

# United Way of Greater Cincinnati

## Tools for Tough Times

### Unemployment and Other Public Benefits

A range of public benefits is available for individuals and families, **including those who are working** but having a tough time making ends meet. Although the process may seem intimidating, the benefits may provide immediate assistance and an opportunity to move toward financial stability. You may be eligible for emergency assistance or you may qualify for longer-term help such as childcare subsidies, health care, food stamps, tuition subsidies, and help finding a new job.

#### Who's Eligible?

Anyone can apply for public assistance. Eligibility depends on income, resources, family size, and immigration status. Requirements for different types of benefits vary, often by state and county.

#### Tips for Navigating the System

Applying for public benefits can be confusing and frustrating. Many state and county departments have had funding cutbacks, causing longer wait times and increased workloads for case managers. Be courteous, but persistent.

- Use the Web sites below to obtain necessary forms and documentation.
- Write down questions in advance.
- Keep a record of every contact you make, noting dates and names of everyone you talk to.
- Be sure to ask what documentation will be needed.
- Always make note of your next steps, when and how you will be notified, appointment times and reapplication requirements.

#### Unemployment Benefits

The resources listed and linked below can provide more information on unemployment and other public benefits. More information on the steps to apply for unemployment is available in the unemployment resources section of the United Way *Where to Turn Guide* ([http://www.uwgc.org/files/1/Tough\\_Economic\\_Times/Where\\_to\\_Turn\\_Guide\\_09.pdf](http://www.uwgc.org/files/1/Tough_Economic_Times/Where_to_Turn_Guide_09.pdf)).

#### For applications and more information in your state:

##### Ohio

*Ohio Department of Job & Family Services*

- Hamilton County

[www.jfs.ohio.gov](http://www.jfs.ohio.gov) – click on “Our Services”  
513-946-1000

*Hamilton County Department of Job and Family Services*

- Clermont County
- Brown County
- Butler County

[www.hcifs.org](http://www.hcifs.org) – click on “Online Service Center”  
888-466-4670  
937-378-6104 x 131  
800-582-4267

*Ohio Benefit Bank*

In Ohio, you can find out which benefits you may qualify for by visiting a Benefit Bank site and talking with a counselor.

- Find a site near you

[www.governor.ohio.gov/obb](http://www.governor.ohio.gov/obb)

800-648-1176

##### Kentucky

*The Kentucky Cabinet for Health and Family Services (CHFS)*

- Boone County
- Campbell County
- Grant County
- Kenton County

[www.chfs.ky.gov](http://www.chfs.ky.gov) – click on “Family Assistance”  
859-371-6900  
859-292-6700  
859-824-5202  
859-292-6600

##### Indiana

*Indiana Family & Social Services Administration*

- Dearborn/Ohio

[www.in.gov/fssa](http://www.in.gov/fssa) - click on “Family Resources”  
800-403-0864

View this information online at [www.uwgc.org/toolsfortoughtimes-benefits](http://www.uwgc.org/toolsfortoughtimes-benefits).

For additional resources or more information, call United Way 211 (dial 2-1-1) or visit [www.uwgc.org/findhelp](http://www.uwgc.org/findhelp).

Find more Tools for Tough Times at [www.uwgc.org/toolsfortoughtimes](http://www.uwgc.org/toolsfortoughtimes).