

Advancing Prosperity in Rural Indiana:

Seven priorities for creating thriving rural places, businesses, and families



Prepared for:



I N D I A N A
COMMUNITY ACTION
POVERTY INSTITUTE
Research and Public Policy

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Peregrine Strategies is a strategy consultancy specializing in research, policy, and advocacy for clients looking to build just and equitable economies. The firm is located in Durham, NC and works with organizations across the United States. More information is available at www.peregrine-strategies.com.



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About Us

Indiana Community Action Poverty Institute

The Institute is a program of the Indiana Community Action Association. The statewide association for the 22 Community Action Agencies that provide support to Hoosier families statewide. The Institute believes that when families are financially stable, they can achieve their full potential and better contribute to their communities. We understand that racial and economic inequities have contributed to economic insecurity for Hoosier families. And, we know that policy plays an important role in dismantling inequities and in building families' economic well-being.



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The Indiana Community Action Poverty Institute promotes public policies to help Hoosier families achieve financial well-being. We value, gather, and translate quantitative and qualitative data to communicate the opportunities and challenges that Hoosiers experience. We advance well-being by promoting evidence-based solutions and building coalitions to engage in direct and strategic conversations with policymakers and the public.

Introduction

Rural Indiana at a Crossroads

The rural and small-town way of life is worth fighting for. Hoosiers across rural Indiana deserve a state government that is committed to advancing shared prosperity in their communities. As the ravages of COVID-19 recede, these rural areas stand at a crossroads—they can suffer stagnation, decline, and the loss of people who make rural Indiana so special, or, with the right state laws and policies, they can become places that flourish, grow, and share prosperity broadly among the people who live there.

We wrote this report to help state leaders choose the right path for rural Indiana. Because rural residents themselves are the best spokespeople about the economic challenges and opportunities they face, we went to them and listened to their voices. Through focus groups and interviews with key stakeholders across rural Indiana, we talked with almost 30 people living and working in Indiana's 40 most rural counties—everyone from business leaders and elected officials to economic developers and financially vulnerable residents. These local connections were made possible by the 21 Community Action Agenciesⁱ in our network that serve the counties studied.

We also talked with rural researchers, reviewed policy reports, and analyzed data specific to the 40 rural counties included in this report (See Appendix). And listening to all these voices together, we heard a powerful story about the challenges and possibilities open to rural Hoosiers if state leaders choose the path of broadly shared prosperity across rural Indiana.

The Story of Rural Indiana

The story we heard goes something like this:

By the numbers, rural Indiana is largely similar to the rest of the state—unemployment, poverty, and household income in rural communities are not significantly different than in the rest of the state. Rural communities across Indiana have considerable strengths—innovative businesses, high quality of life, abundant natural resources, and a hard-working workforce. Unsurprisingly, surveys show that rich and poor alike love their rural communities.

Yet, these positive topline trends mask key vulnerabilities in the rural economy. As with small towns and rural areas across the Midwest, rural Indiana's economy is increasingly vulnerable to job loss, population decline, and shrinking prosperity, as educated young people leave for more opportunities in urban areas and low-paying service jobs replace good-paying manufacturing jobs. As the rural economy struggles, business vulnerability is also rising—automation, offshoring, and low educational attainment in the workforce threaten business competitiveness. This challenge is heightened by lack of critical industrial infrastructure, including broadband and insufficient quality housing stock to attract workers of all incomes.

As businesses become more vulnerable, the people who rely on those employers for their financial well-being are also increasingly vulnerable. It's becoming harder to find good jobs that pay enough to support their families, and even when those jobs are available, lack of affordable childcare and unreliable transportation make it harder to make it to work and keep those jobs. Tragically, hard work just isn't enough to get ahead anymore for too many struggling Hoosiers in rural communities.

• • • • **The story of rural Indiana is clear:**

• • • • **To boost the rural Hoosier economy and make rural businesses profitable, rural people need to thrive.**

ⁱ Community Action Agencies (CAA) are private nonprofit or public organizations that were created by the federal government in 1964 to combat poverty in geographically designated areas. The CAA network was established under the Economic Opportunity Act of 1964, which was signed by President Lyndon Johnson and declared an "unconditional War on Poverty." Status as a Community Action Agency is the result of an explicit designation by local or state government. A Community Action Agency has a tripartite board structure that is designated to promote the participation of the entire community in the reduction or elimination of poverty. Community Action Agencies seek to involve the community, including elected public officials, private sector representatives, and especially low-income residents in assessing local needs and attacking the causes and conditions of poverty.



A Prosperity Agenda for Rural Indiana

Our state government plays a critical role in helping rural Hoosiers thrive, and it needs to act now to enact laws and policies that support broadly shared prosperity across rural Indiana. This rural prosperity agenda is built on three mutually-supporting pillars:

- **Thriving Places:** vibrant communities where everyone is welcome, able to enjoy the rich quality of place that makes their communities unique, and can access the goods, services and amenities that make work, life and play possible. Thriving places have decent, affordable housing, and adequate transportation options to get rural Hoosiers from home to work and back again;
- **Thriving Businesses:** profitable private enterprises from small to large that have the financial and human capital needed to compete in the market they choose, from local to global. Thriving businesses have access to a workforce with the right skills and the hi-speed internet and broadband services needed to compete in the 21st century economy.
- **Thriving Families:** prosperous households with access to jobs that pay living wages and provide opportunities for growth, who earn enough to make ends meet, and have sufficient opportunity to raise healthy children in safe and nurturing communities. They have jobs that pay living wages, provide great benefits, and provide access to the quality, affordable childcare services they need to stay on the job.

Building communities with broadly shared prosperity doesn't happen by itself—it takes building and connecting all three of these pillars to ensure rural Indiana can thrive. Thriving places need profitable businesses, and businesses need flourishing families able to buy their products and work their jobs. And families won't thrive unless their communities are thriving, too, providing housing, transportation, and a welcoming environment for the people who want to live and work there.

In turn, building these pillars will require concrete action. These actions will have different importance for different communities; many of them build on each other, or are more impactful if done in concert with one another. For those reasons, these actions are not in a ranked priority order. The seven specific priorities that we recommend for achieving rural prosperity are:

- **Priority 1:** Provide residents with access to reliable, affordable transportation that connects them to essential goods, services, and jobs.
- **Priority 2:** Ensure all Hoosiers have access to high-quality, affordable housing.
- **Priority 3:** Provide businesses and their employees with access to high-quality and affordable broadband services in all rural communities
- **Priority 4:** Ensure businesses in rural Indiana have an adequate supply of appropriately skilled workers
- **Priority 5:** Welcome immigrants as the entrepreneurs and workforce of the future
- **Priority 6:** Provide workers in rural Indiana with access to good jobs with living wages
- **Priority 7:** Ensure rural Hoosier families have adequate access to high-quality and affordable childcare

Report Organization

This report begins with a detailed analysis of the rural Hoosier economy, before turning to a discussion of each Pillar and the seven strategies needed to achieve those goals. We conclude with policy recommendations for building broadly shared prosperity across rural Indiana. There is also a detailed explanation of our research methodology in the [Appendix](#).



The Story of Rural Indiana's Economy in 12 Charts

In many ways, the economy in rural Indiana remains strong—its performance is largely similar to, and sometimes even better than, the rest of the state. At the same time, however, these promising topline trends also mask key challenges in the state's rural economy—especially for rural employers and financially vulnerable Hoosiers. The good news is that the right laws and policies can build on the deep reservoir of economic assets that already exist in rural places and help these communities overcome these challenges.

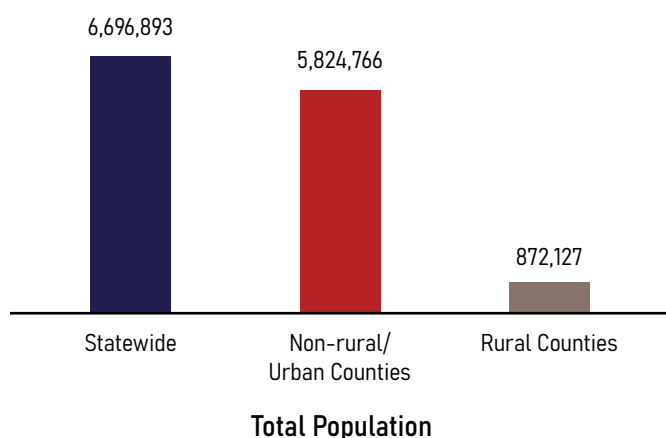
Rural Indiana is Positioned for Economic Prosperity

The story of rural Indiana's economy starts with its people. Indiana is a large state—the nation's 17th in total population—and it contains a wide array of communities, from large urban areas to small towns and rural communities. The 40 counties we classify as “rural” counties are home to nearly 900,000 Hoosiers, accounting for 13 percent of the state's residents.

By most high-level economic measures, rural Indiana performs quite well. For example, rural counties in Indiana can claim:

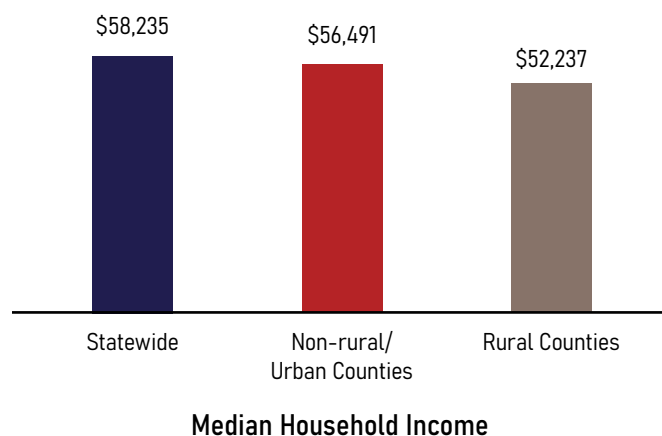
- Median household income (\$52,237) that is only slightly lower than in urban/non-rural Indiana (\$56,491);
- A slightly lower unemployment rate in rural counties (2.3 percent) than in the state as a whole (2.5 percent), as of May 2022; and
- A rural poverty rate for BIPOC¹ families that is lower than BIPOC poverty in urban areas. It is worth noting, however, that the poverty rate for BIPOC families is still twice as high as the poverty rate for white families in rural Indiana.

Figure 1. One out of six Hoosiers live in rural communities



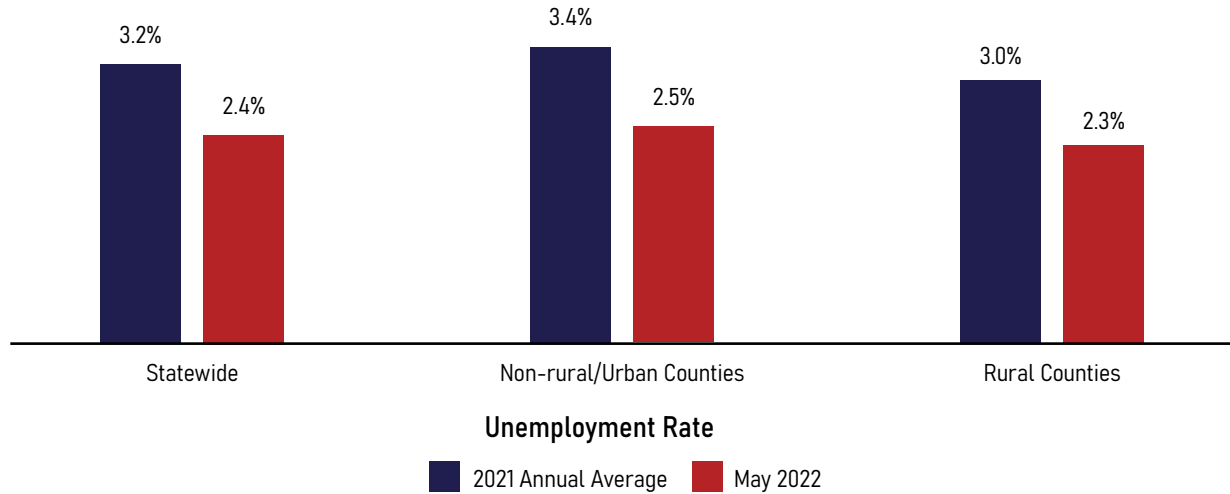
Source: 2016–2020 American Community Survey, U.S. Census Bureau, Table B01003

Figure 2. Rural households earn slightly lower incomes than urban households



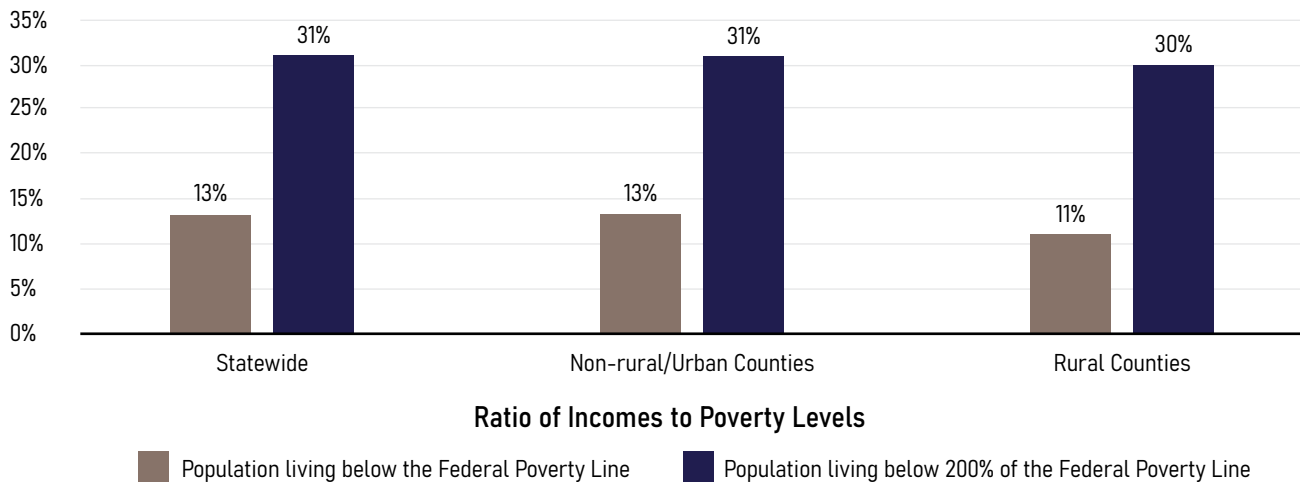
Source: 2016–2020 American Community Survey, U.S. Census Bureau, Table B19013

Figure 3. Rural communities had lower unemployment than urban areas in 2021, but recent UI rates show the rural advantage narrowing.



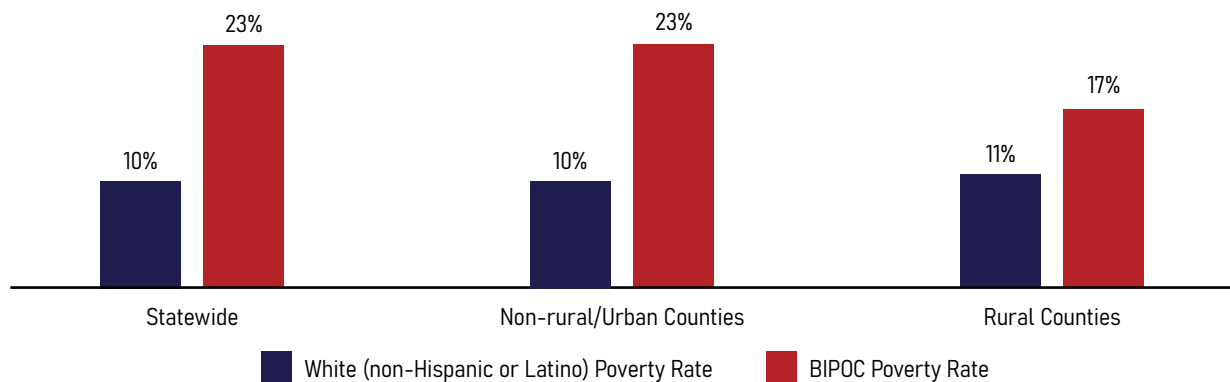
Source: Local Area Unemployment Statistics (LAUS), Bureau of Labor Statistics, 2021 Annual Average and May 2022

Figure 4. Rural Counties have slightly lower rates of people living below the Federal Poverty Guidelines, but about the same rate of people who aren't earning enough to meet basic needs.



Source: 2016-2020 American Community Survey, U.S. Census Bureau, Table C17002

Figure 5. BIPOC families have higher poverty rates than white families in rural Indiana, although lower than BIPOC families in urban areas



Source: 2016-2020 American Community Survey, U.S. Census Bureau, Table S1701

These overall numbers echo the findings of a recent Urban Institute study which found that virtually all of Indiana's rural counties fell into one of the study's two categories most identified with a solid economy when compared to similar rural counties across the country. These well-positioned counties were either classified as **High-employment agriculture areas**, which have the highest labor participation rates and perform well on health insurance coverage, and **Accessible energy-rich hubs**, which are strong in financial capital and infrastructure and have the second-best access to broadband.²

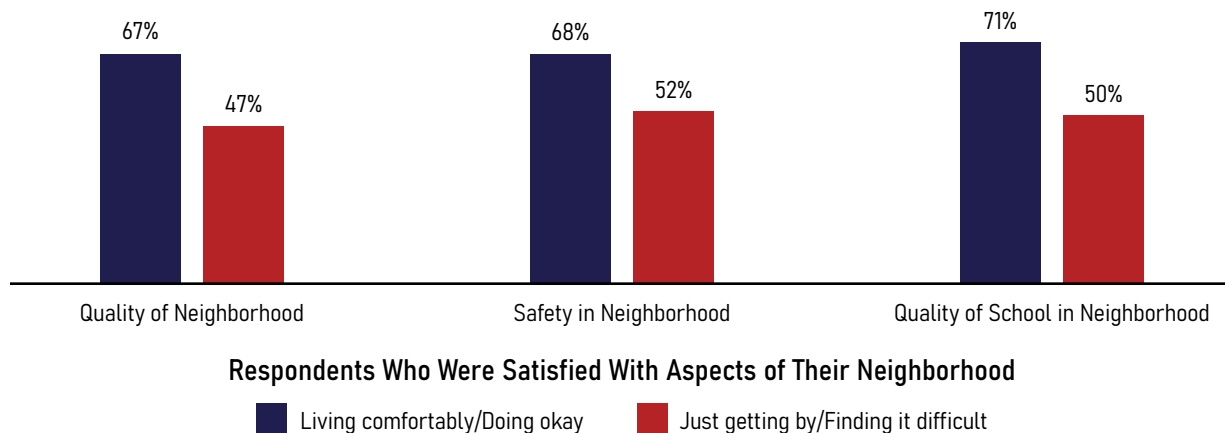
Rural Indiana has considerable quality of place — whether rich or poor, most rural residents like their communities

A lot of this success is due to the abundant assets in rural Hoosier communities—from natural resources to a strong base of experienced manufacturing workers, and perhaps most importantly, great quality of life: rural Hoosiers love their communities. Specifically, our interviews revealed a wealth of detail about what makes Indiana's rural communities so attractive as places to live and work:

- Low unemployment
- Affordable housing
- Good schools
- Attractive quality of life
- Cultural values of hard work and thrift
- Beautiful natural amenities and outdoor recreation opportunities
- Safety

Moreover, rural Hoosiers express a very strong satisfaction for the “quality of place” in their communities. More than two-thirds of financially well-off rural Hoosiers reported being satisfied with the safety, schools, and overall quality of their neighborhoods. More than half of financially vulnerable Hoosiers feel the same, according to our survey results (see Figure 6). This reinforces the message we heard over and over again—rural Hoosiers love their communities and want to stay there.

Figure 6. Rural Hoosiers are satisfied with their neighborhoods

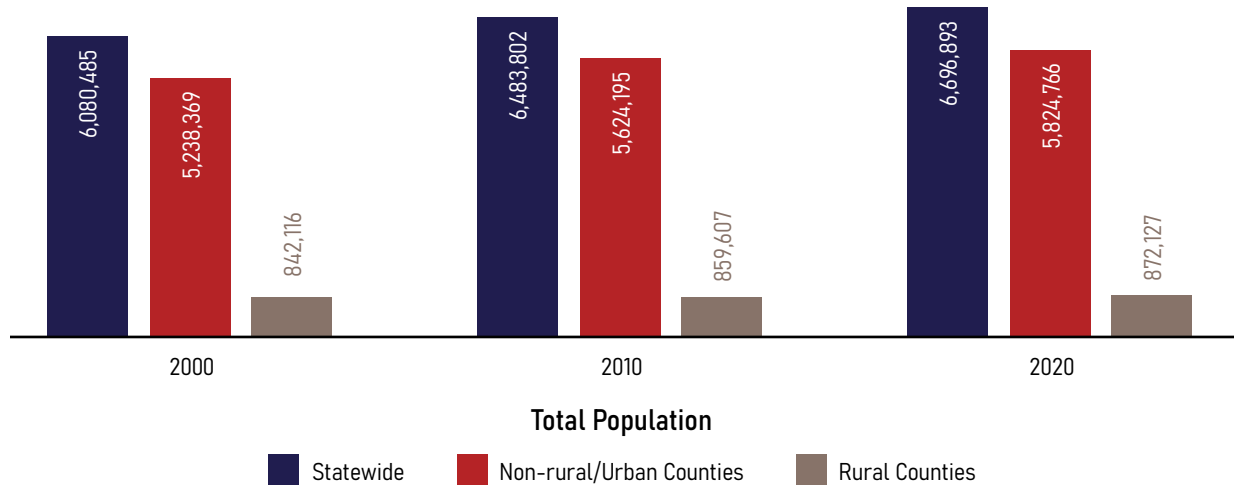


Source: INCAA Survey

But upon closer view, rural Indiana's economy is (and continues to be) vulnerable to job loss and shrinking prosperity.

Yet, this strong performance on overall metrics of economic success conceals some underlying weaknesses. First, one out of every three rural Hoosiers travel outside of their communities to urban centers to find work. This is a troublingly high number, and it suggests first that rural workers can't find jobs they want at the wages they need or have the right skills for in rural places. It also suggests that the low unemployment rates and competitive household income levels in rural counties may be due in large part to the strong job markets in the state's urban areas—in effect, urban Indiana may be propping up the economy in rural Indiana. A second major underlying weakness involves rural population trends—while Indiana's urban cities have experienced robust population growth of about half a million people from 2000 to 2020, rural population has remained stagnant or, in many counties, actually declined (see Figure 7). The numbers reinforce the story we heard repeatedly in interviews—many rural areas are experiencing significant “brain drain,” as the next generation of rural Hoosiers leave their rural places to find better-paying work in the suburbs and cities.

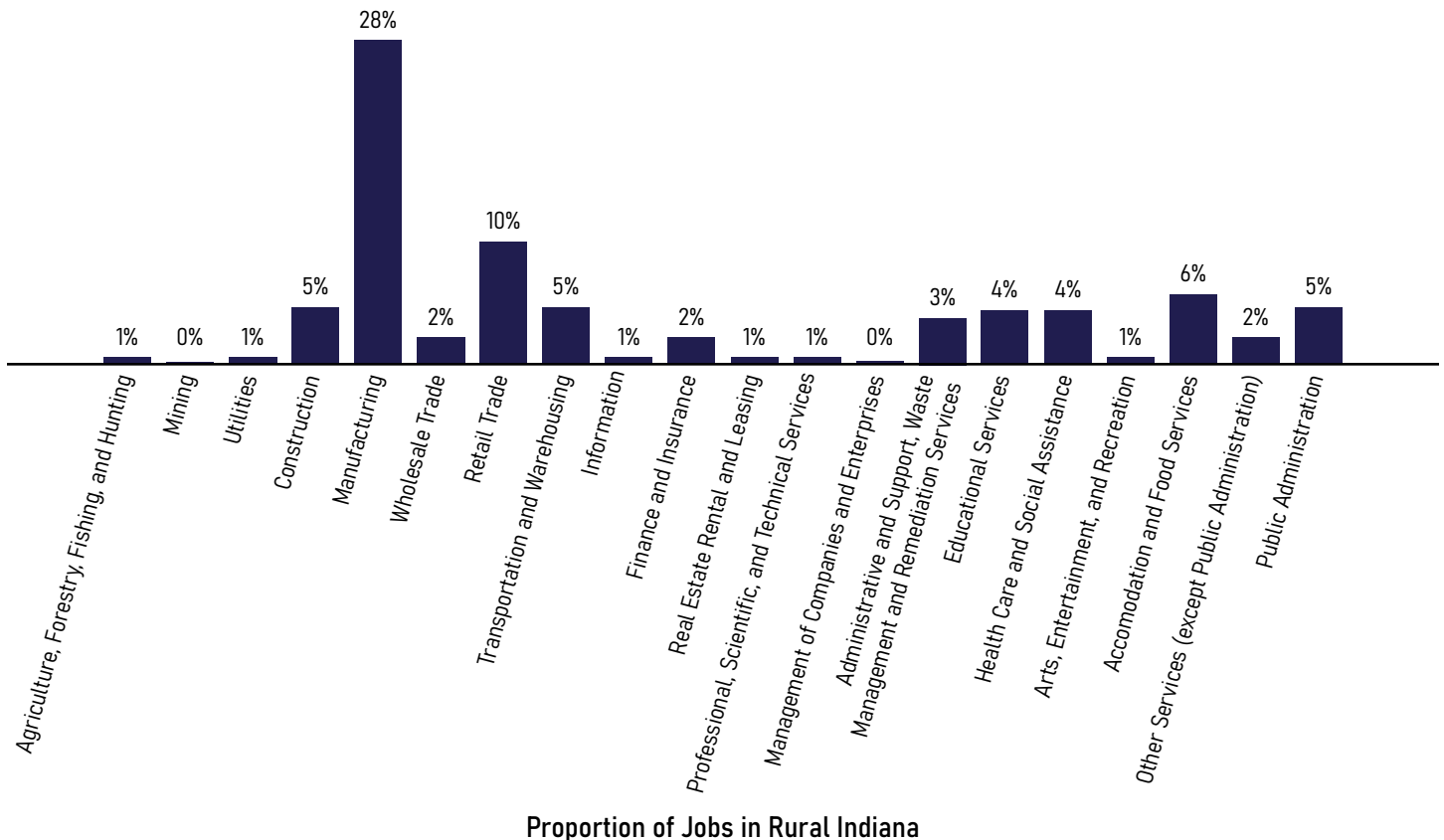
Figure 7. Rural Indiana population remains stagnant



Source: 2000 and 2010 Decennial Censuses; and 2016-2020 American Community Survey, U.S. Census Bureau

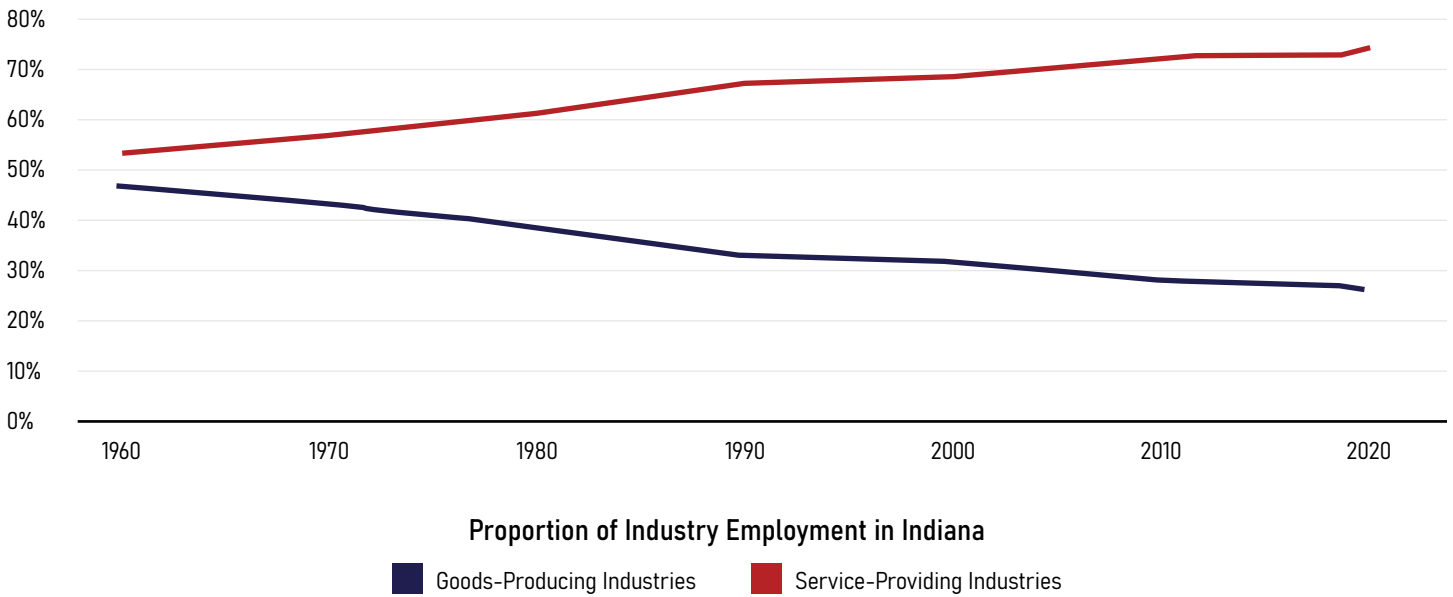
Similarly, digging beneath the overall data on employment and income reveals a more nuanced and more challenging picture about the health of the economy in rural Indiana. Most importantly, manufacturing remains the largest source of jobs in rural Indiana, employing almost a third of the rural workforce (see Figure 8). While this is good news in the short term for rural workers, since manufacturing tends to pay better wages than jobs in other sectors, the long-term trends are more concerning. First, manufacturing jobs have declined steadily throughout the entire state for decades, a trend that shows no sign of abating in rural communities. This means rural workers are in the precarious position of depending for their livelihoods on a sector that is steadily vanishing. This is part of a long-term transformation in the national economy, where service jobs have replaced production jobs over the past 60 years (see Figure 9).

Figure 8. Manufacturing still employs the largest share of rural Indiana workers



Source: Quarterly Census of Employment and Wages, Bureau of Labor Statistics, Q4 2020

Figure 9. Service jobs replace goods-producing jobs since 1960

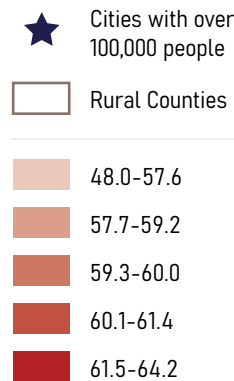


Source: 1960, 1970, 1980, 1990, and 2000 Decennial Censuses; 2008–2012 and 2016–2020 American Community Survey, U.S. Census Bureau

The same historical trends are also placing existing manufacturing jobs at risk. Statewide estimates from Ball State University’s Center for Business and Economic Research (CBER) and Rural Policy Research Institute suggest that the entire state, and particularly rural Indiana, continue to be at risk of job loss due to automation. According to Ball State’s estimates, 11 of the 17 Indiana counties most at risk of automation are in rural Indiana. On the other hand, only 4 of the 19 counties with the lowest automation risk are in rural Indiana.

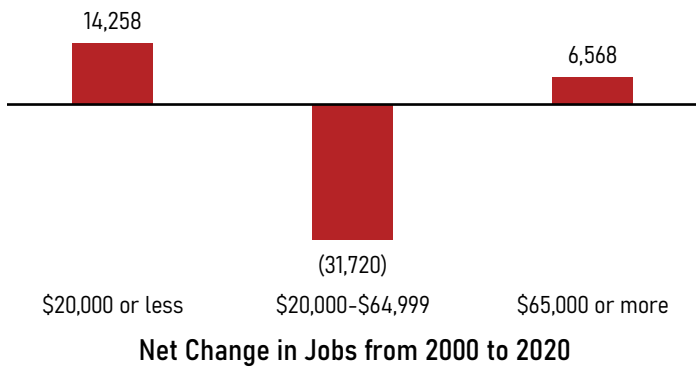
As a result of this transformation, the second and third largest employment sectors in rural Indiana are now retail trade (10 percent of rural jobs) and accommodations and food service (6 percent)—sectors dominated by ultra-low-wage jobs (see Figure 80). This changing mix of jobs has also resulted in changes in earnings. As one regional economic development expert put it: “The transition from manufacturing to services created too many low-wage jobs.” Indeed, over the last two decades, more than 30,000 middle-wage jobs were lost across Indiana. Many of these jobs did not require significant education or training, and they were replaced on the bottom end by low-wage jobs and the high-end by jobs that paid significantly more but required expensive educational attainment (see Figure 11).

Figure 10. Automation Risk Index by County in Indiana



Source: Center for Business and Economic Research (CBER) and the Rural Policy Institute’s Center for State Policy at Ball State University

Figure 11.



As businesses in rural Indiana become more vulnerable, the people who rely on those businesses for their financial well-being are also increasingly vulnerable.

Source: Quarterly Census of Employment and Wages, Bureau of Labor Statistics

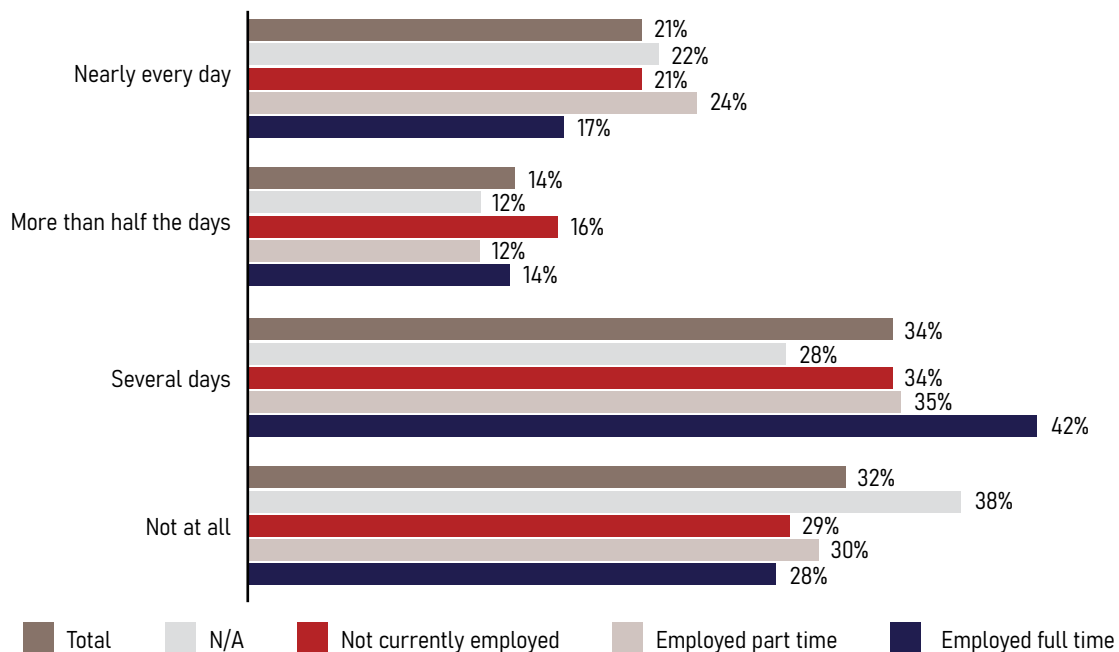
Thanks to these changes in the rural economy, hard work isn't always enough anymore to provide people with middle class financial security. As one leader of a faith-based organization in rural eastern Indiana noted, "the result is that "we have an 'upper society' and a lot of money, but a lot more poor people than ever." To be clear, this growth in poor people didn't happen because more rural people got lazy or stopped working, it's the result of a massive economic transformation affecting the entire American economy that eliminated the kinds of jobs that working families depended on to earn a living and replaced them with jobs that paid significantly less. Rural Hoosiers didn't stop working hard, hard work stopped paying off.

Rural residents experience this first-hand. After decades of manufacturing job loss, 62 percent of our low-income survey respondents said that good jobs were needed "very much" in their rural community, and that without them, too many people's lives are dominated by significant economic hardship and financial vulnerability.

- 51 percent of respondents working full-time and 62 percent of respondents working part-time indicated that they wouldn't be able to pay for an emergency expense, if one were to occur.
- 58 percent of respondents working full-time and 63.1 percent working part-time do not have a savings account.
- 70 percent of respondents working full-time and 87.9 percent working part-time do not have a retirement account.
- 31 percent of those employed part-time and 36.7 percent employed full-time are behind on medical debt.

And when work doesn't pay, this level of financial vulnerability takes a mental toll on individuals and families, as seen in Figure 12. In total, almost three-quarters of low-income survey respondents who work full-time said that they cannot control worrying either several days, more than half of their days, or nearly every day.

Figure 12. Financial vulnerability creates significant mental stress.



In the past month, Proportion of Respondents That had Been Bothered by Not Being Able to Stop or Control Worrying (By Employment Status)

Source: INCAA Survey



Advancing Rural Prosperity: Three Pillars for Action

Indiana's rural communities are home to a sizable portion of the state's population and possess unique natural beauty, charming small towns, and desirable quality of place. While the population in rural Indiana has been stagnant for the last several decades, these communities are the places where more than 1 million Hoosiers live, work, and play. Yet, due to a changing global economy, rural Indiana's economy is increasingly vulnerable to job loss, population decline, and shrinking prosperity.

Traditional American values suggest that residents should be able to thrive in urban and rural Indiana alike. But perhaps more importantly, ensuring broadly shared prosperity in Indiana's rural communities benefits the entire state. When Indiana's rural communities prosper, local residents have more opportunity, can set down roots and grow families supported by living wage jobs, and in turn, their children are more likely to stay (or return) as adults. What's more, rural prosperity means that local consumers support strong local businesses that can compete successfully, grow, and create jobs. Finally, rural prosperity means a sufficient tax base to support local government and enable key public investments in schools, roads and amenities.

One important tool for helping businesses and individuals thrive is public policy. By taking action to enact or modify important laws or rules, state policymakers can strengthen local economies and support broadly shared prosperity across rural Indiana. In the section that follows, we present three pillars for advancing rural prosperity:

- **Thriving Places**—communities in which all are welcome, can enjoy the rich quality of place that makes their communities unique, and have access to the goods, services and amenities that make work, life and play possible.
- **Thriving Businesses**—private enterprises from small to large that have the financial and human capital needed to compete in the markets they choose, from local to global.
- **Thriving Families**—households that have access to jobs that pay living wages and provide opportunities for growth, achieve financial security through work, and have the opportunity to raise healthy children in safe and nurturing communities.

Within each of these pillars, we identify key priorities for action and important policy options to consider for advancing prosperity in rural Indiana.

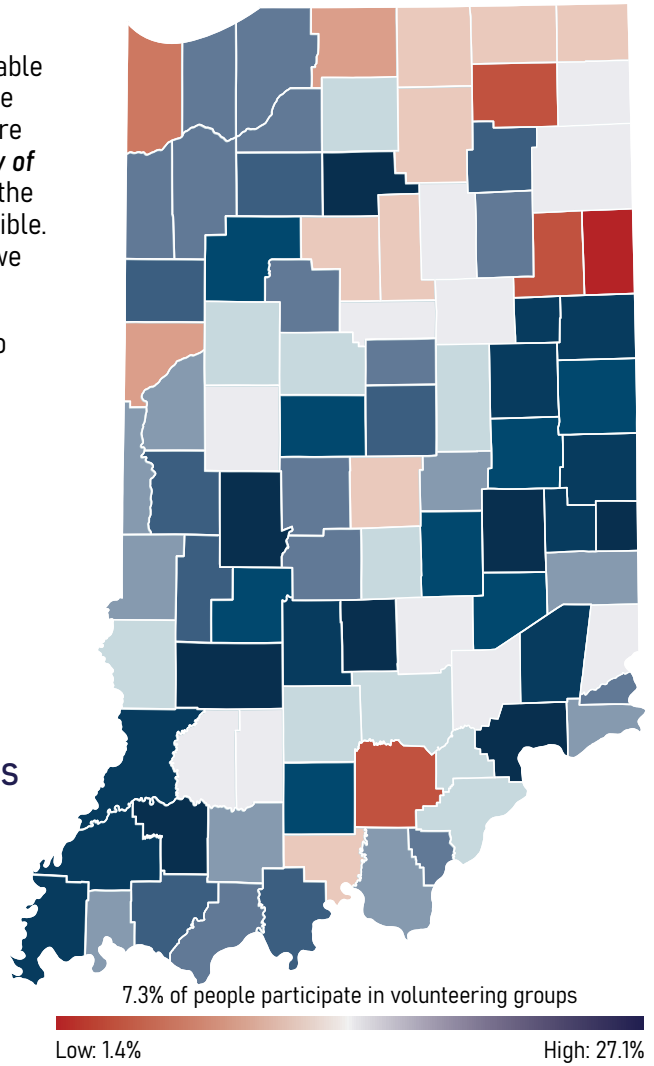
Pillar 1: Thriving Places

Rural Hoosiers love their communities and value what they as strong “quality of place.” Even among the most financially vulnerable members of rural communities, a large majority of residents were satisfied with their neighborhoods and schools. Thriving places are communities in which all are welcome, can enjoy the rich “*quality of place*” that makes their communities unique, and have access to the goods, services and amenities that make work, life and play possible. To maintain and strengthen the quality of place in rural Indiana, we have identified three priorities:

- Rural communities provide their residents with access to reliable, affordable transportation that connects them to essential goods, services, and jobs.
- Rural communities ensure all Hoosiers have access to high-quality, affordable housing.
- Rural areas fully integrate immigrant residents into their communities.

Priority #1 – Rural communities provide their residents with access to reliable, affordable transportation that connects them to essential goods, services, and jobs

One of the benefits of living in rural communities is the feeling of open space and being surrounded by natural beauty. Yet, living in rural communities also means that it can be harder to get to places for work, play and needed services. Among the rural leaders we interviewed, transportation was the third most frequently mentioned challenge for rural residents. As one focus group participant put it: “There would be plenty of jobs here for us. Unfortunately, there is absolutely no form of transportation to any of those jobs.”



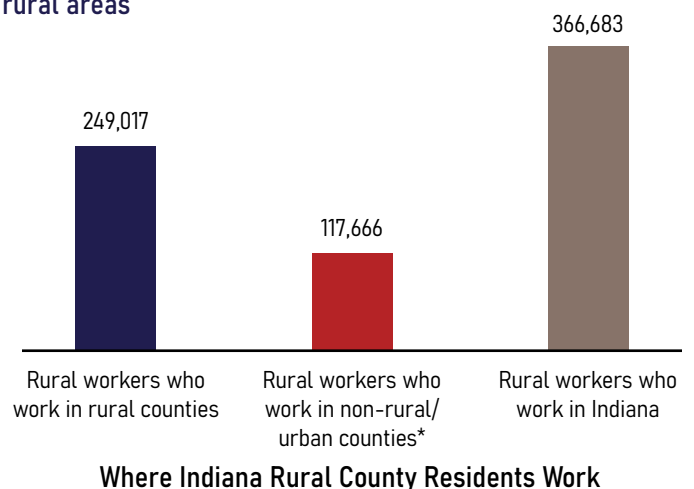
Source: Social Capital Atlas, Opportunity Insights, 2022

What we heard about transportation in rural Indiana

Traveling outside of one’s home county to seek employment and greater economic opportunity has been and still is a way of life for many rural Hoosiers.

Most of Indiana’s rural counties are distant, but not remote—compared to states with more isolated rural areas and populations, most rural communities in Indiana are located relatively close to urban centers or regional markets. As a result, for generations, many residents in rural Indiana have traveled to the city for work.³ In fact, almost one-third of Indiana workers who live in rural counties work in non-rural counties (see Figure 13). Doing so allows rural workers to access a wider range of and often better job opportunities, but also comes at a cost in terms of time and resources to travel outside one’s home county for work.

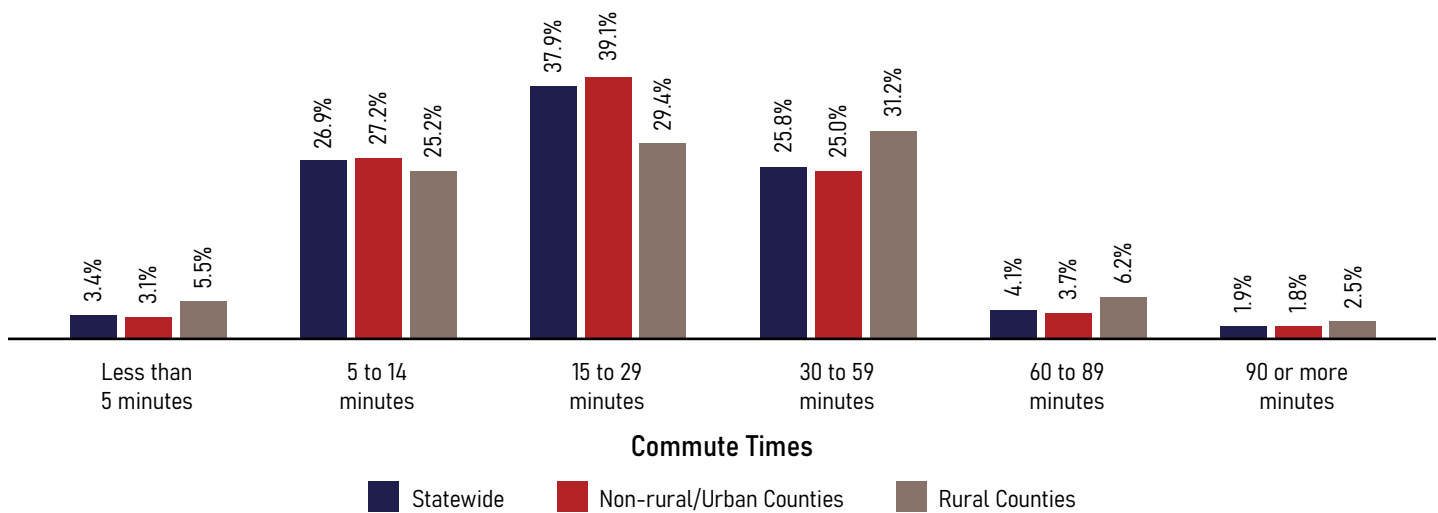
Figure 13. One-Third of all rural Hoosiers work outside rural areas



Source: OnTheMap, U.S. Census Bureau, 2018.

With a changing economy in rural communities and the loss of good jobs in traditional industries, such as manufacturing, rural workers are having to look harder and commute farther to find good job opportunities. In 2019, most workers in rural Indiana counties had longer commute times than workers in urban counties (see Figure 14). For example, 6.2 percent of workers in rural Indiana reported particularly long commute times from 60–89 minutes (compared to 3.7 percent in non-rural counties) and almost a third reported long commute times from 30–59 minutes (compared to approximately 25 percent in non-rural counties).

Figure 14.



Source: 2016–2020 American Community Survey, U.S. Census Bureau, Table B08303

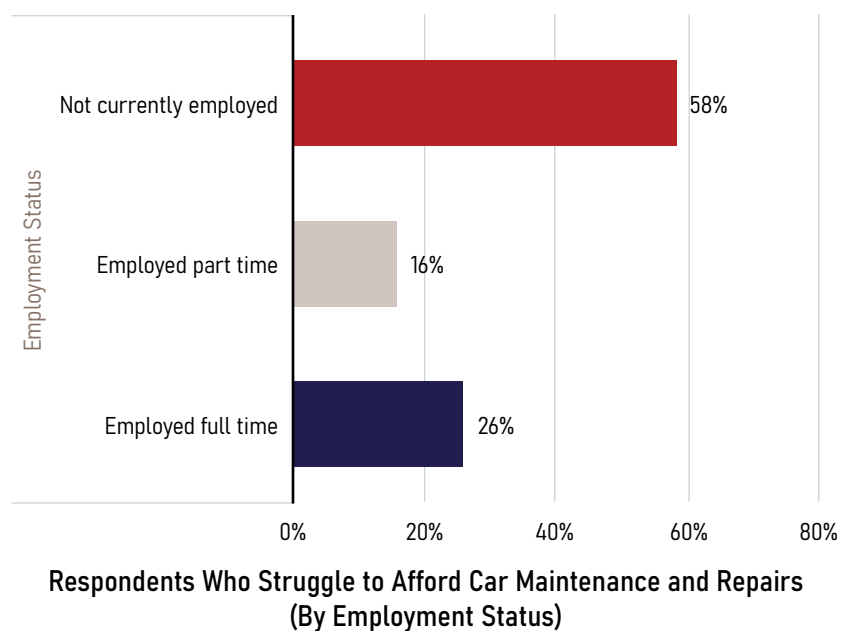
For the vast majority of Hoosiers, including those that live in rural counties, commuting means traveling by car.

Commuters across Indiana are heavily dependent on cars to get to work. According to the Bureau of Transportation Statistics at the U.S. Department of Transportation,⁴ more than 90 percent of Hoosiers get to work by either driving alone or in a carpool (compared to roughly 85 percent nationwide). This is a function of Indiana’s legacy as a rural state, but it’s also a function of public policy. In 2017, for example, Indiana spent almost 25 times more on highways (\$1.2 billion) than on transit (\$50 million).⁵ Due to concerns about carbon emissions and climate change, long-term solutions for increasing the mobility of rural residents likely will require greater investments in transit. In the short-term, however, solutions to rural transportation challenges must involve ways to make automobile transportation more efficient, affordable and sustainable.

For the most financially vulnerable residents in Indiana’s rural communities, having a car is not the main issue—it’s having a reliable car that can be affordably maintained and operated.

Since public transportation is very limited in Indiana, getting around by car is a necessity for residents in rural counties—both rich and poor alike. The vast majority (82 percent) of low-income rural survey respondents reported that they have access to an automobile, but almost one-third of these respondents struggle to afford repairs. In addition, more than one in four rural respondents who reported that they struggle to afford car repairs are either working full- or part-time (see Figure 15). Almost 60 percent of unemployed survey respondents report struggling to pay for car repairs—a clear barrier that keeps rural jobless Hoosiers from getting and keeping a job.

Figure 15. One in four rural Hoosiers who have jobs struggle to afford car repairs



Source: INCAA Survey

Car repairs are not the only transportation barrier for financially vulnerable Hoosiers. Almost one in four rural respondents who reported struggling to afford gas are working either full- or part-time. As one senior staffer at a human service agency in western Indiana put it: "...since there's no public transportation, and you have to rely on your own, once you run into those types of issues (i.e., car trouble), then anytime you don't have reliable transportation yourself, then you're not going to get to work."

What can be done to improve rural transportation access

Rural Hoosiers need affordable, accessible transportation options, and despite long distances and limited population density, there are a range of workable transportation strategies policy makers can consider. To ensure that residents in rural communities are able to connect to essential goods, services and jobs, policymakers in Indiana should follow four key principles in exploring policy options. First, policymakers should lay the groundwork for long-term solutions, but prioritize policy solutions that meet the immediate needs of rural residents. For both efficiency and sustainability reasons, policymakers need to shift the allocation of transportation resources from cars to transit over the long-haul. However, given the leading role that cars play as the primary transit option for most rural residents, short-term transportation solutions will need to rely on models that utilize cars in more affordable and efficient ways.

Second, policymakers should prioritize flexible – not one-size-fits-all -- solutions. Even in Indiana, rural places are not all the same. One-size-fits-all solutions won't meet the variety of transportation challenges in different communities across rural Indiana. What's needed is a larger variety of flexible models. Third, policymakers should encourage nodes of activity to improve efficiency. Taking advantage of partnerships and wise land-use to co-locate goods and services, and even employment centers, will make transportation expenditures go further and will make it easier for rural residents to reach multiple destinations at once.

Finally, policymakers should seek solutions that connect people to regional transportation networks. A large proportion of rural residents travel outside of their home county in search of jobs. Smart transportation solutions do not mean that a single provider must provide a "complete" trip for rural commuters. Rather, what's needed are so-called "connector" or "feeder" services to connect rural commuters to key regional networks that provide access to urban centers.

With these principles in mind, policymakers in Indiana should consider investments in the following strategies for expanding transportation options for rural residents:⁶

- **Expanding investments in creative car-based transportation approaches.** With 90 percent of Hoosiers getting to work by car, expanding access to transportation options in rural communities must begin with investments in more affordable and efficient ways of traveling by car. Options for making better use of automobiles to expand mobility choices for rural Hoosiers include ridesharing and so-called "volunteer-models." **Ridesharing approaches** include carpooling or vanpooling (when passenger trips are combined for passengers with a common destination) and vehicle sharing (when one or more organizations operate the same vehicle during different periods of time). **Volunteer models** operate much more like the online applications, Lyft and Uber, and use a volunteer's auto to provide rides for rural residents to access employment, medical appointments, shopping or social events. Volunteer drivers may either volunteer their services or be reimbursed at a standard rate for mileage and gas (or even "bank" their rides or mileage to use themselves for rides at a later date). For example, the Center for Independent Living in Western Wisconsin operates a volunteer driver program that operates over an 18-county area and can be accessed via a call center.
- Importantly, one way to make these kinds of vehicle-based models more accessible to low-income residents is to invest in **vouchers** that eligible riders can exchange for rides. Another way to expand access to vehicle-based models (or other transit options) is by investing in **trained "mobility coordinators"** to remove the burden of navigating different transportation systems and/or options and help riders to comprehend better the transportation options available in their area. The Center for Independent Living in Western Wisconsin is an example of this approach. Their New Freedom Transportation Program employs trained transportation specialists to help riders request services or obtain referrals.
- **Pursuing electric vehicle innovations.** Promoting more affordable and efficient use of automobiles and other existing transportation options in rural Indiana is a practical strategy for addressing transportation challenges in the present. However, this will have limited impact on the long-term challenge of climate change brought on by carbon emissions. One way to make vehicle travel more sustainable is by encouraging the transition to electric vehicles (EVs). The federal Infrastructure Investment and Jobs Act that recently passed Congress includes \$7.5 billion for EV infrastructure. Moreover, private automakers, such as Ford Motor Company, are making multi-billion dollar investments in electrification to drive the adoption of electric vehicles.

Policymakers in Indiana can augment these major public and private investments in EVs in two ways. First, they can invest in **charging stations** in public areas, such as shopping centers, schools and libraries; and second, they can implement **EV legislation**, like New Jersey's Electric Vehicle Law, that provides rebates for the sale and/or lease of EVs, mandates and invests in the expansion of EV charging stations at strategic locations and requires the transition of bus fleets and school buses from diesel to electric.⁷

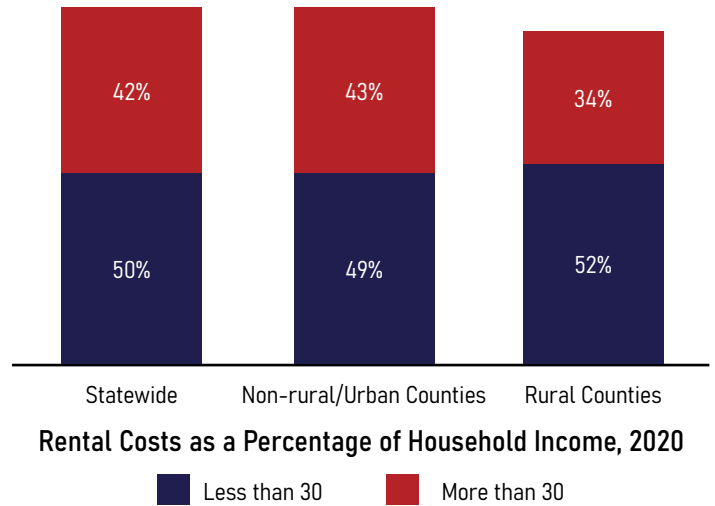
Priority #2 – Rural communities ensure all Hoosiers have access to high-quality, affordable housing

Shelter is a basic human need. Traditionally, one of the benefits of living in rural communities has been a lower overall cost of living, including housing. In recent years, however, the cost of housing has gone up in many rural places, particularly those in close proximity to fast-growing urban areas.

What we heard about housing in rural Indiana

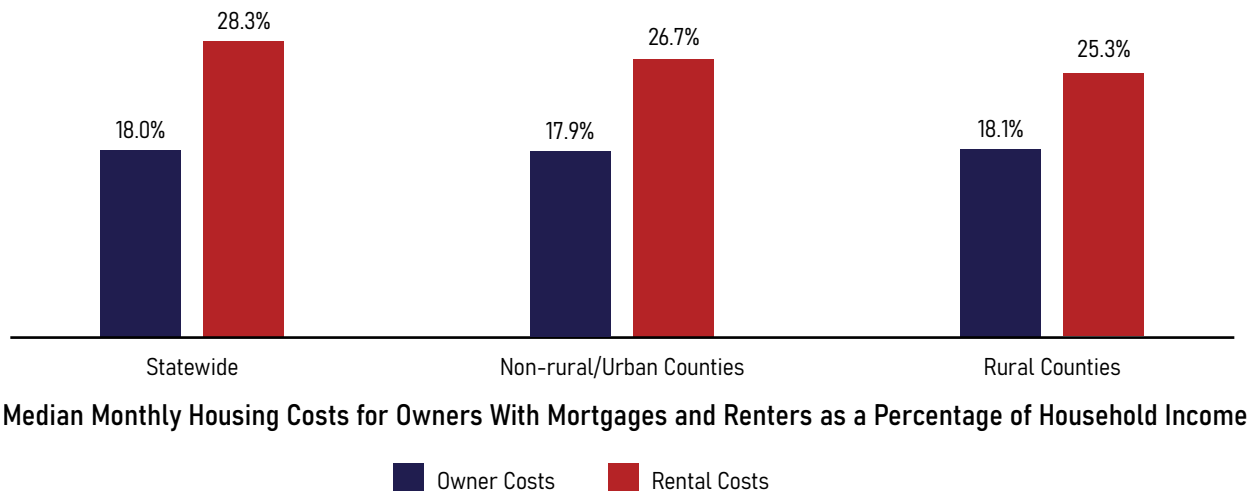
Housing is broadly affordable to many rural Hoosiers, yet costs remain too high for many of the most financially vulnerable residents in their communities. As with other indicators of economic progress in Indiana, on the surface, housing costs look better in rural areas than in urban—as 34 percent of renters in rural areas are housing-cost burdened (e.g., they pay more than 30 percent of their income in rent/mortgage) compared to almost half of urban residents. Yet more than a third of renters is still a lot of people who find their housing costs so high it affects their ability to make ends meet. (see Figure 16). Moreover, while rents appear fairly comparable between urban and rural communities when taking into account a family’s income (see Figure 17), almost a third of low-income survey respondents reported lack of satisfaction with their housing costs—including one out of every ten respondents who said they were largely living comfortable otherwise see Figure 18). Taken together, these housing trends are consistent with the broader economic story in rural Indiana: a majority of rural Hoosiers appear to be doing well—they report high satisfaction and low rents—but the overall trends are masking the significant housing burdens facing the most vulnerable in their communities, which turn out to be a greater share of the population than might originally seem the case.

Figure 16. Fewer rural renters face high rent compared to those in non-rural counties



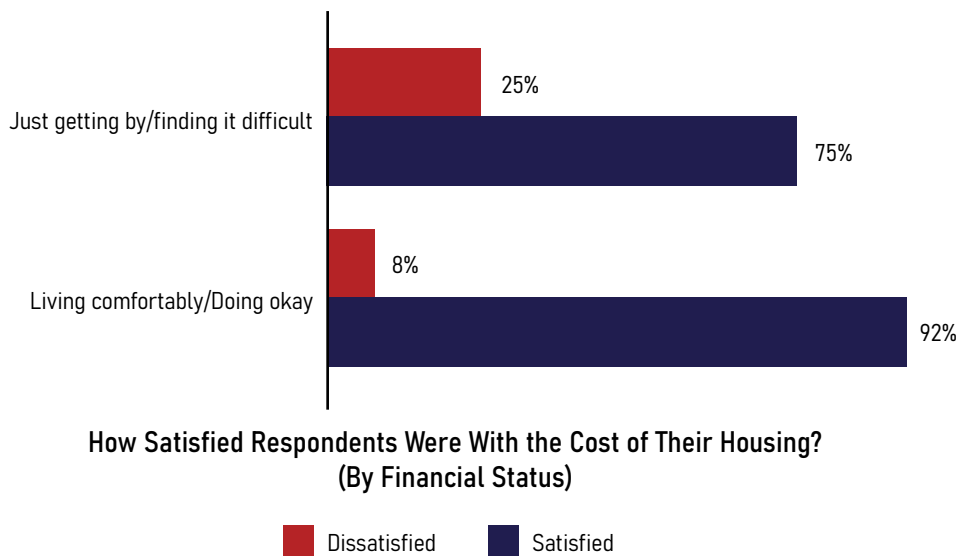
Source: 2016–2020 American Community Survey, U.S. Census Bureau, Table B25070
* Does not equal 100% as rent for some respondents could not be computed.

Figure 17. Rental costs are lower in rural Indiana than in the state’s urban areas



Source: 2016–2020 American Community Survey, U.S. Census Bureau, Tables B25071 & B25092

Figure 18. Large majorities of comfortable and struggling families alike report satisfaction with their housing costs



Source: INCAA Survey

A second major housing challenge is a shortage of quality housing stock in rural Indiana, which has largely resulted from market forces. The *quality* of available housing stock clearly presents a challenge to working families in rural Indiana. A joint report between OCRA and Purdue University’s Center for Regional Development put it this way: “As Indiana communities seek to position themselves to achieve long-term vitality, one of the issues that emerges time and time again as a major barrier to economic growth is the limited availability of a diverse stock of decent housing, especially in smaller populated areas of the state.”⁸ According to the National Low-Income Housing Center’s most recent report “The Gap,” there are only 49 affordable and available units per 100 extremely low-income households in the 40 counties included in this report. The gap in affordable housing was better for very low-income households, but still there was a gap, with 85 affordable and available units per 100 very low-income households across Indiana’s rural and mostly rural counties.

Regional economic developers and elected officials all told similar stories about rural housing—the existing stock of housing in most rural areas are more than 40 years old (sometimes much older), and as a result are experiencing significant deterioration. Many of these older homes are increasingly unsafe, with hazardous materials like asbestos or lead paint, or are becoming structurally unsound as walls, ceilings, and floors continue to deteriorate. And even where safety is less of a concern, older homes tend to become less and less energy efficient over time, contributing to rising heating costs for residents.

Unfortunately, market forces are driving this shortage of quality housing, according to our stakeholder interviews: the construction costs associated with renovating existing homes or building new homes far outpace the income housing developers can earn from renting or selling these homes to rural residents once construction is completed. In effect, developers cannot build enough homes at scale because there are not enough people to rent or buy them at a cost that will allow them to turn a profit, given construction costs. As a result, real estate developers face significant challenges turning a profit in rural Indiana, which in turn limits their ability to build more housing. Housing in rural Indiana provides a clear example of market failure—by itself, the private housing market is unable to provide adequate housing to enough of the residents in rural Indiana at a cost that businesses can afford to provide it and residents can afford to buy it.

Absent some kind of public intervention, this challenge will continue to hold back rural families and the businesses who want to attract workers—especially high-income managers and executives—to staff their rural facilities.⁹

What can be done to improve housing affordability and quality in rural Indiana

In the 2022 session of the Indiana General Assembly, a bill was passed to enact a state-level Affordable Housing Tax Credit and created a task-force to study and make recommendations to promote and increase affordable housing in Indiana. To build upon this progress and to meet the needs of local residents and to improve the potential for economic growth, rural communities need the capacity to offer a wider range of decent housing options. To accomplish this, policymakers in Indiana should invest in two key strategies for expanding housing options:

- **Increasing the supply of high-quality, affordable housing by providing publicly-funded investment and regulatory incentives for private real estate developers to build more market-rate housing.** This can involve several options, including:
 - **Enforce habitability standards - including repair and deduct.** Hoosier tenants do not currently have a timely, viable option to address health risks in their rental unit caused by deferred maintenance or other negligence by a landlord. Given these circumstances arise more frequently between low-income tenants and their landlords, mechanisms that allow tenants to make necessary, essential repairs when a landlord does not take action and deduct those repairs from their rent payment would improve habitability standards.¹⁰
 - Inclusionary Zoning is a popular tool for getting the private market to subsidize affordable housing. A growing number of cities, counties, and even a couple of states have made inclusionary zoning part of their strategy to improve affordable housing access, though it is not the whole solution. There are a range of changes that policymakers could pursue:
 1. Making land-use and zoning decisions that promote mixed-use communities with affordable and equitable options for both housing and transportation.
 2. Using inclusionary zoning to require developers to set aside some units for people with low and moderate incomes, and using any other zoning tools possible to promote the construction of high-quality affordable housing. These could include affordable housing districts and density bonuses.
 3. Changing local zoning regulations to permit the development and location of accessory dwelling units, manufactured homes, multifamily projects, shared housing, and other missing middle housing options, consistent with appropriate planning practices and fair housing laws.
 - At the federal level, **Congress should expand Section 515 and the national Housing Trust Fund** to build affordable rental properties for the most vulnerable in our rural communities. There are also reforms that could improve how the Low-Income Housing Tax Credit serves rural parts of the country.
 - **Increased investments in the state's Housing Trust Fund.** Indiana's Housing Trust Fund, managed by the Indiana Housing and Community Development Authority, funds the production or preservation of affordable housing through acquisition, new construction, and/or rehabilitation. All housing units funded by the Housing Trust Fund must serve households below 30 percent of the Area Median Income.¹¹
 - **Provide funds for appraisal gap financing.** In some housing markets, the combined costs of purchasing and rehabilitating may be greater than the resulting appraised value of the property, thus impeding the production of affordable homes. Appraisal gap financing is one funding mechanism that can overcome this challenge.¹²
 - **Regulatory changes that spur housing development or increase the appraised value of existing housing—especially manufactured homes.** This could involve changing titling or zoning laws so that manufactured homes are treated like site-built homes. This would have a significant, immediate impact, given that manufactured housing is the largest source of unsubsidized, affordable housing in the United States. However, antiquated rules often treat manufactured homes as personal property, rather than as real property, allowing their homes to depreciate in value over time. As other states have done, Indiana should allow manufactured homes in mobile home parks to be titled as real property and require local jurisdictions to allow manufactured homes in at least some single-family residential districts. In addition, local governments should make zoning and permitting changes to facilitate new construction of both single-family homes and multi-family developments like new apartment complexes. Allowing more new multi-family developments could ease cost pressures on developers, who would be able to leverage the advantages of building more units at scale, a typical strategy in more urban areas for ensuring profitability.¹³
- **Increasing the buying power of housing consumers.** Policymakers in Indiana can also encourage the development of more market-rate housing in rural Indiana by strengthening the “demand-side” of housing markets. At present, the State of Indiana helps housing consumers by providing down payment assistance for first-time homebuyers and housing counseling. Indiana can provide additional support for housing consumers, as many other states have done, by funding **direct lending for first-time homebuyers** and **protecting Section 8 voucher-holders from discrimination.** The Federal Housing Act provides a broad range of protections against discrimination, but it does not protect people based on the “source of income” they will use to pay rent. This loophole leaves many voucher-holders vulnerable to discriminatory practices. Indiana should follow other states and protect Section 8 voucher-holders from discrimination.¹⁴

Pillar 2: Thriving Businesses

Indiana has long taken pride in being a pro-business state with a strong business community. In many rural places, business leaders are a source of not only economic vitality and jobs, but also community leadership. When businesses are thriving in small towns and rural communities, private employers from small to large have the financial and human capital needed to compete in the markets they choose, from local to global. To ensure strong businesses in communities across rural Indiana, we have identified three “Thriving Businesses” priorities:

- All businesses in rural Indiana have an adequate supply of appropriately skilled workers;
- Rural areas fully integrate immigrant residents into their communities.
- Businesses and their employees have access to high-quality and affordable broadband services in all rural communities;

Priority 3 – All businesses in rural Indiana have an adequate supply of appropriately skilled workers

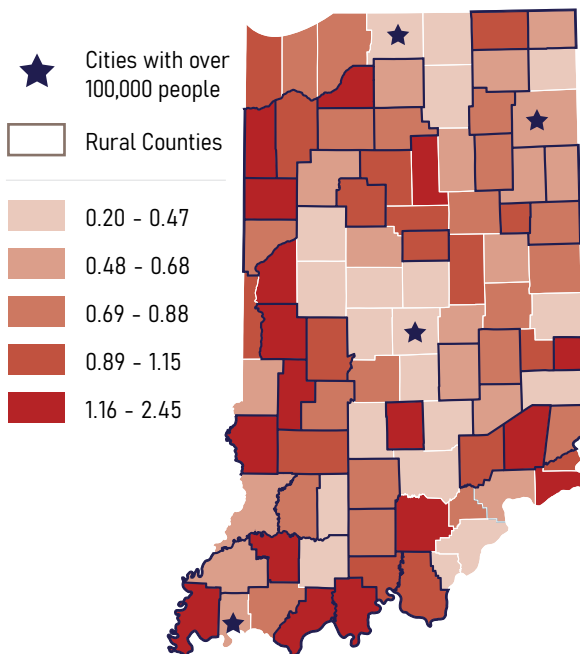
Nationwide, the recovery from the Covid pandemic has been a puzzle for those who follow the economy and labor markets. On the one hand, total employment in the U.S. remains more than 4 million below its pre-pandemic levels. On the other hand, stories abound of labor shortages and workers quitting at record rates. In rural Indiana, some of the details are different and go back well before the start of the pandemic, but we heard a similar story about a perplexing labor market, with differing perspectives about what’s at the heart of apparent labor shortages:

What we heard about the labor and talent needs of businesses in rural Indiana

The business community reports not being able to find enough workers, skilled or otherwise. Across Indiana, business leaders report shortage of workers. According to a recent survey by the Indiana Chamber of Commerce, almost three-fourths of employers report that their supply of potential workers does not meet their needs. Recent data from Indiana Career Connect appears to confirm this. Of the eighteen counties in Indiana with the highest number of job openings per unemployed persons as of August 2021, thirteen (over 70 percent) were rural counties.

Figure 19. Rural counties have more job openings than available workers

Number of Job Openings Per Unemployed Persons



Source: Center for Business and Economic Research (CBER) and the Rural Policy Institute’s Center for State Policy at Ball State University

Although some have incorrectly placed the blame on now-expired pandemic emergency unemployment benefits, our interviews suggested that the workforce shortage in rural Indiana was partly due to low wages, the “brain drain,” and population decline and partly the result of national trends now known as the Great Resignation, where workers at all income levels seem to be leaving the labor force for a nuanced set of reasons including, but not limited to, opportunity to retire early, in ability to find affordable childcare (or any childcare for that matter), and other complex “socio-psychological” reasons. While we know that adequate and affordable childcare is critical to businesses in our community, we discuss rural community challenges and solutions for child care in Pillar 3. Certainly, some workers are refusing to return to low-paying jobs with unsafe working conditions and some are turning work opportunities as 1099 workers making it hard to understand what the “labor force” really looks like. The Bureau of Labor Statistics reports that states that acted to cut extended UI benefits experienced job growth that was equal to or slightly below states that maintained those benefits.¹⁵ Perhaps more relevant to rural Indiana is the “brain-drain” phenomenon, in which workers who acquire greater skills either move away or travel to urban centers in search of better jobs. As one community foundation executive from a rural county in the central part of the state remarked, brain drain is “all over Indiana, but in our rural areas, it’s a real problem. [Scholarships] are great, but...the vast majority of ours (i.e., kids who receive scholarships) ...they go get a bachelor’s degree; they’re for sure not coming back here.” During the 2022 session of the Indiana General Assembly, the Workforce Recruitment and Retention Program was established. It is much too soon to tell if this will have an impact, but its purpose is to allow cities, counties, or towns to incentivize talent recruitment and retention by supporting qualified workers with grants or loans.

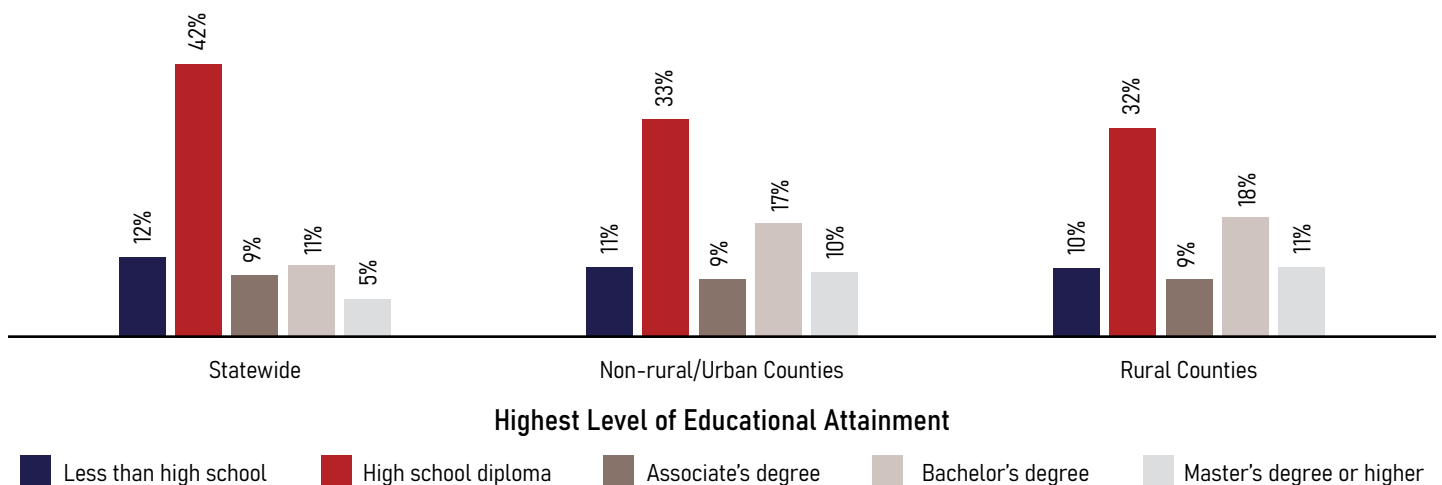
Part of the workforce shortage may be due to local skills mismatches in rural Indiana. Economic and workforce development leaders also pointed to localized skills mismatches as a source of labor shortages. In a recent Chamber of Commerce study, more than 60 percent of employers indicated that meeting their need for talent was among their biggest challenges and almost 60 percent reported leaving jobs unfilled due to a lack of qualified candidates.¹⁶ We heard the same from economic development experts and community leaders in rural Indiana, who pointed to relatively low levels of educational attainment in rural areas—especially the shortage of workers with some post-high school education. The State of Indiana has established an ambitious goal of 60 percent of Hoosiers having education and training beyond a high school diploma by 2025. According to the Lumina Foundations report, “A Stronger Nation,” Indiana’s attainment including short-term credentials is 48 percent. Indiana has made steady progress in the right direction. However, with just a few years left, we aren’t as close as we could be. Given the increasing importance of post-secondary training and credentials to businesses, the heavy predominance of workers with a high school degree creates—and relative lack of post-secondary training—means rural communities are not as well positioned as they could be to provide businesses with the skilled workers, they need to remain competitive in the 21st century.

But beyond general education levels, employers report an inability to find workers with the “right” technical skills most appropriate for the jobs they have on offer. One economic development expert suggested part of the problem was lack of STEM education in K-12 school districts across rural Indiana. Others pointed to an aging workforce in which older skilled workers are retiring and not being replaced by younger skilled workers.

Limitations in the infrastructure and flexibility of workforce policy make it hard for programs and employers to work together to improve the skills of Hoosier workers. A recurring theme in our interviews with economic development and business leaders involved the challenges local workforce systems face in getting workers skilled up with what local employers need them to have — specific kinds of welding, machining, manufacturing, and other kinds of technical, occupational-tailored skills. In one county, the local economic development commission was convening a table of employers to identify needed skills and to find programs to train workers with those skills. Industry partnerships such as this have been very successful in Indiana and across the country in helping stakeholders come to a shared understanding of skills needs and the local resources available to meet them. According to the Indiana Department of Workforce Development there are at least 36 similar partnerships working across the state.

There does seem to be uncertainty in rural communities about what programs exist and how to access them. Workforce development agencies are often under resources and sometimes federal regulations don’t allow them the flexibility that they need. Additionally, workforce boards work with local community colleges, other training providers and community-based organizations like Community Action agencies. It can be overwhelming to see how it all fits together. Changes in federal policy and state guidance would help groups collaborate more effectively and perhaps simplify things. In the meantime, in the meantime, the Institute for Workforce Excellence, a non-profit subsidiary of the Indiana Chamber of Commerce, has recently launched the Talent Resource Navigator¹⁷. The Navigator is intended to be a tool that collects and coordinates talent and training programs across the state in an effort to streamline access and ensure individuals and employers have access to relevant resources.

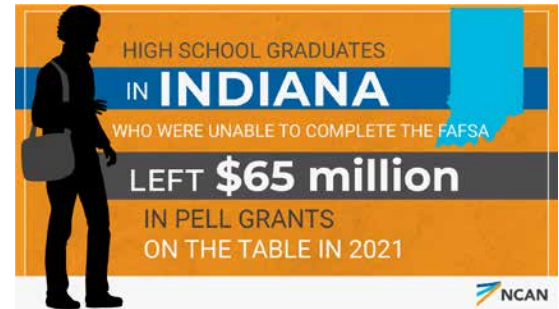
Figure 20. Six out of ten rural Hoosiers lack a college degree, however, college degree attainment rates don’t paint the full picture. Short-term credentials are increasingly important, but data on credential attainment is lacking.



Source: 2016-2020 American Community Survey, U.S. Census Bureau, Table S1501

What can be done systemically to meet the talent and labor needs of rural Hoosier businesses

Indiana's policy makers at nearly every level have made many positive changes to increase access to quality post-secondary education and/or training for more Hoosiers; expanding aid eligibility, investing in grant programs that provide sub-baccalaureate skills and in helping businesses train incumbent workers, among other important policy reforms. Most recently a bill passed the Indiana General Assembly which aims to help parents make an informed and affirmative choice to submit a Free Application for Federal Student Aid on behalf of their students, thereby increase the number of students in Indiana qualifying for Pell Grants and other financial aid programs. In Indiana, the high school class of 2021 left \$65 million in Pell Grants on the table, according to data published by the National College Attainment Network.¹⁸



Despite these efforts, we remain short of having the skilled workforce we need to grow our economy. Increasing the skills or educational attainment of adults already in the workforce has to be a substantive part of Indiana's workforce development strategy. Policy solutions are critical to help us take the next step toward supporting persistence and completion, to closing the distance on Indiana's "Big Goal", to ensuring Hoosiers have the skills they need to compete in a changing economy and in providing our businesses with the talent they need to thrive. Below are some strategies to focus on.

- **Create an Education and Career Support Services pilot program and appropriate funds to support it.** The need for supportive and wrap-around services to help financially vulnerable Hoosiers attain more skills and education has been well-documented. Starting with a pilot program will allow Indiana to begin addressing this need in a what that allows us to make changes and iron out obstacles before building it out statewide. Also, many states have done similar initiatives that have been successful, providing a road map to make this work in Indiana.
- **Study best practices, partnership, and funding models for co-locating childcare on Indiana's community college campuses. then enact the study recommendations.** Childcare costs are increasing and access to quality childcare programs is limited in many areas across the state, but in rural communities especially. Adults with kids will struggle to complete skills training and higher education programs without somewhere for their child to be while they are in classes on nights and weekends. At the same time, a one-size fits every campus approach is unlikely to be effective. A thoughtful and informed study of these needs and obstacles, informed by stakeholders is crucial to putting us on the path to make the best decisions and public investments to reduce the obstacle childcare access creates for families.
- **Create a state-level fund to support the growth and creation of adult literacy programs in Indiana.** While Indiana appropriates funds for Adult Basic Education and for Adult Learners in Higher Education, there isn't a dedicated fund supporting foundational literacy for adults. Many communities have only volunteer run and led programs. Indiana could benefit from dedicating resources to expanding literacy services across the state.
- **Expand the state's use of SNAP 50/50 funds.** Each year millions of dollars go to waste because the state does not have a robust SNAP 50/50 program. Thousands of Hoosiers who earn low-incomes and who qualify for SNAP benefits participate in education and training activities that are supported by state, philanthropic, or local funds. The state can increase the amount of funding available for those programs by highlighting those programs and costs in its federal SNAP Plan to get a \$0.50 on the dollar return in non-federal funds that are spent on SNAP participants. There could be an intentional effort to provide wraparound supports with the education and training necessary to move SNAP recipients off of government benefits by strategically utilizing this program.
- **Evaluate outcomes from Indiana's new combined WIOA plan.** While COVID-19 had an impact on fully implementing the state's combined WIOA plan, those efforts need to be evaluated to help begin the analysis that should go into the next 4-year plan. Co-enrollment and co-location were priorities identified within the plan. The supports afforded to Hoosiers by combining services they qualify for through co-enrollment will allow more Hoosiers to get the skills necessary to move into new employment opportunities. By having more services co-located, Hoosiers will be better served, especially in those communities where transportation may be a barrier.
- **Reform Indiana's TANF program by expanding eligibility and increasing benefit levels and improving the education and training options available to TANF participants.** TANF has a lot of flexibility and can be a huge asset to Indiana's efforts to leverage funding to provide support for Hoosiers pursuing skills training. About 60% of adults living at less than 50 percent of poverty are not counted in labor force. Hoosiers in deep poverty number are struggling to improve their circumstances and need the support that TANF can provide to reconnect to them to the labor force long-term.

Priority 4 – Rural areas fully integrate immigrant residents into their communities

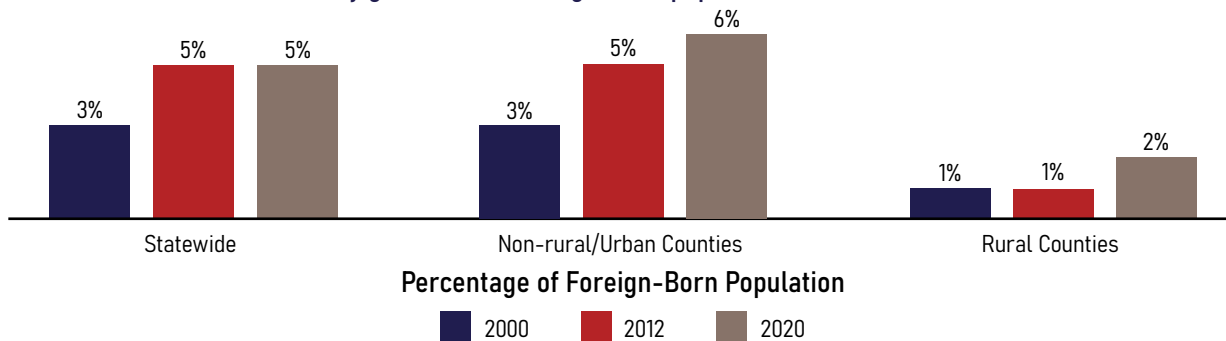
Rural Hoosier businesses are struggling to find enough workers—while some of this challenge is due to low wages or localized skills mismatches, a lot of this challenge can be traced to rural Indiana’s long-term population stagnation and the loss of rural workers to urban areas. Declining population will almost always result in workforce shortages, and one obvious strategy for growing the local workforce is to welcome immigrants from outside the country.

Despite recent political controversy, the United States has always been a nation of immigrants. For centuries, those born in foreign countries have come to the U.S. in search of greater opportunity and freedom. The most recent group of immigrants to come to America are the many Afghan refugees that are now being resettled in states across the U.S. Historically, many of these immigrants have found their way to larger cities, but some also settled in smaller towns and rural areas, drawn by jobs and quality of place that has always appealed to rural residents.

What we heard about the importance of immigrants for rural Indiana

The foreign-born population in rural Indiana is small but growing. In its “Recommendations for Thriving Rural Communities,” the Indiana University Public Policy Institute answered its own question about where in the world rural citizens come from with a hint: home and abroad.¹⁹ Though still a relatively small part of the population in rural counties (1.6 percent), the share of the population that is foreign-born has grown by 56 percent since 2000 in rural Indiana. These residents represent an important growth opportunity for rural Indiana communities.

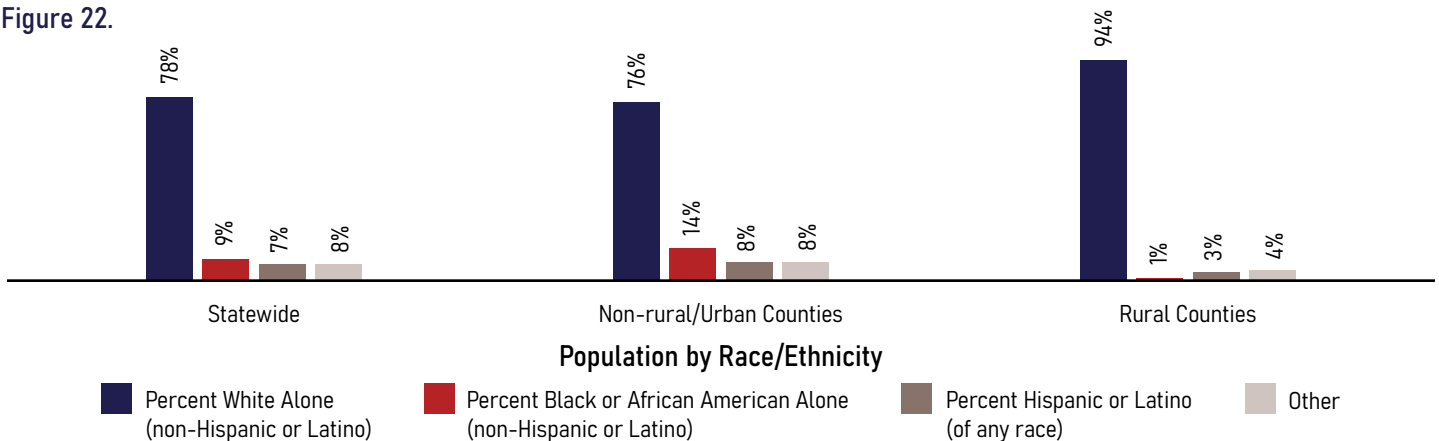
Figure 21. Rural Indiana has seen steady growth in its foreign-born population



Source: 2016–2020 American Community Survey, U.S. Census Bureau, Table B05002

Rural communities in Indiana are generally very homogenous; because of this, new Americans may find it harder to fit in. The population in rural Indiana is heavily dominated by white residents. Ninety-four percent of residents in Indiana’s rural counties are non-Hispanic white. Yet in many rural Indiana communities, refugees from Mexico, Haiti, and other countries are moving to town to work for a range of industries—from meat processing to construction to housekeeping. Some of these immigrants stay, put down roots, and start their own businesses, which grows the rural employment base and creates a network of local entrepreneurs. In many of our interviews with local economic development officials and elected officials, we heard that some communities did a better job of intentionally welcoming these immigrants than others, and that the most forward-looking rural leaders understood that these immigrants could help address the workforce shortages so many businesses were reporting.

Figure 22.



Source: 2016–2020 American Community Survey, U.S. Census Bureau, Table B03002

What can be done to incorporate immigrants into rural communities

With population stagnant across rural Indiana overall and in decline in many rural counties, attracting foreign-born residents is one promising strategy for addressing population loss. Moreover, immigrants can be an important source of economic vitality in rural places – both in supplying a source of labor to fill gaps in the job market and also increasingly as entrepreneurs who can create new jobs. In fact, some studies have even shown that rural counties with more immigrants tend to have healthier economies.²⁰ But this formula only works when immigrants are welcomed and assisted in integrating into their communities.

Inclusion of immigrants in local communities can comprise a range of social, legal and economic approaches, and state policy can play an important role in welcoming immigrants into the rural Hoosier workforce.ⁱⁱ To promote the inclusion of foreign-born residents in building rural prosperity, policymakers in Indiana should invest in three key strategies:

- **Supporting immigrant participation in existing small business development programs.** A new Harvard Business Review article finds that, across the globe, immigrants are more likely to start businesses than native-born residents, in part because of a greater propensity for risk-taking.²¹ To support the participation of immigrants in the existing small business development system in Indiana, state policymakers should, first, make sure that **basic business planning courses are delivered in multiple languages.** Additionally, policymakers should seek to include immigrants by **providing technical services across the entrepreneurial ecosystem network in multiple languages.** Second, policymakers should consider **investing in “trusted connectors,”** who are known and respected within immigrant communities, to provide assistance to immigrant entrepreneurs. Detroit’s New Economy Initiative is one of the economic development organizations that has pioneered the use of trusted connectors.²²
- **Encouraging local economic development strategies and systems to explicitly include immigrants.** Another way to ensure the incorporation of immigrants in the local economy as workers and business owners is to plan explicitly for their inclusion. Some cities in Indiana already do this. For example, Indianapolis has developed an Immigrant Integration Plan which issues specific recommendations on how to make the city more welcoming. As a result of this plan, Indianapolis has created an economic development liaison for immigrant communities.²³ Policymakers and state economic development leaders could **encourage local communities to similarly plan to include immigrants in their local development strategies and plans.**
- Engage local immigrant community leaders in incorporating one or more of the following best practices to support inclusion:
 - language lines for basic services in the communities,
 - translated material for basic services or resources in community centers and at schools,
 - culturally relevant celebrations, lead and put on by local immigrant leaders in the communities
 - Support workplaces in providing opportunities for English as a Second Language (ESL) and High School Equivalency (HSE) classes as part of employment

Engaging immigrants in traditional economic development activities, such as increasing exports. In addition to expanding economic development systems, plans and offerings to include immigrants, smart communities are finding ways to include immigrants in strengthening existing, traditional economic development activities. One of these activities **is engaging immigrants directly in boosting export opportunities for local products.** Though largely an untapped resource in the economic development field, the presence of new immigrants lowers transaction costs; breaks down language access, cultural, and other informal barriers to trade; and provides local insight into new markets. Big cities, such as Los Angeles, are leading in this new approach, but there is no reason that smart rural communities with the right immigrant communities could not make use of this approach.

ii Legal strategies for immigrant inclusion include a variety of laws and policies relating to immigrant status, such as municipal identification cards (regardless of immigration status), local language access ordinances, and easing voting for naturalized citizens. While important, these approaches are beyond the scope of this report.

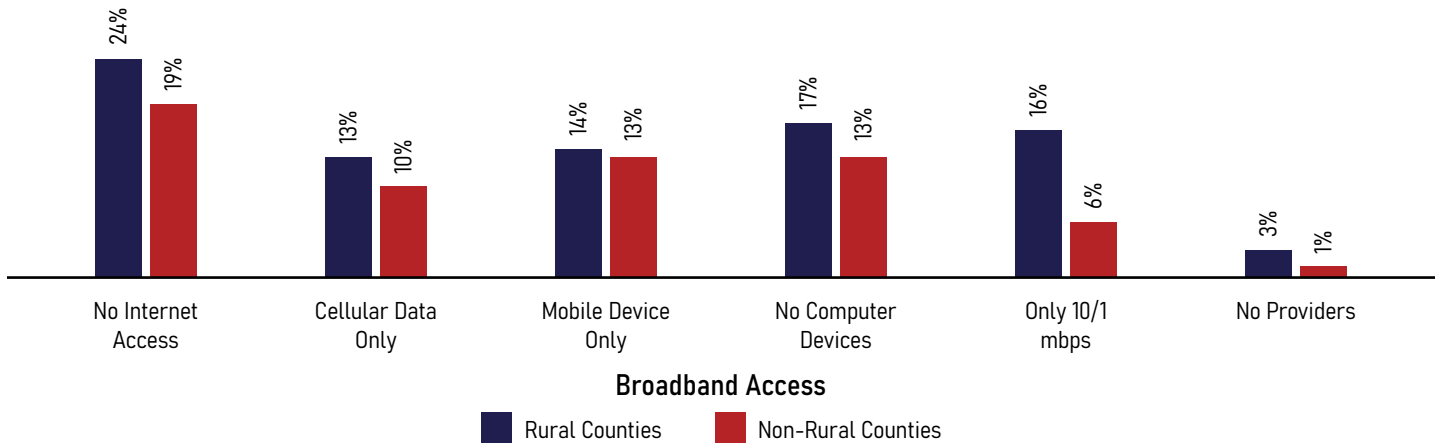
Priority 5 – Businesses and their employees have access to high-quality and affordable broadband services in all rural communities

In the 20th century, roads and airports were critical pieces of infrastructure to connect local communities to the larger global economy. In the 21st Century, broadband is the new infrastructure needed to connect all communities to the modern economy.

What we heard about broadband and internet access for businesses in rural Indiana

Broadband connectivity is a huge challenge in most rural communities. From local leaders to economic development experts to Community Action Agency clients, we heard that digital inclusion is a problem and that access to broadband is not adequate in rural Indiana. In total, 24 percent of the population in Indiana’s rural counties live in Census blocks that are not serviced by broadband, significantly higher than the 19 percent in non-urban counties (see Figure 23).

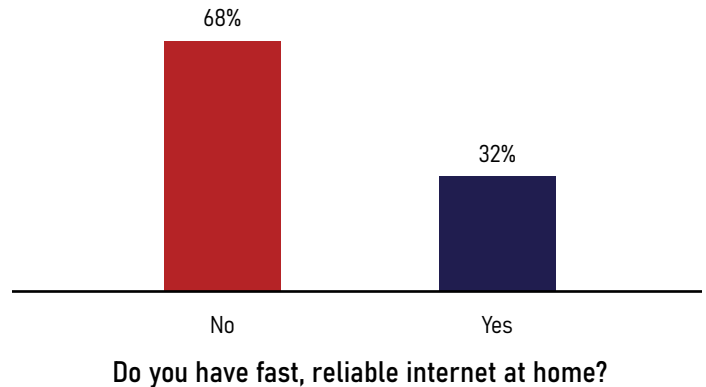
Figure 23. One out of five rural Hoosiers live in places without broadband access



Source: Federal Communications Commission (FCC), 2020

But not all broadband is created equal—some “high-speed” internet services are faster and more reliable than others. According to the Federal Communications Commission (FCC), more than two in five Hoosiers (42 percent) in rural communities do not have access to wired broadband Internet at the speed of 25/3 Mbps that most employers need to conduct in-time business.ⁱⁱⁱ Purdue’s Center for Regional Development reached similar conclusions, finding that more than 60 percent of respondents in a survey of rural households were either unsatisfied or somewhat unsatisfied with their internet service. Beyond employers, rural households with limited incomes (about 31% of rural Hoosiers) are at particular risk of being on the wrong side of a digital divide. Almost 70 percent of financially vulnerable survey respondents living in rural counties indicated that they lack access to fast, reliable internet in their home (see Figure 24).

Figure 24. Two-Thirds of rural Hoosiers lack reliable internet access at home



Source: INCAA Survey

ⁱⁱⁱ Broadband speeds are typically measured in megabits per second (Mbps) for both downloading and uploading. The FCC’s benchmark for measuring broadband speed is 25/3 Mbps.

Broadband is a critical economic development tool, but can also help vulnerable people connect to opportunity.

In our conversations with regional development experts, we heard repeatedly how important broadband access and quality is in helping to grow the economy in small towns and rural places. For one, fast and reliable internet can help existing workers in rural communities engage effectively in remote work and can help small businesses scale their operations and expand sales. A new study by the U.S. Chamber of Commerce and Amazon estimates that unlocking the digital potential for small businesses in rural Indiana could add over \$2 billion to the state GDP per year.²⁴ In addition, high quality broadband can also be a tool for recruiting prospective workers who telework. Further, broadband access can promote more than economic development goals. Access to quality internet is also an important social good that can help facilitate the education of young people and prevent the isolation of older adults.

Geology presents challenges for providing low-cost broadband services to rural Hoosiers in several areas of the state. Much of rural Indiana is either covered in state and national forests or rests on dense limestone deposits that make laying broadband lines off-limits or too costly. Regional economic developers suggested using more cell phone towers rather than laying fiber to get around these geological challenges, but it remains unclear whether private communications companies would be willing to pursue this approach.

What can be done to boost broadband access for rural Hoosier businesses

The movement of data and information at high speeds is critical to economic success in the digital age. Access to broadband coupled with increasing the skills of rural Hoosiers could also open the door to Hoosiers having opportunities for remote work across the country, helping rural Hoosiers stay in the communities they love. To be able to compete effectively, every community and business in rural Indiana needs access to high-quality, affordable broadband services. To boost broadband access in rural Indiana, policymakers in Indiana should consider investments in the following strategies:

- **Build on existing state efforts to support internet providers in providing access to fast and reliable internet services in their service areas.** In recent years, Indiana's leaders have taken several steps to expand broadband services across rural Indiana. Governor Holcomb and Lieutenant Governor Crouch established an Office of Broadband Opportunities to expand broadband coverage. In addition, the Office of Rural and Community Affairs (OCRA) has included addressing rural broadband access in its strategic plan and now administers the Next Level Connections program, a significant investment of \$100 million in broadband access. These steps are an excellent start, yet more needs to be done. For example, the state should invest in **support and technical assistance to local governments** so that all rural communities have the capacity to become certified as "broadband-ready" by the Indiana Broadband Ready Communities Program. In addition, the state should pursue regulatory action designed to make delivery of rural broadband easier for providers: they can **encourage non-discriminatory and competitively neutral access to public Right of Way, and private easement**, including pole attachments and rates, as recommended by the Indiana Rural Broadband Association.
- **Focus on digital inclusion efforts so that all residents in every community can access broadband, not just some people in some places.** When affordable, reliable internet is available to some residents, but not all, a digital divide occurs. Such a divide not only violates principles of fairness, but also creates a drag on the economy. Recent research on the digital divide suggests that subsidized internet for low-income individuals results in increased employment rates and earnings, and a decreased probability of unemployment.²⁵ There are several strategic options the state can pursue to close the digital divide, including **amending the state's current broadband plan to meet best practices for digital inclusion**.²⁶ This should involve special attention to marginalized populations; addressing the need for and identifying specific goals for addressing market-rate affordability and low-income affordability; recognizing the need for and addressing increasing device accessibility or ownership for households; and providing dedicated funding or technical assistance to local digital inclusion programs. In addition, the state should change relevant administrative rules, including **recognizing Head Start centers as "schools" for the purpose of connecting to public broadband infrastructure** through local high schools, for example. The state should also consider **investing in innovative nonprofits**, such as No Home Left Offline, which is working to deploy free Wi-Fi networks in low-income apartment buildings as a way of getting around the challenge of getting low-income households to enroll in free or subsidized internet programs for which they qualify.
- **Leverage federal resources to boost broadband access in rural Indiana.** In the last year, the federal government has acted via the American Rescue Plan Act of 2021 and the Infrastructure Investment and Jobs Act (IIJA – also known as the "infrastructure bill") to allocate significant dollars to expanding broadband access across the United States. In particular, Indiana has already allocated \$250 million in ARPA funds to the lieutenant governor's office for the rural broadband fund. In addition, the IIJA includes \$65 billion for improving broadband infrastructure nationwide. The State of Indiana should be prepared to **make full use of new federal funds to expand broadband** options across rural Indiana and should also be prepared to **provide full transparency on the outcomes of their ARPA and IIJA spending decisions, as well as that the spending improved equitable access in rural Indiana.**

Pillar 3: Thriving Families

As a Midwestern state that takes pride in its traditional values, Indiana has always been a great place for families. Families thrive when they have access to jobs that pay living wages and provide opportunities for growth, can achieve financial security through work, and have the opportunity to raise healthy children in safe and nurturing communities. To ensure that all families in rural Indiana prosper, we have identified two “Thriving Families” priorities:

- All workers in rural Indiana have access to good jobs with living wages
- Hoosier families in rural communities have adequate access to high-quality and affordable childcare

Priority #6 – All workers in rural Indiana have access to good jobs with living wages

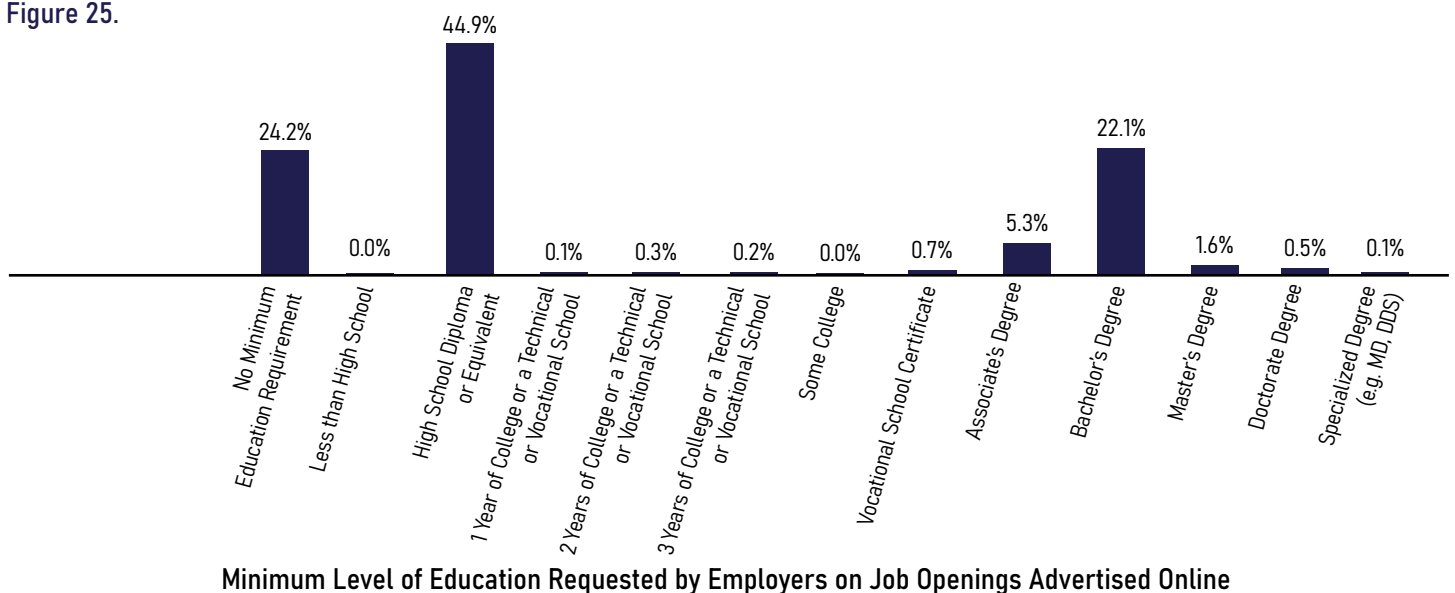
One of the strengths of rural communities in Indiana is the sense that rural residents value hard work. But for too many residents in rural Indiana, hard work is not always (or ever) paying off. Although jobs are clearly plentiful, too few rural Hoosiers are working in good jobs, jobs that pay good wages, provide decent benefits, and ensure basic upward mobility. Thriving families especially need jobs that pay living wages—enough money to put food on the table, their kids in daycare, their car out of the shop and on the road, and to put aside some for a rainy day or retirement. But those jobs are increasingly rare in rural Indiana—among the rural leaders we interviewed, low wages were identified as one of the top challenges to the economic health of rural communities.

What we heard about good jobs (and their absence) in rural Indiana

Good jobs are vanishing in rural Indiana, thanks to the long-term shift in the national economy away from manufacturing to service sector jobs, which often pay a lot less. The result is a reliance on low-wage work that makes rural Hoosier families increasingly vulnerable to economic misfortune and poverty. By one measure, Indiana ranks in the bottom half of states for good jobs, with 22 percent of jobs classified as low wage.²⁷ As one community foundation leader from rural eastern Indiana described the challenge: “You get a mom and dad both working full-time and then you gotta pay daycare for the kids, you know. You’re probably about breaking even by the time you pay for daycare with two minimum wage jobs.” One regional economic development expert from southern Indiana described the dilemma for working families [get exact quote]: “We apparently want people to work 70 hours a week for low wages to find the money somehow to pay for training. They don’t even have the time to get training, and how are they supposed to afford to take hours from work to go to community college?”

One community foundation leader from eastern Indiana described the challenge this way: “there are help wanted signs anywhere and everywhere. Businesses are all looking for people to work, so I don’t think that it’s a...fact that there are not jobs there. But most of these jobs are entry level and they’re not paying \$12, \$13, \$14/hour.” A further analysis of Indiana Career Connect data confirms this perspective. Of the online advertised jobs in October 2021, only 22 percent required a bachelor’s degree, while almost 70 percent required either no minimum education level or a high school diploma—jobs that pay considerably lower wages.

Figure 25.



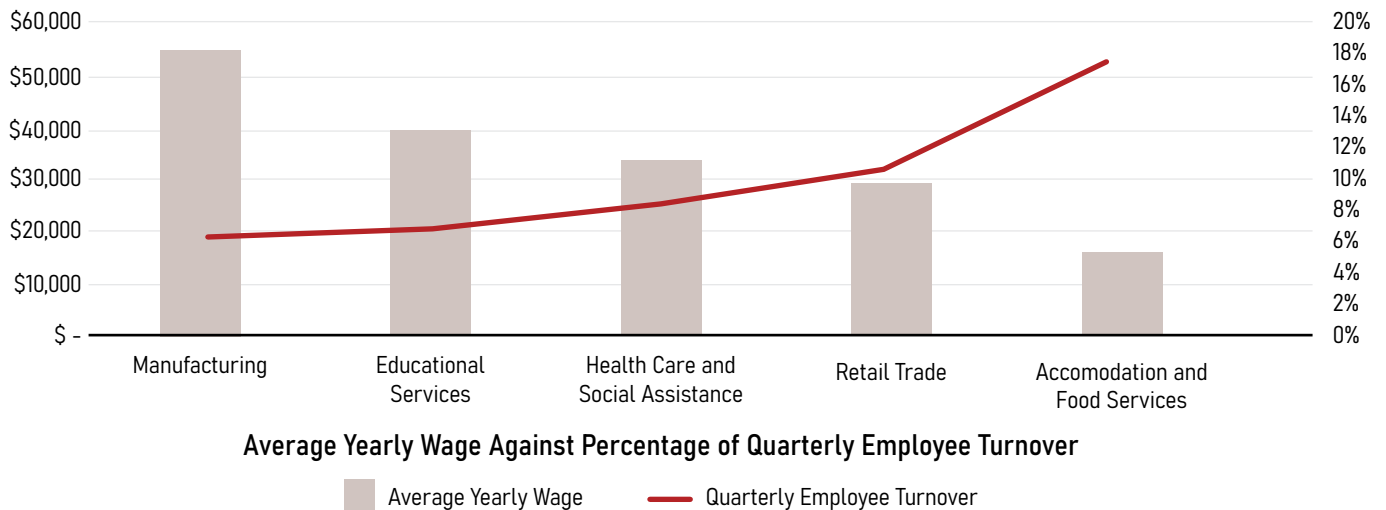
Source: Indiana Career Connect: Inline Advertised Job Data

Creating better jobs is good for workers and good for business. Nationwide, employers have had difficulty attracting and retaining workers in the post-pandemic economic recovery. In addition to better wages, workers appear to be seeking better benefits, more flexibility in scheduling, and better quality of life overall.²⁸ One economic development expert from southern Indiana described this new dynamic: “Economic development is about talent attraction *and* business attraction. COVID upsets this delicate balance. The workforce changed drastically. They [workers] want quality of place and quality of life. It’s been harder to find workforce for retail and restaurants because wages are too low and job quality is worse.”

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Paying good wages lowers business costs by reducing labor turnover. For years, practical employers have recognized that paying a living wage leads to increased worker morale, better worker health, and improved performance. Paying living wages also lowers turnover rates, and thus saves money for employers. Our analysis of data from the Bureau of Labor Statistics (Quarterly Workforce Indicators) confirms the relationship between higher wages and lower turnover. [Combine charts]

Figure 26. Higher-wage sectors have lower employee turnover



Source: Quarterly Workforce Indicators, U.S. Census Bureau

* Note: Turnover refers to the share of the workforce that are new to the job due to hiring and employee separation per quarter.

What can be done to make sure all rural Hoosiers have good jobs

To ensure that all residents in rural Indiana have access to good jobs with living wages, policymakers in Indiana should consider the following strategies:

- **Make work pay by raising the minimum wage for public employees and all workers.** Hoosier's value working hard and playing by the rules. But for employees in low-wage jobs, it's hard to get ahead. Policymakers in Indiana have several levers they can use to help ensure that all workers prosper from their work. State lawmakers can **raise the minimum wage** for all employees, as more than 30 states have already done, while local governments can act independently to raise the wage floor in their salary plans for their own public employees. In addition, local governments can **require that public contractors pay living wages** as part of their contract. Finally, state lawmakers can **crack down on misclassification**—when bad-actor employers undercut good employers by improperly classifying their workers as independent contractors, when they are in fact really employees. When improperly enforced, unscrupulous business owners can skirt existing rules and avoid paying benefits, employment taxes, and workers comp and unemployment insurance premiums.
- **Enact family-friendly workplace policies that make workers more productive on the job. A paid family medical leave insurance program** will ensure that families can welcome and recover from the birth of a new child without having to give up their income, which most workers can't afford to do. In addition, state lawmakers should mandate that all private and public sector employers provide **paid sick days** to their employees, so these workers don't come to work sick and threaten the health of their co-workers and customers. Local governments can take the lead by enacting both paid family and paid sick days for their own employees. In addition, policymakers can provide greater flexibility on-the-job by **enacting fair scheduling rules** for workers who clock into a job with an hourly wage. This should include provisions for predictable schedules, the right to make scheduling requests without fear of retaliation, and requiring employers to post opportunities for additional hours before hiring new employees.,
- **Focus on job quality, not just job quantity in economic development projects.** Indiana offers a range of cash and tax incentives designed to promote private sector job creation and investment, including EDGE tax credits, Business Investment tax credits, and grants for infrastructure development and workforce training. Although several of the programs include "increasing the wages of Indiana" as a criterion for granting the incentive to a prospective project, policymakers should set specific wage standards for all projects, ensuring that all jobs created through the project are "good jobs" that pay at least the average wage in the county where the project is located, are permanent, full-time, and provide health insurance. In addition, lawmakers should ensure that incentive dollars are only given to employers when they actually create the jobs that are promised.

Priority #7 — Hoosier families in rural communities have adequate access to high-quality and affordable childcare

Working adults rely on childcare to allow them to participate in work and to provide critical early learning opportunities for their children. Prior to the Covid pandemic, the childcare industry in the U.S. faced a number of challenges, including high costs, low wages, uneven quality, and burdensome regulations. Since the onset of Covid, the situation has only gotten worse. According to initial research by the National Association for the Education of Young Children (NAEYC)²⁹, almost 20 percent of childcare centers remained closed in July 2020 after closing in early 2020 due to Covid. Of those centers that re-opened, the vast majority (86 percent) were serving fewer children than before the pandemic. Additional research by NAEYC found that, Two-thirds of respondents reported experiencing a staffing shortage that affected their ability to serve families; 52% of those with staffing shortages were forced to serve fewer children while 37% had a longer waiting list.³⁰ As childcare centers have continued to re-open following the pandemic, they have been plagued by constrained budgets, difficulties in staffing and uncertain demand, given that parents may have made other arrangements to care for their children. In a recent report on the childcare crisis, the U.S. Chamber of Commerce points out that the 14 million working Americans with young children represent an important source of labor to meet the workforce needs of a recovering economy – but only if they have viable childcare options.³¹

What we heard about childcare in rural Indiana

A lack of quality, affordable childcare is a challenge statewide in Indiana. Indiana ranks 18th for the most expensive infant care in the nation, with the average cost of infant care coming in at over \$1,000 per month.³² We estimate that the average cost of infant care in our study counties is about \$650 a month.³³ This may seem like a large savings over the state average, but a couple things to consider; rural median incomes are lower than for the state as a whole, and less expensive isn't the same as affordable. This monthly average still represents 43% of the median monthly income in our rural counties, the Department of Health and Human Services has defined affordable childcare as 7 percent of a families income. For a parent earning poverty level wages for a family of three (\$23,030 annually, or \$11.07 FT Hourly^{iv}), and working full-time, infant care would eat up about 57 percent of annual pay. Childcare for a 4-year-old is less expensive, but still costs almost \$800/month on average. As a result, the KIDS COUNT Data Book reports that – pre-pandemic – almost 10 percent of Hoosier families with children younger than 6 had childcare challenges that resulted in someone in the family either: 1) quitting a job, 2) not taking a job, or 3) greatly changing their job in the past year. A more recent report by Early Learning Indiana concludes that over half of all Census tracts in the state have inadequate access to early learning programs.³⁴

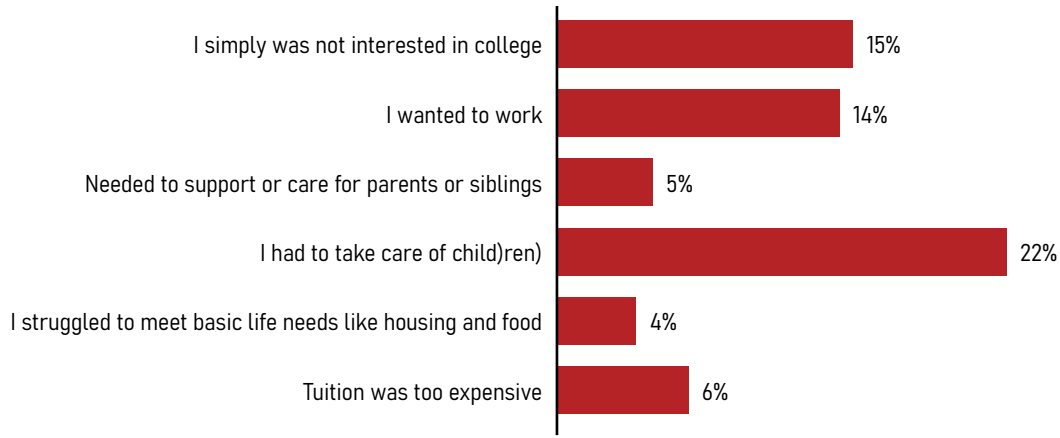
For residents in rural Indiana, a lack of quality, affordable childcare is a key barrier to financial security.

In its report, Early Learning Indiana also concludes that rural counties are more likely to have inadequate access to early learning programs (urban and suburban counties are more likely to have moderate access). Our interviews with leaders and experts in rural Indiana confirmed this finding. In fact, access to quality childcare was identified as the second biggest financial security challenge for working families. One working mother we interviewed noted the challenge of both high costs and limited availability of childcare in rural Indiana: “Wages aren't high enough to cover childcare. Also, a lot of jobs are shifts— [and there is] not a lot of childcares for off-shift workers.”

A lack of childcare is also a key workforce challenge in rural Indiana. A lack of quality, affordable childcare is a significant barrier to workforce participation in rural Indiana. In our interviews with working-age adults, this was a common theme. As one mother in rural Indiana remarked: “If [I] had a babysitter (can't afford daycare with three kids), [I] would work.” Another mother mentioned that: “there are a hoard of people that list jobs, but folks need childcare to be able to work.” In addition to workforce participation, a lack of childcare is also a barrier to improving workforce quality. Among rural respondents in our survey, the need to take care of children was identified most frequently as the reason why these individuals did not complete higher education.

iv Full Time Hourly = \$23,030/2080 hours (assuming 40 hours per week).

Figure 27. Lack of childcare stands in the way of gaining job training



Why Respondents Attended But Did Not Complete College

Source: INCAA Survey

What can be done to ensure all rural Hoosiers have access to quality, affordable childcare

Quality, affordable childcare is critical to enable Hoosiers in rural communities to work. Lawmakers in Indiana should consider the following strategies for strengthening the childcare industry and increasing the availability of high-quality, affordable childcare in rural Indiana:

- **Increase state funding to expand access to childcare.** Indiana currently supports On My Way Pre-K, which enables a limited number of young children to attend state-funded early preschool. Policymakers should consider **additional investments in On My Way Pre-K** to serve more young children. Additionally, policymakers should consider investments in **childcare subsidies for children aged 0-3**.
- **Investing in Indiana's economy by investing in the childcare industry.** The chronic challenges that plagued the childcare industry pre-pandemic—high costs, low wages, and uneven quality—continue unabated as the pandemic subsides and create a drag on the economy. In addition to the importance of access and affordability, quality also has to be addressed. Quality childcare will improve well-being for kids as they continue into school-age, and quality of schools **and** childcare options matter when we are trying to attract talented workers to our communities. To address this challenge, policy makers should consider strategic investments in the childcare industry, including both **high-quality early childhood training programs, and paying reimbursement rates that support and reward providers who pay higher wages and/or provide benefits**. These investments together should help create pay parity for childcare professionals.
- **Prioritizing rural communities when allocating new federal and state investments for childcare.** Should these funds be authorized, policymakers in Indiana should **ensure that funding formulas or application requirements do not create a bias against rural communities** accessing these needed funds.



Conclusions

A better Indiana is inextricably linked to rural Indiana's success and prosperity. This report outlines an agenda for rural Indiana that centers on thriving places, business, and families. These are not mutually exclusive focus areas either, as success in one pillar will not offset deficiencies in another. State lawmakers and leaders will need to take actions that move each forward to deliver long-term results that are desperately needed.

Indiana's rural economy presents a unique opportunity for our state. Broad measures of economic strength and resiliency do not differ greatly from more urban areas, such as unemployment, income, and poverty. A closer analysis of the rural Indiana shows a strong sense of place – Hoosiers living in rural communities enjoy living there. In turn, rural Indiana produces a hard-working workforce and a high quality of life.

However, rural Indiana has its vulnerabilities, most notably surrounding the emigration of its general population and young, educated workforce to more densely populated areas of the state that present more opportunities. Outside of the outflow of human capital, rural Indiana lacks much-needed investments in the physical infrastructure, be it affordable housing and broadband. These challenges result in market forces that will make business attraction harder over the long run.

Luckily, there is time. Lawmakers, policymakers, community and business leaders, and advocates have the resources available to steer rural Indiana in the right direction. State government is a prime captain for this task. The federal government's resources can best be used with a state government that recognizes and acts on the present challenges of Hoosiers. Municipal government can better tailor solutions to hyper-local problems when it is supported by a state government that does not stand in its way and instead puts resources where it is needed most. The solution is not a market-driven only approach, it will take strategic budgeting, allocating resources, and spending taxpayers dollars.



Appendices



Appendix A: Methodology

A. Defining “rural”

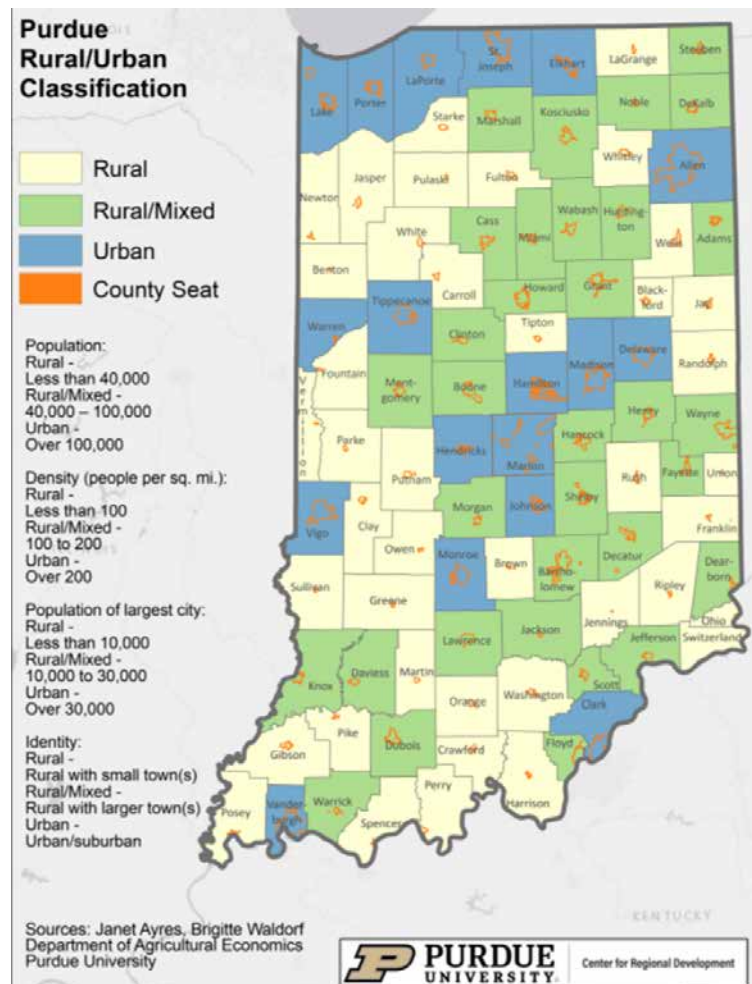
Our study area comprises 40 counties in Indiana. Based on the methodology used by Purdue University, we defined “rural” as counties with:

- Total population less than 40,000
- Density is less than 100 people/sq. mi.
- Largest city is less than 10,000

The map to the right can be found here: <https://pcrd.purdue.edu/ruralindianastats/geographic-classifications.php#third> and a brief from Purdue regarding the classification of areas on a rural to urban continuum can be found here: <https://www.extension.purdue.edu/extmedia/EC/EC-766-W.pdf>

B. Qualitative Data Collection

In our qualitative data collection, we prioritized learning from rural people themselves, through interviews and focus groups with a range of key stakeholders and directly affected people living in our study area of 40 rural Indiana counties. We spoke with leaders of community foundations, elected officials, economic developers working at the local and regional level, community action agency staff, and rural development officials in state government and university research centers. We also heard directly from low-income rural residents through focus groups. Altogether, we engaged almost 30 residents and leaders across rural Indiana, using a common interview instrument that provided us with a reasonably valid and representative picture of the challenges and opportunities facing rural Hoosiers.



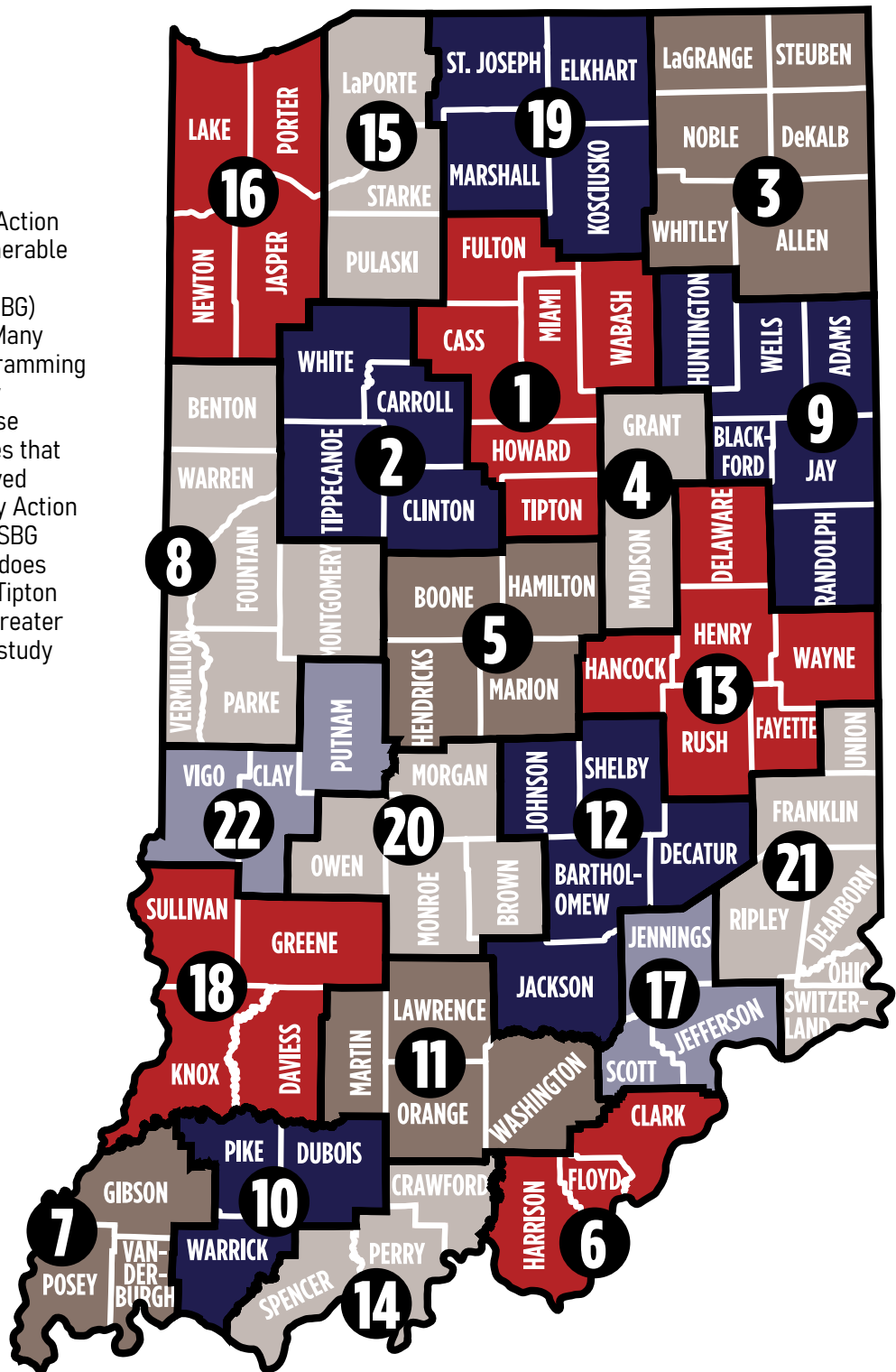
C. Quantitative Data Sources & Analysis

Upon completing our qualitative data collection efforts, we used a number of quantitative data sources and analysis in order to support and explain the major trends we heard in our interviews. Specifically, we relied on three main types of sources for our analyses (the results of which are seen in the tables provided throughout the report):

- **Analyzed existing publicly available economic data** on the 40 counties we classify as “rural” Indiana to understand the basic economic trends and conditions present in these communities compared to the state’s urban counties. These included data from the Bureau of Labor Statistics, the American Community Survey, the US Census Bureau, the Center for Business and Economic Research at Ball State University, the Federal Communications Commission, and Indiana CareerConnect,
- **Assessed a one-of-a-kind survey of low-income rural residents** administered by the Indiana Community Action Association to understand the specific needs of those most facing the greatest economic vulnerability. Every three years, Community Action Agencies across the country take a close look at what is going on in their communities. These community needs assessments offer a look at how constituents are faring and the challenges that are holding them back. From September 2020 to March of 2021, researchers sent surveys via text and email to financially vulnerable households in each Community Action Agency’s service area. IIWF staff determined the needed number of surveys to reach certain confidence intervals and resent survey requests until they had the desired number of complete responses. Surveys that were not complete were not included in the analysis. Ultimately, we included 1,363 respondents in our rural geography, which came to about 23.4 percent of the total population of all survey respondents.

Appendix B: Indiana Community Action Agencies

In Indiana there are 22 Community Action Agencies that serve financially vulnerable families. The map below shows the Community Service Block Grant (CSBG) service area for each of the CAAs. Many CAAs have other services and programming besides the CSBG program and may serve additional programs with those programs and funds. The 40 counties that were included in this study are served primarily by 20 of the 22 Community Action Agencies in Indiana, based on the CSBG service areas. However, JobSource does provide Weatherization services to Tipton County. Only Community Action of Greater Indianapolis didn't serve any of the study counties at all.



1 **AREA FIVE AGENCY ON AGING & COMMUNITY SERVICES, INC. (AREA FIVE)**
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(574) 722-4451
or (800) 654-9421
WWW.AREAFIVE.COM

2 **AREA IV AGENCY ON AGING AND COMMUNITY ACTION PROGRAMS (AREA IV)**
660 N. 36th St.
Lafayette, IN 47903
(765) 447-7683
or (800) 382-7556
WWW.AREAIVAGENCY.ORG

3 **BRIGHTPOINT**
227 E. Washington Blvd.
Fort Wayne, IN 46802
(260) 423-3546
or (800) 589-2264
WWW.MYBRIGHTPOINT.ORG

- 4** **CENTRAL INDIANA COMMUNITY ACTION PROGRAM (CICAP) JOBSOURCE**
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(765) 641-6501
WWW.JS-CICAP.ORG
- 5** **COMMUNITY ACTION OF GREATER INDIANAPOLIS (CAGI)**
3266 N. Meridian St.
Indianapolis, IN 46208
(317) 396-1800
WWW.CAGI-IN.ORG
- 6** **COMMUNITY ACTION OF SOUTHERN INDIANA, INC. (CASI)**
1613 E. 8th St.
Jeffersonville, IN 47130
(812) 288-6451
WWW.CASI1.ORG
- 7** **COMMUNITY ACTION PROGRAM OF EVANSVILLE AND VANDERBURGH COUNTY, INC. (CAPE)**
401 S.E. 6th St. Suite 001
Evansville, IN 47713
(812) 425-4241
WWW.CAPEEVANSVILLE.ORG
- 8** **COMMUNITY ACTION PROGRAM, INC. OF WESTERN INDIANA (CAPWI)**
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Covington, IN 47932
(765) 793-4881
WWW.CAPWI.ORG
- 9** **COMMUNITY AND FAMILY SERVICES, INC. (CFSI)**
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- 10** **DUBOIS-PIKE-WARRICK ECONOMIC OPPORTUNITY COMMITTEE, INC. (TRI-CAP)**
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WWW.TRI-CAP.NET
- 11** **HOOSIER UPLANDS ECONOMIC DEVELOPMENT CORPORATION (HOOSIER)**
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or (800) 333-2451
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- 12** **HUMAN SERVICES, INC. (HSI)**
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WWW.HSI-INDIANA.COM
- 13** **INTERLOCAL COMMUNITY ACTION PROGRAM, INC. (ICAP)**
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or (317) 462-1477
WWW.ICAPCAA.ORG
- 14** **LINCOLN HILLS DEVELOPMENT CORPORATION (LHDC)**
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WWW.LHDC.ORG
- 15** **NORTH CENTRAL COMMUNITY ACTION AGENCIES, INC. (NCCAA)**
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Michigan City, IN 46360
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or (219) 872-1201
WWW.NCCOMACT.ORG
- 16** **NORTHWEST INDIANA COMMUNITY ACTION CORPORATION (NWICA)**
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Crown Point, IN 46307
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WWW.NWI-CA.ORG
- 17** **OHIO VALLEY OPPORTUNITIES (OVO)**
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Madison, IN 47250
(812) 265-5858
WWW.OVOINC.ORG
- 18** **PACE COMMUNITY ACTION AGENCY, INC.**
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WWW.PACECAA.ORG
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WWW.REALSERVICES.ORG
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or (800) 850-7262
WWW.INSCCAP.ORG
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- 22** **WESTERN INDIANA COMMUNITY ACTION AGENCY, INC. (WICAA)**
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Terre Haute, IN 47807
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or (888) 292-5475
WWW.WICAA.ORG

Sources

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