

ONE NIGHT WITHOUT A HOME

"Universal Declaration of Human Rights, Article 25 U 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 the circumstances beyond his control."

General Assembly of the United Nations
December 10, 1948

LEHIGHCHURCHES.ORG

ACTIVITY #1

HOW VULNERABLE ARE YOU?

The following survey illustrates some of the factors that can lead to homelessness. When several of these exist, and there isn't strong family support, people are at risk of becoming homeless. Consider the following:

Could you ever become involved in a flood, fire, tornado, or other natural disaster?

Do you work in an area of the job market where your job might become obsolete?

Could you ever suffer a long-term illness or accident without proper health benefits or other compensation?

Could a down turn in the economy, or change in your local economy cause you or your family to lose a job(s)?

Do you live in a household with only one full time wage earner?

Are you behind in monthly bills, have high credit card debt, or have a home in foreclosure?

Are housing costs in your area increasing faster than wages are increasing?

Does anyone in your family struggle with alcohol, drug, or other addictions?

Has there ever been any form of domestic violence or abuse in your family? Have you experienced a traumatic event?

Do you have money in savings/live insurance to cover living expenses should your spouse die unexpectedly?

Only about 4 in 10 Americans have enough savings to cover an unplanned expense of \$1,000, meaning more than half would need to find other means to pay for an unexpected car repair or emergency room visit, according to a Bankrate survey.

THE TRUTH OR NOT

About Homelessness in the Lehigh Valley
Circle True or False for each statement below.

1. There are people who don't have a home in Allentown.

True / False

2. There are people who choose not to have a home.

True / False

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

True / False

4. There are children in Bethlehem 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 have no home because you can go anywhere and do anything 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

CHOOSE IT OR LOSE IT

REAL LIFE EXPERIENCE

In this activity, you are given a scenario and need to come up with ideas on how you'd manage to find housing based on your circumstances.

Below are some true-life scenarios:

- 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. Now we are on the street.
- 2. We are a family of a mother, father, and two children aged 1 1/2 and 7 years. Mom works as a janitor from 5 pm to 1 am and takes home \$250 per week. Dad was hurt at work and is waiting on his disability claim. 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 TANF*. I can't find a place I can afford.
- 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 \$841 per month from a government program called SSI. They give money to people whom they say have "physical or mental disabilities." I want to live in my own apartment but after next month I won't have anywhere to go.
- 5. 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. I can't find a place I can afford so I have been sleeping in my car.
- 6. We are a family of a mom, dad, and 4 children. Mom works at a department store and makes \$14 per hour or \$1,680 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 \$11 per hour and makes \$880 per month. If he worked full-time, we would need daycare and we can't afford that. Our rent for our 4 bedroom home is \$1600 plus utilities. Mom was sick with COVID and could not work for 2 weeks. Now we are behind on our rent. If we don't pay by the 1st, the landlord says we have to leave.

**** Pennsylvania has one cash assistance program, Temporary Assistance for Needy Families (TANF). To be eligible for cash assistance, your income must be below the cash grant size: \$205 a month for a single person, \$316 a month for two people, \$403 a month for a family of three. This benefit is also referred to as 'public welfare'. This program is temporary and You can receive cash assistance for 60 months (five years) total over the course of your lifetime.

ACTIVITY #3

CHOOSE IT OR LOSE IT (CONTINUED)

Now imagine that you and your family were just told that you have 10 minutes to vacate your home. What are the reasons you would have to leave? You can only take whatever fits into a backpack. What things would you take with you? What things would you find most difficult to leave behind?

Things to discuss...

- Why did you choose the items you took and left behind?
 - How did it feel to make your choices?
- · How will you do without the things that you left behind?
- Where will you get the things you need but no longer have?

ACTIVITY #4 PLAY SPENT

Play SPENT <u>www.playspent.org</u>

How long did it take you to run out of money?

What was the hardest choice you had to make?

What surprised you?

How much did healthcare impact your monthly budget?

If you could only choose between one of the following, which would you select?

- A strong support system
- A better paying job that required working longer hours
 - Additional social services programs to utilize What was the reason for your choice?

POVERTY QUIZ

POVERTY QUIZ: Who is poor in America:

- 1. Are there more men or women living in poverty?
- 2. True or False? Nearly one in five children in the U.S. lives in poverty.
- 3. Each month Supplemental Nutrition Assistance Program (SNAP), which provides households a monthly stipend to purchase groceries, helps fee how many people?
- a. 40 million
- b. 4 million
- c. 400,000
- 4. Which of the following reasons is not a reason why people utilize payday lending programs?
- a. Underemployment
- b. Stagnating wages
- c. Low-interest rates
- d. Rising cost of living
- 5. The Official Poverty Rate for 2021 was 12.8%. What is Allentown's poverty rate?
- 6. Which state has the highest poverty rate?
- a. Texas
- b. Mississippi
- c. West Virginia
- 7. Which of the following activities addresses a root cause of poverty?
- a. Volunteering at a homeless shelter
- b. Advocating for the rights of workers
- c. Donating to a food pantry
- 8. Which age group has the highest poverty rate in the United States?
- a. Adults
- b. Children
- c. Elderly
- 9. Are rates of homelessness higher in urban or rural settings?
- 10. What is the cause of increased homelessness in America?
- a. Financial cut backs in safety net programs
- b. Student loan borrowing
- c. Lack of affordable housing

ACTIVITY #5

POVERTY QUIZ (ANSWERS)

- 1. Women. 16.3% of women live in poverty while only 13.8% of men do. Although women are making huge strides in our country, they are still greatly impacted by poverty. In fact, 26.6% of single moms live in poverty—that's more than one in every four single moms.
- 2. True! In 2016, 15.3 million kids were living in poverty out of the 72 million children in the United States. Children of color are even more likely to live in poverty. The poverty rate for Hispanic children is 1 out of 4. While for Black and Native American children, it is around 1 out of 3.
- 3. 40 million people, who are mostly children, seniors and people with disabilities, rely on SNAP to put food on their tables. This astounding number is in part due to food prices rising much faster than wages.
- 4. Low-interest rates. Payday lending programs involve using a worker's paycheck as collateral for short-term, high-interest loans. Stagnating wages, underemployment, and rising costs of living have combined to create heavy financial stress for many in the U.S., especially those living in and near poverty.
- 5. 27.3% of Allentown residents live below the poverty line. That is more than 111% higher than the Pennsylvania average.
- 6. Mississippi. In 2021, Mississippi had a staggering 20.3% poverty rate, with a statewide median household income of \$46,511. The percent of the population aged 65 years and over that lives below the poverty line is 12.8%, tied with Louisiana for the highest level for this age group.
- 7. Advocating for the rights of workers, including livable wages, is one way we can help address the root causes of poverty. This is one way of changing systems and structures that prevent opportunities for people to get out of poverty. Such an approach goes beyond acts of charity—e.g., donating food or money—to respond to the immediate needs of families in poverty.
- 8. Children are our most vulnerable. In 2016, 15.3 million kids lived in poverty out of 72 million children in the United States. Childhood poverty can have significant consequences for children's development and life chances. Not only are they more likely to be poor as adults, growing up in poverty can be harmful to children's cognitive development, ability to succeed in school, and to their health.
- 9. Rural. The odds of being poor are between 1.2 to 2.3-times higher for people in non-metropolitan areas than in metropolitan areas. People who are homeless people in rural areas are more likely to be white, female, married, currently working, homeless for the first time, and homeless for a shorter period of time.
- 10. 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