Unsheltered Lives

Teaching about Homelessness in Grades K-12
An Interdisciplinary Activity Guide

By Alex Messinger
Revised & Updated by the Committee on Temporary Shelter, 2010

Eleanor, Edmunds Elementary School 2003

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Unsheltered Lives
An Interdisciplinary Resource and Activity Guide for Teaching about Homelessness in Grades K-12

Unsheltered Lives is a collaborative effort of the Committee on Temporary Shelter, VISTA, and the Vermont Department of Education.

In 1990 Alex Messinger, then a VISTA volunteer at the Committee on Temporary Shelter, researched and wrote Unsheltered Lives as part of his VISTA service.

VISTA (Volunteers in Service to America) is a federal, domestic, volunteer agency committed to working against the forces of poverty in the United States.

The Committee on Temporary Shelter supplied office space, computer time, and countless resources. The Education of Homeless Children and Youth Project at the Vermont Department of Education contributed additional resources, assisted in editing, and provided the means for printing and statewide distribution.

In 2010, the Committee on Temporary Shelter researched, revised and updated statistical and relevant information, and re-designed the format of Unsheltered Lives to better meet the needs of today’s teachers.

This updated edition of Unsheltered Lives includes a new section that contains a list of projects students can do to help make a difference in their community. In addition, a list of web resources and links has been added, along with information on COTS Speaker’s bureau.

If you have questions, comments or suggestions about Unsheltered Lives, please call COTS at (802) 864-7402 or visit us at www.cotsonline.org.

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**Universal Declaration of Human Rights, Article 25**

Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.

- General Assembly of the United Nations
  December 10, 1948
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Many of the activities in Unsheltered Lives have been borrowed or adapted from other sources, while others are original work. Several lessons were inspired by Teaching about Homelessness, a guide produced for Westchester County, New York (project coordinator: Stephen Goldberg). Robert Sweetgall of Creative Walking, Inc. allowed two lessons from his book Walking for Little Children to be reprinted. Other activities are based on material from Housing and Homelessness: A Teaching Guide, and KIDSTART- Kids Can Care.

The teachers who tested activities in their own classroom deserve special credit for letting someone younger than them tell them what to teach. These people are: Angelo Dorta, Founders Memorial School, Essex; Cheryl Wexelblatt, Browns River Middle School, Underhill; Cynthia Guy, Chamberlin Elementary School, South Burlington; Sr. Gail Jarvis, Mater Christi School, Burlington; Donna Cote, Burlington High School; Judy Poor, Orchard Elementary School, South Burlington; and Tom Fleury, St. Francis Xavier School, Winooski.

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Alex Messinger
December 1991
Why Study Homelessness?

Over the past decade, many new segments of the population have found themselves without decent shelter. Families unable to find work, persons on inadequate fixed incomes, working poor, women escaping domestic violence, runaway teens, and many others now fall into the category of "homeless" in the 1990's. According to the State Office of Economic Opportunity, during 1990 some 18,000 Vermonters found themselves without shelter or at risk of homelessness. This includes not only people who stayed at emergency shelters, but those who were doubled or tripled up in houses or apartments, living in their cars, and living in housing without heat, running water, electricity, or insulation.

In light of this complex and critical social problem, the educator has a responsibility to explore with students why there are millions of people without decent housing in the world's richest nation. In doing so, the future generation will be better prepared to confront the roots of the problem.

Homelessness, housing and poverty are valuable as topics for study because it:

- Helps children to make sense of the economic injustices in the world and form thoughtful opinions for themselves.
- Provides an opportunity for schools to interact with the community and establish service-learning partnerships.
- Gives students the chance to make a contribution toward ending homelessness.
- Identifies stereotypes and dispels myths about people without homes.
- Reinforces the value of education in fulfilling one's own career goals.
- Sensitizes students to be more accepting of those in their school who might be without a home.
- Prepares students to deal with important social problems instead of "sheltering" them from the concerns of our society.
Who is Homeless?
Published by the National Coalition for the Homeless, July 2009
http://www.nationalhomeless.org/factsheets/who.html

According to the Stewart B. McKinney Act, 42 U.S.C. § 11301, et seq. (1994), a person is considered homeless who "lacks a fixed, regular, and adequate night-time residence; and... has a primary night time residency that is: (A) a supervised publicly or privately operated shelter designed to provide temporary living accommodations... (B) An institution that provides a temporary residence for individuals intended to be institutionalized, or (C) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings." The term "homeless individual" does not include any individual imprisoned or otherwise detained pursuant to an Act of Congress or a state law." 42 U.S.C. § 11302(c)

The education subtitle of the McKinney-Vento Act includes a more comprehensive definition of homelessness. This statute states that the term 'homeless child and youth' (A) means individuals who lack a fixed, regular, and adequate nighttime residence... and (B) includes: (i) children and youth who lack a fixed, regular, and adequate nighttime residence, and includes children and youth who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason; are living in motels, hotels, trailer parks, or camping grounds due to lack of alternative adequate accommodations; are living in emergency or transitional shelters; are abandoned in hospitals; or are awaiting foster care placement; (ii) children and youth who have a primary nighttime residence that is a private or public place not designed for or ordinarily used as a regular sleeping accommodation for human beings... (iii) children and youth who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings, and (iv) migratory children...who qualify as homeless for the purposes of this subtitle because the children are living in circumstances described in clauses (i) through (iii). McKinney-Vento Act sec. 725(2); 42 U.S.C. 11435(2).

Other federal agencies, such as the Department of Housing and Urban Development (HUD), interpret the McKinney-Vento definition to include only those persons who are on the streets or in shelters and persons who face imminent eviction (within a week) from a private dwelling or institution and who have no subsequent residence or resources to obtain housing. This interpretation of homelessness serves large, urban communities where tens of thousands of people are literally homeless. However, it may prove problematic for those persons who are homeless in areas of the country, such as rural areas, where there are few shelters. People experiencing homelessness in these areas are less likely to live on the street or in a shelter, and more likely to live with relatives in overcrowded or substandard housing (U.S. Department of Agriculture, 1996).

DEMOGRAPHICS

Two trends are largely responsible for the rise in homelessness over the past 20-25 years: a growing shortage of affordable rental housing and a simultaneous increase in poverty. Persons living in poverty are most at risk of becoming homeless, and demographic groups who are more likely to experience poverty are also more likely to experience homelessness. Recent demographic statistics are summarized below.

AGE

In 2003, children under the age of 18 accounted for 39% of the homeless population; 42% of these children were under the age of five (National Law Center on Homelessness and Poverty, 2004). This same study found that unaccompanied minors comprised 5% of the urban homeless population. However, in other cities and especially in rural areas, the numbers of children experiencing homelessness are much higher. According to the National Law Center on Homelessness and Poverty, in 2004, 25% of homeless were ages 25 to 34; the same study found percentages of homeless persons aged 55 to 64 at 6%.

Continued
GENDER

Most studies show that single homeless adults are more likely to be male than female. In 2007, a survey by the U.S. Conference of Mayors found that of the population surveyed 35% of the homeless people who are members of households with children are male while 65% of these people are females. However, 67.5% of the single homeless population is male, and it is this single population that makes up 76% of the homeless populations surveyed (U.S. Conference of Mayors, 2007).

FAMILIES

The number of homeless families with children has increased significantly over the past decade. Families with children are among the fastest growing segments of the homeless population. In its 2007 survey of 23 American cities, the U.S. Conference of Mayors found that families with children comprised 23% of the homeless population (U.S. Conference of Mayors, 2007). These proportions are likely to be higher in rural areas. Research indicates that families, single mothers, and children make up the largest group of people who are homeless in rural areas (Vissing, 1996). All 21 cities with available data cited an increase in the number of persons requesting food assistance for the first-time. The increase was particularly notable among working families. (U.S. conference of mayors 2008)

As the number of families experiencing homelessness rises and the number of affordable housing units shrinks, families are subject to much longer stays in the shelter system. For instance, in the mid-1990s in New York, families stayed in a shelter an average of five months before moving on to permanent housing. Today, the average stay is 5.7 months, and some surveys say the average is closer to a year (U.S. Conference of Mayors, 2007 and Santos, 2002).

ETHNICITY

In its 2006 survey of 25 cities, the U.S. Conference of Mayor found that the sheltered homeless population is estimated to be 42 percent African-American, 38 percent white, 20 percent Hispanic, 4 percent Native American and 2 percent Asian. (U.S. Conference of Mayors, 2006). Like the total U.S. population, the ethnic makeup of homeless populations varies according to geographic location. For example, people experiencing homelessness in rural areas are much more likely to be white; homelessness among Native Americans and migrant workers is also largely a rural phenomenon (U.S. Department of Agriculture, 1996).

VICTIMS OF DOMESTIC VIOLENCE

Battered women who live in poverty are often forced to choose between abusive relationships and homelessness. In a study of 777 homeless parents (the majority of whom were mothers) in ten U.S. cities, 22% said they had left their last place of residence because of domestic violence (Homes for the Homeless, 1998). A 2003 survey of 100 homeless mothers in 10 locations around the country found that 25% of the women had been physically abused in the last year (American Civil Liberties Union, 2004). In addition, 50% of the 24 cities surveyed by the U.S. Conference of Mayors identified domestic violence as a primary cause of homelessness (U.S. Conference of Mayors, 2005). Studying the entire country, though, reveals that the problem is even more serious. Nationally, approximately half of all women and children experiencing homelessness are fleeing domestic violence (Zorza, 1991; National Coalition Against Domestic Violence, 2001). Twenty two cities reported that, on average, 15 percent of homeless persons were victims of domestic violence (U.S. Conference of Mayors 2008).
VETERANS

Research indicates that 40% of homeless men have served in the armed forces, as compared to 34% of the general adult population (Rosenheck et al., 1996). In 2005, the U.S. Conference of Mayors' survey of 24 American cities found that 11% of the homeless population were veterans – however, this does not take gender into account (U.S. Conference of Mayors, 2005). The National Coalition for Homeless Veterans estimates that on any given night, 271,000 veterans are homeless (National Coalition for Homeless Veterans, 1994). The 24 cities providing this information estimated that 13 percent of persons experiencing homelessness were veterans. Veterans are slightly over-represented among the homeless population compared to their prevalence in the overall population (11.2 percent) (U.S. Conference of Mayors 2008).

PERSONS WITH MENTAL ILLNESS

Persons with severe mental illness represented about 26 percent of all sheltered homeless persons (Annual Homeless Assessment Report to Congress, 2008). According to the Federal Task Force on Homelessness and Severe Mental Illness, only 5-7% of homeless persons with mental illness require institutionalization; most can live in the community with the appropriate supportive housing options (Federal Task Force on Homelessness and Severe Mental Illness, 1992). The 23 cities that provided information reported that 26 percent of their homeless population suffered from a serious mental illness. By contrast, only six percent of the U.S. population suffers from a serious mental illness (U.S. Conference of Mayors 2008).

PERSONS SUFFERING FROM ADDICTION DISORDERS

Surveys of homeless populations conducted during the 1980s found consistently high rates of addiction, particularly among single men; however, recent research has called the results of those studies into question (Koegel et al., 1996). In Summary, the studies that produced high prevalence rates greatly over-represented long-term shelter users and single men, and used lifetime rather than current measures of addiction. While there is no generally accepted "magic number" with respect to the prevalence of addiction disorders among homeless adults, the U.S. Conference of Mayors’ number in 2005 was 30%, and the frequently cited figure of about 65% is probably at least double the real rate for current addiction disorders among all single adults who are homeless in a year. Among surveyed homeless people 38% have an alcohol problem, and 26% report problems with other drugs (National Health Care for the Homeless Council).

EMPLOYMENT

Declining wages have put housing out of reach for many workers: in every state, more than the minimum wage is required to afford a one- or two-bedroom apartment at Fair Market Rent (National Low Income Housing Coalition, 2001). In fact, in the median state a minimum-wage worker would have to work 89 hours each week to afford a two-bedroom apartment at 30% of his or her income, which is the federal definition of affordable housing. The U.S. Conference of Mayors’ 2005 survey of 24 American cities found that 13% of the urban homeless population were employed (U.S. Conference of Mayors, 2005), though recent surveys by the U.S. Conference of Mayors have reported as high as 25%. In a number of cities not surveyed by the U.S. Conference of Mayors - as well as in many states - the percentage is even higher (National Coalition for the Homeless, 1997). When asked to identify the three main causes of hunger in their city, 83 percent of cities cited poverty, 74 percent cited unemployment and 57 percent cited the high cost of housing. (U.S. Conference of Mayors 2008).

IMPLICATIONS

As this fact sheet makes clear, people who become homeless do not fit one general description. However, people experiencing homelessness do have certain shared basic needs, including affordable housing, adequate incomes, and health care. Some homeless people may need additional services such as mental health or drug treatment in order to remain securely housed. All of these needs must be met to prevent and to end homelessness.
Causes of Homelessness in Vermont

Lack of affordable housing
- The average two-bedroom apartment in Vermont costs $920 per month.
- A household income of $3,068 a month, or 36,812 is required to afford the average two-bedroom apartment (using a 30% of income standard).
- Hourly wages needed to afford a two-bedroom apartment (40 hours/week): $17.70
- At VT minimum wage ($8.06) one would need to work 88 hours/week, 52 weeks a year, to afford a two-bedroom apartment. (www.nlihc.org “Out of Reach, 2010”)
- It can cost over $2,151 to move into an apartment, including security deposit, first month's rent, and utility deposits.
- The wait for subsidized housing in Vermont can be up to four years.

Other Economic Factors
- The economic crisis didn’t stop in Vermont and as of March, 2010 the unemployment rate was 6.5% with 23,700 of Vermonters without a job. (Vermont Department of Employment & Training - http://www.vtlmi.info/cew2003.pdf)
- 17.4% of homeless adults in families were employed while 13% of homeless single adults or unaccompanied youth were employed.

Inadequate Mental and Physical Health Care
- 15.4% of Americans and 62,800 Vermonters have no health insurance at all, making them especially vulnerable to losing their home. (http://www.statehealthfacts.org) (http://www.census.gov/prod/2009pubs/p60-236.pdf)
- About one-fourth of people without homes suffer from some form of severe mental illness. In comparison, only 6% of Americans are severely mentally ill.
- Research has shown that people labeled as mentally ill can be better treated within the community than at large institutions. Research has shown that supported housing is effective for people with mental illnesses (National Mental Health Association, 2006). In addition to housing, supported housing programs offer services such as mental health treatment, physical health care, education and employment opportunities, peer support, and daily living and money management skills training. Unfortunately, lack of funding is a significant barrier to the successful implementation of supported housing programs.
- About one-third of people without homes have substance abuse problems. Even though about the same percentage have used treatment services, there are not enough of the follow-up living arrangements that are essential for recovery. (Substance Abuse and Mental Health Services Administration, 2003)

To learn more about the causes of homelessness, visit the National Coalition for the Homeless web site at www.nationalhomeless.org/causes.html
How to Use This Guide

Activities are organized as follows: awareness focuses on stereotypes and feelings; local research has students use their knowledge of the issue to collect information from the community; action projects allow students to apply their research toward a solution. Each activity can be used individually, or several can be combined with other curricular materials to form a complete unit of study.

Each activity lists the academic subjects and focus topics that it covers. For Example:

The skill areas relate to specific objectives as outlined in the Vermont State curriculum frameworks. Suggested grade levels are indicated for each activity, but many lessons can be adapted for use by all grades.

The best way of addressing homelessness is through a clear, positive, and simple presentation of reality.

1. Talk about both facts and feelings. Homelessness is a complex and emotional issue, and most students have strong opinions and feelings to express.

2. Validate children in their own background. Some children may feel guilty about their standard of living in comparison to that of people without homes.

3. Plan to undertake an action project. There is no better education about poverty than meeting someone who has a low income or no income. Resources have been provided to allow any group to become involved locally, even kindergarten-aged children. It may be the beginning for students of a greater commitment to social justice.

The statistics and content of the articles in this guide should remain current through the early 1990's. Sources have been given to allow teachers to update material as necessary. Teachers are encouraged to give feedback on the form provided in the appendix.

Whenever possible, Unsheltered Lives aims to use "people without homes" or "people without shelter" to shift the emphasis to the fact that we are talking about people and not "the homeless." While this may seem awkward, it is crucial to recognize that anyone can lose his or her home— even a co-worker, friend, or relative.
CAUSES OF HOMELESSNESS

- Grade Level: 3-12
- Time Needed: 25 minutes
- Skill Areas: Social Studies: Sociology

Overview:
One of the common misunderstandings about being without a home is that for each person there is one thing that goes wrong that causes them to lose their home. While this may be true for a few people, the majority cite many contributing factors.

Objective:
Students will be able to state some of the factors that cause people to lose their home and how they interrelate.

Materials:
Blackboard, interview with Eric Lind, Michelle Kennedy Essay (both follow).

Method:
1. Ask students how they think people lose their homes.

2. Using a web format with "homelessness" in the center, ask students to think of ways that people lose their homes. Write these on the board, branching out from the center. Here is a partial list of factors that might come up: lack of jobs, low wages, unemployment, high rents, lack of education, high health care costs, the mortgage crisis, deinstitutionalization (closing mental institutions and not having other living arrangements for people), substance abuse, family difficulty (divorce, abuse), etc.

3. Explain that when people lose their home, it is usually the result of many of these put together. For example, a woman grows up in a poor family, doesn't have enough money to go to college, works for minimum wage after high school, has trouble finding an affordable apartment, gets evicted because she can't pay the rent, becomes homeless.

4. People experiencing homelessness are often seen as causes of their own misfortunes and the socioeconomic policies and practices that give rise to homelessness are then too easily ignored. Hand out copies of "causes of homelessness" from the resources section and have students discuss the causes mentioned.

Follow-up:
Read the interview with Eric Lind and/or the essay by Michelle Kennedy on the following pages. Discuss the reasons these people lost their homes.

Extensions:
- Ask students to write a story using the causes listed on the board to show how someone might lose his/her home.

NOTES:
____________________________________________________________________________________________
____________________________________________________________________________________________
Interview with Eric Lind

Eric Lind lost his home because he was an alcoholic. He lived on the streets and in shelters for about one year. Now he doesn't drink alcohol and has been working at the same full-time job for two years. Here he answers some questions that students often ask when he speaks at schools:

Q. Are all people without homes alcoholics?
A. No. There are many different types of people who lose their homes. Some people have an illness that prevents them from working, for others a house or apartment just costs too much. About one-third of the people without homes are alcoholics. I don't look down on people who are drinkers. I believe that nobody's hopeless and that everyone needs encouragement and moral support.

Q. Where did you sleep?
A. For a few weeks after I was evicted from my apartment, I could get a good night's sleep in the sand at North Beach in Burlington since it was summertime. Sometimes I slept on a park bench in the city, but that was difficult because it was uncomfortable and noisy.

Q. Why didn't you get a job?
A. Sometimes I would get so drunk that I couldn't walk straight. Even if I could get a job, I would get drunk, then sleep late, and get fired. I had to stop drinking before I could look for a job.

Q. Did you panhandle or collect bottles? How much money did you make?
A. Some days I made five or ten dollars, and those days I would eat breakfast at a coffee shop. Sometimes I would just make two or three dollars, and then I would buy bread and peanut butter at a grocery store and make sandwiches. I could never save any money. All I could think about was getting a drink of alcohol.

Q. Were you able to eat healthy food?
A. When I first lost my apartment, I didn't know about the soup kitchens. I ate whatever I could find. Later, in the soup kitchens the food was ok, but there were lots of starchy carbohydrate foods like bread and pasta. There wasn't much protein or fresh vegetables.

Q. How did you feel when you didn't have a home?
A. I felt like I was going to spend the rest of my life on the streets. I was afraid of freezing to death in the winter. Of course I would have been embarrassed to meet people that I knew, but I even felt strange around people that I didn't know. They seemed to treat me differently because my clothes were dirty and my hair wasn't cut. I didn't let people get to know me, and I was lonely.

Q. Did people feel sorry for you?
A. One night I was sleeping on a bench inside a bus shelter when it was raining. Someone drove by at one in the morning and gave me a blanket. That was real nice of them.

Q. Did your parents know that you were sleeping outside?
A. No, they didn't know then and they don't know now! If they had known, they would have sent me a plane ticket to Florida, where they were living at the time. My mom and dad didn't want to believe that their son was an alcoholic, and I knew that I had to stay away from them in order to stop drinking. That was hard to do, but I knew that it was the only way.

Q. How did you stop drinking?
A. After a few weeks of sleeping outside, I went to a shelter called the Waystation on a Friday night. The next Tuesday, I met with a social worker at 7:00 pm who told me there was a special meeting for alcoholics at 8:00 that night called Alcoholics Anonymous. I didn't have time to make up an excuse. About two months later I had my last drink of alcohol. Soon I started doing odd jobs, and in a few months more I got a job in a factory, where I've worked for the last two years.

Q. What would you say to kids about drinking?
A. If you have a problem with drinking or drugs, don't be afraid to ask for help!
Mothering Without a Net

By Michelle Kennedy
Tuesday, Aug 28, 2001

The click of the door handle is entirely too loud as I pull it to peer in and check on my three sleeping children. They are all breathing. In fact, they look peaceful, sleeping there in the back of the station wagon, under the yellowy light of a street lamp.

I smooth the curls on my daughter's face and gently close the door. Walking through the back door of the kitchen, I look back once and then, all right just once more. I smile at the cooks -- they'll keep an eye out the door for me -- as I rush through the kitchen and grab the food for my customers from under the warmers.

My last table leaves after 11 p.m. I thought they would never finish. Oh, to have that kind of time to linger over a meal. It's been so long since I've enjoyed that kind of freedom. I carefully place the wine glasses in the bus tub next to the dessert plates and haul it all down the stairs. My mother would tell me to make more than one trip, but I'd always rather make one, long, painful trip than two or three.

I tip out the bartender and head for the small parking lot behind the restaurant, where, I am told, my children are still blissfully asleep. Again, I open the door, ever so carefully, and collapse into the front seat.

"Hi, Mom." Startled, I whip around to find Matthew, the eldest, who is 5, blinking his eyes awake. "How was work?" he asks.

"It was fine," I reply. "Very busy. It's late, though, you should go back to sleep. We'll talk in the morning."

"OK." Within seconds he is out again.

Living in the car doesn't seem to faze him. Oh sure, he asks why we have to keep sleeping in the car, but my answer -- plain and simple -- that I don't have the money yet to get us an apartment, seems to suffice, and he doesn't whine about not having a television. Well, we do have a television, actually. It was a graduation present from years before and it's tucked in front of the passenger seat. I tried to sell it, but it wasn't worth much, so I decided to keep it. A last vestige of middle-class life. I was a middle-class housewife once upon a time.

Unfortunately, being middle-class only suited me and the children. My soon to be former husband wanted to live in the woods. I was game for a while. I had grown up on a farm, so the outdoors was not foreign to me. But our ideas of living in the outdoors soon clashed -- hard.

"I found an awesome cabin," he said to me over the phone one day. "Pack up the kids and come up. It's a nice town; you'll love it."

I stayed behind to store some of our unnecessary, much hated "material belongings" in my mother's house. Then, always ready for an adventure, we headed up north. Very north. The far north of Maine. A place where the majority of accepted currency was Canadian.

Pulling up to the cabin in the middle of the night, I felt my stomach drop to my knees. The cabin was a tar-papered, uninsulated shack with a small wood stove. There was no electricity or running water.

My husband has lost his mind, I thought to myself. Ever cheerful, though, I unloaded the kids and we began our adventure. I should have known that it was to be one of many.

Tonight I wince as I start up the car (I need a new muffler); I don't want the kids to wake up. My plan is to stay down at the beach tonight. The police know me -- I wait on them all the time -- and they let me park here as long as I leave early. On the weekends we stay in the campground, where there's a playground and a shower included in the deal. We also cook out and roast marshmallows (a truly cheap source of entertainment at 79 cents a bag).
I pull up alongside the beach so I can look at the water. I always wanted a house on the water, I joke to myself, and now I have one -- my bedroom overlooks a lovely beach.

Crammed in the fetal position in the front seat, while the kids are stretched out in the back, I look out the windshield and yell at God in my head. But what's He going to do? There are far bigger problems in this world than our living in a car. We are healthy, we are strong. So I yell silently at my ex-husband instead, without expecting a lot of help there either. I fall asleep with my head on the steering wheel, waking up a few hours later to read by placing my head on my jacket in the passenger seat, the gear shift jammed into my stomach.

Although we are living in my old Suburu wagon, I feel reasonably fortunate. My daughter is well, after a horrible attack by an untamed husky -- just one relatively small part of the "Up North Experiment," as I have come to call it.

The dog, a neighbor's overanxious sled dog, bit her face, arms and shoulders -- actually, tore apart would be more accurate. Of course she was terrified of dogs after that, but my ex-husband chose to keep his sled dogs after the accident. That was the straw that broke the camel's back -- not the lack of water, not even the fact that he refused to get a job. ("Thoreau didn't have a job," he would say.) It was his choice of dogs over children. I couldn't believe it.

After that final blowout, I packed up. With about $50 in my pocket, tips saved from bartending at a local nightclub, I headed to the beach. I knew life had to be better at the beach. And it is. I don't always believe it, but it is cleansing and terrifying all at the same time.

The cooks leave the kitchen door open and help me watch the kids while they sleep. When they're awake, I split my tips with a couple of college girls who've agree to help me out. The girls take them for walks and to the beach. It's summertime here on the coast of Maine, and the weather is nice. When it's slow or rainy, my boss lets them play in a separate dining room.

Because I wait tables, I have the day free to take the kids to the ocean, the library, the laundromat. We walk around town and people smile at us. They don't know how poor we are. They don't know we live in our car. I applied for food stamps, but I don't qualify. I make too much money.

Sometimes I think it's more expensive to be poor than to be rich. I don't have a refrigerator, so I can't buy things like concentrated juice for $1 and make a pitcher to last for a couple of days. I have to buy individual servings at a $1 apiece. The kids have developed a taste for water.

I found a truck stop that will let me fill up my water jugs. It has showers for the truckers and I pay for one so that we all can take one communal shower. We go there first thing every morning.

I am absolutely committed to getting an apartment by the time my oldest is set to start kindergarten in a couple of weeks. The pile of cash in the videocassette box in my glove compartment is growing, and with a little luck it will be enough for the security deposit and first and last month's rent. The apartments I'm looking at are around $550 a month -- quite a bit in a one-horse town like this. There isn't a lot of industry besides the tourist trade, although there is always cannning fish and working at McDonald's.

I would settle for a smaller and cheaper apartment, but most landlords won't consider letting four of us live in a studio or one-bedroom. So I have to find a bigger one, even though I can't afford it. What a Catch-22. I can afford a smaller apartment but no one will let me live in it, but my car, for some reason, is just fine, even though it's smaller. At least the car is paid for, although it's not insured. I helplessly hope that if I ever get in an accident, it won't be my fault.

While I am optimistic for the future and set on getting through this (there's a reason for everything, right?), I cannot contain my anger sometimes. Sitting on an old log, watching the kids play in the surf, I am almost shaking with pain and fear and rage. How is it possible that this is what my life is supposed to be like? I went to American University, damn it! I worked in the U.S. Senate! I am smarter than this -- I have to be.

Continued
But maybe I'm not. What kind of mother would put her children through a life like this? What kind of parent would make her children endure a life without ... without what? Without television? Without electricity? Without space? Just without. I am sickened by my selfishness. How dare I think I could provide a better life? I'm a loser, with or without my nifty credentials. There are people who didn't finish elementary school who provide better lives for their children.

I am ready to pack it in, ready to go, ready to be done with this esoteric little experiment in the human condition. I want this class to be over and I want to go home.

"What's the matter, Mom?" Lydia pops up from behind me and throws her arms around my neck. I trace the scar on her forehead with my finger, studying its jagged edges.

"Nothing. Just feeling a little sad."

"I'll be right back," she says and she runs off to the sand castle my two sons are creating. They return and sit before me, the youngest, just barely 2, imitating his older brother and sister. He looks like a little Buddha with his big belly laying on crossed legs.

Lydia crawls up into my lap and looks at me thoughtfully. "You need an adventure, Mom," she says. "I think you're bored."

So we plan an adventure, elaborate and daring, once more.
JUST IMAGINE...U

- Grade Level: 12 – K
- Time Needed: 15 -10 minutes
- Skill Areas: Language Arts: speaking/listening

Overview:
It is often hard to imagine how someone could end up staying in a shelter until they have been through it. By taking a guided fantasy into a situation where someone has just lost their home, students go through a similar thinking process and begin to discard the image that people without homes are intrinsically different from them.

Objective:
In this activity, students will describe some of the choices available to someone who has lost their home.

Materials:
Scrap paper, writing implements, blackboard.

Method:

1. Present the following background to the students:
You had been working at a restaurant in the center of town as a dishwasher. It was a decent job; you could walk to work, and the people were friendly. However, because of the tough economic times, the boss kept cutting your hours back from 35, to 24, to 18, to 8 hours per week. At the end of the month, you didn't have enough money left to pay the rent, and you were evicted from your apartment. Last night you slept on your friend's couch, but she won't allow that again because her apartment is too small. What will you do?

2. Review the rules of brainstorming with students:
   - List as many ideas as possible—don't discount any ideas at this stage. Build on other people's ideas.
   - Remember not to criticize others' ideas.
   - After you have made a list, pick the best two or three ideas to share.

3. Have students form groups of three, and brainstorm possibilities for what they could do in this situation. Three to five minutes is usually enough.

4. Write students' answers on the blackboard. Point out the risks involved with certain alternatives, and emphasize that going to a shelter is a last resort for most.

Follow-up:

Extension:
After this exercise, ask students to pretend that they are the U.S. President. What would they do to keep people from becoming homeless in the first place? How could we have prevented the person in the scenario from losing their home? What are the most effective solutions to the problem?

NOTES:
WHAT DOES "HOMELESS" MEAN? U

- Grade Level: 12 - K
- Time Needed: 30 minutes
- Skill Areas: Language Arts: Media, Writing

Overview:
Before beginning any study of people without homes, it is worthwhile to survey students’ knowledge and attitudes on the issue. These can be used for comparison after the unit on homelessness is completed.

Objective:
Students will complete a drawing or paragraph describing the homeless, and as a class define the term "homeless."

Materials:
Paper and drawing utensils for each student (grades K-6), lined paper and writing implements (grades 7-12).

Method:
1. Ask students to draw the image that comes to mind when they hear the word "homeless." Or have them write a paragraph describing who they picture. Save the results to compare them with a second drawing done at the end of the homelessness unit.

2. Discuss the similarities and differences between the drawings. How many people thought of men? Women? Children? Older or younger people? Well-dressed or with ragged clothes? Dirty or clean? Do all people without homes fit this description? It is important to realize that there is no one type of person who loses their home. (Review WHO IS HOMELESS? Page 7)

3. Ask children to define homelessness. (The U.S. Department of Housing and Urban Development calls a person "homeless" if his or her usual nighttime residence is: a) in public or private emergency shelters, which take a variety of forms - armories, schools, church basements, government buildings, former firehouses and where temporary vouchers are provided by private and public agencies, even hotels, apartments, or boarding homes, b) in the streets, parks, subways, bus terminals, railroad stations, airports, under bridges or aqueducts, abandoned buildings without utilities, cars, trucks, or public or private space that is not designed for shelter.)

Follow-up:
At end of unit have students make another drawing or write another paragraph, and compare those with their work at the beginning of the unit.

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SELF-CONCEPT: OK

- Grade Level: 12-K
- Time Needed: 20-40 minutes
- Skill Areas: Social Studies: Psychology, Sociology. Health: Personal Health

Overview:
Students need to have a sense of who they are before they can truly develop the ability to understand the plight of others.

Objective:
Students will express their self-concept through art.

Materials:
Old magazines and newspapers, glue or paste, construction paper.

Method:
Students are to make a collage that they feel represents them. They should cut out pictures, words, and symbols which are representative of themselves—things they like to do, things they would like to own, places they've been, people they admire, etc. They are to paste these pictures, words, and symbols onto sheets of construction paper to make a collage.

Follow-up:
After the individual collages are completed, display them in the classroom. First, have the students try to guess who made the collage. Next, have each student explain to the class all the items in their collage. Point out to the class that the collages are all somewhat different, just as each person, while having much in common with all the others, is a unique individual.

Extensions:
Give each child a bag and have them decorate it with anything important to themselves using cutout magazine pictures, etc. Next, have the children put inside the bag articles that are symbolic of important things to the child. The students should then share with the class the contents of their bag.

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ILLUSTRATING HOMELESS LIVES OK?

- Grade Level: 3-K
- Time Needed: 30 –20 minutes
- Skill Areas: Art: Line, Shape/Form, Texture

Overview:
There are children who have many possessions which some children without homes can only dream about. Students should realize that there are many who are less fortunate than themselves.

Objective:
Students will express in pictures the possessions they have that children without homes might lack.

Materials:
Blackboard, paper and drawing materials for each child, or materials to create a diorama.

Method:
1. Discuss with children some things they've learned about the value of having a family, a home, clothing, food, privacy, pets, personal belongings, etc.

2. Ask children to think of their most valued possessions and the people in their lives.
   - Have children decide what things in their lives they could not do without
   - Have children give reasons for their choices

3. Allow students to choose ways to represent pictorially their possessions and those possessions that a child without a home might not have.

4. Have students draw pictures or create dioramas of these possessions.

Follow-up:
Have students complete the following:
- Three things I've learned about my home are...
- Three things I've learned about people without homes are...
- Three things I need to do for myself are...
- Three things I think people without homes need to do for themselves are...

Extensions:
Ask students to picture their dream home. Discuss with them what would make it perfect, and encourage them to let their imaginations run wild. Have them draw a picture of it. Older students may draw a top view, younger students a side view. Have them write about it, describing it in detail.

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ANIMAL HOMES, HUMAN HOMES

Grade Level: 3 - K
Time Needed: 15 minutes
Skill Areas: Science: Life Science

Overview:
Both animals and humans can losing their homes.

Objective:
Students will be able to state one of the differences between an animal and a human lose their home.

Materials:
Books and magazines showing animal habitats.

Method:
1. Have each student bring in a book, magazine, or picture showing an animal's home - its habitat. Discuss the fact that a habitat is a place that provides food, water, and shelter. These things are necessary for survival. Talk about how the animal builds or lives in its home and how it might be destroyed. Talk about what the animal would do if its habitat were destroyed.

2. Talk about how a person or family might lose a home. Discuss how this is different from an animal losing its home. Learn about where people get help if they lose their homes.

Follow-up:
Have each student tell or draw one way that an animal can lose its home, and one way that a human can lose his or her home.

Extensions:
A home provides you with food, water and shelter. Make a list or draw a picture of the other things that your home provides for you.

—Adapted with permission from the Girl Scouts of Greater Philadelphia’s Homelessness Awareness Patch Program.
TYPES OF HOMES

- Grade Level: 3 - K
- Time Needed: 15-20 minutes per activity
- Skill Areas: Social Studies: Geography, Sociology

Overview:
Students must understand the value of a home before they can begin to comprehend being without a home.

Objective:
Each child will complete a drawing of a home, and state a similarity or difference between two homes.

Materials:
Drawing paper and crayons for each student.

Method:
Activity 1:
Ask students to think about the word “home”. Ask students to define the word home. Responses might include: house, apartment, or a general idea that home is anywhere someone lives. Have students describe their own homes, including who lives there, and draw their own homes or homes in which they would like to live.

Activity 2:
Take a walk and observe types of homes. Look at pictures of homes in different parts of the world. Discuss similarities and differences.

Activity 3:
Make an individual or group collage of different kinds of homes— their own, in their neighborhood, in the city or country, in different parts of the world.

Follow-up:
Have students discuss what different types of homes there are in light of their drawings, their walk and their collage. Why are there different types of homes?

Extensions:
Discuss with students other homes and families that they have visited.

—Adapted with permission from the Girl Scouts of Greater Philadelphia's Homelessness Awareness Patch Program.

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22
ROLE PLAYS

- Grade Level: 4-6
- Time Needed: 45 minutes
- Skill Areas: Language Arts: Speaking/listening. Drama: Personal resources, Performance

Overview:
People who have lost their homes must contend with loss of pride and dignity as well as material things. Role-plays can help children to understand some of these issues.

Objective:
Children will demonstrate some realistic aspects of life without shelter through performance.

Materials:
"The Mother's Story" excerpt (follows)

Method:
1. Teacher reads aloud "The Mother's Story."

2. Role-play a parent and two children sitting on a floor simulating being evicted. They have no place to go, so they sleep in a car the first night. Have a person without a home, police officer, or clergy person come along with information about the local shelter. Have the "shelter operator" conduct the initial "interview" by asking personal questions about family, financial situation, plans for future, etc.

3. Lead a discussion focusing on these questions:
   - What do you think it is like to eat, sleep, bathe, etc. in an unfamiliar shelter?
   - How do students get to school? Do they even want to go? What do other kids say about children without homes? What school do you go to when you have no home?
   - Would you worry about your parents while you are in school?

Follow-up:
Read article "I Did My Homework on the Dashboard of a Car" to students. (In appendix F).

Extensions:
Other role-play situations might be:
   a) A homeless student coming in to a new school and being asked about where he/she lives.
   b) Spending a night on the street, or in a shelter.

—Adapted with permission from Housing and Homelessness: A Teaching Guide. Washington, DC: Housing NOW, 1989

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THE MOTHER'S STORY
By Suzanne Christman Goldman

For over a year our small apartment complex was cited for housing code violation after housing code violation. The landlord cashed our rent checks but he turned his back on his property and on us.

So we formed a tenant's association. We repaired what we could as well as we could. And we waited united in terror... a small community under siege waiting for attack.

When the Thanksgiving season came around, we relaxed. NO city government in the Northern U.S. would put families out of their homes in winter. NEVER IN AMERICA!

My work phone rang at 4 o'clock on the Friday before Thanksgiving. My nine-year-old daughter was crying. MOMMY THEY'RE PUTTING MY BED ON THE SIDEWALK. I CAN'T FIND MY COAT. THEY'RE STEALING OUR FURNITURE. OH MOMMY, MAKE THEM STOP."

There we stood. Our children and our elderly shaking with cold and shock... watching as our cherished possessions were put to curb like so much trash.

A dozen policemen and marshals watched us carefully so we wouldn't disturb the peace. Why were we being watched like criminals? And why did the police handcuff my neighbor and throw him into the paddy wagon for kicking the tire of a police car. Of course he was angry. Who wouldn't be angry? And they wouldn't listen to us...wouldn't talk to us. We were faceless voiceless refugees.


If we didn't do anything wrong, why do I feel so ashamed? Why do I feel that I am a failure. If we didn't do anything wrong, why do we live in fear that our employers will fire us if they know we're homeless?

My daughter is afraid to tell her friends the truth. So she tells them we live with Granny. But Granny died two years ago. My child is ashamed. HOMELESSNESS has DEGRADED AND DISCOUNTED her. At nine, her dreams are dying.

I wish I could promise her it would be better tomorrow. But tomorrow may never come for us.

Reprinted with permission from Housing and Homelessness: A Teaching Guide, 1989
HYPOTHERMIA AND HOMELESSNESS

- Grade Level: 4-6
- Time Needed: 30 minutes
- Skill Areas: Science: Life science

Overview:
Hypothermia is dangerous for everyone, but people without shelter are especially vulnerable. Students should know some of the health hazards that people without homes face as well as how they can protect themselves.

Objective:
Each student will be able to state three things that people can do to avoid hypothermia.

Materials: Copies of "Danger in the Air" (follows).

Method:
Ask students what they would wear on a cold winter's day. Have them compare this with what a person without shelter or income could wear, and how they would obtain these items.

Ask students to define the term "hypothermia."

List on the board, "warm, arctic, shivering, sweat, wind, rain, hot chocolate, weather, and hypothermia." Have students form sentences on the board using two of these words.

Write the sentences on the board, taking sentences until all the words have been used at least once.

Have students read the following selection.

Return to the sentences on the board, evaluating each as true or false. Change the false sentences to make them true.

Have students describe what they will do to avoid hypothermia.

Follow-up:
Discuss reasons why someone might not have shelter in the wintertime (i.e. no money for an apartment, no space at shelters, not allowed into shelters because not following shelter rules, etc.). Is it fair that some people sleep outside?

Extensions:
Collect warm clothes and donate them to a shelter (call first). If there is anyone that sleeps outside in your town that you know about, see if you can find out why. There may be something that can be done.

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"We're climbing up there?" I asked, staring at the trail. It seemed to go almost straight up the mountain.

Laura rolled her eyes. "Of course, Carrie! It'll be a cinch."

I had my doubts. This was my first time on a mountain hike. Laura's been hiking since she was a little kid. (She's thirteen, like me.) So far, the hike had been an easy walk through this valley. And the weather was great—a warm, sunny autumn day. But I wasn't so sure I'd make it up that mountain.

"Will we see anything from the top?" I asked Ginny. (She's Laura's older cousin. She's in college and a camp leader in the summer.) "You'll have to climb it to find out," Ginny laughed. "But I hope those clouds stay away. Weather changes so fast on a mountain!"

CHILLY ON TOP
We began the slow, steep hike. Laura passed me almost right away. Ginny stayed with me, chattering cheerfully. I kept climbing and resting, climbing and resting.

"Brrr!" Ginny muttered when we were near the top of the trail. "Clouds are moving in, and wind's picking up ... gonna be cold on top, Carrie." I was so hot and sweaty from the climb that an arctic blast was just what I needed.

Finally we got to the top—a cloudy, windy, cold mountaintop. My daydreams about arctic air turned into wishes for sunshine and warmth.

Ginny took off her pack and put on her rain jacket and pants. "It's amazing how fast you can cool off in a wind," she said. "You'd better put on your rain stuff too, Laura."

"I'm OK," Laura said as she danced in place. "Hiking will warm me up again."

"Better safe than sorry," Ginny said to her headstrong cousin. "If you get chilled, you can get hypothermia." "Don't be a worrywart, Ginny. I'll be fine!" Laura called out as she hurried on.

"Laura, please!" Ginny hollered. Then she turned to me. "Will you put on your rain gear, Carrie? You won't feel the wind as much, and you'll warm right up."

"Sure!" I wasn't about to argue. But I was curious about something. "Ginny, what did you say Laura could get?"

"HY-po-THER-mi-a," she said slowly. "That's what happens when you get so cold that your body can't warm you up again. It happens most often in cool, damp weather—just like we've got up here. And wind makes it worse."

"Do you really think that might happen to Laura?" I asked.

"I don't think so, Carrie," Ginny reassured me. But then she sighed and said, "I'd better keep an eye on her, just in case."

So off we went, down the trail. I felt as if I were walking in a cocoon of still, warm air inside my rain jacket and pants.

COLD DEEP INSIDE
After a while we saw a huge boulder ahead, next to the trail. Laura was huddled by it, out of the wind.

"Laura, are you OK?" Ginny called as she hurried over to her cousin. She felt Laura's hands and pale face. "You're freezing!"
Laura pulled away. "I'm OK... j-j-just a little ch-ch-chilly," she stammered through chattering teeth.

Ginny looked really worried as she turned to me and said, "Laura needs our help. Shivering—that's an early warning sign of hypothermia. We've got to warm her up and dry her off right away." She swung off her pack and started pulling out some wool clothes.

"I didn't drink my hot chocolate at lunch—I was too hot then. Would that help?" I asked.

"Yes! Give her some to sip."

Laura's hands were shaking so hard that she couldn't hold the cup. So I held it as she sipped the warm liquid.

Then Ginny and I helped Laura get out of her sweaty T-shirt and jeans and into the warm wool shirt and pants. We wrapped her up in Ginny's fluffy down jacket too. "I learned as a camp leader to always bring warm clothes in case someone needs them," Ginny explained. "And I always carry my little backpacking stove so I can heat water."

I helped Laura sip the last of the hot chocolate as Ginny got the tiny stove lit. "Is Laura going to be OK?" I asked.

"I think so, Carrie," Ginny sighed. "I should have made her put on those warm clothes at the top of the mountain. But I guess she and I were like a lot of experienced hikers—we didn't think this really would happen."

Ginny fixed some instant soup for all of us. "Here, Carrie, drink this. I don't want you getting cold too!" Then she sat close beside Laura and helped her drink the soup.

WARMING UP AGAIN
Soon Laura was sipping the soup on her own. "How are you doing?" Ginny asked.

"OK, I think," Laura replied. "My hands are still cold, but I'm not shivering anymore. I thought it would never stop!" Then she hugged Ginny and said, "Thanks for looking out for one dumb hiker."

"No problem! Let's just sit for a while and get you really warm," Ginny said. "We've got lots of daylight left and not much farther to go."

"Fine by me," Laura sighed.

It looked as if everything was going to be OK after all. Soon we hit the trail again—down the mountain to the sunny valley and home.

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HOW TO KEEP YOUR INSIDES WARM

Laura was lucky—Ginny knew how to stop the hypothermia before it really set in. And that's the key, because once hypothermia takes over, it can kill. So the best thing you can do is not let hypothermia happen at all.

Six Ways to Stay Safe:
1. Be prepared for a change in weather always carry a rain suit and a wool hat when you're outside and away from home.
2. Wear layers of clothes that you can put on or take off easily. For instance, when it's chilly, wear a thermal undershirt, wool shirt, vest, and jacket. If you start to feel hot, you can take off the jacket and vest. If you start to feel cold again, you can put them back on.
3. If you begin to sweat, slow down! Sweat will get your clothes as wet as if you were walking in rain.
4. If your clothes get wet, put on warm, dry clothes before you feel cold.
5. Take lots of short rest breaks to drink water, sip warm liquids, and eat snacks.
6. Ask if your friends are feeling OK too.

Early Signs of Hypothermia
The person:
1. is cold to your touch.
2. is shivering.
3. feels weak.

How to Stop Hypothermia
1. Don't delay—stop to care for your shivering friend right away.
2. Find shelter from the wind or rain.
3. Help your friend take off wet or damp clothes and put on dry clothes instead—or wrap your friend in a blanket, jacket, or sleeping bag.
4. Help your friend slowly sip warm liquids.
5. Sit or lie beside your friend.
6. If your friend still doesn't stop shivering, you must go for help!
POETRY ABOUT PEOPLE WITHOUT HOMES

- Grade Level: 4-8
- Time Needed: 45 minutes
- Skill Areas: Language Arts: writing

Overview:
Kids have very vivid images of the people on the streets which stir up many different feelings. Creating poetry about people without homes is an outlet for expressing these emotions.

Objective:
Students will create a poem which reflects their feelings about people without homes.

Materials:
Lined paper and writing utensils for each student, blackboard, and poems about people without homes (APPENDIX A).

Method:
1. Discuss the purpose of writing poetry, and the fact that a poem does not have to rhyme. You may want to read this example by fourth grader Sara Mogilski of Essex, Vermont, as an introduction:

   Raggedy clothes
   Hearing fire trucks
   all tattered and torn
   while sleeping at night
   I sleep under bridges,
   makes me remember
   shopping carts and more.
   that beautiful sight

   Asking for money,
   before it caught into flames,
   crying all day
   Now it's just the garden
   wishing I had a place
   that remains
to stay.

2. Brainstorm in a group some images that might be used to describe people without homes in a poem. Encourage students to think of not only the depressing images of people without homes, but also other emotions such as anger at high rents, the joy of finding a job after weeks (or months) of searching, or the thrill of moving into an apartment after being without shelter. Write these on the blackboard.

3. Compose a poem as a group, using the phrases on the board.

4. Have students write poems on their own or in groups, using the phrases on the board and/or their own ideas.

Follow-up:
Have students share their writing with the class.

Extensions:
Mount examples of students’ work on poster board with a description of the classes unit on homelessness. Display it at a local shelter or soup kitchen.

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WELFARE AND HOMELESSNESS

- Grade Level: 4-12
- Time Needed: 45 minutes
- Skill Areas: Language Arts: Writing, Social Studies: Law & Government

Overview:
Students frequently mistake people without homes for welfare recipients. Although many people without homes are unemployed, there are others who have jobs but still cannot afford housing. It is imperative that these misconceptions be clarified.

Objective:
Students should be able to define "welfare" and differentiate between welfare recipients and people without homes.

Materials:
Blackboard, list of terms (follows).

Method:
1. Discuss the reasons we have a welfare system in the United States, and who it is designed to serve.

2. Write a number of terms on the blackboard from the list on the following page.

3. Ask students to define terms (if they have heard of any).

4. Discuss with students where they might have heard these terms.

5. Have students discuss where they might go to get information about the terms they don't know.

6. Using dictionaries and other sources, students should research words. Have students write the words on flash cards and quiz each other.

Follow-up:
Is welfare available to people with and without homes? Have students write a definition for welfare. Who should receive it?

Extensions:
Invite a speaker to your class from the Department of Social Welfare.

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Definitions for terms in WELFARE AND HOMELESSNESS:

* Unless otherwise indicated, statistics can be updated by contacting the local welfare office (ask for "People, Payments, and Programs" guide) or through a Community Action agency.

Temporary Assistance for Needy Families (TANF), commonly known as welfare, is the monthly cash assistance program for poor families with children under age 18. A family of three (mother and two children) may qualify for TANF if their gross income is below $784 a month and assets are worth less than $1,000.

There is a four-year lifetime limit on cash assistance. Work is a major component of TANF; adult recipients with a child over age 1 will be required to participate in a work activity. These work activities help recipients gain the experience needed to find a job and become self-sufficient.

Food Stamps - coupons that can be used like cash to buy any food or vegetable seeds. Food stamps cannot be used to buy hot deli foods, wine, beer, cigarettes, pet food, soap, paper products, or household supplies. Because of their extreme poverty, most homeless people qualify for food stamps; however, only about 37% of homeless people receive food stamps. In 2000, more than 17 million Americans received food stamps. People who receive food stamps must make less than a certain amount of money. For eligibility requirements in the State of Vermont, visit www.vermontfoodhelp.com.

Median Income - the income of the middle number in a sequence of wage earners. For example, in a sequence of fifty workers arranged by income, the median income would be the income of worker #25.

Poverty - According to a 2003 report put out by the US Dept. of Health & Human Services, the poverty level income (in the United States) for a single person is $8,980, and $18,400 for a family of four. These guidelines are used to determine eligibility for welfare.

Social Security - money that people can receive from the government when they retire from work. The money can also be given to one's spouse or dependents if the original recipient dies. Whenever a person works during their lifetime, the employer sets aside a certain percentage of their income for social security.

Supplemental Security Income - is a Federal income supplement program funded by general tax revenues (not Social Security taxes): It is designed to help aged, blind, and disabled people who have little or no income; and it provides cash to meet basic needs for food, clothing, and shelter. The payment is about $552 per month for an individual and $829 per month for a family of four. For more information visit www.socialsecurity.gov.

Welfare - money that is available to individuals through "general assistance" and to families through "ANFC" who are unable to support themselves because of financial hardship.

WIC - special food supplements for women, infants and children. WIC is government aid that people can receive in addition to welfare.
N.I.M.B.Y. OR Y.I.M.B.Y.? YOU DECIDE

- Grade Level: 4-12
- Time Needed: 60 minutes total
- Skill Areas: Social Studies: Law and government, Psychology. Language Arts: Reasoning, Speaking/Listening.

Objective:
Each group of students will defend a given position on a hypothetical affordable housing project.

Materials:
Writing paper and utensils for each student, scrap paper, copies of article "Shelter Wins Building Permit" (follows).

Method:
Prepare slips of paper for each student as indicated in step #3, below.

Period 1
1. Begin by discussing the term "affordable housing." What images come to mind? Is it needed? What is the Not In My Back Yard syndrome and how might it be a barrier to affordable housing? Discuss the fact that many people need affordable housing.

2. Ask students to imagine that an affordable housing project is planned in their neighborhood and give the following explanation:
I was speaking with the planning commission last night, and they told me that an affordable housing project was going to be built on ________ (name a street or neighborhood where many of your students live). A local non-profit agency has proposed to build an affordable residence for fifteen people who have lost their homes. A manager will be on-site twenty hours per week to help things run smoothly. The residents of this neighborhood are divided; many recognize the need to provide homes for people who cannot afford apartments in the area, but they do not want to have subsidized housing in their community. A public hearing will be held by the planning commission.

3. Hand out slips of paper designating students as "for the project," "against the project," or "Town Planning Commission" (three students who will decide on the project after they have heard each side). With older students, include their position in the community, i.e. business owners, politicians, people without homes, social workers, and have students defend the position of their assigned role. Have each group formulate and write a short argument.

Period 2
4. Reread the scenario above, and have the planning commission conduct the hearing. Take testimony from students in turn, allowing for rebuttal, and have the commission make a decision based on what would be best for the town. Encourage negotiations and compromises.

Follow-up:
Have children step out of their roles and give their opinions on whether the project should be built. Allow at least twenty minutes for discussion. Do people have a right to live in a certain community? What are facts about low-income people, and what are stereotypes? What if they cannot afford it, should towns provide more affordable housing? What if children that grow housing? What things could the town do to help the neighborhood be more supportive of this project? Have students read "Shelter Wins Building Permit"

Extensions:
- Contact the town clerk to see if there is any housing for low-income people in your town or city. This might include housing subsidies, senior housing, group homes, community care homes, or apartments with reasonable rents. How much do they cost?
- Have students conduct a survey as to what people believe about affordable housing (see "What Do You Think?" activity). Do we need it? In our community? In our back yard?
SHELTER WINS BUILDING PERMIT
Burlington Free Press - Tuesday, September 12, 1989
Ann E. Donlan, Free Press Staff Writer

Old North End opponents of a homeless shelter proposed for Elmwood Avenue vowed Monday afternoon to fight in Superior Court a permit the Zoning Board of Adjustment granted for the project.

But homeless people and their advocates heralded the board's decision as a positive step in helping a population that numbers as many as 500, according to some estimates.

The board Monday voted 4-0 in favor of granting the permit with restrictions for a single-room occupancy home at 184 Elmwood Ave. Mary K. Gade, board chairman, told about 30 homeless advocates and opponents that the decision was a difficult one. But the board felt that the building would be well used by providing beds for 23 homeless people, she said after the meeting.

Board member Mark Scribner abstained from the vote because he missed a prior hearing on the permit.

The Committee on Temporary Shelter seeks to establish a homeless boarding-house using federal money. Residents, who could live there indefinitely, would have to pay some rent under the plan.

"We were hoping that the Zoning Board would see that we were right and it shouldn't be there," said Jean P. Moody of Intervale Avenue. "It's changing the character of the neighborhood."

"It's a victory of sorts," said Donald S. Lapping, a member of the COTS board and the Homeless Empowerment Coalition. "The beds are needed badly."

Moody, who is one of a core group of Old North End residents that opposes the project, said they would appeal the decision to Superior Court. Those residents fear that property values will drop and the neighborhood will be plagued by drug addicts, alcoholics and mental patients.

Joan B. Brown, who lives next to the proposed site at 184 Elmwood Ave., said she bought her home 17 years ago because "it was a nice quiet place to live."

The board's decision brought Brown to tears as she stood outside City Hall discussing the decision with other neighbors.

"My concern is that it's going to create a slum area," she said. "It feels like they're busting the blocks. And I know I can't stay."

OPPONENTS VOW FIGHT
"I feel like the city officials don't care about us because we've spoken loud," Brown added.

"I think we did listen to their concerns," said Gade. "We did take them very seriously."

"This decision can improve the quality of life for 23 people without detracting from the quality of life of the neighborhood," board member Michael Long said after the meeting.

The City Planning Commission must review the site plan to ensure that the six spaces of off-street parking that will be created at the shelter are enough. Opponents have argued that the street is congested already and six spaces are not enough for residents, their visitors and staff.

COTS estimates it will cost more than $600,000 to buy and renovate the building, which is now a bingo hall several times a week.

As for the conditions, the board asked COTS to improve the exterior of the building. That would include tearing up some pavement and creating a green space for boarders to enjoy. More shared space is needed inside the building also, Gade said.

The board also urged that opponents and COTS board members discuss their differences with the help of a mediator. At a meeting last month, John Davis, assistant Community and Economic Development director for housing, said the city would pay for a mediator.
DEINSTITUTIONALIZATION

- Grade Level: 6-12
- Time Needed: 40 minutes
- Skill Areas: Language Arts: Reasoning. Social Studies: Law & Government

Overview:
While the majority of people who have been de-institutionalized have integrated well into society, one third of the people without homes are labeled as mentally ill. They have many needs that are not being met by the system.

Objective:
Students will create a concrete plan for addressing the needs of de-institutionalized persons without homes.

Materials:
Copies of reading, "Deinstitutionalization and People without Homes" (follows).

Method:
1. Have students read "Deinstitutionalization..."

2. Discuss the following:
   - Although most de-institutionalized persons have homes, why are there so many that lack shelter?
   - What can be done to help people who no longer need to be hospitalized to survive in society?

3. Divide the class into groups of four and have them brainstorm solutions to the problems of people who are without homes and labeled mentally ill. Brainstorming is a very effective technique to increase critical thinking and decision making. The rules of and rationale for brainstorming should be reviewed often with the students:
   - Express no negative evaluation of any idea.
   - Work for quantity, not quality.
   - Expand on others' ideas— and share them.
   - Encourage far-out, zany ideas.
   - Record each idea, at least a key word.

Follow-up:
After each group has narrowed its brainstormed ideas to three, it should share its ideas with the rest of the class.

Extensions:
Invite someone to your class to speak about mental illness.

NOTES:
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DEINSTITUTIONALIZATION AND PEOPLE WITHOUT HOMES

Being without shelter is incredibly taxing to the human spirit. Daily there are dangers, embarrassments, and stresses that are absent from the lives of the sheltered. Not surprisingly, there is evidence that the stress of being without shelter can exacerbate previous conditions and cause new disorders to arise.

Over the past century there have been varying views on the treatment of "mental illness." From 1900 to 1950 most people labeled as "mentally ill" were confined to state hospitals. Conditions at these institutions were unpleasant, at best, and inhuman, at worst. For the patients there was little opportunity for education, employment, or recreation. Sometimes lobotomies were performed on patients to control their behavior, but this resulted in worsening the illness and reducing the person to a nearly vegetative state.

Around 1955, a movement began toward deinstitutionalization - the process of reducing the use of state mental hospitals in favor of integrating people into the community. Awareness of civil rights for those labeled as mentally ill began to emerge, and fewer people were put into institutions against their will (known as involuntary commitment). Between 1955 and 1991, the number of patients in state institutions shrunk dramatically, from 552,000 to 119,000. In Vermont, 3000 patients have been released since the mid-1960's, and now the majority live independently and without receiving services. Others moved back with their parents or into community care homes.

While closing institutions was a positive step, a lack of supportive services and affordable housing sent some former patients to the streets and emergency shelters. Fewer than 800 of the proposed 2500 community mental health centers were built. Some people found rooms at single-room-occupancy (SRO) hotels, but many of these units were demolished or converted to high-priced condominiums in the 1980's. Federal assistance for low-income housing was cut back from $32 billion in 1980 to a low of $7.5 billion in 1988.

Currently about one-third of people without homes are labeled as "mentally ill." Now that the institutions have scaled back, it is easy to see the need for affordable housing and services that build self-esteem and life skills. One example of this "shelter plus care" arrangement is St. John's Hall in Burlington, Vermont. St. John's is exclusively for people who have lost their homes, some of whom have a history of mental illness. Residents there have access to health care, counseling, tutoring, and help in finding work.

More housing programs like St. John's are needed. The government provides only $471 per month to people in Vermont who cannot work because of their illness a mental or physical disability. Since the average one-bedroom apartment in Vermont cost $469 per month in 1991, it is virtually impossible for someone who is labeled mentally ill to survive without government housing assistance. One federal housing program is called Section 8. In a Section 8 apartment building such as St. John's, the tenant pays 30% of their income for rent and the government pays the rest. This prevents residents from having to spend too much of their income on rent.

Even though the need for housing is clear, there is still much debate on other issues. For example, should people labeled as mentally ill be forced to enter an institution? Advocates say that some people are reluctant to go to mental health clinics for counseling. Once there they may end up in an institution or be given medications, such as Thorazine, that control their behavior. Vermont is considered a leader in the United States because people can receive many services on an out-patient basis. Instead of clients going to a state hospital for a month or more, caseworkers at small, local shelters receive money from the state to counsel people and assist them in finding housing. Another strength in Vermont is that patients help to decide about their own treatment.

But not everyone is in agreement on how much freedom someone who is labeled mentally ill should have. Some argue that they should be treated like children. In the same way that we would not let an eight-year-old stay outside in the cold too long even if they begged us to, we have a responsibility to shelter people who might make decisions that we don't think are wise.

Much has been learned about treating people without homes who are labeled as mentally ill in the last century. Fortunately, Vermont State Hospital and Brandon Training School are all but closed now. Many former residents now live on their own and have successful careers. In the future, it is important that both Vermont and other states look to those who know the issue best for answers - the people who are labeled mentally ill.

Written by Alex Messinger. Edited by Todd Sahba, Robert Loomis, and Beth Edgar. Sources are included in the Bibliography.
CHOOSING HEALTHY FOOD

- Grade Level: 3 - K
- Time Needed: 45 minutes
- Skill Areas: Health: Nutrition

Overview:
In order to understand some of the difficulties of being without a home, children should understand the difference between good and poor nutrition.

Objective:
Given two choices, one from column A and one from column B, students will be able to say which is a better snack.

Materials:
Appropriate walking attire for students, newsprint, magic marker, tape.

Method:
1. Take a short, 10-minute walk with your children. While walking, explain that many people without homes often have to walk to wherever they are going. Ask students what places people without homes might have to walk to each day.

2. Ask students about food. Using the columns below, ask them, for example, "Why is popcorn a healthier snack than potato chips?" Discuss which foods have more fat, cholesterol, calories, salt and sugar, and which foods have more essential nutrients.

<table>
<thead>
<tr>
<th>COLUMN A</th>
<th>COLUMN B</th>
</tr>
</thead>
<tbody>
<tr>
<td>baked potato</td>
<td>french fries</td>
</tr>
<tr>
<td>popcorn</td>
<td>chocolate candy</td>
</tr>
<tr>
<td>apple</td>
<td>apple pie</td>
</tr>
<tr>
<td>broiled chicken</td>
<td>fried chicken</td>
</tr>
<tr>
<td>broiled fish</td>
<td>fried fish</td>
</tr>
<tr>
<td>banana</td>
<td>banana split</td>
</tr>
<tr>
<td>hot oatmeal</td>
<td>bacon</td>
</tr>
<tr>
<td>lowfat milk</td>
<td>whole milk</td>
</tr>
<tr>
<td>raw peaches</td>
<td>peaches in syrup</td>
</tr>
<tr>
<td>watermelon</td>
<td>ice cream</td>
</tr>
<tr>
<td>strawberries</td>
<td>potato chips</td>
</tr>
<tr>
<td>whole wheat bread</td>
<td>white bread</td>
</tr>
<tr>
<td>raw carrots</td>
<td>carrot cake</td>
</tr>
<tr>
<td>garden salad</td>
<td>hamburger</td>
</tr>
<tr>
<td>club soda</td>
<td>cola</td>
</tr>
<tr>
<td>orange juice</td>
<td>orange drink</td>
</tr>
<tr>
<td>iced lemon water</td>
<td>milkshake</td>
</tr>
</tbody>
</table>

Back in the classroom, record on experience charts the healthy and unhealthy foods discussed on your walk.

Follow-up:
Have kids bring in labels and pictures of both healthy and unhealthy foods. With your children, paste these labels onto your experience charts and hang them in your classroom as reminders of good and poor nutrition. Keep adding food items and labels to each chart as the year progresses.

Extensions:
Have someone from a soup kitchen or shelter come in and talk about what healthy foods are difficult to get when you are without a home. Then collect these foods and bring them to a soup kitchen or food bank.

Adapted with permission from Walking for Little Children. Copyright 1987. Published by Creative Walking Inc., Walking for Little Children is a creative resource guide to help teachers integrate a walking and wellness program across the curriculum.
CLASS SURVEY

- Grade Level: 6 - K
- Time Needed: 20-30 minutes for prep., 15-30 minutes for activity
- Skill Areas: Language Arts: Reasoning. Math: Collection and use of data

Overview:
Students think of questions for their class and register their opinions about them on a bar graph.

Objective:
Students will practice collecting and interpreting data on the views of their class about people without homes.

Materials:
A clean and empty one-pint milk carton for each child, masking tape, pea-sized stones (like those from a driveway), blackboard.

Method:
Preparation:
1. Have each child prepare a voting brick by filling their carton about one-third full of stones, then taping the top shut to make a box. Emphasize the fact that they are using milk cartons that would otherwise be thrown away in a landfill.

2. When a question is posed, such as, "Have you ever seen someone who you thought might not have a home?" students who answer "Yes" would stack their boxes on the chalk tray on one side of the blackboard, while the "No" people stack up on the other side.

The result is an easily readable bar graph of the students' feelings. Someone can count the results, or you can trace around the boxes onto the blackboard or chart paper to preserve it for later use.

Save these boxes for any activity where each person has a piece of data to contribute. For example, if a science experiment involves measuring plants, students could place their brick under a "6 inch" category, "7 inch," etc.

Survey:
1. Have students decide on what questions they would like to ask to the class. Some examples might be: Would you give money to someone who was pan-handling on the street? Are most people without homes women, families, men or children? Are there people without homes in Vermont? In our town? How many?

2. When the questions are asked, students should be encouraged to think and decide where they will put their block beforehand. This will help them not to be swayed by others.

3. Call students in small groups to vote. Interpret the graph when complete.

Follow-up:
Are graphs better than raising hands? Why?

Extensions:
Post the results of your survey in the classroom. Develop questions to ask other classes and teachers. Have your students conduct the survey with another class.

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STATISTICS ON HOMELESSNESS

- Grade Level: 4-12
- Time Needed: 40 minutes
- Skill Area: Math - Collection and use of data

Overview:
Statistics provide important data for understanding the reasons people lose their homes in Vermont. Children need to learn how to interpret such information.

Objective:
Students will create graphic representations of data and draw conclusions from their work.

Materials:
APPENDICES B and C: "How Much do Vermonters Earn?" and "Getting By" blackboard, graph paper, rulers, and markers, crayons or colored pencils.

Method:
1. Provide students with copies of Appendices B and C, as well as the information below.

   CAUSES OF HOMELESSNESS
   - Eviction from primary residence 36.0%
   - Eviction by family/friends due to overcrowding 20.7
   - Substandard buildings 9.0
   - Discharge from hospitals/institutions 9.9
   - Fire 7.2
   - Others (i.e., substance abuse, combinations of above) 17.1
   - 99.9

2. Generate ideas and questions from the statistics; have children list questions they would ask upon seeing the material in graphic form.

3. Have students decide how to best represent the information graphically and then construct those graphs.

Follow-up:
What patterns do you see in the data? How do rents and wages compare for certain parts of the state? Why are there differences? What questions do the data raise, and how could they be answered?

Extensions:
- Present conclusions about your graphs to another class, or display students' work in a public space.
- Collect additional data to answer the questions raised in discussion.

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BUDGETING FOR A LOW-INCOME HOUSEHOLD

- Grade Level: 4-12
- Time Needed: 60 minutes
- Skill Areas: Math: Operations, Problem-solving

Overview:
While often there are many reasons an individual or family loses their home, at the root is an inability to pay for food, clothing, and shelter.

Objective:
Students will work with a group to prioritize expenses for a low-income household.

Materials:
"Tough Choices" handout (follows), calculators. Optional article: "What $152 a Week Buys," Time, September 10, 1990 (follows).

Method:
1. Read the top section of "Tough Choices." Brainstorm with students the monthly costs in running a household.

2. Divide class into groups. Have each group decide together which items are most important, and fill in the dollar amount in the right-hand column.

Follow-up:
Discuss each group's priorities aloud. Use the following questions to guide the discussion:
- What other ways could you get some of these things if you were the mother in this family?
- Which choices were difficult to make?
- Did your group make jokes about this activity?
- What were they?
- Why do you think people made those jokes?

Extensions:
- Use the classified section of the newspaper to examine local rents.
- Distribute or read from the article, "What $152 a Week Buys" (Time, September 10, 1990)
TOUGH CHOICES
You are a single mother with a two year old daughter, Carol, and a five year old son, John. You receive $658 cash and a voucher for $168 in food stamps each month. You were lucky enough to find an apartment for $480 including heat, but it is in a run-down building. However cramped and filled with the playful clutter of young children, your apartment is clean. Amidst the strain of raising the family alone, your solace comes from the plants which fill your home, music on the radio, and attending church. You are there every Sunday and try to be at church at least one other time during the week, transportation money permitting. John is in a tuition-free pre-school program; however, you want him more carefully dressed than were he at home. For transportation you rely on your 1975 Chevy Impala. You would like to have a car with better mileage, but you are unable to afford the investment.

Below are the projected expenses for the month. Saving $10 from your $658 check for emergencies, how will you budget the remaining $648?

For each item that you think is important, write the price in the right-hand column. When you finish, add up the total on both pages. If the total is more than $648, decide which items you can cut out to make the total equal $648.

<table>
<thead>
<tr>
<th>ITEM</th>
<th>PRICE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rent</strong> - $480/Month</td>
<td></td>
</tr>
<tr>
<td><strong>Electricity</strong> (didn’t pay last month’s bill of $15 and now another bill for $13 has arrived).</td>
<td></td>
</tr>
<tr>
<td><strong>Telephone</strong> - Basic monthly charge: $30 (you call your sister in Maine (sister has deep depression and telephone calls are essential to her psychological health—calls average $6 each).</td>
<td></td>
</tr>
<tr>
<td><strong>Household</strong></td>
<td></td>
</tr>
<tr>
<td>• Detergent/cleaners ($5)</td>
<td></td>
</tr>
<tr>
<td>• Roach spray ($3)</td>
<td></td>
</tr>
<tr>
<td>• Toilet paper ($2)</td>
<td></td>
</tr>
<tr>
<td>• Radio (Only radio is broken. One is on sale for $15)</td>
<td></td>
</tr>
<tr>
<td><strong>Laundromat</strong> – $6/week (4 weeks in a month)</td>
<td></td>
</tr>
<tr>
<td><strong>Transportation</strong> – $3 per trip; visit mother; food shopping; doctor; visit friends</td>
<td></td>
</tr>
<tr>
<td><strong>Carol</strong></td>
<td></td>
</tr>
<tr>
<td>• Shoes (too small - $10 for new sneakers)</td>
<td></td>
</tr>
<tr>
<td>• New hair ribbon (promised her last month - $2)</td>
<td></td>
</tr>
<tr>
<td><strong>John</strong></td>
<td></td>
</tr>
<tr>
<td>• White shirt (required for Church Choir - $8)</td>
<td></td>
</tr>
<tr>
<td>• Jeans (school pants are too small - $5)</td>
<td></td>
</tr>
<tr>
<td>• Birthday this month</td>
<td></td>
</tr>
<tr>
<td>• Present?</td>
<td></td>
</tr>
<tr>
<td>• Simple party ($5)</td>
<td></td>
</tr>
<tr>
<td><strong>Self</strong></td>
<td></td>
</tr>
<tr>
<td>• Nylons for church ($1 per pair)</td>
<td></td>
</tr>
<tr>
<td>• Plant ($1)</td>
<td></td>
</tr>
<tr>
<td><strong>Recreation</strong></td>
<td></td>
</tr>
<tr>
<td>• Ice cream cones (after playground trip) $2 per trip</td>
<td></td>
</tr>
<tr>
<td>• Night out without kids (desperately needed - neighbor will baby-sit for free) - Movies and transportation - $8</td>
<td></td>
</tr>
<tr>
<td><strong>Church</strong> – Contribution to collection basket &amp; spaghetti dinner (big event) - $6 for entire family</td>
<td></td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td></td>
</tr>
</tbody>
</table>

Continued
If your Grand Total is greater than $648, go back and start eliminating items from the budget, because you have spent too much!
In a Pennsylvania trailer park, a mother of three makes a wish list. She wishes that she lived in a house without wheels. And that she did not have to embarrass her eight-year-old daughter by pulling her out of her brownie troop because the 50 cents-a-meeting fee is too high. That food stamps could be used to buy toilet paper and deodorant. That she could get a real, professional $30 perm, one that would not wreck her hair. That her husband could find a union job, maybe in construction, that paid $6, $7, even $8 an hour. That after eight years of marriage, they could take a vacation together. That they could afford more children. "If he had a good-paying job," says Sandy Wells, 26, cheerfully recalling her 10 brothers and sisters, "I'd have five children. I love kids."

Like many other families in similar straits, Sandy and her husband have some things in abundance. They have a network of solicitous relatives and faithful friends. They have a strong marriage, happy kids, low expectations and high hopes. They have plenty of work ethic. What they do not have is enough money to live as they would like. It is these families whose entire household budgets shudder when the price of gasoline rises by a dime a gallon, whose sons and daughters join the Army to pay for their schooling, whose jobs are most vulnerable when the economy crawls toward recession. Savings and security are unaffordable luxuries; so are adequate health care, sufficient heat in the winter, a meal in a restaurant, a night at the movies.

During the past two administrations, Congress and the White House argued about raising the minimum wage for the first time since 1981. Some economists warned that prices would rise; others were worried that jobs would disappear. After months of delay and bargaining, last fall both sides settled on a two-stage increase: the wage rose to $3.80 an hour (or $152 for a 40-hour week) in April, and will reach $4.25 next year. Some called it an overdue victory, in an age of glossy neglect, for the working poor.

But behind the debate are the families who live the minimal life. More than 3 million Americans survive on the minimum wage, and millions more, like the Wellses, hover just above it. As inflation hummed along at 4% or 5% a year and buying power eroded, many lost their financial footing and slipped below the poverty line: a full-time worker at minimum wage still falls about $2,000 short of the subsistence level ($9,890 for a family of three). While it is true that most minimum-wage workers are teenagers or part-time employees, there are millions more men and women who earn $5, $6 or $7 an hour and still cannot meet basic needs.

That leaves families worrying constantly about priorities. Heat or cough medicine? Books for school or shoes? "You lead a simple life," says Father John Seymour of Our Lady of Victory Church in Compton, Calif., where many of his parishioners face the hard choices every day. "Your main recreation is television. You eat a lot of rice, pasta, potatoes and beans, maybe some green vegetables. You take the bus, or you kind of carpool it, riding with someone and helping with the gas. If you're pregnant, you don't begin prenatal care until your seventh, eighth or ninth month, because even at a public health clinic, it's $25 a visit."

Which means that everyone pays. Many of the expenses that fall through the cracks land on the public. A minimum-wage worker with a car probably cannot afford insurance. If he gets in an accident, someone else ends up paying, and eventually everyone's premiums rise. Likewise, babies of women who delay seeking adequate prenatal care are at high risk for birth defects and neonatal trouble. This in turn drives doctors' insurance premiums up and makes for higher medical costs later on. Children who leave school early to help support the family have much less chance of climbing out of the minimal life themselves.

This explains in part why so many working parents will go to any lengths to ensure that their children have chances that they did not. On the table in the tidy living room of Patricia Mull's Los Angeles apartment is a World Book encyclopedia. The shiny volumes cost $1,200, an almost inconceivable amount carved out of her household budget. Her daughter Lorena is a junior high school honors graduate who wants to go to law school, and the encyclopedia, like the tuition for private schooling, was a high priority, a costly symbol of firm intent.

Mull earns $4.25 an hour sewing bathing suits and bathrobes. In 14 years at the same factory, she has never had a raise, except the last time the state government increased the minimum wage. "I don't drink coffee there," she says, "I don't want to spend the money." When the premium for her medical insurance rose from $6 to $16 a week in 1988, she canceled it. "I can't afford it," she says quietly. What if she gets sick? "I never get sick."

Mull is a financial wizard. "I buy this for one year," she says, cradling a half-gallon jug of Palmolive liquid soap. She ducks back into the kitchen and brings out a half-gallon jug of molasses. "This is for six months. You make pancakes with it. I buy everything big." Her monthly budget is tightly knotted around fixed costs: $400 goes for rent, not including gas and electric bills; Lorena's school, Immaculate Conception, is $80 a month; $15 goes to Mervyn's department store for clothes bought earlier; food takes $40 a week; Mull's bus pass is $42 a month. "I never go to the dances," she says.
"I never go to the movies." An outing usually means church on Sundays. "I worry about the rent," Mull says softly. "I worry if I can make the payment in time. I worry if I have enough money left for other things. I worry about money every day, every night."

Back in the days when the economy was expanding, the cold war ending and the peace dividend looming large, Ronald Reagan cherished a famous fantasy about flying with Mikhail Gorbachev over the sun-soaked swatches of Southern California, with its mosaic of turquoise swimming pools and tidy lawns and fat white garages plump with new cars. "Those are the homes of American workers," he would proudly declare, describing a Hollywood dreamland where auto mechanics have summer houses and anyone can go to college.

Advocates for the working poor have another fantasy. They imagine the day when "good jobs at good wages" will be a national priority, not a much mocked campaign theme. It is true that a strong economy helps all workers, but even the steady growth through the 1980s left many behind. The jobs created in the 1980s were of ten in the lower-paying fields, and in the absence of union muscle and public support, those jobholders are on their own.

For the Wellses in Pennsylvania, the choices are prescribed by a take-home income of $600 a month, which Al earns making respirators at a local factory. After five years, he is paid $5.68 an hour -- which means that the increase in the minimum wage did him no good at all. Nearly half his take-home salary goes to rent the 12-ft. by 65-ft. trailer he, his wife and three children live in and the lot it sits on; $20 is set aside for the gas he needs to get to the factory. "His working is our livelihood, so that has to come first," says wife Sandy. Electricity runs about $40 a month. The Wellses had a phone for a while, but it cost more than $20 a month, so they got rid of it. Food stamps worth $200 a month help keep meat on the table, but if Al works overtime at the factory, the subsidy is reduced. All the bills are paid with money orders because they do not have a checking account. "You have to keep at least $10 in your account to keep it open," says Sandy, "and we just can't do that."

Under such circumstances every acquisition entails a sacrifice, and there is no margin for error or whim. The Wells children stay home from class skating trips because Sandy cannot manage the $1.50 for skate rental. "They know the value of money, my kids do," she says. "They get money, they don't spend it on candy or toys. They say, 'Mom, I want to buy shoes for school.' " But every now and then, when equanimity ruptures, the family will splurge. One time last fall, Sandy recalls, "we paid the lot rent and we had, like, $40 left. It was supposed to go to the lights, but we just said, let's go to McDonald's." She smiles at the memory. "The kids thought that was the greatest thing in the world." It is an additional irony that the increase in the minimum wage may actually leave some families worse off. When household incomes creep up, many workers find themselves suddenly ineligible for the food stamps, housing allowances and Medicaid that have made the difference between mere discomfort and true desperation.

An unemployed single mother of two in New York City, for instance, is eligible for $253 a month from the Aid to Families with Dependent Children program. She can also get $153 in food stamps, a $286 housing allowance, a Medicaid card and subsidized day care for her children while she attends classes or work-training sessions. The minute she begins working, even for minimum wage, she begins losing her rent and food benefits and must worry about day-care costs, transportation to and from work and medical insurance. Even if the minimum wage were raised to $5 an hour, or about $10,000 a year, families would still be struggling to survive. "To me, the support mechanisms are more important than the minimum wage," says Kenneth Heilman, a social worker in Armstrong County, Pa.

Jennifer Cole of Danvers, Mass., was on welfare before she got married, and she understands dependency. 'People talk about welfare mothers' just sitting around. Well, there's no incentive for them to work. You lose all your security, your checks, your medical coverage." The programs that are thought to support working families like the Coles are out of reach. She tried to get her daughter Jacqueline, 4, into a Head Start program but was turned down because the family made too much money. So Jacqueline spends her day watching videos.

On the face of it, Jennifer and her husband Jeff appear to have a perfectly comfortable income. Their combined salaries -- he is a machinist in the microwave division of Varian; she is a night clerk for a local food distributor -- total about $37,000 a year, middle class by any standard for a family of four. But since they are ineligible for most support programs, they face many of the same dilemmas as minimum-wage earners: the hard decisions, the small indignities and the rough edges of approximate poverty. "They say we're middle class," says Jennifer, "but this isn't the way I thought middle-class people lived."

The Coles, for example, have acquired skills they never imagined they'd need, like dodging creditors. Sometimes they put the electric bill in Jennifer's maiden name and the phone bill in Jeff's name, then move to another town and do the reverse. "We owe everybody money," says Jennifer. "It becomes, 'Do we want to pay back $400 we owe his parents -- they're not exactly wealthy people -- or do we pay the people who are chasing us the hardest?"
But it is not as though they are spendthrifts. "We don't clothes-shop," pipes up Jacqueline, an engaging child with lemon-colored ringlets and blueberry eyes. Jennifer nods in agreement. "I can't remember the last time I was in a mall." The couch in the living room is from a friend who bought a new one; the tables come from her parents, the hutch from his. "Everything here has a story to it," says Jennifer. The one new item is a clock on the wall with a picture of the Grateful Dead on the face. They spotted it one afternoon at a local fair, and Jeff, a diehard "Dead Head," fell in love. At $15 he resisted the urge, until Jennifer insisted that he buy it. "Sometimes," she told him, "you just got to do something for yourself because it'll make you feel good."

For many families, the increased minimum wage will scarcely be felt at all. But for others, it will at last allow some tiny luxuries. "It will mean a little more," says Ophelia Ratliff, a divorced mother of seven in Chicago. "It will mean I can buy more food." She works for $3.87 an hour doing housekeeping for the homebound and earns a bit extra as a housecleaner. "I'd be getting a little more from my work," she adds, "and I might take on more hours."

No family is "typical" of the working poor. Families like the Coles and the Wellses, the Ratliffs and the Mulls serve as reminders that poverty is ecumenical and its mythology misleading. They may defy the stereotypes of the dependent underclass in their pointed commitment to maintaining their freedom of choice. But there is a thin line between determination and despair, and for families at the edge there is always a fear of falling. "Politicians, I think it's all a game for them," says Jennifer Cole. "They're up there, and we're down here. But it's not a game for us." Not so long as winning means just breaking even, one day at a time.

— Reported by Janice C. Simpson/New York, with other bureaus

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HOUSING SURVEY

- Grade Level: 7-12
- Time Needed: 45 minutes
- Skill Areas: Math: Operations, Numbers and numeration, Collection and use of data, Problem solving

Overview:
The lack of affordable housing affects many income levels, not just the low-income and no-income. In this activity, students realize this by using local data to find out how affordable the homes are in their town.

Objective:
Students will determine a rough average of the price of a house in their town and figure out whether this is affordable for the average household.

Materials:
Real estate circulars (available at supermarkets), access to telephone, and zoning maps (optional).

Method:
As a class, announce to groups that their task is to find out the approximate median price of a single family home and determine whether it is affordable for the average household income.

- The average household income for Vermonters in 1991 is $32,300. As a rule, 30% of one's income should be spent on a mortgage, insurance and property taxes, meaning that at $32,300 one could afford a $86,086 home.

Discuss the difference between median and average. Median is more common because it minimizes the impact of one number that varies greatly from the rest.

- Median— the middle number in a given sequence, or the average of the two middle numbers when the sequence has an even number of numbers.
- Average (mean)— the result when all the numbers in a sequence are added and divided by the total number of items in the sequence.

Have students first predict what the average home price is, then brainstorm ways to complete the task. One way might be to contact the town clerk's office or a local real estate office. Another way might be to find the median of the houses listed in the newspaper or real estate circular.

Complete the task together, or in small groups. If the average home price is more than $86,086, then a home in that area is not affordable for the average Vermont household.

Follow-up:
Discuss all the possible meanings of "affordable housing." Affordable for whom? What types of housing do people without homes deserve? Could people who earn the minimum wage afford to live in your community? If they work here, do they have a right to live here?

Extensions:
Find out what other types of housing exist by calling the town or city clerk. Is there any subsidized housing? Obtain a summary of the zoning code. Does it allow buildings with multiple apartments? How many acres are required? How many mobile homes are there, and how do their costs compare with those of detached residences? Design a zoning map for your town that incorporates what you have learned about the need for affordable housing.
For homeless People

For homeless people, you could set out a shelter. You could set out a shelter with food and clothing. You could also put a little bit of money in there. Then you could keep them for as much time as they need. Then you could rent a house for them, and then you could send them off. It's just a possibility. You could make homeless people happy. Please help! Show you care!
GET A JOB!

- Grade Level: 7-12
- Time Needed: 45 minutes
- Skill Areas: Drama: Production. Language Arts: Writing, Speaking/listening

Overview:
While some people feel the solution to homelessness is to simply get a job, it just isn't that easy. Employers are often reluctant to hire people without an address for fear that they might be transient, mentally unstable, or otherwise undesirable workers. These negative stereotypes also destroy the self-esteem of all people without homes, making it difficult for them to "sell" themselves.

Objective:
Students will complete a job application, be able to state the difficulties of getting a job while homeless, and practice successful interviewing techniques.

Materials:
APPENDIX D: "True Scenarios...", general employment application (follows), classified ads.

Method:
1. Students will select one of the scenarios, and adopt the role of the head of that household who is looking for a job. Using the classified ads, they will find a job suitable for a person with those skills.

2. Students will fill out the job application according to the skills and background that they have. Allow students to invent any missing details.

3. Have two students come to the front of the class to conduct an interview. One of them will role play an employer and the other, a prospective employee. The employer may want to ask the applicant about their background and experience in the field, past accomplishments, current residence, references, etc.

4. Have the students act out the interview as if it were real. Allow the employer final discretion as to whether or not she or he should hire this person, but give the audience a chance to vote as well.

5. Afterward, pair up students to have them conduct an interview on their own.

Follow-up:
Discuss what might make it hard for someone who has lost their home to get a job. Did you feel the need to defend yourself? Did anyone lie or stretch the truth about their background?

Extensions:
Have students choose a job that they are interested in, fill out a job application, and interview with another student who is the "employer." How does it compare with the previous interview? Is it easier or more difficult?

NOTES:
WHAT DO YOU THINK?

* Note: Since a survey is a form of human experimentation, it is important to talk this activity over with the principal first.

Grade Level: 9-12
Time Needed: Five 45 minute periods.

Overview:
Most people have an opinion about homelessness. The first step to solving homelessness is determining what views people hold on the subject.

Objective:
Students will construct a survey on people's attitudes about poverty, housing and people without homes and administer it to at least three people each.

Materials:
Lined paper, writing utensils, chart paper.

Method:

Period 1
Decide on your target population: high school students, teachers, juniors, fifth graders, etc. Brainstorm a list of questions that would be appropriate for this group. Some suggested topics might be: cost of housing, numbers of people without homes, wage levels, and solutions to the problems of people without homes.

Period 2
After finishing a list of questions, narrow them down to one page. Keep the following in mind when designing questions:
- Start with general questions and move to the more specific.
- Construct questions with multiple choice answers. For example:
  Homelessness is a problem in this area.
  Strongly Agree       Agree Somewhat       Disagree Somewhat       Strongly Disagree
  The minimum wage should be:
  Higher       Lower       Same       Abolished

Period 3
Copy and distribute the questions to students. Have each student practice reading the questions out loud. Be sure that the meaning of each question is clear, and that people's inflection is consistent. It may be helpful to underline stressed words. Notice how the meaning changes depending on which word is stressed:
  Were you there last night?
  Were you there last night?
  Were you there last night?
  Were you there last night?

Period 4
Once the students have standardized the presentation of the questionnaire, have them administer it to the target group.

Period 5
Compile each student's data on a class chart. Construct bar graphs of the findings and present them to others.

Follow-up:
Analyze the results of the survey in terms of how much people know about homelessness. Is there an action project that could raise the awareness of the target population?

Extensions:
Evaluate the survey itself. Was it successful, accurate, interesting? How could it be improved?
THIRTY PERCENT

- Grade Level: 7-12
- Time Needed: 45 minutes
- Skill Areas: Math: Collection and use of data, Problem-solving

Overview:
Whether housing is affordable depends on who lives there. If a person is paying 30% of their income toward housing costs, that housing is affordable for that person. For renters in Vermont, 60% pay more than this—the fifth highest percentage in the nation.

Objective:
Students will determine which jobs provide enough money to pay for an average-priced apartment in their county.

Materials:
APPENDIX B and C: "How much do Vermonters Earn?" and "Vermont fair market rent" table, article: "Rents are too high, study says" (follows), calculators, blackboard.

Method:
Preparation: Have students read the article, "Rents are too high, study says."
1. Begin by discussing the term "affordable housing." For whom is it affordable? Consider the terms low-income (less than 80% of median income), very low-income (less than 50%), and lowest income (less than 30%). The 1990 median household income in Vermont was $32,300. How much do people in each of these groups make?

2. Announce to students that they are going to determine how affordable housing is locally. Have students use the "fair market rent" table, and "How Much Do Vermonters Earn?" to calculate the percentage of income that a janitor, for example, would have to spend for an average two-bedroom apartment. Make a list of which people would pay less than 30 percent of their income for housing, and which would pay more.

3. Have students devise ways to graphically represent their findings.

Follow-up:
How does spending half your income on rent relate to losing your home? Is it possible that anyone you know spends that much?

Extensions:
Contact the town clerk to find out if there is any affordable housing in your area, and how much it costs. What jobs provide enough money to live there? Which jobs might make someone especially vulnerable to losing their housing?

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Nearly half the nation's 33 million renters are spending too much on housing, dashing dreams of home ownership for the middle-class and threatening homelessness for the poor, a new study reveals. According to the Low Income Housing Information Service, 49 percent of tenants pay more than a third of their income on rent, and the remainder for food, health care and other needs. The report blames a combination of rising rents, declining incomes, more poor households and fewer cheap units for creating an "affordability gap."

"Housing is moving further and further out of reach" for all families, says Gushing Dolbeare, the study's author.

"The cheap starter rental home has virtually disappeared," says Barry Zigas, head of the housing advocacy group that commissioned the report.

The result is that many young renters are forced to move with parents while other families double up or live in substandard housing.

Burlington ranks in the bottom 25 cities for affordability, with a two-bedroom apartment costing $639. To afford that apartment, a person would have to earn $25,560 a year. In Burlington, 60 percent of renters have to spend more than 30 percent of their incomes on housing.

Experts have no shortage of culprits: cuts in federal housing programs, renovation of run-down areas to attract affluent residents, higher costs for landlords, and local opposition to high-density, low-income housing.

The problem is worst in fast-growing areas where population gains outpace housing starts.

Among the findings:

*Nevada is the least affordable state: 62 percent pay more than a third of their income on rent. Most affordable are Alaska and North Carolina, where just 39% pay too much.

*Pueblo, Colo., is the least affordable metropolitan area, with 76 percent paying more than a third of their income for rent. Most affordable is Richland-Kennewick-Pasco, Wash., where rents are too steep for only 26 percent of tenants.
HOW MANY WITHOUT HOMES?

- Grade Level: 9-12
- Time Needed: 60 minutes class time plus homework
- Skill Areas: Math: Collection and use of data. Language Arts: Speaking/listening, Media

Overview:
There are many difficulties in counting people without homes. The standard method is through the census, which is based on counting people where they live. The 1990 Census reported 248 people without homes in Vermont. Many people without homes as well as advocates have taken issue with this low count, though there is presently no other standard data available.

Objective:
Students will devise a method for finding out how many people are without homes in Vermont.

Materials:
"Vermont's Emergency Shelters" (from appendix).

Method:
Ask students to estimate the number of homeless people in Vermont (2000 population is 608,827). Decide whether you are going to count the number of homeless people over the course of a year, or one night. Are you counting just people who go to shelters? What about people who are doubled or tripled up with family or friends? Record estimates on the blackboard.

Devise a method for collecting the information. One way might be to call the shelters themselves. Brainstorm a list of questions. Many shelters may only be able to provide estimates. Another way to get numbers might be to contact the State Office of Economic Opportunity at 241-2451.

Assign different members of the class to contact different shelters for homework. Be aware that some students may not have access to a telephone. Decide on a method for compiling and presenting the results.

Follow-up:
Discuss why it is important to know the number of people without homes. Why is it difficult to count this group? The U.S. government says there are 600,000 homeless people, while some advocates say 3 million. Why do different groups come up with different numbers?

Extensions:
Invite a "sympathetic" reporter to visit, or have students present their findings to other classes. Now that you know how many people don't have a place to live, it's time to do something about it!
MAXIMUM NUTRITION

- Grade Level: 10-12
- Times Needed: 30 minutes
- Skill Areas: Math: Operations, problem-solving

Overview:
One way that people on a limited food budget can save money is to buy inexpensive but nutritious foods.

Objective:
Each group of students will develop a method for solving the problem and present it to the class.

Materials:
Scrap paper and a pencil for each student, calculators, different brands of pasta and/or rice boxes (ask students to bring these in before the date of the activity).

Method:
Ask students to list some healthy foods that are also inexpensive. Present students with the problem, "Which of these foods can provide 100 calories for the least amount of money?"

Divide students into groups, and have each group develop their own method for finding the answer. Here is one example:
If there are eight 100-calorie servings in each 50 cent box of spaghetti, then each 100-calorie portion costs about 6 cents.

Once students have calculated the cost per 100 calories for a few foods, have them work toward generalizing the concepts and creating a formula for the process. One solution is:

If \( C = \text{cost of the package} \), \( K = \text{calories per serving} \), \( S = \text{servings per container} \), and \( x = \text{the cost per 100 calories} \), the formula would be:

\[
x = \frac{100}{KS}
\]

Follow-up:
Have each group present their solution to the class.

Extensions:
Take the challenge one step further and have students see how many calories they could buy for $1.

From an idea contributed by Robert Sweetgall, President of Creative Walking, Inc.- www.creativewalking.com

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COMMUNITY VISIT

- Grade Level: 12 - K
- Time Needed: 1 hour, 30 minutes prep time
- Skill Areas: Language Arts: Speaking/listening, Social Studies: Economics, Sociology

Overview:
In Vermont there are 88 food shelves, 17 soup kitchens, and 9 shelters. Connecting students with these resources brings any study of people without homes into reality.

Objective:
Students will listen attentively to the speaker and ask appropriate questions. Materials: "Vermont's Emergency Shelters" (from appendix), blackboard.

Method:
1. Preparation: Contact a shelter and ask if a staff member and a homeless or ex-homeless person would be willing to speak to your class. Have each student write down two questions to ask the guest. Discuss as a class what information you would like to know. Consider meeting with the speaker beforehand to talk about your specific needs. Ask about ways that your class could become involved in a service project.

2. Have students ask their questions on the day that the speaker visits.

Follow-up:
Undertake a service project. A list of ideas is included under "Action Activities." Completing a service project gives kids the sense that they can do something about the problem. And indeed, they can!

Extensions:
Have students visit a shelter. While this is even more powerful than having someone visit your class, consider that younger students may be frightened if many people are there. Invite other people to speak such as food shelf or soup kitchen personnel, advocacy groups, city planners, legislators, or architects and developers who have worked on affordable housing.
FRESH SALAD TO SHARE

- Grade Level: 6 – K
- Time Needed: 3 hours, including shopping

Overview:
Many times soup kitchens are unable to serve fresh vegetables on a regular basis. As a result, the diet of those who eat most of their meals in soup kitchens tends to be high in fat and lacking in dietary fiber.

Objective:
Students will plan, shop for, and prepare a fresh salad for a local soup kitchen.

Materials:
Transportation to supermarket (walk if possible), serrated knives with blunt points, cutting boards, list of soup kitchens from appendix.

Method:
Preparation: Contact a local soup kitchen to see when it would be appropriate to bring a salad and how many people it should serve. A directory is included in the resources section of this guide.

1. Prepare a shopping list. Inform your class that they will be going on a walking field trip to the grocery store to buy fresh vegetables for a salad which they will bring to a local soup kitchen to share with those who don't have enough money for food. After telling them how many people it will serve, have kids estimate how much this will cost. Start preparing a list while discussing the following questions:
   - What are the healthiest vegetables for a salad?
   - What vegetables are in season?
   - Should we buy different color vegetables for our salad?
   - What healthy dressings are available? (Hint: try lemon)
   - How much food will we need?
   - How much will our salad cost?
   - If walking, how will we carry everything back to school?
   - How are we going to behave in the supermarket?

To enhance the learning experience, bring colors, food varieties and budgeting together in one integrated lesson.

Building a Salad (for 20-25 people):

<table>
<thead>
<tr>
<th>Food</th>
<th>Color</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 tomatoes</td>
<td>red</td>
<td>.90</td>
</tr>
<tr>
<td>1 cucumber</td>
<td>green</td>
<td>.35</td>
</tr>
<tr>
<td>2 carrots</td>
<td>orange</td>
<td>.15</td>
</tr>
<tr>
<td>5 mushrooms</td>
<td>white</td>
<td>.25</td>
</tr>
<tr>
<td>1 lettuce head</td>
<td>green</td>
<td>.95</td>
</tr>
<tr>
<td>1 zucchini</td>
<td>yellow</td>
<td>.70</td>
</tr>
<tr>
<td>1/2 cabbage head</td>
<td>purple</td>
<td>.75</td>
</tr>
<tr>
<td>2 lemons (dressing)</td>
<td>yellow</td>
<td>.50</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$4.55</td>
</tr>
</tbody>
</table>

How many colors are in our salad?
* The greater the variety of colors on your salad dinner plate, the greater the variety of vitamins and minerals in your meal!

Continued
2. Walking to the supermarket. If your school is not within walking distance of a supermarket, consider busing part way to a shopping center— or setting up a vegetable stand in your schoolyard with the help of interested parents.

3. At the supermarket. Imagine what your kids could learn in the produce aisle about: (1) selecting quality vegetables, (2) the nutritional contents of various vegetables, (3) buying the right size portions, and (4) not touching and squeezing everything in sight! With older students, don't forget shopping techniques such as unit pricing, bulk foods, generic brands, and the fact that the highest profit items are at eye level. As you place each vegetable item in your cart, check it off your shopping list.

4. At the cash register. Look at how much each item costs. Some vegetables are weighed for pricing, while others are priced per item. What would you do if your shopping bill exceeded your budget?

5. Preparing to leave the supermarket. How are groceries bagged to prevent damage? How can everyone help carry something? What does the cash register attendant say when you leave? Should you walk fast or slow when carrying groceries?

6. Back at school—salad preparation. Now it's time to play Julia Child for your class. If you can simply impress your children with the fact that salad is fun to prepare and delicious to eat, then this exercise will have been a success! As part of your salad preparation, demonstrate how: (1) hands are washed before handling food, (2) vegetables are washed, (3) knives are handled, (4) foods get sliced and diced, (5) different vegetables can be arranged in a decorative salad.

7. Bring the salad to a soup kitchen, hopefully for a lunchtime meal. Arrange to visit the facility, and perhaps serve the salad to the patrons. Be sure everyone in your class gets to try the creation.

Follow-up:
After the salad has been eaten, discuss why fresh salads are better than fast-food meals.

Most fast-food restaurants:
- deep-fry foods in saturated animal fats
- coat their vegetables with chemical preservatives
- serve high-fat, high-sodium, high-calorie, low-nutrient meals

Fresh salads are:
- low in fat
- rich in vitamins, minerals and fiber
- good tasting and low in calories
- inexpensive and fun to make

Extensions:
Plan to make a salad on a regular basis. Keep track of the costs of vegetables from month to month. When is lettuce the cheapest? When are tomatoes the most expensive? Why?

Adapted with permission from Walking for Little Children. Copyright 1987. Published by Creative Walking Inc., Walking for Little Children is a creative resource guide to help teachers integrate a walking and wellness program across the curriculum.

NOTES:
ACTION ACTIVITIES

- Grade Level: 12 - K
- Time Needed: Variable

Overview:
Students have a natural desire to help others. Taking action to stop homelessness empowers students, familiarizes them with the community, and makes real the content of any classroom lesson.

Objective:
Students will decide on one of the action activities and see it to completion.

Method:
Note: While the December holiday season is the most popular time for connecting with shelters or soup kitchens, there are needs all year round. Organizations may have more free time in the Fall or Spring. There may be fundraising events at certain times of the year where students can take part.

1. Collect items or money to donate to a local shelter or soup kitchen.
   a. Donations: Contact a local shelter or soup kitchen (in APPENDIX) to see what items are needed. Many shelters can accept only limited amounts of clothes, but toiletries (toothbrushes, shaving cream, shampoo, etc.) are often in short supply. These personal items are fun to collect, and can lead to discussions about hygiene—"Why do homeless people sometimes look dirty? How much money does it take to keep oneself clean every day?" Deliver the items and take a tour.
   b. Library: Students will contribute one story book each and bring them to a shelter for families. Other items to collect might be school supplies or toys.

2. Have a fund raiser to benefit a local agency that works with the homeless.
   a. Jump-rop-a-thon
      1. Students will get sponsors who will contribute a penny, dime, etc., for each minute they jump rope.
      2. In groups of three, they will jump rope for 60 minutes.
   b. Bake Sale: Students will bring in items to sell, and the income will be donated to the homeless.
   c. Deposits: Students will collect and save bottles and cans for redemption for two weeks.

3. Service
   a. Create art work. Some possible themes might be "Everyone Deserves A Home," "Share The Wealth" or "We Need More Houses." Frame them in cardboard, and set them up at a shelter or soup kitchen.
   b. Young children can fold napkins, color placemats, decorate for a holiday, or make a dish for a soup kitchen (see "Fresh Salad To Share" activity).
   c. Prepare a meal for the homeless, either in class, or by each bringing in parts of the meal. Contact the soup kitchen first for an estimated number of people. Be sure to include discussion of balanced nutrition, menu planning, unit pricing, portion sizes, etc. Serve the meal if possible (see "Fresh Salad to Share" activity).
   d. "Adopt" a shelter where families stay. Write letters to the kids staying there.
4. Education
a. Create a bulletin board of articles from the newspaper on homelessness, affordable housing, welfare, health care, poverty, and other related issues. Post them where students from other classes can see them. Make a presentation to other classes.

b. Write an article for a local or school newspaper about what your class found out about housing, poverty, and people without homes.

c. Write to leaders in your town, and representatives in state and federal government. Express your opinions on the solutions to the problems that cause people to lose their homes.

Follow-up:
Have students write or draw about the experience, and send a thank-you letter, if appropriate.

Extensions:
Make it an annual or quarterly event to cooperate with a local agency. Homelessness is a community-wide problem requiring a community-wide response.

NOTES:
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
____________________________________________________________________________________________
There he was, picking through trash
I remember his hands covered with a rash.
He was homeless and poor and hungry and cold
He was probably only 40, but boy, did he look old.

There I was finishing lunch
Seeing this man gave me a hunch.
How could I help him in some small way
To give him some hope to live one more day.

What could I, a small boy, do
To let him know that my feelings were true?
I couldn't take him home and I had no money
Life wasn't fair, and his problem wasn't funny.

I went home that night and my heart was sad.
That poor man, boy the problems he had.
If only I knew magic, what I wouldn't do
I'd poof him some food and a big home, too.

But I'm not a magician, I'm only a boy
The best I could do was give him a toy.
Then I remembered my favorite teddy bear
He was a little bit torn and missing some hair.

I remembered the Christmas he was under the tree
All wrapped up and pretty and waiting for me.
I opened the box, he was just sitting in there
His eyes were so jolly, he had hair everywhere.

I hugged him and kissed him and loved him so much
I knew that he looked forward to only my touch.
What better gift could I give this poor man
Than my little hairy friend that I had named Dan?

Yes, there wasn't much else that I could do
But I know that Dan cheered me up when I was blue
The very next day, I got Dan ready
To give to the man who I called Freddy.

I waited and waited for Freddy to come by
So I could give him Dan and at least say hi!
Finally he came and he really looked bad
When I gave him Dan, his eyes grew sad.

As I looked closer, I saw a small tear
He took my poor Dan and held him near.
When he finally spoke, he looked right at me
The joy in his heart, I could finally see.

He put out his hand for me to take hold
He was tired and hungry and definitely cold.
But the warmth in his eyes was all that I saw
It was at this moment that I felt nine feet tall.

Here I was, a boy of nine
Not a dollar or quarter, not even a dime.
My favorite toy, my favorite friend
Had another caring friend, right to the end.

Teacher: Olive A.S. Mayfield
Bancroft School, Wilmington, DE

continued
UNTITLED
by Suzanne Foley - Grade 7

People in their mansions,
Wondering what to wear,
Going out to a party
With not one care.

People in the stores,
Wondering what to buy,
Spending all that green stuff
Like it's falling from the sky.

People in the shelter,
With only a small space to roam,
Hoping that some day
They, too, will have a home.

Teacher: Anne McCann
Louis M. Klein Middle School, Harrison, NY

REMEMBERING OUR WORLD
by Dee Ruley - Grade 6

I lay thinking in my bed
Hoping I was only misled,
Remembering how perfect our world once was,
But now no one cares.
No one ever really does.

I look and see our world today
Needing help in every way.
This world of ours is becoming extinct.
We're losing control, we're just out of sync.
Nature needs us from sky to sea.
Or our perfect world will be nothing more than a Fantasy!

Teacher: Juliet Davidheiser
Spring-Ford Middle School, Royersford, PA
APPENDIX B

HOW MUCH DO VERMONTERS EARN?

These wages are the Vermont Statewide Estimates for 2003. This report was released February 2004. When reviewing the annual median wage, remember to keep in the mind that:

- A household income of $28,667 is required to afford the average two-bedroom apartment ($717/month) using a 30% of income standard (30% of one’s annual income is used for rent); and
- In order for a Vermont household to afford a median priced home ($150,000), they need to earn $56,090/year.

<table>
<thead>
<tr>
<th>OCCUPATION TITLE</th>
<th>ANNUAL MEDIAN WAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accountant</td>
<td>$51,240</td>
</tr>
<tr>
<td>Automotive Service Technician/Mechanic</td>
<td>$29,840</td>
</tr>
<tr>
<td>Baker</td>
<td>$23,440</td>
</tr>
<tr>
<td>Bartender</td>
<td>$16,400</td>
</tr>
<tr>
<td>Brickmason</td>
<td>$43,030</td>
</tr>
<tr>
<td>Carpenter</td>
<td>$31,200</td>
</tr>
<tr>
<td>Civil Engineer</td>
<td>$53,810</td>
</tr>
<tr>
<td>Computer Operator</td>
<td>$24,930</td>
</tr>
<tr>
<td>Computer Programmer</td>
<td>$50,560</td>
</tr>
<tr>
<td>Construction Laborer</td>
<td>$22,880</td>
</tr>
<tr>
<td>Cook, Short-order</td>
<td>$19,010</td>
</tr>
<tr>
<td>Electrical and Electronic Engineer Technician</td>
<td>$47,050</td>
</tr>
<tr>
<td>Electrical Engineer</td>
<td>$69,306</td>
</tr>
<tr>
<td>Electrician</td>
<td>$32,670</td>
</tr>
<tr>
<td>Financial Manager</td>
<td>$80,290</td>
</tr>
<tr>
<td>Fire Fighter</td>
<td>$31,600</td>
</tr>
<tr>
<td>Floral Designer</td>
<td>$22,030</td>
</tr>
<tr>
<td>Food Preparation Worker</td>
<td>$16,610</td>
</tr>
<tr>
<td>General and Operations Manager</td>
<td>$81,760</td>
</tr>
<tr>
<td>Hairdresser, Hairstylist &amp; Cosmetologist</td>
<td>$20,520</td>
</tr>
<tr>
<td>Hotel, Motel, and Resort Desk Clerk</td>
<td>$20,180</td>
</tr>
<tr>
<td>Insurance Sales Agent</td>
<td>$48,790</td>
</tr>
<tr>
<td>Janitors and Cleaners</td>
<td>$20,450</td>
</tr>
<tr>
<td>Machine Feeder</td>
<td>$21,580</td>
</tr>
<tr>
<td>Painter, Contractor and Maintenance</td>
<td>$26,040</td>
</tr>
<tr>
<td>Plumber, Pipefitter, and Steamfitter</td>
<td>$34,350</td>
</tr>
<tr>
<td>Police Officer</td>
<td>$31,000</td>
</tr>
<tr>
<td>Registered Nurse</td>
<td>$45,260</td>
</tr>
<tr>
<td>Retail Salesperson</td>
<td>$20,650</td>
</tr>
<tr>
<td>Secretary (Except Legal, Medical and Executive)</td>
<td>$24,110</td>
</tr>
<tr>
<td>Shipping, Receiving, and Traffic Clerks</td>
<td>$23,810</td>
</tr>
<tr>
<td>Teller, Bank</td>
<td>$21,610</td>
</tr>
<tr>
<td>Truck Driver, Heavy and Tractor-Trailer</td>
<td>$29,790</td>
</tr>
</tbody>
</table>

APPENDIX C

2004 Vermont Fair Market Rent (by Bedroom Size)
Source: HUD

<table>
<thead>
<tr>
<th>Number of Bedrooms</th>
<th>0</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
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</thead>
<tbody>
<tr>
<td>Addison County</td>
<td>463</td>
<td>559</td>
<td>650</td>
<td>907</td>
<td>1016</td>
</tr>
<tr>
<td>Bennington County</td>
<td>418</td>
<td>528</td>
<td>678</td>
<td>862</td>
<td>1006</td>
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<tr>
<td>Caledonia County</td>
<td>404</td>
<td>482</td>
<td>588</td>
<td>740</td>
<td>850</td>
</tr>
<tr>
<td>Chittenden County (Burlington)</td>
<td>521</td>
<td>638</td>
<td>850</td>
<td>1159</td>
<td>1400</td>
</tr>
<tr>
<td>Essex County</td>
<td>384</td>
<td>464</td>
<td>573</td>
<td>723</td>
<td>829</td>
</tr>
<tr>
<td>Franklin County</td>
<td>463</td>
<td>525</td>
<td>643</td>
<td>816</td>
<td>938</td>
</tr>
<tr>
<td>Grand Isle County</td>
<td>400</td>
<td>480</td>
<td>594</td>
<td>748</td>
<td>859</td>
</tr>
<tr>
<td>Lamoille County</td>
<td>370</td>
<td>513</td>
<td>613</td>
<td>840</td>
<td>961</td>
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<tr>
<td>Orange County</td>
<td>383</td>
<td>503</td>
<td>621</td>
<td>819</td>
<td>918</td>
</tr>
<tr>
<td>Orleans County</td>
<td>356</td>
<td>430</td>
<td>531</td>
<td>669</td>
<td>768</td>
</tr>
<tr>
<td>Rutland County</td>
<td>423</td>
<td>549</td>
<td>670</td>
<td>842</td>
<td>941</td>
</tr>
<tr>
<td>Washington County</td>
<td>399</td>
<td>494</td>
<td>666</td>
<td>833</td>
<td>935</td>
</tr>
<tr>
<td>Windham County</td>
<td>459</td>
<td>530</td>
<td>704</td>
<td>892</td>
<td>983</td>
</tr>
<tr>
<td>Windsor County</td>
<td>494</td>
<td>559</td>
<td>698</td>
<td>895</td>
<td>1062</td>
</tr>
</tbody>
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A SNAPSHOT OF NEEDS IN VERMONT:

<table>
<thead>
<tr>
<th>Category</th>
<th>Rate</th>
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</thead>
<tbody>
<tr>
<td>Families Living in Poverty</td>
<td>11%</td>
</tr>
<tr>
<td>Children Living in Poverty</td>
<td>16%</td>
</tr>
<tr>
<td>Households Threatened by Food Shortages</td>
<td>9%</td>
</tr>
<tr>
<td>People without Health Insurance</td>
<td>11%</td>
</tr>
<tr>
<td>Children without Health Insurance</td>
<td>8%</td>
</tr>
<tr>
<td>Renters without Affordable Housing</td>
<td>41%</td>
</tr>
</tbody>
</table>

HOW MUCH DOES IT TAKE TO GET BY IN VERMONT?

Nationally, seven million people earn the federal minimum wage with another ten million earning up to a dollar more. Compare the living wage for a family of three and the minimum wage in Vermont. Then, take into consideration that public assistance in Vermont for a family of three pays $622 a month.

<table>
<thead>
<tr>
<th>Wage</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living Wage</td>
<td>$16.53 per hour</td>
</tr>
<tr>
<td>Minimum Wage</td>
<td>$6.25 per hour</td>
</tr>
</tbody>
</table>

APPENDIX D

TRUE SCENARIOS IN WHICH PEOPLE LOSE THEIR HOMES
(Except #5, which is for comparison purposes)

1. We are a family of a mother, father, and four children from three weeks to five years old. Until two weeks ago we lived in a trailer. We didn't have insurance or nearby relatives. Dad was laid off from his factory job where he made $880 per month. We stayed in a motel until our money ran out.

2. We are a family of a mother, father, and four children aged 1 1/2 to 7 years. Mom works as a janitor from 5pm to lam and earns $250 per week. When the neighbors complained about our noisy kids, the landlord evicted us. For two months we camped out, but it's getting too cold now. We have $300 in savings.

3. I am a single mother with three children, ages 3, 9, and 11. I left my boyfriend because our relationship wasn't working out. I don't have a job and I didn't finish high school. My income is $688 per month from a government program called ANFC.

4. I am 39 years old and I have never worked. When I was 15 they put me in a special school, and I didn't learn very much about how to take care of myself there. Now they have let me leave, and I get $471 per month from a government program called SSL. They give money to people who they say have "physical or mental disabilities." I want to live in my own apartment.

5. We are a family of five people. I have a spouse and three children, ages 11, 7, and 5. My parents paid for my college education, and soon afterward I moved to Vermont and started working at an investments company. I have been there for 12 years now. I make $27 per hour or $4320 per month.

6. I am single and 46 years old. Since high school, I've worked in restaurants. Because my work schedule was different each week, I couldn't take college courses. I was making $720 per month as a dishwasher, but business was slow, and my hours were cut. Now I make $450 per month. I need a job in town because I don't have a car.

7. We are a family of a mom, dad, and 3 children, ages 12, 9, and 5. We moved here because we were expecting a farm job which did not exist. We now receive $870 per month from a government program called ANFC (Aid to Needy Families with Children).

8. We are a family of a mom, dad, and 4 children. Mom works at a department store and makes $4.25 per hour or $680 per month. Dad is a part-time janitor during the day and takes care of us after school and at night. He works twenty hours per week at $5 per hour and makes $400 per month. If he worked full-time, we would need day-care and we can't afford that.
APPENDIX E

A LETTER FROM ERIC LIND

To Whom it May Concern:

I was homeless for over a year, and now that I'm off the streets, I'd like to share with the public the things I learned on the streets.

Employers who hire the homeless are generally not looking for permanent employees. They are looking for people to do menial work for low pay, and only until the next person comes along who is willing to work for almost nothing.

People with mental illnesses are often released from the hospital without any aftercare at all and often end up on the streets. Society somehow finds it difficult to give these people the care they need and deserve.

Alcoholics and addicts who have become homeless often find it difficult to "see the light at the end of the tunnel." My own experience has been that even after staying sober for several months, getting off the streets was not easy. There were times when I thought I'd be homeless for the rest of my life and wonder why I even bothered to stay sober.

Many homeless people don't have the education they need to "make it" in society. I'm sure most people can imagine how difficult it is to finish high school or learn a trade when a person doesn't know where his next meal is coming from.

The cost of housing in the US has grown way out of proportion to the average income. A two-bedroom apartment in Burlington costs $520 per month. Many people cannot afford this.

The federal government has turned its back on the poverty stricken. Aside from not raising the minimum wage, they've cut funding for low-income housing by 15% in the past ten years. Does the federal government have its priorities straight? I don't think so!

I'm one of the lucky ones. I've been able to get back into the mainstream of society. Many people, though, aren't so lucky. To these people society must reach out and give a helping hand. Since our society is made up of individuals, that helping hand must come from each of us. Please reach out and make a difference in someone's life.

Sincerely,

Eric Lind

Eric Lind
APPENDIX F

I DID MY HOMEWORK ON THE DASHBOARD OF A CAR
Homeless Children and School
By Camille Poarch
CVCAC Outreach Specialist

UNITED STATES — As the problem of homelessness increases in America and Vermont, we should realize the plight of the homeless child. When we think of the homeless child, we tend to imagine their sad living situation. A homeless family rarely has the money for nutritious meals or a place to prepare them. We know that a lack of nutritious food affects a child's health and his/her school performance.

For this reason, a lot of time, effort and money is spent on promoting the federal school breakfast and lunch programs. However, many schools still don't provide this basic, survival-level need program. This is not the only area at school that is a problem for the homeless child.

For example: A field trip. Tell your parents that you will need five dollars for entrance fees/spending money/lunch" the teacher tells the class. How many homeless families can spare the five dollars for gas for the car, much less a trip to McDonald's? Many homeless parents would have trouble even preparing a bag lunch for their children to take to school.

Another example: Children studying the basic four food groups are often asked to share with the class what they had for breakfast. Homeless students eat whatever is available. Often it is poor-quality food with little or no nutrition. A child after listening to all the other kids in class talk about cereal, milk and fruit is not going to admit that he shared a bag of potato chips and a coke with his sister that morning. So what does he/she do? They might lie about what they actually had for breakfast. This is teaching them to be devious and ashamed.

Homeless children have little that other children have and take for granted. They learn to take nothing for granted themselves. A class assignment to watch an educational program on television causes great anxiety and embarrassment to the homeless student, who has no TV, and no living room to put one in if she/he did.

A homeless child, just by virtue of being homeless, is learning a whole different set of values. The homeless child can have a different perspective from a child who considers his home, his bedroom and his possessions as givens. Often a younger homeless child becomes greatly attached to an article of clothing or an object such as a book or a toy. Not recognizing that the child is using this as a token of 'home' — a teacher will often take the article away from the child. Certainly the other children ridicule and poke fun because of this very situation.

Semester, or year-long assignments can create severe difficulties for the older homeless child. Many homeless families move frequently. What high-school student, knowing he will probably be in at least one more school before the year is over, is going to put much energy into a long-term research project?

Much emphasis has been placed in recent years on the need for flexibility and recognition of individual needs in our educational system. As the problem of homelessness increases, the consciousness of this need must also continue to grow.

Reprinted with permission from People's Voice, Fall 1990.
WHO ARE THE HOMELESS?
Source: National Law Center on Homelessness and Poverty (www.nlchp.org/FA_HAPIA) – August 2004

Over the past year, over 3 million men, women, and children were homeless. In 1995 the demand for shelter increased by 11%. This demand is still increasing. More recently, in 2003, the demand for shelter rose 13%, according to a survey released in December 2003 by the U.S. Conference of Mayors on hunger and homelessness.

And even more Americans are at risk of homelessness. A January 2001 report by the Department of Housing and Urban Development (HUD) found that 4.9 million low-income American households had worst-case housing needs, paying more than 50% of their income on rent, while HUD estimates that this figure should be no more than 30%.

A missed paycheck, a health crisis, or an unpaid bill pushes poor families over the edge into homelessness.

The homeless population is diverse. According to the 27 cities surveyed by the U.S. Conference of Mayors, including Boston, Burlington, Charleston, Charlotte, Chicago, Cleveland, Denver, Detroit, Kansas City, Los Angeles, Louisville, Nashville, New Orleans, Norfolk, Philadelphia, Phoenix, Portland, Providence, Salt Lake City, San Antonio, San Diego, Santa Monica, Seattle, St. Louis, St. Paul, Trenton and Washington, D.C., the homeless population can be classified by the following demographic information:

- 44% work.
- 40% are single men.
- 14% are single women.
- 4% are unaccompanied children.
- 40% are families with children.
- 67% are single-parent families.
- 39% are mentally disabled.
- 11% are veterans.
- 34% are drug or alcohol dependent.
- 50% are African-American.
- 35% are White.
- 12% are Hispanic.
- 2% are Native American.
- 1% are Asian.
APPENDIX H

POVERTY QUIZ

WHY ARE PEOPLE POOR?
There are almost as many explanations for poverty as there are people doing the explaining. Below are some of the most frequently heard. Indicate the extent to which you agree or disagree with each statement by circling one of the four measures of agreement (strongly agree, agree somewhat, disagree somewhat, strongly disagree).

People are poor because they are lazy.

Strongly agree  Agree somewhat  Disagree somewhat  Strongly Disagree

People are poor because they don't know how to manage their money.

Strongly agree  Agree somewhat  Disagree somewhat  Strongly Disagree

People are poor because many jobs pay very low wages.

Strongly agree  Agree somewhat  Disagree somewhat  Strongly Disagree

People are poor because of prejudice and discrimination against racial minorities and women.

Strongly agree  Agree somewhat  Disagree somewhat  Strongly Disagree

People are poor because they have too many children.

Strongly agree  Agree somewhat  Disagree somewhat  Strongly Disagree

WHAT ABOUT WELFARE?
The list below contains statements about the public welfare system in the United States. Circle the T before each statement that you believe is True and the F before each one that is False.

1.  T  F  Welfare rolls are growing by leaps and bounds.
2.  T  F  The U.S. spends a big part of its federal budget on welfare programs for the poor.
3.  T  F  Almost all poor people in the U.S. receive some form of welfare.
4.  T  F  While life on welfare may not be luxurious, basic needs are met by the welfare grant.
5.  T  F  Once people get on welfare, they are likely to stay on it for a long time.
6.  T  F  People on welfare don't want to work.
7.  T  F  Welfare benefits in New York are "indexed" to keep pace with inflation.
   (That is, they go up automatically as prices rise.)

Continued
SOLVING THE PROBLEM
Many solutions for the problem of poverty have been tried or suggested. Below are some commonly held ideas about government-funded programs that try to alleviate the effects of poverty or help people out of poverty. Indicate your agreement or disagreement by circling the phrase (strongly agree, agree somewhat, disagree somewhat, strongly disagree) that comes closest to your own feelings.

Poverty programs only waste the taxpayers' money.
Strongly agree  Agree somewhat  Disagree somewhat  Strongly Disagree

There is a great deal of public opposition to using tax money to help the poor.
Strongly agree  Agree somewhat  Disagree somewhat  Strongly Disagree

Although poverty programs may make life a little easier for the poor, there is nothing that can be done to eliminate poverty altogether; it is a necessary part of an industrialized society.
Strongly agree  Agree somewhat  Disagree somewhat  Strongly Disagree

The United States is already doing as much as it can to help the poor.
Strongly agree  Agree somewhat  Disagree somewhat  Strongly Disagree

Reprinted with permission from Housing NOW!: a Teaching Guide, 1989
Facts about the WHAT ABOUT WELFARE? section of the Poverty Quiz

Welfare rolls are growing by leaps and bounds.
   In 2001, the Vermont ANFC caseload for families was 5,609 and the caseload for recipients was 14,727. (http://www.path.state.vt.us/wrp/sargawrp/novupd.htm)

The U.S. spends a big part of its federal budget on welfare programs for the poor.
   About one percent of the federal budget went to welfare for families in 1987.

Almost all poor people in the United States receive some form of welfare.
   In 1988, 32 million Americans were officially defined as poor (Center for Community Change). In 1989, 3.8 million families received AFDC.

While life on welfare may not be luxurious, basic needs are met by the welfare grant.
   ANFC recipients in Vermont pay an average of 72% of their income for rent. This is far beyond the 30% standard for affordable housing.

Once people get on welfare, they are likely to stay on it for a long time.
   The median length of continuous time that a family in Vermont is on welfare is twelve months.

People on welfare don't want to work.
   During FY 2001, more than 1,008 ANFC parents reported to the Vermont welfare department or employment service that they had started jobs.

Welfare benefits in New York are "indexed" to keep pace with inflation.
   In Vermont during 1990, inflation was 4% and welfare benefits went up 3%.

Source: Department of Social Welfare.
VERMONT DEMOGRAPHICS

Number of Families and Children
- In Vermont, there are 87,792 families, with 141,428 children.
- Low-Income Families: 31% (27,527) of families with children are low-income (National: 34%).
- Families in Poverty: 11% (10,053) of families with children are poor (National: 14%).
- Low-Income Children: 35% (49,317) of children live in low-income families (National: 37%).
- Children in Poverty: 14% (19,563) of children live in poor families (National: 16%).

Parental Employment, Education, and Family Structure
Many low-income parents in Vermont families are employed.
49% (13,605) of low-income families include at least one parent who is employed full-time, year-round.
32% (8,880) of low-income families include only parent(s) who are employed either part-year or part-time.
Just 18% (5,042) of low-income families have no employed parents.

In Vermont, parents with limited education are more likely to be low-income.
12% (3,301) of low-income families are headed by parent(s) who do not have a high school degree.
Only 3% (2,016) of all other families are headed by parent(s) who do not have a high school degree.

Low-income families in Vermont are more likely to be headed by a single parent.
58% (15,837) of low-income families are headed by a single parent.
18% (10,818) of all other families are headed by a single parent.

Children's Race/Ethnicity and Age
In Vermont, young children are more likely to live in low-income families.
40% of children under age 6 live in low-income families.
33% of children age 6 or older live in low-income families.

Definitions:
- Poverty: Income below the federal poverty level (FPL), currently $18,850 per year for a family of four.
- Near-poverty: Income between 100-200% of the federal poverty level.
- Low-income: Income below 200% of the federal poverty level; currently $36,800 per year for a family of four.

These numbers are from the federal poverty guidelines issued by the U.S. Department of Health and Human Services.
The demographic findings on this page were calculated using a more complex version of the federal poverty measure—the thresholds issued by the U.S. Census Bureau. For more information about federal poverty measures, see The 2003 HHS Poverty Guidelines.

Sources
1: State data were calculated from the Annual Demographic Supplement (the March supplement) of the Current Population Survey from 2001, 2002, and 2003, representing information from calendar years 2000, 2001, and 2002. NCCP averaged three years of data because of small sample sizes in less populated states. The national data were calculated from the 2003 data, representing information from calendar year 2002.
APPENDIX I - VERMONT EMERGENCY SHELTERS

GOOD SAMARITAN HAVEN
105 North Seminary Street, Barre, VT 05641
(802) 479-2294 Administrative
SHELTER PROGRAM
HOUSING / SHELTER

BROC - COMMUNITY ACTION IN SOUTHWESTERN VERMONT
BROC - SATELLITE OFFICE - BENNINGTON
332 Orchard Road, Bennington, VT 05201
(802) 447-7515 Information & Services
HOUSING / SHELTER

MORNINGSIDE SHELTER
81 Morningside Drive, Brattleboro, VT 05301
(802) 257-0066 Administrative
SHELTER SERVICES
HOUSING / SHELTER

BURLINGTON EMERGENCY SHELTER
89 North Street, Burlington, VT 05401
(802) 863-5814 Administrative
(802) 862-9879 Information & Services
EMERGENCY SHELTER AND SERVICES
HOUSING / SHELTER

COMMITTEE ON TEMPORARY SHELTER (COTS)
COTS FAMILY SHELTER
PO Box 1616, Burlington, VT 05402
(802) 846-7541 Administrative
(802) 846-7742 Administrative
FAMILY SHELTER
HOUSING / SHELTER

WAYSTATION SHELTER
189 Church Street, Burlington, VT 05401
(802) 862-5148 Bed Availability - Call this # to reserve space in shelter
(802) 862-7776 Administrative
WAYSTATION
HOUSING / SHELTER

BLACK RIVER GOOD NEIGHBOR SERVICES
BLACK RIVER GOOD NEIGHBOR SERVICES - CENTRAL OFFICE
105 Main Street, Ludlow, VT 05149
(802) 228-3663 Information & Services
(802) 228-5430 FAX
CLIENT AID SERVICES
TEMPORARY FINANCIAL AID

BROC - COMMUNITY ACTION IN SOUTHWESTERN VERMONT
60 Center Street, Rutland, VT 05701
(800) 717-2762 Toll Free
(802) 775-0878 Information & Services
HOUSING AND HOMELESSNESS ASSISTANCE
HOUSING / SHELTER
OPEN DOOR MISSION
31 Park Street, Rutland, VT 05702
TRANSITIONAL SHELTERS
HOUSING / SHELTER

SAMARITAN HOUSE
20 Kingman Street, Saint Albans, VT 05478
(802) 527-0847 Administrative
SHELTER SERVICES
HOUSING / SHELTER

ADDISON COUNTY COMMUNITY ACTION GROUP
JOHN W GRAHAM EMERGENCY SHELTER / ADDISON COUNTY COMMUNITY ACTION GROUP
69 Main Street, Vergennes, VT 05491
(802) 877-2677 Information & Services
EMERGENCY SHELTER
HOUSING / SHELTER

UPPER VALLEY HAVEN
745 Hartford Avenue, White River Junction, VT 05001
HOUSING / SHELTER

VERMONT SOUP KITCHENS

BARRE BAPTIST FELLOWSHIP
OPEN DOOR FELLOWSHIP
117 Church Street, Barre, VT 05641
OPEN DOOR FELLOWSHIP SOUP KITCHEN
FOOD/NUTRITION

THE SALVATION ARMY - BARRE
25 Keith Avenue, Barre, VT 05641
(802) 476-5301 Administrative
SALVATION ARMY FRIENDLY KITCHEN
FOOD/NUTRITION

IMMANUEL EPISCOPAL CHURCH
12 Church Street, Bellows Falls, VT 05101
GREAT FALLS COMMUNITY KITCHEN
FOOD/NUTRITION

OUR PLACE DROP-IN CENTER
4 Island Street, Bellows Falls, VT 05101
(802) 463-2217 Information & Services
DROP-IN CENTER SERVICES

AGAPE CHRISTIAN FELLOWSHIP
30 Canal Street, Brattleboro, VT 05301
(802) 257-4069 Information & Services
SOUP KITCHEN
FOOD/NUTRITION
CENTRE CONGREGATIONAL CHURCH
LOAVES AND FISHES MEAL SITE
193 Main Street, Brattleboro, VT 05301
(802) 254-4730 - Church Office
FOOD/NUTRITION

SAINT MICHAEL'S CATHOLIC COMMUNITY
BRIDGID'S KITCHEN
38 Walnut Street, Brattleboro, VT 05301
(802) 254-6800 - Kitchen during meals
FOOD/NUTRITION

CHAMPLAIN VALLEY OFFICE OF ECONOMIC OPPORTUNITY (CVOEO)
CHITTENDEN EMERGENCY FOOD SHELF
228 North Winooski Avenue, Burlington, VT 05401
(802) 658-7939 Administrative
(802) 860-3663 FAX
(802) 863-6248 TTY
HOT MEALS (BREAKFAST)
FOOD/NUTRITION

FRIENDS MEETING HOUSE - BURLINGTON
SMALL POTATOES MEAL SITE
First Congregational Church
38 South Winooski Avenue, Burlington, VT 05401
FOOD/NUTRITION

THE SALVATION ARMY - BURLINGTON
64 Main Street Burlington, VT 05401
(802) 864-6991 Administrative
(802) 864-9256 FAX
FRIENDLY KITCHEN
FOOD/NUTRITION

CHRIST CHURCH
64 State Street, Montpelier, VT 05602
(802) 223-3631 - Church Office
(802) 223-7298 FAX
THE FULL LADLE KITCHEN
FOOD/NUTRITION

OPEN DOOR MISSION
31 Park Street, Rutland, VT 05702
SOUP KITCHEN
FOOD/NUTRITION

MARTHA'S KITCHEN
22 Kingman Street, Saint Albans, VT 05478
(802) 524-9749
MEALS
FOOD/NUTRITION

WORCESTER FOOD SHELF / COMMUNITY KITCHEN
PO Box 316 Worcester, VT 05682-0316
FOOD/NUTRITION
SERVICES FOR PEOPLE WITHOUT HOMES
There are many agencies in Vermont that are working to assist people without homes and provide affordable housing. Inviting a speaker to your class or visiting an organization serves well to expand children's interest in taking action against homelessness and reassuring them that there are concrete and substantial measures being taken to solve homelessness.

**Vermont Advocacy Network** - 65 South Main Street, Waterbury, VT 05676
(802) 244-7868
VAN provides legal representation to people who are labeled as "mentally ill." Approximately 80% of their clientele has been without a home at one time or another.

**Vermont Tenants Incorporated** - 191 North Street, Burlington, VT 05401
(802) 864-0099
VTI is a program of Chittenden Community Action that provides informal legal advice to tenants, advocates for tenants' rights in state and local government policy, and is a resource for tenants who want to organize.

**Brattleboro Drop-In Center** - 60 South Main Street, Brattleboro, VT 05302
(802) 257-5415 (Center) - (802) 257-2005 (office) - (802) 852-4286
The Drop-In Center provides daytime services for homeless and low-income people including a mailing address, a telephone to use, referrals to social workers, showers, day jobs, and a food shelf.

**VT Alliance for the Mentally Ill** - RR 1, Box 60, Belmont, VT 05730
(802) 259-2596 - (800) 872-6488
Vermont AMI is a support and referral service for families of the mentally ill throughout the state. They can give you a local contact person to arrange a classroom speaker.

**Community Economic and Development Office** - City Hall Burlington, VT 05402
(802) 658-9300
In terms of housing, the CEDO office: 1) protects people who are vulnerable to being exploited by the housing market; 2) protecting the affordability of housing, 3) producing new affordable housing.

**Burlington Community Land Trust** - PO Box 523, Burlington, VT 05402
(802) 862-6244
BCLT purchases property and leases the house or apartments to people at reasonable rates. The aim is to keep it perpetually affordable.

**Vermont Dept. of Mental Health and Mental Retardation** - 103 South Main Street Waterbury, VT 05676
(802) 241-2722
DMHMR speaks to groups about the pressures that move people toward homelessness, mental health and homelessness, and how people can get and keep decent housing that they can afford.

**Coop Housing Federation** - c/o BCLT, Box 523 Burlington, VT 05402
(802) 862-5430
Coop housing gives people the advantages of owning a home without paying a large down payment. Tenants purchase and manage their properties jointly.

**Housing Vermont** - 123 Saint Paul Street, Burlington, VT 05401
(802) 863-8424
Housing Vermont is a non-profit real estate development corporation that builds low-income housing.
CROSSWORD PUZZLE ABOUT HOMELESSNESS

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WORD LIST
BILL
EVICTION
FAMILY
FOOD
HELPING
HOMELESS
HOUSING
LOVE
MONEY
RENT
SHELTER
WAGES

ACROSS CLUES
2. home
9. without a home
10. a statement of money owed for goods and service
11. money for shelter
12. anything used in exchange for goods or services

DOWN CLUES
1. money earned for a job
3. any shelter, lodging, or dwelling place
4. affection
5. forcing people to move from their home
6. nourishment
7. relatives
8. providing assistance
WORD SEARCH
ABOUT HOMELESSNESS

Circle the word in the puzzle and cross out the word on the list below.
(words may be vertical, horizontal or diagonal.)

HOMELESS
RENT
WAGES
LOVE
HELPING

BILL
MONEY
HOUSING
EVICTION
FOOD