PACE
Community Action Agency, Inc.

2026

Community Needs Assessment








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

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

Introduction

Pace Community Action Agency, Inc.

Pace is a private nonprofit organization committed to strengthening communities and expanding opportunities for individuals and families across Southwestern Indiana. Since our beginnings in 1965, following the establishment of the Community Action Agency network under the Economic Opportunity Act of 1964, Pace has worked to address the causes and conditions of poverty through responsive, community-based services.

Today, Pace provides essential programs that promote stability, self-reliance, and long-term success at every stage of life. Energy Assistance, Head Start, Health Connection, Weatherization, and Individual Development Accounts are just a few of our programs. Through these services, we assist older adults and families with utility costs and other essential needs, provide employment supports that help individuals remain in the workforce, foster early learning opportunities for young children, and ensure access to comprehensive reproductive and preventive healthcare services. Each program is designed to reduce barriers, strengthen families, and respond to the evolving needs of our communities. In addition to providing direct services, Pace also serves as an economic driver within the region, investing more than $7.2 million annually back into the local economy through employment and the purchase of local goods and services.

These efforts reflect both the range of our services and the dedication of the staff, partners, and supporters who make this work possible. Rooted in the same foundation established in 1965, Pace remains committed to creating pathways to opportunity and improving quality of life throughout our communities.

To improve local communities, Pace:

- Develops and implements programs that assist individuals in personal development toward independence.
- Coordinates public, private, and corporate resources focusing on the alleviation of poverty.
- Invests over $7.2 million back into our local economy through employment and purchasing local goods and services.
- Encourages self-reliance through a variety of programs offered to eliminate barriers that low-income households face daily

About Pace's Service Area

Pace serves Hoosiers in Daviess, Greene, Knox, and Sullivan Counties. Pace also provide limited services (reproductive healthcare) in Lawrence and Vigo Counties.

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

	Total Service Area	Daviess	Greene	Knox	Sullivan
Population					
Total	116,612	32,996	30,580	34,322	18,714
Age					
Under 5 years	7,388	2,816	1,622	1,958	992
5 to 17 years	20,444	7,017	4,888	5,654	2,885
18 to 34 years	24,141	6,997	5,980	7,358	3,806
35 to 64 years	43,036	11,030	11,950	12,796	7,260
65 years and over	21,603	5,136	6,140	6,556	3,771
Gender					
Male	58,508	16,538	15,347	17,077	9,546
Female	58,104	16,458	15,233	17,245	9,168
Race / Ethnicity					
White alone	107,497	29,640	29,329	30,884	17,644
Black or African American alone	1,087	455	124	491	17
American Indian and Alaska Native alone	122	66	26	13	17
Asian alone	525	88	75	287	75
Native Hawaiian and Other Pacific Islander alone	4	-	-	4	-
Some other race alone	1,457	671	293	343	150
Two or more races	5,920	2,076	733	2,300	811
Hispanic or Latino origin (of any race)	4,134	2,184	644	1,013	293

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

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

The Causes and Conditions of Poverty

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

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

Defining and Measuring Poverty

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

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

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

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

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

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

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

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

The Causes of Poverty

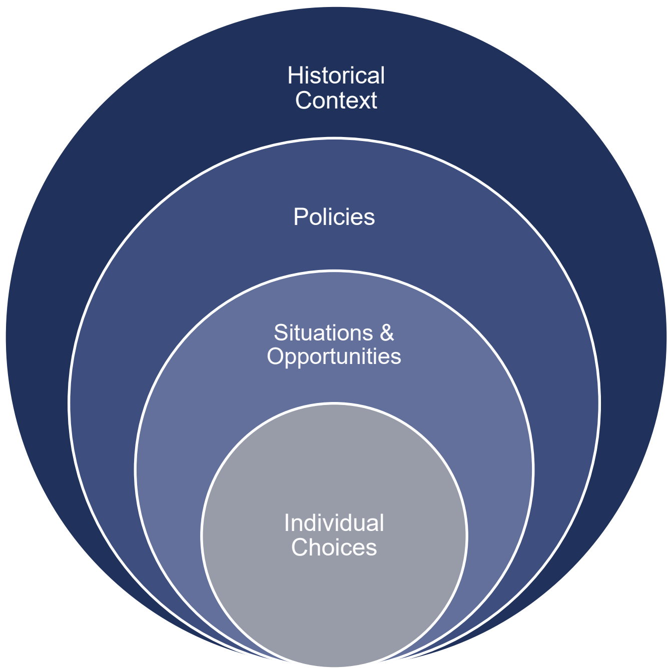
Just as there is difficulty agreeing on one specific measurement as the superior choice for documenting poverty, there is also disagreement on the origins of poverty, as well as the nature of poverty as a societal issue. Four different strands of scholarly debate - individual, situational, structural,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

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

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

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

Figure 1. Poverty as a Multi-Layered Phenomenon



Conditions of Poverty in Indiana

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

Increased financial hardship on vulnerable families has the potential to turn into cycles of poverty and generational harm.[xi] When Hoosiers cannot invest in themselves or their loved ones at a level that is needed for thriving, this can lead to declines in health, harm to educational outcomes, and worsening future prospects. Addressing the conditions of poverty is part of the work of Community Action Agencies, and examples of conditions of poverty in Indiana can be found in Table 2.

Table 2. Examples of Conditions of Poverty in Indiana

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

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

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

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

Poverty in Pace's Service Area

Figure 2: Poverty Rates by County

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

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

Table 3: Pace Service Area Poverty Rates

	Number in Poverty	% in Poverty	State % in Poverty
Population			
Total	15,042	12.9%	12.3%
Age			
Under 5 years	1,395	18.9%	18.3%
5 to 17 years	2,920	14.3%	15.2%
18 to 34 years	3,062	12.7%	15.3%
35 to 64 years	5,429	12.6%	9.8%
65 years and over	2,236	10.4%	9.1%
Gender			
Male	6,626	11.3%	11.0%
Female	8,416	14.5%	13.6%
Race / Ethnicity			
White alone	13,290	12.4%	10.1%
Black or African American alone	213	19.6%	23.9%
American Indian and Alaska Native alone	2	1.6%	16.1%
Asian alone	49	9.3%	13.8%
Native Hawaiian and Other Pacific Islander alone	-	0.0%	15.3%
Some other race alone	497	34.1%	22.0%
Two or more races	991	16.7%	16.1%
Hispanic or Latino origin (of any race)	832	20.1%	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 Pace'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 Pace invited clients and other community members to complete the surveys in Appendix 1. Invitations and reminders were sent to client email lists, posted on social media, and shared through posters in the community. The survey consisted of multiple-choice and open-ended questions.

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

Table 4: Survey Respondent Demographics

	Number of Respondents
Total Respondents	188
Key Household Indicators	
Median Household Size	2
Median Monthly Income	$1,700
Gender	
Male	34
Female	136
Other/Prefer Not to Say	18
Age	
18 - 24 years old	1
25 – 34 years old	21
35 - 49 years old	33
50 – 64 years old	62
65 - 69 years old	27
70+ years old	29
Race / Ethnicity	
White/Caucasian	170
Other/Prefer Not to Say	18

Survey of Community Partners

In January and February of 2026, Pace invited community partners to respond to the survey in Appendix 1.

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

Table 5: Community Partner Respondents[3]

	Number of Respondents
Total Respondents	38
Respondent Affiliation	
Community-based organizations	25
Faith-based organizations	3
Private sector	7
Public sector	9
Educational institutions	3
Other	9

Secondary Data

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

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

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

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

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

Community Needs

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

Top Community Needs

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

	Pace Top Needs Comparison	
	2026 Needs Assessment	**2023 Needs Assessment**
1	*Utility affordability and assistance*[4]	*Quality and affordable housing*
2	*Food assistance*	*Assistance with legal services*
3	*Quality and affordable housing*	*Good jobs with adequate wages, benefits and opportunities*
4	*Transportation support*	*Programs for seniors*
5	*Good jobs with adequate wages, benefits, and opportunities*	*Programs for youth*

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

[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]

> **"My house is a modular and needs new windows. My electric bill in January is usually over $300. Hard to pay on limited income."**

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

IN HOOSIERS' OWN WORDS

"[We need] utility assistance to **keep people in their homes.**"

"**It has caused so much stress and anxiety…** I have developed sleeping problems because I wake up in the middle of the night thinking my power is off or my water is off or my heat's not working because the gas might have got cut off."

"[I] keep the house chilly in the winter and keep it hot inside in the summer **so I can afford utilities.**"

"Electricity is rising each year. **My last bill was over $600!**"

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.

> **“Our utilities are higher because we have to also haul water for a cistern because we can’t get public water where we live.”**

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.

> **“Utility assistance. We really count on this program. With prices rising on everything, this program allows a few months to purchase items we need. Items such as clothing, household needs, etc.”**

Food Assistance

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

Table 7: Food Insecure Population by County

County	Food Insecure Population	Estimated % of Food-Insecure People above SNAP Eligibility Threshold of 130% FPL
Daviess	4,760	57%
Greene	5,240	50%
Knox	6,030	54%
Sullivan	3,370	52%

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

"The cost of food has gotten so expensive. My health insurance gives us 90 a month for healthy food but even with that we can't afford certain foods like beef products."

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

IN HOOSIERS' OWN WORDS

"I can afford to eat **only one meal a day.**"

"Having five kids and depending on food stamps that only cover about half of the month maybe **praying that you're going to be able to come up with the money to feed them** the other half of the month, then it becomes feed your children, or feed yourself, and the children always win!"

"Help with food because **not being able to feed your children is heartbreaking.**"

"Food pantries are not ideal, unfortunately, having **disabled children with food sensitivities.**"

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.[xxxvi] 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.[xxxvii] These conditions impact residents' daily lives, causing negative mental and physical health outcomes.[xxxviii] 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.[xxxix]

> **"My house currently needs multiple system repairs (roof, HVAC, waterproofing, appliances, septic system, etc..) that I am having trouble keeping up with to provide a healthy environment for my family."**

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.[xl] 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.[xli] 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.[xlii]

> **"Can't get weatherization, new windows and insulation unless you first fix dampness under house which [I] can't afford."**

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.[xliii] 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.[xliv] 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

IN HOOSIERS' OWN WORDS

"From what I can see our community needs affordable housing. **The jobs/incomes here cannot support the rental prices."**

"I own my home. However, I have bad credit so **I cannot get the assistance I need to fix my home repairs.**"

"Don't have any money left after rent, utilities, prescribed medicine. **We just survive."**

"Housing assistance and affordability. **We have many low paying jobs** in this area and **rent that is too high** to be able to get on your feet to save as well as meet your rental fees and utilities."

and mental health outcomes.[xlv] 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.[xlvi]

“I’m disabled and live alone and don’t have the money if something in my home breaks or needs fixed. There needs to be a program to help disabled people on SSI with fixing up there home.”

Table 8: Fair Market Rents and Renters Paying 30% or More of Household Income by County

	Fair Market Rent 2026: One Bedroom	Fair Market Rent 2026: Two Bedroom	Fair Market Rent 2026: Three Bedroom	Renters Paying 30% or More of Household Income
Daviess County	$ 764	$ 1,003	$ 1,243	44%
Greene County	$ 729	$ 956	$ 1,206	40%
Knox County	$ 729	$ 956	$ 1,212	38%
Sullivan County	$ 783	$ 1,028	$ 1,251	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.

“Weatherization assistance for multi-unit homes that have been divided into separate units. Mine is way too drafty. My electricity bill has been up to 500 dollars a month!”

Homeownership barriers also stem from unequal access to fair credit, which is unequally distributed, especially by socioeconomic status.[xlvii] 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.

“I’d love to be able to get on housing for my son and myself with rent being so high.”

Transportation Support

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

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

IN HOOSIERS' OWN WORDS

"Help with car repairs. **There are no programs.**"

"We live far out in the country and **it's hard to get to town sometimes because I am disabled.**"

"[Because] food, **being able to pay bills, and trying to keep my vehicle going is crazy.**"

"Transportation support. **It's hard to come up with gas money and be able to pay for repairs.**"

"Have a high car payment. **After I pay, I have like 12 dollars left for the month.**"

Table 9: Housing Units with Limited Transportation Access by County

County	No Vehicle Available	1 Vehicle Available
Daviess	1,612	2,969
Greene	813	3,316
Knox	1,143	5,008
Sullivan	385	2,234

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

"Not being able to go to the pharmacy on time means I often go without important medication. Not being able to get to the polls means I have no voice in elections. Not being able to get to a reputable store with quality produce and meat means I have a terrible diet and often go without food or buy rotten food hoping it is good enough because there is no other option. The problem is bigger than just this list, too."

Table 10: Current Vehicle Costs in Indiana

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

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

IN HOOSIER'S OWN WORDS

"I have not had an eye exam or been to the dentist in years. I am stuck at home for days or weeks at a time which can lead to bouts of depression and loneliness. If I could get out, I could get glasses, get my teeth fixed, go to social events and possibly make new friends. **I would love to change my life and not be waiting to die alone."**

"When our car is not working or when the weather is bad, our car cannot get around safely in it. And we are stuck at home. We were stuck at home for three weeks last winter because of the weather. **We homeschool because [we don't have] dependable ways to get around."**

"I was and am able to get my daughter to take me to places when I really need to go. **I just hate to be a burden on her for all my transportation.** She has enough problems of her own."

Good Jobs with Adequate Wages, Benefits, and Opportunities

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

“Barely have the bare minimum every month even with a decent job.”

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

IN HOOSIERS’ OWN WORDS

“Second Chance. I was denied a job at [name of store] for my background check. **I hadn’t been in trouble in 10 years.”**

“Good jobs with higher wages & benefits and/or opportunities to advance because **most of the jobs around here are food service or retail.**”

“[We need] good jobs with higher wages because **we have to meet ends meet to be able to pay our bills.”**

“**You have to drive to neighboring cities to get a reasonably paying job** that can support even just a small family of 3.”

"The town I live in is very small with few jobs. Hardly any openings unless the wage is minimal. No opportunity to climb the ladder."

Table 11: 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.

"Good jobs with higher wages is most important because the prices of essentials has increased, but wages have not really increased enough to help cover the cost."

Additional Needs

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

Table 12: Additional Community Needs

Ranking	Community Need	Respondent Quote
6th	Household and personal needs	"Appliance assistance. I have no full refrigerator nor a full stove." "Praying you have enough for the necessities like dish soap, shampoo, conditioner, toilet paper and going without any thing other than bare bare bare necessities takes a toll on you mentally, and you slowly lose yourself and forget about all self-care and self love because you don't have the stuff to care for your body the way you need to."
7th	Youth programs	"Not a lot for youth and helping them with pressures of today as well as drug and alcohol preventative programs."
8th	Affordable and accessible childcare	"Too many young parents are unable to work. I'm a career coach in Knox, Greene, Pike, Sullivan, Martin counties. The lack of childcare is the number 1 priority to get parents back to work." "My kids are in school but there are no daycares for after school that have openings."
9th	Senior programs	"I have worked all my life and now that I am senior citizen, I am happy that I can finally relax but at the same time, I struggle to make ends meet. Social Security isn't enough." "A place that we can go and be social with other people that doesn't have alcohol." "Senior meal delivery." "I wish there was some kind of assistance to help build things like [a] greenhouse so I could grow my own food which would help us significantly. We live far out in the country and it's hard to get to town sometimes because I am disabled." "Free security camera for seniors to see who is at the door and yard."
10th	Independent living assistance	"It's hard when you are disabled on certain things and can't take care of the yard and landscaping."

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

Table 13: Voter Registration and Turnout by County

County	Registered Voters	Percent Turnout in November 2024
Daviess	17,559	66%
Greene	22,037	67%
Knox	22,880	67%
Sullivan	14,588	61%

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

Why Community Members Have Not Voted

Among respondents who agreed to answer questions about voting behavior (n=148), 43 (29%) indicated that they do not vote. Top reasons for not voting include:

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

Reason for Not Voting	Percent of Respondents[5]
It feels like my vote doesn't matter.	42%
I do not feel I know enough about the candidates.	20%
None of the candidates on my ballot seem to care about the issues I care about.	14%
I do not have time.	7%
I have a criminal record. *Of note, a criminal record should not prevent someone from voting in Indiana.*	12%
I do not have transportation to the polls.	7%

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

[5] Respondents were invited to "choose all that apply" so totals may exceed 100%.

Current and Future Strategies to Address Top Needs

Many of Pace's current strategies address multiple needs identified in the community needs assessment. When determining what strategies to use, we ensure that resources address needs at the family, agency, and community level.

Pace's Current Strategies:

- Connect Hoosiers in need with Housing Choice Vouchers and other resources for housing, such as IHCDA's First Step program and downpayment assistance.
- Connect clients with Individual Development Accounts to save for an asset purchase such as a home, a start-up business, or vehicle.
- Provide energy kits and education to lower clients' energy bills.
- Encourage clients to apply for Energy Assistance and Weatherization.
- Partner with the Vincennes Food Pantry to take orders for food boxes.
- Provide referrals to social service agencies to meet the needs of clients (i.e. local food pantries, WIC, trustees, faith-based organizations, housing, workforce development, public transportation, etc.).
- Offer Basic Needs Program funding to assist individuals that are working or in school with their basic needs such as rent, utilities, vehicle repair, or work supports.
- Offer a Microloan program to staff to address transportation, housing, utilities, food, etc.
- Provide Head Start education and bring in speakers to discuss nutrition and how to prepare healthy meals on a budget.
- Invest in/own an affordable housing property, Ivy Lane.
- Provide internships that support youth obtaining job skills.
- Encourage clients to apply for jobs within and outside of the agency.
- Encourage previous Head Start high school seniors to apply for our Judy Bobe Scholarship to help offset college costs.

Possible Future Strategies:

- Utilize additional funding to address homes deferred for weatherization.
- Enhance and expand our internship program to include a robust curriculum and partner with other local businesses.
- Create an apprentice program to work with students to prepare them to work in the energy conservation field including HVACs, weatherization, etc.
- Continue to provide energy education.
- Explore additional grant funds to address needs throughout the community including transportation, housing, food, utilities, and barriers to employment.
- Implement a Universal Basic Income program that allows individuals the freedom to utilize funding to meet their needs.
- Explore assisting businesses to create childcare centers.
- Provide funding for youth to obtain early college classes.

Client & Community Feedback on Pace Services

As Pace continues to work with clients to meet the top community needs, feedback from past clients showcases exceptional customer service.

Individuals from across all counties and programs completed the generic online survey. For the second year in a row, 100% of respondents indicated they would recommend Pace to others. Client comments highlighted the respect shown by Pace staff, the confidence clients have in the confidentiality of their information, and the professionalism and knowledge of our team. One comment that stood out noted that clients do not feel “ghosted” when reaching out for assistance - they know staff will follow up in a timely manner and provide additional information, whether related to Pace programs or community referrals. Overall, the feedback reflects strong client trust and satisfaction with the services Pace provides.

Community Resources

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

- 211
- After school programs
- Churches
- C2C
- Family and Social Services Administration (FSSA)
- Our Father’s Arms
- His Helping Hands
- Hope’s Voice
- North Knox Social Ministries
- St. Vincent DePaul
- Salvation Army
- Township Trustees
- United Way
- Vincennes Housing Authority
- WIC

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

Pace 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

- Develop an exceptional internship experience at Pace that inspires interns to become ambassadors, donors, and employees.
- Empower clients to overcome poverty by providing flexible income support to meet essential needs and fostering financial literacy for long-term stability.

Agency

- Increase unrestricted funding and expand our donor base to support Pace's mission and growth.
- Attract and retain quality staff by fostering an exceptional workplace culture where employees thrive and are valued.

Community

- Develop a childcare strategy for the Crane Center to strengthen partnerships and amplify our impact.

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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