

Extension - Health and Human Sciences

When Your Income Drops



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.

• <u>Unemployment Insurance</u>: 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. Apply online by visiting <u>https://www.in.gov/dwd/2362.htm</u>

• 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. Visit: https://www.in.gov/dwd/WorkOne/locations.html

• <u>SNAP-(Supplemental Nutrition Assistance Program)</u>: You may qualify for SNAP if you work for basic 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. To apply online visit <u>https://fssabenefits.in.gov/bp/#/</u>

• <u>Township Trustee:</u> Township trustees provide help to township residents who do not have enough income and resources to meet their own needs. The trustee determines who is eligible for assistance. Visit http://wayeo.egis.39dn.com/ key in your home address and then click the Township tab.

• <u>Health Services-Indiana:</u> Medicaid-provides a broad range of health services to low-income persons. Visit <u>https://www.in.gov/medicaid/</u> 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.

• <u>Legal Assistance</u>: 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. Visit <u>https://www.indianalegalservices.org/</u>

• <u>Use 2-1-1</u>: Helping Hoosiers live better. 2-1-1 is a free and confidential service that helps Hoosiers across Indiana find the local resources they need. Dial 2-1-1 to connect with a navigator. They are available 24 hours a day, 7 days a week. Visit <u>http://211.org/pages/about</u>

• <u>Aunt Bertha's</u>: This network connects people seeking help and verified social care providers that serve them. Visit <u>https://www.auntbertha.com/</u>