

# PURDUE

## AGRICULTURAL ECONOMICS REPORT

### *How is Indiana Doing? Community Vitality and Well-being in the North-Central Region*

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**Summary:** Using data from the 2024 NCR-Stat Baseline Survey, this article compares Indiana's community vitality and well-being to the North Central Region across 14 indices. Indiana trails the NCR on most measures, with institutional trust showing the largest gap (3.16 vs. 3.29). Rural-urban differences are most pronounced in community satisfaction, where rural Indiana (3.44) scores well below urban Indiana (3.64), the largest within-state gap across all indices.

#### **Introduction**

In this article, we will explore recent findings from the 2024 NCR-Stat: Baseline Survey to create a community vitality and well-being baseline for Indiana. Given the comprehensive survey's examination of a wide variety of important variables, we needed to distill this information into a conceptual and quantitative framework to make it more accessible and user-friendly. This requires a reasonably intuitive conceptual framework and analytical approach. To accomplish this task, we draw on the research literature and our on-the-ground experience to develop a set of indices that enable us to gauge how Indiana is 'doing' relative to the North Central Region.

This paper applies the conceptual framework presented in the companion PAER article, "From Assets to Well-being: A Conceptual Framework for Community Vitality" (Wilcox et al., 2026), which integrates the Community Capitals Framework (CCF) and the Policy, Systems, and Environment (PSE) approach to understand community vitality and well-being.

#### **Methodology**

##### Data Selection

The NCR-Stat: Baseline Survey 2024 provides an opportunity to examine household data from respondents who reside in Indiana and throughout the NCR across a wide range of topics, including household demographics, income, workforce participation, entrepreneurship, caregiving, housing, broadband access, migration and staying behavior, civic engagement, community belonging, health, food security, well-being, and environmental concerns.

We used insights from 419 households in Indiana and 4,383 in the NCR. Reflecting the NCRCRD's mission, the Indiana sample includes 27% households from rural areas and 63% households from urban areas. The entire NCR sample has a similar proportion of rural and urban respondents (35% and 65%, respectively). Respondents in Indiana were, on average, 50.4 years old (50.9 years old in the NCR), with balanced gender representation. Urban respondents were slightly older than their rural counterparts in Indiana (51.6 and 48.9 years, respectively) and were closer in age in the NCR (51.1 and 50.9 years, respectively). Economic disparities emerged: Indiana rural households reported a mean income of \$52,980 (\$51,480 in NCR), compared to \$64,486 (\$65,320 in NCR) for urban households, and 43.8% of rural respondents in Indiana (50.5% in NCR) had education beyond high school, compared to 59.1% of urban respondents in Indiana (66.5% in NCR).

### Construction of Indices

To operationalize the conceptual framework presented in Wilcox et al. (2026), we created indices that synthesize multiple survey questions into meaningful indicators. We selected survey questions based on their conceptual relevance to the underlying dimensions of community vitality and well-being. Additionally, we incorporated a spatial dimension by constructing indices based on respondents' rural or urban residential location (Tables 1 & 2).<sup>1</sup> We calculated indices by averaging responses from selected questions, with higher scores generally indicating more positive outcomes (except where noted). It should be mentioned that each index has its own focus, scale, and interpretation. And, each index is aligned with community vitality or community well-being.

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<sup>1</sup> Part of the analysis and write-up that follows was conducted on behalf of the North Central Cooperative Extension Association and released through the North Central Regional Center for Rural Development as written reports for state-level program planning purposes. Here, the indices are examined through a community vitality and community well-being lens, versus the original, which employed the NCRCD Thematic Areas.

**Table 1**

## Community Vitality Indices

Category	Index	Range	Interpretation
<b>Community Vitality</b> <i>(Process/Engine/Dynamic Capacity)</i>	<b>Civic Engagement Index</b> Measures community participation through five activities: collaborative problem-solving, voluntary service, group membership, fundraising, and religious involvement.	1-3	Low (1) = Maximal engagement   High (3) = Minimum engagement
	<b>Community Equity Index</b> Measures equal access across six areas: safety, employment, housing, education, healthcare, and civic participation for all backgrounds.	1-5	Low (1) = Minimal equity   High (5) = Maximum equity
	<b>Community Trust Index</b> Measures interpersonal trust across six community contexts: neighbors, coworkers, religious communities, local businesses, educators, and healthcare providers.	1-5	Low (1) = Minimal trust   High (5) = Maximum trust
	<b>Institutional Trust Index</b> Evaluates trust in three key local institutions: government, news media, and police services.	1-5	Low (1) = Minimal trust   High (5) = Maximum trust
	<b>Recovery-Friendly Index</b> Assesses workplace support for substance misuse prevention, treatment, and recovery through employer policies on awareness programs, confidential treatment access, and recovery support.	0-1	(1) = Support provided   (0) = Support not provided
	<b>Welcoming Community Index</b> Assesses community inclusivity through six dimensions: welcoming residents, supporting integration, valuing diversity, cultural respect, fair treatment, and acceptance.	1-5	Low (1) = Minimal welcoming   High (5) = Maximum welcoming

**Table 2**

## Community Well-being Indices

Category	Index	Range	Interpretation
<b>Community Well-being</b> <i>(Ultimate Outcome/Destination)</i>	<b>Overarching Well-being Measure</b> <b>Community Satisfaction Index</b> Measures resident satisfaction across fifteen community dimensions, including healthcare, education, housing, employment, recreation, and environmental quality.	1-5	Low (1) = Minimal satisfaction   High (5) = Maximum satisfaction
	<b>Human Well-being</b> <i>(health-physical, mental, social; knowledge/skills, etc.)</i> <b>Mental Health Index</b> Measures three common psychological symptoms: lack of interest in activities, depression, and anxiety over a three-month period.	1-4	Low (1) = Maximal symptoms   High (4) = Minimum symptoms
	<b>Economic Well-being</b> <i>(income, wealth, employment, economic security, etc.)</i> <b>Financial Stress Index</b> Measures how financial difficulties impact emotional, physical, and social well-being through nine survey questions covering symptoms from sadness and worry to job performance interference.	1-5	Low (1) = Minimal financial stress   High (5) = Maximum financial stress
	<b>Food Security Index</b> Uses USDA methodology to measure household food access from worry about food supplies to severe hunger and food deprivation experiences.	0-1	Low (0) = Maximum food security   High (1) = Maximum food insecurity
	<b>Social Well-being</b> <i>(social connections, volunteering, etc.)</i> <b>Loneliness Index</b> Assesses social isolation through three dimensions: lack of companionship, feeling excluded, and feeling isolated from others.	1-3	Low (1) = Maximal loneliness   High (3) = Minimum loneliness
	<b>Social Balance Index</b> Measures personal discrimination experiences across eight identity dimensions: age, gender, race, religion, politics, ability, and sexual orientation.	1-5	Low (1) = Maximal discrimination   High (5) = Minimum discrimination
	<b>Environmental Well-being</b> <i>(environmental quality, safety, quality of life, etc.)</i> <b>Extreme Weather Events Index</b> Measures concern about five climate hazards: soil erosion, extreme temperatures, drought, and flooding conditions.	1-4	Low (1) = Minimal concern   High (4) = Maximum concern
	<b>Pollution Index</b> Measures personal concern about four pollution types: air quality, water body contamination, drinking water safety, and litter/waste issues.	1-4	Low (1) = Minimal concern   High (4) = Maximum concern

## Results

To gain insight into the current status of Indiana’s community vitality and community well-being, comparisons between Indiana, the North Central Region, and their rural/urban counterparts are made by individual index using data from Table 3. For each index, components that significantly contribute to or detract from each index are highlighted for Indiana. Please refer to Tables 1 & 2 for index definitions, ranges, and interpretations, and Table 4 for the calculated differences.

**Table 3**

Community Vitality and Community Well-being Index Data: An Indiana and North Central Region Comparison

Category	Index	NCR	NCR Rural	NCR Urban	Indiana	IN Rural	IN Urban
<b>Community Vitality</b>	Civic Engagement Index	2.33	2.32	2.33	2.30	2.32	2.29
	Community Equity Index	3.65	3.61	3.67	3.59	3.55	3.62
	Community Trust Index	3.74	3.71	3.77	3.70	3.71	3.71
	Institutional Trust Index	3.29	3.23	3.32	3.16	3.15	3.18
	Recovery-Friendly Index	0.69	0.65	0.71	0.68	0.67	0.67
	Welcoming Community Index	3.49	3.39	3.54	3.45	3.40	3.50
<b>Community Well-being</b>	<i>Overarching:</i> Community Satisfaction Index	3.63	3.48	3.71	3.56	3.44	3.64
	<i>Human Well-being:</i> Mental Health Index	3.07	3.01	3.09	3.01	2.98	3.03
	<i>Economic Well-being:</i> Financial Stress Index	2.75	2.82	2.72	2.81	2.82	2.81
	Food Security Index	0.37	0.39	0.35	0.40	0.41	0.39
	<i>Social Well-being:</i> Loneliness Index	2.33	2.29	2.35	2.33	2.27	2.37
	Social Balance Index	4.31	4.35	4.29	4.27	4.30	4.28
	<i>Environmental Well-being:</i> Extreme Weather Events Index	2.36	2.30	2.39	2.32	2.23	2.37
	Pollution Index	2.42	2.30	2.48	2.46	2.37	2.50

Source: NCR-Stat: Baseline Survey 2024 (Bednarik et al., 2025). Authors’ calculations.

*Note:* Civic Engagement, Financial Stress, and Food Security are inverted measures (higher scores indicate relatively worse outcomes)

## Community Vitality Indices

### Civic Engagement Index

Driven by differences between urban areas, Indiana’s engagement was slightly higher than the regional average (2.30 versus 2.33, with a lower score representing higher levels of civic engagement), and urban Indiana (2.29) was slightly more civically engaged than rural Indiana (2.32). In Indiana, civic participation was strongest in religious/spiritual groups and voluntary service, and lowest in fundraising and collaborative problem-solving.

Community Equity Index

Indiana community equity, which measures equal access across six areas, scored above the midpoint (3.59 versus 3.0) but well below the North Central Region (3.65). Both rural Indiana (3.55) and urban Indiana (3.62) trail their NCR counterparts (rural NCR:3.61; urban NCR: 3.67). Overall, access in rural areas lagged behind that in urban areas. Indiana respondents agree most with statements that their communities provide equal access to education and least with the statement that their communities provide equal employment opportunities.

Community Trust Index

Indiana's overall community trust (3.70) was slightly below the NCR average (3.74), with virtually identical rural and urban scores. The highest community trust score was in urban NCR (3.77). In Indiana, respondents reported the highest community trust for people at places of worship and healthcare providers, and the lowest for neighbors, retail workers, and coworkers.

Institutional Trust Index

Institutional trust was lower in Indiana (3.16) than in the NCR region (3.29). Both rural Indiana (3.15) and urban Indiana (3.18) fell below rural NCR (3.23) and well below urban NCR (3.32). Indiana respondents trusted local police most and local government and news media least.

Recovery-Friendly Index

Workplace support for substance misuse prevention was higher than the midpoint in Indiana and the NCR (0.68 and 0.69, respectively, and versus 0.5), but much lower than in Minnesota (0.73), Missouri (0.72), North Dakota (0.78), and Wisconsin (0.76). Rural Indiana (0.67) was slightly ahead of rural NCR (0.65), while urban Indiana (0.67) trailed urban NCR (0.71). More Indiana respondents reported that their employer supports treatment for and recovery from substance use disorders, while fewer reported that their employer tells employees that they can seek treatment confidentially without jeopardizing their jobs.

Welcoming Community Index

Indiana's welcoming community index score (3.45) was slightly under the regional average (NCR 3.49). Rural Indiana was less welcoming than urban Indiana, but rural Indiana (3.40) was nearly identical to rural NCR (3.39), while urban Indiana (3.50) fell short of urban NCR (3.54). Indiana respondents felt communities "make all residents feel welcome" more often than they help newcomers connect and integrate.

**Table 4**

Community Vitality and Well-being Index Differences: Indiana vs. North Central Region and Indiana Rural vs. Indiana Urban

Category	Index	Indiana	IN Rural	IN Urban	IN Rural-Urban
<b>Community Vitality</b>	Civic Engagement Index	-0.03	0.00	-0.04	0.03
	Community Equity Index	-0.06	-0.06	-0.05	-0.07
	Community Trust Index	-0.04	0.00	-0.06	0.00
	Institutional Trust Index	-0.13	-0.08	-0.14	-0.03
	Recovery-Friendly Index	-0.01	0.02	-0.04	0.00
	Welcoming Community Index	-0.04	0.01	-0.04	-0.10
<b>Community Well-being</b>	Community Satisfaction Index	-0.07	-0.04	-0.07	-0.20
	Mental Health Index	-0.06	-0.03	-0.06	-0.05
	Financial Stress Index	0.06	0.00	0.09	0.01
	Food Security Index	0.03	0.02	0.04	0.02
	Loneliness Index	0.00	-0.02	0.02	-0.10
	Social Balance Index	-0.04	-0.05	-0.01	0.02
	Extreme Weather Events Index	-0.04	-0.07	-0.02	-0.14
	Pollution Index	0.04	0.07	0.02	-0.13

	North Central Regional Leader (large difference, less than -0.05 or greater than 0.05)
	North Central Regional Leader (small difference, between -0.05 and 0.05)
	Area of Concern (small difference, between -0.05 and 0.05)
	Area of Concern (large difference, less than -0.05 or greater than 0.05)
	No difference

Source: NCR-Stat: Baseline Survey 2024 (Bednarik et al., 2025). Authors' calculations.

Note: Civic Engagement, Financial Stress, and Food Security are inverted measures (higher scores indicate relatively worse outcomes)

### **Community Well-being Indices**

#### Community Satisfaction Index (Overarching)

Indiana's community satisfaction level (3.56) was lower than the NCR (3.63). Rural Indiana (3.44) scored much lower than urban Indiana (3.64) – the largest difference between rural and urban Indiana across all indices, and both were below their NCR counterparts (rural NCR (3.48) and urban NCR (3.71)). Internet and cellphone coverage and access to medical care were high points (though there were large discrepancies between rural and urban Indiana); housing affordability and availability, job opportunities, and arts and cultural options were not.

*Mental Health Index (Human Well-being)*

Indiana scored below the NCR (Indiana: 3.01 vs. NCR: 3.07), and Rural Indiana (2.98) scored below urban Indiana (3.03). Rural and urban Indiana both scored lower than their regional counterparts (rural NCR: 3.01 and urban NCR: 3.09). Indiana respondents reported anxiety and nervousness more frequently than depression or loss of interest.

*Financial Stress Index (Economic Well-being)*

Financial stress in Indiana (2.81) was slightly higher than in the NCR (2.75). Rural Indiana (2.82) and urban Indiana (2.81) were nearly identical, showing little difference by place. Compared with its regional counterparts, rural Indiana matched rural NCR (2.82), while urban Indiana reported more financial stress than its urban NCR counterpart (2.72). Indiana respondents most often reported feeling frustrated or worrying a lot about their finances, whereas symptoms such as noise sensitivity or avoiding family events due to financial strain were much less common.

*Food Security Index (Economic Well-being)*

The Food Security Index, where a higher score corresponds to lower food security (higher food insecurity), indicated more food insecurity in Indiana (0.40) than in the NCR (0.37). Rural Indiana (0.41) reported slightly more food insecurity than urban Indiana (0.39), and both exceeded their regional counterparts (rural NCR: 0.39; urban NCR: 0.35). In Indiana, households frequently reported eating less than they felt they should or cutting or skipping meals because there was not enough money available for food.

*Loneliness Index (Social Well-being)*

Indiana's loneliness score (2.33), where a low score (1) corresponds to maximum loneliness, matched the NCR average (2.33). Urban Indiana (2.37) reported considerably less social isolation than rural Indiana (2.27), and rural Indiana showed slightly higher loneliness than rural NCR (2.29), while urban Indiana was close to urban NCR (2.35). Indiana respondents most often described loneliness as a lack of companionship rather than feeling excluded or left out.

*Social Balance Index (Social Well-being)*

The Social Balance Index measures personal experiences of discrimination across eight identity dimensions, with maximum discrimination scoring a one. Indiana's social balance score (4.27) was slightly below the NCR (4.31). Within the state, rural Indiana (4.30) scored slightly higher than urban Indiana (4.28), though the score for religion and ability was lower in rural Indiana (relatively more discrimination), and the score was lower for age, race/ethnicity and sexual orientation/gender identity in urban Indiana. Compared with the region, both rural Indiana (4.30 vs. rural NCR: 4.35) and urban Indiana (4.28 vs. urban NCR: 4.29) showed slightly more reported discrimination. Overall in Indiana, respondents least often reported discrimination based on national origin (both), sexual orientation/gender identity (rural) and religion (urban), while discrimination related to race/ethnicity and political affiliation was mentioned more frequently. It should be noted that scores for all eight elements in the index were above a four across Indiana and the NCR, well above the midpoint (3).

*Extreme Weather Events Index (Environmental Well-being)*

Indiana expressed slightly less concern about extreme weather (2.32) than the NCR (2.36). Within the state, rural Indiana (2.23) expressed lower concern than urban Indiana (2.37). Both rural Indiana (2.23 vs. rural NCR: 2.30) and urban Indiana (2.37 vs. urban NCR: 2.39) showed slightly lower concern than their regional counterparts. Respondents in Indiana were most concerned about extremely high temperatures, while soil loss and erosion drew considerably less attention.

*Pollution Index (Environmental Well-being)*

Pollution concerns were somewhat higher in Indiana (2.46) than in the NCR (2.42). Urban Indiana (2.50) reported more concern than rural Indiana (2.37), and both exceeded their regional counterparts (urban NCR: 2.48; rural NCR: 2.30). Indiana respondents were most concerned about litter and waste dumping, while air pollution was mentioned least often.

## ***Conclusions***

This paper presents an analysis of 14 indices related to community vitality and well-being, comparing Indiana with the North Central Region and rural Indiana with urban Indiana. The results for Indiana are mixed. In terms of community vitality, Indiana is a regional leader in civic engagement; rural Indiana is slightly more recovery-friendly and welcoming than its rural peers in the region, and urban Indiana is more engaged than its urban peers in the region. However, five of the six community vitality indices are areas of concern for Indiana and urban Indiana, compared to the region. Of particular concern are community equity and institutional trust, including rural Indiana. In terms of differences in community vitality between rural and urban Indiana, rural Indiana has challenges with community equity and being welcoming relative to urban Indiana.

Findings related to community well-being are concerning. Indiana as a whole, and in both rural and urban areas, trails the region in all eight indices, especially in community satisfaction, mental health, and financial stress. Compared to the region, Indiana households are less concerned about extreme weather events, and rural Indiana households are less concerned about pollution than their urban Indiana counterparts. However, rural Indiana households are much less satisfied with their communities relative to their urban neighbors (the -0.2 difference is the largest observed in the data) and experience more loneliness.

As baseline measures, these indices should be considered a starting point. The North Central Regional Center for Rural Development will conduct another NCR-Stat: Baseline survey later this year, with results available in 2027. This ongoing effort will provide an opportunity to determine whether Indiana is making progress toward improved community vitality and well-being. In the meantime, Extension professionals, policymakers, and community leaders can put these findings to work as they develop and deploy programs and policies to address these challenges, leveraging assets and the community vitality process.

## *References*

- Bednarik, Z., Green, J. J., Marshall, M. I., Russell, K. J., Wiatt, R. D., & Wilcox, M. D. (2025). North Central Region Household Data. NCR-Stat: Baseline Survey 2024. *Purdue University Research Repository*. <https://doi.org/10.4231/NQG5-5V79>
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