

**PART 3:**

## Using Community and Family Resources

Loss of income or a job can be a traumatic experience. Family and community can be sources of supply, support, and aid. Kansas has many support services that assist those coping with unemployment or loss of income. This fact sheet presents an overview of some community and family resources that may help during such times. Other assistance may also be available through local sources or county funding. Church-sponsored counseling and emergency funds, emergency shelters, and community food banks are examples. Locating resources and access to them will take time and patience. Don't be discouraged if you are referred to several different persons or offices as you inquire about the availability of benefits and services.

Programs, services, and requirements change over time. Different telephone directories may also list services in different ways.

### COMMUNITY RESOURCES

#### *Department of Social and Rehabilitation Services*

The Department of Social and Rehabilitation Services (SRS) has many programs that provide resources for individuals and families who are unemployed or have little or no income. The following is a brief description of some of these services. For more information contact your local SRS office (check your telephone directory under Government, Kansas-State of, Social and

Rehabilitation Services).

#### *Food Stamp Program*

The Food Stamp Program provides monthly benefits that help low-income households buy food the family needs for good nutrition. You may qualify if you work for low wages, are unemployed, work part-time, receive public assistance payments, or are elderly or disabled and living on a small income.

Eligible families receive food stamp benefits (based on the number of people in the household, the amount of monthly income left after certain deductions are subtracted, and assets) that can be used instead of money to purchase foods at authorized stores. A plastic "Vision Card," similar to a debit card can be used to make these purchases.

Remember, food stamps are only part of the food budget; some of your own cash may be needed to buy enough food for the month.

The Heartland Share Food Program (1-800-932-2028), or other local food banks or food pantries may provide temporary food supplies.



### ***Temporary Assistance for Families***

The Temporary Assistance for Families (TAF) program provides financial aid and services to qualifying families with dependent children under age 18. This program provides temporary assistance while families seek other means of support.

Eligibility and benefits paid depend on the family's income and expenses. Work force training or an active search for employment is required of able-bodied adults.

### ***Child Support Enforcement***

The Kansas Child Support Enforcement (CSE) program is a federal and state effort authorized by the Social Security Act. The CSE program provides child support enforcement assistance at little or no cost to custodial parents. A full range of confidential services are offered, from the establishment of paternity to assistance in locating absent parents and support orders.

### ***Medical Assistance***

Kansas medical assistance programs provide a broad range of health services to low-income persons, especially children. Services may include such things as hospital care (inpatient and outpatient); doctors' services; laboratory and x-ray expenses; children's health screening; family planning; children's dental care; vision, audiological, chiropractic, and pediatric services; prescription medicines; medical equipment; home health care; and some nursing home, mental health, and adult care services. These services may be limited and subject to various restrictions.

Persons receiving public assistance or Supplemental Security Income benefits may be eligible for medical assistance in Kansas. Those receiving Social Security benefits, and others who meet certain criteria, may be eligible for medical

assistance — depending on income and other resources. The Healthwave Insurance program provides health insurance for eligible children. Call 1-800-792-4292 for information.

### ***Other Services***

As laws are passed, new programs are added and existing programs are changed. Your local SRS office can help you identify other programs for which you may be eligible and provide more specific information on eligibility requirements and services provided.

### ***Department of Human Resources***

The Department of Human Resources has several programs that can assist individuals who have lost a job, been laid off, or are seeking employment. In addition to the programs listed, other worker benefits may be available. For more information about any of these programs, contact the appropriate office. Check your telephone directory under Government, Kansas-State of, Human Resources-Department of.

### ***Unemployment Insurance***

Unemployment insurance should be a major consideration when evaluating resources. An individual who loses a job should immediately inquire about filing a claim for unemployment insurance benefits. Claims can be filed at any Job Service Center throughout the state, or at one of the eight district unemployment insurance offices in Kansas. The benefit period begins on the Sunday preceding the filing date of the application. Payments are usually not made until the third week after a claim is filed.

To qualify for unemployment insurance benefits, an unemployed worker must have worked for an employer paying into the fund or for the government. Payments are based on a "monetary determination" of worker earnings during a base period of 12 months.

For more information contact the Kansas Job Service Center in your area, the nearest district unemployment insurance office, or the Unemployment Insurance Administrative Office in Topeka, 785-296-5486 or 1-800-292-6333.

### ***Workforce Development***

If you have lost a job or are seeking a job, assistance is available from Kansas Workforce Development Centers, (formerly called Job Service Centers). These centers provide up-to-date job information through computerized listings (updated daily), and civil service bulletins listing vacancies. Trained counselors attempt to match jobs with persons who need work.

Workforce Development Centers also provide occupational outlook information, occupational aptitude testing, and advice to job seekers on resume writing and interviewing skills.

### **Other Job Assistance and Training**

#### ***Workforce Investment Program (WIP)***

This program provides career development facilitation and job placement/training assistance for dislocated workers. The target group includes people who have lost their jobs through layoffs, downsizing, plant and business closures, and job seekers who have been full-time homemakers for at least three years and were supported by another person who is no longer present.

#### ***Job Training Partnership Act***

The Job Training Partnership Act (JTPA) program serves individuals who are “economically disadvantaged,” such as those with disabilities, welfare recipients, and displaced workers. Programs are offered through the cooperation of private

industry and elected officials in five areas of the state. Efforts are made to help individuals enter a job field that matches their interests. For information, contact the JTPA office in your area or the Work Force Development Center.

#### ***EDWAA***

The Economic Dislocation and Worker Adjustment Assistance Act (EDWAA) replaces Title III of the Job Training Act. It is part of a comprehensive approach to assist dislocated workers and includes provisions of the Worker Adjustment and Retraining Notification (WARN) Act and the Trade Adjustment Assistance (TAA) program.

Dislocated workers whose employment loss means they are unlikely to return to their previous industries or occupations are eligible for assistance under EDWAA. This includes workers who lose their jobs because of plant closings, or mass layoffs; long-term, unemployed persons with limited local opportunities for jobs in their field; and farmers, ranchers and other self-employed persons who become jobless due to general economic conditions or natural disasters. Under certain circumstances, displaced homemakers may also be eligible for EDWAA. Services include a comprehensive, timely array of retraining and reemployment assistance tailored to workers' individual needs, including long-term job preparation.

#### ***Kansas Agricultural Mediation Services (KAMS)***

Kansas Agricultural Mediation Services (KAMS) is designed to assist farmers with resolving conflicts and disputes with creditors and other United States Department of Agriculture (USDA) agencies through mediation.

Initial information and guidance is available free of charge by calling 1-800-321-FARM (3276). Low-cost financial

counseling and legal assistance are also available. KAMS is administered by K-State Research and Extension.

### ***Kansas Rural Helpline***

The toll-free Kansas Rural Family Helpline, 1-800-KSU-FARM (587-3276), is designed to provide confidential, immediate emotional support and advice. It also provides referrals to health providers; churches; financial and legal advisors; farm and family mediation services; family educators; agricultural production and agribusiness specialists; and local, state, and federal agencies.

### ***Work Opportunities for Rural Kansans (WORKS)***

The WORKS program, administered by Kansas Legal Services, Inc., helps farmers, ranchers, and their families make the transition from farming and ranching to non-farm employment. Some financial and job location assistance is available. Call 785-233-2068 for application forms and additional information on qualifications.

## **LEGAL ASSISTANCE**

Legal Aid offices offer legal assistance to persons with limited incomes. These offices handle civil cases, but can often assist in locating help for bankruptcies, misdemeanors, traffic violations, or criminal matters. To locate the office serving your area, contact Kansas Legal Services, Inc. at: 913-233-2068 or 1-800-732-6953 if your directory does not provide a local listing.

## **FINANCIAL COUNSELING SERVICES**

Some communities offer financial or credit counseling services for persons having financial difficulties. If you are faced with past-due bills, the threat of repossession, or mortgage foreclosure, look for financial counseling services



or educational materials in your community.

Some churches, volunteer groups, universities or colleges, banks, savings and loan associations, or credit unions offer counseling, financial advice, or educational programs. Your local K-State Research and Extension office may be able to help identify sources of assistance, as well as provide appropriate educational materials.

The Consumer Credit Counseling Service (CCCS) is a private nonprofit community service for people who need help with money problems. They can help work with creditors to pay off bills, and assist in planning a monthly budget. Interviews are confidential. CCCS is nationally sponsored by the National Foundation for Consumer Credit. Offices that serve Kansas are located in several cities. Check your telephone directory under credit counseling services or call 1-800-383-0217.

There are several new organizations offering similar services.

Before using a financial counseling service, find out:

- Who sponsors the program.
- What the charges are, if any, and how the program operates.
- What your responsibilities are, and the consequences if you do not make

your planned payments. Get this information in writing.

- Don't depend on verbal statements alone.
- Be alert to promises and offers that are "too good to be true."

## **FAMILY RESOURCES**

Uncertainty about either your obligations or your resources may increase stress and reduce your ability to make effective decisions. Take time to study your financial and other family resources. When you know this information, you can develop a plan for making the most of your family resources.

Constructing a net worth statement will help you understand your situation. Listing family members' talents and skills can help in identifying resources that might provide income, save money, or be traded for needed goods and services.

### **Net Worth Statement**

A net worth statement helps to determine your family's current financial position. It tells how much a family is worth in dollars and cents. To begin a net worth statement, you need to gather together various financial records. These include: your current income tax return; loan contracts and summaries; notices from life insurance companies about cash value; statements showing balances in savings, checking, credit card, and charge accounts; and information about investments such as CDs or savings bonds.

You need to know the current status of any other programs you have participated in, such as: pensions, benefit plans, annuities, profit-sharing plans, or stock options.

Another helpful item for developing a net worth statement is a household inventory. Forms can be obtained from your homeowner's or renter's

insurance agent. The publication, *Taking Inventory — Protecting Your Household Possessions*, L-776, may be of help. This inventory record can help you determine the value of your household possessions.

Once these documents are located, you can begin the net worth statement (see form on Page 7). Remember, the objective is to determine your financial worth, subtracting what you owe from what you own. This process may remind you of resources you had forgotten.

The following steps will help you put together a net worth statement:

### **1. List assets**

- Liquid assets are those that can be converted to cash easily.
- Marketable investments are valued at current market value; that is, the amount you could obtain if sold today.
- Non-marketable investments are those that generally cannot be converted to cash, at least in the short-run.
- Itemize and value your personal assets, such as real estate, home furnishings, household goods and equipment, clothing, jewelry, boats, and vehicles.
- Total your assets. This is what the family owns.

### **2. List liabilities**

- List all debts.
- Total your liabilities. This is what the family owes.
- Calculate net worth
- Subtract liabilities from assets.

## **Non-financial Resources**

Non-financial resources are those that can be used to cut costs, trade for needed goods and services, or to produce income. It is likely each family member can contribute in some manner to running the household more economically. Perhaps a teenager can do odd jobs outside the home. Could a skill or a hobby be used to produce income?

Be imaginative in assessing your resources and how they can best be used in tough economic times. Additional suggestions are discussed in Part IV: *Sharpening Survival Skills*.

## **References**

Conversations with Department of Social and Rehabilitation Services staff, Department of Human Resources staff, and others involved in the various services listed.

Kramer, Carol S. *When Your Income Drops*. Kansas State University, Cooperative Extension Service, 1982.

## NET WORTH STATEMENT

<b>ASSETS (What you own)</b>	<b>Amount</b>
<b>Liquid:</b>	
Cash on hand	_____
Cash in checking account	_____
Cash in savings account	_____
Cash value of life insurance policies	_____
Cash in money market funds	_____
<b>Marketable Investments:</b>	
Stocks	_____
Bonds	_____
Mutual funds	_____
Collections	_____
Other marketable investments	_____
<b>Non-marketable Investments:</b>	
Tax shelters	_____
Equity in company pension plans	_____
Stock options	_____
Notes receivable	_____
Other non-marketable investments	_____
<b>Other Personal Assets:</b>	
Real estate (cash value of home, land, rental property)	_____
Furnishings, household equipment	_____
Vehicles	_____
Clothing	_____
Jewelry, art	_____
Other personal assets	_____
<b>TOTAL ASSETS</b>	
<b>LIABILITIES (What you owe)</b>	
Mortgage debt	_____
Car loans	_____
Installment debts	_____
Charge accounts and credit cards	_____
Loans against insurance policies	_____
Margin loans	_____
Taxes owed	_____
Notes payable	_____
Other outstanding balances	_____
<b>TOTAL LIABILITIES</b>	
<b>NET WORTH</b>	
<b>Assets (what you own)</b>	
(minus)	_____
<b>Liabilities (what you owe)</b>	_____
<b>TOTAL NET WORTH</b>	_____

## Helpful Web Sites

Workforce Investment Act, Kansas Workforce Development

<http://www.kansasjobs.org/newwia.htm>

Kansas Department of Social and Rehabilitation Services-Search

<http://www.srskansas.org>

Child Support Enforcement = <http://www.srskansas.org/ees/cse.htm>

Food Stamp Program = [http://www.srskansas.org/ees/food\\_stamps.htm](http://www.srskansas.org/ees/food_stamps.htm)

Kansas Works = [http://www.srskansas.org/ees/ks\\_works.htm](http://www.srskansas.org/ees/ks_works.htm)

Health Wave = <http://www.srskansas.org/services/healthwave.htm>

Medicaid = <http://srskansas.org/hcp/medicalpolicy/MPmain.html>

Temporary Assistance for Families (TAF) = <http://www.srskansas.org/ees/taf-ga.htm>

Kansas Department of Social and Rehabilitation Services Economic and Employment Support

<http://www.srskansas.org/srseescomm.html>

Kansas Bar Association: Kansas Legal Services

[http://www.ksbar.org/public02/public\\_resouces/lawyer\\_referral/kansas\\_legal\\_services.shtml](http://www.ksbar.org/public02/public_resouces/lawyer_referral/kansas_legal_services.shtml)

National Foundation for Credit Counseling (NFCC):

About Us: [http://www.nfcc.org/?/AboutUs/aboutus\\_01.html](http://www.nfcc.org/?/AboutUs/aboutus_01.html)

Updated by Doris "Katey" Walker, Charles L. Griffin, and Sarah Krehbiel, School of Family Studies and Human Services.

Prepared by Wilma Schuh, Extension Assistant; Joyce E. Jones, Extension Specialist, Family Financial Management; and Doris "Katey" Walker, Extension Specialist, Family Resources and Public Policy.

Brand names appearing in this publication are for product identification purposes only. No endorsement is intended, nor is criticism implied of similar products not mentioned.

Contents of this publication may be freely reproduced for educational purposes. All other rights reserved. In each case, credit Doris "Katey" Walker, Wilma Schuh, Joyce E. Jones, *Making Ends Meet: Using Community and Family Resources*, Kansas State University, October 2002.

**Kansas State University Agricultural Experiment Station and Cooperative Extension Service**

L-811 Revised

October 2002

K-State Research and Extension is an equal opportunity provider and employer. Issued in furtherance of Cooperative Extension Work, Acts of May 8 and June 30, 1914, as amended. Kansas State University, County Extension Councils, Extension Districts, and United States Department of Agriculture Cooperating, Fred A. Cholick, Director.