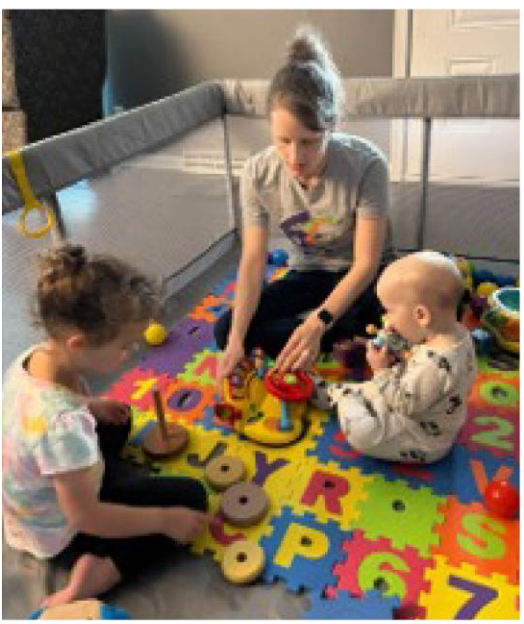
TRI-CAP
Improving Lives Since 1966

2026
Community Needs Assessment



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Introduction

About TRI-CAP

TRI-CAP nurtures self-sufficiency by providing health, housing, and education services that change lives, empower families, and improve the communities that we serve. TRI-CAP is an independent 501(c)(3) nonprofit organization and Community Action Agency serving Dubois, Pike, Warrick, and surrounding counties in southern Indiana. Established in 1966, TRI-CAP works to meet the unmet service needs of the region. Funding for TRI-CAP comes from a mix of state, federal, and local resources.

The organization is overseen by a 15-member Board of Directors, which includes representation from low-income clients, the private sector, and public officials. Additionally, policy and advisory councils composed of local volunteers help guide TRI-CAP's programs and services. These include:

- Offering **family planning** through reproductive health clinics serving men and women
- Providing home-based coaching for families with children 0-5 through **Healthy Families Indiana** services
- Serving children aged 3-5 in full-day, classroom-based **Head Start Preschool**
- Reducing energy use for income-limited renters and homeowners through **weatherization** services
- Providing education and financial assistance for winter heating through the **Energy Assistance Program**
- Offering **emergency financial assistance** as funds are available
- Counseling families and providing matched savings through **Individual Development Accounts**
- **Developing affordable housing** as a Certified Community Housing Development Organization (CHDO)
- Providing a variety of **HUD-certified individual housing counseling services**, including:
  - pre-purchase homebuyer education courses,
  - individual budgeting and credit counseling services,
  - foreclosure prevention assistance,
  - downpayment assistance,
  - and more.
- Leading community-provider connections by hosting **Social Concerns Group meetings**
- Providing thousands of **resources and referrals** to individuals annually

The breadth of the programming TRI-CAP offers reflects its commitment to a holistic approach to uplifting community members, contributing to a community where all members can thrive.

INCAA
INDIANA COMMUNITY ACTION ASSOCIATION

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 TRI-CAP better understand the underlying causes of financial hardship and its associated conditions in its designated counties. With this valuable data in hand, TRI-CAP can identify and direct available resources to coordinate community efforts and address unmet needs.

INDIANA COMMUNITY ACTION POVERTY INSTITUTE

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 TRI-CAP's Service Area

TRI-CAP serves Hoosiers primarily in Dubois, Pike, and Warrick counties, with selected services in surrounding counties.

Table 1: TRI-CAP Service Area Population by County[1]

	Total Service Area	Dubois	Pike	Warrick
Population				
Total	118,990	42,812	11,971	64,207
Age				
Under 5 years	6,762	2,660	654	3,448
5 to 17 years	21,097	7,696	2,006	11,395
18 to 34 years	22,867	8,424	2,207	12,236
35 to 64 years	46,530	16,272	4,592	25,666
65 years and over	21,734	7,760	2,512	11,462
Gender				
Male	59,556	21,872	6,017	31,667
Female	59,434	20,940	5,954	32,540
Race/Ethnicity				
White alone	107,252	37,688	11,491	58,073
Black or African American alone	1,527	308	28	1,191
American Indian and Alaska Native alone	327	33	113	181
Asian alone	1,356	211	6	1,139
Native Hawaiian and Other Pacific Islander alone	-	-	-	-
Some other race alone	2,125	1,462	100	563
Two or more races	6,403	3,110	233	3,060
Hispanic or Latino origin (of any race)	6,063	4,300	133	1,630

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 cannot 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;
- a home or 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 (FPL) 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

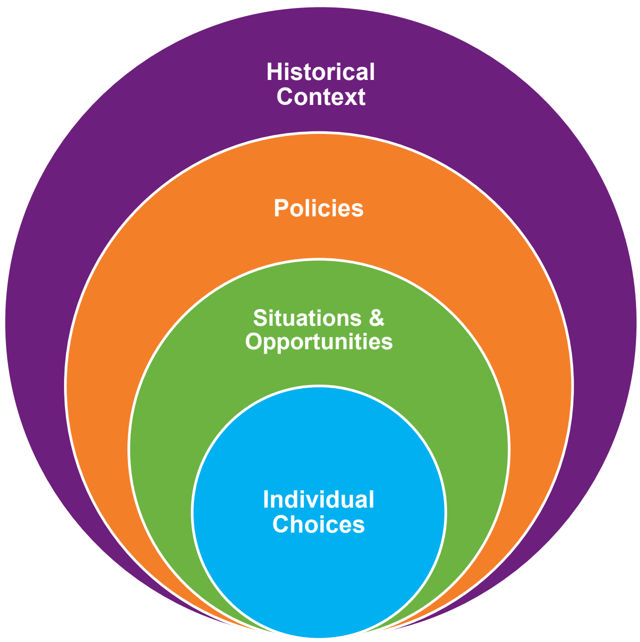
Just as there is difficulty agreeing on one specific measurement as the superior choice for documenting poverty, there is also disagreement on the origins of poverty, as well as the nature of poverty as a societal issue. Four different strands of scholarly debate - individual, situational, structural, 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. This strand posits that people experiencing poverty 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 strand suggests that conditions, such as a natural disaster or 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 strands 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 among 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 to thrive, they may experience 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 the following table.

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

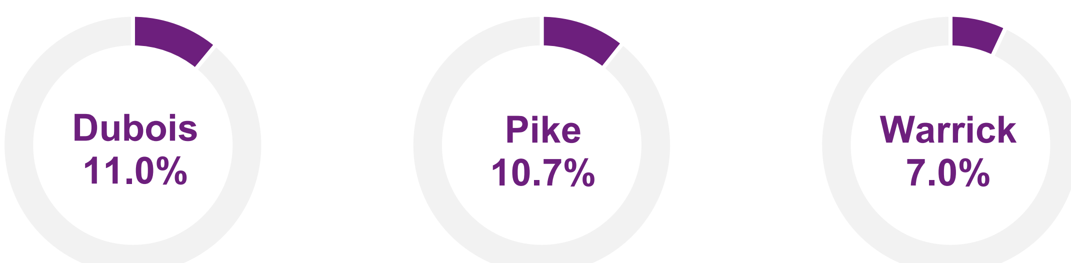
Sources: U.S. Census Bureau. (2025). 2020-2024 American Community Survey 5-Year Estimates; Indiana Housing & Community Development Authority. (2025). 2025 State of Homelessness for the Indiana Balance of State; Energy Justice Lab. (2026). Utility Disconnections Dashboard; Feeding America. (2023). What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

Figure 2: Poverty Rates by County



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

[2] HUD's definition of homelessness by 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: TRI-CAP Service Area Poverty Rates

	Number in Poverty	% in Poverty	State % in Poverty
Population			
Total	10,487	8.8%	12.3%
Age			
Under 5 years	965	14.3%	18.3%
5 to 17 years	2,737	13.0%	15.2%
18 to 34 years	2,192	9.6%	15.3%
35 to 64 years	2,906	6.2%	9.8%
65 years and over	1,687	7.8%	9.1%
Gender			
Male	5,363	9.0%	11.0%
Female	5,124	8.6%	13.6%
Race/Ethnicity			
White alone	9,023	8.4%	10.1%
Black or African American alone	198	13.0%	23.9%
American Indian and Alaska Native alone	122	37.3%	16.1%
Asian alone	24	1.8%	13.8%
Native Hawaiian and Other Pacific Islander alone	-	-	15.3%
Some other race alone	149	7.0%	22.0%
Two or more races	971	15.2%	16.1%
Hispanic or Latino origin (of any race)	1,518	25.0%	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 community needs assessment presents the top needs as selected by low-income residents in TRI-CAP'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 TRI-CAP 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 county of residence, income, and 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 served who are low-income (below 200% of the federal poverty level) or who recently experienced financial hardship were included.

Table 4: Individual Respondent Demographics for TRI-CAP

	Count of Respondents
Total Respondents	74
Key Household Indicators	
Median Household Size	2
Median Monthly Income	$1,800
Gender	
Male	57
Female	9
Other/Prefer Not to Say	8
Age	
18 - 24 years old	1
25 - 34 years old	12
35 - 49 years old	10
50 - 64 years old	20
65 - 69 years old	13
70+ years old	11
Race/Ethnicity	
White/Caucasian	56
Other/Prefer Not to Say	18

Survey of Community Partners

In January and February 2026, the Indiana Community Action Poverty Institute and TRI-CAP 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: TRI-CAP Community Partner Respondents[3]

	Count of Respondents
Total Respondents	17
Respondent Affiliation	
Community-based organizations	11
Faith-based organizations	3
Private sector	4
Public sector	6
Educational institutions	3
Other	4

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 (ACS) 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. The ACS 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 eight hundred occupations. Estimates are broken into metropolitan and nonmetropolitan areas. Data is obtained by surveying private sector and governmental establishments, with over a million establishments collected over a three-year period. These and other secondary data sources are used in the report to speak to the scope and nature of needs facing local communities and thereby assist in strategic planning.

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

Community Needs

Understanding what holds residents back from achieving and maintaining financial well-being can ensure that community members are better able to live healthy and productive lives. The primary method of determining 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, randomized for each respondent. Respondents were then asked to identify and explain their top choice. These open-ended responses enabled this survey to represent Hoosiers' needs in their own words. For each identified need, a selection of the respondents' own words was 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 TRI-CAP'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

TRI-CAP Top Needs Comparison		
	2026 Needs Assessment	**2023 Needs Assessment**
1	*Utility affordability and assistance*[4]	*Assistance with legal services*
2	*Quality and affordable housing*	*Quality and affordable housing*
3	*Food assistance*	*Good jobs with adequate wages, benefits, and opportunities*
4	*Transportation support*	*Nutrition and healthy eating workshops*
5	*Childcare that is affordable and accessible*	*Budgeting classes and/or credit counseling*

Community partners' top needs included: (1/2) Quality and affordable housing and Childcare (tied) (3) Mental health and/or counseling services (4) Transportation support and (5/6) Good jobs with higher wages & benefits and/or opportunities to advance and Utility affordability/assistance (tied).

[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.

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Utility Affordability and Assistance

Access to electricity, natural gas, and water in housing is 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 these 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, mold growth, or other issues can further increase the cost of utilities for residents in those homes.[xix]

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

IN HOOSIERS' OWN WORDS

"The electric is **too much**."

"My utility bill is **ridiculously huge**. I need a new furnace, new windows, and insulation which is very expensive and something I cannot afford as an extra expense on a limited income."

"Our electric bill with Centerpoint is so hard to pay. **It's basically two paychecks.**"

"Water bill went up $100.00 in one month. Budget billing with Centerpoint helps, but **not enough for us low-income households.**"

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.

TRI-CAP's Current Strategies:

- Administering the Energy Assistance Program to help income-eligible households throughout Dubois, Pike, and Warrick counties to pay a portion of their winter heating utility expenses. Part of this program includes energy reduction educational sessions offered annually at various apartment complexes and our TRI-CAP offices
- Administering the Weatherization Program with multiple blended sources of funding to assist income-eligible renters and homeowners assess and install (as needed) energy savings measures in their residences
- Securing donations to assist individuals with emergency financial needs, particularly in paying for a portion of their utilities
- Maintaining a list of community resources and provide up-to-date referrals to our clients in need of utility assistance

Possible Future Strategies:

- Continue working to secure donations to assist individuals with emergency financial needs, particularly in paying for a portion of their utilities
- Provide more fee-for-service energy reduction measures for households that do not qualify for the Weatherization Program, investing these funds in our pool of emergency assistance for our clients

Quality and Affordable Housing

Indiana is currently facing a housing affordability crisis, with only 34 accessible and affordable homes for every 100 extremely low-income Hoosier households.[xxix] In addition, Indiana has the top foreclosure rate in the country.[xxx] 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.[xxxi] These conditions impact residents' daily lives, causing negative mental and physical health outcomes.[xxxii] Poor housing conditions can also have long-term impacts. For example, childhood exposure to lead paint through ingestion (eating of paint chips, dust from crawling on the floor) can cause behavioral health problems and learning disabilities in children.[xxxiii]

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.[xxxiv] 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.[xxxv] 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.[xxxvi]

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 is cost-burdened.[xxxvii] Children are at greater risk of experiencing evictions compared to other age groups.[xxxviii] Children who experience evictions have an increased risk of numerous challenges, including experiencing food insecurity, being exposed to environmental hazards, and facing long-term negative physical and mental health outcomes.[xxxix] Evictions are also one of the primary causes of homelessness, which has both long-term negative impacts on the financial well-being and health of Hoosiers who experience homelessness.[xl]

IN HOOSIERS' OWN WORDS

"The **rent prices have skyrocketed** therefore those of us on SSDI cannot afford any rent in the area."

"Housing needs [matter] because it's **hard to pay for anything being single with one job or a part time job**."

"They're building luxury homes and apartments but paying $14 an hour in the area. The utilities just continued to go up, and you have no choice but to pay them. I've been cut off several times. **And I am actually now homeless.**"

"Kitchen floor falling through, front door and wall **falling off**."

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
Dubois	$ 729	$ 956	$ 1,328	31%
Pike	$ 729	$ 956	$ 1,330	42%
Warrick	$ 860	$ 1,113	$ 1,370	35%

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.[xli] Hoosiers across the state are experiencing struggles with housing, and the dream of owning a home or simply having a place to call home has become difficult for many to obtain as the housing crisis continues.

TRI-CAP's Current Strategies:

- Developing affordable housing units
- Connecting individuals with Individual Development Accounts so they can save to purchase a home
- Providing an array of pre-purchase homebuyer educational classes, down payment assistance, budget and credit counseling, and financial education
- Providing weatherization and other housing quality improvement services

Possible Future Strategies:

- Provide additional weatherization and other housing quality improvement services
- Offer eviction diversion support
- Participate in the Continuum of Care to address homelessness
- Continue to invest in or collaborate to create more affordable housing options
- Offer more classes to the community for foreclosure prevention, related financial literacy needs, and other general adult life skills courses that are geared towards the individuals' needs, whether that be homeownership or other areas that could ultimately make housing more affordable

Food Assistance

A common experience for impoverished households is food insecurity, which occurs when there is not enough consistent food for all members of a household.[xlii] Households are deemed to have very low food security when those in the home disrupt their food intake due to lack of income, such as skipping meals.[xliii] In the U.S., food insecurity impacts over 10% of Americans.[xliv] In 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).[xlv] Financial instability, partly brought on by the COVID-19 pandemic, contributed to this increase in food-insecure households and worsened conditions for families in poverty.[xlvi] Geography also affects access to food, with rural communities facing higher food prices due to the lack of grocery stores and the localized monopolies that can exist in less urban areas, driving up costs for basic services.[xlvii]

Table 8: Food Insecure Population by County

County	Food Insecure Population	Estimated % of Food-Insecure People above SNAP Eligibility Threshold of 130% FPL
Dubois	5,710	61%
Pike	1,790	52%
Warrick	7,600	74%

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

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

TRI-CAP's Current Strategies:

- Providing nutritious meals and snacks for the children enrolled in our Head Start Preschool program
- Collaborating with Purdue Extension to provide nutrition education courses for our clients
- Linking families with local food pantries, churches, Township Trustees, etc. to assist with the cost of groceries

IN HOOSIERS' OWN WORDS

"**Basic groceries are unaffordable** to those on a fixed income."

"I don't meet income limits despite being a single mother of 2, having a mortgage, and almost all of my income going towards bills. So, there's some days where **I panic wondering what I'm gonna make my kids to eat.**"

"Food prices are going up, and **it's getting harder to afford food that is healthy.**"

Possible Future Strategies:

- Offer meals and/or local grocery store gift cards for any TRI-CAP-hosted educational classes

IN HOOSIERS' OWN WORDS

"There should be **more metro**."

"Gas cards."

Transportation Support

Nationwide, one in five Americans over the age of 25 experiences transportation instability.[xlix] In terms of costs, transportation is the second-highest spending category for households and overlaps with other forms of material hardship.[l] 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.[li] 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.[lii] 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.[liii]

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.[liv] 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.[lv] Access to transportation is integral to obtaining basic goods and services, employment, and social support. Without it, many Hoosiers struggle.

Table 9: Housing Units with Limited Transportation Access by County

County	No Vehicle Available	1 Vehicle Available
Dubois	736	4,500
Pike	209	962
Warrick	756	6,126

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

Table 10: Current Vehicle Costs in Indiana

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

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

TRI-CAP's Current Strategies:

- Providing referrals to local transportation providers
- Offering the Individual Development Account program to help income-eligible working individuals earn $3 for every $1 of their earned wages to put towards the purchase of a vehicle to get to work (Note: there is a limit of $4,500 in matched dollars for up to $1,500 saved by these individuals)

Possible Future Strategies:

- Provide gas cards for individuals who earn them by attending TRI-CAP-hosted educational classes on an array of topics, including household budgeting, etc.

Accessible, Affordable 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, or ($1,314.67 per month).[lvi] This hefty price tag means that a household earning Indiana's median income of $72,386 annually would spend 21% of its pre-tax income on childcare.[lvii] 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.[lviii] Limited profit margins in childcare facilities also result in the underpayment of childcare workers, who earn a median annual salary of $32,050.[lix]

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,[lx] 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.

IN HOOSIERS' OWN WORDS

"Childcare is **too expensive** and salaries are **too low**."

"**Quality and affordable daycare options** here are very limited."

"Even though we have the vouchers, we only have one place that accepts them and there's a **waiting list years long** to get into it."

"There isn't enough child care. I have great grandkids that need a **good place to go while the parents are working** and it needs to be affordable."

"[I need] childcare that is affordable and reliable **so I can work a better-paying job** and have my children well looked after."

Table 11: Childcare Program Openings and Closures by County, January 2025 - April 2026

County	Programs Opened	Programs Closed	Net Change Programs	Net Change Capacity
Warrick	5	7	-2	-26
Pike	1	2	-1	-67
Dubois	4	10	-6	-202

Source: Brighter Futures Indiana. (2026). Program Openings and Closures.

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.[lxi] 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.[lxii] 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.[lxiii] Additionally, prioritizing childcare and its access across socioeconomic groupings has been associated with increased childhood health, achievement, and educational attainments, highlighting the ways in which childcare as a community good is ultimately manifested within broader social circles.[lxiv] These cumulative benefits from childcare and the resulting harms from its inaccessibility underscore the need to ensure childcare access remains attainable within Indiana.

TRI-CAP's Current Strategies:

- Providing full-day classroom instruction five days per week for 134 children enrolled in our Head Start Preschool program

Possible Future Strategies:

- If adequate, sustainable funding could be secured, we could offer preschool services to more children
- Our Head Start Preschool Director is part of a local nine-member committee called "Early Care and Education", which is working in many ways to expand access to high-quality, affordable early care and education for families throughout Dubois County. This group is also working with the Uplands Smart Start initiative

Additional Needs

In addition to TRI-CAP's top five needs (Figure 2), the sixth- through tenth-highest ranked needs are presented in the table below, along with illustrative quotes from TRI-CAP respondents.

Table 12: Additional Community Needs

Ranking	Community Need	Respondent Quote
6th	Good jobs with higher wages & benefits and/or opportunities to advance	"Better paying jobs, minimum wages have not gone up since 2005. That's 20 years. Everything has gone up in price but wages. Definitely not right for many people who work hard and can't afford basic needs."
7th	Household and personal needs	"Cheaper internet for seniors."
8th	Independent living assistance (tie)	"Medicaid wait lists for waivers are too long." "[The need for] independent living assistance is approaching me quickly."
9th	Senior citizen programs (tie)	"The world is changing so fast and everything is done on the Internet. If you don't know how to maneuver basic Internet functions you are left to struggle making appointments, banking, paying bills, checking on your SSI since it is mostly online now, filling out paperwork for insurance is all done online."
10th	Services for those with physical or mental disabilities	"There is nothing for disabled people that can't walk."

Civic and Digital 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 TRI-CAP's counties is presented alongside respondents' reflections regarding their participation in the voting process.

Table 13: Voter Registration and Turnout by County

County	Number of Registered Voters	Voter Turnout: November 2024
Dubois	30,676	71%
Pike	9,357	65%
Warrick	48,991	68%

Source: Indiana Secretary of State. (2024). 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=55), 12 (22%) indicated that they do not vote. Top reasons for not voting include:

Table 14: TRI-CAP Non-Voter Respondents' Reasons for Not Voting

Reason for Not Voting	Percent of Respondents[5]
It feels like my vote doesn't matter.	25%
I do not feel I know enough about the candidates.	42%
None of the candidates on my ballot seem to care about the issues I care about.	25%
I do not have time.	0%
I have a criminal record. *Of note, a criminal record should not prevent someone from voting in Indiana.*	8%
I do not have transportation to the polls.	8%

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%.

Digital Skills & Connectivity

Access to and the ability to navigate the online world are increasingly required to be successful in civic and community life. With 89% of Indiana's jobs estimated to require digital skills, these abilities have also become essential to gainful employment.[lxv]

Table 15. Lack of Computer and Internet Access in TRI-CAP's Service Area

	Total Households with No Computer	Total Households with No Internet Subscription
Dubois	1,297	2,271
Pike	453	778
Warrick	899	2,072

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

In the survey, 52 respondents answered an optional set of questions about digital access and skills. Of these respondents, 40% lacked a computer at home. The areas in which respondents most wanted to improve their skills included their ability to:

1. Find health and medical information
2. Apply for government services
3. Create a document in Microsoft Word or Google Documents
4. Access online banking or financial services
5. Attend a telehealth appointment

TRI-CAP's Current Strategies:

- Encouraging our clients to vote in their local elections
- Encouraging our TRI-CAP staff to participate in the Indiana Community Action Poverty Institute's annual 10-week "Get IN-VOLVED" series to learn more about legislative processes
- Hosting meetings with our elected officials and their staff members to keep them informed of TRI-CAP's needs

Possible Future Strategies:

- Request links for ballot information to share with our clients and/or information on how they can request their individual voting ballot from their respective County Clerk's office
- Host voter education seminars in our TRI-CAP offices to help our clients better understand their civic rights and responsibilities (e.g. a general educational overview of how our clients can more confidently participate in civic engagement beyond voting, such as earning money as a poll worker)
- Provide equipment and/or digital skills training to support connectivity

Community Resources

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

- Christian Resource Center
- Churches
- Department of Workforce Development
- Food banks
- Hope Center
- Reach for Youth
- St. Mary's
- St. Vincent de Paul
- Township Trustees

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

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

Family

- Resources to better meet basic needs, such as nutrition, housing, and transportation
- Connection to existing resources and training opportunities to obtain good jobs
- Wrap-around supports and education

Agency

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

Community

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

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 to address challenges facing Hoosiers. 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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