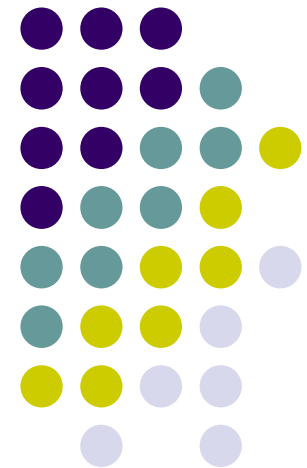


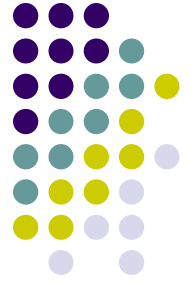
“I’M LAYED-OFF, NOW WHAT?”



Presentation by:

The Southeast Wisconsin Carpentry Training
Center/Chicago Regional Council of
Carpenters Apprentice and Training Fund

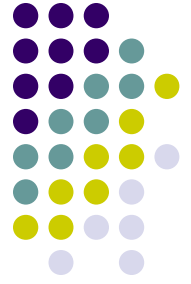




Introduction:

- The information provided in this presentation is geared toward being laid-off, the issues and woes that arise from unemployment and the programs available to help the unemployed.

Adjusting to Unemployment

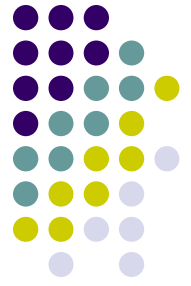


Working gives people meaning to their lives. Our daily schedules and routines are often dictated by the work we do. When we become unemployed, usually through no fault of our own, it can have a devastating impact on our emotional well-being. Even more distressing is the realization that our talents and job skills are dispensable.

Unemployed people generally progress through four stages. These feelings are a very normal part of the adjustment to being unemployed. The degree of intensity and length of time one moves through these stages will vary from person-to-person.

Adjusting to Unemployment

Stage 1 – Denial/Isolation



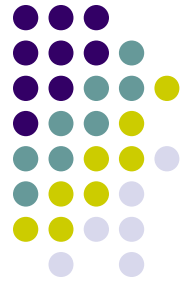
Denial of a job loss may be expressed in a comment such as, “How could they have done this to me? I’ve done so much for the company.”

People may come and go from their homes as though they are still working so no one will suspect that they are now unemployed. The workers who experience the most denial and isolation after a job loss are the ones who have had no warning and have spent years with the company.

During this stage, a person may not be very talkative about their feelings and emotions and may spend a lot of time alone.

Adjusting to Unemployment

Stage 2 – Anger/Blame



Once the loss of a job sinks in, many people begin to feel anger. This anger/blame may be directed outward toward management, the organization, immediate supervisor, the union, foreign competition, foreign workers and possibly even neighbors, family or friends.

Anger/blame may also be directed inward, for example, “If only I had completed my degree ... or worker harder ...” Once started, the “if only I had” game becomes a vicious cycle that leads to nowhere.

Adjusting to Unemployment

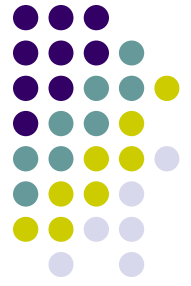
Stage 3 – Depression



Anger turned inward is often used by psychologists to define depression. Feelings of worthlessness, low self-esteem, withdrawal, and overwhelming sadness are just a few of the symptoms that may last for weeks or months after the loss of a job.

Adjusting to Unemployment

Stage 4 – Acceptance/Self-Analysis



Eventually, the unemployed person starts to focus on the present time and situation. The feeling of “let’s get on with it” begins. During this stage, thinking becomes more objective and positive. The realization that there is no control over the past encourages thinking about new goals. One positive conclusion is, “Hey, I’ve got some important things to offer in today’s labor market.”

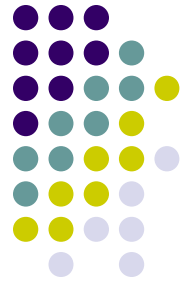
Able & Available, Work Search, Job Refusals and Missing Work



The initial application asks whether the claimant is currently attending or planning to attend school in the next three weeks between the hours of 7am and 5pm, Monday through Friday. When the apprentice answers this questions, (s)he must consider the “related instruction” as “school”. On the weekly claim certification, the apprentice must also answer “NO” to the able and available question if the apprentice is unavailable for full-time work (32 or more hours per week).

When the apprentice reports being in school or not being available for full-time work, an investigation is conducted. If it is determined that the training is administered by the Department of Workforce Development, the training will be considered “approved”, the able and available requirements will be waived, and the apprentice will not have to look for work while enrolled. Training that is not administered by DWD may or may not be approved.

Applying for Unemployment Insurance



You can apply for Unemployment Insurance On-line at:

<http://unemployment.wisconsin.gov>

By telephone using a touch tone phone:

Madison.....608-232-0678

Milwaukee.....414-438-7700

Toll Free.....1-800-822-5246

TTY (toll free).....1-888-393-8914

(for deaf, hard-of-hearing and speech-impaired callers)

Applying for Unemployment Insurance



You can apply for Unemployment Insurance during these times:

Sunday.....9:00 AM – 5:00 PM

Monday - Friday.....6:00 AM – 7:00 PM

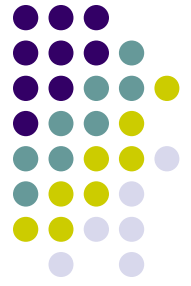
Saturday..... 9:00 AM – 2:30 PM

Claims Specialists are available Monday through from 7:45 AM until 4:30 PM.

You Must reapply:

- Each time you stop filing for weekly benefits and want to start again.
- When you wait more than 14 days to file a claim for a weekly benefit check for any week and the system tells you there are no weeks to claim.

Applying for Unemployment Insurance



REMEMBER.....

Your claim begins the week you apply or reapply. To avoid any loss of benefits, apply the **FIRST** week you are unemployed.

DO NOT WAIT UNTIL THE WEEK IS OVER!!!

Filing Weekly Claims for a Benefit Check



You must call every week to file for a benefit check. An unemployment week starts on Sunday and end on Saturday. Call **after** the week is over. A recorded voice will answer you call

Madison.....608-261-9990

Milwaukee.....414-438-5395

Toll Free.....1-800-978-7887

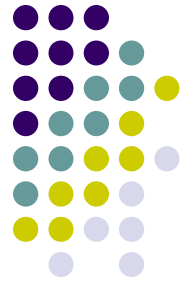
Sunday.....9:00 AM – Midnight

Monday – Friday.....1:00 PM – Midnight

Saturday.....1:00 PM – 3:00 PM

The first check for most claims is paid within 2 weeks of the week you apply.

General Financial and Emergency Assistance Resources



Your best source of information about financial, housing, medical, and other assistance programs is your county's human services department:

Kenosha County

8600 Sheridan Road, Suite 100

Kenosha, WI 53143-6507 (Phone) 262-697-4509

Milwaukee County

1220 W. Vliet Street

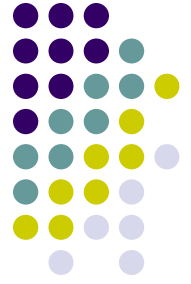
Milwaukee, WI 53205 (Phone) 414-289-6000

Racine County

1717 Taylor Avenue

Racine, WI 53404 (Phone) 262-638-6680 or

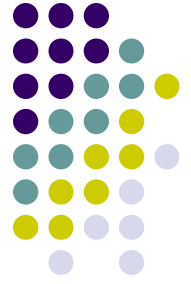
E-Mail: RCHumanResources@racineco.com



Economic Support:

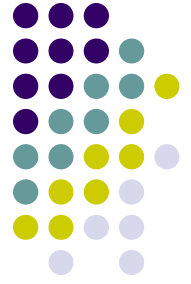
- The Economic Support Division determines eligibility for and administers the major federal and state-funded financial aid programs for low-income families and persons. These programs include:
 - Food Share (previously known as Food Stamps).
 - Medical insurance programs such as Medicaid (also known as Title 19) for poor families, Healthy Start for pregnant women and mothers with young children and BadgerCare for working families.
 - Childcare, which helps pay for day care to children of working parents.

Economic Support:



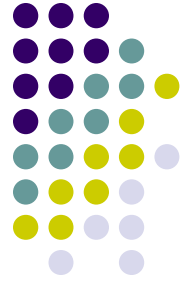
- Applicants need not be in W-2 to qualify for these programs.
- The Economic Support Division also manages:
 - Low Income Home Energy Assistance Program (LIHEAP) which help low-income households pay their heating and electric billon in the winter.
 - Interim Disability Assistance Program (IDAP) which provides cash assistance to persons who are unable to work due to a handicap while their applications for federal disability benefits are pending.
 - Refugee Assistance to help immigrants settle during their first eight months in the United States.

Economic Support :



- Energy Assistance Program:

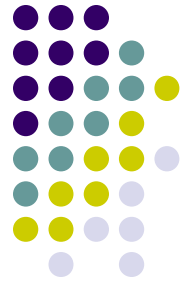
- Helps low-income individuals and families pay their home heating and electric bills during the winter and pays for improvements to homes and apartments to make them more energy efficient (weatherization). The Focus on Energy program can help with weatherization.
- Energy grants depend on family size, income level and energy costs and change each year.
- **Heating** assistance is a one-time payment each heating season (October 1 through may 15) to help pay a portion of a family's heating costs. Payment is sent directly to the utility or fuel supplier and the benefit amount is credited to the family's account.



Economic Support :

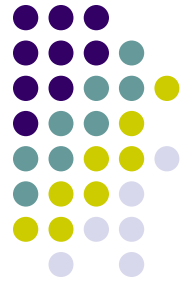
- The Economic Support Division also manages:
 - Emergency Assistance (provided through the Red Cross) to aid families made homeless by a house fire or other calamity, and
 - Burial assistance for persons who die indigent.
- In addition, the Economic Support Division determines eligibility for the Family Care program, which is administered by the Milwaukee County Department on Aging.
- To apply for service, apply on line at www.access.wisconsin.gov or call 414-649-3080

2-1-1 Get Connected United Way Resources :



- 2-1-1 connects caller to information about critical health and human services available in their community. 2-1-1 also provides callers with information about and referrals to human services for every day needs and in times of crisis.
 - **Basic Human Needs Resource**: food banks, clothing, shelters, rent assistance, utility assistance
 - **Physical and Mental Health Resources**: Medical information lines, crisis intervention services, support groups, counseling, drug and alcohol intervention, rehabilitation, health insurance programs, Medicaid and Medicare, maternal health, children's health insurance programs.
 - **Employment Support**: Unemployment benefits, financial assistance, job training, transportation assistance, education programs.

2-1-1 Get Connected United Way Resources :



- **Support for Older Americans and Persons with Disabilities:** Home health care, adult day care, congregate meals, Meals on Wheels, respite care, transportation and homemaker services.
- **Support for Children, Youth and Families:** Quality childcare, Success by 6, after school programs, Head Start, family resource centers, summer camps and recreation programs.