

Title: When Your Income Drops: Information for Recently Unemployed Households

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Target Audience: Lay-offs, business failures large and small, and the economic slowdown have resulted in a national unemployment rate of nearly ten percent (9.7% in August, 2009 according to the Bureau of Labor Statistics). The jobless rate for men (10.1%) and women (7.6%) indicates that men are being particularly hard hit by the current economic downturn and suggests that many households are relying upon the generally smaller income of the female to make ends meet. Particularly in rural areas, the jobs that disappeared are not likely to return. A team of county agents and state specialists from University of Georgia Cooperative Extension developed a new program for recently unemployed workers entitled *When Your Income Drops*.

Objectives/Purpose: A series of 18 fact sheets (19 in some states) by the same title has been around for more than two decades and is in use in many states across the country. The project team sought to update those fact sheets but determined they were too out-of-date, archaic, and numerous to be practical. Moreover, additional resources were needed to facilitate delivery of an educational program at the county level in response to local factory closings that went beyond merely distributing fact sheets.

Content/Description: The resulting program revolves around an educational exhibit, a PowerPoint presentation, seven fact sheets, and educational activities for programs ranging from a 30-minute information session to a series of as many as seven workshops. The fact sheet titles are Moving Forward; What about Your Assets?; Planning Your Spending; Insurance Matters; Tap into Community Resources; Housing: Your Top Priority; and Taking Care of You and Your Family. Participants are guided through a worksheet designed to help them MAP OUT a plan for moving forward. The program lends itself to delivery by a community team consisting of the county extension agent and representatives from agencies and organizations providing services and support to unemployed and limited resource families. The fact sheets and PowerPoint presentation acknowledge the negative aspects of job loss with a focus on the opportunity to pursue a more stable, satisfying, and/or rewarding career path.

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