



Overcoming the Negatives Commonly Associated with Job Loss

There are a number of negatives that accompany the loss of a job. Each of them creates some degree of stress, which in turn may undermine your efforts to keep a positive attitude. It is important to address each problem to minimize its effect.

Insecurity: When your lifestyle suddenly changes due to circumstances beyond your control, you are subject to feelings of insecurity and doubt. However, if you can focus on a specific goal and immerse yourself in a program to reach that goal, you will quickly regain a feeling of control. In effect, you will become the General Manager or CEO of your own campaign, with the power to decide and act in any way that you choose.

The False Stigma of Unemployment: Our society has traditionally defined people by their work, so people who lost their jobs were made to feel incomplete. However, there is no reason to feel that way any longer. Employees stayed with their company for many years, often a lifetime, and were retained even in difficult times as a reward for loyalty. Now, however, with mergers, acquisitions, relocations of plants and headquarters, downsizing, and varying economic conditions, there are many more workers moving in and out of situations. The old concept that joblessness indicates incompetence or indigence just isn't valid anymore. Consequently, the only remaining stigma may be the one you create in your mind. Don't let that happen. Tell everyone you know that you are actively looking for a new situation. Leads come from other people, and often from the most unlikely sources.

Feeling of Failure: When we have set our sights on specific goals and have been moving steadily toward them, only to be told suddenly that they are unattainable, we can't help feeling a sense of failure. At worst, however, it should be no more than a fleeting thought. All of us are familiar with the expressions, "He lost the battle but won the war" and, "If at first you don't succeed, try, try again." There are many ways to reach a goal. If one route becomes blocked, there are lots of alternatives. A well-managed job search will get you back on track in short order.

Financial Concerns: It will be difficult for you to concentrate on your campaign if you are worried about your finances. Anxiety about money and the fundamental necessities of life can be alleviated by a thorough review of your assets and liabilities, and by careful management of your outlay (see Worksheet 2). A conservative rule of thumb is to anticipate being out of work one month for each \$10,000 of salary you were making.

If you have an employed spouse, consider raising the withholding exemptions from that salary to reduce paycheck deductions. Do you have any hobbies or outside interests that could provide supplementary income? Could you or another member of your family take a part-time or temporary position? When you have finished listing your potential income and assets, do the same for your



expenses and liabilities. Start with your fixed expenses, such as mortgage or rent, insurance premiums, and loan payments, and then add the expenses over which you have some control. Use your cancelled checks, receipts, credit card statements, and other bills to get an accurate estimate of where your money goes. Then, with the rest of the family, go over each variable to find ways to cut back. If approached in a positive way, this can be a rewarding family experience.

During your period of unemployment, avoid any unnecessary major purchases or expenses. Put off making home improvements or buying a new car. Avoid adding to your credit card or loan debts. Continue to pay your bills in a timely fashion. If that is not possible, contact your creditors to work out a payment plan.

Get a complete understanding of what you are entitled to from your old company including: severance pay, health care premiums, unused vacation pay, profit sharing, and pension funds. You should also check as soon as possible with your local unemployment office to determine what benefits are due you. Bear in mind, these are not welfare payments, but funds that your employer has been paying into the system. There is a time limit to such payments, and they cannot be made retroactively.

Fear of Creating Stress in the Family: You may be reluctant to tell your family and friends you are out of work, but concealing the truth to avoid worrying your loved ones will subject you to tremendous stress and deprive you of a primary source of help and support. Also, if they find out from an outside source, they are likely to be hurt by the deception. The only sensible course of action is to explain the situation in full. Assure your family that you are weathering the storm, that you are embarking on an organized program with professional help, and that you expect any disruption to the family to be minimal and brief.

Age: Many people over fifty feel that they have a built-in disability when entering the job market, but many employers realize that older workers have much to offer. Employees over fifty tend to be more stable and loyal, have better work habits, and certainly have more experience. If you are over fifty, you may have to zero in on companies that appreciate those virtues.

Time Pressures: Conducting your job search with a sense of panic and desperation may cause you to make poor decisions. It is far more productive to take time out at the beginning of your search to develop an overall strategy and map out your campaign. An organized effort may take longer to get going, but the results will be far more satisfactory. Call your career counselor.

Lack of a Specific Goal: If you don't have a specific goal toward which you are constantly moving, much of your activity will be undirected, unsuccessful, and frustrating. Lack of focus will show up in your letters, phone calls, meetings, and interviews. You can change your strategies and tactics as needed, but in general, everything you do should be geared toward reaching a specific objective.