



WHAT TO DO WHEN THE PAYCHEQUE STOPS

A Guide for Working Families through the COVID-19 Crisis



United Way
Centraide
Canada



CANADIAN LABOUR CONGRESS
CONGRÈS DU TRAVAIL DU CANADA

Many working Canadians are facing job loss due to the global COVID-19 pandemic.

This guide is designed to provide helpful information to support you and your family through this difficult and unprecedented situation.

**TAKE CARE,
TAKE CHARGE,
TAKE ACTION!**





HELP STOP THE SPREAD OF COVID-19

- Wash your hands for at least 20 seconds with soap and water or use a 60% + alcohol based hand sanitizer
- Cough/ sneeze into a tissue or your elbow
- Don't touch your face
- Stay more than 2 metres away from others
- Avoid all non-essential travel
- Stay home if you feel sick

More information can be found at:

<https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/prevention-risks.html#hygiene>

Unemployment is hard on the whole family. Family members may feel helpless. Talk out your challenges together and plan together. Talk about the situation and work together to plan how you will handle it.

It helps to give each member of the family some positive steps they can take.

By sharing the burden and pulling together, members of your family can grow closer and draw strength from one another. Professional family counseling may also be helpful.



**TALK TO YOUR
FAMILY ...**

TURN TO YOUR UNION FOR HELP ...

Your union can also help you through these difficult times. Your union representatives can let you know what benefits you are entitled to, inform you or assist you in applying for some of the available social programs and provide information about benefit continuation duration and options, Employee Family Assistance Programs and keep you up to date on information they receive from the employer.

In many communities, you'll find Labour Programs and Services (LPS). This is the local face of the Canadian Labour Congress (CLC) and United Way Centraide (UWC) partnership. LPS staff work with unions and community organizations, train union members about their community, and ensure that community resources reflect the needs of working people and their families. We help working people to find the resources they need.

FINDING COMMUNITY RESOURCES



Unemployment isn't just a personal problem. It's also a community problem and you'll find various kinds of resources close at hand. 211 is a United Way Centraide Canada partner and Canada's primary source of information on government and community-based health and social services. 211 is available by phone, chat, website, and text in different regions – dial [2-1-1](tel:211) or visit 211.ca to connect to community services.

CANADA'S COVID-19 ECONOMIC RESPONSE PLAN

The Canadian Government announced several economic measures to support Canadians through the COVID-19 pandemic including wage subsidies, improved access to Employment Insurance, a new Emergency Support Benefit, increases to the Canada Child Benefit program, extra time to file income taxes and a mortgage support program. Details of these programs can be found here:

<https://www.canada.ca/en/department-finance/economic-response-plan.html>



TAKE CHARGE!

One of the most important things you can do to maintain your sense of dignity and a belief in yourself is to take charge!

Understand your situation and do everything you can to approach it positively.





TAKING CHARGE OF PERSONAL FINANCES

- Determine Your Eligibility for EI or other income supports:

<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/eligibility.html>

- Employment Insurance (EI) provides regular benefits to individuals who lose their job through no fault of their own and are available for and able to work. Always apply for EI as soon as you stop working. You can apply for EI even if you haven't yet received your Record of Employment (ROE).
- If you do not meet the eligibility requirements for regular EI benefits, you may be eligible for the new Emergency Support Benefit. Check this website for other supports:

<https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

PREPARE A COMPLETE HOUSEHOLD BUDGET...

Getting control of your personal finances is important to survive unemployment.

Use a household budget worksheet to see where you spend your money and where you can save. If appropriate include your family in developing your budget.

Click on the link to access a budgeting workbook:

<https://www.nomoredebts.org/sites/default/files/2019-10/7-Steps-Budgeting-Workbook-Fillable-PDF.pdf>





CREDIT CANADA CRISIS GUIDELINES

1. Contact your bank and creditors
2. Speak to your employer
3. Access Employment Insurance
4. Consider using a line of credit
5. Skip a mortgage payment
6. Avoid panic spending
7. Get a budget
8. Speak to a Credit Counsellor

More detailed information can be found here:

<https://www.creditcanada.com/blog/how-to-deal-with-financial-shock-of-coronavirus>

Mental Health is just as important as physical health when it comes to dealing with COVID-19. This pandemic has created a lot of stress and anxiety for many people. Building self-care into your daily routine can help improve your resilience.

The Mental Health Commission of Canada has created a self-care resilience guide:

https://www.mhfa.ca/sites/default/files/mhfa_self-care-resilience-guide.pdf

TAKE CARE!



Canada's unions are working hard to make sure supports are in place for working Canadians throughout this unprecedented crisis. For more information about what the Canadian Labour Congress and Canada's unions are doing to help, click on this link:

<https://canadianlabour.ca/unions-on-covid-19/>

Also, send a letter to your Member of Parliament and your Member of Provincial Parliament to ensure every worker has access to paid sick leave:

<https://canadianlabour.ca/worker-deserves-paid-sick-leave/>

TAKE ACTION!



HOW TO HELP ...

Donate

- United Way Centraide Canada has set up a national fund “Local Love in a Global Crisis” that will support the most vulnerable in our communities: <http://www.unitedway.ca/covid-19/>
- Food banks and Blood banks are both running short, consider donating if you are able



local love
IN A
GLOBAL CRISIS

TAKE CARE OF YOURSELF ...

Call your friends, Face Time, Skype, hang out virtually!

Go for a walk, get some fresh air and keep your distance from others.

Be careful and stay safe!

LABOUR PROGRAMS AND SERVICES

