

# So you've been laid off

## Here's how to deal with it

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Jenny Beatty was one of 2.6 million Americans who lost their jobs last year. She devised a specific job-hunting plan and is now employed at Professional Insurance Agents Association of Ohio.

Source: *Dispatch* research

Shock was Jenny Beatty's initial reaction when she was laid off the week before Thanksgiving. Anger followed, which she quickly replaced with a dogged determination to find a job.

"You have to give yourself some time to think about what happened, to deal with the shock," said the Plain City resident. "And then you retrench and get your game plan together."

Beatty was one of 2.6 million American workers who lost their job in 2008, a number that could increase this year. This rising tide of unemployed -- 598,000 in January alone -- will devastate families and communities and force people out of their homes and into bankruptcy.

But it is possible to survive a layoff -- and Beatty is proof.

The key, as she explained, is to get past the shock and anger, regroup and devise financial-survival and job-seeking plans of action.

It's not easy. Scores of qualified -- and overqualified -- people are competing for every good and not-so-good job opening, especially those that come with benefits.

"Ultimately, not everyone will end up in the ideal positions that exist in a strong economy," said Jennifer Marshall, director of career and work force development for Jewish Family Services of Columbus.

**"But if you look at your own professional development and build skills and network, you will increase the likelihood of finding a job that meets your needs."**

Or, as Beatty puts it: "Finding a job is a full-time job."

## **Anger management**

"A layoff is as devastating as a death in the family, and you go through the same stages of grief," said Lita Epstein, the author of several business books, including the recently published *Surviving a Layoff*.

One of the first stages is anger, Epstein said, and the suddenly unemployed must get past the rage before looking for a job. Otherwise, the lingering anger could bubble up and out during an interview.

Epstein has a couple of tips on how to get past the anger:

Write a letter to your former boss "and say everything you would have wanted to say on the day you were laid off."

But don't send it.

Then write down 30-second and two-minute versions of your layoff story, practice them in the mirror and then try them out on friends.

"When you can tell it without anger and tears," you're ready to start looking for a job, Epstein said.

## **Fix your finances**

It's hard to focus on the job search when you're worried about paying the rent, so addressing financial realities needs to be part of the process.

"The average consumer needs an emergency fund for three to six months," said Janet Harrison, community outreach director of the Columbus office of Consumer Credit Counseling Service.

Unfortunately, she added, most people have only a one- or two-paycheck cushion and are in trouble when faced with an unexpected layoff.

Regardless of the amount of your savings, Harrison said, "you need to determine what your new income will be, what your

unemployment pay will be, if you're not the sole worker in the family, what that income will be."

Then, eliminate any unnecessary expenses and list all your necessary expenses, which she said fall into five categories: housing, food, utilities, transportation and health care.

Compare your income to expenses to get an idea of how long you can survive. Think needs, not wants.

"And try not to rely on credit," Harrison said. "That's digging a hole that will be hard to dig yourself out of."

If you know you're going to fall behind on your mortgage, car payments or credit card, contact your creditors in advance. They might be willing to work with you.

"Ask for reduced interest rates or even reduced payments," said Danielle Chatfield-Beres, who was community-affairs director of the MidState Educators Credit Union before leaving a week ago for a position with the Ohio Healthcare Federal Credit Union.

"If you make a proactive step, they're more likely to work with you."

However, alerting creditors to your financial problems, Chatfield-Beres said, could lead them to cut your credit limit.

"But that can be a benefit because, in the long run, you don't want to get deeper into debt," she said.

After she was laid off, Beatty contacted her utility companies to get onto budget plans and also called the holder of the student loan she still was paying off about a deferment.

"I put all my (income and expenses) on a spreadsheet," she said. "It made me feel a lot better, like I was more in control."

## **In search of a job**

Looking for a job really is a full-time job and requires an updated resume, a broad network of contacts, determination and persistence.

"I'd say 90 percent of all jobs are found through networking," Epstein said.

Web sites, she added, are a great place to "figure out who is advertising, but once you see something, start looking to see if you know someone inside the company."

Social networking Web sites, such as linkedin.com, are an important part of the job search.

On the low-tech side, a clear and compelling cover letter and impressive resume remain vital.

"Always have someone else review your resume," said Chatfield-Beres, who said about 80 people applied for her job at MidState Educators Credit Union, ranging from those just out of college and overqualified professionals to older people forced back into the job market.

Many sent resumes riddled with typos and grammatical errors, she said.

Some didn't include a cover letter.

"The cover letter is crucial. It's the first opportunity to sell yourself," Chatfield-Beres said.

Beatty was all about networking -- and her ever-expanding collection of contacts included former co-workers at Sequent, who she said were very helpful and provided job leads.

"Another tip is to customize your cover letter and have a couple different resumes ready," she said. "Make it easy for them to see your attributes."

Above all, be patient -- and proactive.

"If you're just sitting on the couch waiting for a job to magically appear, the grieving and stress will last longer," Chatfield-Beres said. "But if you're in charge of the process, that's going to be so much better for your self-esteem and that confidence will come across in an interview."

Volunteering and bridge jobs are also options to expand your horizons and get you out of the house.

A bridge job is temporary part-time or full-time work to pay the bills and keep you busy while the search continues.

"Being a volunteer can be a wonderful avenue to get you out there and to network and keep your skills sharp or learn new skills," said Jonathan Fox, an Ohio State University consumer-sciences professor. "And it keeps you in harm's way for the type of full-time position you may want."

## **Back to work**

Beatty has a background in the insurance and human-resources fields, with sales, marketing and communication skills.

She looked into jobs in all these areas -- and had a different resume for each specialty.

"You have to look at different jobs, even if you don't think you qualify," she said. "Don't sell yourself short. Apply and if it's the right fit, they'll train you."

In the end, her commitment to networking paid off, as a friend from Sequent told her about an opening with one of the company's clients: the Professional Insurance Agents Association of Ohio.

Beatty interviewed for and got the job as internship-program coordinator.

"I was so excited, not just to have a job, but to have one that was a good fit for me," Beatty said. "It was a sense of relief and also a sense of excitement about starting something new."

Unfortunately, Beatty's accumulation of job-searching knowledge is needed once again. Her boyfriend was laid off a few weeks ago from his sales position and is in the midst of working through the stages of job-loss grief.

"Obviously, it's been tough for him," she said. "Unfortunately, this happens so much it's not that shocking anymore. It's becoming so common."

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