What’s It Like To Be Homeless?

An Education Curriculum for Children and Youth

Presented by:

[Renfrew County logo]

Experience Our History, Share Our Future!
Teacher Toolkit

A resource package designed to assist educators in teaching students about homelessness in the County of Renfrew

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This Toolkit is available on our website:
http://www.countyofrenfrew.on.ca/departments/social-services/renfrew-county-housing-corporation/a-place-to-call-home/

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Table of Contents

Introduction 4
What is Homelessness? 5-6
The Truth about Homelessness Worksheet 7-9
Lesson Plans and Activities 10
Fly Away Home 11-12
Lesson Plan for Grades 4-12 13
What Would You Take? 14
Where Do You Live? 15
My House 16
Musical Chairs 17-18
Why Do Some People Lose Their Home? 19-20
The “Haves” and the “Have Not’s” 21-22
Who Do You Trust? 23
Scavenger Hunt 24-25
Privilege Monopoly 26-27
Calculate It! 28-29
Resource List 30
How Can We Help? 31-32
Volunteer Opportunities for Food Bank 33
Feedback 34
We must not, in trying to think about how we can make a big difference, ignore the small daily differences we can make which, over time, add up to big differences that we often cannot foresee.

—Marian Wright Edelman

In the County of Renfrew 10 Year Housing and Homelessness Plan Warden Peter Emon stated:

_The development of the 10-year Housing and Homelessness Plan sets the County of Renfrew on a path that will provide us with healthier and supportive communities in the long term._

Thank you for playing your role in ending homelessness through teaching your students about this important societal issue. Education is an essential component in creating an inclusive community where no one experiences homelessness.

This resource was designed to provide you with the tools and information necessary to teach children about local and broad issues of homelessness in an age-appropriate manner. The information and materials in this guide are designed for students – Grades 4-12 – but elements can be adapted for younger students as well.

The lesson plans are designed to be thorough and detailed, so that they are easily adaptable for any classroom environment. We suggest that teachers begin any lesson associated with homelessness by leading a discussion with students about what they already know about homelessness. As a tool for discussion, teachers can use _The Truth about Homelessness Worksheet_ (p.7-9) as a starting point. An “answer key” is provided to assist teachers in addressing misconceptions about people who do not have a home.

In addition, Home Free, created by the Elementary Teachers Federation of Ontario provides excellent supplementary lesson plan ideas


Thank you again for working to end homelessness through educating students. We hope that this resource will be a valuable tool for you.
What is homelessness and why is it worth talking about?

❖ What is homelessness?
There is no universal agreement on the definition of homelessness because it is not easily defined.

- People are at-risk of homelessness when their housing is unaffordable, unsafe, overcrowded, insecure, inappropriate, or poorly maintained, and when they lack the support necessary to maintain stability in their lives.
- People experience hidden homelessness when they are living in temporary accommodations such as with family or friends, this can also be known as couch surfing.
- People experience absolute homelessness when they are staying in emergency shelters or sleeping in places not intended for livings (i.e., in cars, on streets, under bridges).

❖ Why do people experience homelessness?
Poverty is one of the main causes of homelessness. People who are without adequate housing, income and support are more likely to fall into homelessness. They do not have resources that help them to maintain stability in their lives following a catastrophic event like a car accident, illness or loss of employment (also known as “trigger events”). For others, it may not be so much a “trigger event” as a “tipping point”, when the slow build up of increasing debt, arrears and/or personal issues, reaches a breaking point. People can avoid losing their housing by ensuring that where they live is affordable and by staying connected to the support they need to maintain stability in their lives.

❖ Who experiences homelessness in the County of Renfrew?
People of all ages, genders, and backgrounds experience homelessness in Renfrew County. In 2015, there were 960 people on the Social Housing waiting list, 138 of these applicants stated they were homeless. This is not a full count of absolute homelessness because it does not include people sleeping in places not intended for living or people experiencing hidden homelessness. In Canada, at least 150,000 to 300,000 people are living in shelters or on the streets (Homelessness Partnering Strategy, 2009).

❖ What is the impact of experiencing homelessness on adults and children?
Homelessness severely reduces an individual’s quality of life. Studies have shown that people experiencing homelessness are more likely to die younger and have significantly poorer physical and mental health than their housed counterparts. The experience of homelessness for children also has many negative consequences including: poor health and nutrition; poor hygiene; low self-esteem; unwillingness to form relationships with peers; difficulty trusting people; short attention span; and aggression. Homelessness also presents significant barriers to school success for children.
How can we end homelessness?
In order for people to reduce their risk of homelessness, they must have housing stability. To maintain housing stability over the long term, the following three criteria must be met: The housing must be accessible, safe, adequately maintained, of suitable size, affordable, provide security of tenure and be considered acceptable by the individual. People must have enough income to sustain the minimum standards for rent, utilities, food, health, clothing, education, transportation, and recreation. People must have the opportunity to access additional support, as needed, to help individuals live as independently as desired and to connect to others in meaningful ways.

What is being done in the County of Renfrew to combat homelessness?
There are many initiatives underway in the County of Renfrew focused on ending homelessness. Some of these include:

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<thead>
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<th>Initiative</th>
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<tr>
<td>10 Year Housing and Homelessness Plan</td>
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<td>Case Management</td>
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<td>Furniture</td>
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<td>Household items</td>
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<td>Housing Stability Program</td>
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<td>Minor Repairs</td>
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<td>Moving Costs</td>
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<td>Rental Arrears Assistance</td>
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<td>Transportation</td>
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<td>Housing and Homelessness Community Group</td>
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<td>Energy Arrears Assistance</td>
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<td>Hoarding Assistance</td>
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<td>Housing Allowances</td>
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<td>Housing Support Worker</td>
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<td>Motel Stays</td>
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<td>First and Last month’s rent</td>
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<td>Supportive Housing</td>
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<td>Utility Deposits</td>
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Why should students learn about homelessness?
Homelessness is an important issue in our community, country, and world. Teaching children about homelessness has the potential for significant impact on the lives of the students and their communities. As a result of learning about homelessness, students will:

- become more compassionate, caring, and empathetic towards others;
- dismantle stereotypes and reduce judgmental attitudes;
- develop an appreciation for diversity, while recognizing wide-spread commonalities;
- enhance their capacity for critical thinking and moral reasoning;
- appreciate and participate in community initiatives and organizations.

Cost of Living in Renfrew County based on 30% of income

- Average rent for a two-bedroom apartment in Renfrew County: $810/month.
- Wage needed to afford a two-bedroom apartment: $17/hr.
- Minimum wage: $11.25/hour.
- Work hours to afford two-bedroom apartment on minimum wage: 60 hours/week.

Source: October 2015 Rental Market Survey, Canada Mortgage and Housing Corporation (CMHC) & MCSS
The Truth about Homelessness Worksheet

Circle true or false for each of these statements.

1. There are people who don’t have a home in the County of Renfrew.  
   True / False

2. People choose not to have a home. They could get a home if they wanted to.  
   True / False

3. All people without a home sleep on the street.  
   True / False

4. There are children in the County of Renfrew who don’t have a home.  
   True / False

5. People without homes are lazy and don’t work.  
   True / False

6. It would be cool to not have a home because you can go anywhere and do anything that you want.  
   True / False

7. All people who don’t have a home are addicted to drugs or alcohol.  
   True / False

8. Homelessness only happens in big cities.  
   True / False

9. If we had more homes there would be no homelessness.  
   True / False

10. There is nothing we can do about homelessness.  
    True / False

1. There are people who don’t have a home in County of Renfrew.

True. Homelessness is an issue for the County of Renfrew. As of December 31, 2015 there were 958 persons on the Social Housing waitlist with 138 of these stating they are homeless. 161 households were housed by Renfrew County Housing Corporation in 2015.

2. People choose not to have a home. They could get a home if they wanted to.

False. No one chooses to be homeless. Most people are shocked when it happens to them. Most people who don’t have a home want one. However, it is very hard to find a safe home that people can afford. Some people also need extra support, like nursing care, to keep their homes. There are long waiting lists for these supports.

3. All people without a home sleep on the street.

False. People who sleep outside are just part of the total group of people who don’t have a home. Some people stay in emergency shelters where available. Other people stay in their car or couch surf with a friend or family member—this type of homelessness is called “hidden homelessness”.

4. There are children in County of Renfrew who don’t have a home.

True. There are people of all ages and genders who don’t have a home in the County of Renfrew. Capturing the data on the number of youth in need is difficult as many couch surf or move frequently making them among the hidden homeless population.

5. People without homes are lazy and don’t work.

False. People who have no home often have to work very hard to find places to eat and sleep. Also, many people who don’t have a home want to get jobs. Some people who don’t have a home have jobs. Other people have a hard time finding a job for reasons like health concerns.

6. It would be cool to not have a home because you can go anywhere and do anything that you want.

False. When you have no home it is very hard to find places to eat, sleep, and shower. It is also hard to find transportation. People who don’t have a home also have to think about their safety.

7. All people who don’t have a home are addicted to drugs or alcohol.

False. Some people who don’t have a home use substances like drugs or alcohol. Many other people without a home do not use substances like drugs or alcohol.
8. **Homelessness only happens in big cities.**

**False.** There are people who have no home everywhere. In smaller towns and villages, there are fewer formal programs like shelters to help people who don’t have a home. In these areas, people might experience “hidden homelessness”. In cities, people who don't have a home can more easily find emergency shelters and supports for their housing.

9. **If we had more homes there would be no homelessness.**

**False.** To end homelessness, people need more than just stable homes. They also need income and supports. People need a safe and secure home that they think is right for them. They also need enough income to meet their basic needs, such as shelter, food, clothing, and transportation. People also need different types of support, from friends and family and other people in the community to keep their homes for a long time. Homelessness can be ended with these three things—housing, income, and supports.

10. **There is nothing we can do about homelessness.**

**False.** Everyone has a part to play in ending homelessness. Students can help by writing letters to leaders asking them to end homelessness. You can also donate your time to an organization working to support people who don’t have a home. Lots of these organizations also need donations of supplies like shampoo and socks to give to people who don’t have a home. Finally, you can tell others about why people don’t have homes and the things that can be done to make sure that everyone in The County of Renfrew has a home.

References

County of Renfrew Housing and Homelessness Plan August 2013.
Renfrew County Housing Corporation Social Housing Registry statistics.
Lesson Plans
And
Activities
Theme:

Homelessness results from a variety of situations, and opportunities exist for people of all ages to make a difference in seeking solutions.

Program Summary:

The feature book is a touching story of a homeless boy and his father who move from terminal to terminal in an airport, trying not to be noticed and discovered. The boy expresses frustration about being homeless, yet he has hope for the future.

In the video, children whose families have been homeless share how this happened and how it felt. The narrator encourages us to make a difference in our communities. Viewers meet a boy who volunteers at City Harvest, an organization which gathers prepared food for distribution to the homeless, and the girl who began Common Cents, an organization whose members collect pennies and use them to buy items for homeless shelters.

Topics for Discussion:

(P-I) Before viewing, explore with the students the concept of “What is ‘home’?” What is needed in order to have a home? Who makes up a home?

(P-I) Obtain a copy of the book and read it to the students. The story presents opportunities for students to engage in some critical thinking: What do we know about large airports that makes them possible living space for homeless persons? Would all airports serve equally as well for the homeless? Why or why not? Why do the boy and his father dress in blue? What new problems will be created when it is time for Andrew to start school? What is the significance of the bird in the story?

(P-I) The boy and his father try to make themselves as inconspicuous as possible in the story. Consider other places. Besides an airport, what could be a “home” for a homeless person; places where large groups of people pass through who are preoccupied with their own lives? What would that person have to do in order to remain unnoticed in that setting?

(I) Discuss the variety of situations that might cause a family to become homeless. Include in the discussion the understanding that living without a home is short term for some people, but may be long lasting for others.

(II) After viewing the video, discuss different emotions that the homeless young people on the video were experiencing (e.g., fear, anger, sadness, joy, envy, etc.) Have students identify circumstances under which these emotions might surface.
Curriculum Extension Activities:

(P-I) Create a semantic map of the work “home.” Begin with “home” as the center of the map. Brainstorm works connected with home and write them on lines radiating from the center. Have students justify their choice of words by explaining why certain words come to mind when they think of “home.”

(I) Have students collect newspaper and magazine articles related to homelessness. Using information they gather, have students devise a plan for raising the awareness of people in their community about the issue of homelessness. Organize a food collecting drive for the local food bank; collect mittens, hats, new underwear for children; collect loonies for using at the Laundromat; have students collect change as a donation to a homeless shelter, women’s shelter or food bank.

(P-I) Have students research what types of agencies exist in your community to help the homeless. Invite an administrator from a homeless shelter to speak to the group about regulations, facilities, and needs of the shelter. Organize a fundraiser to collect money or items that the shelter can use to assist clients.

Adapted from
READING RAINBOW TEACHERS GUIDE
Program #116 – Fly Away Home
2005GPN/University of Nebraska-Lincoln.
Lesson Plan for Grades 4-12

Time: 1 hour or more

Materials:  
- Facts about homelessness from pages of this Curriculum Resource Book to familiarize leader with facts about homelessness.  
- One or more books from the Resource List (page 28)  
- Appropriate age level resources from the National Alliance to End Homelessness website: www.endhomelessness.org (select “Fact Sheets for Kids” and choose your groups’ age level, and print out the appropriate pages)

I. Facts about Homelessness and Discussion

A. Share with the students facts about homelessness.  
B. Read or have a student read one of the selected books to group.  
C. Discussion questions:  
  - what are some of the reasons people become homeless  
  - have you ever met a homeless person?  
  - how can you tell if a person is homeless?  
  - do you know about any nearby shelters?  
  - if someone told you they were homeless what would you say?  
  - if you were homeless, where might you live?  
  - if you had nowhere to live, where would you go to school?

II. Activities

A. “My House” – page 16  
B. “Where Do You Live” – page 15  
C. “Musical Chairs” – page 17-18

III. How can we help? – pages 29-30
**Activity: What Would You Take?**

**Grade Level:** All

**Time:** 30 minutes

**Materials:** Pens and paper
Backpacks (optional)

**Introduction:** Discuss why people become homeless

Discuss reasons people might need to vacate their home or apartment.

**Activity:** Present the following problem to the group:

1. You and your family must vacate your home.
2. You have only 10 minutes to choose what to take with you.
3. What you choose must fit into your backpack.

Start timing and have participants write down what they would choose. After 10 minutes elapse, process as a group:

- What did you choose to take? Why?
- What did you leave behind? Why?
- How did it feel to make your choices?
- How will you do without the things you left behind?
- Where will you get the things you need but no longer have?

Discuss more facts about homelessness with group.

Discuss ways to help the homeless.

Collect the things you discovered in the activity that you need and donate them to the women’s shelter or a homeless shelter:

- travel shampoo, lotions, soap,
- toothbrush & toothpaste,
- band aids,
- combs & brushes (new)
Activity: Where Do You Live?

Grade Level: 3rd – High School
Time: 1 hour or more

Supplies: 2 or more large cardboard boxes (ask grocery store or an appliance store to save)
- Tempera paints or poster-size markers
- Paper and pencils
- Flip chart or large paper

Activities: Have students divide into 2 groups.
- Each group imagines they are a homeless family and the box is now their ‘home’.
- Assign the following tasks:
  Group 1. Your box will become your house.
  Group 2. Your box will become a car in which your family will live.
- Have each group assign someone to be the recorder and someone to be the reporter for their group.
- Each group will discuss and write down the challenges of living in their new ‘home’.

Discussion Questions:
- Is there room for everyone?
- How do you sleep?
- Where do you brush your teeth, bathroom, shower, etc.
- Where do you do your homework?
- Where do you eat?
- Can your friends come over?
- Where do you go to school?

- Have the groups reconvene and share their experiences. The reporters from each group report back to the large group while the leader writes on the flip chart.

Questions to ask large group:
- What were some of your feelings about being homeless?
- How do homeless families face their situation and solve the challenges they experience?
- What did you learn from this exercise?
- How can we use the lessons learned from this exercise to bring awareness about homelessness to others?
Activity: My House

Grade Level: K-5

Time: 15 minutes

I like my house because:

_____________________________________________________________________________________

_____________________________________________________________________________________

_____________________________________________________________________________________

My favorite room is:

_____________________________________________________________________________________

_____________________________________________________________________________________

_____________________________________________________________________________________

My favorite things in my house are:

_____________________________________________________________________________________

_____________________________________________________________________________________

_____________________________________________________________________________________

When I think of the word “home” these are the things I think of:

_____________________________________________________________________________________

_____________________________________________________________________________________

_____________________________________________________________________________________
Activity: Musical Chairs

Grade Level: 1st-6th
Time: 30 minutes

Materials:
- Two rows of chairs placed back-to-back, one less than the number of participants
- Music i.e. iPod
- Copies of the following scenarios cut into individual slips.

#1. I’m 10 years old. My brothers are 6 and 7 and my sister is 2. It’s just my mom and us kids. Landlords tell my mom they will not rent to families with more than 3 children. My uncle lets us sleep on the floor in his apartment. My brothers and I can’t go to school because we don’t have an address. Why can’t I go school like other kids?

#2. I’m 8 and my mom is a single mom. She works in a Laundromat and only makes $11.25 per hour. The owner lets us sleep in the Laundromat at night because we don’t have enough money to rent an apartment.

#3. I’m 12 years old. My dad hurt his back last year and can’t find a job. We have lots of medical bills. My mom works at Tim Horton’s, but doesn’t earn enough for us to have our own apartment. We had to move out of our last apartment because we couldn’t pay the rent. We live in our car now.

#4. My dad left us last year. I’m 9, Jennifer is 2 and the baby is 6 months old. The landlord told us we had to move out. My mom wants to work, but she has nobody to watch us so she can go out and look for a job. We live in tent in Riverside Park. Sometimes my mom leaves us alone at McDonald’s so she can go to an appointment. I try to do my homework there. Winter is coming and it will be too cold to stay in park.

#5. I’m 7. My mom, my sister, and I live in our car. It’s pretty crowded in there with all our clothes and everything. We have to find a different place every time we need to use the bathroom. I’m in school now, but I hope my friends don’t find out that I live in our car. My best friend Matt wants to know if he can come over to play at my house. What am I supposed to tell him?

#6. I’m in eighth grade. We’ve moved so many times, I’ve gone to ten different schools. I’m not a very good reader, and I have a lot of trouble understanding math. I get mad a lot at school, and I’m always in trouble. You’d be mad, too, if you didn’t get to stay in one place long enough to make friends. I just wish we could have a house with a backyard where I could play. Then maybe I could catch up at school and have my friends over.
Instructions: While music is playing have students walk around the chairs. When the music stops, have students find a chair on which to sit. The student left standing is the ‘homeless person.” Have that student choose a scenario and read it to the rest of the group. Repeat until all the scenarios have been given out.

Discussion: Have group process their thoughts and feelings about the situations they heard about.

Talk about ways the people in each scenario could find help.

Discuss ways the students could help people in similar situations.
Why Do Some People Lose Their Home?

Some of the reasons people lose their home include:

1. The person whose income supports the family loses a job.
2. The person who supports the family has a job that requires a car. The car is necessary only to get to and from work but also to go from place to place during the day. The car breaks down and the family can’t afford to fix it or buy another one. The person has to quit that job and look for a job that doesn’t require a car.
3. The family has no insurance to cover major damage to their home due to a fire or a natural disaster, such as hurricane, tornado, or flood.
4. A single mother who works full-time loses her daycare because the day-care provider has become ill. The mother has to quit her job to care for her children.
5. A single person’s roommate moves out of the apartment. Rent is too expensive for him to pay on his own, so he becomes behind on payments.
6. A full-time job on which the family depends to make ends meet becomes a part-time job.
7. The family’s income is not enough to pay for basic living expenses like rent, food, and clothing.
8. The family gets behind on monthly payments (such as utilities, loans, credit cards), so that it’s not possible to make all the minimum payments.
9. A single person is living with her parents because she needs some help with daily tasks like making meals. Her parents are getting older and she can’t live them anymore.
10. The family has an unplanned major expense, like an illness or a trip due to a family emergency.

Activity

1. Listen to your teacher read the two stories below.
2. From the ten reasons listed above, write in the key words of the reason that goes best with each story.
3. Work with your team to write a little story about the reason that is assigned to your team. Stories should touch on the person’s life before they did not have a home, why do they not have a home, and their life with no home.

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<tr>
<th>Story</th>
<th>Reason</th>
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<tr>
<td>Mr. Chase was just laid off. His employer gave him one week’s wages. The Chase family doesn’t have a savings account. None of their relatives can help, and without a job there’s no way to borrow money. Mr. Chase will qualify for unemployment insurance benefits of $420 a week, but that check won’t arrive for several weeks. The house rent ($650) and the car payment ($192) are due in a week.</td>
<td>1.</td>
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<td>Last month, the landlord told the Williams family that their rent would go up to $860 in 30 days. They couldn’t afford to pay rent and to buy food for the family. When they didn’t have enough money to pay the full amount on the first of the month, the landlord gave them three days to move out.</td>
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**Story Activity**
Write a story based on your assigned reason about the person’s life before they did not have a home, why they do not have a home, and their life with no home. You are allowed to use more paper if you need extra space.

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<th>Our Story:</th>
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Activity: The “Haves” and “Have Not’s”

Grade Level: 4\textsuperscript{th} Grade and Up

Time: 30 minutes

Goal: To build the strongest structure possible using only paper.

Materials: Sufficient supply of papers varying in size and sturdiness. Suggestions: construction paper, computer paper, newspaper, cardboard, cardstock, etc.

Instruction: The object of this activity is to expose the participants to the reality that everyone has a variety of resource given to us in life and it is what we do with our resources that determines how we succeed.

The group should be divided into teams depending on how many different types of paper are available. Each team is given one type of paper. A timer is set up with an amount of time in which the groups must make their structure (the time limit may vary depending on the age of the participants.) Time is the only rule. The most important lessons in this activity are how the teams work with what is given to them and how the work together as a team to solve the problem.

The leader should act as if all of the materials are equal and fair. Let teams know that there will be a prize for the winner.

Discussion: After the activity the teams come back together as a large group. Each team discusses what the process was like for them. The leader should encourage the group to discuss feelings of frustration, pride, accomplishment, resentment, etc.

Questions:

- How did it feel to be the team with the worse materials?
- What was it like to watch the team with “better” building materials? Did it make you want to give up or try harder and be more creative?
- How did the team with the best materials or the better ideas for building a strong structure feel?
- Did any team help another team? Did teams share ideas with other teams? Why or why not?
- What were your frustrations working within your team?
- How does this activity relate to real life? What resources does your family have that make life easier for you? Which resources do you take for granted? (Do your parents own a house? A car? Did the go to college? Do you always have enough to eat? To wear?)
- Thing about others who might not have as many resources as you.
- How would it affect you if you shared some of what you have with those who have less?
- What could you do to help others?
- Is having more always better? Why or why not?

**Follow-up:**

What could we do as a group to help others who are less fortunate?
**Activity: Who Do You Trust?**

**Grade Level: 5th Grade and up**

**Goal:** To gain awareness of how a person experiencing difficulties such as homelessness and poverty might feel.

**Materials:** Blindfolds

**Instruction:** The object of this activity is to expose participants to the idea of trust. Divide the group into pairs. One partner is the leader and the other the follower. The follower puts on the blindfold. The leader then takes the follower on a “journey.” The group leader reminds participants to notice what they are feeling during their “journey.” Have participants switch roles and walk the “journey” again.

**Discussion:** Have participants talk about the differences between being the leader and the follower. Ask the questions below.

**Questions:**
- How did it feel to not know where you were going as a follower?
- What was it like having to do what the leader wanted?
- Did you trust the person who was leading you? Why or why not?
- How was it different being the follower versus the leader?
- Which did you prefer? Leader or follower? Why?
- Who had the most power and control?
- Was there any way to equalize the roles?
- Who had more responsibility?
- Was the leader helpful or controlling?
- Who are the people in your life that you rely on the most?
- Do you like being dependent or independent?
- If you were homeless, would you be more like a leader or a follower?
- Who would you have to depend on if you were homeless?

Helping others: What could we do to ease the burden felt by homeless persons?
Activity: Homeless Families Internet Scavenger Hunt

Grade Level: Intermediate/High School
Time: Several Hours

Your team is a homeless family living in ______________________(city). Your team must decide on who the members of your family are and the ages of the children. Your goal is to find the following items and return “home” by __________(time).

Find the following items online:

1. Train/bus schedule.
2. Listing of apartments for rent in your town. (**bonus points for the cheapest apartment)
3. Can you get a Library card without an address? Find out: _______.
4. Where can you read the newspaper for “free”? ________________________________
5. Job “want-ads.”
6. Address for the local food bank ________________________________
   (**bonus points for more than one)
7. Employment application for a job. What is the pay rate? _________________________
   How will you get to work? ________________________________
9. Phone number of Municipal Township offices ________________________________
   What services and assistance do they provide? ________________________________
10. Where & How can you apply for an e-mail account? __________________________
    Where can you check your e-mail? ________________________________
11. Where would you find cardboard boxes to build a shelter? ______________________
12. Where could you go to exercise or workout? ________________________________
13. Where could you take a shower without being thrown out? ______________________
14. Where could you receive your mail? ________________________________
15. Where do you brush your teeth and use the bathroom before school? ______________
16. Collect sale coupons for the grocery store.

17. Where do you apply for Ontario Works? __________________________________________

18. Address of the Renfrew County Health Clinic_____________________________________

19. Phone number of Renfrew County Housing Corporation_____________________________

20. Phone number of Renfrew County Ontario Works___________________________________

21. Information about opening a checking account.
   What is the minimum $ to open an account? ________________________________________

22. Used car dealer ad

23. Where could you buy a cheap bike? _______________________________________________

24. Where is the nearest thrift store(s)? ______________________________________________

25. Where is there a public telephone? _______________________________________________

26. Where are the shelters for homeless people? _______________________________________

27. Where can you wash your clothes? What will it cost? ________________________________

28. You have $40 to feed your “family.” Remember:
   - you do not have anywhere to cook food;
   - will the food you purchase fill you up?
   - what is the nutritional value of the food?
   - bring food back to starting place;
   - get a receipt;
   - spend wisely, be creative, include tax.

Extra challenge:  **Bonus points for collecting coats, shoes, blankets!

**RULES:**

1. You may complete this list in any order you wish.

2. The whole group must work together.

3. Number 28 is REQUIRED. Google grocery stores and flyers to virtual shop. Please make sure they are Local stores i.e. Metro, No-Frills, Giant Tiger or Walmart.

4. Turn your paper in by__________________(time).

5. Be careful, have fun, and remember you represent your ____________________________ (group).
Activity: Privilege Monopoly
Grade Level: High school and up
Time: 30 minutes-3 hours (game can be shortened)

Goal: This game places participants at different privilege levels and works to teach the participants about systematic poverty.

Materials: Monopoly games—a large group will be divided into groups of four to play the game.

Rules:
1. The hat goes first. When it is your turn, roll both dice and move the appropriate number of spaces.
2. You get another turn if you roll doubles. If you roll doubles three times, you go to jail.
3. You must exit Jail in 1 turn. Once you are in jail, you can either use a Get Out of Jail Free card or pay $50.
4. All money gets paid to the bank (You DO NOT get any money for landing on Free Parking, it is just a resting spot in this game).
5. You only need to buy three houses to upgrade to a hotel. Hotel property price is the same as what is on the property card.
6. If you land on a property not owned, you might be able to buy it (check your piece rules). If you land on a property already owned, you must pay the owner.
7. Property without houses or hotels can be sold to any player as a private transaction at any time for any amount the owner can get.
8. You can sell houses and hotels back to the bank for half price.
9. So long as a property you own doesn’t have houses or hotels, you can mortgage it to the bank. You get the mortgage value printed on the Title Deed card. Once it is mortgaged, you can’t collect any rent for the property until you pay the mortgage plus 10% interest. If someone else wants to buy the property from you, you can sell it as a private transaction at any price you agree on. Then, the new owner can pay the mortgage plus 10% interest to start receiving rent for it.
10. No player may borrow money from another player.
11. No player may dispute a decision of the banker (the hat).

To find the winner, add up: all cash, purchase price of property, utility, and railroad owned; houses and hotels valued at purchase price.
Rules for the Shoe

1. You can buy the following properties: Purple, Light blue and Pink (plus Railroads and utilities)
2. If you ever roll a 6 (on either die), you must go directly to jail.

Rules for the Hat

1. You are the banker. You must keep personal funds separate from those of the Bank.
2. You manage all the property cards and collect the money when these cards are purchased. When the other players buy property, remember that:
   - The car can buy any property EXCEPT green or blue
   - The shoe can ONLY buy purple, light blue, or pink properties plus railroads and utilities
   - You can buy any property you wish
3. You also collect all fines and taxes and you give out the $200 salary to each player as he/she passes Go.
   - You think that the shoe is lazy and doesn’t always deserve $200. Occasionally, only give him/her $150. If the shoe complains, threaten to take away his/her property.
4. Help keep an eye on the Shoe, if he/she ever rolls a 6 (on either die), he/she must go directly to jail.

Rules for the Car/Thimble

1. You can buy any property you wish EXCEPT green or blue.
2. Help keep an eye on the Shoe, if he/she ever rolls a 6 (on either die), he/she must go directly to jail.

Discussion:

- How did it feel to be your player?
- Did you notice the inequality between the players?
- What emotions did you feel during this game?
- Were you able to overcome your disadvantage?
- How does this relate to the real world?
- Do you notice disparity in your daily life?

Do you do anything to combat this?
Activity: Calculate It!

Grades: 3rd - 12th
Time: 15-30 minutes

It costs a family about $810/month rent per month for a 2-bedroom apartment in Renfrew County.

<table>
<thead>
<tr>
<th>Family #1</th>
<th>Family #2</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ The starting wage for a job at McDonald’s is about $11.25 per hour.</td>
<td>$ Suppose you have a better paying job and make $14 per hour.</td>
</tr>
<tr>
<td>How much will you earn if you work a 40-hour week?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>$ How much will you earn in a month?</td>
<td>$ How much will you earn in a month?</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>$ How much will you have left over after you pay your rent for food,</td>
<td>$ How much will you have left over after you pay your rent for food,</td>
</tr>
<tr>
<td>clothing, child care costs, medical bills, gasoline, car payment, etc.</td>
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</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>$ If you do not have enough money left over to pay your bills, what will</td>
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</tr>
<tr>
<td>you do? List below.</td>
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</tr>
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Calculate It!  Answer Page

It costs a family about $810 rent per month for a 2-bedroom apartment in Renfrew County.

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<td>$ Suppose you have a better paying job and make $14 per hour.</td>
</tr>
<tr>
<td>$450.00 Gross</td>
<td>$560.00 Gross</td>
</tr>
<tr>
<td>$ How much will you earn in a month?</td>
<td>$ How much will you earn in a month?</td>
</tr>
<tr>
<td>$1,800 Gross</td>
<td>$2,240.00 Gross</td>
</tr>
<tr>
<td>$ How much will you have left over after you pay for your rent, food, clothing, child care costs, medical bills, gasoline, car payment, etc.</td>
<td>$ How much will you have left over after you pay your rent, for food, child care costs, clothing, medical bills, gasoline, car payment, etc.</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>$ If you do not have enough money left over to pay your bills, what will you do? List below.</td>
<td>$ If you do not have enough money left over to pay your bills, what will you do? List below.</td>
</tr>
<tr>
<td>- move in with relatives or friends; - share our apartment with others who are also working to share living costs; - move into a shelter - get a second job;</td>
<td>Using possible answers in the left column, discuss other possibilities, i.e.: what bills won’t be paid; what will happen if you need to go to the doctor; how will you pay school fees; etc. How would your expenses and options for housing change if you had more than one child?</td>
</tr>
</tbody>
</table>
Resource List

Books

Da Costa Nunez, Ralph.
  - *Cooper’s Tale*, 2000
  - *Sailey’s Journey*, 2002
  - *Our Wish*, 2000


Testa, Maria,  *Someplace to Go*, A. Whitman & Co., 1996.


Websites

  *http://www.countyofrenfrew.on.ca/departments/social-services/renfrew-county-housing-corporation/a-place-to-call-home/*
  Renfrew County Housing Corporation A Place To Call Home page

  *www.bridgecommunities.org*
  Bridge Communities

  *www.naehcy.org*
  (National association for the Education of Homeless Children & Youth

  *www.endhomelessness.org*
  National Alliance to End Homelessness  (see “Fact Sheets For Kids”)

  *http://homelesshub.ca/education/teachers/lesson-plans*
  The homeless hub

  *www.earthsystems.org/ways/*
  54 Ways You Can Help the Homeless

  *www.kidscanmakeadifference.org*
  What kids can do

Videos

“Fly Away Home” from Reading Rainbow – check your library

“Our Own Four Walls”, homeless kids talking about their experiences:
  *http://www.hearus.us/projects/my-own-four-walls-video.html*

“Sleep Out Saturday Rally” – *www.bridgecommunities.org*
How can we help?

Helping Families Who are Homeless

Children who are homeless have a lot of courage. Every day they try to overcome the fear and sadness of losing their homes. Homeless mothers love their children. They are committed to holding their families together through the troubles of homelessness. The strength of homeless families should inspire us all to help in any way we can.

Some Ways You Can Help

Volunteer:

* Work at a food bank. Call local food banks and ask about ways you can help.
* Invite people experiencing homelessness to a community event, worship service, etc.
* Organize a fund raiser for the food bank.
* Organize or assist at an event in your community such as a holiday party or a community dinner, or information session. Offer to provide child care.
* Volunteer at your local Boy’s and Girl’s Club or Youth Centre.
* Volunteer at a Community Learning Resource Centers.
* Start a snack program or donate to snack program in your school.

Contribute:

* Collect toys, books, games, and clothing for donations.
* Hold supply drives for diapers, Loonies for the Laundromat, school supplies, etc.
* Create survival kits that include shampoo, soap, toothpaste, toothbrushes, etc.
* Raise funds for a program. Have a walk-a-thon or yard sale and donate the proceeds.
* Become aware of your language. Minimize language that refers to homeless people in derogatory ways. By using expressions such as “people experiencing homelessness” rather than labels such as “bum,” “transient,” or even “the homeless,” we remind ourselves that people who are in such situations are people first-just people who are going through a difficult period in their lives.
*Raise money for summer camp scholarships or to help buy Christmas gifts for a homeless family
*Support a homeless family or person (Perhaps your church is already sponsoring a family.)
*Donate food to your local food bank.
*Collect hats, mittens, and coats.
*Collect Loonies/twoonies for the Laundromat. Donate to homeless families.

Advocate:

*Write letters to your elected officials about the issue of homelessness.

Continue to educate yourself, your family and your community:

*Share what you find out about homelessness with those around you.
*Talk to children about homelessness.
*Follow your local news
*Take advantage of teachable moments. When you see others acting in insulting ways toward someone who is homeless, share your compassionate and informed view on the difficult circumstances and obstacles facing people experiencing homelessness.
*Teach your friends about homelessness.
Volunteer Opportunities for the Food Bank

JANUARY: Organize a “Souper Bowl” collection of different kinds of soup. Have a competition between grades or groups of children. The group that collects the most wins a candy “Super Bowl” ring.

FEBRUARY: Write a valentine that can be included in the food bank box of food. Donate $1.00 that you earned so the family receiving the box can purchase their own candy.

MARCH or APRIL: As a family, purchase a meal for the Easter food basket. Include an Easter card to the receiving family.

MAY: Include packets of flower and vegetable seeds in the boxes of food given at the food bank. Also, packets can be given to members of your church for planting in their home gardens and harvested for the food bank.

JUNE, JULY, and AUGUST: Bring the fresh fruits and vegetables you grew in your garden to the food bank to share.

AUGUST: Collect school supplies for families coming to the local food bank or take to local schools for teachers to distribute to those students who do not have supplies.

SEPTEMBER: Collect jars of peanut butter and jelly.

OCTOBER: Include a bag of Halloween candy and a bag for the children to take trick-or-treating for food bank donation boxes.

NOVEMBER: As a family, purchase a meal for the Thanksgiving food basket.

DECEMBER: As a family, purchase a meal for the Christmas food basket. Pick an angel off the angel tree and buy a gift for a child.

ANYTIME: Collect items for CHILDREN’S BIRTHDAY PARTY BOXES for food banks. Include cake and frosting mix, plates, napkins, candles, gifts and games.
Feedback

We would love to hear from you!

Did you find this toolkit helpful for your classroom? How did your students react to discussions about homelessness? Was there anything that you felt was missing from this guide? How can we improve the toolkit for future editions?

If you would like to provide feedback regarding this toolkit, or if you have any questions, please email HHP@countyofrenfrew.on.ca or phone 613.432.3679