**Lesson plan**

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| **Lesson Title** | FACs about Homelessness ( housing affordability) |
| **Instructor** | Ms. Alvarez |
| **Suggested grade level/course** | High School level Life Skills course |
| **Time suggested** | 42 min class period |
| **National Standards addressed:**   * State the entire standard, not just the number   **Objectives:**   * State the informational and the instructional objective.   (What will students know and be able to do at the end of the lesson?) | **3.3:** Analyze factors in developing a long-term financial management plan.  **3.3.2:** Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources  The student will define for homelessness  The student will determine effects of being homeless  The student will identify reasons why homelessness occurs  The student will calculate housing affordability for a variety of different incomes  The student will evaluate different housing options and cost available in hometown |
| **Strategy and Rationale for the lesson:**   * Why are you choosing this activity/strategies? * How will this strategy help your students be successful with your objectives? | 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 (NHC, 2003). These are the ages of the average middle and high school student. I am choosing to do this activity because there is a misconception that obtaining a college degree will automatically exempt someone from becoming homeless. Prior to this lesson, students were learning about budgeting and money management. They are also learning about unexpected costs that may affect budgets such as divorce, a baby, or a sudden death in the family. I argue that it is equally important for students to understand the reasons behind losing a home and becoming homeless as well as resources available for them. Homelessness is not a phenomenon that occurs overnight or from one simple action, but rather a serious of unfortunate events. |
| **Concepts/ideas covered**   * List/outline the major concepts/ideas of the lesson. What are the BIG IDEAS? * Be sure to include CTE, academic, and 21st century knowledge and skills | 1. **Homelessness Definition:**  * 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   * 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   1. **Causes for homelessness:**  * **Poverty:** Homelessness and poverty are inextricably linked. Poor people are frequently unable to pay for housing, food, childcare, health care, and education. Difficult choices must be made when limited resources cover only some of these necessities. Often it is housing, which absorbs a high proportion of income that must be dropped. Being poor means being an illness, an accident, or a paycheck away from living on the streets.   In 2005, 13.3% of the U.S. population, or 38,231,521 million people, lived in poverty.  Both the poverty rate and the number of poor people have increased in recent years, up from 12.5% or 1.1  million in 2003 (U.S. Bureau of the Census, 2005). 36% of persons living in poverty are children.   * **Lack of Affordable Housing:** A lack of affordable housing and the limited scale of housing assistance programs have contributed to the current housing crisis and to homelessness. The gap between the number of affordable housing units and the number of people needing them has created a housing crisis for poor people. Between 1973 and 1993, 2.2 million low-rent units disappeared from the market. This has created a rent burden. Housing should only be 30% of total living expense.  1. **Who are the homeless:**  * **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 Central 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%. * **Gender:** Most studies show that single homeless adults are more likely to be male than female. In 2005, a survey by the U.S. Conference of Mayors found that single men comprised 51% of the homeless population and single women comprised 17% (U.S. Conference of Mayors, 2005). * **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 2005 survey of 25 American cities, the U.S. Conference of Mayors found that families with children comprised 33% of the homeless population, a definite increase from previous years (U.S. Conference of Mayors, 2005). These proportions are likely to be higher in rural areas. * **Victims of Domestic Violence:** 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. * **Veterans:** Research indicates that 40% of homeless men have served in the armed forces, as compared to 34% of the general adult male population (Rosenheck et al., 1996). The National Coalition for Homeless Veterans estimates that on any given night, 271,000 veterans are homeless (National Coalition for Homeless Veterans, 1994). * **Persons with Mental Disabilities:** Approximately 16% of the single adult homeless population suffers from some form of severe and persistent mental illness (U.S. Conference of Mayors, 2005). |
| **Assessment:**   * How will you know students can do the above? | The assessment for this will be at the end of the lesson when the game spent is played. ( Link is attached) Students will use their knowledge on budgeting and will allow their values, wants and needs to be expressed. The class will be participating in an informal assessment. |
| Materials needed: | **Sticky Notes:** One per student |
| **Procedure/activities**   1. **The instructor will pass around sticky notes to the students. Each student will take one.** 2. **The instructor will ask the students to close their eyes and visualize someone they believe to be homeless. The students will be asked to think about age, ethnicity and gender this person might be. The students will record their answers on sticky notes and place them on the board. (The sticky notes will be saved and a discussion will follow later on in class)** 3. **The instructor will then present a Prezi that covers the federal definition of homelessness as well as who the homeless are, and why people become homeless.** 4. **For the following questions will be asked:**  * **Are these good definitions?** * **What are some possible issues with these definitions?** * **What implications might arise from these issues?**  1. **When the instructor reaches the section about causes for homelessness, the students will be asked to calculate how much a family will have to pay using 30% AND 60%. The students are to break off into groups of 4. This will be done by counting off. To find the solution, the students will multiply .30 by the income, and .60. If the scenario suggests that the family will only have one provider after a period of time, the student will divide the income in half after figuring it out the first time.** 2. **The instructor will then pick out 3-5 of the sticky notes from the board to read off to the class. The names of the students will not be revealed. This will show the students what some common misconceptions are about those who are homeless after learning who the homeless actually are. The instructor will then play the YouTube video on the Prezi.** 3. **The instructor will then finish the presentation on how people can become homeless.** 4. **The instructor will then pull up spent.org on the coordinating teacher’s laptop. The class will participate in the game, and will have to decide on decisions as a class. The instructor will encourage students to think about what they know about budgeting as well as playing “devil’s advocate” to encourage further discussion.** | |
| References and resources | <http://prezi.com/dymmoz0vvbxl/edit/#26_238900> |

Include attachments of any handouts, assessments, and/or powerpoints, etc.