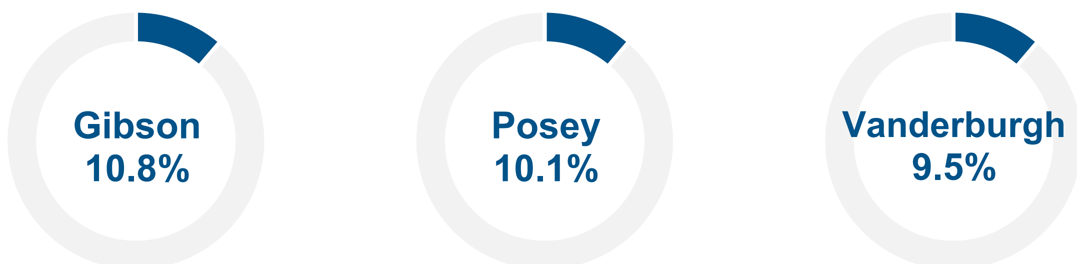
Conditions of poverty extend beyond access to daily necessities and future opportunities to encompass mental and physical health - with life-and-death implications. Medical debt, environmental pollutants, and unsafe housing conditions combine with inaccessible medical facilities of varying quality and 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 CAPE's Service Area

Figure 2: Poverty Rates by County



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

Table 3: CAPE Service Area Poverty Rates

	Number in Poverty	% in Poverty	State % in Poverty
Population			
Total	30,839	13.3%	12.3%
Age			
Under 5 years	2,316	17.2%	18.3%
5 to 17 years	6,821	18.0%	15.2%
18 to 34 years	8,142	16.3%	15.3%
35 to 64 years	9,620	11.0%	9.8%
65 years and over	3,940	9.3%	9.1%
Gender			
Male	13,278	11.6%	11.0%
Female	17,561	15.1%	13.6%
Race/Ethnicity			
White alone	22,318	11.5%	10.1%
Black or African American alone	3,964	25.6%	23.9%
American Indian and Alaska Native alone	243	51.5%	16.1%
Asian alone	138	5.2%	13.8%
Native Hawaiian and Other Pacific Islander alone	184	30.8%	15.3%
Some other race alone	858	19.2%	22.0%
Two or more races	3,134	23.2%	16.1%
Hispanic or Latino origin (of any race)	1,862	23.8%	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 CAPE'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 CAPE invited clients and other community members to complete the surveys in Appendix 1. Invitations and reminders were sent by text to clients, 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 CAPE

	Number of Respondents
Total Respondents	277
Key Household Indicators	
Median Household Size	2
Median Monthly Income	$1,500
Gender	
Male	42
Female	191
Other/Prefer Not to Say	44
Age	
18 - 24 years old	3
25 - 34 years old	19
35 - 49 years old	58
50 - 64 years old	84
65 - 69 years old	33
70+ years old	42
Other/Prefer Not to Say	38
Race/Ethnicity	
American Indian or Alaskan Native	5
Asian	2
Black/African American	67
Other/Prefer Not to Say	52
Two or More Races	6
White/Caucasian	145

Survey of Community Partners

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

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

Table 5: Community Partner Respondents[3]

	Count of Respondents
Total Respondents	16
Respondent Affiliation	
Community-based organizations	11
Faith-based organizations	0
Private sector	2
Public sector	3
Educational institutions	0
Other	4

[3] Respondents could choose more than one organization type, so the numbers may total up to a greater sum than the total number of respondents.

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 CAPE's 2023 needs assessment. They are listed in order from most frequently selected to least. The clients' top five identified needs are discussed in depth below.

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

	CAPE Top Needs Comparison	
	2026 Needs Assessment	**2023 Needs Assessment**
1	*Utility affordability and assistance*[4]	*Quality and affordable housing*
2	*Quality and affordable housing*	*Assistance with legal services*
3	*Food assistance*	*Good jobs with adequate wages, benefits, and opportunities*
4	*Transportation support*	*Mental health and/or counseling services*
5	*Good jobs with adequate wages, benefits, and opportunities*	*Budgeting classes and/or credit counseling*

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

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

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]

"I've struggled so much making sure my family has had water and electricity."

IN HOOSIERS' OWN WORDS

"They keep raising the price and **our paychecks don't rise enough to cover it."**

"I will be staying in my rental at least another year. **The utilities are just killing me.** My last bill for a 900 square-foot house was $567."

"My monthly bill has more than doubled in the last 3 months."

"**Water and electricity have been through the roof**, hard to keep up when the two bills alone are almost what everybody is paying for rent/mortgage."

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.

> **"When we moved into our house 26 years ago our water bill was about $8 to $10 a month; it is now over $100. We shower maybe once or twice a week, barely do laundry and hardly flush the toilet. The same with our electricity bill. It was around $30 a month 26 years ago. Now it's over $250 and we're using far less electricity and gas."**

The consequences of not being able to afford utilities are severe. Electricity, water, and natural gas can each be shut off by utility providers in the event of non-payment.[xxiv] These shutoffs create additional sources of stress and disruption for households that are already struggling, as essentials such as cooking, bathing, and heating become inaccessible.[xxv] Children, individuals with disabilities, pregnant women, and elderly individuals face additional challenges from these disconnections, as they can interrupt access to lifesaving medication that requires refrigeration, access to medical equipment reliant on electricity, and the maintenance of a home at a safe temperature during extreme heat waves or

IN HOOSIERS' OWN WORDS

"Utility assistance because the prices are too high that **I have to choose between feeding my family and getting necessities or paying bills."**

"I am getting assistance with electricity and water now. **If that stops, I will not be able to make ends meet."**

"I work hard to keep utilities low, but it is an unending struggle to survive."

"Because when you live on a Social Security or pension, and with a high cost of utilities **sometimes you have to make a choice between food or your gas and lights."**

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.

> **"I need to keep my utilities on to feed my kids and for them to have basic hygiene cleanliness."**

Agency Strategies:

Recognizing utility affordability as a top priority, CAPE administers the Low-Income Home Energy Assistance Program (LIHEAP), which includes both Energy Assistance and Weatherization services. These programs help eligible households manage energy costs, improve home energy efficiency, and reduce long-term utility burdens, ensuring residents can maintain safe and stable living conditions.

Quality and Affordable Housing

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

> **"Landlords raise my rent every year but refuse to fulfill their legal obligations for safe and livable conditions and threaten evictions if you try to hold them responsible."**

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

"It is a priority to have shelter before any of the others can be addressed."

"**[We need] housing that gives felons a second chance** especially when their crimes are ten plus years old."

"If you can't afford to have a place to stay, you're now criminalized."

"**The choices of housing is very limited and the approval and wait list are so extensive**, someone who is critically ill has very limited chances to be in a decent place."

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]

IN HOOSIERS' OWN WORDS

"**Help with home repairs and upkeep because we worked hard and purchased our house, paid it off early, and are trying to keep it maintained** which all trickles down to better heating bills and keeping seniors in their homes."

"**I am stuck living where I am because the rent and deposit is so high everywhere else it's impossible to be able to afford to move.**"

"**I couldn't afford to move if I wanted to rent everywhere else's ridiculously high** and that's why I feel like we need to get a handle on it...and make sure that not only is it affordable as well maintained and taken care of..."

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
Gibson	$ 771	$ 1,001	$ 1,262	33%
Posey	$ 860	$ 1,113	$ 1,370	39%
Vanderburg	$ 860	$ 1,113	$ 1,370	46%

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.

Agency Strategies:

To address the ongoing need for safe, quality, and affordable housing, CAPE provides a range of housing options for area residents. The organization is committed to expanding housing availability each year through the development of additional affordable housing units and single-family homes, helping to meet increasing demand and promote long-term housing stability within the community. In addition, CAPE offers HUD-approved housing counseling services for renters, homeowners, and prospective homebuyers, equipping individuals and families with the knowledge and resources needed to achieve and maintain stable housing.

Food Assistance

> "As someone who lives on a fixed income while raising children times get hard. **Sometimes you have to choose to pay a bill or feed your children. I will always choose to feed my kids."**

A common experience for impoverished households is food insecurity, which occurs when there is not enough consistent food for all members of a household.[xli] Households are deemed to have very low food security when those in the home disrupt their food intake due to lack of income, such as skipping meals.[xlii] In the U.S., food insecurity impacts over 10% of Americans.[xliii] In the state of Indiana between 2021-2023, the average prevalence of food insecurity was 12.1%, and 5.3% of Hoosiers experienced very low food security, which has increased from the 2018-2020 period (11.6% food insecure and 4.4% having very low food security).[xliv] Financial instability brought on partly by the COVID-19 pandemic contributed to this increase in food-insecure households and worsened conditions for families in poverty.[xlv] Geography also affects access to food, with rural communities facing higher food prices due to the lack of grocery stores and the localized monopolies that can exist in less urban areas, driving up costs for basic services.[xlvi]

> **"I get food stamps, but $40 doesn't go far."**

Table 8: Food Insecure Population by County

County	Food Insecure Population	Estimated % of Food-Insecure People above SNAP Eligibility Threshold of 130% FPL
Gibson	4,700	56%
Posey	3,260	64%
Vanderburgh	29,110	52%

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

IN HOOSIERS' OWN WORDS

> **"On a fixed income, I have to pinch every penny to keep the lights on, pay for food, my home. And worst of all, medical bills."**

> "Food assistance because **I'm on food stamps but always run out of food."**

> "I give the grandbabies food first. **If there's any left, I eat a little."**

> "The hours of food banks are during the workday hours. Very hard to get to. **Sometimes you're treated as second-rate citizens."**

> "I appreciate any of the food I have ever gotten from the food pantries, but **people like myself with diabetes shouldn't eat half of what they give me."**

Access to affordable, healthy foods is imperative for the health and well-being of CAPE communities and is tied to health outcomes. For example, public health interventions increasing food access to vegetables and fruits for food-insecure low-income patients with hypertension have been shown to reduce negative health outcomes.[xlvii] Therefore, efforts to improve food access can help prevent worsening health conditions and ensure the health and well-being of Hoosier communities.

IN HOOSIERS' OWN WORDS

"People that are low-income are denied food stamps for being $1 over the limit just because there is a child support order in place. Even if the support doesn't get paid."

"When they have food giveaways we people that have no transportation or cars always left out. **We never are able to get a food box."**

Agency Strategies:

CAPE is dedicated to advancing food security and reducing hunger by operating food pantries in Vanderburgh, Posey, and Gibson counties. These pantries serve individuals and families across the communities we support, providing consistent access to nutritious and wholesome food options. CAPE staff and volunteers work to create a welcoming and supportive environment where community members can seek assistance with dignity and respect.

In addition to addressing immediate food needs, CAPE's food assistance efforts play a vital role in stabilizing households experiencing financial hardship. By alleviating the burden of grocery expenses, families are better able to allocate their limited resources toward other essential needs such as housing, utilities, and healthcare. CAPE continuously evaluates community demand and works to strengthen partnerships with local organizations, food banks, and donors to expand capacity and enhance the quality and variety of food available. Through these ongoing efforts, CAPE strives not only to meet urgent needs but also to contribute to the overall health and well-being of the communities we serve.

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, and without it, many Hoosiers struggle.

Table 9: Housing Units with Limited Transportation Access by County

County	No Vehicle Available	1 Vehicle Available
Gibson County	544	3,587
Posey County	326	2,758
Vanderburgh County	6,246	27,549

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

IN HOOSIERS' OWN WORDS

"Transportation help. Without a working vehicle, I wouldn't be able to take advantage of any of my other choices. **The lack of a working vehicle means none of the other of my choices are easily doable."**

"Help with car repairs or getting another car **- I have a 2001 vehicle, and I can't afford another car but it needs work on it."**

"I have to go to my specialist that is three hours away one way and **I don't always have the money for gas."**

"I'm still on long-term disability from my previous job and have to qualify every month for my long-term disability payments. Doctor's appointments are crucial but **I've realized I can't rely on other people to take me all of the time."**

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.

IN HOOSIERS' OWN WORDS

"It's impossible to hold a job without a personal vehicle in this town."

"Transportation help with repairs. I have a car that was given to me and about 3 months later it just stopped. **I live on a fixed income and can barely make ends meet, so having it repaired is not in my budget.** No one will help me even figure it out, so I must rely on public transportation when I'm [physically] able [to] and can afford it."

Agency Strategies:

CAPE recognizes transportation as a critical factor in accessing essential services, employment opportunities, education, and healthcare. To help address this need, CAPE partners with the Metropolitan Evansville Transit System (METS) to provide referral services that connect individuals and families to reliable and affordable transportation options.

Through this collaboration, CAPE supports residents in navigating available transit resources and reducing barriers that may otherwise limit their ability to maintain employment, attend medical appointments, or access vital community services. Additionally, CAPE is committed to meeting individuals where they are by delivering certain programs and services directly within the community. This approach helps ensure that transportation challenges do not prevent individuals and families from receiving the assistance they need.

By combining strategic partnerships with community-based service delivery, CAPE works to remove transportation as a barrier to opportunity. These efforts promote greater accessibility, support self-sufficiency, and enhance the overall well-being and quality of life for the residents we serve.

Good Jobs with Adequate Wages, Benefits, and Opportunities

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

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

IN HOOSIERS' OWN WORDS

"Job training or help to those with mental disabilities"

"Second Chance hiring programs because **I have family that can't get a high paying opportunity due to having a felony"**

"If workplaces were paying $5 more an hour than what they do now, it might help with some of the other issues."

"Wages seem to be increasing, but at a very slow pace, while **housing and utilities increase faster than [they are] able to be paid."**

"As the world gets more expensive, our pay is not enough to combat it."

Table 11: Most Common Occupations by Census Area

Evansville Metropolitan Area		
Occupation	**Estimated Number Employed**	**Median Hourly Wage**
Fast Food and Counter Workers	4,680	$13.04
Registered Nurses	4,270	$38.00
Retail Salespersons	4,190	$14.01
Laborers and Freight, Stock, and Material Movers, Hand	4,040	$19.73
Office Clerks, General	3,240	$19.91
Southern Indiana Nonmetropolitan Area		
Occupation	**Estimated Number Employed**	**Median Hourly Wage**
Miscellaneous Assemblers and Fabricators	12,800	$22.99
Fast Food and Counter Workers	6,070	$13.27
Laborers and Freight, Stock, and Material Movers, Hand	5,110	$18.01
Cashiers	5,050	$13.25
Heavy and Tractor-Trailer Truck Drivers	4,910	$26.76

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

IN HOOSIERS' OWN WORDS

"I would say second chance with employment because **I don't want to be in a factory the rest of my life."**

"Rent goes up, food goes up, but wages don't. It's hard to survive with one income."

Agency Strategies:

CAPE is committed to promoting employment and long-term economic stability by helping individuals access quality job opportunities that offer competitive wages, benefits, and pathways for advancement. As an active partner in the Workforce Innovation and Opportunity Act (WIOA) network, CAPE plays a key role in connecting community members to a comprehensive system of workforce development resources.

Through our partnership with WorkOne and participation in WIOA initiatives, CAPE links individuals to a wide range of services, including career counseling, job readiness training, skills development, and employment placement assistance. These services are designed to meet individuals where they are in their career journey, whether they are entering the workforce for the first time, seeking to improve their current employment situation, or transitioning to a new career path.

CAPE’s collaborative approach ensures that participants have access to the tools and support necessary to secure and retain meaningful employment. By working closely with workforce partners, local employers, and training providers, CAPE helps align job seekers with in-demand industries and opportunities for growth. These efforts not only strengthen the financial stability of individuals and families but also contribute to a more resilient and thriving local economy.

Additional Needs

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

Table 12: Additional Community Needs

Ranking	Community Need	Respondent Quote
6th	Household and personal needs	"Help with home repair, appliance repair, services like snow removal so access to the outside world is made possible. Prescription assistance as several of my medications are expensive even using a discount prescription cards that make some of meds cheaper than using my drug coverage insurance." "Easier access to assistance for those of us without computers, printers, transportation, mobility and communication disabilities."
7th	Childcare	"Childcare costs take [an] entire [pay]check." "Childcare is expensive. I can't pay out of pocket because I don't have a job." "I don't have a job because I cannot find childcare." "The childcare is for my granddaughter and hers closed unexpectedly only giving everybody a week's notice and all the places had waiting list and it was hard to get her in somewhere."
8th	Debt relief	"Debt relief because bills are unsustainable." "Once you get behind on a credit card payment it's really hard to get on top of it because of the late payments and over the limit fees that they keep tacking on." "We can never get ahead. We are always in the sense of robbing Peter to pay Paul. We continue to be behind on bills and then other bills pile up and I don't make enough." "Just can't seem to break even." "Continuously falling further behind with late fees compiling every month makes it impossible to get caught up."
9th	Senior citizen programs	"Programs for isolated senior citizens." "There are a lot of elderly who cannot do snow or lawn care themselves and do not have the means to pay for these services." "We have [a] USDA food program for all ages but would like to see a food program just for seniors."
10th	Mental health and/or counseling services	"I deal with depression, and can't find a therapist."

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 CAPE's counties is presented alongside respondents' reflections on voting behavior.

Table X13: Voter Registration and Turnout by County

	Registered Voters	Turnout Percent: November 2024
Gibson	23,623	68%
Posey	18,310	72%
Vanderburgh	134,388	56%

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=188), 68 (36%) indicated that they do not vote. Top reasons for not voting include:

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

Reason for Not Voting	Percent of Non-Voting Respondents[5]
It feels like my vote doesn't matter.	35%
I do not feel I know enough about the candidates.	18%
None of the candidates on my ballot seem to care about the issues I care about.	28%
I do not have time.	9%
I have a criminal record. *Of note, a criminal record should not prevent someone from voting in Indiana.*	12%
I do not have transportation to the polls.	4%

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%.

Client & Community Feedback on CAPE Services

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

Table 15. Client Satisfaction

	Very dissatisfied or dissatisfied	Very satisfied or satisfied
Services you received	12%	88%
Way staff treated you	7%	93%
Staff knowledge	5%	95%
Time it took to receive services	22%	78%

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

Table16. Community Partner Feedback for CAPE

	Poor	Fair	Good	Excellent
The way staff treat clients	0%	0%	25%	75%
The reliability of the program staff in following through	0%	13%	38%	50%
The timeliness of program staff in responding to questions or needs	0%	13%	38%	50%
The knowledgeability of program staff	0%	0%	25%	75%

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

Community Resources

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

- 211
- Catholic Charities
- Churches
- FSSA
- Food banks
- Goodwill
- HOPE of Evansville
- Mission
- Peace Zone
- Posey County Family Matters
- Salvation Army
- St. Vincent de Paul
- TriState Food Bank
- Township Trustees
- United Way
- Young and Established

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

Through programs and services, CAPE remains committed to its mission of promoting economic and social self-sufficiency for individuals and families across the communities we serve. As we move forward, this mission will continue to guide not only service delivery, but also how we strengthen relationships across families, partner agencies, and the broader community.

Family-Level Goals

CAPE will continue to empower families by enhancing access to comprehensive, wraparound services that address immediate needs while building long-term stability. This includes expanding education, housing, financial literacy, and supportive services that help families achieve independence, resilience, and improved quality of life.

CAPE is committed to ensuring that services are accessible and rooted in dignity and respect for all participants.

Agency-Level Goals

At the organizational level, CAPE will focus on strengthening internal capacity, improving service coordination, and enhancing data-driven decision-making to better respond to emerging community needs. We will invest in staff development, program innovation, and operational efficiency to ensure that services are delivered effectively and equitably. Additionally, CAPE will prioritize continuous quality improvement and evaluation to measure outcomes and refine strategies over time.

Community-Level Goals

Moving forward, CAPE will deepen our engagement with community stakeholders, including nonprofit organizations, local governments, state agencies, governmental agencies, educational institutions, and private-sector partners. By strengthening these relationships, CAPE aims to expand service capacity, reduce duplication of services, and ensure a more coordinated and holistic response to community needs. These partnerships will also allow us to identify service gaps, leverage shared resources, and advocate collectively for systemic change.

In alignment with these Family-Agency-Community goals, we will continue to position ourselves as a leader and collaborator in addressing economic and social challenges. By maintaining a strong focus on program service delivery, partnership, innovation, and accountability, CAPE is committed to building a more self-sufficient, connected, and thriving community for all.

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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