Chapter 1 Suddenly You’re Unemployed

There are, over a lifetime, an increasing number of once-loved places to which we can never return. It is an axiom that change is the law of life. Yet changes, great and small, assault and discomfort us. Is it because as another friend suggests that we came forth from the fixed and unchanging and ache for its surety until we return?

When I first lost my job, I felt like my life had just gone through the shredder. Suddenly, my reasonably ordered life was thrown into chaos. Up until that fateful day, life consisted of getting up at 6:45, eating breakfast, getting dressed, going off to work, coming home and preparing for the next day. At work, I had friends, with whom I shared my life’s ups and downs. I had a place to go; I had a purpose for the day. I also had a regular income, benefits, and prestige of a good paying job. Suddenly, with one meeting, one word, my life was totally changed. My life was turned upside down. All at once, I had no idea what I would be doing the next day.

Three years have since passed, but I still can remember the view in the front lobby. It reminded me of a scene from plane crash or some other such catastrophe that I’ve seen on TV. People were walking around with a somewhat dazed look on their face - crying and hugging one another, other "victims". For though we didn’t identify ourselves as such, that’s what we were – victims, victims of a layoff, of a crash of the company’s economy. Some people would look at the notification papers in their hands, then off into space and quickly, very quickly as if they didn’t want anyone to notice what they were feeling, they would re-focus on the room. None of us wanted to believe that such a thing had happened to us. Even though there were those in the group who said, I knew this was coming, I could see the hidden fear and shock behind their eyes also.

Unexpectedly, our ordered life was ruined. We wondered where the next paycheck would come from. What would we do tomorrow? This was the crisis point; the point where all of our lives had changed. Life had taken a turn and we would have to follow its path, not knowing where it would lead. Of course, we all came to recover from this crisis and on the most part came out a little better off - but at that moment and the weeks that followed - our world as we had known it had changed and we felt numb. The road we had been traveling had taken a turn and all we could do was follow its unknown destination.
You’ll find on these pages how to get you from that point of crisis when you ended a job - to where you feel confident and strong and safe again. By discovering how to take that first tentative step along that new road and to keep following it, you’ll learn how to survive and thrive in times of change.

Figure 1. You CAN survive the pink slip crash.

**Why Are You Unemployed?**

It is extremely rare that a person does not get unemployed during their adult life. Whether you are a scientist, waitress, painter or senior level manager, you have probably been unemployed at some time in your life. There are many reasons why you may have became unemployed, maybe you are just out of college, or maybe your temporary job ended. Today no one stays at a job too long; in fact baby boomers (those born from 1957 to 1964) held an average of approximately 10 jobs while they were between the ages 18 to 38 years old. That amounts to an average of a new job every two years. On the following pages I will discuss some of the ways you may have become unemployed and even in some cases why it was beneficial for your past employer to let you go.

**End of a Temporary Job**

The definition of temporary (or contract) work is that it is not permanent and you will be unemployed sooner than later. Temporary work is available in all types of work sectors: from Management to waitresses, clerical staff to computer
professionals. The number of contract workers in the U.S. is about 2.3 million, according to the American Staffing Association (www.staffingtoday.net). I worked at a professional contract job for many years. And, even though I didn’t receive any benefits or health insurance, the higher hourly pay I received made up for the lack of benefits. Some temporary jobs, also last a long time, in fact, one company I worked at, started to go through a major lay-off while I was there but I ended up staying long after a number of the permanent employees had left. I felt pretty attached to that job and went through a lot of the same feelings that the permanent people went through when they left their jobs.

Mass Exit

If you have found yourself unemployed because of a layoff (also called a downsizing or a restructuring) you are not alone. 57% of those individuals without a job have been laid off. In just the month of October in 2004, almost 128,000 people were laid off.iii

Today many people who are employees of a particular company, division, or department are terminated en masse due to the company’s perceived financial constraints, budget considerations, or merger with another company. The company chooses the particular segment of employees who will make the largest financial impact.

You have probably found yourself unemployed without advance notice. This is because the employment-at-will doctrine says that, when an employee does not have a written employment contract and the term of employment is of indefinite duration, the employer can terminate the employee for good cause, bad cause, or no cause at all.iv This law was designed so that employees were able to resign from positions they no longer cared to occupy, but I think employers use this law to their own benefit, perhaps a bit too often.

When more and more people are thrown out of work, unemployment results.

*Calvin Coolidge 30th President of the United States*

You’re Fired!

On Donald Trump’s TV Show “The Apprentice” a game is made out of getting fired. But, in reality whether you’ve been fired for an obvious cause, (such as drinking on the job, missing days or frequent tardiness) or fired without cause or notice through no fault of your own, most terminated workers experience feelings
of degradation or embarrassment when they get fired from a job. Even though immediately after being fired an individual may feel relieved because they are out of a stressful situation where they may not have received promised benefits, commissions, and overtime, or they thought their boss was a “jerk”, being fired is never good news. First off, they may not receive unemployment benefits, and as time goes on and any other job benefits expire they may experience the same emotions of a person who was let go under other circumstances. This is especially true in a difficult economy, where it may not be easy for the fired worker to find a new job.

**Recent College Graduate**

Though it may sometimes seem that the economy is generating college graduates faster than it is generating jobs and that those who design educational policy ignore this fact, you must realize this thinking is largely faulty since a college education continues to have significant economic value. The job rate for college graduates is rising; in fact, in the year that this book was written college graduate recruitment was up 12.8 percent, according to a survey of 500 US employers by CollegeGrad.com. And, if you’re wondering if the money you spent on college is really worth it, realize the median earnings for all college graduates ($40,753) was nearly 75 percent more than the $23,317 median for high school graduates. Also the college graduate unemployment rate was 2.4 percent, less than half the 5.7-percent rate for high school graduates.

**The Golden Parachute or Early Retirement**

According to WorkPlaceFairness.org, in the past, younger workers with less seniority were generally the first to be laid off in a corporate downsizing to reduce payroll costs. But because younger workers were typically at the low end of the wage scale, companies soon realized they would have to make substantial cuts to achieve meaningful savings. They learned it was more effective to offer early retirement and severance packages to older workers at the top of the wage scale as the way to reduce costs and stay competitive. This enabled them to let go fewer workers but achieve the same financial result.

Although this tactic appears to be discriminatory because it targets older workers, some employers found that it was legal when disguised as an offer of an early retirement package. Federal and state discrimination laws often approve early retirement programs because they are perceived as an offer of an employee benefit, and employees have the choice of voluntarily accepting or not. In 2003, approximately 330 thousand people took early retirement.
Tip

Use your early retirement package as a benefit. If the package is large enough, travel a bit. If not, this may be a good time to change careers and find a job you really love (not one that you may have become bored with); or return to your old career. Remember, though you may have left your previous job with a “retirement” package, it does not mean you must stop working.

I Quit!

Whether you’ve left your job voluntarily because you wanted to be with your boyfriend who lives in another state (like I did when I was in my 20’s), or you want to switch careers from being a nurse to a Reflexologist (like my friend Debby did), quitting a job still lands you, at least in the immediate future, in the same place as the unemployed worker. You may also have buyer’s remorse over the fact of leaving your job. You may wonder, did I make the right move or “will I make enough money in this new endeavor.” Though you have quit your job, you may still experience the same feeling of loss as a person who has left their job not because of choice.

How do Celebrities Handle Unemployment?

If you’re unemployed, you sit with the currently rich and famous. Sometimes while waiting for your dream job, you must take a job that does not quite meet your skills or expectations. While waiting for their dream job as an actor, or between roles, many unemployed actors had to take other jobs that did not use their skills, in order to pay their rent.

- Sean Connery earned his living by Polishing coffins
- Jennifer Anniston waited tables
- Sylvester Stallone earned his rent by tending the lion cages at the Central Park Zoo
- Jerry Steinfeld sold light bulbs over the telephone:
- Tom Cruise attended a Franciscan seminary for a year while considering to become a priest
Know Your Legal Rights

If you feel you have been let go unjustly, there are some legal actions you can take. If you are part of a large layoff that affects fifty or more workers at a plant site or company office then look into the Federal Worker Adjustment and Retraining Notification Act (WARN) (http://www.doleta.gov/programs/factsht/warn.htm). This law states that you must be given at least sixty days’ notice before being let go or you must be provided comparable financial benefits (i.e., at least sixty days’ notice pay).

If you have been fired, you also have legal options. Up until the late twentieth centuries, employers could discharge individuals with impunity for a good reason, a bad reason, or no reason at all with little fear of legal reprisal. Now, in most states, there are many exceptions that make it illegal for you to be fired. Many states now recognize the obligation of companies to deal in fairness and good faith with longtime workers. This means, for example, that they are prohibited from terminating workers in retaliation when they tattle on abuses of authority (i.e., whistle-blowing) or denying individuals an economic benefit (a pension, commission, bonus, etc.) that has been earned or is about to become due.

A number of recent court decisions have also favored people whose employer-paid health benefits or monthly pension checks were reduced or taken away after a firing. According to Steven Mitchell who wrote What to Do If You're Fired, Downsized, Laid Off, Restructured, Discharged, Terminated, Re-engineered, or Forced to Resign although it may take an average of 2.5 years to receive your date in court, but more judges and juries are finding a way to right a wrong termination. As a result of successful negotiations, individuals are obtaining accrued bonuses; continued medical, dental, and life insurance coverage; unemployment benefits.

If you are 40 years of age or older, and you have been harmed by a decision affecting your employment, such as you did not get a promotion or you have been laid off while you definitely see all the younger employees stayed, you may have suffered unlawful age discrimination. The Age Discrimination in Employment Act (ADEA) is a federal law that protects individuals 40 years of age or older from employment discrimination based on age. Go to the ADEA website (http://www.eeoc.gov/policy/adea.html) for more information.
The Importance of Work

I don’t think it can be overstated that the principal importance of work is that it is the means by which we sustain our livelihoods. If we don’t work, we don’t eat. Many of us also equate self-worth with our work; therefore it's not surprising that losing a job can cause anxiety, self-doubt, depression, and even mental illness. Each of us is born with unique talents and a strong desire to use these talents. Individuals in every walk of life (e.g. artists, writers, entrepreneurs, inventors, computer specialists, etc.) have the drive, skill and compelling vision to advance their ideas. This expression of our visions oftentimes takes place in the workplace. When we are cut off from this opportunity our life feels frazzled, and we innately look for away to re-center ourselves and use our talents. The more important our work values are (i.e. economic security, prestige, opportunities for achievement or advancement, etc.), the more intense we will feel our job loss.

Our work companions play a significant role in our lives, since we generally spend more time at work than we do with our spouses and children. Our work companions are like voyeurs into our lives. We can share the intimate details of our day to day activities, but do not have to be intimate with them. We do not share the sometimes difficult decision making process about finances, how to raise the kids or what to do on the weekend as we do with a spouse or partner. Usually, our co-workers listen as passive observers, as we listen to stories of their lives. When our job is loss, so is this listening ear.

Tip

Keep in touch with your old work friends, whether they are still employed or unemployed. Just because you don’t work together, doesn’t mean you can’t play together.

How Being Unemployed Makes Us Feel

An unemployed individual can feel high levels of anxiety and depression, lower levels of self-esteem and difficulties with day-to-day activities. You probably have been experiencing one or more of these feelings since you became unemployed, but some of you may wonder, why isn’t your co-worker who also lost their job not feeling the same way? This is because, factors such as age, gender, income, social support, the reason for job termination, commitment to employment and length of
unemployment may moderate or reinforce an individual’s negative feelings about their jobless situation. 

- If you are middle aged, you are generally more effected by unemployment than that of other age groups. This is because you are more likely to have the added stress of mortgages to pay, children to put through college and the fear of age discrimination when you seek a new job.

- If you are highly educated or a professional you may feel less stress as the consequence of unemployment. You may feel confident that you have the knowledge of how to find another job and the networking skills to obtain it.

- Young people are less likely to be affected because you have no dependents, and are less committed to employment and have more alternatives than older adults.

The painful feelings associated with unemployment occur because of the three interrelated losses that happen after a job separation:

- Loss of self-esteem. You may feel like you have done something wrong, and that is why you are out of a job. Job loss is an event which is remembered by many people as a very nasty experience even long afterwards.

- Loss of control of your job life. You may feel helpless because no matter how much effort you put into your job or your job search, you may still find yourself without a job. The feeling of helplessness caused by the fact that your employment prospects seem to be independent of one’s effort to obtain a job is experienced as depressive by many of the unemployed.

- Loss of a number of noticeable functions of working life, such as the structure of the working day or work week, the contacts with people outside the home and the status and identity associated with having a job.

The Unemployment Transition

*Today's business environment produces change in the workplace more suddenly and frequently than ever before. Merges, acquisitions, outsourcing, deregulation, new technology and organizations going through cycles of centralization and decentralization are all factors that contribute to a growing*
climate of uncertainty. Jobs, health, even marriages can be placed at risk, jeopardizing productivity and profitability. 

Now, that I’ve told you about the different emotional ways you can be negatively affected by your job loss, now let’s talk about the specific changes that you will go through to feel optimistic and self confident again. Whether you are unemployed because you were fired, laid off or took early retirement, passing through the most difficult phases from employment to unemployment effectively is easier if you develop the following four skills with help from the information presented in this book:

- **Commitment**: Being involved in life and creating a sense of purpose and meaning in what you do. Refer to Chapter 3 to learn how you can find ways to feel productive during this period when you have time on your hands.

- **Control**: Experiencing a sense of personal power and finding what you can control about life. Chapter 5 tells you how to create the best resume you can and feel like a success at your job interviews.

- **Challenge**: Seeing change as an opportunity to learn new skills, not as something you must avoid and fear. The affirmations and meditations presented in Chapter 6 will help you turn your fear into challenges that you can overcome.

- **Connection**: Valuing friendships with people, feeling respected and having a common bond and purpose with the people around you. Throughout this book, you will discover the importance of friends and how to cultivate your friendships.

**Positive Change Strategy**

\[ \text{Positive Change Strategy} = \text{Commitment} + \text{Control} + \text{Challenge} + \text{Connection} \]

Figure 2. Positive Change Strategy
Understanding the Change Process

How do we begin to incorporate a positive change strategy into our lives when we lose our job? As an unemployed person you have now entered into a new stage of your life. Up until now, a large part of your self-identity has been defined by the job you worked. Now, as you temporarily redefine your work identity of employed to unemployed you are passing through four distinct, sometimes disturbing, phases.

- Denial
- Resistance
- Exploration
- Commitment

The change grid shown in Figure 3, illustrates these four phases. Notice that change is illustrated progressing from past to future – left to right – denial to commitment; resist to explore. The Internal Self, situated at the bottom of the grid, represents our true selves or spiritual center of our lives; while the External Environment, located on the top of the grid, represents any outside influences.

Figure 3. Change not only just happens, but it occurs in a fairly predictable fashion.

During times of initial change (when we leave our jobs), our internal selves hold onto the past - or denies the change to keep from experiencing any unpleasant
feelings. In the extreme we feel constricted and without choices. On the other hand, our external self – what we say and do, stays stuck in the present and resists the idea that change has or will happen. We hear ourselves saying, “I won’t get laid off”; “I’ll never find a job”; “I’ll always be unemployed”; “They’ll call me back next month”.

After we cross the threshold and commit ourselves to the fact that change has happened, we let go of the past and begin to explore our future options. At this point, we hear ourselves saying, "Maybe I’ll get a better job", "Maybe I’ll change careers - I’ve always wanted to be a belly dancer - maybe I’ll try that for a while". The future starts to look and eventually is, better.

Now we will go deeper into understanding these four phases of change and I’ll let you know how some people I know and I got through this difficult time.

**Denial**

The first, most complicated phase of the change process is the denial phase. You may have noticed that during this phase, the fact that you are going to lose your job just does not totally sink in. If you are still at a job, you cannot see the changes occurring in the workplace that may lead to your lack of employment. For example, if you just got fired, you may not have paid attention to the warnings from your supervisor; or if you decided on early retirement, and planned on quickly switching to a new job, you may not have noticed that the current nationwide unemployment was high. A person, who is in full-blown denial, does not want to think of life without a job. The thought of no pay, no health care, and no place to go are maybe too intense for the mind to comprehend. Denial is the most difficult phase because on the subconscious level you know that something has happened or is about to happen, but since you don’t totally admit it; you cannot see solutions to the situation and therefore take the steps to improve it.

Denial can be prolonged if you are not permitted to register any reaction. For instance, if the place where you work keeps denying there will be layoffs, then your external self can not start processing how you will deal with a layoff -- such as starting to update your resume, seeking support or getting references. During the denial phase, individuals turn a blind eye to the signals they are receiving and productivity decreases. Laurel worked for one of those companies that even though there were rumors of layoffs, the company she worked for also set optimistic financial goals. There was no way that Laurel’s external self could process the fact that the layoff would actually occur (and therefore start checking out the job market):
After the merger, there were rumors of major layoffs – sometimes it was the only thing people talked about. But, we all hoped, and presumed that it would not be us - or that it would not happen at all. We all quietly wondered if we should start searching the internet to see what other jobs were available. When we had our quarterly meeting, it was announced how much better financially the company was doing and how optimistic the outlook was. This improved our sense of security. We stopped looking or even thinking of looking. At this point, we thought even if there was a layoff, as individuals, we believed that our project was the important one and would not be cut.

So … work went on as usual.

Remember, during the denial phase, the individual stays stuck in the present. On some level, they deny that the future will hold any promise. Some people, who are terminated without notice think that fact that they lost their last sense of security, in this case their job, and that they will lose their next job without notice and it will happen again (and possibly again and again). They are temporarily afraid to move on. They live in a fear of the future, and hide away from any possibility that the pain that occurred during that last episode would happen again. But, if you don’t get out there you’re not going to get anywhere. Hiding under the umbrella may keep your head dry, but eventually the water may build up and your feet will still get soaked. Know what I mean??

Figure 4. If you hide away from the problem you will never be able to face it (and solve it!).

About 2 of 3 layoffs occur without workers receiving any advance notice. Individuals who have a tendency to hold onto the past and deny their situation are more likely to do so if they do not receive advance notice and the layoff comes as a surprise. This can lead to a stressful stage of shock, which is characterized by an individual who is still optimistic about the unrealistic possibilities of getting a new job immediately. During this phase, try not to make any other major changes or decisions in your life.
Resistance

Resistance occurs when people move through the numbness of denial and experience self-doubt, anger, depression, anxiety, frustration, fear and uncertainty. They begin to focus on the personal impact of the change on them. For example, they wonder how their state of unemployment will affect their day-to-day activities, their ability to pay bills and their social status.

Many people feel alone in their reactions. It's hard for others around the unemployed to be open to their negativity, but that's exactly what helps to minimize its impact. Having someone who allows you to express your negative feelings and share your experience with makes this phase progress faster. If you are a partner or friend of a recently unemployed individual, give them time to express their anger and frustration at losing their job. Let them express their feelings. This phase will pass, but only with some help. If you are the unemployed, then try to let your partner or friends understand how you feel and ask them to provide a little extra patience with you during this time of loss.

This is a good time to be with others who have also gone through the lay-off. Try to share your feelings with them, even though you may be feeling like you want to isolate, and hear yourself thinking and saying phrases like "I want to be alone" - resist that idea. THIS IS NOT the time to isolate. It's bad enough that you do not see your friends and peers at work do not let yourself not even see your personal friends. Contact other employees who also got laid off. Contact old friends. Join support groups. Try it once and you will see you are feeling better and that life can be OK without that old so and so job.

This is the lowest emotional point during the change phase. But it is an important phase to go through before you again feel that life is OK. Be easy on yourself. Feel the pain, but do not let it drown you. Towards the end of this phase you will start to find you sleep better, your attitude is getting a little more positive, and you do not feel so rejected and angry.

Later in this book I will discuss ways to help you to get through these tough days, one day at a time. I will provide ways to help you deal with those money issues that you are starting to worry about. I will give you affirmations to help you get out of your bed and provide activities to do when you do arise. And, most important I will give you the courage through affirmations and meditations to get you moving out and on with your life.
Figure 5.  It’s hard to be told you don’t belong any more.

Exploration

During the exploration phase individuals release energy as they focus their attention on the future and the external environment. During this phase, people tend to draw on their considerable internal creative energy and invent ways to move into the future. This phase can be both exciting and exhilarating – doesn’t that sound great! But positive energy that you feel can be chaotic and erratic. During this phase, as is illustrated in the following experience, one moment you may feel great and positive about the future and the next moment you may feel lackluster.

At first, after I lost my job, I felt depressed. I was tired all the time, didn't sleep well, and I yelled at my kids a lot. As the weeks passed, and even though I didn't find a job, I felt better at times. I found myself calling friends I hadn't contacted in years and getting job leads. I discovered the local library offered free passes to museums and I treated myself. But other days, I found it difficult just to get out of bed. Gee, it had been so simple when I was working; I had my set routine and never even thought twice about when to brush my teeth. I became depressed about being depressed. On these days, I didn't want to talk to anyone, feeling ashamed that I had lost my job - like I had done something wrong, and WHY was I still depressed and not finding another job. This was certainly a time of ups and downs.
During the Exploration phase - use as many resources as possible to discover what direction you want your career to go and how to get there. Some of these resources are listed in Appendix A.

Commitment

During the commitment phase, individuals realize that they are unemployed and might as well make the best out of the situation. During this phase, more time is spent looking for a job, a daily routine is formed, and a support system is set up. You are able to recreate your mission to find a job and you attach action plans to make it work. You realize you can set your own goals without a manager's direction. This is a phase of solid identification complete with a clear set of goals and direction to reach them. The next paragraph continues with Laurel’s story.

As each day went by, I found myself forming more of a routine and getting structure into my life. I also found more things out about myself, such as my normal sleeping patterns - in bed at 11, up at 9. This worked well with my routine. Life was definitely brighter. I wondered how I got everything done when I worked and could barely remember what it was like to work full time. But still, I plugged away sending out resumes, attending support groups, and networking. I also took time out to take care of myself such as exercising daily. I read many books on interviewing and job seeking and felt that with each job interview I performed better. I knew my goal was to get a full time job in the same field and I did everything I could to reach that goal. Of course, there were days when I wondered if I would ever find a job again, but then I would get back into my routine, do some affirmations and feel positive again. It became definitely a lot harder to get drawn into that black hole of depression!
Take Care of Yourself

During all of the phases of change it is important to realize that this is a difficult time and you should take special care of yourself. Some practical do's and don'ts for getting through the transition of being employed to being unemployed are described below.

- It is good to get through the four phases quickly - but that is definitely not a priority. If you try to rush or deny your feelings you will keep bouncing back and forth through the phases.

- Try to recognize which phase you are in and deal with it accordingly. Remember you will bounce back and forth from one phase to another. Do not get frustrated when you see you are back in the Resistance phase when you thought you had already passed through Exploration.

- Accept the fact that you are out of a job and know you will eventually end up in a better place.

- Meet with friends, associates, and support groups to express your feelings.

- Do not expect friends to solve your problems, though hopefully they will occasionally lend a supportive ear.
• Expect that other problems in your life will seem larger and more overwhelming.

• Be easy on yourself.

• Use the meditations described in Chapter 6 to help you get through some of your out of work blues.

• Write down your feelings of change and the positive and negative aspects as you go through the phases. Keeping a journal will help you to deal with what you are going through today and to track your personal growth.

• Look for a role model, a person who has lost their job and then found a better one.

Final Thought

Remember -- change is inevitable. Transitioning from having a job ... to not having a job ... to having a job ... to not having a job and on and on is stressful. But, without change, we run the risk of becoming stale and unresponsive. We would never have the opportunity to explore new career directions, new companies and new opportunities.

The challenge that is faced, though, is riding through the wave of change. You will always land at a better shore if you accept this time as a period of growth and challenge.

This chapter talked about the transition from employment to unemployment and the emotional impact it can have on you. After the initial emotional impact, the practical fear of a negative financial impact on your savings is the next chasm you must cross. At this point, suddenly you do not get a regular paycheck, and you may wonder how much will you get with unemployment and what other free benefits do I get from them? You also may receive a 401K or other lump sum package of money and speculate about what to do with that. The next chapter will discuss how to manage the money you have (and will get from unemployment).