



COPING WITH REDUNDANCY AND OTHER CHANGES AT WORK

A PRACTICAL GUIDE

ACKNOWLEDGEMENTS

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The first section, 'Understanding change at work', was revised by Jo Seery of leading social justice law firm Thompsons Solicitors. Members of Thompsons' partner unions can get further advice on personal injury and employment rights issues by calling 0800 0 224 224 or visiting www.thompsonstradeunion.law

This guide is not legal advice. While we have tried to be as accurate as possible, we cannot take responsibility for any loss arising from the information included. The information in this guide is also subject to change, for example on legislation, benefits and entitlements and on government support related to Covid-19. Where possible we have included hyperlinks to help you move around the guide or to find the latest information.

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FOREWORD

TUC GENERAL SECRETARY FRANCES O'GRADY

These are really tough times for working people and their families. As well as being a serious public health emergency, Covid-19 has caused the sharpest economic downturn in living memory. And workers' jobs and livelihoods are increasingly at risk.

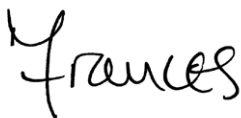
Amid this turbulence, it can be hard to know where to go to get authoritative, independent advice and support. Trade unions have always existed to help our members win fairness at work. But now, more than ever, we know that working people need a helping hand beyond the workplace.

Compiled by the TUC – the voice of nearly 5.5 million workers in every part of the economy – this guide aims to meet that need. It will help you cope with any unexpected changes at work, including redundancies, and help you prepare for the future.

Describing the kind of changes you may be experiencing at work, and what they mean for you and your family, our guide is a valuable reference tool for anyone facing restructuring, redundancy or financial hardship. It gives information on free help and support from organisations you can trust. And it has sections to help you understand your rights, make informed choices, and prepare for new opportunities in the future.

Trade unions are here to help. We support workers through thick and thin. And keeping people in work is our number one priority.

I hope this new guide provides you with the practical advice and support you need.

A handwritten signature in black ink that reads "Frances". The script is cursive and fluid, with a large 'F' and a long, sweeping tail on the 's'.

SECTION ONE

UNDERSTANDING CHANGE AT WORK



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REDUNDANCY

In times of economic hardship, employers will sometimes make staff redundant to reduce their costs. This has been happening more during the Covid-19 pandemic, and it can be a worrying time for employees who face uncertainty and the possible loss of a job.

However, it's important to remember that, as an employee, you have a range of legal protections. Some employment rights are statutory, which means they are guaranteed by law. Statutory rights generally set out minimum entitlements, for example minimum periods of notice. Other employment rights come from your contract of employment, such as the right to be paid. Contractual rights may also improve upon statutory entitlements, for example by increasing the amount of notice an employee is entitled to. However, they cannot generally reduce them below the statutory minimum.

The contract may also incorporate a collective agreement. For example, a collective agreement may make provision for an enhanced redundancy payment above the statutory minimum, which is incorporated into the contract of employment. It is always worth checking your contract of employment to see if it provides for additional rights and/or improves upon statutory rights.

Redundancy situations can be complicated. This guide aims to give an overview of key areas but if you're at risk of redundancy it's important to get advice. Use the jargon-buster at the end of this guide to help you with any terms you don't understand. If you are a union member, your union rep will be able to help. You can also find help elsewhere (see under [More information and support](#)). It's important to get prompt advice so you know your legal entitlements and the options available to you if your employer gets the process wrong.

What is redundancy?

Redundancies happen when an employer reduces their workforce. This may be because the employer ceases trading altogether, the workplace where the employee works closes down or there is a reduced need for employees to do a particular type of work meaning an employee faces losing their job through no fault of their own.

Employers should act fairly and reasonably when dismissing employees for redundancy. This includes following a fair and transparent process when selecting who is being made redundant. It is unlawful for an employer to select someone for redundancy based on discriminatory reasons – for example, because of someone's sex or race.

An employer should communicate with individuals and unions clearly and frequently during any planning for redundancies and you should be kept informed of what is going on at each stage of the process.

Consultation

A consultation is when your employer talks to you about the changes they are planning and why you are at risk of redundancy. This should include a personal meeting with you where you can also ask questions and suggest changes. Your employer does not have to make the changes you suggest but they do need to show that they've listened to you and tried to come to an agreement. If fewer than 20 employees are to be made redundant your employer only has to consult with you individually. Your individual consultation could cover:

- ▶ the reasons why you are being made redundant
- ▶ ways to reduce or avoid redundancies
- ▶ explaining how the employer will decide who will be made redundant
- ▶ explaining what the alternatives to redundancy are (if any)
- ▶ what support an employer will offer anyone affected by the changes
- ▶ reasonable paid time off for employees to look for new work or training.

COVID-19

Even with Covid-19 lockdowns, self-isolation or home working, your employer must still meet with you (as part of the consultation). However, the meeting may be on the phone or online.

Employees at risk of redundancy may be accompanied to the consultation meeting by their trade union rep or a colleague where this is set out in your employer's redundancy procedure.

“ Employers should act fairly and reasonably when dismissing employees for redundancy. This includes following a fair and transparent process when selecting who is being made redundant. ”

If you are in a situation where an employer proposes to make 20 or more people redundant, this is known as a 'collective redundancy' and the employer is under an additional statutory duty to collectively consult. The duty to collectively consult is triggered in wider circumstances than the duty to consult individually. This is because a different definition of redundancy applies.

Employers must consult collectively with staff reps, and where there is a recognised trade union collective consultation must be with that union. The employer's duty includes consulting on ways to avoid dismissals, to reduce their number and to mitigate their consequences.

Even where an employer has collectively consulted with the appropriate reps they must still consult with the individual employee.

Voluntary or compulsory redundancy

If there are to be redundancies they may be on a voluntary basis or be compulsory. If you are offered voluntary redundancy, this will usually come with a 'package' of pay and benefits. You should check that this includes at least the minimum statutory redundancy pay. It will also



be important to make sure it is the right package for you and take advice before you accept it. Union members will be able to get advice on this from their union rep. Compulsory redundancy is when you have no choice. However, you still have rights, including the right to be consulted.

Support

Whichever type of redundancy is applied an employer may provide a range of support such as counselling, financial advice, help with retraining, support to find another job or help with accessing other types of support. Talk to colleagues and your union rep to make sure you know what is on offer and how to make use of it.

Many unions, including those with Union Learning Fund (ULF) projects, provide redundancy support too. This might include training courses, CV writing and other help. Ask your union rep if there is any support you can access this way.

Sources of further information on redundancy rights:

► [TUC](#)

“**Compulsory redundancy is when you have no choice. However, you still have rights, including the right to be consulted.**”

► [TUC Handling Redundancies – a guide for union reps](#)

► [Acas](#)

Redundancy pay

If you have been an employee for two years or more (including time off for maternity, paternity, parental and adoption leave), you will normally be entitled to statutory redundancy pay. Only employees are entitled to statutory redundancy payments, so it is important to know if you are an employee, a worker or self-employed.

► An employee will have a contract of employment for a job. Employees are usually offered regular hours of work that they have to do. Your employer will usually deduct your tax and national insurance.

- ▶ A worker will have a contract for services, but the working hours will often not be regular or guaranteed ('casual').
- ▶ A self-employed person will be responsible for their own tax and national insurance and decide when and how they work. They will get paid when they invoice for work and they will not get a wage or any sick pay, parental leave or holiday pay.

Understanding your employment status can be complex, so if you're not sure, you can get advice from your trade union or Acas (see under [More information and support](#) later in this section).

If you are entitled to it, statutory redundancy pay is the minimum you will receive, but your employer may offer something more generous than the statutory amount.

Your employer must tell you in writing how your redundancy pay has been worked out.

Below is a quick calculator to give you a general idea of what you are entitled to.

If your employer goes bust and cannot pay you, you can claim redundancy payments from the government. Find out more on the [UK government website GOV.UK](#).

Employer offer of another job

Employers must do all they reasonably can to look for suitable alternative employment. If an employer offers you another job as an alternative to redundancy, you may lose the right to redundancy pay if you turn it down without a good reason.

There are rules about what a 'suitable' job is, so make sure that your employer gives you information in writing about the job they are offering you. Whether a job is suitable can depend on things like pay, location and your skills in relation to the job. Where a new job is offered on different terms and conditions you can usually try out the new role for a period of four weeks. This is the statutory trial period. The trial period can only be extended in very limited circumstances. If you stay in the job after this trial period, you will lose the right to a redundancy payment.

If you reject the new job because it is unsuitable before the end of the trial period, your redundancy rights should not be affected.

However, if you and your employer disagree about whether a new job is 'suitable', you should talk to your union rep and take prompt legal advice, and before any trial period ends. This is especially important as an unreasonable refusal of suitable alternative employment could mean losing your right to redundancy pay.

QUICK STATUTORY REDUNDANCY PAY CALCULATOR

Statutory redundancy pay is based on the number of years you've worked for your employer (length of service). However, if you've worked with them for a long time, only the most recent 20 years is used in the calculation.

The basic calculation is below, though there is a maximum weekly amount that you can claim for:

- ▶ half a week's pay for each full year you were under 22
- ▶ one week's pay for each full year you were aged 22–41
- ▶ one and a half week's pay for each full year you were 41 or older.

Work this out using the [government redundancy calculator](#).

There is a maximum amount that you can be paid, which will usually be tax-free.

Statutory redundancy rates and allowances change, so check the most up-to-date [government information](#).



FG Trade / Getty Images

COVID-19

If you were paid less than usual because you were on furlough, your redundancy pay is based on what you would normally have earned.

For current guidance on work and financial support, including furlough, during the coronavirus pandemic check [these GOV.UK webpages](#).

“ Specific things like hours of work or patterns of attendance can be changed without your agreement. ”

employees can get at least 80 per cent of usual pay (up to a maximum of £2,500 per month) for the hours they do no work (furloughed).

At the time of writing the scheme will run until the end of April 2021. Full information can be found on [these GOV.UK webpages](#).

OTHER CHANGES TO WORKING CONDITIONS

You may find other changes proposed at work and this section looks at some of these:

Furlough

Your employer may furlough you under the coronavirus Job Retention Scheme (JRS) with your agreement. Employees can be fully furloughed – which means they do no work – or flexibly furloughed – which means they work part time. Employers can claim a grant from the government to pay the employee’s wages for the period they are on furlough. This means

‘Flexibility’ clause

The legal position can be complicated, for example if an employer seeks to make cuts to hours instead of making people redundant. Advice should be taken as soon as possible where you’re affected even if your contract includes a ‘flexibility clause’, (which implies that specific things like hours of work or patterns of attendance can be changed without your agreement).

COVID-19

Covid-19 does not change any of your statutory employment rights.

Employment support during the coronavirus pandemic can change and there are different entitlements depending on your situation. Always check on the latest government guidance.

If you are infected with Covid-19

If you have symptoms of Covid-19, you may be entitled to sick pay from your employer. If you cannot get this, you can apply for statutory sick pay (SSP) or the new style employment and support allowance (ESA).

If you are self-isolating

If you have been asked to self-isolate or have been in contact with someone with symptoms of Covid-19 and you cannot work from home, your employer may give you sick pay or special leave. You could be eligible for SSP or other support payments and should check government guidance on what is available and how to apply. If the NHS Covid-19 app sends you a notification to self-isolate because you're a close contact of someone who has tested positive for Covid-19, you may be eligible to apply for the Test and Trace support payment.

If you are at risk (shielding) or living with someone at risk

If you are shielding or living with someone at risk, your employer may put you on furlough, or you may be eligible for SSP or the new style ESA if you're unable to work.

Anyone suffering financial hardship can also apply for universal credit.

For more information and how to access support, visit [these GOV.UK webpages](#) and [these GOV.WALES webpages](#)

“ An employer can only lay off employees or put them on short-time working if there is a clause in the contract of employment. ”

In general, any changes must be agreed with you or your union (through collective bargaining). If your employer makes any unexpected changes, the first step is to talk to your manager or union rep to find out more. And it's important not to delay seeking advice if you do not agree to changes.

Lay-offs and short-time working

Your employer may ask you to stay at home without pay or take unpaid leave if there's not enough work. This is known as lay-off and occurs if you are off work without pay for at least one working day. Short-time working is a form of

lay off and occurs when your hours are cut. An employer can only lay off employees or put them on short-time working if there is a clause in the contract of employment which allows them to do this. The law on lay-off and short time working is complex and you should seek advice as soon as possible if your employer asks you to take unpaid leave or stay at home without pay. Acas has more information on these [on their website](#).

There is more information on how this works and how much money you could get paid on [these GOV.UK webpages](#).

'Fire and rehire'

An employer might even decide to try to dismiss employees and then rehire those same employees under new contracts, usually on poorer pay and conditions. Again, you should speak to your union or seek legal advice as soon as possible if faced with this situation.



FatCamera / Getty Images

MORE INFORMATION AND SUPPORT

Acas is a confidential government-funded service with advice, template letters and information on how to manage disputes at work, redundancy, lay-offs, short-time working and more. Visit [the Acas website](#) and there is a free helpline for advice (but not legal help) at 0300 123 1100 Mon–Fri 8am–6pm.

Citizens Advice is a charity that provides free and impartial advice on a range of issues such as employment, the law, money, benefits, housing, debt and discrimination. [The Citizens Advice website](#) includes information on redundancy, discrimination, your options during the coronavirus pandemic and much more. Advice can vary depending on where you live and there are webpages for England, Scotland, Wales and Northern Ireland. The advice line for England is on 0800 144 8848 and a webchat service is also available.

GOV.UK has up-to-date advice and information for example on [your legal rights, pay, employment and furlough](#).

The Jobcentre Plus Rapid Response Service in England can provide a range of support including writing CVs, finding jobs, providing information on benefits and expenses, training, and organising a work trial (if you're eligible). You may be able to get help with costs, including for vocational training. You can get support from the [Rapid Response Service](#) any time from when you think you are vulnerable to redundancy until 13 weeks after you have been made redundant. Visit [the website](#) or contact rrs.enquiries@dw.gov.uk to find out more. This website also has links to services in Scotland and Wales.

Trade unions

The TUC has information about [unions in general](#). Your employer cannot discriminate against you for being in a union.

Trade unions work hard to prevent redundancies or to minimise their impact. Some will have an agreement with the employer about redundancy procedures. If you are a union member and you are worried about redundancy, speak to your local union officer or rep.

You have the right to join a union at any time and get its advice, help and representation. You can find out more about what unions do and which one you should join on the [TUC website](#). However, it is important to join before you have a problem as most unions will not be able to help you with previous problems.

If you think that a redundancy process has not been fair, you need to get prompt legal advice as you might be able to challenge your employer through an employment tribunal.

The TUC has produced a guide to how unions can handle redundancy situations called [*Handling Redundancies – a guide for union reps*](#)

SECTION TWO

THINKING ABOUT MONEY AND HEALTH



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If you lose your job or have to accept unexpected changes to your work or pay, these can create financial problems as well as increased levels of stress. The Covid-19 pandemic means that many businesses cannot open as usual and are affected by staff sickness, self-isolation and local lockdowns, all of which can lead to further uncertainty about jobs and money. However, there is a wide range of support, advice and help available.

CHECK OUT YOUR ELIGIBILITY FOR BENEFITS USING A CALCULATOR SUCH AS THOSE FROM:

- ▶ [Turn 2 Us](#)
- ▶ [Entitledto](#)

GOVERNMENT SUPPORT AND BENEFITS

If you lose your job or if your work hours are reduced, you may be able to claim benefits or other support to help you and your family. Knowing what benefits you are entitled to can be complicated as it will depend on your own personal circumstances. However, there are some handy benefits calculators that can help you find out what you can claim.

There are four types of benefits:

- ▶ **Means-tested:** These depend on how much you earn and if you have any savings.
- ▶ **Contributory:** These depend on your past national insurance contributions.
- ▶ **Statutory:** These are paid through your employer to replace earnings if you are off work due to maternity/adoption/paternity or sickness.

- **Non-contributory:** These mainly help with the extra costs a disabled person may incur. There are eligibility rules, but they don't depend on your income.

Universal credit

This is the main means-tested benefit supporting people of working age on a low income. You can apply for it even if you are still working. It replaces six benefits that were previously available (income support; working tax credit; housing benefit; income-based job seekers allowance; income-related employment and support allowance; and child tax credit).

You may also be entitled to extra payments for childcare, caring, housing costs and health. If you are a disabled person, you may be eligible for these payments in addition to non-contributory benefits.

Universal credit can help you with rent but not mortgage payments. However, if you receive universal credit, you can apply for an SMI (support with mortgage interest) loan. This is a loan rather than a benefit and you will need to repay it (with interest) when you sell your home. Find out more on the [these GOV.UK webpages](#).

To apply for universal credit, you need to set up an online account. Once you have set it up, you have to make a claim within 28 days, so it is worth making sure that you collect all the information you need in advance. This includes things like bank details, an email address, details of your pay, any savings you have, housing costs (such as rent), childcare expenses and a way to prove your identity (such as a driving licence or passport). If you cannot set up an online account or need help, there is a free universal credit helpline on 0800 328 5644 available Mon–Fri 8am–6pm. The GOV.UK website has more about [universal credit and how to apply for it](#).

You can get additional free help with gathering the evidence you need and completing the application by phone or webchat through Citizens Advice. Its Help to Claim advisers in England can be contacted on 0800 144 8 444. For other ways of making contact, for users outside England and for other language services, information can be found on the [Citizens Advice website](#).

COVID-19

If you (or your child) has Covid-19 or you are self-isolating, you can apply for the new style ESA. You can only apply if you cannot get statutory sick pay.

Find out if you can get [statutory sick pay](#).

“ You may also be entitled to extra payments for childcare, caring, housing costs and health. ”

It can take some time before your first payment comes through universal credit, so you can apply for an advance payment to cover your bills while you wait. This advance will be a maximum of one month's payment and you can apply for it using your online account (or by calling the universal credit helpline). The advance payment is essentially an interest-free loan that you will have to repay out of your benefit payments, usually by deductions.

Other benefits can be claimed in addition to, or instead of, universal credit depending on your circumstances.

New-style jobseeker's allowance (JSA)

This benefit is for people who are unemployed or work fewer than 16 hours a week. You need to have paid national insurance contributions for two years and it only pays out for about six months.

If your income is low, you can claim new style JSA and universal credit at the same time.

Find out more on [these GOV.UK webpages](#).



kal19 / Getty Images

New-style employment and support allowance (ESA)

This benefit is for working age people who do not get statutory sick pay but who cannot work due to an illness or disability.

You need to have paid national insurance contributions for two years and you will need a doctor's note to say you cannot work for health reasons.

Find out more about ESA on the [GOV.UK website](https://www.gov.uk).

Support for disabled people or people who have additional care needs

There are three main benefits for people who have an illness or disability that requires additional care:

- ▶ **Personal independence payment (PIP):** A payment to those who need help with everyday tasks (such as washing or cooking) or who have limited mobility. It is made up of two components – daily care and mobility – and you may be entitled to one or both depending on your circumstances. It is not means-tested.

- ▶ **Disability living allowance:** A benefit for children under 16 with additional care or mobility needs due to illness or disability. It is not means-tested.

- ▶ **Carers allowance:** Payment for people who provide informal care of more than 35 hours a week to someone who receives either of the benefits above. You may also get a reduction in council tax if you get this allowance. It is means-tested and the payments you get may affect any other benefits you are entitled to.

Find out more about disability benefits on [these GOV.UK webpages](https://www.gov.uk).

OTHER TYPES OF FINANCIAL SUPPORT

If you are on a low income there are other type of support you may be able to get.

Local council support

This will vary depending on where you live, so check with your local council for details about:

- ▶ **Council tax support:** Also known as council tax reduction, this is means-tested support to help you pay your council tax bill. It's for people renting and for homeowners.
- ▶ **Disability support:** This is not means-tested but eligibility rules will vary depending on the council. You can get a discount on council tax if you live with someone who is 'substantially and permanently disabled' (the disabled band reduction scheme) or who has a permanent mental impairment such as dementia (the severe mental impairment disregard for council tax).
- ▶ **Child school support:** This could include free school meals and help with the cost of uniforms or transport.
- ▶ **Discretionary housing payment:** If housing benefit or universal credit doesn't cover all your rent and you need more money, your council might be able to help you with a temporary payment. This is not guaranteed.

Other support for people on a low income

If you receive universal credit, are on a low income or are disabled, you may qualify for a range of other support. This includes:

- ▶ **Free prescriptions, dental treatment or eye tests:** Find out more on [these NHS website pages](#).
- ▶ **Healthy Start scheme:** This is for children under 4 and covers vitamins, milk, fruit, vegetables and infant formula milk. Find out more about [Healthy Start](#).
- ▶ **Help with food:** Food banks provide help if you are on a low income. Some are open to all but others will ask for a referral from, for example, Citizens Advice, your GP, a charity or a social worker. Find out more on [these Citizens Advice webpages](#).



10/000 Hours / Getty Images

“Some debts are more important than others (e.g. mortgage or rent arrears can mean you lose your home). Professional advice will help you prioritise your debts.”

Find out more about other grants and support you might be able to claim on [these GOV.UK webpages](#).

FACING CHANGES TO YOUR FINANCES

Losing your job or having to accept unexpected alterations in how you work can mean your financial situation changes.

When your circumstances change, it can be helpful to review your financial situation. Less money coming in can mean financial pressures. However, there are things that you can do to protect yourself financially before things get out of hand. If you think you are getting into financial difficulty, do something about it as soon as possible. Talk to an independent organisation and get help to make a plan:

- ▶ Citizens Advice has a budget tool to help you manage your money along with lots of [information and advice on their website](#).

- ▶ **The Money Advice Service** offers free help on all money matters and has a specific section on coping with redundancy. You can get support and information over the phone at 0800 138 7777 or [online](#).

If you're finding it hard to pay bills, many companies will offer support. This includes utility companies (gas, electric and water), banks and local councils. Citizens Advice has lots of information on how to deal with rent and mortgage arrears, council tax problems and loan/credit card payments on [their website](#).

If you are in financial difficulty, it can be tempting to borrow money, but this should be done only as part of a plan to manage and get out of debt. Never do it in a panic or without taking independent advice first, even if you think you will only need to borrow for a short time.

Citizens Advice and the Money Advice Service are the best places to get free and impartial advice (see [More information and support](#) at the end of this section).

It is important to understand the terms and conditions when you borrow money or take a 'payment holiday'. Look out for:

- ▶ **The APR (annual percentage rate).** This rate, along with the amount of time you are borrowing money for, will show you the total amount you end up paying. This will be more than the amount you borrow. Always ask about the weekly/monthly payment amount, how long you will be paying for, and the total amount you will pay.
- ▶ **Secured loans.** These are loans tied to something valuable, usually a home. Make sure you can make the payments or you could lose your home.
- ▶ **Loan payment protection insurance.** This can be very expensive and often doesn't cover all possible changes in your circumstances. Read all the terms and conditions to make sure they apply to you.
- ▶ **Interest-free deals.** These need to be paid off within the free time period. If you go outside of this, they can be very expensive so make sure you can afford all the payments.
- ▶ **Payment holidays.** This is where you don't pay a credit card or loan for a short period of time. However, this may mean that you will end up paying more in total or in your future payments.

TIPS FOR COPING WITH DEBT

- ▶ **Get free advice.** Talk to someone as soon as possible as debt problems can mount up quickly. There are many organisations that offer free and independent money advice. See [More information and support](#) at the end of this section for details.
- ▶ **Pay your priority debts first.** Some debts are more important than others (e.g. mortgage or rent arrears can mean you lose your home). Professional advice will help you prioritise your debts and work out a way to pay everyone back.
- ▶ **Pay what you can each month.** Work out how much money you can afford to repay each month and offer to pay this, even if it is not a lot. A debt adviser can help you do this.
- ▶ **Don't take out more credit.** Try not to deal with your debts by taking out a loan or using your credit card. You may not be able to afford the repayments, and loans may be secured against your home, which you could then lose.
- ▶ **Don't panic about legal proceedings.** If you are summoned to court, always take advice from professionals (see [More information and support](#) at the end of this section for details) and attend the hearings yourself.

Find out about alternative sources of borrowing such as local credit unions in your neighbourhood, trade union or workplace. (See [More information and support](#) at the end of this section).

LOOKING AFTER YOUR HEALTH

Losing your job, having less money coming in, facing unexpected changes to your working conditions, or being in debt are difficult situations and can create feelings of stress and anxiety. Poor mental health can make it more difficult to react to things in a positive way. You can get support if your mental health is being affected.

[NHS](#) for health information, emergency and urgent help, and local services.

Employee assistance programmes (EAPs) are offered by some employers, especially larger ones. These usually use outside organisations to provide some short-term support to employees, often through online or telephone counselling. EAPs vary between employers but can often offer confidential advice on issues such as money problems, domestic issues and difficulties at work including bullying, harassment and stress. Ask your union rep or manager if you can access an EAP, or any other support, at work if you don't already have the details.

Mental health first aiders are also available in some workplaces. These are staff who are trained to support colleagues with their mental health and wellbeing. They can listen and can provide you with information about further support and self-help resources. Ask your union rep or manager if your workplace has a trained mental health first aider you can talk to.

Money Saving Expert has a [guide on how to handle debts](#) when you are unwell. It includes free debt counselling and specific tips for bipolar disorder or depression.

Samaritans provide a [range of support services](#) including a free helpline (116 123) that you can call at any time to talk to someone.

TIPS FOR STAYING PHYSICALLY AND MENTALLY HEALTHY

- ▶ Talk to colleagues, family or friends about how you're feeling.
- ▶ Have a routine and plan what you'll be doing each day.
- ▶ Keep active and take some exercise.
- ▶ Eat and drink healthily.
- ▶ Make time for activities you enjoy.

Visit the [NHS website One You](#) for wellbeing tips, tools and support.

MORE INFORMATION AND SUPPORT

Rights and legal advice

[Citizens Advice](#)

Information on legal aid, help with court costs and information on your rights.

[Law Works](#)

Information on how to get legal advice.

Trade unions

Your union is a good place to get advice and support. Contact your union, if you are already a member, to see what's available. You may be able to get free legal advice through your union. Check with your union for details.

If you are not a union member and would like to join, find out first if there is a union in your workplace or if your colleagues are in a union. You can find out more about what unions do and which one you should join from the [TUC website](#). The website will describe the unions that are best for your industry, explain how to contact them and join, and tell you the cost of membership. You can also [find out more about unions in general](#).

Money matters

Benefits and debt

There are many websites and advice services to help you find out what benefits you are entitled to, and to provide you with advice and support about debt, managing money and coping on a low income. Many of these are run by the government, local councils or charities. Local unemployed workers' centres and law centres are other places to look.

Make sure you use recognised organisations like those in the table below so that you get independent and free advice.

Credit reference agencies

Credit reference agencies hold information about you (called your credit report), which is used by companies to help them decide whether to lend you money and at what rate of interest.

If you are having trouble borrowing, this may be because your credit report is bad. It is worth checking your report to make sure the information they have on you is correct. You are allowed by law to check your credit score for free, but you may have to pay a fee to see the full report.

Citizens Advice	Information on benefits, debt and money, work, housing and more.
GOV.UK	The government website with all the latest information on benefits.
Money Advice Service	Information and advice on a range of financial and budgeting issues. You can find information online and also get help by phone (0800 138 7777) or on WhatsApp
National Debtline	An independent charity with lots of advice about how to budget better and manage debt.
Step Change	An independent charity offering financial advice and support. It has a free phone line for emergency support at 0800 138 1111 (Mon–Fri 8am–8pm, Sat 8am–4pm).
Turn2Us	An independent charity providing support to those in financial need.

There are three credit reference agencies:

- ▶ [Equifax](#): Your credit score and report are free for 30 days.
- ▶ [Experian](#): Your credit score is always free. Your credit report is free for 30 days.
- ▶ [Transunion](#) (previously Callcredit): Your credit score and report are free if you use its Credit Karma website.

Pensions

If you have a query about your work-related pension scheme, speak to your employer. If you're a union member, you can also talk to your local union officer or rep.

[Pensions Advisory Service](#)
or 0800 011 3797.

Tax

[Citizens Advice](#)

HMRC

If you cannot get help from HMRC and are on a low income, you can get free and confidential advice from [taxaid](#).

Housing and homelessness

[Citizens Advice](#)

Lots of information about housing support, including rent or mortgage arrears, social housing, homelessness and council tax.

Shelter

A housing and homelessness charity offering advice.

SECTION THREE

MAKING DECISIONS FOR YOUR FUTURE



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UNDERSTANDING YOUR OPTIONS

In an economic downturn or crisis there are some things that you cannot control. However, you can still make positive decisions about what happens to you if your job is at risk or disappears.

Most importantly, remember that you have legal rights (which your union rep can help you understand) such as:

- ▶ Protection from discrimination: rights to equality at work under the 2010 Equality Act.
- ▶ The right to retire: you can retire when you want, although you may not qualify for a pension until a certain age (check this on [these GOV.UK webpages](#)).

If you are losing your job, you may need to find employment again quickly for financial reasons. However, if you can afford to, you could also take time to think about what you want for the future.

The key to having choices and making positive decisions about your own future is knowing what your options are and what you can do about them. You could look for similar work with a different company, or there are some other options you might want to look at:

- ▶ retrain for a completely new career (see [Section 4: Getting ready for a new job](#))
- ▶ go self-employed (find out more on [these GOV.UK webpages](#))



Thomas M Barwick INC

► try a portfolio career (combining more than one job or type of contract, e.g. being employed part-time and also working for yourself).

In England the National Careers Service (NCS) can be a very useful resource when you are thinking about your future. The NCS is a free and impartial advice and guidance service from professional careers advisers to help adults and young people make decisions about careers, courses and work.

The NCS can explain the modern labour market, what is involved in different careers, what skills and qualifications you need, what the pay and conditions are like and what various jobs involve. You can also complete a skills assessment and get help with finding a course.

There are lots of ways to contact the NCS for free including by phone (0800 100 900 any day 8am–10pm), webchat, online messaging, call back and text. You can get advice in other languages as well. All the options are on its [website](#).

NCS is only available in England: for services in other nations, please see the links on the [NCS website](#).

KNOWING YOUR STRENGTHS AND SKILLS NEEDS

In your working and personal life, you will develop a range of skills, abilities and strengths. Understanding and making a list of these will help you:

- write a CV
- apply for a new job
- prepare for an interview
- think about options that you have not considered before, like a new type of career.

Your skills will include things you have learned at work as well as your experiences in life. Many of these skills will be ‘transferable’, which means you can use them in lots of different situations (such as working in a team). Get help identifying your skills with:

► **Unionlearn:** Use the *Value My Skills* toolkit to identify and rate your transferable skills, design an action plan and record your progress. You can use it to help prepare and complete an application form, write a CV or plan for the future. It will also help identify where you have gaps in your skills or knowledge. Find out more on [these unionlearn webpages](#).

🎯 **National Careers Service:** Use the online tools to identify your strengths and what type of work would be suitable for you. The Skills Health Check has 10 short assessments to identify your personal and work-based skills. You can also have an online webchat or talk to an adviser on 0800 100 900 any day 8am–10pm. Find out more on the [NCS website](#).

As you find out about your strengths, you will probably discover that you are missing some skills or need to update them. These can often include digital skills, English or maths. If you want to try a different career or job, you may also need vocational training to help you get new skills or qualifications.

GETTING HELP WITH RETRAINING OR UPSKILLING

Learning new skills improves employability. Full qualifications can be studied at local further education (FE) and adult colleges, training providers and universities. Alternatively, there are several online options such as distance-learning courses (where you study online with a tutor) or free online or app-based courses (where you learn by yourself).

How to find a course

If you are in a workplace with a union learning rep, the best place to start is by talking to them. Union learning reps can provide a range of support with identifying your skills gaps, finding a course and improving your skills and qualifications – and signpost to training and support offered by the union itself. They can help you at any time, whether or not your job is at risk.

Unionlearn has a range of [free support](#), including:

- 🎯 unionlearn e-learning: a growing number of short, free-to-use e-learning modules on different topics including working at home, wellbeing and job seeking online
- 🎯 Create Your Own Future: an online tool to help users prepare for future careers

FREE ONLINE COURSES

- ▶ [The Skills Toolkit](#)
- ▶ [Learn My Way](#)
- ▶ [Future Learn](#)
- ▶ [BBC](#)
- ▶ [The Open University](#)
- ▶ [Alison](#)

🎯 course discounts and free training through partnerships with learning providers

🎯 an [A–Z guide to online sites](#) that can help you improve your English and maths.

🎯 help to [assess your skills level](#) in English, maths, IT, online safety and everyday finances.

Union learning support is also available in Scotland at [Scottish Union Learning](#) and in Wales, where information can be found on the [Wales TUC website](#).

[The National Careers Service](#) can help you find a course online or at a college. Many online courses are free and you can do them in small chunks whenever you have time.

For higher education (HE) try [UCAS](#) and [The Open University](#).

Find information about apprenticeships on [these GOV.UK webpages](#) or by using the [unionlearn app](#).

COVID-19

If you are already an apprentice and want to know more about how the Covid-19 pandemic will affect your work and learning, there is information from unionlearn on [these webpages](#).

How to pay for a course

Courses at FE or adult colleges will often be free or low cost if you are receiving benefits or are on a low income. Contact your local colleges and learning providers for more information on what is available to you.

You can also study for a free first qualification in English and maths (up to and including Level 2) and digital skills (up to and including Level 1).

If the course you want to do is not free, find out about grants, learner support funds and entitlements on [these GOV.UK webpages](#).

If you're studying for a Level 3, 4, 5 or 6 qualification at a college or training provider in England, you may be able to apply for an advanced learner loan. These loans are not means-tested and you will only have to repay them once you earn over a certain amount of money. Find out more and apply for a loan on [these GOV.UK webpages](#).

Government announcements made in autumn 2020 have also promised changes to funding for learning in 2021 and have said these will give adults other chances to retrain, gain qualifications and take free courses.

SECTION FOUR

GETTING READY FOR A NEW JOB



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WHERE TO FIND CAREER INFORMATION

There is a lot of support available to help you understand different job roles and find work, which is especially useful if you have not had to make job applications for some time.

Unionlearn has lots of information including Careerzone, an online 'one stop shop' for careers information covering hundreds of different jobs with information about pay rates, qualifications needed and other similar jobs. This will help you find occupations related to your own skills and strengths. Find Careerzone and other resources on skills and careers from [unionlearn](https://www.unionlearn.org.uk).

“ There is a lot of support available to help you understand different job roles and find work, which is especially useful if you have not had to make job applications for some time. ”

You can also explore careers on the [National Careers Service website](https://www.nationalcareersservice.org.uk).

WHERE TO FIND JOB VACANCIES

Vacancies can be found in a variety of different ways ([see over](#)):

National Careers Service	Learn about different ways to look for a new job .
Jobcentre Plus	Talk to an adviser or look for local work . Find your local office and how to contact them.
Online advertising	Check out electronic jobs boards such as Monster , Total Jobs and Adzuna . These also let you upload your CV so employers can find you.
Social media	Facebook: click Jobs in the left-hand column to search by location, industry or job type. Subscribe to get sent information about new vacancies. LinkedIn: click Jobs at the top of your LinkedIn page. Set up a job search to get sent information about new vacancies. You can also connect and talk to other people who work in companies or job roles that interest you. Twitter: search for jobs using hashtags. Try general ones (e.g. #jobsearchuk) or describe the job you are interested in (e.g. #engineeringjobsuk). This will list organisations advertising vacancies.
Recruitment agencies	Agencies will job search for you. You can join more than one at a time, and they will try to match you with suitable jobs (temporary, permanent, part or full time). You can also set up email alerts to get sent information about new vacancies. Find agencies at the Recruitment & Employment Confederation website or at Agency Central .
Networking or using personal contacts	Talk to friends and colleagues to find out about any opportunities they are aware of. You can also network online using social media. Find out how from the National Careers Service .
Contact employers directly	Look on the careers pages of company and organisation websites to see what is available. You can send a covering letter and CV to a company asking if it has any vacancies, but this can be a bit hit and miss. Such letters and emails must be individual and personal (to a specific person, not 'the HR department').

CVs, APPLICATIONS AND INTERVIEWS

When you find a job you like, you need to know how to apply for it. Does the employer want a CV, a form or an online application?

[The National Careers Service](#) provide advice on how to prepare a CV, write a covering letter, fill in application forms and prepare for an interview.

It's worth preparing some information in advance as you can use it in lots of different ways.

Most job applications will ask about:

- 🕒 your qualifications and skills
- 🕒 your previous jobs, the dates you were there and why you left
- 🕒 your personal interests (including skills you have from any volunteering you've done)
- 🕒 referees who can comment on your character, skills and suitability for the job (such as a former employer or manager).

TIPS FOR A GOOD INTERVIEW

- ▶ Wear appropriate clothes that look professional.
- ▶ Find out where the interview is so you know how to get there and how long it takes. Don't be late.
- ▶ Ask about the content of your interview so you can prepare. For example, will they expect you to do any tests or make a presentation?
- ▶ Look at the person specification before the interview. This will give you clues about what type of questions they will ask.
- ▶ Be positive, be confident and 'sell' yourself.
- ▶ Make sure that you have actual examples to illustrate anything you say. For example, if you work well in a team, have an example of how you have done this in the past.
- ▶ Prepare some questions to ask at the end of the interview about the company or job (but don't ask about money or perks yet).

If you then get asked for an interview, this is your opportunity to convince an employer that you can do a job, so make sure you prepare and do some research in advance.

All interviews will be different. Some will be one to one, others might have a panel of interviewers. Even if an employer says they want 'an informal chat', you should treat it as seriously as a formal interview.

Prepare answers to common questions such as:

- ▶ Why do you want this job?
- ▶ What are your strengths and weaknesses?
- ▶ What are the main tasks in this job?
- ▶ What you can bring to the job in terms of skills or experience?

If you don't get offered a job, it is fine to ask the employer for feedback. This can help you improve for future interviews.

Get more information and tips on interviews from:

- ▶ [The National Careers Service pages of GOV.UK](#)
- ▶ [Unionlearn](#)

FINDING A JOB IF YOU ARE A DISABLED PERSON

Your Jobcentre can help you find local employers and Jobcentre work coaches can help with an 'employment assessment'. Also, they will be able to tell you about other support available, including:

- ▶ **Intensive personalised employment support:** This gives you 15 months with a dedicated support worker to help you identify your skills and suitable work, get training, manage your condition and support you during your first six months at work.
- ▶ **Access to work support:** If you have been offered a job, you can get a non-repayable grant to help cover the costs of practical support in the workplace (even if this is your home). This includes help getting to and from work, special adaptations, or support worker services to help you do things like attend interviews, answer the phone or go to meetings.

For more information visit [these GOV.UK webpages](#).

The charity Scope, though not a disabled persons' organisation, has an [information page](#) on asking for adjustments at interview.

COVID-19

Online interviews

You may have an online interview using video tools such as Zoom or Teams, something that's become more common due to social distancing rules. The basic tips for interviews remain the same but also remember:

- ▶ Set up and test your computer or phone in advance. You usually won't have to download any special software but give yourself time in case of any IT problems.
- ▶ Check what's behind you. Don't sit with your back to a window or have any personal information on display.
- ▶ Make sure your family and others in your home know you are having an interview, so you won't get any personal, phone or broadband interruptions.
- ▶ Use headphones to help you hear more clearly.

SECTION FIVE

CONCLUSION



FG Trade / Getty Images

Losing your job, facing unexpected changes at work or dealing with a reduction in your income can be worrying and stressful. Understanding your work options and employment rights and what you can do to prepare for the future means that you are in a better position to protect yourself and your family. If your job is not under threat right now, take some time to think about the future. Be confident about your strengths and skills and find out how to improve them. Times of change can be an opportunity if you are ready for them.

If your job has disappeared or is under threat, it is even more important to take stock of your situation and accept help from organisations that can support you with managing change, protecting your finances and getting new work.

“ Finding help and support and adapting to change quickly can make all the difference and this guide will help you do that. ”

Your union can be a great source of help and support in all aspects of your work, and the other organisations mentioned in this guide can provide additional free advice about finances, health, skills development and finding a new career. Finding help and support and adapting to change quickly can make all the difference and this guide will help you do that.

SECTION SIX

JARGON-BUSTER

WHAT DOES IT MEAN?	
collective bargaining	Where unions work with employers to discuss changes to employees' terms and conditions.
contractual rights	These come from your contract of employment and may be express (spelled out) or implied (inferred or understood).
CV	A curriculum vitae (or résumé) is a written description of your skills, education and work experience.
digital skills	Digital skills cover the skills needed to use computers, software and digital communication applications.
distance learning	Distance learning is a way of learning remotely without being in regular face-to-face contact with a teacher in the classroom.
e-learning	Electronic learning means learning delivered digitally, usually by computer or phone app.
FE	Further education: this takes place after you leave school and covers all levels of learning from beginners to higher level qualifications. It usually happens in colleges and adult learning centres.
flexible working	This includes part-time working, flexi-time, job-sharing, compressed hours contracts or working from home.
HE	Higher education: this takes place at universities and colleges and normally includes undergraduate or postgraduate study.
means-test	Checking your income and savings levels to see if you are eligible for benefits or other support.
redeployment	Moving from one job to another within a company.
redundancy	A process where employers reduce their workforce. Legally, it is a job role that is made redundant, not a person.
redundancy consultation	Consultation is when an employer talks with employees and their reps to explain what changes they plan and to get feedback and input from the employees.
statutory rights	These are your rights that are guaranteed by law.
transferable skills	Skills and abilities that are relevant and helpful across different areas of life such as social, family and work.

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