

**Tackling Homelessness**  
**Session 2:**  
**Living Independently**



**Young  
People's  
Housing  
Service**

PSHE Association  
Quality Assured  
Resource

PSHE  
Association

## Tackling Homelessness Sessions

These sessions have been developed by the 16-17 year olds' Homeless and Housing Team at Cumbria County Council. We work with young people who are homeless, or threatened with homelessness, helping them to find a home.

As Baroness Hale pointed out in the Southwark judgement, very few 16-17 year olds who present as homeless will have a pure housing need. Young people often have a range of complex needs which, if they are not supported to overcome/address, can prevent them from moving on and result in a problematic housing history with repercussions for later life.

In recognition of this, there has been a significant amount of partnership work that has been undertaken in Cumbria since 2013, aimed at improving our response to young people who present as homeless, developing consistent and effective partnership working that uses good professional judgement from a range of organisations and makes best use of our evolving Early Help offer.

We have expanded our offer to enable discussions to take place at an earlier age to explain what homelessness looks like, that it is not a lifestyle choice and that a variety of support is available for those young people who have no choice but to live independently at an early age. These lessons plans are part of this work, alongside our suite of additional online resources on our website: <http://www.cumbria.gov.uk/yphousing>.

This work has been made possible through funding from the Office of Police and Crime Commissioner's Innovation Fund and aims to reduce incidents of homelessness in young people by providing homelessness prevention advice to young people across Cumbria.

We are sharing these resources so we can work together as a community to support young people throughout the country. If you are in Cumbria and are interested in having one of our team support you in delivering these resources, please contact us at:

[CShomelessTeam@cumbria.gov.uk](mailto:CShomelessTeam@cumbria.gov.uk).

If you have any feedback after using these resources, please contact us at:

[CShomelessTeam@cumbria.gov.uk](mailto:CShomelessTeam@cumbria.gov.uk).

## Overview

Legislation, government guidance and case law are clear what should happen when a young person is homeless or at risk of homelessness and they are not able to stay or return to the parental home or family network. There are some basic principles that it is worth noting to help direct learning in your lessons:

- Living independently aged 16-17 years is not a positive life choice – it is for those young people who are no longer able to stay in their family home. The experience of homelessness is damaging to young people and to their life chances: statutory joint guidance states that “it is in the best interests of most young people aged 16 or 17 to live in the family home, or, where this is not safe or appropriate, with responsible adults in their wider family and friends network.”<sup>1</sup>
- The parents of, or those with parental responsibility for, 16 and 17 year olds are responsible for their children’s welfare. Our key commitment is to keep families together in their homes wherever possible because this is best for the child.
- Young people aged 16 or 17 are still children and that as such, all agencies have duties and responsibilities to act together to protect them<sup>2</sup> if they are suffering, or likely to suffer, significant harm.

In May 2013, we undertook extensive consultation with young people in Cumbria who were experiencing or had experienced homelessness, asking what they wanted from professionals working to support them to resolve their homelessness.

These lessons plans are one element of professionals providing clarity for young people of what they can expect should they become homeless at an early age; the plans draw on and feature clips from our more recent conversations (2017) with young people who were living independently at an early age.

In addition to the central aim of these sessions, other themes are likely to arise, which can provide a platform for additional PSHE education learning. These include:

- Friendships and peer pressure;
- Family life;
- Emotional health and wellbeing;
- Domestic abuse;
- Drugs and alcohol.

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<sup>1</sup> Department for Children, Schools and Families (now the Department for Education) and Department for Communities and Local Government (now Ministry for Housing, Communities and Local Government) - [Provision of Accommodation for 16 and 17 year old young people who may be homeless and/or require accommodation](#). This guidance outlines the legal duties under the Children Act 1989 and Housing Act 1996 for 16 and 17 year old young people who are homeless.

<sup>2</sup> *Working together to safeguard children*, guidance for children’s services authorities and their partners published by DCSF (now Department for Education) 2010

The elements of budgeting (task 5 in lesson plan 2) offer an opportunity to develop cross curricular links to mathematics and strengthen numeracy skills.

## Ground Rules

In line with the PSHE Association's guidance on Handling Sensitive or Controversial Issues and given the sensitivity of the issues under discussion, we would encourage ground rules to be established at the beginning of each session. These will help to minimise inappropriate and unintended disclosures and comments of a negative nature made towards other pupils, whether intentional or not. Suggested ground rules could include:

- Not asking personal questions;
- Respecting what people say;
- Listening to others; and
- Having the right to "pass" if you do not wish to comment.

Ideally these ground rules need to be developed together by the teacher and class and then amended as necessary. It is useful to state at the beginning of the session that if students would like to discuss any of the issues raised, they should contact their form tutor or Head of year for further support. It is also important to provide a way for students to ask anonymous questions e.g. a question box.

## Disclosures

Please take time to consider the ways in which you will create a safe learning environment, including ways to reduce the likelihood of young people making public disclosures about their lived experience of abuse or homelessness issues. Ensure young people know how best to seek 1:1 support before, during or after the lesson. Any disclosures should be dealt with sensitively and in line with your organisation's safeguarding policies.

**If at any point there are concerns for the young person's safety, possible child exploitation risks, safeguarding concerns or if a young person is homeless tonight, you should contact your Safeguarding Team and action this in line with your school's Safeguarding Policy.**

**AIMS:**

- Consider the implications of living independently.

**OBJECTIVE:**

- To gain an understanding of the realities of living independently.

**OUTCOMES:**

- Demonstrate a deeper understanding of the challenges and benefits of living independently.
- Demonstrate an understanding of the financial implications of living independently.
- Identify things to consider before leaving home.

**RESOURCES:**

- Laminated resources;
- Worksheets;
- Flipchart paper;
- Flipchart pens;
- Wipeable marker pens;
- Calculators;
- Laptop for videos and projector.

	Section	Suggested Minutes	Cumulative Minutes
1	Introduction & ground rules	5	5
2	The challenges of living independently	5	10
3	The realities of living independently	10	20
4a 4b	Did you know? Alternatives/options to living at home for under 18s	10	30
5a 5b 5c	Budgeting Supported living scenarios Optional differentiated exercises	10	40
6	Thinking of leaving home: checklist	5	45
7	Support & evaluation	5	50

Task	Time	Teacher's Notes	Activity	Resources
1. Introduction & ground rules	5 mins	<p>Explain that today we will be learning about what it means to live independently, the challenges involved and what options are available.</p> <p>Read out the session aims, learning outcomes and objectives. Agree ground rules.</p> <p><b>Remind students that if they would like to discuss any of the issues raised, they can contact their Form Tutor or Head of Year for further support.</b></p>	<p><b>AIMS:</b></p> <ul style="list-style-type: none"> <li>- Consider the implications of living independently.</li> </ul> <p><b>OBJECTIVE:</b></p> <ul style="list-style-type: none"> <li>- Gain an understanding of the realities of living independently.</li> </ul> <p><b>OUTCOMES:</b></p> <ul style="list-style-type: none"> <li>- Demonstrate a deeper understanding of the challenges and benefits of living independently.</li> <li>- Demonstrate an understanding of the financial implications of living independently.</li> <li>- Identify things to consider before leaving home.</li> </ul>	

Task	Time	Teacher's Notes	Activity	Resources
2. Challenges of living independently: group discussion	5 mins	<p>Record answers on whiteboard as a list.</p> <p>The answers to this section can enable an understanding of students' starting points and which sections may need more time or focus, as needed.</p> <p>Prompts:</p> <ul style="list-style-type: none"> <li>• Where would money come from?</li> <li>• Would they have to share with someone else, even someone they don't know and what would that be like?</li> <li>• Would they know how to budget?</li> <li>• How good would their understanding be of all the bills which would need to be paid?</li> <li>• Would they know how to clean a full house/flat/apartment?</li> </ul>	Ask young people what they think the challenges would be if someone their age was living independently.	White board & pens

Task	Time	Teacher's Notes	Activity	Resources
<p>3. Realities of living independently: video and discussion.</p>	<p><b>10 mins</b></p>	<p>Purpose: To understand the real challenges of living independently from young people in Cumbria with lived experience. Go to the 'real stories' section of website and play 'challenges of living independently'.</p> <p><a href="http://www.cumbria.gov.uk/yphousing/intro.asp">http://www.cumbria.gov.uk/yphousing/intro.asp</a></p> <p>Ensure that issues such as paying bills and obeying rules are covered. <b>The consequences of people who are in (any type of) supported accommodation not doing this means that they are in breach of the tenancy agreement they have signed and are then at risk of eviction.</b></p>	<p>Prompts for discussion:</p> <ul style="list-style-type: none"> <li>- Was this what you expected?</li> <li>- What differences did you note?</li> <li>- What would be the challenges of sharing facilities with other people?</li> <li>- What strategies could someone use to manage the feelings of loneliness that some people living independently experience?</li> </ul>	<p>Laptop / projector.</p>



Task	Time	Teacher's Notes	Activity	Resources
4a. Did you know? Teacher led.	<b>10 mins (2 tasks)</b>	See notes on PowerPoint.	Go through the points on the presentation and discuss further with the group	Laptop for PowerPoint
4b. Alternatives to living at home for under 18s: group discussion.		<ul style="list-style-type: none"> <li>- Give an overview of the following key options:                             <ul style="list-style-type: none"> <li>➤ Living with family/relatives such as grandparents/aunties (do they have spare rooms, would they be able to afford to feed, clothe, transport the young person);</li> <li>➤ Friends/sofa surfing (how long will their parents allow, do they have a spare room, would they be able to afford to feed, clothe, transport the young person?);</li> <li>➤ Go into care/Homestays (supported lodgings)</li> <li>➤ Supported accommodation (are they eligible – this is for young people who need to leave home and live independently, not for young people who want to because they won't meet rules at home).</li> <li>➤ Get “a place of their own” (by law, young people under 18 cannot rent a property in their own right which means that until you are 18, you would need to be at home, be a looked after young person/go into care, go into supported accommodation or your parents would have to make arrangements for you to live with other family/friends)</li> </ul> </li> </ul> <p><b>The full range of options will depend on what is available in your local area so some research into this in advance of the lesson could be useful.</b></p>	Ask the group what options could be available to a young person if they were either asked to leave home or did not want to return home at short notice? For each option, explore the potential benefits and pitfalls.	Flipchart / white board & pens.

Task	Time	Teacher's Notes	Activity	Resources
5a. Budgeting: group discussion.	<b>10 mins (2 tasks)</b>	Purpose: to understand the difficulties of budgeting and dispel myths of having more money.	<p>Go through on the board how much benefits are:</p> <p>Income Support/Jobseekers Allowance</p> <ul style="list-style-type: none"> <li>• £57.90 per week</li> <li>• <b>16+</b></li> <li>• Discretionary (no automatic entitlement)</li> <li>• Must <b>normally</b> be in education/training</li> <li>• Must register with Inspira</li> <li>• Job Centre need to verify homelessness with parent/carer</li> </ul> <p>Part Time Job – reduce the benefits received but still slightly better off. College Bursary – discretionary. Could include transport pass, course equipment, lunch and small amount of cash.</p>	Laptop
5b. Supported Living Scenarios: small group work feeding back to the class.		<p>The purpose of the scenarios is to prompt discussions about decision making.</p> <p>Decision making needs to take account of personal circumstances and the budget available to each individual at that time; this will not be same for everyone.</p> <p>Teacher's notes appear at the end of the handouts.</p> <p>Ask each group to feed back their decision and thinking in one scenario.</p>	<p>Put students into small groups and distribute the Supported Living Spending Scenarios. Allocate each group a character and ask them to work out the total outgoings and total balance of their income and expenses.</p> <p>Ask students to work through the scenarios, making decisions on each using their character's information and budget, recording their thinking.</p>	Handouts

<p>5c. OPTIONAL EXERCISE: Costs and outgoings</p>		<p>Differentiated exercise on budgeting priorities provided.</p> <p>Challenge: use budget cards to extend the range of bills considered; board game or on-line game.</p> <p><b>Outcomes:</b></p> <ul style="list-style-type: none"> <li>• Draw out the importance of budgeting and the need to prioritise the most important living costs i.e. the costs that keep a roof over their heads.</li> <li>• Looking for students to understand that in many situations, money can be very tight and that budgeting may be the only way you can manage your money effectively.</li> </ul>	<p>Hand out Session 2 Optional exercise Budgeting Priorities. Ask students to complete in pairs and feedback top 3/bottom 3 &amp; their reasons.</p> <p>Hand out Budget Cards and ask students to use pens to write amounts on the cards that apply and use calculators to get a pair/table total when finished. Ask pairs/tables to discuss and decide how much per week they would spend on each card. Cards not applicable to pairs can be discarded e.g. students may decide they won't take any holidays because they can't afford it.</p> <p>Optional extension activity: board game (if available); or students can also take turns playing the online game at <a href="http://www.themix.org.uk/apps-and-tools/home-truths">http://www.themix.org.uk/apps-and-tools/home-truths</a>.</p>	<p>Handouts / budget cards. Pens. Calculators Optional: board game/access to internet for extension activity using on-line game.</p>
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Task	Time	Activity Type	Teacher's Notes	Activity	Resources
6. Thinking of leaving home	5 mins	Group discussion and optional film clip.	<p>Using the knowledge they have gained so far from previous exercises, ask them to think about what advice they would give someone planning to leave home. Prompts could include, would someone need:</p> <ul style="list-style-type: none"> <li>• A steady income;</li> <li>• A good reference (job or school);</li> <li>• To understand how bills and tenancy agreements work;</li> <li>• To have completed a budget to work out whether or what they can afford (this includes what type of accommodation they could afford, in what kind of area and not just whether they could afford to live there and travel to work/buy new clothes);</li> <li>• To know how to use basic appliances (washing machine, cooker) and how to clean them (in most rental agreements there will be a statement about the expectations of a tenant to keep the property in a good, clean state and this could be accompanied by landlord expectations to ensure this is being met; failure to do so could put someone in breach of their tenancy which means they could lose the accommodation);</li> </ul>	<p>Ask students to work in pairs/small groups to develop a checklist for someone who is planning to leave home aged 18yrs.</p> <p>Share ideas as a class in a plenary discussion to assess progress.</p> <p>Optional film clip:  <a href="http://www.cumbria.gov.uk/yphousing/intro">www.cumbria.gov.uk/yphousing/intro</a>                      To hear advice from some young people who have experienced independent living at an early age (under 18 years old).</p>	Laptop / projector.

			<ul style="list-style-type: none"> <li>• A list of basic recipes they can cook and are healthy (and are budget friendly – if you don't have much money you cannot afford to be buying ready meals).</li> <li>• Identification and basic information such as your NI number, your birth certificate, details of any bank accounts.</li> </ul>		
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Task	Time	Activity Type	Teacher's Notes	Activity	Resources
7. Support & evaluation	5 mins	Video and discussion	<p>Hand out Session 2 Evaluation Form. Ask group for additional verbal comments on session and take notes.</p> <p><b>For details of national sources of support (and support specific to Cumbria), please see the following page of this resource. Share this with students.</b></p> <p><b>Remind students that if they would like to discuss any of the issues raised, they can contact their Form Tutor or Head of Year for further support.</b></p>	<p>Group discussion:</p> <p>Has your opinion changed about living independently since the start of the session?</p> <p>How has it changed?</p>	

## Further Advice and Information

If a young person finds themselves homeless between the ages of 16 and 17 years old, they are likely to have additional needs other than a pure housing need. The earlier we can start to work with a young person and their family the better.

If at any point there are concerns for the young person's safety, possible child exploitation risks, if there are safeguarding concerns or if a young person is homeless tonight, an urgent safeguarding referral must be made; please refer to the Safeguarding Policy in place at your school and contact your school Safeguarding Team/your Designated Safeguarding Lead.

Cumbria Safeguarding Hub can be contacted on **0333 240 1727**.

If you need to signpost a young person to sources of support, you could consider the following:

### National Sources of Support

- **Your local contact** - Each housing district, borough or county will have a contact person, who can explain the support on offer for people who are homeless or at risk of homelessness in their area. Your local Children's Services is the best starting point for discussions on young people who are aged under 18 years and homeless or at risk of homelessness (or who are aged 16-24 years and are care leavers).
- **Shelter** - A national charity providing help, support and independent housing advice to anyone experiencing housing issues or homelessness: <http://england.shelter.org.uk> .
- **Centrepoin**t - A national charity which aims to give homeless young people a future and end youth homelessness. Centrepoin has a free phone line and will offer advice to anyone in England aged between 16 and 25 years. The helpline is open Mon – Fri, 9am – 5pm and can be contacted on 0808 800 0661 (they will also offer advice to anyone who is worried about a young person). Further information can be found on the website at: [www.centrepoin.org.uk](http://www.centrepoin.org.uk).
- **Childline** - A national service provided by the NSPCC, it exists to help anyone under 19 in the UK with any issue they're going through. Childline is free, confidential and available any time, day or night. Childline can be contacted via phone on 0800 1111, via email or through the website which can be found at [www.childline.org.uk/get-support](http://www.childline.org.uk/get-support).
- **The Mix** - The UK's leading support service for young people. Their website covers a wide range of topics including mental health, money, homelessness, finding a job, relationships and drugs education. In addition to providing information, young people can talk to them via online using their free, confidential helpline. Find out more: <http://www.themix.org.uk>.

### Support Local to Cumbria

- **Cumbria County Council Young People's Housing** - This website contains sections specifically aimed at young people; their parents/carers and professionals and can talk you through what is available in your local area and who to contact. Find out more: <http://www.cumbria.gov.uk/yphousing>.
- **Cumbria Local Safeguarding Children Board (LSCB)** - This website provides information, guidance and details of training opportunities for anyone working with or concerned about a child in Cumbria. Find out more: <http://cumbrialscb.com>.



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