

THE UNIVERSITY OF GEORGIA COOPERATIVE EXTENSION

Colleges of Agricultural and Environmental Sciences & Family and Consumer Sciences



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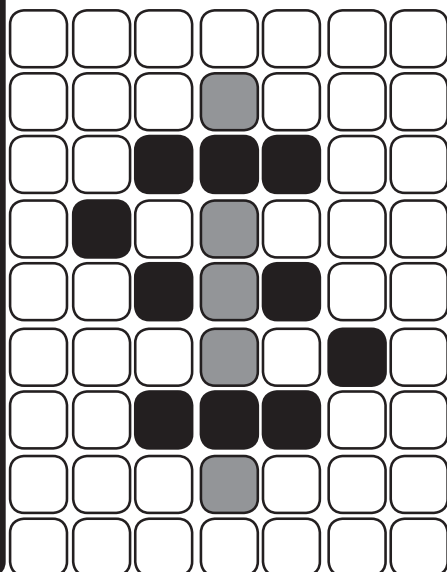
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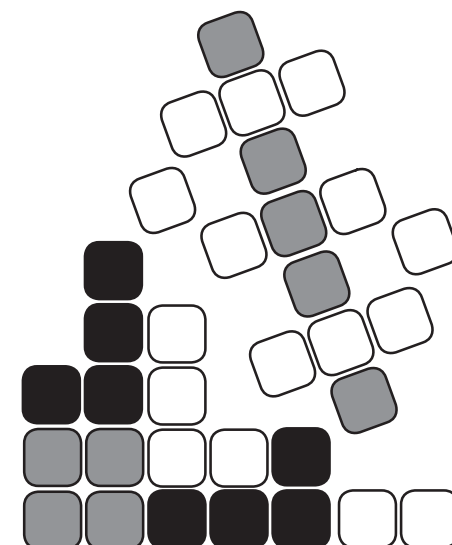
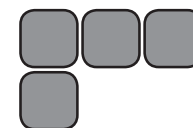
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When Your Income Drops



Tap into Community Resources

Community resources can make a big difference in your ability to make it through hard times. Your community is not just the place where you live. People in a community have common interests and interact with one another. They share social, political and economic interests, and interact in ways that shape the community.

You may be a member of several communities. You live in a neighborhood that is perhaps part of a larger subdivision within a particular town in a certain county. Perhaps you belong to a faith-based community. You may also be part of a community of friends and family members that could be scattered across the country. Each of the communities where you live, work, play, or worship is a potential source of support.

Support Networks

People who experience hardship cope better with the support of family and friends. A common reaction when people experience difficulty is to keep quiet. They may avoid family and friends, withdraw from community activities, and otherwise isolate themselves from sources of support. Any problem seems worse when you face it alone.



The people you know—your support network—can help you find the strength you need to move forward. They listen to your concerns. They help you think about options that might not have occurred to you. They are a shoulder to cry on, a helping hand, and someone to lean on until you are able to stand up on your own.

Your support network is an important resource. Besides social support, the people in your support network may be willing and able to help in more concrete ways. They might point you toward unadvertised job openings or watch your children while you search for a job. Perhaps they or someone they know would be willing to pay you or your teenager to mow the grass, clean out the attic, or rake the leaves.

Isolating yourself from family and friends is one extreme to avoid. The other extreme to avoid is relying too heavily upon your support network. You are ultimately responsible for solving your own problems. The people in your support network will not mind helping you if they are able, especially if they know you are doing all you can do to get back on your feet. Make sure you let them know how much you appreciate the help.

More Helping Hands



 The **Community Action Agency** is another important resource with programs to help with heating and cooling costs, child care, transportation, food, education, and emergency assistance. Georgia Community Action Agencies distribute food commodities to low-income and unemployed households. The commodities are received directly from a state contracted warehouse through orders placed with the state. Local distributions are advertised through public notices in advance of the distribution date. To find the location that serves your community, visit <http://www.georgiacaa.org/contact.htm>.

In most communities there are food banks, soup kitchens, and/or food pantries. Some food banks distribute food through brown bag programs to the elderly. To locate a food bank that serves your county, go to http://dfcs.dhr.georgia.gov/DHR-DFCS/DHR-DFCS_TEFAP/Food%20Banks7-10-06.pdf.



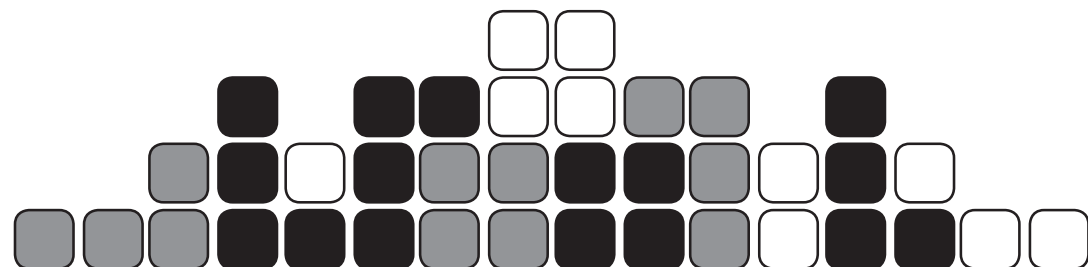
Soup kitchens provide meals to those in need on a regular basis. Food pantries distribute food for home consumption. Food pantries receive commodity foods from the local food bank in their area for a small handling charge. For more information on availability in your area, contact one of the food banks or community action agencies. For information about The Emergency Food Assistance Program (TEFAP), please contact the state office at (404) 463-2607, (404) 463-8042, or (404) 657-3742.

The **Salvation Army** is another excellent resource. To find a location that serves your community, visit <http://www.salvationarmyusa.org/>. As with many organizations, Salvation Army programs may vary from site to site. Services range from medical and dental assistance to sending children to summer camp or supplying gasoline, food, and clothing. Service units provide individual and emergency service according to general policies and the decisions of local committees.



Most faith-based organizations (churches, temples, mosques, and synagogues) help families in need. Some offer small amounts of cash, particularly if your circumstances are dire. Some have food pantries that can provide emergency food supplies. Some offer free or low-cost meals, especially around holidays. Others have youth groups that may do community service projects to collect canned goods or help in other ways. Most communities have ministerial or pastor associations that can provide information about how to access local programs.

Many communities also have civic groups or clubs that may have outreach programs of their own. Some of the civic groups you may look for are the Rotary Club, Kiwanis Club, Boys & Girls Club, 4-H, Civitan Club, Lions Club, Pilot Club, Civic League, or Habitat for Humanity.



Government Assistance

The two most important resources in your community are the offices of the **Department of Labor** (DOL) and the **Department of Family and Children Services** (DFCS). These agencies help people who fall on hard times to get back on their feet. There is no shame in asking for help, especially when the health and welfare of your family is at stake. Everyone needs a little help now and then.



Visit the DOL office to see about unemployment compensation, listings of jobs that are available in the area, and information about training and educational opportunities to help you get a better job. If your last employer contributed to the Unemployment Compensation Program on your behalf, you may be entitled to benefits. The payments are calculated from the first day you file, so file promptly. Visit <http://www.dol.state.ga.us/> for more information.

Visit the DFCS office to find out about Food Stamps, Medical Assistance, Temporary Assistance to Needy Families and other programs for families in need. Call before you go to find out the records you need to bring with you. DFCS also offers Peach Care health insurance for uninsured children, whether you are employed or not. To find out more, visit <http://dfcs.dhr.georgia.gov/portal/site/DHR-DFCS/>.

Dealing with unemployment and struggling to make ends meet when there is not enough money is stressful. If you do not have a support network or need more help than they can provide, there are other resources. The **Department of Human Resources** offers additional programs to help you. Visit <http://mhddad.dhr.georgia.gov/portal/site/DHR-MHDDAD/> for more information.

Other Free Resources ■ ■ ■ ■ ■ ■ ■ ■ ■ ■ ■ ■

There are other resources in your community you can tap into to help you get the most from your money. Visit the public library and local parks for free recreational activities. The University of Georgia Cooperative Extension office in your county provides information to help you with decisions about money, food, children, agriculture, and more.

Volunteer Income Tax Assistance (VITA) sites are located around the state. If your household earns less than \$40,000, you are eligible for free tax preparation at a (VITA) Volunteer Tax Assistance Site. When you go, be sure to ask about the Earned Income Tax Credit (EITC) and other tax credits. For more information, go to <http://www.atlantaprosperty.org/vita/state.shtml>. The number of locations that assist with tax preparation is rapidly changing and expanding. Check this site often for the most current list.

Georgia Family Connection Partnership (GaFCP) is a public/private partnership created by the State of Georgia and funders from the private sector. They assist communities in addressing the serious challenges facing Georgia's children and families. They also serve as a resource to state agencies across Georgia that work to improve the lives of children and families. Some collaboratives offer provider meetings so the community knows about the local services available to citizens.

For more information about your local Family Connection Partnership go to <http://www.gafcp.org/CollabWebs/websoverview.htm>. Select a county and the site will direct you to the local partnership website which will have names for the local coordinators and contact information. The coordinators should be able to tell you about local services available.