

Budgeting for a strike

We can't live on strike pay: it's designed to help us supplement savings and other sources of income during a dispute. The union puts aside a percentage of membership dues towards a Strike Fund. While this fund is in the millions, the amount per member is not large when large bargaining units are on strike.

No union could sustain a strike of any length if it was to make up the total wage loss of its members.

That means every member should plan ways to get through the difficult times ahead. Members should be advised to put aside extra for mortgages and rent, and postpone major purchases. Delaying mortgage payments can be arranged with banks and credit unions.

Only members who register for strike duties and perform picket or other strike duties will receive strike pay. Members who choose not to do strike duties will not receive any pay.

Tips for members:

Mortgages and rents: Talk to the bank or credit union and negotiate a plan for the duration before the next payment is due.

Taxes: Ask if an accommodation can be arranged to defer property taxes.

Utilities: request to spread your payments.

Loans: If your lender won't allow a deferral, consider refinancing to reduce the payments.

Credit cards: Charging purchases while on strike is not recommended, but pay the minimum charge or use a line of credit with lower interest.

Insurance: Investigate ways to spread out the premiums.

Child support: Contact your ex-spouse and try to work something out.

How much is strike pay?

Strike pay is as follows:

	<u>Member</u>	<u>Each dependant</u>
Weeks 1- 3 daily max	\$ 25	\$ 4
Weeks 1- 3 weekly max	\$125	\$ 20
Weeks 4+ daily max	\$ 40	\$ 4
Weeks 4+ weekly max	\$200	\$ 20

NOTE: only members who have completed three weeks of picket duty are entitled to an increase in strike pay.

A dependent is:

- a non-income-earning spouse (excluding a spouse on strike);
- a child under 18 (or under 26 if attending school full time) OR a dependent child as defined by the collective agreement or the benefit plan;
- a disabled family member; or
- an elderly family member who normally receives financial support from the striking member.

If both spouses are on strike, both may claim the dependents.