



South Central Community Action Program

SCCAP

Empowering people to reach their potential



2026

Community Needs Assessment

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Introduction

South Central Community Action Program

South Central Community Action Program (SCCAP) is a nonprofit organization based in Bloomington, Indiana that has served low-income people for more than 60 years. SCCAP's mission is to provide opportunities for low-income individuals and families to achieve personal and economic independence. SCCAP serves more than 4,000 families annually, representing more than 9,000 individuals in Brown, Monroe, Morgan, and Owen counties. SCCAP has a multitude of programs and services, including:

- Energy Assistance
- Head Start/Early Head Start
- Weatherization
- Thriving Connections
- Housing Choice Opportunities
- Growing Opportunities
- Health Insurance (Covering Kids & Families)

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

SCCAP serves Hoosiers in Brown, Monroe, Morgan, and Owen Counties.

Table 1: SCCAP Service Area Population by County¹

	Total Service Area	Brown	Monroe	Morgan	Owen
Population					
Total	234,740	15,403	126,485	71,649	21,203
Age					
Under 5 years	10,679	606	5,463	3,599	1,011
5 to 17 years	33,354	1,918	16,054	12,162	3,220
18 to 34 years	62,210	2,293	41,931	14,074	3,912
35 to 64 years	87,173	6,536	42,953	29,056	8,628
65 years and over	41,324	4,050	20,084	12,758	4,432
Gender					
Male	118,008	7,759	63,651	35,789	10,809
Female	116,732	7,644	62,834	35,860	10,394
Race/Ethnicity					
White alone	206,627	14,511	104,506	67,380	20,230
Black or African American alone	5,192	38	4,433	562	159
American Indian and Alaska Native alone	371	145	203	14	9
Asian alone	8,392	86	7,844	348	114
Native Hawaiian and Other Pacific Islander alone	13	12	1	-	-
Some other race alone	2,211	55	1,457	606	93
Two or more races	11,934	556	8,041	2,739	598
Hispanic or Latino origin (of any race)	8,030	304	5,873	1,545	308

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

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



The Causes and Conditions of Poverty

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

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

Defining and Measuring Poverty

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

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

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

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

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

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

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

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

The Causes of Poverty

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

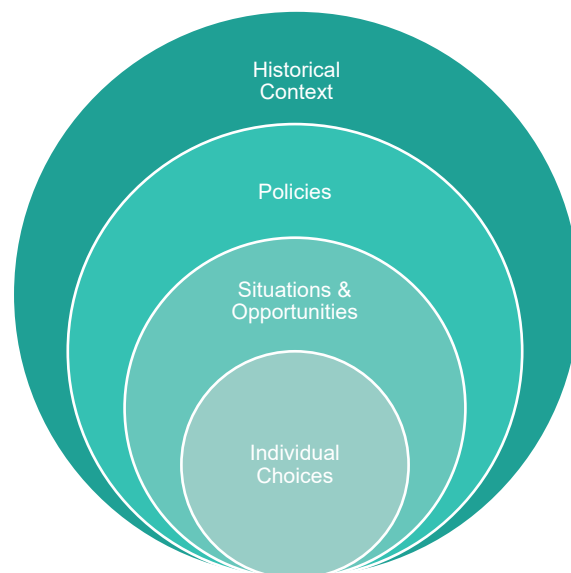
The "individual" strand presents the idea that personal decisions are the reason that poverty exists. People experiencing poverty, this strand argues, experience it because of the choices they made.^{vi} This strand links closely with the second theory of poverty - that situations are a root cause of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

how different situations can cause poverty suggests that poverty is a natural state and one that many people cycle into and out of during their lifetimes.

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

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

Figure 1. Poverty as a Multi-Layered Phenomenon



Conditions of Poverty in Indiana

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

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

	Number in Poverty	% in Poverty	State % in Poverty
Population			
Total	35,361	15.1%	12.3%
Age			
Under 5 years	1,684	15.8%	18.3%
5 to 17 years	4,497	13.5%	15.2%
18 to 34 years	18,190	29.2%	15.3%
35 to 64 years	7,987	9.2%	9.8%
65 years and over	3,003	7.3%	9.1%
Gender			
Male	16,749	14.2%	11.0%
Female	18,612	15.9%	13.6%
Race/Ethnicity			
White alone	28,081	13.6%	10.1%
Black or African American alone	1,530	29.5%	23.9%
American Indian and Alaska Native alone	8	2.2%	16.1%
Asian alone	2,755	32.8%	13.8%
Native Hawaiian and Other Pacific Islander alone	1	7.7%	15.3%
Some other race alone	595	26.9%	22.0%
Two or more races	2,391	20.0%	16.1%
Hispanic or Latino origin (of any race)	1,224	15.2%	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 SCCAP'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 SCCAP invited clients and other community members to complete the surveys in Appendix 1. Invitations and reminders were sent to client email lists and posted on social media. The survey consisted of multiple-choice and open-ended questions.

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

Table 4: Individual Respondent Demographics

	Count of Respondents
Total Respondents	42
Households	
Median Household Size	2
Median Monthly Income	\$3,050
Gender	
Male	2
Female	33
Other/Prefer Not to Say	7
Age	
18 - 34 years old	11
35 - 49 years old	22
50+ years old	5
Other/Prefer Not to Say	4
Race/Ethnicity	
White/Caucasian	29
Black/African American	3
Two or More Races	4
Other/Prefer Not to Say	6



Survey of Community Partners

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

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

Table 5: Community Partner Respondent Demographics for SCCAP³

Count of Respondents	
Total Respondents	9
Respondent Affiliation	
Community-based organizations	4
Faith-based organizations	0
Private sector	3
Public sector	1
Educational institutions	0
Other	4

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

Secondary Data

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

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

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

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

Community Needs

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

Top Community Needs

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

SCCAP Top Needs Comparison		
	2026 Needs Assessment	2023 Needs Assessment
1	<i>Quality and affordable housing</i>	<i>Quality and affordable housing</i>
2	<i>Good jobs with adequate wages, benefits, and opportunities</i>	<i>Assistance with legal services</i>
3	<i>Utility affordability and assistance⁴</i>	<i>Good jobs with adequate wages, benefits, and opportunities</i>
4	<i>Food assistance</i>	<i>Mental health and/or counseling services</i>
5	<i>Affordable, accessible childcare</i>	<i>Budgeting classes and/or credit counselling/repair</i>

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

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.

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.^{xv} 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.^{xvi} These conditions impact residents' daily lives, causing negative mental and physical health outcomes.^{xvii} 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.^{xviii}

“Affordable Housing. Although there are options in Monroe County, it is a hub for the region and the waitlists for the already established programs are full.”

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.^{xix} 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.^{xx} 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.^{xxi}

IN HOOSIERS' OWN WORDS

“Housing! I can’t find an affordable apartment for me and my dog anywhere **since I have poor credit and a small income.**”

“Affordable Housing because **where I live takes almost all my income.**”

“**Affordable housing, because there isn’t any.** And income-based housing, instead of being more plentiful and having easier access, is progressively getting significantly harder to acquire.”

“**Rent is almost half my income.** It takes most of my money just to have a roof over my head.”

“I finally paid off our eviction so we could improve our housing situation long term, but I skipped meals to do it and am losing my teeth because I can’t afford dental care.”

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.^{xxii} 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.^{xxiii} 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.^{xxiv} 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.^{xxv}

“Housing affordability is huge because this is a college town and landlords can hike prices for roommate situations. Landlords also get away with tactics other states don’t allow. It would be of great impact to have more protections for tenants. Also, the home buying process for people who are working class.”

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

	Fair Market Rent 2026: One Bedroom	Fair Market Rent 2026: Two Bedroom	Fair Market Rent 2026: Three Bedroom	Renters Paying 30% or More of Household Income
Brown	\$ 1,267	\$ 1,473	\$ 1,907	58%
Monroe	\$ 1,072	\$ 1,210	\$ 1,572	59%
Morgan	\$ 1,267	\$ 1,473	\$ 1,907	47%
Owen	\$ 798	\$ 956	\$ 1,155	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.

Homeownership barriers also stem from unequal access to fair credit, which is unequally distributed, especially by socioeconomic status.^{xxvi} 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.

SCCAP's Current Strategies:

- Connect Hoosiers in need with Housing Choice Vouchers
- Connect individuals with Individual Development Accounts so they can save to purchase a home
- Partner with the City of Bloomington to offer economic equity funds towards property taxes and rental deposits.
- Connect Monroe County residents with Housing Stability Income Supplement funds and monthly goal check-ins
- Provide weatherization and other housing quality improvement services
- Participate in the Continuum of Care to address homelessness

Possible Future Strategies:

- Offer eviction diversion support
- Continue to invest in or collaborate to create affordable housing options
- Partner with businesses to provide funds to address affordability issues

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.^{xxvii} 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.^{xxviii} 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.^{xxix} 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.^{xxx}

“Good jobs! Rent is ridiculous in Monroe County and there are no ‘regular’ jobs that you can afford to live on your own with.”

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.^{xxxi} 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

IN HOOSIERS’ OWN WORDS

“Good jobs with higher wages. **Higher wages would help with the rising cost of living.**”

“Job with higher wages. **If I made more money, then that would take care of the other things on my list.**”

“**Higher wages.** Most of everything else would be taken care of if people got paid more.”

“**Second chances** with criminal background and being able to get a job.”

“Wages. We work hard, so **if our jobs paid better, we wouldn’t need help with all the other stuff.**”

considering the impacts on future generations.^{xxxii} 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.^{xxxiii} 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.^{xxxiv} Therefore, providing pathways to support upskilling during this key technological transition will help ensure individuals' ability to retain financial stability.^{xxxv}

“Better paying jobs because I work overtime and still qualify and struggle it’s very disheartening.”

Table 8: Most Common Occupations by Census Area

Bloomington Metropolitan Area		
Occupation	Estimated Number Employed	Median Hourly Wage
Miscellaneous Assemblers and Fabricators	2,740	\$17.69
Fast Food and Counter Workers	2,540	\$13.34
Retail Salespersons	1,930	\$14.20
Waiters and Waitresses	1,630	\$12.66
Home Health and Personal Care Aides	1,470	\$14.65
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.

SCCAP's Current Strategies:

- Engage in Sustainable Employment Trainings within our Thriving Connections community and at public conferences/trainings
- Promote a healthy, supportive workplace at SCCAP through Paid Parental Leave, Health incentives, career development opportunities, and free gym membership.
- Provide a sliding scale early learning center through the Chandler Center, which allows parents of children under three to get back to work.
- Partner with AT&T to address internet affordability, which impacts remote work, online education, and general accessibility to services.

Possible Future Strategies:

- Partner with businesses and/or foundations to disperse barrier-busting funds
- Continue to invest in affordable Early Learning Programs to support working parents

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%.^{xxxvi} This is compounded by increases in water and gas prices and impacts Hoosiers statewide,^{xxxvii} with rate increases most severely impacting lowest-income households.^{xxxviii} 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.^{xxxix} 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.^{xl}

“Utility assistance, electric is ridiculous even when you set the thermostat in the low 60s in winter. I worry this will get worse with the rise of data centers and [electricity provider’s] status as a monopoly.”

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).^{xli} 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.^{xlii} This eligibility criteria creates a benefit cliff that leaves out many households who are

IN HOOSIERS’ OWN WORDS

“Higher wages & benefits. **Having to choose between paying electric bill or buying new winter coat & shoes should not have to happen.**”

“Utility and food affordability. **Grocery prices are insane as well as utility costs.**”

“Utility affordability - the increase is higher than what wages are increasing. I own my home and have worked as a middle-class wage earner and it is getting harder to pay those bills. **I am getting closer to retirement age but if things keep increasing at these levels it will be hard to retire and survive.**”

still struggling to afford their utility costs, but whose household incomes fall just above the threshold for assistance.^{xliii} More concerning, however, is that even for families below that income threshold, only one in five actually receives assistance from the program.^{xliv} This means that while 122,229 households struggling with utilities in Indiana receive assistance from LIHEAP, more than 611,000 additional Hoosier households are eligible for assistance but do not receive it because of insufficient program funding.

The consequences of not being able to afford utilities are severe. Electricity, water, and natural gas can each be shut off by utility providers in the event of non-payment.^{xlv} 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.^{xlvi} 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.^{xlvii} 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.^{xlviii} 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.^{xlix} 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.

SCCAP's Current Strategies:

- Administer the Energy Assistance Program to over 4,000 households annually.
- Partner with local energy vendors and community foundations to provide Summer Cool benefits to EAP clients.
- Connect Hoosiers with the Weatherization program to ensure they have a safe, operable heat source and reduce their energy burden.
- Connect Energy Assistance clients with the Building Economic Equity program, which includes casework related to climate resilience and reducing energy needs.

Possible Future Strategies:

- Teach energy-savings strategies to help Hoosiers reduce energy costs.
- Support and promote warming/cooling centers.
- Connect low-income Hoosiers and/or low-income communities with solar opportunities.

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.ⁱ 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.ⁱⁱ In the U.S., food insecurity impacts over 10% of Americans.ⁱⁱⁱ 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).ⁱⁱⁱⁱ 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.^{liv} 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.^{lv}

“When I had to pay the additional charges that had latest outside my rent...we only ate at the Community Kitchen for almost a year. Had to choose between keeping my daughter’s home or food.”

Table 9: Food Insecure Population by County

County	Food Insecure Population	Estimated % of Food-Insecure People above SNAP Eligibility Threshold of 130% FPL
Brown	2,100	65%
Monroe	22,580	46%
Morgan	9,620	66%
Owen	3,410	54%

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

IN HOOSIERS’ OWN WORDS

“The lack of fresh veggies, fruits, and healthy food in general. **Poor people care about their health too.**”

“**Food access is really hard for people with special diets.**”

“**Healthy options are too expensive.** Special medical-based diets are too expensive.”

“Grocery prices are outrageous. **There’s no way we’d get by without going to the food pantries (plural) weekly.**”

“I want to meal plan to save money but **it’s hard to plan around our income and what’s affordable.**”

Access to affordable, healthy foods is imperative for the health and well-being of SCCAP 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.^{lvi} Therefore, efforts to improve food access can help prevent worsening health conditions and ensure the health and well-being of Hoosier communities.

“We have wonderful food resources, but it is often difficult to make full meals from pantry items as it’s primarily staples like canned goods and shelf stable items. So, if you don’t have milk, bread, butter, protein it can be tough.”

SCCAP’s Current Strategies:

- Serve 25% of the Owen County School System through our Summer Food Program.
- Deliver Thanksgiving food boxes in Brown, Greene, Monroe, Morgan, and Owen counties.
- Provide breakfast, lunch, and an afternoon snack to all our Head Start and Early Head Start children.
- Promote healthy eating based on current nutritional best practices.

Possible Future Strategies:

- Expand our Head Start garden to supply fresh produce to our families.

Affordable, Accessible Child Care

High-quality childcare that remains affordable for households is critical to the advancement of both children and workers, with this twofold investment enabling parents to contribute to the economy while their children have access to enriching care. Unfortunately, for many Hoosiers, the price tag of childcare puts it out of reach, with the average annual cost of care for infants and toddlers coming to \$15,776 (a monthly \$1,314.67).^{lvii} This hefty price tag means that a household earning the state’s median income of \$72,386 annually would spend 21% of its pre-tax income on childcare.^{lviii} While this is a high cost, it is also important to recognize the reasons behind that cost: childcare centers face strict staff-to-child ratios, high operational expenses, and a landscape of limited public funding options to offset these inputs when providing safe, quality childcare to households.^{lix} Limited profit margins in childcare facilities also result in the underpayment of childcare workers, who earn a median annual salary of \$32,050.^{lx}

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

Table 10: Childcare Program Openings and Closures by County, January 2025 – April 2026

County	Programs Opened	Programs Closed	Net Change Programs	Net Change Capacity
Owen	1	2	-1	-120
Morgan	4	1	3	405
Monroe	4	4	0	232
Brown		1	-1	-16

IN HOOSIERS’ OWN WORDS

“Finding a safe childcare center with longer hours.”

“Childcare. I cannot hold a job without it.”

“[We need] affordable childcare for children under the age of 3.”

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

SCCAP's Current Strategies:

- Operate Head Start and Early Head Start programs in Monroe County. We offer an extended day option for a small fee.

Possible Future Strategies:

We are opening a new Early Learning Center in Bloomington for children six weeks to three years old. This center will operate on sliding scale tuition fees.

Additional Needs

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

Table 11: Additional Community Needs

Ranking	Community Need	Respondent Quote
6 th	Transportation support	"Transportation support. Because it is nearly impossible to achieve or have access to every single one of these other resources without adequate transportation. People can't get to a job or a youth program or to the supermarket or to pay utilities or bills or to attend work training or get counseling or other forms of support without a way to get there. "Transportation is a serious barrier! Even if one has a vehicle one repair could cause financial upheaval in the household."
7 th	Debt relief	"Debt relief - specifically medical debt because insurance rates are skyrocketing and many will go into debt in order to get medical care." "Debt relief. Medical bills are killing us."
8 th	Mental health and/or counselling services	"Mental health care. Because it's necessary and largely unavailable or difficult to access for the underprivileged."
9 th	Legal services	"Translate official documents; there is a critical, unmet need for pro bono, certified translation services for official legal documents. Currently, individuals requiring, but unable to afford, accurate legal translations face significant barriers to justice, with no reliable, free resources available."
10 th	Household and personal needs	"I can't afford my medicine." "I have medical bills that my insurance refused to pay and now I am stuck with the bill."



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

Table 12: Voter Registration and Turnout by County

County	Registered Voters	Turnout in November 2024
Brown	13,545	67%
Monroe	93,146	64%
Morgan	55,229	65%
Owen	15,685	64%

Source: Indiana Secretary of 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=29), 10 (34%) indicated that they do not vote. Top reasons for not voting include:

Table 13: SCCAP Individual Respondents' Reasons for Not Voting

Reason for Not Voting	Percent of Respondents ⁵
It feels like my vote doesn't matter.	70%
I do not feel I know enough about the candidates.	30%
None of the candidates on my ballot seem to care about the issues I care about.	40%
I do not have time.	0%
I have a criminal record. <i>Of note, a criminal record should not prevent someone from voting in Indiana.</i>	20%
I do not have transportation to the polls.	10%

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

SCCAP's Current Strategies:

- We co-hosted a forum for mayoral candidates focused on addressing the housing crisis.

Possible Future Strategies:

- Sharing information with clients on how to access voting registration, election day details, and how to find candidate information.

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

Community Resources

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

- Aurora
- Ascension
- Beacon
- Emmanuel Baptist Church
- Local churches
- Emmaus
- Food pantries
- Heading Home
- Hoosier Hills Food Bank
- Monroe County United Ministries
- My Sister's Closet
- New Hope
- St. Vincent de Paul
- Salvation Army
- Shalom
- Sherwood Oaks Church
- Tandem
- Township Trustees
- United Way
- Wheeler Mission

Of note, several 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

SCCAP 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

- Provide resources to better meet basic needs such as housing, childcare, and access to healthcare.
- Supportive casework through our programming.
- Wrap-around services throughout all of SCCAP's programming as well as connections with other agencies.

Agency

- Partner with businesses and foundations to supplement grant funding.
- Make strong connections with local agencies to foster collaborative projects and services.
- Continue to invest in our employees through unique benefits, engagement initiatives, and open communication in order to recruit and retain staff.

Community

- Partner with the Continuum of Care and the Heading Home network to strengthen housing security in South Central Indiana.
- Provide energy support, education, and efficiency programs.
- Amplify and invest in community programs that fill a gap SCCAP does not cover for our families.
- Engage with local, state, and federal policymakers to advocate for our families.

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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