

TAP INTO COMMUNITY RESOURCES

WHEN YOUR INCOME DROPS



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EXTENSION

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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 their communities' activities, and otherwise isolate themselves from sources of support. It's important to remember that any problem will seem 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 on your own.

In addition to 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.

Avoid isolating yourself from, or relying too heavily upon, your support network. You are ultimately responsible for solving your own problems. If they are able, the people in your support network may not mind helping you, especially when they know you are doing all you can do to get back on your feet. Let them know how much you appreciate the support.

MORE HELPING HANDS

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. Community organizations and agencies provide a multitude of resources to help during hard times.

Your Community Action Agency has programs to help with utility costs, child care, transportation, food, education, and emergency assistance. Each program has specific requirements, so it is important to contact your local Community Action Agency to determine what programs you are eligible for. To find the location that serves your community, visit <http://www.georgiacaa.org/membership/agency-finder/> or call (404) 361-4442.

The United Way provides a multitude of resources for you and your family. Programs include education assistance, financial education, health and medical assistance, and assistance with basic needs such as food and clothing. To find your local United Way, visit <https://www.unitedway.org/find-your-united-way> and type in your zip code. You can also call or text 211, United Way's toll-free number that can connect you with local services and resources.

The Salvation Army also provides assistance in times of need. To find a location that serves your community, visit <http://www.salvationarmyusa.org/> or call 1-800-SAL-ARMY. As with many organizations, Salvation Army programs 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.

Food banks provide food and meals to those in need. Food banks distribute food and food resources to local food pantries and soup kitchens. For more information on availability in your area, visit <https://www.feedingamerica.org/find-your-local-foodbank> to find a food bank in your area. Your food bank's website will have a locator tool for finding a food pantry or soup kitchen near you.

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, do yardwork, or help in other ways. Most communities have ministerial or pastor associations that can provide information about how to access local programs.

Your community likely has other resources.

The Georgia Family Connection Partnership often hosts collaborative meetings between stakeholders and services provided in a community. The director of your county's Family Connection should be able to point you towards resources that can help you. Civic groups or clubs such as Rotary Club, Kiwanis Club, Boys & Girls Club, 4-H, Lions Club, Civic League, or Habitat for Humanity may offer outreach programs as well. The public library and local parks provide free recreational and educational 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.



GOVERNMENT ASSISTANCE

Perhaps the two most important resources in your community are the **Department of Labor** (DOL) and the **Department of Family and Children Services** (DFCS). These agencies help people 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, available jobs 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. Payments are calculated from the first day you file, so file promptly. Visit <https://dol.georgia.gov/> 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 <https://dfcs.georgia.gov/>.

The **Department of Public Health** (DPH) provides health care, nutrition education, and referrals to other resources at little or no cost. Contact your local office for more details on what they offer.

Navigating life after an unexpected loss of income can be extremely stressful. If you are concerned for the mental wellbeing of you or someone you love, the **Substance Abuse and Mental Health Services Administration** (SAMHSA) provides a 24/7 helpline to help you find the support you need. SAMHSA is a part of the U.S. Department of Health and Human Services and provides information and referrals for individuals and families facing mental and/or substance abuse disorders. The SAMHSA helpline is 1-800-662-HELP(4357). Visit their website at <https://www.samhsa.gov/> to learn more.

Volunteer Income Tax Assistance (VITA) sites will be useful during tax season. VITA is a nation-wide program funded by the IRS that provides free tax preparation for households with a low to moderate income level. When you go, be sure to ask about the Earned Income Tax Credit (EITC), Child Tax Credit (CTC) and other credits. For more information, go to <https://irs.treasury.gov/freetaxprep/> to find a location closest to you.

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