



# GAPS AND OPPORTUNITIES

HAMILTON COUNTY COMMUNITY NEEDS ASSESSMENT

PRESENTED BY

SCHUNK MORELAND STRATEGIES AND CHAMBERLIN DUNN LLC



**HAMILTON COUNTY  
COMMUNITY FOUNDATION**  
A CICF AFFILIATE

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On the cover:  
Regina Bunting, *Home*.

Artwork commissioned for the Collaboration Hub at Hamilton County Community Foundation.



## EXECUTIVE SUMMARY

This comprehensive needs assessment, conducted to support the Hamilton County Community Foundation (HCCF), underscores their unwavering commitment to the mission: “To mobilize people, ideas, and investment to make this a community where every individual has equitable opportunity to reach their full potential—no matter their place, race, or identity.” By integrating a multi-faceted approach through community and board engagement sessions, interviews with thought leaders, surveys, and an extensive review of over 2,000 quantitative data points across various levels, Schunk Moreland Strategies (SMS) has been able to pinpoint the critical needs that align with and propel HCCF’s mission forward.

In the community sessions and surveys, SMS identified the alignment of local issues with a hierarchy of needs, revealing a foundational concern for basic needs and extending into aspects of self-actualization and belonging. At the base of this hierarchy, residents expressed urgent concerns over access to essential services and resources such as food security, quality childcare, and comprehensive healthcare, particularly addressing mental and behavioral health challenges. These foundational needs are paralleled by a pressing demand for inclusive economic growth, highlighting the necessity for accessible career pathways and educational opportunities that bridge income disparities, as well as addressing challenges associated with affordable and accessible housing, which may be barriers to employment. Furthermore, the priorities identified encompass access and opportunity, underscoring the importance of fostering a welcoming community environment where every member feels connected, heard, and valued.



## EXECUTIVE SUMMARY

This multifaceted approach not only emphasizes the critical nature of meeting basic physiological and safety needs but also advocates for psychological and self-fulfillment needs, proposing a holistic framework for community development. By addressing these concerns, the report underscores the imperative to cultivate a society where both individual and collective well-being are prioritized, laying the groundwork for a community that thrives on inclusivity, equity, and shared prosperity. Within the hierarchy of needs framework, five key priorities emerged as focal points for HCCF:

- Affordable housing emerges as a foundational element that supports overall well-being, setting the stage for individuals to thrive.
- Education and training opportunities stand out as vital tools for equipping community members with the skills necessary for not just employment, but for a life imbued with purpose and growth.
- The assessment highlights the indispensability of comprehensive social services that cater to a spectrum of needs—from food security and mental health support to specialized assistance for the most vulnerable, including seniors and individuals with disabilities.
- Childcare solutions, especially those that offer cost assistance and after-hours care, are critical enablers for working families, fostering both economic vitality and educational progress.
- Access to diverse transportation options is essential for connecting residents to opportunities that enhance their quality of life, be it through employment, education, or essential services.

These priorities not only reflect the acute needs within Hamilton County's community but also embody the essence of HCCF's mission. They signal a call to action for HCCF to leverage its platform and resources to catalyze change.

### HAMILTON COUNTY COMMUNITY

#### QUICK FACTS

- 1 Hamilton County's population is nearly 350,000, ranking it 4th among counties in Indiana. From 2020 to 2022, the population grew by 6%, the largest growth in people among all 92 counties in Indiana.
- 2 By 2030, Hamilton County's population is projected to grow by about 20%, to around 418,000 residents.
- 3 The median age in Hamilton County is 37.8. By city/town, median age ranges from 33.3 in Arcadia to 43.7 in Cicero.
- 4 About 81% of people in Hamilton County are White (nearly 284,000); 6.5% are Asian (nearly 22,600); 4.5% are Hispanic/Latino (over 15,600); 4% are Black (over 14,100); and 3% are Two or More Races (over 11,200).
- 5 Hamilton County has seen its foreign-born population increase by about 37% over the past five years, with more than 32,000 residents who were foreign born in 2022. About 9% of Hamilton County's population is foreign born (compared to 6% for Indiana).
- 6 Hamilton County is home to more than 13,000 veterans, about 5% of its population 18 years and over.
- 7 More than 27,500 people in Hamilton County have a disability, about 8% of the county's total population.

## EXECUTIVE SUMMARY

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To address the priorities, focus groups suggested ways in which HCCF should uplift the community and meet its varied needs through several strategies, including:

### INCORPORATE DIVERSE PERSPECTIVES

Community focus group participants and thought leaders noted the imperative of including diverse perspectives in creating inclusive approaches to guarantee representation in decision-making processes and strategies. Diverse perspectives are needed to address misperceptions about Hamilton County in general, as well as to meet population needs that, as shown by the data, vary by race/ethnicity, gender, age, geography, etc.

### PROMOTE AND SUPPORT COLLABORATION

Coordinated collaboration will be essential to identifying strategies through the lens of diverse perspectives and finding concrete action steps to implement those strategies.

### PRIORITIZE ACTION WITH A BALANCE OF FEASIBILITY AND IMPACT

The Hamilton County Community Foundation and its partners should consider the broader needs and potential impact against feasibility of implementation. For example, addressing one need may be very feasible for the Community Foundation and its partners (i.e., an area in which the Foundation is already working and/or already has partners), but it may not have a high impact. Conversely, addressing a certain need may have a high impact, but it may be far outside the Community Foundation's purview, thus requiring additional time, feasibility studies, recruitment of additional partners, etc.

By fostering an inclusive dialogue that embraces diverse perspectives and by championing collaborative efforts across different sectors, HCCF can lay the groundwork for impactful initiatives. These efforts, while aimed at addressing specific needs, have the potential to create a ripple effect—enhancing community resilience, fostering inclusive growth, and ultimately ensuring that every member of the community has the equitable opportunity to reach their full potential, no matter race, place, or identity.

Most of the needs identified are interrelated and intricately linked with the social determinants of health—those economic and social conditions that influence individual and group differences in both mental and physical health status. Factors such as poverty, education, housing, and access to healthy food play a crucial role in determining the mental, physical, and socioeconomic health and well-being of individuals and communities. Addressing gaps in each of these areas is vital to ensure equitable opportunities for every member of the Hamilton County community.

## INTRODUCTION

This needs assessment was designed to assist Hamilton County Community Foundation in identifying community-based needs.

The SMS team reviewed qualitative data from four community engagement sessions, one board engagement session, an online survey, and interviews with 16 thought leaders. In addition, the team examined over 2,000 quantitative data points at the state, county, and (where available) city levels, using sources such as US Census/American Community Survey, Robert Wood Johnson Foundation, Indiana Department of Health, Indiana Department of Education, Indiana Commission for Higher Education, and others.

Where possible, data points were disaggregated to identify gaps by race, place, and identity. See Appendix B for a list of data sources.

It is important to note that most of the needs identified are closely interrelated. In fact, the term “social determinants of health” refers to the fact that components such as economic stability, education access and quality, healthcare access and quality, neighborhood and built environment, and social and community context all are closely related to physical and mental health.<sup>1</sup>

Moreover, issues such as lack of transportation and transportation alternatives (such as public transportation) and lack of access to affordable, quality childcare can exacerbate access to food, medical and mental health care, employment, etc.



<sup>1</sup><https://health.gov/healthypeople/priority-areas/social-determinants-health>

# THE COMMUNITY

HAMILTON COUNTY'S  
POPULATION IS  
PROJECTED TO GROW  
TO ALMOST 418,000  
BY 2030.

## OVERVIEW<sup>2</sup>

Incorporating comprehensive demographic data into the needs assessment not only enriches understanding of the diverse communities HCCF serves, but also ensures that strategies are inclusively designed and effectively targeted to meet the varied needs of all segments of the population.

### Population.

Hamilton County's population is nearly 350,000, ranking it fourth among counties in Indiana (behind only Marion, Allen, and Lake counties). From 2020 to 2022, Hamilton County's population grew by 6% (more than 19,000 people), the largest growth in people among all counties in the state. By 2030 Hamilton County is projected to have nearly 418,000 residents, which would represent population growth of about 20% from 2022 to 2030.<sup>3</sup>

Carmel, Fishers, and Noblesville are the largest cities in Hamilton County, and all are in the top 10 among cities in Indiana for population. Westfield is in the top 25 for population. Population growth for Westfield, Noblesville, and Fishers from 2020 to 2022 was among the top five in the state. Other major cities and towns in Hamilton County include Arcadia, Atlanta, Cicero, and Sheridan.

### Age.

The median age in Hamilton County is 37.8 (similar to Indiana, at 38.0). Just over one-quarter of the population is under 18, and about 13% of residents are 65 or over.

- By major city or town, median age ranges from 33.3 in Arcadia to 43.7 in Cicero.
- Westfield has the highest percentage of people under 18 (28%), and Sheridan has the highest percentage of people 65+ (15%).

### Race/ethnicity.

About 81% of the population is White (compared to 77% for the state); 6.5% Asian (compared to 2.5% statewide); 4.5% Hispanic (7.5% statewide); 4% Black or African American (9% statewide); 3% Two or More Races (3% statewide); and less than 1% Another Race (including Native American/Alaskan Native, Native Hawaiian or Other Pacific Islander, and Some Other Race).

Just under one in ten residents (9%) are foreign born (compared to 6% in Indiana). About 4% of Hamilton County's population ages 5+ reports speaking English "less than very well" (compared to 3% in Indiana).

- The foreign born population ranges from less than 1% in Cicero to 13% in Carmel.
- Less than 1% of Cicero residents report speaking English "less than very well", compared to 7% in Arcadia.

<sup>2</sup>Unless otherwise specified, all data in this section comes from American Community Survey (ACS), 2022 5-Year Estimates (Tables B03002, S0101, B01001, B05006, and DP02). 5-Year Estimates were used instead of 1-Year to allow for comparisons at the city level.

<sup>3</sup>StatsIndiana, Population Projections 2010-2030.

## THE COMMUNITY

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### **Veteran status.**

About 5% of Hamilton County residents 18 and older are veterans (compared to 7% in Indiana).

The veteran population ranges from 4% in Carmel to 11% in Cicero.

### **Single parents.**

About 5% of Hamilton County households are single parent households (vs. 6% in Indiana). 11% of households in Atlanta are single parent, compared to 5% in Fishers.

### **Broadband.**

Broadband subscription in Hamilton County is relatively high, at 96% of households with a broadband subscription (compared to 87% in Indiana). Broadband subscription ranges from 83% in Sheridan to 96.5% in Carmel.

### **Disability.**

About 8% of the county's population has a disability. The percentage of the population with a disability ranges from 6% in Carmel to 23% in Atlanta.





## COMMUNITY NEEDS

In the community sessions and surveys, SMS identified the alignment of local issues with Maslow's Hierarchy of Needs, revealing a foundational concern for basic needs and extending into aspects of self-actualization and belonging. At the base of this hierarchy, residents express urgent concerns over access to essential services and resources such as food security, quality childcare, and comprehensive healthcare, particularly addressing mental and behavioral health challenges. These foundational needs are paralleled by a pressing demand for inclusive economic growth, highlighting the necessity for accessible career pathways and educational opportunities that bridge income disparities, as well as addressing challenges associated with affordable and accessible housing, which may be barriers to employment. Furthermore, the priorities identified encompass access and opportunity, underscoring the importance of fostering a welcoming community environment where every member feels connected, heard, and valued.



This multifaceted approach not only emphasizes the critical nature of meeting basic physiological and safety needs but also advocates for psychological and self-fulfillment needs, proposing a holistic framework for community development. By addressing these concerns, the report underscores the imperative to cultivate a society where both individual and collective well-being are prioritized, laying the groundwork for a community that thrives on inclusivity, equity, and shared prosperity. Within the hierarchy of needs framework, five key priorities emerged as focal points for HCCF:

- **Affordable housing** emerges as a foundational element that supports overall well-being, setting the stage for individuals to thrive.
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- The assessment highlights the indispensability of comprehensive **social services** that cater to a spectrum of needs—from food security and mental health support to specialized assistance for the most vulnerable, including seniors and individuals with disabilities.
- **Childcare solutions**, especially those that offer cost assistance and after-hours care, are critical enablers for working families, fostering both economic vitality and educational progress.
- **Access to diverse transportation options** is essential for connecting residents to opportunities that enhance their quality of life, be it through employment, education, or essential services.

# COMMUNITY NEEDS

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## BASIC NEEDS

### Food Access and Security<sup>4</sup>

Nearly 21,000 residents in Hamilton County are food insecure, representing about 6% of the population and 3% of children under 18. **While Hamilton County has a lower rate of food insecurity than the state, its food-insecure households may lack access to SNAP retail locations and food pantries.** Hamilton County has 34 food pantries, meaning that there is less than one food pantry per 100 SNAP households in Hamilton County. Hamilton County has nearly 280 SNAP retail locations within a 10 mile radius of its major cities and towns, though this represents only about 8 retail locations per 100 SNAP households.

*Gaps in access vary by city:*

**SNAP retail locations | Sheridan, Noblesville, Westfield.** For SNAP retail locations per 100 SNAP households, rates are greatest in Fishers (38.5 locations per 100 SNAP households), Arcadia (30.8), and Carmel (27.8). In contrast, Sheridan has only 7.3 SNAP retail locations per 100 SNAP households, Noblesville's rate is 8.5, and Westfield's is 11.4.

**Food pantries | Westfield, Carmel, Noblesville.** For food pantries, rates per 100 SNAP households ranged from a high of 6.2 per 100 SNAP households in Arcadia to just 0.3 in Westfield (less than one pantry per 100 households). Carmel's rate is just 0.7, and Noblesville's is 0.8.

As part of the 2022 Hamilton County Food Insecurity Collaborative Plan, Hamilton County Community Foundation engaged Community Solutions, Inc., to conduct an environmental scan, which included analysis of surveys of food pantries and related providers; key informant interviews; and discussions with food pantry clients. The study found that the most common barriers to food pantry access were:

- Residential requirements (requiring documentation of eligibility and in some cases, valid identification or proof that clients live in a certain geographic area)
- Operating hours (evening/weekend hours are limited)
- Lack of delivery options
- Volunteer and staffing shortages at pantries
- Stigma of using food pantries, particularly when the pantries are located outside of home communities and/or offered through an unfamiliar organization
- Food pantry locations (not located in areas with most need)
- Cultural disconnects
- Reluctance to enroll in SNAP benefits

<sup>4</sup>Feeding America's Hungry Map the Meal Gap (2021); USDA Food & Nutrition Service SNAP Retailer Locator (02/2024); Hamilton County Indiana Food Pantry Listing (09/2023); Hamilton County Food Insecurity Collaborative Plan (2022).

## COMMUNITY NEEDS

### CHALLENGES RELATED TO FOOD ACCESS AND SECURITY THAT WERE NOTED IN COMMUNITY SESSIONS INCLUDED:

- Lack of resources, both human and financial, to support the growing number of people who are food insecure in the county.
- Lack of culturally aware services, including recognizing the cultural importance of food and being able to meet the needs of a culturally diverse population.
- Lack of coordination across the hunger-fighting ecosystem, including among food pantries, food donors, nonprofits, etc.
- Access challenges, including lack of transportation, stigma associated with using food pantries, geographic limitations, and confusion around benefits such as SNAP.

### Access to Childcare<sup>5</sup>

Early Learning Indiana (ELI) provides a wide body of information on childcare access and affordability, including access to high quality care, as well as centers with non-traditional hours (6PM-7AM on weekdays, and any time on weekends). **The information from ELI demonstrates that Hamilton County (like all counties statewide) does not have adequate childcare access.** Hamilton County is particularly lacking in access to high-quality care. Moreover, access, quality, and affordability vary by Hamilton County geography.

**Access to care | Overall, and particularly for Sheridan, Cicero, Westfield, Noblesville.** The Early Learning Access Index factors capacity, affordability, quality, and choice (types of providers), with a score between 0 (worst) – 100 (best). Hamilton County's overall Access Index is 63.4, about the same as the state. ELI defines this score as "moderate access" (scores ranging from 60-80), meaning there is room for improvement in Hamilton County.

No city<sup>6</sup> had census tracts with Access Index scores at 80 or higher (adequate access), though 6 of 9 of Carmel's tracts were above 70, as were 2 of 5 of the tracts in Fishers. Other cities had scores below 60, indicating inadequate access:

- Sheridan (39.3)
- Cicero (57.5)
- Westfield (2 of 6 tracts with scores of 44.7 and 46.2)
- Noblesville (4 of 6 tracts with scores ranging between 51.4-55.4)

**High-quality care | Overall, and particularly for Sheridan, Noblesville, Westfield.** In Hamilton County, just 29% of children can be served by high-quality care (meaning that childcare facilities rated 3 or 4 on Paths to Quality have the capacity to serve less than one-third of children who may be in need of care). Statewide, 49% of children can be served by high-quality care.

<sup>5</sup>Early Learning Indiana: Closing the Gap Profiles (2023).

<sup>6</sup>Early Learning Indiana does not calculate data at the city level; however, it does provide information at the census tract level. As such, data at the city level is based on minimum/maximum for each census tract within that city. Arcadia and Atlanta share the same census tract. Cicero and Sheridan each have only one census tract. Other cities have multiple tracts.

## COMMUNITY NEEDS

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Just 8% of children in Sheridan can be served by high quality care. In Noblesville, 3 of 6 tracts have quality care capacity less than the county overall (ranging from 17%-24%), and in Westfield, 2 of 6 tracts have quality care capacity less than the county overall (about 11% for each).

**Non-traditional hours care | Arcadia, Atlanta, Cicero, Sheridan, Noblesville, Westfield.** About 27% of Hamilton County's childcare programs operate at non-traditional hours, slightly higher than statewide (24%). ELI uses availability to calculate a Non-Traditional Hours Variable, which ranges from 0 (worst) – 1 (best). Hamilton County's Non-Traditional Hours Variable is 0.42.

- The Hamilton Heights region (Arcadia and Atlanta) has no programs with non-traditional care (Non-Traditional Hours Variable of 0.0).
- The Non-Traditional Hours Variable is below 0.10 in Cicero, in Sheridan, in 6 of 6 tracts in Noblesville, and in 5 of 6 tracts in Westfield.

### **Affordability | Cicero, Sheridan, Noblesville.**

Overall, childcare in Hamilton County is relatively affordable. Though the average full-time annual cost of care (\$9,711) is higher than the state overall (\$8,014), the cost-to-income ratio is about 7%, lower than at the state level (10%). ELI uses cost-to-income to calculate the Affordability Index (a score of 0 (worst) – 1 (best)). Hamilton County has an Affordability Index of 0.76; however, childcare is comparatively less affordable in some cities:

- Cicero (Affordability index of 0.44)
- Sheridan (0.60)
- Noblesville (one census tract with an Index of 0.29, and 5 of 6 tracts below 0.75; ranging from 0.29-0.72).

### **CHALLENGES RELATED TO CHILDCARE NOTED IN COMMUNITY SESSIONS INCLUDED:**

- Lack of affordable care across the county.
- Lack of availability of care, which in turn creates barriers to employment and access to physical and mental healthcare.
- Lack of variety of care, including types of providers, non-traditional hours, and ability to serve children of multiple ages, particularly in certain geographies.

## COMMUNITY NEEDS

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### Health Disparities and Insurance Access

Despite high rankings overall, Hamilton County's residents may face health disparities, which are typically exacerbated by social and economic inequality and can occur across factors such as socioeconomic status, race or ethnicity, geography, language, gender, citizenship status, etc.<sup>7</sup>

While most publicly available health data is available at the county level only and most is not disaggregated by subgroups, several examples of racial/ethnic and geographic health disparities are evident in available data.<sup>8</sup>

**Life expectancy | Arcadia, Atlanta, Cicero, Parts of Noblesville.** The overall life expectancy for Hamilton County is 81.9 years. Comparatively, in Arcadia and Atlanta,<sup>9</sup> life expectancy is 77.2 years; life expectancy in Cicero is 79.7 years; and median life expectancy in Noblesville is 80 years.

**Life expectancy | Black residents.** The premature death rate for Black residents is 1.5 times higher than the county's premature death rate overall; 2.6 times higher than the rate for Asians; and 1.4 times higher than the rate for Whites.

**Low birth weight | Black, Asian, and Hispanic newborns.** 7% of all newborns in Hamilton County were born with low birth weight. The rate was 6% for White newborns but higher for:

- Black newborns (10%)
- Asian newborns (10%)
- Hispanic newborns (8%)

**Health insurance coverage | Sheridan, Atlanta, Arcadia, Cicero.** While 96% of Hamilton County's overall population has health insurance coverage, in Sheridan, only 89% of the population has coverage, as does 93% of Atlanta's population and 93.5% of Arcadia's.

Just 3% of Hamilton County's population under 19 lacks health insurance coverage, but 6% of Sheridan and Cicero's children lack coverage.

While just 20% of Hamilton County's overall population has public coverage, that percentage is significantly higher for Atlanta (46%), Sheridan (36.5%), Cicero (33%), and Arcadia (29.5%). Individuals with public coverage may have less access to both physical and mental healthcare services, if providers do not accept public coverage.

<sup>7</sup><https://www.kff.org/racial-equity-and-health-policy/issue-brief/disparities-in-health-and-health-care-5-key-question-and-answers/>

<sup>8</sup>Robert Wood Johnson Foundation, 2023 County Health Rankings: Indiana; National Center for Health Statistics; ACS, 2022 5-Year Estimates (DPO3).

<sup>9</sup>Life expectancy data is based on census tract, not city. As such, data at the city level represents estimates based on the census tracts that encompass a city. Arcadia and Atlanta share the same census tract, and Cicero and Sheridan have only one census tract. Other cities have multiple tracts where life expectancy may vary. Life expectancy data is based on 2010 census tracts, which have since changed (in 2020).

## COMMUNITY NEEDS

### CHALLENGES TO ACCESSING QUALITY HEALTHCARE NOTED IN COMMUNITY SESSIONS:

- Lack of coordinated services and integrated care.
- Lack of culturally sensitive services to recognize and meet the needs of the county's diverse population and lack of services for those who don't speak English.
- Lack of transportation (to and from appointments, to pick up prescriptions, etc.).
- Lack of awareness about services available.
- Cost of medical services and lack of ability to pay (particularly for those without coverage).
- Provider and facility shortages, particularly those that accept public health assistance.

### Mental Health Access and Quality Care<sup>10</sup>

Another area in which Hamilton County may face challenges is related to mental health access. While overall, the average number of poor mental health days per month reported was 3.9, the lowest average across 92 counties in Indiana, any number above zero indicates need for mental health access. Moreover, the mental health provider ratio in Hamilton County is 579:1, meaning that there are 579 people to every one mental health provider. This rate is higher than the rate for Indiana (529:1), meaning that **Hamilton County has fewer mental health care providers per capita than the state as a whole.**

In Hamilton County:

- 11% of adults reported smoking.
- 12% of adults reported frequent mental distress.
- 17% of adults reported physical inactivity.
- 18% of adults reported excessive drinking.
- 24% of driving deaths were alcohol-impaired, the 23rd highest rate among 92 Indiana counties.

- There were 30.6 deaths of despair (deaths related to suicide, alcohol-related disease, and drug overdoses) per 100,000 people.
- There were 30.5 non-fatal opioid emergency department visits per 100,000 people.
- There were 11.3 opioid drug overdose deaths per 100,000 people.
- There were 9.2 deaths by suicide per 100,000 people.

As part of a Behavioral Health Needs Assessment in June 2021, Hamilton County mental health providers were surveyed. The survey found:

- Over 90% of respondents offered outpatient mental health services, but there were no inpatient, partial hospitalization, or day treatment services.
- Only 17% reported accepting Medicaid and 19% accepted Medicare and HIP.
- Nearly nine in ten (89%) reported having no bilingual therapists on staff.

<sup>10</sup>Robert Wood Johnson Foundation, 2023 County Health Rankings: Indiana; National Center for Health Statistics; ACS, 2022 5-Year Estimates (DP03); US News and World Report: 2022 Healthiest Communities; Hamilton County Behavioral Health Needs Assessment: June 2021 (Prepared by Community Solutions).

## COMMUNITY NEEDS

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Other challenges and disparities may include:

**Telehealth access | Sheridan, Arcadia, Atlanta, Cicero.** Telehealth services, including tele-mental health services, can help address barriers to access. However, while overall broadband access in the county is 96%, broadband access is only 83% in Sheridan, 84% in Arcadia, 87% in Atlanta, and 92% in Cicero.

**Depression | Older Residents.** 20% of Medicare beneficiaries in Hamilton County have depression, compared to 19% of Hamilton County's "peer group" (US counties with similar demographics).

### CHALLENGES TO MENTAL HEALTHCARE ACCESS AND QUALITY CARE NOTED IN COMMUNITY SESSIONS:

- Lack of awareness and stigma related to mental health issues.
- Lack of coordinated services and integrated care.
- Lack of knowledge in how to address and prevent mental health crises, for medical providers, teachers, parents, and the general community.
- Lack of culturally sensitive services to recognize and meet the needs of the county's diverse population and lack of services for those who don't speak English.
- Provider shortages, particularly those that accept public health assistance.

## INCLUSIVE ECONOMIC GROWTH

### Housing Access and Affordability<sup>11</sup>

A lack of affordable and accessible housing may be a barrier to employment, thus impacting inclusive economic growth. Hamilton County residents are more likely to be homeowners than Indiana residents overall (76% of Hamilton County's dwellings are owner-occupied vs. 70% statewide). However, nearly 9,500 Hamilton County households have a "severe cost burden" for housing (meaning they are spending 50% or more of their income on housing). Moreover, nearly 10,600 Hamilton County households have

severe housing problems (including at least one of: overcrowding, high costs, or lack of kitchen and/or plumbing facilities).

There also may be gaps in access and affordability by race/ethnicity and geography. For example:

**Mortgage denial | Hispanic and Black applicants.** The mortgage denial rate for Hamilton County in 2021 was 5%, but the denial rate was twice that (10%) for Hispanic applicants, and 1.5x higher (8%) for Black applicants.

<sup>11</sup>ACS, 2022 5-Year Estimates (B25003, B25074, B25095); Robert Wood Johnson Foundation (2015-2019); SAVI Polis Center (2021&2022).

## COMMUNITY NEEDS

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**Owner-occupancy | Arcadia, Sheridan, Noblesville.** Though 76% of Hamilton County dwellings overall are owner-occupied, the rate is just 63% for Arcadia, 67% for Sheridan, and 72% for Noblesville.

**Housing cost burden | Arcadia, Cicero, Sheridan.** Countywide, about 7% of households have a severe cost burden, but that rate is 14% in Arcadia, 13% in Cicero, and 12% in Sheridan.

### CHALLENGES RELATED TO HOUSING NOTED IN COMMUNITY SESSIONS:

- Lack of affordable housing and housing inventory, in some cases driven by zoning laws and development standards, availability of affordable land, rental costs, construction costs, scarcity of housing choice vouchers, etc.
- Lack of education and understanding of what affordable housing means and how to affordable housing that does exist.
- Potential discrimination based on race/ethnicity, age, income, disability, previous evictions, prior felony convictions, etc.

### Economic and Workforce Needs<sup>12</sup>

Hamilton County is home to a variety of industries and occupations. Labor force participation in Hamilton County is high, relative to Indiana. 71% of the county's population 16 years+ is in the labor force (vs. 64% for Indiana). However, Hamilton County has nearly **1,000 disconnected youth** (youth ages 16-19 not working or in school). Hamilton County's average unemployment rate (2022 5-year estimates) is 3% (**just over 5,200 unemployed**), compared to 4.5% for the state. Among Hamilton County's businesses, 20% are women owned (the same as the rate nationally), but just 7% are minority owned (far lower than the national rate of 18%).

Despite having higher socioeconomic security in Hamilton County than the state overall, there are examples of income disparities by gender, race/ethnicity, and geography. For example:

**Gender pay gap | Overall, Cicero, Carmel.** The gender pay gap (the ratio of women's median earnings to men's, presented as cents on the dollar) in Hamilton County is .68, meaning that women earn 68 cents to every dollar men earn. Hamilton County's gender pay gap is worse than the state's gap of 77 cents on the dollar.

- In Cicero, the gender pay gap is .57 (women earn 57 cents for every dollar men earn).
- In Carmel, the gap is .66.

<sup>12</sup>ACS, 2022 5-Year Estimates (S2401, DP03, S1501, B17001); US Census Quick Facts (2017).



## COMMUNITY NEEDS

**Household income |Atlanta, Sheridan, Cicero, Arcadia.** Median household income in Atlanta is 2.3x lower than median household income in Carmel (\$57,159 vs. \$132,859). Households in Sheridan (\$58,021), Cicero (\$63,288), and Arcadia (\$63,750) also have substantially lower median household income. Cities that have a relatively large portion of households with a median income below \$50,000 include:

- Sheridan (45%)
- Atlanta (43%)
- Cicero (38%)

**Median wage | Arcadia, Atlanta, Sheridan.** Median wage for workers 25+ in Arcadia was \$36,205, 2.2x lower than the median wage for Carmel's workers (\$81,315). Atlanta (\$40,357) and Sheridan (\$41,063) also have median worker wages below the state median.

- Per capita personal income for Atlanta (\$24,988) is 2.2x lower than PCPI for Carmel (\$70,093)

- Sheridan (\$28,365) and Arcadia (\$29,067) have PCPI below the state PCPI.

**Poverty rate |Hispanic, Black, Two or More Races; racial equity gaps in Sheridan, Westfield.**

While the overall poverty rate for Hamilton County is 4%:

- The poverty rate for Hispanic residents is more than 2x higher (9%).
- The rate is nearly 2x higher for Black residents and those of Two or More Races (7% for each).

The **racial income gap** (the ratio of the percent of Persons of Color in poverty compared to the rate for White residents) is 1.9, meaning that for every White resident in poverty, there are 1.9 residents who are Persons of Color. The gap is about the same as the gap at the state level (2.0).

- In Sheridan, the racial income gap is 7.1.
- In Westfield, the gap is 4.0.

### CHALLENGES RELATED TO ECONOMIC AND WORKFORCE NEEDS IDENTIFIED IN COMMUNITY FOCUS GROUPS INCLUDE:

- Lack of social services and training opportunities to support individuals with incomes below the poverty line, seniors, those with disabilities, those living in rural areas, and those who do not speak English well.
- Lack of resources to promote entrepreneurship and small business growth.
- Unemployment and underemployment for individuals with lower levels of education and individuals with disabilities.
- Lack of shared understanding of the value of focusing on inclusive economic growth.
- Lack of coordination and shared strategies among businesses, nonprofits, government organizations, policymakers, and educational institutions to promote alignment and strategic economic growth.
- Lack of reliable transportation or alternative transportation (such as public transportation), creating barriers to accessing and retaining employment.

## COMMUNITY NEEDS

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### Educational Opportunities<sup>13</sup>

Educational attainment is closely tied to income. For example, the median salary for Hamilton County workers 25+ with bachelor's degrees is nearly \$77,000, more than 2x higher than median salary for workers with just high school diplomas (\$36,488) and 1.4x higher than median salary for workers with some college or associate degrees (\$55,095).

Hamilton County may have gaps in educational opportunities by race, geography, gender, and income. For example:

**Educational attainment (holding a bachelor's degree or higher) | Another Race, Hispanic, Two or More Races, Black, Atlanta, Arcadia, Sheridan.** Compared to Indiana, Hamilton County has very high educational attainment, with 61% of the population ages 25+ holding a bachelor's degree or higher, a rate more than 2x higher than Indiana (28%). However, there are racial/ethnic and geographic equity gaps in adults who hold at least a bachelor's degree:

- 39% of Hamilton County's adults 25+ of Another Race (includes American Indian/Alaskan Native, Native Hawaiian/OPI, or Some Other Race)
- 51% of Hispanic adults

- 55% of adults of Two or More Races
- 58% of Black adults
- 8% of Atlanta's adult population 25+
- 18% in Arcadia
- 19% in Sheridan
- Though the percentages of adults 25+ with at least a bachelor's degree in Cicero (32%), Noblesville (51%), and Westfield (57%) are above the state rate, they lag the rate of Hamilton County overall.

**Postsecondary enrollment | Hispanic, Black, Male, and students eligible for free and reduced price lunch.** Though the percentage of 2021 Hamilton County high school graduates enrolling in postsecondary was high compared to Indiana overall, the rate has dropped over the past five years (from 83% of 2016 graduates to 74% of 2021 graduates). Moreover, there are disparities in postsecondary enrollment by race, gender, and socioeconomic status:

- 56% for Hispanic graduates and 67% for Black graduates (vs. 74% overall)
- 70% for Male graduates (vs. 79% for female)
- 54% for students eligible for free or reduced price lunch (vs. 78% of paid)

<sup>13</sup>ACS, 2022 5-Year Estimates (S2001, DP02, S1501).

## COMMUNITY NEEDS

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### CHALLENGES RELATED TO ECONOMIC AND WORKFORCE NEEDS IDENTIFIED IN COMMUNITY FOCUS GROUPS INCLUDE:

- Lack of social services and training opportunities to support individuals with incomes below the poverty line, seniors, those with disabilities, those living in rural areas, and those who do not speak English well.
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# CONCLUSIONS & ACTION STEPS

The Hamilton County Community Foundation (HCCF) is at a pivotal moment in its journey towards creating a more equitable and thriving community. Their strategic pillars—behavioral health, family and youth empowerment, and inclusive economic growth—have long guided their mission and actions. However, the insights gained from SMS’ recent comprehensive needs assessment indicate a pressing need to revisit and realign these pillars with emerging priority areas. The critical needs identified—affordable housing, education and training opportunities, comprehensive social services, childcare solutions, and accessible transportation—highlight evolving challenges and opportunities within the Hamilton County community.

This evolution suggests that the existing pillars, while foundational, require a thoughtful review to ensure they fully encompass and address the

nuanced dimensions of the community’s needs. By recalibrating the strategic focus to better align with these identified priorities, HCCF can enhance its responsiveness and effectiveness in meeting the current and future needs of the community. This process of realignment is not just about adjusting the strategies; it’s about reaffirming the commitment to the mission of mobilizing resources, ideas, and people to ensure every individual in the community has the opportunity to reach their full potential. In doing so, HCCF must acknowledge the dynamic nature of their work and the importance of staying attuned to the shifting landscapes of need and opportunity within Hamilton County.

The following table demonstrates how the existing pillars align with identified needs and the new priority areas, which are listed on the next page.

## ALIGNED WITH CURRENT PILLARS FRAMEWORK

- Affordable Housing
- Education and Training
- Social Services (Food Access and Insecurity, Mental Health Access and Quality Care)

## BEYOND THE CURRENT FRAMEWORK’S BOUNDARIES

- Transportation
- Social Services (Health Disparities/Insurance Access)
- Childcare Solutions

## CONCLUSIONS & ACTION STEPS

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### Priority Areas

#### **Affordable Housing:**

Lack of access to adequate and affordable housing can be a barrier to employment. It also may negatively impact both physical and mental health and create adverse experiences for children and families. Educational attainment and income disparities can impact the ability of individuals and families to obtain housing.

#### **Education and Training:**

Disparities in academic achievement and postsecondary readiness are connected to educational attainment and income disparities, negatively impacting inclusive economic growth.

#### **Social Services:**

Coordinated social services, including health services, are vital for addressing mental and physical health access and healthcare disparities, particularly for those who are disabled and the elderly. Coordinated social services that address food insecurity and lack of basic needs can prevent adverse childhood experiences and help ensure that families and youth are supported. Social services also can equip traditionally marginalized people (such as Black, Indigenous, and other Persons of Color, those who are disabled, seniors, lower income, veterans, etc.) to identify and be prepared for meaningful career pathways that can advance them economically and socially.

#### **Childcare Solutions:**

Affordable and quality childcare solutions may allow individuals better access to healthcare, as parents may have to miss health appointments due to lack of childcare. Additionally, high quality early childhood education prepares children for later academic success. Affordable and varied childcare options (including those offering non-traditional hours) can support parents and caregivers to be able to gain education and work opportunities and follow meaningful career pathways.

#### **Transportation:**

Transportation is vital for individuals to be able to access onsite healthcare, both mental and physical, as well as to access food for those who are food insecure or may live in food deserts. Transportation is necessary for children to be able to get to and from school, and workers to be able to get to and from their jobs, as well as to look for work for those who are unemployed or underemployed or may be participating in training opportunities.

## CONCLUSIONS & ACTION STEPS

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### Recommendations

#### Incorporate Diverse Perspectives

Community focus group participants and thought leaders noted the imperative of including diverse perspectives in creating inclusive approaches to guarantee representation in decision-making processes and strategies. Diverse perspectives are needed to address misperceptions about Hamilton County in general, as well as to meet population needs that, as shown by the data, vary by race/ethnicity, gender, age, geography, etc.

Ensuring the inclusion of diverse perspectives can help address what one community member shared about geographic differences. “People assume Hamilton County is [just] Fishers, Carmel, Noblesville, and Westfield.” As another shared, “There are unseen pockets that have challenges.” Some community members noted concerns such as “Are we creating a space that is welcome to everyone?” and “There is a perception from [traditionally] marginalized communities that they aren’t welcome.” In terms of decision-makers, community members and thought leaders noted, “[There is] limited representation of the community. Decision makers are ‘status quo’” and “The average citizen is not included in community dialogue; lots of voices aren’t heard.”

Based on feedback from community engagement focus groups and thought leaders, strategies for ensuring diverse perspectives are included in community dialogue may be:

- Continuing the facilitation of the existing intentional focus groups to gain the perspectives of community members experiencing challenges in areas such as healthcare access, food insecurity, unemployment or underemployment, etc.
- Obtaining youth voice, potentially through surveys, focus groups, or interviews. Youth voice should include students from varying race/ethnicities, geographies, income levels, etc., and should include students who have disabilities, are English learners, and had adverse experiences such as foster care placement.
- Identifying and intentionally collaborating with community and faith-based organizations whose mission is to serve individuals who may be traditionally marginalized or may have unique needs, such as individuals with disabilities, individuals who are Black, Hispanic, Asian or Pacific Islander, Indigenous, or other Persons of Color, veterans, seniors, immigrants or non-native English speakers, individuals in recovery from substance use disorder, individuals who were formerly incarcerated, etc.

## CONCLUSIONS & ACTION STEPS

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### Promote and Support Collaboration

Coordinated collaboration will be essential to identifying strategies through diverse perspectives and finding concrete action steps to implement those strategies. As part of the community engagement and thought leader sessions, participants identified the following entities as potentially important collaborators in this work:

- The Hamilton County Community Foundation as the overarching “convener” of efforts
- Business leaders representing various industry sectors and businesses of various sizes
- K-12 schools, Career and Technical Education centers, and higher education institutions, including two-year institutions (Ivy Tech) and four-year institutions
- Healthcare organizations, including hospitals, private practice providers, Federally Qualified Health Centers, and nonprofit organizations focused on healthcare
- Entrepreneurs and small businesses, especially minority-and women-led
- Community and faith-based organizations, particularly those focused on traditional underserved populations
- Youth serving organizations, particularly to obtain youth voice
- Workforce boards and organizations, such as Work One
- Government officials at multiple levels, including local government
- Childcare providers and early childhood education workers

- Justice and public safety, including courts, police, fire fighters, first responders
- Senior living communities
- Parents

### Prioritize Action with a Balance of Feasibility and Impact

The Hamilton County Community Foundation and its partners should consider the broader needs and potential impact against feasibility of implementation. For example, addressing one need may be very feasible for the Community Foundation and its partners (i.e., an area in which the Foundation is already working and/or already has partners), but it may not have a high impact. Conversely, addressing a certain need may have a high impact, but it may be far outside the Community Foundation’s purview, thus requiring additional time, feasibility studies, recruitment of additional partners, etc.

### Opportunities

Based on feedback in community, board, and thought leader sessions, the following may be opportunities the Foundation can explore:

- Conduct state-level policy advocacy.
- Coordinate business, nonprofit, community, and faith-based leaders.
- Create dedicated funding opportunities for organizations and organizational partnerships or coalitions to address issues such as transportation barriers, food insecurity, equity gaps in education, etc.
- Expand community awareness of mental health challenges.

# APPENDIX

## Appendix A.

### Facilitated Session and Survey Details

In addition to data obtained from sources listed in Appendix B, feedback from community leaders and community members was solicited through:

- Thought Leader Sessions: Virtual interviews with 16 community leaders, conducted in February 2024.
- Community Sessions: In-person focus groups with 90 community stakeholders, conducted in February 2024 at the Hamilton County Community Foundation.  
Focus groups covered topics including:
  - Behavioral health
  - Housing
  - Food access and security
  - Inclusive economic growth
- Board Session: In-person focus group with 8 board members, conducted in February 2024.
- Online Survey: Email link for an online survey sent to community partners in March 2024, with 39 responses.

## Appendix B.

### Data Sources

American Community Survey: <https://data.census.gov/>

Bureau of Economic Analysis: <https://www.bea.gov/>

Early Learning Indiana: <https://earlylearningin.org/closing-the-gap/>

Feeding America's Hungry Map the Meal Gap: <https://map.feedingamerica.org/>

Indiana Commission for Higher Education:

<https://www.in.gov/che/data-and-research/reports-and-analyses/>

Indiana Department of Correction: <https://www.in.gov/idoc/policies-and-statistics/data/statistical-data/>

Indiana Department of Education: <https://www.in.gov/doe/it/data-center-and-reports/>

Indiana INdicators. Indiana Health Dashboard: <http://indianaindicators.org/>

National Center for Health Statistics: <https://www.cdc.gov/nchs/nvss/usaleep/usaleep.html>

Robert Wood Johnson Foundation, 2023 County Health Rankings:

<https://www.countyhealthrankings.org/>

SAVI Polis Center: <https://www.savi.org/>

US Census on the Map: <https://onthemap.ces.census.gov/>

US Census QuickFacts:

<https://www.census.gov/quickfacts/fact/table/hamiltoncountyindiana,US/HCN010217>

US Department of Agriculture Food & Nutrition Service: SNAP Retailer Locator:

<https://www.fns.usda.gov/snap/retailer-locator>

US News and World Report: 2022 Healthiest Communities:

<https://www.usnews.com/news/healthiest-communities/indiana/hamilton-county>