



2026

COMMUNITY
Needs Assessment

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Introduction

About Heartland Community Action Program

For more than 50 years, Heartland has supported individuals and families living in Grant and Madison counties in their pursuit of a better life by equipping low-income citizens with tools and opportunities to become self-sufficient. Heartland's mission is to work in partnership with Central Indiana communities to eliminate the causes and conditions of poverty by removing barriers, promoting independence, and creating pathways to lasting self-sufficiency.

These include:

- Heartland Scholar House
- Low-income Weatherization

The programming Heartland offers reflects its commitment to a holistic approach to uplifting community members, contributing to a community where all members can thrive.



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

Heartland serves Hoosiers in Grant and Madison counties.

Table 1: Heartland Service Area Population by County¹

	Total Service Area	Grant	Madison
Population			
Total	187,252	61,022	126,230
Age			
Under 5 years	10,725	3,710	7,015
5 to 17 years	30,208	10,065	20,143
18 to 34 years	37,311	11,453	25,858
35 to 64 years	72,407	23,358	49,049
65 years and over	36,601	12,436	24,165
Gender			
Male	92,093	29,870	62,223
Female	95,159	31,152	64,007
Race/Ethnicity			
White alone	158,288	51,530	106,758
Black or African American alone	9,800	2,908	6,892
American Indian and Alaska Native alone	652	353	299
Asian alone	1,265	420	845
Native Hawaiian and Other Pacific Islander alone	37	28	9
Some other race alone	2,662	666	1,996
Two or more races	14,548	5,117	9,431
Hispanic or Latino origin (of any race)	10,068	3,478	6,590

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

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

The Causes and Conditions of Poverty

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

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

Defining and Measuring Poverty

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

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

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

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

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

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

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

poverty, it also results in undercounting and understating the number of individuals and households experiencing hardship for a variety of reasons.

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

The Causes of Poverty

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

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

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

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

Figure 1. Poverty as a Multi-Layered Phenomenon



Conditions of Poverty in Indiana

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

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

Table 2. Examples of Conditions of Poverty in Indiana

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

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

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

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

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 in Heartland's Service Area

Figure 2: Poverty Rates by County



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

Table 3: Heartland Service Area Poverty Rates

	Number in Poverty	% in Poverty	State % in Poverty
Population			
Total	28,983	15.5%	12.3%
Age			
Under 5 years	2,908	27.1%	18.3%
5 to 17 years	6,200	20.5%	15.2%
18 to 34 years	6,479	17.4%	15.3%
35 to 64 years	9,978	13.8%	9.8%
65 years and over	3,418	9.3%	9.1%
Gender			
Male	12,966	14.1%	11.0%
Female	16,017	16.8%	13.6%
Race/Ethnicity			
White alone	21,583	13.6%	10.1%
Black or African American alone	3,349	34.2%	23.9%
American Indian and Alaska Native alone	105	16.1%	16.1%
Asian alone	164	13.0%	13.8%
Native Hawaiian and Other Pacific Islander alone	2	5.4%	15.3%
Some other race alone	647	24.3%	22.0%
Two or more races	3,133	21.5%	16.1%
Hispanic or Latino origin (of any race)	2,445	24.3%	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 Heartland'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 Heartland invited clients and other community members to complete the surveys in Appendix 1. Invitations and reminders were sent to client email lists and posted on social media. The survey consisted of multiple-choice and open-ended questions.

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

Table 4: Individual Respondent Demographics

Number of Respondents	
Total Respondents	18
Household	
Median Household Size	4
Median Monthly Income	\$1,500
Gender	
Male	0
Female	14
Other/Prefer Not to Say	4
Age	
18 - 34 years old	5
35 - 49 years old	6
50+ years old	3
Race/Ethnicity	
White/Caucasian	10
Black/African American	3
Other/Prefer Not to Say	5

Survey of Community Partners

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

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

Table 5: Community Partner Respondent Demographics for Heartland

	Number of Respondents
Total Respondents	7
Community Partners	
Community-based organizations	4
Faith-based organizations	3
Private sector	0
Public sector	0
Educational institutions	2
Other	0

Secondary Data

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

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

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

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

Community Needs

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

Top Community Needs

The following top five needs were identified based on low-income Hoosiers' responses and are compared to the needs identified in Heartland's 2024 needs assessment. They are listed in order from most frequently selected to least. The clients' top five identified needs are discussed in depth below.

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

Heartland Top Needs Comparison		
	2026 Needs Assessment	2024 Needs Assessment
1	Utility affordability and assistance ³	Mental health and/or counseling services
2	Quality and affordable housing	Good jobs with adequate wages, benefits, and opportunities
3	Affordable, accessible childcare	Quality and affordable housing
4	Transportation support (tie)	Programs for youth
5	Good jobs with adequate wages, benefits, and opportunities (tie)	Affordable, accessible childcare

Community partners' top five included: (1) affordable, accessible childcare; (2) quality and affordable housing; a tie between (3/4) good jobs with adequate wages, benefits, and opportunities and transportation support; and a tie between (5/6/7/8) education/job skills training, food assistance, mental health and/or counseling services and youth programs.

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

Utility Affordability and Assistance

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



IN HOOSIERS' OWN WORDS

“I'm trying to get ahead but can't get anywhere.”

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

The consequences of not being able to afford utilities are severe. Electricity, water, and natural gas can each be shut off by utility providers in the event of non-payment.^{xxiv} These shutoffs create additional sources of stress and disruption for households that are already struggling, as essentials such as cooking, bathing, and heating become inaccessible.^{xxv} Children, individuals with disabilities, pregnant women, and elderly individuals face additional challenges from these 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.

Heartland's Current Strategies:

- Connect families in need to utility assistance programs in the community
- Weatherize homes to decrease energy usage and reduce utility bills

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}

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}

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

IN HOOSIERS' OWN WORDS

“[We must address] housing needs because we have no family shelters for those in need to stay together.”

“I’m just trying to save my house from foreclosure.”

“Rent goes up every year and other expenses do too, but my earnings don’t go up.”

“It’s impossible to move because rent is so high so we are stuck in a house with mold.”

“I cannot afford housing for my son and I so we live with a family member but that may be coming to an end due to environment and new owner of the complex. We are not supposed to be here this long.”

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
Grant	\$767	\$956	\$1,257	42%
Madison	\$919	\$1,206	\$1,594	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 fair credit, which is unequally distributed, 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.

Heartland's Current Strategies:

- Connect Hoosiers in need with Housing Choice Vouchers
- Connect individuals with Individual Development Accounts so they can save to purchase a home
- Acquire and provide affordable housing for student families headed by a single mother or father
- Provide weatherization to improve housing quality
- Participate in the Continuum of Care to address homelessness

Possible Future Strategies:

- Continue to invest in or collaborate to create affordable housing options

Affordable, Accessible Childcare

High-quality childcare that remains affordable for households is critical to the advancement of both children and workers, with this twofold investment enabling parents to contribute to the economy while their children have access to enriching care.

Unfortunately, for many Hoosiers, the price tag of childcare puts it out of reach, with the average annual cost of care for infants and toddlers coming to \$15,776 (a monthly \$1,314.67).^{xli} This hefty price tag means that a household earning the state's median income of \$72,386 annually would spend 21% of its pre-tax income on childcare.^{xlii} While this is a high cost, it is also important to recognize the reasons behind that cost: childcare centers face strict staff-to-child ratios, high operational expenses, and a landscape of limited public funding options to offset these inputs when providing safe, quality childcare to households.^{xliii} Limited profit margins in childcare facilities also results in the underpayment of childcare workers, who earn a median annual salary of \$32,050.^{xliv}

IN HOOSIERS' OWN WORDS

“I don’t have help with my child to be able to work or pursue higher education.”

“[Childcare centers here] do not have care past 4pm.”

“[I need] childcare so I can go to the dentist.”

While 2023 efforts to improve access to childcare in the wake of expiring COVID-19 funds succeeded, with Indiana expanding eligibility for programs such as the Childcare Development Fund and On My Way Pre-K to 150% of the Federal Poverty Level,^{xlv} such changes were not matched by sufficient investment in program expansion. This has led to a backlog in enrollment and, as of December 2024, to the reinstatement of waiting lists for access. Indeed, even as the expansions enacted in 2023 have increased access to childcare in terms of overall number of recipients, state advocates highlight key concerns that remain, particularly the long wait times that households experience to gain access to these services.

Table 8: Childcare Program Openings and Closures by County, January 2025 - April 2026

County	Programs Opened	Programs Closed	Net Change Programs	Net Change Capacity
Madison	10	16	-6	394
Grant	3	6	-3	-49

Source: Brighter Futures Indiana, *Childcare Program Openings and Closures 2026*.

The concern with waitlists and delayed enrollment is significant: childcare brings demonstrable benefits to children, families, and employers within the community. When childcare is unattainable for families, it is often women who are expected to step back from the labor force, leaving their roles in the economy vacant.^{xlvi} In single-parent households, not working is usually not an option, leaving that family in a state of uncertainty as they struggle to access safe, quality childcare while ensuring overall financial stability for their household.^{xlvii} Lack of access to childcare has also been associated with decreased female health outcomes, as women perform more unpaid care duties within the household and, as a result, struggle to find time for their own care or doctor's appointments.^{xlviii} Just as seriously, prioritizing childcare and its access across socioeconomic groupings has been associated with increased childhood health, achievement, and educational attainments, highlighting the ways in which childcare as a community good is ultimately manifested within broader social circles.^{xlix} These cumulative benefits from childcare and the resulting harms from its inaccessibility underscore the need to ensure childcare access remains attainable within Indiana.

Heartland's Current Strategies:

- Provide childcare assistance counseling and resource referral to families in need
- Maintain direct contact with state resource offices to troubleshoot and problem solve CCDF issues or delays
- Maintain direct contact with private childcare providers to ensure availability, enrollment, and even employment of the parent
- Provide bridge funding to households in the Heartland Scholar House program

Possible Future Strategies:

- Work directly with the FSSA office to ensure CCDF vouchers for Heartland Scholar House parents

Transportation Support

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

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

IN HOOSIERS' OWN WORDS

“[We need] transportation help. Many of us can’t work or get childcare to work or go to school because of lack of a vehicle.”

“[I have] anxiety about transportation [issues, resulting in] delayed medical, dental, and mental health care, lack of ability to work to improve the transportation issue.”

“My car needed repairs and I was unable to make medical appointments.”

Table 9: Housing Units with Limited Transportation Access by County

County	No Vehicle Available	1 Vehicle Available
Grant	1,707	8,914
Madison	3,244	18,227

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

Table 10: Current Vehicle Costs in Indiana

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

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

Heartland's Current Strategies:

- Provide counseling and community resource referral for reliable transportation options
- Provide financial assistance to parents in the Heartland Scholar House program to ensure reliable transportation for work and/or 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}

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 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}

IN HOOSIERS’ OWN WORDS

“Good jobs with higher wages because it’s needed to support a family.”

“Good jobs, there’s hardly anything here.”

“Don’t feel I can work and go to school at the same time.”

“Understanding that I need to take time off on days there is no school.”

“A better job that does not affect my health and help financially.”

Table 11: Most Common Occupations by Census Area

Central Indiana Nonmetropolitan Area		
Occupation	Estimated Number Employed	Median Hourly Wage
Miscellaneous Assemblers and Fabricators	7,000	\$21.71
Fast Food and Counter Workers	5,640	\$13.15
Cashiers	4,720	\$13.28
Laborers and Freight, Stock, and Material Movers, Hand	4,660	\$17.86
Stockers and Order Fillers	4,370	\$17.31

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

Heartland's Current Strategies:

- Provide housing, coaching, and family support to single parents with the goal of completing a college degree or workforce accreditation
- Work directly with local employers to secure part-time and entry-level positions during and after school completion
- Provide jobs and workforce experience directly to single parents in Heartland Scholar House
- Facilitate internships and work-study positions for Heartland Scholar House parents

Additional Needs

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

Table 12: Additional Community Needs

Ranking	Community Need	Respondent Quote
6 th	Legal services	"Social security did not request the records for my son's case when transitioning from child to adult, and it took us two years to get it straightened out...My adult special needs child won't be able to navigate that stuff when I'm gone."
7 th	Mental health and/or counseling services	"There are not adequate mental health resources here for severe mental health (i.e., autism, ADHD, PTSD, other) for adults."
8 th	Programs for youth	"Free after school programs so I can work later."
9 th	Food assistance	"I have food stamps. That's the only reason we don't struggle with food." "[Food bank] distribution times are when I work."
10 th	Household and personal needs	"Better snow removal for apartment parking lots."

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 Heartland’s counties is presented alongside respondents’ reflections on their civic life.

Table 13: Voter Registration and Turnout by County

	Registered Voters	Turnout Percent: November 2024
Grant	43,644	58%
Madison	91,492	62%

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

Respondents raised a number of issues they would like to see policymakers take action on, including:

- Wages
- More affordable childcare and housing
- Don’t have a budget surplus when you have potholes and homeless people
- Actually getting mental health help to people, it’s great to get money but if people don’t know what to do with it, that doesn’t help
- Childcare/early education

Toward the Future

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

Family •Resources to better meet basic needs such as nutrition, housing, and transportation •Connection to existing resources and training opportunities to obtain good jobs •Wrap-around supports and education •Knowledge of legal rights and responsibilities
Agency •Funding to expand services •Partnerships to meet top community needs •Professional development and networking opportunities to build staff capacity
Community •Energy support and efficiency programs •Greater supply of affordable housing and housing supports •Employers offering family-sustaining wages/benefits and education/skills pathways to good jobs •Programs and services to provide greater access to nutrition, transportation, and employment services •Events and partnerships to educate policymakers and advocate for community-wide change

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

Appendix 1: Survey Instruments

To view the survey of low-income residents, please visit:

https://institute.incap.org/assets/docs/Low-Income_Survey_2026.pdf

To view the survey provided to community partners, please visit:

https://institute.incap.org/assets/docs/CommunityPartners_Survey_2026.pdf

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