

Survival Guide

Losing your job can be a major crisis, especially when you are responsible for supporting yourself or a family. That is why Triangle United Way created this resource guide to help you through this trying time.

EMPLOYMENT RESOURCES

If you are using this as an opportunity to explore other careers, or if you just need some temporary income these resources might be helpful.

Center for Employment Training
807 E. Main St., Bldg. 4
686-4050

Durham Exchange Club Industries
1717 Lawson St.
596-1341

Employment Security Commission of North Carolina / JobLink Career Center
1105 S. Briggs Ave.
560-6880

Project LIFT – Durham County Library
300 N. Roxboro St.
560-0220

Temporary Agencies

There are numerous temporary agencies listed in local phone directories. To find a reputable firm you can contact the Better Business Bureau.

Better Business Bureau of Eastern North Carolina (BBB)
3125 Poplarwood Ct., Ste. 308
Raleigh, NC 27604
(800) 955-5100
<http://www.raleigh.bbb.org>

CREDIT COUNSELING

Consumer Credit Counseling offers the following tips for surviving after a loss of income.

1. Review your current financial status. List all sources of income. Calculate all of your expenses. Subtract your expenses from your income.
2. Prepare to make cuts. If you do not have enough money to make ends meet each month, you will have to start cutting expenses. Be prepared to change your lifestyle.
3. Seek other sources of income. If your financial situation does not improve soon, you may need to seek additional income.
4. Contact your creditors. In case of emergencies, most lenders are willing to place you on special payment arrangements. Contact your creditors regarding your mortgage, car loan, credit cards, and utilities to make appropriate arrangements.
5. Seek professional assistance. If you need help, Consumer Credit Counseling offers professional and confidential counseling services to help you manage in challenging time.

Consumer Credit Counseling Service of Durham
413 Chapel Hill St.
688-3381

Family and Consumer Education – Durham Cooperative Extension Services
721 Foster St.
560-0525

DEBTS AND PAYMENTS

Don't wait until your bills are due. Seek assistance now. You may not find another job right away, and it is crucial to plan to meet your basic needs right away. There are programs that can help you pay your past-due utility bills or rent. Please call United Way 2-1-1 for information about a service that may be able to help. Call 2-1-1 or 1-800-831-1754.

Food Pantries can help stretch your tight budget. There are many food pantries in the area. Please Call United Way 2-1-1 to find the one closest to your home. Call 2-1-1 or 1-800-831-1754.

Utilities such as gas, water, and electricity are important services for the health of you and your family. Take the time to discuss your situation with these companies to see if a payment plan can be worked out for you.

Rent Payments should be made on time. You should talk to your landlord before your rent becomes overdue.

Banks and Creditors should be notified immediately that you are unemployed and short of income. Many companies will work with you by adjusting payments during this period.

Home Mortgage Contact your mortgage lender and attempt to negotiate a reduced payment agreement so you won't be penalized during the time of unemployment.

Loss Mitigation Office
Oklahoma City - Oklahoma
888-297-8685

Veterans Administration Regional Office
200 E. Main St.
560-6672
(800) 827-1000 (Veterans Loan Information)

PUBLIC ASSISTANCE

Assistance is out there to help you and your family. Call CARELINE, NC Department of Health and Human Services, at (800) 662-7030 to determine your eligibility for:

- Child Care Assistance Programs
- Food Stamps
- Emergency Assistance
- Work First Cash Assistance

SCHOOLS

It is a good idea to inform the personnel at your child's school during the period you are out of work so all concerned will be alert to possible problems. Some assistance through the school may be available, such as:

- Free/Reduced breakfast & lunch: Apply at your child's school.
- School Health Funds: Ask your child's teacher or the school nurse.

LEGAL SERVICES / MEDIATION SERVICES

North Central Legal Assistance Program
212 N. Mangum St.
688-6396

Provides free civil legal services to eligible applicants as follows:

- Consumer problems: Debts, loans, utility cutoff, bankruptcy, and credit.
- Unemployment matters: Wage claims and unemployment compensation.
- Government benefits: Problems with WorkFirst, Food Stamps, Medicaid, Social Security, SSI, Disability, and Veteran's benefits.
- Housing: Public and private problems, foreclosures, and evictions.
- Domestic relations: Protection from domestic violence, child custody, and divorce.

Carolina Dispute Settlement Service
1813 Chapel Hill Rd.
490-6777

Offers dispute resolution through mediation. A trained mediator assists disputing parties in reaching a mutual resolution.

HEALTH SERVICES

Group health and accident insurance coverages are usually terminated shortly following layoff – often in 30 days or less. You should check with your employer to see if you are eligible for COBRA. If you are eligible you can maintain insurance coverage for a period of time by paying the premium personally.

Some families may also qualify to receive health insurance assistance for their children. Medicaid or Health Choice questions should be referred to:

Durham County Social Services
220 E. Main St.
560-8000

Public Health Clinics offer free or reduced cost medical care to eligible residents

Lincoln Community Health Center
1301 Fayetteville St.
956-4000

Planned Parenthood
820 Broad St.
286-2872

Durham County Health Department
414 E. Main St.
560-7601

Hospital Care Ask for a pre-admission appointment with the Hospital Financial Counseling Department at area hospitals before choosing a facility. Ask about a credit application.

Prescription Medication Assistance Limited financial assistance for the purchase of prescription medication for those who qualify is provided by many of the same agencies that offer financial assistance for rent and utilities, please refer to previous listing. You may also contact:

Durham County Social Services
220 E. Main St.
560-8000

Foundation for Better Health
3643 N. Roxboro Rd.
470-6511

Presbyterian Urban Ministries
305 E. Main St.
683-2647

Prescription Drug Assistance Program
Provides a free directory of prescription drug assistance programs
1100 Fifteenth St. NW, Washington, DC 20005
(202) 835-3400

Women-In-Action
112 N. Queen St., Box F
682-1421

FAMILY COUNSELING

Family relationships can become strained as a result of long periods of unemployment. Free or reduced cost counseling is available at any of the offices listed below.

Family Counseling Services
3308 F Chapel Hill Blvd.
403-3534

Duke Psychology Clinic
3020 Pickett Rd., Ste. 312
660-5770

Marriage and Family Counseling and Consultation Center
3325 Chapel Hill Blvd., Ste. 220
489-6452

Durham Center, The
220 N. Mangum St.
560-7100

Durham Community Guidance Clinic
Trent and Elba St.
416-7200

Catholic Social Ministries
1424 Broad St.
286-1964

El Centro Hispano
201 W. Main St., Ste. 1000
687-4635

AID FOR ALCOHOL AND DRUG ABUSE

If the stress of being unemployed has led to alcohol or drug abuse for someone in your family, help is available.

Alcohol and Drug Council of NC
3500 Westgate Dr., Ste. 204
493-0003

Family Counseling Services
3308 F Chapel Hill Blvd.
403-3534

Duke Addictions Program
4323 Ben Franklin Blvd.
684-3850

Recovery Partnership
3325 Chapel Hill Blvd., Ste. 101
419-0229

ADDITIONAL RESOURCES

United Way 2-1-1 prepared this pamphlet. It is intended to give general information about basic resources that can help while you are out of work. It is not a claim or guarantee for services or payments. For more information on the services listed, as well as additional information on food pantries, clothing closets, thrift shops, homeless shelters, etc., call 2-1-1 or 1.800.831.1754.

How to Cope with Unemployment and Personal Crisis

Survival Guide Durham County



You are not alone. There is hope.
Look inside for a place to start.

