

WHAT TO DO WHEN THE PAYCHEQUE STOPS



A guide to assist union members
and their families during a
difficult time

STRIKE? LOCKOUT? WHAT DO I DO?

COMMUNICATE

Make sure your family knows what has happened. Acknowledge there will be increased stress during this period. Ongoing, hidden or new problems may intensify or surface during this period, but together you can make a plan to get through it.

EVALUATE

You will have limited income during this time. Make a list of your necessary expenses and to whom you make regular payments. This may include:

- landlord/mortgage holder
- utilities
- creditors

ACT

You may have to consider alternate sources of income, such as drawing from savings, borrowing from life insurance, and cashing in securities.

Contact any creditors as soon as possible and discuss payment options, given your situation. They can be surprisingly accommodating and may offer supports, services or options you don't know about.

Your local or union may have someone designated to help you access community or government programs and services. You can also talk to someone who has taken part in the Labour Community Advocate Program. Contact the United Way Winnipeg Labour Director for more information.



UNITED WAY WINNIPEG PARTNERS

United Way Winnipeg partners with a number of organizations that can help with family, financial and personal difficulties:

COMMUNITY UNEMPLOYED HELP CENTRE (CUHC)

Provides information, representation and support services to help individuals access Employment Insurance and Employment Income Assistance benefits. The centre also conducts educational presentations on employment-related issues and the social and economic cost of unemployment. As well, CUHC engages in public interest advocacy and test case litigation to ensure the EI program provides income support to workers who become unemployed.

501-275 Broadway
Winnipeg, MB R3C 4M6

P 204-942-6556

E cuhc@cuhc.mb.ca

F 204-947-9557

W cuhc.mb.ca

Toll free 866-942-6556

COMMUNITY FINANCIAL COUNSELLING SERVICES (CFCS)

Offers assessment, credit counselling, budgeting, debt consolidation and debt repayment for individuals and families experiencing financial difficulties. CFCS also provides information and referrals for people receiving or applying for income assistance.

516-294 Portage Avenue
Winnipeg, MB R3C 0B9

P 204-989-1900

E info@cfcs.mb.ca

F 204-989-1908

W debthelpmanitoba.com

Toll free 888-573-2383

FAMILY DYNAMICS

Offers counselling and programming for individuals, couples and families throughout Winnipeg. Family Dynamics is dedicated to strengthening families and building healthy, supportive communities.

c/o Portage Place
401-393 Portage Avenue
Winnipeg, MB R3B 3H6

P 204-947-1401

E info@familydynamics.ca

F 204-947-2128

W familydynamics.ca

COMMUNITY AGENCIES

HARVEST MANITOBA

A nonprofit, community-based organization that is a food distribution and training centre. A current Manitoba Health card is needed to access emergency food supplies.

1085 Winnipeg Avenue
Winnipeg, MB R3E 0S2
P 204-982-3671 (for food assistance)
P 204-982 3663 (general)
F 204-775-4180

Toll free 1-800-970-5559

E info@harvestmanitoba.ca W harvestmanitoba.ca

WRHA MOBILE CRISIS UNIT

A multi-disciplinary team available 24/7, specializing in crisis intervention, mental health assessment, emergency support and short-term follow-up for Winnipeg adults 18 and older who are having problems coping. The team will visit the client or assess the situation over the phone. They may also refer them to the Crisis Response Centre to access a broader range of services.

P 204-940-1781

KLINIC COMMUNITY HEALTH CENTRE

The 24-hour Crisis Line is open to anyone who wants to discuss a problem, including depression, loss, separation, grief, self-esteem, suicide, anxiety, relationships, childhood abuse (past or current), domestic abuse, sudden life changes, loneliness, and isolation.

167 Sherbrook Street
Winnipeg, MB R3C 2B7
P 204-784-4090
F 204-772-7998 (general)
F 204-784-4013 (medical)

E info@clinic.mb.ca

W clinic.mb.ca

Klinik Crisis Line (24/7)

P 204-786-8686

Toll free 1-888-322-3019

Manitoba Suicide Prevention & Support Line (24/7)

Toll free 877-435-7170

W reasontolive.ca



United Way
Winnipeg



COMMUNITY LEGAL EDUCATION ASSOCIATION (MANITOBA) INC.

For Law Phone-In and Lawyer Referral services, call 204-943-2305 or toll free 1-800-262-8800 (from outside Winnipeg only). For a referral to a lawyer only, you can also call 204-943-3602.

301-441 Main Street
Winnipeg, MB R3B 1B4

P 204-943-2382 E info@communitylegal.mb.ca
F 204-943-3600 W communitylegal.mb.ca

RESIDENTIAL TENANCIES BRANCH

Provides information to landlords and tenants about their obligations under current legislation and investigates complaints under the Residential Tenancies Act. They also offer mediation and dispute resolution.

1700-155 Carlton Street
Winnipeg, MB R3C 3H8

P 204-945-2476 E rtb@gov.mb.ca
F 204-945-6273 W gov.mb.ca/ccs/rtb

Toll free 1-800-782-8403

211 MANITOBA

211 Manitoba is a free, confidential, 24/7 service that connects individuals to government, health, and social supports available across the province. 211 Manitoba helps Manitobans who are looking to find the right community or social resource, but don't know where to start.

P 211
W mb.211.ca



Manitoba

REMEMBER... MOST PROBLEMS CAN BE MINIMIZED BY COMMUNICATION

COMMUNICATION CHECKLIST:

Have you...

- ☐ Explained the situation to your family?
- ☐ Prepared a plan with your family, including a list of household expenses?
- ☐ Contacted the following to discuss payment options?
 - ☐ Landlord/Mortgage Holder
 - ☐ Utility Suppliers
 - ☐ Creditors
- ☐ Identified other services/support you or your family might require during this period?
- ☐ Explored other sources of income?
- ☐ Documented your actions, conversations and calls so you can refer back as needed?

Labour Director

United Way Winnipeg

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Winnipeg, Manitoba R3B 1C7
204-924-4261

labourdirector@unitedwaywinnipeg.ca
unitedwaywinnipeg.ca

Winnipeg Labour Council

204-942-0522

