

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 aid 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. Do not 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.

Community Resources

Department for Children and Families

The Department for Children and Families (DCF) 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 DCF office (check your telephone directory under Government, Kansas-State of, Department for Children and Families, or search for Kansas Department for Children and Families online).

Supplemental Nutrition Assistance Program

The Supplemental Nutrition Assistance Program (SNAP), formerly known as the Food Stamp Program, provides monthly benefits that help low-income households buy food the family needs for good nutrition. In Kansas, the program is known as the Food Assistance Program.

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. Eligibility is based on the number of people in the household, the amount of monthly income left after certain deductions are subtracted, and assets.

Eligible families receive SNAP benefits that can be used instead of money to purchase foods at authorized stores. Monthly benefits are provided on a Kansas Benefit card

called a Vision card. The Vision card looks and functions like a debit card and can be used to make these purchases.

Remember, food assistance benefits are only part of the food budget. Some of your own cash may be needed to buy enough food for the month.



Temporary Assistance for Needy Families

The Temporary Assistance for Needy Families (TANF) program provides cash benefits 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 aid in locating absent parents and support orders.

Energy Assistance

The Low Income Energy Assistance Program (LIEAP) is a federally funded program that helps eligible households pay a portion of their home energy costs by providing a one-time per year benefit. Benefit levels vary according to household size, household income, type of dwelling, type

of heating fuel, and utility rates. Applications are due by March 31 of each year. For more information call 1-800-432-0043.

Other Services

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

Food Banks and Food Pantries

The Kansas Food Bank (316-265-3663) and Harvesters Community Food Network (1-877-353-6639) provide mobile food pantries and help to stock local food banks around the state. Local food banks or food pantries may provide temporary food supplies.

Department of Health and Human Services

Women, Infants, and Children (WIC)

The Women, Infants and Children (WIC) program is a nutrition program that provides nutrition, health education, healthy food, and other services to pregnant and breastfeeding women, new moms, and children under age 5. Contact your local health department for eligibility requirements and to apply.

Medical Assistance

Medical assistance programs, or Medicaid, which is known as KanCare in Kansas, 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 also be eligible for medical assistance, depending on income and other resources. The Children's Health Insurance Program (CHIP) provides health insurance for eligible children. Call 1-800-792-4884 for information.

Medicare Savings Program

Medicare Savings Programs are federally funded programs administered by the state. These programs are for people with limited income and resources and help pay the Medicare premium, and in some cases, deductibles, copayments, and coinsurance. Medicare beneficiaries must meet income and asset eligibility guidelines for one of the four programs to qualify. Application is through the KanCare Clearinghouse.

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. This program is administered by the Department of Labor. Visit getkansasbenefits.gov to file a claim, check the status of your claims, or to learn more about the benefits. The benefit period begins on the Sunday preceding the filing date of the application. Claims must be filed weekly and 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 visit the Kansas Department of Labor website at dol.ks.gov, or call 1-800-292-6333.

Kansas Works

If you have lost a job or are seeking a job, assistance is available from Kansas Works. These workforce centers have several programs that can assist individuals who have lost a job, been laid off, or are seeking employment. Trained counselors attempt to match jobs with persons who need work. For more information about any of these programs, or to search job vacancies, visit kansasworks.com.

Kansas Works also provides occupational outlook information, occupational aptitude testing, job training programs, and advice to job seekers on resume writing and interviewing skills.

Benefits.gov

Benefits.gov is an online resource to help you find federal benefits you may be eligible for in the United States.

Medicare Extra Help Program

Medicare beneficiaries who meet income and asset guidelines may qualify for help paying their Part D prescription drug premium, deductibles and copays. To qualify for the Extra Help, a person must be receiving Medicare, and have limited resources and income. For more information or to apply, see a SHICK Counselor or visit the Social Security Administration website at ssa.gov/benefits/medicare/prescriptionhelp

Rural and Agriculture Resources

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 Ag Stress Resources

Sponsored by the Kansas Department of Agriculture, the Kansas Ag Stress website provides resources to help care for and assist Kansas farmers and ranchers in their well-being. The site, kansasagstress.org, can help with stress management, financial and legal challenges, and many other needs. If you are a farmer in crisis, or know of someone in need of immediate assistance, contact your local Kansas Community Health Center, or call the National Suicide Prevention Line at 1-800-273-8255.

AgManager.info

The AgManager.info website is a comprehensive source of information, analysis, and decision-making tools for agricultural producers, agribusinesses, and others. The site serves as a clearinghouse for applied outreach information emanating from the Department of Agricultural Economics at Kansas State University.

National Farmworker Jobs Program (NFJP)

The SER Corporation administers a national farmworker jobs program that 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 877-723-4016 or 866-597-6760 for application forms and additional information on qualifications.

Helpful Websites

Kansas Works Workforce Centers

kansasworks.com

Kansas Department for Children and Families - dcf.ks.gov

- Child Support Services
dcf.ks.gov/services/CSS
- Food Assistance Program
dcf.ks.gov/services/ees/Pages/Food/FoodAssistance.aspx
- Children's Health Insurance Program (CHIP)
insurekidsnow.gov/coverage/ks
- Temporary Assistance for Needy Families (TANF)
dcf.ks.gov/services/ees/Pages/Cash/CashAssistance.aspx
- Economic and Employment Support Work Programs
dcf.ks.gov/services/ees/Pages/Work/WorkProgram.aspx
- Low Energy Assistance Program (LIEAP)
dcf.ks.gov/services/ees/Pages/Energy/EnergyAssistance.aspx
- Medicare Savings Program
kancare.ks.gov/consumers/apply-for-kancare (scroll to the bottom of the page)
- Medicare Extra Help Program
ssa.gov/benefits/medicare/prescriptionhelp

Kansas Bar Association: Kansas Legal Services - kansaslegalservices.org

National Foundation for Credit Counseling (NFCC) - nfcc.org

Legal Assistance

Kansas Legal Services

Kansas Legal Services offer legal assistance to persons with limited incomes. These offices handle civil cases, but can often assist in locating help for bankruptcies, elder law, family law, and landlord/tenant issues. To locate the office serving your area, contact Kansas Legal Services, Inc. at 1-800-732-6953 if your directory does not provide a local listing, or visit their website at kansaslegalservices.org/.

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.

Consumer Credit Counseling Service (CCCS)

The Consumer Credit Counseling Service (CCCS) is a private nonprofit community service for people who need help with financial concerns. They can help you 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. Call 800-279-2227 (Consumer Credit Counseling Service, Inc. serving Wichita, Salina and Western Kansas), 800-383-0217 (Housing and Credit Counseling, Inc. Serving Topeka, Manhattan and Eastern Kansas), or 800-355-227 (Apprisesen serving Greater Kansas City).

There are several new organizations offering similar financial and credit counseling services.

Before using a financial counseling service, find out:

- Who sponsors the program?
- Are their counselors accredited?
- 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.
- Do not depend on verbal statements alone.

- Be alerted 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 to make 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 in dollars and cents how much a family owns and owes. To begin a net worth statement, you need to gather 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.

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.
3. Calculate net worth
 - Subtract liabilities from assets.

Two publications from K-State Research and Extension that will be helpful for developing a net worth statement are, *Our Valuable Records* (MF685) and *How Are You Doing? A Financial Checkup* (MF2720). The publication, *Our Valuable Records*, takes you step-by-step through an inventory of what you own, both titled and non-titled property, to determine the value of your possessions. Once these documents are located, you can begin the net worth statement. Use your own format or the form on p. 3 of *How Are You Doing? A Financial Checkup*. 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.

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. With creativity and thoughtfulness, it is likely that each family member can contribute in some manner. Perhaps a teenager can do odd jobs outside the home. Could a skill or a hobby be used to produce income?

When your income drops, be imaginative in assessing your resources and how they can best be used. It will take time and patience so don't be discouraged.



Learn More

Burnett, D., & Latta, S. (2019). *How Are You Doing? A Financial Checkup*. Manhattan, KS: Kansas State University.

Kiss, E. (2019) *Our Valuable Records*. Manhattan, KS: Kansas State University

More From This Series

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When Your Income Drops – Sharpening Survival Skills
MF3501

Reference

Walker, D., Griffin, C. L., and Krehbiel, S. (2002, October). *Making Ends Meet: Using Community and Family Resources*. Manhattan, KS: Kansas State University.

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