

# Indiana Household Survey Report

## Findings from the NCR-Stat: Baseline Survey 2024

Compiled by the North Central Regional Center for Rural Development  
Michael D. Wilcox, Zuzana Bednarik, DeAndre Malone, and Mary Breidenbach

December 2025



### ABOUT THIS REPORT

This regional report presents findings from the NCR-Stat: Baseline Survey 2024, a comprehensive household survey conducted across the twelve states of the North Central Region. Developed by the North Central Regional Center for Rural Development (NCRCRD) in collaboration with Regional Rural Development Center partners, this report provides essential data related to household, business, and community well-being.

The report organizes findings into NCRCRD's three thematic areas: Promoting Community Health & Wellness, Creating Resilient Communities & Economies, and Developing Leadership & Civic Engagement. Each section presents index measures that synthesize multiple survey questions into meaningful indicators of household and community well-being. These indices enable comparisons between rural and urban areas across the North Central Region, providing benchmarks for tracking changes over time.

This initiative supports NCRCRD's mission to enhance research and educational outreach capacity across the region's land-grant universities while directly supporting Extension programming through evidence-based insights for program development, stakeholder engagement, and grant applications.

### NCR-STAT: BASELINE SURVEY 2024

The NCR-Stat: Baseline Survey 2024 is a 20-minute online survey that collected data from 4,383 households across the North Central Region. The design of the Baseline Survey 2024 sample was based on quota sampling nested within states focusing on the household types, gender, age, rural/urban location, and race/ethnicity.



Survey topics include household demographics and income, workforce participation, entrepreneurship, broadband access, caregiving, housing, migration patterns, civic engagement, community belonging, health status and care, food security, substance misuse, quality of life and well-being, recreation economy, and environmental concerns. The survey builds upon the 2022 NCR-Stat: Baseline Survey, with selected questions cross-walked to enable trend analysis over time.

#### NCR-STAT: BASELINE SURVEY 2024 RESPONDENT DEMOGRAPHICS (N=4,383)

Residence (% of respondents)	
Rural	35.2%
Urban	64.8%

Higher Education* (% of respondents)	
Region	60.5%
Rural	50.5%
Urban	66.5%

Gender (% of respondents)	
Male	44.1%
Female	55.9%

Mean Age (years)	
Region	50.9
Rural	50.9
Urban	51.1

Mean Income (\$)	
Region	\$60,224
Rural	\$51,480
Urban	\$65,320

\* Note: Higher education encompasses a wide range of educational opportunities beyond high school.



To access NCR-Stat: Baseline Survey 2024, scan QR code or visit <https://pur.purdue.edu/publications/4791/1>





## EXECUTIVE SUMMARY

### Introduction and Respondent Demographics

The NCR-Stat: Baseline Survey 2024 collected insights from 419 households in Indiana. Reflecting the North Central Regional Center for Rural Development's mission, the sample includes households from rural (37%) and urban (63%) areas. Respondents are on average 50.4 years old, with balanced gender representation. Urban respondents are slightly older than their rural counterparts (51.6 and 48.9 years, respectively). Economic disparities emerged: rural households reported the total household income of \$52,980, compared to \$64,486 for urban households, and 43.8% of rural respondents have education beyond high school, compared to 59.1% of urban respondents.

### Indiana State Takeaways

#### Creating Resilient Communities & Economies

- Financial Stress Index (2.81): Moderate to moderately high financial stress, driven by frustration and worry about their financial circumstances.
- Recovery-Friendly Index (0.68): Most respondents report that their employers provide support for substance use disorder treatment and recovery.
- Community Satisfaction Index (3.56): Respondents are generally satisfied with their communities, particularly regarding network availability, but less satisfied with affordable housing and employment opportunities.
- Environmental Concerns (Pollution 2.46/Extreme Weather 2.32): Concerns center on litter, waste dumping, and extreme temperatures.

#### Developing Leadership & Civic Engagement

- Civic Engagement Index (2.30): Engagement is higher than regional averages, with religious and spiritual organizations being the primary avenue for participation.
- Community Trust Index (3.70): Highest for people in their religious community, lowest for neighbors. Institutional Trust Index (3.16): Highest for local police, lowest for local government and news media.
- Community Inclusivity (Welcoming Index 3.45/Equity Index 3.59): Moderate service access with strong education equity perceptions. Challenges in integrating new residents and ensuring equal employment opportunities.

#### Promoting Community Health & Wellness

- Mental Health Index (3.01): Residents generally experience fewer symptoms. Anxiety, nervousness, and feeling on edge are reported more frequently.
- Loneliness Index (2.33): Moderate feelings of social isolation, driven by a lack of companionship.
- Food Security Index (0.40): Households demonstrate below-average food security (compared to the North Central Region).
- Social Balance Index (4.27): Low overall experiences of discrimination, with race, ethnicity, and political affiliation as the most common sources.

### Rural-Urban Differences within Indiana

#### Creating Resilient Communities & Economies exhibits the largest rural-urban differences.

- Community Satisfaction & Environment: Urban residents report higher satisfaction than rural counterparts (rural 3.44; urban 3.64). Urban residents express greater environmental concerns regarding pollution (rural 2.37; urban 2.50) and extreme weather (rural 2.23; urban 2.37).

#### Promoting Community Health & Wellness shows minimal rural-urban variation.

- Health & Wellness: Food security (rural 0.41; urban 0.39) and mental health (rural 2.98; urban 3.03) are comparable between rural and urban areas. Loneliness is elevated in urban areas (rural 2.27; urban 2.37).

#### Developing Leadership & Civic Engagement demonstrates comparable engagement and trust.

- Civic Engagement & Inclusivity: Civic engagement levels are similar between rural and urban residents (2.32 and 2.29, respectively). Urban areas demonstrate higher equity (rural 3.55; urban 3.62) and inclusivity (rural 3.40; urban 3.50).
- Trust: Community trust is identical across rural and urban areas (3.71), with minimal institutional trust variation.

### Conclusions

The Indiana Report summarizes data from 14 indices and presents both rural-urban comparisons and state-North Central Region comparisons. Indiana shows opportunities in Civic Engagement (+0.03) and Extreme Weather Events (+0.04). The state faces challenges in Institutional Trust (-0.13), Community Satisfaction (-0.07), and Financial Stress, Community Equity, and Mental Health (all -0.06). Rural-urban divides are most pronounced in community satisfaction and environmental concerns. Urban residents report higher satisfaction with community amenities and infrastructure but greater environmental worries than rural respondents.

## CREATING RESILIENT COMMUNITIES & ECONOMIES

### Financial Stress Index

Description	State Scores	1 = Minimum Stress	5 = Maximum Stress
Measures how financial difficulties impact emotional, physical, and social well-being through nine comprehensive survey questions covering symptoms from sadness and worry to job performance interference and relationship disruption. Range: 1-5	Indiana: 2.81 Rural: 2.82 Urban: 2.81	✓ Least frequently reported stress symptoms were "sensitive to noise" and "frequently avoid attending family events" because of their financial situation.	! Respondents identified maximum stress symptoms of "frustrated" and "worrying a lot" because of their financial situation.

### Recovery-Friendly Index

Description	State Scores	1 = Support Provided	0 = Support Not Provided
Assesses workplace support for substance misuse prevention, treatment, and recovery through employer policies on awareness programs, confidential treatment access, and recovery support services. Range: 1-0	Indiana: 0.68 Rural: 0.67 Urban: 0.67	✓ More reported that employer supports treatment for and recovery from substance use disorders.	! Fewer reported that employer tells employees they can seek treatment confidentially without jeopardizing their jobs.

### Community Satisfaction Index

Description	State Scores	5 = Maximum Satisfaction	1 = Minimum Satisfaction
Measures resident satisfaction across fifteen community dimensions, including healthcare, education, housing, employment, recreation, and environmental quality. Range: 5-1	Indiana: 3.56 Rural: 3.44 Urban: 3.64	✓ Most favorable community characteristics: Availability of internet and cellphone service	! Least favorable community characteristics: Access to affordable housing, availability of construction /purchase house, employment opportunities.

### Pollution Index

Description	State Scores	1 = Minimum Concern	4 = Maximum Concern
Measures personal concern about four pollution types: air quality, water body contamination, drinking water safety, and litter/waste issues. Range: 1-4	Indiana: 2.46 Rural: 2.37 Urban: 2.50	✓ Respondents worried least about air pollution.	! Respondents worried most about litter and waste dumping.

### Extreme Weather Events Index

Description	State Scores	1 = Minimum Concern	4 = Maximum Concern
Measures concern about five climate hazards: soil erosion, extreme temperatures, drought, and flooding conditions. Range: 1-4	Indiana: 2.32 Rural: 2.23 Urban: 2.37	✓ Respondents worried least about soil loss/erosion.	! Respondents worried most about extreme high temperatures.

✓ Indicates a positive contribution or favorable characteristic identified.

! Signals an area of concern or challenge that may warrant attention.

## DEVELOPING LEADERSHIP & CIVIC ENGAGEMENT

### Civic Engagement Index

Description	State Scores	1 = Maximum Engagement	3 = Minimum Engagement
Measures community participation through five activities: collaborative problem-solving, voluntary service, group membership, fundraising, and religious involvement. Range: 1-3	<b>Indiana: 2.30</b> <b>Rural: 2.32</b> <b>Urban: 2.29</b>	Respondents indicated highest participation in church groups or other religious or spiritual organizations.	Respondents indicated lowest participation in solving a community problem with other individuals or a group.

### Community Trust Index

Description	State Scores	5 = Maximum Trust	1 = Minimum Trust
Measures interpersonal trust across six community contexts, including neighbors, coworkers, religious communities, local businesses, educators, and healthcare providers. Range: 5-1	<b>Indiana: 3.70</b> <b>Rural: 3.71</b> <b>Urban: 3.71</b>	Respondents indicated the people they trusted most were people in their religious community.	Respondents indicated the people they trusted least were people in their neighborhood.

### Community Equity Index

Description	State Scores	5 = Maximum Equity	1 = Minimum Equity
Measures equal access across six areas: safety, employment, housing, education, healthcare, and civic participation for residents of all backgrounds. Range: 5-1	<b>Indiana: 3.59</b> <b>Rural: 3.55</b> <b>Urban: 3.62</b>	Respondents agreed most with the statements that their community provides "equal access to education for residents of all backgrounds."	Respondents agreed least with the statement that their community provides "equal employment opportunities to residents of all backgrounds."

### Welcoming Community Index

Description	State Scores	5 = Maximum Welcoming	1 = Minimum Welcoming
Assesses community inclusivity through six dimensions: welcoming all residents, supporting integration, valuing diversity, cultural respect, fair treatment, and overall acceptance. Range: 5-1	<b>Indiana: 3.45</b> <b>Rural: 3.40</b> <b>Urban: 3.50</b>	Respondents rated their community highest in "makes all residents feel welcomed."	Respondents rated their community lowest in "helps new residents feel connected and integrated."

### Institutional Trust Index

Description	State Scores	5 = Maximum Trust	1 = Minimum Trust
Evaluates trust in three key local institutions: government, news media, and police services. Range: 5-1	<b>Indiana: 3.16</b> <b>Rural: 3.15</b> <b>Urban: 3.18</b>	Respondents rated their trust highest for police in their local community.	Respondents rated their trust lowest for local government.

Indicates a positive contribution or favorable characteristic identified.

Signals an area of concern or challenge that may warrant attention.

## PROMOTING COMMUNITY HEALTH & WELLNESS

### Mental Health Index

Description	State Scores	4 = Minimum Symptoms	1 = Maximum Symptoms
Measures three common psychological symptoms: lack of interest in activities, depression, and anxiety over a three-month period. Range: 4-1	<b>Indiana: 3.01</b> <b>Rural: 2.98</b> <b>Urban: 3.03</b>	✔ Respondents reported feeling down, depressed, or hopeless less frequently.	⚠ Respondents reported feeling "anxious, nervous, and on edge" with greater frequency.

### Loneliness Index

Description	State Scores	3 = Minimum Loneliness	1 = Maximum Loneliness
Assesses social isolation through three dimensions: lack of companionship, feeling excluded, and feeling isolated from others. Range: 3-1	<b>Indiana: 2.33</b> <b>Rural: 2.27</b> <b>Urban: 2.37</b>	✔ Respondents reported feeling left out less frequently.	⚠ Respondents reported lacking companionship with greater frequency.

### Food Security Index

Description	State Scores	0 = Maximum Food Security	1 = Minimum Food Security
This index uses USDA methodology to measure household food access from worry about food supplies to severe hunger and food deprivation experiences. Range: 0-1	<b>Indiana: 0.40</b> <b>Rural: 0.41</b> <b>Urban: 0.39</b>	✔ Households more frequently reported "eating less than they felt they should" and "cutting the size of their meals or skipping meals" because there was not enough money in the last twelve months.	⚠

### Social Balance Index

Description	State Scores	5 = Minimum Discrimination	1 = Maximum Discrimination
Measures personal discrimination experiences across eight identity dimensions, including age, gender, race, religion, politics, ability, national origin (birth country), and sexual orientation. Range: 5-1	<b>Indiana: 4.27</b> <b>Rural: 4.30</b> <b>Urban: 4.28</b>	✔ Respondents reported experiencing "national origin (birth country)" and "sexual orientation or gender identity" discriminations less.	⚠ Respondents reported experiencing "race and ethnicity" and "political affiliation" discriminations more.

✔ Indicates a positive contribution or favorable characteristic identified.

⚠ Signals an area of concern or challenge that may warrant attention.



## REGIONAL OVERVIEW

- = Regional index score
- = Regional leader
- = Area of concern

### INDICES: REGION & STATE

Indices	NCR	Illinois	Indiana	Iowa	Kansas	Michigan	Minnesota	Missouri	Nebraska	N. Dakota	Ohio	S. Dakota	Wisconsin
Financial Stress Index	2.75	2.84	2.81	2.83	2.90	2.89	2.70	2.78	2.54	2.34	2.91	2.12	2.76
Recovery-Friendly Index	0.69	0.65	0.68	0.70	0.66	0.61	0.73	0.72	0.70	0.78	0.66	0.68	0.76
Community Satisfaction Index	3.63	3.67	3.56	3.56	3.52	3.59	3.66	3.58	3.70	3.82	3.63	3.80	3.67
Pollution Index	2.42	2.47	2.46	2.36	2.40	2.52	2.45	2.41	2.29	2.25	2.46	2.28	2.46
Extreme Weather Events Index	2.36	2.40	2.32	2.37	2.50	2.37	2.32	2.39	2.34	2.23	2.32	2.30	2.32
Civic Engagement Index	2.33	2.36	2.30	2.29	2.27	2.43	2.28	2.32	2.38	2.30	2.42	2.33	2.29
Community Trust Index	3.74	3.71	3.70	3.71	3.68	3.61	3.77	3.64	3.89	4.12	3.67	4.08	3.79
Community Equity Index	3.65	3.67	3.59	3.63	3.54	3.59	3.57	3.62	3.77	3.93	3.65	3.89	3.68
Welcoming Community Index	3.49	3.55	3.45	3.42	3.39	3.42	3.42	3.49	3.58	3.70	3.49	3.65	3.52
Institutional Trust Index	3.29	3.31	3.16	3.22	3.24	3.21	3.30	3.14	3.37	3.75	3.23	3.65	3.34
Mental Health Index	3.07	3.07	3.01	3.06	2.94	3.03	3.09	3.03	3.19	3.25	3.00	3.38	3.07
Loneliness Index	2.33	2.33	2.33	2.33	2.23	2.32	2.29	2.33	2.43	2.44	2.30	2.54	2.30
Food Security Index	0.37	0.36	0.40	0.39	0.40	0.38	0.37	0.40	0.28	0.23	0.39	0.21	0.39
Social Balance Index	4.31	4.30	4.27	4.38	4.26	4.32	4.22	4.32	4.50	4.40	4.32	4.42	4.22

### NCR-STAT: BASELINE SURVEY 2024 RESPONDENT DEMOGRAPHICS (N=4,383)

	NCR	Illinois	Indiana	Iowa	Kansas	Michigan	Minnesota	Missouri	Nebraska	N. Dakota	Ohio	S. Dakota	Wisconsin
No. of Respondents	4,383	420	419	419	418	420	419	422	203	206	419	199	419
Female (%)	55.9%	54.8%	55.6%	55.6%	57.4%	55.5%	58.7%	55.9%	60.1%	51.5%	55.4%	54.3%	55.6%
Rural Households	35.2%	28.3%	37.0%	39.3%	34.1%	36.4%	34.3%	36.1%	37.0%	34.6%	33.7%	37.9%	35.2%
Urban Households	64.8%	71.7%	63.0%	60.7%	65.9%	63.6%	65.7%	63.9%	63.0%	65.4%	66.3%	62.1%	64.8%

	NCR	Illinois	Indiana	Iowa	Kansas	Michigan	Minnesota	Missouri	Nebraska	N. Dakota	Ohio	S. Dakota	Wisconsin
Mean income (\$)													
Region/State	\$60,224	\$66,553	\$59,728	\$56,569	\$59,681	\$53,208	\$61,741	\$56,128	\$62,314	\$71,691	\$52,882	\$69,358	\$64,623
Rural	\$51,480	\$58,960	\$52,980	\$51,114	\$56,974	\$49,070	\$55,035	\$42,736	\$50,506	\$48,571	\$39,629	\$57,986	\$57,042
Urban	\$65,320	\$69,835	\$64,486	\$60,685	\$61,423	\$56,395	\$65,288	\$64,224	\$69,140	\$83,740	\$59,558	\$75,614	\$69,360


	NCR	Illinois	Indiana	Iowa	Kansas	Michigan	Minnesota	Missouri	Nebraska	N. Dakota	Ohio	S. Dakota	Wisconsin
Higher education *													
Region/State	60.5%	61.6%	52.6%	56.5%	66.2%	58.0%	66.4%	59.8%	64.7%	70.7%	53.5%	71.9%	57.8%
Rural	50.5%	48.7%	43.8%	51.2%	60.3%	45.6%	57.0%	49.7%	51.4%	59.2%	39.9%	56.0%	50.3%
Urban	66.5%	67.0%	59.1%	60.2%	68.9%	66.0%	71.0%	66.0%	72.4%	76.9%	61.2%	81.3%	63.3%

\* Note: Higher education encompasses a wide range of educational opportunities beyond high school.