

# 8 Signs Your Job May Be at Risk

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Retirement Rehab



Even if you're a late-career corporate worker, it's reasonable to worry about job security. Losing your job at any time can be disastrous for your retirement planning. And a lot of the time, it's out of your control.

If you're worried about losing your job, here are 8 signs you should look out for.

## **You get a bad review**

This is the first and most obvious sign that your job and your retirement planning could be in jeopardy. A bad performance review probably means your boss is unhappy with your work. If

you get a bad review, ask yourself:

- Is there a realistic way for me to fix this problem?
- Does my boss see this path to improvement as well?

Unless you answer "yes" to both of those questions, your job could be in jeopardy.

## **Your company is acquired or merged**

The Atlantic called 2015 a "[Merger Bonanza](#)," with \$4.7 trillion in announced mergers and acquisitions. That beat the 2007 world record by a comfortable margin.

Mergers and acquisitions are great opportunities for executives to trim the fat. If your company is going through one, then everyone's job, even your bosses, is at risk.

## **You're denied a transfer or promotion**

Have you applied for a promotion or requested an internal transfer? If your boss denies either request without explanation, that could be a bad sign.

A boss interested in nurturing your career would offer feedback if you didn't land a promotion. If they keep quiet, there may be a glitch on the horizon for your retirement planning.

## **You need to justify your job**

Do people in the office understand what you do? Ever show up to an annual review and have to explain your role to a supervisor?

No matter how valuable you think your job is, it won't seem valuable to others if you have to explain it. If you find yourself regularly justifying your job to superiors, you're probably the first they'll think of when it's time for cutbacks.

## **You don't have any long-term projects**

If you don't have any long term projects, or your boss seems to be stalling in assigning them to you, this could be a sign your job is at risk.

Pay attention to changes in your boss's decision-making process. If they're suddenly unwilling to discuss long-term work, they could have a change in mind.

## Your boss starts directing your employees

If your boss suddenly starts participating in your staff meetings or giving your employees direct orders without consulting you, this is a bad sign.

By showing up and watching you manage your employees, they could be doing an informal evaluation to see if your role is important or necessary. Next, you could get demoted or fired.

## A machine can do your job

[Research from Oxford University](#) predicts that around half of all existing jobs can be automated by 2033. It's already happened for a lot of jobs out there.

If you know a machine can do your job, there's no sense waiting around for it to happen. Start making an exit plan now.

## Your division is being evaluated or reorganized

The company you work for is bringing in outside consultants (think *Office Space*) or has plans to restructure the way your division runs. They would only do this to improve efficiency, and part of that improvement involves eliminating redundant workers.

If you get wind of plans to restructure, be aware that your job and everyone else's could be at risk.

**Don't spend all your time worrying about losing your job and destroying your retirement planning. You'll never sleep. Instead, start thinking of ways you can protect yourself by building alternative income.**

Here are some other posts that will help you survive job loss:

[5 Reasons to Be Concerned About Another Financial Crisis](#)

[Job Loss Affects You Beyond The Bank Account](#)

[Losing Your Corporate Job Could Be The Best Thing That Ever Happened](#)



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