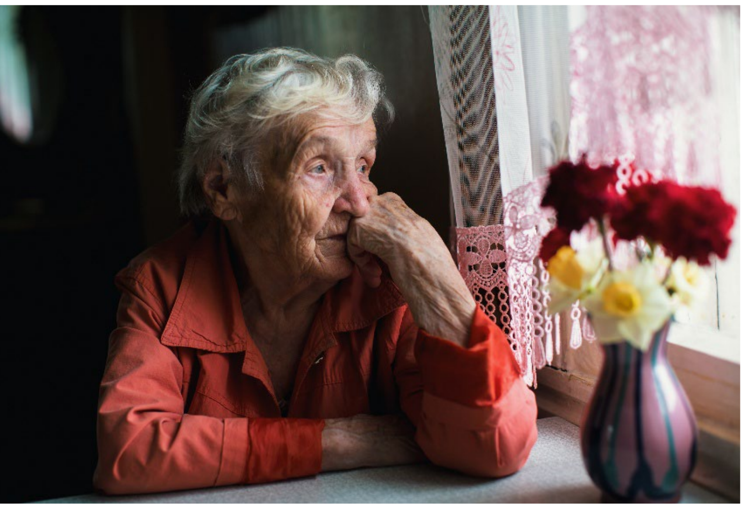

SIEOC community Action PARTNERSHIP
Helping People. Changing Lives.

2026

Community Needs Assessment

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Introduction

About Southeastern Indiana Economic Opportunity Corporation (SIEOC)

SIEOC's mission is to improve the conditions under which people live, learn and work.

SIEOC offers an array of programs including, but not limited to:

- **Energy Assistance Program**
- **Weatherization**
- **Housing Choice Voucher Program**
- **Family Development**
- **Bev Henry Emergency Fund**
- **Salvation Army**
- **Head Start**

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

SIEOC serves Hoosiers in Dearborn, Franklin, Ohio, Ripley, Switzerland, and Union counties.

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

	Total Service Area	Dearborn	Franklin	Ohio	Ripley	Switzerland	Union
Population							
Total	124,465	50,372	22,884	5,952	28,565	9,760	6,932
Age							
Under 5 years	6,855	2,681	1,300	291	1,627	564	392
5 to 17 years	20,785	8,258	3,679	905	5,164	1,730	1,049
18 to 34 years	23,699	9,637	4,321	962	5,628	1,775	1,376
35 to 64 years	49,146	20,224	8,948	2,414	11,000	3,891	2,669
65 years and over	23,980	9,572	4,636	1,380	5,146	1,800	1,446
Gender							
Male	62,564	25,223	11,411	3,011	14,426	5,030	3,463
Female	61,901	25,149	11,473	2,941	14,139	4,730	3,469
Race / Ethnicity							
White alone	118,268	47,717	21,965	5,640	27,048	9,302	6,596
Black or African American alone	367	96	18	5	212	-	36
American Indian and Alaska Native alone	112	60	8	7	7	26	4
Asian alone	756	273	207	64	152	30	30
Native Hawaiian and Other Pacific Islander alone	-	-	-	-	-	-	-
Some other race alone	1,175	331	161	110	473	23	77
Two or more races	3,787	1,895	525	126	673	379	189
Hispanic or Latino origin (of any race)	1,977	781	270	112	577	61	176

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

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

The Causes and Conditions of Poverty

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

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

Defining and Measuring Poverty

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

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

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

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

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

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

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

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

The Causes of Poverty

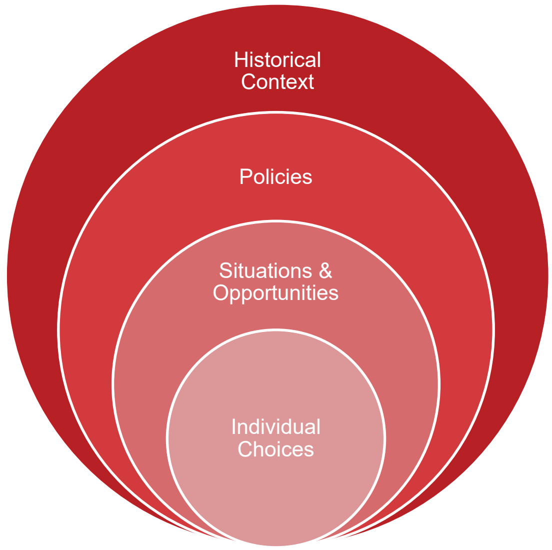
Just as there is difficulty agreeing on one specific measurement as the superior choice for documenting poverty, there is also disagreement on the origins of poverty, as well as the nature of poverty as a societal issue. Four different strands of scholarly debate—individual, situational, structural,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

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

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

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

Figure 1. Poverty as a Multi-Layered Phenomenon



Conditions of Poverty in Indiana

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

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

Table 2. Examples of Conditions of Poverty in Indiana

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

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

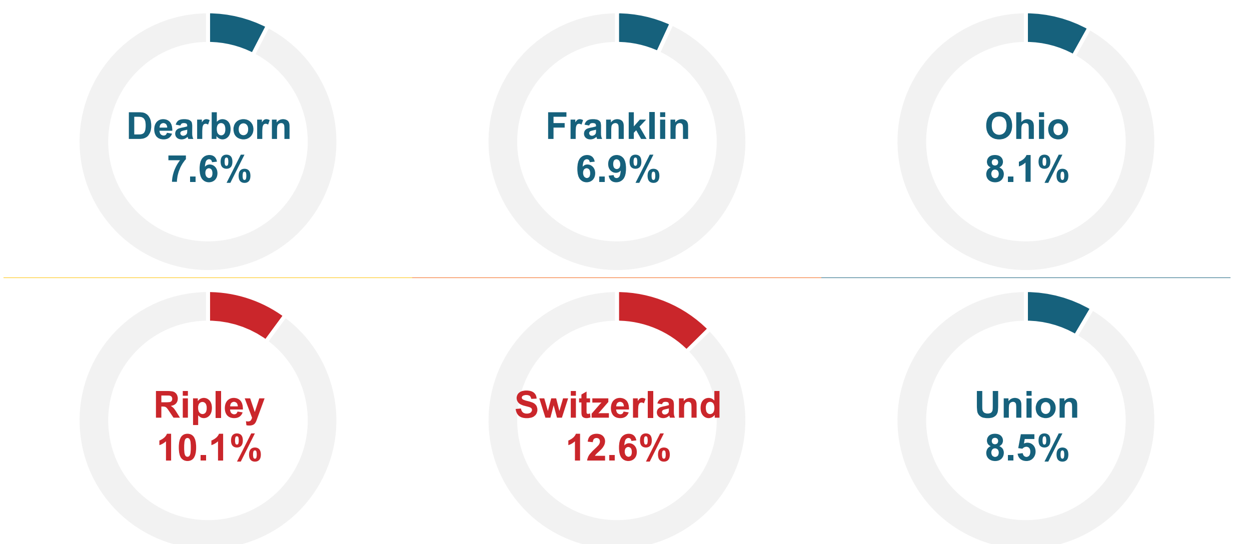
[2] The definition of homelessness by the United States Department of Housing and Urban Development (HUD) is more restrictive than most definitions of homelessness, and excludes individuals who are couch surfing, staying with friends/family, or otherwise able to stay off the streets, even if they lack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

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 SIEOC's Service Area

Figure 2: Poverty Rates by County



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

Table 3: SIEOC Service Area Poverty Rates

	Number in Poverty	% in Poverty	State % in Poverty
Population			
Total	10,618	8.5%	12.3%
Age			
Under 5 years	825	12.0%	18.3%
5 to 17 years	1,805	8.7%	15.2%
18 to 34 years	2,196	9.3%	15.3%
35 to 64 years	3,876	7.9%	9.8%
65 years and over	1,916	8.0%	9.1%
Gender			
Male	4,536	7.3%	11.0%
Female	6,082	9.8%	13.6%
Race/Ethnicity			
White alone	9,908	8.4%	10.1%
Black or African American alone	34	9.3%	23.9%
American Indian and Alaska Native alone	44	39.3%	16.1%
Asian alone	164	21.7%	13.8%
Native Hawaiian and Other Pacific Islander alone	-	-	15.3%
Some other race alone	77	6.6%	22.0%
Two or more races	391	10.3%	16.1%
Hispanic or Latino origin (of any race)	163	8.2%	18.9%

Source: 2020-2024 American Community Survey 5-Year Estimates.

Possible Future Strategies:

- 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 SIEOC's service area. It also includes 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 SIEOC invited clients to complete the survey in Appendix 1. Invitations and reminders were sent to client email lists and posted on social media. The survey consisted of multiple-choice and open-ended questions.

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

Table 4: Individual Respondent Demographics

	Number of Respondents
Total Respondents	49
Median Household Size	3
Median Monthly Income	$2,300
Male	9
Female	36
Other/Prefer Not to Say	4
18 - 34 years old	6
35 - 49 years old	21
50 - 64 years old	7
65+ years old	11
White/Caucasian	42
Other/Prefer Not to Say	7

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 SIEOC'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 5: Comparison of the Top 5 Needs Identified on Current and Previous Surveys

	SIEOC Top Needs Comparison	
	2026 Needs Assessment	**2023 Needs Assessment**
1	*Quality and affordable housing*	*Quality and affordable housing*
2	*Utility affordability and assistance*[3]	*Assistance with legal services*
3	*Food assistance*	*Good jobs with adequate wages, benefits, and opportunities*
4	*Good jobs with adequate wages, benefits, and opportunities*	*Programs and activities for seniors*
5	*Transportation support*	*Budgeting classes and credit counseling/repair*

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

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]

> **"Everyone needs a home or place to live. Especially with children."**

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

"I've been on the HUD waiting list for two years."

"**The waiting list for our current affordable housing is a minimum of 2 years.** If we are able to find housing, the amount of money needed to move in (all of the deposits- housing, utilities, etc.) is extremely high. **We have slumlords that own a majority of rentals in our area that are in very poor condition. They aren't turned in because the many people living in their rentals have absolutely nowhere to go but to live on the streets or in their vehicles."**

"Housing large enough for my family is not affordable"

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]

Table 6: 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
Dearborn	$ 1,051	$ 1,353	$ 1,785	39%
Franklin	$ 861	$ 1,117	$ 1,473	39%
Ohio	$ 1,051	$ 1,353	$ 1,785	62%
Ripley	$ 752	$ 987	$ 1,302	47%
Switzerland	$ 729	$ 956	$ 1,280	39%
Union	$ 729	$ 956	$ 1,220	41%

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

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

SIEOC’s Current Strategies:

- Connect Hoosiers in need with Housing Choice Vouchers
- Provide low-income housing resource assistance
- Continue administering Family Development Services to connect families with community resources

Possible Future Strategies:

- Provide weatherization and other housing quality improvement services
- Provide referrals to free legal services
- Participate in the Continuum of Care to address homelessness
- Continue to invest in or collaborate to create affordable housing options

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%.[xxvii] This is compounded by increases in water and gas prices and impacts Hoosiers statewide,[xxviii] with rate increases most severely impacting lowest-income households.[xxix] 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.[xxx] 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.[xxxi]

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).[xxxii] 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.[xxxiii] 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. [xxxiv] More concerning, however, is that even for families below that income threshold, only one in five actually receives assistance from the program.[xxxv] This means that while 122,229 households struggling with utilities in Indiana receive assistance from LIHEAP, more than 611,000 additional Hoosier households are eligible for assistance but do not receive it because of insufficient program funding.

IN HOOSIERS' OWN WORDS

"Rates are going up and the average wages in Dearborn are slightly higher than minimum wage"

"Utilities are increasing at an alarming rate"

"Single income. $500 January [utility] bill."

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.[xxxvi] 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.[xxxvii] 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.[xxxviii] 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. [xxxix] 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.[xl] 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.

SIEOC's Current Strategies:

- Continue to administer the Energy Assistance Program
- Provide weatherization
- Continue administering Family Development Services to connect families with community resources

Possible Future Strategies:

- Seek funding that will allow SIEOC opportunities to expand our services

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

"I work full time and I struggle to pay bills each month and to purchase food. I am over the income limit to get help from programs like food stamps or energy assistance. I live paycheck to paycheck, and I can't save any money."

Table 7: Food Insecure Population by County

County	Food Insecure Population	Estimated % of Food-Insecure People above SNAP Eligibility Threshold of 130% FPL
Dearborn	6,500	66%
Franklin	3,000	64%
Ohio	840	61%
Ripley	4,010	62%
Switzerland	1,540	45%

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

IN HOOSIERS' OWN WORDS

"**Assistance with food** because we don't get food stamps and it's hard to get groceries we want."

"Food assistance needs to be looked at closer. I work full time, and my spouse has [a] disability check, [but] **we're always struggling to buy groceries even considered theft to put food on the table because we don't QUALIFY for food assistance."**

"In Ripley County there's not many pantries & at the ones we do have **they give out expired foods."**

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

SIEOC's Current Strategies:

- Provide current food pantry site location information within our service area
- Help with applying for SNAP benefits through SIEOC's Covering Kids and Families Navigators program
- Provide food gift card distribution when funding is available

Possible Future Strategies:

- Collaborate with food pantries in our service area

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.[xlviii] 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.[xlix] 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.[l] 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.[li]

"[We need] help with better jobs with higher pay. Because it is difficult to get a decent job in this area, especially for someone with lots of limitations such as being a felon, no transportation, etc."

IN HOOSIERS' OWN WORDS

"**Promoting financial independence** through employment opportunities gives citizens more purpose and a feeling of fulfillment."

"**I would like to work in my community** instead of traveling outside the state."

"We need good jobs with higher wages because **as a single mother (who is also in college) it is very hard to find an employer who will work with my schedule."**

"**Higher paying jobs** [could help] keep up with the cost of living."

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

Table 8: Most Common Occupations by Census Area

Cincinnati Metropolitan Area		
Occupation	**Estimated Number Employed**	**Median Hourly Wage**
Fast Food and Counter Workers	32,880	$13.84
General and Operations Managers	30,220	$47.00
Stockers and Order Fillers	28,120	$17.79
Registered Nurses	27,870	$39.32
Retail Salespersons	25,690	$14.76
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.

SIEOC’s Current Strategies:

- Partner with Education Center of Rising Sun to assist individuals in obtaining their HSE (High School Equivalency)
- Provide gas vouchers and/or assistance with mandatory uniform (i.e., work boots) purchases for clients obtaining new employment

Possible Future Strategies:

- Collaborate with Education Center of Rising Sun and other community partners to provide financial assistance to adults seeking education certifications

Transportation Support

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

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

Table 9: Housing Units with Limited Transportation Access by County

County	No Vehicle Available	1 Vehicle Available
Dearborn	832	4,921
Franklin	598	1,979
Ohio	140	629
Ripley	504	2,453
Switzerland	252	969
Union	130	622

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

IN HOOSIERS' OWN WORDS

"More options for transportation assistance to help people get to doctors' appointments."

"I have a 3-year-old & live outside of town; without a car or reliable, affordable, easily accessible transportation, **it's nearly impossible for me to get a job."**

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.

SIEOC's Current Strategies:

- Provide gas vouchers for clients obtaining new employment or traveling significant distances for medical appointments
- Partner with the Community Foundation of Switzerland County Inc. to provide Switzerland county residents battling cancer with referrals to the Keeping Pace Cancer Fund

Possible Future Strategies:

- Potential collaboration with Catch-A-Ride

Additional Community Needs

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

Table 11: Additional Community Needs

Ranking	Community Need	Respondent Quote
6th	Mental health and/or counseling services	---
7th	Household and personal needs (clothing, hygiene products)	"Assistance with resources in small towns cause very limited unlike big towns." "Getting help with household items such as furniture and help with vehicle repairs. Being in a fixed income and being a single parent makes it hard to replace or fix broken down cars or furniture."
8th	Debt relief	"People with a budget for low income or fixed income." "I live paycheck to paycheck and I can't save any money."
9th	Education/job skills training	---
10th	Childcare/Services for those with physical or mental disabilities (tie)	"I am unable to get childcare while I'm working." "I am disabled and there is no help for me here."

Toward the Future

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

Family

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

Agency

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

Community

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

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

Appendix 1: Survey Instrument

To view the survey of low-income residents, please visit:
https://institute.incap.org/assets/docs/Low-Income_Survey_2026.pdf

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