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HOMELESSNESS IN INDIANA

SUMMARY

Over the past six years, rising eviction rates, stagnant state minimum wage, and a statewide shortage of affordable housing have impacted Hoosiers. During the COVID-19 pandemic, federal funding alleviated some effects of housing instability and homelessness. Without meaningful intervention and prevention, Indiana is at risk of worsening racial discrimination in the housing market, increasing the homeless population, and neglecting those affected by chronic homelessness.

Housing instability and homelessness may also lead to new problems, including increases in continuously unhoused youth and incarceration stemming from discriminatory policies related to panhandling, loitering, and vagrancy.

Research shows that targeting tenant rights, legal representation, minimum wage, and affordable housing effectively addresses housing problems and homelessness statewide.

BACKGROUND

From systemic barriers to gaps in legislative protections, Hoosiers have faced increasing obstacles to obtaining safe and affordable housing, especially after the COVID-19 pandemic.

Legislators recently introduced bills to fund the development and implementation of programs that specifically address housing issues and homelessness. These bills have, for example, pushed for developing a master leasing strategy—a type of lease that gives the tenant the right to control and sublease the rented property during the lease term, while the property owner keeps the legal title.[1] They also have supported funding for homeless

KEY INSIGHTS

- Indiana faces high eviction rates, housing instability, and homelessness rates that particularly impact Black and Brown residents.
- In 2023, homelessness in Indiana saw a 10% increase from previous year, with a significant overrepresentation of Black or African American individuals.
- Chronic homelessness affected 715 individuals in Indiana—12% of the unhoused population across the state—in 2023.
- To address homelessness and inequitable housing, future legislation should:
  ° Allocate funding to create more housing.
  ° Address racial disparities in homelessness and housing issues.
  ° Decriminalise homelessness.
  ° Increase housing options for unhoused youth.

shelters, promoted permanent housing strategies, and advocated for tenant support services.

METHODS

Researchers completed a literature review on housing issues in Indiana and relevant legislation. They collected data from federal, state, and local sources—such as the United States Census Bureau, the U.S. Department of Housing and Urban Development (HUD), the Indiana Housing and Community Development Authority (IHCDA), and the Indianapolis Continuum of Care (CoC)—and analyzed this information alongside the literature.

HOMELESSNESS IN INDIANA

Homelessness in Indiana is perpetuated through its gaps in services for vulnerable populations like veterans, families, youth, and people with disabilities. Indiana's state laws regarding minimum wage, tenant protections, and vagrancy make it difficult for Hoosiers, both housed and unhoused, to gain and maintain stable and safe dwellings.

DEFINING AND MEASURING HOMELESSNESS

HUD defines a person or family as homeless if they lack fixed, regular, and adequate nighttime residence, will lose that residence very soon, or are fleeing or attempting to flee domestic violence.[2] The annual HUD Point-in-Time (PIT) count reports individuals who meet this definition. HUD considers individuals staying in emergency shelters and transitional housing projects on the night of the PIT count as sheltered. The agency defines those staying in cars, parks, abandoned buildings, bus and train stations, airports, or on camping grounds as unsheltered.[3]

FACTORS CONTRIBUTING TO HOMELESSNESS

Many contributing factors can lead to homelessness. While the circumstances in which an individual or household becomes unhoused are often unique, a lack of affordable housing and high eviction rates are leading factors contributing to high rates of homelessness. In Indiana, eviction rates have increased while the availability of affordable housing remains low.

Affordable housing

Average rental prices in Indiana appear affordable when compared across states. In Indiana, the median gross rent in 2022 was $967,[4] only $95 less than the national average.[5] The median monthly housing cost for Hoosiers with a mortgage was $1,301, compared to the national average of $1,828.[6] In the same year, however, 47% of Hoosiers experienced housing cost burdens, which means they paid more than 30% of household gross income in rent and utilities.[7] For an individual's housing costs to be considered affordable, they must not exceed this criterion.

Indiana has 34 affordable and available units for every 100 extremely low-income households—the second lowest in the Midwest.[8] Nebraska has 33 affordable and available units, slightly below Indiana in this ranking. However, its population of extremely low-income renter households

is significantly smaller at 67,100, compared to Indiana's 209,700.[9] This shortage of affordable housing has been a concern since 2020.[10] Recent data shows an "affordability concern" in Indiana's housing market with rents increasing more than 18% in 2023 and the 30-year mortgage rates rising from 3.45% in January 2022 to 6.80% in October 2022.[11]

As Hoosiers continue to make $150 less than the nation's national average weekly wage of $1,435 for all industries, individuals in the region cannot keep up with rent and mortgage increases.[12] This rent-and-wage gap puts residents at an increased risk of homelessness.

Evictions

Evictions have been one of the most prevalent causes of homelessness in Indiana, remaining high before and during the pandemic and disproportionately affecting Black and Brown neighborhoods.[13] In 2018, the state's eviction filing rate was 9%—above the 8% national average—equaling around 209 per day.[14] In 2020, Indianapolis introduced the IndyRent program using funding from the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act to provide rental assistance to residents in Marion County during the pandemic. IndyRent assisted over 58,000 approved applicants from 2020–22.[15] Since the program ended in November 2022, the state of housing in Indianapolis has been in flux.

Indiana residents also face high eviction rates due to a lack of tenant protection laws. The Indiana General Assembly passed a law in 2020 prohibiting cities from regulating relationships between tenants and landlords,[16] and many tenants cannot advocate for themselves after being evicted because they cannot obtain legal representation. Without legal protections and representation, these individuals often end up living in substandard properties.[17, 18]

CURRENT STATE OF HOMELESSNESS IN INDIANA

In 2018, the city of Indianapolis set a goal to reduce the average number of days individuals and families would spend without permanent and safe housing to no more than 30. In 2022, people experiencing homelessness in Indianapolis spent an average of 125 days in emergency shelters, transitional housing, and safe havens—four times this number.[19]

The homeless rate in Indianapolis was higher than in other areas of Indiana, in 2022. Thirty-two percent of the people experiencing homelessness in Indiana were in Indianapolis. The state capital had about 1,761 people experiencing homelessness.[20] In contrast, 5,449 people were experiencing homelessness statewide.[21]

The higher rate of homelessness in urban areas across the United States can be attributed to several factors, including elevated housing costs and larger populations. An analysis shows a strong correlation between rent prices and homelessness: urban areas with higher rents tend to have higher rates of homelessness, and these rates increase as rents rise.[22]

Rural homelessness in Indiana poses distinct challenges compared to urban areas. Limited infrastructure and services such as shelters, healthcare, and job opportunities contribute to a hidden homeless population. Individuals in rural areas may resort to living in cars, abandoned buildings, or with family and friends, rather than in shelters.[23] While Indianapolis exhibits higher visible homelessness due to urban resources, rural homelessness persists as a significant issue with fewer support services.

Even though homelessness in Indiana has declined overall since 2007, 6,017 individuals were counted as experiencing homelessness across the state of Indiana in 2023—a 10% increase from 2022 (Figure 1). Of the 6,017 individuals counted, 81% were sheltered while 19% were unsheltered.

FIGURE 1. Individuals experiencing homelessness in Indiana according to PIT data (2018—23)
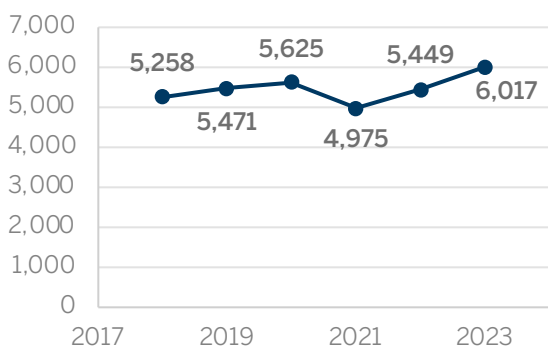
Racial disparities exist among the unhoused population in Indiana (Table 1). Individuals who identified as white make up over 60% of the unhoused population, compared to over 84% of the state population. Over 32% of the unhoused population identifies as Black or African American, while Black or African American individuals make up about 10% of the total population in Indiana. American Indian and Alaska Native, Native Hawaiian and Pacific Islander, and those identifying with multiple races also make up a higher percentage of the unhoused population in Indiana than of the total population in the state.

TABLE 1. Individuals experiencing homelessness by reported race/ethnicity in Indiana (2023)

RACE/ ETHNICITY	TOTAL # UNHOUSED	% OF TOTAL UNHOUSED POPULATION	% OF TOTAL STATE POPULATION
White	3,684	61.2%	84.2%
Black/African American	1,962	32.6%	10.2%
Hispanic/Latinx (any race)	289	4.8%	7.7%
Multiple races	269	4.5%	2.3%
American Indian, Alaskan Native, or Indigenous	39	0.6%	0.4%
Asian or Asian American	27	0.4%	2.7%
Native Hawaiian or Other Pacific Islander	36	0.6%	0.1%
Total	6,017	100%	100%

Black families also experience higher rates of homelessness in Indiana. According to the PIT count, most people in families in Indiana who are unhoused are Black.[24] Black people experiencing homelessness are more likely to encounter law enforcement than other unhoused populations, which increases their risk of arrest and imprisonment. Under the existing system, police officers can ticket and arrest people merely for living in public spaces. They are also more likely to target people of color.[25]

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Living without shelter or in emergency shelters increases health risks. Black Hoosiers who are unhoused are not only more likely to experience ill health but also to face barriers to accessing treatment and discrimination in care.[26, 27]

Chronic homelessness

Among the homeless individuals included in the 2023 PIT count across Indiana, 715 were determined to be chronically homeless. HUD defines chronic homelessness as an individual experiencing homelessness while also meeting additional criteria related to length and circumstance, including having a qualifying disability, disorder, or condition; experience of one year or more of consecutive or cumulative homelessness; and living in a place not meant for human habitation or in a safe haven or emergency shelter.[28]

In addition, any individual who lives in an institutional care facility—treatment centers, jails, or hospitals—for less than 90 days is considered chronically homeless. Everyone living in a household whose head (either an adult or minor) is chronically homeless also meets these criteria.

The COVID-19 pandemic made complete data collection for the 2021 PIT count impossible.[29] Figure 2 shows a steady decrease in chronic homelessness from 2015 to 2019 and an increase between 2019 and 2023.[30]

FIGURE 2. Count of individuals experiencing chronic homelessness in Indiana, 2014–23
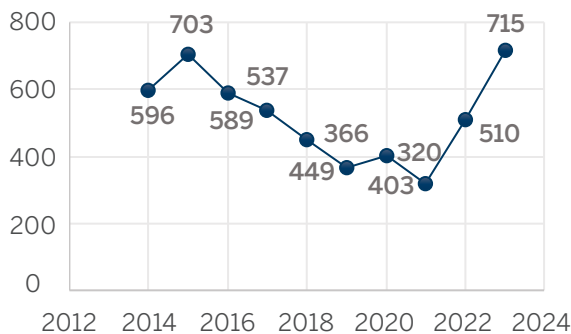
Families and youth

The PIT count also reports unhoused youth and families. The number of families experiencing homelessness has decreased over time, with a slight increase from 413 in 2021 to 470 in 2022. In 2023, the IHCDA noted that 1 in 5 people who experience homelessness are minors.[31]

Unaccompanied youth experiencing homelessness are defined as individuals aged 24 years old or younger without housing who are not in the custody of a parent or guardian.[32] Figure 3 indicates that from 2021–22 the number of unaccompanied youth experiencing homelessness increased but decreased in 2023.[33]

FIGURE 3. Unaccompanied youth experiencing homelessness by age in Indiana (2016–23)
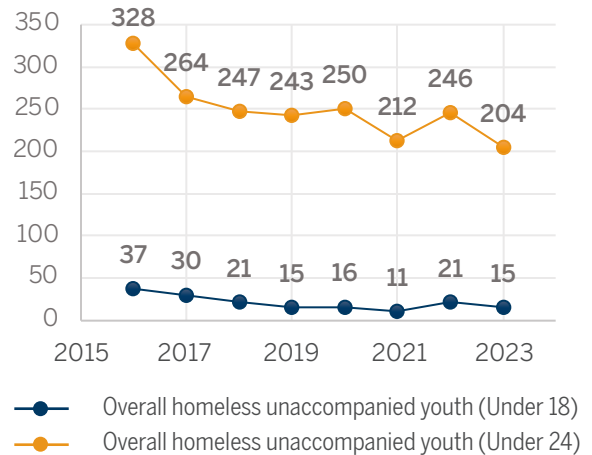
Disparities exist in the types of accommodation available for youth and families experiencing homelessness. Many temporary housing programs separate men from women and children, which can be a challenge for families that wish to remain together. Programs that take women and children together account for 30 of 147 temporary housing facilities in Indiana.[34]

For unhoused, unaccompanied youth, emergency housing options are even more limited. Accessing age-appropriate services is difficult for this group because of the limited availability of transitional programs and resources for young adults. Only seven emergency shelters and transitional housing programs serve this specific population. In 2023, 20 households included either youth or only unsheltered youth.[35] Eighteen percent of unaccompanied youth ages 18–24 experiencing homelessness were unsheltered.[36]

Many youths experiencing homelessness have been in the foster care system, which exacerbates the risk of homelessness. An estimated 31%–46% of youth in the United States exiting foster care experience homelessness

by age 26.[37] The risk of homelessness is even higher for Black youth leaving the foster care system.[38]

Veterans

The PIT count also records the veteran status of the unhoused. In Indiana, veteran homelessness has steadily declined since 2015. In 2022, 482 veterans experienced homelessness, 443 stayed in shelters, while 39 were unsheltered.

ADDRESSING HOMELESSNESS

Shelter programs

Emergency shelter programs provide temporary shelter for those experiencing homelessness. In transitional housing programs, another form of temporary housing, supportive services provide interim stability and support for up to 24 months.[39] Supportive services help individuals obtain and maintain housing, childcare, case management, job training, legal services, mental health services, transportation, and utility assistance.[40]

Permanent supportive housing programs provide long-term housing assistance and supportive services to individuals with a disability.[41] Rapid rehousing, another form of permanent housing, provides short- or medium-term rental assistance and supportive services to those experiencing homelessness.[42]

Grant programs

HUD launched the Emergency Solutions Grant (ESG) in 2011. This grant program funds homelessness prevention activities, shelter operations, and rapid re-housing initiatives.[43] In 2022–23, Indiana allocated almost $4 million to organizations providing emergency shelter, rapid rehousing and homelessness prevention, and street outreach.[44]

In 2012, the federal agency also implemented the Continuum of Care (CoC) federal grant program. The CoC program provides funding for permanent supportive housing, transitional housing, rapid rehousing, emergency shelters, and supportive services to meet the needs of unhoused individuals and families.[45]

Indiana has two CoC programs. The Coalition for Homelessness Intervention and Prevention (CHIP) and the city of Indianapolis coordinate the Indianapolis CoC. The

IHCDA operates the Balance of State (BoS) CoC to cover all areas of the state outside of Indianapolis.[46, 47]

Programs like CoC and ESG aim to meet the basic needs of unhoused individuals and families and guide them to self-sufficiency, often by providing supplemental services like case management, referrals, rental assistance, and more. Figure 4 shows the number and types of housing beds available to each CoC within the state.[48]

FIGURE 4. Total number of housing beds in Indiana (2023)
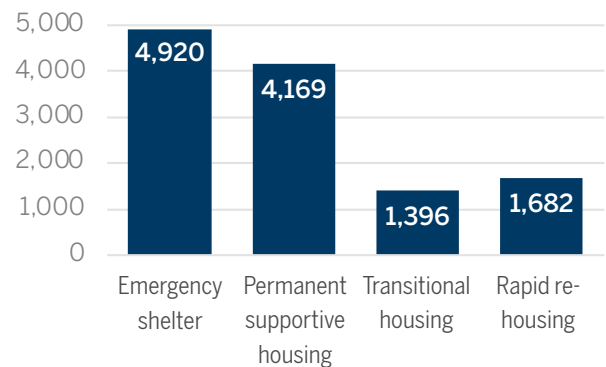
CONSIDERATIONS FOR FUTURE LEGISLATION

In 2018, CHIP published its Community Plan for homelessness prevention efforts between 2018 and 2023. The plan defined strategies to support individuals facing eviction within 14 days, families with children, individuals fleeing or attempting to flee domestic violence or trafficking situations, and individuals released from correctional facilities and other institutions.[49] To impact homelessness significantly, the target group must be extended to include the chronically homeless and youth. In addition to extending supportive programming and financial assistance, increasing the availability of affordable housing is crucial for reducing homelessness. Introducing policies that improve equitable housing throughout the state would also be effective.

SUPPORT AND CREATE HOUSING OPPORTUNITIES

Prioritizing increases in permanent supportive housing and rapid rehousing is critical to decreasing chronic homelessness. Research suggests that individuals and families receiving these long-term interventions are less likely to become unhoused again than those who did

not receive supportive services.[50] Chronically homeless individuals—12% of all those counted in the PIT count for Indiana—can benefit from long-term supportive interventions like permanent supportive housing. Allocating funds to increase housing options is an effective method for reducing chronic homelessness and lessening wait times. In California, the No Place Like Home program[51] equitably allocates noncompetitive funding for permanent supportive housing based on its Point-in-Time Count.

In Indianapolis, Mayor Joe Hogsett prioritized the master leasing strategy to address homelessness.[52,53] The goal is to house vulnerable populations while providing the necessary support to maintain housing stability, thus reducing homelessness. The master leasing strategy focuses on the immediate housing needs of people experiencing homelessness while removing or reducing discriminatory systemic barriers, such as previous evictions or lack of reliable income.[54]

In April 2024, the city initiated two requests for information regarding the master leasing strategy. The city sought input from property owners and service providers with these requests and hoped to identify 138 housing units for the master leasing strategy.[55]

Private investors can skew the housing market by driving up demand for housing and competing with existing supply, thereby increasing property prices and rents. This reduces the availability of affordable housing. To address this issue, lawmakers can implement rent control, provide incentives for affordable housing, regulate short-term rentals, and increase transparency in property transactions to preserve existing public housing. By adopting these measures, policymakers can help protect affordable housing and maintain market balance, supporting the broader goals of the master leasing strategy.[56]

ADDRESS RACIAL DISPARITIES
People of color, especially Black people, experience homelessness and housing discrimination at a higher rate than white individuals. Lawmakers should consider introducing bills addressing racial disparities, including barriers to housing, such as evictions, loan denials, high housing costs, and potential discrimination. They also should be encouraged to add equity-related goals to future bills. Additionally, lawmakers can increase the representation of low-income individuals and communities of color in conversations about the creation of legislation surrounding housing and homelessness.

DECRIMINALIZE HOMELESSNESS
Other actions can be taken to reduce homelessness. Lawmakers can revoke state laws and local ordinances that punish or criminalize homelessness. In a 2021 study, the National Homeless Law Center identified state laws restricting sleeping, camping, lying and sitting in vehicles; loitering; vagrancy; and panhandling, as contributors to the criminalization of homelessness. These laws often result in fines, citations, and even arrest warrants for individuals experiencing homelessness, exacerbating their challenges and limiting their access to support services. Indiana has restrictions on standing in a roadway (an anti-loitering and vagrancy law), panhandling in public places, and panhandling in particular ways.[57]

Revoking these restrictions would allow homeless individuals to find safe places to sleep and rest, access essential services, and look for employment without fear of legal repercussions. Moreover, eliminating these laws can alleviate the financial burden on the state, reducing costs associated with law enforcement[58] and incarceration[59] related to enforcing criminal statutes against homelessness. Between 2021 and 2023, Indiana's corrections expenditures increased from $849 million in state and federal funding to an estimated $1.7 billion.[60]

BOLSTER PROGRAMMING FOR UNHOUSED YOUTH
Indiana currently has limited housing programs and opportunities to address homelessness specific to youth. Unaccompanied youth face unique challenges in acquiring housing, such as balancing their educational needs with the requirements to secure employment. They also are at higher risk of homelessness after aging out of youth services. Combined with the lack of a stable support system, these challenges make it difficult to remain housed. Indiana lawmakers can consider policies that would allow unaccompanied youth under 18 to apply for health insurance without parental consent, grant partial and alternative school credit for homeless youth, and develop an entity to design and implement homelessness programs for youth to address difficulties faced by unhoused youth.[61]

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