



The best way to prevent a strike is to be prepared. When the employer sees that we are organized and unified, they are more likely to bargain fairly and try to reach a settlement. The employer needs to believe that we are ready to walk out and prepared to handle the hardships that may come with it. Here is some information and advice to help you get your finances and other logistics in order before a strike.

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Fixed expenses

Housing

Do you rent?

If your landlord is sympathetic, figure out a reasonable budget with a rent amount that works for both of you or try to get an agreement that your rent payment will be postponed until after the strike.

If necessary, negotiate a reasonable “catch up” rate, which will be determined, in part, by how long you are out.

Do you have a mortgage?

Check what the terms are for minimum payments with your lender. Can you make interest-only payments? Is strike insurance available or a payment relief program available from your lender?

Do you live in a co-op?

If you live in a condo or co-op or other property with monthly fees, approach the Board of your housing organization or property management company to see if there is any flexibility to reduce/defer these payments. You may be able to offer some “security” or comfort to the Board of a condo for example, by offering to file a caveat on their behalf (you would pay their fee) against the title of your unit. This means that if you sell your unit without paying any deferred fees, they get their money before you do from the proceeds of the sale. There is normally a filing fee, but sometimes just the

offer of this “security” shows you are serious and asking in good faith and gives the required comfort.

Utilities

Inquire about potential penalties that will be imposed and/or minimum payments the utility requires. Determine how long you can go without payment before a “final notice” and service cut-off.

In some jurisdictions, it is illegal to cut off a utility during winter months, even if the customer doesn’t pay. In the case of electrical power, utilities will sometimes “brown out” the customer in arrears, so that they only have enough “juice” to run the heat, but nothing else. However, once the season changes, these services can be cut off.

Child/spousal support

Payment schedules for child and spousal support are usually part of a written separation agreement or court order. The inability to make payments can create problems, but in many cases they should be solvable.

If you are on good terms with the other parent/former spouse, explain the situation to them and see if they will agree to have the payments temporarily suspended or reduced to something you can afford during the strike. Even if they agree, it’s a good idea to put your agreement in writing, and both of you should sign it.

If you are on bad terms with the other parent/former spouse, or if you speak to them and the conversation goes badly, you probably want to consult with a family lawyer about your situation. If you don’t have easy access to a family lawyer, see if there is a free legal aid clinic in your community.

If you are subject to garnishment orders or a provincial maintenance enforcement program, speak to your case worker or someone at the appropriate government office about your situation.

Taxes

If you are on a payment plan with Canada Revenue Agency for personal income tax, do not expect leniency. If you are subject to property taxes, determine the schedule of any property tax payments you are responsible for, and the consequences of missed or partial payments.

Debt payments

If you are carrying short-term debt, try to pay it off before any work stoppage. Consider consolidating your debt with a lower interest payment option. Explore your options for lines of credit and overdraft options.

If you can, apply to increase the size of an available lower interest line of credit/overdraft in advance of any work stoppage while you can demonstrate steady income.

If you have longer term loans, for vehicles or other events or projects, find out what relief (if any) you can get from principal payments or interest payments and if there is insurance available for work stoppages.

Credit cards

Even if you normally pay off your credit cards each month, you may not be able to do so during a work stoppage. Check out what provisions, if any, your credit cards have for payment relief in the event of a work stoppage, or if insurance is available.

You can also look for a card with a lower interest rate or see if you can obtain a lower interest product (like a loan/line of credit.) Make sure you apply while you are still actively working.

Childcare/elder care and other arrangements

Contact the agency that provides your family with elder or childcare services and discuss your situation. See if you can reduce your level of service and find out what you need to do to increase your hours of service again once the work stoppage ends.

Talk to your Strike Committee about joint child care during the strike.

Variable expenses

Automated contributions

Determine what payments are being deducted off your pay cheque. You may have RRSPs, charitable donations, pension contributions, benefit premiums, Canada Savings Bonds or installment plans.

For benefit and pension contributions, your Bargaining Committee will work to have an agreement in place with the employer as to what happens to both parties' contributions during a work stoppage. There may be legal requirements in your jurisdiction under labour legislation about what an employer can or cannot do during a work stoppage regarding benefit payments.

For all other payments, look into what you would happen in the case of a strike. Can you suspend some during a work stoppage?

Other bills and expenses

Get a good handle on your spending patterns. Find out which expenses can be deferred. Prioritize expenses to help you figure out your work stoppage budget. Some services can be temporarily suspended for a small fee such as a gym membership or television subscription.

There may be expenses which are hard to meet in the short term, but cannot be avoided, for example, school fees. Most schools have a program where families with difficulties meeting the expenses can speak confidentially to the school administration. If you find yourself unable to pay for an extra-curricular activity or other expense, speak to the appropriate personnel and try to work something out.

As much as possible, try to put money aside starting now!

Automated payments

Check your bank and credit card statements and make a list of all the automatic bill payments you have set up. You will want to change the method of payment so that you receive a bill and can decide when and how to pay it. This will give you more flexibility and control and will help prevent NSF or nonsufficient funds fees.

You will need to make the change with each of the service providers; this can usually be done online.

Sources of income

Strike pay

Everything you need to know about Strike pay is in the Information Sheet called *National Strike Fund Regulations: Strike Pay* and can also be found online at: <https://cupe.ca/national-strike-fund-regulations>.

Exploring other employment

You may want to find a part-time job to help you get through the strike or maybe you already have another part-time job. Speak to your Strike Committee about balancing your strike duties and your work schedule.

Other financial considerations

Benefit coverage

Ask your Strike Committee if benefit coverage may be suspended. Just in case it is, make sure you have taken advantage of your benefit entitlements before any potential work stoppage. For example, make sure everyone has been to the dentist or has filled any prescriptions you are entitled to, if provided for by your plan.

Income tax

If you do end up on strike or locked-out by your employer, any Strike pay you received is not to be declared as income on your tax return. It is tax-exempt.

Financial counselling

Many communities have agencies that provide free or low cost credit counselling. Your union or labour council may also have information about where you can go.

Member Assistance Fund

Some locals have the financial means to create a *Member Assistance Fund* (sometimes called a *Hardship Fund*) to help members make it through a strike. Members struggling to make ends meet during a strike or lock-out would be able to apply for assistance for such things as minimum payment on utilities, rent, loans, etc. Ask your Strike Committee if such a fund exists and what the process will be to access the assistance.

Other considerations

Communications

Do not continue to use the employer's email. If school notices, emails about doctor's appointments, or other personal emails come to your work email, have them sent to your personal email instead. Get in touch with the various sources of these emails and have them update their contact list.

Do you have the use of an employer's cell phone (or another device)? Consider what will happen if you are required to return it, or it is shut off during a work stoppage. Who has that number? What personal information, including contacts, is on that device? Who owns the contract for the phone?

Other employer property

All employer property should be returned to the workplace before a work stoppage. Look around: you may have things in your home or in your personal vehicle, such as files or policy manuals.

You may be required to surrender work tools such as laptops, keys and access cards (access cards can also just be turned off). Record what you hand in and when (take a photo, make a copy, send an email confirmation).

Your personal property

Many employers permit us to have personal items in the workplace. In anticipation of a work stoppage, you should remove any personal property from the workplace. This can range from plants and pictures, to your toothbrush, to employee-paid uniforms or other work clothes.

Removing these items from the workplace ahead of a potential strike deadline sends a message to the employer that the union members aren't kidding around and are ready to go.

**For anything that isn't covered in this information sheet,
contact your Strike Committee.**

CUPE *education*

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