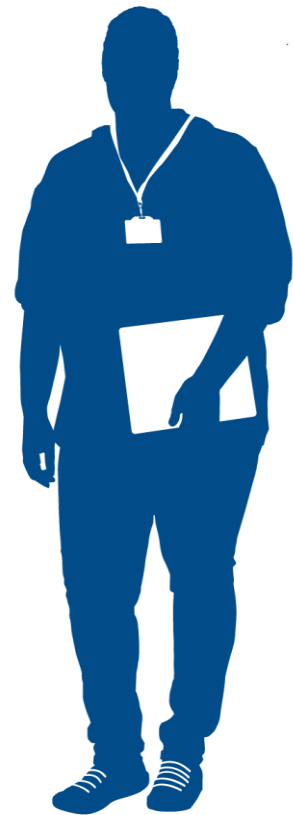


Worried about job cuts - there are ways we can help you to avoid getting into debt...



“The top concern for millions of people right now is weathering the escalating employment crisis.” - Dame Gillian Guy, Chair of Citizens Advice

People in our local community facing redundancy after a period on furlough are turning to us in ever-greater numbers. This is the story of one of those people.

“I’m going to lose my job. How will I make ends meet?”

Layla* rang our Adviceline and told us: “I’ve been on furlough and have just been told I’m going to lose my job. I don’t know how I’m going to make ends meet, it’s such a worry! I want to get a new job, but who knows when that might happen?” “I’m so confused, I can’t think clearly. How am I going to pay my bills?”

Layla lived with her 6-year-old son in a privately rented flat and had only a small amount of savings. For the last few years she had been working for a travel company. But when their trade collapsed due to the Covid-19 pandemic they started to scale back their operations. Layla’s division was one of those due to be closed down.

Layla’s Redundancy Payment Rights

Once we said we would help her to go through her redundancy payment rights and benefit entitlement options, Layla began to feel more reassured. After checking Layla’s contract, we confirmed that she had redundancy rights because she had been employed by the company for more than 2 years. She was entitled to receive:

- **Statutory notice payment** based on a week's pay for each full year she had worked for her company even though she had been furloughed.
- **Statutory Redundancy payment** based on a week's normal pay.
- **Holiday pay** with the starting point being that employees are entitled to a week's pay for a week of holiday. We confirmed that being furloughed did not affect how much holiday she had accrued.

Layla's Benefit Entitlement Options

We then explored alternative sources of income that Layla could claim while she was looking for another job. We told Layla she had the option of claiming:

- **New Style Job Seekers Allowance (NSJSA)**, a non-means tested benefit, as she had paid National Insurance for the previous two tax years.
- **Universal Credit (UC)** as her savings were under £16,000, and she could claim for help towards her rent as well as an extra payment for childcare costs. Layla could continue to receive UC even if she found another job but was on a qualifying low income. We pointed out that if Layla received NSJSA it would count as income for Universal Credit.
- **Council Tax Reduction (CTR)**. We reminded Layla to apply to the local authority to see whether she could get a reduction in her council tax.

If you want advice about an employment issue, don't sit and worry about the problem, the earlier you ask for help the sooner we can help you find a solution. You'll find much more information about preparing for your redundancy on our Citizens Advice website at <https://www.citizensadvice.org.uk/work/leaving-a-job/redundancy/preparing-for-after-redundancy/>. Or you may want to contact us directly to discuss your circumstances and options.

**Not Layla's real name to protect confidentiality*

Contact us - please note change to ADVICELINE in OCTOBER 2020

Visit our website for advice & information: www.citizensadvice.org.uk	Email us: dorking@camv.org.uk
ADVICELINE telephone: 03 444 111 444 Monday – Friday 09.00 – 17.00 <i>After 08/10/20 this number be available but will cost as local call number</i>	ADVICELINE CHANGING TO FREE TO CALL FROM 08 OCTOBER 2020 CALL 0800 144 88 48 TEXTPHONE 0800 144 8884
CONSUMER HELPLINE 0808 223 1133 or chat online to an advisor on our website.	UNIVERSAL CREDIT – making new claim 0800 144 84 44 (free to call) or chat online to an advisor on our website.

Waiting times for these services may be slightly longer than usual as we adapt to our new patterns of working. Please be persistent and patient with us!