



What you can do in Franklin County when your company cuts back or folds

By MARCUS RAUHUT Staff writer
Out of work?

You're not alone.

Unemployment is at a 15-year high in Franklin County. More companies are laying off employees or cutting back hours, and jobs are harder to find.

"It can be a very scary time and it can be a very confusing time," said Katy Foltz, director of business operations for Aerotek, a Maryland-based recruiting and staffing company that has an office in Chambersburg.

If you lose your job, the first step is to file a claim with the Pennsylvania Department of Labor and Industry. If the initial claim is approved, you will need to file a claim every two weeks if you remain unemployed.

Unemployed workers are eligible for as much as 26 weeks of compensation from the state. If you are still unemployed after 26 weeks, you may be eligible for an additional 33 weeks of benefits through federal Emergency Unemployment Compensation.

In November, President Bush signed an extension of federal benefits from 20 weeks.

The amount of the state unemployment compensation is based on quarterly gross earnings. Someone earning the median income in Franklin County would be eligible for \$328 a week. The maximum weekly benefit is \$558.

David Smith, spokesperson for the Pennsylvania Department of Labor and Industry, said even if you still have your job but are afraid of layoffs, it doesn't hurt to research unemployment compensation online.

"Even if someone has not been unemployed since the recession of the early '80s or '90s, the Internet is the difference in the sense of we no longer have the 'walk-in' unemployment offices. Now, it's done online," Smith said.

In response to the surge in unemployment, the state began a pilot program where unemployed workers can get help filing for unemployment compensation at PA CareerLink offices. The Franklin County office is at 600 Norland Ave., Chambersburg.

Tips for job seekers

"Help wanted" and "Now hiring" signs used to be all over Franklin County, but now they are harder to find.

"The number one place to start is reaching out to recruiters," Foltz said. "Recruiters have relationships with companies in the area,

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typically long-standing relationships."

Foltz said posting your resume on Web sites such as Monster.com and CareerBuilder.com can help, but you should not solely depend on the sites to land a job. She said it is important to stay active in your job search and to be flexible.

In this area, Foltz said manufacturing has taken a hit but there are still some sectors that are hiring -- civil and mechanical engineering, HVAC and plumbing, accounting and finance, and medical fields.

Infrastructure projects in the economic recovery plan would also open the door for construction and manufacturing jobs, Foltz said.

Cutting costs

The recession has left millions of Americans jobless, struggling to pay their bills and feed their families while dealing with the emotional stress of long-term unemployment. The Associated Press offered some tips from a family that has been dealing with unemployment for a year.

n Utility bundles: Comparison shop with different carriers offering bundled packages for cable, high-speed Internet and phone service. Don McCoy, a former high-tech executive with a Pittsburgh-area company who has been unemployed for a year, saved almost \$70 a month by switching providers.

n Comparison shopping: Sylvia McCoy, Don

McCoy's wife, no longer does her grocery shopping in one store. Instead, she makes a list and visits several stores to save money. For example, McCoy says, Costco has the cheapest organic milk and eggs, while Wal-Mart offers the best buy on soy milk. With gas prices dropping, it can make sense to comparison shop when stores are within a few miles of one another.

n Planting a garden: Unable to keep up with the costs of buying organic produce, even through a neighborhood cooperative, the McCoy's planted their own garden, saving about \$150 from April through October on peppers, tomatoes, butternut squash, a variety of herbs and even sunflowers.

n Cutting the extras: Extracurricular activities for children, such as dance and karate classes, are often expensive. They can be cut temporarily until a job is found and money issues stabilize. In addition, eating out, vacations, baby sitters and even clothes shopping are all places a family can save.

n Health insurance: Probably the most drastic step a family can take is to cancel health insurance. However, the McCoy's were paying an \$850 monthly premium for health insurance through COBRA. By canceling that and applying for a state-subsidized plan offered in Pennsylvania, McCoy believes he will save about \$500 a month.

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Where to turn for help

To find assistance to pay for food, mortgages, heat and utilities, or for help in finding a job or filing for unemployment, visit <http://www.heretohelp.pa.gov> .

For more information on unemployment compensation, visit <http://www.uc.pa.gov> or call 1-888-313-7284 Mondays through Fridays from 7 a.m. to 8:30 p.m. and Sundays 9 a.m. to 4:30 p.m.

How bad is it?

Unemployment in Franklin County is the highest it's been since January 1994. The jobless rate hit 5.9 percent, and that does not include the underemployed -- those who have a job but are not working enough hours.

The county is still faring better than other areas. In the Detroit metro area, almost 12 percent of people are unemployed.

Through the week ending Jan. 31, Pennsylvania had \$638 million in its unemployment compensation fund, which is supported by employer contributions in the form of quarterly tax payments and an employee withholding tax.

The department had to borrow money for the unemployment compensation fund in 2004 and 2005 from the Motor License Fund and paid back the loan within weeks, according to a Department of Labor and Industry spokesperson. David Smith said based on projections, there may

be a need to borrow about \$64 million in April.

The state Department of Labor and Industry extended the hours of unemployment compensation call centers and actually hired 400 additional temporary employees to handle the recent surge in unemployment filings.

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