

What Next?



The Road to a New Job

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What Next? The Road to a New Job

Preface

What Next? ... is a road map to guide you past some of the rough spots you may face if you've lost your job. This publication can help you by outlining job search strategies, providing advice on how to handle financial problems and suggesting methods to reduce stress and improve mental and physical health.

Grateful acknowledgement is made to Brian Jud, author of *Coping with Unemployment*, for his contribution.

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Introduction

Dislocated Workers

Many unemployed workers in New York State and the nation are considered to be “dislocated workers.” Under the Workforce Investment Act (WIA) a dislocated worker is an individual who:

1. (a) has been terminated or laid off, or who has received a notice of termination or layoff, from employment;

(b) is eligible for or has exhausted entitlement to unemployment compensation; or has been employed for a duration sufficient to demonstrate to the appropriate entity at a One-Stop Center attachment to the workforce, but is not eligible for unemployment compensation due to insufficient earnings or having performed services for an employer that was not covered under the state unemployment compensation law; and

(c) is unlikely to return to previous industry or occupation;
2. (a) has been terminated or laid off, or has received a notice of termination or layoff from employment as a result of any permanent closure of, or any substantial layoff at a plant, facility, or enterprise;

(b) is employed at a facility at which the employer has made a general announcement that such facility will close within 180 days, or

(c) for purposes of eligibility to receive services other than training services, intensive services, or supportive services, is employed at a facility at which the employer has made a general announcement that such facility will close;

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3. was self-employed (including employment as a farmer, a rancher, or a fisherman) but is unemployed as a result of general economic conditions in the community in which the individual resides or because of natural disasters; or
4. is a displaced homemaker.

Contact your nearest New York State Department of Labor Employment Services office or One-Stop Center to determine whether you qualify as a “dislocated worker.” You can then be referred to the appropriate services.

Special services are available for affected workers. Title I of the Workforce Investment Act (WIA) provides states and localities with a framework in which to provide a wide range of basic readjustment and retraining services.

In addition to the WIA program, the Trade Adjustment Assistance (TAA) program — including NAFTA — provides similar training and services to workers who are adversely affected by foreign competition.

A personal visit to the certifying offices is the best way to learn about available program offerings and restrictions that apply. In addition, your local Employment Services office has information and a wide range of services to assist workers in conducting a job search.

Good luck in your job search! Try to turn this period of change into a positive experience by making the most of the opportunities available to you.

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Why Me?

It's a normal reaction to ask "Why me?" when faced with losing a job. Psychologists have found that people often deal with loss better if they know what to expect during the grieving process. Usually, grief is experienced in the following stages:

Shock — You're not fully aware of what has happened.

Denial — You cannot believe that the loss is true.

Anger — You wonder, "Why me, why not someone else?"

Bargaining — You attempt to negotiate even though that option is no longer open, perhaps making such promises as, "I'll be the best employee ever in exchange for keeping my job."

Depression — You can no longer deny the reality of the loss.

Acceptance — You reach this point when you have had sufficient time to work through the previously described states. During this stage you come to terms with the loss and get the energy and desire to move beyond it.

While you may go through the stages of grief outlined above, they may not arise in the order mentioned. You may experience strong negative emotions during this transition.

Brian Jud, in his book, *Coping With Unemployment*, suggests that one of the best ways to move to a positive track is to look at what is good in your life now:

- Family support
- Experience in getting a job
- Self-confidence
- Friends who offer support
- Good health
- Years of experience in chosen industry

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According to Mr. Jud, visualizing the positive elements of your current situation causes a reduction in the pressure you feel.

Coping With Stress

It is important to be aware of the risk of stress overload. Stress is linked to the breakdown of the immune system, which makes people more prone to disease. If you allow stress to control your life, you may end up with chronic or persistent illness. To fend off damage to your health due to stress, you must learn to recognize the bodily symptoms of stress, and your bodily responses to stressors.

A stressor is any situation that causes unnecessary mental or physical strain or tension. Try to focus on the fact that your situation is temporary, and that you can handle pressure. Here are just a few emotional and physical signs of stress overload.

Emotional Signs

- Anxiety or depression
- Overeating or loss of appetite
- Sleep disturbance
- Impatience/Irritation
- Substance abuse (alcohol, drugs, caffeine, nicotine)

Physical Signs

- Head, neck, backaches
- Indigestion
- Ulcers
- Nausea
- A lack of desire (e.g., sexual, other)
- High blood pressure
- Nervousness
- Breathing difficulties

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Some people do not realize that they are suffering from stress, especially if they use alcohol or other drugs in the mistaken belief that this is a way to escape from their problems.

Family Stress

As a result of losing your job, you may experience strained relations with your family. For them, your unemployment means a loss of income and the fear of an uncertain future.

Unemployment is a stressful time for the entire family. Here are ways to help you through tough times.

Be open with your family about anxiety and other feelings. Allow your family to work as a group in support of one another.

Listen to the concerns and suggestions of members of your family, and consider the merit of each idea offered.

Join a community support group. Groups for the unemployed provide a place to let off steam and share frustration.

Helping Children Cope

Children may assume the worst if left to themselves to imagine the reason for your job loss. With more complete information about what happened and how it will affect the family, they will understand the situation better. However, in sharing your feelings and plans with them, try not to burden them with too many emotional and financial details. Here are some ways you can interact with your children.

Open a dialogue with your children. Keep them up-to-date on your activity, especially reports on the success you are experiencing.

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Make sure your children know it's not anybody's fault. They may think that you did something wrong; or, they may feel somehow responsible or financially burdensome. Regardless of their age, children need reassurance in these matters.

Children need to feel they are helping. Taking a cut in allowance, deferring expensive purchases, or getting an after-school job can make them feel as if they are part of your financial management strategy.

The Road to a Better You

Once you're aware of the warning signs of stress, it's time to take the steps necessary to avoid "stressing out." Here are some coping mechanisms that may help.

Identify and balance priorities — handle your most pressing needs or changes first.

Get feedback and support from others. Avoid isolation. Positive input from others can help you maintain a constructive attitude about yourself and your future.

Follow a nutritious diet and a program of regular exercise. Eating properly will help you sustain a high level of self-esteem and maintain the positive attitude you need during your job search. Include some form of exercise in your daily activities. It provides a positive outlet for tension.

Learn how to quiet your mind. Sit comfortably in a firm chair, close your eyes, relax, take in a deep breath, and breathe out slowly while imagining all tension going out with your breath. This technique will help calm and refresh you.

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What About Money?

Evaluate Your Current Financial Situation*:

Financial matters are often an acute source of stress for those who lose their jobs. But, like all stressors, financial problems can be managed.

First, find out where you stand.

What are the bills you must pay (food, rent or mortgage, utility bills, car expenses, insurance)?

What personal expenses can you eliminate or postpone (dining out, new clothes, new cars, new investments)?

Record all incoming money:

- Unemployment compensation
- Severance pay
- Income of spouse/children
- Interest from saving accounts
- Union assistance
- Dividends from investments
- Income tax refunds

Make a list of all your assets and their current value:

- Funds in bank accounts
- Cash value of home, car, and other major possessions
- Pension plan
- Investments (stocks, bonds, CDs, mutual funds)
- Life insurance policies with cash value

*Use the charts in the Appendix as a guide.

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Reduce expenses

Leave your charge cards at home. In addition, immediately call your creditors and explain your situation. If you anticipate difficulties in paying them, arrange an alternate payment plan or seek advice on a consolidation loan. Take the initiative. Don't wait until you've fallen far behind on your payments. Always try to pay something, even if it's below the minimum. By saving your line of credit, you will have it in case of an emergency.

Pay cash for everything. This includes groceries, gasoline and personal items. By using cash, you will avoid accumulating incoming bills.

Contact the personnel office of your last employer to make arrangements to keep your health insurance.

Dealing With Creditors

If you have a mortgage, talk with the mortgage bank about renegotiating your payments. If you are a tenant, talk to your landlord about the rent. Don't wait until a crisis arises. People are more likely to be understanding if you communicate with them. At the same time, you may also want to contact a tenants' rights organization to further explore your options. If you have credit card debt and/or car payments, you may get help in planning your debt payments from a credit and debt counseling agency for a fee (see your Yellow Pages).

Some cities have free consumer counseling agencies or ones that charge only a nominal fee.

Check with your electric power utility about reducing your bills under the Heat Energy Assistance Program (HEAP) and with your telephone company about a charge reduction for phone calls.

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A Few Other Helpful Hints

- Substitute generic products for brand name products.
- Buy nonperishable food items in bulk, when they are priced better.
- Use discount coupons.
- Wash and dry full loads of laundry to conserve power and water.

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What Now?

Manage Your Time

Creating a daily time schedule can assist you in your job search. Set aside a certain number of hours each day to look for a job.

Create a New You!

Retrain — Become more employable. You may be eligible for money to help pay for your training or education. The 599 program excuses you from your full-time job-search requirement in order to attend school. Contact your nearest Department of Labor office for additional information on training programs or schools available to you.

Go to school — Further your education by getting a diploma or degree. Learn a skill or upgrade the ones you have.

Pursue a dream — Develop a skill you've always wanted to pursue.

Start your own business — With much research and careful planning, you may become your own boss. There are resources available to you on how to become an entrepreneur, including the Self-Employment Program (SEP). SEP gives states the option of permitting certain unemployment insurance beneficiaries to continue to receive payments from the state's Unemployment Insurance Fund after they have been accepted into a state-sponsored program on starting a business. To learn more about SEP, contact your nearest Department of Labor office, or call 1-800-HIRE-992.

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These are just a few ways to make positive changes in your situation. Keep challenging yourself. Interviewers may ask what you've been doing since your job loss. Surprise them! Your opportunities are endless. As long as you carefully map out your decisions, you can succeed at trying something new.

Self-assessment

Knowing and focusing on your strengths and being aware of your weaknesses are key elements to self-improvement. You may find that you are skilled in areas you were never aware of.

Ask yourself:

1. What aspects of my previous jobs did I like/dislike? List them.
2. What hobbies or activities do I enjoy? List them.
3. Are there things I'm good at and enjoy doing that might be applied to a line of work I have not previously considered? List them.

By answering these few questions, and keeping an inventory list, you are performing a simple assessment of your interests, talents and preferences. This assessment is useful in exploring career paths. By assessing your skills, you may open up doors to new opportunities. Never rule out the possibility that a career change may increase your happiness or chances of finding employment.

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Your Job Search

Once you have a clearer picture of all the hidden skills you have, you can form a concrete job objective which will help you narrow the focus of your job search.

It might be helpful and fun to appoint yourself as your own “boss” to keep you on track and develop new ideas.

First, you should develop a target list of companies that are likely to employ you or in which you have an interest. You can obtain such lists from the following publications, which are available in your local public library:

- *The Million Dollar Directory*
- *Register of Corporations, Directors and Executives*
- *Dun's Employment Opportunity Directory/The Career Guide*
- Magazines - trade or professional publications in your field

One important thing to remember while researching these companies is that they should match your career goals, past job experiences and interests. What you learn through this research will help you to better understand the company. This information will play an important part in the job interview because it will show the employer that you took the time to learn about the company.

Networking

Over half of all job openings are learned about through contacts. Family, friends and acquaintances can be good sources of help.

Not all openings are advertised. Quite often, information about job openings travels by word-of-mouth. The old saying, “It’s not what you know, but who you know,” does have some truth.

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More importantly, you also can receive emotional support from a variety of people who will give you suggestions and remind you that you are not alone in your troubles.

By exploring all options and possibilities, you will give yourself more chances to find a new job.

Consider every contact you have: old clients, business associates, colleagues, people in your community, social clubs, religious organizations, and so forth. It's amazing how many people you know who may be able to point you in the right direction for finding a new job.

Your networking ties may also extend to people you talk to at your local Department of Labor office, private employment agencies, library job information centers and the Chamber of Commerce. By talking to these people on a regular basis, you may end up with several good job leads.

Take a Break

Making time each day to do whatever it is that makes you happy is vital to maintaining a good attitude during your job search. So after spending a part of each day searching for a job, take a break: you'll feel better about yourself.

Selling Yourself on Paper— The Resume and Cover Letter

Resume

A resume is a concise, written summary of your skills and special talents. To be useful, it must make a good impression immediately. Because employers use resumes to compare your specific qualifications with those of other candidates, a good

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resume can generate an interview. The resume should contain two types of information:

1. A clear picture of your talents, work history, education, and career goals.
2. Specific information about the position for which you are applying. Your resume should show that your skills, education, work history, and past job achievements are related to the position requirements.

All resume styles are based on variations of two formats: reverse chronological and functional. (See Appendix for format.)

The key to writing an effective resume is to emphasize your strengths and de-emphasize your weaknesses. Make sure to include examples of results that you produced that benefited your previous employer(s). Employers want to see measurable achievements.

Cover Letter

Always enclose a cover letter with your resume. The cover letter's purpose is to give an employer an indication of your character and personality, and to convince that employer to give you an interview. The letter should sum up what you have to offer and act as an introduction to your resume. It also shows the employer whether you can write, and demonstrates your grammar and spelling skills.

A cover letter should be professional in appearance, straightforward, error-free and typed neatly on high quality paper. When possible, address your letter to a specific person instead of "Dear Sir" or "To Whom it May Concern." Take the time to call and ask for the name of the person you should write to.

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In closing your letter, be sure to request an interview. Suggest a specific date and time. Thank the employer for his or her time and effort.

Presenting a Good Image

Interviews

First impressions are very powerful. They often indicate whether you're suited for a job. To make a positive first impression, make sure to dress appropriately for the job.

- Arrive at interviews a few minutes early.
- Always go to the interviews alone.
- Let the receptionist know you've arrived.
- When meeting interviewers, maintain good eye contact, shake hands firmly, and don't be afraid to smile!
- Try to think of the interview as a relaxed conversation.

How to Make a Good Impression

Be enthusiastic, confident and well-informed about the company. Something as simple as the tone of your voice could impress the interviewer. You need to be motivated and it has to show. If you slump in a chair, avoid eye contact, and do not show signs of motivation, it will be noticed and can be held against you. By asking the interviewer questions, you are sending a signal that says, "I'm interested in working for your company. Let me prove myself to you."

Remember to:

- Make eye contact.
- Listen carefully.
- Be open and flexible.
- Stay calm and cool.

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- Avoid smoking or chewing gum.
- Avoid biting nails, tapping feet, or other nervous behavior.
- Avoid verbal habits such as saying “Ah,” “you know,” and “OK.”
- Skip strong perfumes and colognes.
- Arrive early.

Interview Tips:

- Be sure to ask about your job duties and how your position will fit into the company’s overall organization.
- Be prepared to provide specific examples of your qualifications and accomplishments.
- Save questions about salary, health benefits, or vacation for the end of the interview. Discuss the job first.

Follow-up

Even if you don’t feel your interview went as smoothly as you would have liked, keep in mind that each interview is a learning experience for the next.

After the interview, send the interviewer a thank-you note. Restate your interest in the job as well as why you feel you are the best candidate. Try to draw on something specific that came up during the interview.

Call the company to find out the results of the interview and to restate your interest in the job if you have not heard from them within a reasonable time.

Relocation

Have you considered working in a different part of the state or a different part of the country? Before you think of relocating, you must decide how all the aspects of your life will be affected. You may need to know about housing, cost of living, and

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education for your children as well as job opportunities before you can make the best decision. If you check America's Job Bank Web site (www.ajb.org), you may find jobs that suit your qualifications in geographic areas you would consider moving to. But you must do more than that. If you do not have a personal computer with Internet access, you may be able to access the Internet at the Department of Labor Employment Services office nearest to you or at a public library.

By using the Internet, your local Employment Services office or public library can connect you to the labor departments of other states (www.acinet.org/acinet/st_sear.htm).

These sites often list occupations or skills in demand in their areas and they often have local job listings. Further resources include the help-wanted advertisements in out-of-town newspapers (many are available online) and information on job-search techniques, resume writing, and interviewing tips.

Most local public libraries or Employment Services offices have many career and education resources available in print or online. Margaret Riley Dikel has compiled a number of links to moving and relocation resources in her Web site, *The Riley Guide* (www.rileyguide.com). She includes links to local newspapers, cost-of-living calculators, real estate agents, education, health care, and local information.

Keep Looking

- Don't wait around for the phone to ring.
- Keep your options open and your motivation level high.
- Look forward to each day knowing it could bring a new opportunity.
- Carefully consider the type of job you want, write it down, and focus on it.
- Remember you are not alone. An opportunity will come. When it does, go for it!

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Additional Help

The Yellow Pages of your phone book list many kinds of organizations and services that you may want to use for help of one kind or another. Although the list that follows is far from complete, it contains examples of some of the topics that may be listed in the Yellow Pages for your area.

- Bus Lines
- Career and Vocational Counseling
- Chambers of Commerce
- Clergy
- Clothing, Second Hand
- Computer Training
- Counseling – Personal and Family
- Credit and Debt Counseling
- Educational Consultants
- Employment Agencies
- Educational Financing
- Notaries Public
- Outplacement Consultants
- Programmed Instruction
- Public Libraries
- Relocation Services
- Resume Services
- Schools
- Second Hand Stores
- Social and Human Services
- Stress Management Counseling
- Wellness and Physical Fitness Centers
- Word Processing
- Writing Services

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Appendix

Your Monthly Income

Unemployment benefits	\$ _____
Spouse's income	_____
Severance pay	_____
Interest/Dividends	_____
Other income	_____
Total	\$ _____

Your Monthly Expenses

Mortgage/Rent	\$ _____
Electricity	_____
Gas/Fuel oil	_____
Water	_____
Telephone	_____
Food	_____
Car payment/expenses	_____
Other loan payments	_____
Insurance premiums	_____
Medical expenses	_____
Tuition	_____
Clothing	_____
Entertainment	_____
Taxes	_____
Job hunting costs	_____
Other monthly expenses	_____
Total	\$ _____

Source: *Job Search Guide: Strategies for Professionals*.
U.S. Department of Labor, Employment and Training
Administration, 1993.

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Your Assets

	Value
Liquid assets	
Checking/Saving accounts	\$ _____
Money market funds	_____
Pension/Annuities/IRAs	_____
Cash value of life insurance	_____
Securities	
Stocks/Bonds/Mutual funds	_____
Government securities	_____
Personal property	
Car(s)/boat	_____
Furniture/Appliances	_____
Art/Antiques/Collectibles	_____
Jewelry/Clothing	_____
Real estate	
Home	_____
Other properties	_____
Other assets	_____
TOTAL ASSETS	\$ _____

Source: *Job Search Guide: Strategies for Professionals*.
U.S. Department of Labor, Employment and Training
Administration, 1993.

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Resume Styles

Reverse Chronological Resumes

This format lists the jobs you've had by dates of employment, starting with your most recent job. The usual arrangement is dates of employment, job title, name and address of company, a brief description of the duties performed, skills used and major ways you have benefited the company. Make sure you include all transferable skills. This format stresses what you accomplished in each of the positions you held.

Use if:

- You have progressed up a clearly defined career ladder and are looking for career advancement.
- You have recent experience in the field you are seeking.
- You have a continuous work history in your field.

Do not use if:

- You have had many different types of jobs.
- You have changed jobs frequently.
- You are trying to switch fields.
- You are just starting out.

The Functional Resume

This format emphasizes your skills and accomplishments as they relate to the job for which you are applying. As with other formats, you should include all transferable skills. A functional resume presents a profile of your experience based on professional strengths or skill groupings. Your employment history usually follows, but in less detail than in a chronological resume.

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Use if:

- You have worked for only one employer, but have performed a wide variety of jobs.
- You are applying for a job that is different from your present or most recent job.
- You have little or no job experience; for example, you recently have graduated from school. In that case, emphasize activities that demonstrate qualities such as leadership or organizational skills at work or in organizations such as clubs or fraternities.
- You have gaps in your work history.
- You are re-entering the job market after several years of freelancing, consulting, homemaking or unemployment.

Do not use if:

- Your work history is stable and continuous, because employers sometimes assume that a functional resume hides a spotty, unstable work history.

Generally speaking, the more unusual the appearance of your resume (in either format), the more likely it is that your resume will distract the employer from your accomplishments.

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Notes