



The redundancy journey

Research results presented by Bdifferent

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Bdifferent₀

What did we want to find out & how did we do it?

- This research explored the experiences of people who had been made redundant in the last 12 months, to help enhance the Money Advice Service's information and guidance for those who have been made redundant
- 4 groups (up to 8 respondents per group)

Redundancy groups

2 groups with:

24-40 year olds

2 groups with:

41+ year olds

All:

- Have lost their job during approximately the last 12 months
- Have been redundant between 1 month and 1 year (Can be doing some temporary work)
- Income less than c.£26k but higher ok in London
- Educated at secondary school with/without taking A-levels/NVQ etc. (Not university graduates)
- Do not live with parents/Flexible on this in London

- **Fieldwork completed between 17th February and 13th March 2014**
 - Groups took place in Crawley, Birmingham, Croydon and Edinburgh
 - Groups 1.5 hours
 - Respondents were asked to look at the Money Advice Service website (particularly the redundancy information) before attending the groups





The redundancy journey



different₂

The research covered a wide range of people who had been made redundant

- The respondents had been working in a variety of industries between 1 year and 30 years

Mine was quite a long process because it was part of a Government plan. What they tried to do was cut everyone's hours but without a consultation. So that went on for 2-3 months and then in June they closed the gate. It was quite a long process

I worked for a small pest control company. We each had our patch but due to contracts not renewing, my patch had shrunk so much that they said they'd have to make me redundant. I had no choice that was it

I previously worked for HMV, so I'm sure everyone is quite familiar with that. They didn't stick with the times

I worked with the travel industry and we had all the problems with the ash cloud and things like that. So they shut a segment of the business down and that involved 25 people going

I worked for a lettings agency and they relocated to Glasgow. Although they offered us all jobs in Glasgow it wasn't doable for me with childcare, so they offered redundancy





Finding out about potential redundancy

Seeing it coming...

- **Most had been made redundant as part of wider scale cut backs and usually knew the business was restructuring or reducing numbers before the redundancies were announced**
 - The majority understood why the redundancies were being made even if they did not like the end result
 - For some their redundancy came after long periods of cut backs or restructuring and they thought they had done well to keep their jobs as long as they had
 - Although they knew redundancies were coming many hoped it would not be them, some found it difficult to accept, while others welcomed it as an opportunity (usually those with good packages and/or good prospects of another job)

Hearing the news...

- **An official letter, face to face meeting or a company presentation was the first many knew of the redundancies, others had heard rumours first**
 - Those that were told collectively about the restructuring in company meetings and had to deduce from the presentation that they no longer had a role found this process very difficult. This was seen as particularly hard for line managers who wanted to reassure staff, but were in the same position



What they said

I was called into the office and was just told

So the whole office of 50 odd of us were all made redundant, all at different stages. I was one of the first because I was a manager and then they just went down

On the Friday they said – there you go, can we have the van back... get yourself home

For the last 25 years it's been continuous...branch closures, natural wastage. It's just like everyone is so bored of it

In a room with the whole department. The structures go up on the wall and you go – ok then, so where am I in that structure. You have got your team around you. You want to give reassurance but then you're not very reassured yourself

A conference call. A whole group conference call – 60 people!





Consultation process

Going through the process...

- **Most went through a 'consultation process', but the majority felt this was just the employees being told what would happen. Employees had little opportunity to change the outcome and felt a lack of control**
 - The majority assumed that the redundancy process was handled correctly by their employer, and that they received at least their statutory requirement
 - In larger companies the HR department is usually very clear about the procedures, though some employers handled the process and paperwork better than others
 - In some instance people were offered other roles in their company. A number could not find anything suitable, while others saw it as an opportunity to do something else
- **Some did check online, or with their union, friends etc. that they were getting the statutory financial requirements**
 - However, beyond this they tended to assume the process was being handled correctly





Consultation process

Going through the process... (continued)

- **Quite a few admitted that they were in denial for all or part of the consultation process.**
 - They thought redundancy would not actually happen to them, as others would be chosen
 - Therefore they did not start looking for another job and sorting their finances as quickly as they should have
- **A small number had encountered problems with their redundancy and had turned to solicitors as a first port of call**
 - They had also found free legal advice online and had found this more useful than the solicitors



What they said

I certainly didn't have support from the company. I just felt they knew it was right. They were restructuring and we all had to go for an interview and I never even thought to think are they doing it right, I just assumed they were

The solicitors just want lots of money for doing nothing

You assume they are following company procedure because they don't want anyone to take them to court, but you don't really know if you are not in the legal profession

I didn't need to look for advice because I was managed quite well to be truthful. Our company looked after us very well

To be honest, at that time I couldn't see it happening. It was never going to happen to me. I was asked to go away and see if I could come up with a way of boosting my portfolio, I'm not a salesman so that was a no-no

I probably took my eye off the ball a bit because I was so busy and I wanted to get everything right because I was trying to keep hold of my role and I knew what was around the corner

I kept it to myself until the last minute. I got a lot of support afterwards but I went into a bit of denial for quite a while, to be honest



Finding out about potential redundancy & consultation process

Enhancing the MAS advice & guidance

The majority of the respondents had not visited the MAS website before taking part in the research. When asked what they would like extra advice or guidance on, many of the suggestions were already covered by the MAS site. These suggestions are highlighted with a ✓ to indicate that the information is already covered by MAS. Critically, however awareness needs to be raised that this help is available

Suggestion for advice or guidance...

- **Stress the importance of starting the job search straightaway, while still working for current employer**
 - Many are too shocked, can't believe it will actually happen or preoccupied with current job to start looking for a new job while they are still employed
- **Top tips for what to do as soon as redundancy announced ✓**
 - This is already available in the 'Redundancy be prepared' section, although the importance of starting budgeting and the search for a new job as soon as possible could be stressed further





The importance of prompt action

Just find out your position straightaway. Don't sit back and wait, which is what I did

Make a plan

I spent 4 weeks of the summer on holiday, so I didn't deal with anything until I got back. I should have been doing it the month before I lost my job



Getting statutory or contractual redundancy pay

Getting what you are entitled to...

- Most accepted what they were being paid, especially those who knew they were getting more than the statutory pay out
 - Those with less than 2 years employment can leave with nothing
- They accepted what their employer was telling them, especially if it was a large employer. They assumed the company would follow correct procedures because they have legal obligations
- Many felt out of their depth and not in control of the situation, so they are often going through the 'motions' and not taking an active role
- A minority had looked it up online, though they could not remember which websites they used



What they said

No paperwork that you had to fill in, you just had to accept

I had no idea what my rights were, until the Monday after the Friday that I'd been thrown out, when I made an appointment with the CAB

I looked on a website to find out how many weeks pay. I was due one week per year that I had worked, times the number of years I had worked

A lot of companies I believe now do what I call capped, so if you have been there 20 years you get 10 years money and that's it

I then found out if you look on the web you can get free legal advice from certain companies and they are listed. At least you can go in and be told, 'no what they've done is correct' or, 'no they've done that wrong, you can do this.'

I did go online at the time and checked and it said things like government minimum is capped at a certain amount. I knew I would get more anyway





Getting statutory or contractual redundancy pay

Suggestions for advice or guidance...

- **Making people aware they can and should check their entitlement**
 - Information on statutory rights seems to be readily available on the internet (the MAS website and elsewhere) if people want to find it, but most accept their offer without question
- **Help with tax on the lump sums**
 - This is a very complex and confusing issue
- **If unhappy with an employer's treatment employees could use social media to raise the issue**
 - Companies are very keen to maintain their reputation and avoid bad publicity this can be an effective way of highlighting an issue and getting an employer's attention
- **Negotiating for part years to count towards statutory pay**
 - One respondent was able to negotiate part payments for a part completed year





Other support from employers & other organisations

Help along the way...

- **Many of the larger companies offered support with CVs, interviews etc; usually through organisations such as Working Transitions, ACAS and Unions**
 - Most offered time off for interviews
 - A small number were offered retraining e.g. Post Office offers £1,000 towards retraining, others gave vouchers for training
- **Others received ad hoc support**
 - Line managers and personal contacts at the old company sometimes gave help with CVs etc.
- **However, many people, especially those in smaller companies, received no extra support and said they would have really appreciated any help**
 - Older respondents were particularly concerned about finding new employment and needed additional support



What they said

They brought external neutral parties in and helped with CV writing courses and offered additional training

I haven't done a CV for 35 years and I wouldn't know where to start because they've changed so much

Yes I can't knock them they were extremely helpful, they got Working Transitions in, they helped you with your job, your CV, fantastic...

This is my third time of being made redundant and it's worse each time because you are much older

I don't really understand all those sites that say we will review your CV and then get you to pay them god knows what for them to make a suggestion

There was no one in my position anymore. So I could have done with some help

They gave us bump to take away which was helpful, different options you could try and different agencies you could phone up for help

The Union man was very helpful, informative and would sort out queries we had

I then found out if you look on the web you can get free legal advice from certain companies and they are listed. At least you can be told 'yes what they have done is correct' or 'no they've done that's wrong, you can do this'





Other support from employers & other organisations

Suggestions for advice or guidance...

- **Advice where to get help with CVs, interviews etc.**
 - Some are aware this is available via the job centre, but those in specialist industries need more specific help. Recommendation of recruitment agencies that help with CVs or credible websites that review CVs would be helpful, as some charge for this service
- **Advice about retraining**
 - A small number of companies provide this, but this is certainly in the minority. A number of respondents wanted or needed to retrain or widen their appeal but did not know how to approach this
- **Details of websites that offer free legal advice for those with a redundancy related issue**
- **Additional support for older employees or those who have been made redundant before**
 - As people get older and have possibly been through redundancy before, some find it harder to get new jobs (despite age discrimination regulations) and need greater support. Confidence can dwindle
- **Ask line manager or other colleagues who have recently looked for work for help with CVs**





The Citizens Advice Bureau

- The Citizens Advice Bureau is often assumed to be the first port of call about redundancy, and is often cited as a source of help even if people haven't actually used it
- However, some found the advisers inexperienced and assumed it had very limited opening hours

I was told by the judge to get some help from Citizens Advice but they hadn't got anybody that could help

Suggestions for advice or guidance...

- The MAS website needs to become the first port of call for advice about redundancy, because the information is already there



Emotional support

The effect it has...

- **Being made redundant has a huge emotional impact on everyone, as it impacts on everything**
 - Even if they welcome redundancy
 - Some admitted they were surprised by the emotional impact being redundant had taken and some had become depressed as a result
- **The decision is largely out of people's hands and there is a lack of control**
- **A minority were relieved that the choice had been taken away from them**
 - They did not like the direction the company was taking and wanted to leave anyway, so were happy to go. Redundancy can be an opportunity for people to change direction
- **Some were devastated/annoyed that all the effort they had put in at work had been for nothing and had not brought loyalty from their employers**
- **A minority had received very good financial pay offs, but even these people were worried about money and how they would survive long term**



What they said

You can't stop it, the decision has been made for you

I felt a real sense of loss because I had worked with these people for 22 years and I just had to walk out in front of them and it was just like losing my family

Years ago it was a bit of a stigma if you had been made redundant because hardly anybody was, when the boom years were on everybody had a job, but now you talk to anybody and it's so and so has been made redundant

One thing I didn't know until after it had happened was the whole emotional rollercoaster

I think you always think why me. You take it personally even when it's not

I think it would be good to help you think positively and explain you are not the only one and basically have somebody who you can really sound off to

I can honestly say, hand on heart, that all I felt was relief

It probably affected me more than I realised





Emotional support

Suggestions for advice or guidance...

- **Recognise that being made redundant will have an emotional impact, and tell people to prepare for this**
 - Advise people they will go through different emotions and it is normal to feel anger and rejection
- **Suggestions of where to go for emotional help and support, as people who are depressed find it more difficult to search for a new job and manage their finances**
 - Where to find counselling for the emotional support
 - Suggestions of online support groups for those made redundant
- **Advice to tell family about possibility of redundancy early, so everyone can prepare**





Visiting the job centre

Being prepared...

- **Everyone who had signed on and visited the job centre found it a very difficult experience, and often the worse part of being unemployed**
- **The main concerns were:**
 - Not knowing they are meant to sign on from the first day they are made redundant to qualify for state benefits from this date
 - No privacy for discussing personal financial matters
 - Those recently made redundant are treated in the same way as the long term unemployed
 - No understanding of person's career and best way to find them a new job (one positive mention of the CV and interviewing course provided)
 - Unhelpful and rude staff
 - Form to complete with 14 actions per week for job search, which is not used to improve employment search
 - Hostile environment with security staff
 - Private companies used by the job centre to help people to find employment, were also not very helpful



What they said

It made me feel worse than being made redundant. I had had enough by that stage

I phoned them up and she was rude to me, she said you should have phoned on that date. I had a throat infection, but she said tough you won't get paid from that date

When I signed on I went on a CV and interview course, just to brush up skills. The woman who ran it was fantastic. She really boosted your confidence. It was really good hints, like don't just hand in your CV, make sure the person's name who is going to recruit is on it

It's the way they treat you. I felt like a leper. The only reason I did it, I didn't need the money but thought I have never claimed a thing in my life, why shouldn't I

They (the Job Centre) gave me no help whatsoever and I felt that it was my fault that I was made redundant

If I'm being honest everybody else down there was an oik who didn't want to work and I didn't like going down there. It is actually horrible

I took a friend with me for advice and they weren't having it

All they care about is the paperwork and once they've done with the paperwork that's it





Visiting the job centre

Suggestions for advice or guidance...

- **Beginners guide for first time users of the job centre**
 - People don't know what to expect and how the system works. This information is largely on the MAS website, but there is a lack of awareness it is there. It could also be more explicit that you need to take action from day one
- **Advice respondents wish they had known included:**
 - You must sign on from the first day you are made redundant
 - You must have an appointment
 - You can request a private room
 - You can bring a friend as support
 - You may be eligible for funds to cover interview costs
 - Some people qualify for help paying interest only mortgages
 - Not allowed to use mobile phones, so bring information in printed form rather than referring to emails on a phone
- **Respondents recognised that much of this information is online at various Government websites, but MAS is trusted to give a clear overview**





Working out entitlement to state benefits

Signing on...

- **There is some confusion about who should sign-on**
 - Many of those with generous payments had not really thought about state benefits and signing on for their national insurance stamp
 - The majority did recognise that it is necessary to 'sign on for your stamp'
 - Some feel they are entitled to state benefits because they have always paid their national insurance contributions
 - Others actively avoid it because they have heard the experience of claiming state benefits is so unpleasant and/or they have received a redundancy pay out and know or assume they would not qualify

- **This information is available online but many found it difficult to access or digest**
 - It was noted that there is a link to a tool about benefit entitlement on the MAS website which was very helpful



What they said

There are a lot of things you can get out of them but they don't tell you and you have to go and find out for yourself and then ask

I realised after I signed off that I could have been applying for money for the interest only part of my mortgage, nobody told me that, so I missed out on hundreds of pounds

Their (The Job Centre's) attitude was terrible, no customer service whatsoever. Instead of saying to us, 'how can we help you now, get into another job.' It was, 'what are you doing to find another job'

Everything is so confusing and there are different levels, I don't understand

I've been paying National Insurance for however many years but 6 months and that's it and then you live off what you are getting already

...if you go in advance of the interview, you can get petrol costs or whatever, but you have to go and see them before the interview with the evidence but they don't tell you that you can get this

They (Job Centre) didn't tell me anything that I didn't know already from looking at it myself on the website

If you are out of work they give you access to all council gyms for free. It's things like that that you have to go looking for and got to find it on the website

Things like expenses for interviews and things like that. I never really knew that or used it





Working out entitlement to state benefits

Suggestions for advice or guidance...

- **If it is the first time they have been made redundant people need help to know what they are entitled to**
 - Costs for attending interviews
 - CV/interview courses
 - Help with paying interest only mortgages
 - Free membership at council gyms
 - Tax credits and how this works with partner's income
- **Advice about paying off debts with redundancy payments to reduce their lump sums and allow people to claim state benefits**
- **How to maximise the redundancy payment to stretch it until they can start claiming state benefits**
- **Improve awareness of the state benefits calculator accessible via the MAS website**
- **Make it clearer about the impact of working, renting a room etc. on state benefits and tax**
- **Can contact HMRC for advice on tax e.g. renting out a room**





Budgeting your income

Getting organised...

- People's situations ranged from those who had very good pay outs from their employers (e.g. two years' salary for 25 years service) while others left with just their statutory payment
- Some were choosing to take a career break and live off their money but most were trying to get a new job as soon as possible
- People were aware they had to make cutbacks and organise their finances. It is often the first time people have seriously looked at their household budget
- They had generally done their budgeting on paper or using their own spread sheet
- Most were lucky enough not to have significant debts, but those who did had sometimes used their redundancy payment to reduce their debts



What they said

I got 2 years' salary and it was gross as well. So I thought I can make that last. I put it somewhere else and every month I transfer it into my bank account

I am very worried now, because I am very low paid and no redundancy package

It was the first time in a long time that we sat down and looked at our budget. It taught me a lesson to know where the pennies go because before we were spend happy

Perhaps it was denial or because I knew I had redundancy coming I kept thinking I would be alright for a few months because I was adamant I was going to get a job. I should have cut back earlier

My attitude to money has changed since it's happened. I've been quite frivolous in the past but now, even though I'm earning a wage now, I'm really analysing what I spend

If I'd just saved my lump sum and sat with it and lived off it, I'd probably would be in a bad position now. Because I've use it to pay off some of my debts and kept some, it has kept me just about afloat. All the information I got about using the lump sum to pay of debts and getting the most from it came from about 4, 5 or 6 Government websites. I had to collate it. Putting it all together. If you weren't particularly good with the internet you would struggle. One place would be really good if all that information was there





Budgeting your income

- **The respondents outlined different ways they made their money go further**
 - **Start straight away, if possible before leaving work**

Cutting back

- Cut down on luxuries e.g. Sky, hair cuts
- Talk to companies and reduce car repayments, mobile phones, credit cards etc.
- Avoid credit cards/loans
- Review utilities, TV packages etc.
- Cut down on smoking etc.
- Shop around for best food deals
- Switch to interest only mortgage on a temporary basis
- Replace cars with high fuel consumption with cheaper cars
- Cut back on home improvements

Organising finances

- Pay off credit cards and other loans with redundancy
- Follow Martin Lewis's advice
- Over pay on mortgage while working, allowing you to have a mortgage holiday if made redundant
- Partner increasing working hours
- Earn money through babysitting, renting a room etc.
- Work out a budget and stick to it



What they said

I had it (mortgage protection insurance) but it was useless because we couldn't claim

Only allow the heating on for 2 hours a day - get a jumper on!

I've taken in foreign students they might be at college or university and then during the holidays they go home

I cancelled all my membership to Sky TV

I used to write down a certain amount I had physically to spend and think I have this amount to live on this month

I have looked at student rent for the spare room but I'm not really sure about the tax implications of that short term arrangement

You can rent a parking space as well

I went back and did a lot of electrical work privately

My wife worked part time 1 day a week and increased it to 3, she had that option so was very lucky in many ways





Budgeting your income

Suggestions for advice or guidance...

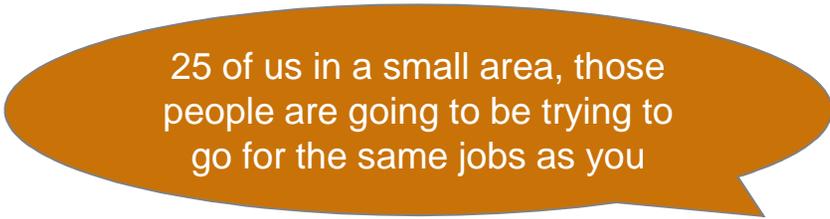
- **Advice whether it is better to pay off debts with a redundancy package or keep a safety net**
 - This information can be found on the internet but not all in one place and the information can be quite contradictory
 - One respondent had found information about debt management companies via the MAS website and had managed to reduce his payments with a more reputable company
- **A calculator or extension of the budget tool to help work out how much money someone needs to make in order for it to be worth while going back to work i.e. covering the cost of childcare and travel**





Looking for a new job

- Those who had been made redundant had very mixed experiences of finding new employment. Some had found a new job very quickly, while others were still searching after applying for many jobs
- The job centre is generally considered a “waste of space” in terms of finding a job
 - Some assumed that ‘good’ jobs will not be advertised via the job centre
- Agencies, networking and using their own initiative were considered much more productive
- There is a need for careers advice as some people have been in one industry for so long they do not know what else they could do



25 of us in a small area, those people are going to be trying to go for the same jobs as you





Looking for a new job

Suggestions for advice or guidance...

- **The respondents gave the following advice for those looking for work :**
 - Advice to start looking before finishing in old position
 - Tailoring CVs for specific jobs or industries
 - Seek help with mock interviews
 - Freelancing – sending CV out for freelance positions
 - Research the new company – websites that give background information
 - Apply for jobs outside niche industry – companies are looking at transferable skills
 - Working voluntarily to lead to a job
 - Taking positions that may lead to a permanent job
 - Take a temporary or contract position and then negotiate longer hours and/or a permanent contract



What they said

Applications online in the morning and afternoon's cold calling

I would just say regarding your CV, get a manager or a friend that you know to help you with it and do as much as you can really

I noticed as well, I'm on LinkedIn and you can actually see who has looked at your profile, and I've seen quite a few checking who you are because you applied for a job through an agency

I took my CV around the industrial park

Keep skills and CV up to date and keep in touch with your contacts because networking is more important than websites

I did 2 weeks for nothing and then they said, 'alright we will give you 6 weeks on a temporary contract.' And after 6 weeks they gave me a job

There is a website that tells you about companies you are going to for interviews. It tells you salaries etc.

I am always on LinkedIn all the time and seeing what is going on





When offered a job

The next steps...

- Among those who have secured a new job, quite a few respondents had to compromise on the job role, wages or hours to secure their new position
- People are often so relieved to have new job they find it difficult to negotiate

Suggestions for advice or guidance...

- Advice about negotiating length of contracts, hours, wages etc. would be appreciated
- What are the rights of those on contracts, zero hours contracts etc.



What they said

I was quite headstrong because I knew what I wanted hours wise. So I stuck to my guns and it actually worked

It's a stepping stone and it's the hours I want to do. Sometimes you have to kind of compromise in that respect

The mistake I made was at interview they asked me, how much I wanted. And I told them. And then I thought I asked for too much. Instead of turning round and saying, 'what have you got to offer me.'

It would be really helpful because I always think when you are in an interview, you feel happy to get the job because you are in a situation where you need it so in a way you don't want to challenge anything

...you can decide how much you spend on your budget, you can decide whether you sign on at the Job Centre, you can decide various things but what you cannot decide is whether somebody likes your CV and likes you and offers you a job





And finally ...

Protecting against future redundancies...

- Since being made redundant most of the respondents said they are more cautious with money, even those who have already found a job
- Most said they would like to make savings in case they are in the same situation again, however this is not always possible
- Some admitted they would be less loyal to an employer in future, looking for better jobs all the time and not waiting to be made redundant again
- Although redundancy income protection has appeal, realistically most can not afford it, and those that have looked into it question the value of the protection it offers



What they said

I have kept a bit aside knowing, because I'm cautious. But it's not enough to keep me going more than a couple of months

I am always looking for something better, all the time. If it is going to help again I want it to be under my terms this time rather than somebody else's

Instead of leaving it three months before thinking about cutting back on my monthly outgoings, I would have done it straight away

...Keep your confidence up, stay focused at what you are trying to do, regardless of what it is





The Money Advice Service's guidance for those made redundant





Reactions to the redundancy information

- **The respondents were asked to look at the MAS website before attending the groups**
- **A minority had looked at the website before, through their own research**
 - One respondent used it to find debts advice and managed to reduce monthly payments through a credible debt management company
 - Another found information on being a power of attorney and other general information
- **All were very impressed with the information available and wished they had known about it previously, both in relation to being made redundant, and for more general advice**
- **Much of the advice and guidance the respondents said they would like about being made redundant is already on the MAS website, they just did not know it exists or where to find it**



What they said

Budgeting I found very useful, it's a lot easier than the spread sheet I created myself and I found that very helpful. It's very professional. I was impressed

It was fairly simple. It must be because I can barely turn on a computer. Very easy to use

...they could have on there making you aware if they do have benefits, the criteria behind them, when they have to pay them back

Loads of very good and useful links to other websites which was brilliant

Start looking at cutting back now and look at the MAS website as well

...don't be afraid to look through the whole of the websites, because there are links to the benefits side, to what you are entitled to and everything and it will save a lot of time and trouble doing it yourself

It tells you a lot about what redundancy law is and what you are entitled to and what you are not entitled to

There are sections of it that are out of date by about 8/9 months now

I've been on MAS before when I set up my debt management plans. They put me on to the ones that do it for free. Wherever they were sending me I knew it would be legitimate. It was going to be good advice

It would empower you because you feel very small in that situation





Awareness of redundancy information on the MAS site

- A number in each group had seen the MAS TV adverts, though no one specifically mentioned the advert directly targeted at those who had been made redundant
 - In one instance the Citizen's Advice Bureau had guided someone to the MAS website
- The message that the MAS website provides a wealth of information on redundancy and links to other relevant sites is not getting across to this target audience



What they said

...there is a lot more there than I thought there would be...

The problem is when the TV tells us about money, we are programmed to think they are trying to lend us something, so although it is a good service, you think what are they after?!

...rightly or wrongly I thought it was more directed at people on benefits, because it was government backed

...I don't think the advert gave you much information at all. After looking at the website I realised that there is a lot more to it than in that advert

The MAS website would have helped me had I known it was around

It covers more than what they tell you in the advert

Looking at this website, I would have gone on it straight away but I didn't know

I do think the MAS website or the adverts could show a lot more. If they had an advert saying you can look to update your CV, how to budget. Because none of those adverts say that. It says look at MAS website and the next thing you know, she says we're going on holiday





Summary & recommendations





Summary & recommendations

- **Redundancy is a traumatic experience for many people. It is often the first time they have been in this position and they feel vulnerable because they cannot control the situation**
 - For employers, redundancy is all about reducing their workforce legally. Even those who offer better pay outs and additional support are not meeting all their employees' needs once they leave
 - For employees, in the majority of cases, the practical and emotional side of getting a job is not dealt with, so this is where the MAS can play an important role
- **The practical information MAS provides goes a long way to informing people and empowering them again by taking control of their own situation – if they are aware of it**
- **Areas where the MAS site could be enhanced include:**
 - Stressing the importance of starting the job search and reorganizing finances as soon as possible
 - Additional support for those who are older, the main breadwinner or facing a second or third redundancy





Summary & recommendations

- **There could be more recognition that redundancy can lead to emotional problems and people need support in this area**
 - The MAS website is about practical advice, rather than emotions, but when people are affected emotionally it is more difficult for them to manage their day to day finances and a job search. The site could recognise there may be an emotional impact and direct people to organisations that offer emotional support and counselling
 - Some people are looking for more personal support than a website can offer at this time when people can feel isolated. Possibly offer:
 - Face to face or telephone meetings
 - Web chats
 - Videos – instructional videos showing real people (case studies)
- **At the moment there is no one organisation that people can turn to if they are made redundant. The Job Centre is not thought to fill this role. The MAS needs to position itself as the first port of call for advice on redundancy, alongside the Citizens Advice Bureau**
 - Companies and unions should be advising employees to visit the MAS website when they are under threat of redundancy. And/or have a brochure they can distribute with the key information e.g. a day by day guide /statutory rights
 - Advertising should raise awareness of the depth and breadth of information available on the MAS website for those facing redundancy





Summary & recommendations

- **The Job Centre experience is one of the worst parts of being made redundant. The MAS could work with Job Centres to inform people about the practicalities of the experience in a realistic way**
 - The website already provides information on visiting Job Centres and most respondents would have benefited from this. Anything that will help with the realities of visiting the Job Centre would be invaluable
 - Forming better links between the Job Centre and MAS, using the Job Centre to promote MAS, and vice versa





Summary & recommendations

- However, in general the message that the MAS website provides a wealth of information on redundancy, and links to other relevant sites, is not getting across to this target audience
- There is awareness of the advertising but at the moment the general impression is that MAS is where you go to for debt advice and debt counselling (or saving for a holiday)
- Most of the information those going through redundancy need is already available on the site, but MAS needs to work hard to tell employees
- As well as possibly more targeted TV advertising, the site should be promoted through employers, trade unions, the Citizens Advice Bureau and the Job Centre

