



“ IF MY RENT WAS LESS EXPENSIVE, I COULD GO OUT; I’D HAVE MONEY TO GO TO THE MOVIES, TO EAT, TO BUY PRESENTS FOR THE KIDS, I COULD HAVE A LITTLE MONEY SET ASIDE TO LIVE, TO LIVE, THAT’S IT. ”

— Marie, a person helped by the **ACEF de la Rive-Sud**

Surviving everyday life

Marie’s story could be anyone’s. She was a 41-year-old mother of three when she started her own business. What she didn’t know was that a stroke would bring everything crashing down. This health issue occurred at a time when Marie did not have insurance. Soon after, she went through a separation and found herself on her own.

Today, over 20 years since her stroke, Marie is still trying to get back on her feet. Every month, she tightens her belt and tries to find ways to reduce her expenses in the face of inflation. “My monthly income is \$1,295,” she says. “My rent is \$795 a month. If you do the math, I spend over 60% of my income on rent. After paying for my medication, cell phone plan and other monthly expenses, I’m left with about \$50 a week for groceries.”

When asked how she feels, Marie replies: “Like a little dog swimming hard, trying to keep her nose above water, just before she sinks.” Fortunately, in the tumultuous waters of her daily life, there are lifebuoys. One of them is the **Association coopérative d’économie familiale (ACEF) de la Rive-Sud**, a community agency that helps people become financially autonomous, find solutions for their debts, and inform them about their rights. ACEF counsellor Vicky Parashuk works with Marie. She carefully reviews Marie’s budget every month and helps her manage her finances.

Marie would like to be able to go to the movies and buy presents for her beloved grandchildren, but for now, her hope is to find affordable housing, such as a co-op or social housing, just so she can “live”, quite simply.

In Quebec, 41% of respondents who spend more than 50% of their income on housing experience food insecurity according to the Financial Anxiety Index created by Centraide of Greater Montreal.

