

Does impoverishment have a gender ?

# Making winning choices,

# sharpening our reflexes



Facilitator's Guide for a Collective Discussion  
on the Factors of Women's Impoverishment



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## Introduction to the guide

It is with great pleasure that we offer you this facilitator's guide. Its goal is to stimulate discussions on the impoverishment of women and the systemic barriers to their financial autonomy.

### The Ambitious Project that Inspired the Guide

In June 2003, during their annual conference, the women's centers of Quebec unanimously agreed to give priority to the issue of women's poverty. A few months later, in February 2004, the thirteen women's centers of the Montérégie met to consider different scenarios that might be used to counter women's impoverishment. Because men and women experience marriage, parenting, divorce, step-families, the illness of a loved one, and family responsibilities differently, the centers hoped to understand what contributes specifically to the impoverishment of women during each of these stages of life.

This was the impetus for a regional project entitled *Does impoverishment have a gender?* that sought to identify the main factors contributing to women's impoverishment. In searching for these factors, the centers of the Montérégie decided to initiate collective discussions in the hopes of defining the diverse realities of women's lives and identifying possible actions to counter the impoverishment of women. A survey of 146 women having lived in a situation of impoverishment revealed that the majority of these women had not acquired the reflex to evaluate their current and future financial situation when confronted with a decision about their spouse, their family, their children, their work, etc. Many women still carry a sense of guilt when it comes to money, and they are not in the habit of taking finances into consideration when making decisions.

### A New Guide is Born!

As a result of this project, the *Making Winning Choices - Sharpening our Reflexes* guide proposed a workshop to help women develop their reflex to better inform themselves, to become vigilant when major life changes take place and to prevent situations that could potentially lead to impoverishment. This guide also hopes to make women aware that the barriers leading to impoverishment are systemic, meaning that they are intrinsic to the oppressive nature of our society's systems, namely due to their patriarchal and capitalistic natures.

## Introduction to the Workshop

Using the case studies *Getting to Know my Neighbor* as a starting point, the workshop is an opportunity to identify factors of impoverishment and to stimulate discussion on the financial autonomy of women.

### Objectives

- ⊙ Motivate women to acquire the know-how to maintain a greater financial autonomy;
- ⊙ Motivate women to engage in actions towards attaining rights, social policies, tax and infrastructure measures or to realize collective projects that improve the financial security and financial autonomy of women;
- ⊙ Demystify prejudices, specifically those relating to impoverished persons.

The proposed learning approach and the 3-hour workshop format are perfectly suited for a coffee-hour setting.

The guide's case studies are inspired by life stories captured by the survey project mentioned in the Introduction to the Guide.

### Workshop Scope

The discussions arising from the workshop will call upon specific knowledge about a wide number of topics (laws, social programs, feminist theory, economics, ministerial mandates, etc.). It is highly probable that certain questions remain unanswered during the workshops. In this case, we encourage you draw up a list of "Unanswered Questions" and that workshop participants take it upon themselves, at the end of the workshop, to distribute the questions to individuals and to follow-up on the missing information in the hopes of informing future discussions.

### Workshop Overview

Workshop Kick-Start	10 minutes
Sharpening our Reflexes	15 minutes
Getting to Know my Neighbor	60 minutes
Break	20 minutes
What do Feeling Secure and Being Financially Autonomous mean?	45 minutes
Wrap-up: Sharpening our reflexes to change the world	15 minutes
Workshop Evaluation	15 minutes



## Facilitator Guidelines

No more than twelve (12) participants are recommended for this workshop.

Select from the three case studies the one most suitable for discussion according to the themes or interests most relevant to the participants and most appropriate to the group dynamics.

Ensure to have paper, markers, a flipchart/board, chalk, etc. on hand. Ensure that paper and pencils, and a sufficient number of copies of the case studies, are available to participants.

It is impossible to anticipate every situation that could arise from the workshop. This is, after all, the challenge of facilitation! However, in this guide you will find a list of sites and resources. We provide these in the hopes they will help you supplement missing information on the issues and questions likely to be raised by the chosen case study.

The workshop's first activity, the Sharpening our Reflexes ice-breaker exercise, is not intended to introduce participants to one another. It was specifically chosen to link with the workshop's wrap-up activities.

The following symbols will be used as visual guides.



This symbol represents the instructor.



This symbol represents the participants.



This symbol indicates that the page should be photocopied for distribution.

# The Workshop

## 1. Starting the Workshop

10 minutes



Introduce yourself as facilitator.

Have participants introduce themselves if they do not know each other already.

Present an overview of the workshop and of its objectives.

Remind participants that the workshop aims to stimulate discussion and that the centre can organize additional activities to further explore certain topics, if such a need is expressed.

## 2. Sharpening our Reflexes

15 minutes

### Note to the Facilitator

We recommend you read immediately the section “Workshop Wrap-up” (page 38) in order to better clarify the purpose of the exercise and its link to the workshop’s wrap-up activities.

### Objectives

To introduce a playful element to the workshop;

To gather insights about our reflex to get informed and take action.

### Step-by-Step

♀ Give participants the exercise instructions:

- ⊙ When the name of an *animal that flies* is called out, participants must *stand up*;
- ⊙ When the name of an *animal that walks* is called out, participants must *stay in their seats*;
- ⊙ When the name of an *animal that swims* is called out, participants must *all say their first names aloud*.

♀ Read the text *Sharpening our Reflexes*;

♀ After reading the text, ask participants to name the skills required by the exercise.





- ♀ Write the responses down visibly on the board and keep them displayed during the length of the workshop;
- ♀ Explain to participants that their responses will prove useful throughout the workshop.

### ***Material***

***Sharpening our Reflexes*** text (for the facilitator only)

*Board/flipchart, chalk/markers*

### **Responses to *Sharpening our Reflexes*. What competencies, skills and mindsets did this game require?**

The most common responses offered by participants from the pilot workshops are listed in the “Responses” section.

Concentration	Being present
Mental alertness	Effort
Playfulness	Trust
Not worrying about looking silly	Being active
Listening	Changing position
Alertness	Vigilance

These concepts will be useful during the workshop wrap-up activities.

## Sharpening our Reflexes<sup>1</sup>



*Before hitching my **horse**, I went to feed my **goldfish**, my **parrot**, and my **dog**, without forgetting, of course, to feed my **canary**. I went outside with my **cat** that had a **jackfish** in its mouth. The neighbor's **cat**, seeing the **jackfish** in my **cat**'s mouth, let go of the **sparrow** between its teeth to run after my **cat** and the **jackfish**. Then suddenly, I saw a **squirrel** in the tree running after a **butterfly** that then jumped down from the tree and fell in the water without catching the **butterfly**. Finally, I got to the stable, and what did I find? My poor **horse** had been frightened by a **bat** and by **rats** and if you can believe it, by my neighbor's **parrot** and his **monkey**. I yelled out to scare off the **sparrows**, the **mice**, and also the **jackfish** that was near my **horse**. Well, not the **jackfish** but the **cat** that had the **jackfish** in his mouth. Since he was clearly hungry as a **horse**, the **cat** swallowed the **jackfish** in two quick bites. The **sparrows** flew away and the **mice** escaped through the holes in the wall. When everything was calm again, as I shooed away the **flies** from my **horse**'s back and picked up the tail of the **jackfish** left by the **cat**. I finally decided not to hitch my **horse** and returned to the house to visit my **canary**, my **goldfish**, and my **dog**. And so goes the story of Mrs. **Finch** who loved her **dog**, her **canary** and her **goldfish**.<sup>1</sup>*

<sup>1</sup>Adaptation of the text *Allons faire un tour*.

<http://pagesinfinit.net/bleufete/lableufete1/jeuxchaises/tourvoiture.html>





### 3. Getting to Know my Neighbor

60 minutes

#### Objectives

Increase the participants' ability to identify factors of impoverishment;

Uncover the systemic barriers contributing to the impoverishment of women;

Raise the idea that regardless of the economic situations in which women find themselves, impoverishment is not only the result of bad personal choices or an inability to manage money.



#### Step-by-Step

- ♀ Explain to participants that the purpose of the exercise is to analyse the situation, rather than to find the “right” answer in the text;
- ♀ Read one of the three case studies aloud (Agathe, Nadia or Véronique);
- ♀ Divide the group into two teams where each of the team must identify the trigger event that led the woman in the case study towards impoverishment;
- ♀ As a second task, each team must identify two personal choices and two socio-economic barriers that contributed to the impoverishment of the woman;
- ♀ Reconvene the group to share responses while ensuring that responses are placed under two separate categories (personal choices and socio-economic barriers). Afterwards, encourage the group to identify or elaborate on any additional socio-economic barriers.
- ♀ Send participants back to their groups to discuss the following question: “If we could rewrite the case study, how else could have things turned out?” Each team must find two personal actions and two social or collective actions that might have changed the course of the case study;
- ♀ Reconvene the group to share and write responses down on the board.



## Discussion

Facilitators can help lead discussion with these kinds of questions:

- ⊙ Was the impoverishment situation in the case study only due to personal decisions and choices?
- ⊙ Were the troubles experienced in the case study only due to financial mismanagement?
- ⊙ How did being a woman contribute to the impoverishment?
- ⊙ How do the rights achieved by citizen action (paid maternity leave, daycare services, compassionate care leave, etc.) help women make shrewd choices?
- ⊙ Would a youth education campaign aimed at girls and boys help women to stop believing that they must assume entire responsibility for the education and care of children, and help men learn to be accountable for child care and other household tasks?

Facilitators can also raise questions about the links between systemic barriers (discrimination based on gender, race, class, sexual orientation, disabilities, etc.) and the many situations of poverty experienced by women.

If the discussion raises questions about prejudices regarding impoverished persons, facilitators can further stimulate discussion by asking how prejudices are additional barriers that restrain one's ability to come out of impoverishment.

### ***Material***

*A copy of the selected case study for each participant  
(Agathe, Nadia or Véronique)*

*Board / flipchart and chalk / markers*



## The Tale of my Neighbor Agathe

My name is Agathe and I was married for over 35 years. I dreamt of having a big family and must admit I was lucky in that respect. I had two girls and four boys who brought me much joy, but also lots of heartache (dropping out of school, drugs, etc.). I sacrificed everything for my kids because I wanted them to have everything they needed and wanted them to get a good education. I devoted my entire life to them.

My youngest, Marie-Ève, had just left home when my husband announced to me that he had had a mistress for a number of years already. I'd be lying to you if I said I wasn't completely devastated. I couldn't understand how he could have done that to me. He said he hadn't loved me for quite some time and he had only been waiting for the kids to leave before leaving me. I had completely trusted him and didn't see this coming, or maybe didn't want to see it coming. What a fool I was!

I had had a comfortable life and then, overnight, everything just fell apart. I am now 54 and alone. When I went through mediation I realized I didn't know my rights. It was all so complicated. I couldn't always understand what the mediator was saying which was aggravated by the fact that I was very emotional. I had rights to the family assets but my husband asked for things to which I conceded without a fight. I told the mediator that all I really wanted was to have some peace. But I regret that now. I realize I wasn't in any shape to make any sound decisions. The more I think about it now, the more I think I should have listened to my best friend Denise's advice and had gone to see a therapist.

I'd quite like to find suitable employment but at my age, it's not easy. I have no work experience and I can't compete with younger women with skills in the new technologies. I never finished high school because I got pregnant and dropped out. I didn't care much at the time since I had always dreamed of having a family and caring for my kids. I should take some computer courses since I've never even touched a computer, but right now, the problem is that I just can't find the strength.

In order to make ends meet, I am now on welfare. I never thought this could happen to me.

I don't want to ask my friends or my kids for help because no one knows the seriousness of my situation. I am too proud to admit that I don't have a cent and that I often don't have food in the fridge. Sometimes I'll go out for a walk wearing my fur coat, and it appeases me for awhile. But I know I'm just pretending and that facing reality again will be harsh.

I'm having a tough time accepting my situation. I don't know what I'm doing or what I want to do, but things have to change because I can't go on like this. I've made a habit of visiting the women's center these days and it helps a lot. I just want to turn the page and move on.





## Responses to the Tale of my neighbor Agathe

In this section, find the most comment responses offered by participants in the pilot workshops that preceded the drafting of this guide.

### ♀ Trigger event in Agathe's case study

- ⊙ Divorce

### ♀ Personal choices and/or problems that disadvantaged our neighbor Agathe, and contributed in part to her impoverishment:

- ⊙ Lacking self-empowerment
- ⊙ Sacrificing herself for her family
- ⊙ Having denied herself
- ⊙ Failing to seek out therapy
- ⊙ Failing to seek out resources
- ⊙ Failing to defend herself
- ⊙ Lacking self-confidence
- ⊙ Being passive
- ⊙ Fearing judgement
- ⊙ Lack of communication with her spouse and children
- ⊙ Being at the beck and call of her family
- ⊙ Buying peace

### ♀ Systemic barriers that contributed to Agathe's impoverishment:

- ⊙ Buying peace, burying one's self in the role of the mother (what girls are generally taught to do)
- ⊙ The work performed in the home is not recognized, non-recognition of invisible labour (the work performed by women in the home)
- ⊙ Victim of societal pressure that reinforces that success and appearances are important
- ⊙ Her age as a barrier to returning to work



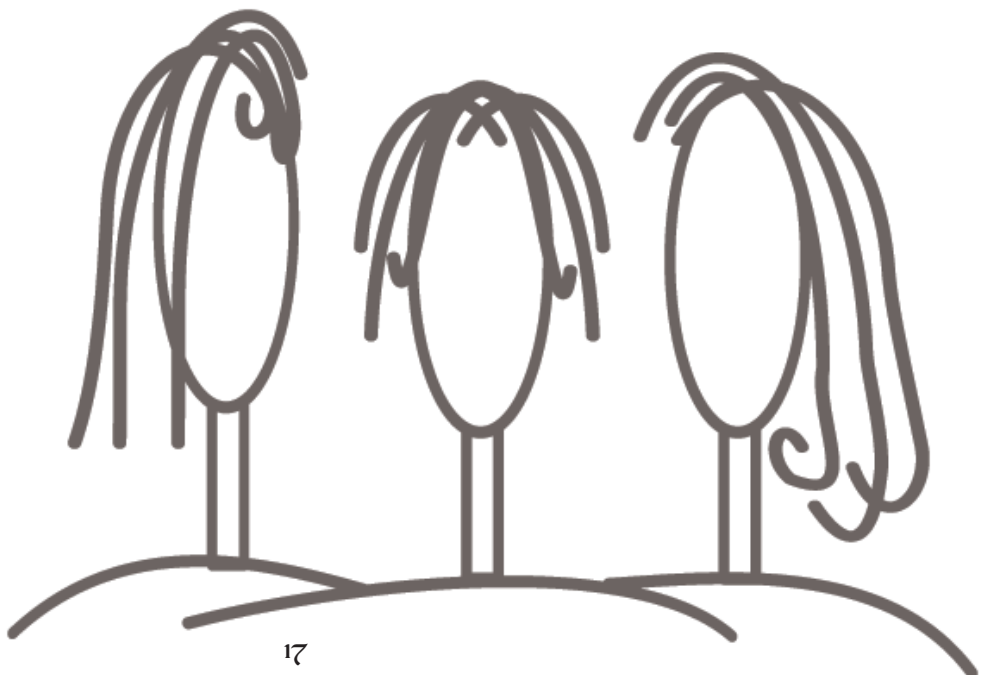


♀ **If we could rewrite Agathe's story, she could have:**

- ⊙ Come out of isolation
- ⊙ Thought of herself, put herself first
- ⊙ Been more than a mother (a woman as a complete citizen)
- ⊙ Done something just for herself
- ⊙ Taken some courses
- ⊙ Sought out resources
- ⊙ Undertaken volunteer work
- ⊙ Made use of her network
- ⊙ Involved herself in family decision-making
- ⊙ Sought out information and help
- ⊙ Ensured that she had her own assets

♀ **What social measures and social or economic programs could have helped her curb or avoid impoverishment?**

- ⊙ Measures recognizing the invisible labour performed by women (childcare and child-rearing, housekeeping, food preparation, domestic chores, care of sick family members, etc.)
- ⊙ Better awareness and education programs about matrimonial rights
- ⊙ Job integration programs for women with substantial life experience but no work-force experience



# The Tale of my Neighbor Nadia



You want me to tell you how I became impoverished? Where should I start? Actually, it's not an easy thing to explain. I think there are many things coming into play...


My name is Nadia and I'm 31 years old. For the last six months, I've been living in Montreal in a neighborhood with cheap rent and where there are many help centers. The women's center I visit is also nearby. These places are part of my everyday life – they keep me going, both literally and psychologically.

I come from an upper-middle class family in Trois-Rivières. My parents are both professionals. When I was young, we took lots of trips, we had a big house, lots of food in the fridge, lots of toys – I was essentially spoiled. That's what I thought life was like.

In my teens, I decided to go to Montreal to get a college degree in computer science. My parents paid for my apartment and my food. I worked weekends as a waitress for extra cash. Then a friend told me I could get a VISA credit card because of my status as a student. So I got one to let me buy a few things for myself from time to time. Then I got another one from The Bay. That's when I started accumulating debt. I was spending more than I had, but not that much more...

When I finished my degree, I found a job in the field. That's when I met the father of my two children. I was 22. He was against marriage, saying it was old-fashioned and unnecessary: "I tell you that I love you, what more do you need?" By the time I was 26, I had two kids, a 3 year old, and a 1 ½ year old. While I was pregnant with my first, we bought a small house in the suburbs which meant I now had 2 hours of driving to do every day, in a car we bought on credit. Actually, the house was in my spouse's name because the bank did not want to lend to me since I was working freelance whereas my spouse had more stable employment. The computer science field is still largely the domain of men and I found that the women working freelance in that field made lower salaries and did not have the same working conditions.





Clearly, my maternity leave impoverished me somewhat since I was only receiving a portion of my salary from maternity benefits. My spouse, however, maintained the same lifestyle. Our money was always kept separate. My funds contributed my share of the mortgage, car payments and food but I paid for diapers myself. At the end of the day, I had no extra cash. I was always at home because I had no money and no time to go out. I never had any visitors either. I was isolated.

I found a \$7 daycare spot for my youngest when he was 18 months. This enabled me to find a new work contract but I was behind on the technology, and matched with a lack of self-confidence, I think I became somewhat depressed. Things were not going well between me and my partner. He went out often and didn't take care of the kids very often – or of me for that matter. We were always worried about money. I was able to find small contracts here and there, but “there” often meant far from the house. Between the transit from daycare-to-work and then from work-back-to-daycare-and-back-home-again, making meals, and doing chores, I didn't have a moment to rest. I was exhausted and just couldn't perform at my best for work. I made mistakes and my superiors were dissatisfied with my performance. Contracts came less and less, and then I was told there wasn't any more work for me. Then, my superiors no longer obliged me when I asked them for references.

Things with my spouse got worse and worse. We tried to work things out but in the end, he asked me to leave. I lost everything since everything was in his name, and we weren't married. I had to move into the neighborhood in which I live now. I suffered a depression and I am now on welfare because I didn't have any insurance. At least the children are a source of joy and happiness but it feels like they are not getting the childhood that they deserve. My spouse rarely has the kids with him. I don't know how I'm going to get through all this after so many years at home, depressed. Who's going to hire me? Thank god that there are organizations that are there to help me; otherwise, I'd never make it.

## Responses to the Tale of my neighbor Nadia

In this section, find the most common responses offered by participants in the pilot workshops that preceded the drafting of this guide.

### ♀ Trigger event in Nadia's case study

- ⊙ Separation

### ♀ Personal choices and/or problems that disadvantaged our neighbor Nadia, and contributed in part to her impoverishment:

- ⊙ Debt trap: credit cards and expenses beyond her means
- ⊙ She didn't ask for help
- ⊙ She wasn't informed about how to equitably divide up family assets between common-law couples
- ⊙ Nothing was in her name
- ⊙ She did not actively take any decisions for herself, she left things unfold on their own
- ⊙ Inequitable budget sharing with her spouse
- ⊙ She trusted the relationship without protecting her assets
- ⊙ She took on double-duty to her own detriment

### ♀ Systemic and environmental barriers that contributed to Nadia's impoverishment:

- ⊙ Credit solicitation
- ⊙ Lack of involvement with the children on the part of the father, lack of concern for their upbringing
- ⊙ No common law contract
- ⊙ Maternity benefits only providing a percentage of the usual salary
- ⊙ Lower revenues and short-term contracts in a male-dominated field
- ⊙ Falling behind on work skills during the leave
- ⊙ Lack of convenient means of transportation
- ⊙ Traditional role of women within the home
- ⊙ Lack of available daycare services



♀ **If we could rewrite Nadia's story, she could have:**

- ⊙ Had a common law contract
- ⊙ Added her name to the family assets
- ⊙ Found a job with employee benefits
- ⊙ Acquired job security before having children
- ⊙ Been a conscious consumer, rather than falling into the debt trap
- ⊙ Curtailed lifestyle expenses
- ⊙ Lived within her means
- ⊙ Requested an allowance from her husband or pled her case that the family financial decisions should take her financial situation into account
- ⊙ Further insisted for an equitable share of the family expenses

♀ **What kinds of changes to law, services, programs or measures, or to the socioeconomic system could have helped her curb or avoid impoverishment?**

- ⊙ Better regulation of credit solicitation practices
- ⊙ Increased availability of daycare services
- ⊙ Improved governmental measures to balance family, employment and education
- ⊙ Access to public transit

Many of the women who participated in the pilot workshops were, from personal experience, very conscious of the prejudices surrounding impoverished persons. But other prejudices were also raised during the discussions, and we recommend you address these during the workshop in order to lead an honest discussion on all prejudices, regardless of their origins.

**Below are a few examples of other prejudices raised during the workshops:**

- ⊙ "Being pregnant without job security is foolish."
- ⊙ "Welfare moms take advantage of daycare spaces, no wonder there aren't enough for working mothers."
- ⊙ "She doesn't understand the value of money because she had an easy childhood."

# The Tale of my Neighbor Véronique



My name is Véronique and I am 45. I have a brother but we aren't very close. I never married and I don't have kids. I have been living in poverty for two years now. I grew up and studied office technology in Bromfield, Massachusetts. I left my parent's home after graduating, and made good wages at the time from my first job.

Things were always tough at home. We were far from rich. My father was known for being violent. I don't know how my mother put up with it. When I first left, I was living in a small 2 ½ basement apartment somewhere between the country and the city, so having a car was absolutely essential. Sometimes I lived with different boyfriends but none of those relationships were ever very serious. I stayed in that apartment for 8 years – somewhat of an 8-year party.

Then I got a new job. I became an office technology technician and made a good salary. I moved into a bigger and better apartment. My father passed away a few months later. He had been diagnosed with lung cancer and died six months later. My mother was extremely dependant on my father, financially and on all other fronts too. When he passed away, she came to lean on me. I had to take care of her on a daily basis. I ran errands for her, paid her bills ... My brother, who we rarely saw, was never available to take care of my mother. Then two years later, she was diagnosed with cancer. For the first six months, I worked and took care of her simultaneously. But her condition worsened over time and I had to miss work more and more often. As you can imagine, my boss was less than pleased, even if my repeated absences were unpaid.





My social network was small, and despite the help I received from the CLSC, I was exhausted. My brother remained unavailable. Either he couldn't take time off work, was working too many hours, was too tired, or was too busy with his family. During my mother's last months, I had to ask my boss for a leave in order to care for her since she now needed help 24 hours a day. So she came to stay with me. During that time, I didn't get paid so I couldn't contribute to my pension plan. We were living off the small benefits my mother received. There were many costs associated with my mother's condition: transportation, parking, medical expenses not covered by Medicare, renovations to cater to the safety of a sick person, etc.

Admittedly, after taking care of her like that, I was exhausted. I would have given anything for someone to come and replace me for a few days so I could rest. I had a few friends who came to visit but how could I ask them to care for my mother while I took off? Especially since she needed very particular care, such as morphine shots, and since I never knew when she would need to be taken to the hospital. It was dreadfully complicated.

After she passed away, and despite how hard it was, I went back to work part-time. It's going to take me some time to get back on track. I'm feeling emotionally and physically fragile.



## Responses to the Tale of my neighbor Véronique

In this section, find the most common responses offered by participants in the pilot workshops that preceded the drafting of this guide.

### ♀ Trigger event in Véronique's case study

- ⊙ Quitting her job to care for her mother

### ♀ What personal choices contributed to her impoverishment?

- ⊙ Did not involve her brother adequately
- ⊙ Isolation
- ⊙ Did not want to ask her friends for help

### ♀ Systemic barriers that contributed to Véronique's impoverishment:

- ⊙ Women are often the ones taking up the role of informal caregiver
- ⊙ No support from the employer, and no compassionate care leave
- ⊙ Inadequate support from the health care network (lack of time off for caregiver)
- ⊙ Costs associated with her mother's illness
- ⊙ Loss of wages, losses to pension fund, loss of annuities, etc. during a leave to care for her mother

### ♀ If we could rewrite Véronique's story, she could have:

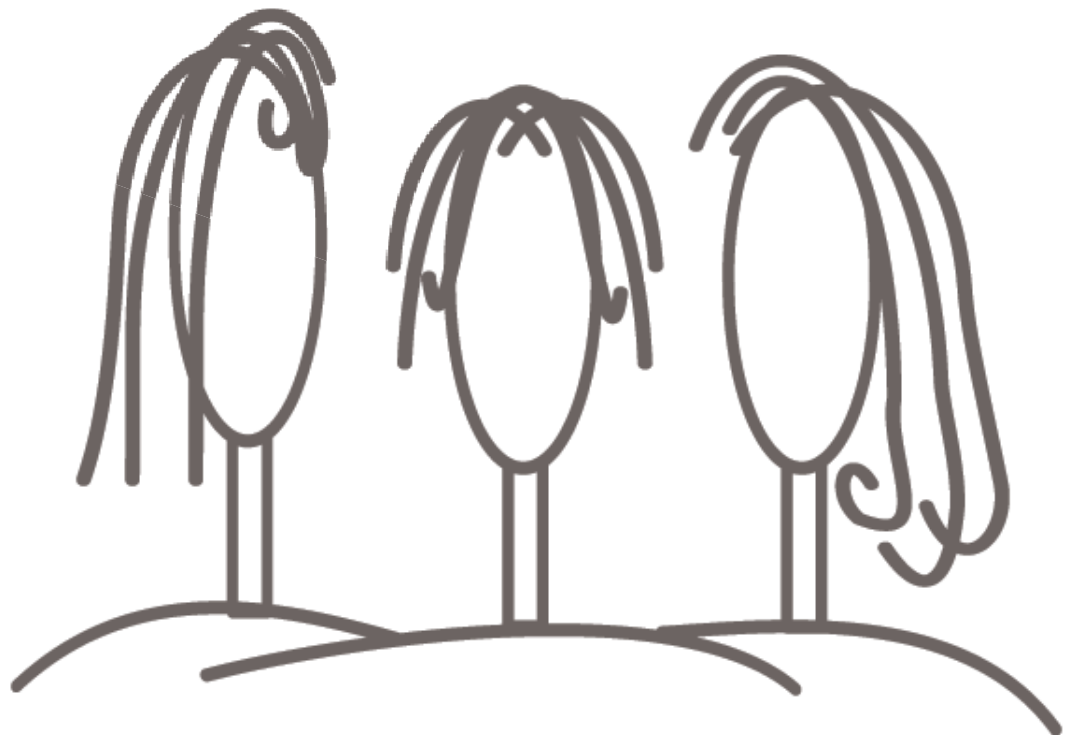
- ⊙ Kept some free time to herself to keep seeing her friends
- ⊙ Made her daily life easier by asking the volunteer center for help
- ⊙ Taken steps to avoid burn-out by seeking out resources from a help group for natural caregivers, from the CLSC, etc.
- ⊙ Kept her job and obtained home services from the CLSC
- ⊙ Request a compassionate care leave





♀ **What kinds of changes to labour laws and workers' rights or what kind of new social measure could help curb or avoid women's impoverishment in these kinds of cases?**

- ⊙ Extending compassionate care leaves
- ⊙ Improving the balance between family, work and education
- ⊙ Easier access to rest periods for caregivers
- ⊙ Financial support to caregivers
- ⊙ Compensation to natural caregivers for lost wages



## 4. What Do Feeling Secure and Being Financially Autonomous Mean?

45 minutes

### Objectives

Enable participants to grasp the definition of financial security and financial autonomy;

Enable participants to become aware of the difference between **autonomy** and **financial autonomy**.

### Step-by-Step

♀ In teams, have participants respond to the following two questions:

- ⊙ What is impoverishment from your point of view?
- ⊙ What is autonomy from your point of view?

♀ After the larger group reconvenes, write down all responses to the impoverishment question on the board. (see list of responses to what constitutes impoverishment on page 34).

The facilitator waits until later for the responses to what constitutes autonomy (see page 35).

♀ Then lead a discussion by asking questions based on a proposed definition of financial security and link them to the participants' responses about impoverishment.

♀ The discussion should follow (in order) the definition of financial security.



You must not provide the proposed definition of financial autonomy until the end of the discussion.





## DEFINITION

*Financial security is guaranteed when we have access to a standard of living that allows us to:*

**\$** *satisfy our basic needs (adequate housing, suitable nutrition, clothing, safety, social networks and close bonds, etc.);*

...

### ♀ Links with responses from participants about impoverishment

- ⊗ Diminished quality of life
- ⊗ Hardship
- ⊗ Self-denial / self-sacrifice
- ⊗ Isolation
- ⊗ Fear of judgement, prejudices, shame
- ⊗ Dependence
- ⊗ Forced to make life changes for the worst

### ♀ Suggested facilitation questions

- ⊗ Can I get enough to eat, to pay rent and heating bills and to be appropriately clothed? What does “suitable” mean?
- ⊗ My neighbor invited me to a collective kitchen event at her home next Saturday. I’m going to consider the pros and the cons before accepting the invitation. What do you think about this?
- ⊗ Real estate developers are designing suburbs without sidewalks in order to save money. Does this have an impact on your safety and the safety of your family?
- ⊗ Do I have family members or friends I can rely on?

**\$** *fully participate with dignity in the economic, political, social and cultural activities in our community (being informed about issues, voicing one's opinion, voting, participating in community life, etc.);*

...

## ♀ **Links with responses from participants about impoverishment**

- ⊙ Loss of dignity, of empowerment, of self-esteem
- ⊙ The social system and our role within it
- ⊙ The difficulties of returning to work
- ⊙ Being unaware of our rights and resources within our reach

## ♀ **Suggested facilitation questions**

- ⊙ Do I have access to means of transportation that allow me to participate in community life? Or, do you think it is possible to develop public transit systems outside the big cities? How could this be achieved?
- ⊙ Do I have access to information about my rights relating to health, employment and family, and is this information clear? And am I ready to seek out this information and share it with other women at the centre?
- ⊙ Do I know where to go get help from support programs (be they back-to-work programs, employment programs or programs for the elderly)?
- ⊙ Do I get involved within my community (community groups, recreational youth groups, municipal groups, school board, etc.)? What are my reasons?





\$ *establish life plans based on future needs and risks (old age, accidents, illness, etc.) with the security of knowing that basic needs will be met.*

### ♀ **Links with responses from participants about impoverishment**

- ⊙ The impact of stress on health
- ⊙ Reduction of wages
- ⊙ Wage levels that do not allow for savings
- ⊙ Inability to make long-term plans

### ♀ **Suggested facilitation questions**

- ⊙ Recently, I needed a medical exam for my hip and I was told it would be faster if I went through the private channels. The speed at which health care is becoming privatized worries me, particularly for our elders. Am I the only one who worries about this?
- ⊙ Do I know how much I am entitled to at retirement, even if I don't have any savings?
- ⊙ Do I know of any programs that can help ensure I always have suitable housing?

## Step-by-Step (follow up)

- ♀ Write down all responses to the question relating to autonomy to then facilitate a discussion by asking questions based on the definition of financial autonomy. You should make links to the participants' responses to the question about autonomy (see further for a list of **Responses to what constitutes autonomy** on page 35).
- ♀ Ensure you wrap-up by outlining the difference between being autonomous and being financially autonomous.



You must not provide the proposed definition of financial autonomy until the end of the discussion.



### DEFINITION

*Financial autonomy is guaranteed when we have access to a standard of living that is sufficient enough to allow us to **make important life choices**, such as:*

...

### ♀ Links with responses from participants about autonomy

- ⊙ Being able to make financial choices
- ⊙ Having real choice when making a financial decision
- ⊙ Being autonomous goes beyond being able to fend for one's self, and being a "big girl"
- ⊙ Making choices with the awareness of one's rights and of the consequences of each choice.



## ♀ Suggested facilitation questions

- ⊙ Do I work for minimum wage? Have I ever participated in a public dialogue or an action related to this?
- ⊙ Do I benefit from pay equity? If not, do I know how to file a complaint or how to get support from those who defend this cause?
- ⊙ Make the link between access to information and knowing one's rights (see the definition of financial security).

\$ *choosing to live on one's own, or not;*

\$ *choosing to end a relationship which is no longer suitable;*

...

## ♀ Links with responses from participants about autonomy

- ⊙ The ability to get-up-and-go at any time
- ⊙ The ability to take charge of any situation
- ⊙ The ability to act freely, in absence of any form of male dominance
- ⊙ The ability to care for persons under my care

## ♀ Suggested facilitation questions

- ⊙ Do I have access to subsidized daycare?
- ⊙ Are the family responsibilities shared (not those related to chores, but those related to planning, organization and decision-making)?
- ⊙ Is a balance between work and family possible when, for instance, the children are ill?
- ⊙ What kind of organizations can help me advance this cause?

**\$** *disbursing our funds according to our own priorities;*

...

♀ **Links with responses from participants about autonomy**

- ⊙ The ability to negotiate and maintain one's position within a relationship
- ⊙ To have long-term assets in one's name

♀ **Suggested facilitation questions**

- ⊙ My neighbor has a tough time holding her ground in her relationship. She wants to open a bank account in her name but she's always putting it off. I'm suspicious that her husband is a violent man. How can I help her?
- ⊙ I'd like to make a financial name for myself to increase my chances for a future loan. How can I go about this?
- ⊙ A friend of mine made me realize I had no assets in my name, and that I'm in a common-law marriage. How can I improve my situation?
- ⊙ In how many ways can family expenses be divided between spouses (equally? based on income? dividing car and house expenses from food and household expenses)?

**\$** *choosing one's own leisure and recreational activities;  
etc.*

♀ **Links with responses from participants about autonomy**

- ⊙ The ability to make personal choices and to be accountable for them
- ⊙ Staying active with one's own interests
- ⊙ The ability to accomplish one's goals

♀ **Suggested facilitation questions**

- ⊙ When I want to achieve a personal goal, such as a weekend fishing trip with the girls, or going back to school, I can't seem to get my spouse's support. What kind of arguments can I offer to convince him otherwise?





## To wrap-up this part

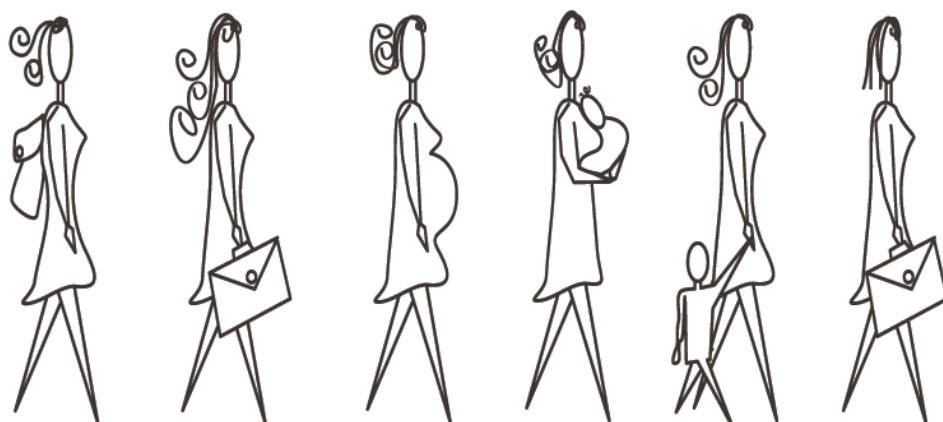


- ♀ You should ask if financial autonomy is possible without financial security.
- ♀ You should distribute copies of the definitions of financial security and financial autonomy, and ask the group to verify if any components found in these definitions were raised by the discussion.

### **Material**

*Two blank sheets of paper for each group for each definition.*

*Copies of the definitions of financial autonomy and financial security for each participant. (p.36)*



## Responses to what constitutes impoverishment

In this section, are the most common responses offered by participants in the pilot workshops that preceded the drafting of this guide.

- ⊙ Decrease in income
- ⊙ Losses in terms of quality of life
- ⊙ Forced to make life changes, for the worse
- ⊙ Hardship
- ⊙ Self-denial/self-sacrifice
- ⊙ Stress and its impact on health
- ⊙ Sudden or gradual anxiety about negative life changes
- ⊙ Fear of judgement; the prejudices of others and feeling shamed
- ⊙ Isolation, dwindling social networks, shrinking of one's environment
- ⊙ Loss of autonomy, loss of dignity, loss of empowerment, loss of self-esteem
- ⊙ Dependence
- ⊙ The social system and the role we play within it
- ⊙ Not having long-term assets in our name
- ⊙ The barriers to returning to work (resume)
- ⊙ Lack of access to legal assistance
- ⊙ Working for minimum wage
- ⊙ Low wages not allowing for savings
- ⊙ In cases of divorce, the woman does not stand up for her rights, and opts to buy peace
- ⊙ The desire to fend for one's self, but to what point?
- ⊙ Maternity leaves implying falling behind at work
- ⊙ Decrease in income
- ⊙ Loss of employment
- ⊙ Being a woman, since women are often the ones held responsible for the family
- ⊙ Being unaware of one's rights and resources
- ⊙ Women too often being the ones impacted on all fronts
- ⊙ Being unable to make long-term plans
- ⊙ Making ends meet only for basic needs, at the expense of leisure and health
- ⊙ "Women's" work being less well-paid



## Responses to what constitutes autonomy

In this section, are the most common responses offered by participants in the pilot workshops that preceded the drafting of this guide.

- ⊗ Ability to make financial decisions
- ⊗ Ability to get-up-and-go at any time
- ⊗ Ability to make real choices (under suitable conditions)
- ⊗ Ability to take charge of any situation
- ⊗ Self-image
- ⊗ Being free from a dominant male figure
- ⊗ Knowing one's rights
- ⊗ Ability to meet one's needs on one's own
- ⊗ Ability to meet the needs of those under one's care
- ⊗ Having a social network on which to rely
- ⊗ Ability to negotiate and stand up for one's rights within a relationship
- ⊗ Understanding the difference between one's needs and one's wishes
- ⊗ Being aware of the means and resources available nearby
- ⊗ Public services and networks that meet the needs of the population
- ⊗ Being autonomous goes beyond being able to do it on one's own and being a "big girl"
- ⊗ Creating one's own employment
- ⊗ Ability to make one's own choices and be accountable for them
- ⊗ Having long-term assets in one's own name
- ⊗ Having one's own social network
- ⊗ Having personal leisure interests
- ⊗ Ability to accomplish one's goals
- ⊗ Financial autonomy through education (increased chances)
- ⊗ Decision-making with the knowledge of one's rights and with awareness of consequences
- ⊗ Engagement in decision-making
- ⊗ Being impoverished and autonomous
- ⊗ Avoiding expectations and passivity
- ⊗ Ability to seek out help
- ⊗ Self-actualisation
- ⊗ Health





## Definitions of financial security and financial autonomy<sup>2</sup>

### Financial security

Financial security is guaranteed when we have access to a standard of living that allows us to:

- ⊙ Satisfy our basic needs (adequate housing, suitable nutrition, clothing, safety, social networks and close bonds, etc.)
- ⊙ Fully participate with dignity in the economic, political, social and cultural activities in our community (being informed about issues, voicing one's opinion, voting, participating in community life, etc.)
- ⊙ Establish life plans based on future needs and risks (old age, accidents, illness, etc.) with the security of knowing that basic needs will be met.

### Financial autonomy

Financial autonomy is guaranteed when we have access to a standard of living that is sufficient enough to allow us to make important life choices, such as:

- ⊙ Choosing to live on one's own, or not
- ⊙ Choosing to end a relationship which is no longer suitable
- ⊙ Disbursing our funds according to our own priorities
- ⊙ Choosing one's own leisure and recreational activities
- ⊙ etc.

#### Definitions based on:

Canadian Council on Social Development, « La sécurité économique », [http://www.ccsd.ca/pccy/2006/f/pdf/securite\\_economique.pdf](http://www.ccsd.ca/pccy/2006/f/pdf/securite_economique.pdf) (viewed January 12, 2007).

Federal, provincial and territorial ministries in charge of the status of women, *L'autonomie et la sécurité économiques des femmes, Un cadre stratégique fédéral, provincial et territorial*, Government of Canada, 2001, p. vi.

<sup>2</sup> Deshaies, Marie-Hélène et coll., *Trousse de formation Femmes, argent et économie : on est loin du compte !* Centre femmes l'Ancre et Relais-femmes, Lévis, 2007, Fiche 25.





## 5. Workshop Wrap-Up:

Sharpening our reflexes to change the world

15 minutes

### Objective

Make participants aware of the need to take action in order for women to attain financial security and autonomy.



### Step-by-Step

♀ Revisit the competencies, skills and mindsets identified during the *Sharpening our reflexes* exercise and displayed on the board. Ask participations to make connections between the qualities and actions to be cultivated in order to acquire a suitable level of financial security and autonomy for all women.

- ⊙ Find here examples of connections raised by participants, all of which should be noted on the board by the facilitator during the discussion:

*Ensuring financial security and autonomy can mean “being vigilant”, “being active”, “changing position”, and “acting” in order to be informed, defend one’s rights and benefit from a decent standard of living.*

♀ You should ask participations how they foresee becoming more active:

- ⊙ What kind of small gesture can we make to get started in the right direction?
- ⊙ Which issues demand particular vigilance in order to remain active about them?
- ⊙ Do you think we’ve sharpened our reflexes enough to change the world?
- ⊙ Proposed potential actions? (see page 39)



## 6. Workshop Evaluation

15 minutes

Ask participants to provide 2 words that describe their workshop experience;  
Distribute the evaluation form, if applicable.



## Potential Actions:

- ⊙ Access to public transit to enable, for instance, access to back-to-work programs
- ⊙ Higher vigilance regarding equal and equitable wages in traditionally male-dominated fields
- ⊙ Improved government measures towards balancing work, life, education and leisure in order to incite businesses and municipalities to follow suit
- ⊙ Fight against sexist stereotypes in the workplace
- ⊙ Improved labour standards to better protect contingent workers and regulate instances of absenteeism for child care
- ⊙ Increase the scope of pay equity laws to oblige businesses to pay women the same wages as men in traditionally male-dominated fields
- ⊙ Work towards socializing girls and boys in a way that upon reaching adulthood both sexes assume their share of family obligations
- ⊙ Modify tax or other measures to compensate for lost wages and benefits for the period of time individuals act as natural caregivers
- ⊙ Improve regulations governing the Quebec Pension Plan so that any number of years individuals spend without employment due to their responsibilities as natural caregiver not be accrued (as is currently allowed for parents wishing to stay home during the first seven years of a child's life)
- ⊙ Redefine the sharing of responsibilities between the State and natural caregivers.
- ⊙ Increased opportunities for natural caregivers to take leaves
- ⊙ Modification of labour standards to increase the number of compassionate care leaves
- ⊙ Common-law and asset acquisition contracts
- ⊙ Improved education regarding matrimonial rights
- ⊙ Job transition programs for women with extended life experience but little or no work experience
- ⊙ Better regulation of credit solicitation practices
- ⊙ Increased subsidized daycare and consideration of atypical employment situations and work-related constraints <sup>(1)</sup>
- ⊙ Diverse measures to allow workers to undertake professional development initiatives in order to maintain their employability <sup>(1)</sup>
- ⊙ Better understand the causes and effects of the continuing gaps between men and women in the workplace <sup>(1)</sup>

<sup>(1)</sup> *Les femmes et le marché de l'emploi. La situation économique et professionnelle des Québécoises.* Comité aviseur femmes en développement de la main-d'œuvre.

## To learn more and to better fight against women's impoverishment

### Documents :

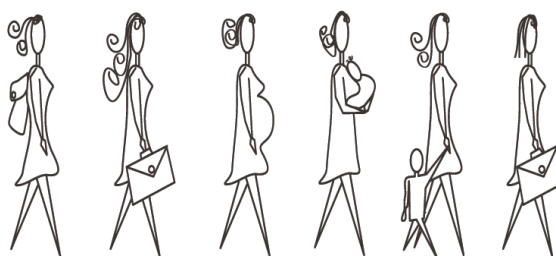
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  - © <http://www.editions-harmattan.fr>
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- ♀ Bourret, Gisèle. 2009. *Solidaires de nos luttes, plus que jamais ! Une réponse féministe à la crise économique*. Montréal, Comité femmes et mondialisation de la FFQ, en ligne : [www.ffq.qc.ca/pub/outils.html](http://www.ffq.qc.ca/pub/outils.html)
  
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- ♀ Collectif. 2009. Dossier : « Stéréotypes ? Présents ! ». *Gazette des femmes*. Québec, Conseil du statut de la femme, vol. 31, no 1, p. 17-25.
  
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  - © [www.relais-femmes.qc.ca/publication/2008-01-mobilite-comparee-des-femmes-et-des-hommes-dans-la-region-de-quebec-en-2001](http://www.relais-femmes.qc.ca/publication/2008-01-mobilite-comparee-des-femmes-et-des-hommes-dans-la-region-de-quebec-en-2001)
  
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- ♀ Descarries, Francine. 2003. « Le patriarcat : système distinct et instrumental de la reconduction de la division sexuelle du travail ». *Labrys, études féministes*, no 4, août/décembre. En ligne :  
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## Websites:

With regard to family and communal rights, gender differences at work, the conciliation of family/work/study, the recognition of women's work in the family, equal-pay-for-equal-work, women's access to employment, the feminist vision of the economy, social welfare and pre-school care,...

- ♀ Association féminine d'éducation et d'action sociale  
 © [www.afeas.qc.ca](http://www.afeas.qc.ca)
- ♀ Centre de documentation sur l'éducation des adultes et la condition féminine  
 © [www.cdeacf.ca](http://www.cdeacf.ca)
- ♀ Coalition des associations de consommateurs du Québec  
 © [www.cacq.ca](http://www.cacq.ca)
- ♀ Conseil d'intervention pour l'accès des femmes au travail  
 © [www.femmesautravail.qc.ca](http://www.femmesautravail.qc.ca)
- ♀ Conseil du statut de la femme  
 © [www.csf.gouv.qc.ca/fr/accueil](http://www.csf.gouv.qc.ca/fr/accueil)



- ♀ Économie autrement  
Le site se veut un lieu de débats économiques ouvert aux alternatives sociales.  
© [www.economieautrement.org](http://www.economieautrement.org)
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- ♀ Regroupement des aidantes et aidants naturel(le)s de Montréal  
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*Making winning choices, sharpening our reflexes*

