

# How to Cope With Redundancy

## Step 1: Find out if the redundancy can be challenged

Employers who want to make employees redundant have to follow a legal process. They need to be able to show that the redundancy situation was genuine and that a fair method has been used to select the staff who have been made redundant. If you are a member of a **trade union** you should contact your union for advice. For further information on redundancy, please see Thompsons' factsheet on **Redundancy**.

## Step 2: Make sure that your employers are giving you everything that you are entitled to

You may be entitled to compensation, please see Thompsons' factsheet on **Redundancy**.

Employees with more than two years' service who are under notice of redundancy have the right to reasonable time off with pay during working hours either to look for work or to make arrangements for future training for employment. An employee must actually request the time off in order to be entitled to it.

## Step 3: Claiming state benefits

You should make a claim for state benefits from the Department Of Work And Pensions such as Job Seekers Allowance or Income Support.

These benefits can be claimed online at the **Department Of Work And Pensions website**

You should also make a claim for the benefits administered by your local authority such as Housing Benefit to help with the cost of rent and Council Tax Benefit to pay towards the cost of council tax. Contact your local council for more information about how to claim these benefits.

If your claim is turned down, you will have the right to **appeal**. Appeals have to be made within strict time limits. You should take legal advice from the CAB or similar organisation as soon as you know that your claim has been rejected.

Find your local CAB [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
Community Legal Advice [www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk)

## Step 4: Make a claim on any relevant insurance policies

It may be that you have been sold redundancy cover with your mortgage, credit cards or loans. Check to see if you are covered by these policies. If you

claim is rejected, consider challenging this and complaining to the [Insurance Ombudsman](#).

## **Step 5: Sort out your creditors**

Whilst you were working you may have taken on mortgages, credit card debt, car finance or bank loans that were perfectly affordable at the time, but which you are now struggling to pay. This situation requires urgent attention. Please see the Thompsons factsheet "[How to Get Out of Debt](#)" for advice about how to tackle these problems.

## **Step 6: Reducing outgoings**

You will have more chance of being able to make ends meet if you reduce your outgoings. Why not take advantage of the best deal for insurance, utilities, mortgages, credit cards etc?

If you are a member of a trade union, you may be surprised to know that some union members are able to take advantage of special rates and discounts. If you are a member of a union, check your union's website to see if this is available to you.

[Union members](#) and [non members](#) alike should then check the following links to see if there are further savings they could make.

[www.moneysavingexpert.com/shopping](http://www.moneysavingexpert.com/shopping)  
[www.moneysavingexpert.com/utilities](http://www.moneysavingexpert.com/utilities)

## **Step 7: Look after your health.**

Unemployment is known to have a severe impact on health. There are things that you can do to protect yourself from its adverse effects. Please see the following advice from the [NHS](#).

## **Step 8: Look for help and support.**

### **Union Membership**

Many trade unions have special arrangements allowing redundant workers to stay members of the union at a preferential rate.

### **Training and Careers Advice**

#### **Unionlearn**

Trade union members can take advantage of a free careers and training advice service via [Unionlearn](#).

## **Job Centre Plus**

You will have been allocated a personal adviser by the Job centre. Make the most of your interviews with them by preparing in advance. Write down a list of questions about training opportunities locally.

## **Workers Educational Association**

The [Workers Educational Association](#) provides courses on a wide range of subjects. Unemployed people on means tested benefits will only pay a small token fee.

## **Unemployed Workers Centres**

TUC Unemployed workers centres offer all sorts of practical help to their local communities. Most of the centres provide advice on welfare benefits and training opportunities. Some provide representation at Tribunal for benefit appeals. Others even provide a hot meal, free furniture or an internet café to local people in need.

Find your local [TUC Unemployed centre](#).

## **Other useful links**

[Citizens Advice Bureau](#)

[The DWP](#)

[TUC factsheet on redundancy](#)

THIS FACT SHEET IS INTENDED AS A GENERAL STATEMENT OF THE PROCEDURE AND DOES NOT PURPORT TO RENDER SPECIFIC ADVICE, LEGAL OR OTHERWISE. SPECIFIC ADVICE ON A PARTICULAR PROBLEM SHOULD ALWAYS BE SOUGHT.

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