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community Action

PARTNERSHIP

Community Action of Southern Indiana

AMERICA'S POVERTY FIGHTING NETWORK

2026

Community Needs Assessment

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Introduction

About Community Action of Southern Indiana

For over 60 years, Community Action of Southern Indiana (CASI) has been providing a comprehensive approach to addressing the needs of vulnerable citizens while helping them to achieve economic security. CASI's programs provide critical support in areas such as early childhood education, health and wellbeing, housing, financial literacy, and basic needs in Clark, Floyd, and Harrison counties. Southern Hoosiers, like many Americans, face an array of enormous challenges ranging from poverty and disability to a shortage of affordable housing and a lack of adequate employment.

CASI's mission is to guide and empower families and communities to reach self-sufficiency and improved well-being by addressing the root causes of poverty.

CASI's vision is to foster a better community where people are not only supported, but also valued, encouraged, and given opportunities to succeed.

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

CASI serves Hoosiers in Clark, Floyd, and Harrison Counties.

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

	Total Service Area	Clark	Floyd	Harrison
Population				
Total	241,342	122,565	79,363	39,414
Age				
Under 5 years	13,555	7,169	4,315	2,071
5 to 17 years	40,080	19,691	13,639	6,750
18 to 34 years	50,284	26,780	16,331	7,173
35 to 64 years	96,149	48,609	31,536	16,004
65 years and over	41,274	20,316	13,542	7,416
Gender				
Male	118,536	59,930	38,858	19,748
Female	122,806	62,635	40,505	19,666
Race / Ethnicity				
White alone	205,887	100,421	68,184	37,282
Black or African American alone	12,723	8,632	3,788	303
American Indian and Alaska Native alone	912	429	162	321
Asian alone	2,753	1,514	970	269
Native Hawaiian and Other Pacific Islander alone	67	35	32	-
Some other race alone	3,427	2,394	828	205
Two or more races	15,573	9,140	5,399	1,034
Hispanic or Latino origin (of any race)	12,865	8,486	3,418	961

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

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

The Causes and Conditions of Poverty

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

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

Defining and Measuring Poverty

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

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

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

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

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

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

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

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

The Causes of Poverty

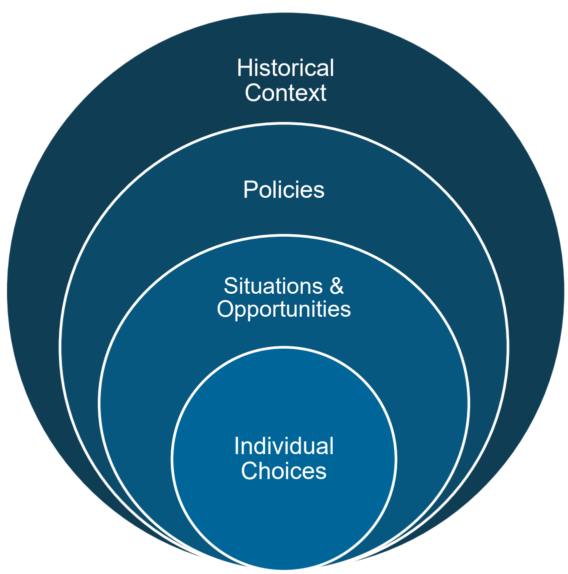
Just as there is difficulty agreeing on one specific measurement as the superior choice for documenting poverty, there is also disagreement on the origins of poverty, as well as the nature of poverty as a societal issue. Four different strands of scholarly debate - individual, situational, structural,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

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

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

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

Figure 1. Poverty as a Multi-Layered Phenomenon



Conditions of Poverty in Indiana

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

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

Table 2. Examples of Conditions of Poverty in Indiana

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

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

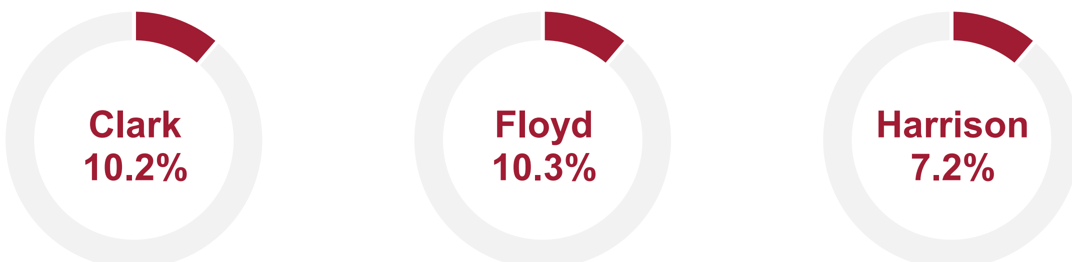
Conditions of poverty extend beyond access to daily necessities and future opportunities to encompass mental and physical health - with life-and-death implications. Medical debt, environmental pollutants, and unsafe housing conditions combine with inaccessible medical facilities of varying quality, and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

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

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

Poverty in CASI's Service Area

Figure 2: Poverty Rates by County



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

Table 3: CASI Service Area Poverty Rates

	Number in Poverty	% in Poverty	State % in Poverty
Population			
Total	23,541	9.8%	12.3%
Age			
Under 5 years	1,801	13.3%	18.3%
5 to 17 years	4,618	11.5%	15.2%
18 to 34 years	5,628	11.2%	15.3%
35 to 64 years	7,999	8.3%	9.8%
65 years and over	3,495	8.5%	9.1%
Gender			
Male	10,483	8.8%	11.0%
Female	13,058	10.6%	13.6%
Race / Ethnicity			
White alone	16,682	8.1%	10.1%
Black or African American alone	2,885	22.7%	23.9%
American Indian and Alaska Native alone	102	11.2%	16.1%
Asian alone	329	12.0%	13.8%
Native Hawaiian and Other Pacific Islander alone	67	100.0%	15.3%
Some other race alone	566	16.5%	22.0%
Two or more races	2,910	18.7%	16.1%
Hispanic or Latino origin (of any race)	2,641	20.5%	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 CASI'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 CASI invited clients and other community members to complete the surveys in Appendix A. Invitations and reminders were sent to client email lists and posted on social media. The survey consisted of multiple-choice and open-ended questions.

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

Table 4: Low-Income Individual Respondent Demographics

	Number of Respondents
Total Respondents	286
Key Household Indicators	
Median Household Size	2
Median Monthly Income	$1,700
Gender	
Male	35
Female	206
Other/Prefer Not to Say	45
Age	
18 - 24 years old	3
25 - 34 years old	23
35 - 49 years old	68
50 - 64 years old	83
65 - 69 years old	28
70+ years old	42
Race / Ethnicity	
Black/African American	37
Other/Prefer Not to Say	53
Two or More Races	7
White/Caucasian	187

Survey of Community Partners

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

A breakdown of the community partner respondents is presented in Table 6.

Table 5: Community Partner Respondent Demographics for CASI[3]

	Number of Respondents
Total Respondents	12
Respondent Affiliation	
Community-based organizations	8
Faith-based organizations	0
Private sector	3
Public sector	3
Educational institutions	3
Other	2

Secondary Data

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

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

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

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

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

Community Needs

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

Top Community Needs

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

	CASI 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/repair*

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

[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]

> **"Last year I averaged paying $130 a month and now for the same amount of usage, it's almost 190 a month."**

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.

IN HOOSIERS' OWN WORDS

"Can't afford it on $900 a month."

"My utility bills have been much higher than in the past **no matter how much I try to conserve."**

"Once I pay rent, **I don't have any money to get food or pay all utilities."**

"If [utility] assistance was offered, **it would free up money for other needs."**

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 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.

IN HOOSIERS' OWN WORDS

"I qualify for help with my electric bill, **but it only helps me for a few months of the year**, and I have not received the assistance yet because of the government shutdown."

"It seems that utilities are taking away from groceries more and more. **That's what hurts me in the wintertime, I have less money to spend on food.**"

"Electric is too high and getting higher...My bill for this month is 500, last month it was 460. I have had no changes in daily living as far as my electric goes but bill gets higher every month. I am a single mom that works 2 jobs and can barely afford simple things and I have to ask for assistance in the past couple months to pay for this bill and I get denied because I make too much on paper."

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]

> **"I would say housing assistance because housing is basically the foundation to stability. It's hard to be stable with nowhere to call home & live, bathe, sleep, shower, eat. A lot of basic needs are met there."**

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

"Rent has become very expensive and **housing for low income is unacceptable living conditions."**

"Rental assistance because **one instance of being too sick to work and suddenly we can't pay our rent this month."**

"The cost of rent has increased exponentially. **It is nearly impossible for a single parent to stay afloat."**

"As a senior, we don't have the income or ability to continue to pay or take care of our homes ourselves. Plus, if you're a widow and have any physical handicaps or limitations, you probably don't have many friends able to help you either and you are on a very limited income!"

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

Table 7: Fair Market Rents and Renters Paying 30% or More of Household Income by County

	Fair Market Rent 2026: One Bedroom	Fair Market Rent 2026: Two Bedroom	Fair Market Rent 2026: Three Bedroom	Renters Paying 30% or More of Household Income
Clark	$ 1,047	$ 1,272	$ 1,625	48%
Floyd	$ 1,047	$ 1,272	$ 1,625	45%
Harrison	$ 1,047	$ 1,272	$ 1,625	37%

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.

"Windows and doors in our apartments are not energy efficient. When the wind blows you can feel the cold air pouring in."

Indiana's Balance of State Continuum of Care (BoS CoC) addresses homelessness in 91 of 92 counties in Indiana. It is divided into regions, with each regional planning council (RPC) meeting regularly to develop and implement local solutions to help people in their communities become and stay housed.

Homelessness is difficult to measure. Annually, the U.S. Department of Housing and Urban Development requires that CoC's conduct a count of people experiencing homelessness, including those who are sheltered in emergency shelter, transitional housing, and Safe Haven on a single night.[xl] These counts are planned, coordinated, and carried out locally and they offer a snapshot of homelessness across the nation.

Figure 3. Indiana's Balance of State Continuum of Care Regions

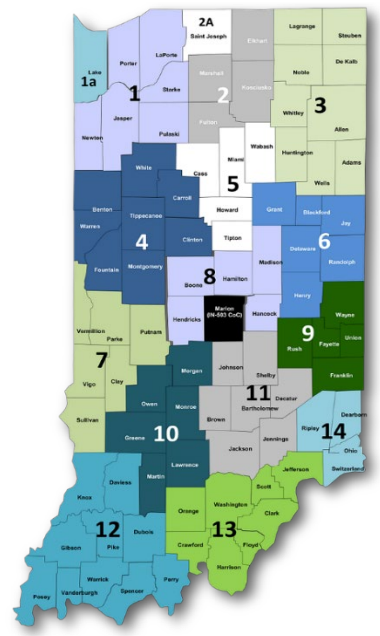


Table 8: 2025 Point-in-Time Homelessness Count in Region 13

	Region 13	Clark	Floyd	Harrison
Number of households	240	170	30	7
Number of persons	275	176	40	17
Number of children (under age 18)	32	6	9	10
Number of youth (age 18-24)	18	10	5	0
Number of adults (age 25-34)	51	35	8	4
Number of adults (age 35-44)	51	33	8	2
Number of adults (age 45-54)	60	40	9	1
Number of adults (age 55-64)	45	38	1	0
Number of adults (age 65 or older)	17	14	0	0
Unknown Age	1	0	0	0

The ability to purchase a home has also been increasingly out of reach for Hoosiers; Indiana currently has 71.4% homeownership rate, down from a peak of 75.8% in 2004.[xli] Homeownership barriers also stem from unequal access to and distribution of fair credit, especially by socioeconomic status.[xlii] 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.

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.[xliii] 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.[xliv] In the U.S., food insecurity impacts over 10% of Americans.[xlv] 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).[xlvi] 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.[xlvii] 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.[xlviii]

> **"Assistance with food affordability/access to preferred food...I receive food delivery through the Medicaid waiver program, however this food is such poor quality. Most meals are very processed, and never fresh foods...I never feel like what I'm eating is healthy or good for my body. I receive food once a month from the food pantry, which I'm grateful for, but it's never enough for a month's worth of nutrition. A grocery allowance would be so much better for myself and probably others in my situation."**

Table 9: Food Insecure Population by County

County	Food Insecure Population	Estimated % of Food-Insecure People Above SNAP Eligibility Threshold of 130% FPL
Clark	16,910	61%
Floyd	11,090	64%
Harrison	5,100	63%

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

IN HOOSIERS' OWN WORDS

"I don't make enough to survive. **I struggle being a widow plus buying groceries."**

"Food assistance due to that's where I come up short **because after bills, feeding my pets and necessities food is light."**

"Groceries because they are so high! I can hardly afford to feed us especially healthy food! I'm struggling to pay bills and afford food."

Access to affordable, healthy foods is imperative for the health and well-being of CASI 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.[xlix] 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

"**Having the money to afford the fresh foods necessary for my son's health needs is a struggle.** Trying to do this and pay the skyrocketing costs for food and utilities with a pay that is not keeping up with these costs is overwhelming."

"**Social security is barely enough to live on,** so buying nutritional food for diabetics is hard to do."

"Assistance with food affordability is the most important to me **because no one especially children should go hungry.**"

"Assistance with food availability because groceries are extremely high & **it's hard for low-income families to buy groceries when they won't get accepted for food stamps because they are barely over the income limit.**"

Transportation Support

Nationwide, one in five Americans over the age of 25 experiences transportation instability.[l] In terms of costs, transportation is the second-highest spending category for households and overlaps with other forms of material hardship.[li] 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.[lii] 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.[liii] Access to reliable transportation also contributes to employment outcomes, and in turn, increased ability to afford basic necessities, with vehicle ownership and transit systems that offer services beyond typical 9-5 working hours both linked to positive employment outcomes.[liv]

> **"Transportation or housing repair assistance [are top needs]. We can get by for our day-to-day needs. It's when the car needs an unexpected repair or the house has a plumbing issue, etc. that causes stress and trouble as well as sometimes you to fall behind on normal bills."**

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

IN HOOSIERS' OWN WORDS

"Transportation [is a top need] because **unless you have a car there are no ways to get to a good paying job**. Most of the work that pays well is 24 mins away."

"Sometimes, after I have paid all my bills, **whether it is to keep my phone on or to keep the lights on, that is when having to get gas is hard.** It may be a choice between filling up my car for the week or getting half a tank, or less till the next payday."

Table 10: Housing Units with Limited Transportation Access by County

County	No Vehicle Available	1 Vehicle Available
Clark	2,584	17,125
Floyd	1,841	9,537
Harrison	617	3,847

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

Table 11: Current Vehicle Costs in Indiana

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

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

"Being on disability, it makes it hard for me to afford car repairs or even get an affordable car in my price range because it seems like any programs that have cheap cars these car lots go out and buy them all up and then sell them for a higher price it makes no sense. They're supposed to be affordable car programs for disabled and elderly and other things like that and it seems like there are none I saw car repairs are just so extremely expensive that when you get in a bind, it seems like there's no low to no cost or even help anywhere for these kind of things..."

IN HOOSIERS' OWN WORDS

"[We need help with] **auto repairs due to financial constraints and being disabled while raising a grandchild.** It's very difficult to afford car repairs."

"**Transportation support is my top choice.** Although we live in a small city, there is very limited public transportation to be able to commute to a job or important appointments. Having support with transportation needs would open up opportunities to find employment…Also, as someone who does not currently have a running vehicle and two children in public school, whenever I receive a call that my child is sick and needs to come home, I don't have a way to go get my children I have to spend over $30 round-trip on a rideshare service just to retrieve my children from school…"

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.[lvii] 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.[lviii] 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.[lix] 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.[lx]

> **"Good jobs with higher wages and benefits is my top choice because, with higher wages there wouldn't be such a great need for government assistance."**

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.[lxi] 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.[lxii] 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.[lxiii] With the continued increase in

IN HOOSIERS' OWN WORDS

"**[We need] second chance hiring programs for those with criminal records.** I feel that they can only fully recover from the stigma of being incarcerated when they feel they are a valued human and are provided the opportunity to provide a better life for themselves and their families."

"**Income/ wages and affordability all around!!** There is no way to pinpoint which is most important... People can't afford to live in any of these areas."

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.[lxiv] Therefore, providing pathways to support upskilling during this key technological transition will help ensure individuals' ability to retain financial stability.[lxv]

"We need jobs that pay high enough wages that families can afford housing, food, insurance, and other essentials."

Table 12: Most Common Occupations by Census Area

Louisville Metropolitan Area		
Occupation	**Estimated Number Employed**	**Median Hourly Wage**
Laborers and Freight, Stock, and Material Movers, Hand	29,200	$22.05
Miscellaneous Assemblers and Fabricators	22,810	$22.66
General and Operations Managers	18,560	$40.71
Registered Nurses	17,300	$39.04
Retail Salespersons	16,080	$14.47
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.

"Good jobs with higher wages…would ensure I could successfully support my children without the need to request outside help!"

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

Table 13: Voter Registration and Turnout by County

	Registered Voters	Turnout in November 2024
Clark	96,263	61%
Floyd	62,972	66%
Harrison	30,280	68%

Source: U.S. Census Citizen Voting Age Population Estimates by Race and Ethnicity in 2024, Indiana State General Election Turnout and Registration on November 5, 2024.

Why Community Members Have Not Voted

Among respondents who agreed to answer questions about voting behavior (n=200), 54 (27%) indicated that they do not vote. Top reasons for not voting include:

Table 14: CASI Respondents' Reasons for Not Voting

Reason for Not Voting	Percent of Non-Voter Respondents[5]
It feels like my vote doesn't matter.	26%
I do not feel I know enough about the candidates.	24%
None of the candidates on my ballot seem to care about the issues I care about.	7%
I do not have time.	6%
I have a criminal record. *Of note, a criminal record should not prevent someone from voting in Indiana.*	13%
I do not have transportation to the polls.	7%

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%.

Community Resources

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

- 211
- Blue River Housing
- Churches
- Clark County Health Department
- Community Services of Harrison County
- Food pantries
- Goodwill
- Harrison County Community Center
- Hope of Southern Indiana
- Ivy Tech
- Lay Ministry
- Meals on Wheels
- Red Cross
- Salvation Army
- Township Trustees
- Utility Companies

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

CASI is already actively working to address the top needs through its programs and referrals to its robust network of community partners. Continuing to address the top community needs will require resources and interventions at the family, agency, and community levels.

Family

- Resources to better meet basic needs such as nutrition, housing, and transportation
- Connection to existing resources and training opportunities to obtain good jobs
- Wrap-around supports and education
- Knowledge of legal rights and responsibilities

Agency

- Funding to expand services
- Partnerships to meet top community needs
- Professional development and networking opportunities to build staff capacity

Community

- Energy support and efficiency programs
- Greater supply of affordable housing and housing supports
- Employers offering family-sustaining wages/benefits and education/skills pathways to good jobs
- Programs and services to provide greater access to nutrition, transportation, and employment services
- Events and partnerships to educate policymakers and advocate for community-wide change

Ensuring financial well-being and contributing to thriving communities is work that evolves over time. Community Action Agencies have consistently been leaders in that respect, with attention to the needs of community members and programs that have adapted and evolved over time to meet these needs. Through interconnected and holistic approaches to fostering well-being, the Community Action Agencies can help foster cohesion among regional partners and ensure that the complex work of addressing the causes and conditions of poverty in Indiana continues to be carried forward to empower future generations.

How Can You Get Involved?

CASI welcomes your contributions of time, resources, collaboration, or funding to support our mission. Please reach out to discuss opportunities to meet community needs.

Reach out:

www.casi1.org

(812) 288-6451

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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