When USAA member Philip Holmes retired in June 2012 after a 20-year career with the Army military police, he thought he would find a job quickly. He had supervised law enforcement for a community of 10,000 people, and he had earned an MBA with a concentration in information technology. But one year and 200 applications later, he hadn’t found anything.

“I couldn’t even get an interview,” says Holmes, 47. “And there was no explanation. It’s like you’re in a black hole you can’t get out of.”

If one thing defines the Great Recession, it’s long-term unemployment. The percentage of the unemployed who were out of work for more than six months was higher in this period than at any time since the government began keeping statistics in 1948. And even though the recession officially ended in June 2009, long-term unemployment rates remain at historically high levels. Of the 10.5 million Americans who were out of work in February, 3.8 million had been unemployed long term — 27 weeks or more, according to the Bureau of Labor Statistics.

Long-term unemployment ruins finances and has been associated with increased depression and suicide rates, according to the American Counseling Association. And while long-term unemployment is financially and psychologically difficult for anyone, it can be even harder for veterans.

They must deal with the loss of their military income and benefits while trying to compete in a job market where there are three unemployed Americans for every open position. And they must do this just as they are transitioning from a familiar world to one in which they can feel like they have no role.

“It’s horrible to go from the military, from being a breadwinner, from being
needed and part of a team where you feel you’re contributing something, to being unemployed,” says Holmes, who found a temporary position with the Federal Emergency Management Agency in Denver in December. “You start questioning your decisions: Why did I get out of the military? How am I going to provide for my family? There’s a sense of loss, despair.”

Still, being out of a job long term is not a life sentence for an unemployed veteran. These four steps can help get a career back on track.

**CONSIDER MAKING A MOVE**

“A lot of veterans just don’t want to relocate,” says Jaynine Howard, a USA member. Howard, 50, served 20 years in the Marine Corps and is currently a veterans career coach in Jacksonville, N.C. “They’re not willing to go to Texas, North Dakota, where the jobs are. And I’ve had people who say, ‘I won’t take less than $45,000,’ but we’re in an area where the average is $29,000. My hands are tied.”

USAA and the U.S. Chamber of Commerce Foundation’s Hiring Our Heroes project put together a Best Places program to highlight where veterans are most likely to find jobs related to their skills.

“Don’t geographically isolate yourself from a job market,” says Eric Engquist, the executive director of USAA’s Military Transition Program. “We find that veterans separate to three locations: the immediate community outside their last installation, their home or their spouse’s community. And those three places are not necessarily the ones that offer the best opportunities. You need to look more broadly.”

**EXPLORE YOUR NETWORK**

For many veterans, it feels awkward to contact friends and acquaintances to ask about work, but that’s part of the civilian world.

“Networking can be a dirty word to vets; it can be, ‘What can you do for me?’” says Jacqueline Purdy, a 20-year Air Force veteran who leads talent acquisition for USAA. “We advise people to utilize your network of those who transitioned before you.”

James Souders, who served in the Marine Corps and the National Guard, learned that lesson when he began to look for a project management job near Harrisburg, Pa., in January 2013. In four months of submitting online job applications, Souders, 34, didn’t get one interview.

“In April, I started to network outside of blindly applying to jobs,” Souders says. “I used my social network and reached out to people I knew to find things that weren’t posted.”

In May, he had his first interview. In December, he found work as an IT project coordinator after contacting the career counseling office at Penn State, his alma mater.

Networking continues online, where job seekers can use groups on sites such as LinkedIn to create a professional brand and talk with possible employers.

“You must have a LinkedIn profile,” says Debra Ann Matthews, a Clarksville, Tenn., resume writer and career coach who works with veterans. “You must Google yourself to see what you find. You have to give companies something to look up. And you must join a professional association.” (For more, see “How to Make Your Social Profile Employer Friendly,” below.)

**LEARN TO NAVIGATE THE CIVILIAN MARKET**

Moving from the military to the civilian job market means more than just taking off a uniform. It requires understanding what civilian hiring managers want and making corresponding changes in how you market yourself.

The most obvious step is what Lida Citroën, a Denver branding consultant who works with veterans, calls “demilitarizing the resume.”

“If you have a profile that you are ashamed of, delete it and start anew,” Paprocki says. The downsides: You’ll need to rebuild friends and followers, and some posts may stay in cyberspace even if you eliminate your profiles. (Remember that user agreement you signed?) Be ready to explain any regrettable posts if you’re asked about them during an interview. And starting today, keep it clean and professional.

Nearly two in five companies now use social media sites to research job candidates, according to a 2013 nationwide survey conducted by Harris Interactive on behalf of CareerBuilder. Sherry Beck Paprocki, co-author of “The Complete Idiot’s Guide to Branding Yourself,” shares four tried-and-true steps to help ensure you’re in great shape when a potential employer Googles your name. —KATHY SENA
also explaining the job seeker’s experience using words that have value in the civilian world.

For Holmes, the Army MP, that was as simple as changing “law enforcement supervisor” for a community of 10,000 people to “program manager” for law enforcement activity, a broader title that fits the civilian mindset.

The need to demilitarize extends into the job interview, where many long-term unemployed veterans have their biggest stumbles. Veterans need to talk up their own accomplishments and do so in a compelling way.

“Veterans also have trouble with ‘I’ versus ‘we,’” Citroën says. “They say it sometimes feels disloyal to use the first person. But employers want to hear about what you did.”

Another tip for the interview? Relax. “The jump to a civilian market just isn’t about skills and trade but about the social aspect,” says USAA member Leanne King, president of SeeKing HR, a San Antonio human resources firm, and a 10-year Air Force veteran. “I’ve interviewed a number of veterans, and I say, ‘You just need to stop and smile.’ If you sit at attention all the interview, it comes across that you’re not approachable.”

In the end, no matter how difficult long-term unemployment is, those suffering through it should remember that it can be overcome, and it is not a reflection on their value as a person.

“Employers have their pick right now,” says Heidi Shierholz, a labor market economist at the Economic Policy Institute. “Don’t take it personally if you get rejected over and over. It’s not about you. It’s about searching for a job in a labor market like this.”


**CHECK YOUR PRIVACY SETTINGS**

Your instinct may be to limit your settings to friends only, Paprocki says. But you may want to think about that before you take action. “If you’re applying for jobs with a marketing or communications focus, consider allowing potential employers access to your sites,” she says. “Your knowledge about social media is one of the best attributes you can bring to the marketplace. But if transparency isn’t critical to your career, and you want to keep things more private, adjust your settings.”

**PRESENT YOUR BEST SELF ONLINE**

No need to gossip about personal relationships, rant about “The Bachelor” or get too fired up about last night’s football game. Avoid “partying” shots and photos that expose too much skin. Search for “how to untag photos” for directions to remove your name from images posted by others.

**BUILD YOUR PERSONAL BRAND**

Take time to create a good LinkedIn profile accompanied by a professional-looking photo, then have a friend or family member edit your profile. Use social media to post positive, upbeat information and upload links to interesting news articles about your profession. Prove to a future employer that you would be a productive, engaged and smart team member.