

GEMINUS HEAD START

Community Needs Assessment

Needs Assessment Update for
Lake and Porter Counties



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Executive Summary

Geminus Head Start conducts a comprehensive Community Needs Assessment (CNA) every five years, with annual updates in the intervening years to monitor changes in community conditions and ensure its Early Head Start (EHS), Early Head Start-Child Care Partnership (EHS-CCP), and Head Start (HS) programs remain responsive to the needs of families in Lake and Porter counties.

For the 2026 update, Geminus contracted Transform Consulting Group (TCG) to compile and analyze relevant public data. The assessment identified several key findings that may inform organizational strategy and decision-making in the coming years. These findings are summarized below, followed by key data points and trends from the assessment.

NEED FOR SERVICES DRIVEN BY DEMOGRAPHICS AND ECONOMIC HARDSHIP

More than 45,000 children under age six live in Lake and Porter counties. One in four (25%) young children in Lake County lives in poverty, compared to 18% statewide and 12% in Porter County. In total, 8,397 children in Lake County and 1,259 in Porter County live below the federal poverty level.

Economic hardship extends beyond those who meet federal poverty guidelines. When households that earn above the poverty level but still cannot afford basic needs (ALICE households) are included, 41% of Lake County households and 32% of Porter County households experience financial hardship. Single-parent households make up 42% of Lake County households with young children. The median income for single female-headed families in Lake County (\$35,038) is less than one-third of the median for married-couple families (\$121,642), and Porter County follows a similar pattern.

Lake County is also ethnically and linguistically diverse. Over one quarter (28%) of young children are Hispanic or Latino, and 11% of residents speak Spanish at home, compared to 4% in Porter County and 6% statewide. Geminus served 192 dual-language children in 2025-26 (11% of children enrolled). Translation, interpretation, and multilingual family engagement remain important service considerations.

UNMET NEED CONCENTRATED AMONG INFANTS, TODDLERS, AND EXPECTANT MOTHERS

An estimated 2,554 young children in poverty do not have a Head Start or child care subsidy slot. Most of the gap (2,198 children, or 86%) is among infants and toddlers. For children ages 3-5, the gap is 356 slots. Geminus's funded enrollment of 1,334 children can serve 14% of young children living in poverty in the service area.

Demand for services for expectant mothers is also growing. Geminus served 84 pregnant women in 2025-26 on 30 funded slots, up from 75 the previous year. In the past year, more than 1,800 women in the two counties gave birth while living in poverty.

CHILD CARE GAP COMPOUNDED BY STATE POLICY AND SUBSIDY CHANGES

Nearly 28,000 young children in the service area may need care because all parents in the household work. Licensed and registered programs have the capacity to serve 65% of them, with 67% in Lake County and 60% in Porter County. About 61% of capacity in Lake County and 58% in Porter County is in high-quality programs.

State-level changes have made affordable care harder to access:

- Since 2023, the number of children receiving child care subsidies has fallen 19% in Lake County and 36% in Porter County.
- Indiana reinstated a subsidy waitlist in December 2024. Nearly 37,000 children were on it in March 2026.
- Subsidy reimbursement rates were reduced by an average of about 16% in October 2025, which can increase out-of-pocket costs for families.
- The state ended its regional Child Care Resource and Referral network.
- Statewide, the number of regulated child care locations fell by 323 (7.4%) between September 2025 and June 2026.

New state funding has begun to reverse part of this trend. Statewide subsidy enrollment rose from 39,940 children in March to 45,454 in July 2026, but more than 29,000 children remained on the waitlist.

RISING NEED IN PORTER COUNTY

Porter County's need indicators remain lower than Lake County's, but several increased in the past year:

- Children receiving TANF rose 43% (from 53 to 76).
- Children in Need of Services (CHINS) cases rose 35% (from 106 to 143).
- Child food insecurity increased from 15% to 17%.
- The share of women without first-trimester prenatal care rose from 25% to 27%.
- Teen births have increased 8% since 2020, while they declined 34% in Lake County.

These trends may warrant closer monitoring and targeted outreach in Porter County.

COMMUNITY HEALTH BARRIERS AND DECLINING PUBLIC COVERAGE

Both counties have fewer primary care physicians, pediatricians, and dentists per capita than the national average. Lake County has one pediatrician for every 2,259 children and Porter County one for every 2,849, compared to 1,509 statewide. Gaps in access show up in maternal and child health outcomes. In Lake County, 32% of pregnant

women did not receive prenatal care in the first trimester, compared to 27% in Porter County and statewide. Only 43% of Lake County children ages 19-35 months had completed the recommended vaccine series as of early 2024, compared to 61% in Porter County and 59% statewide.

Census estimates show 97% of young children in both counties have health insurance. However, more recent state data show Medicaid enrollment for children under 18 fell 17% in Lake County and 20% in Porter County between April 2024 and April 2026. This may signal emerging coverage gaps for eligible families.

GEMINUS PROGRAM TRENDS

Geminus served 1,807 children and pregnant women and 1,613 families in 2025-26, an increase in children, women, and families from the prior year. Public assistance remains the most common eligibility category (60% of enrollment). The share of Head Start families receiving at least one family service declined from 98% to 92%, while Early Head Start reached 100%. Families report high satisfaction: 95% rated their child's experience a 4 or 5. Families continue to identify utilities, food, child care, transportation, and employment as ongoing needs.

Key for Tables Below:

↓ Decreased from comparison year ↑ Increased from comparison year
 ➡ Remained the same as the comparison year

Community Needs			
Indicator	Indiana	Lake County	Porter County
Children Under 6	495,465 2023: 497,795 ↓ -0.5%	34,752 2023: 35,069 ↓ -0.9%	10,872 2023: 10,787 ↑ +0.8%
% Children Under 6 in Poverty	18% 2023: 17% ↑ +1%	25% 2023: 24% ↑ +1%	12% 2023: 13% ↓ -1%
Children Receiving TANF Grants	9,089 2025: 9,626 ↓ -5.6%	1,294 2025: 1,338 ↓ -3.3%	76 2025: 53 ↑ +43.4%
Children Receiving SSI Benefits	19,670 2024: 19,502 ↑ 0.9%	2,114 2024: 2,037 ↑ 3.8%	287 2024: 287 ➡
Households Receiving SNAP Benefits	258,858 2025: 275,966 ↓ -6.2%	26,931 2025: 28,658 ↓ -6%	4,152 2025: 4,479 ↓ -7.3%

Community Needs			
Indicator	Indiana	Lake County	Porter County
Children Experiencing Food Insecurity	327,150 (21%) 2023: 292,720 (19%) +11.8%	26,900 (23%) 2023: 27,050 (23%) -0.6%	6,460 (17%) 2023: 5,470 (15%) +18.1%
Total CHINS (<i>Child Welfare</i>)	13,533 2025: 13,657 -0.9%	584 2025: 600 -2.7%	143 2025: 106 +34.9%
Children Under 18 with a Disability	5% 2023: 5% ➡	4% 2023: 4% ➡	4% 2023: 4% ➡
% No Early Prenatal Care	27% 2023: 27% ➡ No Change	32% 2023: 30% +2%	27% 2023: 25% +2%
Infant Mortality Rate	6.7 2023: 6.7 ➡	7.0 2023: 7.3 -0.3	3.6 2023: 3.0 +0.6

Early Care and Education			
Indicator	Indiana	Lake County	Porter County
Children Under 6 Who Need Care (<i>Because All Parents Work</i>)	67% (319,267) 2023: 66% +1%	64% (21,257) 2023: 64% ➡ No Change	64% (6,715) 2023: 63% +1%
Capacity Available for Children Who Need Care	62% (198,595) 2025: 60% +2%	67% (14,188) 2025: 65% +2%	60% (4,005) 2025: 58% +2%
Number of High-Quality Programs	1,865 2025: 1,810 +3%	195 2025: 190 +2.6%	31 2025: 30 +3.3%
Total Capacity in High-Quality Programs	107,734 2025: 104,600 +3%	8,674 2025: 8,420 +3%	2,330 2025: 2,260 +3.1%

↓ Decreased from previous program year ↑ Increased from previous program year
 ➡ Remained the same as the 2024-25 program year

Geminus Meeting the Needs: 2025-26 Program Year			
	HS	EHS	Total
Funded Enrollment	1,016 2025: 1,016 ➡	318 children, 30 pregnant women 2025: 318 children, 30 pregnant women ➡	1,364 (1,334 children and 30 pregnant women)
Cumulative Enrollment	1,234 2025: 1,188 ↑	489 children, 84 pregnant women 2025: 460 children, 75 pregnant women ↑	1,807 (1,723 children and 84 pregnant women)
Children and Pregnant Women from Income Eligible Families	245 (20%) 2025: 267, 22% ↓	104 (18%) 2025: 120, 22% ↓	349 (19%)
Children and Pregnant Women Experiencing Homelessness	32 (3%) 2025: 36, 3% ↓	29 (5%) 2025: 23, 4% ↑	61 (3%)
Children and Pregnant Women Receiving Public Assistance	717 (58%) 2025: 704, 59% ↑	361 (63%) 2025: 309, 58% ↑	1,078 (60%)
Children in Foster Care	44 (4%) 2025: 30, 3% ↑	12 (2%) 2025: 14, 3% ↓	56 (3%)
Total Families Served	1,133 2025: 1,082 ↑	480 2025: 459 ↑	1,613
% of Families That Received at Least One Service	92% 2025: 98% ↓	100% 2025: 98% ↑	94%

Unmet Need for Head Start Eligible Children				
	Supply (Geminus Cumulative Enrollment)	Supply (Child Care Development Fund Enrollment)	Demand (Young Children Living in Poverty)	Estimated Unmet Need (Slots Needed)
Ages 0-2	489	1,915	4,602	2,198
Ages 3-5	1,234	3,464	5,054	356
Service Area Total Under 6	1,723	5,379	9,656	2,554

*Note: EHS cumulative enrollment counts include child slots only (excluding pregnant women). CCDF enrollment figures are based on March 2026 data.

Introduction

Geminus Head Start completes a comprehensive Community Needs Assessment (CNA) every five years to evaluate community needs and ensure its programs and services align with those needs. In the intervening years, Geminus conducts annual updates to track changes in community data that may inform its Early Head Start (EHS), Early Head Start - Child Care Partnership (EHS-CCP), and Head Start (HS) programs in Lake and Porter counties.

For the 2026 update, Geminus contracted Transform Consulting Group (TCG) to assist in compiling and analyzing the data. The resulting report supports Geminus in strengthening community partnerships, guiding program planning and management, and delivering high-quality, comprehensive early care and education services to children and families.

This report is organized into eight sections, titled and described as follows:

- 1. Data Collection and Methodology**

Describes the multi-source approach used to inform this Community Needs Assessment, including analysis of publicly available data and internal Geminus Head Start program data. Data sources were selected to provide a comprehensive view of child and family needs in Lake and Porter counties, informing strategic planning, service delivery, and continuous improvement of Geminus Head Start programs.

- 2. Geminus Head Start Overview**

Provides a geographic description of the Geminus Head Start service area in Lake and Porter counties. Additionally, an overview is provided of the programs and services offered through Geminus Head Start.

- 3. Stakeholder Feedback**

Summarizes qualitative insights from surveys completed by Geminus Head Start families and leaders and staff from schools in Lake and Porter counties. These insights offer context for the quantitative data and highlight emerging community needs, satisfaction levels, and areas for programmatic improvement.

- 4. Demographics of Lake and Porter Counties**

Provides an overview of the population characteristics of families with young children, including gender, race, ethnicity, and languages spoken. Examines household composition (including married-couple, single-parent, and multi-generational households), income, and access to internet services. These data help contextualize community diversity, economic conditions, and factors that may influence access to early childhood services.

5. Head Start Eligible Children and Families

Identifies the scope and geographic distribution of income-eligible children and families, using 2026 federal poverty guidelines and township-level poverty data for children under age six. Estimates the number of eligible infants, toddlers, preschool-age children, and expectant mothers, and examines additional eligibility factors including homelessness, foster care involvement, and participation in public assistance programs such as TANF, SNAP, and SSI. Highlights the concentration of highest-need populations to inform service planning, recruitment and outreach, and resource allocation.

6. Education Needs of Eligible Families

Examines educational attainment and academic readiness among children and adults in the community, including adult education levels, high school graduation rates, functional literacy, and early elementary proficiency indicators such as third-grade IREAD pass rates. Highlights factors that influence school readiness, long-term academic success, and family economic stability.

7. Health and Social Service Needs of Eligible Families

Assesses the health status and service access of young children and families, including disability prevalence and supports, nutrition, immunization rates, health insurance coverage, and provider availability (medical, dental, pediatric, and mental health). Examines maternal indicators, including birth rates, infant and child mortality, teen pregnancy, and prenatal care. State adverse childhood experiences (ACEs) are included as an intersecting risk affecting child and maternal well-being.

8. Child Care Availability

Examines the availability, quality, accessibility, and unmet need of early childhood care and education in Lake and Porter counties. Key indicators include young children in need of child care, program counts and capacity, high-quality program participation, Pre-K offerings in school corporations, child care subsidies, and the unmet need for Head Start services.

Data Collection and Methodology

Transform Consulting Group (TCG) conducted a mixed-methods assessment using both quantitative and qualitative data sources to develop the 2026 Geminus Community Needs Assessment Update. Quantitative data primarily includes publicly available datasets focused on Lake and Porter counties, the designated service area for this assessment. Population and demographic information were drawn from the U.S. Census Bureau's 2020-2024 American Community Survey (ACS) 5-year estimates.

To supplement ACS data, additional information related to early childhood, health, and social services was collected from the Indiana Family and Social Services Administration (FSSA), Department of Child Services (DCS), Indiana State Department of Health (ISDH), and Indiana Department of Education (IDOE). Health access metrics, such as provider ratios and dental availability, were obtained from County Health Rankings. Township-level ACS data were analyzed to provide greater geographic specificity. Lake County comprises 11 townships, and Porter County 12 (see [Appendix A](#)). While township-level data can carry a higher margin of error, it is essential for local decision-making and targeting services where they are most needed.

Qualitative data were collected through feedback from families of children attending Geminus Head Start programs and school leaders and teachers throughout Lake and Porter counties.

- Families were surveyed in the spring of 2026 and 260 responses were collected. Families from 28 out of 30 Geminus sites completed the survey.
- School districts and educational partners were surveyed in spring of 2026 and 58 responses were collected. Over three fourths (78% or 18) of the 23 local, public school districts in the counties were represented in the survey, in addition to three private and career and technical education organizations. Responses came from superintendents, principals or assistant principals, kindergarten teachers, and other staff roles.

Geminus Head Start Overview

Geminus provides social services to children and families in Northwest Indiana, including early care and education, family services, and preventative programs. Through partnerships with community-based health care providers, social service organizations, and early care and education programs, Geminus helps Indiana residents access high-quality and affordable programs that support whole-person care, with the goal of building resilient communities.



Service Area

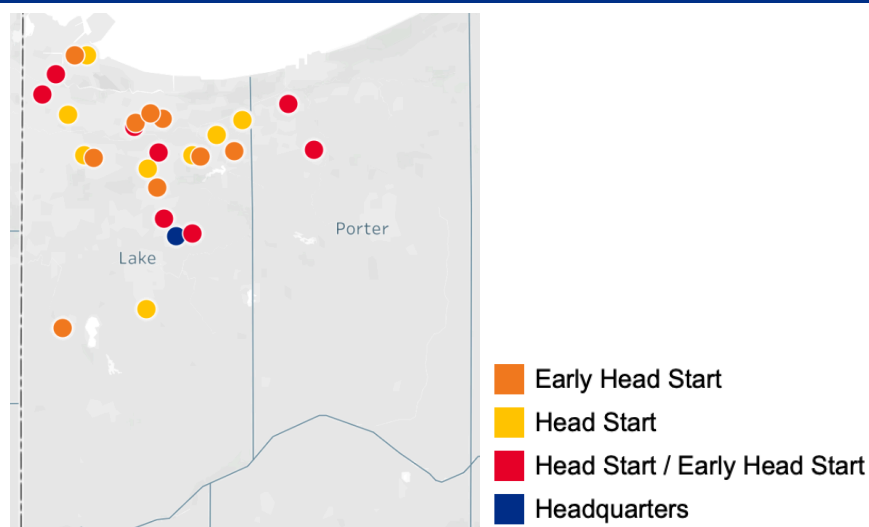
Geminus Head Start serves families across Lake and Porter counties. The service area encompasses 23 townships, including urban, suburban, and rural communities, with diverse populations and varying socioeconomic conditions. Lake County is largely urban with dense population centers, while Porter County includes a mix of suburban and rural communities, providing a range of early childhood needs and service challenges. Together, these counties define Geminus's geographic focus and inform program planning, resource allocation, and partnership development.

Organizational Overview

Founded to strengthen early care and education and family well-being, Geminus Head Start has a long history of providing federally funded programs that promote school readiness and comprehensive support for children and families. In addition to Head Start (HS), Geminus administers Early Head Start (EHS) programs for infants, toddlers, and pregnant women, as well as Early Head Start - Child Care Partnership (EHS-CCP) programs in partnership with local child care providers. Geminus also operates additional family support and preventative programs, including home visiting services, parenting education, health and nutrition programs, and community partnerships that expand access to high-quality early care and education.

Geminus Head Start programs operate at multiple sites across Lake and Porter counties, strategically located to serve families where need is greatest. The agency's programs include EHS centers for children ages birth through 2, HS classrooms for children ages 3-5, and EHS-CCP locations co-located with partner child care centers.

Geminus Head Start Locations by Program Type



Source: Geminus. (2026). Locations. <https://www.geminus.care/about/locations/>

Who Geminus Head Start Serves

Geminus Head Start's total funded enrollment in the 2025-26 program year was 1,334 children and 30 pregnant women (1,364 total). HS had the capacity to serve 1,016 children ages 3-5, while EHS had the capacity to serve 318 children ages birth through 2 and 30 pregnant women.

Due to turnover of enrollment, Geminus Head Start cumulatively served 1,723 children and 84 pregnant women (1,807 total) in the 2025-26 program year. The majority (68%, 1,234) of participants served were enrolled in the HS program. Approximately 32% (489 children and 84 pregnant women) of enrollment were children and women served in EHS.

In the 2025-26 program year, Geminus Head Start programs served 1,613 families. This represents an increase of 72 families compared to the previous year (1,541 families). During the 2025-26 program year, approximately 94% of total families received at least one service from the Geminus Head Start programs. The services that families received most and least often, respectively, are captured in the tables below.

Top Five Services Families Received		
Service	Number of Families Who Received	% of All Families Who Received
Research-based parenting curriculum	1,180	73%
Education on nutrition	971	60%
Asset building services (e.g. financial education and debt counseling)	879	54%
Supporting transitions between programs (i.e., EHS to HS Preschool, HS Preschool to kindergarten)	790	49%
Assistance in enrolling into an education or job training program	721	45%

Five Services Families Received Most Infrequently		
Service	Number of Families Who Received	% of Families Who Received
English as Second Language (ESL) training	38	2%
Education on relationships and marriage	30	2%
Assistance to families of incarcerated individuals	9	1%
Substance misuse treatment	8	0.5%
Substance misuse prevention	7	0.4%

Stakeholder Feedback Summaries

Family Feedback Summary

Geminus Head Start is highly valued by participating families and plays an important role in supporting children's development, kindergarten readiness, and family stability. Families report exceptionally high satisfaction with their children's experiences, staff support, communication, and learning environments. More than nine in ten families see progress across key developmental areas, and nearly all respondents believe their children are being prepared for their next educational step.

- ★ **95%** rated their child's overall Head Start experience a 4 or 5
- ★ **95%** rated family support from Head Start staff a 4 or 5
- ★ **98%** said their child's individual needs were addressed
- ★ **87%** had received community resources to support family needs.
- ★ **99%** said teachers provided information about their child's progress and ways to support learning at home.
- ★ **98%** said Head Start is preparing their child for kindergarten or next level of education.

Over half (57%) of families said no improvements were needed to their involvement with Head Start.

Families still continue to experience challenges that extend beyond the classroom. **Utilities assistance, food, child care, transportation, employment, and financial support** remain important needs for some families. Transportation and scheduling challenges can also affect children's regular attendance and parents' ability to balance Head Start with employment and other responsibilities.

The findings point to an opportunity for Geminus Head Start to build on a strong foundation of family trust and satisfaction while continuing to strengthen connections to community resources, improve access and schedule flexibility, and provide families with opportunities for deeper engagement and individualized support.

School Feedback Summary

School partners identified Head Start as an important contributor to kindergarten readiness, while also highlighting opportunities to strengthen communication and collaboration between Head Start and local schools. Respondents identified social-emotional development, early literacy, and family engagement as key foundations for kindergarten success and noted increasing needs among incoming kindergarten students related to self-regulation, independence, and foundational academic skills.

School partners also identified several family needs that can affect children's readiness and success in school, including **food assistance, child care, transportation, mental health, health care, and parenting education**. Respondents noted that families may face challenges related to working multiple jobs, limited access to child care and transportation, limited time to prepare children for school, and difficulty accessing community services.

These findings closely align with the Family Survey results, reinforcing the need for comprehensive support that addresses both children's educational needs and the broader circumstances affecting family well-being.

Demographics of Lake and Porter Counties

Lake and Porter counties are home to diverse populations of young children and families. Understanding the demographics of these counties, including the number of children, household composition, race and ethnicity, and languages spoken, is critical for planning Head Start services and other early care and education programs. This section provides a detailed overview of the population characteristics most relevant to program eligibility and family support needs.

Children and Families

A key focus for Head Start and early care and education services is identifying the children and families who are eligible for program services. Eligibility is determined in part by age, family income, and other federal or state criteria. By examining both the number of children under age six and the population of expectant mothers, we can better understand the scope of need and target resources effectively.

Young Children

Indiana is home to nearly 495,500 children under age six. Lake and Porter counties account for roughly 9% of this population, highlighting their significance within the state's early childhood landscape. Lake County, the more populous of the two, has just under 35,000 young children, while Porter County has nearly 11,000. The table below provides the most recent population estimates by age group.

Children Under Age 6 by County and Age Group			
	Infant to 2 Years	3 to 5 Years	Total Under 6
Indiana	237,672	257,793	495,465
Lake County	17,085	17,667	34,752
Porter County	4,612	6,260	10,872
Source: U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table B09001.			

Over the past decade, both counties have seen declines in their young child populations. From 2014 to 2024, Lake County’s population of children ages 0-5 decreased 11%, while Porter County saw a 7% decrease. Statewide, Indiana’s population in this age group declined by 4%, reflecting broader national trends.¹

Gender Distribution

The gender composition of young children in Lake and Porter counties closely mirrors statewide patterns. In both counties, children under age 5 are approximately 51% male and 49% female, consistent with the gender distribution of Indiana’s population under age 5 overall.² Gender distribution does not present disparities that would affect program planning.

Race and Ethnicity

Race and ethnicity are important factors in understanding community diversity and ensuring equitable access to services. Differences in racial and ethnic composition across counties can inform culturally responsive programming, outreach strategies, and language access needs.

The racial and ethnic composition of children under age five differs notably between Lake and Porter counties. Lake County is more racially diverse, with 45% White, 28% Black or African American, 18% identifying as two or more races, and 9% as other or unknown races.

Porter County is predominantly White (80%), with smaller shares of two or more races (12%) and Black children (4.5%). Statewide, 68% of children under five are White, 13% identify as two or more races, 11% as Black, and 3% as Asian.

¹ U.S. Census Bureau. (2024). 2014-2018 and 2020-2024 American Community Survey 5-Year Estimates, Table B09001.
² U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table S0101.

Racial Demographics of Children Under 5			
Race	Indiana	Lake County	Porter County
American Indian and Alaska Native	0.3%	0.3%	0.3%
Asian	2.6%	0.7%	1.3%
Black or African American	11%	28%	4.5%
Two or more races	13%	18%	12%
Native Hawaiian and Pacific Islander	0.03%	0%	0%
Some other race or unknown	4.3%	9%	1.9%
White	68%	45%	80%
Data note: Percentages less than 5% are rounded to one decimal. Rounding may affect the percentages totaling to 100%. Source: U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Tables B01001A-I.			

Over one fourth of Lake County children (28%) are Hispanic or Latino, a much higher representation compared to the state (13%). In Porter County, 16% of young children are Hispanic or Latino.

Ethnic Demographics of Children Under 5			
Ethnicity	Indiana	Lake County	Porter County
Hispanic or Latino	13%	28%	16%
Source: U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table B01001I.			

Data Insight

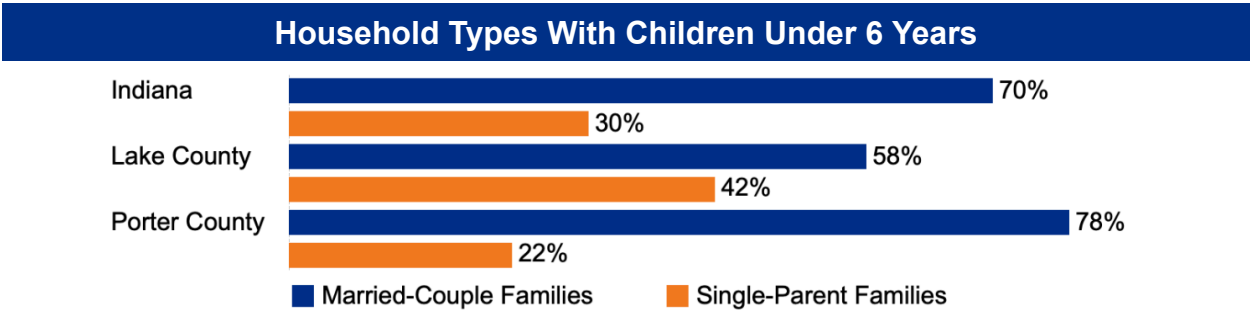
Lake County's high racial and ethnic diversity highlights the importance of culturally responsive programming and bilingual support. Porter County, being predominantly White, may have different outreach and engagement needs.

Household and Family Composition

Family structure plays a significant role in shaping the needs of young children. Household composition—including single-parent families and multi-generational households—can influence economic stability, caregiving arrangements, and access to resources.

Lake County has 21,398 households with children under age six. Porter County has 7,748 households with children under age six. Among the households, Lake County has a high percentage of single-parent households (42%) compared to married-couple

families (58%). Porter County has a smaller percentage (22%) of single-parent households compared with the state (30%).



Source: U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table S1101.

Multi-generational households consisting of grandchildren under age 18 living with a grandparent are present across Indiana and in both Lake and Porter counties. As shown in the table below, grandparents serve as primary caregivers in over 4,500 Lake County households and 930 Porter County households. In both counties, caregiving responsibility is divided between households where a parent is present and those where no parent is present.

Multi-Generational Households				
	Total Multi-Generational Households	Grandparent Responsible	Parent Present	No Parent Present
Indiana	109,896	55,553 (51%)	31,973	23,580
Lake County	10,305	4,565 (44%)	2,829	1,736
Porter County	2,017	930 (46%)	636	294

Data note: The difference in the percentage reported above is multi-generational households where grandparents are not responsible, and that data is not displayed.

Source: U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table B10002.

Data Insight 

Grandparents play an important role in raising grandchildren and, at times, being the sole provider. This demographic, in addition to single-parent households, may highlight the need for tailored outreach and engagement methods in order to receive early care and education services.

Languages Spoken at Home

Understanding the languages spoken at home helps ensure that programs provide appropriate communication, translation, and culturally responsive services to families with limited English proficiency.

Most Indiana residents speak English at home, approximately 90%. In Lake County, 85% of residents speak English only. In Porter County, 93% of residents speak English only. Spanish is the most common non-English language, spoken by 11% of Lake County residents and 4% of Porter County residents. Other languages, including Russian, Polish, Indo-European, and Asian or Pacific Island languages, represent smaller shares of the population.³

Population Speaking Languages Other Than English at Home			
Language	Indiana	Lake County	Porter County
Spanish	5.5%	10.9%	4.3%
French, Haitian, or Cajun	0.4%	0.1%	0.1%
German or other West Germanic	1.1%	0.2%	0.3%
Russian, Polish, or other Slavic	0.3%	1.5%	0.8%
Other Indo-European languages	0.9%	0.9%	0.6%
Korean	0.1%	0.1%	0.0%
Chinese (Mandarin, Cantonese)	0.4%	0.3%	0.2%
Vietnamese	0.1%	0.1%	0.1%
Tagalog (incl. Filipino)	0.2%	0.2%	0.3%
Other Asian and Pacific Island languages	0.8%	0.2%	0.2%
Arabic	0.2%	0.3%	0.1%
Other / unspecified	0.5%	0.2%	0.1%
Source: U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table C16001.			

Geminus Data Insight

Geminus Head Start served 192 dual-language children in the 2025-26 program year, 11% of all children enrolled. Bilingual services and materials are essential for reaching non-English-speaking families, particularly in Lake County.

³ U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table C16001.

Socioeconomic Indicators

Socioeconomic conditions strongly influence family well-being and access to opportunities. Indicators such as income, employment, and access to technology provide important context for understanding the challenges families may face and the types of supports they may need.

Median Income

Household income is a key measure of economic stability. Examining income levels helps identify disparities and populations that may be eligible for or in need of additional support services.

Among families with children under 18, median household income is \$81,248 in Lake County and \$108,106 in Porter County, compared with \$89,549 statewide. Single-parent families earn significantly less than married-couple families.

Median Income of Families With Children Under 18			
Family Type	Indiana	Lake County	Porter County
Married-Couple	\$117,283	\$121,642	\$131,071
Single Male	\$57,015	\$53,305	\$55,167
Single Female	\$36,654	\$35,038	\$32,939
All Families	\$89,549	\$81,248	\$108,106
Source: U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Tables B19125 and B19126.			

Internet Access

Access to the internet is critical for households, particularly for supporting children’s learning, accessing employment opportunities, and connecting to services. Approximately 90% of households in Indiana have an internet subscription. The same as the state, 90% of Lake County households have internet access. In Porter County, 93% of households have an internet subscription.

Households with lower incomes are disproportionately less likely to have internet access.⁴

⁴ U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table S2801.

Households Without Internet by Annual Household Income			
Annual Income	Indiana	Lake County	Porter County
Less than \$20,000	24.8%	26.5%	23.7%
\$20,000 to \$74,999	12.8%	13.2%	10.8%
\$75,000 or more	4.1%	3.4%	2.1%
Source: U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table S2801.			

While most households report having internet access, some rely solely on smartphones rather than computers or tablets. In Indiana, 11% of households use a smartphone as their only computing device, compared with 12% in Lake County and 9% in Porter County. Reliance on smartphones alone can create barriers for activities that require larger screens or more robust connectivity, such as completing school assignments, participating in virtual learning, applying for jobs, or accessing telehealth services.

Data Insight 

Although internet access is widespread, income disparities and reliance on smartphones as the only computing device may limit reliable digital access for some households.

Head Start Eligible Children, Families, and Expectant Mothers

Head Start and Early Head Start (EHS, HS, and EHS-CCP) determine eligibility based on federal income guidelines and categorical criteria, including participation in public assistance programs, foster care status, homelessness, and disability. The data below quantifies the number of infants, toddlers, preschool-age children, and expectant mothers in Lake and Porter counties who meet these eligibility criteria.

The income eligibility threshold for Head Start and Early Head Start is 100% of the Federal Poverty Level (FPL), as established annually by the U.S. Department of Health and Human Services.

In addition, programs may enroll:

- Up to 10% of children and pregnant women above 100% FPL if a documented need exists.
- Up to 35% of children and pregnant women between 100% and 130% FPL if slots cannot be filled by families below 100% FPL.

2026 Federal Poverty Level (FPL) Guidelines by Household Size			
Household Size	100% FPL	125% FPL	130% FPL
Family of 2	\$21,640	\$27,050	\$28,132
Family of 3	\$27,320	\$34,150	\$35,516
Family of 4	\$33,000	\$41,250	\$42,900

Source: U.S. Department of Health and Human Services. (2026). *HHS Poverty Guidelines*.
<https://aspe.hhs.gov/poverty-guidelines>

Young Children Living in Poverty

One in four (25%) young children in Lake County live in poverty, a higher rate than the statewide average (18%). In Porter County, 12% of young children live in poverty. According to the U.S. Census Bureau, Lake County has 8,397 children under age six living in poverty, with an additional 1,992 living between 100% and 125% FPL. Porter County has 1,259 children living below the poverty line, and an additional 275 between 100% and 125% FPL.

These children represent the core population eligible for Head Start and Early Head Start, with additional families potentially qualifying under over-income allowances.

Young Children Under Age 6 within Federal Poverty Guidelines			
Location	<100% FPL	<125% FPL	<185% FPL
Lake County	8,397	10,389	14,558
Porter County	1,259	1,534	2,722
Geminus Service Area Total	9,656	11,923	17,280

Source: U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table B17024.

Together, poverty data alone identifies nearly 10,000 young children in the service area who meet core income eligibility requirements for Head Start and Early Head Start. See the table below for an estimate of the population living in poverty by single ages under 6.

Estimated Young Children Under Age 6 Living Below 100% FPL by Age							
Location	Infants	1-Year-Olds	2-Year-Olds	3-Year-Olds	4-Year-Olds	5-Year-Olds	Total Under 6 Years
Lake County	1,354	1,348	1,300	1,437	1,480	1,478	8,397
Porter County	203	202	195	215	222	222	1,259
Service Area Total	1,557	1,550	1,495	1,652	1,702	1,700	9,656

Note: These estimates were developed by applying the percentage of young children in each age group to the total number under 6 living in poverty.

Source: National Center for Juvenile Justice. (2025, April 16). *Age by County in Indiana*. Easy access to juvenile populations: County comparisons. <https://www.ojdp.gov/ojstatbb/ezapop/>
U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table B17024.

Geminus Data Insight

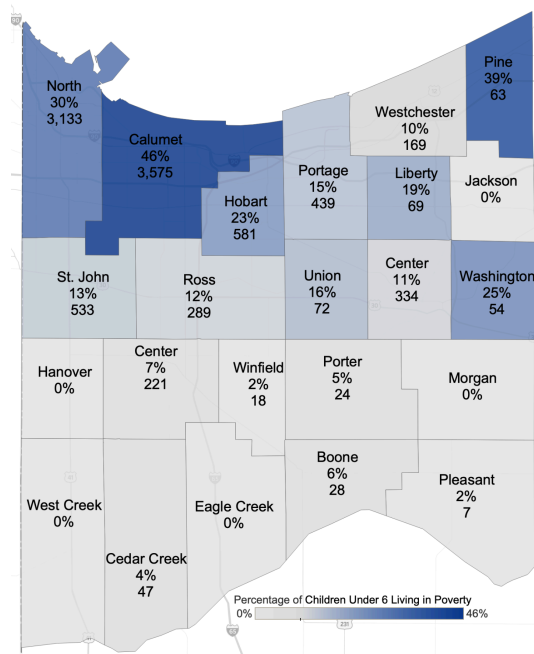
Geminus Head Start enrolled 19% of children and women based on incomes in poverty. An additional 15% enrolled were over income.

Geographic Distribution of Poverty

Township-level data shows that poverty among young children is not evenly distributed across the region. Higher concentrations of children living below 100% FPL highlight communities where targeted outreach, recruitment, and program site placement may be especially important.

The map displays the percentage of children under age six living below 100% of the federal poverty level by township. Darker shades of blue indicate higher percentages of young children living in poverty, while lighter shades represent lower concentrations. See [Appendix B](#) for a list of counts and percentages by township.

Children Under Age 6 Living in Poverty by Townships in Lake and Porter Counties



Source: U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table B17024.

Expectant Mothers

In addition to young children, expectant mothers are a key population for Early Head Start services. Understanding the socioeconomic characteristics of women who have recently given birth helps identify families who may benefit from prenatal, health, and family support services. In 2024, over 1,600 women in Lake County and 242 in Porter County who gave birth in the past 12 months are living in poverty, with the majority (88% and 92%, respectively) being unmarried. This pattern is consistent across Indiana.

Women Who Had a Birth in the Past 12 Months				
Location	Total Women of Any Income	Women Living in Poverty		
		Total	Married	Unmarried
Indiana	85,480	17,898 (21%)	4,785	13,113
Lake County	6,615	1,639 (25%)	199	1,440
Porter County	2,238	242 (11%)	20	222
Source: U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table B13010.				

Geminus Data Insight

Geminus Head Start has 30 slots per program year for pregnant women. In 2025-26, the program served 84 pregnant women. This is an increase in women served compared to the previous two years (75 in 2024-25 and 63 in 2023-24).

ALICE Households

While federal poverty guidelines define core eligibility for Head Start and Early Head Start, they do not fully capture the number of families experiencing financial hardship. The United Way ALICE (Asset Limited, Income Constrained, Employed) framework identifies households that earn above the federal poverty level but still cannot afford basic necessities such as housing, child care, food, transportation, and health care.

In both Lake and Porter counties, a substantial share of households fall into the ALICE category. These families often do not qualify for traditional income-based assistance programs but still face significant financial instability that can impact children's health, development, and access to early learning opportunities.

Households Experiencing Financial Hardship (Poverty and ALICE) in Lake and Porter Counties			
Location	Poverty Households	ALICE Households	Households Experiencing Financial Hardship
Lake County	26,211	56,177	82,388 (41% of all households)
Porter County	6,809	15,586	22,395 (32% of all households)
Source: United Way ALICE. (2024). The State of ALICE in INDIANA 2026 Report, ALICE County Reports with ZIP and Place Data. https://www.unitedforalice.org/county-reports/indiana			

Together, poverty and ALICE households account for a substantial share of families experiencing financial hardship. Over 4 out of 10 households (41%) in Lake County and one third (32%) in Porter County live in poverty or within the ALICE threshold, indicating that economic need extends well beyond those captured by federal poverty measures alone.

Over time, the number of ALICE households has remained substantial and has generally increased, reflecting rising costs of living that outpace income growth for many working families. In 2024, the ALICE survival budgets are well above the federal poverty level. For a household with one adult and one child in child care, it is \$50,832 in Lake County and \$51,288 in Porter County. The survival budget for two adults and two children in child care is \$81,336 in Lake County and \$83,076 in Porter County.⁵

Public Assistance Eligibility

Federal Head Start regulations provide automatic eligibility for children and pregnant women whose families receive public assistance, including Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP), and Supplemental Security Income (SSI). The section below describes these programs and enrollment for each program in greater detail.

Temporary Assistance for Needy Families (TANF)

TANF is a federal government program that assists families and caregivers with children under 18 years of age by providing cash assistance and support services, ultimately helping them reach economic self-sufficiency. FSSA is responsible for the TANF program in the state.⁶

⁵ United Way ALICE. (2024). The State of ALICE in INDIANA 2026 Report, ALICE County Reports with ZIP and Place Data. <https://www.unitedforalice.org/county-reports/indiana>

⁶ Indiana FSSA, Division of Family Resources. (January 2026). Monthly Management Report - Porter County, IN and Lake County, IN. <https://www.in.gov/fssa/dfr/forms-documents-and-tools/statistics/>

In Lake County, overall TANF participation increased by 9% from January 2025 to January 2026, serving 643 families. Participation included 1,294 children, and, while the number of families receiving assistance rose, the number of child recipients declined slightly (-3%). The majority of household recipients are single-parent families.

TANF Recipients in Lake County (January 2025-2026)			
	January 2026	January 2025	Annual Change
Total Number of Families	643	589	9%
Child-Only and One-Parent Families	638	584	9%
Two-Parent Families	5	5	0%
Total Number of Individual Grant Recipients	1,650	1,646	0.2%
Number of Adults	356	308	16%
Number of Children	1,294	1,338	-3%
Number of Pregnancy TANF Families*	19	11	73%
*Included in count of total families breakdown above.			
Source: Indiana FSSA, Division of Family Resources. (January 2026). Monthly Management Report - Lake County, IN. https://www.in.gov/fssa/dfr/forms-documents-and-tools/statistics/			

In Porter County, TANF participation increased by 28% from January 2025 to January 2026, serving 41 families and 105 adults and children. The number of children served increased by 43% compared to the previous year. Similar to Lake County, most TANF households are child-only and one-parent families.

TANF Recipients in Porter County (January 2025-2026)			
	January 2026	January 2025	Annual Change
Total Number of Families	41	32	28%
Child-Only and One-Parent Families	39	27	44%
Two-Parent Families	2	5	-60%
Total Number of Individual Grant Recipients	105	72	46%
Number of Adults	29	19	53%
Number of Children	76	53	43%

Note: Historical county monthly data reports may not be available once the more recent report is uploaded online.

Number of Pregnancy TANF Families*	0	1	-100%
*Included in count of total families breakdown above.			
Source: Indiana FSSA, Division of Family Resources. (January 2026). Monthly Management Report - Porter County, IN. https://www.in.gov/fssa/dfr/forms-documents-and-tools/statistics/			

Supplemental Nutrition Assistance Program (SNAP)

The federal **SNAP** program provides food assistance to help low to no-income families. While enrollment declined from January 2025 to January 2026 in both Lake and Porter counties, participation remains substantial—particularly in Lake County—indicating that many families continue to experience food insecurity and financial instability. In January 2026, nearly 27,000 Lake County households and over 56,600 individuals received SNAP benefits. In Porter County, over 4,100 households and more than 8,100 individuals received SNAP benefits.

Because SNAP data are reported at the household level, these figures likely include many families with young children who may qualify for Head Start services.

SNAP Benefit Recipients in Lake and Porter Counties (January 2025-2026)				
		January 2026	January 2025	Annual Change
Lake County	Number of households receiving SNAP benefits	26,931	28,658	-6%
	Number of recipients	56,643	60,872	-7%
Porter County	Number of households receiving SNAP benefits	4,152	4,479	-7%
	Number of recipients	8,181	8,932	-8%
Source: Indiana FSSA, Division of Family Resources. (January 2026). Monthly Management Report - Porter County, IN and Lake County, IN. https://www.in.gov/fssa/dfr/forms-documents-and-tools/statistics/ Note: Historical county monthly data reports may not be available once the more recent report is uploaded online.				

Supplemental Security Income (SSI)

SSI is another federal program that provides monthly payments to adults and children with a disability who have income and resources below specific financial limits. SSI payments are also made to individuals age 65 and older without disabilities who meet the financial qualifications. Families who receive SSI benefits meet the public assistance eligibility criteria for access to Head Start programs.

In 2025, a total of 2,114 children under 18 received SSI benefits in Lake County, a slight increase from the previous year when 2,037 children received benefits. Children receiving benefits make up 19% of the county's total population of any age receiving SSI benefits.⁷

In Porter County, 287 children received benefits, the same amount compared to 2024. This represents 15% of the total population receiving SSI benefits.

Indiana had 19,670 recipients under 18, representing 16% of the state's total population receiving SSI benefits.

Though data on SSI benefits to children under 6 is not available at the state or county level, nationally, 19% of child beneficiaries were under 6 years of age in 2025. In December 2025, 41,796 of the 1,016,027 child recipients were under 3, and 151,531 were ages 3-5. That is 193,327 children under 6.⁸ If this percentage is applied to Lake and Porter counties, then approximately 455 SSI recipients would be under 6 years of age.

Geminus Data Insight

Eligibility for public assistance is the highest enrolled eligibility category of Geminus Head Start. In 2025-26, 60% of children and women enrolled were eligible for public assistance.

Children Experiencing Homelessness

Children experiencing homelessness represent another federally recognized category of automatic Head Start eligibility. Data collected by local schools and social service agencies provide insight into housing instability among families with children.

In 2025, the Indiana Department of Education identified 21,078 students experiencing homelessness. Within the Geminus Head Start service area, Lake County reported 1,021 students, and Porter County reported 401 students experiencing homelessness.⁹

Children Experiencing Homelessness by Primary Nighttime Residence, 2025			
Primary Nighttime Residence	Indiana	Lake County	Porter County
Homeless Doubled-up	16,222	785	246
Homeless Shelters and Transitional Housing	2,036	74	106
Homeless Unsheltered	245	19	2

⁷ U.S. Social Security Administration. (2025). SSI Recipients by State and County.

https://www.ssa.gov/policy/docs/statcomps/ssi_sc/index.html

⁸ U.S. Social Security Administration. (2026). SI Annual Statistical Report, 2025; Table 19. Recipients, by selected characteristics, December 2025. https://www.ssa.gov/policy/docs/statcomps/ssi_asr/2025/sect04.html

⁹ Indiana Department of Education. (2025). Custom data request.

Homeless Hotels/Motels	2,575	143	47
Total Homeless	21,078	1,021	401
Source: Indiana Department of Education. (2025). Custom data request.			

In Indiana, an estimated 7,864 young children under three experienced homelessness in 2023-24, representing 2.45% of all infants and toddlers in Indiana. Only 5% of these infants and toddlers were enrolled in a program (home visiting, Early Head Start, or local educational agency), leaving over 7,400 infants and toddlers experiencing homelessness unserved in Indiana.¹⁰

Geminus Data Insight

Three percent (61 children or women) of enrollment in 2025-26 was based on homeless eligibility.

Children in Foster Care

Children in foster care are automatically eligible for Head Start services. The Indiana Department of Child Services tracks children in need of services (CHINS), including those living at home and those placed in foster or kinship care.

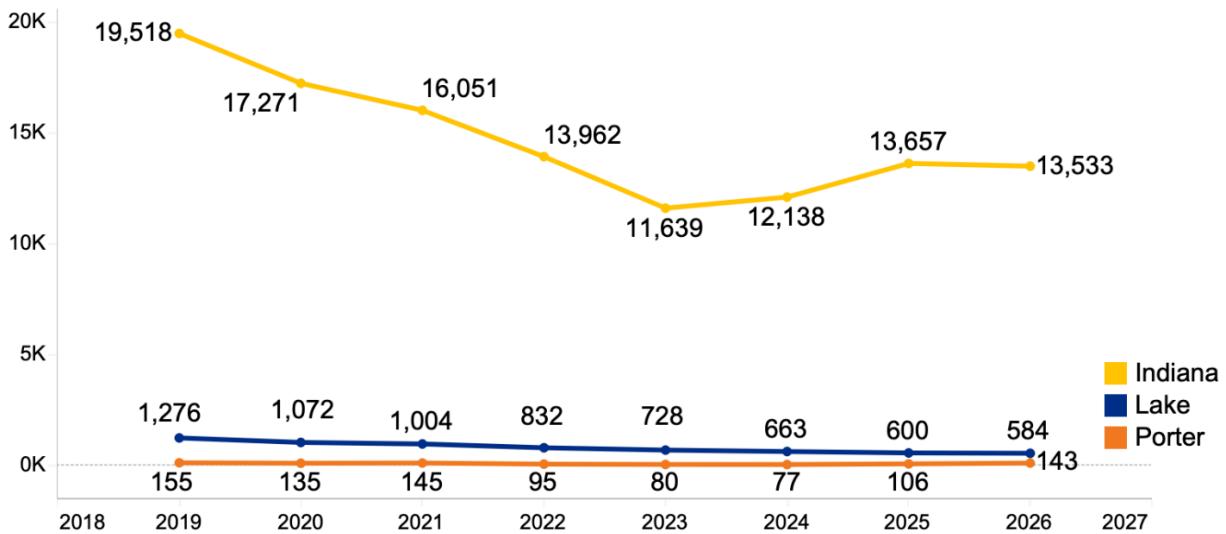
These data provide insight into the number of children involved in the child welfare system, particularly those in out-of-home placements who may benefit from stable early learning environments and supportive services. Indiana had over 13,500 CHINS in January 2026, and over 5% of them were located in Lake and Porter counties. Lake County reported 584 CHINS. Porter County reported 143 CHINS.

Children in Need of Services (CHINS) by Placement, January 2026					
Location	Total CHINS	In Home		Out-Of-Home Placement	
Indiana	13,533	4,513	33%	9,020	67%
Lake County	584	203	35%	381	65%
Porter County	143	40	28%	103	72%
Source: Indiana Department of Child Services. (2026, February 1). Children in need of services (CHINS) by placement. https://www.in.gov/dcs/overview/data/					

The number of CHINS in Lake County for January 2026 is the lowest recorded compared to January of previous years. Meanwhile, the number of CHINS in Porter County has increased compared to the previous few years.

¹⁰ School House Connection. (2026). Infant and Toddler Homelessness Across 50 States. <https://schoolhouseconnection.org/article/infant-and-toddler-homelessness#state-one-pagers>

Children in Need of Services (CHINS) Over Time, January 2019-2026



Source: Indiana Department of Child Services. (2026, February 1). Children in need of services (CHINS) by placement. <https://www.in.gov/dcs/overview/data/>

Geminus Data Insight

Three percent (56 children or women) of enrollment in 2025-26 was based on foster care eligibility.

Education Needs of Eligible Families

Understanding the educational context of families in the Geminus service area is critical for identifying the supports that Head Start-eligible children and their caregivers may need. Key indicators—including adult educational attainment, high school graduation rates, and early literacy—highlight both strengths and potential gaps that can influence children’s school readiness. Examining these factors helps inform strategies for family engagement, early learning programs, and community partnerships that support lifelong learning across Lake County and Porter County.

Adult Educational Attainment

Adult education levels can shape family economic stability, employment opportunities, and children’s educational experiences. In 2024, 54% of Indiana adults aged 25-64 had completed some form of postsecondary education, including short-term credentials (11%) and associate degrees or higher (43%).¹¹

¹¹ Lumina Foundation. (2024). A Stronger National Educational Attainment 2024 Report for Indiana. <https://strongernation.luminafoundation.org/attainment/indiana>

Statewide, 39% of adults aged 25 and older hold an associate degree or higher. In Lake County, the share is slightly lower at 35%, while in Porter County, 40% of adults have earned a college degree, placing Lake County 26th and Porter County 14th among Indiana counties for adult educational attainment.¹²

High School Graduation Rates

Current Graduation Rates

High school graduation rates provide additional context for understanding educational outcomes in a community. They also serve as an indicator of the broader educational environment in which children are raised.

In 2025, Indiana recorded its highest high school graduation rate to date, with nearly 92% of seniors graduating.¹³

In Lake County, the average graduation rate among public school corporations was 92%. However, rates vary widely across districts, ranging from 99% in Tri-Creek School Corporation to 58% in Gary Community School Corporation. In Porter County, the average graduation rate was higher at 98%, with all school corporations reporting rates above 93%.¹⁴ These patterns suggest regional differences in educational outcomes and stability.

Adult High School Educational Attainment

Adults living in poverty across Indiana are less likely to have graduated from high school. In 2024, 21% of Lake County adults earned less than a high school diploma, more than double compared to adults living above the poverty level (8%). Lake County’s data closely resembles Indiana’s averages. In Porter County, 14% of adults living in poverty earned less than a high school diploma, compared to 5% of adults living above the poverty level.

Adults Who Earned Less Than a High School Diploma			
	Indiana	Lake County	Porter County
Living in Poverty	22%	21%	14%
Living Above Poverty	8%	8%	5%
Source: U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table B17003.			

¹² U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Tables S1501.

¹³ Indiana Department of Education. (2026, January 5). *Indiana 2025 Graduation Rate Highest On Record* [Press release]. <https://www.in.gov/doe/files/Indiana-2025-Graduation-Rate-Highest-On-Record.pdf>

¹⁴ Indiana Department of Education (2026). 2025 Indiana State Graduation Rate.

Functional Literacy Levels

Early literacy is a critical indicator of children’s academic readiness and long-term educational success. In Indiana, the Indiana Reading Evaluation and Determination (IREAD-3) assessment measures whether third-grade students demonstrate foundational reading skills. Early literacy development begins well before third grade, and IREAD-3 results can provide insight into broader literacy trends within communities and help identify areas where early childhood supports may be particularly important.

Across Lake and Porter counties, school corporations span a wide range of IREAD-3 pass rates, reflecting variation in literacy outcomes across communities. During the Spring and Summer 2025 assessment administration, 87% of students statewide passed the assessment.

- Lake County reported a pass rate of 83%, below the state average
- Porter County reported a pass rate of 94%, exceeding the state average

Spring & Summer 2025 IREAD-3 Results			
Location	IREAD Pass (N)	IREAD Tested (N)	Pass Rate
Indiana	73,500	84,163	87%
Lake County	5,150	6,169	83%
Porter County	1,961	2,096	94%
Source: Indiana Department of Education. (2025, August). Data Center & Reports: IREAD Assessment Results. https://www.in.gov/doi/it/data-center-and-reports/			

These results indicate that while many children demonstrate grade-level reading proficiency, disparities persist across communities. Strengthening early care and education, expanding access to high-quality preschool, and supporting family literacy initiatives may help improve early reading outcomes and better prepare children for school success.

Health and Social Service Needs of Eligible Families

Understanding the health and developmental needs of young children and families helps identify areas where additional services, resources, or partnerships may be needed. Key indicators—including disability prevalence, early intervention participation, maternal and child health outcomes, and access to health care—illustrate the broader context in which families live and raise children across Lake and Porter counties.

Children With Disabilities

Children with disabilities represent a priority population for early intervention and supportive services. Early identification and access to services can significantly improve developmental outcomes and school readiness.

In Lake (0.7%) and Porter (0.8%) counties, fewer than 1% of children under age five have an identified disability. Disability identification becomes more common as children grow older. Among children 5-17 years, 5.4% in Lake County and 5.2% in Porter County have a reported disability, compared to 6.9% statewide in Indiana. This increase with age reflects the fact that some developmental, cognitive, or behavioral disabilities may not be identified until children enter school and receive formal screenings or evaluations.

Among disability types, cognitive difficulties represent the most commonly reported disability among children under 18, affecting 4.1% of children in Lake County and 4.6% in Porter County.

Disability Type By Age Group			
Disability Type	Indiana	Lake County	Porter County
Any disability			
Population under 18 years	5.4% (85,299)	4.2% (4,859)	4.2% (1,560)
Population under 5 years	0.8% (3,123)	0.7% (197)	0.8% (73)
Population 5-17 years	6.9% (82,176)	5.4% (4,662)	5.2% (1,487)
With a hearing difficulty			
Population under 18 years	0.5%	0.3%	0.3%
Population under 5 years	0.4%	0.4%	0.2%
With a vision difficulty			
Population under 18 years	0.8%	0.6%	0.6%
Population under 5 years	0.5%	0.3%	0.6%
With a cognitive difficulty			
Population under 18 years	5.5%	4.1%	4.6%
With an ambulatory difficulty			
Population under 18 years	0.6%	0.5%	0.2%
With a self-care difficulty			
Population under 18 years	1.2%	1.2%	1.2%
Source: U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table S1810.			

Early Intervention and Special Education Services

Young children with developmental delays or disabilities may receive services through Indiana’s First Steps Early Intervention Program (birth to age three) and, after age three, through preschool special education programs. Children who receive services through these options are eligible for Head Start programs regardless of income.

First Steps is a program of the Division of Disability and Rehabilitative Services. In 2025, First Steps served 27,547 young children across Indiana. This amount has steadily increased compared to years prior, amounting to a 22% increase in a 3-year period.¹⁵

The local point of entry (or service provider) for First Steps in Lake and Porter counties is 1st Kids in Crown Point, included in “Cluster A” in the state’s annual performance report for First Steps. In FY 2024, 123 individualized family services plans (IFSPs) were reviewed in Cluster A locations, and 85% of those children received services within 30 days.

FY 2024 Enrollment in First Steps			
Location	Total number of IFSPs reviewed	Percentage of Children Whose Services Started Within 30 Days	Percentage of infants and toddlers, birth to 3 years, with IFSPs
Indiana	1,077	82%	5.9%
Cluster A	123	85%	5.5%
Cluster A includes Jasper, Lake, Laporte, Newton, Porter, Pulaski, and Starke counties.			
Source: Indiana FSSA. (2024). Public reporting of FFY 2024 local performance. https://www.in.gov/fssa/ddars/bcds/program-policies-and-updates/program-evaluation-reports/			

As of April 2025, Indiana public schools served 17,720 students ages 3-5 (excluding those enrolled in kindergarten) in special education programs. This represents a 2.1% increase compared to the previous year, indicating a growing number of young children receiving specialized educational supports during the preschool years.¹⁶

Geminus Data Insight

Eleven percent of children enrolled with Geminus were identified to have an IEP or IFSP in the 2025-26 program year, including 133 in Head Start and 56 in Early Head Start.

¹⁵ 2025 First Steps Annual Report. <https://www.in.gov/fssa/ddars/files/2025-ICC-Gov-Report.pdf>

¹⁶ Indiana Department of Education. (July 2025). Preschool Child Count Comparisons: Unduplicated Totals by Disability. <https://www.in.gov/sboe/files/Memo-to-SBOE-on-unduplicated-child-count-July-2025.pdf>

Maternal and Child Health Outcomes

Maternal and infant health indicators provide critical insight into the well-being of families and the effectiveness of health care systems. Measures such as infant mortality, prenatal care access, and teen pregnancy rates help identify populations at higher risk for adverse outcomes.

Infant Mortality Rates

Infant mortality remains a key indicator of community health. In Indiana, the rate is 6.7 deaths per 1,000 live births, higher than the national rate (5.6). Lake County's rate (7.0) exceeds the state average. Porter County's rate (3.6) is lower than the state and national rates. Significant racial disparities persist, particularly in Lake County, where Black infants experience a mortality rate nearly double the overall rate.¹⁷

Child Deaths: Homicide and Firearm-Related (Ages 0-4)

Child deaths due to homicide or firearm-related injuries, while relatively rare among very young children, represent serious and preventable public health concerns. These deaths are often associated with broader issues such as community violence, household instability, trauma exposure, and access to firearms. Tracking these indicators helps communities better understand safety risks that may affect young children and families and highlights the importance of prevention and family support initiatives.

Between 2018 and 2024, Indiana recorded 28 firearm-related deaths among children aged 0-4. During the same time-frame, Lake County recorded five firearm-related deaths among children ages 0-4, representing a mortality rate of 4.3 deaths per 100,000 children in that age group. In Porter County, fewer than five firearm-related deaths were reported among children ages 0-4 during the same period. Due to the small number of cases, the mortality rate for Porter County was suppressed to protect confidentiality.¹⁸

Although these deaths are infrequent, they underscore the importance of violence prevention strategies, trauma-informed family supports, safe firearm storage education, and broader community safety initiatives aimed at protecting young children and families.

¹⁷ Indiana Department of Health. (2024). Birth Outcomes and Infant Mortality Dashboard. <https://www.in.gov/health/mch/data/birth-outcomes-and-infant-mortality-dashboard/>

¹⁸ Indiana Department of Health. (2026). Violent Death Dashboard. <https://www.in.gov/health/home/violent-death-dashboard/>

Birth Rates and Teen Pregnancy

Birth trends provide insight into changing population dynamics. In 2024, there were 4,952 births in Lake County and 1,600 births in Porter County.

The table below shows the number of live births in Indiana, Lake County, and Porter County from 2020 to 2024, along with the five-year percent change. Over this period, Indiana experienced a modest increase in live births of about 2%, while Porter County remained relatively stable with a slight increase of 0.4%. In contrast, Lake County experienced a notable 9% decline in live births over the five years.¹⁹

5-Year Change in Live Births						
	2020	2021	2022	2023	2024	Five-Year % Change
Indiana	78,616	79,946	79,649	79,000	80,257	2%
Lake County	5,442	5,437	5,256	5,096	4,952	-9%
Porter County	1,594	1,646	1,592	1,505	1,600	0.4%

Source: Centers for Disease Control and Prevention, National Center for Health Statistics. National Vital Statistics System, Natality on CDC WONDER Online Database. <http://wonder.cdc.gov/natality-expanded-current.html>

Teen pregnancies (mothers ages 19 and under) accounted for 186 births in Lake County and 43 births in Porter County. Statewide, teen births totaled 3,511, accounting for 4% of all births in Indiana. Teen pregnancy can present additional health, educational, and economic challenges for young parents and their children. Teen parents are more likely to experience barriers to completing education, securing stable employment, and accessing health care resources.

Births to teenage mothers across Indiana have declined by 16% over the past five years (2020-2024). Lake County has also experienced a steady decline year over year, resulting in a 34% decrease from 2020 to 2024. Porter County has experienced a fluctuation in births to teenage mothers over five years, but ultimately has increased 8% from 2020 to 2024.

5-Year Change in Teenage Live Births (Ages 19 and Under)						
	2020	2021	2022	2023	2024	Five-Year % Change
Indiana	4,170	3,881	3,791	3,647	3,511	-16%
Lake County	282	273	222	203	186	-34%
Porter County	40	48	32	35	43	8%

Source: Centers for Disease Control and Prevention, National Center for Health Statistics. National Vital Statistics System, Natality on CDC WONDER Online Database. <http://wonder.cdc.gov/natality-expanded-current.html>

¹⁹ Centers for Disease Control and Prevention, National Center for Health Statistics. National Vital Statistics System, Natality on CDC WONDER Online Database. <http://wonder.cdc.gov/natality-expanded-current.html>

Prenatal Care

Access to prenatal care plays a critical role in supporting healthy pregnancies and improving birth outcomes. Prenatal care allows health care providers to monitor the health of both the mother and the developing infant, identify potential complications, and provide education on healthy pregnancy practices.

In 2024, more than one in four (27%) pregnant women in Indiana did not receive prenatal care during the first trimester. Lake County's rate was notably higher than the state average, with 32% of women not receiving first-trimester care. Porter County's rate is similar to the state at 27%.²⁰

Births Covered by Medicaid

Medicaid plays a central role in financing maternal and infant health care. In 2024, 40% of births in Indiana were covered by Medicaid, reflecting the significant share of families who meet income eligibility thresholds. In Lake County, nearly half (46%) of births were covered by Medicaid. Births in Porter County are less likely to be covered by Medicaid compared to the state. In 2024, 29% of births in Porter County were covered by Medicaid. These are the lowest percentages of births covered by Medicaid in the past five years in Lake and Porter counties.²¹

The share of births covered by Medicaid highlights the extent to which many families with young children rely on income-based public supports during and after pregnancy. Medicaid represents only one component of the broader network of assistance available to low-income families.

Nutrition Needs and Supports

Programs that address nutrition and basic household needs provide economic stability to families with young children. People with access to healthy foods have stronger physical and mental health outcomes.

Food Insecurity

Children are more likely to experience food insecurity compared to the overall population. In Lake County, nearly 27,000 children, over 23% of the child population, experienced food insecurity in 2024. This is a higher proportion compared to the overall population in the county (17%) and compared to the state average child population (21%).²²

²⁰ Indiana Department of Health. (2024). Birth Outcomes and Infant Mortality Dashboard. <https://www.in.gov/health/mch/data/birth-outcomes-and-infant-mortality-dashboard/>

²¹ Indiana Department of Health. (2024). Birth Outcomes and Infant Mortality Dashboard. <https://www.in.gov/health/mch/data/birth-outcomes-and-infant-mortality-dashboard/>

²² Feeding America. (2026). 2024 Map the Meal Gap. <https://map.feedingamerica.org/>

In Porter County, nearly 6,500 children experienced food insecurity representing 17% of all children in the county in 2024. This proportion is less than the state average (21%) but has increased from 15% the previous year.

Food Insecure Population					
Location	Year	Food Insecure Population	Food Insecurity Rate	Food Insecure Child Population	Child Food Insecurity Rate
Indiana	2024	1,097,150	16%	327,150	21%
	2023	1,033,890	15%	292,720	19%
Lake County	2024	82,330	17%	26,900	23%
	2023	78,560	16%	27,050	23%
Porter County	2024	24,700	14%	6,460	17%
	2023	23,200	13%	5,470	15%

Source: Feeding America. (2026). 2024 Map the Meal Gap. <https://map.feedingamerica.org/>

WIC Enrollment

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) provides nutrition assistance, health screenings, and referrals to health care and social services for low-income pregnant women, infants, and young children.

In 2025, over 19,300 children and women were enrolled in WIC in Lake County. Over 4,000 children and women were enrolled in Porter County. These county enrollment numbers have declined over the past five years compared to 2021, while Indiana's overall enrollment has increased by nearly 2%.

WIC Enrollment by Demographic Group and County, FY2025			
	Indiana	Lake County	Porter County
Infants	75,663	4,501	920
Children	138,019	8,645	1,846
Women - Prenatal	36,919	2,258	453
Women - Postpartum not breastfeeding	30,340	2,039	370
Women - Breastfeeding	38,326	1,917	426
Total WIC enrollment	319,267	19,360	4,015

Source: Indiana Department of Health. (2026). WIC Participation Data, FY2021 - FY2025 [Custom data request]

Free and Reduced-Price Meal Status

In both Lake and Porter counties, eligibility for free and reduced-price meals (FRPM) among students varies substantially, reflecting differences in the concentration of low-income families across communities. In Indiana, 51% of students in schools with pre-kindergarten offerings are eligible for FRPM.²³

In Lake County, nearly half (49%) of students in schools with pre-K offerings are eligible for FRPM (8,228 of 16,916 students). However, school-level rates vary widely, from as low as 17-18% at some schools to as high as 80-85% at others.

In Porter County, overall FRPM eligibility among students in schools with pre-kindergarten is at 50% (456 of 915 students). The two reporting schools show notable variation, with Pine Elementary School at 79% and Porter Lakes Elementary School at 29%, suggesting uneven distribution of economic need within the county.

These differences across schools highlight that while county-level averages provide a general picture, economic vulnerability is highly localized, with some schools serving significantly higher proportions of low-income children (see [Appendix C](#) for school-level data).

Immunization and Preventive Health

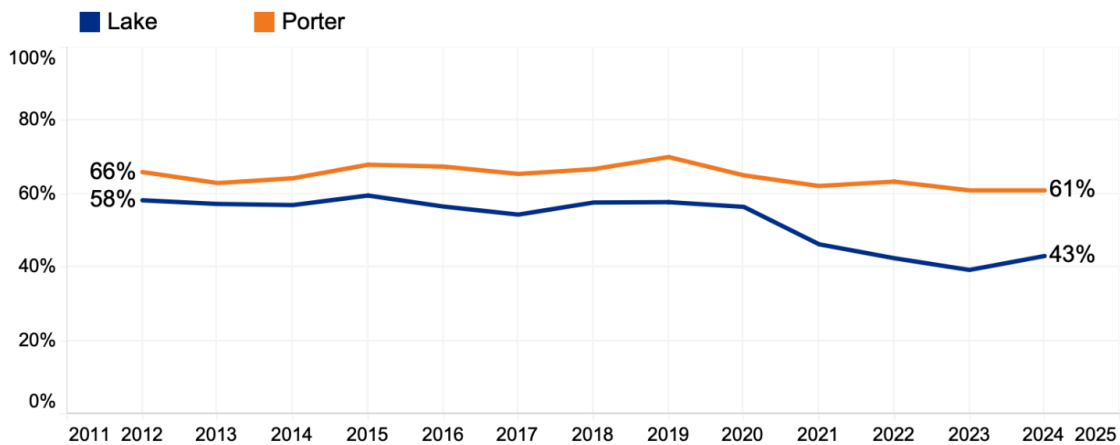
Vaccination rates are an important indicator of preventive care access and education. In quarter one of 2024, 43% of children aged 19-35 months in Lake County had completed the full recommended vaccine series. This is much lower compared to the state (59%). Porter County's immunization completion rate of 61% is slightly higher than the state.²⁴

Over time, vaccination completion rates have fluctuated, but overall, gradually declined in both Lake and Porter counties. Porter County consistently reports higher completion rates, while Lake County remains lower. This disparity suggests potential barriers to care in Lake County.

²³ Note: These figures represent all students of any grade within a school that offers pre-kindergarten. Source: Indiana Department of Education. (2026). Data Center and Reports. School Enrollment by Ethnicity and Free/Reduced Price Meal Status - (Updated - SY 2025-2026). <https://www.in.gov/doe/it/data-center-and-reports/>

²⁴ Indiana State Government, Management Performance Hub. (2025, June 23). Childhood 4:3:1:3:3:1:4 Series Completion Dashboard Data (19-35 Months). <https://hub.mph.in.gov/dataset/childhood-4-3-1-3-3-1-4-series-completion-dashboard-data-19-35-months>

Childhood Immunization Series Completion Rates in Lake and Porter Counties (Q1 2012-2024)



Source: Indiana State Government, Management Performance Hub. (2025, June 23). *Childhood 4:3:1:3:3:1:4 Series Completion Dashboard Data (19-35 Months)*. <https://hub.mph.in.gov/dataset/childhood-4-3-1-3-3-1-4-series-completion-dashboard-data-19-35-months>

Geminus Data Insight

Geminus Head Start supports families and children to be up to date with immunizations. At the end of the 2025-26 program year, 83% of children were up to date on immunizations. Children 3-5 were more likely to be up to date (87%), compared to EHS children (71%).

Health Insurance Coverage

Access to health insurance helps ensure that children and families can obtain preventive care, developmental screenings, and treatment when needed. Young children are more likely to be insured compared to the overall population across Indiana. In Lake and Porter counties, 97% of children under 6 have health insurance coverage.²⁵

Individuals living in poverty are less likely to have insurance coverage compared to the overall population. In Indiana, 89% of people living in poverty have coverage. Lake and Porter counties have slightly higher percentages compared to the state but are still less than the overall population.

²⁵ U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table S2701.

Percentage of Insured Population by Demographic Group			
	Indiana	Lake County	Porter County
Overall population	93%	93%	95%
Children under 6 years	94%	97%	97%
Individuals living in poverty	89%	91%	92%
Source: U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table S2701.			

Medicaid and CHIP Enrollment

Medicaid and the Children’s Health Insurance Program (CHIP) are key sources of coverage for children and families. Statewide, as of April 2026, 43% of Medicaid enrollees are children under 18. Similar patterns are observed locally, with children representing 42% of enrollees in Lake County and 40% in Porter County.²⁶

Medicaid coverage across Indiana has been declining over the last several years. From April 2024 to April 2026, Medicaid coverage for children under 18 declined by 19%. Similarly, in Lake and Porter counties, coverage declined by 17% and 20%, respectively.

Medicaid Enrollment for Individuals Under Age 18				
Geography	April 2024	April 2025	April 2026	2024 to 2026 Change (%)
Indiana	833,113	834,183	671,576	-19%
Lake County	63,046	62,801	52,322	-17%
Porter County	13,442	12,966	10,716	-20%
Source: Indiana FSSA. (2026). Medicaid enrollment dashboard. https://www.in.gov/fssa/ompp/medicaid-enrollment-dashboard/				

According to the Medicaid and CHIP Scorecard, approximately 26% of Indiana’s population was enrolled in Medicaid or CHIP in 2025, compared to 24% nationally.²⁷ The higher-than-national enrollment rate suggests significant reliance on public health coverage programs among families across the state, including those potentially eligible for Head Start services. At the county level, Medicaid enrollment also represents a significant share of the population, with 26% of residents in Lake County and 16% in Porter County enrolled in Medicaid.

²⁶ Indiana FSSA. (2026). Medicaid enrollment dashboard.
<https://www.in.gov/fssa/ompp/medicaid-enrollment-dashboard/>

²⁷ Medicaid and Children’s Health Insurance Program (CHIP) Scorecard. Centers for Medicare & Medicaid Services. (2025). <https://www.medicaid.gov/state-overviews/scorecard/main>

Geminus Data Insight

Geminus Head Start supports families to secure health insurance coverage. At the end of the 2025-26 program year, 97% of women and children had health insurance coverage. Nearly all children (98% of HS and 97% of EHS) had coverage and 83% of women in the prenatal program.

Access to Health Care Providers

Access to health care providers is another key component of child and family health. Limited availability can delay preventive care, screenings, and treatment for both routine and urgent medical needs, making provider access an important complement to insurance coverage. Key indicators examined for this assessment include access to dental providers, primary care physicians, pediatricians, and mental health professionals. In addition, data on Adverse Childhood Experiences (ACEs) provide insight into the need for mental health and trauma-informed services among children and families.

Dental Providers

Access to dental services is an important component of comprehensive health care. When dental conditions go undetected or untreated, they can lead to significant health consequences, including pain, infection, and tooth loss.

In Indiana, there are approximately 1,650 residents for every one dentist. Access is only slightly better in Lake County (1,500:1) and Porter County (1,580:1). All three geographies have fewer dentists per capita than the national ratio of 1,340 residents per dentist, indicating comparatively limited access to dental care in Indiana.²⁸

Data from America's Health Rankings (2023-2024) show that 79% of children ages 1-17 in Indiana had at least one preventive dental care visit during the past 12 months. Indiana ranks 36th nationally for the percentage of youth receiving preventive dental care visits, suggesting opportunities to improve access to routine dental services.²⁹

Geminus Data Insight

At the end of the 2025-26 program year, 95% of children had a dental home and 75% of children had a current dental exam. EHS students were less likely to have a dental home.

²⁸ County Health Rankings. (2025). Dentists. <https://www.countyhealthrankings.org/health-data/compare-counties>

²⁹ United Health Foundation. (n.d.). Preventive Dental Visit - Children in Indiana. America's Health Rankings. https://www.americashealthrankings.org/explore/measures/prev_dent_care_overall/IN

Primary Care Physicians

Access to health care services can also be assessed by examining the number of primary care physicians (PCPs) available to serve the population. In Indiana, the resident-to-PCP ratio is 1,510:1, meaning there is one primary care physician for every 1,510 residents.

Access is more limited in Northwest Indiana. In Lake County, the ratio is 1,910:1, and in Porter County it is 1,820:1. By comparison, the national ratio is approximately 1,310 residents per PCP, indicating that residents in Indiana, particularly in Lake and Porter counties, have less access to primary care providers.³⁰

Pediatricians

Pediatric access reflects similar disparities compared to general primary care physicians. The American Board of Pediatrics (ABP) reports 51 ABP-certified pediatricians serving children under age 18 in Lake County and 13 in Porter County. These totals translate to 2,259 children per pediatrician in Lake County and 2,849 children per pediatrician in Porter County. Children in Lake and Porter counties have less access to pediatricians compared to the Indiana statewide average of 1,509 children per pediatrician.³¹

Geminus Data Insight

At the end of the 2025-26 program year, 99% of children had a medical home and 91% had a current physical exam. Women were less likely than children to have a medical home (79%).

Mental Health Providers

Access to mental health providers is another important indicator of community health. In Indiana, there are approximately 440 residents for every one mental health provider. Access is slightly better compared to the state in Lake County (410:1) and Porter County (400:1). However, both counties remain with less access compared to the national ratio of 290 residents per mental health provider.³²

Geminus Data Insight

Geminus Head Start includes mental health services among its comprehensive services to families. In the 2025-26 program year, 279 families received mental health services. EHS families were more likely to receive these services compared to HS families (21% compared to 17%).

³⁰ County Health Rankings. (2025). Primary Care Physicians.

<https://www.countyhealthrankings.org/health-data/compare-counties>

³¹ General pediatricians U.S. state and county maps. The American Board of Pediatrics. (2025, December 19).

<https://www.abp.org/dashboards/general-pediatricians-us-state-and-county-maps>

³² County Health Rankings (2025). Mental Health Providers.

<https://www.countyhealthrankings.org/health-data/community-conditions/health-infrastructure/clinical-care/mental-health-providers>

Adverse Childhood Experiences (ACES)

Adverse Childhood Experiences (ACEs) are linked to long-term health and developmental outcomes. Data from the 2023-2024 National Survey of Children's Health indicate that in Indiana, 21% of children ages 0-17 have experienced one ACE, and 22% have experienced two or more ACEs.³³ Together, this means that more than four in ten children in Indiana have experienced at least one adverse childhood experience. County- and local-level ACE data are not currently available, which limits the ability to assess geographic variation within the state. However, the statewide prevalence highlights the importance of trauma-informed services and mental health supports for children and families.

Child Care Availability

This section summarizes the availability, accessibility, and quality of early care and education programs in Lake and Porter counties, including recent policy shifts affecting Indiana's early childhood system. It also examines the supply of licensed care, access to high-quality programs, and trends in subsidized child care and publicly funded early learning opportunities within the Geminus service area.

Early Care and Education Policy Changes

Indiana's early care and education landscape has undergone significant transformation in recent years due to policy and funding changes affecting child care subsidies, workforce participation, and access to publicly funded pre-K programs. These shifts continue to influence both provider stability and family access to affordable care across the state. Recent changes have occurred alongside ongoing workforce shortages, rising operational costs for providers, and increased demand for affordable, high-quality early learning opportunities.

Recent statewide changes affecting subsidized child care have included the reimplementation of a waitlist for new Child Care and Development Fund (CCDF) and On My Way Pre-K applicants, reductions to CCDF reimbursement rates, changes to On My Way Pre-K eligibility and voucher limits, additional state funding that allowed CCDF enrollment to resume, and a restructuring of how CCDF eligibility services will be administered statewide. These subsidy-related changes are discussed in greater detail in the Subsidized Care section below.

Indiana also expanded the Employer Child Care Expenditure Credit beginning with tax year 2026. The credit had previously been available to employers with 100 or fewer employees for certain capital expenses associated with establishing licensed child care facilities. Beginning in 2026, eligibility expanded to employers with 500 or fewer

³³ Child and Adolescent Health Measurement Initiative. 2023-2024 National Survey of Children's Health (NSCH). Data Resource Center for Child and Adolescent Health. <https://www.childhealthdata.org/browse/survey/>

employees, and certain operating and contractual child care expenses also became eligible. The credit is equal to 50% of qualified expenditures, up to \$100,000 per employer.³⁴

Indiana is also revising its child care regulatory framework. As of September 2026, the Indiana FSSA continued to list the Child Care Homes Rule (LSA 26-158), Child Care Centers Rule (LSA 26-159), and Child Care Ministries Rule (LSA 26-203) as pending rules. These rulemaking efforts address requirements affecting licensed child care homes, licensed child care centers, registered child care ministries, and other aspects of child care regulation and could affect the regulatory environment in which Indiana child care providers operate. Public hearings for all three rules were scheduled for October 2, 2026.³⁵

As of October 1, 2025, Indiana sunset its regional Child Care Resource and Referral (CCR&R) network. Regional CCR&R agencies had provided child care referrals and navigation for families as well as provider support, training, and community-level early childhood resources. OECOSL transitioned common family and provider inquiries to a centralized Child Care Support Line, with specialized questions referred for additional assistance.³⁶

In the time period after October 2025, Indiana experienced a decline in the number of regulated child care locations and available child care capacity.³⁷

Indiana Statewide Regulated Child Care Supply			
	September 2025	June 2026	*Change
Total child care locations	4,349	4,026	-323 (-7.4%)
Total child care capacity	179,602	175,896	-3,706 (-2.1%)
*Change amounts and percentages were calculated using the September 2025 and June 2026 figures reported by the Indiana Family and Social Services Administration.			
Source: https://www.in.gov/fssa/files/FSSA4Q26QFR.pdf			

FSSA reported that 550 child care programs opened and 625 closed during 2025, resulting in a net decrease of 75 programs statewide. From January through June 2026, 143 programs have opened while 376 have closed, a net decrease of 233 programs. These figures demonstrate continued contraction in portions of Indiana's child care supply but do not establish that the changes resulted from any single policy, funding, or regulatory action.³⁸

³⁴ Indiana Department of Revenue. Employer Child Care Expenditure Credit. <https://www.in.gov/dor/i-am-a/individual/tax-credits/>

³⁵ Indiana FSSA. Rulemaking Notices and Updates. <https://www.in.gov/fssa/rulemaking-notice-and-updates/>

³⁶ Indiana OECOSL. (2026). September Monthly Must Know. <https://www.in.gov/fssa/carefinder/provider-resources/monday-must-know-bulletins/>

³⁷ Indiana FSSA. (2026). SFY 26 Q4 Quarterly Financial Review. <https://www.in.gov/fssa/files/FSSA4Q26QFR.pdf>

³⁸ Ibid.

Children in Need of Care

It is estimated that nearly 28,000 children under the age of six in Lake and Porter counties may require child care because all available parents in the household are participating in the workforce, including households with two working parents and single-parent households. Approximately 64% of young children in both counties may need care, slightly below the statewide estimate of 67%.³⁹

Estimated Number and Percentage of Young Children Needing Care			
	Young Children in Family Households*	Young Children Who Need Care	% Who Need Care
Indiana	475,066	319,267	67%
Lake County	33,012	21,257	64%
Porter County	10,519	6,715	64%
* Young children in family households does not match the total child population reported in other sections of the needs assessment, as this source does not account for other potential guardianship situations (grandparent, group quarters, etc.).			
Source: U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table B23008.			

Early Care and Education Availability

Indiana's early care and education system includes child care centers, family child care homes, registered ministries, and school-based programs. Understanding the availability of local child care helps to identify service gaps and prevent the duplication of existing resources.

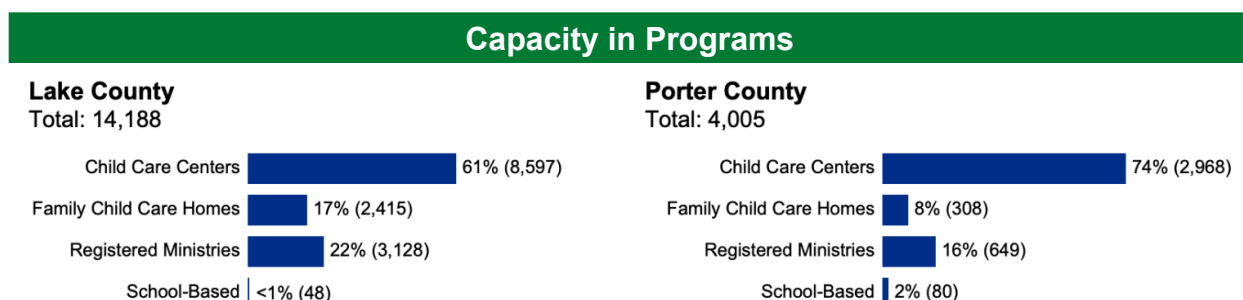
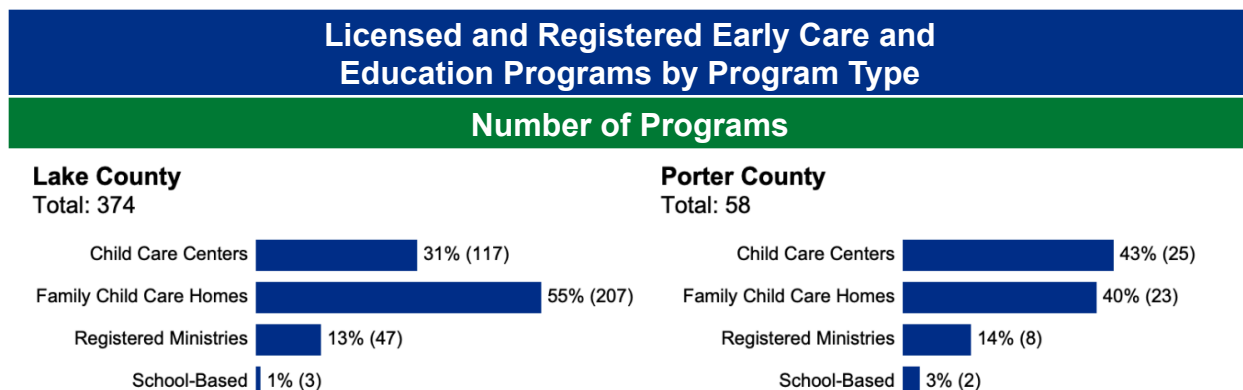
Early Care and Education Programs and Capacity

As of May 2026, Lake County has 374 licensed and registered child care programs with a capacity to serve 14,188 children. Child care centers make up about one third (31%) of child care programs and nearly two thirds (61%) of capacity in Lake County. Registered ministry programs account for 22% of countywide capacity, while family child care homes account for 17%. School-based programs make up less than 1% of total capacity in the county.

As of May 2026, Porter County has 58 licensed and registered child care programs with a capacity to serve 4,005 children. Nearly three quarters (74%) of capacity is located in child care centers, giving Porter County a larger concentration of center-based care

³⁹ U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table B23008.

than Lake County or the state overall. Registered ministry programs account for 16% of capacity, while family child care homes account for 8%. School-based programs represent 2% of countywide capacity.⁴⁰



Source: Brighter Futures Indiana. (May 11, 2026). Data Center. <https://brighterfuturesindiana.org/data-center>

Additional programs may be operating in schools to serve children in pre-K that are not licensed or registered with the Indiana FSSA. According to the Indiana Department of Education, in the 2025-2026 school year, pre-K programs were offered in all 23 school corporations in Lake and Porter counties, serving 1,708 in Lake County and 313 in Porter County.⁴¹

Availability to Serve Children in Need of Care

In Indiana, licensed and registered early care and education programs have the capacity to serve nearly two thirds (62%) of young children who may need care due to parental employment. Lake County exceeds the statewide average, with licensed and registered programs able to serve an estimated 67% of children who may need care. In Porter County, available capacity can serve approximately 60% of children in need of care. Across the two-county service area, licensed and registered programs have the

⁴⁰ Brighter Futures Indiana. (May 11, 2026). Data Center. <https://brighterfuturesindiana.org/data-center>

⁴¹ Note: If a school-based program is serving children younger than preschool age, it may be licensed as a child care center, and its capacity may also be captured in the child care capacity data in the table above. Source: Indiana Department of Education. (2026). Corporation Enrollment by Grade Level. <https://www.in.gov/doe/it/data-center-and-reports/>

capacity to serve over 18,000 children, an estimated 65% of children who may require care.

Capacity in Early Care and Education for Children in Need of Care		
Location	Capacity to Serve Young Children in Licensed and Registered Programs	Capacity Available to Children That Need Care
Indiana	198,595	62%
Lake County	14,188	67%
Porter County	4,005	60%
<i>Geminus Service Area Total</i>	<i>18,193</i>	<i>65%</i>
Note: If capacity in school-based pre-K programs reported from IDOE is included, Lake County can serve 75% of children in need of care, and Porter County can serve 64%. Source: Brighter Futures Indiana. (May 11, 2026). Data Center. https://brighterfuturesindiana.org/data-center; U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table B23008.		

Children who are not served in licensed or registered settings may instead rely on informal arrangements, including care provided by family members, friends, neighbors, or unlicensed caregivers.

Indiana's FSSA Child Care Finder (<https://www.in.gov/fssa/childcarefinder/>) and the Early Learning Marketplace (<https://theearlylearningmarketplace.org/>) are resources that allow parents and guardians to find care for their young children that is licensed or registered by the state. People can search for care based on age, days of the week, program type, subsidies accepted, and quality rating.

High-Quality Child Care Availability

High-quality child care in Indiana is defined as a program rated as Levels 3 or 4 on Indiana's quality rating and improvement system, Paths to QUALITY™, or approved through a nationally accredited program.

As of May 2026, just under half (46%) of known early care and education programs statewide are considered high quality, representing 1,865 programs out of 4,090. In Lake County, just over half (52% or 195) of programs are considered high quality. Over half (53% or 31) of programs in Porter County are also high quality.

High-Quality Programs			
	Total Programs	High-Quality Programs	% High Quality
Indiana	4,090	1,865	46%
Lake County	374	195	52%
Porter County	58	31	53%

Source: Brighter Futures Indiana. (May 12, 2026). Data Center.
<https://brighterfuturesindiana.org/data-center>

Indiana is able to serve 107,734 children in high-quality programs, representing over half (54%) of the available child care seats. Lake County has the capacity to serve 8,674 in a high-quality program, representing 61% of all program seats. Porter County has 2,330 high-quality capacity seats, representing 58% of all program seats.

Capacity in High-Quality Programs			
	Total Capacity	High-Quality Capacity	% High-Quality Capacity
Indiana	198,595	107,734	54%
Lake County	14,188	8,674	61%
Porter County	4,005	2,330	58%

Source: Brighter Futures Indiana. (May 12, 2026). Data Center.
<https://brighterfuturesindiana.org/data-center>

Subsidized Care

The Child Care Development Fund (CCDF) provides voucher assistance to low-income families for child care so they can work or attend school. In Indiana, initial CCDF eligibility generally requires household income at or below 135% of the federal poverty level. On My Way Pre-K awards grants to low-income families with children 4 years of age so that they can access high-quality pre-K the year before they begin kindergarten. To qualify, a parent must be working or enrolled in school.

As of March 2026, 4,786 children in Lake County were receiving child care subsidies. This is down 19% compared to 5,944 children receiving child care subsidies in March 2023.⁴²

⁴² Indiana FSSA. (May 19, 2026). Child Care Subsidy Dashboard.
<https://www.in.gov/fssa/carefinder/Indianas-Child-Care-Dashboards/child-care-subsidy-dashboard/>

In Porter County, 593 children were receiving child care subsidies as of March 2026, compared to 928 children in March 2023. This represents a 36% decrease in the number of children receiving subsidies over the three-year period.⁴³

In December 2024, Indiana reimplemented a waitlist for new CCDF and On My Way Pre-K applicants for the first time since 2018 following substantial growth in both programs. New applicants were placed on the waitlist, while children already receiving vouchers could continue to be re-enrolled as funding permitted.⁴⁴

A separate change affecting both child care providers and families took effect October 5, 2025, when Indiana implemented reduced CCDF subsidy reimbursement rates that applied to both current and future vouchers. Across all rate categories, FSSA reported an average reduction of approximately 16% from the previous transitional rates. The state initially described average reductions of 10% for infant care, 10% for toddler care, 15% for preschool care, and 35% for school-age care. Because the CCDF reimbursement rate determines the state-funded subsidy amount associated with a family's voucher, the reductions also lowered the value of many families' child care subsidies. When a provider's tuition exceeds the subsidy amount, families may be responsible for the difference as an overage, potentially increasing out-of-pocket child care costs.⁴⁵

Significant changes were also made to On My Way Pre-K for the 2026-2027 program year. Statewide enrollment is capped at 2,500 children, the maximum voucher amount is \$6,800 per child for the year, and the standard household income eligibility threshold is 135% of the federal poverty level. Parents or guardians must be working, attending school, or participating in job training to qualify.⁴⁶

Since those March 2026 figures were reported, Indiana's additional investment in CCDF has begun to increase voucher enrollment. The state approved an additional \$200 million for CCDF vouchers, with the goal of enrolling approximately 14,000 additional children and increasing statewide CCDF enrollment to a projected 57,000 children. Voucher enrollment resumed in late May 2026.⁴⁷

Despite declining subsidy participation in both counties, demand for assistance remains high statewide. As of March 2026, nearly 37,000 Hoosier children were on the Child Care Subsidy wait list, highlighting ongoing challenges related to affordability and access to child care services across Indiana.⁴⁸ Enrollment has begun to increase and is expected to continue increasing over the next year due to new state investments in child

⁴³ Indiana FSSA. (May 19, 2026). Child Care Subsidy Dashboard.

<https://www.in.gov/fssa/carefinder/Indianas-Child-Care-Dashboards/child-care-subsidy-dashboard/>

⁴⁴ Indiana FSSA. December 2024 Child Care Voucher Waitlist Announcement.

⁴⁵ Indiana FSSA. Updated Child Care Voucher Rates

Indiana FSSA. Reimbursement Rate FAQ

⁴⁶ Indiana FSSA. (2026). On My Way Pre-K <https://www.in.gov/fssa/carefinder/on-my-way-pre-k/>

⁴⁷ Indiana FSSA. FROG Fund: Child Care Vouchers

⁴⁸ Indiana FSSA. (May 19, 2026). Child Care Subsidy Dashboard.

<https://www.in.gov/fssa/carefinder/Indianas-Child-Care-Dashboards/child-care-subsidy-dashboard/>

care. By July 2026, statewide CCDF enrollment had increased from 39,940 children in March to 45,454, while the CCDF waitlist declined from 36,961 to 29,328 children. When On My Way Pre-K is included, 29,814 children remained on the statewide child care assistance waitlist in July 2026.⁴⁹ Although the additional investment has begun to expand access, the size of the remaining waitlist demonstrates continued substantial demand for subsidized child care across Indiana.

Indiana is also changing how CCDF eligibility services are administered statewide. Beginning October 1, 2026, the state plans to move to one statewide eligibility vendor supported by a Central Eligibility Office and Regional Eligibility Offices. FSSA has described the goals of the new structure as greater consistency, access, and accountability in eligibility operations.⁵⁰

Unmet Need for Head Start

According to the U.S. Census Bureau, Lake County has nearly 8,400 children under 6 living in poverty (below 100% FPL) and an additional 2,000 living between 100% and 125% FPL. Porter County has 1,259 children living in poverty, and an additional 275 living between 100% and 125% FPL.

Based on Geminus Head Start program's funded enrollment of 1,334 children, Geminus has the capacity to serve 14% of children living at or below the federal poverty level in Lake and Porter counties, with a majority of the funded enrollment located in Lake County. Based on the cumulative enrollment of 1,723 children served in Geminus Head Start programs, Geminus served 18% of total young children in poverty in Lake and Porter counties.

Young Children within the Federal Poverty Guidelines		
Location	<100% FPL	<125% FPL
Lake	8,397	10,389
Porter	1,259	1,534
Service Area Total	9,656	11,923
Percentage of Children Meeting Federal Poverty Guidelines Who Geminus has Capacity to Serve (1,334 2025-26 funded enrollment)	14%	11%
Percentage of Children Meeting Federal Poverty Guidelines Who Geminus has Capacity to Serve (1,723 2025-26 cumulative enrollment)	18%	14%

Source: U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table B17024.

⁴⁹ Indiana FSSA. SFY 2026 Fourth Quarter Financial Review

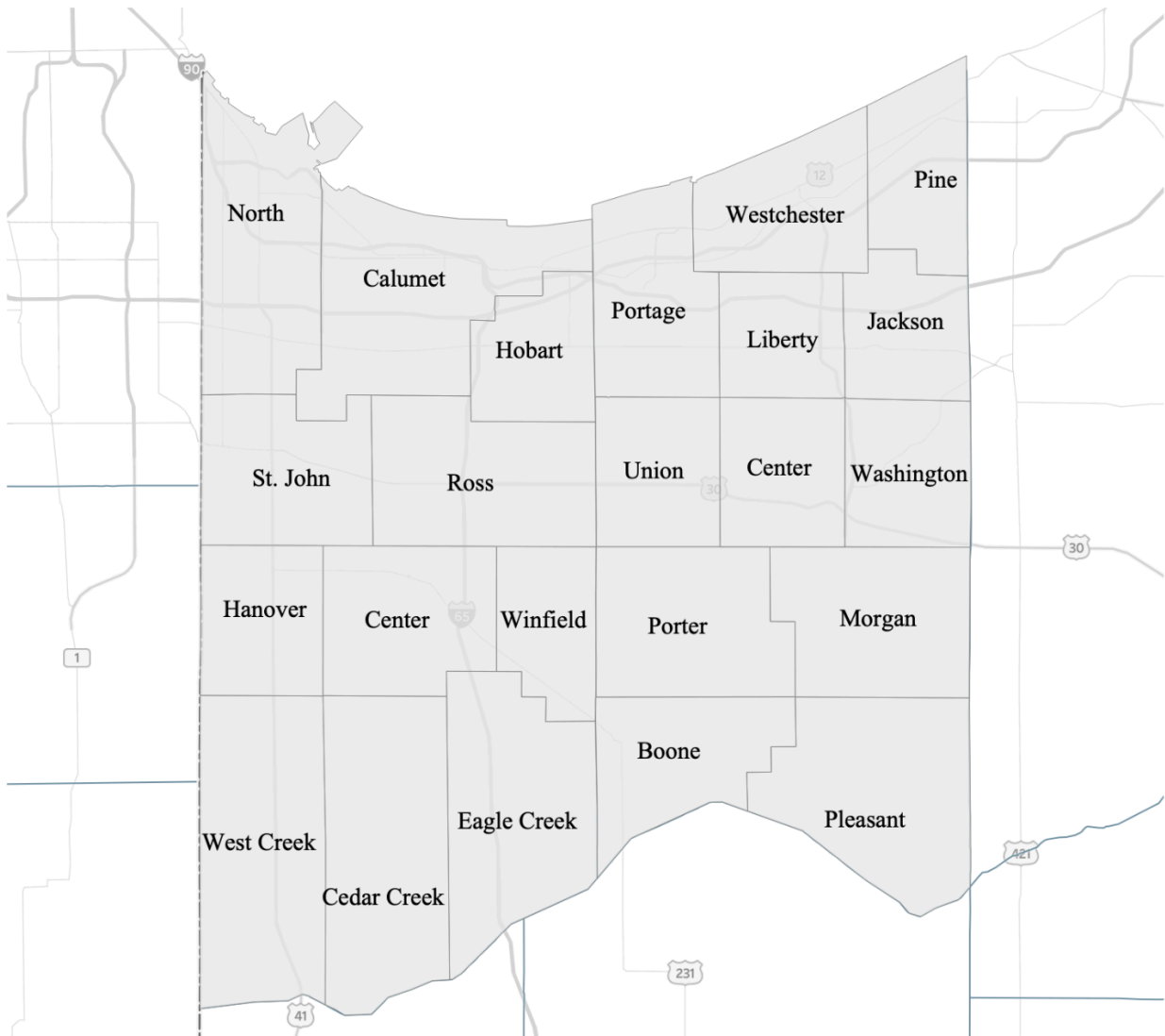
⁵⁰ Indiana FSSA. SFY 2026 Third Quarter Financial Review

The table below considers the unmet need, or how many children living in poverty are not receiving care with Head Start or early childhood care and education through a CCDF subsidy. By adding the Head Start supply, to CCDF enrollment, and subtracting those totals from the number of young children living in poverty, we can see that over 2,500 young children living in poverty in Lake and Porter counties are in need of access to affordable, quality child care.

Unmet Need for Head Start Eligible Children				
	Supply (Geminus HS, EHS, and EHS-CCP cumulative enrollment)	Supply (Child Care Development Fund enrollment)	Demand (Young children living in poverty)	Estimated Unmet Need (Slots needed for children in need)
Ages 0-2	489	1,915	4,602	2,198
Ages 3-5	1,234	3,464	5,054	356
Service Area Total Under 6	1,723	5,379	9,656	2,554
Geminus Data Note: EHS count includes child slots only and does not include slots for pregnant women. Geminus Data Source: Geminus Head Start, Program Information Report, 2025-26 Cumulative Enrollment. CCDF Enrollment Note: Numbers are estimates based on the CCDF March County Fact Sheets. Calculations multiplied the total number of children authorized to receive subsidies by the percentage for the age group for each county. CCDF Source: FSSA OECOSL. (March 2026). CCDF Lake and Porter County Fact Sheets. Children in Poverty Note: Estimates developed by applying the percentage of overall children under 6 in each age group to the total number of children under 6 living in poverty. Children in Poverty Source: Age by County in Indiana. EZAPOPOP; U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Table B17024.				

Appendix

Appendix A: Townships in Lake and Porter Counties



Appendix B. Family Income and Children Living in Poverty by Township

County	Township	Median Annual Income for Families with Children Under 18 Years	Children Under 6 Years Living Under 100% FPL	
			#	%
Lake County		\$81,248	8,397	25%
	Calumet township	\$36,900	3,575	46%
	Cedar Creek township	\$100,469	47	4%
	Center township	\$122,089	221	7%
	Eagle Creek township	\$119,408	0	0%
	Hanover township	\$150,368	0	0%
	Hobart township	\$72,325	581	23%
	North township	\$58,465	3,133	30%
	Ross township	\$86,416	289	12%
	St. John township	\$128,011	533	13%
	West Creek township	\$152,411	0	0%
	Winfield township	\$137,041	18	2%
Porter County		\$108,106	1,259	12%
	Boone township	\$87,731	28	6%
	Center township	\$107,764	334	11%
	Jackson township	\$154,815	0	0%
	Liberty township	\$125,357	69	19%
	Morgan township	\$133,125	0	0%
	Pine township	\$125,000	63	39%
	Pleasant township	\$108,542	7	2%
	Portage township	\$84,779	439	15%
	Porter township	\$124,266	24	5%
	Union township	\$157,500	72	16%
	Washington township	\$128,409	54	25%
	Westchester township	\$107,679	169	10%

Source: U.S. Census Bureau. (2024). 2020-2024 American Community Survey 5-Year Estimates, Tables B19125 and B17024.

Appendix C. Free and Reduced-Price Meal (FRPM) Eligibility by School

Public Schools Offering Pre-Kindergarten

School Name	County	Total Enrollment	FRPM Eligible	% FRPM	District Name
Frankie Woods McCullough Academy	Lake	456	389	85%	Gary Community School Corp
Mary M Bethune Early Child Development Center	Lake	181	144	80%	Gary Community School Corp
Carrie Gosch PK Center	Lake	142	103	73%	School City of East Chicago
Nathan Hale Elementary School	Lake	389	282	72%	School City of Whiting
Abraham Lincoln Elementary School	Lake	521	366	70%	School City of Hammond
Henry P Fieler Elementary School	Lake	428	287	67%	Merrillville Community School Corp
Frank O'Bannon Elementary School	Lake	498	329	66%	School City of Hammond
Annie Burns-Hicks Elementary School	Lake	595	391	66%	School City of Hammond
Edgar L Miller Elementary School	Lake	320	206	64%	Merrillville Community School Corp
Washington Irving Elementary School	Lake	732	469	64%	School City of Hammond
Warren G Harding Elementary School	Lake	741	470	63%	School City of Hammond
Elsie Wadsworth Elementary School	Lake	473	297	63%	Griffith Public Schools
Benjamin Franklin Elementary School	Lake	209	130	62%	School City of Hammond
Jonas E Salk Elementary School	Lake	560	338	60%	Merrillville Community School Corp
Early Learning Center-George Earle	Lake	304	181	60%	School City of Hobart
Beiriger Elementary School	Lake	417	244	59%	Griffith Public Schools
Charter School of the Dunes	Lake	828	472	57%	Charter School of the Dunes
Joseph Hess Elementary School	Lake	543	306	56%	School City of Hammond
Thomas Jefferson Elementary School	Lake	537	300	56%	School City of Hammond

School Name	County	Total Enrollment	FRPM Eligible	% FRPM	District Name
Thomas A Edison Elementary School	Lake	700	380	54%	School City of Hammond
Judith Morton Johnston Elementary	Lake	349	182	52%	School Town of Highland
Homer Iddings Elementary School	Lake	577	299	52%	Merrillville Community School Corp
John Wood Elementary School	Lake	219	107	49%	Merrillville Community School Corp
Homan Elementary School	Lake	428	157	37%	Lake Central School Corporation
Peifer Elementary School	Lake	442	151	34%	Lake Central School Corporation
Douglas MacArthur Elementary School	Lake	468	155	33%	Crown Point Community School Corp
Protsman Elementary School	Lake	540	160	30%	Lake Central School Corporation
Jane Ball Elementary School	Lake	344	99	29%	Hanover Community School Corp
Hammond Early Learning Center	Lake	482	120	25%	School City of Hammond
James H Watson Elementary School	Lake	537	131	24%	Lake Central School Corporation
Winfield Elementary School	Lake	707	161	23%	Crown Point Community School Corp
George Bibich Elementary School	Lake	558	126	23%	Lake Central School Corporation
Dwight D Eisenhower Elementary School	Lake	509	92	18%	Crown Point Community School Corp
Frank H Hammond Elementary School	Lake	602	106	18%	School Town of Munster
Kolling Elementary School	Lake	580	98	17%	Lake Central School Corporation
Pine Elementary School	Porter	380	302	79%	Michigan City Area Schools
Porter Lakes Elementary School	Porter	535	154	29%	Porter Township School Corp
Note: These figures represent all students of any grade within a school that offers pre-kindergarten. Source: Indiana Department of Education. (2026). Data Center and Reports. <i>School Enrollment by Ethnicity and Free/Reduced Price Meal Status - (Updated - SY 2025-2026)</i>. https://www.in.gov/doe/it/data-center-and-reports/					