

Strike/Lockout Preparedness – Considerations for Individual Members

Because we are in a new bargaining environment, it's important to be appropriately prepared for outcomes not possible under the Post-Secondary Learning Act between 2003 and 2017: strike or lockout. The 2018 round of bargaining is ongoing and this is not to suggest this round will result in either of these outcomes. The goal is always to achieve a good collective agreement at the table; however, it is prudent to be prepared for these eventualities.

The Faculty Association has been working on our collective preparedness plans since before the change in labour relations legislation in May 2017, including with respect to financial preparedness and resources for providing strike pay. Members should also consider their own individual circumstances. The following are tips for members to consider as part of a personal strike/lockout preparedness plan:

- Reserve fund: Financial planners recommend six weeks to three months income as an appropriate reserve for unionized workers. This is even more important in dual-income households where both earners are unionized workers.
- Mortgage or rent payments: You may be able to arrange a payment plan with your mortgage lender or landlord for the duration of a strike or lockout, if you'll be unable to meet your current payment obligations.
- Utilities & insurance payments: Utilities and insurance companies are often willing to spread out payments.
- Dental/vision appointments & prescriptions: Make your dental/vision appointments and fill your prescriptions ahead of the strike/lockout.
- Property taxes: You may be able to defer payments (if on a payment plan) or to make payments ahead of time (if taxes are normally paid in a lump sum).
- Budget: Be aware of monthly expenses and reduce non-essential spending. Reduce credit card debt in advance and don't rely on credit cards to finance essential purchases during a strike or lockout; arrange for a line of credit, which has a much lower interest rate.
- Non-perishable foods: Stock up on pantry and freezer items in advance.
- Home/car maintenance: Arrange for any necessary maintenance or repairs; put off whatever repairs are non-essential.
- Stress reduction:
 - Keep active (go for a walk)
 - Eat healthily
 - Get enough sleep
 - Enhance your social support system

The MRFA has an approved strike pay policy, and will have a job action plan in place to help ensure appropriate resources and supports for members in the event of job action.

Sources:

<http://blog.local328.org>

<https://www.theglobeandmail.com/globe-investor/personal-finance/how-to-prevent-a-strike-from-sinking-your-finances/article4216010/>