

When You're Laid Off

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If you've just recently experienced a lay off or you are expecting one, there are a lot of things to do and issues to take care of. The financial stress of unemployment and job searching can also take a toll on your health. Here are some tips to help you manage your stress, organize your life, and prepare for your new job or career in the future.

If You Anticipate a Layoff –

Whether you have a "gut" feeling or notice some imminent signs, you may have a sense that due to tough cutbacks your job might be eliminated. The best thing you can do is plan for it. Here are a few suggestions:

1. Start to cut back on spending right away.
2. Take advantage of your medical benefits. Get a good physical exam and see your dentist. If you need help sorting things out, consider counseling.
3. Maintain positive interactions at work. Realize that everyone is feeling more anxious, and as difficult as it may be, don't burn bridges. You will need references from your current supervisor and/or co-workers.
4. Inform your spouse or partner of the possibility of a layoff. It will help them cope with the change if it does happen and plan ahead.
5. Take care of yourself. Find ways to release stress.
6. Update your resume.
7. Start networking now, both professionally and personally. Begin looking at other job possibilities.

You've Just Been Laid Off – Now What?

If you've just been laid off, you're probably a little overwhelmed by what the future might hold. Certainly you have many opportunities before you, but it's very challenging to see this if you've just received the news. Sometimes it's just easier to focus on the steps and take things day by day.

Accept Your Emotions –

Anger, rage, sadness, fear, anxiety, or mixtures of all are very common. It's important to recognize that all of these feelings are valid. Your first step is to sort through these feelings.

Losing your job is a substantial loss, so be sure to allow yourself the freedom to grieve your loss. Grieving is part of the healing process and can help you gain closure and move forward to new opportunities and careers.

Talk with Your Family –

It's very important to let those close to you know what has occurred, especially your kids. You may think that shielding them from this information may protect them, but children pick up on differences in your behavior or schedule and may believe something much worse has happened. Be prepared to answer questions but also share with them your positive attitude and your excitement about new opportunities.

Assess Your Financial Situation –

Living on a limited income is a challenge for anyone, but with careful and deliberate budgeting you can ease some of the stress.

- Find out how much money you have from savings, unemployment, and severance package.
- Contact your unemployment office and see how soon you can apply. This depends on your severance package and can take a few weeks to process.
- Calculate the necessary monthly expenses including rent/mortgage, utilities, food, credit card payments, and transportation. You might also want to consider COBRA or alternate health care costs.
- Determine a reasonable time frame for finding a job by assessing how many months your savings can last. Keep this timeline in mind when you begin to plan your job search.

It's also good to make contingency plans. Is it possible for your spouse/partner to start working full time? Where can you cut back? Do you have credit cards available for emergencies? You may want to contact your creditors and inform them of your situation and ask about different payment plans. Consumer Credit Counseling offices may also be helpful.

Take Care of Yourself –

At this potentially stressful time, it is very important to take care of yourself – both physically and emotionally. Get your annual check-ups before your health insurance ends and maintain a healthy lifestyle. Make sure you are taking steps to reduce stress. Here are a few suggestions:

- **Challenge yourself to see the positive.** View crises or problems as opportunities or learning experiences.
- **Eliminate negative self-talk.** Stop saying “I can't” or other similar phrases.
- **Remember that it's okay to make mistakes.** Don't hold yourself and others to unfair expectations of perfection.
- **Accept that there are some things you cannot change.** You could spend hours thinking about things that you cannot change and it would make the situation worse, losing both energy and time and increasing stress. It's best to recognize that you are not happy with something, accept it, and move on.
- **Stop worrying about past decisions.** Eliminate the phrase “I should have” from your vocabulary. It's not helpful and only reduces your self-esteem. It's best to try to learn from the decision and apply this lesson.

- **Eat a balanced, nutritious diet, rich in fruits and vegetables.** A healthy diet gives your body and mind the proper vitamins and minerals it needs to perform.
- **Get at least 7 to 8 hours of sleep every night.** When you are well rested, you can face problems easier and they may not be as stressful.
- **Limit caffeine and alcohol, and if you smoke, quit.** It takes extra energy to process the chemicals in these substances.
- **Monitor your breathing.** Take deep slow breaths to increase oxygen supply throughout your body when you feel stressed or anxious.
- **Exercise.** Not only does exercise improve your cardiovascular health, but it also provides a good outlet for stress and anxiety.
- **Try new ways to relieve stress.** Consider yoga, meditation, or doing your favorite craft or activity.

Use Your Support System –

Friends and family can provide a lot of energy and encouragement. Choose to spend time with friends who have a positive outlook. It may also help to talk regularly with another job-hunter so that you have someone to spur you on and with whom to share your experiences and perceptions.

Next Steps –

Moving from a layoff to a new career can take more time than you anticipate, so it's important to create an action plan for your next steps in this journey. Having a plan will help you structure your days and give you guidance and assurance during slow periods.

1. What Do You Want to Do?

Your first step in creating this plan is deciding what you want to explore next. The logical step may be to find a similar job in a similar field. However, many individuals discover that their layoff can be the launching pad to something very different from their previous career. If you have lost interest and excitement in your career path or you just want to try something else, this may be an excellent time to explore new opportunities by going back to school for an advanced degree or certificate or look for jobs that apply your skills in a different way.

If you are interested in exploring a new career or would like to go back to school, consider taking an aptitude test or other assessment that can help you identify your interests and strengths. Many community colleges and vocational schools provide these services and workshops. You can also take many of these assessments online. Consulting a professional career counselor is another excellent option. However, their prices may be cost-prohibitive for many.

Your local One-Stop Center is a good place to start your job search and it may also provide information regarding the job retraining you are seeking. One-Stop Career Centers are designed to provide a full range of assistance to job seekers under one roof. A one-stop center provides information in the following areas:

- Unemployment insurance
- Pension benefits and health insurance coverage

- Job search assistance
- Job referrals
- Local area job openings
- Resume assistance
- Job training

One-Stop centers are coordinated by the Department of Labor's Employment and Training Administration. To find a One-Stop near you visit www.careeronestop.org. You may also call 1-877-US-2JOBS.

If you are considering changing careers, this is a good time to reevaluate your strengths, job skills and accomplishments. Look at the job market and the availability of career counseling to help give you an objective look at your situation. Career counselors can help you with your resume, show you interviewing techniques, and help you present yourself in the most positive light.

2. Determine a Timeline

Using what you know about your finances and information about the next steps you want to take on your career journey, create a timeline for achieving your goal. One way to do this is to pick the date by which you hope to be employed and then work backwards taking into account time for interviews and networking.

Think of your job seeking activities as your new full time job. Your first task should be to revise your resume. Begin each week with a schedule and a list of activities or telephone calls to make each day. Each activity should be directed toward your ultimate goal of a new job. Your job now is to market yourself to everyone you talk to or write to.

3. Networking and Community Resources

Many jobs come through networking, so don't be shy about telling everyone you come in contact with that you are looking for a job, what you want to do and about your experience. Go on informational interviews: set up meetings with people who work in the field you're interested in. Find out about the company, their outlook and future opportunities in the industry.

4. Apply and Find a Job

While it may not seem that easy at times, finding a job is a process, and when you follow the appropriate steps you increase your chances of success. Send out cover letters and resumes where appropriate and always send personal thank you notes after any interview.

5. Value Yourself

As you go through this transition phase, be sure to take time to value yourself for your strengths and your past accomplishments, and don't forget that you are learning a lot and gaining experience during this experience.