

WHEN YOUR INCOME DROPS

Use Government and Community Resources

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Loss of income or job can be a traumatic experience for individuals and their families. Many support services exist in Missouri to ease the discomfort of those currently coping with unemployment or loss of income. This section presents an overview of major state and community resources people can and should tap when they find themselves out of a job or in economic difficulty for any reason.

Unemployment insurance

Any individual who involuntarily loses a job should ask about filing a claim for unemployment insurance benefits. You can file claims at Job Service Offices and Unemployment Insurance Claim offices located throughout the state (see listings at the end of this guide).

When you are laid off, it is important to file for unemployment insurance benefits immediately. The benefit year begins on the Sunday before the day you file the application. Payments usually are not made until the third week after you file a claim. If you need money to tide you over, or if you are not eligible for unemployment insurance compensation, you may be eligible for General Relief (contact your local Division of Family Services [DFS] office).

To qualify for job insurance pay-

ments, an unemployed worker must have worked for an employer paying into the fund, or for the federal government or the military. Job insurance payments are based on a "monetary determination" of worker earnings during a base period (the first four of the previous five calendar quarters).

In fiscal year 1995, the maximum weekly unemployment insurance benefit is \$175 a week. Determine actual weekly payments by multiplying the highest quarter wages in the base period by 4.5 percent. If this figure falls within the acceptable range, you can receive benefits for a maximum of 26 weeks or one-third of the total wage credits, whichever is less, unless extended benefits are authorized at the state or federal level.

To receive unemployment insurance benefits, register at a Missouri Job Service office and actively seek work.

The Missouri Job Service Insurance program is authorized under the federal Social Security Law passed in 1937. Job insurance in Missouri is funded by an employer payroll tax administered by the Missouri Division of Employment Security. For more information, contact the Missouri Job Service office or the nearest district unemployment insurance office in your area. In most communities, these offices are located together.

Job Service offices

If you've lost a job or are seeking a job, you can get help at one of 45 Job Service offices in Missouri. These offices provide up-to-date job information through computerized job listings (updated daily) and civil service bulletins listing job vacancies. Offices have trained interviewers who attempt computer matches between available jobs and people seeking work.

In addition to job listings and counseling services, job offices with counselors provide occupational outlook information and aptitude testing. They often will give you advice on how to prepare a resume, dress for an interview and participate in an interview. Staff members conduct workshops for interested groups.

On-the-job training also may be an option for you. Through the Job Training Partnership Act (JTPA), employers are reimbursed (40 percent to 60 percent) for wages and for providing training. Your local job service has more specific information about this program.

In addition, Job Service offices often refer agricultural workers to farmers needing employees during harvest season in Missouri. For more information, contact the Job Service office nearest you.

There may be a free community-sponsored job-placement service in your community.

Educational assistance

If you decide that changing occupations or upgrading your job skills is in order, you may be able to get financial aid attend a college or a technical school. The direct way to obtain information about availability of funds and your eligibility to receive them is to contact the financial aid office at the school you are considering attending.

Food stamp program

If your family income decreases, the food stamp program can help you maintain adequate nutrition.

Food stamps are furnished without charge to qualifying participants. You use food stamps instead of money to buy food at authorized stores. You cannot use food stamps for alcoholic beverages, cigarettes, many non-food items, pet food or prepared foods cooked in-store.

Eligible families receive a food-stamp allotment based on a combination of factors, including family size and monthly income after certain deductions. Allotments decrease with the amount of family income and assets and increase with the number of family members.

Eligibility depends upon the applicant's net income (after permitted deductions). In addition, total household liquid assets, including amounts in savings and checking accounts, cannot exceed \$2,000 for most households or \$3,000 for households of one or more if at least one person is 60 years or older. Certain family resources are

excluded from resource limits, including an owner-occupied home, farm or business property and a vehicle worth up to \$4,500. Vehicle value above \$4,500 is counted as an asset in determining eligibility. Additional vehicles may be permitted under certain conditions.

You may qualify for food stamps if your wages are low, you are unemployed or you work part time. Food stamps also are available if you receive welfare or other assistance payments, or if you are elderly or disabled and live on a small income. The DFS food-stamp income limits for eligibility for the period from Oct. 1994 to Oct. 1995 are shown in Table 1.

Table 1. DFS food-stamp income limits, Oct. 1994 to Oct. 1995.

Monthly gross	Number in household
\$798	1
\$1,066	2
\$1,335	3
\$1,604	4
\$1,872	5
\$2,141	6
\$2,410	7

Legal aliens as well as U.S. citizens may be eligible for food stamps. (Program provisions are slightly different for the elderly. Check with your local food stamp office.) Unemployed adults must register to work unless exempted from this requirement.

To apply for food stamps, contact the food stamp office located in the DFS office in each county. Bring records showing:

1. I.D. showing your name and address (unless you are homeless).
2. Proof of Social Security number (or proof that you have applied for a Social Security number) for all household members. If you or a member of your household have not applied for a Social Security number, you generally can apply at the food stamp office at the same time that you apply for food stamps.

3. Proof of your monthly earnings, such as recent pay stubs.

4. Copy of check or benefit statement from Social Security, pension, Supplementary Security Income (SSI) or other unearned income.

5. If not a U.S. citizen, proof of legal alien status.

6. Medical bills of household members 60 years or older or disabled, if these bills are not paid by insurance or Medicaid or Medicare.

7. Bankbook or current bank statement, if you have a bank account.

8. Receipts for child-care costs.

9. Utility and rent bills (or proof of mortgage and property tax payments if you own your home).

You also may be required to verify other information about your household status.

Individuals in households eligible for the special medical deductions should bring proof of medical costs. This applies only to those 60 years and over or those receiving SSI or Social Security disability payments.

If you've lost your job or other sources of income, ask your local food stamp office about this source of financial assistance. Food stamps can be issued soon after need is proven.

Aid to Families with Dependent Children

Aid to Families with Dependent Children (AFDC) provides financial aid and services to qualifying, needy families with dependent children under the age of 18 (or a full-time high school student under 19 who will graduate prior to his or her 19th birthday).

Families with expectant mothers may qualify for Medicaid. Also, Missouri families may qualify if either parent is deceased, incapacitated, absent from the family or unemployed. Eligibility is determined by family resources, income and child-care and work

expenses. Benefits paid depend on the family's income and expenses.

To qualify for AFDC support, a parent must furnish proof of identity for all family members, including children.

The AFDC program is funded from state and federal tax revenues and run by the DFS. Missouri also provides a parent locator service through its Child Support Enforcement Unit. This unit helps locate an absent parent and obtain child-support payments. In Missouri, this office has a working agreement with the Internal Revenue Service (IRS) to garnish back support payments from a defaulting parent's tax returns. If the parent has left Missouri, this agreement may extend to other states.

Persons not receiving AFDC payments also may use the locator service for a sliding fee. For more information, contact your local DFS office or the Division of Child Support Enforcement at (314) 751-4301.

General Relief

General Relief provides short-term financial assistance for people of any age who may not qualify for AFDC or other relief programs. Eligibility depends on net income and other family resources.

Two types of benefits exist. One includes a standard allowance, which is paid each month, for food, clothing, household items or other personal needs. The second type of benefit includes the standard allowance mentioned above plus additional money to cover housing expenses (shelter allowance) such as rent or mortgage payments and utilities. Benefits are not given for housing costs alone.

The General Relief program is administered by the Department of Social Services and funded from state tax revenues.

For more information about General Relief or programs to help low-income people with energy costs, contact your local DFS office.

Supplementary Security Income

Individuals who are 65 or older, or blind, or have a disability, and who have low income and do not own many assets may be eligible for monthly income checks through the SSI program. Disabled or blind children also may be eligible for such support. You can apply for SSI by visiting your local Social Security office, or you may sign up by calling 1-800-772-1213 for an appointment with a Social Security representative. If you think you may be eligible to receive payments under this program, it is important to apply immediately because you cannot receive SSI benefits for any time before the date of your application. Your local Social Security office has a brochure with all details about this program.

Earned Income Tax Credit

Your income may be at a level that makes you eligible for the Earned Income Tax Credit through the Federal Income Tax system. If that is the case, you may get a payment from the IRS by filing Schedule EIC with Form 1040 or 1040A. Even if you have not been eligible for this tax credit in the past, if you have earned income but it has dropped, you may have become eligible for income support through this tax credit.

Low-Income Home Energy Assistance

This program provides financial assistance to families with low income to help pay heating bills during the months of November through March. It is a program of the Missouri DFS.

Medical assistance

The Missouri Medicaid program provides a broad range of health services to low-income people. Services include hospital care, both inpatient and outpatient services, physician's services, dental, optometric, audiological and pediatric services, laboratory and X-ray, prenatal care for expectant mothers and postnatal care up to 60 days after childbirth.

Children up to 19 years are covered for most health-care needs. Children's health screening, family planning, prescription medicines, medical equipment, home health care and some nursing home care also is covered.

To register for Medicaid, contact your local DFS office.

Qualified Medicare Beneficiary Program

The DFS has a program that pays the premiums, coinsurance and deductibles for Medicare Part B (Supplemental Medical Insurance) for low-income Medicare beneficiaries. If you are a Missouri citizen, covered by Medicare and your income and savings have dropped below the current guidelines, you are eligible for this program. You may apply at your local DFS office.

Community social service agencies

Many communities have agencies that provide valuable free or inexpensive goods and services to households that need them. These range from food pantries to thrift stores and consignment shops to job placement services to counseling and support services. These agencies usually are funded by the community United Way or similar campaigns or sometimes are simply funded by individuals who want to support their activities. They are a valuable source of sustenance for individuals and families who are experiencing diffi-

cult financial circumstances. Some churches also provide support for households facing such difficult times.

Financial counseling services

Some communities offer financial credit counseling services for those having financial difficulties. If you have overdue bills or the threat of repossessions or mortgage foreclosures, look for financial counseling services or educational materials in your own community.

Some churches, volunteer groups, universities or colleges, banks, savings and loans or credit unions offer individual counseling, financial advice or educational programs. Ask your local University Extension specialist for sources of financial counseling or management.

Ask in advance about charges for any counseling service. Avoid charges based on a percentage of your debt.

Before using a credit counseling service, identify: 1) program sponsors; 2) fees, and 3) program procedures. Do not confuse nonprofit counseling services with agencies that "debt pool" or consolidate debts. These agencies frequently charge high fees to pay bills without providing the necessary financial advice.

Legal assistance

Those with limited income can get legal assistance from a Legal Services office. Such offices may handle civil cases (i.e., income maintenance, housing, public entitlements). They do not handle misdemeanors, traffic violations or criminal cases. Check your telephone directory under "Legal Aid" for a Legal Services office in your county.

Sources of information

Missouri Division of Family Services
Broadway State Office Building
P.O. Box 88
Jefferson City, MO 65103
1-800-392-1261
(573) 751-3221

Your county office or the state office can provide you with a bulletin that explains in more detail all programs provided by the DFS.

Missouri Division of Employment Security
P.O. Box 59
Jefferson City, MO 65104
(573) 751-3215

You can file unemployment insurance claims and receive job referrals and information about job training opportunities from this agency.

University Extension

Your local University Extension office has available a variety of publications that can be helpful to you in stretching your income and identifying sources of assistance that you and your family might need.

Revised from an original guide by Michele Merfeld, former State Consumer and Family Economics specialist, with assistance from Carolyn Cook, Extension Program assistant. The original guide was adapted from a publication by Carol S. Kramer, Consumer Economics specialist, Kansas State Cooperative Extension Service.



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