Helping People. Changing Lives.

LHDC

LINCOLN HILLS DEVELOPMENT CORPORATION

2026 COMMUNITY Needs Assessment

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Introduction

Lincoln Hills Development Corporation (LHDC)

Lincoln Hills Development Corporation (LHDC) **exists to improve the quality of life in the communities it serves. LHDC offers a variety of programs in the communities it serves, including but not limited to:**

- affordable housing and housing assistance,
- resource coordination and caseworker support,
- family development,
- early childhood education,
- insurance navigation,
- energy efficiency services,
- employment support services.

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

LHDC's primary service area is Crawford, Perry, and Spencer counties.

LHDC also offers some services in Dubois, Gibson, Harrison, Lawrence, Martin, Orange, Pike, Vanderburgh, Warrick, and Washington counties.

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

	Total CSBG Service Area	Crawford	Perry	Spencer
Population				
Total	47,855	10,409	17,866	19,580
Age				
Under 5 years	2,535	543	1,034	958
5 to 17 years	7,808	1,604	2,913	3,291
18 to 34 years	8,826	1,819	3,549	3,458
35 to 64 years	18,952	4,310	6,763	7,879
65 years and over	9,734	2,133	3,607	3,994
Gender				
Male	24,520	5,250	9,273	9,997
Female	23,335	5,159	8,593	9,583
Race / Ethnicity				
White alone	45,214	9,960	16,892	18,362
Black or African American alone	289	42	142	105
American Indian and Alaska Native alone	95	8	60	27
Asian alone	147	2	112	33
Native Hawaiian and Other Pacific Islander alone	-	-	-	-
Some other race alone	382	57	69	256
Two or more races	1,728	340	591	797
Hispanic or Latino origin (of any race)	1,149	167	265	717

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, $27,320 for a family of three, 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

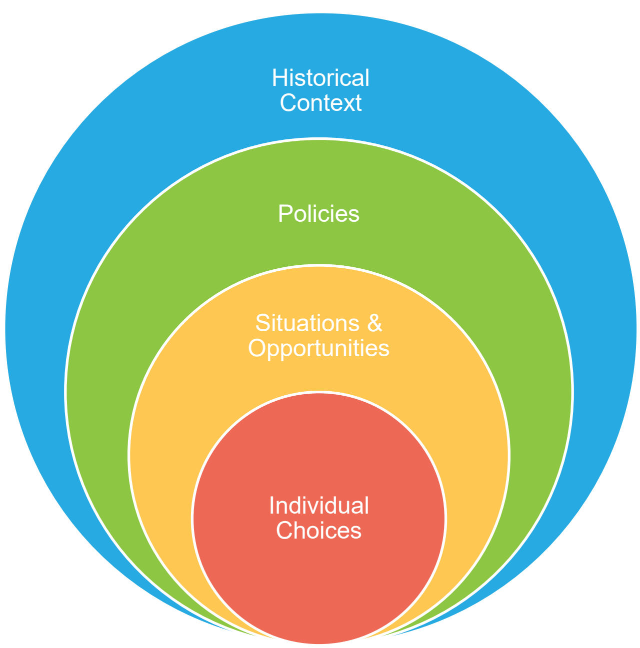
Just as there is difficulty agreeing on one specific measurement as the superior choice for documenting poverty, there is also disagreement on the origins of poverty, as well as the nature of poverty as a societal issue. Four different strands of scholarly debate - individual, situational, structural, 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 all levels - from shaping individual behaviors to impacting and advocating for 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. Below are additional examples of conditions of poverty in Indiana.

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.

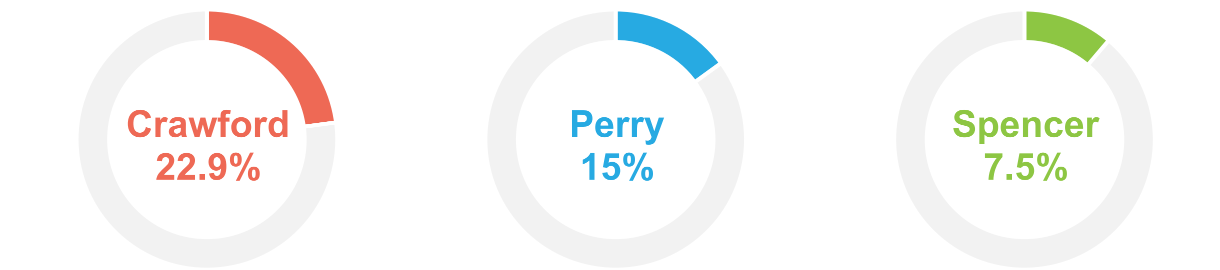
Conditions of poverty extend beyond access to daily necessities and future opportunities to encompass mental and physical health - with life-and-death implications. Medical debt, environmental pollutants, and unsafe housing conditions, combined with inaccessible medical facilities of varying quality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

Figure 2: Poverty Rates by County



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

Table 3: LHDC Service Area Poverty Rates

	CSBG Service Area: Number in Poverty	CSBG Service Area: % in Poverty	State % in Poverty
Population			
Total	6,518	13.6%	12.3%
Age			
Under 5 years	588	23.2%	18.3%
5 to 17 years	1,351	17.3%	15.2%
18 to 34 years	1,343	15.2%	15.3%
35 to 64 years	2,214	11.7%	9.8%
65 years and over	1,022	10.5%	9.1%
Gender			
Male	2,962	12.1%	11.0%
Female	3,556	15.2%	13.6%
Race/Ethnicity			
White alone	5,949	13.2%	10.1%
Black or African American alone	170	58.8%	23.9%
American Indian and Alaska Native alone	39	41.1%	16.1%
Asian alone	-	0.0%	13.8%
Native Hawaiian and Other Pacific Islander alone	-		15.3%
Some other race alone	67	17.5%	22.0%
Two or more races	293	17.0%	16.1%
Hispanic or Latino origin (of any race)	193	16.8%	18.9%

Source: 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 LHDC'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 LHDC invited customers and other community members to complete the surveys in Appendix A. Invitations and reminders were sent to customer email lists, posted on social media, and shared in the community. The survey consisted of multiple-choice and open-ended questions.

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

Table 4: Individual Respondent Demographics for LHDC

	Number of Respondents
Total Respondents	99
Households	
Median Household Size	2
Median Monthly Income	$2,300
Gender	
Male	13
Female	73
Other/Prefer Not to Say	13
Age	
18 - 24 years old	3
25 - 34 years old	13
35 - 49 years old	17
50 - 64 years old	29
65 - 69 years old	13
70+ years old	13
Race / Ethnicity	
White/Caucasian	85
Other/Prefer not to Say	14

Survey of Community Partners

In January and February of 2026, the Indiana Community Action Poverty Institute and LHDC 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 Types[3]

	Number of Respondents
Total Respondents	11
Community Partner	
Community-based organizations	7
Faith-based organizations	2
Private sector	1
Public sector	1
Educational institutions	0
Other	3

Secondary Data

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

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

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

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

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

Community Needs

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

Top Community Needs

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

	LHDC 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	*Good jobs with adequate wages, benefits, and opportunities*	*Programs and activities for seniors*
5	*Transportation support*	*Mental health and/or counseling services*

Community partners also offered their perspective on the top needs. Table 7 compares their top selections in 2026 to their selections in 2023.

Table 7: Comparison of Community Partners' Top Five Needs on Current and Past Surveys

	Community Partners Top Needs Comparison	
	2026 Needs Assessment	**2023 Needs Assessment**
1	*Quality and affordable housing (tied for first)*	*Good jobs with adequate wages, benefits, and opportunities*
2	*Utility affordability and assistance (tied for first)*	*Counseling services*
3	*Affordable, accessible childcare (tied for first)*	*Counselors who work with families toward self-sufficiency*
4	*Mental health and/or counseling services (tied for second)*	*Addiction treatment services*
5	*Food assistance (tied for second)*	*Quality and affordable housing*

[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]

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

"No-one deserves to have to do without food/utilities **because the money ran out.**"

"Utility assistance helps me ease some of the stress off my shoulders **when I can't afford to stretch bills anymore.**"

"If parents can afford their bills, **things like food and clothing wouldn't be such a worry on some people.**"

"**My electric has gotten so expensive** – I'm constantly worrying about this."

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 can also create challenges for working individuals, who may then struggle to access wi-fi or maintain grooming standards expected in their workplace, including challenges with hygiene and grooming practices in preparing for work. 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.

LHDC's Current Strategies:

- Provide energy assistance and weatherization services
- Provide resource coordination and services for families and individual programs
- Make partner and resource referrals

Community Action Agencies can:

- Provide energy programs
- Provide emergency utility assistance
- Offer energy coaching to help households reduce usage
- Assist with housing upgrades and budgeting services
- Connect Hoosiers with partners and additional resources

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]

Table 8. Age of Housing Stock in CSBG Service Area

Build Year	Percentage in Service Area
Built 2020 or later	1%
Built 2010 to 2019	7%
Built 2000 to 2009	11%
Built 1990 to 1999	16%
Built 1980 to 1989	13%
Built 1970 to 1979	15%
Built 1960 to 1969	10%
Built 1950 to 1959	8%
Built 1940 to 1949	5%
Built 1939 or earlier	14%

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

IN HOOSIERS' OWN WORDS

"Housing needs because so many **families are not able to keep up with paying rent on time and are facing eviction or foreclosure due to the cost of living going up and wages not increasing."**

"I have things that need maintenance/repairs in the home and **have no money for them."**

"Many people live in homes that need repairs, but are unable to do them on their own, or **can't afford to hire someone to do them."**

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]

"Just having affordable housing and things that someone like me, who's a single woman that has a decent job, can afford. I'm barely making ends meet and have reached out to see about getting SNAP benefits just so that I can put that extra money towards bills. That is something that I have NEVER had to do."

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 point-in-time count of people experiencing homelessness on a single night, including those who are sheltered in emergency shelter, transitional housing, and Safe Havens.[xxxvi] These counts are planned, coordinated, and carried out locally, and they offer a snapshot of homelessness across the nation on a single night. Measuring homelessness presents several challenges, though, due to the transient nature of the population, varying definitions of homelessness, and limitations in data collection methods. As a result, the true extent of homelessness may not be fully captured or represented within a given community.

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

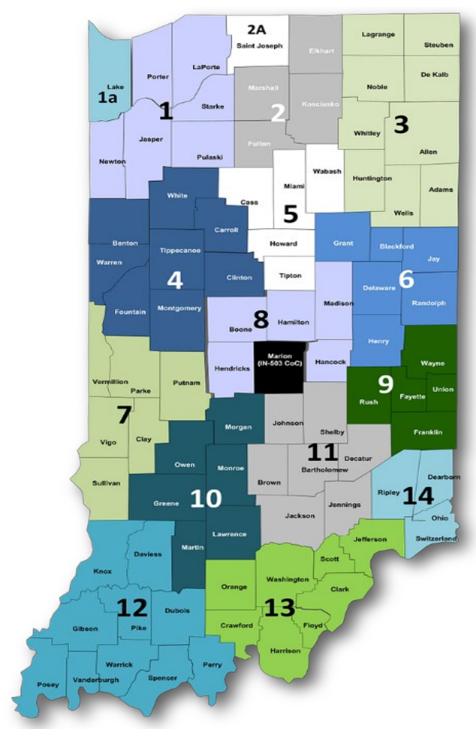


Table 9: 2025 Point-in-Time Homelessness Count on a Single Night in Region 12 and 13

	Region 12	Region 13
Number of households	397	240
Number of persons	528	275
Number of children (under age 18)	67	32
Number of youth (age 18-24)	21	18
Number of adults (age 25-34)	77	51
Number of adults (age 35-44)	109	51
Number of adults (age 45-54)	104	60
Number of adults (age 55-64)	79	45
Number of adults (age 65 or older)	36	17
Unknown Age	35	1

Source: Indiana Housing and Community Development Authority, 2025 Point-in-Time Count for BOS and Region.

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.[xxxvii] Children are at greater risk of experiencing evictions compared to other age groups, and those who have children in turn have higher risks.[xxxviii] 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.[xxxix] 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.[xl]

Table 10: 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
Crawford	$852	$956	$1,330	39%
Perry	$729	$956	$1,200	40%
Spencer	$729	$956	$1,330	39%

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

Homeownership barriers also stem from unequal access to and distribution of fair credit, especially by socioeconomic status.[xli] 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.

Table 11: Housing Tenure in LHDC CSBG Service Area

	Crawford	Perry	Spencer
Owner-Occupied	81%	75%	81%
Renter-Occupied	19%	25%	19%

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

LHDC's Current Strategies:

- Provide affordable housing options and housing services
- Provide housing choice vouchers
- Provide Individual Development Accounts
- Provide weatherization services
- Provide housing counseling and budgeting services
- Make partner and resource referrals

Community Action Agencies can:

- Provide weatherization and other housing quality improvement services
- Offer eviction diversion support
- Participate in the Continuum of Care to address homelessness
- Invest in or collaborate to create affordable housing options
- Connect Hoosiers with partners and additional resources

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.[xlii] 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.[xliii] In the U.S., food insecurity impacts over 10% of Americans.[xliv] 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. This has increased from the 2018-2020 period (11.6% food insecure and 4.4% having very low food security).[xlv] 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.[xlvi] 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.[xlvii]

"[We need] assistance with food. SNAP benefits are being greatly reduced. Rockport has only **one food pantry and you can only access it once a month**."

IN HOOSIERS' OWN WORDS

"**I'm barely making ends meet and have reached out to see about getting SNAP benefits** just so that I can put that extra money towards bills. That is something that I have NEVER had to do."

"It is often difficult to get access to **high quality fruit or vegetables here.**"

"**Just can't seem to afford very much food.** It's so expensive to buy anymore, so have to stretch every time."

"**[We need] a community garden.** We all need to be growing organic foods that have no poisons added."

Table 12: Food Insecure Population by County

County	Food Insecure Population	Estimated % of Food-Insecure People above SNAP Eligibility Threshold of 130% FPL
Crawford	2,020	30%
Perry	2,990	57%
Spencer	2,510	62%

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

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

LHDC's Current Strategies:

- Provide food assistance programs and SNAP assistance
- Provide hope and help care packs and food boxes
- Deliver community food boxes
- Provide Senior Farmers' Market and Emergency Food and Shelter programs
- Make partner and resource referrals

Community Action Agencies can:

- Collaborate to offer community gardens
- Offer direct food assistance programs
- Connect Hoosiers with partners and additional resources

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.[xlix] 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.[l] 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.[li] 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.[lii]

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.[liii] 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.[liv] 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.[lv] 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.[lvi] Therefore, providing pathways to support upskilling during this key technological transition will help ensure individuals' ability to retain financial stability.[lvii]

IN HOOSIERS' OWN WORDS

"**Because more pay & better benefits could enable me to be self-sufficient & end my reliance on public assistance**. This in turn would free up funds to assist another family in need."

"I was a single parent a couple of years ago and it was hard to make ends meet at that time. **There aren't many jobs here, besides factory work, that pay a decent wage.**"

"**Pay is relatively low in this area.** I have the best job I could find with a master's degree and still struggle and am considered low-income by state and national standards."

"There's few jobs in Perry County that pay a living wage, especially for a single parent on one income. And owning a decent home feels almost impossible as a single parent on the average Perry County wages for full time. Even with a degree."

Table 13: Most Common Occupations by Census Area

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.

LHDC's Current Strategies:

- Provide resource coordination and employment resource coordination
- Provide Head Start Birth-5 Program (family support and childcare)
- Offer employment in the community
- Make partner and resource referrals

Community Action Agencies can:

- Develop industry-aligned training programs
- Provide additional supports to remove barriers (transportation, technological/digital)
- Connect Hoosiers with partners and additional resources

Transportation Support

Nationwide, one in five Americans over the age of 25 experiences transportation instability.[lviii] In terms of costs, transportation is the second-highest spending category for households and overlaps with other forms of material hardship.[lix] 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.[lx] 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.[lxi] 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.[lxii]

> **"A lot of times I need someone to drive because I don't drive out of my town I am scared to drive in the bigger cities after having a car wreck years ago."**

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.[lxiii] 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.[lxiv] Access to transportation is integral to obtaining basic goods and services, employment, and social support, and without it, many Hoosiers struggle.

> "I had to **cancel an appointment with a specialist** because I did not have transportation to get there."

IN HOOSIERS' OWN WORDS

"Transportation due to **lack of community resources** in Crawford."

"Lost my vehicle due to **shoddy mechanical work.**"

"**Don't get to see my grandchildren** or go to watch them participate in their sports [due to transportation challenges]."

"We do not have enough **transportation for the elderly** to get to and from appointments."

"[We need] transportation support because **there's not much here.**"

Table 14: Housing Units with Limited Transportation Access by County

County	No Vehicle Available	1 Vehicle Available
Crawford	238	1,170
Perry	429	2,298
Spencer	221	1,814

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

Table 15: 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.

LHDC's Current Strategies:

- Provide Employment Resource Coordination and transportation assistance
- Provide Individual Development Accounts
- Make partner and resource referrals

Community Action Agencies can:

- Develop transportation services
- Offer gas/mileage vouchers
- Begin a loan assistance program
- Connect Hoosiers with partners and additional resources

Additional Needs

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

Table 16: Additional Community Needs

Ranking	Community Need	Respondent Quote
6th	Childcare	"[We need] cheap childcare...can't find any baby sitter right now which leads to not being able to get a job then can't put a roof over our head."
7th	Youth programs	"Youth programs cause there isn't much for our youth to do here."
8th	Senior citizen programs	"I feel you should have a program to help low income [indvidiuals] on roof repair, concrete work, putting floors in if needed, and other odd jobs around someone's house to make it better for the seniors!"
9th	Second chance hiring for those with criminal records	"If you feel good about what you do and your contributions make you feel good."
10th	Mental health and counseling services	"Mental health, you can't have a steady life without it."

Customer & Community Feedback on LHDC Services

As LHDC continues to work with customers to meet the top community needs, feedback from past customers can inform next steps. Below, Table 17 provides an overview of customer experiences with the agency and its staff, as well as community partner perceptions.

Table 17. Customer Satisfaction with LHDC

	Very Dissatisfied or Dissatisfied	Very Satisfied or Satisfied
Services you received	4%	91%
Way staff treated you	0%	90%
Staff knowledge	0%	91%
Time it took to receive services	2%	92%

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

Table 18. Community Partner Feedback for LHDC

	Poor or Fair	Good	Excellent
The way staff treat clients	0%	14%	86%
The reliability of the program staff in following through	0%	14%	86%
The timeliness of program staff in responding to questions or needs	0%	14%	86%
The knowledgeability of program staff	0%	14%	86%

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

Community Resources

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

- Catholic Charities
- Christian Resource Center
- Churches
- Food banks/pantries
- FSSA
- Schools
- St. Vincent DePaul Society
- Thrift Store
- Township Trustee

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

LHDC 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

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

Supporting financial well-being and building thriving communities is an ongoing effort that shifts over time. Community Action Agencies have long been at the forefront of this work, consistently responding to the evolving needs of community members through programs that grow and change accordingly. By taking comprehensive, connected approaches to well-being, these agencies can strengthen collaboration among regional partners and ensure that the complex work of addressing the underlying causes and conditions of poverty in Indiana continues - ultimately creating opportunities and empowerment for future generations.

Supplemental Information

The following provides supplemental information for neighboring counties, Dubois and Harrison County, where LHDC offers a range of core services in addition to its CSBG service area.

Table 19. Population by County

	Dubois	Harrison
Population		
Total	42,812	39,414
Age		
Under 5 years	2,660	2,071
5 to 17 years	7,696	6,750
18 to 34 years	8,424	7,173
35 to 64 years	16,272	16,004
65 years and over	7,760	7,416
Gender		
Male	21,872	19,748
Female	20,940	19,666
Race / Ethnicity		
White alone	37,688	37,282
Black or African American alone	308	303
American Indian and Alaska Native alone	33	321
Asian alone	211	269
Native Hawaiian and Other Pacific Islander alone	-	-
Some other race alone	1,462	205
Two or more races	3,110	1,034
Hispanic or Latino origin (of any race)	4,300	961

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

Figure 4. Poverty Rates by County

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

Table 20. 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
Dubois	$729	$956	$1,328	31%
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.

Table 21. Housing Tenure

	Dubois	Harrison
Owner-Occupied	76%	84%
Renter-Occupied	24%	16%

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

Table 22. Food Insecure Population by County

County	Food Insecure Population	Estimated % of Food-Insecure People above SNAP Eligibility Threshold of 130% FPL
Dubois	5,710	61%
Harrison	5,100	63%

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

Table 23. Housing Units with Limited Transportation Access by County

County	No Vehicle Available	1 Vehicle Available
Dubois	736	4,500
Harrison	617	3,847

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

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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