

Advocacy in Action:

Unhoused Youth in Marion County

**SCOPE,
SYSTEMS,
AND
SOLUTIONS**



2026 WHITE PAPER

About Marion County Commission on Youth (MCCOY)

For more than 30 years, Marion County Commission on Youth (MCCOY) has worked to improve outcomes for children, youth, and families across Marion County through community and systems change. As a youth-systems intermediary, MCCOY connects partners, strengthens youth-serving organizations, elevates youth voice, and advocates for policies that support the well-being of young people and families. MCCOY's work spans education, juvenile justice, violence prevention, childcare, mental health, family stability, and the youth-serving workforce.

Advocacy in Action

Advocacy in Action is MCCOY's public education and policy engagement initiative. Through white papers, policy briefs, issue analyses, and op-eds, the initiative examines how local and state policies affect children, youth, and families in Marion County. It is designed to make policy more accessible and community-centered by connecting research, data, and lived experience — helping residents, organizations, and decision-makers better understand issues and engage in solutions.



SARAH KUMFER

Public Policy and Advocacy Director
sarah.kumfer@mccoyouth.org



LAUREN GEORGE

Assistant Advocacy Manager
lauren.george@mccoyouth.org

How to Engage

- Read and share MCCOY policy resources.
- Participate in community and policy discussions.
- Partner on youth and family advocacy efforts.
- Join coalition and systems-change initiatives.
- Connect with MCCOY around specific policy issues affecting youth and families.



mccoyouth.org/advocacy



Glossary of Terms

Language matters. This paper uses person-first, non-stigmatizing language wherever possible. The term “homeless” appears when it is part of the formal name or language of a statute, regulation, program, or data system. Different federal programs also use different definitions of homelessness, which can affect who is counted and who is eligible for services.

Term	Definition / Context
Experiencing Homelessness	A person-first phrase describing a temporary housing circumstance rather than a fixed identity. This is the preferred phrasing throughout most of this paper.
Unhoused	An adjective sometimes used in advocacy and service-provider settings to describe a person who lacks stable, safe, and adequate housing.
Unsheltered	Refers specifically to people living outside, in vehicles, or in other places not meant for human habitation, rather than in emergency shelter or transitional housing.
Youth and Young Adults Experiencing Homelessness	A broad phrase used in this paper for adolescents and young adults who lack stable housing. Age ranges vary by source and program. Outreach Indiana’s 8,100 annual estimate, for example, refers to ages 14–24. PIT and McKinney-Vento data use different definitions and age categories.
System-Involved Youth	Young people who have had contact with child welfare, foster care, juvenile justice, or related public systems. These populations face elevated risk of housing instability, especially during transitions out of care or custody.
Experiencing Homelessness	A person-first phrase describing a temporary housing circumstance rather than a fixed identity. This is the preferred phrasing throughout most of this paper.
Unhoused	An adjective sometimes used in advocacy and service-provider settings to describe a person who lacks stable, safe, and adequate housing.
Unsheltered	Refers specifically to people living outside, in vehicles, or in other places not meant for human habitation, rather than in emergency shelter or transitional housing.
Youth and Young Adults Experiencing Homelessness	A broad phrase used in this paper for adolescents and young adults who lack stable housing. Age ranges vary by source and program. Outreach Indiana’s 8,100 annual estimate, for example, refers to ages 14–24. PIT and McKinney-Vento data use different definitions and age categories.
System-Involved Youth	Young people who have had contact with child welfare, foster care, juvenile justice, or related public systems. These populations face elevated risk of housing instability, especially during transitions out of care or custody.

Term	Definition / Context
Rapid Rehousing (RRH)	A housing intervention that uses short-term rental assistance, housing search support, and case management to help people move quickly from homelessness into permanent housing.
Permanent Supportive Housing (PSH)	Long-term housing paired with ongoing supportive services, typically for people with significant barriers to maintaining housing stability.
Point-in-Time (PIT) Count	A HUD-required single-night count of sheltered and unsheltered people experiencing homelessness. PIT counts are useful for understanding trends but are widely recognized as undercounting young people, especially those who are doubled up or avoiding formal homelessness systems.
Continuum of Care (CoC)	A local or regional planning system that coordinates federal homelessness funding, housing resources, data, and services.
McKinney-Vento Homeless Assistance Act	The primary federal law addressing homelessness. Its education provisions protect the rights of students experiencing homelessness and use a broader definition than many HUD housing programs.
Housing First	An approach that prioritizes access to permanent housing without requiring sobriety or program compliance as a precondition. Supportive services are offered alongside housing.



A Note on Language

The term "homeless" is embedded in U.S. federal law, including the McKinney-Vento Homeless Assistance Act (42 U.S.C. § 11431 et seq.) and U.S. Department of Housing and Urban Development (HUD) regulations, as the official descriptor for people without stable housing. Because this white paper references these laws, programs, and funding structures, the word "homeless" will appear in those legal and policy contexts. In all other contexts, this paper uses preferred, person-centered language: "experiencing homelessness," "unhoused," or "unsheltered."

Sources for terminology include HUD Continuum of Care regulations, the McKinney-Vento Homeless Assistance Act, the National Alliance to End Homelessness, True Colors United, and Chapin Hall's Voices of Youth Count initiative.

Context & Crisis



MARION COUNTY YOUTH CRISIS BY THE NUMBERS

- ▶ 8,100 Indianapolis youth and young adults experienced homelessness in 2024. [1]
- ▶ 76% of unhoused youth counted in Indianapolis are youth of color. [3]
- ▶ Research indicates that permanent supportive housing reduces taxpayer costs associated with homelessness by roughly 49.5%. [4]

Housing instability is linked to poorer educational outcomes, increased health risks, and greater involvement with public systems.

Youth housing insecurity affects thousands of children, adolescents, and young adults in Marion County each year. While homelessness is often associated with sleeping outdoors or in shelters, many young people experience housing instability in less visible ways — including couch surfing, staying temporarily with friends or relatives, or moving frequently between unstable living situations. These experiences are often undercounted yet can be equally disruptive to healthy development, educational success, and long-term well-being.

Outreach Indiana estimates that more than 8,100 young people ages 14–24 in Marion County may experience homelessness in a year. [1] That estimate is not the same as the federal Point-in-Time Count, which captures only a single night and uses a narrower definition. In the 2025 Indianapolis PIT Count, 1,815 people were identified as experiencing homelessness, including 87 unaccompanied youth and young adults under age 25. [3] The gap between these measures illustrates why youth homelessness can be difficult to quantify.

Housing instability also reflects persistent racial inequities. In the 2025 PIT Count, Black residents represented 55% of all people counted while making up roughly 30% of Marion County’s population; 68% of people experiencing homelessness in families with minor children were Black. [3] In 2024, 59% of unaccompanied young adults ages 18–24 counted in the PIT were Black. [4] These disparities reflect broader inequities in housing, income, education, employment, and public systems.

The consequences extend beyond housing. Young people experiencing homelessness face heightened risks of disrupted schooling, poorer physical and behavioral health, exposure to violence and trauma, and barriers to employment and postsecondary education. Communities also absorb higher costs when needs are addressed through emergency health care, shelter, child welfare, and justice systems rather than through prevention and stable housing. [2,13,14,15]

Youth homelessness is not inevitable. It is shaped by housing availability, economic conditions, family stability, public-system transitions, and policy choices. Reducing it requires coordinated action across housing, education, child welfare, juvenile justice, workforce development, health care, and community-based services.

By investing in evidence-based prevention, expanding affordable housing options, strengthening support services for vulnerable youth and families, and improving cross-system coordination, Marion County can reduce youth homelessness and build pathways to stability, opportunity, and long-term success for all young people.





Understanding Youth Homelessness in Marion County

Youth homelessness is often described as an individual crisis, but the evidence points to a systems problem. Most young people do not become unhoused because of a single event. Rather, housing instability more often emerges from the interaction of economic pressure, family conflict, inadequate housing supply, system involvement, discrimination, and gaps in services.

Housing Affordability and Economic Pressure

Housing affordability remains a central driver of instability. The Fair Housing Center of Central Indiana reports that only 32 affordable and available rental homes exist for every 100 extremely low-income renter households in Marion County. More than 40% of county renters earning under \$50,000 are cost-burdened, spending more than 30% of income on housing. [6] When housing consumes a disproportionate share of income, families have less capacity to absorb costs for food, transportation, childcare, health care, or an emergency.

Economic insecurity compounds the problem. United Way's ALICE data show that a large share of Marion County households struggle to consistently cover basic needs. [8] For families living with little financial cushion, a job loss, medical bill, car repair, or rent increase can quickly lead to eviction, doubling up, or homelessness.

When families must devote a disproportionate share of their income to rent, they often struggle to afford other essentials such as food, transportation, child care, and health care.

Family and Social Drivers

Family instability is another major contributor to youth homelessness. Conflict within the home, domestic violence, parental substance use, mental health challenges, and family economic stress can all create conditions in which young people lose access to safe and stable housing. For some, homelessness begins abruptly after being forced to leave home; for others, it develops through repeated moves among relatives, friends, and temporary living situations.

LGBTQ+ young people face disproportionate risk. National Network for Youth reports that LGBTQ+ youth are more than 120% more likely to experience homelessness than their heterosexual and cisgender peers and may represent as much as 40% of youth experiencing homelessness nationally. Family rejection, discrimination, and unsafe home environments are common pathways into housing instability for this population. [12]

Child Welfare and Juvenile Justice Involvement

Young people leaving foster care or juvenile justice settings face elevated risks of housing instability. They may be trying to secure housing, employment, transportation, education, identification documents, and supportive adult relationships at the same time. Without strong transition planning and adequate resources, the move from a public system into independent adulthood can become a pathway into homelessness.

A 2020 study of young adults experiencing homelessness found that 57% had prior involvement with foster care, juvenile justice, or both. Researchers identified weak social-support networks and challenges in case planning among the factors associated with long-term instability. [10]

Populations at Elevated Risk

Youth homelessness affects young people across demographic groups, but risk is not evenly distributed. Local data show clear racial disparities, and national research documents elevated rates among LGBTQ+ youth. Young people with histories of foster care or juvenile justice involvement, disabilities, or behavioral health challenges may face additional barriers. When these experiences intersect, the barriers to housing stability can compound. Effective policy must therefore address both immediate housing needs and the structural inequities that make some young people far more vulnerable than others.

50%

of LGBTQ+ youth say their families reacted negatively when they come out. [3]

25%

of LGBTQ+ youth are asked to leave their homes. [3]

75-85%

of unhoused LGBTQ+ youth say they were forced out of their home because they did not feel safe. [3]



The Impact of Homelessness on Youth Development

Homelessness is more than the absence of stable housing. For children, adolescents, and young adults, housing instability can disrupt nearly every aspect of healthy development. Research consistently shows that young people experiencing homelessness face greater challenges across education, physical and mental health, personal safety, employment, and long-term economic stability, and these impacts often compound over time, creating barriers that can persist well into adulthood. [12]

Educational Success and School Stability

Stable housing provides the foundation for educational success. When young people experience homelessness, they are more likely to change schools, miss instructional time, experience attendance problems, and struggle academically. Housing instability can also make it difficult to complete homework, maintain reliable transportation and internet access, and participate in extracurricular activities. [2,13] For young adults in workforce training or higher education, unstable housing can affect enrollment, persistence, financial-aid access, and academic performance.

Physical and Behavioral Health

Housing instability can create chronic stress, uncertainty, and trauma. Food insecurity, disrupted sleep, exposure to unsafe environments, and inconsistent access to health care can contribute to poorer physical health and greater reliance on emergency services. Research also links housing instability with higher rates of anxiety, depression, post-traumatic stress, substance use, and other behavioral health challenges. [13,14] For many young people, homelessness is both a cause and a consequence of trauma.

Employment and Economic Mobility

Stable housing is often a prerequisite for employment. Young adults experiencing homelessness may struggle to obtain identification documents, store belongings, maintain transportation and reliable communication, and balance work with immediate survival needs. [15] Over time, disrupted education and inconsistent employment can reduce earnings and economic mobility, extending the effects of housing instability well into adulthood.

The Public Cost of Youth Homelessness

The costs of youth homelessness extend to public systems and the broader economy. When housing instability goes unaddressed, communities face increased demands on crisis-response systems and reduced long-term economic productivity.

A 2011 Minnesota study of 1,451 youth experiencing homelessness estimated more than \$360 million in lifetime taxpayer costs — nearly \$250,000 per person — tied to public assistance, health care, justice-system involvement, and lost economic productivity. The Kresge Foundation and Wilder Research highlighted these findings in a 2022 review of promising approaches to youth homelessness, noting that costs accumulate across emergency health care, juvenile justice involvement, emergency shelter and crisis response, public assistance, and lost wages and tax revenue over a young person's lifetime. [16]

\$360M in taxpayer costs

Marion County-specific cost estimates are not available in the sources reviewed, so the Minnesota findings should be understood as evidence of the scale of potential long-term costs rather than a local estimate. Even so, applying these findings locally suggests that unaddressed youth homelessness likely costs Marion County millions of dollars each year in preventable public spending.

Chapin Hall's Voices of Youth Count also underscores that housing instability often begins during adolescence and young adulthood, with nearly half of adults experiencing homelessness first losing stable housing between ages 14 and 24. [17] Prevention and early intervention can therefore improve youth outcomes while reducing reliance on expensive crisis systems later — a fiscal investment as much as a moral one.

Current Efforts

Community and Systems Response

Marion County has a strong network of schools, nonprofit organizations, housing providers, and public agencies working to prevent and respond to youth homelessness. Organizations including Outreach Indiana, Stopover, VOICES Corp, 91 Place, Dayspring Center, Horizon House, Indiana Youth Group, and Adult & Child Health provide services such as shelter, transitional and supportive housing, drop-in support, basic needs assistance, workforce development, behavioral health services, family supports, and housing navigation. This list is illustrative, not exhaustive.

Schools are a critical part of the response through the McKinney-Vento Homeless Assistance Act. School districts identify students experiencing homelessness and work to reduce barriers to enrollment, transportation, attendance, and academic participation. For many young people, schools are among the most consistent institutions in their lives and can be an early point of identification and connection to support.

At the systems level, the Coalition for Homelessness Intervention and Prevention (CHIP) coordinates Marion County's Continuum of Care, aligns housing resources, supports coordinated entry, collects data, and facilitates regional planning. Together, these organizations and systems form an essential safety net — but current capacity does not match the scale and complexity of need.

Family and Youth Intervention Center: Growing Prevention Infrastructure

Marion County has a major new public asset in the Marion County Family and Youth Intervention (FYI) Center. Established by Marion Superior Court to reduce youth incarceration and provide a safe place for young people in crisis, FYI serves Marion County youth aged 12-17, explicitly welcomes youth experiencing homelessness, and operates 24 hours a day, seven days a week. The Center provides case management, assessment and referral, transportation support, meals, showers, laundry, clothing, study and recreation space, and connections to community partners. [21]



FYI is especially important because it sits at the intersection of homelessness prevention, family stabilization, juvenile-justice diversion, and crisis response. It can intervene when a young person is unsafe at home, couch surfing, disconnected from family, or at risk of entering detention or another public system simply because no safe alternative is immediately available. Used intentionally, FYI can be more than a temporary shelter: it can function as Marion County's central crisis-stabilization and homelessness-diversion hub for minors, connecting each young person to a safe and sustainable next step.

Remaining Gaps

Housing Supply and Access

Youth-specific emergency and transitional housing options in Marion County are limited relative to the estimated annual need. Emergency shelters and transitional housing programs frequently operate at or near capacity, leaving many young people on waitlists before they can receive services.

Even where housing does exist, young people face compounding barriers to accessing it. Limited income, lack of rental history, transportation challenges, and program eligibility requirements can make securing housing difficult for youth experiencing homelessness — even when beds or units are technically available.

Hidden Homelessness

Many youth experiencing housing instability do not appear in traditional homelessness counts. Young people who are couch surfing, staying temporarily with friends or relatives, or avoiding formal shelter systems often go undetected despite experiencing significant instability. The true scope of youth homelessness in Marion County is likely larger than available data suggest. [3]

Service Accessibility and System Fragmentation

Young people involved in foster care, juvenile justice, behavioral health, or other systems often must navigate multiple agencies with different eligibility rules, referral processes, and definitions of need. LGBTQ+ youth may face additional barriers related to family rejection, discrimination, or safety concerns within housing programs. [11] This fragmentation can delay support until a housing problem escalates into a full crisis.

Funding Constraints

Marion County's homelessness response relies on federal, state, local, and philanthropic funding. Providers must respond to rising housing costs and complex needs within funding streams that may be limited, restricted, or uncertain. Sustainable progress requires investment not only in crisis response, but also in prevention, flexible assistance, housing supply, and cross-system coordination.

The FYI Center illustrates the urgency of this funding challenge. Marion Superior Court's FY2026 budget materials report that Indiana Criminal Justice Institute grants support 17 FYI staff and some operating costs, with grant funding fully supporting operations only through March 2027 and dedicated funding still to be determined. [22] Allowing a newly created 24/7 prevention asset to contract because operating support is temporary would be a significant lost opportunity. Sustainable public funding for FYI should be treated as a core youth-homelessness prevention investment, not an optional add-on.

Policy and Structural Barriers

State and local policy choices shape housing access and affordability, particularly for low-income families and young adults transitioning to independent living. Several structural barriers are especially relevant in Indiana:

-  **Stagnant Minimum Wage**
Indiana's minimum wage has remained unchanged since 2009, reducing purchasing power as housing and other basic costs have risen.
-  **Limited Voucher Acceptance**
Housing Choice Vouchers are not accepted by every landlord, which narrows housing options for young people and families who rely on rental assistance.
-  **No Statewide Rent-Escrow Remedy**
Indiana does not provide a general statutory rent-escrow process that allows tenants to pay rent into court while serious habitability problems are corrected.
-  **Limited Tenant Protections**
Compared with many states, Indiana gives renters fewer tools to prevent displacement or compel repairs before conditions become unsafe or a tenancy breaks down.

These policies do not by themselves cause youth homelessness, but they influence the conditions in which families and young adults try to maintain stable housing.

Why Early Intervention Matters

The effects of homelessness on young people can be profound, but they are not inevitable. Research shows that stable housing, supportive relationships, educational continuity, and timely access to services significantly improve outcomes for youth experiencing housing instability. Early identification and youth-centered intervention can prevent temporary instability from becoming chronic homelessness, particularly for youth leaving foster care, juvenile justice, or residential treatment settings.

Youth homelessness is both a developmental and public policy issue with lasting consequences for individuals and communities. Addressing housing instability during childhood and adolescence improves educational attainment, strengthens workforce participation, reduces long-term public costs, and creates healthier pathways to adulthood. Ensuring that every young person in Marion County has access to safe, stable housing is not only a moral imperative — it is a strategic investment in the long-term health, well-being, and prosperity of the entire community.

Policy Landscape and 2026 Legislation

Youth homelessness is shaped by policy decisions at the federal, state, and local levels. Housing availability, tenant protections, education supports, behavioral health services, child welfare policies, and funding for homelessness prevention all influence whether young people experience housing stability or homelessness. Research from the Indiana University Public Policy Institute emphasizes that homelessness is driven not only by individual circumstances, but by larger structural factors, including rising housing costs, limited affordable housing, insufficient supportive services, and policies that can inadvertently criminalize homelessness. [18]

Senate Enrolled Act 285: Housing Matters

Indiana enacted Senate Enrolled Act 285 (P.L. 138-2026), effective July 1, 2026. The law establishes statewide restrictions on unauthorized camping or sleeping on public property, includes warning and service-referral provisions before certain enforcement actions, requires specified reporting, and makes related changes to mental-health intervention law. [20]

Supporters argue that the law creates clearer expectations for public spaces and encourages connections to shelter and services before enforcement. During the legislative debate, bill author Sen. Cyndi Carrasco said the goal was not to criminalize homelessness and emphasized intervention rather than punishment.

Opponents raised a different concern: when shelter and housing capacity are insufficient, enforcement may increase contact with the criminal legal system without resolving the underlying housing crisis. Rep. Robin Shackleford argued that people experiencing homelessness need housing and resources rather than jail or fines. That concern is consistent with the broader research summarized throughout this paper: housing affordability, economic hardship, limited supportive services, and gaps in prevention are primary drivers of homelessness, and enforcement alone does not address them. [19]

For young people, an enforcement-centered response may be especially consequential. Youth and young adults often rely on informal networks, schools, and community organizations rather than traditional homelessness systems. Increased law-enforcement contact may deepen distrust and create another barrier to seeking help. Marion County's response should therefore emphasize housing stability, prevention, outreach, and accessible services while monitoring the youth impact of SEA 285 implementation.

Investing in **What Works**

Stable housing is the foundation of healthy youth development. Evidence and community practice consistently point to a set of common features in effective responses: they are housing-focused, prevention-oriented, trauma-informed, youth-centered, and coordinated across systems. They address immediate needs without losing sight of long-term stability, and they include young people with lived experience in shaping programs and policy.

The following policy considerations translate those principles into concrete priorities for Marion County and Indiana.



Housing and Housing Stability

Access to safe, affordable housing is the foundation of an effective response to youth homelessness. Housing-focused interventions are generally more effective and less costly than relying primarily on emergency systems after homelessness occurs. [16]

- Expand affordable housing development through state and local incentives, zoning reform, preservation strategies, and investment in a wider range of housing types.
- Increase funding for rapid rehousing and other youth-appropriate permanent-housing interventions.
- Expand youth-specific transitional and supportive housing for young people who need more than short-term rental assistance.
- Strengthen landlord partnerships and risk-mitigation strategies for young adults with limited rental history or income.
- Increase access to flexible housing funds that can prevent eviction, cover deposits or arrears, and resolve short-term crises before they become homelessness.



Prevention and Family Stability

Preventing homelessness before it occurs is more effective and generally less costly than responding after a crisis develops. Prevention is particularly important for youth exiting foster care, juvenile justice, residential treatment, or other systems where housing risk can be identified in advance.

- Invest in rental assistance and eviction prevention programs for families experiencing financial hardship.
- Expand family mediation and conflict-resolution services for adolescents and young adults when reunification is safe and appropriate.
- Strengthen support for families experiencing domestic violence, behavioral health challenges, or acute economic instability.
- Create formal housing-stability transition plans for youth leaving foster care, juvenile justice, and residential settings.
- Use flexible funding so providers can resolve practical barriers — transportation, identification, deposits, fees, arrears, or short-term lodging — before they escalate.



Make 24/7 Youth Crisis Support a Core Funded Prevention Strategy

Marion County has already made the difficult capital and organizational investment required to create a youth-specific, 24/7 crisis setting in the FYI Center. The next policy question is whether the community will fund and use FYI — and youth crisis and drop-in access more broadly — to their full prevention potential. 24/7 crisis support and safe places for youth to go should become a core, sustainably funded prevention strategy for young people aged 12-17 who are experiencing homelessness or are at immediate risk of losing safe housing, while longer-term shelter and housing resources continue to serve youth who cannot safely return home and young adults ages 18-24.

- Establish sustainable local operating funding beyond March 2027 so 24/7 access, case management, and partner services do not depend primarily on short-term grants.
- Create a formal homelessness-diversion pathway into FYI from schools, law enforcement, DCS, hospitals and behavioral-health providers, community organizations, families, and youth themselves.
- Evaluate and fund a flexible short-term stabilization model rather than a one-size-fits-all time limit. Some youth may need only several hours; others may need multiple days and, when legally and clinically appropriate, a longer stay to complete family mediation, housing planning, behavioral-health connections, and a safe discharge. A 20–30-day option should be evaluated as part of that continuum rather than assuming a 23-hour response is sufficient for every crisis.
- Pair shelter with intensive family mediation and reunification when safe, behavioral-health assessment, school continuity, housing navigation, and warm handoffs to longer-term services.
- Track outcomes at discharge and at 30, 90, and 180 days, including stable housing, family reunification when appropriate, school stability, diversion from detention or unnecessary system involvement, repeat FYI use, and connection to ongoing supports.
- Maintain clear pathways to longer-term youth-specific shelter and supportive housing for minors who cannot safely return home. FYI should be a stabilization and diversion hub, not a substitute for the broader housing continuum or for services needed by young adults ages 18-24.



Education and Youth Development

Schools are among the most consistent points of contact for youth experiencing housing instability and should be central to prevention and early identification.

- Strengthen district-level McKinney-Vento capacity and partnerships with community providers.
- Expand school-based mental health, family support, and wraparound services.
- Improve coordination to reduce absenteeism and school mobility when a student loses housing.
- Train educators and youth-serving professionals to recognize hidden homelessness and make effective referrals.
- Protect transportation, graduation progress, and postsecondary pathways for students experiencing housing instability.



Systems Coordination and Data

Youth homelessness intersects with housing, education, health care, workforce development, child welfare, and juvenile justice. Stronger coordination can reduce duplication, identify gaps earlier, and make services easier for young people to navigate.

- Strengthen data-sharing and referral protocols across agencies while protecting privacy.
- Develop shared outcomes and accountability measures for youth homelessness initiatives.
- Improve local data collection on hidden homelessness, doubled-up youth, and transitions out of public systems.
- Expand youth-appropriate coordinated entry, navigation, and warm-handoff practices.
- Include young people with lived experience in planning, program design, evaluation, and policy development.

Turning the Tide on Youth Housing Insecurity

Youth homelessness is one of the most significant challenges facing young people in Marion County — but it is solvable. The evidence in this paper draws a consistent conclusion: housing instability is not the result of individual failure. It is shaped by housing affordability, economic insecurity, family instability, systemic inequities, transitions out of public systems, and gaps in prevention and services. While homelessness is sometimes visible in shelters and encampments, many young people experience hidden forms of housing instability that remain largely unseen yet are equally disruptive to healthy development.

Marion County already has committed schools, providers, housing organizations, advocates, public agencies, and a new 24/7 FYI Center that can serve as a front door for youth in crisis. But existing resources are not sufficient to meet the scale of need, and rising numbers of young people experiencing housing instability — combined with a critical policy moment at the state and local level — demand urgent, coordinated action. The next step is to align policy, funding, and accountability around strategies that prevent young people from becoming homeless and shorten the path to stable housing for those who do.

Call to Action

Turning the Tide on Youth Housing Insecurity

1

Protect and fully fund 24/7 youth crisis supports, like the FYI Center. Establish sustainable funding so FYI and similar 24/7 settings can serve as central prevention, stabilization, and homelessness-diversion hubs for Marion County youth ages 12-17. Give these centers enough flexibility and service depth to keep a young person safe while a durable family or housing plan is built.

2

Invest in what works. Expand affordable housing, longer-term youth-specific shelter and housing options, rapid rehousing, prevention assistance, and supportive services. Direct resources toward evidence-based interventions that address both immediate housing needs and the underlying conditions that drive instability.

3

Center youth voices. Include young people with lived experience in planning, program design, evaluation, and policy decisions. Effective solutions should reflect the priorities, strengths, and realities of the young people they are intended to serve.

4

Remove systemic barriers. Reform laws, policies, and program requirements that unnecessarily limit access to housing and critical supports, with particular attention to youth of color, LGBTQ+ youth, and young people leaving foster care or juvenile justice systems.

5

Measure progress. Track youth-specific outcomes across systems: prevention, time to housing, school stability, exits from foster care and juvenile justice, racial disparities, and returns to homelessness. Public accountability should accompany public investment.

When communities invest in stable housing, supportive relationships, educational continuity, and economic opportunity, young people are better positioned to thrive. By prioritizing evidence-based solutions, aligning policy and funding, and centering youth expertise, Marion County can build a future in which every young person has access to safe housing, meaningful support, and the opportunity to reach their full potential.



Sources

1. Outreach Indiana. "The Number Is Rising: 8,100 Homeless Youth, and Every Number Has a Name." October 31, 2024. <https://www.outreachindiana.org/blog/thenumberisrising>
2. Brightlane Learning. "Educational Attainment & Homelessness." February 19, 2026. <https://brightlanelearning.org/help-homeless-students-with-educational-attainment/>
3. Coalition for Homelessness Intervention and Prevention (CHIP). "Brief: 2025 Indianapolis PIT Count." July 17, 2025. <https://www.chipindy.org/wp-content/uploads/2025/07/2025-PIT-Count-Brief-For-Website-7.22.2025.pdf>
4. Coalition for Homelessness Intervention and Prevention (CHIP). "2024 Indianapolis State of Homelessness" presentation. June 2024. <https://www.chipindy.org/wp-content/uploads/2024/06/State-of-Homelessness-2024-Presentation.pdf>
5. National Alliance to End Homelessness. "Ending Chronic Homelessness Saves Taxpayers Money." 2017. <https://endhomelessness.org/resources/research-and-analysis/ending-chronic-homelessness-saves-taxpayers-money-2/>
6. Fair Housing Center of Central Indiana. "Rising Rental Burdens in the Indianapolis Metro." 2025. <https://www.fhcci.org/wp-content/uploads/2025/11/FHCCI-Rental-Housing-Report-2025.pdf>
7. Soucy, Daniel, Andrew Hall, and Joy Moses. "State of Homelessness: 2025 Edition." National Alliance to End Homelessness, September 4, 2025. <https://endhomelessness.org/state-of-homelessness/#report>
8. United Way of Central Indiana. "The State of ALICE in Indiana." 2025. <https://www.unitedforalice.org/introducing-ALICE/Indiana>
9. True Colors United. "Why Do LGBTQ+ Youth Experience Homelessness?" January 28, 2024. <https://truecolorsunited.org/our-issue/>
10. Narendorf, Sarah C., et al. "System Involvement among Young Adults Experiencing Homelessness: Characteristics of Four System-Involved Subgroups and Relationship to Risk Outcomes." *Children and Youth Services Review* 108 (2020): 104609. <https://doi.org/10.1016/j.chilyouth.2019.104609>
11. Tringham-Marquis, Kelsie, and Libby Bowling. "Homelessness in Indianapolis, 2021 Marion County Point-in-Time Count." Indiana University Public Policy Institute, 2021. <https://policyinstitute.iu.edu/doc/pit-count-2021.pdf>
12. National Network for Youth. "LGBTQ+ Youth Homelessness." April 29, 2026. <https://nn4youth.org/learn/lgbtq-homeless-youth/>
13. National Network for Youth. "Issue Brief: The Consequences of Youth Homelessness." 2008. https://www.nn4youth.org/wp-content/uploads/Issue-Brief_Consequences-of-Youth-Homelessness.pdf
14. Zehrung, Rachael, et al. "Investigating the Effects of Housing Instability on Depression, Anxiety, and Mental Health Treatment in Childhood and Adolescence." *AMIA Annual Symposium Proceedings*, 2025. <https://pmc.ncbi.nlm.nih.gov/articles/PMC12099419/>
15. U.S. Government Accountability Office. "Homelessness: Barriers to Obtaining ID and Assistance Provided to Help Gain Access." 2024. <https://www.gao.gov/products/gao-24-105435>
16. McLaughlin, Kate. "New Study Identifies Promising Solutions for Youth Homelessness." Kresge Foundation, March 28, 2022. <https://kresge.org/news-views/new-study-identifies-promising-solutions-for-youth-homelessness/>
17. Chapin Hall at the University of Chicago. "Voices of Youth Count." <https://www.chapinhall.org/project/voices-of-youth-count/>
18. Findlay, Jaclynn. "Preventing Youth Homelessness: The Power of Early Intervention." YouthLink, April 8, 2025. <https://www.youthlinkmn.org/2025/04/preventing-youth-homelessness-the-power-of-early-intervention/>
19. Bow, B., Lawrence, R., & Eckert, M. "Addressing Homelessness in Marion County: Policy Considerations and Recommendations." Indiana University Public Policy Institute, 2022. <https://policyinstitute.iu.edu/doc/pit-homelessness-brief-2022.pdf>
20. Indiana Courts, Legislative Update. "Housing matters — S.E.A. 285, P.L. 138-2026." Effective July 1, 2026. <https://legislativeupdate.courts.in.gov/2026/03/13/housing-matters-3/>
21. Marion Superior Courts. "FYI Center." Accessed August 24, 2026. <https://www.indycourts.org/fyi-center>
22. Marion Superior Court. "FY2026 Budget Presentation - Fiscal Highlights: Family and Youth Intervention (FYI) Center." 2025. <https://us-east-1-indy.graphassets.com/ActDBC5rvRWeCZlNNnLrDz/cmzbzxi973uxz08ljr98sc2dy>
23. Indiana Department of Child Services. "Definitions - Emergency Shelter Care (ESC)." Accessed August 24, 2026. <https://www.in.gov/dcs/overview/policies/definitions/>
24. Shaw, Cameron. "Marion County's juvenile intervention center now operating 24/7." *The Indiana Lawyer*, April 29, 2026. <https://www.theindianalawyer.com/articles/marion-countys-juvenile-intervention-center-now-operating-24-7>