

# Surviving Job Loss

## How to Negotiate a Severance Package, Build Self-Esteem, and Make Contacts to Land a New Job

By Hope Viner Samborn

Surviving a job loss poses mental, physical, and financial challenges. But having a well-chosen path can help you cope and pave the way for a successful job search.

A well-structured severance package can be one key to survive unemployment. Cash packages are helpful, but cash is taxed. Experts say the extension of your health insurance package may be a better benefit. Negotiate to stay on a firm's payroll as long as possible, especially if it allows you longer access to health and legal malpractice insurance.

Don't skimp on medical insurance, particularly because unemployment may contribute to health problems, such as depression, heart disease, alcoholism, and other stress-related illnesses, according to Susan P. Joyce, a job search expert and editor of [job-hunt.org](http://job-hunt.org), an online job search resource. Consider purchasing short- or long-term medical insurance through your local bar association or the American Bar Association. Policies often can be tailored to meet your needs and budget.

As part of a severance package, ask for office space and a law firm phone number for receiving messages, which will create the perception that you continue to be affiliated with the law firm, says Roy Cohen, a master coach with the Five O'Clock Club, a New York-based career placement and job search network. "The longer you can continue to look like you

are at the law firm, the easier the story is to tell," he explains.

One of Cohen's clients negotiated a severance package that allowed her to keep her office and phone number at her law firm, although she was not paid. She conducted her job search from that office. "She still appeared to be an employee of the firm," Cohen says. "It was a benefit to them. They didn't want to be viewed as a firm that fires people." The lawyer being laid off was able to continue to interact with colleagues and answer legal questions, allowing her to keep her skills sharp. "It was good for her to be involved," Cohen adds.

Negotiate what the firm is going to say about you. Law firms often do not want to say that they fired someone, so they are willing to keep up the pretense, Cohen says. Also, if the firm is undergoing a mass layoff, ask for a notification letter that uses the term "laid off" rather than "fired." Such a letter can be beneficial for

future job searches, Joyce says. Also request outplacement services and have an employment lawyer review any severance package.

### Take Care of Yourself

The next step is to take time to adjust to being unemployed. "Don't decide anything when this first happens," advises Dale Ruth Kurow, an executive/career counselor based in New York. "You would be reacting to the shock, the anger, and whatever emotions are happening to you."

Don't sit and cry for months on end, experts say. Instead, nurture yourself. "You have taken a body blow," Kurow says. "Eat well. Don't start eating junk food right away or begin spending three hours a day at a bar. Get enough sleep. Surround yourself with family and friends and tell people [about your job loss] who you know can support you in a positive way," she recommends. Don't isolate yourself, she adds, but keep negative

people who may add to your discomfort or panic out of your circle.

Take time to exercise, visit nature, and listen to music you love. If you are unemployed for a long period, not eating or sleeping, and are getting depressed, seek professional help, counselors suggest. Most state bar associations have lawyer assistance programs that provide free or reduced-fee counseling. For a listing of these agencies, go to [www.abanet.org/legal\\_services/colap/lapdirectory.html](http://www.abanet.org/legal_services/colap/lapdirectory.html).

Experts say you should be as active as possible—go to the movies, the gym, or a play. “What are you going to say [to potential employers and network contacts] if you stay home in your pajamas all day?” asks Alexandra Duran, career principal and founder of Career Transitioning, based in New York.

“You need to live your life to the fullest,” says Duran, who holds a JD and a master’s degree in social work. But always carry your business card to allow you to network, she adds.

Keeping a journal also is valuable. “You have all of this anger,” Joyce says. “It can be really destructive, and it can come out in interviews.” She advises laid-off lawyers to write down their concerns to purge themselves of the anger.

### **Keep Confidence Strong, Skills Sharp**

Bolster your self-esteem. Individuals who are laid off often face a loss of identity and confidence, especially if they define themselves by what they do for a living, Duran says.

Volunteering often can promote self-esteem and keep your skills sharp. And volunteer experiences give you something to discuss with potential employers, Cohen advises.

Kudos files are invaluable for keeping your confidence strong. When someone tells you in a letter, card, or e-mail that you have done a job well, keep a copy. “When you have a black cloud hanging over your head, that is the file you need to go back to,” Kurow says. “You need to remember all of the good things that

you have done and remember how successful you have been.”

If you haven’t kept such a file, make a written list of your peak career moments, Kurow says. Describe what happened, who was involved, and how you felt. “That usually brings up a positive feeling,” she adds.

Don’t panic and take the first job offer if it isn’t right, Joyce says. Instead, assess your wants and desires. “It is a golden opportunity to figure out where you are, what you want to do, and where you are headed.”

**Make a list of your relationships; then tell everyone you are looking for a job. You don’t know who is going to change your life.**

Some experts recommend reading the venerable, updated book *What Color Is Your Parachute?* and completing self-evaluation exercises. The Five O’Clock Club, [www.fiveoclockclub.com/network1\\_index.shtml](http://www.fiveoclockclub.com/network1_index.shtml), provides self-evaluation tools, support groups, and counseling. “Self-assessment is really the foundation of a job search,” Cohen says.

### **Put Yourself Out There**

Make a list of the relationships you have, experts recommend. Consider hobbies and activities you enjoy and think about people you know who are involved in those activities. Engage in those activities. Then tell “everyone” you are looking for a job, Duran and others say.

One of Duran’s clients, a reserved man, was president and founder of a bank that failed. “He didn’t think he had a Rolodex” or any hobbies, Duran says. He was ashamed. She insisted that

he tell others he was unemployed.

One day, the client was with his show dog and bumped into a man he had met at dog competitions and had known for years. The man asked Duran’s client how he was. The client replied that he was unemployed and learned for the first time that the other man ran a bank. The number two person at the bank had died, and the dog show acquaintance was searching for a replacement but hadn’t found anyone he trusted. He hired Duran’s client because he had known him for many years and trusted him.

Cultivate relationships with strangers. Another one of Duran’s clients—a woman—was interviewing for a job and struck up a conversation with the receptionist. The receptionist told her the person hiring was really difficult. After the interview, Duran’s client wrote a thank you note to the receptionist. A short time later, the receptionist called the woman to tell her that someone else in the office was looking for a person who had her skill set and that he was about to place an ad. The woman called the man and got the job.

“It is about communication and relationships and being respectful of people,” Duran says. “You don’t know who is going to change your life.” Always tell people what you need and offer to help others, she adds.

Find free or reduced-fee support groups online, at bar associations, and often at houses of worship. Not only do they offer comfort, but often these groups help track your job search progress. Some organizations recommended by communities experts include [www.thetransitionnetwork.org](http://www.thetransitionnetwork.org), an organization that offers seminars and resources for women over 50; the Association of Corporate Counsel, [www.acc.com](http://www.acc.com); [www.networkingforprofessionals.com](http://www.networkingforprofessionals.com); and corporate alumni associations.

But don’t spend the majority of your time online. “I hate to see people spend a lot of time in their homes on the Internet because face-to-face networking is what really

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gets a job,” Joyce says. “The [online] job boards are overrated. People expect them to perform miracles.”

### Work Your Plan

Get up every morning at the same time as you would for a job outside the home. Some experts encourage job seekers to get dressed for work. Set goals for the day. Make a schedule and check off each task as you complete it. Tackle difficult projects at the beginning of the day “when you have your highest level of energy so that it doesn’t loom over you all day long,” Duran says. Having projects hanging over your head often leads to depression, she notes.

Budget your time. “Otherwise, you will spend all of your time on e-mails and watching *Oprah*,” Kurow says.

Attend meetings, continuing legal education seminars, and programs at bar associations. Answer questions and get noticed. Talk meaningfully to a few people. “Offer to help them and they will help you later,” Duran says.

Introduce yourself at these meetings in a positive way. Joyce once

introduced herself at a meeting when she was unemployed and said she was “nothing.” It was a learning experience and a missed opportunity to tell people about her 10 years of experience negotiating contracts with the federal government—something that was in demand.

Although continuing legal education (CLE) courses and bar association memberships can be expensive, experts say you should retain your bar memberships. Most bar associations offer free programs and others provide scholarships or reduced rates for unemployed lawyers. For example, the State Bar of Georgia hosts a free monthly lunch-and-learn session, and the Texas Bar Association offers free continuing legal education programs.

Some agencies such as the Idaho Volunteer Lawyers Program provide free CLE courses in exchange for pro bono services. Continue to learn about the developments in the law online or at law libraries. Many bar associations nationwide offer unemployed members free access to case materials and other legal resources

to keep skills sharp.

Seek unemployment insurance payments. Not only do unemployment benefits provide cash, but most state unemployment agencies require that you provide a detailed account of your job search.

Watch your pennies. “This is not the time to be spending your money. You need to take care of your basics,” Duran says.

“Start thinking about what you can downsize,” Kurow says. “Do you really need the 85 premium channels?”

Future employers are looking at how you handle your finances and stress. They conduct credit checks. Either bad credit or bankruptcy can cost you a job, Duran says.

Do contract work to make money. Employers would rather see you proactive in caring for your finances and your family than faced with problems, Duran says. “The job of an attorney is to be responsible. People are looking to see how responsible you are.”

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## BANKRUPTCY JUDGES FEEL THE PAIN

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pertaining to very large companies. Each debtor group additionally involves two or three, or perhaps a hundred, related debtor companies. But whereas the businesses can be quite complex, the bankruptcy issues are similar. “Take any case I have and subtract three or four zeros on any number, and it’s really like any other case,” says Judge Walrath, explaining that the reorganizing issues tend to follow along the lines of: (1) Do I have too many stores or locations? (2) How do I cut employees but not lose the key employees I need to reorganize? (3) How do I effectuate a sale?

Judge Walrath, who practiced

bankruptcy law for 17 years, says she loves the process. “[Bankruptcy court] is probably the only court where trials and negotiations are going on,” she says, explaining that in Chapter 11 cases, the debtor has to arrive at a solution that the creditors agree on. She listens to all the parties, including a creditors’ committee appointed by a U.S. trustee. “If I feel that the parties can resolve this or should resolve this on a business basis, I feel my job is to push them towards that,” Judge Walrath explains. “But I’m ready to make a decision based on the evidence they present if they cannot agree.”

She disagrees with those people who say that bankruptcy judges tend to favor debtors. “I don’t think we’re debtor friendly,” Judge Walrath says. “But there is some satisfaction in knowing that a company survives—that a company reorganizes and is going to continue in business and people will continue to be employed and it will continue to serve its community. There is some satisfaction in that.”

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