

Paper PO-01 Coping with Job Loss

Or: how I survived being laid off with one day's notice

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ABSTRACT

Over the course of your career, the likelihood that you will lose your job due to unforeseen circumstances increases as you age. It may be a forced retirement, a layoff, being downsized or fired; odds are it will happen to you. This paper presents some coping strategies garnered from my experience with being laid off with one day's notice in January of 2008.

INTRODUCTION

About eighteen months earlier (summer of 2006), this government contractor was desperate for SAS professionals. They offered a \$5,000 bonus to any employee who referred such a professional who was hired by the contractor. That was me. The contract was up for re-compete about a year later, and we survived. We won the re-compete. In January of 2008, we were told that the agency's budget was being cut by \$1.2 million. I was assured there were two senior SAS® positions for which I was qualified. I interviewed for one of them; in fact the client asked for me by name. On January 30, 2008 I received written notification that my job had been eliminated and that January 31st would be my last day as an employee.

COPE, COMMISERATE, GRIEVE

TEN EASY STEPS FOR COPING

I found an article titled "The Top 10 Commandments for Coping with Job loss." (Beers) But folks, it's just not that easy. I thought this would be easy. It wasn't. And each person will have different areas with which they struggle.

PREPARE

Did you see this coming? If not, why not?

If you do have some advance warning, begin formulating your strategy. Do you have sufficient savings?

GRIEVING PROCESS

Any loss can follow the four stages of grief first described by Elisabeth Kubler-Ross in the context of a person facing their own death. These descriptions apply to all types of grief and loss, including the loss of a relationship, a goal, a job, a home. The stages are:

- Anger
- Denial
- Bargaining
- Acceptance

They are called "stages" but they are not necessarily sequential or progressive. You may experience them all on the same day, never all at once, or go beyond them. They give us a vocabulary for dealing with grief and loss. Don't dwell in any one stage; it's unhealthy.

SHARE WITH FAMILY, FRIENDS, NETWORK

Acknowledge your loss to your family. Your family needs to be involved in your plans for the future. You might need to make budget cuts to make ends meet. This is also the time you should consider if you need a home equity loan. If you wait until you know you need it, it may be too late.

Don't disturb your 401(k) plan. You can take a loan against your IRA if you have one and you need to borrow money.

Let your friends know. They can be a great asset to you; providing coping strategies, making network contacts, and just occasionally having lunch or grabbing a movie.

KNOW YOUR RIGHTS AND COMPANY POLICY

EQUAL EMPLOYMENT OPPORTUNITY COMMISSION (EEOC) 101

The EEOC defines groups protected from employment discrimination by law. These groups include discrimination based on sex (men or women); race, religion, color or national origin; people over 40; people with physical or mental handicaps. The Civil Rights Act of 1964 covers the first two, the Age Discrimination in Employment Act of 1967 covers age. The Americans with Disabilities Act and Rehabilitation Act of 1973 protects against handicap discrimination, and was further strengthened in September of 2008.

If you feel you have been discriminated against, you should contact an attorney who specializes in employment law. You should do so before you sign any legal documents required under the terms of your severance agreement. Most attorneys in this field will offer a free consultation, and may arrange for payment on a contingent fee basis (based on settlement awarded). But ask yourself, what will you gain by the legal process? Do you want your old job back? You might win back pay – but that is income you will have to pay taxes on as well as your attorney's fees. Is it worth the price you'd have to pay in mental anguish and stress?

On a side note: what if you're fired? Do you know your rights?

FINANCIAL PLANNING

PROTECT YOURSELF

COBRA

This legislation allows you to continue your existing health insurance coverage, usually for up to 18 months. You will pay the full premium, which by law can only be 102 percent of the premium your employer paid (mine was about \$330 a month). It is important to keep your coverage, since you don't know how long you'll be unemployed. If I were undergoing treatment, as I was, when you were laid off, you need to continue your treatment and may have difficulty getting coverage for a pre-existing condition. If your employer decides to drop health insurance for their employees, they can drop yours, too.

UNEMPLOYMENT INSURANCE

Sign up for Unemployment Benefits as soon as you know you are going to be unemployed. This is not a hand out; you or your employer have been paying insurance premiums to cover you in these circumstances. You will have a two-week waiting period before it starts, so sign up early. You won't be covered in the week you receive severance pay, and the UI office may need to talk with your employer regarding your severance package.

SEVERANCE AND BENEFITS PACKAGE

Your company probably has a standard policy for determining severance pay. Know what it is and be sure you get all to which you are entitled. These are usually based on length of service, as well as length of notification time. I actually benefited from only receiving one day's notice.

REFERENCES

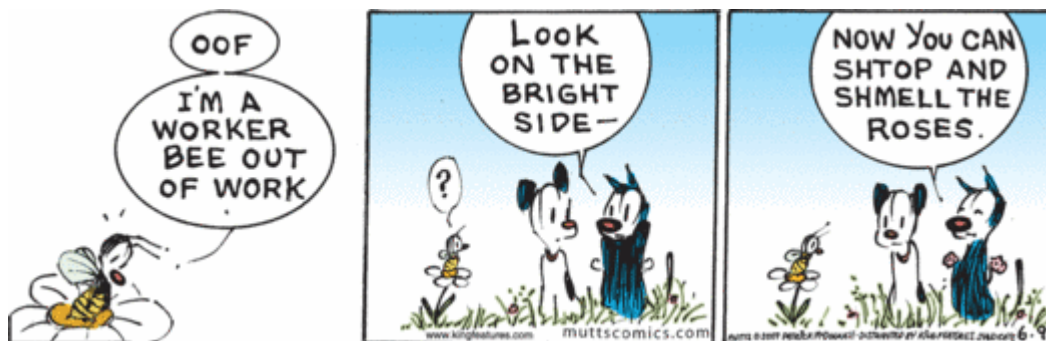
Secure them now; they may not come through later (see more in what to expect, below)

STIGMA OF BEING LAID OFF

Most potential employers will be suspicious. Be honest but don't trash your former employer. The longer you are out of work, the worse it looks. This is another incentive for planning alternative activities.

RE-EVALUATE AND REASSESS YOUR CAREER

- Take a breather. In my case, I was going through a treatment protocol. This was a good excuse for me to take it easy.
- What is your ideal job. Did you really like your job?
- What work do you love / hate? Take some time to really look at what you've been doing and what your strengths are.
- Family cooperation and inspiration. Talk to your family and friends about what you are going through and how they can help.



REGROUP

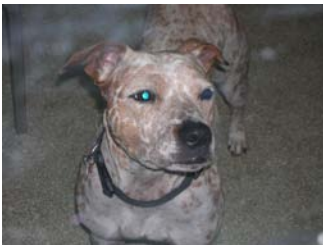
My job was my identity – my social networks revolved around SAS; my then-boy friend was a SAS professional. It was devastating when it all fell through. Add to that being treated for a serious disease. You may need to rebuild your reputation, if only for yourself. Work on your resume, polish it and fine-tune it. Don't exaggerate but don't sell yourself short, either. You may want to keep a journal, or an on-line blog. I had started an on-line blog in 2007, which I update sporadically.

VISION BOARD

You may have seen this on the Oprah Winfrey show. (Yes, I watched some afternoons). The idea is that good things

[illegible]

<http://www.selfgrowth.com/articles/How to Use a Vision Board to Activate the Law of Attraction.html>



minister's wife started Circle suppers. These small groups met in people's homes for a potluck dinner once a month. I joined up, and was able to commiserate with a whole new set of folks!

SOCIAL NETWORKING

Social networking is becoming increasingly important. Social networks can be found on many levels from individuals, to clans, to nations. They perform a crucial role in solving problems, running organizations, and achieving goals. Early email type applications such as Usenet and electronic bulletin boards were pushed aside by the Internet in the mid '90's. Some early sites, like Six Degrees, were shut down and Friendster took on the lead. Millions of people joined, and it became bogged down with slow server traffic. This resulted in a mass exodus. Many moved to MySpace, which launched in 2003. Bands and teens propelled MySpace traffic, eventually hitting 115 million users worldwide. Bad publicity and the sale to News Corp. in 2005 contributed to users leaving, and in 2006 with Facebook opening their site to the public, another mass migration occurred. Business networking sites are smaller, more focused networks. The first was Ryzee; the most popular now is LinkedIn.

I have had a LinkedIn account for a long time. I have recently gotten connection requests from SAS professionals who are friends. Researching for this paper, I discovered many SAS notables who appear to be actively using LinkedIn.



I have also had a Facebook account for years, but have only begun to use it recently because many of my family members have joined. Before the 2009 SGF, someone started a Facebook group and it attracted a small group of old and new users, as well as some SAS employees. More and more folks are gravitating to Facebook, and you might be surprised whom you can find there.

I would be very cautious about putting too much personal or revealing information on any web site. My philosophy is if you would be upset to see it on a bulletin board at work, or tacked up to the fridge at home, it doesn't belong on the 'net. Also note that these sites will come up on a Google search of your name, which many prospective employers are using these days.

STAYING CONNECTED

Many sources suggest printing up your own business cards. Be sure

to have a professional sounding personal email (for example, I replaced abbyowner with diannerhodes) and functioning Internet connection. If you don't have strong virus protection, now is the time to get it before you have to pay \$400 to get your machine cleaned up (voice of experience).

JOB SEARCH

ALLOCATING YOUR TIME

How much time should you spend a day? A week? Some resources I looked up recommended 40 hours a week (Beers). In my mind, that was obsessive. I did not want to spend all of my time looking for a job. Combined with internet searching, I found about 24 hours a week was plenty of time. I used Monday, Tuesday, and Thursday for job hunting. Wednesday and Friday I devoted to volunteer work. I allowed all day Monday for returning emails and answering phone calls.

ON-LINE RESOURCES

- Career builder
- DICE Monster and E-lance
- Craig's List. A lot of non-profits are looking for SAS professionals using the free resources of Craig's List.
- WashingtonPost.com
- USAjobs.gov
- Sign up for job alerts. Update your resume often so it stays at the top of the most recent additions.

DEALING WITH RECRUITERS

- DICE and Monster

If you post your resume on DICE and Monster, you will get calls from professional recruiters. These are jobs not posted publicly and are good positions, with good companies like GEICO, Freddie Mac and Fannie Mae, subcontractor to contractor like SAIC, Northrup Grumman, Kforce. Recruiters got me in the door for interviews, But I was not the best fit to the job. This happens in part because the recruiters don't really understand the client's needs. For example, one client was looking specifically for a person with hardware performance tuning skills. However, the interview was great practice for me and helped restore my confidence and ego.

Watch out when you answer the phone, and they say they have an ESS AYE ESS position. Perhaps you've heard one consultant's tale of a recruiter looking for folks with SAS MARCO skills. When corrected, the recruiter was adamant that she needed SAS MARCO not MACRO.

CORPORATE WEB SITES

I got some tips for places where I might find a job with my health policy background, eg Thomson –Reuters. I edited my resume for this site specifically, and set up email alerts.

STRETCHING YOUR FAMILY BUDGET

SAVING MONEY

When I first started writing this paper, the recession had just started. Now, we are all looking for ways to save money. Here are some things that worked for me. Limit shopping trips or combine trips. With gas at \$4.00 a gallon, this helped me limit the use of my car and limit fill-ups. One fill-up cost me over \$50!

Take advantage of early bird specials – many restaurants have them to appeal to seniors. In the DC area, Clyde's has great discounts.

You may find \$5 specials – like Subway and Quizno's. Quizno's recently introduced their Torpedoes at \$4 and Sammies at \$2 each.

ABUSE YOUR FRIENDS

When you are not working, it is not a faux pas to let people pay for you. You'll have plenty of time to make it up to them when you get back on your feet.

BE A HOME BODY

I splurged on a new cookbook by Nigella Lawson – Nigella Express as I knew I would be eating in and cooking for myself / family.

DOWNTIME

USE FOR PROJECTS

WORK RELATED

- Certification
- Course work
- Did I do this? Heck, no!

HOBBIES

- Scrapbooks
- Mending
- Did I do this? Heck, no! My embroidered jeans still (in 2011!) need to be hemmed.

LETTING GO OF YOUR "WORK"

Do not spend all of your time reading SAS-L or working in SAS Learning Edition.

PREPARE FOR THE WORST

There is no way to predict how long you will need to find another job. Conventional wisdom is that you should have three months take home pay in savings. I was out of work for seven months. I actually had close to a year's take home pay in savings.

THE FACTS

YOUR SAVINGS

I spent approximately \$10K out of savings while receiving unemployment (which came to a total of around \$9K).

UNEMPLOYMENT BENEFIT

I qualified for the maximum benefit, in the District of Columbia, which after taxes came to \$307 a week. This just barely covered my mortgage and condo fees. I was out of work for seven months. My unemployment benefits ran out after six months, and then were re-instated due to new legislature extending benefits.

REVISE YOUR STRATEGY

There is no point in doing the same thing over and over again if you are not getting the results you want. If you aren't getting interviews, revise your resume. Use buzz words that will be easily found by a recruiter searching a database of resumes. Some examples are Macro, ETL, Business Intelligence, Data warehousing. You've done these things, you just didn't call them that. If you aren't getting offers, change your strategy. I was getting 3-4 interviews a month, but no job offers. I switched to focusing on finding a position I really wanted. I was interviewing for jobs I knew I didn't really want and was not enthusiastic about.

Practice answering interview questions. Think about the job you want and how you can convince the interviewer you are the right person for the job.

TAKE CARE OF YOURSELF

- Treat yourself :
- Get a haircut
- Buy a new suit
- Go to the gym
- Adopt a pet
- Tutor a student
- **Indulge in Chocolate**

DON'T EVER

- Feel like you've failed
- Hide the fact that you've been laid off
- Trash your former employer. As a SAS professional, you are navigating a very small circle of contacts, bridges, and paths. You never know when you will need to retreat across ground you have previously covered.
- Ask for less money than you are worth. In my experience, this did not lead to any job offers, but rather I was labeled as over-qualified. One recruiter told me point blank: "You'll get the work done too quickly and get bored and want to leave."
- Let money be the deciding factor. Find a job you want, the money will follow.
- Go back to school
- Spend money on books or seminars on how to find a job

John McKinley

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There's plenty of free advice on-line. In the time since I began writing this article, the Washington Post has had nearly weekly articles on Job Loss.

- Turn down ANY interview. Remember the path to Carnegie Hall: Practice, practice, practice!

DO

- Acknowledge your friendships
- Acknowledge your co-workers
- Know the difference

INTERVIEWING

No matter how well known you are in the SAS community, odds are that none of the hiring managers has heard of you or knows your qualifications. You may be subjected to the SAS Interview quiz. Yes, the same one you helped write for your previous employer. Keep track of phone calls, emails, and specific details before an interview, be it in person or on the telephone. I kept a small notebook with the name of the caller and the organization. However, at one point I was so overwhelmed by the inquiries, I couldn't remember who was who.

ACCEPTING A NEW JOB

LATERAL MOVE, PROMOTION OR DEMOTION

Do you care? In both my recent job changes, I made what I thought was a lateral move, then discovered it was not relatively equivalent. Somewhere along the line, I lost "Senior" in my job title. I see that as something I can negotiate in my next

performance review. The salary I was offered met my requirements.

NEGOTIATING SALARY AND BENEFITS

In some ways, I am really glad to have this experience behind me. The economic landscape was bad then, and much worse now. I had a specific salary in mind, and after lowering it and still not getting any offers, I returned to asking for what my salary had been in my previous job. When I was extended a job offer, they met my price plus a bit more.

WHAT TO EXPECT

Many employers now use a third party for verification of employment and references. This caused some problems for me, as the third party would call and leave a message with an 866 call back number. You should warn / notify your references to return 866 phone calls. Also, drug testing is the norm now. Be sure to drink plenty of water before hand. Don't worry about "dilution" – the test center told me to drink up to five glasses of water.

GOING BACK TO WORK

Getting back into a rhythm / schedule won't be too difficult if you have kept up a schedule while you weren't working. I had a little trouble letting go of my "fun". Romping with dogs and petting cats is really a lot more fun than programming in SAS. I was terrified that I would not be able to adjust to a working schedule, especially not one with a commute. I worried my cats would have trouble adjusting to my absence. Everything is working out fine. And I still volunteer, mostly on the weekends, at this wonderful animal shelter.

CONCLUSION

So you've lost your job. It's not the end of the world. You may actually find a new position that suits you better and you like better.

ACKNOWLEDGMENTS

Thanks to all my friends and colleagues at DC-SUG who gave me leads and advise. You know who you are.

DISCLAIMER: The contents of this paper are the work of the author(s) and do not necessarily represent the opinions, recommendations, or practices of Connect International or the Census Bureau.

RECOMMENDED READING

Beers, Roseanne. The Top 10 Commandments for Coping with Job Loss

<http://topten.org/public/AB/AB22.html>

Surviving Being Laid Off

<http://www.job-hunt.org/layoffs/surviving-a-layoff.shtml>

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