



**Kids Without Homes:
A School District Responds**

Homelessness – A Bottom Line Issue
A Homeless Awareness Lesson

Grades 9 – 12



Lesson Plan for Teachers

Title: Homelessness – A Bottom Line Issue

Subjects: Social Studies; Psychology; Sociology

Grade Levels: 9 – 12

Rationale or Purpose:

This lesson is intended to acquaint students with the difficulties experienced by people without homes and to elicit an empathetic response. Students will examine their attitudes about poverty and homelessness and learn to look beyond stereotypes. Students will acquire basic information about homelessness, poverty, the minimum wage, and affordable housing. Students will complete in-depth budgeting activities that will provide:

- experiential insight into the financial difficulties routinely faced by low-income wage earners, and
- practical **life skills** training for setting up a household budget.

Why study homeless issues?

It is important to introduce students of all ages to homeless issues because homelessness is on the rise in Texas and across the nation. The fastest growing segment of over three million people experiencing homelessness in the U. S. is now the single-parent family, which makes up approximately 67% of the homeless population. Like the other 1.2 million homeless children across our nation, 147,000 highly mobile children in Texas experience academic, social, and emotional difficulties that are worsened when classmates ridicule and ostracize them.

In addition, a thoughtful study of poverty, homelessness, and the lack of affordable housing:

- identifies stereotypes and dispels myths about people without homes;
- reinforces the value of an education in achieving career goals and making a living wage;
- encourages awareness of the economically disadvantaged in our society;
- invites students to commit themselves to community service projects;
- offers the school district an opportunity to interact with the community while fostering service-learning partnerships; and.
- prepares students to address important societal issues and problems, so that they can become caring, informed, proactive citizens.

Materials:

- ***Basic Facts About Homelessness – Are You in the Know?*** – a questionnaire to help students gauge their pre-lesson knowledge about homelessness
- ***Basic Facts About Homelessness – Now You Know*** – facts about homelessness, poverty, the minimum wage, and affordable housing.

- ***Hard Times in Texas*** – an activity where students work with a budget for a single parent earning the minimum wage
- ***Living on the Bottom Line*** – an individual and team activity where students create a budget for one person living in an efficiency or studio apartment
- ***Finding the Bottom Line*** – an activity where students experience the frustrations of trying to meet monthly expenses with income from a minimum wage job.
- ***Easy Pay for Two?*** – a team activity where students prepare a budget where monthly expenses are shared by a young married couple without children
- ***A Better Bottom Line?*** – a team activity where students attempt to meet monthly expenses with the earnings of two minimum-wage earners
- ***Summing Up*** – an empathy-building activity where students express the feelings they experienced during the previous low-income budgeting activities
- ***End Homeless! A Fact Sheet for Concerned Students*** – a fact sheet for grades 9-12 from the National Alliance to End Homelessness
- ***Certificates of Appreciation*** – a document to acknowledge what students have learned and bring closure to the lesson

Lesson Duration for 8 Activities: Approximately 6 classroom hours

Objectives: Social Studies, Psychology, Sociology

Co-Curricular Connections/TEKS: Social Studies

Source: Chapter 113. Texas Essential Knowledge and Skills for Social Studies – Subchapter C. High School

www.tea.state.tx.us/rules/tac/chapter113/ch113c.html

§113.32(c). United States History Studies Since Reconstruction (One Credit) – Knowledge & skills.

(26) ***Social studies skills.*** The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings. The student is expected to:

- (A) use a problem-solving process to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution; and
- (B) use a decision-making process to identify a situation that requires a decision, gather information, identify options, predict consequences, and take action to implement a decision.

§113.33(c). World History Studies (One Credit) – Knowledge & skills.

(27) ***Social studies skills.*** The student applies critical-thinking skills to organize and use information acquired from a variety of sources including electronic technology. The student is expected to:

- (B) locate and use primary and secondary sources such as computer software, databases, media and news services, biographies, interviews, and artifacts to acquire information;

(C) analyze information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions

§113.34(c). World Geography Studies (One Credit) – Knowledge & skills.

(23) *Social studies skills.* The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings. The student is expected to:

(C) use a problem-solving process to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution; and

(D) use a decision-making process to identify a situation that requires a decision, gather information, identify options, predict consequences, and take action to implement a decision.

§113.35(c). United States Government (One-Half Credit) – Knowledge & skills.

(23) *Social studies skills.* The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings. The student is expected to:

(A) use a problem-solving process to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution; and

(B) use a decision-making process to identify a situation that requires a decision, gather information, identify options, predict consequences, and take action to implement a decision.

§113.6(c). Psychology (One-Half Credit) – Knowledge & skills.

(15) *Social studies skills.* The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings. The student is expected to:

(A) use a problem-solving process to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution;

(B) use a decision-making process to identify a situation that requires a decision, gather information, identify options, predict consequences, and take action to implement a decision; and

(C) participate in conflict resolution using persuasion, compromise, debate, and negotiation.

§113.7(c). Sociology (One-Half Credit) – Knowledge & skills.

(12) *Culture.* The student understands how cultural socialization, norms, values, motivation, and communication influence relationships among groups. The student is expected to:

(B) describe stereotypes of the various U.S. subcultures; and

(C) analyze social problems in selected U.S. subcultures.

(16) ***Social studies skills.*** The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings. The student is expected to:

(A) use a problem-solving process to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution;

(C) participate in conflict resolution using persuasion, compromise, debate, and negotiation.

Highlights, Activity #1:

Step 1: Students complete questionnaire, ***Basic Facts About Homelessness – Are You in the Know?***

Step 2: In discussion, teacher uses answers to raise awareness about poverty and homelessness.

Step 3: At conclusion of discussion, teacher distributes ***Basic Facts About Homelessness – Now You Know.***

Highlights, Activity #2:

Step 1: Students complete homework assignment, ***Hard Times in Texas.***

Step 2: In follow-up class discussion, teacher uses answers to help students understand poverty issues and feel empathy for low-income families.

Highlights, Activity #3:

Step 1: Teams determine which items they want or need on a monthly budget worksheet and decide which team members will be responsible for determining costs for each item they want and need.

Step 2: Each student’s homework is to determine a realistic cost for those budget items for which he or she is responsible.

Highlights, Activity #4:

Step 1: Teams determine individual and total monthly expenses.

Step 2: Teams report expense figures, adjust any costs that are not reasonable or realistic, and use their calculations on the ***Living on the Bottom Line*** activity sheet to determine whether minimum-wage income can meet monthly expenses.

Highlights, Activity #5:

Students complete a homework assignment where they adjust monthly expenses for one person to reflect monthly expenses for two people.

Highlights, Activity #6:

Step 1: Using total monthly expenses from Activity #5, teams perform calculations to determine if minimum wage earnings will meet those expenses.

Step 2: If expenses are greater than income, teams work to adjust or eliminate budget items until the total expenses do not exceed the income.

Step 3: Teams report calculations on the ***Finding the Bottom Line*** activity sheet and discuss their efforts to balance the monthly budget for two minimum-wage workers.

Highlights, Activity #7:

- Step 1: Students complete homework assignment, *Summing Up*.
- Step 2: In discussion, teacher uses specific discussion guidelines to help students process their thoughts and feelings.

Highlights, Activity #8:

- Step 1: Students complete homework assignment, *End Homelessness! A Fact Sheet for Concerned Students* (with optional writing activity).
- Step 2: Class discusses whether or not to visit a homeless shelter or undertake a project.
- Step 3: If class elects a follow-up activity, teacher guides students in writing a proposal to obtain approval from administration and parents.
- Step 4: At conclusion of lesson or class project, students receive *Certificates of Appreciation*.

Long Term Activity:

Optional class visit to a homeless shelter and/or a class service project, requiring approval of School Administration and parents and collaboration with a service provider

Final Activity:

Teacher distributes **Certificates of Appreciation**.

Modification:

Teacher may ask students to complete the “snapshots” activity as part of their homework reading of *End Homelessness! A Fact Sheet for Concerned Students*.

Student Product:

A basic understanding of homelessness, poverty, low-income budgeting, minimum wage, and affordable housing; an empathetic response to difficulties associated with homelessness

Closure:

Teacher distributes *Certificates of Appreciation* to students in recognition of their participation in activities to understand and ease the difficulties experienced by people in homeless situations.

Assessment or Evaluation:

Were students able to perform calculations in low-income budgeting activities? Were students able to relate to the difficulties of people experiencing poverty and/or homelessness?

Extension:

Optional: Class visit to a homeless shelter and/or a class service project

Lesson Plan developed by:

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Acknowledgments:

This project is dedicated to the thousands of children, youth, and families in the United States who experience homelessness each year.

Produced by Educational Service Center, Region 12, Waco, Texas, through a grant from Region 10 Education Service Center, Richardson, Texas, this project was funded 100% by the United States Department of Education. This document may not be reproduced for commercial purposes.

The Texas McKinney-Vento Homeless Education Assistance Program is managed collaboratively by:

- Texas Education Agency
- Region 10 Education Service Center
- The University of Texas at Austin, Charles A. Dana Center, Texas Homeless Education Office

The author would like to extend a special thank you to Barbara Wand James, Project Director, Texas Homeless Education Office (THEO), The University of Texas at Austin, Charles A. Dana Center, Austin, Texas, for contributing her subject matter expertise during the development of this project.

Lesson plan format adapted from examples on The University of Texas' *Utopia for Teachers* at <http://utopia.utexas.edu/educators/index.html>

Activity #1: *Basic Facts About Homelessness* adapted from the National Runaway Switchboard's *Runaway Prevention Curriculum's Teacher's Guide* at www.nrscrisisline.org/teacherguide1.pdf, and from the *Homeless to Harvard* curriculum at www.endhomelessness.org/pub/Lifetime_ans.pdf

Activity #2: Monthly expenses in *Hard Times in Texas* from Economic Policy Institute's family budget calculator at www.epi.org/content.cfm/datazone_fambud_budget

Activity #8: *End Homelessness! A Fact Sheet for Concerned Students* from The National Alliance to End Homelessness at www.endhomelessness.org/pub/factsheets/Ushigh.pdf

Optional Long Term Activity - *Shelter Visit Checklist for Teachers* adapted from *Without a Home (A Curriculum Guide)*, Maine Department of Education, Office of Homeless Education, October 1992, page 8

Special Note for Teachers

Kids Without Homes, a curriculum developed specifically for Texas school district personnel, includes a module especially for teachers.

Materials, including a PowerPoint presentation, are available at www.utdanacenter.org/theo/toolkits.html#kidswithouthomes

Activity #1
Basic Facts About Homelessness

Teacher Notes

Basic Facts about Homelessness

Teacher Notes

Activity Time	Writing Activity: 20 minutes Discussion: 40 minutes (50 minutes if class discusses four scenarios about low-income families)
Activity Objectives	<ul style="list-style-type: none">• To enable students to see what they may or may not know about homeless issues• To provide answers that introduce students to homeless issues
Activity Handouts	1. <i>Basic Facts About Homelessness – Are You in the Know?</i> 2. <i>Basic Facts About Homelessness – Now You Know</i>
Activity Synopsis	Student Activity: Student completes a questionnaire to check knowledge about homeless issues. Class Activity: Discussion using the answers to the questionnaire as a learning tool

Guidelines

1. Distribute questionnaire, *Basic Facts About Homelessness – Are You in the Know?*
2. Reassure students that they are not being tested and their answers won't be graded.
3. Allow students 20 minutes to complete the questionnaire.
4. Do not collect papers.
5. In discussion, use answers to raise awareness about poverty and homelessness.
6. At end of discussion, distribute *Basic Facts About Homelessness – Now You Know*.

Answer Key for Questionnaire

1. How do U.S. and Texas laws determine that a kid is in a homeless situation?
Answer: The federal McKinney-Vento Homeless Assistance Act and similar laws in Texas say that kids are in a homeless situation when they don't have **a fixed, regular, and adequate nighttime residence**. This definition includes:
 - kids who are:
 - sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason;
 - living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations;
 - living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings;
 - living in emergency or transitional shelters; are abandoned in hospitals;
 - awaiting foster care placement
 - kids who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings
 - migratory children only if they are living in circumstances described above.

2. a. Every night in the U.S., about how many people experience homelessness?
Answer: 750,000
- b. Over the course of a year, about how many **million** people become homeless?
Answer: Between 2.5 and 3.5 million
- c. True or False: Single-parent families and homeless youth are among the fastest growing subsets of the nation's homeless population.
Answer: True
- d. Is homelessness a significant problem in America?
Answer: Yes

3. What are 10 common reasons that people become homeless?

Answer:

1. The family has no insurance to cover major damage to their home due to a fire or a natural disaster, such as a hurricane, a tornado, an earthquake, or a flood.
2. The person whose income supports the family loses a job.
3. The person who supports the family has a job that requires a car. The car is necessary not only to get to and from work but also to go from place to place during the day. The car breaks down and the family can't afford to fix it or buy another one. The person has to quit that job and look for a job that doesn't require a car.
4. A full-time job on which the family depends to make ends meet becomes a part-time job.
5. The family's income doesn't keep up with basic cost-of-living expenses.
6. The family gets behind on monthly payments (such as rent, utilities, loans, credit cards), so that it's not possible to make all the minimum payments.
7. The family has an unplanned major expense, such as a trip because of a family emergency.
8. The family has no health coverage or hospitalization plan to cover bills when one of them has surgery, a major injury, or a serious illness.
9. A family member spends all the money on an addiction to alcohol or drugs.
10. The family has to pay for long-term care for a family member or close relative.

Note: The handout to be distributed at the end of this activity includes the following scenarios to provide students with some real-life examples of how easily people are at risk for losing their homes. You may want to take an extra 10 minutes to read the scenarios to the class and invite discussion now, or advise them to read the scenarios when you distribute the handout.

Scenario #1

Joe and Carol have two children. Joe makes \$7 an hour washing and detailing vehicles at a car dealership. The family was living in a mobile home until it was flooded out two days ago during a major hurricane. The mobile home was paid for,

but they didn't have insurance, so it's a total loss. Joe and Carol don't have any relatives living nearby, but they want to stay in the area because of Joe's job.

Scenario #2

Alex is a pharmaceuticals sales rep who makes nearly \$100,000 a year. His wife, Brenda, is a high school graduate who spends her afternoons doing volunteer work for several local charities. Last year, Alex and Brenda purchased a new home in an exclusive neighborhood. Alex drives a new Lexus 4-door sedan; and Brenda drives a new Lexus SUV. They are paying for both vehicles on 48-month payment plans. They are also making monthly payments on the cars they bought for their twin daughters, who turned 16 two months ago. Last week, Alex had a major stroke. His physical therapist says that it will be a long time before Alex can walk without assistance. His doctor says he may never be able to drive again because his vision and coordination were affected by the stroke.

Scenario #3

Thomas and Marie have four young children. Thomas has a minimum wage job working as a janitor for a large insurance company. He works from 1 p.m. to 9 p.m. and uses the local transit to go to and from work. Last year, Thomas and Marie moved in with his mother, Margaret, because she was no longer able to look after herself. Every day, Marie assists Margaret with physical tasks, prepares her meals, and helps her bathe and dress. Thomas and Marie don't pay rent, but they do pay the utility bill and buy groceries to feed everyone in the house. Last week, Margaret told Thomas and Marie that they would have to find another place to live because the four kids were getting on her nerves.

Scenario #4

Traci is a single mom with two small children. She and the kids live in a rental home with Traci's grandmother, who receives \$235 a month from Social Security. Traci dropped out of high school but is now working studying at home to get her GED. Traci works 30 hours a week at a Chinese restaurant, where she makes \$8 an hour including tips. She pays her Grandmother \$100 a week to look after Barry and Sean while she is working. Last week, the landlord told Traci's grandmother to move out as soon as possible because he wants to give the house to his son, who will be getting married next week. Traci and her grandmother don't have any savings and don't know where they will find the funds to cover the costs of moving into a new place.

4. Why don't homeless people just live with family members?

Answer: Sometimes they do. But they are still considered homeless if they are "doubling up" with family or friends because of the situation.

Families who are doubling up with friends or relatives because they have no other housing options are considered homeless under the McKinney-Vento Homeless Assistance Act. The Act recognizes that doubling up is a temporary situation, one that is often prohibited by public housing laws and landlords. If the extra family were discovered, both families would likely be evicted. Moreover, doubled-up

friends or families often impose space and financial burdens on the host family, and the guests are often asked to leave after a short time.

Also, keep in mind that many people in homeless situations are fleeing from domestic violence and abuse. In addition, people who are exiting the criminal justice system, mental health facilities, foster care and other long-term care arrangements, do not have families to whom they can return home.

5. What is the current hourly minimum wage (before taxes or any other deductions)?

Answer: \$5.15 an hour

The **minimum wage** is defined as **the lowest wage, determined by law or contract, that an employer may pay an employee for a specified job.**

Most states also have established a minimum wage for their workers. No state's minimum wage can be less than the federal minimum wage but it can be more.

6. The federal government says housing is “affordable” when a people pay no more than a certain percentage of their income on housing. What is that percentage?

Answer: The federal government says that affordable housing is housing that costs **no more than 30% of a person's income.**

The U. S. Department of Housing and Urban Development (HUD) says:

The lack of affordable housing is a significant hardship for low-income households preventing them from meeting their other basic needs, such as nutrition and healthcare, or saving for their future and that of their families.

An estimated 12 million renter and homeowner households now pay more than 50 percent of their annual incomes for housing, and a family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States.

Source: www.hud.gov/offices/cpd/affordablehousing/index.cfm

This is one reason that people concerned about the limited availability of “affordable housing” are urging the federal government to raise the minimum wage until it is truly a “living wage.” A **“living wage”** is defined as an hourly wage that enables a person working 40 hours a week, with no additional income, to afford food, housing, utilities, transportation, health care, and a certain amount of recreation.

7. Why don't homeless people just get jobs and earn money to pay for a place to live?

Answer: Many people experiencing homelessness work every day but do not earn enough income to pay for housing. Using the government's “no more than 30%” definition of affordable housing, a minimum wage worker would have to work 114 hours a week to afford a two-bedroom apartment that cost no more than 30% of his or her income. Even **two** people working 40 hours a week at the minimum wage would have to spend more than 30% of their combined income to rent a two-bedroom apartment.

Now let's focus on **kids** without homes because you probably know some of these kids, or at least see them every day. However you may not know that they are experiencing homelessness because they often hesitate to tell people.

8. An estimated 1.3 million young people are in the street each night.

Answer: True

Homeless youth are among the fastest growing subsets of the nation's homeless population.

9. Children and older kids become homeless because the adults who care for them are too lazy to work.

Answer: False

There are many people who work every day of the week but do not make enough money for rent and bills. There is no place in the United States where a minimum wage job provides enough income to afford a two-bedroom home.

10. Kids who choose to be homeless rather than live with their parents are just being rebellious.

Answer: False

In reality, youth sometimes leave home to escape domestic violence or physical, sexual or emotional abuse, or because their families cannot accept their sexual orientation or parenting status.

11. Teens in foster homes are at increased risk of experiencing homelessness.


Answer: True

Some youth are homeless because at age 18 they "age out" of the foster care system without having been prepared to make a successful transition to adulthood. Many leave without knowing basic skills like how to prepare meals, how to balance a checkbook, or how to apply for a job.

12. Non-judgmental assistance is available for kids without homes.

Answer: True

Assistance is definitely available for kids experiencing homelessness. In addition to your school district's homeless education liaison and numerous social service agencies, there are confidential, toll-free hotlines and help lines for kids without homes and kids who have run away. Several resources are listed below.

Name	Toll-Free Number	Web Site / Additional Information
Texas Runaway Hotline 	1-888-580-4357 (1-888-580-HELP) Español también	www.texasrunaway.org/ Besides staff and volunteers who care, the hotline has a database with more than 2,000 listings for community services throughout Texas. If you've run away and are ready to go home, these folks can help you access a free transportation service called <i>Operation Home Free</i> .
National Runaway Switchboard	1-800-621-786-2929 (1-800-RUNAWAY) Español también TDD: 1-800-621-0394	www.nrscrisisline.org/ Non-judgmental, confidential crisis intervention and local and national referrals through a 24-hour hotline for youth and their families. Can act as a message center between kids and parents and also arrange conference calls. Free transportation home. No caller ID.
Covenant House / Nineline	1-800-999-9999 Español también TTY: 1-800-999-9915	www.nineline.org/ National hotline with information and referrals for kids under 21 who are in homeless situations, who have run away, or have other troubles. Web site has email option for kids who would rather email than talk.
Children of the Night	1-800-551-1300	www.childrenofthenight.org/ A runaway/crisis hotline you don't have to be running away to call, talk 24 hours a day about anything. If they can't help, they will refer you to someone who can.

Questions and answers adapted from the Teacher's Guide of the National Runaway Switchboard's **Runaway Prevention Curriculum** at www.nrscrisisline.org/teacherguide1.pdf, and from the **Homeless to Harvard** curriculum at www.endhomelessness.org/pub/Lifetime_ans.pdf

Next Activity	Hard Times in Texas
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Activity #2
Hard Times in Texas

Teacher Notes

Hard Times in Texas

Teacher Notes

Activity Time	Homework: 30 minutes Discussion: 30 minutes
Activity Objectives	<ul style="list-style-type: none"> • To give students an opportunity to experience the difficulties low-income families encounter when trying to meet basic monthly expenses • To encourage empathy for people experiencing poverty and/or homelessness
Activity Handout	<i>Hard Times in Texas</i>
Activity Synopsis	<ul style="list-style-type: none"> • Student Activity: Student calculates expenses for a single mother with a baby. Student learns that minimum wage jobs do not meet basic monthly expenses. • Class Activity: Using answers to homework assignment, class learns about living expenses and minimum wage earnings.

Guidelines

1. Distribute homework assignment, *Hard Times in Texas*.
2. Go over instructions to make sure students understand assignment.
3. In follow-up class discussion, use answers to help students understand poverty issues and feel empathy for low-income families.

Answer Key for Homework Questions

(Data source: Basic Family Budget Calculator at www.epi.org/content.cfm/datazone_fambud_budget)

Monthly Expenses for One Parent, One Young Child in Texas

Monthly Expenses	In the Killeen-Temple Area (\$)	In the Waco Area (\$)	In Rural Areas of Texas (\$)
Housing including utilities	522	495	396
Food	230	230	230
Child care	316	316	316
Transportation	148	158	197
Health care	241	241	241
Other necessities	233	225	194
Taxes	92	76	18
Totals:	1,782	1,741	1,592

1. Let's see what Marie's monthly and yearly expenses would be in the three areas she is considering. Add up the three columns in the chart above and enter the totals in the **Monthly Expenses** column below. Then compute the **Annual Expenses**.

	Monthly Expenses (\$)		Annual Expenses (\$)
a. In the Killeen-Temple area	1,782	x 12 =	21,384
b. In the Waco area	1,741	x 12 =	20,892
c. In a rural area of Texas	1,592	x 12 =	19,104

2. Now let's look at Marie's income.

- a. Marie is currently working full-time for the **minimum wage**.
That means she is making how much per hour? **\$5.15**

A person working 40-hours a week works 2,080 hours per year.

- b. Therefore, what would Marie's **annual** earnings be, working full-time at a minimum wage job? **\$10,712**

3. Because she doesn't have a lot of work experience, Marie expects to continue working for the minimum wage if she moves to Texas.

Looking at the **annual** expenses you calculated on page 1, can Marie afford to live in:

- a. the Killeen-Temple area? **No**
 b. the Waco area? **No**
 c. a rural area of Texas? **No**

4. To meet the annual expenses of living in a rural area of Texas, what would Marie's annual earnings have to be? **\$19,104**

5. Working 40 hours a week, how much would Marie have to earn per hour to meet those expenses?
(Hint: Divide the annual amount by 2,080). **\$9.18**

6. Going back to the expense chart on page 1, do you think any of those expenses could be reduced or eliminated? If so, explain.

Answers will vary. Use the discussion to help students understand that the minimum wage is not a living wage. If students express frustration, help them see that their feelings are the basis for compassion for people experiencing poverty and homelessness.

7. What would you list under “other necessities”?

Answer:

Typically, other necessities might include items such as:

- Clothing (including outerwear), shoes
- Household items and supplies (simple bedding, towels, food preparation and storage items; dishware and eating utensils, toilet tissue, cleaning supplies)
- Personal care/hygiene items (soap, shampoo, toothbrush, toothpaste)

Discuss whether items most people consider to be basic supplies are absolutely essential. For example:

- Iron and ironing board
- Telephone
- Television

Next Activity	Living on the Bottom Line
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Activity #3
Living on the Bottom Line

Teacher Notes

Living on the Bottom Line

Teacher Notes

Activity Time	Team Activity: 30 minutes Homework: 30 minutes
Activity Objectives	<ul style="list-style-type: none">• To provide an opportunity for cooperative teamwork• To make students aware of specific monthly living expenses
Activity Handout	<i>Living on the Bottom Line</i>
Activity Synopsis	Team Activity: Team members decide on items they want or need and assign research tasks to determine realistic costs for each item they selected. Homework Activity: Student determines costs for budget items for which he or she is responsible.

Guidelines

1. Divide class into teams.
2. Distribute budgeting worksheets, *Living on the Bottom Line*.
3. Give teams 30 minutes to decide which items they want and need and to making members responsible for determining costs for each item they want and need.
4. Explain that the homework assignment is for each person to determine a realistic cost for those items for which he or she is responsible.
5. Point out that looking at rental listings in the local paper and/or making a few phone calls may be necessary to determine realistic rent and utilities for an efficiency apartment and a one-bedroom apartment in an area where a young person just starting out would be likely to live.
6. Tell teams that they will work together at their next meeting to decide on final costs.

Next Activity	Finding the Bottom Line
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Activity #4
Finding the Bottom Line

Teacher Notes

Finding the Bottom Line

Teacher Notes

Activity Time	Team Activity: 30 minutes Discussion: Varies with number of teams but should not exceed 60 minutes.
Activity Objectives	<ul style="list-style-type: none"> • To provide an opportunity for cooperative teamwork • To raise awareness about the difficulties of meeting monthly expenses with minimum wage income
Activity Handout	<i>Finding the Bottom Line</i>
Activity Synopsis	<p>Team Activity: Teams determine individual and total monthly expenses and perform calculations to see if minimum wage earnings will meet those expenses.</p> <p>Class Activity: Teams report expense figures, adjust any costs that are not reasonable or realistic, and go over their calculations on the <i>Finding the Bottom Line</i> activity sheet.</p>

Guidelines

1. Distribute *Finding the Bottom Line*.
2. Give teams 30 minutes to:
 - discuss cost figures from their *Living on the Bottom Line* homework assignment and agree on expenses for each item;
 - calculate total monthly expenses;
 - perform calculations on the *Finding the Bottom Line* activity sheet.
3. After 30 minutes, ask a spokesperson for each team to report how much the team allocated for each item and the total for their monthly expenses.
4. Any expenses that are not reasonable or realistic should be adjusted.
5. **Do not spend time trying to reach class consensus on one specific figure each item.**
6. Discuss calculations on the *Finding the Bottom Line* activity sheet:
 - Items A, B, C, and D: Answers will vary from team to team, depending on their figure for total monthly expenses.
 - Item E: (Gross) hourly minimum wage: \$5.15
 - Item F: Monthly earnings at minimum wage: \$892.67 (rounded up)
 - ($\$5.15 \times 2,080$ divided by 12)
 - Yes or No: Would a person working full-time at a minimum wage job be able to pay all the expenses you listed for yourself? **No.**
7. Distribute homework activity pages, **Easy Pay for Two?** (see *Teacher Notes* for this activity.)

Next Activity	Easy Pay for Two?
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Activity #5
Easy Pay for Two?

Teacher Notes

Easy Pay for Two?

Teacher Notes

Activity Time	Homework: 30 minutes
Activity Objective	To help students realize that monthly expenses for two people increase along with the monthly income to meet those expenses
Activity Handout	<i>Easy Pay for Two?</i>
Activity Synopsis	Student Homework Activity: As needed, student adjusts monthly expenses for one person to reflect expenses for two persons

Guidelines

1. Distribute homework activity sheets, *Easy Pay for Two?*
2. Instruct students to adjust the expenses their team developed for one person to reflect the monthly costs for two.

Next Activity	A Better Bottom Line?
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Activity #6
A Better Bottom Line?

Teacher Notes

A Better Bottom Line?

Teacher's Notes

Activity Time	Team Activity: Limit to no more than 40 minutes. Discussion: 20 minutes
Activity Objective	To help students realize that two people working at minimum wage jobs will probably have to make hard choices in order to meet their monthly expenses
Activity Handout	<i>A Better Bottom Line?</i>
Activity Synopsis	Team Activity: <ul style="list-style-type: none">• Using total monthly expenses from the <i>Easy Pay for Two?</i> worksheet, teams perform calculations to see if minimum wage earnings will meet those expenses.• If expenses are greater than income, teams work to adjust or eliminate budget items until the total expenses do not exceed the income. Class Activity: <ul style="list-style-type: none">• Teams report calculations on the <i>A Better Bottom Line?</i> activity sheet.• Teams discuss their efforts to reduce expenses to meet income.

Guidelines

1. Distribute *A Better Bottom Line?*
2. Give teams a maximum of 40 minutes to add up Hank and Hannah's monthly expenses and then recalculate the expenses until they are no greater than their combined monthly income.
3. After no more than 40 minutes, ask teams to report their calculations on the activity sheet, *A Better Bottom Line?*

Answer Key for *A Better Bottom Line?*

- Item A: Answers will depend on the total figure they had for one person's monthly expenses.
- Item B: Hank's monthly gross income: **\$892.67**
(\$5.15 x 2,080 / 12)
- Item C: Hannah's monthly gross income: **\$892.67**
- Item D: Hank and Hannah's combined monthly gross income: **\$1,785.34**

- Item E: Hank and Hannah’s combined monthly net income: **\$1,428.27**
(80% of \$1,785.34)
- **Yes or No:** Do Hank and Hannah have enough money to cover their monthly expenses?
Answer: No

Discussion

1. After no more than 40 minutes of team activity, ask teams if they were able to adjust or eliminate enough expenses to balance the budget.
2. Spend no more than 10 minutes discussing team answers.
3. Do not spend time laboring over the figures in an effort to make ends meet.

The primary purpose of this activity is:

- **to allow students to experience the financial difficulties that continuously challenge minimum-wage earners, and**
- **to dispel the commonly held belief that people who are poor or homeless do not work.**

Next Activity	Summing Up
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Activity #7
Summing Up

Teacher Notes

Summing Up

Teacher Notes

Activity Time	Homework: 15 minutes Discussion: 20 minutes
Activity Objectives	<ul style="list-style-type: none">• To allow students to articulate the frustrations they experienced in the preceding budgeting activities• To further encourage students to feel empathy for persons who are experiencing poverty and/or homelessness
Activity Handout	<i>Summing Up</i>
Activity Synopsis	Student Homework Activity: Student responds to questions that focus on feelings that arose when working on the low-income budgeting activities. Class Activity: Discussion with students sharing answers

Guidelines

1. Distribute homework assignment, *Summing Up*.
2. In class discussion, ask class to share their answers. See specific discussion guidelines for each question in **Answer Key**.

Answer Key

1. **Yes or No:** Based on your experience with low-income budgeting, do you think that—even with public assistance—a **single parent with one or more children** would have difficulty making ends meet with a full-time, minimum wage job?
Answer: Yes
Encourage students to consider factors such as the minimum wage (vs. a living wage) and the scarcity of affordable housing.
2. How do you think losing your home would affect your thoughts, your feelings, your schoolwork, your social life, and your behavior? List words that come to mind.

Students may laugh, giggle, and make jokes, not only because some of their words are obscenities but also because people often laugh when they are feeling stressful emotions. Help students understand that laughter and jokes often cover up emotions that may make us feel uncomfortable. However, the discomfort we may feel, in this case, is a stepping-stone towards empathy.

Next Activity	End Homelessness! A Fact Sheet for Concerned Students
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Activity #8
End Homelessness! A Fact Sheet for Concerned Students

Teacher Notes

End Homelessness! A Fact Sheet for Concerned Students

Teacher Notes








Activity Time	<p>Homework: Not more than 45 minutes; time varies with optional “snapshot” assignment and student’s reading skills and level of interest</p> <p>Discussion: 30-45 minutes depending on whether optional activity was assigned and level of student interest in a follow-up project</p>
Activity Objectives	<ul style="list-style-type: none"> • To provide students with additional information about homeless issues • To introduce the possibility of follow-up activities, such as visiting a homeless shelter, initiating a class project to assist people experiencing homelessness, writing legislators about homeless issues, etc.
Activity Handouts	<ol style="list-style-type: none"> 1. <i>End Homelessness! A Fact Sheet for Concerned Students</i> 2. <i>Certificate of Appreciation</i>
Activity Synopsis	<p>Student Activity: Student reads <i>End Homelessness!</i></p> <p>Class Activity: Discussion of facts – new and familiar; possibility of follow-up activities</p>

Guidelines

1. Prepare *Certificates of Appreciation*.
2. Distribute *End Homelessness!* fact sheet for homework assignment.
3. **Optional homework activity:**
 - As part of their homework assignment, ask students to immerse themselves in one of the “snapshot” scenarios on pages 4-5 and makes notes of their feelings and the actions they would take.
 - In follow-up discussion, ask students which snapshots they chose, why these chose them, how they felt, and what actions they would take.
4. In follow-up discussion, ask students to give examples of information that was new to them and information that was familiar because of what they had learned in class.
5. If class would like to undertake a follow-up activity – such as visiting a homeless shelter or sponsoring a food or clothing drive – administrative and parental approvals will be needed.
 - Refer to the checklist on page 2 as an example of key factors you need to keep in mind
 - Guide the class in writing up a proposal.

Final Activity	Distribute <i>Certificates of Appreciation</i> at completion of lesson or, if class undertakes a follow-up activity, at the end of that activity.
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Class Service Projects in Homeless Shelters: A Checklist for Teachers

-  1. Be certain of the class' ability to fulfill any commitments they make.
-  2. Be aware that such activities must be approved by and coordinated with school administration. Transportation should be arranged well in advance.
-  3. Be sure that you and /or an administrator visit the shelter before taking students. This is important because shelters are often chaotic. Typically, the residents are in a state of transition, turmoil, and even crisis.
-  4. Obtain permission of parent or guardian for any trip to a shelter. (Consider having a meeting with the parents/guardians to have the students explain their project.)
-  5. Ask a shelter staff person to serve as your contact and guide when you visit.
-  6. Learn about the shelter and share this information with your class before the visit.
 - On an average, how many people does it serve?
 - Does it serve families?
 - If so, how many children are preschoolers? Who looks after them when the parents aren't there?
 - Is there a limit to how long a family can stay?
 - What is the average length of a family's stay?
 - What are the rules for people staying there?
 - Is there a schedule?
 - Are meals served? When? Foods typically served at each meal?
 - Is there a story-telling program? A tutoring program?
 - What would be the best time for the class to visit? How long should they expect to stay?
 - (Ask additional questions submitted by your students.)
-  7. Ask what is needed or in greatest demand, especially by families with children.

Modified checklist from *Without a Home*. Maine Department of Education. 1992