

**Consumer and Family Sciences**

Department of Consumer Sciences & Retailing



**When Your Income Drops: Fact Sheet 4**

*Take Stock of Community Resources*

*The loss of income or a job can be a traumatic experience for individuals and their families. Many support services exist in Indiana to assist those coping with unemployment or other sudden loss of income. This fact sheet presents an overview of the major resources that people can draw upon when they find themselves out of a job or in economic difficulty.*

*The publications in this series were adapted by Purdue Extension specialists based on subject matter from a publication by Carol S. Kramer, Extension specialist, consumer economics, Kansas State University, Manhattan, Kansas.*

**Unemployment insurance**

Indiana’s unemployment insurance is funded by an employer payroll tax and administered by the state’s Department of Workforce Development. If your previous employer is covered by the Indiana Employment Security Act, you should file a claim for unemployment insurance immediately. Claims can be filed online at [www.in.gov/dwd/2404.htm](http://www.in.gov/dwd/2404.htm) or at a WorkOne center. To find a WorkOne center near you, call 1-888-WORKONE (1-888-967-5663) or go to [www.servicelocator.org](http://www.servicelocator.org). Claims are sent from the local office to the administrative office in Indianapolis for computation.

You must complete a week’s waiting period after you file your claim before benefits are paid; however, in order to receive unemployment insurance benefits, you must be registered at a WorkOne center and be actively seeking work.

Your weekly payment depends upon the highest wages you earned in any one quarter in your base period. A base period is the first four of the last five completed calendar quarters preceding the quarter in which you file your claim. Actual weekly payments are determined by multiplying the highest quarter wages in the base period by 4.3. In Indiana, weekly unemployment insurance benefits will range from \$50 to \$390 per week.

You may receive benefits for a maximum of 26 weeks unless extended benefits are authorized at the state or federal level.

You can also receive valuable job-hunting assistance at one of the WorkOne centers. They provide computerized job listings, which are updated daily, and civil service bulletins that list job vacancies. WorkOne centers have trained counselors who also try to match jobs with persons needing work.

In addition to job listings and counseling service, Workforce Development offices provide career planning assistance, advice to job seekers on how to dress for an interview, write a resume, and conduct an interview.

For more information, contact the WorkOne center in your area.

**Food stamp program**

If your family is facing a drop in income, the food stamp program can assist you in maintaining adequate nutrition. Food stamps can be issued almost immediately when there is a need.

You may qualify for food stamps if you work for low wages, if you are unemployed or work part-time, if you receive TANF or other assistance payments, if you are elderly or disabled,

or if you live on a small income. Program provisions are slightly different for the elderly and disabled.

Eligibility depends upon your net income (after permitted deductions) falling below a certain level. Certain family resources are excluded from resource limits, including an owner-occupied home and up to \$5,000 for a vehicle.

Eligible families receive a food stamp allotment based on a combination of factors including family size, monthly income, and asset limits after certain deductions.

To apply for food stamps, contact the Division of Family Resources office in your county of residence. The telephone number will be listed under the name of your county. If you have Internet access, you can find a list of offices at [www.IN.gov/fssa/dfr/3674.htm](http://www.IN.gov/fssa/dfr/3674.htm).

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

Temporary Assistance for Needy Families (TANF) replaces the Aid for Families with Dependent Children (AFDC) program, formerly known as “welfare.” TANF provides cash assistance and services to qualifying needy families with dependent children under the age of 18.

Families may qualify if either parent is deceased, unemployed, incapacitated, or absent from the home. Eligibility is determined by family size, amount of net family income, and asset limitations. To qualify for TANF, a parent must furnish proof of identity for all family members, meet certain residency requirements, must cooperate with the Child Support Enforcement Program, and must register for Indiana’s Manpower Placement and Comprehensive Training (IMPACT) program.

Parents who have lost income due to nonsupport from a spouse or ex-spouse should be aware that the Bureau of Child Support in the Division of Family and Children provides a parent locator service and enforces child support orders through the local county prosecutor’s office. Parents who are not receiving TANF or Medicaid for their children pay a one-time fee of \$25 to start

this service; no fee is charged to families receiving public assistance.

There is a special category of TANF that provides assistance for two-parent families with children under the age of 18. It is for parents who are unemployed or underemployed, or are employed fewer than 100 hours a month; have earned at least \$50 in the last six calendar quarters during a 13-quarter period (about three years); and have not recently turned down a job offer or refused to apply for or accept unemployment insurance. For more information on TANF, contact the office of the Division of Family Resources in your county. The telephone number will be listed in the phone book under the name of your county. If you have Internet access, you can find a list of offices at [www.IN.gov/fssa/dfr/3674.htm](http://www.IN.gov/fssa/dfr/3674.htm).

### **Township trustee**

Township trustees provide help to township residents who do not have enough income and resources to meet their own needs. The township trustee’s phone number is in the phone book under the name of your township. Each township trustee should have written guidelines or standards to determine what help will be provided; however, any person who is 18 years of age or older may apply for assistance. The trustee determines who is eligible for assistance.

### **Health services**

The Indiana Medicaid program provides a broad range of health services to low-income persons. Services include hospital care, both in- and out-patient, doctor’s care, laboratory and X-ray, nurse midwife services, family planning, dental care, health screening, vision, audiological care, chiropractic services, pediatric services, prescription medicines, medical equipment, home health care, mental health services, and rehabilitative services.

Persons receiving TANF, SSI payments, or Social Security disability payments and individuals or families meeting income and resource guidelines are eligible for Medicaid in Indiana. To register, contact your local Division of Family Resources office. The telephone number will be listed

under the name of your county. A list of offices is online at [www.IN.gov/fssa/dfr/3674.htm](http://www.IN.gov/fssa/dfr/3674.htm).

### Financial counseling services

Some churches, volunteer groups, universities, colleges, banks, savings and loans, and credit unions offer individual counseling, financial advice and educational programs to persons having financial difficulties. Ask the Purdue Extension office in your county for sources of financial counseling or management. In some larger Indiana communities, nonprofit counseling centers have been set up by private industry. To find an agency near you, go to [www.ncff.org](http://www.ncff.org).

Before using a credit counseling service, it is wise to find out 1) who sponsors the program, 2) what the charges are, and 3) how the program operates. Do not confuse nonprofit counseling services with agencies that consolidate debts and frequently charge high fees to pay bills without providing financial advice. Be sure you know what you are getting into and who is providing the advice.

### Legal assistance

Persons with limited income can get legal assistance from a Legal Aid office. Legal counseling can be very helpful if you are facing possible legal difficulties. Legal Aid offices generally handle civil cases; they do not handle bankruptcies, misdemeanors, traffic violations, or criminal cases.

### The publications in this series

- 1) Don't Panic – Take Control (CFS-704-1-W)  
[www.ces.purdue.edu/extmedia/CFS/CFS-704-1-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-704-1-W.pdf)
- 2) Control Stress (CFS-704-2-W)  
[www.ces.purdue.edu/extmedia/CFS/CFS-704-2-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-704-2-W.pdf)
- 3) Take Stock of Family Resources (CFS-704-3-W) [www.ces.purdue.edu/extmedia/CFS/CFS-704-3-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-704-3-W.pdf)
- 4) Take Stock of Community Resources (CFS-704-4-W) [www.ces.purdue.edu/extmedia/CFS/CFS-704-4-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-704-4-W.pdf)
- 5) Set Priorities for Spending (CFS-704-5-W)  
[www.ces.purdue.edu/extmedia/CFS/CFS-704-5-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-704-5-W.pdf)
- 6) Plan to Pay Creditors and Protect Family Welfare (CFS-704-6-W) [www.ces.purdue.edu/extmedia/CFS/CFS-704-6-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-704-6-W.pdf)
- 7) Keep a Roof Overhead (CFS-704-7-W)  
[www.ces.purdue.edu/extmedia/CFS/CFS-704-7-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-704-7-W.pdf)
- 8) Meeting Insurance Needs (CFS-704-8-W)  
[www.ces.purdue.edu/extmedia/CFS/CFS-704-8-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-704-8-W.pdf)
- 9) Sharpen Your Survival Skills (CFS-704-9-W)  
[www.ces.purdue.edu/extmedia/CFS/CFS-704-9-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-704-9-W.pdf)

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