

Resources available for families hit hard by economy

Our son and daughter-in-law have been struggling financially since she was laid off 18 months ago, and it doesn't seem to be getting easier for them. Do you know of a resource that could help them make better decisions and get the information they need?

As you may have already found, there are many resources out there, but combing through all of them and sorting good information from bad can quickly get overwhelming.

There is a website, though, that offers pre-screened resources designed precisely for people experiencing economic difficulties. Even though it's called "5 County Solutions" (for the five southwestern Ohio counties it was originally created for), it offers plenty of information that anyone can use.

The website, <http://5countysolutions.osu.edu/>, started when the area's largest employer, DHL, announced in 2008 it was shutting down, throwing 7,000 local workers out of a job. Educators from the area's county offices of Ohio State University Extension wanted to provide an easy way for people to find local resources they would need as their income plummeted. Those local resources are still available on the website (under "County Resources" and "Essentials"), but from the beginning the website included resources and tools anyone would find helpful.

For example, under "State and National Resources," there's a long list of helpful



financial information from OSU Extension as well as links to agencies such as the Ohio Department of Job and Family Services, the Ohio Benefit Bank, and information from Extension in other states and nationally on topics such as "Adjusting to Suddenly Reduced Income," "Bouncing Back When Your Income Drops" and "Managing Between Jobs."

There's also a page with OSU Extension fact sheets that would help someone interested in starting and operating a small business.

In addition, a "Tools" page offers a wide range of information, from job interview and resume tips to practical money management guidance, and even basic tips on food preservation (including canning and freezing). Also on that page is a link to "PowerPay," a web-based tool from Utah State University Extension that helps people find the most efficient way to pay off loans, credit cards and other types of debt.

Information on the "Support" and "Avoiding Scams" pages offers guidance — some from previous Family Fundamentals columns — about easing strain on relationships, how best to respond when bill collectors start calling and how to protect yourself from con artists.

All in all, 5 County Solutions is a great one-stop-shop of high-quality information for people experiencing job loss or other financial difficulties. Check it out, and see if it can help.

Family Fundamentals is a monthly column on family issues. It is a service of Ohio State University Extension and the Ohio Agricultural Research and Development Center. Send questions to Family Fundamentals, c/o Martha Filipic, 2021 Coffey Road, Columbus, OH 43210-1044, or filipic.3@cfaes.osu.edu.



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Dear Subscriber: This column was reviewed by Pat Brinkman, family and consumer sciences educator for Ohio State University Extension.

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