

Introduction

Social determinants of health (SDOH) are the conditions in which people are born, live, learn, work, and age, and they shape health outcomes far beyond the walls of a clinic or hospital. Housing stability sits at the center of those conditions. When people can afford rent, remain safely housed, keep utilities on, and avoid repeated moves or eviction, they are better positioned to maintain employment, manage chronic conditions, support child development, and access healthcare. When housing is unstable, the effects ripple quickly across nearly every aspect of health and well-being.

Below is a story that explores programming for eviction prevention and showing that it take more than just food to address food insecurity. It examines how financial strain, utility insecurity, limited affordable housing, and gaps in support services can push working households into crisis, while also highlighting the opportunity for health care providers, community organizations, policymakers, and local partners to respond more effectively. By viewing housing through an SDOH lens, this information makes the case that strengthening housing stability is not only a social service priority but also a practical strategy for improving health outcomes, advancing equity, and reducing avoidable strain on families and communities.

Additionally, we have provided the 15-month data report from our data partners, More Than Food Consulting. Through this collaborative work, we are able to validate the impact that investing in households has lasting and significant impact to lives.

A mother makes \$2,000 a month as a home health aide. Her expenses outweigh her income by about \$200, but she can usually make it work. Because she has a household of 3, she meets income guidelines for government heating assistance through the LIHEAP program and receives SNAP benefits.

She'd be doing OK if it weren't for the \$1,300 rent and \$500 car payment for a new vehicle people convinced her to buy because it's "more reliable" than a used car.

But, again, she makes it work.

Except of course when her company cuts her hours, as it periodically does. And it just happens to coincide with her quarterly water bill that's due. So, she calls Lebanon County Christian Ministries for help.

The scenario you just read is a composite of a common issue people face when applying for utility payment assistance at Lebanon County Christian Ministries. In fact, 37% of households in Lebanon County struggle to pay for basic needs, such as food, housing, utilities, transportation, and childcare. Being employed does not always equal financial stability, and this is where LCCM steps in to fill that gap.

75% of the people requesting utility payment assistance through LCCM are women, a sizeable majority work, pay rent and about half have kids. We've lost count of the number of single mothers who make \$2,000 or less a month – sometimes a lot less. More challenging still, many have compounding issues with work due to having children with special needs, specifically autism.

upLIFT Lite guests were surveyed initially and three months later to determine if they were better off than they were when they first came to LCCM for assistance. Some of our guests are on a fixed income. Others work and receive SSI for a child in the household. Some are married or have partners.

For some it's their first time seeking assistance. For others, they've sought assistance more than once. When people come to LCCM for help, they are often in crisis precisely because of this scenario we just laid out.

LCCM has operated a utility assistance program for 15 years. In September of 2024, we rebranded it as upLIFT Lite and changed the way we conducted the program because we wanted to spend a bit more time with people to hear their story, encourage them to get onto programs they may qualify for and provide additional referrals they request.

We wanted to find out: If LCCM met people in a deeper way in the gap between “employed” and “stable,” would it make a difference?

So, we gathered data from the more than 600 people we've conducted intakes with so we can get a bird's eye view about the true needs of the working class who make just enough to get by, but not enough to consistently cover basic expenses. We had a 20% response rate during a follow-up 3-month survey. Here's what we found:

At the initial intake session:

- Only 28% of households were food secure
- 70% were behind on utility bills
- Just 2% had an emergency fund

Within just three months, we begin to see change:

- Food security rises from 28% to 44%
- Households behind on utilities drop from 70% to 43%
- Households participating in UGI's Customer Assistance Program, designed to lower monthly bills, rises 10%, while households who were referred to apply for electric company Customer Assistance Programs, for one-time grants and a lower monthly bill opportunity, increased by 13%
- Employment increases

The thread that weaves through this promising data is connection.

Our guest resource specialists work to ensure that qualifying households receive financial help in the short term; while also ensuring guests apply for programs they may qualify for to help in the long term.

Food security rises because our guest resource specialists go the extra mile after the intake appointments to show guests to the Market on 7th and help them get registered so they can shop that day.

The top referrals made to outside agencies are for rental assistance and employment services.

48% of those surveyed contacted a provider and 79% of participants received help.

Perhaps one of the most interesting findings is how many upLIFT Lite guests are beginning to enroll in our longer-term upLIFT Coaching program, that pairs a person who is ready, willing, and able to work toward greater self-sufficiency with an in-house coach. LCCM enrolled 10 people from the upLIFT Lite program into the coaching program within the last year. These programs act as a bridge to help people work toward greater stability.

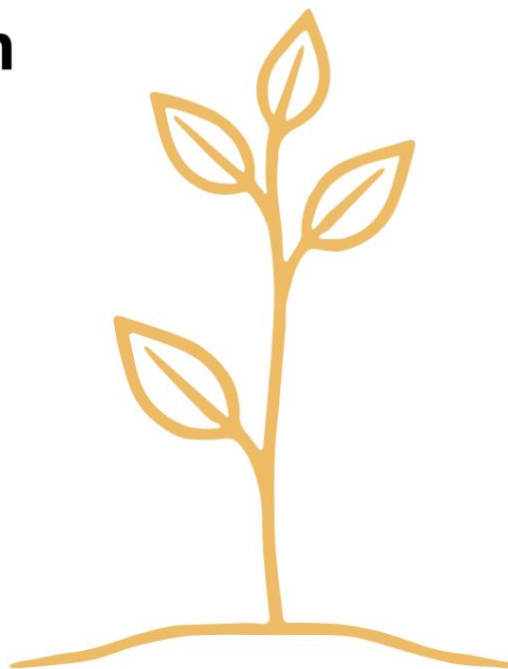


Lebanon County Christian Ministries

UpLIFT Lite Program Impact Report February 2026



Prepared by: More Than Food Consulting, LLC



SUMMARY

In September 2024, Lebanon County Christian Ministries (LCCM) launched upLIFT Lite, a new outreach initiative designed to offer warm referrals and light-touch follow-up support as a complement to their more intensive upLIFT coaching program. In partnership with More Than Food Consulting, LCCM is evaluating the impact of this new approach. Between September 2024 through late December 2025, **605 unique individuals participated in upLIFT Lite** by completing an initial intake survey. To better understand outcomes over time, LCCM also conducted **3 month follow-up surveys with 106 participants**, tracking progress on referrals and revisiting their resource needs based on their initial survey responses. Findings from this report reflect 15 months of program activity and provide insights into the early impact of the upLIFT Lite program.

Baseline Data

DEMOGRAPHIC INFORMATION

A total of 605 participants were included in the baseline assessment. Most participants were women (75%), with men representing 24% and 1% identifying as non-binary or gender variant. Households were typically small, with an average size of three people. Over half of the households (56%) included at least one child, making families with children the most common household type. Half of designated heads of household (50%) were employed when they participated in the initial intake survey. Five percent of households reported having a veteran living in the home.

In terms of healthcare utilization, most households had some level of engagement with the healthcare system. Eighty-five percent reported that at least one family member had visited a primary care provider within the past year. However, emergency department use was also common, with 45% of households indicating that a family member had visited the emergency room within the past three months.

Overall, these baseline characteristics reflect a population composed of mostly female, working families with children, many of whom are actively accessing healthcare services on a regular basis, though nearly half are relying on emergency care services for more immediate health needs.

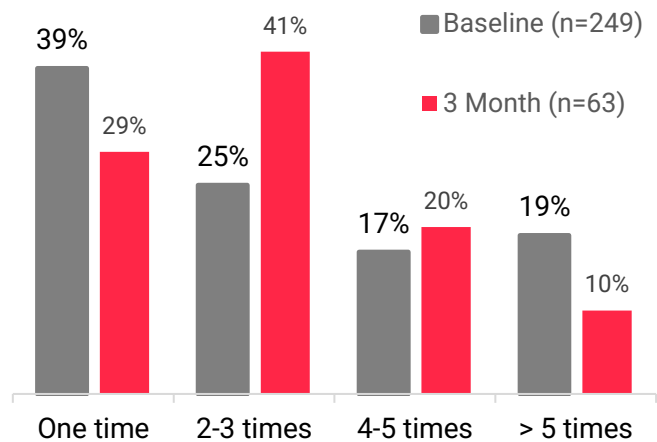
Characteristics of Members at Baseline	Number of Participants (n= 605)	Percentage
<i>Gender</i>		
Female	456	75%
Male	148	24%
Non-binary/gender variant	1	1%
<i>Household Demographics</i>		
Have children in the household	341	56%
Head of household is employed	304	50%
Veteran in household	30	5%
<i>Healthcare Visits</i>		
Primary care	295	85%
Emergency department	156	45%

UTILIZATION OF PANTRY RESOURCES

At baseline, just over half of participants (51%) reported that they had previously received assistance from LCCM. However, fewer participants had accessed the Market on 7th food pantry, located at LCCM. Almost half (41%) reported that they have visited the food pantry before, but the majority of participants had not utilized this resource.

Among those who visited in the past three months, over one-third (39%) went once, whereas a smaller percentage (19%) visited five or more times. These findings suggest an **opportunity to increase awareness** and encourage more guests to utilize the Market on 7th food pantry to help households offset food costs.

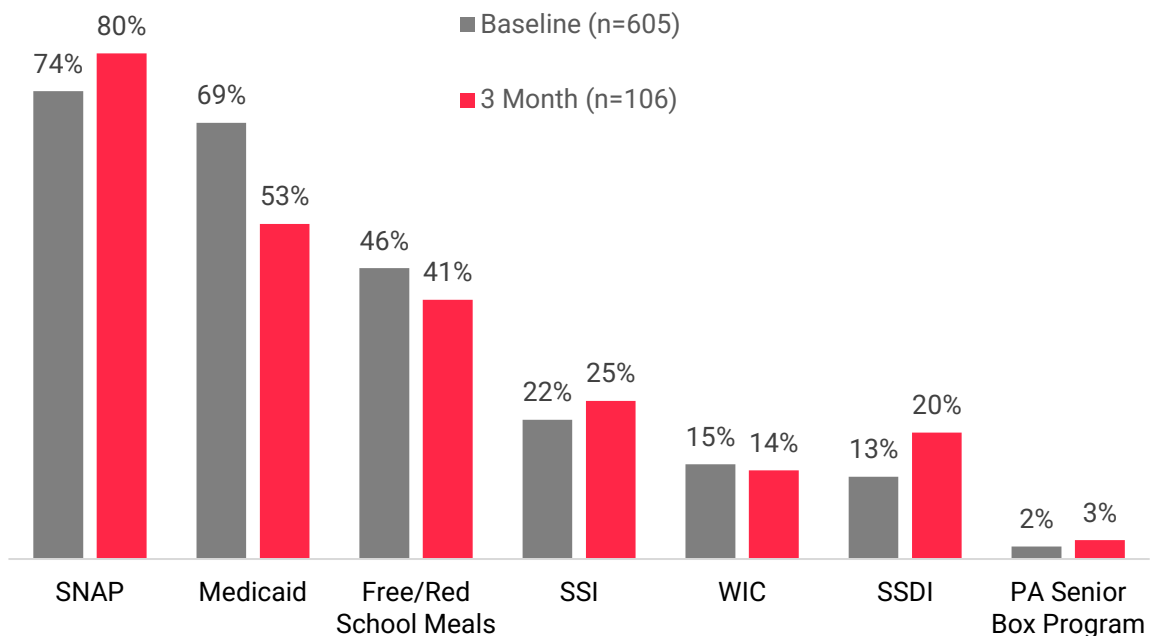
Frequency of Visits to the Market on 7th



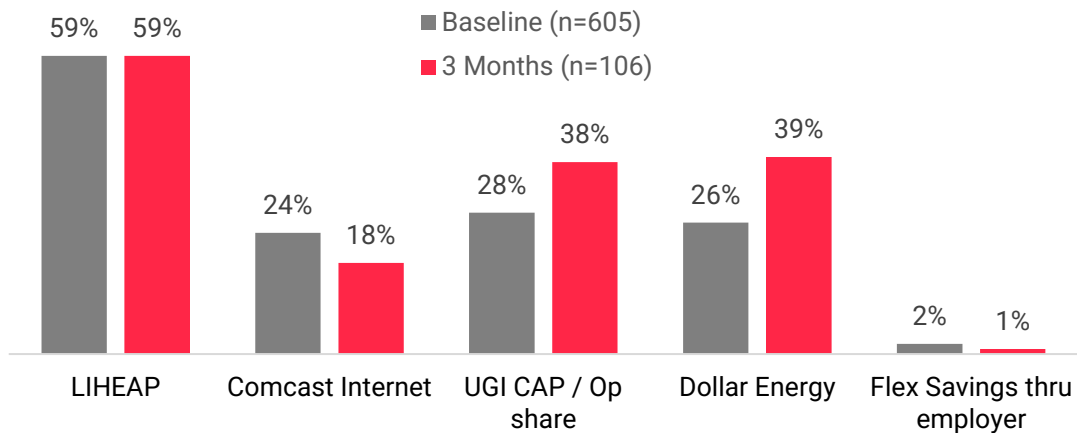
PARTICIPATION IN PROGRAMS & SERVICES

At baseline, most households were already accessing some federal benefits, with 74% enrolled in SNAP and 69% receiving Medicaid. More than half (59%) reported participation in LIHEAP, while enrollment in other utility assistance programs was lower. These findings suggest **strong engagement in federal food assistance** programs with continued opportunities to increase awareness of additional support services. LCCM can continue to play an important role in encouraging and assisting households with enrollment to further strengthen household stability.

Participation in Benefit Programs



Support Services Enrollment



FOOD SECURITY

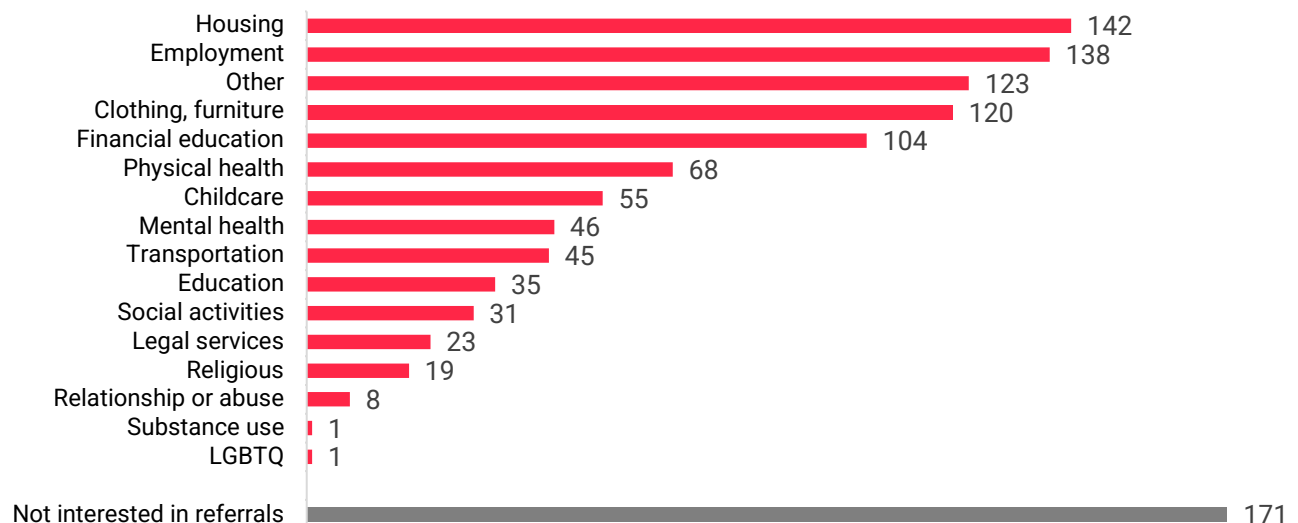
Food Security is measured using the 6-item USDA food security module. While 28% of households were high or marginally food secure, the majority were food insecure, including over one-third (41%) who were very low food secure and experiencing hunger.

Men were more likely than women to be food insecure (80% vs. 70%), and this was statistically significant ($p < .05$). Households in which the head of household was employed had almost the same rates of food insecurity (71%) as households that were unemployed (73%). Surprisingly, 79% of households who were employed were more than 30 days behind on utility bills compared to 65% of those who were not employed ($p < .01$). This shows that **having a job does not protect against food insecurity** or economic stress, and many participants are likely underemployed or working low-wage jobs. It also could indicate that those who are working may not be receiving help from other benefits programs. Households without children were more likely to be food insecure (78% vs. 67%) than those with kids ($p < .05$).

REFERRALS TO OTHER SERVICES

When asked if they were interested in receiving referrals for additional services, participants selected multiple services, see the chart below.

Number of People Interested in Receiving Referrals by Service Type (n = 605)



Historically, LCCM has offered assistance with clothing, furniture and housewares, which helps explain the large number of people interested in receiving this type of referral. Many participants (171 people) said they were not interested in receiving a referral to other service providers at this time. LCCM can use this information to continue to engage with guests and build relationships with service providers that offer the most desired referrals. Staff can also continue to build trust with guests and connect guests with referrals when they are interested.

BASIC NEEDS

When asked about essentials, many households expressed the need for additional services, including clothing. While only 8% reported difficulty paying rent or experiencing housing instability, 70% shared that they are behind on utility bills, and virtually no households reported having an emergency fund of at least \$500, see chart on next page.

Insufficient clothing also emerged as a critical need for households. A large majority of participants indicated they do not have enough clothing for the adults (79%) or children (78%) in the home. Additionally, 10% reported losing clothing due to a crisis, and 8% indicated insufficient clothing as a result of homelessness. These findings highlight gaps in financial stability and household resources, underscoring the importance of continued support services that address basic needs.

Basic Needs for Clothing	Number	Percent
Not enough clothing for adults	479	79%
Not enough clothing for children, among hhs with children	267	78%
Lost clothing due to crisis	59	10%
Not enough clothing due to homelessness	47	8%

FINANCIAL WELLBEING

We used the Consumer Financial Protection Bureau's 5-item scale with questions about financial situation and concerns about money to measure financial wellbeing of participants. Scores range from 0 – 20, with higher scores indicating more financial wellbeing and stability. The average score was 8.5 at baseline, indicating that many people feel like they are just getting by financially and have concerns about not having enough money. As expected, food insecurity is correlated with lower financial wellbeing scores both at the baseline, and again after 3-month follow-up ($p < .05$). Over 3 months, the average scores did not increase for financial wellbeing.

HEALTH AND WELLNESS

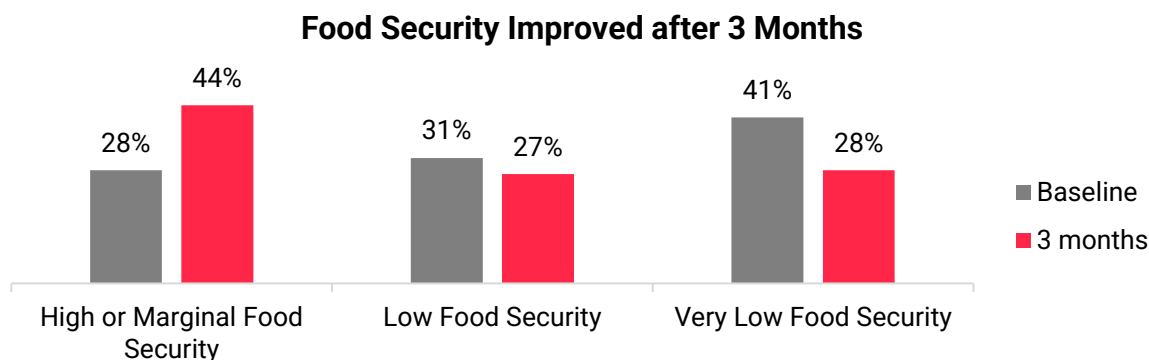
In spring of 2025, additional questions were added to the survey about accessing primary care and use of emergency services. Of the 346 respondents, almost half (45%) reported that someone in their household had visited an emergency department within the past three months. Nearly all respondents (85%) indicated that someone in their household had seen a primary care provider within the past year. Among those who had visited a primary care provider in the past year, 49% also reported an emergency department visit within the last three months.

Change over Time

3 MONTH FOLLOW UP DATA

Staff at LCCM are in the process of following up with people who initially participated in upLIFT Lite to receive warm referrals. They are following up 3 months later to see if the referrals were helpful, and to measure changes to the same key outcomes from the baseline. This report highlights baseline data from 605 participants, and follow-up data from **106 participants**.

After 3 months of receiving warm referrals to additional services, **food security increased** significantly ($p=.05$). Whereas only 28% of households were food secure at baseline, almost half (44%) of households were food secure at 3 months. The 6-item food security questionnaire combines high and marginal food security scores.



There were other notable significant findings. For example, at follow-up, those saying that they were more than 30 days behind on utility bills decreased significantly from 70% to 43%, and while the numbers are small, there was a significant increase in those who have an emergency fund (both $p<.05$). More households said that the head of household was employed, from 50% at baseline to 56% at 3 months, and this approached statistical significance. However, **scores for financial wellbeing did not change** over 3 months and average scores slightly decreased.

Key Changes for Household Stability			
		Baseline (n=605)	3 Month Follow Up (n=106)
	Food Secure *	28%	44%
	Behind on Utility Bills *	70%	43%
	Has Emergency Fund *	2%	6%
	Used Market on 7 th *	41%	59%
	Gained Employment +	50%	56%
	Unstable Housing	76%	72%
	Financial Stability	25%	25%

* $p<.05$, + $p<.10$ – approaching significance

To support financial wellbeing, LCCM provides financial assistance to households. Among the 106 participants in the 3-month follow-up survey, a large majority (80%) said they received some financial assistance from LCCM in the past 3 months, including:

- 91% Cash assistance, with the average amount totaling \$215
- 53% Assistance for utilities
- 14% Gift card with an average amount of \$129
- 9% Assistance with clothing

When asked if they have received warm referrals to any service providers in the past 3 months, over half (64%) said yes. Those services included:

- 35% Employment, workforce development, job training
- 21% Financial education and counselling
- 18% Housing/rental assistance or shelter services

TRACKING WARM REFERRALS

When offering warm referrals, it is important not only to track how many referrals were made, but if participants used the referral and if it was helpful. The call out boxes outline the various referrals that were offered and follow-up outcomes for 68 participants. It captures the number of referrals made across various topic areas, whether participants contacted the provider, and if they received the help they needed. For those who did not engage with a provider, participants were asked to indicate their reasons for not following through.

122
Referrals Made
48%
Participants Contacted a
Provider
79%
Participants Received Help

Top 5 Most Desired Referrals

1. Employment
2. Financial education
3. Housing
4. Physical health
5. Education

Of the 122 referrals made, almost half (48%) were followed through on by the participant. **When participants followed through and contacted the provider, most people (79%) received the help they needed.** 11 out of 14 people who were given a referral for financial coaching did not engage with the provider, mostly because they didn't know how to get started. LCCM can provide some additional guidance on eligibility criteria. Half of the people who received information about employment or job training contacted the provider, and 75% of them said they received help.

Among the 38 participants who were offered "other referrals", 7 were referred to the Market on 7th, and 5 were referred to upLIFT. There were 4 topic areas where no referrals were made, including: Social or community activities, Relationship or abuse support, Substance use support, and LGBTQ support. As more people participate in upLIFT Lite and have follow-ups, LCCM can determine which referrals are most beneficial.

Top 3 Reasons for Not Contacting Provider

1. Did not know how to get started
2. No longer need support in this area
3. Not sure

KEY HIGHLIGHTS AND NEXT STEPS

Over 15 months of offering the upLIFT Lite program, LCCM has engaged with over 600 people to build relationships, understand which services would be helpful for them, and connect them to available community resources through warm referrals. Staff are also following up with participants to measure the impact of the referrals. Data over 15 months indicate that:

- There is interest in referrals, and when neighbors are provided a warm referral and engage with the provider, they are likely to receive the help they need.
- Follow-up data with 106 participants shows promising, and statistically significant, improvements in food security over 3 months ($p < .05$).
- Prior to participating in upLIFT Lite, less than half of participants visited the Market on 7th for free food. After receiving referrals, this increased significantly. LCCM can continue to encourage guests to utilize the Market to help offset food expenses. Likewise, they can encourage Market guests to participate in upLIFT Lite to receive warm referrals.
- While scores for financial wellbeing did not change, other indicators reflect improvements, including the ability to pay utility bills on time, and having an emergency fund.
- Among the 106 people with follow-up data, 23% received referrals for employment and job training, and there were significant improvements in the number of households who said that the head of household was employed at the follow-up compared to baseline.

Prior to launching upLIFT Lite, LCCM had been helping individuals with utility bills and other short-term financial needs. By implementing a more comprehensive warm referral model, LCCM is strengthening relationships and building trust for more longer-term outcomes.

While overall financial stability remained relatively consistent from baseline to three months, findings suggest that pairing warm referrals with a more intensive coaching model may lead to stronger long-term impact. LCCM's coaching program, upLIFT, provides one-on-one support to help participants set and achieve goals. As part of the program, members also gain access to financial coaching and practical tools for budgeting and tracking expenses. We have seen some promising outcomes from this approach so far, and plan to continue monitoring changes over time. LCCM could consider offering financial coaching or budgeting support to upLIFT Lite participants as well. Integrating warm referrals with individualized coaching support has the potential to accelerate progress toward financial stability and economic mobility. LCCM is well positioned to continue offering warm referrals and coaching services that invest in people and improve lives.

More Than Food Consulting will continue to track outcomes from the upLIFT Lite program and examine parallels between upLIFT and upLIFT Lite to better understand how varying levels of program intensity can influence participant outcomes over time.

More Than Food Consulting looks forward to our continued partnership with LCCM to support and evaluate this novel program.



Helping working households stay housed, healthy, and hopeful.

WHY HOUSING STABILITY MATTERS

Stable housing is at the center of good health. When people can afford rent, keep utilities on, and avoid eviction, they are better able to work, manage their health, support their children, and access care.

When housing is unstable, the impact is far reaching—on health, well-being, and entire communities.



37% of households in Lebanon County struggle to pay for basic needs.

Food. Housing. Utilities. Transportation. Childcare.

A COMMON REALITY

“A mother works as a home health aide, earning \$2,000 a month. Her expenses—\$1,300 in rent, a \$500 car payment, and other bills—outweigh her income.

When her work hours are cut and a quarterly water bill is due, she turns to Lebanon County Christian Ministries (LCCM) for help.

This is not just her story—it’s the story of many working families who earn too much for some programs, yet not enough to stay afloat.

”

WHO WE SERVE



75% are women



A majority **work**



They **pay rent**



About **half** have children

LCCM fills the gap for working households who earn just enough to get by, but not enough to consistently cover basic expenses.

OUR APPROACH: upLIFT Lite

For 15 years, LCCM has provided utility assistance. In September of 2024, we rebranded the program as upLIFT Lite and deepened our approach.



We spend more time with guests—listening to their story, identifying needs, and connecting them to programs and resources.



We help with immediate utility needs while connecting guests to supports for long-term stability.



We ask the question: If we meet people in the gap between “employed” and “stable,” will it make a difference?



We gather data to understand needs and measure the impact of our work.

THE IMPACT: MEASURABLE CHANGE IN JUST 3 MONTHS

We surveyed guests at intake and again 3 months later.

INDICATOR	AT INTAKE	3 MONTHS LATER
 Food Secure Households	28%	→ 44%
 Households Behind on Utility Bills	70%	→ 43%
 Households with an Emergency Fund	2%	→ (Improvement in progress)
 Employment	—	→ Increases

ADDITIONAL GAINS IN JUST 3 MONTHS:

- ✓ **10% increase** in households enrolled in UGI’s Customer Assistance Program (lower monthly bills)
- ✓ **13% increase** in households referred to electric company assistance programs (one-time grants & lower bills)

CONNECTION CREATES CHANGE



Guest resource specialists go the extra mile.
We walk alongside guests—helping with applications, referrals, and encouragement.



Food security rises because we personally connect guests to the Market on 7th so they can shop the same day.



Top referrals: rental assistance and employment services.
48% contacted a provider.
79% received help.



A growing number of guests are enrolling in **upLIFT Coaching**, our longer-term program that pairs a personal coach with goals and support for lasting stability.

“When we invest in households, we create health, stability, and hope that lasts.”

”

