



Family and Consumer Sciences Extension

—*Consumer Skills for the Working Poor 2003*

Putting Knowledge to Work for Georgia Families

The University of Georgia

Cooperative Extension Service

The Problem

- In Georgia, more than one million persons live below the level of poverty (According to the Department of Health and Human Services, The poverty Guideline is \$18,400 per year for a family of four in the U.S. in 2003);
- According to Georgia DHR, 130,409 persons received TANF every month in 2002.
- Georgia ranked 23rd in the U.S. in per capita income for 1999 at \$27,324 (Source: The 2001 Georgia County Guide) and has a higher poverty rate for both individuals (14.7%) and children (22.8%) than the U.S. overall (Source: U.S. Census).
- A single-parent with two children needs to earn \$6.80 an hour and work full-time, 52 weeks per year to earn wages equal to the federal poverty guideline for 2000. Some studies suggest that this single-parent would need to earn in excess of \$8.00 per hour to stay employed and off welfare.
- Studies suggest that a significant portion of families often fail to take advantage of programs for which they are eligible, such as the Earned Income Tax Credit, which can significantly enhance economic well-being.

Research-based Solutions

- Having job readiness skills makes a difference in a person's employability.
- Knowing how to access quality, affordable child care and knowing how to handle transportation is the biggest hurdle in remaining employed.
- Once employed, having life skills (job skills, financial management, health and nutrition, clothing, housing and parenting) can help a person remain employed.

Extension's Role

- Participate in local collaboratives to address the needs of low-income families.
- Provide basic skills education to working poor individuals through either direct education or train-the-trainer programs targeted to social service and adult education providers.
- Teach life skills to poverty level individuals and families.
- Create community awareness of poverty issues with the *Welcome to the State of Poverty* simulation.

Extension's Contribution to Solving the Problem

- More than 4000 Georgians received nearly 10,000 hours of work force preparedness education. Nearly half (46%) were low-income or at-risk audiences.
- The *Surviving Tough Times* extension program, targeted to individuals experiencing a reduction in hours or lay-off, provided important information about surviving on less resources for more than 300 unemployed workers.
- Fourteen *Welcome to the State of Poverty* simulation workshops were conducted for nearly 500 community leaders and service providers. This simulated "month" in poverty informs participants of the realities faced by working poor families.
- Provided work force preparedness and consumer education by media to thousands of Georgians; related articles in newsletters reached over 2,150 people; radio spots were broadcast to a listening audience of over one million people; newspaper columns went to a circulation of almost 994,000 and television programs were targeted to almost 145,000 people.

Impact on Georgians

- A majority (89%) of the people who participated in the *Surviving Tough Times* extension program said the program helped them to gain knowledge and skills to manage a period of unemployment. Most of the participants learned to make correct consumer decisions. For example, 66% of the participants planned to contact their creditors to explain their job situation; 56% planned to reduce household utilities to lower their bills; and 59% planned to identify at least one way to reduce their spending.
- More than 90% of the community leaders and service providers who participated in the *Welcome to the State of Poverty* simulation workshop said it helped them to better understand and relate to the issues and problems faced by working poor families.
- More than 55% of the participants in the poverty simulation workshop developed a more positive attitude toward people living in poverty; 96% planned to view people living in poverty differently to better serve their needs; 90% planned to work with other related community resources to assist people who live in poverty and seek out information that can be used to address poverty issues in their community.

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