

Surviving Bad Times

By Dean Jacques, Social Services Coordinator

As the recession continues, more and more people are finding themselves in jobless situations where they do not know how to help themselves.

There are social service programs available, but none are capable of eliminating huge expenses. Because of that, people need to take certain steps as soon as trouble hits.

Start by **assessing your own resolve**. It is important to face the fact that a new job may not be forthcoming right away. The number of job openings are few and the competition is fierce. Denial or unreasonable expectations often lead to tragedy.

Your best chance is to **deal with the problems head-on**. Make immediate, cost reducing changes to your lifestyle. Become frugal to stretch out what savings or supplemental income you have.

Depression can reduce your marketability and job seeking effort. How you face the coming challenges will determine your success or failure. You need to be strong and mentally alert during tough times. Unfortunately, the on start of depression often follows job loss. Not getting hired right away only makes things worse. If you feel depressed, **get help!** Turn to someone close to you, a professional, or a job networking support group.

Don't make the mistake of turning to drugs or alcohol for comfort.

Make a realistic assessment of your situation. You have expenses that need to be paid regularly, such as rent or mortgage, heating fuel, phone and electricity. Car payments and car taxes are also priorities. On top of all this, you have to keep food on the table and maintain your health. That includes a positive outlook. If you have children or a spouse, you have to see to their basic and emotional needs as well. **Cut back on unessential expenses**.

Pushing credit card limits are not the answer. **Avoid building up debt that will make it impossible for you to fully recover**. Interest rates can cripple you even when times get better.

If you're having trouble paying bills, **contact your electric company right away and let them know you are having difficulties**. Ask what assistance programs are available. They will be happy to work with you. If you just stop paying your bills, they will view you as willfully delinquent, and will at some point will shut off your power and ruin your credit rating. **DON'T WAIT!** Utility companies have various ways of helping people who show a good faith effort, including a forgiveness program and averaged monthly payments.

You should probably call your mortgage company or landlord for the very same reasons. It is surprising how helpful they can be if you work with them before your debt becomes too large to handle. If you are able to refinance at a lower rate, do so before the rates increase.

Consider applying for **energy assistance** through CRT in Middletown or through your local social services representative.

If you were just laid off from a job, contact the **Labor Department** in Middletown at **860 344-2993** to initiate an application for **unemployment benefits**, or **860 754-5000** for a worker if you have questions. It pays to apply for benefits even if you think you are not eligible. If you are denied, ask for a hearing. Many companies automatically deny benefits but never show up for the hearing, which places you in a good position.

Fix up your resume for success. There are support groups and professionals at the Labor Department who can help you with this.

Learn to do a job search online. There are many web sites available to help you with that. The most popular is **Monster.com**. **CareerBuilder.com** is another. The Labor Department can give you a list of many excellent resources. Check daily, so that you are among the first to apply for the job you want.

Temporary employment can provide a means to survive until better jobs become available. They may pay a lot less than you are used to, but take pride in your efforts to do the best for yourself and family.

One of the most difficult things to face is knowing that you cannot afford to keep your home. **Call your mortgage company early on and ask for advice.** There are no government assistance programs that will pay a \$2,000 a month mortgage payment. Waiting month after month without payment not only places you in incredible debt, it ruins your credit rating. You may have to place your house on the market to avoid foreclosure.

We are blessed in our area by incredible food pantries where quality nourishment is available for the asking. What you don't have to pay for food can go to other bills. Contact your local social services department for more information.

The important lesson to learn from all this is **not to wait until problems grow into emergencies.** Be as proactive as possible. Attend support groups. Educate yourself about job interview techniques and how to spruce up your resume. Find good answers to trick questions that recruiters might ask. Be sure to dress and groom appropriately for your interview.

If you don't get the job, try to learn how you might interview better next time.

Depending on your age, you may be eligible for early retirement or Social Security. It pays to look into these potential avenues. Even a small pension from an old job can help you weather bad times.

If you need advice, call the appropriate person at your town hall. In Essex, call **860 767-4340, Ext. 201**.

(For additional help in your job search, please contact **Sheryl Serviss** at **860-304-8437** to register for **Job Club**.)