Grade 12 Family Studies (40S)

A Course for Independent Study

Field Validation Version

Manitoba

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Field Validation Version

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Any websites referenced in this document are subject to change without notice.

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Available in alternate formats upon request.

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Grade 12 Family Studies (40S)

Introduction

Introduction

Overview

Welcome to Grade 12 Family Studies (40S): A Course for Independent Study.

In Manitoba, family studies courses are available from Grades 9 to 12. In these courses, students gain the knowledge and skills required to strengthen individuals and families. They also acquire the knowledge, skills, and attitudes required to make informed choices with respect to caring for themselves and others within the context of a global community. In addition, students examine strategies to help them manage the challenges of life in effective and responsible ways.

The Grade 12 Family Studies course emphasizes the transition from adolescence toward adulthood. In this course, you will learn about developing healthy interpersonal relationships, and about making informed and responsible life-management choices.

As a student enrolled in an independent study course, you have taken on a dual role—that of a student and a teacher. As a student, you are responsible for mastering the lessons and completing the learning activities and assignments. As a teacher, you are responsible for checking your work carefully, noting areas in which you need to improve, and motivating yourself to succeed.

What Will You Learn in This Course?

In this course, you will be introduced to theories of human development and the field of developmental psychology. As you learn about how humans change throughout life, you will also examine the important role environment plays in developing personality, character, and self-concept. In addition, you will learn about developing positive human relationships, including intimate relationships, during different phases of adulthood, examining topics such as sexuality, gender, reproduction, and contraception.

As you focus on the roles and responsibilities that accompany adulthood, you will examine various sources of stress that affect families and communities and learn about strategies to manage them. You will also explore topics related to family finances and employment and the importance of maintaining family-work-life balance. In addition, you will learn about diverse family structures, partner relationships, and parenting situations. Finally, you will learn about some of the challenges facing older adults in Canada, including challenges related to health, relationships, living arrangements, financial situations, and end-of-life care.

How Is This Course Organized?

The Grade 12 Family Studies course consists of the following five modules:

- Module 1: Human Development
- Module 2: Relationships
- Module 3: Diversity of Individuals, Partnerships, and Parenting
- Module 4: Life Stages and Family Responsibilities
- Module 5: Older Adulthood

Each module in this course consists of several lessons, which contain the following components:

- **Introduction:** Each lesson begins with an explanation of what you will be learning in that lesson.

- **Lesson Focus:** The Lesson Focus at the beginning of each lesson identifies one or more specific learning outcomes (SLOs) that are addressed in the lesson. The SLOs identify the knowledge and skills you should have achieved by the end of the lesson.
- **Lesson:** The main body of the lesson is made up of the content that you need to learn. It contains text, explanations, images, diagrams, tables, and so on.

- **Learning Activities:** Most lessons include one or more learning activities that will help you learn about the lesson topics and prepare you for the assignments and the final examination. Once you complete a learning activity, check your responses against those provided in the Learning Activity Answer Key found at the end of each module. You will not submit the completed learning activities to the Distance Learning Unit. However, you will need to reflect on your responses to Learning Activity 1.10, Part B, when you complete Assignment 1.3, Part A.

- **Assignments:** Each module contains one or more assignments. You will mail or electronically submit all your completed assignments to the Distance Learning Unit for assessment at the end of each module. In total, all assignments are worth **75 percent** of your final course mark.
- **Summary:** Each lesson ends with a brief review of what you just learned.

Lesson 6 of Module 5 is a review lesson that will help you to prepare for the final examination.

This course also includes the following sections:

- **Appendix:** At the end of the course, you will find Appendix A: How to Cite References.
- **Bibliography:** You will also find an extensive bibliography of the sources used in developing this course.

What Resources Will You Need for This Course?

You do not need a textbook for this course. All the content is provided directly within the course. You will, however, need access to a variety of resources.

You will require access to an email account if you plan to

- communicate with your tutor/marker by email
- use the learning management system (LMS) to submit your completed assignments

The required and optional resources for this course are identified below.

Resource People

You will need to have access to resource people several times during this course. For two assignments, you will be given two options, one of which will involve interviewing someone:

- Assignment 4.1, Option A, involves an interview about family finances with someone who has been in the workforce for at least 10 years (e.g., a family friend, a relative, an acquaintance).
- Assignment 5.1, Option A, involves an interview with someone 60 years of age or older (e.g., a family friend, a relative, someone in your community) about a topic relevant to older adults.

Access to other local resource people, such as teachers, school counsellors, and librarians, would also help you to complete this course. If you do not have access to resource people, contact your tutor/marker.

Optional Resources

It would be helpful if you had access to the following resources:

- **Photocopier/scanner:** With access to a photocopier/scanner, you could make a copy of your assignments before submitting them so that if your tutor/marker wants to discuss an assignment with you over the phone, each of you will have a copy. It would also allow you to continue studying or to complete further lessons while your original work is with the tutor/marker. Photocopying or scanning your assignments will also ensure that you keep a copy in case the originals are lost.
- **A computer with word processing and presentation software:** Access to word processing software (e.g., Microsoft Word) and presentation and slide software (e.g., Microsoft PowerPoint) would help you complete some assignments. For example, you may choose to create a brochure or pamphlet in digital format when you complete Assignment 2.2.
- **A computer with Microsoft Excel spreadsheet:** Access to spreadsheet software would help you to present and analyze data graphically. For example, in Assignment 4.1, Option B and Option C, you will have the choice of creating a budget on paper or on an Excel spreadsheet. One advantage of using the spreadsheet is that you can easily change the budget items, and the spreadsheet will immediately recalculate the total for you. The spreadsheet is found in Blackboard Learn, under Assignment 4.1, Option B.

- **A computer with Internet access:** Many lessons suggest website links as sources of information or for supplementary reference and reading. If you do not have Internet access, you will still be able to complete the course, but you will need to find different ways of accessing information.

Internet Safety

If you choose to use the Internet to do research, be safe. The Internet is a valuable source of information and should be used responsibly. Talk to your parents/guardians about Internet safety, and use the following guidelines when going online:

- Choose a user name that does not reveal your name, gender, age, or other personal details.
- Never give anyone private information.
- Do not answer emails from strangers.
- If someone asks you to keep your relationship with him or her a secret, stop talking to the person and immediately tell your parent/guardian.
- Do not email or post pictures or files.

The above is not a complete list because no list can possibly cover all dangerous situations. Use your common sense and be careful.

Who Can Help You with This Course?

Taking an independent study course is different from taking a course in a classroom. Instead of relying on the teacher to tell you to complete a learning activity or an assignment, you must tell yourself to be responsible for your learning and for meeting deadlines. There are, however, two people who can help you be successful in this course: your tutor/marker and your learning partner.

Your Tutor/Marker

Tutor/markers are experienced educators who tutor Independent Study Option (ISO) students and mark assignments and examinations. When you are having difficulty with something in this course, contact your tutor/marker, who is there to help you. Your tutor/marker's name and contact information were sent to you with this course. You can also obtain this information in the learning management system (LMS).

Your Learning Partner

A learning partner is someone you choose who will help you learn. It may be someone who knows something about family studies, but it doesn't have to be. A learning partner could be someone else who is taking this course, a teacher, a parent or guardian, a sibling, a friend, or anybody else who can help you. Most importantly, a learning partner should be someone with whom you feel comfortable and who will support you as you work through this course.

Your learning partner can help you keep on schedule with your coursework, read the course with you, check your work, look at and respond to your learning activities, or help you make sense of assignments. You may even study for your examination with your learning partner. If you and your learning partner are taking the same course, however, your assignment work should not be identical.

Plagiarism

Plagiarism IS a big deal with serious consequences, so it's important that you understand what it is and how to avoid it.

What is plagiarism?

In brief, plagiarism is taking someone's ideas or words and presenting them as if they are your own.

How can you avoid plagiarism?

- Begin early. Research takes time. Allow enough time to search for, evaluate, and read sources, and to get help if you need it. Always document your sources immediately.
- Present your research by quoting and paraphrasing.
  - When you use a quote, you use the exact same words as the author with quotation marks, and you indicate exactly where it came from.
  - When you paraphrase, you rewrite an author's idea using your own words and you do not use quotation marks (but you also make sure to state clearly whose idea it is).
- Learn how to use different citation styles. Refer to Appendix A for information on how to cite references.
- Give credit where credit is due. Never pretend someone else's idea is your own.

How Will You Know How Well You Are Learning?

You will know how well you are learning in this course by how well you complete the learning activities, the assignments, and the final examination.

Learning Activities

The learning activities in this course will help you to review and practise what you have learned in the lessons. You will **not** submit the completed learning activities to the Distance Learning Unit. Instead, you will complete the learning activities and compare your responses to those provided in the Learning Activity Answer Key found at the end of the applicable module.

Make sure you complete the learning activities. Doing so will not only help you to practise what you have learned, but will also prepare you to complete your assignments and the final examination successfully. Many of the questions on the examination will be similar to the questions in the learning activities. Remember that you **will not submit learning activities to the Distance Learning Unit**. However, you will need to refer to your work from Learning Activity 1.10, Part B, to complete Assignment 1.3, Part A.

Assignments

Each module in this course contains assignments, which you will complete and submit to the Distance Learning Unit for assessment at the end of the module. The assignments are worth a total of **75 percent** of your final course mark.

The tutor/marker will mark your assignments and return them to you. Remember to keep all marked assignments until you have finished the course so that you can use them to study for your final examination.

Final Examination

This course contains a final examination. The **final examination** is based on Modules 1 to 5, and is worth **25 percent** of your final course mark. You will write the final examination under supervision when you have completed Module 5.

To do well on the final examination, you should review all the work you have completed from the modules, including all learning activities and assignments, as well as your tutor/marker's feedback. Lesson 6 of Module 5 will help prepare you for your final examination. The sample questions in this lesson are similar to the questions you will find on the final examination.

Requesting Your Examination

You are responsible for making arrangements to have the examinations sent to your proctor from the Distance Learning Unit. Please make arrangements before you finish Module 5 to write your final examination.

To write your examination, you need to make the following arrangements:

- **If you are attending school,** your examination will be sent to your school as soon as all the applicable assignments have been submitted. You should make arrangements with your school's ISO school facilitator to determine a date, time, and location to write the examination.

- **If you are not attending school,** check the Examination Request Form for options available to you. Examination Request Forms can be found on the Distance Learning Unit's website, or look for information in the learning management system (LMS). Two weeks before you are ready to write the examination, fill in the Examination Request Form and mail, fax, or email it to

  Distance Learning Unit
  500–555 Main Street
  PO Box 2020
  Winkler MB R6W 4B8
  Fax: 204-325-1719
  Toll-Free Telephone: 1-800-465-9915
  Email: distance.learning@gov.mb.ca

How Much Time Will You Need to Complete This Course?

Learning through independent study has several advantages over learning in the classroom. You are in charge of how you learn and you can choose how quickly you will complete the course. You can read as many lessons as you wish in a single session. You do not have to wait for your teacher or classmates.

From the date of your registration, you have a maximum of **12 months** to complete the course, but the pace at which you proceed is up to you. Read the following suggestions on how to pace yourself.

Chart A: Semester 1

If you want to start this course in September and complete it in January, you can follow the timeline suggested below.

Module	Completion Date
Module 1	End of September
Module 2	Middle of October
Module 3	Middle of November
Module 4	Middle of December
Module 5	Middle of January
Final Examination	End of January

Chart B: Semester 2

If you want to start the course in February and complete it in May, you can follow the timeline suggested below.

Module	Completion Date
Module 1	Middle of February
Module 2	End of February
Module 3	Middle of March
Module 4	End of March
Module 5	End of April
Final Examination	Middle of May

Chart C: Full School Year (Not Semestered)

If you want to start the course in September and complete it in May, you can follow the timeline suggested below.

Module	Completion Date
Module 1	End of October
Module 2	End of November
Module 3	End of January
Module 4	Middle of March
Module 5	Middle of April
Final Examination	Middle of May

Timelines

Do not wait until the last minute to complete your work, since your tutor/marker may not be available to mark it immediately. It may take a few weeks for your tutor/marker to assess your work and return it to you or your school.

If you need this course to graduate this school year, all coursework must be received by the Distance Learning Unit on or before the first Friday in May, and all examinations must be received by the Distance Learning Unit on or before the last Friday in May. Any coursework or examinations received after these deadlines may not be processed in time for a June graduation. Assignments or examinations submitted after these recommended deadlines will be processed and marked as they are received.

When and How Will You Submit Completed Assignments?

When to Submit Assignments

While working on this course, you will submit completed assignments to the Distance Learning Unit five times. The following chart shows you exactly what assignments you will be submitting.

Submission of Assignments	
Submission	Assignments You Will Submit
1	**Module 1: Human Development** ❑ Module 1 Cover Sheet ❑ **Assignment 1.1: Identity Formation** ❑ **Assignment 1.2: Personality and Human Development Theories** ❑ **Assignment 1.3: Multiple Intelligences and SMART Goals** ❑ Part A: Multiple Intelligences: My Reflection ❑ Part B: My SMART Goal for Completing This Course
2	**Module 2: Relationships** ❑ Module 2 Cover Sheet ❑ **Assignment 2.1: Resolving Conflict in Relationships** ❑ **Assignment 2.2: Resources for Stress or Violence Issues** ❑ Brochure
3	**Module 3: Diversity of Individuals, Partnerships, and Parenting** ❑ Module 3 Cover Sheet ❑ **Assignment 3.1: Sexual and Reproductive Health** ❑ **Assignment 3.2: Essay on Partner Relationships and Parenting** ❑ Essay (four paragraphs, two pages)
4	**Module 4: Life Stages and Family Responsibilities** ❑ Module 4 Cover Sheet ❑ **Assignment 4.1: Family Finances** ❑ Assignment 4.1, Option A: Family Finances Interview and Essay ❑ List of 15 interview questions ❑ Essay of interview findings (seven paragraphs) OR ❑ Assignment 4.1, Option B: Creating and Analyzing a Family Budget ❑ Monthly Budget Table ❑ Bibliography of research sources ❑ Summary of budget findings (one page) OR ❑ Assignment 4.1, Option C: Comparing and Analyzing Two Family Budgets ❑ Summary of budget findings (two pages)

Submission of Assignments	
Submission	Assignments You Will Submit
5	**Module 5: Older Adulthood** ❑ Module 5 Cover Sheet ❑ **Assignment 5.1: Older Adulthood** ❑ Assignment 5.1, Option A: Essay on Interview with an Older Adult ❑ List of 15 interview questions ❑ Essay (seven paragraphs) OR ❑ Assignment 5.1, Option B: Questions Related to Aging

How to Submit Assignments

In this course, you have the choice of submitting your assignments either by mail or electronically.

- **Mail:** Each time you **mail** something, you must include the print version of the applicable Cover Sheet (found at the end of this Introduction). Complete the information at the top of each Cover Sheet before submitting it along with your assignments.
- **Electronic submission:** You do not need to include a cover sheet when submitting assignments electronically.

Submitting Your Assignments by Mail

If you choose to mail your completed assignments, please photocopy/scan all the materials first so that you will have a copy of your work in case your package goes missing. You will need to place the applicable module Cover Sheet and assignment(s) in an envelope, and address it to

Distance Learning Unit
500–555 Main Street
PO Box 2020
Winkler MB R6W 4B8

Your tutor/marker will mark your work and return it to you by mail

Submitting Your Assignments Electronically

Assignment submission options vary by course. Sometimes assignments can be submitted electronically and sometimes they must be submitted by mail. Specific instructions on how to submit assignments were sent to you with this course. In addition, this information is available in the learning management system (LMS).

If you are submitting assignments electronically, make sure you have saved copies of them before you send them. That way, you can refer to your assignments when you discuss them with your tutor/marker. Also, if the original hand-in assignments are lost, you are able to resubmit them.

Your tutor/marker will mark your work and return it to you electronically.

The Distance Learning Unit does not provide technical support for hardware-related issues. If troubleshooting is required, consult a professional computer technician.

How Will You Learn about Changes to Policies and Procedures?

The Distance Learning Unit strives to ensure that materials are current. Nevertheless, in light of continually evolving technology, some policies and procedures related to requesting and writing examinations, contacting your ISO tutor/marker, submitting assignments, registering for courses, dealing with course expiration, and paying for courses may have changed since this course was produced. Please refer to the distance learning website for the most current policies and procedures.

What Are the Guide Graphics For?

Guide graphics are used throughout this course to identify and guide you in specific tasks. Each graphic has a specific purpose, as described below.

Note/Reminder: Take note of and remember this important information or reminder.

Phone or Email: Telephone or email your tutor/marker.

Learning Partner: Ask your learning partner to help you with this task.

Internet: Use the Internet, if you have access to it, to obtain more information. Internet access is optional for this course.

Lesson Introduction: The introduction sets the stage for the lesson. It may draw upon prior knowledge or briefly describe the content and organization of the lesson.

Lesson Focus: Note that the specific learning outcomes (SLOs) listed here are addressed within the lesson. Learning outcomes describe what you will learn by the end of the lesson.

Learning Activity: Complete a learning activity. This will help you to review or practise what you have learned and to prepare for an assignment or the final examination. You will not submit your completed learning activities to the Distance Learning Unit. Instead, you will compare your responses to those provided in the Learning Activity Answer Key found at the end of the applicable module.

Assignment: Complete an assignment. You will submit your completed assignments to the Distance Learning Unit for assessment at the end of each module.

Check Your Work: Check your responses against those provided in the Learning Activity Answer Key found at the end of the applicable module.

Mail or Electronic Submission: Mail or electronically submit your completed assignment(s) to the Distance Learning Unit for assessment at this time.

Examination: Prepare for or write your final examination at this time.

Remember: If you have questions or need help at any point during this course, contact your tutor/marker or ask your learning partner for help.

Good luck with the course!

Notes

Grade 12 Family Studies (40S)

Module 1 Cover Sheet

Please complete this sheet and place it on top of your assignments to assist in proper recording of your work. Submit the package to:

Drop-off/Courier Address

Distance Learning Unit
555 Main Street
Winkler MB R6W 1C4

Mailing Address

Distance Learning Unit
500–555 Main Street
PO Box 2020
Winkler MB R6W 4B8

Contact Information

Legal Name: _____ Preferred Name: _____

Phone: _____ Email: _____

Mailing Address: _____

City/Town: _____ Postal Code: _____

Attending School: ❑ No ❑ Yes

School Name: _____

Has your contact information changed since you registered for this course? ❑ No ❑ Yes

Note: Please keep a copy of your assignments so that you can refer to them when you discuss them with your tutor/marker.

For Student Use	For Office Use Only	
Module 1 Assignments Which of the following are completed and enclosed? Please check (✓) all applicable boxes below.	**Attempt 1** _____ Date Received	**Attempt 2** _____ Date Received
❑ Module 1 Cover Sheet		
❑ Assignment 1.1: Identity Formation	_____ /12	_____ /12
❑ Assignment 1.2: Personality and Human Development Theories	_____ /14	_____ /14
❑ Assignment 1.3: Multiple Intelligences and SMART Goals		
❑ Part A: Multiple Intelligences: My Reflection	_____ /12	_____ /12
❑ Part B: My SMART Goal for Completing This Course	_____ /15	_____ /15
Total:	_____ **/53**	_____ **/53**

For Tutor/Marker Use

Remarks:

Assessment Rubric for Assignment 1.3, Part A: Multiple Intelligences: My Reflection (12 marks)					
Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.				
	3 Marks	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
Reflection on Learning Activity 1.10, Part B: Multiple Intelligences Survey	The text ■ provides a **thoughtful and detailed** reflection on the results of Learning Activity 1.10, Part B ■ provides a **thoughtful and detailed** reflection on the application of multiple intelligences to people's lives	The text ■ provides a **somewhat thoughtful and detailed** reflection on the results of Learning Activity 1.10, Part B ■ provides a **somewhat thoughtful and detailed** reflection on the application of multiple intelligences to people's lives	The text ■ provides a **limited** reflection on the results of Learning Activity 1.10, Part B ■ provides a **limited** reflection on the application of multiple intelligences to people's lives	The text ■ provides **no** reflection on the results of Learning Activity 1.10, Part B ■ provides **no** reflection on the application of multiple intelligences to people's lives	_____ /3 Total x 2 (possible **6 marks**)
Understanding of Multiple Intelligences	The text ■ shows a **clear and detailed** understanding of multiple intelligences	The text ■ shows a **somewhat clear and detailed** understanding of multiple intelligences	The text ■ shows a **limited** understanding of multiple intelligences	The text ■ shows **no** understanding of multiple intelligences	_____ /3 Total x 2 (possible **6 marks**)
				Total Marks	_____ **/12**

Grade 12 Family Studies (40S)

Module 2 Cover Sheet

Please complete this sheet and place it on top of your assignments to assist in proper recording of your work. Submit the package to:

Drop-off/Courier Address

Distance Learning Unit
555 Main Street
Winkler MB R6W 1C4

Mailing Address

Distance Learning Unit
500–555 Main Street
PO Box 2020
Winkler MB R6W 4B8

Contact Information

Legal Name: _____ Preferred Name: _____

Phone: _____ Email: _____

Mailing Address: _____

City/Town: _____ Postal Code: _____

Attending School: ❑ No ❑ Yes

School Name: _____

Has your contact information changed since you registered for this course? ❑ No ❑ Yes

Note: Please keep a copy of your assignments so that you can refer to them when you discuss them with your tutor/marker.

For Student Use	For Office Use Only	
Module 2 Assignments Which of the following are completed and enclosed? Please check (✓) all applicable boxes below.	**Attempt 1** _____ Date Received	**Attempt 2** _____ Date Received
❑ Module 2 Cover Sheet		
❑ Assignment 2.1: Resolving Conflict in Relationships	_____ /21	_____ /21
❑ Assignment 2.2: Resources for Dealing with Stress or Violence Issues ❑ Brochure	_____ /24	_____ /24
Total:	_____ **/45**	_____ **/45**
For Tutor/Marker Use		
Remarks:		

Assessment Rubric for Assignment 2.1: Resolving Conflict in Relationships (21 marks)

Assessment Category	Assessment Criteria (for Each Alternative Ending and Each Reflective Explanation) In general, you need to demonstrate the following to receive the specified marks.				
	3 Marks	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
Alternative Endings	The **ending** ■ corresponds to the **3** different types of responses to conflict ■ presents ideas in a **well-organized** way ■ provides **at least 4 well-developed** supporting details that enhance and clarify ideas	The **ending** ■ corresponds to **2** of the 3 different types of responses to conflict ■ presents ideas in a **somewhat organized** way ■ provides **adequately developed** supporting details that enhance and clarify ideas	The **ending** ■ corresponds to **1** of the 3 different types of responses to conflict ■ presents ideas in a **poorly organized** way ■ includes details that are either **poorly developed** or that **inadequately** enhance or clarify ideas	The **ending** ■ corresponds to **none** of the 3 types of responses to conflict ■ presents ideas that are **not organized** ■ **lacks** details, or includes details that are **not** developed or that do **not** enhance or clarify ideas	Ending 1 _____ /3 Ending 2 _____ /3 Ending 3 _____ /3 _____ /9

	4 Marks	**3 Marks**	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
Reflective Explanations	The **explanation** ■ demonstrates a **comprehensive** understanding of the important concepts in the scenario ■ provides **thoughtful and relevant** supporting details to explain the relationships in the scenario ■ **fully** discusses how the response to the situation affects the outcome	The **explanation** ■ demonstrates **some** understanding of the important concepts in the scenario ■ provides **some relevant** supporting details to explain the relationships in the scenario ■ identifies **some** key concepts on how the response to the situation affects the outcome	The **explanation** ■ demonstrates a **limited** understanding of the important concepts in the scenario ■ provides **limited** supporting details to explain the relationships in the scenario ■ makes **some** attempt to discuss how the response to the situation affects the outcome	The **explanation** ■ demonstrates an **incomplete** understanding of the important concepts in the scenario ■ provides **inadequate** supporting details to explain the relationships in the scenario ■ makes a **minimal** attempt to link the response to the situation with the outcome	The **explanation** ■ is either **missing** or shows a **lack** of understanding of the important concepts in the scenario ■ provides **no** supporting details to explain the relationships in the scenario ■ does **not** discuss how the response to the situation affects the outcome	Reflective Explanation 1 _____ /4 Reflective Explanation 2 _____ /4 Reflective Explanation 3 _____ /4 _____ /12
					Total Marks	_____ **/21**

Assessment Rubric for Assignment 2.2: Resources for Dealing with Stress or Violence Issues (Brochure) (24 marks)

Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.				
	3 Marks	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
Understanding of the Topic	The brochure ■ reflects an **insightful** understanding of the topic	The brochure ■ reflects a **basic** understanding of the topic	The brochure ■ reflects a **limited** understanding of the topic	The brochure ■ does **not** reflect an understanding of the topic	_____ /3 Total x 3 (possible **9 marks**)
Factual Information	■ includes content that is **well-supported** by factual information	■ includes **some** content that is supported by factual information	■ includes **little** content that is supported by factual information	■ does **not** include content supported by factual information	_____ /3 Total x 2 (possible **6 marks**)
List of Available Sources of Information and/or Help to Deal with Issues	■ includes a **comprehensive** list of resources (sources of information/help) available to people suffering from stress or violence	■ includes an **adequate** list of resources (sources of information/ help) available to people suffering from stress or violence	■ includes an **inadequate** list of resources (sources of information/ help) available to people suffering from stress or violence	■ does **not** include any resources (sources of information/help) available to people suffering from stress or violence	_____ /3 Total x 2 (possible **6 marks**)
Documentation of Sources Used to Develop the Brochure	■ includes a **comprehensive** list of sources used to research information	■ includes an **adequate** list of sources used to research information	■ includes an **inadequate** list of sources used to research information	■ does **not** list any sources used to research information	_____ /3 (possible **3 marks**)
				Total Marks	_____ /**24**

Grade 12 Family Studies (40S)

Module 3 Cover Sheet

Please complete this sheet and place it on top of your assignments to assist in proper recording of your work. Submit the package to:

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Distance Learning Unit
555 Main Street
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Mailing Address

Distance Learning Unit
500–555 Main Street
PO Box 2020
Winkler MB R6W 4B8

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Legal Name: _____ Preferred Name: _____

Phone: _____ Email: _____

Mailing Address: _____

City/Town: _____ Postal Code: _____

Attending School: ❑ No ❑ Yes

School Name: _____

Has your contact information changed since you registered for this course? ❑ No ❑ Yes

Note: Please keep a copy of your assignments so that you can refer to them when you discuss them with your tutor/marker.

For Student Use	For Office Use Only	
Module 3 Assignment Which of the following are completed and enclosed? Please check (✓) all applicable boxes below.	**Attempt 1** _____ Date Received	**Attempt 2** _____ Date Received
❑ Module 3 Cover Sheet		
❑ Assignment 3.1: Sexual and Reproductive Health	_____ /25	_____ /25
❑ Assignment 3.2: Essay on Partner Relationships and Parenting	_____ /30	_____ /30
❑ Essay (four paragraphs, two pages)		
Total:	_____ **/55**	_____ **/55**
For Tutor/Marker Use		
Remarks:		

Assessment Rubric for Assignment 3.2: Essay on Partner Relationships and Parenting (30 marks)

Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.				
	3 Marks	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
1. **Paragraph Based on Lesson 3: Partner Relationships**	This paragraph ■ shows a **clear and thorough** personal **reflection** of the content in Module 3, Lesson 3 ■ makes **at least 3 references** to the content in Lesson 3 ■ **clearly** demonstrates **application** of the Lesson 3 content to own personal life	This paragraph ■ shows an **adequate reflection** of the content in Module 3, Lesson 3 ■ makes **at least 2 references** to the content in Lesson 3 ■ **somewhat** demonstrates **application** of the Lesson 3 content to own personal life	This paragraph ■ shows an **inadequate reflection** of the content in Module 3, Lesson 3 ■ makes **at least 1 reference** to the content in Lesson 3 ■ **insufficiently** demonstrates **application** of the Lesson 3 content to own personal life	This paragraph ■ shows **no reflection** of the content in Module 3, Lesson 3 ■ makes **no references** to the content in Lesson 3 ■ does **not** demonstrate **application** of the Lesson 3 content to own personal life	_____ /3 Total x 5 (possible **15 marks**)
2. **Paragraph Based on Lesson 4: Parenting**	This paragraph ■ shows a **clear and thorough** personal **reflection** of the content in Module 3, Lesson 4 ■ makes **at least 3 references** to the content in Lesson 4 ■ **clearly** demonstrates **application** of the Lesson 4 content to own personal life	This paragraph ■ shows an **adequate reflection** of the content in Module 3, Lesson 4 ■ makes **at least 2 references** to the content in Lesson 4 ■ **somewhat** demonstrates **application** of the Lesson 4 content to own personal life	This paragraph ■ shows an **inadequate reflection** of the content in Module 3, Lesson 4 ■ makes **at least 1 reference** to the content in Lesson 4 ■ **insufficiently** demonstrates **application** of the Lesson 4 content to own personal life	This paragraph ■ shows **no reflection** of the content in Module 3, Lesson 4 ■ makes **no reference** to the content in Lesson 4 ■ does **not** demonstrate **application** of the Lesson 4 content to own personal life	_____ /3 Total x 5 (possible **15 marks**)
				Total Marks	_____ **/30**

Grade 12 Family Studies (40S)

Module 4 Cover Sheet

Please complete this sheet and place it on top of your assignments to assist in proper recording of your work. Submit the package to:

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Distance Learning Unit
555 Main Street
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Distance Learning Unit
500–555 Main Street
PO Box 2020
Winkler MB R6W 4B8

Contact Information

Legal Name: _____ Preferred Name: _____

Phone: _____ Email: _____

Mailing Address: _____

City/Town: _____ Postal Code: _____

Attending School: ❑ No ❑ Yes

School Name: _____

Has your contact information changed since you registered for this course? ❑ No ❑ Yes

Note: Please keep a copy of your assignments so that you can refer to them when you discuss them with your tutor/marker.

For Student Use	For Office Use Only	
Module 4 Assignments Which of the following are completed and enclosed? Please check (✓) all applicable boxes below.	**Attempt 1** _____ Date Received	**Attempt 2** _____ Date Received
❑ Module 4 Cover Sheet		
❑ Assignment 4.1: Family Finances		
❑ Assignment 4.1, Option A: Family Finances Interview and Essay	_____ /32	_____ /32
❑ List of 15 interview questions		
❑ Essay of interview findings (seven paragraphs)		
OR	OR	OR
❑ Assignment 4.1, Option B: Creating and Analyzing a Family Budget	_____ /32	_____ /32
❑ Monthly Budget Table		
❑ Bibliography of research sources		
❑ Summary of budget findings (one page)		
OR	OR	OR
❑ Assignment 4.1, Option C: Comparing and Analyzing Two Family Budgets	_____ /32	_____ /32
❑ Summary of budget findings (two pages)		
Total:	_____ **/32**	_____ **/32**
For Tutor/Marker Use		
Remarks:		

Assessment Rubric for Assignment 4.1, Option A: Family Finances Interview and Essay (32 marks)

Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.					
	4 Marks	**3 Marks**	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
1. **Interview Questions**	The essay ■ contains **at least 15 well-written**, open-ended interview questions that address **at least 5** topics from Module 4, Lesson 3	The essay ■ contains **11 to 14 well-written**, open-ended interview questions that address **at least 4** topics from Module 4, Lesson 3	The essay ■ contains **6 to 10 well-written**, open-ended interview questions that address **at least 3** topics from Module 4, Lesson 3	The essay ■ contains **5 or fewer well-written**, open-ended interview questions that address **fewer than 3** topics from Module 4, Lesson 3	The essay ■ contains **no** interview questions, or the questions are **not well-written** or **not** open-ended and do **not** reflect the topics from Module 4, Lesson 3	_____ /4 Total x 2 (possible **8 marks**)
2. **Response Summary**	The response summary ■ **clearly summarizes** the answers to **at least 15 well-written**, open-ended questions representing **at least 5** topics from Lesson 3	The response summary ■ **clearly summarizes** the answers to **11 to 14 well-written**, open-ended questions representing **at least 4** topics from Lesson 3	The response summary ■ **somewhat summarizes** the answers to **at least 7** questions representing **at least 3** topics from Lesson 3	The response summary ■ **inadequately reflects** the answers to **5 or fewer** questions representing **fewer than 3** topics from Lesson 3	The response summary ■ is either **missing** or does **not** reflect the topics from Lesson 3	_____ /4 Total x 2 (possible **8 marks**)

continued

Assessment Rubric for Assignment 4.1, Option A: Family Finances Interview and Essay (32 marks)

Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.					
	4 Marks	**3 Marks**	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
3. **Comparison, Analysis, and Application**	The essay ■ **thoroughly compares** the interviewee's responses to the content of **at least 5** topics from Lesson 3 ■ **thoroughly analyzes** the interviewee's responses representing **at least 5** topics from Lesson 3 ■ **thoroughly applies** the interviewee's responses representing **at least 5** topics from Lesson 3 to own life	The essay ■ **thoroughly compares** the interviewee's responses to the content of **at least 4** topics from Lesson 3 ■ **thoroughly analyzes** the interviewee's responses representing **at least 4** topics from Lesson 3 ■ **thoroughly applies** the interviewee's responses representing **at least 4** topics from Lesson 3 to own life	The essay ■ **somewhat compares** the interviewee's responses to the content of **at least 3** topics from Lesson 3 ■ **somewhat analyzes** the interviewee's responses representing **at least 3** topics from Lesson 3 ■ **somewhat applies** the interviewee's responses representing **at least 3** topics from Lesson 3 to own life	The essay ■ **somewhat compares** the interviewee's responses to the content of **fewer than 3** topics from Lesson 3 ■ **somewhat analyzes** the interviewee's responses representing **fewer than 3** topics from Lesson 3 ■ **somewhat applies** the interviewee's responses representing **fewer than 3** topics from Lesson 3 to own life	The essay ■ does **not compare** the interviewee's responses to the content of the topics from Lesson 3 ■ does **not analyze** the interviewee's responses ■ does **not apply** the interviewee's responses to own life	_____ /4 Total x 4 (possible **16 marks**)
					Total Marks	_____ **/32**

Assessment Rubric for Assignment 4.1, Option B: Creating and Analyzing a Family Budget (32 marks)

Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.					
	4 Marks	**3 Marks**	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
1. **Research and Bibliography**	The research and bibliography ■ include **8 or more** credible sources, **clearly** evident and **well-documented** throughout the **entire** assignment	The research and bibliography ■ include **6 or 7** credible sources, **adequately evident** and documented throughout **most** of the assignment	The research and bibliography ■ include **4 or 5** credible sources, **somewhat evident** and documented in **some** areas of the assignment	The research and bibliography ■ include **1 to 3** sources, **inadequately documented** or **minimally** present in the assignment	The research and bibliography ■ are **not** included	_____ /4 Total x 3 (possible **12 marks**)
2. **Monthly Budget**	The monthly budget ■ is **balanced** ■ includes a **thoroughly** detailed and **reasonable** list of costs for all monthly expenses listed in the budget table ■ **precisely** demonstrates how the family's monthly income is distributed to cover expenses	The monthly budget ■ is **balanced** ■ includes an **adequately** detailed and **reasonable** list of costs for monthly expenses listed in the budget table ■ **adequately** demonstrates how the family's monthly income is distributed to cover expenses	The monthly budget ■ is **within $500** of take-home pay amount ■ includes a **somewhat** detailed and **reasonable** list of costs for monthly expenses listed in the budget table ■ **somewhat** demonstrates how the family's monthly income is distributed to cover expenses	The monthly budget ■ is **within $1,000** of take-home pay amount ■ includes an **inadequate** and **unreasonable** list of costs for monthly expenses listed in the budget table ■ **inadequately** demonstrates how the family's monthly income is distributed to cover expenses	The monthly budget ■ **exceeds $1,000** of take-home pay amount ■ does **not** include any **reasonable** monthly expenses ■ does **not** include any evidence of how the family's monthly income is distributed to cover expenses	_____ /4 Total x 2 (possible **8 marks**)
3. **Summary Analysis**	The summary analysis ■ is **thoroughly** detailed ■ addresses each of the **3** specified **topics** in **depth** ■ **clearly and effectively links** responses with information from Module 4, Lesson 3	The summary analysis ■ is **adequately** detailed ■ **adequately** addresses each of the **3** specified **topics** ■ **adequately links** responses with information from Module 4, Lesson 3	The summary analysis ■ is **somewhat** detailed ■ **somewhat** addresses **2** of the specified **topics** ■ **somewhat links** responses with information from Module 4, Lesson 3	The summary analysis ■ is **lacking** in details ■ **inadequately** addresses **1 or 2** of the specified **topics** ■ **inadequately links** responses with information from Module 4, Lesson 3	The summary analysis ■ is **missing** or **does not** provide details, **nor** address any of the specified topics, **nor** link details to information from Module 4, Lesson 3	_____ /4 Total x 3 (possible **12 marks**)
					Total Marks	**____ /32**

Assessment Rubric for Assignment 4.1, Option C: Comparing and Analyzing Two Family Budgets (32 marks)

Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.					
	4 Marks	**3 Marks**	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
1. **Understanding of Family Circumstances and Expenditures**	Understanding of family circumstances and expenditures is ■ **clearly** demonstrated and **well-documented** within **all** parts of the summary comparison and analysis	Understanding of family circumstances and expenditures is ■ **clearly** demonstrated and **well-documented** within **most** parts of the summary comparison and analysis	Understanding of family circumstances and expenditures is ■ **somewhat** demonstrated within **some** parts of the summary comparison and analysis	Understanding of family circumstances and expenditures is ■ **inadequately** demonstrated within the summary comparison and analysis	Understanding of family circumstances and expenditures is ■ **not** demonstrated within a summary comparison or analysis	_____ /4 (possible **4 marks**)
2. **Comparison and Analysis**	The **thoroughly** detailed summary **clearly** demonstrates ■ a **comparison** of the financial situations of the two families ■ an **analysis** of a potential affordability gap	The **adequately** detailed summary **adequately** demonstrates ■ a **comparison** of the financial situations of the two families ■ an **analysis** of a potential affordability gap	The **somewhat detailed** summary **somewhat** demonstrates ■ a **comparison** of the financial situations of the two families ■ an **analysis** of a potential affordability gap	The **limited** summary **insufficiently** demonstrates ■ a **comparison** of the financial situations of the two families ■ an **analysis** of a potential affordability gap	**No** summary is provided to demonstrate ■ a **comparison** of the financial situations of the two families ■ an **analysis** of a potential affordability gap	_____ /4 Total x 2 (possible **8 marks**)
3. **Justification of Changes**	The **thoroughly** detailed summary ■ **clearly lists** and **justifies** the hypothetical changes that would improve the families' budgets	The **adequately** detailed summary ■ **lists** and **justifies** the hypothetical changes that would improve the families' budgets	The **somewhat** detailed summary ■ **somewhat lists** and **justifies** the hypothetical changes that would improve the families' budgets	The summary **lacking** in details ■ **insufficiently lists** and **justifies** the hypothetical changes that would improve the families' budgets	**No** summary is provided to ■ **list** or **justify** the hypothetical changes that would improve the families' budgets	_____ /4 Total x 2 (possible **8 marks**)

continued

Assessment Rubric for Assignment 4.1, Option C: Comparing and Analyzing Two Family Budgets (32 marks)						
Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.					
	4 Marks	**3 Marks**	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
4. **Reflection on Learning**	The **thoroughly** detailed summary ■ **clearly and effectively** demonstrates how own thinking changed throughout the assignment ■ **clearly and effectively** links responses with information from Module 4, Lesson 3	The **adequately** detailed summary ■ **adequately** demonstrates how own thinking changed throughout the assignment ■ **adequately** links responses with information from Module 4, Lesson 3	The **somewhat** detailed summary ■ **somewhat** demonstrates how own thinking changed throughout the assignment ■ **somewhat** links responses with information from Module 4, Lesson 3	The summary **lacking** in details ■ **inadequately** demonstrates how own thinking changed throughout the assignment ■ **inadequately** links responses with information from Module 4, Lesson 3	**No** summary is provided to ■ demonstrate how own thinking changed throughout the assignment ■ link responses with information from Module 4, Lesson 3	_____ /4 Total x 3 (possible **12 marks**)
					Total Marks	_____ **/32**

Grade 12 Family Studies (40S)

Module 5 Cover Sheet

Please complete this sheet and place it on top of your assignments to assist in proper recording of your work. Submit the package to:

Drop-off/Courier Address

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Winkler MB R6W 4B8

Contact Information

Legal Name: _____ Preferred Name: _____

Phone: _____ Email: _____

Mailing Address: _____

City/Town: _____ Postal Code: _____

Attending School: ❑ No ❑ Yes

School Name: _____

Has your contact information changed since you registered for this course? ❑ No ❑ Yes

Note: Please keep a copy of your assignments so that you can refer to them when you discuss them with your tutor/marker.

For Student Use	For Office Use Only	
Module 5 Assignments Which of the following are completed and enclosed? Please check (✓) all applicable boxes below.	**Attempt 1** _____ Date Received	**Attempt 2** _____ Date Received
❑ Module 5 Cover Sheet		
❑ Assignment 5.1: Older Adulthood		
❑ Assignment 5.1, Option A: Essay on Interview with an Older Adult	_____ /32	_____ /32
❑ List of 15 interview questions		
❑ Essay (seven paragraphs)		
OR	OR	OR
❑ Assignment 5.1, Option B: Questions Related to Aging	_____ /32	_____ /32
Total:	_____ **/32**	_____ **/32**

For Tutor/Marker Use
Remarks:

Assessment Rubric for Assignment 5.1, Option A: Essay on Interview with an Older Adult (32 marks)

Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.					
	4 Marks	**3 Marks**	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
1. **Interview Questions**	The assignment ■ contains **at least 15 well-written**, open-ended interview questions that address **at least 5** topics from Module 5	The assignment ■ contains **11 to 14 well-written**, open-ended interview questions that address **at least 4** topics from Module 5	The assignment ■ contains **6 to 10 well-written**, open-ended interview questions that address **at least 3** topics from Module 5	The assignment ■ contains **5 or fewer well-written**, open-ended interview questions that address **fewer than 3** topics from Module 5	The assignment ■ either contains **no** interview questions or the questions are **not well-written** or **not** open-ended and do **not** address topics from Module 5	_____ /4 Total x 2 (possible **8 marks**)
2. **Response Summary**	The response summary ■ **clearly** summarizes the answers to **at least 15** well-written, open-ended questions representing **at least 5** topics from Module 5	The response summary ■ **clearly** summarizes the answers to **11 to 14** well-written, open-ended questions representing **at least 4** topics from Module 5	The response summary ■ **somewhat** summarizes the answers to **at least 7** questions representing **at least 3** topics from Module 5	The response summary ■ **inadequately** reflects the answers to questions that represent **fewer than 3** topics from Module 5	The response summary ■ is either **missing** or does **not** reflect the topics from Module 5	_____ /4 Total x 2 (possible **8 marks**)
3. **Comparison and Analysis**	The essay ■ **thoroughly compares** the interviewee's responses to the content of **at least 5** topics from Module 5 ■ **thoroughly analyzes** the interviewee's responses representing **at least 5** topics from Module 5	The essay ■ **thoroughly compares** the interviewee's responses to the content of **at least 4** topics from Module 5 ■ **thoroughly analyzes** the interviewee's responses representing **at least 4** topics from Module 5	The essay ■ **somewhat compares** the interviewee's responses to the content of **at least 3** topics from Module 5 ■ **somewhat analyzes** the interviewee's responses representing **at least 3** topics from Module 5	The essay ■ **somewhat compares** the interviewee's responses to the content of **fewer than 3** topics from Module 5 ■ **somewhat analyzes** the interviewee's responses representing **fewer than 3** topics from Module 5	The essay ■ does **not compare** the interviewee's responses to the content of the topics from Module 5 ■ does **not analyze** the interviewee's responses	_____ /4 Total x 4 (possible **16 marks**)
					Total Marks	_____ **/32**

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MODULE 1

Human Development

- Lesson 1: What Is Family Studies?
- Lesson 2: Perspectives on Human Development
- Lesson 3: Personality Theories
- Lesson 4: Bronfenbrenner's Ecological Systems Theory
- Lesson 5: Identity and Character Development
- Lesson 6: Values, Goals, and Decisions
- Module 1 Summary
- Module 1 Learning Activity Answer Key

Module 1: Human Development

Introduction

This family studies course begins by focusing on the meaning and importance of family, culture, and human development. Much of Module 1 deals with **developmental psychology**, which is the scientific study of how and why human beings change over the course of their lives. Theories of how humans change and develop throughout the lifespan have been developed over time through observation and research.

Module 1 consists of six lessons. In Lesson 1, you will develop your understanding of the diversity of family formations and structures, the importance of family studies, and the meaning of culture. Lesson 2 will introduce you to specific human development theories. You will learn about intellectual, emotional, moral, and social theories of human development from infancy to old age. In addition to learning about human development theories, you will learn about personality theories (Lesson 3), about the influence of the environment on human development (Lesson 4), and about identity formation and character development (Lesson 5). Finally, in Lesson 6, you will focus on how values, goals, and decision making relate to personal health and well-being.

After completing this module, you will be able to

- explain how factors in the environment can influence growth and development
- evaluate the influence of heredity on personal characteristics
- define, classify, and determine personal values and goals

You will find this discussion of human development very helpful if you ever study psychology in college or university, work in an early childhood education centre, or are just curious about why people do what they do.

Module 1 Assignments

When you have completed the assignments for Module 1, submit your completed assignments to the Distance Learning Unit either by mail or electronically through the learning management system (LMS). The staff will forward your work to your tutor/marker.

Module 1 Assignments	
Lesson 2	Assignment 1.1: Identity Formation
Lesson 4	Assignment 1.2: Personality and Human Development Theories
Lesson 6	Assignment 1.3: Multiple Intelligences and SMART Goals ■ Part A: Multiple Intelligences: My Reflection ■ Part B: My SMART Goal for Completing This Course

Lesson 1: What Is Family Studies?

Introduction

In this lesson, you will learn about the meaning and importance of family, family studies, and culture. Historically, many people, especially in North America, have defined family in the traditional sense of the **nuclear family**, composed of a married couple, often of similar cultural or religious backgrounds, of opposite sexes, with children. However, various family structures and compositions have existed in the past, and they will continue to do so.

The inclusive, gender-neutral language integrated throughout this course is intended to reflect the diversity of individuals and families today. The terms **they**, **their**, and **them** are sometimes used as singular, gender-inclusive pronouns to refer to individuals of diverse gender identities and expressions.

Lesson Focus

In this lesson, you will

- ❑ explain how cultural awareness and understanding can assist communication (12.2.2.4)
- ❑ examine current demographics of Canadian families, and distinguish between fact and opinion (12.5.1.1)

What Is a Family?

As a result of ongoing social, cultural, and economic changes in society and shifts in demographic trends, we have a greater diversity of families in Canada today than we have had in the past.

Changes in family formation and structure include the following:

- **Marriage and Partnerships**
  - Fewer people are getting married.
  - More people are marrying at older ages.
  - More couples are cohabiting or in common-law relationships (living together).
  - There are more same-sex partners, following the legalization of same-sex marriage in Canada in 2005.

- More people are living alone without a partner.
- Divorce rates are rising.
- Remarriages are increasing.

- **Children and Families**
  - More women are having their first child later in life.
  - Women are having fewer children.
  - There are more households without children.
  - More births occur outside marriage.
  - There are more lone-parent families.
  - More blended families or stepfamilies exist as a result of marriage breakup and remarriage.
  - More males are the primary caregivers and/or stay-at-home parents.
  - More extended or multi-generational families (families composed of people from different generations) are living together for cultural reasons, or due to aging of parents or adult children staying in the family home.
  - More grandparent- or sibling-led families exist due to the death of the biological parents or other factors.
  - As a result of changing attitudes toward diversity and international adoptions, more families are
    - multicultural (composed of different cultures)
    - multiracial (composed of different races)
    - multilingual (speaking different languages)
    - multi-religious (belonging to different religions)
  - More couples are having children with complex biological origins as a result of developments in medicine and technology that allow for greater diversity in the conception and birth of children (e.g., in vitro fertilization, surrogacy, donated sperm/eggs).
  - Life expectancy has increased, resulting in more people reaching older ages.

You will learn more about the diversity of family forms and structures in Module 4, Lesson 2.

What Is Family Studies?

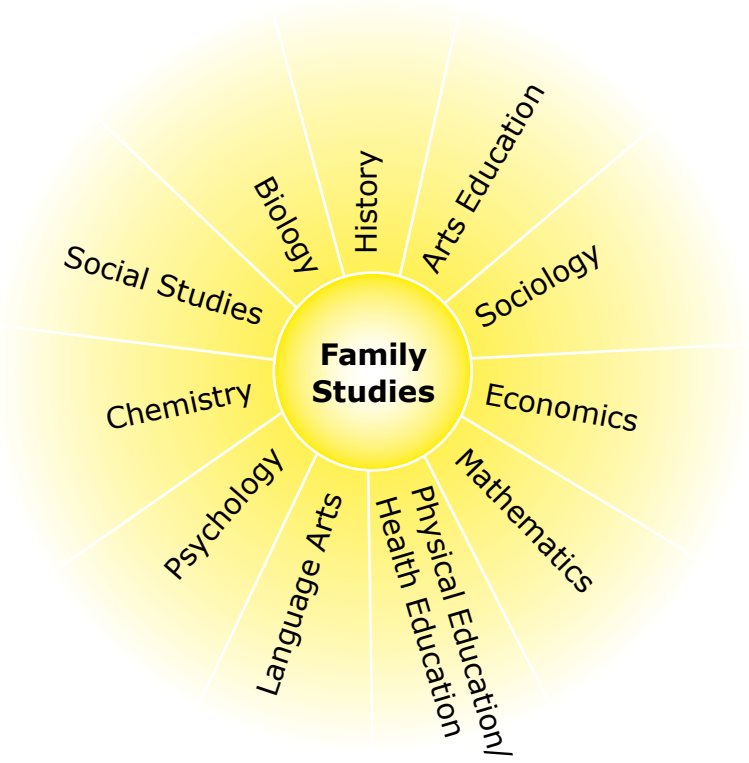
Family studies courses help students to develop skills and knowledge in the areas of parenting and caregiving, money management, relationships, and the well-being of individuals and families. In this course, you will learn how individuals and families function in society during different stages of the life cycle.

Family studies courses offer a preventive, proactive, and practical approach to supporting families. The best way to make decisions about our personal lives is to be more knowledgeable about family life issues. Throughout this course, you can expect to enhance your ability to

- understand yourself and your family
- appreciate the diversity of families today
- recognize the societal influences that affect decisions
- evaluate a variety of social circumstances that influence family well-being

Family Studies: An Interdisciplinary Approach

Family studies is an interdisciplinary subject area that integrates social and physical sciences. **Interdisciplinary** means that the course relates to other subject areas, as show in the following diagram. Combining social and physical sciences, students explore themselves, their families, and their communities and society as they study topics arising from daily life.



Family Studies: Integrated Skills Development

Family studies courses incorporate a variety of learning activities, giving students opportunities to develop many integrated skills, including those shown in the following diagram.

Family studies courses help students to gain essential knowledge and skills that they can apply to their personal lives, to further studies, and to the world of work.

Families and Culture

Families and culture are closely related because children typically learn their culture from family members. Understanding culture will help you to understand families.

What Is Culture?

The term **culture** can be difficult to define because it is used in three different ways. Culture can be defined as

- **a process of individual or personal enrichment** (e.g., we may say that someone is "cultured")
- **a special product or activity** that may be found or take place in museums, concerts, books, movies, and so on (e.g., some may call this "high culture," as opposed to "popular culture" or "folk culture")
- **a group's particular ways of understanding, its traditions, and its ways of living** (e.g., we may talk about Canadian or Cree culture, or about a company's culture, such as "Apple's culture")—in other words, culture consists of the values, beliefs, attitudes, behaviours, objects, and other characteristics common to the members of a particular group or society

In this course, the last definition of culture is the most relevant. It is a sociological definition. This means that it is related to **sociology**, which is the study of human society. This definition is about people living in a particular society and in groups within that society.

It is through culture that people and groups define themselves, conform to society's shared values, and contribute to society. Therefore, culture includes many societal aspects, such as language, customs, values, norms, mores, rules, tools, technologies, products, organizations, and institutions. **Institutions** refer to clusters or groups of rules and cultural meanings associated with specific social activities. Common institutions are the family, education, spirituality or religion, work, and health care.

Sociologists define **society** as the people who interact in such a way as to share a common culture. The **cultural bond** may be ethnic or racial, based on gender, or due to shared beliefs, values, and activities.

Therefore, culture is all the learned behaviours of a group of people that are considered to be the tradition of that group and are transmitted from generation to generation.

Factors Related to Culture

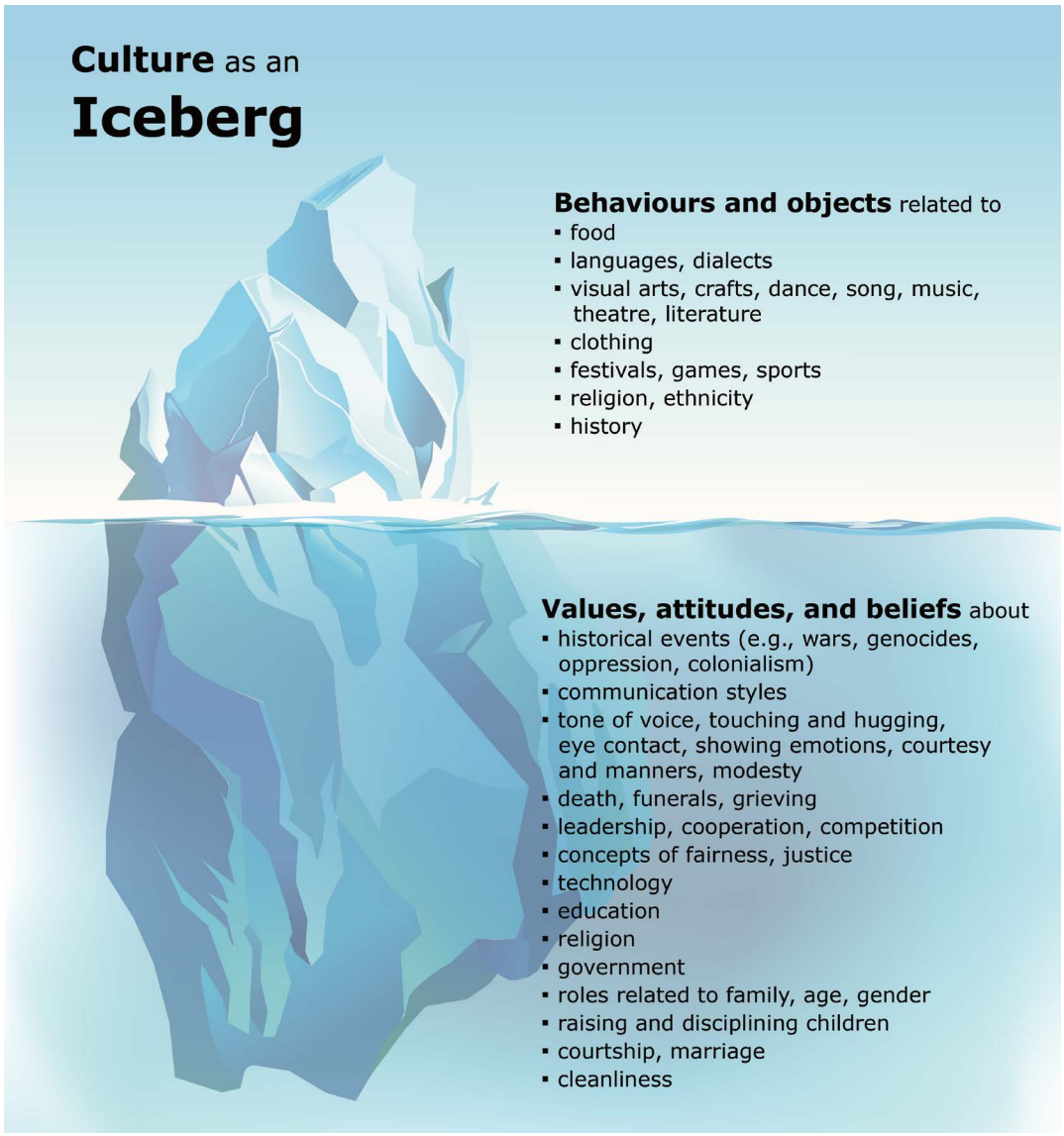
When thinking about the culture of a particular group or organization it is helpful to consider the following factors.

1. **Culture has different layers.**

   The following diagram of an iceberg can help you to understand the concept that culture has different layers. Most of an iceberg's mass is below the surface of the water, with only a small portion visible above the water. When we think of culture, we often think of the more visible aspects, such as music, food, language, festivals, and so on. These are the types of things you might see at a cultural event.

Many of the most important aspects of culture are not easily visible, however. They include attitudes toward education, raising children, courtship, government, and so on. Values and underlying assumptions and beliefs affect the visible aspects of culture. They explain **why** a group behaves the way it does.

To learn more about the visible and invisible levels of culture, examine the following graphic depicting culture as an iceberg.



2. **People belong to more than one culture.**

   We often think that a person's culture is determined by race (e.g., Indigenous, Black), nationality (e.g., Canadian, Finnish), ethnicity (e.g., German-Canadian), or religious background (e.g., Muslim, Sikh). However, people belong to more than one group or culture.

The groups to which people belong can be based on factors such as the following:

- place of birth
- nationality, according to country of birth or naturalization (for people who migrated to a different country)
- citizenship or legal status (e.g., Canadian citizen, dual nationality, permanent resident, refugee claimant)
- regional, ethnic, religious, and/or linguistic affiliation
- assigned sexuality/sex (according to one's biological/anatomical designation at birth); gender identity (according to one's internal and individual sense or experience of gender); and/or sexual orientation (according to one's emotional, romantic, or sexual attraction to others)
- generations (e.g., grandparents, parents, children) and family roles (e.g., parent, son, daughter, guardian, step-parent, stepchild, adopted child)
- socio-economic status, associated with educational opportunities, occupation or profession, position, wealth, and so on
- physical and/or cognitive characteristics or abilities

3. **Culture affects our behaviour and how we interpret the behaviour of others.**

   Many of the things we do, like the ways we interact with others, or how we function at work, are a result of the influence of our culture. For example, in some cultures, people may be talkative, and may feel it is appropriate, normal, and respectful to engage in small talk with those around them. In other cultures, people may be less talkative, and may feel it is appropriate, normal, and respectful to remain silent (especially with strangers). When people from these two groups meet, they may feel that the other is disrespectful, either because the other person "talks too much about nothing," or because the other person "refuses to acknowledge me or answer my questions."

   Culture also affects our attitudes toward clothing. Some articles of clothing are seen as appropriate for males in one group, and appropriate for females in another group. In certain parts of the world, it is common for men to wear articles of clothing that resemble a skirt, dress, gown, or robe.

   Cultures also differ in their expressions of emotions. In the typical Western culture, men are often looked down upon for crying in public, because they are expected to hold in emotions. In other cultures, the public display of strong emotions is considered immature. Some of these people tend to express their emotions much more subtly, through a change in the tone of voice or the lifting of eyebrows.

4. **Culture interacts with human nature and people's personalities.**

   When discussing culture, it is important to realize that people's attitudes and behaviours are also influenced by human nature and individual personalities. According to Spencer-Oatey (6), the border between culture, human nature, and personality is sometimes blurry:

   - **Culture** is learned; it is not inherited. Group culture is specific to a group and is learned by living and interacting in that group. For example, people in a certain cultural group may have a tendency to express emotions (or not express them) in a certain way. This does not mean all persons in that group express emotions in the same way; instead, it means they are more likely to express emotions in a certain way.
   - **Human nature** includes the general characteristics, feelings, and behaviours that all people have in common, regardless of their culture and personality. It is not learned; it is inherited. It is found in our genes (and some aspects are even shared with the genes of animals). Human nature includes emotions and the need to connect with other people. However, the **way** we express our emotions, or connect with others, is affected by our culture.
   - **Personality** is unique to each individual and is both inherited and learned. **Learned** means that our personality is influenced by things we experience by being part of a group (culture), as well as by things we experience by ourselves.

Examples

All people share the need for food. We know that unless we consume a minimum number of calories, we will starve. Therefore, we all need to eat. However, what we eat, how often, how much, with whom, and according to what set of rules is, in part, determined by our cultural group and by our own personal preferences.

A group of three friends working at a media company in Winnipeg decide to go for lunch together because they are all hungry **(human nature)**. They decide to go to a pizza restaurant, and leave work at 12:00 noon because that is the scheduled time in their organization for a lunch break **(group culture)**. One person of Muslim background orders a pizza with grilled chicken because, as part of his religious background, he chooses not to eat any pork products. Another colleague of Jewish background orders a vegetarian pizza because, as part of her religious background, she chooses not to eat cheese with meat in the same meal. The third person orders a feta and spinach pizza, as she is of Greek background and feta and spinach are Greek favourites. One person tops the pizza with Parmesan cheese, another with crushed hot peppers, and the third with sprinkles of olive oil **(personality/preferences)**.

All individuals have their own unique way of expressing their culture and common or universal aspects of human nature. The members of a group will likely not share identical sets of attitudes, beliefs, or behaviours; instead, they will show "family resemblances." As a result, there is no absolute set of features that can definitively distinguish one cultural group from another. The assumption that culture is uniformly distributed within a group is incorrect.

5. **Cultures change gradually.**

   All cultures are dynamic, which means they keep on changing. Culture is composed of three basic components: beliefs, behaviours, and objects. These components become modified, or something gets added to them, or something is removed from them. **Anthropologists** (those who study societies and customs) "generally agree that as much as 90 percent of all things, ideas, and behavioural patterns found in any culture had their origins elsewhere" (Spencer-Oatey 13). This means that most of the important components of your culture originally came from a different culture.

   Cultures change when new beliefs, behaviours, and objects from other cultures are introduced. According to Spencer-Oatey (12–13), this process, known as "cultural diffusion," has four recognizable characteristics:

   - Cultural diffusion is selective. In other words, cultures do not automatically absorb everything from another culture. Instead, only those components that are deemed to be useful and/or compatible are absorbed or borrowed.
   - Cultural diffusion is reciprocal. Early anthropologists believed that one culture begins to adopt elements from another cultural group, but this is not reciprocated. This is no longer the belief today.
   - When a culture absorbs beliefs, behaviours, and objects from another culture, those components are usually modified from their original form, so that they fit better in the culture that receives them.
   - Some cultural components are more easily diffused than others. For instance, a culture will more likely borrow technological innovations than social patterns or belief systems, including religious beliefs. This is because the usefulness of new technologies is often obvious.

6. **Describing cultures is different from judging them.**

   As we live in a multicultural society, it is necessary to learn about culture, and how to associate with people from other cultures. However, it can be difficult to speak about cultures without implying that one culture is better than another. Not long ago, people spoke of "high culture" (which included things such as classical music, formal clothing, French cuisine, high levels of formal education, and so on) as being superior to "low culture" (which included popular music, casual clothing, homemade food, low levels of formal education, and so on). This attitude went along with the idea that Western culture was superior to the cultures from different parts of the world.

   Today, the tendency is to speak of certain cultures as being similar to or different from other cultures, instead of being superior or inferior to them. As people of varying cultures associate with each other, and hear different points of view, they usually find positive aspects in those cultures.

   If you feel that another culture is inferior to yours, have a conversation with individuals from that culture, and ask them how they feel about your culture. It may be a fascinating conversation.

Lesson Summary

In this lesson, you were introduced to how families have changed over time, and how culture is defined. You also learned that family studies courses give students opportunities to gain essential knowledge and develop transferable skills that are applicable in their personal lives, in post-secondary studies, and in the world of work.

In the next lesson, you will learn about various theories of human development.

Lesson 2: Perspectives on Human Development

Introduction

Development is the growth and change that all individuals experience from the moment they are conceived until the moment they die. The process of development is orderly, patterned, and lasting.

Human development is based on two processes: maturation and learning. **Maturation** involves developmental changes in the body and mind, while **learning** is a change in behaviour that results from a person's life experiences.

Developmental changes are the product of both maturation and learning. In this lesson, you will explore social, cognitive (related to thinking), emotional, and moral development. Although there are many pathways of development that all people follow, no two people follow exactly the same path.

In this lesson, you will learn about the human development theories of four theorists: Abraham Maslow, Jean Piaget, Erik Erikson, and Lawrence Kohlberg.

Lesson Focus

In this lesson, you will

- ❑ identify and describe the social, emotional, cognitive, physical, spiritual, and moral development from late adolescence to old age, and describe their interdependence (12.1.1.4)
- ❑ define adulthood and the aging adult, and compare developmental theories used to explain adulthood and the aging adult (e.g., Maslow, Erikson, Neugarten, Mead, and Kohlberg) (12.1.2.1)

Human Development

Human development is a continual and cumulative process. The following chart provides an overview of the human lifespan.

The Human Lifespan	
Period of Life	Approximate Age Range
Prenatal	Conception to birth
Infant	Birth to 1 year
Toddler	1 to 3 years
Preschooler	3 to 5 years
Grade schooler	5 to 12 years (until the onset of puberty)
Adolescent/Teenager	12 to 20 years
Young Adult	20 to 40 years
Middle-aged Adult	40 to 65 years
Older Adult	65 years and older

Four Human Development Theories

Whether life is viewed as a circle (Indigenous perspective) or a line (Western or Eurocentric perspective), change occurs at each major phase of life and is influenced by both **heredity** (our genetic makeup) and the **environment** in which we live.

Much of what we know today about development is the result of years of study by many researchers who proposed theories about human development. **Theories** are explanations of why things work or how things happen; they are based on observations and ideas that can be tested. There is no single theory that perfectly explains all human development. The theories that you will study in this course are similar to those you would study in psychology, especially developmental psychology.

You will now be introduced to the theories of four people who have shaped what we currently know about intellectual, emotional, moral, and social development in humans.

Abraham Maslow: Theory of Human Needs

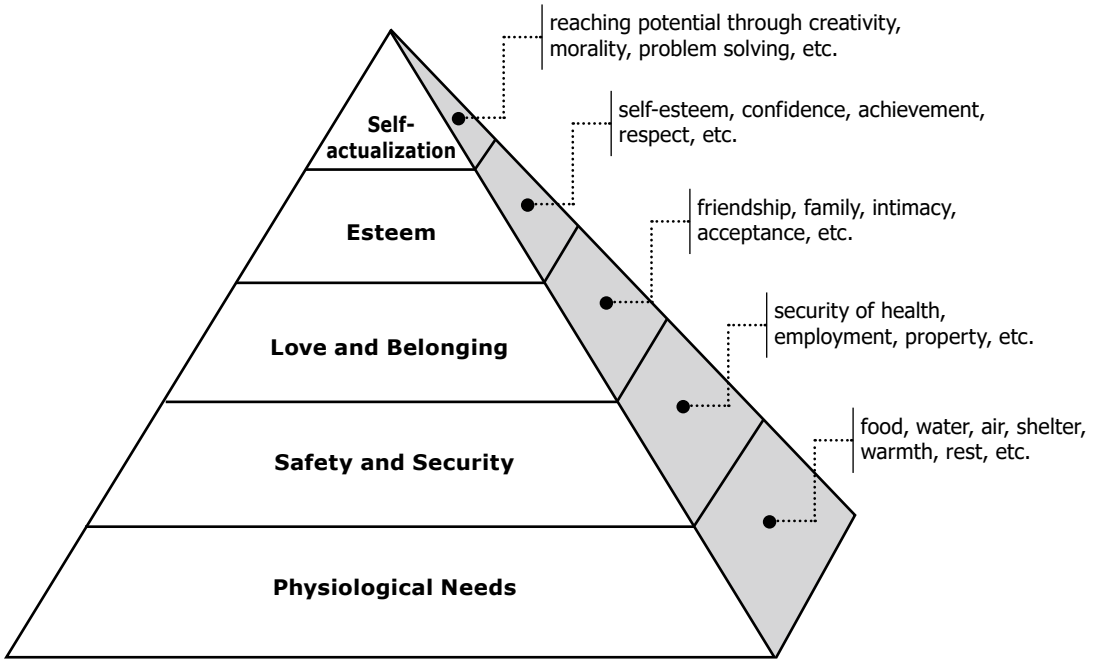
Abraham Maslow (1908–1970) was a humanist who believed that people have the ability to take charge of their lives and encourage their own development. A **humanist** emphasizes how individuals can influence their own lives, and de-emphasizes the work of religion or other supernatural powers. Maslow emphasized that an individual could develop in healthy, positive ways through choice, creativity, evaluation, and self-realization. His theory stems from a belief that basic human nature is either neutral or good and that any bad characteristics are the result of damage that has been inflicted on the developing self.

By studying the lives of many successful and mentally healthy adults, Maslow formulated a theory about basic and advanced human needs. He thought that basic needs had to be met before a healthy, self-actualized individual (someone who has reached their fullest potential) could develop.

A **need** is something you require because it is essential or very important. For example, you need water to survive, but you do not need an energy drink. A **want** is a desire for something that makes your life more enjoyable (an energy drink instead of water).

Maslow designed a pyramid to represent his **hierarchy of human needs** theory, which attempts to explain the needs that motivate human behaviour. In this theory, he categorized and ordered all the needs people have to fulfill in order to feel satisfied and motivated in life. The following diagram illustrates the categories.

Maslow's Hierarchy of Human Needs



Much like we climb a ladder starting from the bottom rung, so we must, to some extent, satisfy our lower-level needs (e.g., physiological needs) before we meet our higher-level needs. In addition, lower or basic needs continue to require fulfillment as higher needs are satisfied. A person can be operating at any or all need levels at any one time.

Movement on Maslow's hierarchy is not always upward. Sometimes people stay at one stage. For example, in the physiological stage, a person might have the basic food need satisfied, but may desire more exotic food. In the safety and security stage, a person might have an apartment for shelter, but may desire a house. In the love and belonging stage, a person might have the basic love needs met, but may want to explore greater love satisfaction or strengthen the sense of belonging.

After our basic needs are met, we are able to satisfy our wants.

Jean Piaget: Theory of Cognitive Development

Intellectual or **cognitive development** refers to mental processes such as thinking, understanding, learning, and remembering as they emerge and change over time. The work of Jean Piaget (1896–1980) explains the changes in intellectual or cognitive development that occur across childhood and into adolescence.

Piaget believed that the ability to think grows and develops from interacting with, manipulating, and exploring the environment. He suggested that each person comes to know about the world through the following two thought processes:

- **Assimilation:** People assimilate when they try to fit a new experience into what they already know. For example, a child knows that a furry animal with four legs and a tail is a "cat." On seeing a skunk for the first time, the child may call the skunk a "cat." When assimilation does not work, accommodation becomes important.

- **Accommodation:** Accommodation is creating a new way of thinking when old ways of thinking don't work. Children often learn new explanations or definitions through accommodation.

Piaget's Stages of Cognitive Development

Piaget proposed that all children pass through a sequence of four developmental stages: sensorimotor, preoperational, concrete operational, and formal operational. The characteristics of each stage are described in the following table. While all children move through all four stages in the same order, they move at their own speed; therefore, the age range for each stage is only approximate. Cognitive growth is gradual.

Piaget's Stages of Cognitive Development

Stage	Age Range	Characteristics
Sensorimotor	Birth to 2 years	The infant's knowledge of the world is based on senses and motor skills. By the end of the period, the infant uses **mental representations** such as words (e.g., mom, dad, ball).
Preoperational	2 to 6 years	The child learns how to use symbols such as words and numbers to represent aspects of the world, but relates to the world only through own perspective.
Concrete Operational	6 to 11 years	The child understands and applies **concrete operations** to experiences, provided the experiences are focused on the here and now (e.g., manipulating objects the child can see and touch, counting with building blocks).
Formal Operational	Adolescence and beyond	The adolescent or adult thinks abstractly, speculates on hypothetical situations, and reasons deductively.

Piaget's formal-operational period is the highest stage of cognitive development. This is the period of cognitive development that you, as an adolescent or adult, have achieved.

You probably entered the formal-operational period at about 12 years of age. By this time, you had become increasingly skilled at using your imagination and solving abstract problems. You may have begun to think about how to solve some of the world's problems, such as how to end war or how to reduce poverty.

Individuals do not "graduate" from one stage to another. Piaget stated that adults function at the formal-operational stage for only a few hours a day. Most of the time, they resort to trial-and-error forms of reasoning, which are part of the earliest stage of development.

Erik Erikson: Theory of Psychosocial Development

Erik Erikson (1902–1994), a well-known theorist of personality development, saw life as a series of eight stages, from birth until death. Each stage has a particular challenge or turning point, which he called a **crisis**.

How people meet each crisis affects how their personalities develop. Those who overcome a crisis successfully will move to the next stage, while those who are not successful may find themselves "stuck" in a stage.

Erikson's eight stages of psychosocial development are outlined in the following diagram. The characteristics of each stage are discussed in the table that follows.

Erikson's Stages of Psychosocial Development

Erikson's Stages of Psychosocial Development		
Stage	Age Range	Characteristics
Stage 1: Trust versus Mistrust	Birth to 12 to 18 months	Erikson believed that if an infant's needs are met by a warm, caring, and consistent adult, the infant will learn to **trust** others. If early needs are neglected, the infant may learn to **mistrust** others. Babies who are mistreated, abused, or neglected see the world as a frightening place.
Stage 2: Autonomy versus Shame and Doubt	18 months to 3 years	Children who are allowed **autonomy** (free will) to explore will learn self-confidence. If parents/caregivers encourage their children to develop at their own pace within reasonable limits, their children will become confident and independent. If they are overly restrictive or ignore this development, children may experience **self-doubt** and **shame**. Children who are not given this freedom may become discouraged and begin to feel worthless.
Stage 3: Initiative versus Guilt	3 to 6 years	With an increased ability to explore and experience new things, children show **initiative** (actively planning and trying to accomplish things). They eagerly want to do everything and, if they are encouraged in their activities, they learn self-confidence and initiative. Children who are not encouraged to participate may cling to adults and may fail to develop good play skills. If parents/caregivers criticize or belittle their children's activities, the children may develop a sense of **guilt** or a feeling of having done something wrong.
Stage 4: Industry versus Inferiority	6 to 12 years	During this time, children are busy learning social skills and making or doing things with their peers. Learning to work with others is an important part of **industry** (working hard and having a sense of accomplishment from work). Children develop a sense of industry when parents/caregivers praise and are supportive of their children's work and play projects. If these projects are not valued or are criticized, children may feel a sense of failure and may develop a sense of **inferiority**, a feeling of being worth less than other people.
Stage 5: Identity versus Role Confusion	Adolescence or teenage years	The challenge of the teenage years is to build a sense of **identity** or a sense of self. During this time, individuals experience many social activities and select from many personal choices in the areas of education, work, recreation, and morality. Through these choices, teenagers discover who they are and who they may become. Those who are not able to build a sense of self may suffer identity or **role confusion**.

continued

Erikson's Stages of Psychosocial Development		
Stage	Age Range	Characteristics
Stage 6: Intimacy versus Isolation	Young adulthood	Once individuals have established their own identities, they are prepared to enter into **intimate** (close and loving) relationships with others. If young adults cannot become close with others for fear of losing their own identities, they may experience a sense of **isolation** or apartness from others.
Stage 7: Generativity versus Stagnation	Maturity or middle adulthood	Through activities such as raising children, creative endeavours, and community service, individuals achieve **generativity** (taking care of others and contributing something lasting to the world). Being unable to contribute in these ways can bring about **stagnation**, boredom, restlessness, and a feeling that life is meaningless.
Stage 8: Integrity versus Despair	Late adulthood or old age	In the later years of life, people look back to assess their accomplishments and what their life has meant to themselves and others. A feeling of **integrity** results when individuals are satisfied with their efforts and would change little about their life. A sense of **despair** is felt when people feel unhappy or disgusted with their efforts and wish they could have another chance.

No one moves through the eight stages of psychosocial development with only successes. At each stage, people experience the positive and the negative. The challenge is to have the successes outnumber the shortcomings.

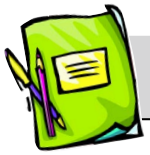
Lawrence Kohlberg: Theory of Moral Development

Lawrence Kohlberg (1927–1987) studied the development of children's moral reasoning. **Moral reasoning** is the ability to move from thoughts of personal gain to concern for others. Kohlberg grouped the stages of moral reasoning into three levels: pre-conventional, conventional, and post-conventional. The three levels of reasoning in Kohlberg's moral development theory are based on Piaget's cognitive development theory.

Kohlberg believed that the higher levels of moral reasoning are impossible to achieve if a person has not also reached the higher levels of cognitive development. In other words, people cannot make moral judgments beyond their ability to learn. Many adults do not achieve all three levels.

The characteristics of Kohlberg's three levels of moral reasoning are discussed in the following table.

Kohlberg's Levels of Moral Reasoning			
Level	Age Range	Reasons for Moral Decisions	Characteristics
Level 1: Pre-conventional	Under 7 years	One acts at this level to ■ avoid punishment ■ be rewarded ■ get something in return ■ get even ■ get ahead, if one can get away with it	At the **pre-conventional** level, children do not consider the reasoning involved in how laws or rules are made. Instead, they follow laws and rules to keep from being caught and punished for disobeying. Many adults remain at this level.
Level 2: Conventional	Age 8 to preteen	■ be considered a "good" person ■ show concern about how actions affect others ■ uphold the laws of society	At the **conventional** level, children want to please others and begin to understand abstract concepts of right and wrong. They may make a moral decision on the basis of their worries about what others will think and begin to feel a sense of guilt if they think their actions have caused harm to others. They are willing to follow rules of society because they understand that laws are necessary for human interaction, rather than merely a way to punish someone. Most adults operate daily at this stage.
Level 3: Post-conventional	Teenage to adult	■ uphold the values of society ■ protect self-respect ■ act according to standards of right and wrong in individual cases	At the **post-conventional** level, some young people and adults can recognize situations in which socially acceptable standards of conduct conflict with each other. For the first time, an individual acknowledges the possibility of conflict between two socially accepted standards and tries to decide between them. At the highest level, a person acts according to a decision based on justice. The control of conduct becomes internal. Very few people ever reach this stage, but many approach it.



Learning Activity 1.1: Identity Formation

It is now time for you to complete **Learning Activity 1.1**. This learning activity will give you an opportunity to review your understanding of the theories of human development discussed in this lesson.

1. Match the following terms with the definitions provided below.
   - accommodation
   - assimilation
   - esteem
   - intellectual development
   - self-actualization
   - conventional level
   - pre-conventional level
   - post-conventional level

   a. At the _____, children want to please others and begin to understand abstract concepts of right and wrong.

   b. _____ needs include self-respect and the respect of others.

   c. _____ means reaching one's fullest potential.

   d. At the _____, children do not consider the reasoning involved in how laws or rules are made.

   e. _____ means creating a new way of thinking when old ways of thinking don't work.

   f. _____ means trying to fit a new experience into what we already know.

   g. _____ refers to mental processes such as thinking, understanding, learning, and remembering as they emerge and change over time.

   h. At the _____, some young people or adults can recognize situations in which socially acceptable standards of conduct conflict with each other.

2. Define each of the following terms.
   a. Autonomy: _____
   _____
   b. Generativity: _____
   _____
   c. Industry: _____
   _____
   d. Initiative: _____
   _____

3. Identify the theorist associated with each of the following descriptions.

Description	Theorist
a. An infant's knowledge of the world is based on senses and motor skills. By the end of the period, the infant uses mental representations.	
b. Children do not consider the reasoning involved in how laws or rules are made. Instead, they follow laws and rules to keep from being caught and punished for disobeying.	
c. Children develop a sense of industry when parents/caregivers praise and are supportive of their children's work and play projects.	
d. If parents/caregivers are overly restrictive or ignore the development of autonomy, children may experience self-doubt and shame.	
e. At the highest level, a person acts according to a decision based on justice.	
f. The adolescent or adult thinks abstractly, speculates on hypothetical situations, and reasons deductively.	
g. An individual can develop in healthy, positive ways through choice, creativity, evaluation, and self-realization.	

4. Complete the following table. For each of the four theorists listed, indicate
   - the focus of the development theory (e.g., cognitive)
   - factors on which the development depends
   - key terms related to the theory
   - stages or levels described in the theory

Theories of Human Development				
	Maslow	Piaget	Erikson	Kohlberg
Focus of Theory				
Factors on Which Development Depends				
Key Terms				
Stages or Levels				

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Please note that the answer key may not contain all the possible correct responses. Check the lesson to make sure your responses are correct. How did you do? If you answered most questions correctly, go on to the next lesson. If you didn't, then you need to go back to the lesson and study it some more.

Remember that you do not need to submit learning activities to the Distance Learning Unit. However, this learning activity will help you to complete **Assignment 1.1** (which you **will** submit for assessment).

It is now time to complete **Assignment 1.1: Identity Formation.** The assignment details can be found after the Lesson Summary.

Lesson Summary

In this lesson, you learned about cognitive, emotional, moral, and social theories of human development from infancy to old age. While each theory interprets human development from a different perspective, all theories attempt to explain individual experiences and behaviours. No single theory is adequate in describing the complexity and diversity of human experience, and most developmental theorists incorporate ideas from several perspectives into their thinking.

You have been introduced to several definitions of terms that are commonly used when discussing theories of human development. Understanding these terms will help you as you continue to study human development in the lessons that follow.

In the next lesson, you will learn about personality development and personality traits, and you will examine the theories of personality proposed by Kurt Lewin, Sigmund Freud, Carl Jung, and Alfred Adler.

Notes

Assignment 1.1: Identity Formation (12 marks)

It is now time to complete **Assignment 1.1**. You will submit this assignment to the Distance Learning Unit when you have completed Module 1. In the meantime, keep your completed assignment in a safe place.

In this assignment, you will apply what you have learned in this lesson by reading a scenario and answering questions.

Read the following scenario, and then answer the questions that follow.

Scenario

Jaclyn is 19 years old. She rents an apartment in a safe neighbourhood, two blocks away from her parents. She is very health conscious, so she goes to the gym every day before work, and she enjoys making nutritious meals. She works as a child care assistant in a local daycare centre. Jaclyn enjoys working with children and usually spends a lot of time researching new activities and educational techniques so that she can ensure the children are having a great experience. The children are always excited to see her and greet her with hugs every day when she arrives.

Her experience at the daycare has been so meaningful that she has decided she wants to be a teacher. Her desire to continue her education has caused her to enroll in a family studies distance learning course, which she must complete before applying to university. Her first assignment was due on Tuesday, and she drove to the post office to mail the assignment. When she approached the post office, she realized there were no parking spaces except in the handicap zone. She could have parked two blocks away, but she was on her coffee break and didn't have much time. She looked around for the parking meter attendant, but didn't see one. So, she decided to park in the handicap zone. When she came out of the post office, she was very happy she didn't have a ticket.

Jaclyn has a beautiful voice and sings in a band with Eric, her boyfriend of two years. They go everywhere together. They have so much in common and they love the applause they get when they perform.

As you answer the following questions, make sure you provide enough detail. For example, if a question is worth 6 marks, you need to write at least six clear, distinct points in order to earn all 6 marks.

1. Refer to Maslow's hierarchy of human needs. What are **three** basic needs that Jaclyn has met, and how has she satisfied them? (*6 marks—1 mark* for each identified need and *1 mark* for each explanation)

2. Refer to Kohlberg's levels of moral reasoning. At what level does Jaclyn currently find herself? Provide an explanation. *(2 marks)*

3. In the scenario, Jaclyn showed that she successfully achieved Stages 5 and 6 of Erikson's theory of psychosocial development.

   a. Identify the **two** crises that she resolved (one for Stage 5 and one for Stage 6*). (2 marks)*

   b. Explain how she resolved each crisis. *(2 marks)*

Notes

Lesson 3: Personality Theories

Introduction

In the previous lesson, you learned about theories of human development. You are now ready to look at personality development, personality traits, and the theories of personality proposed by Kurt Lewin, Sigmund Freud, Carl Jung, and Alfred Adler.

Lesson Focus

In this lesson, you will

- ❑ define personality and personality traits, and examine theories of personality (e.g., Lewin, Jung, Adler) (12.3.3.1)

Personality

If you were asked to describe your best friend, what would you say? You might start off by saying, "She's kind, very outgoing, and open to working with others." When you describe your friend, you are listing different parts of her personality.

Personality is influenced by a person's talents, interests, habits, perceptions, attitudes, heredity, and experience. It is the combination of a person's visible qualities and characteristics shown by the person's behaviours. Even today, there is no consensus on the definition of personality in psychology.

Most researchers and psychologists do not identify themselves with a specific perspective on human personality and often take a varied approach. Some research is driven by observation and experiments (e.g., the **Big Five theory**), whereas other research emphasizes theory development (**psychodynamic theory**). There is also considerable emphasis on the applied field of personality testing.

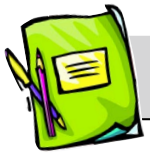
Personality traits are enduring personal characteristics. Theorists assume that traits are relatively stable over time, meaning that they are relatively constant and do not usually change. Traits also vary along a continuum between one extreme and the other (e.g., friendly versus unfriendly), making it easier to describe an individual's traits.

The Big Five Theory

The **Big Five theory** (also known as the **five-factor model** and the **five basic personality traits**) includes five broad domains or dimensions of personality that are used to describe human personality. Research has shown that the Big Five personality traits show consistency in interviews, self-descriptions, and observations, and seem to be found across a wide range of participants of different ages and of different cultures.

The five most widely accepted dimensions of personality are the following:

1. **Openness:** Openness to experience refers to one's sense of adventure. People who rate high in openness are curious and appreciate art, imagination, and new things. Those who rate low in openness are the opposite, preferring to stick to their habits, avoid new experiences, and probably are not the most adventurous eaters. While changing personality is a difficult process, openness is a personality trait that has been shown to be subject to change in adulthood. For example, you can probably think of a food you wouldn't touch as a child, or an activity you wouldn't try, but enjoy regularly now that you are older.
2. **Conscientiousness:** People who rate high in this factor are organized and have a strong sense of duty. They are dependable, disciplined, and achievement focused. People who rate low in conscientiousness are more spontaneous; for example, they may be more apt to take off for a trip to Europe with only a backpack and no itinerary.
3. **Extroversion:** This factor contrasts people who are sociable with those who prefer time alone (a quiet retreat). Extroverts are cheerful in their social interactions and tend to be assertive, drawing energy from being in a crowd. Introverts are not necessarily shy, but they use their alone time to recharge after being around people.
4. **Agreeableness:** This trait is a measure of a person's warmth and kindness. Agreeable people are more likely to be trusting, helpful, and compassionate. Disagreeable people, on the other hand, are cold, suspicious of others, and less likely to cooperate with others.
5. **Neuroticism:** This trait refers to a person's level of emotional stability. Neurotic people worry a lot and can become anxious and depressed. Even when things are going well, they can't stop worrying. People who are low in neuroticism tend to be emotionally stable.



Learning Activity 1.2: The Big Five Theory

It is now time for you to complete **Learning Activity 1.2**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson. This learning activity does not have an answer key because the answers are based on your opinions.

In this learning activity, you will have the chance to apply the Big Five theory to your personal life.

1. Review the Big Five theory discussed in this lesson, and complete the following chart. Rate yourself in relation to the five personality traits on a scale of 1 to 10.

Applying the Big Five Theory to Myself	
Personality Trait	Rating Scale: 1 to 10
How **open to experience** am I?	/10
How **conscientious** am I?	/10
How **extroverted** am I?	/10
How **agreeable** am I?	/10
How **neurotic** am I?	/10

2. Which of the five personality traits would you like to change, if any? For example, do you feel you are not open enough to new experiences? Explain why or why not.

Personality Theories

For many years, psychologists all over the world have been developing theories about personality. Personality is a complex combination of factors, including heredity (genetics) and the environment in which we live. Theories of personality will be the focus of the remaining part of this lesson.

Kurt Lewin: Theory of Self

Kurt Lewin (1890–1947) is considered to be the leader of modern social psychology. **Social psychology** is the scientific study of how people influence the thoughts, feelings, and behaviours of other people. Because social psychology deals with how people interact with each other, it is an important part of family studies.

As a Jewish person, Lewin was interested in the concepts of Jewish migration and identity. He was living in Germany when Adolf Hitler came to power. Fearing persecution, he moved to the United States. He found it confusing that the Nazis considered some people to be Jewish, even though they did not practise their Jewish religion. His mother died in a Nazi concentration camp.

Lewin was very sensitive to social problems and thought that psychologists and others should use their own skills and resources to do something about them. After the Second World War, he was asked to find an effective way to combat religious and racial prejudice. He organized **change experiments**, which laid the foundations for what is now known as sensitivity training. **Sensitivity training** is a form of training with the goal of helping people become aware of their own prejudices and more sensitive to others.

Based on his experience as a Jewish person living during the Holocaust, as well as on his research, Lewin supported the view that people have three aspects to their personality: the **personal,** the **social,** and the **ideal self.** Characteristics of these three aspects of personality are identified in the following table. Individuals require the blending of the three interrelated "sub-selves" to adjust and to be stable.

Lewin's Theory of Self

Aspect of Personality	Characteristics
Personal Self	The individual's perception of self (attitudes, beliefs, impressions, habits, and values).
Social Self	The image the individual wants to project for people to perceive (represents perceptions, attitudes, and feelings about self in relation to other people).
Ideal Self	The individual's image of what he or she wishes to become (attitudes, beliefs, impressions, habits, and values).

Learning Activity 1.3: Kurt Lewin's Theory of Self

It is now time for you to complete **Learning Activity 1.3.** In this learning activity, you will apply Kurt Lewin's theory of self to life situations by answering the questions below.

1. Which aspect of personality (the personal, social, or ideal self) reflects the characteristics described in each of the following situations?
   a. Kim wants people to think she is very caring and compassionate, so sometimes she pretends to sympathize with people, even when she doesn't really care.
   b. When Sudesh was a small child, his parents often told him he was lazy and not as intelligent as his siblings. As an adult, he lacks confidence, and is overly sensitive to criticism.
   c. Rodney is struggling in school, but really wants to graduate with high marks so that they can attend medical school and work as a doctor in their rural community.

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

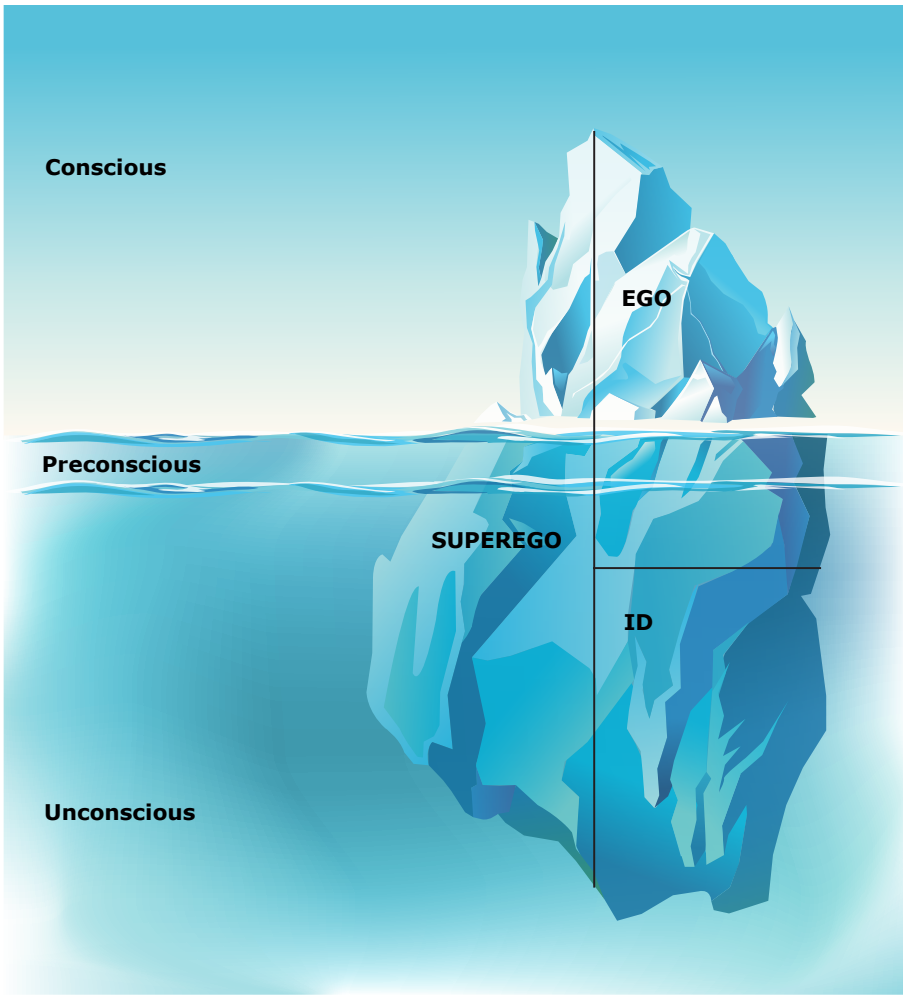
Sigmund Freud: Theory of Personality

Sigmund Freud (1856–1939) researched the relationship between the mind and the body. His research resulted in a new discipline called **psychoanalysis**, which emphasizes unconscious motives.

Freud believed that humans have three levels of consciousness or awareness: the **conscious**, the **preconscious**, and the **unconscious**. We are usually aware of only a small part of our feelings and thoughts, which Freud called the **conscious** mind. We are totally unaware of another much larger part of the mind, the **unconscious**, which includes motives, needs, and feelings. The **preconscious** can voluntarily bring to mind thoughts, memories, and feelings.

Freud's levels of consciousness can be compared to an iceberg that has three parts, as shown in the following illustration. (Don't confuse this with the iceberg of culture that you read about in Module 1, Lesson 1.) The conscious mind is above the surface of water, while the unconscious mind is below the surface. Just below the water line is the preconscious.

Freud's View of the Mind



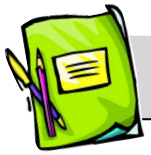
Freud believed that personality consists of three interacting parts (elements): the **id**, the **ego**, and the **superego**. Refer to the previous illustration as you study the characteristics of these elements in the following table.

Freud's Theory of Personality	
Element	Characteristics
The Id	■ is totally unconscious (the person is not aware of its influence) ■ represents basic biological instincts and desires for pleasure, such as food and sex ■ insists on getting what it wants immediately ■ is immature
The Ego	■ controls the id ■ develops as the child gets older ■ resides in the preconscious and conscious ■ is the rational part of the mind that decides which needs can be satisfied, and when and how ■ is socially mature and strives for balance ■ is responsible for delaying gratification until it is practical or appropriate
The Superego	■ is the final part to develop in a person ■ is made up of standards or rules of behaviour ■ resides mainly in the preconscious and unconscious ■ functions as an inner voice or conscience ■ tries to restrict sexual relationships and other bodily desires of the id, even when the ego says it is safe to satisfy them ■ represents parental and societal values, standards, or moral codes

Freud believed that a healthy person can experience pleasure but avoid guilt by resorting to **defence mechanisms**. These protect the ego by unconsciously distorting reality and thereby reducing anxiety. Freud identified numerous defence mechanisms, but in this course you will look at only one of them, **repression**. According to Freud, repression is the basis for all other defence mechanisms.

When we do not want to remember embarrassing or painful experiences, we push them into our unconscious through the defence mechanism of **repression**. For example, a person may repress a traumatic childhood experience and forget about it. According to Freud, even though a person does not remember the traumatic experience, it might manifest itself by the person becoming neurotic or suffering from mental illness.

Freud's work was criticized, partly because it focused too much on childhood, and his theories cannot be tested scientifically. Nevertheless, Freud had many followers, and his theories were the basis for many newer ones. Among his followers were Carl Jung and Alfred Adler, whom you will learn about later in this lesson.



Learning Activity 1.4: Freud's Theory of Personality

It is now time for you to complete **Learning Activity 1.4**. In this learning activity, you will apply Freud's theory of personality to the following scenario.

Scenario

Two teenagers, who live with their parents, are alone at one of their homes. They are sitting on the couch, kissing and becoming more and more aroused.

According to Freud, what would the id, the ego, and the superego be saying to each of these teenagers?

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Carl Jung: Analytical Psychology Theory

Carl Jung (1875–1961) was a Swiss psychiatrist and psychotherapist who founded a branch of psychology called **analytical psychology**. He focused on the ability of individuals to gradually emerge into better, more civilized human beings. His theory gives encouragement to the middle and later years in life.

Jung also introduced the idea of **psychological types** and **psychological testing**. People use psychological tests to find out about their personalities and characteristics. You will be completing one such exercise yourself when you get to the next learning activity.

Myers-Briggs Type Indicator

One of the most famous psychological or personality tests is the Myers-Briggs Type Indicator (MBTI), which was developed by Katharine Cook Briggs and Isabel Briggs Myers from Jung's theory of psychological types. It categorizes people based on their preferences in four areas that are opposite to each other:

- extroversion or introversion
- sensing or intuition
- thinking or feeling
- judging or perceiving

Some of Jung's most important work dealt with the basic personality traits of **introversion** and **extroversion**.

- **Extroverts** are highly sociable and enjoy being with others.
- **Introverts** prefer to be on their own or in small groups.

Neither personality type is considered better than the other. Many psychologists believe that we all have some extroverted and some introverted characteristics.

Learning Activity 1.5: Are You an Introvert or an Extrovert?

It is now time for you to complete **Learning Activity 1.5**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson. This learning activity does not have an answer key because the answers are based on your opinions.

Reflect on introversion and extroversion in relation to yourself as you read the following pairs of sentences. For each set of characteristics, place a check mark beside the **one** statement (a or b) that best describes you.

Are You an Introvert or an Extrovert?

1. _____ a. I don't really like being by myself.
   _____ b. I enjoy being by myself.
2. _____ a. I enjoy performing in front of a crowd.
   _____ b. I prefer to work behind the scenes.
3. _____ a. I think talking about ideas is boring.
   _____ b. I enjoy talking about ideas.
4. _____ a. I have a lot of friends.
   _____ b. I have a few close friends.
5. _____ a. I like to go to loud parties with lots of people.
   _____ b. I like to spend quiet time with a small group of people.
6. _____ a. I enjoy taking chances.
   _____ b. I am reluctant to take chances.
7. _____ a. I don't mind being in strange situations.
   _____ b. Strange situations make me anxious.

8. _____ a. I tend to speak or act before I think things through.
   _____ b. I tend to take time to reflect before I speak or act.

9. _____ a. People see me as enthusiastic and expressive.
   _____ b. People see me as reserved and quiet.

10. _____ a. I prefer to be in charge of leading people and projects.
    _____ b. I like to work independently, and consult with others as needed.

11. _____ a. I find amusement parks, fairs, and festivals stimulating.
    _____ b. I try to avoid amusement parks, fairs, and festivals.

12. _____ a. I tend to speak more than I listen.
    _____ b. I tend to listen more than I speak.

Add up how many a's and b's you selected.

- If you chose mostly a's, then you might be an extrovert, and naturally prefer being with others for much of the time.
- If you chose mostly b's, then you might be an introvert, and naturally prefer being by yourself for much of the time.
- If you chose about the same number of a's and b's, then you may be comfortable in either situation, being alone or with others.

Remember that it's OK to be either an introvert or an extrovert, or a little of both. The world needs both kinds of people. It's important to be yourself, and to be comfortable with who you are.

Alfred Adler: Social Psychology Theory

According to Alfred Adler (1870–1937), people are social beings. We interact with others, cooperate with them, and place the welfare of the group above our own. Adler believed that people are motivated mainly by a need to overcome feelings of inferiority. He thought that humans are aware of their inferiorities and are fully capable of planning and guiding their own actions.

Adler coined the term **inferiority complex**, and that became a focus of his research. He thought children sometimes feel inferior because they are smaller and weaker than many around them. His emphasis on inferiority might be related to his own experiences. During his childhood, Adler's legs were deformed by a disease called rickets. He also developed pneumonia and almost died from it.

Adler also coined the phrase **sibling rivalry** to describe the jealousies and conflicts between siblings. He was very interested in **birth order (**the order of sibling births in a family), and thought that

- older siblings are more dominant and more intellectual than their younger siblings
- middle siblings are competitive and diplomatic
- younger siblings are selfish and demanding (Jarrett 36)

Adler believed that we all desire to belong and to feel significant. He argued that "when we feel encouraged, we feel capable and appreciated and will generally act in a connected and cooperative way. When we are discouraged, we may act in unhealthy ways by competing, withdrawing, or giving up" (Adler Graduate School).

According to Adler, "a misbehaving child is a discouraged child," and the most effective strategy in coping with difficult behaviours of a child is to help the child feel valued, significant, and competent. Remember that, during Adler's time, many people believed that a misbehaving child was immoral, and punishment, including corporal punishment, was a very popular strategy for addressing behaviour problems.

Learning Activity 1.6: Alfred Adler's Social Psychology Theory

It is now time for you to complete **Learning Activity 1.6**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson. This learning activity does not have an answer key because the answers are based on your opinions.

Reflect on what you have learned about Adler's social psychology theory by answering the following questions:

1. Do you believe, like Adler, that people are motivated mainly by a need to overcome feelings of inferiority? Or, do you believe that people are motivated mainly by something else? If so, what? Explain why.
2. Do you agree with Adler's ideas about birth order? Or, do you think that birth order has little to do with people's personalities? Explain why.

Lesson Summary

In this lesson, you expanded your understanding of the study of psychology. Psychologists define **personality** as individual differences in the way people think, feel, and behave. In addition to learning how personality is defined, you learned what personality traits are. You also learned about the different personality theories proposed by Kurt Lewin, Sigmund Freud, Carl Jung, and Alfred Adler. Personality is a complex combination of factors.

In the next lesson, you will focus on the ecological systems theory proposed by Urie Bronfenbrenner.

Lesson 4: Bronfenbrenner's Ecological Systems Theory

Lesson Introduction

In the previous lesson, you learned about several personality theories: The Big Five theory and the theories proposed by Kurt Lewin, Sigmund Freud, Carl Jung, and Alfred Adler. In this lesson, you will focus on the ecological systems theory proposed by Urie Bronfenbrenner.

Lesson Focus

In this lesson, you will

- ❑ explain ways in which development from conception to childhood significantly affects development later in life (12.1.2.3)

Urie Bronfenbrenner

Urie Bronfenbrenner (1917–2005) was born in Russia in 1917 and immigrated to the United States at age 6.

After completing his Ph.D. in psychology, Bronfenbrenner served as a psychologist in the US Army. In 1948, he became a professor in Human Development, Family Studies, and Psychology at Cornell University, where he remained for the rest of his professional life.

Bronfenbrenner was unhappy with the personality theories he studied at university. Among other things, he was concerned that they focused on treating symptoms and problems, rather than trying to deal with the problems before they started. He described the approaches of that time like this: "much of contemporary developmental psychology *is the science of the strange behavior of children in strange situations with strange adults for the briefest possible periods of time*" (Bronfenbrenner, "Toward an Experimental Ecology of Human Development" 513).

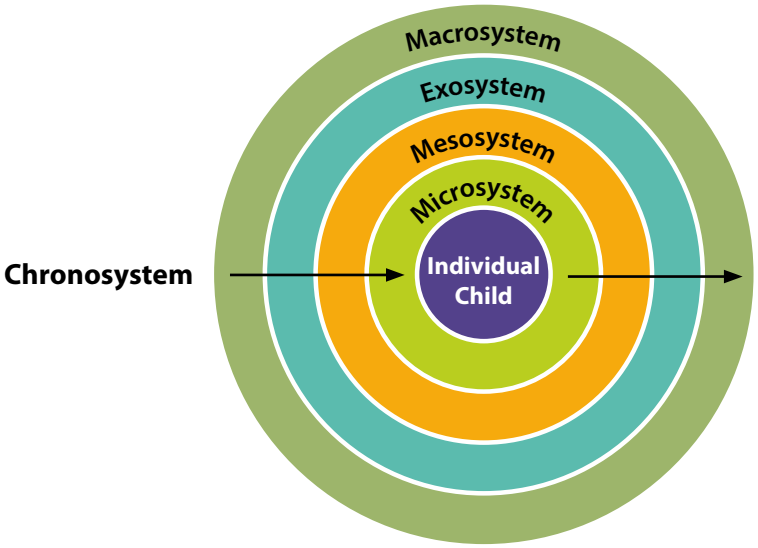
As a result of his dissatisfaction, he developed what he called an **ecological systems theory. Ecology** refers to the relationship between an organism and its environment. In this case, it refers to the relationship between a child and everything in the child's life, including people, culture, school, and so on. He detailed his theory in *The Ecology of Human Development,* published in 1979.

Urie Bronfenbrenner: Ecological Systems Theory

Urie Bronfenbrenner developed the **ecological systems theory** to explain how **everything** in a child and in the child's environment affects how the individual grows and develops. Bronfenbrenner used the word **ecological** because children are organisms, and he wanted to emphasize the relationship between children and their environment. It may seem obvious to state that everything in a child's life affects the child; however, keep in mind that the earlier theorists focused more on things inside a child's head than on things in the child's environment.

Bronfenbrenner argued that human development is influenced by factors operating at different **systems levels** within a broad ecological structure. The ecological systems consist of five levels: the **microsystem, mesosystem, exosystem, macrosystem,** and **chronosystem**. The different levels are illustrated in the following diagram as four nested rings representing the first four systems surrounding the child at the centre, with the **chronosystem** as the fifth system that affects all other systems over time. Bronfenbrenner thought that, to develop in a healthy way, a child had to be surrounded by layers of relationships, similar to a set of nested Russian dolls (*The Ecology of Human Development* 3). **Each layer needs to exist and function in a healthy way in order for the child to be healthy.**

Bronfenbrenner's Levels of Ecological Systems Theory



Note that the child is at the centre of the five systems levels. The systems interact with each other over time and influence the child's development. The systems (rings) that are closer to the child have the greatest impact, but all systems influence the child's development.

An explanation of each systems level follows.

Bronfenbrenner's Ecological Systems Theory	
Systems Levels	Examples
1. Microsystem The **microsystem** includes the child and the relationships and interactions with **people who are closest to the child**. These include parents or guardians, caregivers, relatives, close friends, teachers, peers, mentors, or others who participate in the life of the developing person on a fairly regular basis over extended periods of time.	According to Bronfenbrenner, children need to have a good relationship with the people who are closest to them in order to be healthy. For example, children who do not have a close relationship with one or both of their parents may have difficulty loving themselves. The prefix **micro-** means "small." This may help you to remember that this system fits closest to the child within the model.
2. Mesosystem The **mesosystem** includes the connections and interactions **between the influences closest to the child**, such as the relationships between parents, or between individual family members, parents and the child's school, other caregivers and parents, and so on.	According to Bronfenbrenner, people closest to the child need to have a good relationship with each other in order for the child to be healthy. For example, if a child's parents/caregivers do not have a loving relationship, the child may have difficulty forming intimate relationships. The prefix **meso-** means "middle." This may help you to remember that this system fits between the microsystem and the exosystem.
3. Exosystem The **exosystem** includes the **local social context**, such as the surrounding community, local services and agencies, and individuals, such as the family doctor, that affect children directly or indirectly through their parents/ caregivers.	According to Bronfenbrenner, the local social context needs to be healthy in order for the child to be healthy. For example, children have no direct relationship with the employers of their parents/caregivers. However, if a parent loses a job, the child may be seriously affected. The prefix **exo-** means "outside." This may help you to remember that this system fits outside the mesosystem.
4. Macrosystem The **macrosystem** is the most distant from the child and is the **broader social and cultural context**. It includes cultural values, economic conditions, political systems, and laws. All these factors have an impact on the other systems (rings) and eventually influence the child.	According to Bronfenbrenner, the broader social and cultural context needs to be healthy in order for the child to be healthy. For example, if a child belongs to a group of people who are being persecuted by the larger society, the child's life will be adversely affected. The prefix **macro-** means "large." This may help you to remember that this system is the largest one on the model.
5. Chronosystem The **chronosystem** is not like the other systems. It refers to the idea that the first four systems **change over time**, and that children's reactions to the first four systems also **change over time**.	For example, children's reaction to their parents' divorce might improve or worsen over a period of time. The prefix **chrono-** means "time." This may help you to remember that this system refers to the influence of time on the four other systems. (Bronfenbrenner and Ceci; Bronfenbrenner, "The Bioecological Theory of Human Development")

Resources

If you have access to the Internet, view the following two short videos on *YouTube*:

- Rutherford, Mary. "Bronfenbrenner's Ecological Systems Model." *Youtube*. Uploaded by Mindy Rutherford, 27 Dec. 2014. https://www.youtube.com/watch?v=08M_K0GIti8 (6 Dec. 2016).
- Kimball, Sara. "Ecological Systems Theory: Urie Bronfenbrenner." *Youtube*. Uploaded by Sara Kimball, 6 Oct. 2014. https://www.youtube.com/watch?v=01BnvOrEDPM (6 Dec. 2016).

You can click on the links or search for the name of the video, either on *YouTube* at www.youtube.com or using a search engine such as *Google* at www.google.ca.

The Importance of Bronfenbrenner's Theory

Compared to some other theorists you have studied in this course, Bronfenbrenner's model focuses more on the child's environment than on factors the child was born with. This model helps us to study the different systems that simultaneously influence a child. It helps us to identify the diversity of interrelated influences on the child's development.

This awareness can help us to see and understand the ways in which a child may act in different settings. For example, a child who frequently bullies smaller children at school may be acting like a terrified victim at home. Adults concerned with the care of a particular child should pay close attention to behaviour in different settings or contexts and to the quality and type of connections that exist between these contexts.

To understand or help a child who is experiencing learning difficulties or other challenges, we need to go beyond the individual person and the immediate school, family, and social environment (**microsystem**) and also consider how the broader community (**exosystem**) and the dominant culture and nature of society (**macrosystem**) affect the person.

Persons working with children and youth need to be aware of the many factors involved in the personality development of these young persons, as well as the factors involved in their behaviour and in their successes or difficulties. Bronfenbrenner's **bioecological** model emphasizes that a complex set of relationships affect a child's behaviour, personality, adjustment, and acculturation. **Acculturation** is the process by which someone absorbs the culture of a society.

A person's behaviour is not only the result of personal characteristics and choices. It is also affected by a number of other factors, such as the following (Stewart):

- the person's relationships in the classroom, school, and home
- the appropriateness of the person's educational programming
- the socio-economic status of the person and the person's family
- the status of the cultural or religious group to which the person belongs in the broader society

Head Start

Bronfenbrenner applied his ecological systems theory in the development of programs intended to help children from disadvantaged economic, cultural, and racial backgrounds. This led to his co-founding of the **Head Start** program in 1965. Head Start is the longest-running federal program in the United States designed to deal with the cycle of poverty. It includes support for children's physical development, through health-care and nutrition programs, as well as intellectual stimulation.

Research has shown that children who live in poverty tend not to perform as well in school as children from more privileged backgrounds. Until the early 1960s, researchers thought that these differences in achievement were inherited. In other words, they believed that poorer children were less intelligent. They also believed that poor children were less intelligent simply because their parents were the same way, and that little could be done about it.

By the early 1960s, a number of psychologists challenged this position. They suggested that intelligence is shaped by a child's environment and experiences. This led to a proposal for a national school readiness program for preschool children. It focused on breaking the cycle of poverty. Researchers reasoned that, if poor children could begin school on a footing similar to that of other children, they would have a better chance of succeeding in school and avoiding poverty.

Bronfenbrenner convinced others that the Head Start program would be most effective if it involved not only the children, but also their families and their community. That way, the children's parents/caregivers and others would be included. This extended involvement became an essential element of Head Start, at a time when parents/caregivers were not involved in school programs and administration.

The ecological systems theory developed by Bronfenbrenner has had a profound effect on how we view children who struggle in school. Educators no longer simply blame the parents or conclude that the child has a low aptitude for learning. In fact, Bronfenbrenner argued that it is the effect of the children's interactions with **all** the individuals in their lives that allows them to live up to their potential. He felt that people share responsibility for interacting with children, and for creating conditions that allow them to do so.

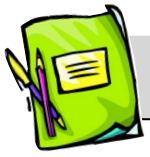
Bronfenbrenner cared about children, and worked hard to create more humane and supportive conditions for children and their families. Perhaps his most enduring legacy will be his insistence that people must not only try to understand human development, but must also use this information to improve the lives of children and their families.

Aboriginal Head Start

The US Head Start program inspired the Canadian government to establish **Aboriginal Head Start (AHS)**. The purpose of AHS, initiated in 1995, is to help enhance child development and school readiness of First Nations, Métis, and Inuit children, regardless of whether or not they live in a First Nations community. AHS exists in 40 Manitoba First Nations.

AHS is designed to prepare First Nations, Métis, and Inuit children for school by meeting their emotional, social, health, nutritional, and psychological needs **before** they start school. According to Aboriginal Head Start on Reserve Manitoba, the programs are made up of the following components: "culture and language, education, health promotion, nutrition, social support and parental involvement."

AHS strives to instill in preschool children a sense of pride and confidence, and a desire to learn. The programs also help provide parenting/caregiving skills, improve family relationships, and foster emotional and social development.



Learning Activity 1.7: Personality and Human Development

It is now time for you to complete **Learning Activity 1.7**. This learning activity will help you to review the many concepts you studied in this lesson.

1. Identify the theorist associated with each of the following terms/ descriptions.

Term/Description	Theorist
a. The id	
b. Extrovert	
c. Social psychology theory	
d. The social self	
e. Head Start program	
f. The superego	
g. Introvert	
h. The personal self	
i. The ego	
j. The unconscious	
k. Repression	
l. Focus on the ability of individuals to gradually emerge into better, more civilized human beings	
m. The ideal self	
n. Psychoanalysis	
o. People are social beings who relate to other people, engage in cooperative activities, and place social welfare above selfish interest	

2. Match each of the following terms with the definitions provided below.
   - ideal self
   - personal self
   - social self
   - id
   - ego
   - superego
   - extroverts
   - introverts

   a. The _____ is the perception of self (attitudes, beliefs, impressions, habits, and values).

   b. The image the individual wants to project for people to perceive is the _____ (represents perceptions, attitudes, and feelings about self in relation to other people).

   c. The _____ represents the rational part of the mind that decides which needs can be satisfied, and when and how.

   d. _____ are highly sociable and enjoy being with others.

   e. The _____ is the image of what a person wishes to become (attitudes, beliefs, impressions, habits, and values).

   f. The _____ represents the values or moral codes of our parents or society.

   g. _____ tend to withdraw from social situations, preferring to be on their own or in small groups.

   h. The _____ represents basic biological instincts and desires for pleasure, such as food and sex.

3. Why do you think Bronfenbrenner named his theory the **ecological** systems theory, when it applies to the development of children? Doesn't ecology have to do with the environment? Explain.

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit. However, this learning activity will help you to complete Assignment 1.2 (which you will submit for assessment).

It is now time to complete **Assignment 1.2: Personality and Human Development Theories**. The assignment details can be found after the Lesson Summary.

Lesson Summary

In this lesson, you learned about Urie Bronfenbrenner's ecological systems theory and its emphasis on the influence of the environment on human development. You examined the different, but interrelated, systems levels and complex sets of relationships that simultaneously influence a child's development. You also learned how Bronfenbrenner applied his theory in the development of the Head Start program, which focused on providing preschool children from underprivileged backgrounds with programming that encouraged parental and community interactions with the children to enhance their development.

In the next lesson, you will learn about identity and character development. The role our environment plays will be examined, as will factors that influence the development of our self-concept.

Notes

Assignment 1.2: Personality and Human Development Theories (14 marks)

It is now time to complete **Assignment 1.2**. You will submit this assignment to the Distance Learning Unit when you have completed Module 1. In the meantime, keep your completed assignment in a safe place.

In this assignment, you will demonstrate how well you understand the personality and human development theories you studied in the last few lessons. If you have any questions, contact your tutor/marker, or ask your learning partner for help.

In responding to the following questions, make sure you write at a Grade 12 level. Remember to write enough information to earn the maximum amount of marks for each question. For example, if a question is worth 6 marks, include at least six clear, distinct points to receive all 6 marks.

First, review the following five personality theories, and make sure you understand them:

- The Big Five theory
- Kurt Lewin's theory of self
- Sigmund Freud's theory of personality
- Carl Jung's analytical psychology theory
- Alfred Adler's social psychology theory

1. Reflect on how useful you think the five personality theories are, and answer the following questions. *(6 marks)*

   a. In your opinion, which theory is the most useful for **understanding people**? Explain why. Include an explanation of the theory, in your own words. You may also want to include an explanation of what makes this theory different from the others. *(3 marks)*

b. In your opinion, which theory is the most useful for **applying to your own life**? Explain why. Include an explanation of the theory, in your own words. You may also want to include an explanation of what makes this theory different from the others. *(3 marks)*

2. Review Bronfenbrenner's ecological systems theory. Identify the relationships and interactions you have in relation to **one** of the first four systems levels (not the chronosystem). Discuss how that system has affected **your own personal development**. Include information on the different influences, relationships, and social contexts, where appropriate. *(4 marks)*

3. Consider how Bronfenbrenner's ecological systems theory would apply to the following question: *(4 marks)*

   How would high school graduation rates be affected if teachers and parents had strong relationships with each other, communicated regularly, and worked together to help high school students succeed?

   a. Identify the system level that most closely relates to this issue. (*1 mark*)

   b. Explain, in your own words, how that system level works. *(1 mark)*

   c. Explain how the system level relates to the issue. *(2 marks)*

Notes

Lesson 5: Identity and Character Development

Introduction

So far, you have learned about cognitive, social, emotional, and moral development and the theorists who researched these areas. You have also learned about personality and human development, personality traits, and theories of personality. What you have learned so far will provide the background knowledge you need to learn about identity and character development in this lesson.

Lesson Focus

In this lesson, you will

- ❑ identify components and demonstrate understanding of factors that influence own self-concept (12.3.1.1)
- ❑ examine factors that have an impact on personality development (12.3.3.2)
- ❑ identify and discuss the multiple identities that define who we are, and describe how they shape our unique experience of privilege and oppression (12.3.3.3)

The Development of Character

Character is developed as part of the **socialization process**—the transmission of values, beliefs, and attitudes. The set of emotional, cognitive, and behavioural patterns you learn from experience determines how you think, feel, and behave. Your character serves as your personal judge for every situation you encounter.

Character development starts when a child is young. The teaching, training, and examples your family provided were the first influences on your developing character. For example, you may recall being taught to be kind to others or to tell the truth. A person's character continues to evolve throughout life, even though much depends on inborn traits and early experiences.

Character is also dependent on **moral development**—the process through which you develop attitudes and behaviours toward other people based on social and cultural norms, rules, and laws. Your **moral principles** are the standards you use to judge right from wrong. Some of these standards (or laws) are set by society to protect everyone; other standards are taught to you by your parents/guardians/caregivers and family members.

As a child, you learned to gain the approval of those around you by following their standards. As you matured, you adopted standards of your own. It is these personal standards that guide you, giving you strength and courage, and enabling you to feel confident with yourself and your decisions.

Character Traits

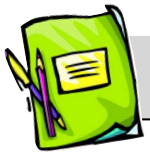
In Module 1, Lesson 3, you learned that personality traits are enduring personal characteristics that differ from one individual to another. **Character traits**, or moral qualities, also exist and help define a person's character.

Some of the character traits that may be present in a person's life are discussed in the following table. The examples will help you to clarify the descriptions of character traits and relate them to your own life.

Traits That Develop Character

Character Trait	Description	Examples
Self-discipline	Self-discipline is the ability to control your behaviour.	■ Can I say "no" to myself? ■ Do I accomplish what I plan to do?
Dependability	Being dependable means that you are reliable.	■ Do I arrive on time for appointments? ■ Can I be counted on to get a job done?
Responsibility	Being responsible means answering for your behaviour and obligations.	■ Do I do my part when working on a group project? ■ Do I work without being reminded?
Integrity	Integrity means being honest. Honest people can be trusted.	■ Do I try to be honest? ■ Do I present a truthful picture?
Motivation	Motivation provides the incentive to do a task.	■ Do I believe that hard work is useful and worthwhile? ■ Do I find satisfaction in a job well done?
Mercy and Justice	A sense of mercy and justice moves a person to uphold the laws of society and show regard for others' rights and feelings.	■ Do I feel compassion when others are mistreated? ■ Do I help others when I see them in need? ■ Am I able to look beyond my own desires to consider the welfare of others?

A person who shows these traits is considered to be strong in character. As you can see, many character traits are learned through direct teaching by parents or other significant people. A person's character does not form in a day. Developing character traits takes time and effort.



Learning Activity 1.8: Character Traits

It is now time for you to complete **Learning Activity 1.8**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson. This learning activity does not have an answer key because the answers are based on your opinions.

In this learning activity, you will discuss how character traits apply to your personal life.

1. Review the character traits discussed in the previous table. Examine the examples to make sure you understand each trait. Then complete the following chart. Rate yourself on a scale of 1 to 10.

Applying Character Traits to Myself	
Character Trait	Rating Scale: 1 to 10
I have good **self-discipline**.	/10
I am **dependable**.	/10
I am **responsible**.	/10
I demonstrate **integrity**.	/10
I am well **motivated**.	/10
I have a good sense of **mercy** and **justice**.	/10

2. Which of the six personality traits would you like to change, if any? For example, do you feel you do not have enough self-discipline? Explain why or why not.

Character Development in Indigenous Culture: The Circle of Courage

The Circle of Courage is an Indigenous model of positive youth development. It integrates First Nations, Métis, and Inuit philosophies of child-rearing, the heritage of early pioneers in education and youth work, and contemporary resilience research.

Principles of the Circle of Courage

The principles of the Circle of Courage are based on four universal human needs: belonging, mastery, independence, and generosity (Brendtro, Brokenleg, and Van Bockern):*

The Spirit of Belonging:
The universal longing for human bonds is cultivated by relationships of trust so that the child can say, "I am loved."

The Spirit of Mastery:
The inborn thirst for learning is cultivated; by learning to cope with the world, the child can say, "I can succeed."

The Spirit of Independence:
Free will is cultivated by responsibility so that the child can say, "I have power to make decisions."

The Spirit of Generosity: Character is cultivated by concern for others so that the child can say, "I have a purpose for my life."

* Source of the principles of the Circle of Courage: Brendtro, Larry K., Martin Brokenleg, and Steve Van Bockern. *Reclaiming Youth at Risk: Our Hope for the Future.* Rev. ed. Bloomington, IN: National Educational Service, 2002. 137–138. Copyright 1990 and 2002 by Solution Tree (formerly National Educational Service), 304 West Kirkwood Avenue, Bloomington, IN 47404, 800-733-6786, www.solution-tree.com.

Circle of Courage®*

The Circle of Courage is a model of positive youth development based on the universal principle that to be emotionally healthy all youth need a sense of belonging, mastery, independence, and generosity.

1. **Belonging**

   In Native American and First Nations cultures, significance was nurtured in communities of belonging. Lakota anthropologist Ella Deloria described the core value of belonging in these simple words: "Be related, somehow, to everyone you know." Treating others as kin forges powerful social bonds that draw all into relationships of respect. Theologian Marty [Martin Brokenleg, a Dakota educator] observed that throughout history the tribe, not the nuclear family, always ensured the survival of the culture. Even if parents died or were not responsible, the tribe was always there to nourish the next generation.

2. **Mastery**

   Competence in traditional cultures is ensured by guaranteed opportunity for mastery. Children were taught to carefully observe and listen to those with more experience. A person with greater ability was seen as a model for learning, not as a rival. Each person strives for mastery for personal growth, but not to be superior to someone else. Humans have an innate drive to become competent and solve problems. With success in surmounting challenges, the desire to achieve is strengthened.

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* Source: Reclaiming Youth International. *Circle of Courage*. Starr Commonwealth. https://www.starr.org/training/youth/aboutcircleofcourage (3 Jan. 2017). Reproduced with permission.

3. **Independence**

   Power in Western culture was based on dominance, but in tribal traditions it meant respecting the right for independence. In contrast to obedience models of discipline, Native teaching was designed to build respect and teach inner discipline. From earliest childhood, children were encouraged to make decisions, solve problems, and show personal responsibility. Adults modelled, nurtured, taught values, and gave feedback, but children were given abundant opportunities to make choices without coercion.

4. **Generosity**

   Finally, virtue was reflected in the pre-eminent value of generosity. The central goal in Native American child-rearing is to teach the importance of being generous and unselfish. In the words of a Lakota Elder, "You should be able to give away your most cherished possession without your heart beating faster." In helping others, youth create their own proof of worthiness: they make a positive contribution to another human life.

Self-Concept

Your **self-concept** is the mental picture you have of yourself. It is your opinion about yourself and it affects how you feel about yourself. If you like what you see, you will have a positive self-concept and feel good about yourself; if you don't like what you see, you will have a negative self-concept and won't feel good about yourself.

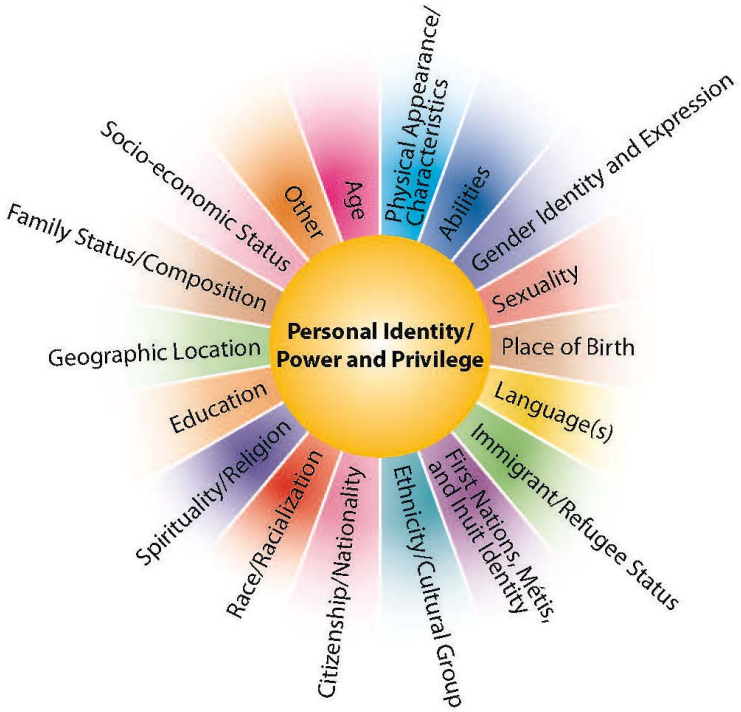
Factors that affect the development of your self-concept include how you see your physical traits (appearance), what you are able to do, and how people respond to you. Your height, weight, appearance, and sexuality all influence your self-concept. How do you see yourself? If you feel good about yourself, your self-concept will likely be positive.

Identity Formation

Each of us has multiple identities that help us define who we are. These identities include ethnicity, class, gender, language, religion, political beliefs, and so on. Some of these are more important than others, depending on many different factors.

The dimensions of identity and group belonging have important connections to people's level of power and privilege (see the following illustration). For example, the language someone speaks and even the accent someone has may significantly influence how others see that person and on the privileges given or not given because of the values attached to that specific language or accent.

Identity: Power and Privilege

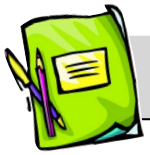


Sexuality and gender are also important aspects of our self-concept and identity. The terms **sex** and **gender** are often used interchangeably, but there are important differences between the two:

- **Sex** refers to one's genitals, reproductive organs, and other biological characteristics such as chromosomes and hormones. These physical or anatomical features are thought to define a person's biological status as male, female, or intersex/with differences of sex development (DSD), and are generally assigned at birth.
- **Gender** is "the social classification of people as masculine and/or feminine. Whereas sex is an externally assigned classification, gender becomes evident in a social context" (Egale Canada Human Rights Trust, and Manitoba Education and Advanced Learning, *Safe and Caring Schools*, "Terms and Concepts" 26).

  According to the American Psychological Association (APA), **gender** is socially and culturally defined by the roles, behaviours, activities, and characteristics that are considered "appropriate" for females or males. These concepts of gender have a great influence on the ways people act, interact, and feel about themselves (APA 1).

Module 3, Lesson 1, provides additional information on sexual health and wellness.



Learning Activity 1.9: Identity Formation: Accents

It is now time for you to complete **Learning Activity 1.9**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

As you have just read, people's language and accent may have a significant impact on how others see them. All people have an accent when they speak a language, and some speak more than one language. In Canada, people speak with a variety of accents. Some may have emigrated from another country, such as the Philippines or Germany. Others were born here, but may use a regional accent.

You will now reflect on how accents influence identity formation and whether accents are associated with power and privilege by answering the following questions.

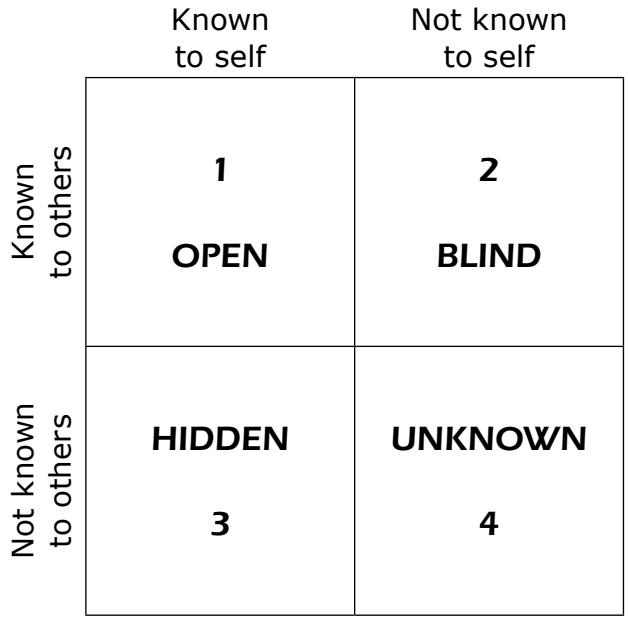
1. Do you know anyone who speaks English with a certain accent that differs from yours? If so, how would you describe the person's accent?
2. In your experience, are different types of accents associated with power and privilege? For example, do people sometimes think that those who speak with some types of accents sound more educated or more sophisticated than those with other types of accents? Explain.
3. Do you think that people who speak with certain accents are more or less intelligent than others? Explain.
4. How do you feel children might be affected if they were told their parents were less intelligent or less sophisticated because they spoke with a certain accent?

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

The Johari Window: A Model for Understanding Self and Others

The Johari Window, created in 1955 by American psychologists Joseph Luft and Harry Ingham, is used to help people reflect on their understanding of themselves and their relationship with others. The Johari Window consists of the four quadrants shown below.

The Johari Window*



Quadrant 1, the area of free activity, or open area, refers to behaviour and motivation known to self and known to others.

Quadrant 2, the blind area, is where others can see things in ourselves of which we are unaware.

Quadrant 3, the avoided or hidden area, represents things we know but do not reveal to others.

Quadrant 4, the area of unknown activity, points to the area where neither the individual nor others are aware of certain behaviours or motives.

The individuals completing a Johari Window choose a few adjectives from a given list to describe themselves (e.g., their attributes, motives, behaviour). Peers of the individuals are then given the same list of adjectives and asked to choose the same number of adjectives that they think describe the individuals. The participants place the selected adjectives on a grid with four quadrants:

1. **Open:** What is known to self and to others.
2. **Blind:** What is known to others but not to self.
3. **Hidden:** What is known to self but not to others.
4. **Unknown:** What is unknown to self and to others.

Adjectives that are not selected by either the individuals or their peers are placed in quadrant 4.

By using this model with others, we may discover attributes about ourselves and about others that we did not know previously.

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* Source: Luft, Joseph. *Group Processes: An Introduction to Group Dynamics.* 2nd ed. Palo Alto, CA: Mayfield Publishing Company, 1970. 11–12.

Howard Gardner: Multiple Intelligences Theory

What are you good at? Are you athletic? Can you draw, sing, write, or play an instrument? Are you good at mathematics, computer programming, working with tools, or outdoor survival? It may come as a surprise to you, but each of these skills is actually classified as an **intelligence**.

Psychologist Howard Gardner spent years conducting brain research and its impact on education. Through his research, he developed the theory of **multiple intelligences**. According to Gardner, all human beings possess more than one intelligence, each located in a distinct part of the brain. In fact, all human beings access multiple intelligences, and nobody has exactly the same profile of intelligences as another. Gardner believed that intelligences can be strengthened and developed with support, encouragement, and practice.

Gardner's theory of multiple intelligences includes the following nine intelligences.

Gardner's Multiple Intelligences	
Intelligence	Components
Verbal/Linguistic	Verbal/linguistic intelligence involves the ability to speak or write well, use languages, and be sensitive to the meanings of words. Poets, authors, attorneys, and politicians typically have this intelligence.
Visual/Spatial	Visual/spatial intelligence involves the ability to represent spatial information graphically and to transform mental images. Artists, designers, photographers, and architects typically have this intelligence.
Logical/Mathematical	Logical/mathematical intelligence involves the ability to reason, calculate, and handle logical thinking. Mathematicians, engineers, physicists, and computer programmers typically have this intelligence.
Bodily/Kinesthetic	Bodily/kinesthetic intelligence involves the ability to use one's hands or body. Dancers, athletes, and actors typically have this intelligence.
Musical/Rhythmic	Musical/rhythmic intelligence involves the ability to sing, compose songs, and play instruments. Singers, composers, instrumentalists, and conductors typically have this intelligence.

continued

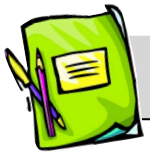
Gardner's Multiple Intelligences	
Intelligence	Components
Interpersonal	Interpersonal intelligence involves social intelligence or the ability to relate to others. Religious/political leaders, parents, teachers, and social workers are just a few who typically have this intelligence.
Intrapersonal	Intrapersonal intelligence involves the ability to understand one's own feelings. Novelists, Elders, and psychologists typically have this intelligence.
Naturalist	Naturalist intelligence involves the ability to adapt and survive in the environment. Hikers, botanists, farmers, and geologists typically have this intelligence.
Existential	Existential intelligence involves the capacity to tackle deep questions about human existence, such as the meaning of life, why we die, and how we got here. Theorists, professors, and religious leaders typically have this intelligence.

Multiple Intelligences and Self-Concept

Gardner's theory of multiple intelligences explains that we all have different interests, abilities, and ways of processing information. Recognizing our own intelligences and skills can help us to see ourselves more clearly and to develop a stronger sense of ourselves.

When you know and accept yourself, you can be realistic about judging your personal traits. You know your strengths and feel good about them, and you recognize your challenges even though you may not like them. When your self-concept is negative, you don't feel good about yourself. You may lack confidence, feel insecure or less important than others, and fear failure.

Your self-concept affects your **self-esteem** (how you feel about yourself). A positive self-concept usually indicates a high self-esteem. When you have a high self-esteem you tend to respect yourself, have self-confidence trying things, and feel secure in your abilities.



Learning Activity 1.10: Multiple Intelligences

It is now time for you to complete **Learning Activity 1.10**. This two-part learning activity will give you an opportunity to review and practise what you have learned about multiple intelligences in this lesson. Answer the questions to the best of your ability.

Part A: Multiple Intelligences

1. The following chart gives descriptions of each of the nine intelligences identified by Howard Gardner. Identify the intelligence that matches each description.

Description	Intelligence
Involves the ability to use one's hands or body.	
Involves social intelligence or the ability to relate to others.	
Involves the ability to speak or write well, use languages, and be sensitive to the meanings of words.	
Involves the ability to sing, compose songs, and play instruments.	
Involves the ability to understand one's own feelings.	
Involves the capacity to tackle deep questions about human existence.	
Involves the ability to reason, calculate, and handle logical thinking.	
Involves the ability to represent spatial information graphically and to transform mental images.	
Involves the ability to adapt and survive in the environment.	

2. Define the term **socialization.**
3. Explain why the influence of parents and others is so important to character development.

Part B: Multiple Intelligences Survey

Complete the following multiple intelligences survey and graph your results. If possible, have your learning partner complete the survey as well.

This survey will give you some insight into your own range of intelligences. Keep in mind that everyone has a unique combination of intelligences, which can change over time. Recognizing your interests, skills, and ways of processing information and experiences can help identify your strengths.

You will need the results of this learning activity when you complete Assignment 1.3, Part A, in Module 1, Lesson 6. This part of the learning activity does not have an answer key because the responses will be unique to each student.

Multiple Intelligences Survey*

1. Complete each section of this survey by placing a 1 next to each statement you feel accurately describes you. If you do not identify with a statement, leave the space provided blank. Then add up your 1s and write down the total for each section.

Section 1

_____ Foreign languages interest me.
_____ I enjoy reading (e.g., books, magazines, websites).
_____ I keep a journal.
_____ I enjoy solving word puzzles, such as crosswords or jumbles.
_____ Taking notes helps me to remember and understand.
_____ I faithfully contact friends (e.g., texting, emailing).
_____ It is easy for me to explain my ideas to others.
_____ I write for pleasure.
_____ I enjoy wordplay, such as puns, anagrams, and spoonerisms.
_____ I enjoy participating in public speaking and debates.
_____ **TOTAL for Section 1**

Section 2

_____ Rearranging a room and redecorating are fun for me.
_____ I enjoy creating my own works of art.
_____ I use graphic organizers to help me remember and understand.
_____ I enjoy all kinds of entertainment media.
_____ Charts, graphs, and tables help me to interpret data.
_____ A music video can make me more interested in a song.
_____ I can recall things as mental pictures.
_____ I am good at reading maps and blueprints.
_____ Three-dimensional puzzles are fun to do.
_____ I can visualize ideas in my mind.
_____ **TOTAL for Section 2**

* Source: *Multiple Intelligences Inventory.* Copyright © 1999–2017 Walter McKenzie. The One and Only Surfaquarium. http://surfaquarium.com/MI/inventory.htm (3 Jan. 2017). Adapted with permission.

Section 3

_____ I am known for being neat and orderly.

_____ Step-by-step directions are a big help to me.

_____ Problem solving comes easily to me.

_____ I get easily frustrated with disorganized people.

_____ I can complete calculations quickly in my head.

_____ Logic puzzles are fun to solve.

_____ I can't begin an assignment until I am well prepared (have "all my ducks in a row").

_____ I like to have structure in my life.

_____ I enjoy troubleshooting when something isn't working properly.

_____ Things have to make sense to me, or I am dissatisfied.

_____ **TOTAL for Section 3**

Section 4

_____ I learn by doing.

_____ I enjoy making things with my hands.

_____ Physical activities/sports are an important part of my life.

_____ I use gestures and non-verbal cues when I communicate.

_____ I think demonstrating is better than explaining.

_____ I love to dance.

_____ I like working with tools.

_____ Inactivity can make me more tired than being very busy.

_____ I enjoy hands-on activities.

_____ I live an active lifestyle.

_____ **TOTAL for Section 4**

Section 5

_____ I easily pick up on patterns.

_____ I focus in on noise and sounds.

_____ Moving to a beat is easy for me.

_____ I enjoy making music.

_____ I respond to the cadence of poetry.

_____ I remember things by putting them in a rhyme.

_____ Concentration is difficult for me if there is background noise.

_____ Listening to sounds in nature can be very relaxing for me.

_____ Musicals are more engaging to me than dramatic plays.

_____ Remembering song lyrics is easy for me.

_____ **TOTAL for Section 5**

Section 6

_____ I learn best by interacting with others.

_____ I enjoy informal chats and serious discussion.

_____ I enjoy situations that involve many people ("the more the merrier").

_____ I often serve as a leader among peers and colleagues.

_____ I value relationships more than ideas or accomplishments.

_____ Study groups are very productive for me.

_____ I am a "team player."

_____ Friends are important to me.

_____ I belong to clubs and/or organizations.

_____ I dislike working alone.

_____ **TOTAL for Section 6**

Section 7

_____ My attitude affects how I learn.

_____ I like to be involved in causes that help others.

_____ I am keenly aware of my moral beliefs.

_____ I learn best when I have an emotional attachment to the subject.

_____ Fairness is important to me.

_____ Social justice issues interest me.

_____ I think working alone can be just as productive as working in a group.

_____ I need to know why I should do something before I agree to do it.

_____ When I believe in something, I give more effort towards it.

_____ I am willing to protest or sign a petition to right a wrong.

_____ **TOTAL for Section 7**

Section 8

_____ I enjoy categorizing things by common traits.

_____ Ecological issues are important to me.

_____ Classification helps me make sense of new data.

_____ I enjoy being outdoors (e.g., exploring, photographing, gardening).

_____ I believe preserving our national parks is important.

_____ Putting things in hierarchies makes sense to me.

_____ Animals are important in my life.

_____ My home has a recycling system in place.

_____ I enjoy studying biology, botany, and/or zoology.

_____ I pick up on subtle differences in meaning.

_____ **TOTAL for Section 8**

Section 9

_____ It is important to see my role in the "big picture" of things.

_____ I enjoy discussing questions about life.

_____ Religion or spirituality is important to me.

_____ I enjoy viewing artwork.

_____ Relaxation and meditation exercises are rewarding to me.

_____ I like travelling to visit inspiring places.

_____ I enjoy reading about philosophy.

_____ Learning new things is easier when I see their real-world application.

_____ I wonder whether there are other forms of intelligent life in the universe.

_____ It is important for me to feel connected to people, ideas, and beliefs.

_____ **TOTAL for Section 9**

2. Record your **total points** from **each** section of the multiple intelligences survey on the following chart.

Key

- Section 1 — indicates your **verbal/linguistic** strength.
- Section 2 — suggests your **visual/spatial** strength.
- Section 3 — indicates your **logical/mathematical** strength.
- Section 4 — tells your **bodily/kinesthetic** strength.
- Section 5 — suggests your **musical/rhythmic** strength.
- Section 6 — shows your **interpersonal** strength.
- Section 7 — reflects your **intrapersonal** strength.
- Section 8 — reflects your **naturalist** strength.
- Section 9 — illustrates your **existential** strength.

My Profile of Multiple Intelligences									
Points (Out of 10)	Survey Sections								
	Section 1 Verbal/Linguistic	**Section 2** Visual/Spatial	**Section 3** Logical/Mathematical	**Section 4** Bodily/Kinesthetic	**Section 5** Musical/Rhythmic	**Section 6** Interpersonal	**Section 7** Intrapersonal	**Section 8** Naturalist	**Section 9** Existential
10/10									
9/10									
8/10									
7/10									
6/10									
5/10									
4/10									
3/10									
2/10									
1/10									

When you have completed this learning activity (and before going on to **Assignment 1.3** in the next lesson), compare your responses in Part A with those provided in the Learning Activity Answer Key found at the end of this module. No answer key is provided for Part B because responses will vary. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Lesson Summary

In this lesson, you learned about character development. Character development starts when a child is young and continues throughout life. Character traits are learned through direct teaching by parents or other significant people, making the environment an important influence on character development. You also learned that self-concept is influenced by how we see ourselves, what skills we have, and how people respond to us. The Circle of Courage philosophy and the multiple intelligences theory illustrate the importance our environment plays in developing our sense of self.

In the final lesson of this module, you will learn how decisions affect our well-being, determine personal values and goals, and identify behaviours that promote health and wellness.

Lesson 6: Values, Goals, and Decisions

Introduction

So far in this module, you have learned about cognitive, social, emotional, and moral development, as well as personality and character development. You have also learned about the important role environment plays in developing personality, character, and self-concept.

In the final lesson of Module 1, you will learn about making decisions, determining personal values and goals, and identifying behaviours that promote health and well-being.

Lesson Focus

In this lesson, you will

- ❑ define and discuss values and goals (12.3.2.1)
- ❑ identify factors that influence values and goals (12.3.2.2)
- ❑ demonstrate understanding of how values influence goals and decisions (12.3.2.3)
- ❑ apply decision-making processes to situations (12.3.2.4)

Values and Goals

Values are concepts, attitudes, or standards that we feel are right, good, or desirable, and that help guide the way we live. Your values include all the ideals and beliefs that are important to you. The values you think are important will influence the decisions you make and the actions you take.

Your values are influenced by your society, culture, family, personality, and environment. What you identify as important in your life is influenced by the society in which you live. For example, democracy and freedom of speech are valued in our society. Various cultures within a society may hold additional values, such as strong intergenerational ties.

There are different types of values:

- **Aesthetic values** involve the appreciation of beauty.
- **Material values** are based on collecting material goods.

- **Social values** involve accepting the rules and laws that govern behaviour and the protection of one's individual rights and the rights of other individuals and groups.
- **Moral values** are based on the way people deal with each other for their common good. We consider individuals to be moral if they respect themselves, others, all forms of life, and the environment.

Your values can help you set goals. A **goal** is something you want to achieve. Goals provide a sense of purpose that directs behaviour toward a positive end result. Goals give direction to life and are influenced by **extrinsic motivation** (outside forces), as well as **intrinsic motivation** (forces within the individual).

Goals can be categorized as short-term, intermediate, or long-term:

- **Short-term goals** are reached quickly within a specific and definite period of time.
- **Medium-term or intermediate goals** take between a month and a year to achieve.
- **Long-term goals** focus on things to accomplish and look forward to in the future, and take more than one year to achieve.

Being SMART in Achieving Your Goals

Research indicates that people accomplish more when they set goals. While goals are important, they are useless unless you achieve them.

The SMART Goals strategy can help you succeed in reaching your goals. SMART is an acronym, whose letters stand for the following characteristics: specific, measurable, attainable, realistic, and time framed.

SMART Goals

Specific	My goals are clearly defined.
Measurable	I will be able to tell if I have accomplished my goals.
Attainable	I have developed action steps for reaching my goals with a reasonable amount of effort.
Realistic	My goals are challenging and reachable.
Time framed	I have established a time period for accomplishing my goals.

Examples of Goals

In the following examples, there are four goals. Two are SMART goals, and the other two are not.

Example 1

Background I am a high school student who would like to make some money to pay for my expenses and to pay for my post-secondary education.	
Not a SMART Goal: *I will get a job.* This is not a SMART goal because it is not something you can do yourself. In other words, you can get a job only if somebody decides to hire you.	SMART Goal: *I will take steps to help me find a job by spending at least 10 hours a week looking for a job. I will ask the school's guidance counsellors if they can help me. I will ask my family, friends, and acquaintances if they might know of any possible job leads. I will then follow up on any promising leads. I will look for, and respond to, job ads. I will create and distribute a resumé and a cover letter to potential employers.*

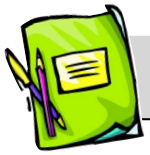
Example 2

Background I am in Grade 12, and I want to attend Assiniboine Community College (ACC) next year. To succeed at ACC, I need to improve my essay-writing skills.	
Not a SMART Goal: *I will improve my writing skills.* This is not a SMART goal because it is not specific (in other words, it is vague). It does not include a measurement or a time frame.	SMART Goal: *I will improve my essay-writing skills to the point that my peers and English language arts teacher conclude that my essays are at a level appropriate for a Grade 12 student. To achieve my goal, I will request feedback from my peers and teacher, and then use that feedback to revise my essays so that, in four months, I will be writing essays at the appropriate level.*

Sample SMART Goal Form

Here is a sample form you can use to analyze SMART goals. Note that the information from the SMART goal in Example 2 on the previous page is included in the form. You will be using a chart like the following when you complete Assignment 1.3, Part B.

SMART Goal Form		
	SMART Characteristic	How Your Goal is SMART (Example)
S	**Specific** Your goal is clearly stated and has a distinct focus.	*My goal contains specific information and focuses on the essays that I write.*
M	**Measurable** Your goal includes a way of measuring your progress and determining when you have achieved it.	*My peers and teacher will let me know when I am writing at a Grade 12 level. Since my teacher teaches Grade 12 ELA, he is well qualified to help me and to assess my writing.*
A	**Attainable** All the necessary resources are in place to enable you to start working on and achieving your goal.	*My teacher and some of my classmates have told me they are willing to help me, so all the resources I need are available.*
R	**Realistic** You developed a goal that you will be able to achieve with a reasonable amount of effort.	*Since I am an average Grade 12 student, my goal is realistic.*
T	**Time framed** You developed a goal that you will be able to achieve in a reasonable amount of time.	*My teacher has told me that three months is more than enough time for me to achieve my goal. So, I decided on four months, in case I need a little more time.*



Learning Activity 1.11: Values and Goals

It is now time for you to complete **Learning Activity 1.11**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

Answer the following questions about values and goals:

1. What or who influences your values?
2. List two different types of values and define what they are.
3. What is a goal?
4. Define short-term goals.
5. Define long-term goals.
6. When writing down a goal, what needs to be included?
7. Consider the following goal: "I want to do better in school." What problems do you see with this goal?

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Decision Making

Decision making is the act of making a choice. It is essential to maintaining and improving life situations. Being successful in life involves the ability to make wise decisions, as the decisions we make will often affect choices available in the future.

Values guide decisions. You will feel more confident if you make choices that agree with your most important values. Your decisions should reflect your values, and should help you reach your goals.

Successfully carrying out your plans will make you feel better about yourself, and fully exploring all your resources will likely result in greater success in carrying out your decisions.

The following **decision-making process** is a step-by-step method you can use to guide your thinking when you need to make a decision as an individual, with a partner, or in a group.

Decision-Making Process	
Step 1	**Define** the problem, clarify the issue, and state exactly what the situation is.
Step 2	Consider the **alternatives**. List all possible ways to resolve the problem or all the decisions that could be made. You may need to gather information or consult other people.
Step 3	Consider the **consequences for each alternative**. List all the possible positive and negative outcomes for each course of action or alternative. It is important to have complete and correct information.
Step 4	Consider family and personal **values**. Values include beliefs about how one should act or behave. The personal and family rules we live by are important. Consider whether each alternative is consistent with personal, family, and cultural or religious values.
Step 5	**Choose** one alternative. After carefully considering each alternative, choose the alternative that is most appropriate based on personal knowledge, values and morals, cultural or religious upbringing, present and future goals, and the effect of the decision on significant others.
Step 6	**Implement** the decision. Do whatever is necessary to carry out the decision in the manner chosen. It may be necessary to develop a step-by-step plan with a timeline to make sure things get done.
Step 7	**Evaluate** the decision. After carrying out the decision, ask yourself: If I had to make the decision again, would the outcome be the same? Determine whether there are any consequences that you did not consider in the decision you made. Assess whether any learning occurred from the decision.

Learning Activity 1.12: Decision Making

It is now time for you to complete **Learning Activity 1.12**. This learning activity will give you an opportunity to review and practise what you have learned about decision making in this lesson.

1. What are the steps in the decision-making process? When answering this question, list the seven steps and illustrate each step using the scenario of having to decide what you are going to do when you graduate from high school.

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

It is now time to complete **Assignment 1.3: Multiple Intelligences and SMART Goals**. The assignment details can be found after the Lesson Summary.

Lesson Summary

In this lesson, you learned about values, goals, and decision making. Your values can help you set goals, and your goals can influence the decisions you make. You were also introduced to a seven-step decision-making process that can help you to carefully analyze any issue, identify possible alternatives, and choose the best one.

As this module has emphasized, understanding human development means starting with understanding ourselves and considering the impact our environment, society, culture, and family have on our emerging personality, character, self-concept, and decision-making skills.

Notes

Assignment 1.3: Multiple Intelligences and SMART Goals (27 marks)

It is now time to complete **Assignment 1.3**. You will submit this assignment to the Distance Learning Unit when you have completed Module 1.

This assignment consists of two parts. In **Part A**, you will reflect on the multiple intelligences and how they apply to you. In **Part B**, you will develop a SMART goal for completing this course.

Part A: Multiple Intelligences: My Reflection (12 marks)

Write a paragraph reflecting on the results of the multiple intelligences survey you completed in **Learning Activity 1.10, Part B: Multiple Intelligences Survey** (Module 1, Lesson 5). Your paragraph should be at least half a page long (double spaced), because you will probably need that much space to reflect on the survey.

Because the assignment involves personal reflection, there are no correct or incorrect answers. Review the **Assessment Rubric for Assignment 1.3, Part A** to understand the criteria your tutor/marker will use to assess your work.

The following guiding questions will help you as you write your personal reflection. You need to write your response in **paragraph form**, not in a question-and-answer style. Read all the questions before starting to organize your paragraph. However, you do **not** need to answer all the questions.

Guiding Questions

1. What did you learn by taking the multiple intelligences survey?
2. According to the survey results, which are your strongest intelligences? Which are your least strong ones?
3. Do you think the results are accurate? Were you surprised at some of them?

4. Does your learning partner think their results are accurate?
5. Explain how your survey results support (or do not support) who you think you are.
6. Do some of your other family members have the same intelligences as you do?
7. Are your intelligences consistent with your values? Explain.

8. How does an understanding of multiple intelligences change how you view your own abilities? Does it help you to understand yourself? Why or why not?
9. Do you think that high school students would benefit from understanding multiple intelligences? If so, how? If not, why not?
10. Do you think there are other intelligences in addition to those identified by Gardner? If so, what might they be?

Your paragraph will be assessed by

- how well you have reflected on Learning Activity 1.10, Part B: Multiple Intelligences Survey
- how well you have demonstrated your understanding of multiple intelligences

Suggestions for Effective Writing

To earn the mark you want in your assignments, you need to write well so that your tutor/marker understands what you are trying to communicate. Here are some suggestions for doing so:

- Write simple sentences that clearly communicate your thoughts.
- Use a variety of words.
- Make sure your ideas are well-organized and logical.
- Include details that enhance and clarify ideas.

Assessment Rubric

Use the following assessment rubric to help you prepare for this assignment. Your tutor/marker will use the same rubric to assess your work. Make sure you know how to complete the assignment and how to use the rubric. If you are not sure, contact your tutor/marker.

Assessment Rubric for Assignment 1.3, Part A: Multiple Intelligences: My Reflection (12 marks)					
Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.				
	3 Marks	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
Reflection on Learning Activity 1.10, Part B: Multiple Intelligences Survey	The text ■ provides a **thoughtful and detailed** reflection on the results of Learning Activity 1.10, Part B ■ provides a **thoughtful and detailed** reflection on the application of multiple intelligences to people's lives	The text ■ provides a **somewhat thoughtful and detailed** reflection on the results of Learning Activity 1.10, Part B ■ provides a **somewhat thoughtful and detailed** reflection on the application of multiple intelligences to people's lives	The text ■ provides a **limited** reflection on the results of Learning Activity 1.10, Part B ■ provides a **limited** reflection on the application of multiple intelligences to people's lives	The text ■ provides **no** reflection on the results of Learning Activity 1.10, Part B ■ provides **no** reflection on the application of multiple intelligences to people's lives	_____ /3 Total x 2 (possible **6 marks**)
Understanding of Multiple Intelligences	The text ■ shows a **clear and detailed** understanding of multiple intelligences	The text ■ shows a **somewhat clear and detailed** understanding of multiple intelligences	The text ■ shows a **limited** understanding of multiple intelligences	The text ■ shows **no** understanding of multiple intelligences	_____ /3 Total x 2 (possible **6 marks**)
				Total Marks	_____ **/12**

Part B: My SMART Goal for Completing This Course (15 marks)

To complete this part of the assignment, you will need a clear understanding of SMART goals. Review the discussion of SMART goals in Module 1, Lesson 6, if you need to.

1. Write a SMART goal related to your completion of Grade 12 Family Studies, the course you're working on right now. Make sure you follow the guidelines in the SMART acronym. In addition, make sure your goal includes

   a. the **date** by which you plan to complete the course

> When setting the date by which you plan to complete the course, remember the following policies, which are outlined in the course Introduction:
>
> - From the date of your registration, you have a **maximum of 12 months** to complete this course.
> - If you need this course to graduate this school year, you must write your **final examination by May 31**.

   b. the minimum **mark** that you plan to achieve when you complete the course

   (*5 marks*—for following the SMART guidelines, and including at least five clear, relevant, and distinct points)

2. Complete the right-hand column of the following SMART Goal Form to explain how your goal is SMART. Refer to the completed sample form found in Module 1, Lesson 6. (*10 marks—2 marks* for an explanation of each of the five characteristics, including at least two clear, relevant, distinct points)

SMART Goal Form		
	SMART Characteristic	How Your Goal is SMART
S	**Specific** Your goal is clearly stated and has a distinct focus.	
M	**Measurable** Your goal includes a way of measuring your progress and determining when you have achieved it.	
A	**Attainable** All the necessary resources are in place to enable you to start working on and achieving your goal.	
R	**Realistic** You developed a goal that you will be able to achieve with a reasonable amount of effort.	
T	**Time framed** You developed a goal that you will be able to achieve in a reasonable amount of time.	

Congratulations! You have finished Module 1 of Grade 12 Family Studies. All you have left to do is submit Assignments 1.1 to 1.3.

Module 1 Summary

Congratulations, you have finished the first module in the course! I

Submitting Your Assignments

It is now time for you to submit Assignments 1.1 to 1.3 to the Distance Learning Unit so that you can receive some feedback on how you are doing in this course. Remember that you must submit all the assignments in this course before you can receive your credit.

Make sure you have completed all parts of your Module 1 assignments and organize your material in the following order:

- ❑ Module 1 Cover Sheet (found at the end of the course Introduction)
- ❑ Assignment 1.1: Identity Formation
- ❑ Assignment 1.2: Personality and Human Development Theories
- ❑ Assignment 1.3: Multiple Intelligences and SMART Goals
  - Part A: Multiple Intelligences: My Reflection
  - Part B: My SMART Goal for Completing This Course

For instructions on submitting your assignments, refer to How to Submit Assignments in the course Introduction.

Notes

MODULE 1

Learning Activity Answer Key

Module 1 Learning Activity Answer Key

No answer key is provided for learning activities that ask you to reflect on and state your opinions about what you have learned.

Learning Activity 1.1: Identity Formation

1. Match the following terms with the definitions provided below.
   - accommodation
   - assimilation
   - esteem
   - intellectual development
   - self-actualization
   - conventional level
   - pre-conventional level
   - post-conventional level

   a. At the conventional level, children want to please others and begin to understand abstract concepts of right and wrong.

   b. Esteem needs include self-respect and the respect of others.

   c. Self-actualization means reaching one's fullest potential.

   d. At the pre-conventional level, children do not consider the reasoning involved in how laws or rules are made.

   e. Accommodation means creating a new way of thinking when old ways of thinking don't work.

   f. Assimilation means trying to fit a new experience into what we already know.

   g. Intellectual development refers to mental processes such as thinking, understanding, learning, and remembering as they emerge and change over time.

   h. At the post-conventional level, some young people or adults can recognize situations in which socially acceptable standards of conduct conflict with each other.

2. Define each of the following terms.
   a. Autonomy: the free will to explore and learn self-confidence.
   b. Generativity: taking care of others and contributing something lasting to the world.
   c. Industry: working hard and having a sense of accomplishment from work.
   d. Initiative: actively planning and trying to accomplish things.

3. Identify the theorist associated with each of the following descriptions.

Description	Theorist
a. An infant's knowledge of the world is based on senses and motor skills. By the end of the period, the infant uses mental representations.	Piaget
b. Children do not consider the reasoning involved in how laws or rules are made. Instead, they follow laws and rules to keep from being caught and punished for disobeying.	Kohlberg
c. Children develop a sense of industry when parents/ caregivers praise and are supportive of their children's work and play projects.	Erikson
d. If parents/caregivers are overly restrictive or ignore the development of autonomy, children may experience self-doubt and shame.	Erikson
e. At the highest level, a person acts according to a decision based on justice.	Kohlberg
f. The adolescent or adult thinks abstractly, speculates on hypothetical situations, and reasons deductively.	Piaget
g. An individual can develop in healthy, positive ways through choice, creativity, evaluation, and self-realization.	Maslow

4. Complete the following table. For each of the four theorists listed, indicate
   - the focus of the development theory (e.g., cognitive)
   - factors on which the development depends
   - key terms related to the theory
   - stages or levels described in the theory

   Please note that the answer key may not contain all the possible correct responses. Check the lesson to make sure your responses are correct.

Theories of Human Development				
	Maslow	Piaget	Erikson	Kohlberg
Focus of Theory	Hierarchy of human needs	Cognitive development	Psychosocial development	Moral reasoning
Factors on Which Development Depends	How a person's basic needs are met	Interacting, manipulating, and exploring the environment	How people successfully overcome a crisis	Reaching the higher levels of cognitive development
Key Terms	■ self-actualization ■ self-realization ■ humanism	■ assimilation ■ accommodation	■ crisis	■ guilt ■ justice
Stages or Levels	**Hierarchy of human needs** 1. Physiological needs 2. Safety and security 3. Love and belonging 4. Esteem 5. Self-actualization	**Developmental stages** 1. Sensorimotor 2. Preoperational 3. Concrete operational 4. Formal operational	**Stages of psychosocial development** 1. Trust versus mistrust 2. Autonomy versus shame and doubt 3. Initiative versus guilt 4. Industry versus inferiority 5. Identity versus role confusion 6. Intimacy versus isolation 7. Generativity versus stagnation 8. Integrity versus despair	**Moral reasoning** 1. Pre-conventional 2. Conventional 3. Post-conventional

Learning Activity 1.3: Kurt Lewin's Theory of Self

1. Which aspect of personality (the personal, social, or ideal self) reflects the characteristics described in each of the following situations?
   a. Kim wants people to think she is very caring and compassionate, so sometimes she pretends to sympathize with people, even when she doesn't really care.
   Social self
   b. When Sudesh was a small child, his parents often told him he was lazy and not as intelligent as his siblings. As an adult, he lacks confidence, and is overly sensitive to criticism.
   Personal self
   c. Rodney is struggling in school, but really wants to graduate with high marks so that they can attend medical school and work as a doctor in their rural community.
   Ideal self

Learning Activity 1.4: Freud's Theory of Personality

Scenario

Two teenagers, who live with their parents, are alone at one of their homes. They are sitting on the couch, kissing and becoming more and more aroused.

According to Freud, what would the id, the ego, and the superego be saying to each of these teenagers?

1. The id is encouraging the teenagers to act on their sexual desires.
2. The ego is encouraging the teenagers to control their desires, and wait for a more appropriate time, perhaps when they are in a location where they can't get caught, or when they can access birth control or practise safer sex, or when they are older.
3. The superego is telling the teenagers that sexual relationships are wrong, and that they should not act on their sexual desires.

Learning Activity 1.7: Personality and Human Development

1. Identify the theorist associated with each of the following terms/ descriptions.

Term/Description	Theorist
a. The id	Freud
b. Extrovert	Jung
c. Social psychology theory	Adler
d. The social self	Lewin
e. The Head Start program	Bronfenbrenner
f. The superego	Freud
g. Introvert	Jung
h. The personal self	Lewin
i. The ego	Freud
j. The unconscious	Freud
k. Repression	Freud
l. Focus on the ability of individuals to gradually emerge into better, more civilized human beings	Jung
m. The ideal self	Lewin
n. Psychoanalysis	Freud
o. People are social beings who relate to other people, engage in cooperative activities, and place social welfare above selfish interest	Adler

2. Match each of the following terms with the definitions provided below.
   - ideal self
   - personal self
   - social self
   - id
   - ego
   - superego
   - extroverts
   - introverts

   a. The personal self is the perception of self (attitudes, beliefs, impressions, habits, and values).
   b. The image the individual wants to project for people to perceive is the social self (represents perceptions, attitudes, and feelings about self in relation to other people).
   c. The ego represents the rational part of the mind that decides which needs can be satisfied, and when and how.
   d. Extroverts are highly sociable and enjoy being with others.
   e. The ideal self is the image of what a person wishes to become (attitudes, beliefs, impressions, habits, and values).
   f. The superego represents the values or moral codes of our parents or society.
   g. Introverts tend to withdraw from social situations, preferring to be on their own or in small groups.
   h. The id represents basic biological instincts and desires for pleasure, such as food and sex.

3. Why do you think Bronfenbrenner named his theory the **ecological** systems theory, when it applies to the development of children? Doesn't ecology have to do with the environment? Explain.

   Ecology refers to the relationship between an organism and its environment. Bronfenbrenner used the word **ecological** because children are organisms, and he wanted to emphasize the relationships of children to their environment, including the people around them.

Learning Activity 1.9: Identity Formation: Accents

As you have just read, people's language and accent may have a significant impact on how others see them. All people have an accent when they speak a language, and some speak more than one language. In Canada, people speak with a variety of accents. Some may have emigrated from another country, such as the Philippines or Germany. Others were born here, but may have a regional accent.

You will now reflect on how accents influence identity formation and whether accents are associated with power and privilege by answering the following questions.

1. Do you know anyone who speaks English with a certain accent that differs from yours? If so, how would you describe the person's accent?

   Responses will vary. It is likely that you know somebody who speaks with a different accent. Accents are usually described by the speaker's country of origin or the person's mother tongue.

2. In your experience, are different types of accents associated with power and privilege? For example, do people sometimes think that those who speak with some types of accents sound more educated or more sophisticated than those with other types of accents? Explain.

   Responses will vary. As noted in Lesson 5, language and accents are sometimes associated with power and privilege.

3. Do you think that people who speak with certain accents are more or less intelligent than others? Explain.

   Responses will vary. There is no correlation between people's accents and their intelligence.

4. How do you feel children might be affected if they were told their parents were less intelligent or less sophisticated because they spoke with a certain accent?

   Responses will vary. Children's sense of identity might be adversely affected if they felt they or their family members were perceived as being less intelligent or less sophisticated because of their language.

Learning Activity 1.10: Multiple Intelligences

Part A: Multiple Intelligences

1. The following chart gives descriptions of each of the nine intelligences identified by Howard Gardner. Identify the intelligence that matches each description.

Description	Intelligence
Involves the ability to use one's hands or body.	Bodily/ Kinesthetic
Involves social intelligence or the ability to relate to others.	Interpersonal
Involves the ability to speak or write well, use languages, and be sensitive to the meanings of words.	Verbal/ Linguistic
Involves the ability to sing, compose songs, and play instruments.	Musical/ Rhythmic
Involves the ability to understand one's own feelings.	Intrapersonal
Involves the capacity to tackle deep questions about human existence.	Existential
Involves the ability to reason, calculate, and handle logical thinking.	Logical/ Mathematical
Involves the ability to represent spatial information graphically and to transform mental images.	Visual/ Spatial
Involves the ability to adapt and survive in the environment.	Naturalist

2. Define the term **socialization**.
   Socialization is the process through which values, beliefs, and attitudes are transmitted.
3. Explain why the influence of parents and others is so important to character development.
   Many character traits in a person are learned through direct teaching by parents or other significant people in the person's life.

Part B: Multiple Intelligences Survey

Responses will vary.

Learning Activity 1.11: Values and Goals

Answer the following questions about values and goals:

1. What or who influences your values?
   Society, culture, family, personality, and environment influence values.
2. List two different types of values and define what they are.
   - **Aesthetic** values involve the appreciation of beauty.
   - **Material** values are based on collecting material goods.
   - **Social** values involve accepting the rules and laws that govern behaviour and the protection of one's individual rights and the rights of other individuals and groups.
   - **Moral** values are based on the way people deal with each other for their common good.
3. What is a goal?
   A goal is something you want to achieve. Goals provide a sense of purpose that directs behaviour toward a positive end result.
4. Define short-term goals.
   Short-term goals are reached quickly within a specific and definite period of time.
5. Define long-term goals.
   Long-term goals focus on things to accomplish and look forward to in the future, and take more than one year to achieve.
6. When writing down a goal, what needs to be included?
   Goals should be SMART: specific, measurable, attainable, realistic, and time framed.
7. Consider the following goal: "I want to do better in school." What problems do you see with this goal?
   The goal does not identify a measurement or a time frame, nor does it identify why the improvement is needed or how it will be used.

Learning Activity 1.12: Decision Making

1. What are the steps in the decision-making process? When answering this question, list the seven steps and illustrate each step using the scenario of having to decide what you are going to do when you graduate from high school.

   Responses will vary. Some examples are provided below.

   a. **Define** the problem.
   What will I do when I finish high school?

   b. Consider the **alternatives.**
   I have many alternatives. For example, I could work, travel, or attend college or university.

   c. Consider the **consequences of each alternative.**
      - I could work, but it might be hard to get a good job with only a Grade 12 education.
      - I could travel, but I would need money to do this.
      - I could take part in an apprenticeship program or attend college or university, but that would prolong the time I would not be earning an income to pay for tuition. However, after graduation, my income would probably be higher than it would be if I did not attend college or university.

   d. Consider family and personal **values.**
   My family might expect me to work, or they might expect me to further my education.

   e. **Choose** an alternative.
   Responses will vary.

   f. **Implement** the decision.
   I could develop a timeline to implement my decision.

   g. **Evaluate** your decision.
   After making my decision, I would ask myself whether I would make the same decision if I had to do it over again.

MODULE 1

Learning Activity Answer Key

Module 1 Learning Activity Answer Key

No answer key is provided for learning activities that ask you to reflect on and state your opinions about what you have learned.

Learning Activity 1.1: Identity Formation

1. Match the following terms with the definitions provided below.
   - accommodation
   - assimilation
   - esteem
   - intellectual development
   - self-actualization
   - conventional level
   - pre-conventional level
   - post-conventional level

   a. At the conventional level, children want to please others and begin to understand abstract concepts of right and wrong.

   b. Esteem needs include self-respect and the respect of others.

   c. Self-actualization means reaching one's fullest potential.

   d. At the pre-conventional level, children do not consider the reasoning involved in how laws or rules are made.

   e. Accommodation means creating a new way of thinking when old ways of thinking don't work.

   f. Assimilation means trying to fit a new experience into what we already know.

   g. Intellectual development refers to mental processes such as thinking, understanding, learning, and remembering as they emerge and change over time.

   h. At the post-conventional level, some young people or adults can recognize situations in which socially acceptable standards of conduct conflict with each other.

2. Define each of the following terms.
   a. Autonomy: the free will to explore and learn self-confidence.
   b. Generativity: taking care of others and contributing something lasting to the world.
   c. Industry: working hard and having a sense of accomplishment from work.
   d. Initiative: actively planning and trying to accomplish things.

3. Identify the theorist associated with each of the following descriptions.

Description	Theorist
a. An infant's knowledge of the world is based on senses and motor skills. By the end of the period, the infant uses mental representations.	Piaget
b. Children do not consider the reasoning involved in how laws or rules are made. Instead, they follow laws and rules to keep from being caught and punished for disobeying.	Kohlberg
c. Children develop a sense of industry when parents/ caregivers praise and are supportive of their children's work and play projects.	Erikson
d. If parents/caregivers are overly restrictive or ignore the development of autonomy, children may experience self-doubt and shame.	Erikson
e. At the highest level, a person acts according to a decision based on justice.	Kohlberg
f. The adolescent or adult thinks abstractly, speculates on hypothetical situations, and reasons deductively.	Piaget
g. An individual can develop in healthy, positive ways through choice, creativity, evaluation, and self-realization.	Maslow

4. Complete the following table. For each of the four theorists listed, indicate
   - the focus of the development theory (e.g., cognitive)
   - factors on which the development depends
   - key terms related to the theory
   - stages or levels described in the theory

   Please note that the answer key may not contain all the possible correct responses. Check the lesson to make sure your responses are correct.

Theories of Human Development				
	Maslow	Piaget	Erikson	Kohlberg
Focus of Theory	Hierarchy of human needs	Cognitive development	Psychosocial development	Moral reasoning
Factors on Which Development Depends	How a person's basic needs are met	Interacting, manipulating, and exploring the environment	How people successfully overcome a crisis	Reaching the higher levels of cognitive development
Key Terms	■ self-actualization ■ self-realization ■ humanism	■ assimilation ■ accommodation	■ crisis	■ guilt ■ justice
Stages or Levels	**Hierarchy of human needs** 1. Physiological needs 2. Safety and security 3. Love and belonging 4. Esteem 5. Self-actualization	**Developmental stages** 1. Sensorimotor 2. Preoperational 3. Concrete operational 4. Formal operational	**Stages of psychosocial development** 1. Trust versus mistrust 2. Autonomy versus shame and doubt 3. Initiative versus guilt 4. Industry versus inferiority 5. Identity versus role confusion 6. Intimacy versus isolation 7. Generativity versus stagnation 8. Integrity versus despair	**Moral reasoning** 1. Pre-conventional 2. Conventional 3. Post-conventional

Learning Activity 1.3: Kurt Lewin's Theory of Self

1. Which aspect of personality (the personal, social, or ideal self) reflects the characteristics described in each of the following situations?
   a. Kim wants people to think she is very caring and compassionate, so sometimes she pretends to sympathize with people, even when she doesn't really care.
   Social self
   b. When Sudesh was a small child, his parents often told him he was lazy and not as intelligent as his siblings. As an adult, he lacks confidence, and is overly sensitive to criticism.
   Personal self
   c. Rodney is struggling in school, but really wants to graduate with high marks so that they can attend medical school and work as a doctor in their rural community.
   Ideal self

Learning Activity 1.4: Freud's Theory of Personality

Scenario

Two teenagers, who live with their parents, are alone at one of their homes. They are sitting on the couch, kissing and becoming more and more aroused.

According to Freud, what would the id, the ego, and the superego be saying to each of these teenagers?

1. The id is encouraging the teenagers to act on their sexual desires.
2. The ego is encouraging the teenagers to control their desires, and wait for a more appropriate time, perhaps when they are in a location where they can't get caught, or when they can access birth control or practise safer sex, or when they are older.
3. The superego is telling the teenagers that sexual relationships are wrong, and that they should not act on their sexual desires.

Learning Activity 1.7: Personality and Human Development

1. Identify the theorist associated with each of the following terms/ descriptions.

Term/Description	Theorist
a. The id	Freud
b. Extrovert	Jung
c. Social psychology theory	Adler
d. The social self	Lewin
e. The Head Start program	Bronfenbrenner
f. The superego	Freud
g. Introvert	Jung
h. The personal self	Lewin
i. The ego	Freud
j. The unconscious	Freud
k. Repression	Freud
l. Focus on the ability of individuals to gradually emerge into better, more civilized human beings	Jung
m. The ideal self	Lewin
n. Psychoanalysis	Freud
o. People are social beings who relate to other people, engage in cooperative activities, and place social welfare above selfish interest	Adler

2. Match each of the following terms with the definitions provided below.
   - ideal self
   - personal self
   - social self
   - id
   - ego
   - superego
   - extroverts
   - introverts

   a. The personal self is the perception of self (attitudes, beliefs, impressions, habits, and values).
   b. The image the individual wants to project for people to perceive is the social self (represents perceptions, attitudes, and feelings about self in relation to other people).
   c. The ego represents the rational part of the mind that decides which needs can be satisfied, and when and how.
   d. Extroverts are highly sociable and enjoy being with others.
   e. The ideal self is the image of what a person wishes to become (attitudes, beliefs, impressions, habits, and values).
   f. The superego represents the values or moral codes of our parents or society.
   g. Introverts tend to withdraw from social situations, preferring to be on their own or in small groups.
   h. The id represents basic biological instincts and desires for pleasure, such as food and sex.

3. Why do you think Bronfenbrenner named his theory the **ecological** systems theory, when it applies to the development of children? Doesn't ecology have to do with the environment? Explain.

   Ecology refers to the relationship between an organism and its environment. Bronfenbrenner used the word **ecological** because children are organisms, and he wanted to emphasize the relationships of children to their environment, including the people around them.

Learning Activity 1.9: Identity Formation: Accents

As you have just read, people's language and accent may have a significant impact on how others see them. All people have an accent when they speak a language, and some speak more than one language. In Canada, people speak with a variety of accents. Some may have emigrated from another country, such as the Philippines or Germany. Others were born here, but may have a regional accent.

You will now reflect on how accents influence identity formation and whether accents are associated with power and privilege by answering the following questions.

1. Do you know anyone who speaks English with a certain accent that differs from yours? If so, how would you describe the person's accent?

   Responses will vary. It is likely that you know somebody who speaks with a different accent. Accents are usually described by the speaker's country of origin or the person's mother tongue.

2. In your experience, are different types of accents associated with power and privilege? For example, do people sometimes think that those who speak with some types of accents sound more educated or more sophisticated than those with other types of accents? Explain.

   Responses will vary. As noted in Lesson 5, language and accents are sometimes associated with power and privilege.

3. Do you think that people who speak with certain accents are more or less intelligent than others? Explain.

   Responses will vary. There is no correlation between people's accents and their intelligence.

4. How do you feel children might be affected if they were told their parents were less intelligent or less sophisticated because they spoke with a certain accent?

   Responses will vary. Children's sense of identity might be adversely affected if they felt they or their family members were perceived as being less intelligent or less sophisticated because of their language.

Learning Activity 1.10: Multiple Intelligences

Part A: Multiple Intelligences

1. The following chart gives descriptions of each of the nine intelligences identified by Howard Gardner. Identify the intelligence that matches each description.

Description	Intelligence
Involves the ability to use one's hands or body.	Bodily/ Kinesthetic
Involves social intelligence or the ability to relate to others.	Interpersonal
Involves the ability to speak or write well, use languages, and be sensitive to the meanings of words.	Verbal/ Linguistic
Involves the ability to sing, compose songs, and play instruments.	Musical/ Rhythmic
Involves the ability to understand one's own feelings.	Intrapersonal
Involves the capacity to tackle deep questions about human existence.	Existential
Involves the ability to reason, calculate, and handle logical thinking.	Logical/ Mathematical
Involves the ability to represent spatial information graphically and to transform mental images.	Visual/ Spatial
Involves the ability to adapt and survive in the environment.	Naturalist

2. Define the term **socialization**.
   Socialization is the process through which values, beliefs, and attitudes are transmitted.
3. Explain why the influence of parents and others is so important to character development.
   Many character traits in a person are learned through direct teaching by parents or other significant people in the person's life.

Part B: Multiple Intelligences Survey

Responses will vary.

Learning Activity 1.11: Values and Goals

Answer the following questions about values and goals:

1. What or who influences your values?
   Society, culture, family, personality, and environment influence values.
2. List two different types of values and define what they are.
   - **Aesthetic** values involve the appreciation of beauty.
   - **Material** values are based on collecting material goods.
   - **Social** values involve accepting the rules and laws that govern behaviour and the protection of one's individual rights and the rights of other individuals and groups.
   - **Moral** values are based on the way people deal with each other for their common good.
3. What is a goal?
   A goal is something you want to achieve. Goals provide a sense of purpose that directs behaviour toward a positive end result.
4. Define short-term goals.
   Short-term goals are reached quickly within a specific and definite period of time.
5. Define long-term goals.
   Long-term goals focus on things to accomplish and look forward to in the future, and take more than one year to achieve.
6. When writing down a goal, what needs to be included?
   Goals should be SMART: specific, measurable, attainable, realistic, and time framed.
7. Consider the following goal: "I want to do better in school." What problems do you see with this goal?
   The goal does not identify a measurement or a time frame, nor does it identify why the improvement is needed or how it will be used.

Learning Activity 1.12: Decision Making

1. What are the steps in the decision-making process? When answering this question, list the seven steps and illustrate each step using the scenario of having to decide what you are going to do when you graduate from high school.

   Responses will vary. Some examples are provided below.

   a. **Define** the problem.
   What will I do when I finish high school?

   b. Consider the **alternatives.**
   I have many alternatives. For example, I could work, travel, or attend college or university.

   c. Consider the **consequences of each alternative.**
      - I could work, but it might be hard to get a good job with only a Grade 12 education.
      - I could travel, but I would need money to do this.
      - I could take part in an apprenticeship program or attend college or university, but that would prolong the time I would not be earning an income to pay for tuition. However, after graduation, my income would probably be higher than it would be if I did not attend college or university.

   d. Consider family and personal **values.**
   My family might expect me to work, or they might expect me to further my education.

   e. **Choose** an alternative.
   Responses will vary.

   f. **Implement** the decision.
   I could develop a timeline to implement my decision.

   g. **Evaluate** your decision.
   After making my decision, I would ask myself whether I would make the same decision if I had to do it over again.

MODULE 2

Relationships

- Lesson 1: Healthy Relationships
- Lesson 2: Building, Maintaining, and Ending Relationships
- Lesson 3: Sources of Stress
- Lesson 4: Family and Relationship Violence
- Lesson 5: Loss and Grief
- Module 2 Summary
- Module 2 Learning Activity Answer Key

Module 2: Relationships

Introduction

In our complex world, we interact with many people in a single day. Our interactions with others can vary from pleasant to unpleasant. Our ability to relate to others greatly affects our happiness in life.

As you learned in Module 1, emotional security and feelings of belonging are basic human needs. Each of us has a need and a desire to be personally cared for. Relationships matter, as human connectivity is necessary to sustain a good, productive life. We develop relationships with many people, including our parents/guardians/caregivers, siblings, friends, or significant others. The skills and abilities required to maintain and sustain relationships are at the heart of both friendships and love relationships.

In Module 1, you gained an understanding of how humans develop. In Module 2, you will learn how relationships with others are built, maintained, and, in some cases, ended on good terms. You will learn how relationships change through the course of the life cycle and how stress management and problem solving can help resolve conflicts as they arise. In addition, you will learn about various sources of stress, about relationship, family, and societal violence, and about the supports available to deal with difficult situations.

Module 2 consists of five lessons. Lesson 1 focuses on the importance of relationship building and communication. Lesson 2 discusses the different stages of friendships, romantic relationships, and life partners. Lesson 3 addresses the effects and management of stress in families, including stress caused by addiction and violence issues. Lesson 4 provides an overview of the many types of violence that affect individuals and families, and the strategies, resources, and sources of support available to those dealing with stress and violence issues. The final lesson addresses the topics of death and grief.

Cautionary Note

The purpose of Lesson 5 is to prepare you to deal with loss and grief; however, some people might find it traumatic to read about this topic. If, for example, you have recently experienced the death of a loved one, and you are concerned that reading about death might be too difficult, contact your tutor/marker.

Module 2 Assignments

When you have completed the assignments for Module 2, submit your completed assignments to the Distance Learning Unit either by mail or electronically through the learning management system (LMS). The staff will forward your work to your tutor/marker.

Module 2 Assignments	
Lesson 1	Assignment 2.1: Resolving Conflict in Relationships
Lesson 5	Assignment 2.2: Resources for Dealing with Stress or Violence Issues (Brochure)

Lesson 1: Healthy Relationships

Introduction

In Module 1, you gained an understanding of how humans develop intellectually, cognitively, socially, emotionally, and morally. Our development in each of these areas makes us unique individuals in terms of personality, character, and values. When we interact with others, our unique characteristics determine whether we bond or clash. In the first lesson of Module 2, you will learn more about the concept of relationship building and how effective communication affects our relationships.

Lesson Focus

In this lesson, you will

- ❑ identify various cultural perspectives on relationships (e.g., Elder, Clan member, grandparent, etc.), and examine reasons for forming respectful relationships with others (12.2.1.1)
- ❑ identify and describe how relationships change throughout the life cycle (12.2.1.4)
- ❑ identify the styles (e.g., passive, aggressive, assertive) and components of verbal and non-verbal communication (12.2.2.1)
- ❑ demonstrate skills and techniques for effective communication and for setting boundaries (12.2.2.2)
- ❑ summarize ways in which effective and ineffective communication have an impact on relationships (12.2.2.5)
- ❑ apply appropriate communication and conflict-resolution skills to build and maintain relationships (12.2.2.7)
- ❑ develop a personal philosophy towards the historical and contemporary "truth"-based perspectives of Indigenous families in Canada, with a commitment towards continuous learning (12.5.1.2)

Relating to Other People

You have probably had experiences as a group member and as a leader in various contexts and at various stages of your life. As a child, you may have participated in music or dance classes, in powwow dancing, on sports teams, in clubs or organizations (e.g., Brownies, Scouts), and so on. As a teenager, you may have joined intramural teams or clubs at school or in your community. Parents usually become involved in their own leisure activities or in community groups that support their children's education and extracurricular activities. Older adults may join groups such as community action groups, book clubs, exercise classes, sports teams, and so on. Regardless of your age, you will relate to and interact with others throughout your lifetime.

Being a leader provides opportunities to demonstrate interpersonal skills through managing, caring for, mentoring, or coaching others. Being part of a group provides the benefits of being a member; it often makes members feel they are part of a team and satisfies their need for belonging, as described in Module 1. Learning group-interaction skills and effective leadership skills will help you to succeed at school and at work. In a working group, everyone must work together as a team for the good of the group. In order for teamwork to take place, all members of the group must be recognized as important. A successful group will have clearly defined goals to which each member has contributed and have members that are involved in several ways.

One way in which group members get involved is by helping to set the rules for the group. For example, your teachers may involve you and your classmates in setting the rules for conduct in your classroom. By being involved in setting rules, members can influence the group's interaction. In addition to setting rules, members of a group can help identify the roles that people will play in the group and define the expectations they have of each other.

Group members join together because they feel they belong to the group. Not only do they feel their input is important, but they also feel they can express their ideas and opinions in a safe environment and everyone's contribution is accepted. This level of support brings feelings of satisfaction, keeps the group intact, and attracts new members. Personal needs are met when the group is successful.

Indigenous Perspectives on Relationships

The importance of relationships is a key concept in Indigenous world views. Many Indigenous Peoples view everything and everyone as being related to each other, including people, animals, plants, the environment, celestial objects, and so on. Reciprocity is another characteristic of Indigenous relationships. Decisions are made so that they benefit all parties involved. Everyone and everything is responsible to each other.

In Western world views, there is more of an attitude of "us" and "them." Many people feel they have little connection to certain groups of people, to the environment, and so on.

World View

A **world view** is "the overall perspective from which one sees, interprets, and makes sense of the world; a comprehensive collection of beliefs and values about life and the universe held by an individual or a group. Any society has more than one world view. The prevailing world view reflects the values of a society's dominant group" (Manitoba Education, Citizenship and Youth, *Kindergarten to Grade 12 Aboriginal Languages and Cultures* 132).

First Nations are a diverse group defined by their languages, as well as their cultural and spiritual traditions. In Canada, there are about 80 Nations in over 634 communities speaking more than 50 distinct languages (Assembly of First Nations, "Description of the AFN"). Historically, all First Nations belonged to organized societies in which individuals, families, and larger groups (Clans) observed their own social, political, and economic values and practices. A **Clan system** consists of members who are related to each other and involves each Clan in certain responsibilities within the community.

First Nations groups usually or typically use **consensus** to arrive at decisions. This means they discuss an issue until everyone agrees on a solution. This is different from mainstream Canadian decision making, which is usually based on an adversarial method, where different sides oppose each other, and the side with the most votes makes the decision.

Traditionally, the education of First Nations children was holistic, addressing every aspect of life, as demonstrated through the Circle of Courage philosophies you read about in Module 1. Children learned how everything was interconnected and had a spiritual connection. At the core of traditional education was the value of **respect**. Traditional education taught respect for oneself and others, as well as for the Creator, for the environment, for ancestors, and for generations to come. Indigenous teachings emphasize the interrelationship and interdependence of all life on earth, including humankind.

Dene Creation Story

"In the Creation story, people are the last to be made. The land and the animals made before us did not really need people and therefore people had no reason to exist. When Dene were created, they were the only people [creatures] that relied upon everyone else for their survival. They were the weakest of all creatures: hence, the Dene perspective is that survival would be difficult and people, in their relationship to the land, would have to be humble and respectful" (Northwest Territories Culture and Employment xxiii).

Relationships within the Family

The family can be a source of strong, meaningful relationships. Lifelong relationships with parents, siblings, and extended family members provide love, affection, sharing, acceptance, support, and trust.

Various factors influence the development of close family relationships. One factor is **commitment**. Being part of a family involves an investment of time and energy from all members. It is important to spend time together, talking, playing, working, and eating meals together. As you learned in Module 1, feeling worthwhile and valued is one of our basic needs. Family members show their appreciation of each other by expressing positive feelings and giving each other emotional support. Good **communication** creates a sense of belonging—another basic need that takes effort and practice.

Living in a family is like being part of a group. Decision making, problem solving, and responsibilities should be shared, and expectations for rules and discipline should be clearly communicated. Flexibility and cooperation are important in family relationships. When all members of the family are involved in each of these areas, ownership in and commitment to the family increase.

Family members get to know each other by living together. How well they know each other depends on how involved they are in each other's lives. Their cultural backgrounds may influence their patterns of relating within the family. Communication and **empathy** (understanding and identifying with another person's feelings) influence the ability to resolve conflicts and to grow closer.

Families protect and nourish children and other family members, and they pass on language for making sense of the world and for communicating with others. Families teach ways of behaving through examples and instruction, enabling individuals to participate in society. The family instills **values**, the sense of what is important and what is worth preserving, protecting, and fighting for.

First Nations, Métis, and Inuit Families

While First Nations, Métis, and Inuit communities vary widely, they share two core values:

- Family is considered very important.
- Children and Elders (or Wisdom Keepers) are highly valued.

As a communal culture, many First Nations, Métis, and Inuit families live in their traditional multi-generational, extended form. A large network of extended family, which involves grandparents, aunts, uncles, and cousins, shares responsibility for the care and nurture of its members. First Nations, Métis, and Inuit families believe that it is the responsibility of all community members to nurture the next generation. Community members, therefore, focus less on individual ownership than on sharing resources, such as homes.

Indigenous Perspectives

Lifelong Learning

In Indigenous societies, lifelong learning occurs through active participation in hands-on learning. Children are taught by watching many different members of their family and community. Adults and Elders can also learn from the wisdom of children.

Elders

Elders are community members who have the respect of the people and are recognized for their wisdom and knowledge of traditional customs, language, and culture. The term **Elder** does not denote age, although in many cases Elders are individuals who have many years of accumulated experience and wisdom.

Changes in Family Life

"Aboriginal family life, like that of other families in Canada, has undergone enormous changes in the past fifty years. Some of these changes have been by choice, reflected in statistics of population, family make-up and residence. Others, like occupations and income, are driven in part by personal choice but also by conditions in the surrounding society. Still other changes are the result of federal legislation and policy, past and present."*

* Source: Castellano, Marlene Brant. *Aboriginal Family Trends: Extended Families, Nuclear Families, Families of the Heart.* Contemporary Family Trends. Ottawa, ON: The Vanier Institute of the Family, 2002. 4–5. Available online at http://vanierinstitute.ca/resources/contemporary-family-trends/ (22 Mar. 2017).

Effects of Residential Schools on Families

Most parents/caregivers rely on their past family experiences to help them raise their children, helping them grow to physical, intellectual, social, and emotional maturity. This opportunity to learn was taken away from many First Nations, Métis, and Inuit families who were part of the **residential schools** experiences in Canada.

In accordance with the Indian Residential Schools policy, about 150,000 First Nations, Métis, and Inuit children were placed in more than 130 residential schools across Canada from the late 1870s until the last school closed in 1996. Students at residential schools rarely had opportunities to see examples of traditional Indigenous or Western family life. Many former students testify that they were denied parental love and positive role models. This has affected their ability to raise their own children.

Residential Schools

One of the main provisions of the *Indian Act*, introduced in Canada in 1876, was that "Children were required to attend **residential schools**, which were boarding schools for First Nations children. The schools removed First Nations children from their families and pressured the children to give up their culture and traditions and assimilate into Euro-Canadian culture" (Connor, Hull, and Anderson 268).

Residential schools "were funded by the federal government and run primarily by churches, partially for the purpose of assimilating Aboriginal children into mainstream society" (Manitoba Education and Youth, *Integrating Aboriginal Perspectives into Curricula* 46).

In 2008, the Canadian Government publicly apologized for Canada's role in the residential schools system, admitting that the residential schools policy had caused a great deal of pain and damage for generations of Indigenous families. The Truth and Reconciliation Commission of Canada (TRC) was established as a component of the *Indian Residential Schools Settlement Agreement* (Indian Residential Schools Settlement) to document the experiences of those personally affected by the residential schools.

While many students benefited from their experiences at residential schools, the residential schools experiment was a failure, leaving many unfit to participate meaningfully and productively in their own communities. The legacy of residential schools includes both shared and personal traumas. The 1996 *Report of the Royal Commission on Aboriginal Peoples* (RCAP) and the 2015 *Truth and Reconciliation Commission of Canada: Final Report* (TRC) identify problems among many Survivors of residential schools, their children, and their children's children. The multi-generational impact of the residential schools experience affects all parts of Canadian society. This topic is discussed further in Module 2, Lesson 4.

Government Policy*

"... the 18th and 19th centuries saw an array of legislation and policy around Aboriginal peoples.

This legislation was based on the assumption that in order to function within Canada, Aboriginal peoples needed to adopt a 'Canadian' identity and abandon their cultures and traditions. Colonial thinking perceived Aboriginal peoples and cultures as 'savage' and 'primitive', and ultimately unable to survive contemporary colonial society without the direct intervention and supervision of the Canadian government.

> 'Our Indian legislation generally rests on the principle, that the aborigines are to be kept in a condition of tutelage and treated as wards or children of the State. . . . the true interests of the aborigines and of the State alike require that every effort should be made to aid the Red man in lifting himself out of his condition of tutelage and dependence, and that is clearly our wisdom and our duty, through education and every other means, to prepare him for a higher civilization by encouraging him to assume the privileges and responsibilities of full citizenship.' Department of the Interior, Annual Report for the year ended 30th June, 1876 (Parliament, Sessional Papers, No. 11, 1877), p. xiv."

* Source: First Nations and Indigenous Studies, The University of British Columbia. "Government Policy." *Indigenous Foundations.* 2009. http://indigenousfoundations.adm.arts.ubc.ca/government_policy/ (21 Mar. 2017).

Relationships between Adolescents and Parents

Adolescence can be a challenging time for young people. It is a time when growth and development affect the physical body, as well as emotional and social well-being. Patience and understanding are often tested during this period of rapid changes. During the early adolescent years, young people often challenge their parents', caregivers', teachers', and society's rules, regulations, morals, values, and beliefs as a way to discover their self-identity. If parents lose sight of the fact that the developmental changes in their children are taking place because of emotional and physical changes, they can be quite reactive. Everyone in a relationship is affected by the dynamics of any person changing in the relationship. To allow for these changes and to allow the family bond to continue, all members of the relationship must be willing to do the work required to help the relationship readjust to a balanced state.

Sibling Relationships

The relationships we have with our siblings are the longest lasting relationships we have in our lives. Siblings can serve as caregivers, allies, and confidants to each other, and are often regarded as important intimate friends who can rely on each other for emotional support and companionship.

Rivalries and conflicts among siblings are a normal part of family life as well. Conflicts need not be perceived as entirely negative, since problem solving is required to resolve opposing interests. By modelling problem-solving skills, parents can influence how quickly the level of hostility can be diffused.

In Module 1, you learned about Alfred Adler's social psychology theory and his ideas about how birth order influences sibling rivalry. Sibling relationships are also determined by personal characteristics, as well as by similarities and differences in personality. Family circumstances, the number and gender of siblings, and upbringing all influence personality and the relationship between siblings.

Birth Order and Sibling Relationships

Some theorists claim that the order of sibling births in a family influences parental expectations, sibling relationships, and personality formation. Some generalizations about birth order are discussed below.

- **Oldest Children**

  Oldest children in a family are characterized as trailblazers for the other children to follow. They bear the burden of the parents' heaviest expectations and of the parents' inexperience in raising children. Typically, oldest children are determined, responsible, serious, and nurturing. They tend to be perfectionists, find it hard to say no, are organized, and are asked for advice by others. Oldest children have the strongest drive to achieve and tend to get a bigger share of praise and encouragement for their accomplishments than their younger siblings. They frequently attain success and leadership positions.

  Parents expect older children to act "grown up" and independent. Eldest children tend to be most comfortable with people who are much older or much younger than they are.

- **Middle Children**

  Middle children are "sandwiched" in the middle of the family group. Middle children may rebel and take pride in being different from their older siblings. They are often thought to receive less attention from parents, which may cause them to feel left out. They constantly try to compete with their siblings as they search for attention.

Middle children usually learn to get along with all types of people, and this makes them good all-around students, active in many groups, and well liked by adults and peers. They deal well with older and younger people.

- **Youngest Children**

  Youngest children expect attention and feel they're not taken seriously. They are generally fun-loving and affectionate, have a great sense of humour, and are often "the life of the party." Youngest children never have to give up their unique status for a new family member. They usually grow up feeling secure in everyone's love and approval, and they're used to being around older people.

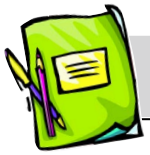
  Youngest children are characterized by an easygoing attitude at school, usually because parents have a more easygoing attitude about them. Sometimes the youngest child is the most undisciplined, irresponsible member of the family. Parents find it difficult to see their youngest children become independent, and the children may have a hard time deciding whether they really want to grow up. The youngest child in a family often has the most difficult time in making the transition to adulthood.

- **Only Children**

  An only child in a family is someone who has no siblings. Only children tend to be similar to oldest children. They get along well with adults, having had the practice with their parents, and usually are very responsible.

  There is a tendency among only children to want to be the best, to be confident, conscientious, and reliable. They are quite focused on their interests, often achieving expertise. They demand perfection of themselves and expect it from others as well. On the downside, only children can be set in their ways since there have been no siblings to fight for attention. Only children have always had their own way, which can make them socially awkward with their peers.

According to 2011 Canadian census findings, the number of families with only one child living at home increased from 37.3% in 2001 to 38.6% in 2011 (Statistics Canada, *Portrait of Families and Living Arrangements in Canada*). The difference between couples with children (39.2% of census families) and couples without children (44.5%) grew larger. Many families are choosing not to have children, or they are delaying child-bearing longer than the baby boomer generation did, resulting in more children being raised without siblings.



Learning Activity 2.1: Reflecting on Family Relationships

It is now time for you to complete **Learning Activity 2.1**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

Take a moment to reflect on your family and answer the following questions:

1. Are you the oldest, middle, youngest, or only child in your family?
2. Do you agree or disagree with the descriptions of oldest, middle, youngest, and only children in this lesson? Explain why.
3. Has your birth order affected your relationship with your family? If so, describe how.

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Communication

Learning to communicate well is an important skill that can help you to express yourself, help others to understand you, and help you to work through problems and resolve differences with other people, resulting in improved relationships.

Communication is the transmission of information from one person or group to another. It is a two-way process involving both sending and receiving messages. Communicating a clear message is not always easy. Good communication results when both the sender and the receiver end up with a shared meaning about the message.

Types of Communication

There are different types of communication, including verbal, non-verbal, and symbolic. These three types of communication are described below.

Types of Communication	
Verbal Communication	■ involves using words to communicate a message ■ can be influenced by tone of voice, change in speech pattern, emphasis on certain words used, and overall content ■ includes text, as well as listening and speaking
Non-verbal Communication	■ is accomplished without words ■ is used in conversations ■ transmits feelings (e.g., anger, happiness) ■ is also referred to as **body language**, and involves cues such as posture, gestures, body motions, hand position, facial expressions, direction of gaze (making eye contact or averting the eyes), and touch
Symbolic Communication	■ consists of things we have given meaning to and represent certain ideas (e.g., traffic signs, clothing care symbols, maps, logos)

Cultural Considerations in Communication

We may think that non-verbal communication is universal, but in reality every culture interprets body language, posture, gestures, vocal sounds, and the degree of eye contact differently. In some cultures, nodding the head up and down indicates agreement, and horizontal head movement is a sign of disagreement; in other cultures, these motions mean the reverse. Some cultures value eye contact as a sign of respect, while others consider averting the eyes as a sign of respect.

Within Canada's diverse population, many **subcultures** (cultural groups within a larger culture) exist and have beliefs or actions that are different from those of the larger culture. Many Canadians, for example, value personal space and greet each other by shaking hands, whereas Canadians living in the province of Quebec tend to be freer in their greetings to one another by hugging and kissing both cheeks. While in some cultures burping after a meal may be considered lacking good manners, in others a hearty belch is a sign of appreciation for the cook.

Facial expressions may be the only form of non-verbal communication that could be considered universal, as every culture portrays the same facial expressions for fear, anger, disgust, sadness, contempt, surprise, and joy or happiness (Matsumoto and Hwang).

Expressing Yourself

How do you send a clear message so that others understand what you are thinking and feeling? You can start by using **I-statements** to express your thoughts, feelings, and ideas from your point of view. Using I-statements "gives you responsibility and control over what you communicate to others" (Johnson 113).

Five types of I-statements are outlined below to help you express yourself in various situations.

Types of I-Statements*	
Description	■ Used to report what you have seen or heard. ■ Describe information taken in through your senses. "I smell smoke." "I heard you say that you are going to the concert."
Thought	■ Start with words such as "I think," "I wonder," or "I believe." ■ Tell others how you interpret what you have seen or heard. "I think Mr. Obley should use a different grading system." "I wonder if it will rain today."
Feeling	■ Let others know how you feel. "I feel discouraged because I failed the test." "I feel worried that it will rain during the ball game."
Intention	■ Let others know what you want to do. ■ Start with words such as "I want" or "I wish." "I want to pass this course." "I want to play ball in the sunshine."
Action	■ Let others know what you are doing now, have done in the past, or will do in the future. ■ Use action verbs. "I studied two hours last night." "I am going to study two hours tonight and again tomorrow."

* Source: Johnson, Leona. *Strengthening Family and Self.* 6th ed. Tinley Park, IL: Goodheart-Wilcox Company, Inc., 2010. 113.

When you need to communicate to someone that you are uncomfortable with a situation, try to follow these steps, using **I-statements**:

- Start with a description of the situation.
- Follow with a description of your thoughts and feelings.
- State your intention and the action you plan to take.

Avoid using **you-statements** that have the potential to attack or blame the person with whom you are communicating. Giving commands or direct orders has the same effect as using you-statements.

Examples

- **I-statement**
  "I've worked really hard to pay for my phone. I feel worried when someone wants to use it because I'm afraid something will happen to it. I won't be lending it to anyone."
- **You-statement**
  "You always want to borrow my cell phone! You're so pushy about it. You should really get your own."

Receiving Messages

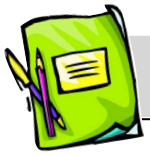
Listening is an important part of communicating with others. Through **active listening** (giving the sender a sign that you are listening), you will likely interpret the message more clearly.

Active listening includes

- providing some sort of **feedback** or acknowledgement that you heard the message
- **clarifying** by asking questions
- **paraphrasing** by repeating what you heard

Along with using I-statements and listening actively, you can use a variety of other effective communication strategies. The following table identifies some effective communication strategies, as well as roadblocks to communication.

Factors Affecting Communication	
Effective Communication Strategies	Communication Roadblocks
■ using I-statements ■ listening actively ■ looking a person in the eyes (when appropriate) ■ asking questions at appropriate times ■ hearing a person out ■ resisting distractions ■ being open-minded ■ assuming responsibility for two-way dialogue	■ using you-statements ■ interrupting ■ raising one's voice or yelling ■ calling names or labelling ■ blaming ■ threatening ■ laughing at people at inappropriate times ■ making assumptions or jumping to conclusions ■ saying "always" or "never" ■ offering advice when it's not asked for ■ sending mixed messages



Learning Activity 2.2: Communication Skills

It is now time for you to complete **Learning Activity 2.2**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

1. Define **active listening**.
2. Describe two roadblocks to communication.
3. Rewrite the following you-statements into I-statements:
   a. You never think of me when we're out shopping.
   b. When we go out, you always talk too much.
   c. You always leave a mess wherever you go.
   d. You're late picking me up! I'm going to miss the movie because of you.
   e. You always take my stuff without asking. Look at the condition you've left it in!
   f. Spaghetti again! You never ask what I'd like for dinner.
   g. You always have to get your way. We always do what you want to do.
   h. You have to show off all the time. You never act like part of the team.
4. Think of a conflict you may recently have had with a friend, an acquaintance, or a family member. Describe what could have gone differently had you used an I-statement to communicate in the situation.

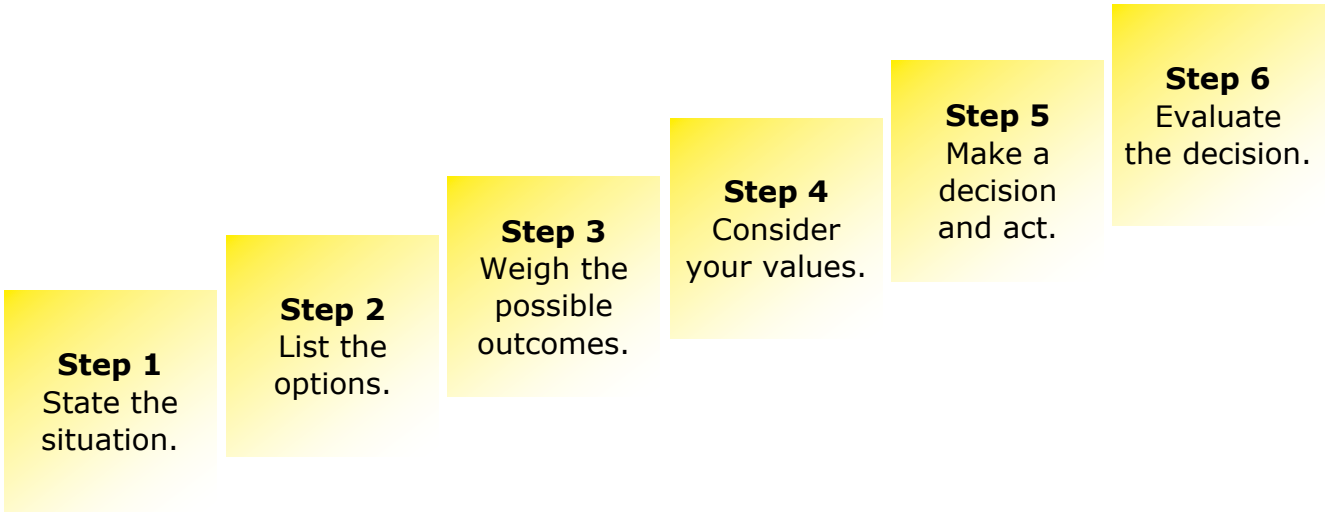
When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Conflict

Conflict is a disagreement, dispute, or fight in which individuals with opposing points of view cannot agree. It is a natural part of any relationship. In successful relationships, conflict is well managed. Conflict resolution can help resolve conflicts in a positive way. The steps in the decision-making process that you learned about in Module 1, Lesson 6, can also be used to work out a solution to a conflict.

Consider the following graphic showing six steps toward positive decision making.

The Decision-Making Process*



* Source: Bronson, Mary H., Michael J. Cleary, Betty M. Hubbard, and Dinah Zike. *Glencoe TeenHealth: Mental and Emotional Health.* Columbus, OH: McGraw-Hill Education, 2014. xxii.

Ways to Handle Conflict

People handle conflict in a variety of ways. Typically, people respond to conflict in the following three ways:

- **Denial:** Denial occurs when people are angry because of a conflict, but instead of saying they are angry, they pretend or tell themselves that there is no problem and that they are not angry.
- **Confrontation:** Confrontation occurs when there is a conflict and one person attacks the other, either physically or verbally.
- **Problem solving:** Problem solving occurs when people talk about the problem without insulting or blaming each other, and take steps toward solving the problem together. Successful conflict resolution involves identifying the problem and using good communication skills, such as I-statements and active listening, followed by accepting ownership of the problem, and finally, taking the necessary steps to solve the problem.

Being reluctant to deal with conflict can have destructive effects on relationships. **Conflict avoidance** is demonstrated through a variety of means, such as the following:

- **Anger "insteads" (substitutes):** Some people resort to or experience anger substitutes, such as overeating, substance abuse, gossiping, boredom, depression, and/or physical illness. They become self-destructive due to their inability to address their anger in a healthy way.
- **Passive-aggressive behaviour:** Individuals express anger indirectly through criticism, nagging, or sarcasm, and eventually become alienated from each other.
- **Devitalized relationship:** A relationship can become increasingly passive when partners interact out of obligation rather than love or interest. The suppression of anger over a period of time can result in indifference.
- **Compromise:** Two people make a decision jointly. Both are satisfied when they each give and take to achieve all or part of their goal.
- **Accommodation:** Two individuals agree to disagree. Both are free to do what they want, with each other's approval.
- **Concession:** One person accommodates the other. The issue may be more important to one than the other.
- **Martyrdom:** One person gives in at the expense of own needs.
- **Hostility state:** Two individuals have different points of view, and neither backs down from own viewpoint.

Communication and **flexibility** are the key components for resolving conflicts in relationships. Individuals must work to develop skills to resolve conflicts as they arise.

Learning Activity 2.3: Definitions of Conflict-Avoidance Terms

It is now time for you to complete **Learning Activity 2.3**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

1. The following terms describe various methods of avoiding conflict. Match the terms with the definitions provided in the chart below.
   - Anger "insteads" (substitutes)
   - Passive-aggressive behaviour
   - Devitalized relationship
   - Compromise
   - Accommodation
   - Concession
   - Martyrdom
   - Hostility state

Conflict Avoidance	
Definition	Term
a. One person gives in at the expense of own needs.	
b. One person accommodates the other. The issue may be more important to one than the other.	
c. Two people make a decision jointly. Both are satisfied when they each give and take to achieve all or part of their goal.	
d. A relationship can become increasingly passive when partners interact out of obligation rather than love or interest. The suppression of anger over a period of time can result in indifference.	
e. Two individuals have different points of view, and neither backs down from own viewpoint.	
f. Some people resort to or experience anger substitutes, such as overeating, substance abuse, gossiping, boredom, depression, and/or physical illness. They become self-destructive due to their inability to address their anger in a healthy way.	
g. Individuals express anger indirectly through criticism, nagging, and sarcasm, and eventually become alienated from each other.	
h. Two individuals agree to disagree. Both are free to do what they want, with each other's approval.	

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

It is now time to complete **Assignment 2.1: Resolving Conflict in Relationships**. The assignment details can be found after the Lesson Summary.

Lesson Summary

This lesson provided an overview of the concepts of relationship building and how effective communication affects relationships. You learned that effective communication skills are essential for building and maintaining relationships within a group and within a family. You also learned that conflict is a natural part of any relationship and that conflict-resolution skills are important. Being reluctant to deal with conflict can have destructive effects on relationships.

In the next lesson, you will learn more about building and maintaining healthy relationships, recognizing the warning signs of an unhealthy relationship, and ending relationships on good terms.

Assignment 2.1: Resolving Conflict in Relationships (21 marks)

It is now time to complete **Assignment 2.1**. You will submit this assignment to the Distance Learning Unit when have completed Module 2. In the meantime, keep your completed assignment in a safe place.

1. Read the following scenario.

   Scenario

   Pretend that your English language arts teacher just gave you an assignment that requires you to write a short story, and it is due tomorrow. You need to use the computer to do the assignment, but your youngest sibling is on there playing video games again. They refuse to get off the computer, and your parents aren't home to make them do so. How can you resolve this conflict?

2. Respond to the conflict situation described in the scenario using **each** of the three approaches to handling conflict discussed in Module 2, Lesson 1: **denial**, **confrontation**, and **problem solving**.
   - **Alternative endings:** Write **three different endings** to the scenario that correspond to the three different types of responses to conflict.
   - **Reflective explanations:** Write **a separate paragraph for each of the three endings** to explain how each particular response to conflict relates to and affects the outcome of the scenario. For each explanation, indicate whether you think the response was constructive in resolving the conflict and explain why or why not.

Assessment Rubric

Use the following assessment rubric to help you prepare for this assignment. Your tutor/marker will use the same rubric to assess your work. If you have any questions about this assignment, including how to use the assessment rubric, contact your tutor/marker.

- **Alternative endings:** For **each** of the three alternative endings, you will receive up to *3 marks* (*9 marks* total) based on how well
  - the ending corresponds to the specific type of response to conflict (denial, confrontation, problem solving)
  - the ideas are organized
  - the supporting details enhance and clarify ideas

  (*3 marks* x 3 alternative endings = *9 marks*)
- **Reflective explanations:** For **each** reflective explanation, you will receive up to *4 marks* (*12 marks* total) based on your understanding of the concepts and details that explain
  - the relationships in the conflict situation presented in the scenario
  - the particular response to the conflict
  - the way in which the response affects the outcome of the conflict situation

  (4 marks x 3 explanations = *12 marks*)

Assessment Rubric for Assignment 2.1: Resolving Conflict in Relationships (21 marks)

Assessment Category	Assessment Criteria (for Each Alternative Ending and Each Reflective Explanation) In general, you need to demonstrate the following to receive the specified marks.				
	3 Marks	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
Alternative Endings	The **ending** ■ corresponds to the **3** different types of responses to conflict ■ presents ideas in a **well-organized** way ■ provides **at least 4 well-developed** supporting details that enhance and clarify ideas	The **ending** ■ corresponds to **2** of the 3 different types of responses to conflict ■ presents ideas in a **somewhat organized** way ■ provides **adequately developed** supporting details that enhance and clarify ideas	The **ending** ■ corresponds to **1** of the 3 different types of responses to conflict ■ presents ideas in a **poorly organized** way ■ includes details that are either **poorly developed** or that **inadequately** enhance or clarify ideas	The **ending** ■ corresponds to **none** of the 3 types of responses to conflict ■ presents ideas that are **not organized** ■ **lacks** details, or includes details that are **not** developed or that do **not** enhance or clarify ideas	Ending 1 _____ /3 Ending 2 _____ /3 Ending 3 _____ /3 _____ /9

	4 Marks	**3 Marks**	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
Reflective Explanations	The **explanation** ■ demonstrates a **comprehensive** understanding of the important concepts in the scenario ■ provides **thoughtful and relevant** supporting details to explain the relationships in the scenario ■ **fully** discusses how the response to the situation affects the outcome	The **explanation** ■ demonstrates **some** understanding of the important concepts in the scenario ■ provides **some relevant** supporting details to explain the relationships in the scenario ■ identifies **some** key concepts on how the response to the situation affects the outcome	The **explanation** ■ demonstrates a **limited** understanding of the important concepts in the scenario ■ provides **limited** supporting details to explain the relationships in the scenario ■ makes **some** attempt to discuss how the response to the situation affects the outcome	The **explanation** ■ demonstrates an **incomplete** understanding of the important concepts in the scenario ■ provides **inadequate** supporting details to explain the relationships in the scenario ■ makes a **minimal** attempt to link the response to the situation with the outcome	The **explanation** ■ is either **missing** or shows a **lack** of understanding of the important concepts in the scenario ■ provides **no** supporting details to explain the relationships in the scenario ■ does **not** discuss how the response to the situation affects the outcome	Reflective Explanation 1 _____ /4 Reflective Explanation 2 _____ /4 Reflective Explanation 3 _____ /4 _____ /12
					Total Marks	_____ **/21**

Notes

Lesson 2: Building, Maintaining, and Ending Relationships

Introduction

In this lesson, you will first learn about the different types and stages of friendship. Next, you will learn about friendship, attraction, and the different components and forms of love and the various functions and types of dating. You will also learn about the various theories that have been proposed to explain human behaviour in partner selection. Finally, you will focus on the importance of communication, boundaries, and respect for individual rights in healthy relationships.

Lesson Focus

In this lesson, you will

- ❑ analyze the roles and boundaries individuals may have in various relationships (12.2.1.2)
- ❑ describe differences in expectations and boundaries in relationships (e.g., with respect to roles, monogamy, equity, shared time, loyalty, openness, and sexuality) (12.2.3.2)
- ❑ identify ways people initiate romantic relationships, and analyze the significance of recent demographic trends (12.2.3.3)
- ❑ compare and contrast the principles and/or theories of attraction, infatuation, and love, and describe research that supports and/or contradicts the principles/theories (12.2.3.4)
- ❑ describe and analyze the characteristics of healthy and unhealthy relationships, and describe strategies for their maintenance (e.g., emotional, financial, sexual, verbal, physical, spiritual) (12.2.3.8)
- ❑ describe and evaluate strategies for ending a relationship (12.2.3.9)
- ❑ examine the social, emotional, financial, and legal outcomes of ending a long-term relationship (12.2.3.11)

Friendship

Friendship is one type of relationship that can help you grow as a person. One of the developmental tasks during adolescence is the search for independence and personal identity. Adolescents and teenagers rely heavily on interaction and the formation of relationships with others of similar age. Peer relationships and friends with common interests start to replace the emotional support previously provided by the family.

Friends provide each other with social reinforcement, models of behaviour, values, and learning experiences in forming and ending relationships:

- **social reinforcement** refers to the praise we receive from and give to others
- **models of behaviour** refer to how we act as role models for each other, whether negative or positive
- **values** refer to the beliefs and ideas that influence how we and others live our lives
- **learning experiences** refer to trying new things together with others

Adolescent and teenage friendships have a great impact on individuality and the development of self-identity. Youth subcultures differ from those of the adult society in which they live, which includes distinctive styles of dress, taste, and behaviours.

Types and Stages of Friendship

The friendships we develop affect our personal growth and development. Throughout our lives, we form various types of friendships, including friendships with proximity friends, selected friends, and significant friends. These types of friendships vary in their degree of closeness and commitment, as indicated below.

Types of Friendship	
Proximity Friends	■ live, work, or play in the same area ■ have conversations about information ■ do not discuss personal matters ■ have no feelings of emotional closeness
Selected Friends	■ develop from proximity friends ■ enjoy each other's company ■ share common interests or backgrounds ■ provide some emotional support but no emotional bonds ■ limit self-disclosure to casual issues
Significant Friends	■ have an increased commitment to the friendship ■ share personal feelings and information ■ provide social and emotional support during a crisis

Friendships may remain at a certain stage, or they may progress. Friendships may exist for any length of time at any stage, including the following four stages: rapport, self-revelation, mutual dependency, and personality need fulfillment.

- **Rapport:** Rapport is the feeling two people have when they are at ease with each other because they discover they have things in common. It involves mutual trust and respect among those with similar interests, backgrounds, and so on. A relationship will not grow into a friendship unless the two people enjoy being together.

  Example

  Since you have regularly greeted the person who runs the corner convenience store for several years now, you probably think of each other as friends. Nevertheless, the friendship is probably still at the rapport stage.

- **Self-revelation:** With the development of rapport and trust between them, two individuals will gradually share information about themselves. They become more open and more comfortable talking to each other about things going on in their lives. They talk about feelings, experiences, and attitudes.

  Example

  While you regularly see your basketball teammates, you only get together with Sam, the point guard, outside the games and practices. You feel comfortable with Sam and often talk about personal feelings and ideas. Your friendship with Sam would, therefore, be in the self-revelation stage, while your friendships with your other teammates would be in the rapport stage.

- **Mutual dependency:** In this stage, two friends are able to anticipate each other's thoughts and behaviours. They will both adjust their behaviour to accommodate each other. There is a desire to spend more time together, which fosters reliance or mutual dependency on each other. Habits are developed that require the participation of both people.

  Example

  Your friendship with Fatima has grown to the point where you each know what the other may be thinking and can finish each other's sentences. You both have a spare during the last period of the day when you get together for a snack and to study. Fatima brings the chips, while you bring the dip. Your friendship habits complement each other to form a bond that is rewarding for both of you.

- **Personality need fulfillment:** This is the stage in which partners in a friendship provide emotional stability and support for each other. They begin to feel respect, confidence, love, or affection from deeper self-revelation, more mutual dependency, and greater need satisfaction as each person's needs are fulfilled. There is growth in the relationship. Because of the relationship, both people feel secure, have positive self-esteem, and feel respected and loved. Each person recognizes what the other needs, and works to provide it.

  Example

  While you have been friends with Ezra since Kindergarten, it wasn't until your grandma passed away that you fully understood how deep your friendship had become. Ezra always knew what to do to support you, whether it was providing a listening ear or a night out at the movies. Likewise, when Ezra was close to failing Grade 9 math, you went to their house after school every day to help them with homework and tutor them—because that's what good friends do. You and Ezra are great friends because you work to meet each other's needs and know that you will always have each other's back.

Attraction

Attraction, or the positive feelings we have about another person, can take many forms, including admiration, liking, friendship, lust, and love. Factors such as physical attractiveness, proximity, similarity, and reciprocity influence whom we are attracted to.

- **Physical attractiveness:** We are generally more attracted to people we consider to be physically attractive and we tend to pick partners whose level of attractiveness is similar to ours.
- **Proximity:** We are more likely to meet and know people who are geographically nearby. The people we see and interact with most often are more likely to become our friends or partners. With increasing access to the Internet and communication technologies (e.g., Skype), long-distance relationships are becoming easier to establish and sustain as well.
- **Similarity:** We tend to pick partners who are similar to us in characteristics such as age, race, religion, social class, personality, education, intelligence, and attitude.
- **Reciprocity:** We tend to like others who like us. If we believe someone likes us, we will be more likeable people when that person is around. This will lead the other person to like us more.

Love

How would you define love? What do people mean when they say they're in love? Researchers have proposed various perspectives about the nature, components, forms, and styles of love. You will now look at the theories of Robert J. Sternberg and John Alan Lee.

Triangular Theory of Love*

Psychologist Robert J. Sternberg proposed a **triangular theory of love** that has **three components**, which further generate a combination of **eight forms or kinds of love**. These components and forms of love are discussed below.

Components of Love

Sternberg's triangular theory of love has the following three components:

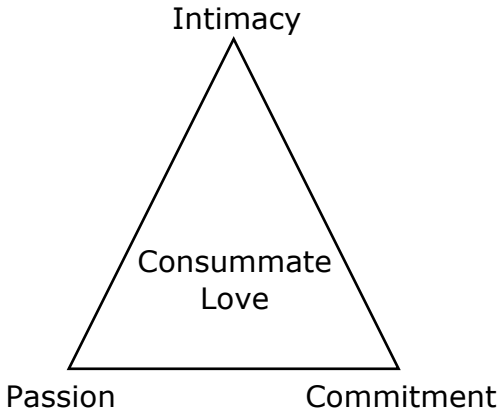
- **Intimacy:** Intimacy is the ability to share your inner self with someone else, as well as the willingness to make personal sacrifices. It refers to close, connected, and bonded feelings in a relationship. Intimacy enhances feelings of attachment that strengthen the commitment to the relationship. Intimacy is a continual discovery of oneself and one's partner that develops slowly over the course of the relationship.
- **Passion:** Passion is the emotion that leads to romance, physical attraction, sexual desire, and connection in a loving relationship. Passion is often the emotion that develops most quickly, but is also the first to fade.
- **Commitment:** There are long- and short-term aspects to the commitment of a loving relationship.
  - **Short-term commitment** is the acknowledgement that one loves someone.
  - **Long-term commitment** is the goal to maintain the love.

  Commitment to another person involves a willingness to work through problems, seeing problems as a normal process of relationship development, and seeing the relationship as reasonable and worthwhile.

* Source: Sternberg, Robert J. "Triangular Theory of Love." *Robert J. Sternberg.* www.robertjsternberg.com/love/ (16 Nov. 2016). Adapted with permission.

The three components of love can be viewed metaphorically as a triangle. When all three are present, **consummate love** or complete love is the result.

The Triangle of Love



Sternberg emphasized that although the components of love are separable, they are interactive with each other in loving relationships. Their importance may differ from one relationship to another and from one time to another in a given relationship.

Forms of Love

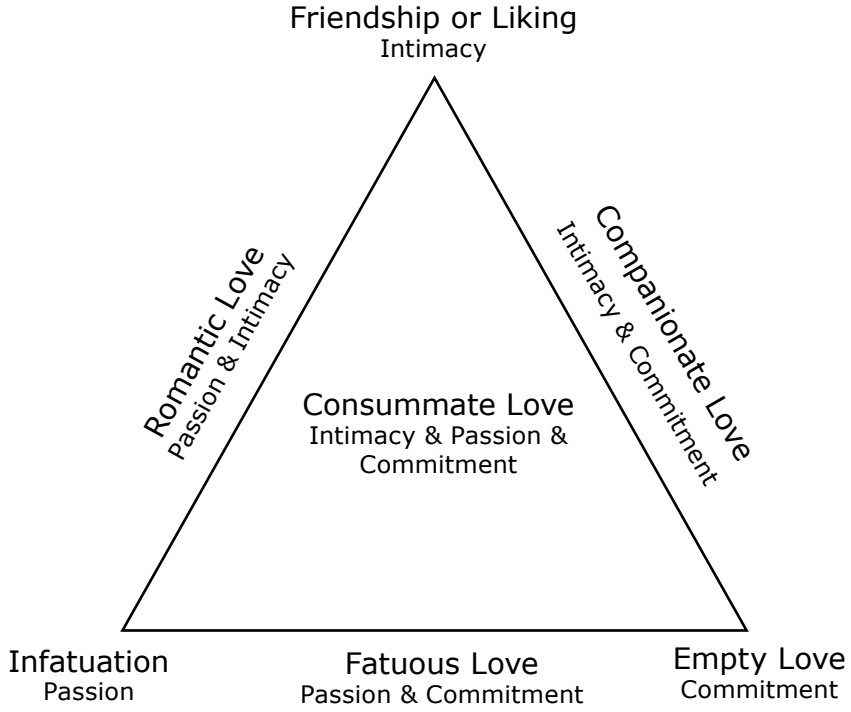
Sternberg identified eight different forms or kinds of love that can be generated by the three components of love:

- **Non-love** is the absence of intimacy, passion, and commitment. It describes the majority of our personal relationships, friendships, and casual interactions with acquaintances that do not involve any elements of love.
- **Friendship or liking** is the first type of love beyond our families. Friendship or liking involves a bond between equals in which intimacy is present, but passion and commitment are lacking.
- **Infatuation** is also known as "love at first sight." Infatuation involves passion, but intimacy and commitment are lacking. It is love characterized by preoccupation, intense longing, and an exaggeration of the other's good qualities.
- **Empty love** is associated with the final stages of a long-term relationship. Intimacy and passion have died out, and only commitment remains.
- **Romantic love** is a loving experience with passion and intimacy. There is physical attraction and arousal without commitment. Romantic love is generally first experienced during adolescence or early adulthood and brings the desire for emotional and physical intimacy.

- **Companionate love** is a combination of intimacy and commitment that occurs in marriages in which passionate attraction between the partners has died down and is replaced by a committed friendship.
- **Fatuous love** is associated with hurried courtships. Fatuous love is unlikely to sustain a long-term relationship as it involves commitment based on passion without intimacy.
- **Consummate love** is also known as "complete love." People strive for consummate love because it features commitment, intimacy, and passion. It is difficult to attain and maintain.

The following is a visual representation of how the three components of love relate to the different forms of love.

The Triangle of Love

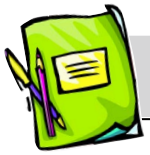


Love Styles

Canadian sociologist John Alan Lee (1933–2013) developed the theory of six **love styles**, which are identified by characteristics or personalities that describe individuals in partnered relationships. Relationships never rely on only one style, and the love style changes as the relationship grows and develops over time. The same relationship may be characterized by features of several styles at different times. For example, loving can have qualities of understanding and respect while also being playful.

Lee's theory of six love styles is summarized below.

Love Styles		
Eros (AIR-ohs)	■ passionate, erotic love	■ intense emotional attachment and sexual feelings
Ludus (LEWD-us)	■ love as play or fun	■ recreational enjoyment of many sexual partners
Storge (STOR-gay)	■ affectionate, companionate love	■ deep mutual commitment, respect, and friendship over time, with common goals
Mania (MAY-nee-ah)	■ wild craze or obsessive love	■ demanding attention and affection, alternating between euphoria and depression
Pragma (PRAG-mah)	■ practical basis for love	■ assessment of partner's attributes (assets and liabilities); compatible goals and values; economic and emotional security
Agape (ah-GAH-pay)	■ unconditional love	■ nurturing and caring for others, while expecting little in return; the sexual component of love is not important



Learning Activity 2.4: Love and Relationships

It is now time for you to complete **Learning Activity 2.4**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

1. Match the terms below with the descriptions that follow.
   - Consummate love
   - Agape
   - Empty love
   - Friendship or liking
   - Infatuation
   - Non-love
   - Passion
   - Rapport
   - Self-revelation
   - Selected friends

a. _____ is the feeling two people have when they are at ease with each other because they discover they have things in common.

b. _____ is associated with the final stages of a long-term relationship when intimacy and passion have died out, and only commitment remains.

c. _____ is unconditional love, nurturing and caring for others, while expecting little in return.

d. _____ involves a bond between equals in which intimacy is present, but passion and commitment are lacking.

e. _____ is also known as "love at first sight."

f. _____ is the emotion that leads to romance, physical attraction, sexual desire, and connection in a loving relationship.

g. _____ is a stage of friendship when rapport and trust have developed and the gradual sharing of information about oneself occurs.

h. _____ develop from proximity friends.

i. _____ is also known as "complete love."

j. _____ is the absence of intimacy, passion, and commitment.

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Dating

Dating is the beginning of an exclusive relationship between two people who are romantically attracted to each other through a series of planned meetings. Dating is a pathway that may lead to engagement, marriage, or cohabitation for those who desire to take their dating relationship to the next level.

Statistics Canada data from the 2006 census indicates that more than half of Canada's population has never married. Compared to previous years, an increasing number of people are living in common-law relationships and more people are living alone (Milan, Vézina, and Wells; Vanier Institute of the Family, "50 Years of Families in Canada"). While attitudes toward marriage may be changing in Canada, dating is still very much the norm, as evidenced by the popularity of online dating websites and speed-dating events.

Group Dating

Adolescents and teenagers often spend time together in a group setting. They may participate in activities together, such as attending a sporting event at their school or watching a movie. An advantage of group dating over one-on-one dating is that there is less pressure to progress in a relationship quickly. The members of the group provide support and allow each other to develop friendships with many people.

Online/Cyber Dating

More and more singles are turning to the Internet to meet other people who, like themselves, have been unable to find a special connection with someone through everyday person-to-person interactions. **Online dating** is a system of dating in which individuals meet online with the intention of developing a friendly or romantic relationship.

Online dating is different from real-time dating in that there are restrictions, such as age, membership agreements, and fees to be paid. Many teenagers use social media to meet people.

Personal Safety

Protecting your identity and maintaining your safety while online are important considerations, regardless of your age or status in life. Risks associated with online dating include the following:

- You don't know for sure with whom you are communicating.
- You don't know the other person's temperament or motive.
- Communication can be difficult because you cannot read the other person's body language.
- Many people lie and post untrue information about themselves.
- Predators are increasingly making use of online sites to find their victims.

Statistics Canada states that from 2006 to 2007, the number of police-reported child-luring incidents rose by 31 percent (Loughlin and Taylor-Butts 5). Unfortunately, however, many incidents are never reported.

Resources

If you suspect that you are possibly being victimized by an online predator, or you know someone who is, see:

- NeedHelpNow.ca
  Website: https://needhelpnow.ca/app/en/
- Cybertip.ca
  Website: https://www.cybertip.ca/app/en/
  Cybertip hotline: 1-866-658-9022

Learning Activity 2.5: Being Safe Online

It is now time for you to complete **Learning Activity 2.5**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

Read the scenario below, and answer the questions that follow.

Scenario

Kara likes to chat with her friends online each evening. Through these chats, Kara met Josh, who claimed to know her friend Alyona from summer band camp. Kara and Josh shared many interests and chatted often. Soon Kara was telling Josh about what sports teams she was on at her school—volleyball and basketball for The Raptors at G. H. Campbell High School. Kara even shared what her busy home life was like with her parents, five siblings, and two dogs. She didn't like that they lived in a smaller house in the West St. Peters neighbourhood. Josh always sympathized with Kara, who wanted attention when there were so many siblings to compete with, and he congratulated her success whenever her team won a sports game, even offering to come and watch her play sometime. One day Josh asked Kara if she would send him a photo of herself in her sports uniform. She complied. Josh began to request more and more photos of Kara, each more revealing in nature. Kara consented because she trusted him and thought they had a great connection. She liked the attention he gave her and the way he made her feel special. She hoped that one day they would meet, maybe even date. It wasn't until her parents discovered a photo of Kara, wearing only her underwear, on the family computer that they questioned her online activity. When Kara reluctantly told them about Alyona's friend Josh, whom she'd never actually met, they reported Josh to the police, who turned out to be a 55-year-old man who was using the chat site as a way to lure and exploit underage children and teens.

1. Why do you think Kara believed that Josh was Alyona's friend? What could she have done to make sure?
2. Do you feel Kara shared too much personal information about herself online? Why or why not? What would you do differently?
3. Many experts recommend that children and teens make a pledge to be safe and smart online. Think about what you have learned in Module 2 so far, and list at least five ways you will exercise personal safety online or with other people.

Resource

For examples of pledges, see:

- Safe Kids. *Teen Pledge for Being Smart and Safe Online.* www.safekids.com/teen-pledge-for-being-smart-online/ (30 Jan. 2017).

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Functions of Dating

Dating has many different functions and purposes. People may choose to date in order to

- experience enjoyment and relaxation through entertainment and recreation with another person
- gain friendship and companionship through shared activities, events, and thoughts
- learn social skills in various situations through cooperation with and consideration of others
- strengthen personal identity and gain self-esteem through personal development
- learn roles and responsibilities in a shared relationship
- give and receive love and affection
- select a partner for a long-term commitment to a relationship
- prepare for marriage or parenting

One or more of these functions may prompt a person to consider dating.

Some people believe that opposites attract. Studies show, however, that similarities increase the likelihood that partners will be happy with each other. Similarities may include the following:

- age
- social and recreational interests
- occupational interests
- level of education
- standard of living/economics
- ethnic group or race
- religion
- views on sexuality
- geographic location
- personality
- values

The general pattern in dating has remained consistent over the years. Generally, the dating relationship moves from **random dating** (the individuals have no commitment beyond the date itself), to **casual dating** (the individuals have no commitment to each other, but they have an expectation to spend time together), to **steady dating** (the couple has mutually agreed not to date anyone else). Each person develops a realistic view of the other during steady dating, and ending the relationship is difficult.

Declining a Date

Sometimes you may be asked on a date by someone you do not want to go out with. You should never feel pressured to say yes. Remember that it can take great courage to ask someone out. Therefore, avoid hurting the person's feelings by declining the date politely. Do not feel like you need to give an explanation. Kindly say no, and leave it at that.

Partner Selection

In the past, partner selection had two instrumental goals: the continuation of the species and protection. In recent years, expressive reasons (love, affection, religious beliefs, intimacy, and emotional support) have become more important than evolutionary reasons for selecting a partner. Research is still being done about whether LGBT2SQ+ individuals observe the same theories of partner selection as their heterosexual counterparts. (Sexual orientations and gender identities and expressions are discussed in Module 3, Lesson 1.)

Inclusive Terminology

This course uses the acronym LGBT2SQ+ in an effort to be as inclusive as possible:

> LGBT2SQ+ is an acronym that stands for Lesbian, Gay, Bisexual, Transgender, Two-Spirit, Queer, Questioning. The plus sign is meant to include any identities that have not been captured by the other letters, and allows space for people to define themselves along the spectrum of sexualities and identities. This acronym changes over time. (Sexuality Education Resource Centre [SERC] Manitoba, "LGBT2SQ+")

In our society, many people marry at some point in their lives because they feel that getting married is important. In its 2004 report of a Canada-wide survey of what families want from family life, the Vanier Institute of the Family noted that survey respondents (both men and women and across all age groups) identified honesty, kindness, and respect as the most important attributes to look for in a partner (Biddy 12). The two most common reasons respondents gave for getting married were the belief that marriage "signifies commitment" and that marriage is consistent with their "moral values" (Biddy 27–28). While Canadians have various reasons for marrying, as well as when and whom to marry, it appears that the desire to form stable, long-term, intimate relationships is relatively constant. These types of long-term relationships could include marriage as well as common-law relationships.

Marriages or long-term relationships are often based on shared interests, humour, respect, and friendship. There is a tendency for individuals to marry someone with shared social characteristics.

Numerous theories of partner selection have been identified, including the following:

- **Filter theory:** People go through a selection process that filters or separates acceptable partners from unacceptable partners by using standards dictated by biological, social, and psychological preferences.
- **Ideal partner theory:** People choose partners according to a mental image of their ideal partner. For example, children who identify with their opposite-sex parent will often choose a similar partner.

- **Social exchange theory:** People are more likely to marry someone whose background is similar to theirs. Marrying an individual of a similar age, race, education, intelligence, religious background, or social class is referred to as **homogamy**. Marrying an individual dissimilar in age, race, education, intelligence, religion, or social class is referred to as **heterogamy**.
- **Developmental needs theory:** Partner selection is the end product of a series of interactions that traditionally include meeting, dating, getting engaged, and marrying. Family, friends, and career influence the decision to marry.

Healthy Relationships

Healthy relationships allow both partners to feel supported and connected, but also independent of each other. Communication, compromise, boundaries, and respect for individual rights are the basis of a healthy relationship.

Communication and Compromise

Communication is an important part of building a healthy relationship. In a healthy relationship, if something is bothering you, it's best to talk about it instead of holding it in. Trust and honesty play important roles in how you communicate with each other. There is no way you can have a healthy relationship with someone if you don't trust each other, and it's tough to trust someone who isn't honest with you.

While every close relationship involves some conflict, it is never acceptable to use abusive language or violence as a means of coping or trying to resolve a conflict. You need to be able to give and take in a relationship; otherwise, a power struggle can occur. **Compromise** is important when solving conflicts in a fair way. (Consider what you learned about communication and conflict in Module 2, Lesson 1.)

In a healthy relationship, each person should be there to offer reassurance and encouragement when things are difficult and to celebrate when things are going well. Healthy relationships are about building each other up, not putting each other down.

While compromise is important in a healthy relationship, this doesn't mean you should feel as though you have to pretend to be anyone other than yourself. You should feel free to continue to develop your talents and interests, make new friends, and move forward with your life. Just because you are in a relationship doesn't mean you have to share everything or be together constantly. Healthy relationships allow both partners to have their own space, in addition to spending time together.

Boundaries

Both individuals in a relationship should be able to tell the other what they are comfortable with in relation to intimacy, sex, finances, family, friends, personal space, and time. Creating and respecting boundaries is a good way to keep your relationship healthy. Boundaries should not trap you or make you feel fearful. Creating boundaries is not a sign of secrecy or distrust either. Creating boundaries is simply saying what you feel comfortable with and what you would or would not like to happen in your relationship. Remember your rights, and stand up for what you are comfortable with in every relationship.

Respecting Individual Rights: Consent to Sexual Activity

Mutual respect is essential in maintaining a healthy relationship. Respecting one another's thoughts and feelings means that each person values who the other is, and would never challenge the other person's boundaries.

Healthy relationships involve respecting individual rights, including the right to give or withhold consent to sexual activity. Consent allows both partners to say what they want to experience and what they are looking for in a relationship.

You need to understand what consent means and how it is given within a healthy sexual relationship. Ensuring active, informed, and freely given mutual consent is a vital factor in healthy sexual relationships.

If someone is not consenting to sexual activity, then whatever is happening can be considered **sexual assault** or rape. You will learn more about sexual consent and violence in relationships in Module 2, Lesson 4.

Sexual assault: "The action or an act of forcing an unconsenting person to engage in sexual activity; a rape; (Law) a crime involving forced sexual contact, variously defined as inclusive or exclusive of rape" (*Oxford Dictionaries*).

Resource

If you have access to the Internet, please watch the following *YouTube* video on consent:

- May, Emmeline, and Blue Seat Studios. "Tea Consent (Clean)." *YouTube*. Uploaded by Blue Seat Studios, 13 May 2015. https://www.youtube.com/watch?v=fGoWLWS4-kU (16 Nov. 2016).

If you are not able to view the video, read the following description of consent, which uses making and drinking tea as a metaphor for having sex.

Consent: Not Actually That Complicated*

Consent is not always easy to understand. Instead of thinking about consent regarding sex, think about consent regarding a cup of tea. Before making the tea, you would always ask the person you are with: "Would you like a cup of tea?" If they respond, "Absolutely! I would love a cup of tea!" then you know it is OK to make the tea. If they aren't sure whether they'd like tea, then you might go ahead and make the tea, but it is really up to them if they want to drink it or not. Maybe they haven't drunk tea before, or don't know if they like it plain or with milk and sugar. You might feel frustrated if you've gone to the effort to make tea and they don't drink it, but it is important that you do not pressure them to drink it. Just because you made the tea, doesn't mean they have to have some.

If they decline, then you don't make tea. They don't want any, so don't make any. It is the same if they agree to tea and then change their mind once the tea is made and ready to drink. You may be an experienced tea drinker, while they may be drinking tea for the first time. It is important to respect that. It can be maddening that you've spent all this time preparing the tea, but remember they don't have to drink it. They wanted tea and now they don't. Sometimes we change our minds, and that's OK.

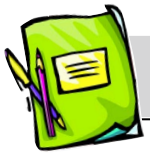
Consent

- Consent is an **ongoing process**. (Just because you have given consent once, does not mean it is given every time, nor does saying yes to one situation mean you have given consent to other situations.)
- Consent **can be taken back** at any time.
- You have the **right to stop** if you are in the middle of something that is making you feel uncomfortable.
- Consent **cannot be implied**.
- The **absence of a no does not mean yes**.
- Non-consent means **stop**.
- Consent is **voluntary**. It cannot be given if you
  - are being manipulated
  - are pressured
  - are threatened
  - are asleep
  - had too much to drink
  - do not understand what you are saying yes to
  - are unable to give consent for any reason

* Source: Rockstar Dinosaur Pirate Princess. *Consent: Not Actually That Complicated.* 2 Mar. 2015. http://rockstardinosaurpirateprincess.com/2015/03/02/consent-not-actually-that-complicated/ (27 Jan. 2017). Tea Consent by Rockstar Dinosaur Pirate Princess is adapted under the terms of a Creative Commons Attribution—Non-Commercial 4.0 International License, as cited at https://creativecommons.org/licenses/by-nc/4.0/.

If the person is unconscious, definitely do not make them tea. Unless a person is conscious enough to answer the question, "Do you want tea?" they don't want it. If they were conscious when you asked if they'd like tea, but have become unconscious while you were making it, don't give them tea. They do not want tea poured down their throat. Simply make sure they are safe. Also, if a person said yes to tea last week, that doesn't mean they want tea this week too. Or, just because they wanted tea last night, that doesn't mean they also want tea this morning. No one wants to wake up to someone forcing tea down their throat. That would be foolish.

The bottom line is: if you understand how silly it would be to make a person drink tea, you understand the way consent works with respect to sex.



Learning Activity 2.6: Boundaries and Respect in Relationships

It is now time for you to complete **Learning Activity 2.6**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

Reflect on the following two scenarios. In each scenario, a person has set boundaries, which are being challenged. Describe how each individual should respond.

Scenarios

1. *Ian and Janelle are two Senior Years students who have been dating each other for several months. At the beginning of their relationship, Janelle told Ian that she was not yet ready to have sexual intercourse and wanted to wait until after graduating from high school. Ian originally agreed to this, but now keeps trying sexual stuff with Janelle that makes her uncomfortable. Janelle doesn't want to break up with Ian, but she doesn't want to reject her boundary either.*

   What should Janelle do?

2. *Logan loves his part-time job at a local fast-food restaurant. He enjoys his work and his interactions with customers, and he appreciates the paycheque, since he is saving up for college tuition. Starting last month, however, the restaurant has been very short-staffed. When a staff member quit his job, Logan's boss asked if he would be willing to cover that person's shift once a week until they could hire someone new. As he already worked three shifts per week, Logan figured he could take on one extra shift per week if it was only short term. Logan agreed that he could temporarily pick up*

one extra shift each week, but told his boss he couldn't work more than that, as he had his studies to concentrate on as well. It has been four weeks now and Logan is working five or six shifts each week instead of the temporary four shifts per week he agreed to. He is barely keeping up with his homework and his grades are starting to suffer.

What should Logan do?

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Ending a Relationship

Dating relationships end in many different ways. In some cases, two people date a few times, but stop seeing each other when they discover they don't have as much in common as they originally thought. In some cases, one or both may become interested in someone else.

When relationships end, it is natural to feel hurt or disappointed. Close relationships rarely end by mutual consent; in fact, most breakups are initiated by the person less involved in the relationship. Generally, dating breakups are less stressful than long-term, common-law or marriage breakups that can end in separation or divorce.

Breaking up is not easy for either partner, but focusing on growth can make the adjustment easier when a relationship does end. Before ending a relationship, consider the following:

- Determine that ending the relationship is what you really desire.
- Prepare yourself for self-doubt once the decision is made to end the relationship.
- Plan to have the breakup discussion in person.
- Explain the reasons for ending the relationship, with a focus on yourself, not the other person.
- Take time to reflect before considering a new relationship.

Lesson Summary

In this lesson, you learned about the different types and stages of friendship and about the different forms of love. You also learned about the different stages and functions of dating and how people select partners.

In the next lesson, you will learn about the stress caused by discrimination, bullying, addictions, and violence, and how it affects family members. You will also learn about stress management, problem solving, and resources available to families struggling with addiction or violence issues.

Lesson 3: Sources of Stress

Introduction

In this lesson, you will learn about the effects of stressful events that occur in some families. Stress caused by discrimination, racism, bullying, addictions, and violence affects all family members. You will learn about stress management, problem solving, and the resources available for families struggling with addiction or violence issues.

Lesson Focus

In this lesson, you will

- ❑ define stress and identify common causes of adult stress (e.g., including family, work-life balance, and time management) (12.5.4.1)
- ❑ identify symptoms of stress for adults (12.5.4.2)
- ❑ critique positive coping strategies and identify negative coping strategies for adults to deal with stress (12.5.4.4)
- ❑ examine difficult situations that individuals and/or families face and their effects on family well-being (e.g., financial challenges, religious and cultural discrimination, illness, loss and grief, disabilities, elder abuse, neglect, ageism, chronic medical conditions, work-life balance, displaced persons and refugees, historical trauma) (12.5.4.5)
- ❑ propose and evaluate strategies for taking action in difficult situations facing families (12.5.4.6)
- ❑ identify factors that strengthen individuals and/or families when addressing difficult situations (12.5.4.7)
- ❑ identify relevant resources available to support individuals and/or families (e.g., community-based, provincial, and federal government resources) (12.5.4.8)

Stress

Stress is undue pressure or frustration resulting from internal or external causes—anything that stimulates us and increases our level of alertness. Stress can develop from both internal and external causes:

- **Internal causes of stress** stem directly from pressures we put on ourselves through our perceptions of where we are in life, our personal goals, our desires, and so on.
- **External causes of stress** stem from situations beyond our control, such as traffic jams or the looming due date for a major assignment at school.

Stress is a normal part of life, and can be both positive and negative. Some situations are more stressful than others. A **crisis** constitutes a period of high stress due to a dangerous situation or a point where immediate action is required. What we do about our stress makes a difference to our well-being. If stress gets out of control or lasts for too long, it can have a negative impact on us.

We may experience various types and sources of stress in our lives, including survival stress, internally generated stress, and environmental and job stress (Mind Tools):

- **Survival stress** occurs when survival or health is threatened, and results in a fight-or-flight response. The stress causes adrenaline to be released in the body, providing a burst of energy that helps us to react more effectively to meet the threat.
- **Internally generated stress** may arise from anxious worrying about events beyond our control, and may result in a tense, hurried approach to life. It can result from relationship problems caused by our own behaviour, or from a dependency on or enjoyment of stress.
- **Environmental and job stress** may be caused by living and/or working environments (e.g., home, school, work), which could include stressors such as pollution, noise, overcrowding, traffic, messy or disorganized conditions, distractions and disruptions, time pressures, unclear expectations, financial problems, relationship issues, health issues, and so on. Stress could also be caused by an unbalanced or unhealthy diet.

Symptoms of Stress

The body's reaction to stress is known as a **fight-or-flight** response (or a **fight, flight, or freeze** response). It is a biological reaction designed to prepare a person to fight the danger or flee from it. Stress can result in psychological, physical, and behavioural symptoms, such as those outlined in the following table.

Symptoms of Stress	
Psychological Symptoms	■ Depression, boredom, dissatisfaction ■ Irritability, overreaction ■ Anxiety ■ Inability to concentrate, to be organized ■ Confusion, forgetfulness ■ Inability to make simple decisions, procrastination ■ Lack of trust (misjudging people)
Physical Symptoms	■ Insomnia ■ Fatigue ■ Muscle tension and pain ■ Headaches ■ Shortness of breath ■ High blood pressure ■ Stomach disturbances ■ Respiratory problems ■ Menstrual irregularities ■ Heart irregularities ■ Sudden weight gain or loss ■ Sudden change in complexion (acne) ■ Allergies
Behavioural Symptoms	■ Change in eating patterns ■ Change in smoking habits ■ Change in use of alcohol ■ Increased use of medications ■ Hyperactivity ■ Change in sleeping patterns ■ Change in dress habits (neglect of personal appearance) ■ Sudden changes in social habits ■ Change in work habits (not going to work or going home early)

Dealing with Stress

To deal with stress effectively, we have to identify what our stressors are. Remember that both good and difficult events can cause stress.

Some stressors come from **external** or outside forces over which we have little control. For example, there is nothing you can do about a traffic jam that causes your bus to run late, or about a sudden power outage that prevents you from finishing your homework.

Sometimes stress is a result of choices we make. These are **internal** or inside forces over which we do have control. For example, we can control how fast we drive, how we treat our friends and family, and how well organized we are. We also have control over small things. For example, putting the house key in the same place all the time enables us to avoid the stress of not being able to find the key when we are in a hurry to leave.

Can you eliminate your negative stressors? If you can do so, you should. For example, if the number of hours you work is stressing you, you can decide to spend less money, thereby eliminating the need to work as many hours. However, for some individuals reducing work time is not an option, due to financial needs such as paying rent or buying groceries. Eliminating the sources of stress in your life may not be easy or realistic in some situations.

Stress-Management Strategies

If you cannot eliminate your stressors, then build your skills to deal with them. A variety of strategies, such as those suggested below, may help you manage and reduce your stress:

- **Participate in physical activities.** Exercise can help relieve stress. Take a walk, do yoga, stretch, shoot some hoops with a friend, go for a run, or participate in other physical activities you enjoy. Regular exercise will help you cope with stressful situations in the future.
- **Have a nutritious, well-balanced diet**. A well-nourished body gives you more resources to manage stress. Drink lots of water, cut down on sugar, caffeine, and energy drinks, and enjoy eating vegetables, fruits, and whole-grain and protein-rich foods.
- **Get enough sleep and rest.** Getting proper sleep can help reduce stress, and the effects of stress.
- **Meditate.** Set time aside during the day to meditate. Meditation promotes relaxation and helps clear the mind of stressful thoughts and worries.
- **Practise mindfulness.** Being mindful in the present moment may help you not to become overwhelmed by stress:

  > Mindfulness means maintaining a moment-by-moment awareness of your thoughts, feelings, body sensations, and surroundings. . . . Practising mindfulness can bring a variety of physical, psychological, and social benefits. . . . Several studies have found that mindfulness increases positive emotions while reducing negative emotions and stress.
  > (The Greater Good Science Center)

- **Practise mindful breathing.** Breathing patterns change under stress, becoming more rapid and shallow. Practise slow and controlled breathing. Find a comfortable position, close your eyes, and focus on your breathing. Each time you breathe out, relax your body. Continue this pattern of breathing for a few minutes until you feel calm and relaxed. Mindful breathing techniques help regulate emotions, manage fear, and improve focus and concentration. Learning to breathe from your belly or diaphragm instead of your chest, for example, can help with stress reduction.
- **Perform cultural practices.** Many Indigenous people, for example, use **smudging** to let go of something negative and to regain balance and focus. Many Indigenous groups also use the **Medicine Wheel** as a tool to teach that the physical, mental, emotional, and spiritual aspects of life must be in balance to maintain a healthy body, mind, and spirit, and healthy emotions. More information about the Medicine Wheel is provided on the following page.
- **Develop stress-management skills.** Not knowing what to do in certain situations can cause stress. You can prepare yourself by learning skills for dealing with conflict, studying for examinations, or finding a job. Ask someone to help you develop the skills you need.
- **Picture a positive outcome.** How you think about stress can make a difference. Try to picture a positive outcome. Even though something may be going wrong, it is possible to get through it. Blaming yourself or thinking that nothing is going right can make stress worse.
- **Keep in touch with supportive friends and family**. Talk about what's going on in your life with people you trust. Sometimes **talking to a counsellor** about your feelings can be helpful as well.
- **Use available resources and ask for help.** Worry and stress are hard on your body and hard on your life. Don't think you have to deal with a stressful situation on your own. Good help and resources are available through your school and community. Use them.

What Is Smudging?

"Smudging is a tradition, common to many First Nations, which involves the burning of one or more medicines gathered from the earth. . . . Smudging allows people to stop, slow down, become mindful and centred. This allows people to remember, connect and be grounded in the event, task or purpose at hand. Smudging also allows people to let go of something negative. Letting go of things that inhibit a person from being balanced and focused comes from the feeling of being calm and safe while smudging. The forms of smudging will vary from nation to nation but are considered by all to be a way of cleansing oneself. Smudging is part of 'the way things are done' and is part of living a good life" (Manitoba Education and Advanced Learning, *Smudging Protocol and Guidelines for School Divisions* 4).

Keep in mind that one person may find a strategy quite useful for managing stress, while others may find it less effective. It is important to find out what strategies work best for you and to use them. It is also important to get more information or help when needed. A list of resources and services is available at the end of this lesson.

The Medicine Wheel

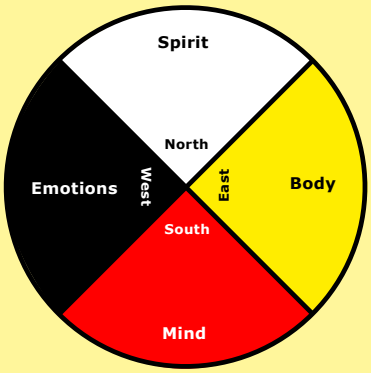
Many Indigenous cultures, including Anishinaabe (Ojibwe) cultures, use the Medicine Wheel as a holistic metaphor or model for traditional teachings about harmony, balance, and interconnected relationships: "While there is some variation in its teachings and representations, the underlying web of meaning to Medicine Wheels remains the same: the importance of appreciating and respecting the ongoing interconnectedness and interrelatedness of all things" (Bell).

Although there are commonalities among all Medicine Wheels, individuals and groups represent the Medicine Wheel according to their unique teachings, experiences, and understandings (Manitoba Education and Youth, *Integrating Aboriginal Perspectives into Curricula* 10).

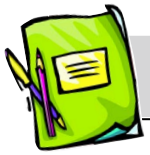
The Medicine Wheel "is based upon a circle and the number four, both of which are of special significance to many" Indigenous Peoples, and can be "used to represent the interconnected relationships among aspects of life and to provide direction and meaning to an individual" (Manitoba Education and Youth 10).

Some lessons of the Medicine Wheel, illustrated in this example as a circle with four quadrants, are based on the four directions: east, south, west, and north. These are often (but not always) represented by the colours yellow, red, black, and white respectively. The Medicine Wheel can be used to learn about the need for balance among the four interdependent aspects of a person's being: body, mind, emotions, and spirit (in this context, spirit refers to things that relate to the human spirit, as opposed to physical or material things). To be healthy, individuals must have a balance of the physical, mental, emotional, and spiritual aspects within themselves. If one area is suffering, the other three will experience some ill effects as well (Manitoba Education and Youth 10–11).

The Medicine Wheel



Other representations of the Medicine Wheel include the four seasons (spring, summer, fall, and winter) and the four stages of the life cycle (infancy, adolescence/youth, adulthood, and late adulthood) (Best Start Resource Centre 7–8).



Learning Activity 2.7: Symptoms of Stress

It is now time for you to complete **Learning Activity 2.7**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

In the table below, list psychological, physical, and behavioural symptoms of stress.

Symptoms of Stress	
Psychological Symptoms	
Physical Symptoms	
Behavioural Symptoms	

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Coping with Difficult Situations in Families

The stress and trauma families experience can arise from various factors and circumstances. For example, some families may live in an unsafe or dangerous environment (e.g., a violent home, a neighbourhood where drug use is common, a community where gang violence and racism are prevalent). Some Indigenous families may experience generational vulnerability and stress due to past and present issues arising from traumatic residential school experiences. Newcomer and refugee families may experience short-term vulnerability and stress because of past traumas and the move to a new, unfamiliar country. Some families may live in difficult circumstances due to serious addiction or gambling issues.

While many strategies and resources are available to individuals and families dealing with stress, there are times when stressors can become overwhelming. Individuals and families who have a difficult time coping with stress sometimes turn to other methods of coping.

The remainder of this lesson focuses on individuals and families struggling with issues related to suicide, discrimination, gang violence, substance dependency and addiction, and gambling, and the resources available to deal with these issues.

Suicide

Suicide is the act of intentionally killing oneself. It is a concern that affects everyone. Although suicide among youth is relatively uncommon, it is "the second leading cause of death for Canadians between 10 and 24" (Canadian Mental Health Association, Ontario). In Manitoba, suicide is the third leading cause of death for children under the age of 18, next to death from natural causes and accidents (Everyone Matters Manitoba). Social exclusion and discrimination may lead to higher levels of suicide rates among LGBT2SQ+ populations.

According to Health Canada, "suicide rates are five to six times higher for Aboriginal youth than for non-Aboriginal youth" and "suicide rates among Inuit youth are among the highest in the world, at 11 times the national average." However, "suicide is much less common in First Nations communities that have cultural facilities, that manage their own education and police services, and that are actively pursuing self-governance and control of their traditional lands" (Government of Canada, *The Human Face of Mental Health* 172).

Other positive factors that contribute to Indigenous family wellness include the following:

- Connections among the young and the old as the elders pass along their stories and wisdom.
- Community-based healing initiatives that nurture autonomy of will and spirit, sharing, spirituality, respect, honour, compassion and cultural pride. . . .
- Youth pursuing higher education to expand knowledge and skills. (Government of Canada, *The Human Face of Mental Health* 173)

Protective Factors*

"The NAHO [National Aboriginal Health Organization] Ajunnginiq Centre's 2006 report on suicide prevention drew on the traditional knowledge of elders in each of the four Inuit regions. Inuit elders believe that the coping and resilience skills and values they used in the past are just as necessary in today's world, including patience; perseverance; love and caring; communication; awareness of self and others; confidentiality and respect for others; and personal responsibility to youth. They identified certain coping skills as especially important in Inuit culture:

- Paying attention to each other's needs
- Focusing on helping others as a way of promoting connection and a sense of usefulness
- Doing something productive, active and healthy
- Talking things out
- Solving conflicts with others, and
- Accepting that life is not always easy but that tomorrow can be better"

* Source: National Aboriginal Health Organization. *Backgrounder: World Suicide Prevention Day 2007: Inuit Approaches to Suicide Prevention.* 3–4. www.naho.ca/documents/it/2007_Suicide_Prevention_background.pdf (1 Mar. 2017).

Resources

To read an article about the trauma of multiple suicide attempts in the Cross Lake First Nation, see:

- Puxley, Chinta. "Manitoba First Nation Declares State of Emergency Over Suicide Epidemic." *CTV News.* 9 Mar. 2016. www.ctvnews.ca/canada/manitoba-first-nation-declares-state-of-emergency-over-suicide-epidemic-1.2810573 (29 Dec. 2016).

It is important that we all know where to find help, especially for those experiencing suicidal thoughts, those worried about a co-worker, family, or friend, and those affected by a suicide attempt or loss. For information and assistance, see:

- Everyone Matters Manitoba: Supporting Youth Suicide Prevention. *On Suicide.* http://everyonemattersmanitoba.ca/on-suicide/ (29 Dec. 2016).
- Klinic Community Health Program. *Reason to Live: The Manitoba Suicide Prevention and Support Line.* http://reasontolive.ca/ (14 Feb. 2017).
  Toll-free telephone: 1-877-435-7170

  If you need help, or if you know someone who does, please call the 24/7 toll-free telephone to access counsellors.

Discrimination and Racism

Discrimination can affect anyone who has suffered from racism, prejudice, marginalization, stereotyping, or other forms of bias. **Discrimination** is a term used in human rights law to refer to adverse differential treatment of individuals or groups on the basis of prohibited grounds, such as age, sex, gender identity, sexual orientation, ancestry (including colour and race), religious belief, national or ethnic origin, physical or mental disability, or other defining characteristic (Manitoba, *The Human Rights Code,* section 9[1]–9[2]).

Structural racism refers to discrimination that is created and reinforced by political, economic, and social institutions, such as the justice and health care systems. These inequities and forms of discrimination affect the overall well-being of individuals and families. The *Indian Act* (Canada), for example, caused undue stress to Indigenous Peoples who were forced to abide by political laws with the goal of assimilation into Euro-Canadian society.

In January, 2015, *Maclean's* published an article stating that Canada's racism problem was at its worst in Winnipeg (Macdonald). This article is a reminder that stress resulting from social injustice, discrimination, and racism is a daily reality for many Indigenous and newly arrived immigrant people. Historical and contemporary trauma, such as the trauma experienced at residential schools, can be a consequence of being marginalized.

Discrimination can contribute to stress-related mental and physical health concerns, such as lowered self-esteem, depression, anxiety, high blood pressure, increased risk of diabetes, and elevated cortisol levels.

Resource

To read the *Maclean's* article online, see:

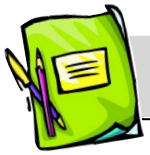
- Macdonald, Nancy. "Welcome to Winnipeg: Where Canada's Racism Problem Is at Its Worst: How the Death of Tina Fontaine Forced the City to Face Its Festering Race Problem." *Maclean's*. 22 Jan. 2015. www.macleans.ca/news/canada/welcome-to-winnipeg-where-canadas-racism-problem-is-at-its-worst/ (28 Dec. 2016).

Bullying

Bullying behaviour occurs when an individual or a group of individuals uses strength, threats, or violence that is intended to "cause fear, intimidation, humiliation, distress or other forms of harm to another person's body, feelings, self-esteem, reputation or property" or to create a "negative . . . environment for a person" (Manitoba, *The Public Schools Act*, Section 1.2[1]). Bullying can happen anywhere—in schools, in the community, in the workplace, or online.

Bullying can also take any form of expression, including physical, verbal, and written, and any form of electronic communication, including social media, text and instant messaging, websites, and email. **Cyberbullying** refers to the electronic posting or instant messaging of photographs, videos, or information with the intent to harass or cause another person distress.

Teens who are bullied may suffer from lowered self-esteem and feel fear or loneliness. They may suffer from depression, have trouble sleeping, or try to cope by engaging in unsafe behaviours such as drug/alcohol abuse or self-harm. Teens who are bullied may also start to skip school or avoid activities to steer clear of the people bullying them.



Learning Activity 2.8: Racism and Bullying

It is now time for you to complete **Learning Activity 2.8**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

1. Read the scenario below and answer the question that follows.

   Scenario

   Your friend Tim tells you about a new kid in his class at school. Apparently, this student has just come to your school from a First Nations community. Tim tells you how funny this kid dresses and talks, and makes fun of the food they had to eat for lunch. Tim even took a picture of the new kid and posted it on social media using a racist hashtag. You understand that the new student is different, but you feel uncomfortable with your friend's response to the new student.

2. How could you explain to Tim that his comments and actions are extremely rude, racist, and inappropriate?

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Gang Violence

Youth or street gangs are on the rise in Canada. **Gangs** are a group of people who have a group name and engage in unlawful activity. While some gangs resort to lesser offences such as tagging and graffiti, others engage in more serious crimes involving theft, weapons, drugs, prostitution, or violence.

If you suspect gang activity in your school or neighbourhood, apply safety measures such as these:

- Avoid places where there is known gang activity.
- Be aware of your conversations in public places.
- Practise safety in numbers by going out with a friend instead of alone.
- Seek help when needed.

Resources

For more information on gang violence, contact:

- Winnipeg Police Service, Community Relations Unit
  Telephone: 204-986-6222

You can also access the following tipsheet online:

- Winnipeg Police Service. *Take Action Schools: Gang Awareness.* www.winnipeg.ca/police/PDFs/TakeActionSchools/GangAwareresource.pdf (29 Dec. 2016).

Substance Dependency

Individuals and families who have difficulty coping with stress may turn to various methods of relief, including the use of substances such as tobacco, alcohol, and illegal drugs. Instead of developing the necessary positive coping skills, some people use substances as a quick, short-term way to deal with a difficult situation temporarily. Increased drug use is more likely among people who have difficulty managing their emotions and experiences.

"All medicines are drugs, but not all drugs are medicines. . . . All types of drugs, including medicines, can be misused or abused. It is important to be careful when using any drug, including medicine prescribed by your doctor" (Bronson, Cleary, Hubbard, and Zike, *Glencoe TeenHealth: Tobacco, Alcohol and Other Drugs* 52).

Tobacco

Tobacco is harvested from the leaves of tobacco plants to produce chewing tobacco, pipe tobacco, and cigarettes. Tobacco contains numerous harmful chemicals as well as the drug nicotine, which is known to be addictive and cause cravings that make it difficult to quit smoking. Smoking can cause cancer and can harm body systems, especially the respiratory and circulatory systems, which can result in lung and heart issues. In addition, tobacco can cause hair, skin, and clothes to smell, discolour skin and teeth, cause premature aging, cause bad breath, and shorten a person's lifespan.

Vaping is becoming a popular alternative among smokers who desire to have a "smokeless" cigarette. Vape does not contain tobacco. Instead, liquid nicotine and/or other ingredients are heated in a cigarette-type atomizer, and users inhale this vapour. While vaping can be helpful for smokers who wish to wean themselves of traditional cigarettes, ultimately helping them to quit smoking altogether, users should be aware that the liquid nicotine in some vape solutions can be just as addictive and have the same harmful effects as nicotine from cigarettes.

Even though it is illegal in Canada to sell cigarettes to children under the age of 18, some cigarette companies have been found to market their products specifically to teens and youth. Many individuals who smoke started to do so as young as age 12. Take charge of your own health and do not let the pressures of the media, peers, or family influence your decisions regarding the use of tobacco or other substances. Remember to use the S.T.O.P. strategy.

Refusal Skills

Remember the S.T.O.P. strategy:*

- **S**ay no in a firm voice.
- **T**ell why not.
- **O**ffer another idea.
- **P**romptly leave.

* Source: Bronson, Mary H., Michael J. Cleary, Betty M. Hubbard, and Dinah Zike. *Glencoe TeenHealth: Tobacco, Alcohol and Other Drugs.* Columbus, OH: McGraw-Hill Education, 2014. 19.

Alcohol

Alcohol is a fermented liquid that can cause intoxication when consumed. Examples are beer, wine, and spirits.

In Canada, the legal drinking age is determined by each province or territory. In Alberta, Manitoba, and Quebec, the legal drinking age is 18, while in the remainder of the Canadian provinces and territories, the age is 19. The legal drinking age in the US is 21.

Many teens drink alcohol well before the legal age of 18, due to pressures from advertising, the media, and peers. Like the tobacco industry, companies that produce alcoholic beverages often market products to teens and youth. If you are feeling pressure from friends, families, or co-workers to drink alcohol, remember to use the S.T.O.P. strategy.

Consuming alcohol can have serious consequences to health and safety. Alcohol acts as a **depressant**, slowing body functions. Some people may enjoy the lack of inhibitions often associated with alcohol consumption; however, impaired brain functioning makes it more difficult to think or speak clearly, affects balance and the ability to walk in a straight line, blurs vision, and influences decision-making processes, which may cause individuals to engage in risky behaviours or violent acts. Too much alcohol can lead to a severe impairment of judgment and can significantly diminish reaction time on the road, which is why it is essential to avoid driving while under the influence of alcohol.

Alcohol poisoning occurs when a person consumes a large amount of alcohol over a short period of time. It can cause individuals to become unconscious or, in some cases, it can lead to death. Long-term consumption of alcohol affects the brain and can damage the heart, stomach, liver, and kidneys. Women who drink alcohol while pregnant can give birth to babies with **fetal alcohol syndrome disorder (FASD)**, which may have a wide range of effects, such as low birth weight, cognitive dysfunction, speech problems, physical differences, and learning disabilities.

Alcohol use can also lead to dependency. **Alcoholism** is developed through a process in which a person begins to crave the consumption of alcohol, is unable to limit the consumption, tolerates an increasing amount of alcohol, and eventually becomes addicted and physically dependent on it. Alcoholism affects the person suffering from the addiction, as well as those connected with the person, including family, friends, co-workers, and so on. It is important to get help so that affected individuals can recover and receive the support they need.

Learning Activity 2.9: Cigarettes and Alcohol in the Media

It is now time for you to complete **Learning Activity 2.9**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

The use of cigarettes and alcohol is often glamorized in TV shows, movies, print advertising, and commercials. This means that the use of these substances is shown as pleasurable and enjoyable, without revealing the potentially serious consequences.

1. Identify at least three ways in which tobacco can negatively affect a user.
2. Identify at least three ways in which alcohol can negatively affect a user.
3. Have you observed alcohol or cigarettes being shown in a positive light in the media? Describe the scene and how it made you feel. Now that you have more information on the possible negative effects of using such substances, how do you think the scene should have been portrayed differently?

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Marijuana

Marijuana is made from the hemp plant and is also known as cannabis, weed, grass, dope, or pot. While marijuana can cause peaceful, dream-like effects for some people, others react badly to the drug, suffering from panic and anxiety. Marijuana reduces reaction time and can increase appetite. Long-term use can affect intellectual development and cognitive functioning.

Marijuana became a legal substance in Canada on October 17, 2018. Individual provinces and territories determine how and where marijuana is distributed and what restrictions apply. In the US, many states have legalized marijuana, but many have not.

Illegal Drugs

Illegal drugs are regulated or unlawful substances, which are usually obtained by dishonest or prohibited means (e.g., through drug dealers). Whether or not a drug is legalized is often influenced by political, cultural, and social concerns.

Like tobacco, alcohol, and marijuana, illegal drugs are substances that can alter the way the mind and body work and respond. There are many different types of drugs, including stimulants, depressants, hallucinogens, narcotics, inhalants, and steroids. Each drug affects the body and/or mind differently, some causing severe addiction and health problems, or even death in the event of an overdose.

Club drugs and narcotics are two examples of illegal drugs:

- **Club drugs:** Club drugs used at bars, parties, concerts, festivals, and raves are usually stimulants, hallucinogens, or depressants.
  - **Stimulants**, such as ecstasy, are often in pill form, which speed up an individual's heart rate.
  - **Hallucinogens**, such as LSD, distort reality and often give the user an artificial feeling of having superpowers.
  - **Depressants**, such as rohypnol, can cause a person to feel sleepy or dizzy, or even cause blackout. Rohypnol is known as a date-rape drug because it can be crushed from its pill form into a powder that can easily be added to an individual's drink, for example, ultimately causing the user to become unconscious so that a crime of date rape can be committed. Individuals should always be mindful of their beverage glasses or containers to avoid having drugs slipped in.

Resource

For suggestions on ways to protect yourself against date-rape drugs, see:

- US Department of Health and Human Services. Office on Women's Health. "Date Rape Drugs." *A–Z Health Topics.* 28 Apr. 2017. https://www.womenshealth.gov/a-z-topics/date-rape-drugs (7 Mar. 2018).

- **Narcotics:** While narcotics can be used medicinally with a doctor's prescription to control pain, they can become addictive and severely debilitating when used incorrectly or illegally. Narcotics, such as fentanyl and heroin, are powerful and highly addictive drugs. Just a single dose of fentanyl, for example, can cause respiratory failure and death. With the increase in fentanyl-related deaths in Manitoba and Canada, the provincial and federal governments are providing the public with more information to combat fentanyl use.

Resource

For more information about fentanyl, see:

- Manitoba. *Fentanyl*. www.gov.mb.ca/fentanyl/index.html (30 Dec. 2016).

Dependence and Addiction

Dependence on drugs and alcohol increases as a person spends more time using a substance and less time developing skills to avoid them. Drug use becomes increasingly attractive, and a cycle of dependence begins to develop.

Addiction to drugs and alcohol happens readily because the use of substances releases the neurotransmitter dopamine in the brain. **Dopamine** is associated with the brain's pleasure centre, and because all pleasurable activities are registered the same way, the brain cannot always distinguish between receiving pleasure from a single alcoholic beverage and enjoying a delicious meal. Drugs provide a much more intense surge of dopamine, however, which increasingly motivates the individual to seek out sources of pleasure to the point of dependency.

Repeated exposure to substances over time causes the brain to adapt to the dopamine levels produced by the substances. Since the effect on the brain's reward centre weakens, the addicted individuals do not receive as much pleasure from the drug. As the brain adapts, compulsion comes into play, as individuals find they have to take more of the same drug to recreate the same effects as they experienced previously.

Two types of dependence can result from substance abuse:

- **Physical dependence:** Physical signs and symptoms appear when the substance is discontinued. Symptoms may include weight loss or gain, shaking, pale skin, and poor personal hygiene.
- **Psychological dependence:** Psychological dependence is a state characterized by an intense wish to use the substance and a feeling of anxiety when the substance is unavailable.

Scientists used to believe that only drugs and alcohol could cause addiction. Recent research and brain scans of individuals have shown, however, that many pleasurable activities, such as shopping, sex, and gambling, can also cause addictive tendencies.

Do You or Does Someone You Know Have an Addiction?

Determining an addiction is not always easy. If you or someone you know answers "yes" to any of the following questions, it may be time to seek help from a doctor, a counsellor, or other professionals.

1. Do you find that your use of drugs and/or alcohol has increased over time?
2. Do you experience any of the physical and/or psychological symptoms of dependence (identified above)?
3. Have you lied about your behaviour or the extent to which you use drugs and/or alcohol?

"At least 1 in 5 Canadians experience problems with alcohol, drugs or gambling during their lifetime. Many more are affected by someone they care about experiencing these struggles. People of all ages and backgrounds experience these issues—and make positive changes" (Addictions Foundation of Manitoba, *About AFM*).

An addiction can have devastating consequences for the addicted person, as well as for the person's family, friends, and community.

The Addictions Foundation of Manitoba (AFM) helps people to overcome their addictions through rehabilitation facilities and offices in many locations throughout the province. Recovery is possible. Services offered by AFM include residential and community-based programs for adults and youth, as well as support for families dealing with addictions.

Resource

For more information on AFM services near your community, see:

- Addictions Foundation of Manitoba
  Website: www.afm.mb.ca/
  AFM Helpline (toll-free): 1-855-662-6605

Gambling

Gambling is playing and/or placing monetary bets on games or activities that involve chance. There is a large element of risk involved since there is no guarantee that the player will win due to the element of luck. Gambling can involve activities such as betting at horse races, being involved in sports betting pools, or playing games such as slot machines, cards, bingo, and so forth.

Most people with gambling problems slowly lose control over how much time and money they spend gambling. They begin to ignore other responsibilities and the harm their gambling causes for themselves and others.

Gambling can hurt families in different ways. The shock of learning about a person's gambling problem, which may have been hidden for a long time, can destroy relationships. Family savings, property, or belongings may suddenly be lost through a person's gambling. Friendships and personal security are often lost as well because of unpaid debts. This kind of crisis can make the family feel scared, angry, and betrayed. Family members may also feel ashamed, hurt, confused, and distrustful. These feelings may cause them to become isolated, making it hard to get the support they need.

The stress gambling causes can lead to health problems for both the individuals who gamble and members of their family. Anxiety, depression, and stress-related problems can result. Burnout is a common occurrence when family members forget to take care of themselves or try to keep things in control by taking on more tasks.

Children can feel forgotten, depressed, and angry, or they may feel they have somehow caused the gambling problem. The additional responsibility of taking care of siblings or trying to support their parents/caregivers can cause children additional stress. They may also feel they have to take sides between their parents/caregivers. Children should be assured that negative behaviours or situations resulting from gambling or other addictions are not their fault but a consequence of the addiction.

Do You or Does Someone You Know Have a Gambling Problem?

As with drug and/or alcohol addictions, determining a gambling addiction is not always easy. If you or someone you know answers "yes" to any of the following questions, it may be time to seek help from a doctor, counsellor, or other professionals.

1. Do you find that your gambling habits have increased over time?
2. Do you feel compelled to gamble again, even after losing money, in order to recover your losses?
3. Have you made attempts to stop gambling that have proved unsuccessful?
4. Have you lied about your behaviour or the extent to which you have spent time gambling?

Resource

For more information on AFM programs and services related to problem gambling, see:

- Addictions Foundation of Manitoba
  Website: www.afm.mb.ca/
  AFM 24-hour Problem Gambling Helpline: 1-800-463-1554

Coping with Family Crises

As you have already learned, stress within a family can cause a crisis. A **crisis** occurs when a change in a situation causes trauma to the family.

Individual family members go through three stages to cope with a crisis:

1. **The stressful event occurs.**

   When a family crisis occurs, the sudden stress may create a stage of denial. The word **crisis** comes from the Greek word for **decision**. In many situations family members cannot control a crisis, but they can decide how to cope with it. After a period of time, family members move on to the next phase.

2. **There is a change in routines.**

   Material or psychological/emotional supports are instrumental in determining whether families can deal with a crisis.

   - **Material supports** include money, time, and energy, and stressful events use a large amount of these three resources.
   - **Psychological/emotional supports** help families to accept the stressful event and begin the process of adjustment.

The supports available and the perspectives of the individuals affect the degree of stress that a family experiences. The family begins to function less effectively as the roles and routines become confused during this time of instability.

3. **There is a recovery phase.**

   In a time of crisis, families can be torn apart; alternatively, their bond may grow even stronger. Communication and maturity are required to deal with stressful situations. After a crisis, there may be no effect, a negative effect, or a positive effect on family members:

   - **No effect:** The family reorganizes to the level of effectiveness they experienced before the crisis. Many families deal with a crisis successfully, and family functions return to normal even if the stressor is still present. Stressors that are expected, brief, and improving (for example, the temporary illness of a family member) are easier to cope with than major long-term stressors.
   - **Negative effect:** The family is weakened by the crisis and functions at a lower level of effectiveness. For example, a family is ultimately torn apart by a parent's addiction, and several members of the family require counselling in order to continue to function.
   - **Positive effect:** The family is motivated by the crisis and is more effective. For example, one parent unexpectedly gets laid off from a job but is then able to go back to school and retrain for a career that has always interested the person. The family will have to pull together through a difficult period of time, and will come out stronger in the end.

Family Responses to Crises

The ways in which families respond to stress or crises depend on many different factors, such as family history, circumstances, and relationships, the availability of supports and resources, and so on. Families differ in their degree of vulnerability and in their capacity to be resilient in a crisis.

Resilient, Flexible, or Cohesive Families

Families that cope well with stress, accept and respect each other. Members feel attached to one another as they work together while they support each other to solve problems. Individuals are able to change their ideas, roles, and relationships as the situation demands. Families that have a variety of resources (personal, financial, family support) are often better able to view the situation in a positive light and are, therefore, more resilient. Families learn to cope by taking advantage of support from family members,

caregivers, friends, community members, and agencies. Families that are healthy and happy continue to be so during and after a stressful event due to their strength. New routines and expectations are agreed upon about the future.

Vulnerable Families

In vulnerable families, family members do not readily depend on each other for support or understanding. Individuals and families become vulnerable due to a variety of factors. At times, "the wellbeing of families and children might be threatened by individual, parental or family circumstances. . . . Examples of factors that might lead to vulnerability are poverty, single parenting, unemployment, relationship problems, depression, drug/alcohol use, and social isolation" (Raising Children Network). Other contributing factors include discrimination, inequality, and inadequate access to resources and livelihoods.

According to the International Federation of Red Cross and Red Crescent Societies (IFRC),

> Vulnerability is most often associated with poverty, but it can also arise when people are isolated, insecure and defenceless in the face of risk, shock or [traumatic] stress. . . . Physical, economic, social and political factors determine people's level of vulnerability and the extent of their capacity to resist, cope with and recover from hazards.

Sources of Support for Families

Support for families can come from many sources, such as extended families, caregivers, friends, neighbours, community members, co-workers, and organizations. Supportive resources can take different forms, including emotional (nurturance, companionship), tangible (financial assistance), or informational (advice). Social support enables families to feel they are cared for, have assistance available from other people, and are part of a supportive social network.

Strategies and Resources for Managing a Crisis

Families use a variety of strategies and resources, such as the following, to manage or decrease the impact of a crisis:

- **Positive outlook:** Individuals are able to meet challenges when they have an accepting attitude and focus on the positive aspects of life.
- **Spiritual values and support groups:** Involvement in religious, spiritual, and/or self-help groups can assist people with their approach to a crisis.

- **Open, supportive communication:** People who act and interact openly can meet a crisis creatively.
- **Adaptability:** When individuals are able to change their schedules, family activities, and customs, they are better able to respond to a crisis.
- **Resilience:** The ability to recover from or adjust easily to misfortune or change can help a family deal with and overcome a crisis.
- **Informal support groups:** Friends, neighbours, and co-workers can help individuals and families not to feel alone with a situation they are dealing with.
- **Extended family:** Relatives and caregivers are often relied on for emotional support, financial assistance, and exchange of services in a crisis.
- **Community resources:** Elders, social workers, child and family services, child care agencies, settlement agencies, church programs, disease/disorder support groups, schools, community nurses/counsellors, and others can assist families or individuals in coping with a crisis successfully. A list of resources and services is provided on the following pages.

Learning Activity 2.10: Strategies for Managing a Crisis

It is now time for you to complete **Learning Activity 2.10**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

List and describe at least three strategies or resources that families use to manage or decrease the impact of a crisis.

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Resources and Services

Many resources and services are available to help individuals and families who are dealing with various stressful situations or crises. For further information, see:

- Aboriginal Health and Wellness Centre of Winnipeg
  Website: www.ahwc.ca/
- Addictions Foundation of Manitoba (AFM)
  Website: www.afm.mb.ca/
  Toll-free telephone: 1-855-662-6605
- Aurora Family Therapy Centre (University of Winnipeg)
  Website: www.aurorafamilytherapy.com/
- Crisis Pregnancy Centre of Winnipeg
  Website: www.pregnancy.ca/
  Toll-free telephone: 1-800-665-0570
- Kids Help Phone
  Website: http://kidshelpphone.ca/
  Toll-free telephone: 1-800-668-6868
  - *Teens*
    Website: http://kidshelpphone.ca/Teens/Home.aspx
- Klinic Community Health
  Website: http://klinic.mb.ca/
  - *Teen Klinic*
    Website: http://klinic.mb.ca/health-care/drop-in-services/teen-klinic/
- Macdonald Youth Services (MYS)
  Website: https://www.mys.ca/
  Telephone: 204-477-1804
  Toll-free telephone: 1-888-477-1804
  - *Youth Crisis Services*
    Website: https://www.mys.ca/services/youth-crisis-services
  - *Youth Resource Centre (YRC) and Emergency Shelter*
    Website: https://www.mys.ca/services/youth-crisis-services#YRC
- Manitoba Interfaith Immigration Council (MIIC), Inc.
  Website: www.miic.ca/
- Manitoba Start
  Website: www.manitobastart.com/
- Marymound
  Website: www.marymound.com/main/
- Métis Child, Family and Community Services
  Website: www.metiscfs.mb.ca/

- Mount Carmel Clinic
  Website: www.mountcarmel.ca/
- Rainbow Resource Centre
  Website: www.rainbowresourcecentre.org/
- Reason to Live: Manitoba Suicide Prevention and Support Line
  Website: www.reasontolive.ca/
  Toll-free telephone: 1-877-435-7170
- Sexuality Education Resource Centre (SERC)
  Website: www.serc.mb.ca/
- Society for Manitobans with Disabilities (SMD)
  Website: www.smd.mb.ca/
  Health Links: 204-788-8200
  Toll-free telephone: 1-888-315-9257
- Winnipeg Regional Health Authority (WRHA)
  Website: www.wrha.mb.ca/

Also see:

- Children's Hospital, Health Sciences Centre, and The Manitoba College of Physicians. *It's a Fact: Better Income Can Lead to Better Health: Get Your Benefits.* Winnipeg, MB: Children's Hospital, Health Sciences Centre, and The Manitoba College of Physicians, n.d. www.edu.gov.mb.ca/benefits/get_your_benefits.pdf (28 Dec. 2016).
- Sexuality Education Resource Centre. *Aboriginal Community Initiatives: White Wolf Speaking.* www.serc.mb.ca/aboriginal/ (28 Dec. 2016).
- Southern First Nations Network of Care, Child and Family Services Authority. "Empowering Youth Engaging Spirits for Mother Earth (EYES for ME)." *Youth Engagement.* www.southernnetwork.org/youth_engagement.php (28 Dec. 2016).

Lesson Summary

This lesson provided an overview of the effects of stressful events that occur in some families, demonstrating how stress caused by racism, bullying, addictions, and violence affects all family members. You also learned about strategies for managing stress or crises and about the resources available to families struggling with addiction or violence issues or other stressful situations.

In the next lesson, you will continue to learn problem-solving techniques for families struggling with addictions and violence, with a focus on the physical, sexual, or societal violence that some families experience.

Notes

Lesson 4: Family and Relationship Violence

Introduction

Many types of violence affect individuals and families. This lesson focuses on the physical, sexual, and societal violence that some families experience. Even if we do not have direct experience with violence, the effects of violence will still mould and shape the world we live in and, therefore, will have an impact on our relationships. You will learn about resources available to those suffering from family violence.

Lesson Focus

In this lesson, you will

- ❑ explain ways in which development from conception to childhood significantly affects development later in life (12.1.2.3)
- ❑ identify legislation and statements related to sexual and reproductive rights (e.g., *Canadian Charter of Rights and Freedoms*, age-of-consent law, World Health Organization, etc.) (12.3.6.3)
- ❑ examine the effects of immigration, migration, displaced persons, and refugees on the changing profile of Canadian families, with a commitment towards continuous learning (12.5.1.3)
- ❑ examine difficult situations that individuals and/or families face and their effects on family well-being (e.g., financial challenges, religious and cultural discrimination, illness, loss and grief, disabilities, elder abuse, neglect, ageism, chronic medical conditions, work-life balance, displaced persons and refugees, historical trauma) (12.5.4.5)
- ❑ propose and evaluate strategies for taking action in difficult situations facing families (12.5.4.6)
- ❑ identify relevant resources available to support individuals and/or families (e.g., community-based, provincial, and federal government resources) (12.5.4.8)

Family Violence and Abuse

Violence and abuse can happen in any family, regardless of their culture, nationality, income level, and so on. Some families, however, are more at risk of violence and abuse than others. For example, "research indicates that an abusive childhood can lead to being abusive as a parent" (Johnson 340). Other factors contributing to abusive situations include low self-esteem, financial hardship, personal and job stress, increased levels of stress, and addictions. Violence and abuse are also more common when families are experiencing crises. Although factors such as these do not cause abuse, they are risk factors for abuse and can often make the abuse worse.

Families need skills and resources for preventing and dealing with violence and abuse: "[An] effective deterrent to violence and abuse in families is to strengthen the family unit. Good communication, decision-making, and conflict-resolution skills help break the cycle of violence from one generation to the next" (Johnson 340).

Definitions

The definitions of family violence and abuse can be confusing.

- **Family violence** generally refers to "violence inflicted by one family member against another. This can be violence between spouses, intimate partners, parents and their children, siblings, or even extended family members" (Manitoba Families, *What Is Family Violence?*).
- **Violence** refers to an act intended to hurt another person in some way, physically, verbally, sexually, or otherwise. Violence can be a single act, or it can consist of repeated acts that form a pattern of abuse. Violence includes various forms of abuse.
- **Abuse** refers to a situation in which someone takes advantage of a less powerful person. It can include physical violence, as well as sexual abuse, social abuse, psychological/emotional abuse, verbal abuse, neglect, abandonment, and financial exploitation.

Forms of Relationship Violence

Family violence or **relationship violence** is "actual or threatened physical, sexual, psychological, emotional or financial abuse directed toward a family member" (Manitoba Families, *Family Violence Prevention Program*). Anyone can experience abuse in a relationship, including intimate partners, spouses, children, siblings, parents, grandparents, and extended family.

The following diagram provides examples of the various forms of abuse in relationships and gives examples of abusive behaviours.

Forms of Relationship Violence

Dating Violence

There is substantial evidence that physical or other types of violence occur in many dating relationships. **Dating violence** tends to occur over issues such as jealousy, a refusal of sex, and/or excessive consumption of alcohol or drugs. Without proper supports or resources, many abusive relationships continue despite the violence.

Some people would rather stay in an abusive relationship than not be in any relationship at all. This puts the abused person in a very dangerous situation, since the abuse is likely to continue and may escalate. If a dating relationship begins to feel uncomfortable, it is best to get help and to end the relationship right away. It is easier to get out of a bad relationship early than it is later.

Partner/Spousal Abuse

Spousal abuse, or abuse against a partner, has traditionally been considered a private family matter and has, therefore, been tolerated for centuries. Even today, spousal abuse is frequently a hidden crime and is not often voluntarily reported. Abuse can happen in any relationship, whether between married or common-law partners or in a serious dating relationship. It is difficult to determine the rates and patterns of domestic violence.

Attitudes toward spousal abuse are changing. In Canada, law-enforcement agencies are required to adopt mandatory arrest and **no-drop prosecution policies** for individuals who are abusive. Individuals who are experiencing violence in their families can also apply for a court-issued restraining order. Criminal harassment legislation has also assisted people with legal recourse if they are being followed, spied on, or harassed. In addition, partners who are charged with family violence are now more likely to be arrested and convicted than they were in the past. The increased enforcement of the law has encouraged more reporting of abuse.

No-Drop Prosecution Policies

"In the early 1980s, 'no-drop' policies were introduced in Canada which were designed to counter the idea that domestic violence was a private matter. The 'no drop' policy was adopted in the hopes that more women would follow through with the charges, which would result in more convictions. Previous to this policy, many charges were dropped prior to the trial. In short, the 'no-drop' policy encourages the victim to go through with the laying of charges by making it impossible for charges to be dropped, even if the victim does not show up to testify in court."*

* Source: Victims of Violence. "Domestic Violence." *Research Library.* 5 Oct. 2016. www.victimsofviolence.on.ca/research-library/domestic-violence/ (12 Apr. 2017).

There have also been improvements in the availability of shelters, services for victims of domestic abuse and their children, family counselling, and public education. A variety of programs are available to help prevent abuse or to help families who have suffered from abuse. These programs range from prenatal and marriage-preparation classes to anger-management and behaviour-intervention education.

Signs of an Abusive Relationship*

To determine whether your relationship with someone is abusive, answer the questions below. The more "yes" answers you have, the more likely it is that you are in an abusive relationship.

Signs That You're in an Abusive Relationship

Your Inner Thoughts and Feelings

Do you:

- feel afraid of your partner much of the time?
- avoid certain topics out of fear of angering your partner?
- feel that you can't do anything right for your partner?
- believe that you deserve to be hurt or mistreated?
- wonder if you're the one who is crazy?
- feel emotionally numb or helpless?

Your Partner's Belittling Behavior

Does your partner:

- humiliate or yell at you?
- criticize you and put you down?
- treat you so badly that you're embarrassed for your friends or family to see?
- ignore or put down your opinions or accomplishments?
- blame you for his [or their] own abusive behavior?
- see you as property or a sex object, rather than as a person?

Your Partner's Violent Behavior or Threats

Does your partner:

- have a bad and unpredictable temper?
- hurt you, or threaten to hurt or kill you?
- threaten to take your children away or harm them?
- threaten to commit suicide if you leave?
- force you to have sex?
- destroy your belongings?

Your Partner's Controlling Behavior

Does your partner:

- act excessively jealous and possessive?
- control where you go or what you do?
- keep you from seeing your friends or family?
- limit your access to money, the phone, or the car?
- constantly check up on you?

* Source: UC Davis Health. "Domestic Violence and Abuse." *Academic and Staff Assistance Program (ASAP).* https://www.ucdmc.ucdavis.edu/hr/hrdepts/asap/Documents/Domestic_Violence.pdf (12 Jan. 2017).

Why Do Partners Stay?

Many people stay in abusive relationships. Individuals may not leave an abusive relationship for fear of the consequences of leaving, including

- fear of the unknown
- fear of retaliation
- fear of injury or death
- loss of financial support
- inability to support themselves and/or their children
- fear of losing custody of their children
- lack of support from others
- lack of alternative housing

After a period of emotional and physical abuse, a person's self-esteem is diminished, and feelings of helplessness and/or depression may support the idea that it is impossible to escape the violence. A lack of knowledge about where to turn for assistance or where to search for resources can maintain feelings of powerlessness. People in these situations have been identified as having post-traumatic stress disorder (PTSD) due to distressing life events.

Resources

If you are in an abusive relationship, or if you know someone who is, you can get more information about supports, shelters, and resource centres in your area from:

- Manitoba Justice. "Toll-Free Province-Wide Domestic Abuse Crisis Line (24 hours)." *Domestic Violence Support Services (DVSS)*. 19 July 2017. https://www.gov.mb.ca/justice/victims/pubs/resource_card.pdf (18 Jan. 2018).
  Toll-free telephone: 1-877-977-0007
  If there is immediate danger, call 911.

For additional information, see:

- Manitoba. *Stop the Violence*. www.gov.mb.ca/stoptheviolence/know_someone.html (16 Feb. 2017).
- Manitoba Families. *Family Violence Prevention Program*. www.gov.mb.ca/fs/fvpp/index.html (1 Feb. 2017).
- Public Health Agency of Canada. *Stop Family Violence*. 21 Oct. 2016. www.phac-aspc.gc.ca/sfv-avf/index-eng.php (12 Jan. 2017).

Child Abuse

Child abuse includes physical, emotional, and sexual abuse, as well as neglect and abandonment. The first laws against child abuse were passed in the late 1800s. We no longer think that children are the property of parents or that parents have the right to beat or physically punish children under their care.

Short- and Long-Term Effects of Abuse

Children who have endured abuse may experience

- physical, emotional, intellectual, and speech development delays that can interfere with learning and employment
- low self-esteem
- suicidal thoughts
- difficulties forming close friendships/relationships as adults
- emotional instability
- difficulty coping
- substance abuse or binge drinking as a coping mechanism
- an increased risk of delinquent behaviour
- an increased risk of growing up to be abusive parents, as they have learned violent ways of dealing with family frustrations
- difficulty trusting intimate partners

Responses to Child Abuse

Child protection laws exist at both the federal and provincial government levels. All Canadian provinces and territories have child welfare/protection agencies responsible to ensure the safety of children. However, there is no standard definition of child abuse that can be used by health and social services and child welfare/protection agencies across Canada. When agencies intervene in situations involving child abuse, they often have the following protocol:

- Remove the child from the home temporarily or permanently.
- Provide counselling and treatment to family members.
- Re-educate the parents/caregivers.

Most provinces have child abuse registries, but they record only a fraction of the cases that exist. The federal government has not established a central child abuse registry; therefore, the true level of child abuse in Canada is unknown. The number of reported cases of physical and sexual abuse has increased, however, due to publicity about abuse, changes in definitions of abuse, and compulsory reporting laws.

Funding for social services, transition housing, counselling, and family courts vary according to each province or territory. Social agencies often lack the resources to provide an appropriate level of investigation and supervision to ensure that children are adequately protected. Children who are under protective custody are often moved from one foster or group home to another. Agencies are working under conditions with funding cutbacks and understaffing due to the demand for services. In addition, they are often working with inadequate child protection laws to fulfill their mandate.

The Child and Family Services Act (Manitoba) outlines the principles that guide the provision of services to children and families in Manitoba.

Resources

If you suspect a child is being neglected or abused, contact:

- Child and Family Services
  Website: https://www.gov.mb.ca/fs/childfam/index.html
  Toll-free telephone: 1-866-345-9241
  For immediate assistance, call 911.

To access *The Child and Family Services Act,* including the "Declaration of Principles," see:

- Manitoba. *The Child and Family Services Act.* C.C.S.M. c. C80. Winnipeg, MB: Queen's Printer—Statutory Publications, 1985. Available on the Manitoba Laws website at http://web2.gov.mb.ca/laws/statutes/ccsm/c080e.php (26 Jan. 2017).

For further information, see:

- Manitoba Families. "Child and Family Services Contacts." *Child and Family Services (CFS).* https://www.gov.mb.ca/fs/childfam/cfsagencies.html (13 Jan. 2017).

Learning Activity 2.11: Signs of Abuse

It is now time for you to complete **Learning Activity 2.11**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

1. You have learned that violence and abuse can take many forms. Name at least five types of abuse.
2. Spouses/partners sometimes find it difficult to leave an abusive relationship. Why might individuals be afraid to leave an unsafe situation?
3. Child abuse can have both short- and long-term effects. Identify at least four ways in which children who have suffered abuse may be affected.
4. Abuse is a serious offence. Many sources of support are available to those who suffer from abuse. How could you help someone you suspect is being abused?

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Sexual Harassment

Sexual harassment can take multiple forms, but essentially it involves unwanted sexual attention or advances, whether through physical contact, verbal comments and suggestions, or digital media (which you will learn about in Module 3, Lesson 1). In many ways, sexual harassment is like bullying (which you learned about in Module 2, Lesson 3). It involves a power struggle between two people where one person tries to take advantage of another through force or intimidation.

The following information addresses questions about what constitutes sexual harassment and how to deal with a sexual harassment complaint.

Sexual Harassment*

What is sexual harassment?

Sexual harassment is unwelcome, inappropriate behaviour in regards to a person's sex.

Sexual harassment can happen where you work, go to school, or when you are dealing with someone at a store, business, or government office.

Sexual harassment can include someone making unwanted sexual advances to you, asking you for sexual favours, threatening you if you say "no" to the requests, making jokes or comments of a sexual nature, or unnecessary physical contact like touching, pinching, or patting. Sometimes sexual harassment is also sexual assault.

Is sexual harassment allowed?

Sexual harassment is not allowed in the workplace, a business, or in a school setting. An employer or teacher may not request sexual favours from you in return for job stability, promotion, or good grades.

What if I have been sexually harassed?

If you have been sexually harassed at work or school, you may file a complaint with either the Manitoba Human Rights Commission (within one year) or the Canadian Human Rights Commission (within one year). Exceptions to these time limits may be made on an individual case basis. If you have been sexually assaulted, you may also wish to report the incident to the police.

Manitoba Justice Victim/Witness Assistance Program: 204-945-3594

If charges are laid, you can contact the Manitoba Justice Victim/Witness Assistance Program. They will guide you through the court process, help prepare you for anything that you will have to do, such as give testimony, and give moral support.

What can the Manitoba or Canadian Human Rights Commissions do for me?

As soon as a complaint has been filed, the commission will look into the situation and decide how to proceed on the matter. The Manitoba and Canadian Human Rights Commissions may do one of the following:

- try to get the parties to attend a mediation session and work with them to come to an agreed upon solution;
- investigate the complaint;
- dismiss the complaint if there is not enough evidence to support it; or
- recommend that the complaint be heard by a Human Rights Tribunal or a Board of Adjudication

* Source: The Manitoba Association for Rights and Liberties (MARL). "Sexual Harassment." *Under 18 Handbook: A Legal Guide for Manitoba Teens.* Winnipeg, MB: Manitoba Association for Rights and Liberties, 2016. 45–46. Available online at http://marl.mb.ca/wp-content/uploads/2016/02/MARL_UNDER-18-HANDBOOK.pdf (1 Feb. 2017).

Sexual Assault

Sexual assault is different from sexual harassment in that it involves unwanted physical contact that is sexual in nature and is often exacerbated by force. Any sexual contact that results from force, threats, bullying, or intimidation is considered sexual assault. Examples may include rape, unwanted touching, or forcible kissing.

Section 271 of the *Criminal Code* of Canada defines **sexual assault** as follows.

Sexual assault*

271 Everyone who commits a sexual assault is guilty of

(a) an indictable offence and is liable to imprisonment for a term of not more than 10 years or, if the complainant is under the age of 16 years, to imprisonment for a term of not more than 14 years and to a minimum punishment of imprisonment for a term of one year; or

(b) an offence punishable on summary conviction and is liable to imprisonment for a term of not more than 18 months or, if the complainant is under the age of 16 years, to imprisonment for a term of not more than two years less a day and to a minimum punishment of imprisonment for a term of six months.

* Source: Canada. Department of Justice. "Sexual Assault." *Criminal Code.* R.S.C. 1985, c. C-46. Ottawa, ON: Department of Justice, 1985. Available online at http://laws-lois.justice.gc.ca/eng/acts/C-46/section-271.html (13 Jan. 2017).

Statistics Canada uses the following definitions of **sexual assault**. (The numbers refer to sections of the *Criminal Code*.)

Definitions*

Sexual assault: A term used to refer to all incidents of unwanted sexual activity, including sexual attacks and sexual touching.

Sexual assault level 1 (s.271): An assault committed in circumstances of a sexual nature such that the sexual integrity of the victim is violated. Level 1 involves minor physical injuries or no injuries to the victim.

Sexual assault level 2 (s.272): Sexual assault with a weapon, threats, or causing bodily harm.

Aggravated sexual assault (level 3): Sexual assault that results in wounding, maiming, disfiguring or endangering the life of the victim.

Other sexual offences: A group of offences that are meant to primarily address incidents of sexual abuse directed at children. The *Criminal Code* offences included in this category are: Sexual interference (s.151), Invitation to sexual touching (s.152), Sexual exploitation (s.153), Incest (s.155), Anal intercourse (s.159), and Bestiality (s.160).

* Source: Brennan, Shannon, and Andrea Taylor-Butts. *Sexual Assault in Canada, 2004 and 2007.* Canadian Centre for Justice Statistics Profile Series. Catalogue no. 85F0033M–No. 19. ON: Canadian Centre for Justice Statistics, Statistics Canada, 2008. 7. Available online at www.statcan.gc.ca/pub/85f0033m/85f0033m2008019-eng.pdf (13 Jan. 2017).

Date Rape

Date rape is defined as a sexual act with a date or other acquaintance without mutual consent. This has been and continues to be a serious issue in dating.

Many victims are under the influence of alcohol or date-rape drugs (as noted in Module 2, Lesson 3). These drugs are colourless, odourless, and tasteless when they are dissolved in a beverage, and cause blackouts, disorientation, and memory loss. As mentioned in the previous lesson, individuals should always be mindful of their beverage glass or container to avoid having drugs such as these slipped into their drinks.

Date-rape victims may experience emotional and/or physical trauma. It is important to find a counsellor or another supportive person to talk to. Regardless of the emotions a victimized person may experience after the rape has occurred, it is important to remember that the incident is not the person's fault and help is available.

Resources

For more information on sexual harassment, sexual assault, date rape, and how to get help, see:

- Canadian Association of Sexual Assault Centres (CASAC). Home Page. www.casac.ca/ (12 Jan. 2017).
- Klinic Community Health. "Sexual Assault Crisis Counselling." *In-Person Counselling*. http://klinic.mb.ca/in-person-counselling/sexual-assault-crisis-counselling/ (12 Jan. 2017).
  Toll-free telephone: 1-888-292-7565

Age of Consent

Generally, the legal age for sexual consent in Canada is 16. There are exceptions to this law, however. If a child is being sexually exploited in any way, the age of consent changes to age 18. There are also exceptions for sexual partners who are close in age.

What Is the Age of Sexual Consent?*

The age of sexual consent is in place to protect young people from being sexually exploited or abused by adults. It refers to the age that a person can legally consent to sexual activity. The age of consent is generally 16 years old. The table below sets out the age at which consent can be given, based on the age of the child and the other person:

Child's Age	Can Child Consent?
Under 12 years old	NO; no person under 12 is able to consent to sexual activity.
12 or 13 years old	SOMETIMES; only if the age difference is LESS THAN 2 years.*
14 or 15 years old	SOMETIMES; only if the age difference is LESS THAN 5 years.*
16 years old or over	YES; BUT there are exceptions (see below).
18 years old	YES.

* The close-in-age exception does not apply where the other person is in a position of trust or authority over the child, the child is dependent on the other person, or the relationship is exploitative—just like the exceptions to consent for persons 16 years and over (see below).

Exceptions to Consent—Persons 16 years and over

At age 16, youth are able to consent to sexual activity, but not if:

- the other person is in a position of trust or authority over the youth (e.g., teacher, coach, relative, priest/pastor/minister, employer);**
- the relationship is exploitative (e.g., prostitution, where the age difference is significant, where the older person has significant influence or control over the younger person, where the relationship began at a time when the older person was in a position of trust or authority);** or
- the youth is dependent on the other person in some way (e.g., food, shelter)**

**In the above situations, a person must be at least 18 years old to consent.

* Source: Canadian Centre for Child Protection. "What Is the Age of Sexual Consent?" *Addressing Sexual Violence and Online Risks Facing Youth in Grades 9 and 10*. Winnipeg, MB: Canadian Centre for Child Protection, Aug. 2015. 11.

Distribution of Sexual Images

While there is limited data on the extent of non-consensual distribution of sexual images, one US survey has found that "1 in 10 ex-partners have threatened to expose intimate photos of their ex on-line" (Coordinating Committee of Senior Officials [CCSO] Cybercrime Working Group 14). Sexual photos include full or partial nudity or sexual activity. There is currently a "personal use" exception for intimate photos of children and youth under the age of 18. The sharing of sexual images between teenagers of a certain age (identified on the previous page) is permissible as long as it is fully **consensual, no assault** or **abuse is depicted,** and **the images remain completely private** and are strictly for **personal use**. It is illegal to share the images outside these parameters, as they then qualify as child pornography (CCSO 18).

Remember that all sexual activity without consent is against the law.

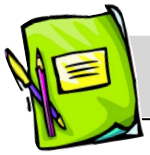
Resource

For more information on the age of consent, see:

- Canada. Department of Justice. *Age of Consent to Sexual Activity.* 29 Nov. 2016. www.justice.gc.ca/eng/rp-pr/other-autre/clp/faq.html (12 Jan. 2017).

Police-Reported Sexual Offences

In 2012, there were approximately 14,000 police-reported sexual offences against children and youth under the age of 18 in Canada. With the exception of the territories, Manitoba had the highest rate of police-reported crimes in the area of sexual offences against children and youth, which amounted to 316 per 100,000 children and youth under the age of 18 (Cotter and Beaupré 5, 8). People of any gender can be victims of sexual assault; however, in 2008, 92 percent of police-reported sexual offence victims in Canada were women (Canadian Women's Foundation), a trend that seems to be continuing. Most sexual offences are not reported.



Learning Activity 2.12: Consent and Sexual Violence

It is now time for you to complete **Learning Activity 2.12**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

1. What is the difference between **sexual harassment** and **sexual assault**?
2. Read the scenario below and answer the questions that follow.

   Scenario 1

   Lee and Tracey, who are both 16 years old, ended up at the same party one weekend. They used to date, but had broken up months ago. As everyone was dancing in the living room, Tracey took hold of Lee's shirt and kissed them. They tried to pull away, but Tracey just grabbed them and kissed them harder. Lee was no longer interested in Tracey; in fact, they were just starting to date another person named Kate. They didn't want to make a scene in front of everybody at the party, however, so they let Tracey finish the kiss, and then walked into the kitchen to get a soda. The next day Lee received a text from Tracey telling them how much she missed them. She also sent them a picture of herself in her underwear. Lee was upset. When they saw Tracey at school the next week, they told her they were no longer attracted to her and were now dating Kate. Tracey just giggled and acted like it was no big deal, reminding them that they had done a lot more than kissing in the past, and regardless of whether or not they were dating someone else, she'd like to do some of those things again.

   a. Do you think Lee was giving consent to Tracey so she could kiss them at the party? Explain.

   b. You have learned about both sexual harassment and sexual assault. Would Tracey's behaviour at the party be considered sexual harassment or sexual assault? Would her sexually suggestive text be considered sexual harassment or sexual assault? Explain.

   c. Should Lee have said no or put up more of a struggle? Do you think it matters?

   d. How do you think Lee should respond to Tracey's behaviour?

3. Read the scenario below and respond to the questions that follow.

Scenario 2

Lindsay was 14 years old and had just started to attend a new school. She didn't know a lot of people and made a point of talking to everyone, hoping to make some new friends. Lindsay also joined some clubs at school, including the volleyball team. After practice one night, Serena, another team member, invited Lindsay to her house for a sleepover party. Most of the girls from the team were going, and Lindsay thought this would be a good chance to get to know the other girls better. Lindsay called her parents to ask if it was okay, and they said yes.

The girls bused to Serena's house, stopping once at a convenience store to pick up soda and snacks. Lindsay was very impressed with Serena's big and fancy house. After a while, however, she noticed that Serena's parents weren't home and asked where they were. Serena said they were away on holidays for the week, but not to worry because her 18-year-old brother would be home any minute.

Sure enough, Serena's brother Jack showed up with some friends a few minutes later. They were all very friendly, joking around with the girls, stealing their snacks, and making fun of the movie they were watching. The guys produced a bottle of vodka, asking the girls if they'd like any. Lindsay had never tried to drink alcohol before and didn't really want to. She felt uncomfortable without any parents in the house. Yet, the other girls were having some, so she felt pressured to have some as well. After all, she did want to make friends and fit in with her team and her new school.

As the evening continued, one of Jack's friends, Kyle, kept pouring more and more vodka into Lindsay's soda. Before she knew it, Lindsay felt so dizzy she could barely stand. Kyle suggested she go upstairs and crash in Serena's bed for a while until she felt better. Since Lindsay didn't know where to go, he offered to show her the way.

Once they got to Serena's room, Lindsay gratefully fell onto the bed and passed out. Kyle closed the door and took out his cell phone. He snapped a picture of her asleep on the bed. Kyle then lifted Lindsay's shirt and took another photo. He sent it to a friend who was downstairs, with the message that Jack's sister's friends were hot. The friend started laughing and forwarded the photo to the other guys. Wondering what was going on, Serena tried to see what was on their phones that was so funny. When she saw the picture of Lindsay, she called for Jack, who had gone to the kitchen to get more food. When Jack saw what his friends were laughing at, he stormed upstairs to stop Kyle before anything further happened.

Jack asked his friends to leave and told the rest of the girls to go home as well. Serena found Lindsay's phone and, although upset

and embarrassed, called Lindsay's parents and told them what had happened. They came to get her and brought her home, making sure she was well taken care of. The police were called and Kyle was taken away.

Unfortunately, a couple of days later when Lindsay logged onto her favourite social media app, the pictures that Kyle took filled the entire feed. Realizing that one of the friends to whom the pictures were forwarded must have posted them online, Lindsay was devastated.

a. Indicate whether each of the following statements is true or false.

b. Provide an explanation for your response.

True or False?			
Statement	True	False	Explanation
Sexual assault always includes physical violence.			
If someone has taken drugs or has had too much to drink to give sexual consent, whatever happens to that person is their own fault.			
If you willingly send others a sexual photo of yourself, it does not become their property, and they have no right to post it online or send it to anyone they want.			

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit

Violence in Society

In 1994, the Canadian Public Health Association (CPHA) released an issue paper that provided information on the scope and nature of violence in society and presented recommendations for action:

> Violence in society is of increasing concern to all Canadians. Our growing knowledge of the nature of violence requires us to expand our ideas of who are the perpetrators of violence, and who are affected. We are coming to realize that violence takes many more forms than physical blows or wounds. It includes sexual assault, neglect, verbal attacks, insults, threats, harassment and other psychological abuses. Violence occurs in homes, workplaces, public institutions, schools, health care facilities and the street. Women and children are as often the victims of violence as are men, and most often the violence is committed by someone known to the victim. Current violence includes acts that are random and spontaneous as in a lashing out in rage, as well as systematic, planned acts calculated to overpower and control. Violence affects its direct victims, those who witness violence, family members, co-workers, service providers and all members of society.
>
> All forms of violence have damaging short- and long-term effects on mental, physical and spiritual well-being. Living with violence, or in fear of violence, is clearly in opposition to the fundamental conditions and resources for health. In Canada, violence has not yet been clearly identified as a priority health issue nor addressed in the design and delivery of community health services or health promotion efforts. (CPHA)*

* Source: Canadian Public Health Association (CPHA). "Executive Summary." *Violence in Society: A Public Health Perspective*. Nov. 1994. www.cpha.ca/en/policy/violence.aspx (13 Jan. 2017). © CPHA.

Violence against Indigenous Women and Girls

Many of the problems that occur in society are intensified among First Nations, Métis, and Inuit Peoples. As noted by Statistics Canada, the 1996 *Report of the Royal Commission on Aboriginal Peoples* (RCAP) identified a number of factors linked to the violence in Indigenous communities:

> These factors include systemic discrimination against Aboriginal peoples, economic and social deprivation, alcohol and substance abuse, and the intergenerational cycle of violence. According to RCAP hearings, other factors contributing to the high levels of violence in Aboriginal communities include the breakdown of healthy family life resulting from residential school upbringing, racism against Aboriginal peoples, the impact of colonialism on traditional values and culture, and overcrowded, substandard housing. (Statistics Canada, *Measuring Violence against Women* 64)

Murdered and Missing Indigenous Women and Girls

The RCMP has indicated that at least 1,181 Indigenous women and girls were killed or went missing between 1980 and 2012 in Canada (Galloway). The Native Women's Association of Canada (*Fact Sheet*) has revealed that many of the issues of violence that have led to the disappearance and death of Indigenous women and girls are linked to intergenerational impacts of colonization, residential schools, and the child welfare system. In Canada, Indigenous women continue to be the group most at risk for issues related to violence.

Marlene Brant Castellano states that despite the trauma they have experienced, Indigenous women, men, and their families and communities display strength and resilience:

> Spontaneous and self-directed efforts to heal from the effects of trauma, past and current, constitute perhaps the most hopeful sign of what the future holds for Aboriginal families. . . .

National Inquiry

In September 2016, the Government of Canada launched an independent National Inquiry into Missing and Murdered Indigenous Women and Girls. The mandate of the appointed commissioners was to examine and report on the "systemic causes of all forms of violence against Indigenous women and girls, including sexual violence" (National Inquiry into Missing and Murdered Indigenous Women and Girls). The commission travelled across the country to gather information, hearing from families, communities, experts, and institutions. The final report of the national inquiry was scheduled to be completed by April 30, 2019 (Government of Canada, "National Inquiry into Missing and Murdered Indigenous Women and Girls").

Responsibility for Ending Violence

Responsibility for ending violence against Indigenous people

> lies with both men and women, with both Aboriginal and non-Aboriginal communities. It ends with recognition, responsibility and cooperation. Violence against women ends with restoring the sacred position of Aboriginal women as teachers, healers and givers of life" (Native Women's Association of Canada, *Sisters in Spirit* ii).

Part of the Aboriginal worldview is a sense of time that places present experience in the context of seven generations. Prophecies in many Aboriginal nations, handed down in the oral tradition, speak of a renewal of Aboriginal wisdom and spirituality that will mature in the seventh generation, after a period of great loss and confusion. . . .

Aboriginal individuals, families and communities are emerging from the shadow of colonization that has marred perceptions and distorted relationships for generations. . . . The next stage in the renewal of Aboriginal peoples is assuming a place of dignity and responsibility as member nations in the Canadian Federation. The actualization of that vision of relationship will depend not only on the energy being mobilized within the Aboriginal community. It will depend also on the readiness of other peoples in Canada to make space for a vibrant Aboriginal presence.*

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* Source: Castellano, Marlene Brant. *Aboriginal Family Trends: Extended Families, Nuclear Families, Families of the Heart.* Contemporary Family Trends. Ottawa, ON: The Vanier Institute of the Family, 2002. 23, 30. Available online at http://vanierinstitute.ca/resources/contemporary-family-trends/ (22 Mar. 2017).

Lateral Violence

Lateral violence is learned behaviour that occurs worldwide in colonized and marginalized populations. When people have endured oppression and have suppressed feelings such as anger, shame, and rage, their feelings are eventually revealed. Instead of directing their anger at the oppressor, however, they direct their anger and aggression at their own peers or community members.

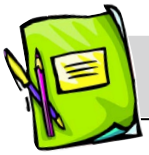
The Native Women's Association of Canada describes lateral violence as a cycle of abuse with roots in factors such as "colonization, oppression, intergenerational trauma and the ongoing experiences of racism and discrimination" (*Aboriginal Lateral Violence* 1). Lateral violence can include behaviours such as "bullying, gossiping, feuding, shaming, and blaming other members of one's own social group as well as having a lack of trust toward other group members" (Chansonneuve, 2005; Gibson, 2010; Middleton-Moz, 1999, as cited in Bombay, Matheson, and Anisman 50). These behaviours are used to dominate, manipulate, control, induce fear in, humiliate, and embarrass others.

Lateral Violence

In their study of student-to-student abuse in residential schools, Bombay, Matheson, and Anisman state:

> As the truth of Residential Schools is shared and abuses are disclosed by Survivors in communities across Canada, it is apparent that in addition to suffering at the hands of adults—teachers, staff, and school administrators—students were also subjected to abuse by other students. Anecdotal reports suggest that student-to-student abuse was common and that the phenomenon of *lateral violence* has important implications for the personal and collective well-being of residential school Survivors, their families, and their communities. (4)

Justice Murray Sinclair, chair of the TRC, in an interview with the *Ottawa Citizen*, insisted that Canada must better understand what is behind the alarming rate of missing and murdered Indigenous women so that a solution can be found. Sinclair said there is a connection between the violence faced by Indigenous women and the "legacy of residential schools . . . social oppression and racism in society" (Kennedy).



Learning Activity 2.13: Violence against Indigenous Women and Families

It is now time for you to complete **Learning Activity 2.13**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson. This learning activity does not have an answer key because the answers are based on your views.

1. Read the following text in which Amnesty International Canada encourages individuals to take the pledge to stand with Indigenous women and families to end the violence. Note that the national inquiry referenced in the pledge was initiated by the Government of Canada in September 2016, with the final report of the inquiry expected to be completed by April 30, 2019.

   Take the Pledge to Stand with Indigenous Women and Families to End the Violence*

   The Canadian government has listened to the voices of activists who have called for a national inquiry into missing and murdered Indigenous women and girls. A public inquiry into this human rights tragedy has been called. Throughout the inquiry process it is important to send a message to Indigenous women and families that people across this country—Indigenous and non-Indigenous people alike—are standing in solidarity with them.

   I AM CONCERNED that Indigenous women, girls and two-spirit people continue to experience violence, go missing, and be murdered, far more than other women and girls in Canada.

   I AM HOPEFUL that the public inquiry on missing and murdered Indigenous women and girls will concretely address this national tragedy.

   I STAND WITH INDIGENOUS WOMEN AND FAMILIES AND COMMIT TO:

   - LISTEN TO AND LEARN from the voices of Indigenous women, families and other expert witnesses;
   - ENGAGE RESPECTFULLY in the public dialogue around this crucial inquiry; and
   - TAKE ACTION to make sure that government and law enforcement act on what the inquiry reveals.

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* Source: Amnesty International Canada. "Take the Pledge to Stand with Indigenous Women and Families to End the Violence." *Stand with Indigenous Women.* 2016. http://e-activist.com/ea-action/action?ea.client.id=1770&ea.campaign.id=47459 (26 Jan. 2017).

2. Answer the following questions:
   a. What does this pledge mean to you?
   b. What do you stand for with regard to the issue of violence against Indigenous people? Write your own pledge.

War-Affected Refugee Children and Youth*

Many children and youth from refugee backgrounds have a number of experiences and characteristics in common, some of which are discussed below. While these generalizations are useful, it is important to recognize that refugees are a diverse group who have a wide range of educational, social, and political histories, individual experiences, and personal characteristics, which determine their short-term and long-term needs.

Refugee children and youth have various experiences or challenges in common, including interrupted schooling and experience in refugee camps, exposure to trauma during times of war and conflict, various forms of loss, and challenges of the transition and resettlement process. A discussion of these challenges follows:

- **Interrupted Schooling and Experience in Camps**

  The majority of young people from refugee backgrounds will have experienced some disruption to their education. Some will never have attended a school.

  Some will have experienced the difficult, often insecure and harsh conditions in refugee camps. They almost certainly will have been exposed to disease, malnutrition, lack of medical care, and high levels of stress.

  Disruption in their schooling is a direct result of their refugee experience, and the longer the disruptions and the absence of the most basic of services and conditions, the greater the likelihood that their lives have been broken by war and displacement.

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* Source: Manitoba Education. *Life After War: Education as a Healing Process for Refugee and War-Affected Children.* Winnipeg, MB: Manitoba Education, 2012. Updated 18 Dec. 2014. 21–25. Available online at www.edu.gov.mb.ca/k12/docs/support/law/index.html (19 Jan. 2017).

- **Exposure to Trauma**

  Refugee children and youth may have experienced multiple stressful events in the past and may continue to do so in the present. The majority of newcomer children and youth are able to cope with these stressors most of the time. Children and adults may be extremely resilient and overcome most of the negative effects of the many traumatic events and experiences in their lives. Many refugee children and their families are survivors, with great motivation and desire to succeed and overcome challenges. They may have suffered and witnessed traumatic events, but not suffered trauma; they may have been traumatized, but not incapacitated.

  Children and youth are particularly vulnerable during periods of war and social conflict. Many people from refugee or war-affected backgrounds have lived through some terrible experiences. In the last decades, millions of children have witnessed and felt the terrible effects of war. Some examples of the types of trauma they may have experienced during war and conflict are identified on the right.

Types of Trauma Experienced during War and Conflict

- Intense war operations, civil war, bombings, shootings, and executions
- Destruction of homes, landmarks, cities, villages, and countrysides
- Violent death of family or friends
- Separation from family, friends, and neighbours
- Physical injury, wounds, beatings, and deprivations
- Arrests of members of their families, or fear of discovery or arrest
- Being arrested, detained, or even tortured
- Being forced to join the army or militias, or being subjected to indoctrination
- Sexual trauma and rape, or observing the rape of loved ones
- Serious shortages of food, water, or other daily necessities
- Betrayal by neighbours, governments, and other authorities
- Hostility and culture shock in new communities and countries
- Material deprivation in the present circumstances

- **Loss**

  Newcomer children and youth may have lost their parents and other key caregivers, their siblings, their extended family, and their friends. They may have lost physical items such as their homes, their material possessions, and their favourite toys. Exile also results in the loss of familiar surroundings, familiar ways of doing things, and perhaps their parents' full attention and support in their new country.

The loss experienced by newcomer children and youth takes different forms. They may have

- experienced a loss of childhood and all that this entails, including loss of play, loss of parents and family, and loss of continuous caregivers
- suffered loss when their parents experienced a severe drop in their standard of living and status as educated, professional, and influential people as they began a new life in entry-level work
- lost the love and care of adults in their life due to death, or because parents and caregivers are emotionally absent (as a result of managing their own multiple experiences with grief, losses, changes, and challenges) or are physically absent (due to separations in their new country and abroad)

- **Transitions: Post-Flight and Resettlement Challenges**

  Families from refugee backgrounds arrive in Canada with great hope and expectations for a safer and better life. However, the resettlement process and the challenges of integrating into a new environment, culture, and community can be quite stressful for children and their families.

  Transition challenges may include the following:

  - **Continued separation from loved ones:** Families may continue to face uncertainty regarding the whereabouts of family members or friends left behind. In addition, they may have reports of bad news from their country of origin.
  - **Poverty:** Children and youth may be living without some basic necessities that the majority of Manitobans take for granted (such as sufficient resources for shelter, food, clothing, transportation, entrance fees for activities, and so forth) and may find difficulty in continuing their studies because of family responsibilities, lack of resources, and lack of benefits.
  - **Language skills:** While refugees may speak several languages from their countries or regions of origin, they may speak little or no English or French upon arrival in Canada.
  - **Racial and ethnic discrimination and lack of knowledge of educational, social, and legal rights and responsibilities:** Newcomer children and youth may suffer bullying or isolation and institutionalized or personal racism in their new school and community, which often stems from a subtle lack of knowledge about the newcomers' culture, religion, family customs, educational histories, and individual experiences. Racism happens at many levels, even among well-intentioned helpers.

- **Developmental, physical, and health issues:** Refugee children and youth may experience developmental, physical, and health issues as a result of extended periods of malnutrition, lack of water, exposure to disease and parasites, and lack of medical care. They may also experience post-traumatic stress disorder, depression, and other anxiety disorders.
- **Upheaval in family roles:** Since many children and youth are acculturated more quickly in schools and work than their parents, they may become the family translators and experience role reversals with the usual caregivers.

Exile and resettlement may bring about changes in children's relationship with their parents. Children may feel they have been "let down" by parents and other responsible adults who have been caught up and disempowered by war and persecution. They may see their parents as being vulnerable or dependent. This may result in a lack of trust or faith in adults, parents, or authority figures.

Resources

For more information on children and youth of refugee or war-affected backgrounds, see:

- Manitoba Education. *Life After War: Education as a Healing Process for Refugee and War-Affected Children*. Winnipeg, MB: Manitoba Education, 2012. Updated 18 Dec. 2014. Available online at www.edu.gov.mb.ca/k12/docs/support/law/index.html (19 Jan. 2017).
- Manitoba Education and Advanced Learning. *Building Hope: Refugee Learner Narratives*. Winnipeg, MB: Manitoba Education and Advanced Learning, 2015. Available online at www.edu.gov.mb.ca/k12/docs/support/building_hope/index.html (19 Jan. 2017).

Learning Activity 2.14: War-Affected Refugee Children and Youth

It is now time for you to complete **Learning Activity 2.14**. This learning activity will give you an opportunity to practise what you have learned in this lesson.

Answer the following questions:

1. In this lesson, you learned about four experiences or challenges that many refugee children and youth have in common. In your opinion, which of the four experiences would be most challenging for refugee families? Explain why.
2. Allowing refugees to enter Canada is a controversial subject. Some Canadians think the government should severely restrict the number of refugees that come into the country. Others feel we should allow more refugees into Canada. How do you feel about this issue? Explain.

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Lesson Summary

This lesson provided an overview of many types of violence that affect individuals and families, such as physical, sexual, and societal violence. You learned about laws that can protect you from violence. You also learned about qualities of resilience, problem-solving techniques, and possible sources of help and support in dealing with stress and violence issues.

The next lesson focuses on how families cope with loss and grief.

Notes

Lesson 5: Loss and Grief

Introduction

In this lesson, you will learn how families cope with the loss of a family member. You will learn about the different stages of grieving and the changes that can be expected when a family member dies.

Lesson Focus

In this lesson, you will

- ❑ identify effective strategies that people may use when having to deal with the change and/or loss of an important relationship (e.g., confide in friends, seek counselling, take time to grieve) (12.2.3.10)
- ❑ examine difficult situations that individuals and/or families face and their effects on family well-being (e.g., financial challenges, religious and cultural discrimination, illness, loss and grief, disabilities, elder abuse, neglect, ageism, chronic medical conditions, work-life balance, displaced persons and refugees, historical trauma) (12.5.4.5)

Cautionary Note

This lesson deals with death and grieving. The purpose of this lesson is to prepare you to deal with loss, but some people might find it traumatic to read about loss and grief.

If, for example, you have recently experienced the death of a loved one, and you are concerned that reading about death might be too difficult, contact your tutor/marker.

Death

Death is a part of life for everyone, but people vary in their perspectives on the end of life. Attitudes toward death and grieving are the result of many factors. Some of the more significant ones are age, religious beliefs, and emotional maturity.

Death with Dignity

The best way to ensure that a person's wishes are followed at the end of life is to share these wishes clearly and in detail, verbally and in writing. Family members, doctors, lawyers, or clergypersons should be aware of a person's end-of-life wishes.

Death with dignity is the phrase used to describe a compassionate death in which those who are dying do not suffer in pain or solitude and have had their wishes respected. Dying with dignity is an option chosen by a competent individual, or by the individual's power of attorney, about actions to be taken when that person is dying. Ultimately, all individuals must prepare for their own death. Some people feel they should be allowed to die naturally and comfortably rather than experience a comatose or vegetative state prolonged by life-support machines. When preparing for death with dignity, individuals who are ill look over their lives, make plans for their family, and say farewell. Such preparation also helps the remaining family members to adjust. Staff in care facilities are trained to support the dying and the members of their families.

Preparation for Death

Many people have trouble talking about their mortality with each other. We deny the realities of death when we avoid decisions about where and how we wish to die, and how our bodies will be treated after we die. It is best to pay attention to these matters before a crisis occurs and there is no longer an opportunity to discuss our wishes.

All adults should address issues such as the following while they are still healthy, or upon the initial diagnosis of a terminal illness:

- **Maintain a current last will and testament.** Notify a lawyer and update your will as life changes occur so that you have a legal document that communicates your final wishes regarding your possessions. Through this document, you maintain control of the management and distribution of your possessions after death. In Canada, a person who dies without a will is referred to as dying **intestate**. Intestate laws may not result in the distribution of the estate as one wished.

- **File a living will.** A living will is the written documentation that indicates your wishes for medical care should you become terminally ill, or are left in a coma or vegetative state. The living will should be given to your doctor and family members.
- **Designate a power of attorney.** An individual with power of attorney acts on your behalf to manage some or all of your financial affairs, but not your personal decisions, if you lose consciousness or are unable to make your wishes known. The authority under a power of attorney ends if you become mentally incompetent and incapable of managing your own financial affairs. One way to avoid this is to include a clause called the **enduring clause** in the power of attorney document, allowing the attorney to continue acting even if you later become mentally incompetent. If this clause is included, the document is referred to as an **enduring power of attorney**.
- **Decide whether to leave an end-of-life order.** A **do-not-resuscitate** (DNR) order refers to a person's instruction that emergency life-saving medical measures, such as cardio-pulmonary resuscitation (CPR), should not be used if the person's heart action or breathing should cease. CPR is not effective for people whose death is expected, and the outcome is often poor for older people. A DNR order must be written and signed by a doctor to be valid. In all end-of-life orders, one's wishes are best served by appointing a power of attorney for one's health care needs.
- **Consider whether to participate in an organ donation program.** Human organs are vital medical resources. Organ transplantation offers the possibility of survival for people with terminal illnesses. Make sure your relatives are aware of your wishes with respect to organ donation.
- **Decide how your body is to be treated after death.** Decide whether you want a burial or cremation, and tell your family members what your wishes are.
- **Consider what type of funeral or memorial service you prefer.** Make it clear to family members what type of funeral or memorial service you prefer. A funeral service involves the burial or cremation of the dead. A memorial service is held after the body has been buried or cremated.
- **Identify the location of important documents.** Notify family members, the person with power of attorney, and legal counsel about the location of important documents. Keep documentation of your life's major events to be included in the obituary notice.

Death is part of life and is the final life experience for everyone. When someone dies, the people who are affected by the loss must grieve and adjust.

Surviving the Loss of a Partner

The experience of losing a life partner is one of the most stressful of life events. The death of a partner is more distressing than divorce, even when the death is anticipated. It can result in the loss of identity, disorientation, depression, loneliness, and poor health.

The surviving partners may experience isolation because they may not have supportive and emotional ties to friends, children, or other family members. Adjustment to life without a partner is often difficult.

New Relationships after the Loss of a Partner

More men than women over the age of 65 are married. Widowed and divorced heterosexual men often remarry because they depend on a spouse for emotional and social support. It may be easier for heterosexual men to find a new partner, as women outnumber men among older adults in Canada. Women may not be as dependent as men on a spouse for emotional or social support and may choose to remain single after the death of their partner.

Women and the Loss of a Partner

Approximately two-thirds of elderly women have lost their partners, compared to one-quarter of elderly men. Since women tend to be **kin-keepers** (family members who provide support for other members, nurture family history and tradition, and keep family members connected), their contacts with family tend to remain close. They often rely on their relationships with children. Many older women have friends or neighbours who have also lost their partners and can provide companionship, advice, and emotional support.

LGBT2SQ+ and the Loss of a Partner

Same-sex couples in Canada gained the legal right to marry in July 2005, when Bill C-38 became law. Same-sex couples have the same benefits and obligations as heterosexual couples.

Although the grief that same-sex people experience upon the loss of a partner is similar to that of heterosexual people, they are often not acknowledged as widows or widowers. Their grief may be as invisible to society as their relationship had been.

While LGBT2SQ+ people in Canada now have some of the most advanced rights in the world, they have often faced a lack of respect when seeking mental health services, such as grief counselling—their sexual orientation rejected by mainstream society, their relationship denied, and their grief ignored (Whipple). Today, LGBT2SQ+ people experience more support for their committed relationships than they did in the past.

Grief

Grief (or grieving) is a natural response to losing someone or something that is important to you. Although the death of a loved one is one of the most painful causes of grief, people often need to grieve for other losses as well. For example, a young person might experience grief when losing close friends after moving to a new community, or when ending a relationship. People often need to grieve when they lose their jobs or their pets. Some students, who may not even like school, grieve when they graduate, because they have lost their connection with that school, their friends, and so on. Some people who hate their jobs find themselves grieving when they lose their jobs or when they retire.

When a loved one dies, we experience grief regardless of how well we have prepared ourselves for the death. Death evokes a great deal of emotion. The circumstances of the death affect survivors. Generally, the death of a child is more traumatic than the death of an elderly person, and deaths that happen without warning are more painful than those that were anticipated. People who can talk about their feelings when a family member is dying are better able to cope with death.

There are many emotions associated with grieving. These include pain, sadness, depression, and anger. People in grief may experience bouts of uncontrolled crying. These are a normal part of grieving. Although nobody likes to feel pain, it is important to feel the pain associated with grief. Eventually, the pain eases, and the person is able to live with the loss of a loved one.

Grieving and Culture

Each culture has its own traditions, ceremonies, or rituals related to death, and its own ways of expressing grief and mourning. A common practice in many cultures is to spend time with the body of the deceased before the funeral. A **viewing** (also called a **wake**) may be brief, or last up to three days. Quaker, Muslim, and Jewish funerals do not include a viewing or a wake.

Funerals and **memorial services** are occasions when friends and family gather to commemorate the life of the deceased person. The formality of the funeral allows them time to review the experiences and activities they have shared with the person who has passed away. This event is a celebration of life.

In First Nations cultures, death is a significant experience and considered to be a rite of passage. There is an emphasis on the reunion with nature that occurs in death. It is a time to communicate with ancestors, settle differences, and make peace. Death should not be feared.

Some First Nations people cut their hair when mourning the death of someone who was close to them. This is one reason why it was so traumatic when children's hair was cut in the residential schools.

The **wake** is an important tradition in First Nations and Métis communities. Wakes can last several days and nights, up until the time of the funeral service. A sacred fire is lit at the beginning, and is kept burning day and night until the burial. The wake focuses on the notion that the loss affects a whole social group, and is seen as a chance for family and friends to get together and reflect on the person's life (Miller).

Grieving with Children

Children need to be included in the grieving process with adults. They need to have some understanding of the situation so that they do not become afraid or distort reality in their imaginations.

Explanations are required to teach children to cope with pain, suffering, and the challenges in life. When talking to children about someone's death, keep the facts simple, and listen to them. Be honest and do not make things up to make it easier for them. Reassure the children that the one who died is safe and it is not likely that someone else is going to die right away.

Elisabeth Kübler-Ross's Stages of Grief

Elisabeth Kübler-Ross was a Swiss-American psychiatrist. In 1965, she published a now famous book *On Death and Dying*. In this book, she proposed a theory to explain the grieving process that people go through after a loved one has died.

Kübler-Ross proposed that people move through the following five stages of grief:

- **Stage 1: Denial**

  When a loved one dies, there is an initial shock for family members. The survivors may alternate between thinking about what happened, and denying or trying not to think of the reality of the situation. There is difficulty in accepting the death and a sense of unreality about the loss. The first stage of grieving brings feelings of emptiness and numbness, even though the death may have been expected.

- **Stage 2: Anger**

  In the weeks following the death, family members pass through another stage. They may feel anxious, fearful, and abandoned by the loved one. They may feel angry that the loved one left them. Feelings of anger may lead to blaming self, others, or the person who died.

- **Stage 3: Bargaining**

  At this stage, family members sometimes try to avoid the pain associated with loss by bargaining, attempting to make a deal in exchange for having things the way they were before. The bargaining sometimes starts as the loved one is dying (e.g., survivors may promise or pray that if the loved one were to live, they would be nicer to the person, make amends for any wrongdoing, attend religious services more often, donate to charity). After the loss, some survivors wonder about how the death could have been avoided (e.g., "they would still be with us if they had gone for their yearly physical checkup," or "they would be alive if they had been wearing a seat belt"). Once the survivors realize that nothing can bring back their loved one, they often fall into depression.

- **Stage 4: Depression**

  When we lose a loved one, it is normal to feel depressed. Depression is characterized by feelings of sadness and a loss of interest in activities that we normally enjoy. Survivors may feel there is no longer any purpose to life. They sometimes fall into a deep depression as they realize that their loved one is gone. The depression sometimes feels as though it will last forever, but most survivors are able to move from depression to acceptance.

- **Stage 5: Acceptance**

  At this stage, the survivors have been able to discuss their grief with others and have had time to think things through. They realize they have to adjust to life and cope with living without the loved one. They will continue to feel loss and sadness at times. Birthdays, anniversaries, or certain special events will bring back the pain of the loss.

The process of mourning will be affected by the nature of the relationship the grieving person had with the person who has died. It is important to note that the stages of grief take time to experience. Not everyone progresses through all five stages, nor do people necessarily go through the five stages in the order Kübler-Ross proposed. Many people have found her theory helpful in dealing with their grief.

Unresolved Grief

Sometimes, people do not grieve after a loss. This may be because

- they might not know how to grieve
- they might not want to feel the emotional pain associated with grieving
- they might have learned, as children, that they should not have those "negative" emotions
- they might try to ignore their grief, or numb it with drugs, alcohol, work, or other distractions

If a person does not grieve, or grieves for a long time without any progress, it is called **unresolved** or **complicated grief** (American Cancer Society). Symptoms of unresolved grief include

- feeling really angry at somebody or something without apparent reason
- using drugs, alcohol, work, gambling, or shopping as a distraction from the pain
- feeling emotionally numb
- feeling guilty, depressed, worthless, or hopeless
- avoiding reminders of the death of the loved one
- feeling preoccupied with the loved one or obsessing over how the person died
- expecting the deceased person to return to life
- wanting to die to be with the deceased person
- collecting and obsessing over items that belonged to the deceased person
- obsessing over what could have been done to keep the loved one from dying

Grieving can go on for a long time, especially for those who were very close to the deceased, and this lengthy grieving is often caused by attempts to deny or escape the pain or avoid letting go (American Cancer Society). Those who are experiencing some of the symptoms of unresolved grief over the loss of a loved one should talk with a qualified health or mental health professional.

Learning Activity 2.15: Loss and Grief

It is now time for you to complete **Learning Activity 2.15**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

1. Define the following terms or phrases:
   a. Death with dignity
   b. Power of attorney
   c. Living will
   d. Last will and testament
   e. Do-not-resuscitate order
2. What are the five stages of grieving that Elisabeth Kübler-Ross identified? Describe the feelings that are common with each stage.

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

It is now time to complete **Assignment 2.2: Resources for Dealing with Stress or Violence Issues (Brochure).** The assignment details can be found after the Lesson Summary.

Lesson Summary

In this lesson, you learned about coping with the loss of a family member and the different stages of grieving.

Notes

Assignment 2.2: Resources for Dealing with Stress or Violence Issues (Brochure) (24 marks)

It is now time to complete **Assignment 2.2**. You will submit this assignment to the Distance Learning Unit when you have completed Module 2.

Creating a Brochure or Pamphlet

In this assignment, you will **research a topic** (addressed in Module 2, Lesson 3, Lesson 4, or Lesson 5) and **create a brochure**.

Choose **one** topic from the following list:

- Sources of stress
- Suicide
- Loss and grief
- Discrimination and racism
- Bullying
- Gang violence
- Tobacco
- Alcohol
- Illegal drugs
- Gambling
- Family violence
- Dating violence
- Partner/spousal abuse
- Child abuse
- Sexual harassment
- Sexual assault
- Date rape
- Violence in society
- Violence in Indigenous communities
- Violence against Indigenous women and girls
- War-affected refugee children and youth

Think about what you already know and have learned about your selected topic to determine what research you might do for your brochure.
The information in your brochure can come from this course and from resources on the Internet, in magazines, and/or in library books. Include visuals as well as informative writing.

Your brochure should include the following components:

- factual information about your selected topic
- details on where/how people can get more information and help to deal with issues related to your topic
- visuals to complement the information presented
- references for the sources you used to create your brochure

Your task will be to create a brochure, either by hand or with a template using the software on your computer. You will need paper (letter or legal size) and coloured pencils to create a brochure by hand, or access to a computer to make a brochure in digital format. Your brochure should be a **two-fold (six-panel) brochure**.

Here are some steps to help you create your brochure:

- Select your topic from the list provided. Remember that you will focus on **resources (sources of information and help) available to people affected by stress or violence issues related to your selected topic**.
- Gather factual information about your topic. Review the content in the applicable lesson of this course for information. In addition, research any extra information you need from books, magazines, or the Internet.
- Research and list where/how people can get more information and help to deal with issues related to your topic. For example, if you chose bullying as your topic, include details about the resources (information and help) available to people dealing with bullying.
- Make a list of all the **sources** you use to develop your brochure.
- Present your research mainly by **paraphrasing**. Provide references for the sources you use. Remember that taking someone else's ideas or words and presenting them as if they are your own is **plagiarism**.
- Use a pencil to create your draft copy.
- Create the layout of your brochure. Remember to allow space for visuals.
- Refine and edit your text. Check for spelling, grammar, and errors.
- Think and re-think. Are you satisfied with the content and the design of your brochure?

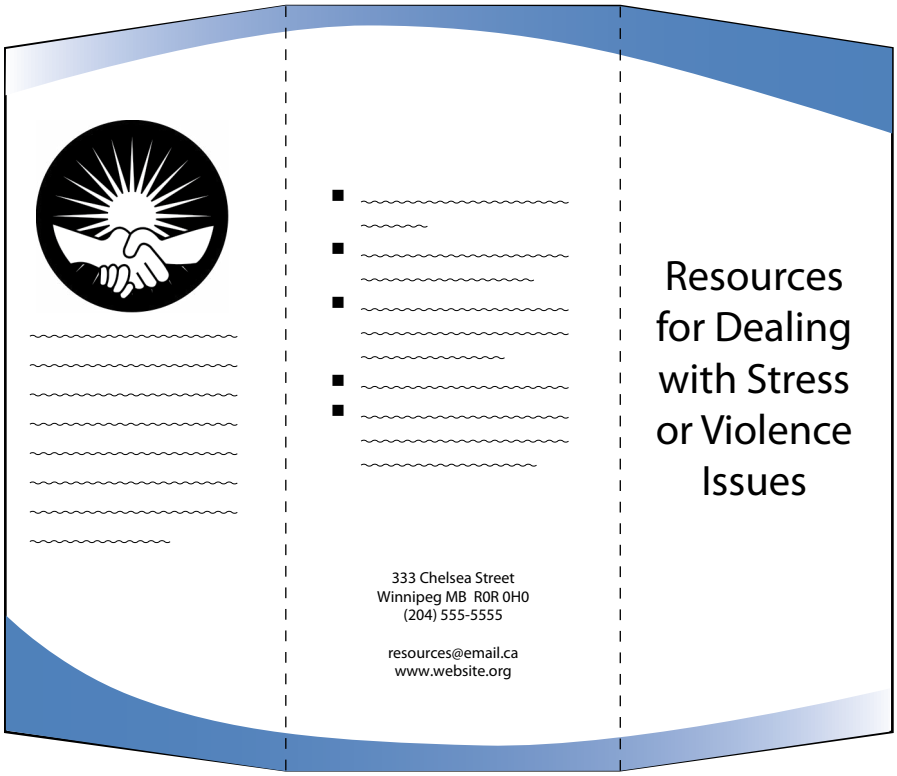
- Show your draft to your learning partner and ask for suggestions on how you can improve your work.
- Write the final copy of your text and add formatting features, colour, and graphics/illustrations.

Use of Sources

- When you **paraphrase** ideas from a source, you rewrite the author's ideas using your own words. You do not need to use quotation marks, but you need to state clearly whose ideas they were.
- If you choose to use a **quote**, use the exact same words as the author and add quotation marks. Indicate exactly where the quote came from.

Sample

A dummy copy of a two-fold (six-panel) brochure is provided below.



Resources for Dealing with Stress or Violence Issues

333 Chelsea Street
Winnipeg MB R0R 0H0
(204) 555-5555

resources@email.ca
www.website.org

Assessment Rubric

Use the following assessment rubric to help you prepare for this assignment. Your tutor/marker will use the same rubric to assess your work. If you have any questions about this assignment, including how to use the assessment rubric, contact your tutor/marker.

Assessment Rubric for Assignment 2.2: Resources for Dealing with Stress or Violence Issues (Brochure) (24 marks)					
Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.				
	3 Marks	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
Understanding of the Topic	The brochure ■ reflects an **insightful** understanding of the topic	The brochure ■ reflects a **basic** understanding of the topic	The brochure ■ reflects a **limited** understanding of the topic	The brochure ■ does **not** reflect an understanding of the topic	_____ /3 Total x 3 (possible **9 marks**)
Factual Information	■ includes content that is **well-supported** by factual information	■ includes **some** content that is supported by factual information	■ includes **little** content that is supported by factual information	■ does **not** include content supported by factual information	_____ /3 Total x 2 (possible **6 marks**)
List of Available Sources of Information and/or Help to Deal with Issues	■ includes a **comprehensive** list of resources (sources of information/help) available to people suffering from stress or violence	■ includes an **adequate** list of resources (sources of information/ help) available to people suffering from stress or violence	■ includes an **inadequate** list of resources (sources of information/ help) available to people suffering from stress or violence	■ does **not** include any resources (sources of information/help) available to people suffering from stress or violence	_____ /3 Total x 2 (possible **6 marks**)
Documentation of Sources Used to Develop the Brochure	■ includes a **comprehensive** list of sources used to research information	■ includes an **adequate** list of sources used to research information	■ includes an **inadequate** list of sources used to research information	■ does **not** list any sources used to research information	_____ /3 (possible **3 marks**)
				Total Marks	_____ /**24**

Congratulations! You have completed Module 2 of this course. All you have left to do is submit Assignments 2.1 and 2.2.

Module 2 Summary

Congratulations, you have finished the second module in the course! I

Submitting Your Assignments

It is now time for you to submit Assignments 2.1 and 2.2 to the Distance Learning Unit so that you can receive some feedback on how you are doing in this course. Remember that you must submit all the assignments in this course before you can receive your credit.

Make sure you have completed all parts of your Module 2 assignments and organize your material in the following order:

- ❑ Module 2 Cover Sheet (found at the end of the course Introduction)
- ❑ Assignment 2.1: Resolving Conflict in Relationships
- ❑ Assignment 2.2: Resources for Dealing with Stress or Violence Issues (Brochure)

For instructions on submitting your assignments, refer to How to Submit Assignments in the course Introduction.

Notes

MODULE 2

Learning Activity Answer Key

Module 2 Learning Activity Answer Key

No answer key is provided for learning activities that ask you to reflect on and state your opinions about what you have learned.

Learning Activity 2.1: Reflecting on Family Relationships

Take a moment to reflect on your family and answer the following questions:

1. Are you the oldest, middle, youngest, or only child in your family?
2. Do you agree or disagree with the descriptions of oldest, middle, youngest, and only children in this lesson? Explain why.
3. Has your birth order affected your relationship with your family? If so, describe how.

   Responses will vary.

   Oldest children may write about taking on leadership roles in their lives and families, while middle children may discuss feeling left out and having to vie for their parents' attention. Youngest children may discuss receiving a lot of love and attention from their entire family, while only children may write about being lonely, yet adored.

Learning Activity 2.2: Communication Skills

1. Define **active listening**.

   Active listening is giving the message sender a sign that you are listening.

2. Describe two roadblocks to communication.

   Communication roadblocks include

   - using you-statements
   - interrupting
   - raising one's voice or yelling
   - name-calling or labelling
   - blaming
   - threatening
   - laughing at people or laughing at inappropriate times
   - making assumptions or jumping to conclusions
   - saying "always" or "never"
   - offering advice when it's not asked for
   - sending mixed messages

3. Rewrite the following you-statements into I-statements:
   Responses will vary.
   a. You never think of me when we're out shopping.
      I feel ignored when we go shopping because I don't feel I have an equal opportunity to check out stores that I like.
   b. When we go out, you always talk too much.
      I feel ignored when we go out because I don't feel I get a chance to say what's on my mind.
   c. You always leave a mess wherever you go.
      I feel taken advantage of when we're together because I feel I constantly have to clean up after you.
   d. You're late picking me up! I'm going to miss the movie because of you.
      I feel disrespected when you are not on time, especially when it makes me late because of your tardiness.
   e. You always take my stuff without asking. Look at the condition you've left it in!
      I feel taken advantage of when you borrow my things without checking with me first.
   f. Spaghetti again! You never ask what I'd like for dinner.
      I would like the opportunity to choose our meals from time to time.
   g. You always have to get your way. We always do what you want to do.
      I feel ignored when I don't have a chance to choose activities when we go out together.
   h. You have to show off all the time. You never act like part of the team.
      I feel disrespected when you don't take the other teammates into consideration and don't act in a respectful manner that allows everyone to shine and do their part.
4. Think of a conflict you may recently have had with a friend, an acquaintance, or a family member. Describe what could have gone differently had you used an I-statement to communicate in the situation.
   Responses will vary.

Learning Activity 2.3: Definitions of Conflict-Avoidance Terms

1. The following terms describe various methods of avoiding conflict. Match the terms with the definitions provided in the chart below.
   - Anger "insteads" (substitutes)
   - Passive-aggressive behaviour
   - Devitalized relationship
   - Compromise
   - Accommodation
   - Concession
   - Martyrdom
   - Hostility state

Conflict Avoidance	
Definition	Term
a. One person gives in at the expense of own needs.	Martyrdom
b. One person accommodates the other. The issue may be more important to one than the other.	Concession
c. Two people make a decision jointly. Both are satisfied when they each give and take to achieve all or part of their goal.	Compromise
d. A relationship can become increasingly passive when partners interact out of obligation rather than love or interest. The suppression of anger over a period of time can result in indifference.	Devitalized relationship
e. Two individuals have different points of view, and neither backs down from own viewpoint.	Hostility state
f. Some people resort to or experience anger substitutes, such as overeating, substance abuse, gossiping, boredom, depression, and/or physical illness. They become self-destructive due to their inability to address their anger in a healthy way.	Anger "insteads" (substitutes)
g. Individuals express anger indirectly through criticism, nagging, and sarcasm, and eventually become alienated from each other.	Passive-aggressive behaviour
h. Two individuals agree to disagree. Both are free to do what they want, with each other's approval.	Accommodation

Learning Activity 2.4: Love and Relationships

1. Match the terms below with the descriptions that follow.
   - Consummate love
   - Agape
   - Empty love
   - Friendship or liking
   - Infatuation
   - Non-love
   - Passion
   - Rapport
   - Self-revelation
   - Selected friends

   a. Rapport is the feeling two people have when they are at ease with each other because they discover they have things in common.

   b. Empty love is associated with the final stages of a long-term relationship when intimacy and passion have died out, and only commitment remains.

   c. Agape is unconditional love, nurturing and caring for others, while expecting little in return.

   d. Friendship or liking involves a bond between equals in which intimacy is present, but passion and commitment are lacking.

   e. Infatuation is also known as "love at first sight."

   f. Passion is the emotion that leads to romance, physical attraction, sexual desire, and connection in a loving relationship.

   g. Self-revelation is a stage of friendship when rapport and trust have developed and the gradual sharing of information about oneself occurs.

   h. Selected friends develop from proximity friends.

   i. Consummate love is also known as "complete love."

   j. Non-love is the absence of intimacy, passion, and commitment.

Learning Activity 2.5: Being Safe Online

Read the scenario below, and answer the questions that follow.

Scenario

Kara likes to chat with her friends online each evening. Through these chats, Kara met Josh, who claimed to know her friend Alyona from summer band camp. Kara and Josh shared many interests and chatted often. Soon Kara was telling Josh about what sports teams she was on at her school—volleyball and basketball for The Raptors at G. H. Campbell High School. Kara even shared what her busy home life was like with her parents, five siblings, and two dogs. She didn't like that they lived in a smaller house in the West St. Peters neighbourhood. Josh always sympathized with Kara, who wanted attention when there were so many siblings to compete with, and he congratulated her success whenever her team won a sports game, even offering to come and watch her play sometime. One day Josh asked Kara if she would send him a photo of herself in her sports uniform. She complied. Josh began to request more and more photos of Kara, each more revealing in nature. Kara consented because she trusted him and thought they had a great connection. She liked the attention he gave her and the way he made her feel special. She hoped that one day they would meet, maybe even date. It wasn't until her parents discovered a photo of Kara, wearing only her underwear, on the family computer that they questioned her online activity. When Kara reluctantly told them about Alyona's friend Josh, whom she'd never actually met, they reported Josh to the police, who turned out to be a 55-year-old man who was using the chat site as a way to lure and exploit underage children and teens.

1. Why do you think Kara believed that Josh was Alyona's friend? What could she have done to make sure?
   Kara would know that her friend Alyona was in a band and went to band camp in the summers, so she likely had no reason to believe that Josh was not a friend from camp. Kara should have asked Alyona about Josh before engaging in conversation with him online.
2. Do you feel Kara shared too much personal information about herself online? Why or why not? What would you do differently?
   Students' explanations of what they would personally do differently than Kara in a similar situation will vary.

   Kara should not have given personal information about the name of her school, the name of her sports team, or the name of the neighbourhood in which she lives. This information gives too many details to a potential predator, who could then show up at Kara's school or home unannounced.

3. Many experts recommend that children and teens make a pledge to be safe and smart online. Think about what you have learned in Module 2 so far, and list at least five ways you will exercise personal safety online or with other people.
   Responses will vary.

   Responses could include the following:

   - I will not give out personal or revealing information.
   - I will protect my passwords.
   - I will practise respect online.
   - I will not post or forward other people's personal information or photos unless I have their permission to do so.
   - I will have a zero-tolerance policy toward online bullying.

Learning Activity 2.6: Boundaries and Respect in Relationships

Reflect on the following two scenarios. In each scenario, a person has set boundaries, which are being challenged. Describe how each individual should respond.

Scenarios

1. *Ian and Janelle are two Senior Years students who have been dating each other for several months. At the beginning of their relationship, Janelle told Ian that she was not yet ready to have sexual intercourse and wanted to wait until after graduating from high school. Ian originally agreed to this, but now keeps trying sexual stuff with Janelle that makes her uncomfortable. Janelle doesn't want to break up with Ian, but she doesn't want to reject her boundary either.*

   What should Janelle do?

   Responses will vary.

   Students may say that Janelle should respect her boundary in order to keep her relationship with Ian healthy. Janelle should communicate to Ian once again exactly what she is comfortable with in regards to sex and stand by her decision.

2. *Logan loves his part-time job at a local fast-food restaurant. He enjoys his work and his interactions with customers, and he appreciates the paycheque, since he is saving up for college tuition. Starting last month, however, the restaurant has been very short-staffed. When a staff member quit his job, Logan's boss asked if he would be willing to cover that person's shift once a week until they could hire someone new. As he already worked three shifts per week, Logan figured he could take on one extra shift per week if it was only short term. Logan agreed that he could pick up one extra shift each week, but told his boss he couldn't work more than that, as he had his studies to concentrate on as well. It has been four weeks now and Logan is working five or six shifts each week instead of the temporary four shifts per week he agreed to. He is barely keeping up with his homework and his grades are starting to suffer.*

   What should Logan do?

   Responses will vary.

   Students may say that Logan should remind his boss that in order to keep up with his studies he can work only three or four shifts per week. He should empathize with his employer's dilemma in finding another staff member, but also remind his boss that he agreed to work only one extra shift per week for a short time.

Learning Activity 2.7: Symptoms of Stress

In the table below, list psychological, physical, and behavioural symptoms of stress.

Symptoms of Stress	
Psychological Symptoms	■ Depression, boredom, dissatisfaction ■ Irritability, overreaction ■ Anxiety ■ Inability to concentrate, to be organized ■ Confusion, forgetfulness ■ Inability to make simple decisions, procrastination ■ Lack of trust (misjudging people)
Physical Symptoms	■ Insomnia ■ Fatigue ■ Muscle tension and pain ■ Headaches ■ Shortness of breath ■ High blood pressure ■ Stomach disturbances ■ Respiratory problems ■ Menstrual irregularities ■ Heart irregularities ■ Sudden weight gain or loss ■ Sudden change in complexion (acne) ■ Allergies
Behavioural Symptoms	■ Change in eating patterns ■ Change in smoking habits ■ Change in use of alcohol ■ Increased use of medications ■ Hyperactivity ■ Change in sleeping patterns ■ Change in dress habits (neglect of personal appearance) ■ Sudden changes in social habits ■ Change in work habits (not going to work or going home early)

Learning Activity 2.8: Racism and Bullying

1. Read the scenario below and answer the question that follows.

   Scenario

   Your friend Tim tells you about a new kid in his class at school. Apparently, this student has just come to your school from a First Nations community. Tim tells you how funny this kid dresses and talks, and makes fun of the food they had to eat for lunch. Tim even took a picture of the new kid and posted it on social media using a racist hashtag. You understand that the new student is different, but you feel uncomfortable with your friend's response to the new student.

2. How could you explain to Tim that his comments and actions are extremely rude, racist, and inappropriate?

   Responses will vary.

   Students should comment on what racism and bullying are. They could use personal anecdotes and reflection to answer the question, perhaps explaining that common stereotypes can be broken through educating oneself, getting to know someone, and understanding a person's situation and history. Further comments should be made on the possible harmful outcomes of being bullied because of racial differences.

Learning Activity 2.9: Cigarettes and Alcohol in the Media

The use of cigarettes and alcohol is often glamorized in TV shows, movies, print advertising, and commercials. This means that the use of these substances is shown as pleasurable and enjoyable, without revealing the potentially serious consequences.

1. Identify at least three ways in which tobacco can negatively affect a user.

   Use of tobacco

   - is addictive and causes cravings
   - causes cancer
   - affects body systems, especially the respiratory and circulatory systems
   - causes lung and heart issues
   - can cause hair, skin, and clothes to smell
   - discolours skin and teeth
   - causes premature aging
   - gives bad breath
   - shortens lifespan

2. Identify at least three ways in which alcohol can negatively affect a user.

   Use of alcohol

   - slows body functions
   - results in impaired brain functioning
   - makes it more difficult to think or speak clearly
   - affects balance and the ability to walk in a straight line
   - blurs vision
   - influences decision-making processes, which may cause individuals to engage in more risky behaviours or violent acts
   - impairs judgment
   - slows reaction time (drinking and driving is dangerous, since reaction time on the road is significantly diminished with the use of alcohol)
   - may lead to unconsciousness or, in some cases, death
   - may lead to alcohol dependency or alcoholism

   In addition,

   - long-term consumption of alcohol affects the brain and can damage the heart, stomach, liver, and kidneys
   - women who drink alcohol while pregnant can give birth to babies with fetal alcohol syndrome disorder (FASD), which may have a wide range of effects, such as low birth weight, cognitive dysfunction, speech problems, physical differences, and learning disabilities

3. Have you observed alcohol or cigarettes being shown in a positive light in the media? Describe the scene and how it made you feel. Now that you have more information on the possible negative effects of using such substances, how do you think the scene should have been portrayed differently?

   Responses will vary.

Learning Activity 2.10: Strategies for Managing a Crisis

List and describe at least three strategies or resources that families use to manage or decrease the impact of a crisis.

- **Positive outlook:** Individuals are able to meet challenges when they have an accepting attitude and focus on the positive aspects of life.
- **Spiritual values and support groups:** Involvement in religious, spiritual, and/or self-help groups can assist people with their approach to a crisis.
- **Open, supportive communication:** People who act and interact openly can meet a crisis creatively.
- **Adaptability:** When individuals are able to change their schedules, family activities, and customs, they are better able to respond to a crisis.
- **Resilience:** The ability to recover from or adjust easily to misfortune or change can help a family deal with and overcome a crisis.
- **Informal support groups:** Friends, neighbours, and co-workers can help individuals and families not to feel alone with a situation they are dealing with.
- **Extended family and caregivers:** Relatives are often relied on for emotional support, financial assistance, and exchange of services in a crisis.
- **Community resources:** Elders, social workers, child and family services, child care agencies, settlement agencies, church programs, disease/disorder support groups, schools, community nurses/counsellors, and others can assist families or individuals in coping with a crisis successfully.

Learning Activity 2.11: Signs of Abuse

1. You have learned that violence and abuse can take many forms. Name at least five types of abuse.
   - physical abuse
   - emotional/psychological abuse
   - social abuse
   - sexual abuse
   - financial abuse
   - verbal abuse
   - neglect
   - abandonment

2. Spouses/partners sometimes find it difficult to leave an abusive relationship. Why might individuals be afraid to leave an unsafe situation?

   Difficulties could include

   - fear of the unknown
   - fear of retaliation
   - fear of injury or death
   - loss of financial support
   - inability to support themselves and/or their children
   - fear of losing custody of their children
   - lack of support from others
   - lack of alternative housing

3. Child abuse can have both short- and long-term effects. Identify at least four ways in which children who have suffered abuse may be affected.

   Children who have endured abuse may experience

   - physical, emotional, intellectual, and speech development delays that can interfere with learning and employment
   - low self-esteem
   - suicidal thoughts
   - difficulties forming close friendships/relationships as adults
   - emotional instability
   - difficulty coping
   - substance abuse or binge drinking as a coping mechanism
   - an increased risk of delinquent behaviour
   - an increased risk of growing up to be abusive parents, as they have learned violent ways of dealing with family frustrations and stress
   - difficulty trusting intimate partners

4. Abuse is a serious offence. Many sources of support are available to those who suffer from abuse. How could you help someone you suspect is being abused?

   Responses will vary, as they are reflective in nature.

   Students may write about being a good listener and being a source of support, in addition to suggesting the individual get help from a crisis centre or social service agency.

Learning Activity 2.12: Consent and Sexual Violence

1. What is the difference between **sexual harassment** and **sexual assault**?
   - Sexual harassment involves unwanted sexual attention or advances through physical contact, verbal comments and suggestions, or digital media.
   - Sexual assault involves unwanted sexual and physical contact that is the result of force, threats, bullying, or intimidation.
2. Read the scenario below and answer the questions that follow.

   Scenario 1

   Lee and Tracey, who are both 16 years old, ended up at the same party one weekend. They used to date, but had broken up months ago. As everyone was dancing in the living room, Tracey took hold of Lee's shirt and kissed them. They tried to pull away, but Tracey just grabbed them and kissed them harder. Lee was no longer interested in Tracey; in fact, they were just starting to date another person named Kate. They didn't want to make a scene in front of everybody at the party, however, so they let Tracey finish the kiss, and then walked into the kitchen to get a soda. The next day Lee received a text from Tracey telling them how much she missed them. She also sent them a picture of herself in her underwear. Lee was upset. When they saw Tracey at school the next week, they told her they were no longer attracted to her and were now dating Kate. Tracey just giggled and acted like it was no big deal, reminding them that they had done a lot more than kissing in the past, and regardless of whether or not they were dating someone else, she'd like to do some of those things again.

   a. Do you think Lee was giving consent to Tracey so she could kiss them at the party? Explain.

      No. Lee did nothing to consent to her kissing them and did not say yes.

   b. You have learned about both sexual harassment and sexual assault. Would Tracey's behaviour at the party be considered sexual harassment or sexual assault? Would her sexually suggestive text be considered sexual harassment or sexual assault? Explain.

      The kiss would be considered sexual assault because when Lee tried to pull away, Tracey just grabbed them and kissed them harder.

      The sexually suggestive text from Tracey would be considered sexual harassment; while her text was unwanted sexual attention, she was not forcing Lee into anything physical against their will.

   c. Should Lee have said no or put up more of a struggle? Do you think it matters?

      Lee should not have had to put up a struggle, nor should they have had to say no. Tracey should have checked to make sure they were ok with her kissing them. She also should not have sent a text to Lee that was sexual in nature without asking them first if that was ok.

d. How do you think Lee should respond to Tracey's behaviour?

Responses will vary.

Lee could talk to a counsellor or a trusted adult, ignore Tracey's advances, block her number on their cell phone, and once again tell her that they are not interested in a relationship with her.

3. Read the scenario below and respond to the questions that follow.

Scenario 2

Lindsay was 14 years old and had just started to attend a new school. She didn't know a lot of people and made a point of talking to everyone, hoping to make some new friends. Lindsay also joined some clubs at school, including the volleyball team. After practice one night, Serena, another team member, invited Lindsay to her house for a sleepover party. Most of the girls from the team were going, and Lindsay thought this would be a good chance to get to know the other girls better. Lindsay called her parents to ask if it was ok, and they said yes.

The girls bused to Serena's house, stopping once at a convenience store to pick up soda and snacks. Lindsay was very impressed with Serena's big and fancy house. After a while, however, she noticed that Serena's parents weren't home and asked where they were. Serena said they were away on holidays for the week, but not to worry because her 18-year-old-brother would be home any minute.

Sure enough, Serena's brother Jack showed up with some friends a few minutes later. They were all very friendly, joking around with the girls, stealing their snacks, and making fun of the movie they were watching. The guys produced a bottle of vodka, asking the girls if they'd like any. Lindsay had never tried to drink alcohol before and didn't really want to. She felt uncomfortable without any parents in the house. Yet, the other girls were having some, so she felt pressured to have some as well. After all, she did want to make friends and fit in with her team and her new school.

As the evening continued, one of Jack's friends, Kyle, kept pouring more and more vodka into Lindsay's soda. Before she knew it, Lindsay felt so dizzy she could barely stand. Kyle suggested she go upstairs and crash in Serena's bed for a while until she felt better. Since Lindsay didn't know where to go, he offered to show her the way.

Once they got to Serena's room, Lindsay gratefully fell onto the bed and passed out. Kyle closed the door and took out his cell phone. He snapped a picture of her asleep on the bed. Kyle then lifted Lindsay's shirt and took another photo. He sent it to a friend who was downstairs, with the message that Jack's sister's friends were hot. The friend started laughing and forwarded the photo to the other guys. Wondering what was going on, Serena tried to see what was on their phones that was so funny. When she saw the picture of Lindsay, she called for Jack, who had gone to the kitchen to get more food. When Jack saw what his friends were laughing at, he stormed upstairs to stop Kyle before anything further happened.

Jack asked his friends to leave and told the rest of the girls to go home as well. Serena found Lindsay's phone and, although upset and embarrassed, called Lindsay's parents and told them what had happened. They came to get her and brought her home, making sure she was well taken care of. The police were called and Kyle was taken away.

Unfortunately, a couple of days later when Lindsay logged onto her favourite social media app, the pictures that Kyle took filled the entire feed. Realizing that one of the friends to whom the pictures were forwarded must have posted them online, Lindsay was devastated.

a. Indicate whether each of the following statements is true or false.

b. Provide an explanation for your response.

True or False?			
Statement	True	False	Explanation
Sexual assault always includes physical violence.		✔	Physical force is not always used in sexual assault, but this does not mean the assault did not happen. In Scenario 2 (as in Scenario 1) there was no violence, but sexual assault was still the outcome of the situation.
If someone has taken drugs or has had too much to drink to give sexual consent, whatever happens to that person is their own fault.		✔	If a person cannot consent to sexual activity and the other person continues, then it is sexual assault.
If you willingly send others a sexual photo of yourself, it does not become their property, and they have no right to post it online or send it to anyone they want.	✔		The sharing of sexual images between teenagers of a certain age is permissible as long as it is fully consensual, no assault or abuse is depicted, and the images remain completely private and are strictly for personal use. It is illegal to share the images outside these parameters, as they then qualify as child pornography.

Learning Activity 2.14: War-Affected Refugee Children and Youth

Answer the following questions:

1. In this lesson, you learned about four experiences or challenges that many refugee children and youth have in common. In your opinion, which of the four experiences would be most challenging for refugee families? Explain why.

   Responses will vary, but should refer to one of the four experiences or challenges that refugee children and youth have in common, and include an explanation of why it may be the most challenging:

   - interrupted schooling and experience in camps
   - exposure to trauma
   - loss
   - transitions

2. Allowing refugees to enter Canada is a controversial subject. Some Canadians think the government should severely restrict the number of refugees that come into the country. Others feel we should allow more refugees into Canada. How do you feel about this issue? Explain.

   Responses will vary, but should include an explanation of your feelings about allowing refugees into Canada.

Learning Activity 2.15: Loss and Grief

1. Define the following terms or phrases:
   a. Death with dignity

      The phrase describes a compassionate death in which those who are dying do not suffer in pain or solitude and have had their wishes respected.

   b. Power of attorney

      An individual with power of attorney acts on your behalf to manage some or all of your financial affairs if you lose consciousness or are unable to make your own wishes known.

   c. Living will

      This is the written documentation that indicates your wishes for medical care should you become terminally ill, or are left in a coma or vegetative state.

   d. Last will and testament

      This is the legal document that communicates your final wishes regarding your possessions. It is used to control the management and distribution of your possessions after death.

   e. Do-not-resuscitate order

      This is a person's instruction that emergency life-saving medical measures, such as cardio-pulmonary resuscitation (CPR), should not be used if a person's heart action or breathing should cease.

2. What are the five stages of grieving that Elisabeth Kübler-Ross identified? Describe the feelings that are common with each stage.
   - **Stage 1: Denial**

     When a loved one dies, there is an initial shock for family members. The survivors may alternate between thinking about what happened, and denying or trying not to think of the reality of the situation. There is difficulty in accepting the death and a sense of unreality about the loss. The first stage of grieving brings feelings of emptiness and numbness, even though the death may have been expected.

   - **Stage 2: Anger**

     In the weeks following the death, family members pass through another stage. They may feel anxious, fearful, and abandoned by the loved one. They may feel angry that the loved one left them. Feelings of anger may lead to blaming self, others, or the person who died.

- **Stage 3: Bargaining**

  Survivors may bargain with their own emotions. They may want or need to disengage from others for a while as they work through the emotions and come to terms with the situation.

- **Stage 4: Depression**

  When bargaining is not working, depression sets in. Some survivors may consider taking their own lives.

- **Stage 5: Acceptance**

  At this stage, the survivors have been able to discuss their grief with others and have had time to think things through. They realize they have to adjust to life and cope with living without the loved one. They will continue to feel loss and sadness at times. Birthdays, anniversaries, or certain special events will bring back the pain of the loss.

MODULE 2

Learning Activity Answer Key

Module 2 Learning Activity Answer Key

No answer key is provided for learning activities that ask you to reflect on and state your opinions about what you have learned.

Learning Activity 2.1: Reflecting on Family Relationships

Take a moment to reflect on your family and answer the following questions:

1. Are you the oldest, middle, youngest, or only child in your family?
2. Do you agree or disagree with the descriptions of oldest, middle, youngest, and only children in this lesson? Explain why.
3. Has your birth order affected your relationship with your family? If so, describe how.

   Responses will vary.

   Oldest children may write about taking on leadership roles in their lives and families, while middle children may discuss feeling left out and having to vie for their parents' attention. Youngest children may discuss receiving a lot of love and attention from their entire family, while only children may write about being lonely, yet adored.

Learning Activity 2.2: Communication Skills

1. Define **active listening**.

   Active listening is giving the message sender a sign that you are listening.

2. Describe two roadblocks to communication.

   Communication roadblocks include

   - using you-statements
   - interrupting
   - raising one's voice or yelling
   - name-calling or labelling
   - blaming
   - threatening
   - laughing at people or laughing at inappropriate times
   - making assumptions or jumping to conclusions
   - saying "always" or "never"
   - offering advice when it's not asked for
   - sending mixed messages

3. Rewrite the following you-statements into I-statements:
   Responses will vary.
   a. You never think of me when we're out shopping.
      I feel ignored when we go shopping because I don't feel I have an equal opportunity to check out stores that I like.
   b. When we go out, you always talk too much.
      I feel ignored when we go out because I don't feel I get a chance to say what's on my mind.
   c. You always leave a mess wherever you go.
      I feel taken advantage of when we're together because I feel I constantly have to clean up after you.
   d. You're late picking me up! I'm going to miss the movie because of you.
      I feel disrespected when you are not on time, especially when it makes me late because of your tardiness.
   e. You always take my stuff without asking. Look at the condition you've left it in!
      I feel taken advantage of when you borrow my things without checking with me first.
   f. Spaghetti again! You never ask what I'd like for dinner.
      I would like the opportunity to choose our meals from time to time.
   g. You always have to get your way. We always do what you want to do.
      I feel ignored when I don't have a chance to choose activities when we go out together.
   h. You have to show off all the time. You never act like part of the team.
      I feel disrespected when you don't take the other teammates into consideration and don't act in a respectful manner that allows everyone to shine and do their part.
4. Think of a conflict you may recently have had with a friend, an acquaintance, or a family member. Describe what could have gone differently had you used an I-statement to communicate in the situation.
   Responses will vary.

Learning Activity 2.3: Definitions of Conflict-Avoidance Terms

1. The following terms describe various methods of avoiding conflict. Match the terms with the definitions provided in the chart below.
   - Anger "insteads" (substitutes)
   - Passive-aggressive behaviour
   - Devitalized relationship
   - Compromise
   - Accommodation
   - Concession
   - Martyrdom
   - Hostility state

Conflict Avoidance	
Definition	Term
a. One person gives in at the expense of own needs.	Martyrdom
b. One person accommodates the other. The issue may be more important to one than the other.	Concession
c. Two people make a decision jointly. Both are satisfied when they each give and take to achieve all or part of their goal.	Compromise
d. A relationship can become increasingly passive when partners interact out of obligation rather than love or interest. The suppression of anger over a period of time can result in indifference.	Devitalized relationship
e. Two individuals have different points of view, and neither backs down from own viewpoint.	Hostility state
f. Some people resort to or experience anger substitutes, such as overeating, substance abuse, gossiping, boredom, depression, and/or physical illness. They become self-destructive due to their inability to address their anger in a healthy way.	Anger "insteads" (substitutes)
g. Individuals express anger indirectly through criticism, nagging, and sarcasm, and eventually become alienated from each other.	Passive-aggressive behaviour
h. Two individuals agree to disagree. Both are free to do what they want, with each other's approval.	Accommodation

Learning Activity 2.4: Love and Relationships

1. Match the terms below with the descriptions that follow.
   - Consummate love
   - Agape
   - Empty love
   - Friendship or liking
   - Infatuation
   - Non-love
   - Passion
   - Rapport
   - Self-revelation
   - Selected friends

   a. Rapport is the feeling two people have when they are at ease with each other because they discover they have things in common.

   b. Empty love is associated with the final stages of a long-term relationship when intimacy and passion have died out, and only commitment remains.

   c. Agape is unconditional love, nurturing and caring for others, while expecting little in return.

   d. Friendship or liking involves a bond between equals in which intimacy is present, but passion and commitment are lacking.

   e. Infatuation is also known as "love at first sight."

   f. Passion is the emotion that leads to romance, physical attraction, sexual desire, and connection in a loving relationship.

   g. Self-revelation is a stage of friendship when rapport and trust have developed and the gradual sharing of information about oneself occurs.

   h. Selected friends develop from proximity friends.

   i. Consummate love is also known as "complete love."

   j. Non-love is the absence of intimacy, passion, and commitment.

Learning Activity 2.5: Being Safe Online

Read the scenario below, and answer the questions that follow.

Scenario

Kara likes to chat with her friends online each evening. Through these chats, Kara met Josh, who claimed to know her friend Alyona from summer band camp. Kara and Josh shared many interests and chatted often. Soon Kara was telling Josh about what sports teams she was on at her school—volleyball and basketball for The Raptors at G. H. Campbell High School. Kara even shared what her busy home life was like with her parents, five siblings, and two dogs. She didn't like that they lived in a smaller house in the West St. Peters neighbourhood. Josh always sympathized with Kara, who wanted attention when there were so many siblings to compete with, and he congratulated her success whenever her team won a sports game, even offering to come and watch her play sometime. One day Josh asked Kara if she would send him a photo of herself in her sports uniform. She complied. Josh began to request more and more photos of Kara, each more revealing in nature. Kara consented because she trusted him and thought they had a great connection. She liked the attention he gave her and the way he made her feel special. She hoped that one day they would meet, maybe even date. It wasn't until her parents discovered a photo of Kara, wearing only her underwear, on the family computer that they questioned her online activity. When Kara reluctantly told them about Alyona's friend Josh, whom she'd never actually met, they reported Josh to the police, who turned out to be a 55-year-old man who was using the chat site as a way to lure and exploit underage children and teens.

1. Why do you think Kara believed that Josh was Alyona's friend? What could she have done to make sure?
   Kara would know that her friend Alyona was in a band and went to band camp in the summers, so she likely had no reason to believe that Josh was not a friend from camp. Kara should have asked Alyona about Josh before engaging in conversation with him online.
2. Do you feel Kara shared too much personal information about herself online? Why or why not? What would you do differently?
   Students' explanations of what they would personally do differently than Kara in a similar situation will vary.

   Kara should not have given personal information about the name of her school, the name of her sports team, or the name of the neighbourhood in which she lives. This information gives too many details to a potential predator, who could then show up at Kara's school or home unannounced.

3. Many experts recommend that children and teens make a pledge to be safe and smart online. Think about what you have learned in Module 2 so far, and list at least five ways you will exercise personal safety online or with other people.
   Responses will vary.

   Responses could include the following:

   - I will not give out personal or revealing information.
   - I will protect my passwords.
   - I will practise respect online.
   - I will not post or forward other people's personal information or photos unless I have their permission to do so.
   - I will have a zero-tolerance policy toward online bullying.

Learning Activity 2.6: Boundaries and Respect in Relationships

Reflect on the following two scenarios. In each scenario, a person has set boundaries, which are being challenged. Describe how each individual should respond.

Scenarios

1. *Ian and Janelle are two Senior Years students who have been dating each other for several months. At the beginning of their relationship, Janelle told Ian that she was not yet ready to have sexual intercourse and wanted to wait until after graduating from high school. Ian originally agreed to this, but now keeps trying sexual stuff with Janelle that makes her uncomfortable. Janelle doesn't want to break up with Ian, but she doesn't want to reject her boundary either.*

   What should Janelle do?

   Responses will vary.

   Students may say that Janelle should respect her boundary in order to keep her relationship with Ian healthy. Janelle should communicate to Ian once again exactly what she is comfortable with in regards to sex and stand by her decision.

2. *Logan loves his part-time job at a local fast-food restaurant. He enjoys his work and his interactions with customers, and he appreciates the paycheque, since he is saving up for college tuition. Starting last month, however, the restaurant has been very short-staffed. When a staff member quit his job, Logan's boss asked if he would be willing to cover that person's shift once a week until they could hire someone new. As he already worked three shifts per week, Logan figured he could take on one extra shift per week if it was only short term. Logan agreed that he could pick up one extra shift each week, but told his boss he couldn't work more than that, as he had his studies to concentrate on as well. It has been four weeks now and Logan is working five or six shifts each week instead of the temporary four shifts per week he agreed to. He is barely keeping up with his homework and his grades are starting to suffer.*

   What should Logan do?

   Responses will vary.

   Students may say that Logan should remind his boss that in order to keep up with his studies he can work only three or four shifts per week. He should empathize with his employer's dilemma in finding another staff member, but also remind his boss that he agreed to work only one extra shift per week for a short time.

Learning Activity 2.7: Symptoms of Stress

In the table below, list psychological, physical, and behavioural symptoms of stress.

Symptoms of Stress	
Psychological Symptoms	■ Depression, boredom, dissatisfaction ■ Irritability, overreaction ■ Anxiety ■ Inability to concentrate, to be organized ■ Confusion, forgetfulness ■ Inability to make simple decisions, procrastination ■ Lack of trust (misjudging people)
Physical Symptoms	■ Insomnia ■ Fatigue ■ Muscle tension and pain ■ Headaches ■ Shortness of breath ■ High blood pressure ■ Stomach disturbances ■ Respiratory problems ■ Menstrual irregularities ■ Heart irregularities ■ Sudden weight gain or loss ■ Sudden change in complexion (acne) ■ Allergies
Behavioural Symptoms	■ Change in eating patterns ■ Change in smoking habits ■ Change in use of alcohol ■ Increased use of medications ■ Hyperactivity ■ Change in sleeping patterns ■ Change in dress habits (neglect of personal appearance) ■ Sudden changes in social habits ■ Change in work habits (not going to work or going home early)

Learning Activity 2.8: Racism and Bullying

1. Read the scenario below and answer the question that follows.

   Scenario

   Your friend Tim tells you about a new kid in his class at school. Apparently, this student has just come to your school from a First Nations community. Tim tells you how funny this kid dresses and talks, and makes fun of the food they had to eat for lunch. Tim even took a picture of the new kid and posted it on social media using a racist hashtag. You understand that the new student is different, but you feel uncomfortable with your friend's response to the new student.

2. How could you explain to Tim that his comments and actions are extremely rude, racist, and inappropriate?

   Responses will vary.

   Students should comment on what racism and bullying are. They could use personal anecdotes and reflection to answer the question, perhaps explaining that common stereotypes can be broken through educating oneself, getting to know someone, and understanding a person's situation and history. Further comments should be made on the possible harmful outcomes of being bullied because of racial differences.

Learning Activity 2.9: Cigarettes and Alcohol in the Media

The use of cigarettes and alcohol is often glamorized in TV shows, movies, print advertising, and commercials. This means that the use of these substances is shown as pleasurable and enjoyable, without revealing the potentially serious consequences.

1. Identify at least three ways in which tobacco can negatively affect a user.

   Use of tobacco

   - is addictive and causes cravings
   - causes cancer
   - affects body systems, especially the respiratory and circulatory systems
   - causes lung and heart issues
   - can cause hair, skin, and clothes to smell
   - discolours skin and teeth
   - causes premature aging
   - gives bad breath
   - shortens lifespan

2. Identify at least three ways in which alcohol can negatively affect a user.

   Use of alcohol

   - slows body functions
   - results in impaired brain functioning
   - makes it more difficult to think or speak clearly
   - affects balance and the ability to walk in a straight line
   - blurs vision
   - influences decision-making processes, which may cause individuals to engage in more risky behaviours or violent acts
   - impairs judgment
   - slows reaction time (drinking and driving is dangerous, since reaction time on the road is significantly diminished with the use of alcohol)
   - may lead to unconsciousness or, in some cases, death
   - may lead to alcohol dependency or alcoholism

   In addition,

   - long-term consumption of alcohol affects the brain and can damage the heart, stomach, liver, and kidneys
   - women who drink alcohol while pregnant can give birth to babies with fetal alcohol syndrome disorder (FASD), which may have a wide range of effects, such as low birth weight, cognitive dysfunction, speech problems, physical differences, and learning disabilities

3. Have you observed alcohol or cigarettes being shown in a positive light in the media? Describe the scene and how it made you feel. Now that you have more information on the possible negative effects of using such substances, how do you think the scene should have been portrayed differently?

   Responses will vary.

Learning Activity 2.10: Strategies for Managing a Crisis

List and describe at least three strategies or resources that families use to manage or decrease the impact of a crisis.

- **Positive outlook:** Individuals are able to meet challenges when they have an accepting attitude and focus on the positive aspects of life.
- **Spiritual values and support groups:** Involvement in religious, spiritual, and/or self-help groups can assist people with their approach to a crisis.
- **Open, supportive communication:** People who act and interact openly can meet a crisis creatively.
- **Adaptability:** When individuals are able to change their schedules, family activities, and customs, they are better able to respond to a crisis.
- **Resilience:** The ability to recover from or adjust easily to misfortune or change can help a family deal with and overcome a crisis.
- **Informal support groups:** Friends, neighbours, and co-workers can help individuals and families not to feel alone with a situation they are dealing with.
- **Extended family and caregivers:** Relatives are often relied on for emotional support, financial assistance, and exchange of services in a crisis.
- **Community resources:** Elders, social workers, child and family services, child care agencies, settlement agencies, church programs, disease/disorder support groups, schools, community nurses/counsellors, and others can assist families or individuals in coping with a crisis successfully.

Learning Activity 2.11: Signs of Abuse

1. You have learned that violence and abuse can take many forms. Name at least five types of abuse.
   - physical abuse
   - emotional/psychological abuse
   - social abuse
   - sexual abuse
   - financial abuse
   - verbal abuse
   - neglect
   - abandonment

2. Spouses/partners sometimes find it difficult to leave an abusive relationship. Why might individuals be afraid to leave an unsafe situation?

   Difficulties could include

   - fear of the unknown
   - fear of retaliation
   - fear of injury or death
   - loss of financial support
   - inability to support themselves and/or their children
   - fear of losing custody of their children
   - lack of support from others
   - lack of alternative housing

3. Child abuse can have both short- and long-term effects. Identify at least four ways in which children who have suffered abuse may be affected.

   Children who have endured abuse may experience

   - physical, emotional, intellectual, and speech development delays that can interfere with learning and employment
   - low self-esteem
   - suicidal thoughts
   - difficulties forming close friendships/relationships as adults
   - emotional instability
   - difficulty coping
   - substance abuse or binge drinking as a coping mechanism
   - an increased risk of delinquent behaviour
   - an increased risk of growing up to be abusive parents, as they have learned violent ways of dealing with family frustrations and stress
   - difficulty trusting intimate partners

4. Abuse is a serious offence. Many sources of support are available to those who suffer from abuse. How could you help someone you suspect is being abused?

   Responses will vary, as they are reflective in nature.

   Students may write about being a good listener and being a source of support, in addition to suggesting the individual get help from a crisis centre or social service agency.

Learning Activity 2.12: Consent and Sexual Violence

1. What is the difference between **sexual harassment** and **sexual assault**?
   - Sexual harassment involves unwanted sexual attention or advances through physical contact, verbal comments and suggestions, or digital media.
   - Sexual assault involves unwanted sexual and physical contact that is the result of force, threats, bullying, or intimidation.
2. Read the scenario below and answer the questions that follow.

   Scenario 1

   Lee and Tracey, who are both 16 years old, ended up at the same party one weekend. They used to date, but had broken up months ago. As everyone was dancing in the living room, Tracey took hold of Lee's shirt and kissed them. They tried to pull away, but Tracey just grabbed them and kissed them harder. Lee was no longer interested in Tracey; in fact, they were just starting to date another person named Kate. They didn't want to make a scene in front of everybody at the party, however, so they let Tracey finish the kiss, and then walked into the kitchen to get a soda. The next day Lee received a text from Tracey telling them how much she missed them. She also sent them a picture of herself in her underwear. Lee was upset. When they saw Tracey at school the next week, they told her they were no longer attracted to her and were now dating Kate. Tracey just giggled and acted like it was no big deal, reminding them that they had done a lot more than kissing in the past, and regardless of whether or not they were dating someone else, she'd like to do some of those things again.

   a. Do you think Lee was giving consent to Tracey so she could kiss them at the party? Explain.

      No. Lee did nothing to consent to her kissing them and did not say yes.

   b. You have learned about both sexual harassment and sexual assault. Would Tracey's behaviour at the party be considered sexual harassment or sexual assault? Would her sexually suggestive text be considered sexual harassment or sexual assault? Explain.

      The kiss would be considered sexual assault because when Lee tried to pull away, Tracey just grabbed them and kissed them harder.

      The sexually suggestive text from Tracey would be considered sexual harassment; while her text was unwanted sexual attention, she was not forcing Lee into anything physical against their will.

   c. Should Lee have said no or put up more of a struggle? Do you think it matters?

      Lee should not have had to put up a struggle, nor should they have had to say no. Tracey should have checked to make sure they were ok with her kissing them. She also should not have sent a text to Lee that was sexual in nature without asking them first if that was ok.

d. How do you think Lee should respond to Tracey's behaviour?

Responses will vary.

Lee could talk to a counsellor or a trusted adult, ignore Tracey's advances, block her number on their cell phone, and once again tell her that they are not interested in a relationship with her.

3. Read the scenario below and respond to the questions that follow.

Scenario 2

Lindsay was 14 years old and had just started to attend a new school. She didn't know a lot of people and made a point of talking to everyone, hoping to make some new friends. Lindsay also joined some clubs at school, including the volleyball team. After practice one night, Serena, another team member, invited Lindsay to her house for a sleepover party. Most of the girls from the team were going, and Lindsay thought this would be a good chance to get to know the other girls better. Lindsay called her parents to ask if it was ok, and they said yes.

The girls bused to Serena's house, stopping once at a convenience store to pick up soda and snacks. Lindsay was very impressed with Serena's big and fancy house. After a while, however, she noticed that Serena's parents weren't home and asked where they were. Serena said they were away on holidays for the week, but not to worry because her 18-year-old-brother would be home any minute.

Sure enough, Serena's brother Jack showed up with some friends a few minutes later. They were all very friendly, joking around with the girls, stealing their snacks, and making fun of the movie they were watching. The guys produced a bottle of vodka, asking the girls if they'd like any. Lindsay had never tried to drink alcohol before and didn't really want to. She felt uncomfortable without any parents in the house. Yet, the other girls were having some, so she felt pressured to have some as well. After all, she did want to make friends and fit in with her team and her new school.

As the evening continued, one of Jack's friends, Kyle, kept pouring more and more vodka into Lindsay's soda. Before she knew it, Lindsay felt so dizzy she could barely stand. Kyle suggested she go upstairs and crash in Serena's bed for a while until she felt better. Since Lindsay didn't know where to go, he offered to show her the way.

Once they got to Serena's room, Lindsay gratefully fell onto the bed and passed out. Kyle closed the door and took out his cell phone. He snapped a picture of her asleep on the bed. Kyle then lifted Lindsay's shirt and took another photo. He sent it to a friend who was downstairs, with the message that Jack's sister's friends were hot. The friend started laughing and forwarded the photo to the other guys. Wondering what was going on, Serena tried to see what was on their phones that was so funny. When she saw the picture of Lindsay, she called for Jack, who had gone to the kitchen to get more food. When Jack saw what his friends were laughing at, he stormed upstairs to stop Kyle before anything further happened.

Jack asked his friends to leave and told the rest of the girls to go home as well. Serena found Lindsay's phone and, although upset and embarrassed, called Lindsay's parents and told them what had happened. They came to get her and brought her home, making sure she was well taken care of. The police were called and Kyle was taken away.

Unfortunately, a couple of days later when Lindsay logged onto her favourite social media app, the pictures that Kyle took filled the entire feed. Realizing that one of the friends to whom the pictures were forwarded must have posted them online, Lindsay was devastated.

a. Indicate whether each of the following statements is true or false.

b. Provide an explanation for your response.

True or False?			
Statement	True	False	Explanation
Sexual assault always includes physical violence.		✔	Physical force is not always used in sexual assault, but this does not mean the assault did not happen. In Scenario 2 (as in Scenario 1) there was no violence, but sexual assault was still the outcome of the situation.
If someone has taken drugs or has had too much to drink to give sexual consent, whatever happens to that person is their own fault.		✔	If a person cannot consent to sexual activity and the other person continues, then it is sexual assault.
If you willingly send others a sexual photo of yourself, it does not become their property, and they have no right to post it online or send it to anyone they want.	✔		The sharing of sexual images between teenagers of a certain age is permissible as long as it is fully consensual, no assault or abuse is depicted, and the images remain completely private and are strictly for personal use. It is illegal to share the images outside these parameters, as they then qualify as child pornography.

Learning Activity 2.14: War-Affected Refugee Children and Youth

Answer the following questions:

1. In this lesson, you learned about four experiences or challenges that many refugee children and youth have in common. In your opinion, which of the four experiences would be most challenging for refugee families? Explain why.

   Responses will vary, but should refer to one of the four experiences or challenges that refugee children and youth have in common, and include an explanation of why it may be the most challenging:

   - interrupted schooling and experience in camps
   - exposure to trauma
   - loss
   - transitions

2. Allowing refugees to enter Canada is a controversial subject. Some Canadians think the government should severely restrict the number of refugees that come into the country. Others feel we should allow more refugees into Canada. How do you feel about this issue? Explain.

   Responses will vary, but should include an explanation of your feelings about allowing refugees into Canada.

Learning Activity 2.15: Loss and Grief

1. Define the following terms or phrases:
   a. Death with dignity

      The phrase describes a compassionate death in which those who are dying do not suffer in pain or solitude and have had their wishes respected.

   b. Power of attorney

      An individual with power of attorney acts on your behalf to manage some or all of your financial affairs if you lose consciousness or are unable to make your own wishes known.

   c. Living will

      This is the written documentation that indicates your wishes for medical care should you become terminally ill, or are left in a coma or vegetative state.

   d. Last will and testament

      This is the legal document that communicates your final wishes regarding your possessions. It is used to control the management and distribution of your possessions after death.

   e. Do-not-resuscitate order

      This is a person's instruction that emergency life-saving medical measures, such as cardio-pulmonary resuscitation (CPR), should not be used if a person's heart action or breathing should cease.

2. What are the five stages of grieving that Elisabeth Kübler-Ross identified? Describe the feelings that are common with each stage.
   - **Stage 1: Denial**

     When a loved one dies, there is an initial shock for family members. The survivors may alternate between thinking about what happened, and denying or trying not to think of the reality of the situation. There is difficulty in accepting the death and a sense of unreality about the loss. The first stage of grieving brings feelings of emptiness and numbness, even though the death may have been expected.

   - **Stage 2: Anger**

     In the weeks following the death, family members pass through another stage. They may feel anxious, fearful, and abandoned by the loved one. They may feel angry that the loved one left them. Feelings of anger may lead to blaming self, others, or the person who died.

- **Stage 3: Bargaining**

  Survivors may bargain with their own emotions. They may want or need to disengage from others for a while as they work through the emotions and come to terms with the situation.

- **Stage 4: Depression**

  When bargaining is not working, depression sets in. Some survivors may consider taking their own lives.

- **Stage 5: Acceptance**

  At this stage, the survivors have been able to discuss their grief with others and have had time to think things through. They realize they have to adjust to life and cope with living without the loved one. They will continue to feel loss and sadness at times. Birthdays, anniversaries, or certain special events will bring back the pain of the loss.

MODULE 3

Diversity of Individuals, Partnerships, and Parenting

- Lesson 1: Sexual Health and Wellness
- Lesson 2: Reproductive Health and Wellness
- Lesson 3: Partner Relationships
- Lesson 4: Parenting
- Module 3 Summary
- Module 3 Learning Activity Answer Key

Module 3: Diversity of Individuals, Partnerships, and Parenting

Introduction

Module 3 focuses on factors that affect sexual and reproductive health and wellness and discusses partner relationships and parenting. This module consists of four lessons. In Lesson 1, you will learn about the human reproductive systems, sexual orientation, and gender identity. In Lesson 2, you will learn about the fertilization process, along with assisted reproductive technology options available for fertilization. You will also learn about various contraceptive options. Lesson 3 focuses on different kinds of partnerships, including marriages and common-law relationships, as well as separation and divorce. Lesson 4 discusses why some people decide to have children, while others decide not to. You will learn about lone-parent households, foster parenting, adoptive parenting, and changing gender roles in parenting. In addition, you will learn about child welfare/protection in Canada, and about a variety of child care options available to families.

Module 3 Assignments

When you have completed the assignments for Module 3, submit your completed assignments to the Distance Learning Unit either by mail or electronically through the learning management system (LMS). The staff will forward your work to your tutor/marker.

Module 3 Assignments	
Lesson 2	Assignment 3.1: Sexual and Reproductive Health
Lesson 4	Assignment 3.2: Essay on Partner Relationships and Parenting

Notes

Lesson 1: Sexual Health and Wellness

Introduction

In this lesson, you will learn about biological sex and about diverse sexual orientations, gender identities, and gender expressions. You will learn the distinctions between someone's sexual orientation and gender identity. You were introduced to these topics in Module 1, Lesson 5, but you will now study these concepts in greater depth.

Lesson Focus

In this lesson, you will

- ❑ evaluate the impact of current technology on relationships (12.2.2.3)
- ❑ describe the range of diversity in terms of biological sex, gender, and sexual orientation (12.3.3.4)
- ❑ define the range of terminology associated with diverse sexual and gender identities and expressions (12.3.3.5)
- ❑ research resources that support healthy and diverse communities (12.3.3.7)

Sexual Health

Your overall health is influenced by physical, mental, emotional, social, and cultural aspects of health. Your sexuality includes your biological sex, your sexual orientation, and your gender identity and expression, as well as your values, decision making, emotions, **sex roles** (the roles that cultural norms have deemed appropriate to someone's sex), relationships, attitudes, behaviours, and feelings. It is important to understand that healthy sexuality is about much more than sex.

Biological Sex

Biological sex is our anatomy as female, male, or intersex/with differences of sex development (DSD). It is identified through chromosomes, hormones, organs, hips, shoulders, breast size, voice pitch, and genitalia. Females have a vagina, ovaries, two X chromosomes, and higher levels of the hormone **estrogen** (which promotes the development of female secondary sex characteristics) than males. Males have a penis, testes, an XY chromosome combination, and higher levels of the hormone **testosterone** (which promotes the development of secondary sex characteristics in males) than females. Some individuals are born with both female and male aspects of biological sex characteristics (intersex), which will be addressed later in this lesson.

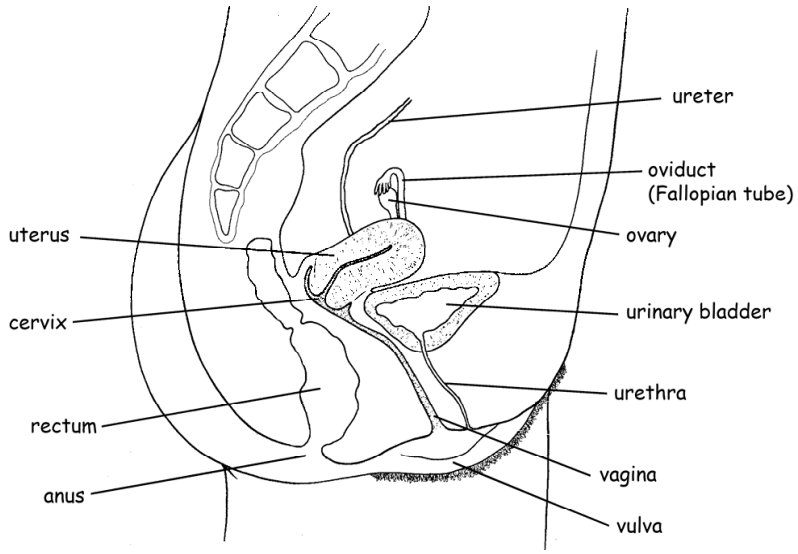
During adolescence, individuals go through puberty, which can result in growth spurts, weight gain, acne, and so forth. **Puberty** is defined as the attainment of sexual maturity, and begins with increases in hormone levels. **Hormones** such as testosterone and estrogen are produced to jump-start organs and cells into action. Toward the end of puberty, menstrual cycles in females and ejaculation in males signal reproductive potential.

Human Sexual Anatomy

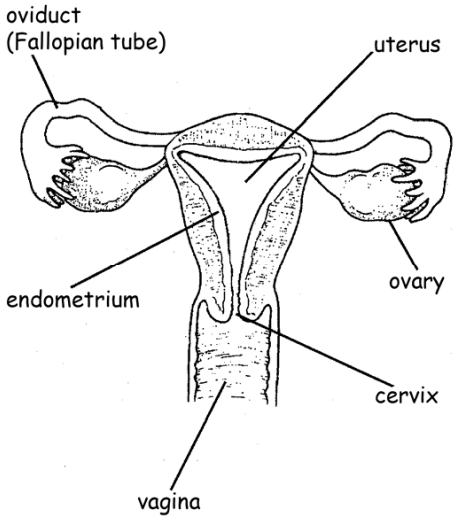
It is important to understand the reproductive parts of the human anatomy to understand how fertilization and pregnancy occur and how contraception works to prevent pregnancy. Labelled diagrams of the female and male reproductive systems follow. Definitions of terms used in the diagrams are also provided.

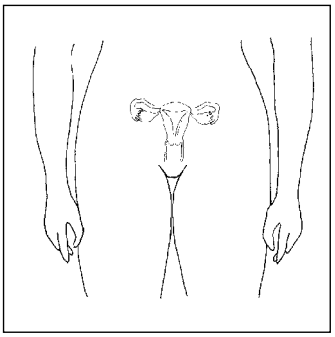
Internal and External Structures of the Female Anatomy*

Reproductive System Diagram: Female Anatomy—Side View



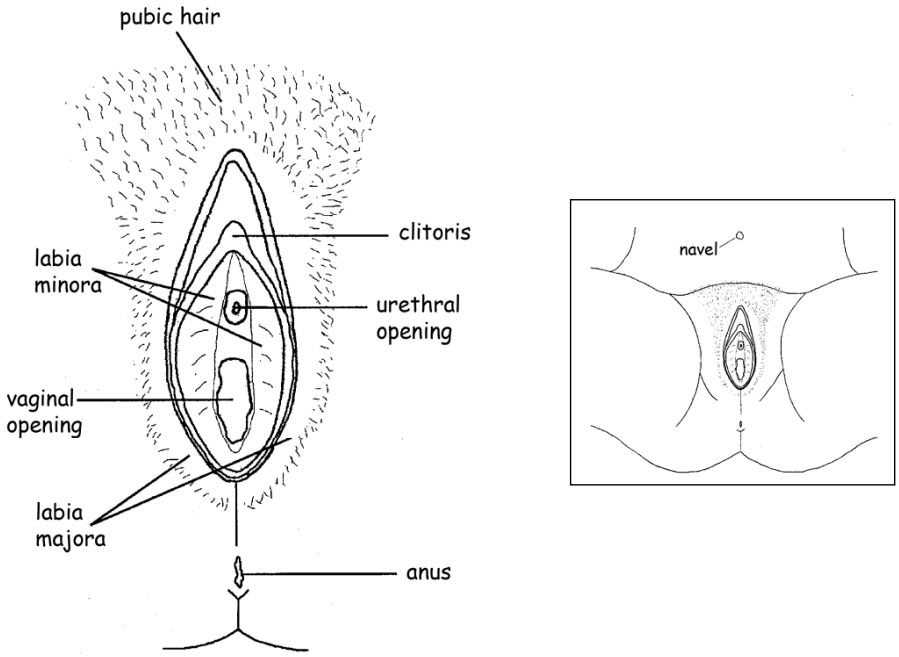
Reproductive System Diagram: Female Anatomy—Front View





* Source of diagrams: Manitoba Education and Training. *Human Sexuality: A Resource for Senior 1 and Senior 2 Physical Education/Health Education*. Winnipeg, MB: Manitoba Education and Training, 2005. BLM—G3 to BLM—G9. Available online at www.edu.gov.mb.ca/k12/cur/physhlth/hs_s1-2/ (10 Oct. 2017).

Reproductive System Diagram: Female Anatomy—Bottom View, with Labia Separated



Female Anatomy: Terms and Definitions

anus
The opening at the end of the digestive tract from which waste leaves the body.

cervix
The part of the uterus that protrudes into the cavity of the vagina.

clitoris
The end of the vulva consisting of tissue that becomes engorged with blood during sexual arousal.

endometrium
The innermost lining of the uterus, which is partially shed during menstruation (commonly known as a period). Each month this lining thickens with a layer of tissue and blood in preparation to receive an egg. It can nourish an embryo during the early stages of pregnancy if the egg becomes fertilized as it travels through the oviduct. If fertilization does not occur, the egg and unused endometrial tissue and blood are discarded during menstruation.

labia majora
The larger outer pair of skin folds that enclose the vulva.

labia minora
The smaller inner pair of skin folds that enclose the vulva.

ovaries
The pair of organs that store and release **ova** (egg cells) and produce the hormones estrogen and progesterone. They are **female gonads**, which are organs that produce gametes or sex cells. The ovaries alternate in producing one ovum per month in a process called **ovulation**.

oviducts (Fallopian tubes)
The pair of ducts that extend from each side of the uterus toward each ovary. Once ovulation occurs, the **ovum** (the reproductive egg cell that can divide to create an embryo after fertilization) is transported in the oviduct to the uterus.

rectum
The final section of the large intestine, leading to the anus.

ureter
One of a pair of ducts that carries urine from the kidneys to the urinary bladder.

urethra
A tube leading from the bladder to the exterior of the body to expel urine. Its opening lies in the vulva between the vagina and the clitoris.

urinary bladder
A muscular organ that collects urine excreted by the kidneys before disposing of it through the urethra.

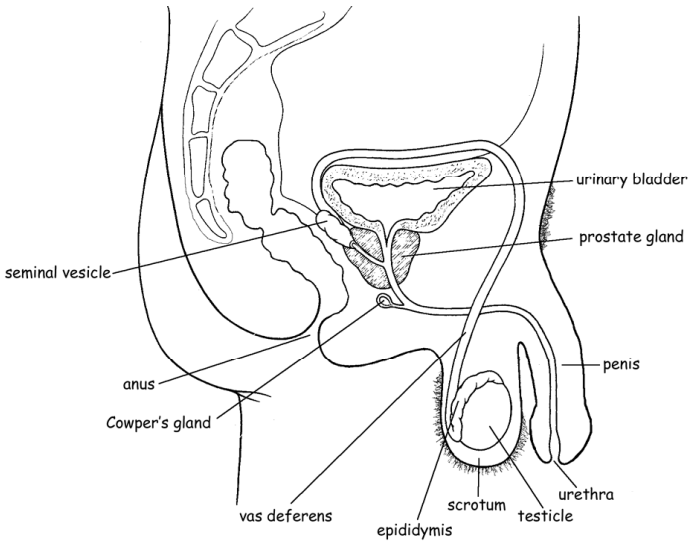
uterus
A hollow organ or cavity with muscular walls in which a fertilized egg becomes embedded and the fetus develops until birth. It is also known as the womb.

vagina
A hollow, muscular, tunnel-like structure (known as the birth canal) that forms the passageway between the cervix and the vulva or **vaginal opening**. The vaginal opening is the place of entry for the penis during sexual intercourse and through which a baby is born.

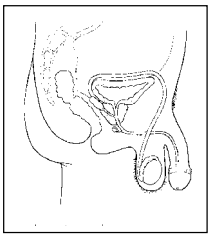
vulva
The external genitalia.

Internal and External Structures of the Male Anatomy*

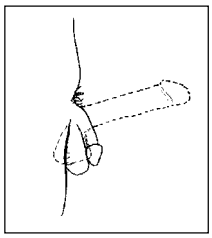
Reproductive System Diagram: Male Anatomy—Side View



Uncircumcised

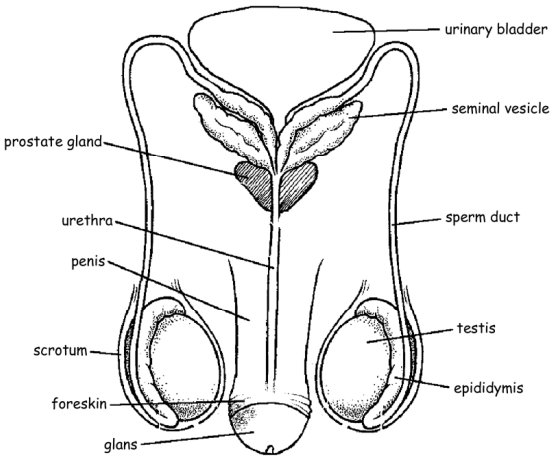


Circumcised

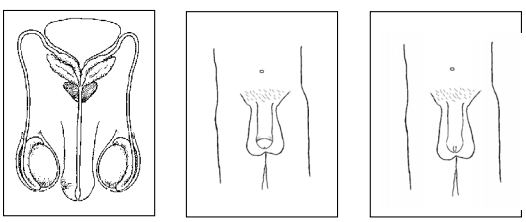


Penis during Erection

Reproductive System Diagram: Male Anatomy—Front View



Circumcised



Uncircumcised Circumcised Uncircumcised

* Source of diagrams: Manitoba Education and Training. *Human Sexuality: A Resource for Senior 1 and Senior 2 Physical Education/Health Education*. Winnipeg, MB: Manitoba Education and Training, 2005. BLM—G3 to BLM—G9. Available online at www.edu.gov.mb.ca/k12/cur/physhlth/hs_s1-2/ (10 Oct. 2017).

Male Anatomy: Terms and Definitions

anus
The opening at the end of the digestive tract from which waste leaves the body.

circumcision
The operation to remove the foreskin of the penis.

Cowper's glands
A pair of small glands at the base of the penis that secrete seminal fluid into the urethra.

epididymis
A long, coiled duct that stores **sperm** (male sex cells that fertilize an ovum) and transports it from the testes to the vas deferens.

foreskin
The retractable roll of skin that covers the end of the penis. Foreskin is removed during circumcision.

glans
The rounded part forming the head of the penis.

penis
The organ consisting of erectile tissue that transfers sperm during sexual intercourse. It also eliminates urine.

prostate gland
The gland that surrounds the neck of the bladder and urethra and secretes prostatic fluid, which gives semen its characteristic odour and texture.

scrotum
The loose pouch of skin that contains the testes.

seminal vesicles
The two small glands at the base of the bladder that secrete fluids that combine with sperm (forming semen) in the ejaculatory ducts.

sperm ducts
The two ducts by which semen passes through the testes to the outside of the body.

testicles/testes
The male gonads located behind the penis that produce sperm.

urethra
A tube leading from the bladder that carries urine through the penis to the opening at the tip of the glans. Semen also passes through this tube.

urinary bladder

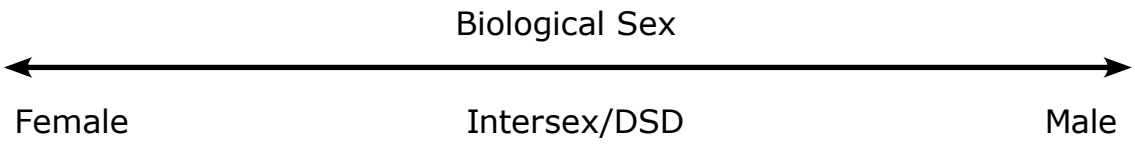
A muscular organ that collects urine excreted by the kidneys before disposing of it through the urethra.

vas deferens

The duct that transports **semen** (the fluid containing sperm cells) from the epididymis of each testicle to the ejaculatory duct of the penis.

Intersex/Differences of Sex Development (DSD)

Some babies are born **intersex**, or with **differences of sex development (DSD)**. The term **intersex/DSD** "refers to a person whose chromosomal, hormonal or anatomical sex characteristics fall outside the conventional classifications of male or female" (Egale Canada Human Rights Trust, *Glossary of Terms* 4), as illustrated below.



Intersex/DSD characteristics can present in many ways. For example, a person can be born with the appearance of being male (e.g., with a penis, testicles) but have a functioning female reproductive system inside.

Resource

If you want to learn more about intersex/DSD, see:

Intersex Society of North America (ISNA). Home Page. http://isna.org/ (27 Dec. 2018).

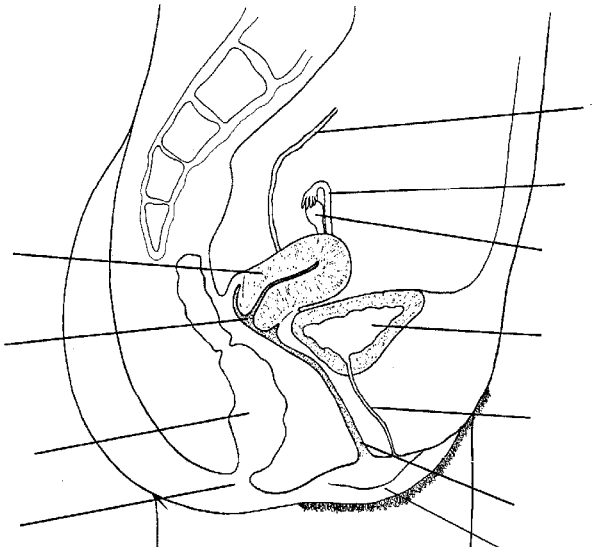
ISNA is devoted to supporting people "born with an anatomy that someone decided is not standard for male or female."

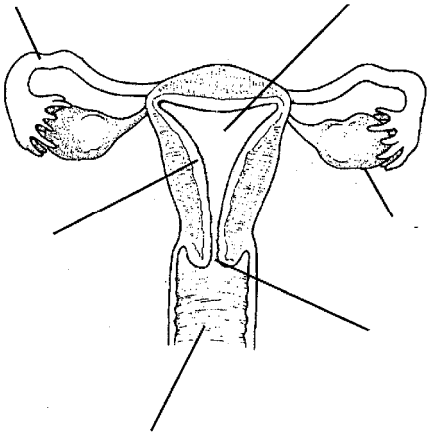
Learning Activity 3.1: Biological Sex

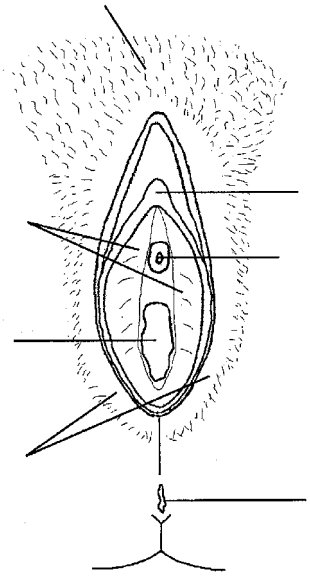
It is now time for you to complete **Learning Activity 3.1**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

1. Using the proper terminology, label the following diagrams of the internal and external structures of the female and male anatomy.

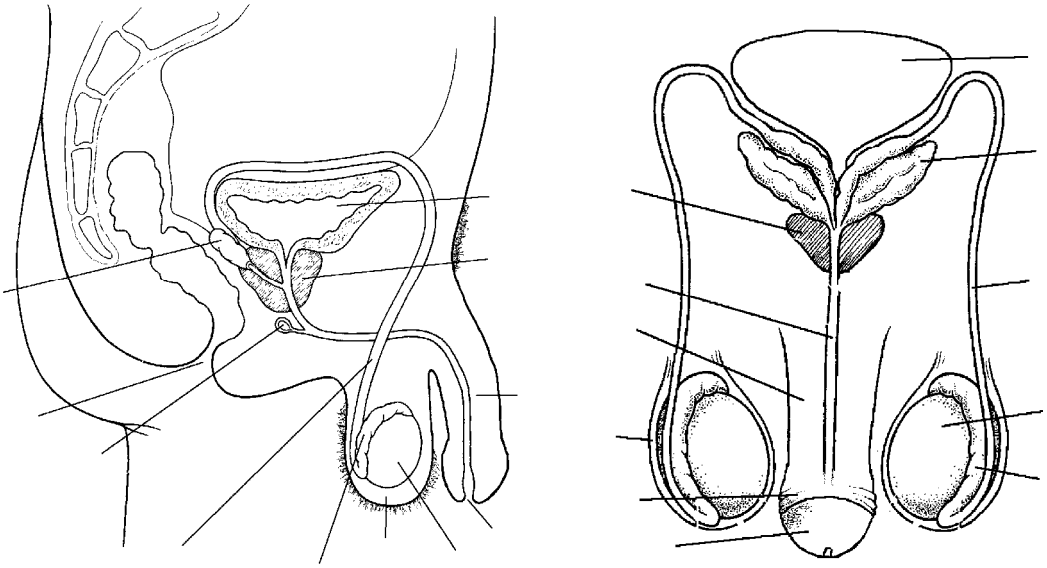
   Internal and External Structures of the Female Anatomy







Internal and External Structures of the Male Anatomy



2. What does it mean to be born intersex/with DSD?

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Diversity of Gender Identities, Gender Expressions, and Sexual Orientations

There are important distinctions between gender identity, gender expression, and sexual orientation:*

Gender identity

Gender identity is a person's internal and individual experience of gender. This could include an internal sense of being a man, woman, both, neither or another gender entirely. A person's gender identity may or may not correspond with social expectations associated with the sex they were assigned at birth. Since gender identity is internal, it is not necessarily visible to others. It is important to remember that gender identity is not the same as sex/assigned sex.

Gender expression

The way a person presents and communicates gender within a social context. Gender can be expressed through clothing, speech, body language, hairstyle, voice, and/or the emphasis or de-emphasis of bodily characteristics or behaviours, which are often associated with masculinity and femininity. The ways in which gender is expressed are culturally specific and may change over time. May also be referred to as gender presentation or gender performance.

Attraction [sexual orientation]

Often referred to as sexual orientation, . . . [attraction] classifies a person's potential for emotional, intellectual, spiritual, intimate, romantic, and/or sexual interest in other people, often based on their sex and/or gender. Attraction may form the basis for aspects of one's identity and/or behaviour.*

Inclusive Terminology

This course uses the acronym LGBT2SQ+ in an effort to be as inclusive as possible:

> LGBT2SQ+ is an acronym that stands for Lesbian, Gay, Bisexual, Transgender, Two-Spirit, Queer, Questioning. The plus sign is meant to include any identities that have not been captured by the other letters, and allows space for people to define themselves along the spectrum of sexualities and identities. This acronym changes over time. (Sexuality Education Resource Centre [SERC] Manitoba, "LGBT2SQ+")

For many individuals, gender identity and gender expression are consistent with their assigned biological/anatomical sex (cisgender) and/or the societal expectations for being/acting male or female. For others, however, gender identity does not reflect their anatomical/biological sex.

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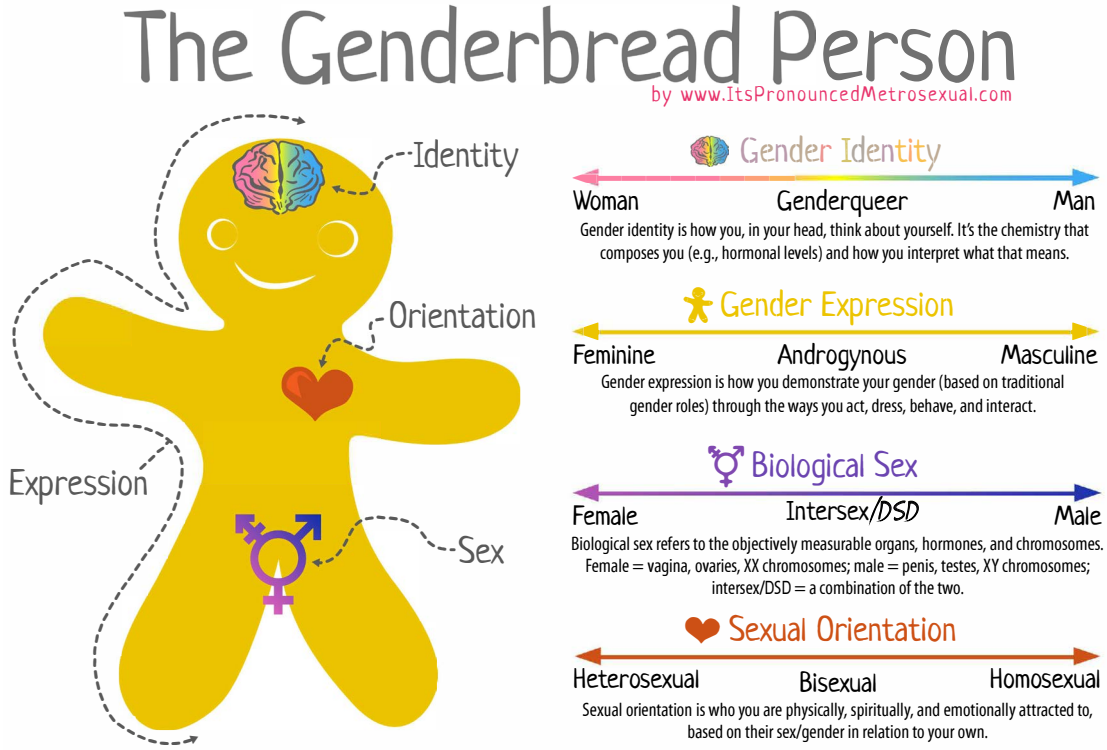
* Source: Egale Canada Human Rights Trust. *Glossary of Terms*. Toronto, ON: Egale Canada Human Rights Trust, Mar. 2017. 3–4. Available online at https://egale.ca/wp-content/uploads/2017/03/Egales-Glossary-of-Terms.pdf (31 Dec. 2018).

The Genderbread Person

The following **Genderbread Person*** summarizes the distinctions between gender identity, gender expression, biological sex, sexual orientation, and the spectrum of possibilities for each aspect. The Genderbread Person is one representation of the spectrum, and there are other similar tools (e.g., Gender Unicorn, Gender Elephant).



Sex (Biology/Body)	Gender (Culture)	Sexual Orientation (Attractions/Relationships)
■ Chromosomes, genitals, reproductive organs, secondary sex characteristics	■ Gender expression ■ Gender identity ■ Gender roles ■ Cisgender/transgender	■ Gay, lesbian, heterosexual, bisexual, asexual, pansexual, etc.

* Source: Killermann, Sam. *It's Pronounced Metrosexual.* http://itspronouncedmetrosexual.com/2012/01/the-genderbread-person/ (22 Feb. 2017). Public Domain.

Resources

For more information, explanations, and definitions of terminology, and other resources related to the diversity of sexuality, sexual orientation, gender identity, and gender expression, see:

- Egale Canada Human Rights Trust. *Glossary of Terms*. Toronto, ON: Egale Canada Human Rights Trust, Mar. 2017. Available online at https://egale.ca/wp-content/uploads/2017/03/Egales-Glossary-of-Terms.pdf (31 Dec. 2018).
- Egale Canada Human Rights Trust, and Manitoba Education and Advanced Learning. *Safe and Caring Schools: A Resource for Equity and Inclusion in Manitoba Schools (MB MyGSA.ca)*. Winnipeg, MB: Egale Canada Human Rights Trust and Manitoba Education and Advanced Learning, 2014. Available online at www.edu.gov.mb.ca/k12/safe_schools/mygsa/index.html (10 Oct. 2017).

Attraction/Sexual Orientation

Attraction/sexual orientation

> classifies a person's potential for emotional, intellectual, spiritual, intimate, romantic, and/or sexual interest in other people, often based on their sex and/or gender. Attraction may form the basis for aspects of one's identity and/or behaviour. (Egale Canada Human Rights Trust, *Glossary of Terms* 4)

Our sexual orientation "has to do with biology and psychology, with pleasures and values, and with relationships . . . with ourselves, our friends, and those who might become our partners" (SERC, "What Is 'Sexuality?' "). Our experiences and the experiences of people close to us shape our expectations and values about sexual orientation. We are all involved in a lifelong learning process about our sexual orientation. We are born male, female, or intersex/with DSD; and we may be asexual, bisexual, gay, heterosexual, lesbian, transgender, transsexual, Two Spirit, and so on.

Terms and Concepts Related to Sexual Orientation*

The following are some of the terms and concepts people use to refer to their **sexual orientations**. Keep in mind, however, that individuals may prefer different terms, and that words, definitions, and meanings change constantly over time and across cultures.

asexual

"Refers to an individual who does not experience sexual attraction. There is considerable diversity among the asexual community; each person experiences things like relationships, attraction, and arousal somewhat differently. Asexuality is distinct from celibacy or sexual abstinence, which are chosen behaviors, in that asexuality is a sexual orientation that does not necessarily entail either of those behaviors" (PFLAG).

bisexual

"Refers to an individual who has the capacity for attraction—sexually, romantically, emotionally, or otherwise—to people with the same, and to people with a different, gender and/or gender identity as themselves. People who identify as bisexual need not have had equal experience—or equal levels of attraction—with people across genders, nor any experience at all: it is merely attraction and self-identification that determine orientation. Bisexuality, as it is frequently used today, can act as an umbrella term that encapsulates many identities such as pansexual. Sometimes referred to as *bi* or *bi*+" (PFLAG).

gay

"The adjective used to describe people who are emotionally, romantically, and/or physically attracted to people of the same gender (e.g., gay man, gay people). In contemporary contexts, *lesbian* is often a preferred term for women, though many women use the term *gay* to describe themselves. People who are gay need not have had any sexual experience; it is the attraction and self-identification that determine orientation" (PFLAG).

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* Sources:

PFLAG. *PFLAG National Glossary of Terms*. https://pflag.org/glossary (27 Dec. 2018).

Egale Canada Human Rights Trust. *Glossary of Terms.* Toronto, ON: Egale Canada Human Rights Trust, Mar. 2017. Available online at https://egale.ca/wp-content/uploads/2017/03/Egales-Glossary-of-Terms.pdf (31 Dec. 2018).

Unless specified otherwise, the definitions of terms related to sexual orientations are adapted from the following sources:

Egale Canada Human Rights Trust, and Manitoba Education and Advanced Learning. "Terms and Concepts." *Safe and Caring Schools: A Resource for Equity and Inclusion in Manitoba Schools (MB MyGSA.ca).* Winnipeg, MB: Egale Canada Human Rights Trust and Manitoba Education and Advanced Learning, 2014. 1–68. Available online at www.edu.gov.mb.ca/k12/safe_schools/mygsa/index.html (10 Oct. 2017).

Manitoba Education and Training. *Supporting Transgender and Gender Diverse Students in Manitoba Schools.* Winnipeg, MB. Manitoba Education and Training, 2017. Available online at www.edu.gov.mb.ca/k12/docs/support/transgender/index.html (10 Oct. 2017).

heterosexual/straight

"A person who experiences attraction to people of a different sex and/or gender" (Egale Canada Human Rights Trust, *Glossary of Terms* 4).

lesbian

A female who is emotionally and sexually attracted to other female individuals.

pansexual

A person who is emotionally and sexually attracted to individuals of diverse gender expressions, identities, or assigned sex.

queer

For some, a symbol of pride and affirmation of difference and diversity, and/or as a means of challenging rigid identity categories.

questioning

A person who is unsure of or exploring their sexual orientation or gender identity.

Two Spirit/2-Spirit

"An English umbrella term that reflects the many words used in different Aboriginal languages to affirm the interrelatedness of multiple aspects of identity—including gender, sexuality, community, culture and spirituality. Prior to the imposition of the sex/gender binary by European colonizers, some Aboriginal cultures recognized Two Spirit people as respected members of their communities. Two Spirit people were often accorded special status based upon their unique abilities to understand and move between masculine and feminine perspectives, acting as visionaries, healers and medicine people. Some Aboriginal people identify as Two Spirit rather than, or in addition to, identifying as lesbian, gay, bisexual, trans or queer" (Egale Canada Human Rights Trust, *Glossary of Terms* 12).

Gender Identity

Gender is "the social classification of people as masculine and/or feminine. Whereas sex is an externally assigned classification, gender is something that becomes evident in a social context" (Egale Canada Human Rights Trust, and Manitoba Education and Advanced Learning, "Terms and Concepts" 24). Gender is not equivalent to someone's biological sex, sexual orientation, or gender identity. When you first learned about gender, you may have learned that people exist in only two forms: male or female. However, many people in the world do not identify with the gender they were assigned at birth.

Gender identity is

> a person's internal and individual experience of gender. This could include an internal sense of being a man, woman, both, neither or another gender entirely. A person's gender identity may or may not correspond with social expectations associated with the sex they were assigned at birth. Since gender identity is internal, it is not necessarily visible to others. It is important to remember that gender identity is not the same as sex/assigned sex. (Egale Canada Human Rights Trust, *Glossary of Terms* 3)

Gender is rooted in sociology, gender norms, gender roles, and how we perpetuate these norms and roles in society. Gender identity relates to how we align these ideas in our minds, and whether or not we choose to follow them.

Terms and Concepts Related to Gender Identity*

The following are some of the terms and concepts people use to refer to their **gender identities**. Keep in mind, however, that individuals may prefer different terms, and that words, definitions, and meanings change constantly over time and across cultures.

agender
"Refers to a person who does not identify with any gender" (PFLAG).

cisgender
A person whose gender identity and gender expression correspond with their assigned sex at birth.

female-to-male (FTM)/trans man
A person who is assigned the biological female sex at birth, but who identifies as a man; may simply identify as male without the prefix **trans**.

gender diverse
A person whose gender identity and/or gender expression differs from the cultural or societal expectations based on assigned sex and gender.

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* Sources:

PFLAG. *PFLAG National Glossary of Terms*. https://pflag.org/glossary (27 Dec. 2018).

Egale Canada Human Rights Trust. *Glossary of Terms.* Toronto, ON: Egale Canada Human Rights Trust, Mar. 2017. Available online at https://egale.ca/wp-content/uploads/2017/03/Egales-Glossary-of-Terms.pdf (31 Dec. 2018).

Unless specified otherwise, the definitions of terms related to gender identities are adapted from the following sources:

Egale Canada Human Rights Trust, and Manitoba Education and Advanced Learning. "Terms and Concepts." *Safe and Caring Schools: A Resource for Equity and Inclusion in Manitoba Schools (MB MyGSA.ca).* Winnipeg, MB: Egale Canada Human Rights Trust and Manitoba Education and Advanced Learning, 2014. 1–68. Available online at www.edu.gov.mb.ca/k12/safe_schools/mygsa/index.html (10 Oct. 2017).

Manitoba Education and Training. *Supporting Transgender and Gender Diverse Students in Manitoba Schools.* Winnipeg, MB. Manitoba Education and Training, 2017. Available online at www.edu.gov.mb.ca/k12/docs/support/transgender/index.html (10 Oct. 2017).

gender fluid

A person who sees gender along a continuum and does not claim a fixed gender, but rather explores various genders.

gender-neutral/gender-inclusive

Something free of reference to or association with gender; anything common to or inclusive of all genders (e.g., inclusive language, gender-neutral facilities, clothing, styles).

gender non-conforming

A person who does not conform to society's expectations of gender identification or gender expression based on expectations of masculinity and femininity.

genderqueer

A person whose gender identity does not line up with society's gender expectations; may identify as both male and female genders, move between genders, or reject gender completely; may or may not also identify as transgender or trans.

male-to-female (MTF)/trans woman

A person who is assigned the biological male sex at birth, but identifies as a woman; may simply identify as female without the prefix **trans**.

transgender

"A term describing a person's gender identity that does not necessarily match their assigned sex at birth. . . . Transgender [often shortened to trans] people may or may not decide to alter their bodies hormonally and/or surgically to match their gender identity. This word is also used as a broad umbrella term to describe those who transcend conventional expectations of gender identity or expression. Like any umbrella term, many different groups of people with different histories and experiences are often included within the greater transgender community—such groups include, but are certainly not limited to, people who identify as transsexual, genderqueer, gender variant, gender diverse, and androgynous" (PFLAG).

transsexual

"A less frequently used—and sometimes misunderstood—term (considered by some to be outdated or possibly offensive, and others to be uniquely applicable to them) which refers to people who use (or consider using) medical interventions such as hormone therapy or gender-affirming surgeries (GAS), also called sex reassignment surgery (SRS) (or a combination of the two) or pursue medical interventions as part of the process of expressing their gender. Some people who identify as transsexual do not identify as transgender and vice versa" (PFLAG).

Two Spirit/2-Spirit

> "An English umbrella term that reflects the many words used in different Aboriginal languages to affirm the interrelatedness of multiple aspects of identity—including gender, sexuality, community, culture and spirituality. Prior to the imposition of the sex/gender binary by European colonizers, some Aboriginal cultures recognized Two Spirit people as respected members of their communities. Two Spirit people were often accorded special status based upon their unique abilities to understand and move between masculine and feminine perspectives, acting as visionaries, healers and medicine people. Some Aboriginal people identify as Two Spirit rather than, or in addition to, identifying as lesbian, gay, bisexual, trans or queer" (Egale Canada Human Rights Trust, *Glossary of Terms* 12).

Gender Expression

Gender expression is

> the way a person presents and communicates gender within a social context. Gender can be expressed through clothing, speech, body language, hairstyle, voice, and/or the emphasis or de-emphasis of bodily characteristics or behaviours, which are often associated with masculinity and femininity. The ways in which gender is expressed are culturally specific and may change over time. May also be referred to as gender presentation or gender performance. (Egale Canada Human Rights Trust, *Glossary of Terms* 3)

Many people express the gender that aligns with their gender identity, and some people do not. Some people who identify as males can also have feminine expressions, and some who identify as females can also have masculine expressions.

From birth, children are classified as boys or girls, depending on the biological sex assigned to them, and are then socialized within that classification. Children are socialized into roles and expected behaviours by society, the media, parents/caregivers, family members, teachers, neighbours, and other figures of authority or influence. Such gender stereotyping imposes limits on children's natural gender expression.

As we move to a more inclusive society, we will continue to learn about gender. It is important that we challenge our assumptions and expectations about gender. Instead of isolating individuals who do not fit into traditional gender roles, we should value and celebrate them. We should all feel safe in our gender.

Resources

Websites such as the following may be helpful to those who want to work on avoiding gender stereotypes within their community, and who want to feel safe exploring outside their gender "script":

- Killermann, Sam. "Understanding the Complexities of Gender: Sam Killermann at TEDx at the University of Chicago." *YouTube*. Uploaded by TEDxTalks, 3 May 2013. https://www.youtube.com/watch?v=NRcPXtqdKjE (19 Oct. 2017).
- Let Toys Be Toys: For Girls and Boys. *Ten Ways to Challenge Gender Stereotypes in the Classroom.* 2017. http://lettoysbetoys.org.uk/ten-ways-to-challenge-gender-stereotypes-in-the-classroom (19 Oct. 2017).
- Solomon, Barbara. "Avoiding Gender Stereotypes: Don't Let Your Preschooler Get Tripped up by Damaging Stereotypes." *Parents*. 2014. www.parents.com/toddlers-preschoolers/development/behavioral/avoiding-gender-stereotypes/ (19 Oct. 2017).

Personal Pronouns

Personal pronouns are words such as **he**, **she**, or **they** that take the place of a noun when referring to someone or something being discussed. In English and in other languages, many personal pronouns are gender specific and based on a binary system that forces all people into only two categories: male and female.

Personal Pronouns

In this course, the terms **they**, **their**, and **them** are sometimes used as singular, gender-inclusive pronouns to refer to individuals of diverse gender identities and expressions.

Many LGBT2SQ+ people do not feel comfortable being addressed with masculine or feminine pronouns. For them, the personal pronouns **he**, **she**, or **they** are not appropriate. Many prefer to be identified by gender-neutral pronouns rather than masculine or feminine pronouns. You should always call individuals by the pronouns they tell you they prefer. However, if you are confused about which pronoun a person prefers, you should always ask.

English-speaking people and others who are limited by languages that do not include gender-neutral pronouns have attempted to create them, in the interest of greater equality. Here are some examples of gender-neutral pronouns used in North America:

Gender-Neutral Pronouns				
he/she	**him/her**	**his/her**	**his/hers**	**himself/herself**
zie	zim	zir	zis	zieself
sie	sie	hir	hirs	hirself
ey	em	eir	eirs	eirself
ve	ver	vis	vers	verself
tey	ter	tem	ters	terself
e	em	eir	eirs	emself

Resource

If you want to learn more about what not to say to someone who is **non-binary** (who does not identify with the two genders, male or female), see the following video:

- BBC Three. "Things Not to Say to a Non-Binary Person." *YouTube*. Uploaded by BBC Three, 27 June 2017. https://www.youtube.com/watch?v=8b4MZjMVgdk (2 Nov. 2017).

Indigenous Perspectives on Sexuality and Gender Identity

The traditional perspectives of First Nations, Métis, and Inuit peoples and communities about gender and sexual diversity differed from and were altered by Europeans during the colonization of the Americas.

First Nations and Métis Perspectives

Before European contact, most First Nations groups respected a diversity of gender roles and identities. People who identified with genders other than male and female were respected and viewed as being gifted, because they carried both masculine and feminine spirits. In many cases, they were viewed as belonging to a third gender, and were often considered to be visionaries, healers, and medicine people (Rainbow Resource Centre, *Two-Spirit People of the First Nations*).

This First Nations perspective was very different from the restrictive European view that there are only two genders and that only heterosexual behaviour was acceptable. During colonization, European settlers imposed their views of sexuality and gender identity on First Nations peoples. Today, First Nations and Métis people are reclaiming knowledge and practices that were strongly discouraged during colonization. First Nations gays, lesbians, bisexuals, and transgender people have "embarked on a journey of rediscovery by adopting the term '**two-spirit**' " (Albert McLeod, cited in Egale Canada Human Rights Trust, and Manitoba Education and Advanced Learning, *Safe and Caring Schools* 8).

"While some traditional First Nations and Métis communities recognized that being two-spirit was a gift and designated special roles for those individuals, many contemporary First Nations—due to the negative influence of colonialism—adopted prejudicial or homophobic attitudes similar to non-First Nations communities" (Saskatchewan Ministry of Education 12).

Inuit Perspectives

Inuit perspectives about gender identity and gender roles were also altered through the influence of colonization and religion:

> Before sustained contact with Europeans, and in particular, the Christian churches, Inuit attitudes toward sexuality were much more open and tolerant. Sexuality was understood as a natural part of each stage of life. Parents and grandparents shared information that children and youth needed to live well. Distinctions between sex and gender were recognized in traditional, pre-contact Inuit life. Gender roles at the time were not rigidly assigned based on sex. There was acceptance, and at times, encouragement of girls doing stereotypically male activities such as hunting, and boys doing stereotypically female activities such as sewing. There were words that existed for "gay" and "lesbian" that have been lost over time, and overall, there was acceptance of a range of sexual orientations and gender identities. (Pauktuutit Inuit Women of Canada, *Tavva* 7)

Resources

If you want to learn more about Indigenous perspectives on sexuality and gender identity, refer to the following resources:

- Egale Canada Human Rights Trust, and Manitoba Education and Advanced Learning. *Safe and Caring Schools: A Resource for Equity and Inclusion in Manitoba Schools (MB MyGSA.ca).* Winnipeg, MB: Egale Canada Human Rights Trust and Manitoba Education and Advanced Learning, 2014. Available online at www.edu.gov.mb.ca/k12/safe_schools/mygsa/index.html (10 Oct. 2017).

- Pauktuutit Inuit Women of Canada. *Tavva: National Inuit Sexual Health Strategy*. Ottawa, ON: Pauktuutit Inuit Women of Canada, 2017. Available online at http://pauktuutit.ca/wp-content/blogs.dir/1/assets/2017.05.15_Tavva_Sexual-Health-Strategy_FINAL-REVISED-ENGLISH.pdf (19 Oct. 2017).
- Rainbow Resource Centre. *Two-Spirit People of the First Nations*. Winnipeg, MB: Rainbow Resource Centre, 2014. Available online at https://rainbowresourcecentre.org/files/16-08-Two-Spirit.pdf (30 Jan. 2018).
- Saskatchewan Ministry of Education. *Deepening the Discussion: Gender and Sexual Diversity*. Regina, SK: Saskatchewan Ministry of Education, 2015. Available online at http://publications.gov.sk.ca/details.cfm?p=75989&cl=1 (19 Oct. 2017).

Everyone Deserves to Feel Safe

Questioning or accepting one's sexual orientation or gender identity can be a difficult process. It is estimated that more than 50 percent of teens identify as LGBT2SQ+ today, and many more are becoming aware of their same-sex attractions or their gender identities (Brathwaite). Gender diverse people are more likely to be victims of bullying, sexual harassment, and physical abuse because many heterosexual individuals still have issues with accepting others for being who they are (Human Rights Campaign; US Department of Health and Human Services). Without supportive networks, gender diverse people are often marginalized or excluded and face social isolation.

Resources

If you, or other people you know, ever need someone to reach out to, you can talk to your school counsellor.

You can also obtain resources and help from:

- Klinic Community Health
  Website: http://klinic.mb.ca/
  Telephone: 204-784-4090
- Rainbow Resource Centre
  Website: www.rainbowresourcecentre.org/
  Telephone: 204-474-0212
- Sexuality Education Resource Centre (SERC)
  Website: www.serc.mb.ca/
  Telephone: 204-982-7800 (Winnipeg), or 204-727-0417 (Brandon)

Sexting and Digital/Social Media

One of the safety concerns in dealing with sexuality has to do with sexting. Sexting involves sending or receiving sexually explicit or intimate text messages, pictures, or videos via digital media:

> **Sexting** (or "sex texting") is sending or receiving sexually explicit or sexually suggestive images, messages, or videos on a smartphone or the Internet.
>
> Sexting includes sending:
> - nude or nearly nude photos or selfies
> - videos that show nudity, sex acts, or simulated sex
> - text messages that propose sex or refer to sex acts (KidsHealth)

Sexting is becoming increasingly common. For some people, sexting has become almost normal behaviour, a way to flirt or to be seen as popular. Some people may share explicit or suggestive messages, images, and videos as a joke, to get attention, or because of pressure or coercion from others (KidsHealth).

Although sexting can be used as a way to explore sexuality, intimacy, trust, boundaries, and relationships, it can also be used as a way to hurt, bully, threaten, shame, or blackmail a person. Messages, pictures, or videos sent via cellphones or social media are never truly private or anonymous. In seconds, these images can be copied and shared with others, and the original sender no longer has control of them. People are seriously affected by having personal information and images of them shared with others, particularly when they are shared without their consent. Besides feeling embarrassed, they may experience anxiety, depression, and other mental health issues as a result.

Remember that everything you text and post online and through cell phone apps is permanent, and images of a sexual nature of people under the age of 18 can be considered pornography. For example, if a relationship ends, your former dating partner will still have access to the photos, videos, and/or texts that you have sent and could use them to humiliate you by posting them publicly. Even if you forward a picture or message to only one other person, that individual can forward or post it somewhere that many more people can see.

It is important to remember that if a sexual photo or video of you has been shared without your permission, it is not your fault. No one deserves to have personal trust and privacy violated.

People who exploit and abuse others gain power from isolating the people they target. If you are being sexually coerced, exploited, or abused online, remember that you do not need to deal with this alone. There are people and resources out there that can help you. Speak with a trusted adult, get support, and take action to make sure you are safe.

Here are some strategies to help keep you safe if you are at risk of being sexually exploited or abused online:

- **Never respond to threats from anyone.** No matter how persistent or scary the threat is, do not give in to the individual (e.g., don't do what the exploitive person has asked of you).
- **Stop all forms of communication with this individual.** Do not reply to this person's texts, emails, or social media posts, and block the person from all your accounts.
- **Deactivate all accounts you have used to communicate with this individual.** Deactivate all chat forums, social media, email, and other accounts you used to chat with this person.
- **Speak to a trusted adult about what is happening.** This could be a counsellor, a teacher, a parent or guardian, or another family member.

Resource

If you are not sure who can help and support you, see:

- NeedHelpNow.ca. *How Can We Help You Today?* Canadian Centre for Child Protection. https://needhelpnow.ca/app/en/ (18 Oct. 2017).

Lesson Summary

In this lesson about sexuality and gender, you learned what the human reproductive systems are and how they function. You also learned that some individuals are born intersex/with DSD, with chromosomes, hormones, and anatomical sex characteristics that are not strictly classified as either male or female. In addition, you focused on concepts and terms related to sexual orientation, gender identity, and gender expression. You learned that sexual orientation refers to a person's attraction to another. You also learned that gender identity is the gender a person identifies with, and sometimes it aligns with the person's biological sex and sometimes it does not. Gender expression refers to how one presents one's gender identity. Expression may or may not align with cultural or gender norms.

In the next lesson, you will learn about reproductive health and wellness, including the process of fertilization, advances in fertilization, and contraceptive options.

Lesson 2: Reproductive Health and Wellness

Introduction

This lesson focuses on fertilization and contraception. You will learn about the conception process, and about the advances in reproductive technology that can help people to conceive when they are unable to fertilize naturally. In addition, you will learn about the different methods of contraception.

Lesson Focus

In this lesson, you will

- ❑ describe environmental factors that support positive, healthy sexual health and wellness choices (12.3.6.1)
- ❑ demonstrate understanding of sexuality as a positive, integral part of humanity (12.3.6.2)
- ❑ describe reproductive systems and the process by which fertilization takes place (12.3.6.4)
- ❑ demonstrate understanding of the connection between personal values and sexual decision making (e.g., assessing readiness for sexual behaviours, assessing preparedness to parent, planning and setting goals for the future) (12.3.6.5)
- ❑ identify where and how to access comprehensive sexual and reproductive health information and services for adults (12.3.6.7)

Reproductive Health

Having a healthy sexuality means being able to exercise your sexual rights. As a sexual human being, you have the right to

- feel in control of your body
- understand and express your feelings
- choose how you will express your sexuality, with respect for yourself and others
- choose whether you will be in a relationship, and, if so, the kind of relationship it will be

With these sexual rights, come the responsibilities to care for and protect your body as part of your overall health and well-being. As part of becoming or staying sexually healthy, you can actively practise responsibilities such as the following:

- Know your reproductive and sexual rights, and respect these same rights when interacting with others.
- Get regular medical check-ups for your overall health, including breasts, cervix, testicles, and prostate. Also get regular tests for sexually transmitted infections (STIs) if you are sexually active.
- Seek accurate information about sexuality and reproductive health so that you can make decisions that are best for you.
- Practise behaviours that keep you and your partner safe (such as asking for consent to have sexual intercourse).

Fertilization and Conception

This section uses the term **female anatomy** to refer to individuals born with a uterus and ovaries, and the term **male anatomy** to refer to individuals born with a penis and testicles. **Intersex/DSD** refers to individuals who have aspects of both female and male anatomy. It is important to note that an individual's gender identity may not correspond with their sexual anatomy or their sex assigned at birth. Therefore, an individual who identifies as male may possess the reproductive anatomy to produce **ova** (eggs), and an individual who identifies as female may possess the reproductive anatomy to produce **sperm**, both of which are required for the fertilization process.

Fertilization, or **conception**, is the process of fertilizing an ovum with a sperm cell, causing a child to be conceived. The sex cells in the male are called **spermatozoa** or **sperm**. Sperm cells are continuously developing in the testes. The sex cells in the female are called **ova,** or **eggs**.

Conception

When a male is sexually aroused prior to intercourse with a female, the erectile tissue of the penis fills with blood and stiffens so that the penis can enter the vagina. The sperm cells are then ejaculated into a fluid called **semen** and transported through the sperm ducts to the urethra. Once the semen is in the urethra, the glands of the prostate have already deposited their secretions, containing substances to stimulate the sperm. The last addition to the semen is the sugar-rich fluid from the seminal vessels that provide fuel for the sperm. When the semen is ejaculated in the vagina, an average of 400 million sperm cells pass into the vagina and through the cervix. From there, the sperm have to move on their own, travelling nearly 20 cm to reach the oviduct where the egg is. When an egg cell and a sperm cell combine to form a single cell, **conception** occurs.

After Conception

When conception occurs, the fertilized egg rejects all the other sperm cells present, and those sperm soon die. The fertilized egg, which is now called the **zygote**, moves out of the oviduct and attaches itself to the wall of the uterus. While in the uterus, the zygote will grow and receive nourishment. A child is most likely to be conceived, or a person is most likely to become pregnant, within the first 12 hours after the egg is released into the oviduct. If sperm cells are deposited in the vagina when an egg has been released from the ovaries, pregnancy can occur, as the sperm cells can live for up to 48 hours. Once fertilization has occurred, the person's menstrual cycle stops until after the birth of the baby.

Identical twins are conceived when one fertilized ovum splits and develops into two **embryos** (unborn children in the process of developing) with the same genetic information. **Fraternal twins**, on the other hand, can be conceived only when **ova** (more than one ovum) are fertilized by two sperm cells and produce two genetically unique children. **Triplets** are conceived when the mother produces either three ova that are fertilized and form three embryos or one ovum that is fertilized and splits into three separate embryos. Other multiple births such as quadruplets, quintuplets, and so on, are rarer.

Advances in Fertilization: Assisted Reproductive Technology

Many options are available to couples who want to have children but cannot conceive naturally on their own. Different forms of **assisted reproductive technology** can be used to help the parenting person to become pregnant, including in vitro fertilization, surrogacy, and artificial insemination.

In Vitro Fertilization

In vitro fertilization is the joining of an egg and a sperm in a laboratory dish. Fertility drugs are used to stimulate the release of eggs, which are then removed from the body and **inseminated** (or mixed with the sperm). The eggs and sperm are stored in an environmentally controlled area. Fertilization will begin within a few hours of insemination. When the egg divides into two, it becomes an embryo. Embryos are monitored for normal growth, and are implanted into a person's uterus three to five days after fertilization.

Surrogacy

A **surrogacy** arrangement, or agreement, occurs when a person (a surrogate) agrees to carry out a pregnancy for the intended parents. There are two main types of surrogacy: gestational and genetic surrogacy.

- In **gestational surrogacy**, the embryo is created through in vitro fertilization by using the couple's egg and sperm. The embryo is then implanted into a surrogate's uterus, and the child who is born is genetically unrelated to the surrogate.
- In **genetic surrogacy**, the surrogate is artificially inseminated with the intended parent's sperm, resulting in the child being genetically related to the surrogate.

Surrogacy is legal in Canada; however, compensated or commercial (for a fee or for profit) surrogacy is prohibited. Under Canada's *Assisted Human Reproduction Act* passed in 2004, a surrogate may be reimbursed only for out-of-pocket expenses, such as prenatal vitamins, maternity clothes, and anything not covered by the surrogate's insurance. This is known as **altruistic surrogacy**. Surrogacy arrangements in Canada are typically accompanied by legal contracts. Issues regarding the custody of the child after birth, and what would happen if an abnormality or health issue is noticed before birth, would be addressed in the contract.

Artificial Insemination

Artificial insemination is a technique that can help treat certain kinds of infertility in persons with male anatomy, such as low sperm count, and in persons with female anatomy, such as endometriosis (when the tissue that makes up the uterus is found on other organs inside the body). Sperm from either a person's partner or a **donor** (a person who donates sperm to a sperm bank or a fertility clinic to assist others in becoming pregnant) is inserted directly into a person's cervix, Fallopian tubes, or uterus, making the trip to the egg shorter for the sperm and helping to bypass any possible obstructions (WebMD). The most common form of artificial insemination is **intrauterine insemination**, which occurs when the sperm is placed in the uterus.

Contraception

Contraception, or **birth control**, is the use of artificial methods to prevent an unwanted pregnancy during sexual intercourse. Like all other aspects of human sexuality, contraception is a complex topic, because sexual attitudes, experiences, and behaviours are influenced by cultural traditions, standards, religion, values, morals, marital status, and so on. The use of birth control is an individual and private matter. It can affect a person's body, relationships, and lifestyle.

Not all persons with female anatomy have the appropriate education or resources to help them choose whether to use contraception and which contraceptive method may be right for them, nor can they always afford the birth control they need. Fortunately, options are available to help them with both these situations.

Resources

If you need more information about birth control and how to access it, or if you know someone who needs information, contact your health care professional. Also see:

- Sexuality Education Resource Centre Manitoba (SERC)
  Website: www.serc.mb.ca/
- Women's Health Clinic
  Website: http://womenshealthclinic.org/

Contraceptive Methods

There are many options for birth control. None is perfect or guarantees 100 percent effectiveness. Methods of contraception can be divided into the following five categories:

- Barrier/non-hormonal methods
  - External condoms
  - Internal condoms
  - Diaphragms
  - Vaginal spermicides
- Hormonal methods
  - Birth control pills
  - Vaginal rings
  - Emergency contraceptive pills (ECPs)
  - Injectable progestin
  - Contraceptive patches
- Long-acting and permanent methods
  - Intrauterine devices (IUDs)
  - Surgical procedures
- Natural methods
  - Rhythm method, natural birth control, or natural family planning
  - Withdrawal
- Abstinence

A discussion of each of these contraceptive methods follows.

Barrier/Non-hormonal Methods

Barrier, or non-hormonal, contraceptive methods involve devices or treatments that prevent a sperm from reaching an egg.

- **External condoms**

  An external condom is a thin rubber or latex sheath, which is placed over the erect penis before insertion into the vagina. A condom is meant to block the passage of sperm, thus preventing the other partner from becoming pregnant. Some condoms have a chemical spermicide added to kill sperm. A condom acts as a mechanical barrier that also prevents infectious genital secretions, genital lesions, and discharges. Condoms are the only contraceptive method that helps protect against the **human immunodeficiency virus (HIV)**, a virus that can attack the body's immune system, or against other **sexually transmitted infections (STIs)**.

  Most condoms are made from latex, which is a type of rubber. Some are made from lamb intestines or from a type of plastic called polyurethane. For people sensitive to latex, polyurethane condoms are a good alternative.

  Some condoms are pre-lubricated, but these lubricants do not increase birth control or protect against passing HIV or other STIs from one person to another. Other lubricants, such as oil-based petroleum jelly, lotions, massage oil, and baby oil, should **not** be used with condoms because they can weaken the condoms and cause them to break. If a lubricant is needed, always choose a water-based lubricant, to ensure the durability of the condom.

  Couples using condoms need to be aware that they sometimes fail. For example, condoms sometimes break or slide off during intercourse.

  External condoms can be obtained without a prescription. Remember that a condom should be used **only once**.

- **Internal condoms**

  An internal condom is a lubricated polyurethane sheath whose shape is similar to that of the external condom. The closed end, which has a flexible ring, is inserted into the vagina, while the open end remains outside, partially covering the labia. The internal condom, like the external condom, is available without a prescription and is intended for **one-time** use. It should **not** be used together with an external condom because friction can cause either condom to slip out of place. Condoms help protect against HIV and other STIs, and can be used for vaginal and anal intercourse.

- **Diaphragms**

  A diaphragm is a dome-shaped rubber disk with a flexible rim that a person inserts over the cervix before intercourse. It works in two ways to prevent pregnancy. First, the diaphragm covers the cervix to stop sperm from reaching the uterus. Second, a spermicide cream or jelly applied to the diaphragm before insertion can kill the sperm. Once the diaphragm has been inserted, it can protect against pregnancy for six hours. For repeated intercourse within this six-hour period, or for intercourse after the six-hour period, fresh spermicide should be placed in the vagina with the diaphragm still in place. The diaphragm should be left in place for at least six hours after intercourse, but should not remain in the vagina for longer than 24 hours because of the risk of **toxic shock syndrome (TSS)**, a rare but potentially fatal infection.

  Signs and symptoms of TSS include sudden fever, upset stomach, sunburn-like rash, and a drop in blood pressure. Unlike condoms, a diaphragm is available by prescription only and is sized by a health professional to achieve a proper fit.

- **Vaginal spermicides**

  Spermicides come in a variety of forms, such as foam, cream, jelly, disposable film, suppositories, and tablets. The purpose of vaginal spermicides is to kill sperm. While spermicides can be used alone, they are more effective when combined with the use of a condom or a diaphragm. However, despite their strong sperm-killing chemical, spermicides do not protect against HIV or other STIs.

Hormonal Methods

Hormonal methods of contraception contain hormones that act upon the hormones secreted from the endocrine system (a collection of glands of an organism) to prevent a person with female anatomy from becoming pregnant.

- **Birth control pills for persons with female anatomy**

  A birth control pill is an oral contraceptive made with a synthetic form of the hormones **estrogen** and **progestin**, and works by **suppressing ovulation**. The pill is the most popular form of birth control for women because, when used properly (every day, at the same time), it results in an extremely low chance of pregnancy. However, the pill's effectiveness can be reduced if the person is taking other medications, such as certain antibiotics or herbs (e.g., St. John's wort). Individuals who are using birth control pills should talk to their doctor before taking any new medications, vitamins, or herbs to ensure the effectiveness of the pills.

Individuals over the age of 35 who smoke and those with certain medical conditions (e.g., blood clots, breast cancer, endometrial cancer) may be advised not to use the pill. Side effects of the pill, which often subside after a few months' use, include nausea, headache, breast tenderness, weight gain, irregular bleeding, and depression. The pill may also contribute to cardiovascular disease, high blood pressure, blood clots, and blockage of the arteries. Birth control pills do not prevent HIV or other STIs.

- **Birth control pills for persons with male anatomy**

  Current research and development is taking place for the development of a safe and effective birth control pill for persons with male anatomy. Clinical trials (2018) are being conducted with the male birth control pill, called dimethandrolone undecanote or DMAU (Patel).

- **Vaginal rings**

  A vaginal ring is a small, soft, flexible plastic ring containing synthetic hormones that are similar to the natural hormones already found in the body. The ring is placed into the vagina where the hormones are slowly released into the body. The vaginal ring

  - prevents the ovaries from releasing an ovum (egg) each month
  - thickens the cervical mucus, making it harder for sperm to get into the cervix
  - thins the lining of the uterus, which makes it harder for an egg to stick to the lining if an egg has been released and fertilized

  The vaginal ring comes in one size, and prevents pregnancy from 97 to 99 percent of the time. However, the vaginal ring does not prevent HIV or other STIs, and its side effects can include bleeding between periods, breast discomfort, headaches, nausea, and vaginal irritation.

- **Emergency contraceptive pills (ECPs)**

  Known also as "the morning after pills," ECPs are emergency contraceptives used only when standard contraceptives have failed during intercourse or when no contraceptives were used. ECPs contain large doses of the hormones used in ordinary birth control pills and can prevent a pregnancy if they are taken within three days (72 hours) of unprotected sex. They are believed to work by delaying or inhibiting ovulation, or by keeping a fertilized egg from implanting in the uterine wall. However, once the fertilized egg has implanted, these pills will not be effective. ECPs should never be taken during a known pregnancy. They can prevent a pregnancy, but they will not cause an abortion. ECPs are available from pharmacies. They are known to have side effects such as nausea and vomiting.

- **Injectable progestin**

  Progestin is injected by a health professional into a person's buttocks or arm muscles every three months, and is used to prevent pregnancy in three ways:

  - it inhibits ovulation
  - it changes the cervical mucus to help prevent sperm from reaching the egg
  - it changes the uterine lining to prevent the fertilized egg from implanting in the uterus

  Side effects of injectable progestin can include irregular or missed periods, weight gain, depression, acne, hair growth, and breast tenderness. It does not protect against HIV or other STIs.

- **Contraceptive patches**

  A contraceptive patch is worn by a person on the buttocks, abdomen, or outer upper arms, covering a 4 cm by 4 cm area of skin. A patch contains the hormones estrogen and progestin, which stop the ovaries from releasing an egg for fertilization. Use of a patch also makes it more difficult for sperm to enter the uterus. One patch per week is worn for three weeks, and the fourth week is patch-free. Individuals must obtain a doctor's prescription for contraceptive patches. The contraceptive patch does not protect against HIV or other STIs. It may cause breast tenderness, headaches, nausea, menstrual cramps, skin reactions at the site of application, and spotting (light bleeding) during the first two cycles of using the patch.

Long-Acting and Permanent Methods

A long-acting or semi-permanent method of contraception involves inserting an intrauterine device into a uterus. There are also surgical methods of contraception to prevent pregnancy permanently.

- **Intrauterine devices (IUDs)**

  An IUD is considered a semi-permanent, but reversible, method of birth control. An IUD is a T-shaped piece of plastic that is either wrapped in copper wire or contains hormones. A health care provider prescribes the IUD and inserts it into a person's uterus to prevent pregnancy. The most common kind of IUD is T-shaped with a copper wire wrapped around it. The copper wire changes conditions inside the uterus so that the sperm cannot live. The IUD can stay in the uterus for up to five years and prevents pregnancy 99 percent of the time. IUDs do not prevent HIV or other STIs. The side effects include cramping and discomfort when the IUD is put in, heavier and more painful periods, ectopic pregnancy, pelvic inflammatory disease, and the chance that the IUD could fall out.

- **Surgical procedures**

  Surgical procedures provide contraceptive options intended for people who require a permanent method of birth control. It is the most effective method of birth control, and it is considered permanent because reversal requires major surgery that is often unsuccessful. Three surgical procedures can prevent pregnancy permanently:

  - **Tubal ligation** involves cutting or tying the Fallopian tubes, blocking them so that the eggs cannot travel to the uterus.
  - **Hysterectomy** involves surgically removing the uterus. The ovaries and the Fallopian tubes may also be removed.
  - **Vasectomy** involves sealing, tying, or cutting the vas deferens, which otherwise would carry the sperm from the testicle to the penis.

Natural Methods

Natural methods of contraception involve the observation of natural body functions. They do not involve medications, devices, or treatments.

- **Rhythm method, natural birth control, or natural family planning**

  These natural approaches are known as fertility-awareness methods of birth control. **Fertility awareness** entails not having sexual intercourse on the days of a menstrual cycle (days before/during/after ovulation) because a person is more likely to become pregnant during this time. Methods to approximate when a person is fertile are usually based on the menstrual cycle, changes in cervical mucus, or changes in body temperature. Some individuals ovulate more than once a month, and the timing of ovulation may vary from cycle to cycle.

- **Withdrawal**

  Withdrawal involves the removal of the penis from the vagina before ejaculation. Fertilization is prevented if the sperm does not enter the vagina. The effectiveness of this method depends on the partner's ability to withdraw before ejaculation. Sperm may be present in the pre-ejaculatory fluid. Withdrawal does not provide protection from HIV and other STIs, which can be transmitted by direct contact with surface lesions and pre-ejaculatory fluid.

Abstinence

Abstinence means refraining from sexual intercourse. Many people have strong feelings about abstinence based on religious and moral beliefs.

Individuals might choose abstinence because they want to

- wait until they are older to engage in sexual intercourse
- wait for a long-term relationship
- avoid accidental pregnancy or STIs
- follow religious or cultural expectations

All individuals must determine for themselves what their definition of abstinence is and what sensual activities they will participate in. Both partners need to consult with each other about the sexual activity that is right for both of them so that they have a shared understanding.

Abstinence may fail if couples end up going further physically than they planned. This can happen if

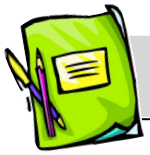
- they become "caught up in the moment"
- one partner is pressured or forced by the other to engage in sexual activity
- alcohol and/or other forms of drugs are involved
- one partner feels a need or pressure to have sex in order to feel loved or to keep the relationship

Abstinence can be a sensual and exciting choice. A satisfying relationship is possible using abstinence, without running the risk of becoming pregnant or contracting STIs. Few people regret waiting to have sex for the right time, but many regret having it too soon.

Resources

For a comprehensive list of education and support materials related to contraception, see:

- Klinic Community Health Centre
  Website: http://klinic.mb.ca/
  Telephone: 204-784-4090
- Sexuality Education Resource Centre (SERC) Manitoba
  Website: www.serc.mb.ca/
  Telephone: 204-982-7800 (Winnipeg) or 204-727-0417 (Brandon)
- Women's Health Clinic
  Website: http://womenshealthclinic.org/
  Telephone: 204-947-1517
  Toll-free: 1-866-947-1517



Learning Activity 3.2: Conception and Contraception

It is now time for you to complete **Learning Activity 3.2**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson. Please record your responses in your notebook.

Complete this learning activity carefully, because some of the questions may be on your final examination.

1. What is fertilization or conception? How is a child conceived?
2. Define what abstinence is. Why might someone choose to practise abstinence?
3. Name and define one example of **each** of the following methods of contraception: barrier/non-hormonal method, hormonal method, long-acting or permanent method, and natural method.

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

It is now time to complete **Assignment 3.1: Sexual and Reproductive Health**. The assignment details can be found after the Lesson Summary.

Lesson Summary

In this lesson, you learned about the process of fertilization and conception, the contraceptive methods that can help prevent pregnancy and STIs, and the different forms of fertilization available to couples who are unable to conceive on their own.

In the next lesson, you will learn about partner relationships in various family structures.

Assignment 3.1: Sexual and Reproductive Health (25 marks)

It is now time to complete **Assignment 3.1**. You will submit this assignment to the Distance Learning Unit when you have completed Module 3.

In this assignment, you will respond to questions about various scenarios related to the concepts of sexual and reproductive health and wellness discussed in this module. Make sure you do the following:

- Answer each part of each question in complete sentences.
- Provide clear, thorough, and relevant explanations, not simply points of information.
- Provide enough detail to enhance and clarify ideas. For example, if a question is worth 3 marks, then you need to write at least three clear, distinct points to earn all 3 marks.

1. *Rebecca was born with the biological sex of a female and was immediately assigned the "script" associated with being a girl. She wore dresses and played with dolls, and many of her clothes and toys were pink. However, all her life Rebecca felt as though she was not living with the right identity. She kept her hair cut short, adopted her brother's hand-me-down clothes, and eventually stopped wearing dresses. She felt uncomfortable when her breasts began to develop. When she was 16, Rebecca realized her gender identity corresponded more with that of a male than with the gender she was given. Rebecca decided to change her name to Ben, asked people to use the masculine pronouns he/him when referring to him, and began to transition into a man.*

   Ben needs to take some important actions to change his gender presentation to correspond with his gender identity. *(9 marks)*

   a. What steps can Ben take to change the physiological characteristics of his body? *(3 marks)*

b. How can Ben educate his friends and family about his decision? *(3 marks)*

c. Why is it important for Ben's friends and family to respect his decision? Feel free to do your own research about individuals who have come out as transgender and the reactions of those around them. *(3 marks)*

2. *Shawn and Kyra are both 17 years old and have recently started dating. They are ready to become intimate with each other, but want to make sure they take the proper safety precautions to prevent pregnancy.*

   Discuss some contraceptive options for Shawn and Kyra (based on what you learned in Module 3) by answering the following questions: *(10 marks)*

   a. What types of **contraceptive methods** can Shawn and Kyra explore? Identify and describe at least **three** kinds of birth control. *(3 marks—1 mark* for each of the three types of birth control identified and described)

b. What is an **advantage** of **each** of the three types of birth control? *(3 marks—1 mark* for an advantage of each of the three types of birth control)

c. What is a potential **side effect** or **disadvantage** of **each** type of birth control? *(3 marks—1 mark* for a side effect or disadvantage of each of the three types of birth control)

d. Explain why you selected the three choices of birth control methods. *(1 mark)*

Fast forward 15 years. Shawn and Kyra are now married and have been trying to have a baby without success. They have decided it is time to explore other options.

Discuss some fertilization options for Shawn and Kyra (based on what you learned in Module 3) by answering the following question: *(6 marks)*

e. What are Shawn and Kyra's **options for fertilization**? Identify at least **two** fertilization options and describe the **advantages and disadvantages** of each.
(6 marks—3 marks for identifying and describing the pros and cons of each of the two methods of fertilization)

Lesson 3: Partner Relationships

Introduction

In this lesson, you will learn about different kinds of marriages and common-law relationships, and the rights and responsibilities associated with these partnerships. You will read about the factors that should be discussed and considered when thinking about making the commitment to marry, as well as the implications of the relationship before, during, and after marriage. You will also learn how social, demographic, economic, and cultural changes influence partner relationships.

This lesson also focuses on divorce and separation, which have become common experiences in all kinds of marriages and partnerships. You will learn that when a marriage or a common-law relationship ends, it affects not only the couple involved, but their children, family, and friends as well. It can take an emotional, social, and economic toll on everyone involved. Living arrangements, household income, and relationships with extended family are all subject to change.

Lesson Focus

In this lesson, you will

- ❑ analyze how social institutions (e.g., educational, political, family, cultural/traditional, media, religious, economic, and societal trends) influence relationships and the decision to engage in a committed relationship (12.2.3.1)
- ❑ identify ways people initiate romantic relationships, and analyze the significance of recent demographic trends (12.2.3.3)
- ❑ examine the social, emotional, financial, and legal outcomes of ending a long-term relationship (12.2.3.11)

Marriage

Marriage is a **legal union** between two people as partners in a relationship. Every marriage comes with a **legal contract** of rights and responsibilities, including the responsibility to respect one another, the ability to open joint bank accounts, the right to receive a spouse's property upon death, and much more.

There are also laws that govern whom a person can marry. In Canada, marriage must be **monogamous**, which means being married to only one person at a time. Marriage to more than one person at a time, known as **polygamy**, is not permitted. Although in some countries, such as India, polygamous marriages are legal, married individuals in Canada must divorce or have their marriages annulled before marrying again. (You will learn about annulment later in this lesson.) There are also laws that specify who can perform a marriage ceremony, when a marriage can be dissolved, and what happens to property when a marriage ends.

In some religious organizations or groups, certain requirements must be met before a marriage is recognized. For example, in some religious groups, both individuals who wish to be married must be members of the same group, or must seek special permission from their religious leaders. Some members of Indigenous communities or Clans also have rules regarding marriage. Indigenous children are born into either their mother's Clan (matriarchal) or their father's Clan (patriarchal). In some cases, a person born into one Clan cannot marry someone of the same Clan, or a person cannot marry someone of either parent's Clan. If you belong to a religious or cultural community, you might want to ask about rules regarding marriage.

In the past, marriage had practical purposes, such as economic support and responsible child rearing. Today, a couple's relationship and companionship are considered the main focus of marriage. Marriage involves the negotiation and renegotiation of important and trivial matters, which requires time engaged in conversation.

Same-Sex Marriage

Historically, marriage consisted of the legally recognized union between a man and a woman as partners in a relationship. In 2005, the *Civil Marriage Act* came into effect and legalized same-sex marriage in Canada. Canada was the fourth country in the world to legalize same-sex marriage, following the Netherlands, Belgium, and Spain.

Intercultural, Interracial, and Inter-Faith Marriages

There are more intercultural and inter-faith marriages in Canada today than there were in the past, partly due to communication between different cultures, ethnicities, and religions. When two individuals from different cultural or religious groups marry, both partners must discuss how they will negotiate cross-cultural and religious challenges as they encounter them.

Canada has never had laws prohibiting interracial marriages. However, there have been informal social taboos that made it difficult for people from different cultural or ethnic groups to marry.

In the case of First Nations peoples, legal regulations imposed penalties for First Nations women marrying non-First Nations men. Under Canada's *Indian Act* of 1951, "Indian women who married non-Indian men lost their legal status as Indians while Indian men kept their status if they married non-Indian women" (Luxton 8).

Terminology Use

Manitoba Education and Training uses the term **Indigenous** to refer to Indigenous Peoples. In this lesson, **Indian** is used as a legal term.

This rule was overturned in 1985 when the *Indian Act* was amended by the passage of Bill C-31 on the basis of sex discrimination. Women who lost their Status through marriage were reinstated as Status Indians and band members.

Bill C-31 and Status

Bill C-31 also added new rules defining who a Status Indian is, and whether or not the children of a Status Indian have Status. Section 6 of the *Indian Act* "specifies that there are two categories of Status Indians, called 6(1) and 6(2) Indians" (Vowel 29). Both categories are considered full Status under the *Indian Act*.

Children born from the following pairs of parents are considered **6(1) Indians**:

- two 6(1) Indians
- two 6(2) Indians
- a 6(1) Indian and a 6(2) Indian

Children born from the following pairs of parents are considered **6(2) Indians**:

- a 6(1) Indian and somebody who does not have Indian Status (whether or not this person is Indigenous)

Children born from the following pairs of parents do **not** have Indian Status:

- a 6(2) Indian and somebody who does not have Indian Status (whether or not the person is Indigenous)

This means that the children or grandchildren of Status Indians can lose their status after only two generations. This policy has been criticized because it could result in a significant decrease in the number of Status Indians in Canada.

Reference: Vowel, Chelsea. *Indigenous Writes: A Guide to First Nations, Métis, and Inuit Issues in Canada.* Winnipeg, MB: Highwater Press, 2016. 28–30.

Arranged Marriages

In Western societies, people generally choose their own marriage partners. In certain cultures, however, parents have an influence over their children's marriage. **Arranged marriages** are planned with and approved by the families of the couple. Different cultures may prefer the term **matchmaking**, which is the process of matching two people together for the purpose of marriage. In some cultures, matchmaking was and still is a profession. Prospective partners will often get the chance to meet each other in chaperoned settings, and prospective partners can be refused.

There are both advantages and disadvantages to arranged marriages or matched partners.

Advantages and Disadvantages of Arranged Marriages or Matched Partners	
Advantages	Disadvantages
■ The stress and pressure of finding a partner to settle down with for the rest of one's life is removed when one is guaranteed a partner. ■ The families of matched partners will get along and have a strong relationship because they were both involved in the arrangement. Also, there is no need to worry about family disapprovals of the married partners because the families chose the match. ■ Arranged marriages tend to be stable and long-lasting. Only about 6 percent of arranged marriages end in divorce, according to a 2012 study by Statistic Brain (Buch). ■ Although the partners who have been matched or whose marriage has been arranged may not love each other at the beginning of the relationship, their love may grow through building a life together and having common experiences. ■ The individuals in arranged or matched relationships know what their partners expect from them from day one.	■ In some cases, families arrange the marriage of their children into wealthy families to achieve financial gain for themselves. This form of arranged marriage is seen as slavery and can also contribute to exploitation if one of the spouses is underage. ■ Many arranged marriages are forced upon individuals, giving them very little choice if they do not like the partner their family has chosen for them. Not liking or agreeing with their matched partner can cause a lifetime of unhappiness. ■ Some individuals are matched with their partners at a very young age. They are not allowed to date anyone else beforehand since their spouse has already been chosen. Dating other people creates experiences and life lessons that can be taken into a marriage, and missing these experiences due to an arranged marriage can be difficult. ■ An arranged marriage that is not a good match may result in an increase in stress, anxiety, or depression. ■ Although divorce rates are lower in arranged marriages than in chosen unions, divorce can still happen. Matched partners do not have the chance to get to know their future spouses before marriage, and therefore have no choice but to get to know them during marriage. If things don't work out between the partners, divorce is seen as the only option. However, in many cultures that take pride in arranged marriages, divorce is not seen as an option, and going through one can lead to individuals being isolated from their family and community.

Common-Law Relationships

An increasing number of couples are choosing to form common-law relationships rather than marry. In 1961, 92 percent of Canadian families included a married couple, declining to 65.8 percent by 2016, primarily due to the increase in common-law unions (Eichler).

In Manitoba, a **common-law union** is recognized as having the same responsibilities and obligations as a marriage after three years of cohabitation, or sooner (after one year) if a child is born (Eichler). A common-law relationship can be registered as a Registered Domestic Partnership through the Vital Statistics Agency in Manitoba (or in the province or territory where the couple lives). A registered common-law relationship can be terminated by registering a dissolution, once the couple has lived apart for one year. If the couple's relationship was never registered, it can be terminated in most cases by living apart for three years. The date of termination affects the right to apply to the courts for a division of property.

In 2004, *The Common-Law Partners' Property and Related Amendments Act* came into effect in Manitoba (Manitoba Justice, "Common Law"). Through this act, the name of *The Marital Property Act* was changed to *The Family Property Act*, and the property rights that applied to married couples were extended to all common-law couples (same-sex and different-sex partners). The property laws apply immediately after a relationship has been registered with the Vital Statistics Agency; they also apply (usually after three years) even if a couple chooses not to register their relationship (Manitoba Justice, *Sharing a Life, Sharing Assets* 1–2). The laws entitle each common-law partner to half the value of the property acquired by the couple during the time they live together. In the event of death, the surviving common-law partner has a claim to the couple's estate.

Prenuptial Agreements

Some partners draw up marriage contracts, or prenuptial agreements, before marrying. These **marriage contracts** or **prenuptial agreements** are usually drawn up before marriage for financial reasons and are legal documents that alter the effect of the law as it applies to property. In addition, both partners have the right to use family assets and the right to the matrimonial home, and both partners have a responsibility to support one another and any children they may have.

Contracts can be used to protect the interests of children from a previous marriage. For example, the new spouse may be barred from inheriting property, such as a house, that was acquired during the previous marriage. Business owners may request contracts that exclude their businesses from the assets of marriage.

More recently, **cohabitation agreements** have been drawn up to outline the rights and responsibilities of partners in common-law relationships.

Divorce and Separation

Marriages can be dissolved through the process of **divorce**, a termination of marriage through a court order. The legal parting of couples who are still married is called a **separation**.

Separation is rarely a sudden event. Usually, it takes place in several phases:

1. The decision to separate starts with
   - increasing conflict and/or
   - a mutual recognition of incompatibility
2. Planning the breakup includes
   - organizing child custody arrangements, visitation rights, and financial support of children
   - disclosing the breakup to family and friends
3. Separation and family reorganization involve changes in
   - the relationship between the partners
   - living arrangements—the partners may or may not be living in separate residences

Marriage and divorce are part of a changing cultural pattern in North America. Divorce has become more acceptable and increasingly easy to obtain, as couples no longer have to give the specific reasons for dissolving their relationship. Relationships end because couples grow apart due to different values, interests, and goals. Divorce also occurs due to abuse, infidelity, and alcohol and drug addiction. Career-related conflict due to the pressures of attempting to maintain family-work-life balance can also result in divorce.

Culture, including religion, affects divorce as well. Some cultures accept divorce more easily than others, as legal systems change faster than religious systems. Some countries have low divorce rates due to restrictive divorce laws, limited or lack of access to extended family support to raise children, and religious beliefs that oppose divorce.

In Canada, the legal grounds needed in divorce documents for a marriage to be terminated are defined in the following ways:

- The spouses have lived separately and apart for one year.
- One of the spouses has committed **adultery** (voluntary sexual intercourse between a married person and someone who is not the person's spouse).
- One spouse has treated the other with mental, emotional, sexual, or physical cruelty.

Divorces are either contested or uncontested:

- A **contested divorce** is one in which the parties cannot agree about getting divorced or about the terms of the divorce. These terms include the division of assets, allocation of debts, **alimony** payment (court-ordered monetary provision for a spouse or previous spouse after a separation or divorce), child support (court-ordered payments to support a child and made out by a divorced parent), or child custody. When spouses cannot arrive at an agreement, even with the assistance of a lawyer, they must approach a court to examine their dispute.
- An **uncontested divorce** takes place when both spouses reach a mutual agreement to end the marriage. They are able to come to an agreement regarding their children, the division of property, financial arrangements, and other issues.

Divorce and separation have financial implications for families: "Most international research on income and divorce suggests that women and children suffer more financially from a divorce than men" (Gadalla, cited in Institute of Marriage and Family Canada 1). Furthermore, "An American study suggests that women's median income for the year of their separation or divorce dropped by about 30%, whereas men's median income decreased by only 6%" (Gadalla, cited in Canada, Department of Justice, "JustFacts").

The Vanier Institute of the Family reports that there has been a gradual increase in Canadians 50 years and older seeking divorce, and the resulting adjustments have implications for families, particularly for older women:

> Adjusting to a late-in-life divorce can be challenging, not only for the separating couple but also for their adult children—some of whom provide care for one or both of their parents. The changes in economic security occasioned by grey divorce are particularly acute for women, especially as they age: among those aged 78 to 80, divorce or separation results in a 17% drop in family income compared to what they had when they were 54 to 56 years of age ("Grey Divorce [Silver Separations]" 1).

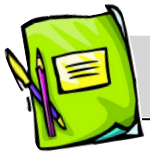
Couples contemplating divorce also need to consider the costs of the divorce proceedings themselves. For example, in Canada in 2016, the average cost in legal fees was $1,845 for an uncontested divorce, and $13,638 for a contested divorce, and, on average, a five-day trial on family legal issues cost $35,950 (Canada, Department of Justice, "JustFacts").

Annulment

An **annulment** is a court declaration that a marriage was never valid. An annulment is retroactive, meaning that the marriage is considered invalid from the beginning. Marriage can be considered invalid for a variety of reasons. For example, if one of the partners was already married to someone else, or was under the age of 16 at the time of marriage, the marriage could be declared invalid.

Remarriage

As the occurrence of breakups among Canadian couples increases, so does the likelihood of entering into a second or third marriage, also known as **remarriage**. With the rise in remarriages, comes the rise in stepfamilies and blended families (with one or both parents having children from a previous relationship). Stepfamilies were counted for the first time in the 2011 Canadian census. Of the families with children, 12.6 percent were stepfamilies, and 87.4 percent were intact families, consisting of two parents and their biological or adopted children (Statistics Canada, *Portrait of Families and Living Arrangements in Canada* 3).



Learning Activity 3.3: Marriage and Divorce

It is now time for you to complete **Learning Activity 3.3**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson. Please record your responses to the following questions in your notebook.

1. How does the law affect marriage? Provide examples.
2. What are marriage contracts or prenuptial agreements? How might they protect individuals?
3. What are the advantages and disadvantages of arranged marriages or matched partners?
4. What is divorce?
5. What steps take place during an initial separation of marriage partners?
6. What is the difference between a contested divorce and an uncontested divorce?

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Lesson Summary

In this lesson, you learned about different kinds of marriage and the legal rights and responsibilities that come with marriage. You learned that there are marriages between a man and a woman, as well as same-sex marriages, intercultural, interracial, and inter-faith marriages, arranged marriages, common-law relationships, and prenuptial agreements that partners can sign before getting married. You also learned what divorce and separation are. You learned that some couples can get an annulment instead of a divorce, and that many people remarry and form stepfamilies or blended families.

The next lesson discusses factors that influence the decision of whether or not to have children. You will learn about foster parenting, adoption, child welfare/protection, and child care options.

Notes

Lesson 4: Parenting

Introduction

In the 1950s, the traditional nuclear family (a married heterosexual couple and their biological or adopted children) was considered to be the ideal family form. Males would secure income-generating work, which was a prerequisite to getting married. Females would either give up employment once they married in order to stay home and raise children, or they would hold jobs that were considered suitable for them, such as nursing or teaching. There was generally no need for outside help with child care because it was all provided by the nuclear family members.

As you have learned in previous modules of this course, family structures and functions have become much more diverse since the 1950s. In this lesson, you will learn about the diversity in parenting within the context of changing family structures. This lesson focuses on why some people decide to have children, while others decide not to or are unable to have children. You will learn about lone-parent households, foster parenting, adoption, and changing gender roles in parenting. Finally, you will learn about child welfare/ protection in Canada and about a variety of child care options.

Lesson Focus

In this lesson, you will

- ❑ summarize the strengths and challenges of different family forms and structures (12.5.3.1)
- ❑ describe and discuss societal changes and the impact on family forms and structures (12.5.3.3)

Choices Regarding Parenthood and Childlessness

The decision of whether to have or not to have children is influenced by a variety of factors, including personal choices and circumstances, as well as influences from family, peers, and other social, cultural, religious, and economic factors. These decisions are linked to factors such as access to higher education, participation in the workforce, availability of contraceptive or fertilization options, and so on.

Why People Choose to Have Children

People choose to have children for a wide range of personal reasons, including personal fulfillment, love of children, family continuity, ensuring family support in old age, and so on. Societal influences also tend to play a part in encouraging or convincing people to have children. Some couples, for example, feel pressure from their families to provide grandchildren and to carry on the family name. Certain religions also encourage child-bearing and discourage the use of contraceptives.

Canadian society encourages couples to have children as well. We depend on a sufficient working population to support our social programs and our economy. Countries with an aging population need to maintain pension programs and a workforce that contributes to these programs. Economic growth is needed for our country to prosper, and to have the social benefits we enjoy, we must maintain or increase the population.

Why People Choose Not to or Are Unable to Have Children

While many people desire to have children, or feel pressured to have them, there are many reasons why some wish to remain childless. Some individuals consider their life and career plans, and determine that they prefer not to have children. Some people who value a sustainable world may not want to bring children into this world because of concerns about global overpopulation, environmental challenges, global conflict, and so on. Other individuals may not have the financial resources or the social/emotional capacity or supports to provide for the needs of their own family.

Not having children is not always a purposeful choice, however. Some people remain childless due to concerns related to health, genetics, and fertility issues. Many couples have infertility challenges. While some turn to assisted reproductive technology options to conceive, others choose not to pursue these options because they would rather have no child than have one who was artificially conceived. Many people also struggle with having children due to certain disabilities or chronic illnesses. In the case of chronic illness, individuals may feel it is best not have children in case they don't live long enough to raise them. It is important that we, as a society, respect people's decisions to have nor not to have children.

Lone Parenting

Over the past few decades, lone-parent households have been on the rise, due to a variety of reasons, such as divorce, the death of a partner, or the decision to parent alone. However, while a parent or guardian may be comfortable with this lifestyle, many challenges come with being a lone parent.

When a separation or divorce occurs between partners who are parents, problems related to child custody and visitation arrangements can arise, causing stress for the parents as well as the children. There is also the risk that a lone parent and the former partner did not part on good terms, leaving the children to deal with tense and conflicted feelings. Also, if a lone parent begins dating someone new, the new partner may cause issues in the family relationships.

It is sometimes difficult for lone parents with one income to make ends meet. Some parents need to work at several jobs to earn enough money to support their children, leaving them limited quality time to spend with their children.

It is possible for individuals to parent on their own, but they should not be afraid to ask for help. Reaching out to friends, family, community services, or an expert specializing in lone-parent households can help relieve stress for both the parents and the children involved.

Foster Parenting

Foster parenting is required when minors, who are no longer able to live with their biological parent(s) or their guardian(s), are placed in the home of a certified caregiver known as a **foster parent**. Single people, couples, partners with children, and partners without children can all apply to become foster parents. To be eligible to foster a child, the prospective foster parents can live in an apartment or a house, they can live in rural or urban areas, and they can come from any ethnic, cultural, or racial background (Manitoba Families, "Frequently Asked Questions").

The whole foster family must be on board to provide the support, attention, care, and flexibility the foster child needs. In Manitoba, foster families must meet certain qualifications:

> Social workers who interview prospective foster families look for some special qualities:
>
> - the warmth to care for a foster child and make him or her [them] feel wanted and loved;
> - the tolerance to accept a child from an unstable family background, who may or may not want to be with a foster family;
> - the patience to work with a child who may be withdrawn or hyperactive;
> - the willingness to accept the fact that the child may still want to be involved with his or her [their] family;
> - the commitment to attend training to gain additional knowledge necessary for helping the foster child.*

In its first national count of foster children in Canada, Statistics Canada found that 29,590 foster children under the age of 14 were living in Canada in 2011. At that time, more than 17,000 Canadian households were fostering children and over half of these households had taken in at least two children (CBC News, "Census Shows New Face of the Canadian Family"). The 2016 census found that 28,030 children aged 14 or younger were foster children (Statistics Canada, *Portrait of Children's Family Life in Canada* 1).

Adoptive Parenting

Adoption is the process through which the parental rights and obligations of the birth parent(s) of a child are legally transferred to an individual or couple who wish to become adoptive parents of the child (Adoption Council of Canada). Through the adoption process, an infant, child, or youth in need of adoption can become a permanent part of a new family committed to providing a loving and safe home.

In Canada, the rules and regulations regarding adoption vary from one province or territory to another. However, a qualified social worker must conduct a home study of all potential adoptive parents, regardless of where they live in Canada (Adoption Council of Canada). Children can be adopted by married heterosexual couples, LGBT2SQ+ couples, common-law partners, and single people through public, private, international, and kinship adoption processes.

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* Source: Manitoba Families. "Frequently Asked Questions." *Foster Care.* www.gov.mb.ca/fs/childfam/fostercare_faq.html (13 Feb. 2018).

Same-Sex Parenting

Following the legalization of same-sex marriage in 2005, the number of same-sex families has increased in Canada. Data from the 2011 Canadian census indicates that many same-sex couples are raising children: 16.5 percent of female same-sex couples and 3.4 percent of male same-sex couples were raising children that came into the home through adoption or surrogacy, or from a previous opposite-sex relationship (The Vanier Institute of the Family, "Same-Sex Families Raising Children").

Children in Need of Protection

In Canada, each province and territory is responsible for the welfare/protection of children. This includes providing prevention and early intervention services when a child is at risk of abuse or neglect. Prevention and intervention programs can take the form of supportive services such as counselling, or removal of the child to a foster home, group home, or a new family through adoption.

Prevention supports, including early intervention for families at risk, are considered more effective than emergency intervention. According to a 2015 report to Canada's premiers, the most effective prevention programs known to improve child welfare/protection include services that encourage family preservation:

> These services can include mental health treatments, early childhood education, family counseling, and violence deterrence. In promoting the development of strong families, prevention services limit interactions with child protection authorities and quicken the return of apprehended children to the family home, thus reducing the numbers of children in care. (Aboriginal Children in Care Working Group 23)

In 2014, more than 10 000 children were in care in Manitoba (Manitoba Families, "Child and Family Services [CFS]: Overview and Statistics"). This means that the children were removed from their own families and placed elsewhere, often with foster parents. The majority of the children in care are Indigenous.

Our Past: The Sixties Scoop

The term **Sixties Scoop** refers to the mass removal, by Canadian child welfare authorities, of Indigenous children from their homes and communities during the 1960s and into the 1980s, and their subsequent placement in predominantly non-Indigenous homes:

> In many instances, children were literally scooped from their homes and communities without the knowledge or consent of families and bands. Many First Nations charged that in many cases where consent was not given, that government authorities and social workers acted under the colonialistic assumption that native people were culturally inferior and unable to adequately provide for the needs of the children. (Sinclair)

Based on statistics from the Department of Indian Affairs, "a total of 11,132 status Indian children were adopted between the years of 1960 and 1990. It is believed, however, that the actual numbers are much higher" (Sinclair). Of the children who were apprehended, approximately 70 percent were placed into non-Indigenous homes (including many out of the province and out of the country), where their heritage was denied, and many of these adoptees "face cultural and identity confusion issues as the result of having been socialized and acculturated into a euro-Canadian middle-class society" (Sinclair).

As adults, many Indigenous adoptees are searching for their families, and the families are searching for the adoptees. Several Indigenous reunification programs have emerged in Canada to assist with this search (Sinclair).

Resource

For information on Indigenous reunification programs, see:

Sinclair, Raven. "The 60s Scoop." *Indigenous 60s Scoop*. 2 Mar. 2017. *Origins Canada*. www.originscanada.org/aboriginal-resources/the-stolen-generation (14 Feb. 2018).

Our Path: Culturally Appropriate Child Welfare/Protection

In Canada, Indigenous children are overrepresented in care within the child welfare/protection system. The Assembly of First Nations (AFN) states that this overrepresentation is an extension of the removal of children from their homes (Aboriginal Children in Care Working Group 3), which occurred during the residential schools era and the Sixties Scoop. Conflict between Indigenous and child welfare/protection agencies can be attributed to differences in parenting practices and the influence of middle-class Euro-North American ideals.

Along with experiencing the generational effects of colonialism and racism, Indigenous families also face barriers such as social exclusion and poverty. For example, Indigenous children under the age of six years have a poverty rate of 56 percent, compared to 19 percent for non-Indigenous children of the same age (MacKinnon 2). This reality contributes to the disproportionate numbers of Indigenous children in need of care and calls for more culturally appropriate child welfare/protection services:

> The stress that results from poverty, poor housing, and lack of supports can lead families into crisis. . . .
>
> Greatly reducing poverty, improving housing conditions, [and] increasing economic and social inclusion is critical. But self-determination, cultural revitalization community infrastructure and resources combined with more holistic models of service delivery can also serve to improve outcomes for Aboriginal children and families. (MacKinnon 2)

In an attempt to address these issues, many regions in Canada have formed child welfare/protection agencies to develop culturally appropriate services. Manitoba has four Child and Family Services (CFS) Authorities, and each Authority oversees and manages one or more CFS agencies that provide services for Indigenous children and their families.

CFS agencies work with Indigenous families and communities, providing culturally appropriate supports to ensure the safety and well-being of children. Indigenous leaders and activists argue that children in need of care should remain in their communities and be cared for by extended family. Along with focusing on language, CFS agencies focus on access to the land, self-determination, traditional medicines, spirituality, and participation in traditional activities to promote well-being:

> Self-determination is the primary means by which cultural continuity becomes integrated into service. Aboriginal self-determination enables the development of community-based services that incorporate Aboriginal values, beliefs, and traditions, including culturally appropriate practices, and is more likely to lead to capacity-building initiative at the community level which can offer alternatives to conventional services models. (MacKinnon 2)

To ensure that cultural supports are appropriate and responsive to Indigenous families, it is important that they are community-based and community-designed. Indigenous communities and organizations are best positioned to provide prevention and early intervention services for Indigenous children and families because they are able to create programming that is culturally empowering to families in ways that other child welfare/protection agencies may not.

Manitoba's child welfare/protection system has undergone significant changes in order to better meet the needs of Indigenous children in care. However, it is still often criticized for its shortcomings. For example, when Tina Fontaine, a 15-year-old girl from the Sagkeeng First Nation in Manitoba, went missing in Winnipeg in 2014, she was under the care of a CFS agency, which had placed her in a Winnipeg hotel. She was murdered in August 2014. Her body was recovered from the Red River August 17, 2014, eight days after she was reported missing.

In 2017, some Indigenous leaders expressed concerns that proposed changes to Manitoba's child welfare/protection system would make things worse for Indigenous children. They said that the non-government for-profit agencies that look after children in care are motivated to take in more children, because they are paid partly for the number of children in their care. They also felt that the changes would permanently place more Indigenous children into non-Indigenous homes (Woods).

Resources

To read more about the effort to transform child welfare/protection in Manitoba, see:

- MacKinnon, Shauna. *Fast Facts: Child Welfare Devolution in Manitoba: A Bumpy but Necessary Road to Justice.* Winnipeg, MB: Canadian Centre for Policy Alternatives, Manitoba Office, 17 June 2010. Available online at https://www.policyalternatives.ca/sites/default/files/uploads/publications/commentary/docs/FF_childwelfare_061710.pdf (15 Feb. 2018).

In Manitoba, there are four Child and Family Services Authorities:

- First Nations of Northern Manitoba Child and Family Services Authority
  Website: www.northernauthority.ca/
- First Nations of Southern Manitoba Child and Family Services Authority (Southern First Nations Network of Care)
  Website: https://www.southernnetwork.org/site/home
- Métis Child and Family Services Authority
  Website: https://www.metisauthority.com/
- General Child and Family Services Authority
  Website: www.generalauthority.ca/

Child Care

Following the birth, adoption, or foster placement of children, parents/caregivers assume the responsibility of caring for them. They may choose to stay at home to care for them, or they may need to explore alternative child care options.

Parental Leave

In Canada, employees can take time off work when they are pregnant, or are caring for a newborn or a newly adopted child. In some situations, the employees are paid, while in others, they are not.

In Manitoba, parents can take a leave from work through specific provincial and federal government programs and through employer or union programs. A discussion of these programs follows. Note that this information was current when this course was developed.

- **The Government of Manitoba's Maternity and Parental Leaves (without Pay)**

  Under the Manitoba government's employment standards, employees can take unpaid time off work when they are pregnant, or are caring for a newborn or a newly adopted child, without fear of losing their jobs. In other words, the employer has to hold their jobs open for them during maternity and parental leaves.

  The differences between maternity and parental leaves are as follows:

  - **Maternity leave** is an unpaid leave taken by individuals near the end of their pregnancy, or immediately afterwards. They can take up to 17 weeks.
  - **Parental leave** is an unpaid leave taken by either parent to care for a child after the birth or adoption of the child. Parents can take up to 63 weeks.

  Note that employees are not paid during Manitoba's maternity and parental leaves.

  Resources

  For more information on Manitoba's maternity and parental leaves, see:

  - Manitoba Growth, Enterprise and Trade. "Maternity Leave." *Employment Standards*. https://www.gov.mb.ca/labour/standards/doc,maternity-leave,factsheet.html (28 Dec. 2018).
  - ———. "Parental Leave." *Employment Standards*. https://www.gov.mb.ca/labour/standards/doc,parental-leave,factsheet.html (28 Dec. 2018).

- **The Government of Canada's Maternity and Parental Benefits (with Pay)**

  Canadians who pay into the federal government's Employment Insurance (EI) program are eligible for the Government of Canada's maternity and parental benefits. This entitles them to receive **reduced** income when they are not working because they are pregnant, or are caring for a newborn or a newly adopted child. The amount of pay they receive is a percentage of their average weekly earnings.

  Individuals (including surrogates) who have given birth, and who cannot work because they are pregnant or have recently given birth, are eligible for **EI maternity benefits** for a maximum of 15 weeks. They can receive their benefits as early as 12 weeks before the expected date of birth, and as late as 17 weeks after the actual date of birth.

  Parents, including birth parents, who are caring for a newborn or a newly adopted child or children are eligible for **EI parental benefits**. Both parents can share the benefits, which can be paid for a maximum of 61 weeks.

  Proposed Changes to Parental Benefits

  In its 2018 budget, the Government of Canada proposed changes to parental leave benefits (to become available in June 2019), including a new **EI Parental Sharing Benefit** that would provide additional weeks of parental leave to be shared by both parents in two-parent families. This would encourage the parent who did not give birth to share in the parental leave. Parents would be allowed to choose to receive a lower amount of benefits over a longer period of time.

  Resources

  For more information on the 2018 proposed changes to parental benefits, see:

  - Government of Canada. "Growth." *Budget 2018: Equality + Growth: A Strong Middle Class.* 27 Feb. 2018. https://www.budget.gc.ca/2018/docs/plan/chap-01-en.html (8 Mar. 2018).

  For more detailed information on the federal government's maternity and parental benefits, see:

  - Government of Canada. "Employment Insurance Maternity and Parental Benefits." *Employment and Social Development Canada.* 10 Jan. 2018. https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/maternity-parental.html (20 Feb. 2018).

- **Employment or Unionized Contracts (with or without Pay)**

  Some employment and unionized contracts have negotiated programs (in addition to the two government programs) to support employees who take time off work because they are pregnant, or are caring for a newborn or a newly adopted child. In some cases, the employees are paid a reduced salary, while in other cases, they are not.

Child Care Options

Most parents will decide to return to their employment after their maternity, parental, or adoptive leave ends. In preparation for their return to work, parents must explore child care options. Canada does **not** have a national child care policy. As a result, access to child care services varies with each province and territory.

In Manitoba, early learning and child care services are divided into **licensed** and **unlicensed** child care. All licensed child care facilities in Manitoba are guided by *The Community Child Care Standards Act* (Manitoba) and its regulations, which define the types of child care and licensing standards that facilities must meet. Provincial government staff inspect licensed child care facilities. Although the provincial government does not monitor unlicensed home-based child care, provincial law specifies the number and age of children who can be cared for in a private home.

The following **licensed** and **unlicensed** child care was available in Manitoba at the time this course was written (Manitoba Families, *A Guide to Child Care in Manitoba*):

- **Licensed early learning and child care in centres** includes
  - infant programs (for children three months to two years of age)
  - full-time preschool programs (for children two to six years of age)
  - part-time programs or nursery schools (for children up to six years of age)
  - school-age programs (e.g., before and after-school programs for children six to 12 years of age)
- **Licensed early learning and child care in homes** includes
  - family child care homes (for up to eight children under the age of 12, with no more than five children under the age of six, and no more than three children less than two years of age, including the providers' own children)
  - group child care homes run by at least two providers in one of their homes (for up to 12 children under the age of 12, with no more than three children less than two years of age)
- **Unlicensed private home child care** includes
  - home-based child care (for up to four children under the age of 12, including the caregivers' own children, with no more than two children under the age of two years; if more than four children receive care, the homes must become licensed as family or group child care homes)

There is a shortage of child care spaces across Canada, except in Quebec, where low-cost daycare is universally available for all children. Daycare spots that are paid for are scarce in most provinces, resulting in long waiting lists. Many parents are unable to return to work or school when they are unable to find suitable child care. Licensed and unlicensed home daycares have sprung up to fill the void.

Changing Gender Roles in Parenting

Gender roles have changed considerably since the 1950s, not only in relation to careers but also with respect to parenting and household responsibilities. There are more lone-parent households, more households with same-sex partners who are choosing parenthood, and more households in which both parents work outside the home. Regardless of the family configuration, all families with children need to balance economic and child care responsibilities.

With current legislation, both parents have the option of taking a leave from work after the birth or adoption of a child. Although more women than men are staying home to look after their children, an increasing number of men are stay-at-home parents. However, many families rely on two incomes and do not have the option of having one parent stay at home past the parental leave. In many cases, both parents choose to continue with their careers after they have children, and therefore make alternative child care arrangements.

A growing number of women have become the primary income earners in their families, and their incomes have become an important source of family economic security. More women are working in a wide variety of non-gender-specific careers (e.g., business, medicine), and some are earning more than their partners. Overall, however, disparities still exist between male and female wage earners in Canada. In 2015, Canadian woman made 87 cents per hour for every dollar their male peers made (Israel). Although child-rearing responsibilities and housework are becoming more fairly distributed between both parents, women continue to carry more of the responsibilities than men.

Learning Activity 3.4: Parenting Choices

It is now time for you to complete **Learning Activity 3.4**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson. Please record your responses to the following questions in your notebook.

1. Describe two reasons people choose **to have** children.
2. Describe two reasons people choose **not to have** children or are **unable to have** children.
3. What are the challenges of being a lone parent? List three examples.
4. What is the difference between being a foster parent and an adoptive parent?
5. What is the difference between licensed and unlicensed child care?
6. How have gender roles in parenting changed since the 1950s? Give at least two examples.
7. Why was the Sixties Scoop a harmful experience for Indigenous communities? How has culturally appropriate child welfare/protection assisted in addressing the difficulties resulting from the Sixties Scoop?

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

It is now time to complete **Assignment 3.2: Essay on Partner Relationships and Parenting.** The assignment details can be found after the Lesson Summary.

Lesson Summary

In this lesson, you learned why some people choose to have children, and some choose not to or are unable to have children. You learned what it means to be in a lone-parent household, and what it means to be a foster parent and an adoptive parent. This lesson also focused on child welfare/protection and child care options.

Notes

Assignment 3.2: Essay on Partner Relationships and Parenting (30 marks)

It is now time to complete **Assignment 3.2**. You will submit this assignment to the Distance Learning Unit when you have completed Module 3.

In this assignment, you will write an essay (four paragraphs, two pages) reflecting on the content in Module 3, Lessons 3 and 4. Your reflective essay should include **your own views** on marriage or common-law relationships, breakups, and parenting.

Because this assignment involves personal reflection, there are no correct or incorrect answers. Review the **Assessment Rubric for Assignment 3.2** to understand the criteria your tutor/marker will use to assess your work.

Instructions

To write your essay, follow these steps:

1. Read these **instructions** to gain a general understanding of the assignment.
2. Write an **introductory paragraph** in which you introduce your essay.
3. Write your first **body paragraph** based on **Lesson 3: Partner Relationships**. In your **reflection**, make sure you make **at least three references** to the content in this lesson and demonstrate its **application** to your own life.

   The following guiding questions will help you as you write your **personal reflection**. Write your response in **paragraph form**. Your paragraph should be at least three-quarters of a page (double spaced). Read all the questions before starting to organize your paragraph. However, you do **not** need to answer all the questions.

   Guiding Questions

   - Do you think you will want to remain single, get married, or live in a common-law relationship? Discuss. If you are already married, or living in a common-law relationship, discuss why you have made that decision.
   - Do you believe in signing a prenuptial agreement? Why or why not?
   - Does the idea of a relationship breakup, separation, or divorce worry you? Why or why not?

- Did the content in this lesson encourage you to reconsider some of your plans for the future? If so, discuss how.
- Did the content in this lesson encourage you to think differently about marriage and/or common-law relationships? If so, explain how.

Assessment: See the assessment criteria in **row 1** (Paragraph Based on Lesson 3) of the Assessment Rubric for Assignment 3.2.

4. Write your second **body paragraph** based on **Lesson 4: Parenting**. In your **reflection**, make sure you make **at least three references** to the content in this lesson and demonstrate its **application** to your own life.

   The following guiding questions will help you as you write your **personal reflection**. Write your response in **paragraph form**. Your paragraph should be at least three-quarters of a page (double spaced). Read all the questions before starting to organize your paragraph. However, you do **not** need to answer all the questions.

   Guiding Questions

   - Do you think you will want to have children? Discuss.
   - Are you comfortable with the idea of becoming a lone parent? Discuss.
   - Would you ever consider being a foster parent or an adoptive parent? Why or why not?
   - What are your thoughts regarding child welfare/protection and child care?
   - How would gender roles affect you as a parent?
   - Did the content in this lesson encourage you to reconsider having or not having children? If so, discuss how.
   - Did the content in this lesson encourage you to think differently about any aspect related to diversity in parenting? If so, explain how.

   Assessment: See the assessment criteria in **row 2** (Paragraph Based on Lessons 4) of the Assessment Rubric for Assignment 3.2.

5. Write a **concluding paragraph**, summarizing your thoughts on the topic of partner relationships and parenting.

Make sure your essay includes the following components:

- an introductory paragraph
- two body paragraphs (each at least three-quarters of a page long)
- a concluding paragraph

You will submit your essay to the Distance Learning Unit for assessment.

Suggestions for Effective Writing

To earn the mark you want in your assignments, you need to write well so that your tutor/marker understands what you are trying to communicate. Here are some suggestions for doing so:

- Write simple sentences that clearly communicate your thoughts.
- Use a variety of words.
- Make sure your ideas are well-organized and logical.
- Include details that enhance and clarify ideas.

Assessment Rubric

Review the following assessment rubric to see how your tutor/marker will assess your work, and how you can earn the mark you want for this assignment.

Assessment Rubric for Assignment 3.2: Essay on Partner Relationships and Parenting (30 marks)					
Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.				
	3 Marks	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
1. **Paragraph Based on Lesson 3: Partner Relationships**	This paragraph ■ shows a **clear and thorough** personal **reflection** of the content in Module 3, Lesson 3 ■ makes **at least 3 references** to the content in Lesson 3 ■ **clearly** demonstrates **application** of the Lesson 3 content to own personal life	This paragraph ■ shows an **adequate reflection** of the content in Module 3, Lesson 3 ■ makes **at least 2 references** to the content in Lesson 3 ■ **somewhat** demonstrates **application** of the Lesson 3 content to own personal life	This paragraph ■ shows an **inadequate reflection** of the content in Module 3, Lesson 3 ■ makes **at least 1 reference** to the content in Lesson 3 ■ **insufficiently** demonstrates **application** of the Lesson 3 content to own personal life	This paragraph ■ shows **no reflection** of the content in Module 3, Lesson 3 ■ makes **no references** to the content in Lesson 3 ■ does **not** demonstrate **application** of the Lesson 3 content to own personal life	_____ /3 Total x 5 (possible **15 marks**)
2. **Paragraph Based on Lesson 4: Parenting**	This paragraph ■ shows a **clear and thorough** personal **reflection** of the content in Module 3, Lesson 4 ■ makes **at least 3 references** to the content in Lesson 4 ■ **clearly** demonstrates **application** of the Lesson 4 content to own personal life	This paragraph ■ shows an **adequate reflection** of the content in Module 3, Lesson 4 ■ makes **at least 2 references** to the content in Lesson 4 ■ **somewhat** demonstrates **application** of the Lesson 4 content to own personal life	This paragraph ■ shows an **inadequate reflection** of the content in Module 3, Lesson 4 ■ makes **at least 1 reference** to the content in Lesson 4 ■ **insufficiently** demonstrates **application** of the Lesson 4 content to own personal life	This paragraph ■ shows **no reflection** of the content in Module 3, Lesson 4 ■ makes **no reference** to the content in Lesson 4 ■ does **not** demonstrate **application** of the Lesson 4 content to own personal life	_____ /3 Total x 5 (possible **15 marks**)
				Total Marks	_____ **/30**

Congratulations! You have completed Module 3, which is half the course. All you have left to do is submit Assignments 3.1 and 3.2.

Module 3 Summary

Congratulations, you have finished the third module in the course! I

Submitting Your Assignments

It is now time for you to submit Assignments 3.1 and 3.2 to the Distance Learning Unit so that you can receive some feedback on how you are doing in this course. Remember that you must submit all the assignments in this course before you can receive your credit.

Make sure you have completed all parts of your Module 3 assignments and organize your material in the following order:

- ❑ Module 3 Cover Sheet (found at the end of the course Introduction)
- ❑ Assignment 3.1: Sexual and Reproductive Health
- ❑ Assignment 3.2: Essay on Partner Relationships and Parenting
  - Essay (four paragraphs, two pages)

For instructions on submitting your assignments, refer to How to Submit Assignments in the course Introduction.

Notes

MODULE 3

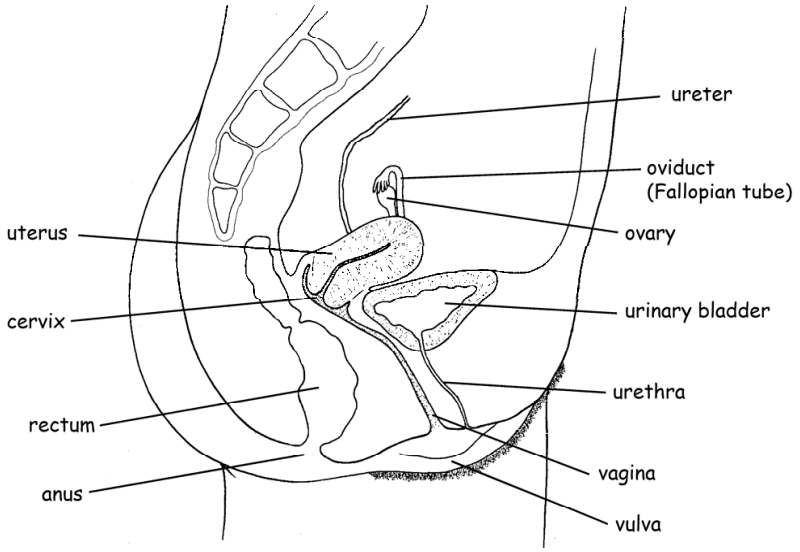
Learning Activity Answer Key

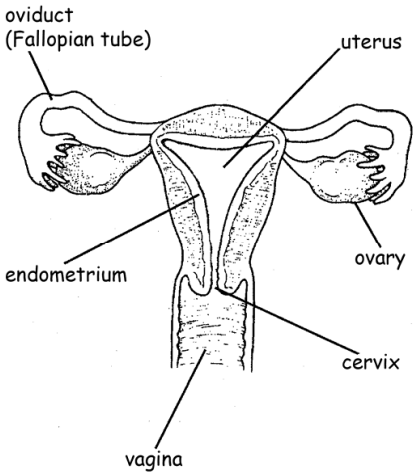
Module 3 Learning Activity Answer Key

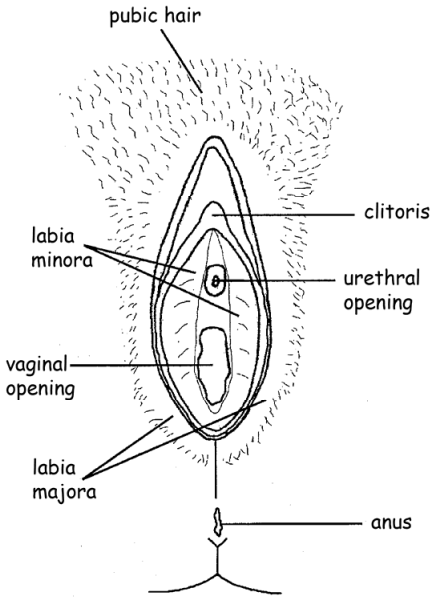
Learning Activity 3.1: Biological Sex

1. Using the proper terminology, label the following diagrams of the internal and external structures of the female and male anatomy.

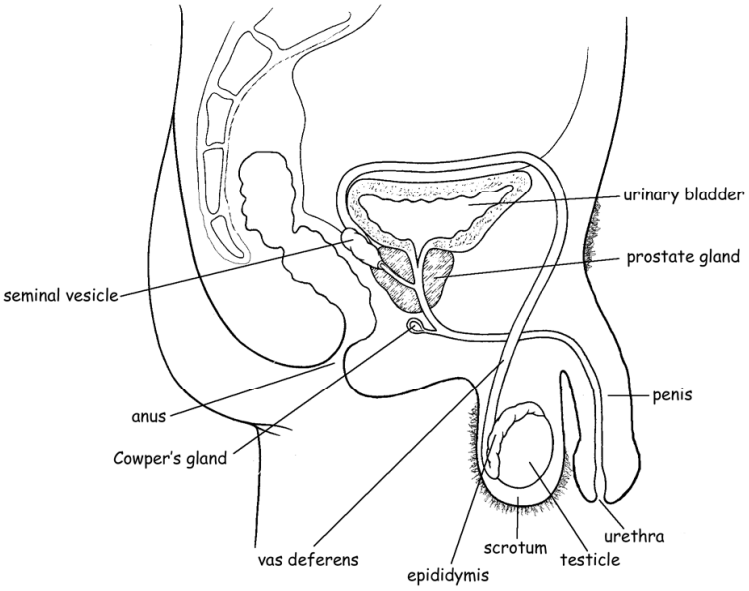
Internal and External Structures of the Female Anatomy

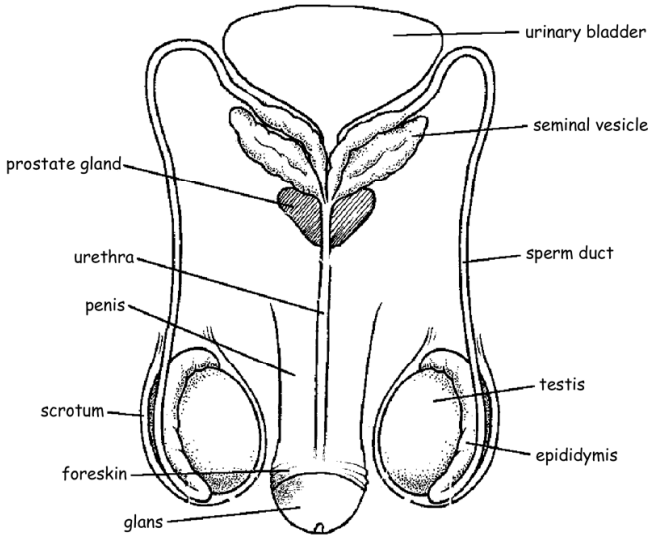






Internal and External Structures of the Male Anatomy





2. What does it mean to be born intersex/with DSD?

   Intersex/DSD refers to a person whose chromosomes, hormones, and anatomical sex characteristics are not strictly male or female. Intersex/DSD individuals fall outside the conventional classifications of male and female.

Learning Activity 3.2: Conception and Contraception

Complete this learning activity carefully, because some of the questions may be on your final examination.

1. What is fertilization or conception? How is a child conceived?

   Fertilization or conception is the process of fertilizing an ovum with a sperm cell, causing a child to be conceived. The sex cells in the male are called spermatozoa, or sperm. The sex cells in the female are called ova, or eggs.

   When a male is sexually aroused prior to intercourse with a female, the erectile tissue of the penis fills with blood and stiffens so that the penis can enter the vagina. The sperm cells are then ejaculated into a fluid called semen and transported through the sperm ducts to the urethra. Once the semen is in the urethra, the glands of the prostate have already deposited their secretions, containing substances to stimulate the sperm. The last addition to the semen is the sugar-rich fluid from the seminal vessels that provide fuel for the sperm. When the semen is ejaculated in the vagina, an average of 400 million sperm cells pass into the vagina and through the cervix. From there, the sperm have to move on their own, travelling nearly 20 cm to reach the oviduct where the egg is. When an egg cell and a sperm cell combine to form a single cell, conception occurs.

2. Define what abstinence is. Why might someone choose to practise abstinence?

   Abstinence means refraining from sexual intercourse. Individuals might choose abstinence because they want to

   - wait until they are older to engage in sexual intercourse
   - wait for a long-term relationship
   - avoid accidental pregnancy or STIs
   - follow religious or cultural expectations

3. Name and define one example of **each** of the following methods of contraception: barrier/non-hormonal method, hormonal method, long-acting or permanent method, and natural method.

   Responses will vary. Your responses will depend on the types of contraception that you chose to identify and define. Here are some sample responses. If you chose different methods, check your responses with the content of Module 3, Lesson 2.

   - **External condom:** A thin rubber or latex sheath, which is placed over the erect penis before insertion into the vagina. A condom is meant to block the passage of sperm, thus preventing a person from becoming pregnant.
   - **Birth control pills for persons with female antomy:** An oral contraceptive made with a synthetic form of the hormones estrogen and progestin, and works by suppressing ovulation.
   - **Intrauterine device (IUD):** A T-shaped piece of plastic that is either wrapped in copper wire or contains hormones. A health care provider prescribes the IUD and inserts it into a person's uterus to prevent pregnancy.
   - **Withdrawal:** Involves the removal of the penis from the vagina before ejaculation. Fertilization is prevented if the sperm does not enter the vagina.

Learning Activity 3.3: Marriage and Divorce

1. How does the law affect marriage? Provide examples.

   Marriage is a legal union between two people as partners in a relationship. Every marriage comes with a legal contract of rights and responsibilities. Laws govern whom a person can marry, who can perform a marriage ceremony, when a marriage can be dissolved, and what happens to property when a marriage ends. In Canada, the only legal type of marriage is a **monogamous** one (marriage to only one person at a time).

2. What are marriage contracts or prenuptial agreements? How might they protect individuals?

   Marriage contracts or prenuptial agreements are usually drawn up before marriage for financial reasons and are legal documents that alter the effect of the law as it applies to property.

   Contracts can be used to protect the interests of children from a previous marriage. For example, the new spouse may be barred from inheriting property, such as a house, that was acquired during the previous marriage. Business owners may request contracts that exclude their businesses from the assets of marriage.

3. What are the advantages and disadvantages of arranged marriages or matched partners?

   Advantages

   - The stress and pressure of finding a partner to settle down with for the rest of one's life is removed when one is guaranteed a partner.
   - The families of matched partners will get along and have a strong relationship because they were both involved in the arrangement. Also, there is no need to worry about family disapprovals of the married partners because the families chose the match.
   - Arranged marriages tend to be stable and long-lasting. Only about 6 percent of arranged marriages end in divorce, according to a 2012 study by Statistic Brain (Buch).
   - Although the partners who have been matched or whose marriage has been arranged may not love each other at the beginning of the relationship, their love may grow through building a life together and having common experiences.
   - The individuals in arranged or matched relationships know what their partners expect from them from day one.

Disadvantages

- In some cases, families arrange the marriage of their children into wealthy families to achieve financial gain for themselves. This form of arranged marriage is seen as slavery and can also contribute to exploitation if one of the spouses is underage.
- Many arranged marriages are forced upon individuals, giving them very little choice if they do not like the partner their family has chosen for them. Not liking or agreeing with their matched partner can cause a lifetime of unhappiness.
- Some individuals are matched with their partners at a very young age. They are not allowed to date anyone else beforehand since their spouse has already been chosen. Dating other people creates experiences and life lessons that can be taken into a marriage, and missing these experiences due to an arranged marriage can be difficult.
- An arranged marriage that is not a good match may result in an increase in stress, anxiety, or depression.
- Although divorce rates are lower in arranged marriages than in chosen unions, divorce can still happen. Matched partners do not have the chance to get to know their future spouses before marriage, and therefore have no choice but to get to know them during marriage. If things don't work out between the partners, divorce is seen as the only option. However, in many cultures that take pride in arranged marriages, divorce is not seen as an option, and going through one can lead to individuals being isolated from their family and community.

4. What is divorce?

   A divorce is a termination of marriage through a court order.

5. What steps take place during an initial separation of marriage partners?

   Separation usually takes place in several phases:

   a. The decision to separate starts with
      - increasing conflict and/or
      - a mutual recognition of incompatibility
   b. Planning the breakup includes
      - organizing child custody arrangements, visitation rights, and financial support of children
      - disclosing the breakup to family and friends
   c. Separation and family reorganization involve changes in
      - the relationship between the partners
      - living arrangements—the partners may or may not be living in separate residences

6. What is the difference between a contested divorce and an uncontested divorce?
    - A contested divorce is one in which the parties cannot agree about getting divorced or about the terms of the divorce. These terms include the division of assets, allocation of debts, alimony payments (court-ordered monetary provision for a spouse or previous spouse after a separation or divorce), child support (court-ordered payments to support a child and made out by a divorced parent), or child custody. When spouses cannot arrive at an agreement, even with the assistance of a lawyer, they must approach a court to examine their dispute.
    - An uncontested divorce takes place when both spouses reach a mutual agreement to end the marriage. They are able to come to an agreement regarding their children, the division of property, financial arrangements, and other issues.

Learning Activity 3.4: Parenting Choices

1. Describe two reasons people choose **to have** children.
    - People choose to have children for a wide range of personal reasons, including personal fulfillment, love of children, family continuity, ensuring support in old age, and so on.
    - Societal influences also tend to play a part in encouraging or convincing people to have children. Some couples, for example, feel pressure from their families to provide grandchildren and to carry on the family name. Certain religions also encourage child-bearing and discourage the use of contraceptives.
    - Canadian society encourages couples to have children as well. We depend on a sufficient working population to support our social programs and our economy. Countries with an aging population need to maintain pension programs and a workforce that contributes to these programs. Economic growth is needed for our country to prosper, and to have the social benefits we enjoy, we must maintain or increase the population.

2. Describe two reasons people choose **not to have** children or are **unable to have** children.
   - Some individuals consider their life and career plans, and determine that they prefer not to have children.
   - Some people who value a sustainable world may not want to bring children into this world due to concerns about overpopulation, environmental challenges, global conflict, and so on.
   - Some individuals may not have the financial resources or the social/emotional capacity or supports to provide for the needs of their own children.
   - Some people with disabilities or chronic illnesses may choose not to have children, particularly if they are concerned that they may not live long enough to raise children.
   - Some people remain childless due to concerns related to health, genetics, and fertility challenges. They may not have a choice.
3. What are the challenges of being a lone parent? List three examples.
   - It is sometimes difficult for lone parents with one income to make ends meet. Some parents need to work at several jobs to earn enough money to support their children, leaving them limited quality time to spend with their children.
   - When a separation or divorce occurs between partners who are parents, problems related to child custody and visitation arrangements can arise, causing stress for the parents as well as the children.
   - There is also the risk that a lone parent and former partner did not part on good terms, leaving the children to deal with tense and conflicted feelings.
   - If a lone parent begins dating someone new, the new partner may cause issues in the family relationships.

4. What is the difference between being a foster parent and an adoptive parent?
   - Foster parenting is required when minors, who are no longer able to live with their biological parent(s) or guardian(s), are placed in the home of a certified caregiver known as a foster parent.
   - Adoption is the process through which the parental rights and obligations of the birth parent(s) of a child are legally transferred to an individual or a couple who wish to become adoptive parents of the child.

5. What is the difference between licensed and unlicensed child care?
   - Licensed early learning and child care is available in centres and in homes. Licensed child care facilities in Manitoba are guided by *The Community Child Care Standards Act* (Manitoba) and its regulations, which define the types of child care and licensing standards that facilities must meet. Provincial government staff inspect licensed child care facilities.
   - Unlicensed home-based child care is not monitored by the provincial government, but provincial law specifies the number and age of children who can be cared for in a private home.

6. How have gender roles in parenting changed since the 1950s? Give at least two examples.

   Both parents have the option of taking a leave from work after the birth or adoption of a child. Although more women than men are staying home to look after their children, an increasing number of men are stay-at-home parents. However, many families rely on two incomes and do not have the option of having one parent stay at home past the parental leave. In many cases, both parents choose to continue with their careers after they have children, and therefore make alternative child care arrangements.

   A growing number of women have become the primary income earners in their families, and their incomes have become an important source of family economic security. More women are working in a wide variety of non-gender-specific careers (e.g., business, medicine), and some are earning more than their partners. Overall, however, disparities still exist between male and female wage earners in Canada.

   Although child rearing and housework are becoming more fairly distributed between both parents, women continue to carry more of the responsibilities than men.

7. Why was the Sixties Scoop a harmful experience for Indigenous communities? How has culturally appropriate child welfare/protection assisted in addressing the difficulties resulting from the Sixties Scoop?

   The Sixties Scoop refers to the mass removal of Indigenous children from their homes and communities during the 1960s and into the 1980s. Canadian child welfare authorities "scooped" these children from their homes and communities, often without the consent of their families, under the colonialist assumption that Indigenous peoples were culturally inferior and unable to care for their children (Sinclair). These children were placed in predominantly non-Indigenous homes (including homes out of the province and out of the country), where their heritage was denied.

   The difficulties that Indigenous peoples have experienced, including the generational effects of family separations, colonialism, racism, social exclusion, and poverty, have resulted in an overrepresentation of children in care within the child welfare/protection system. In an attempt to address these issues, many regions in Canada have formed child welfare/protection agencies to develop culturally appropriate services. Along with focusing on language, these agencies focus on access to the land, self-determination, traditional medicines, spirituality, and participation in traditional activities to promote well-being.

MODULE 3

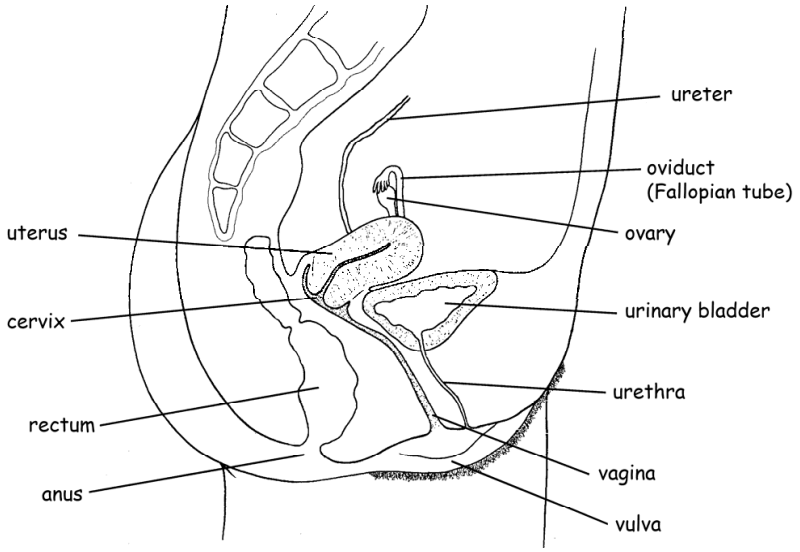
Learning Activity Answer Key

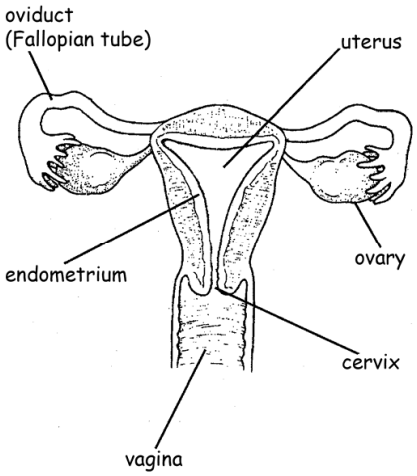
Module 3 Learning Activity Answer Key

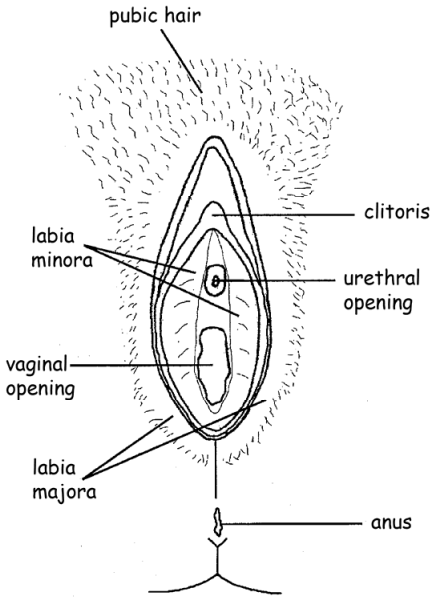
Learning Activity 3.1: Biological Sex

1. Using the proper terminology, label the following diagrams of the internal and external structures of the female and male anatomy.

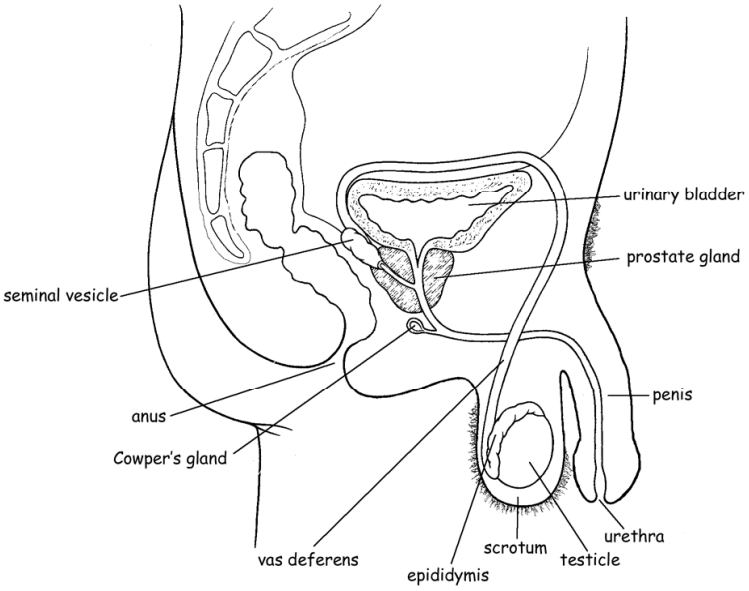
Internal and External Structures of the Female Anatomy

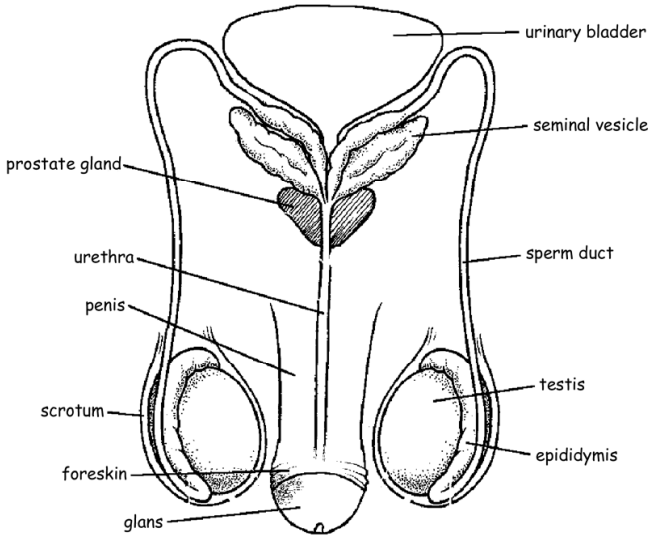






Internal and External Structures of the Male Anatomy





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Complete this learning activity carefully, because some of the questions may be on your final examination.

1. What is fertilization or conception? How is a child conceived?

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   When a male is sexually aroused prior to intercourse with a female, the erectile tissue of the penis fills with blood and stiffens so that the penis can enter the vagina. The sperm cells are then ejaculated into a fluid called semen and transported through the sperm ducts to the urethra. Once the semen is in the urethra, the glands of the prostate have already deposited their secretions, containing substances to stimulate the sperm. The last addition to the semen is the sugar-rich fluid from the seminal vessels that provide fuel for the sperm. When the semen is ejaculated in the vagina, an average of 400 million sperm cells pass into the vagina and through the cervix. From there, the sperm have to move on their own, travelling nearly 20 cm to reach the oviduct where the egg is. When an egg cell and a sperm cell combine to form a single cell, conception occurs.

2. Define what abstinence is. Why might someone choose to practise abstinence?

   Abstinence means refraining from sexual intercourse. Individuals might choose abstinence because they want to

   - wait until they are older to engage in sexual intercourse
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3. Name and define one example of **each** of the following methods of contraception: barrier/non-hormonal method, hormonal method, long-acting or permanent method, and natural method.

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Learning Activity 3.3: Marriage and Divorce

1. How does the law affect marriage? Provide examples.

   Marriage is a legal union between two people as partners in a relationship. Every marriage comes with a legal contract of rights and responsibilities. Laws govern whom a person can marry, who can perform a marriage ceremony, when a marriage can be dissolved, and what happens to property when a marriage ends. In Canada, the only legal type of marriage is a **monogamous** one (marriage to only one person at a time).

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3. What are the advantages and disadvantages of arranged marriages or matched partners?

   Advantages

   - The stress and pressure of finding a partner to settle down with for the rest of one's life is removed when one is guaranteed a partner.
   - The families of matched partners will get along and have a strong relationship because they were both involved in the arrangement. Also, there is no need to worry about family disapprovals of the married partners because the families chose the match.
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   - Although the partners who have been matched or whose marriage has been arranged may not love each other at the beginning of the relationship, their love may grow through building a life together and having common experiences.
   - The individuals in arranged or matched relationships know what their partners expect from them from day one.

Disadvantages

- In some cases, families arrange the marriage of their children into wealthy families to achieve financial gain for themselves. This form of arranged marriage is seen as slavery and can also contribute to exploitation if one of the spouses is underage.
- Many arranged marriages are forced upon individuals, giving them very little choice if they do not like the partner their family has chosen for them. Not liking or agreeing with their matched partner can cause a lifetime of unhappiness.
- Some individuals are matched with their partners at a very young age. They are not allowed to date anyone else beforehand since their spouse has already been chosen. Dating other people creates experiences and life lessons that can be taken into a marriage, and missing these experiences due to an arranged marriage can be difficult.
- An arranged marriage that is not a good match may result in an increase in stress, anxiety, or depression.
- Although divorce rates are lower in arranged marriages than in chosen unions, divorce can still happen. Matched partners do not have the chance to get to know their future spouses before marriage, and therefore have no choice but to get to know them during marriage. If things don't work out between the partners, divorce is seen as the only option. However, in many cultures that take pride in arranged marriages, divorce is not seen as an option, and going through one can lead to individuals being isolated from their family and community.

4. What is divorce?

   A divorce is a termination of marriage through a court order.

5. What steps take place during an initial separation of marriage partners?

   Separation usually takes place in several phases:

   a. The decision to separate starts with
      - increasing conflict and/or
      - a mutual recognition of incompatibility
   b. Planning the breakup includes
      - organizing child custody arrangements, visitation rights, and financial support of children
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Learning Activity 3.4: Parenting Choices

1. Describe two reasons people choose **to have** children.
    - People choose to have children for a wide range of personal reasons, including personal fulfillment, love of children, family continuity, ensuring support in old age, and so on.
    - Societal influences also tend to play a part in encouraging or convincing people to have children. Some couples, for example, feel pressure from their families to provide grandchildren and to carry on the family name. Certain religions also encourage child-bearing and discourage the use of contraceptives.
    - Canadian society encourages couples to have children as well. We depend on a sufficient working population to support our social programs and our economy. Countries with an aging population need to maintain pension programs and a workforce that contributes to these programs. Economic growth is needed for our country to prosper, and to have the social benefits we enjoy, we must maintain or increase the population.

2. Describe two reasons people choose **not to have** children or are **unable to have** children.
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   - Some individuals may not have the financial resources or the social/emotional capacity or supports to provide for the needs of their own children.
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   - Foster parenting is required when minors, who are no longer able to live with their biological parent(s) or guardian(s), are placed in the home of a certified caregiver known as a foster parent.
   - Adoption is the process through which the parental rights and obligations of the birth parent(s) of a child are legally transferred to an individual or a couple who wish to become adoptive parents of the child.

5. What is the difference between licensed and unlicensed child care?
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6. How have gender roles in parenting changed since the 1950s? Give at least two examples.

   Both parents have the option of taking a leave from work after the birth or adoption of a child. Although more women than men are staying home to look after their children, an increasing number of men are stay-at-home parents. However, many families rely on two incomes and do not have the option of having one parent stay at home past the parental leave. In many cases, both parents choose to continue with their careers after they have children, and therefore make alternative child care arrangements.

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MODULE 4

Life Stages and Family Responsibilities

- Lesson 1: Adolescence, Early Adulthood, and Middle Adulthood
- Lesson 2: Family Diversity
- Lesson 3: Family-Work-Life Balance
- Lesson 4: Financial Well-Being
- Module 4 Summary
- Module 4 Learning Activity Answer Key

Module 4: Life Stages and Family Responsibilities

Introduction

Module 4 focuses on developmental changes that occur during adolescence, early adulthood, and middle adulthood, and on changes and variations in family structures. Throughout history, families have taken a variety of forms, often shaped by the cultural norms of the location and the time in which they lived. Today's families face different challenges than families experienced in the past.

This module consists of four lessons. In Lesson 1, you will learn about the developmental changes that take place during adolescence, early adulthood, and middle adulthood. In Lesson 2, you will learn about the diversity of family structures, how they are formed, and their purposes and functions. In addition, you will learn about how families have changed over time, and consider how these changes influence the way we understand families. In Lessons 3 and 4 respectively, you will learn about how families manage family-work-life balance and how they provide for themselves through employment options and financial well-being.

Module 4 Assignment

When you have completed the assignments for Module 4, submit your completed assignments to the Distance Learning Unit either by mail or electronically through the learning management system (LMS). The staff will forward your work to your tutor/marker.

Module 4 Assignment	
Lesson 4	Assignment 4.1: Family Finances ■ Assignment 4.1, Option A: Family Finances Interview and Essay OR ■ Assignment 4.1, Option B: Creating and Analyzing a Family Budget OR ■ Assignment 4.1, Option C: Comparing and Analyzing Two Family Budgets

Notes

Lesson 1: Adolescence, Early Adulthood, and Middle Adulthood

Introduction

In this lesson, you will learn about developmental changes that occur throughout adolescence, early adulthood, and middle adulthood.

Lesson Focus

In this lesson, you will

- ❑ identify and describe the physiological growth and development during late adolescence, adulthood, and through to old age, and identify how each stage can be nurtured (12.1.1.1)
- ❑ identify the aspects that contribute to maturity (e.g., chronological, physical, emotional, social, and intellectual) (12.1.1.3)
- ❑ identify and describe the social, emotional, cognitive, physical, spiritual, and moral development from late adolescence to old age, and describe their interdependence (12.1.1.4)
- ❑ define and examine various cultural perspectives on adult development (e.g., rites of passage) (12.1.2.2)
- ❑ identify and describe how relationships change throughout the life cycle (12.2.1.4)
- ❑ examine factors influencing marriage/cohabitation readiness (12.2.3.6)
- ❑ identify and describe how the relationship between spousal partners changes throughout the life cycle (12.2.3.7)
- ❑ describe and explain the roles and evaluate the responsibilities of parenting throughout the life cycle (12.4.1.1)
- ❑ define the roles of a parent, guardian, and caregiver of adults, and identify various caregiving situations (e.g., medical, social, economic, cultural, emotional) (12.4.1.2)
- ❑ analyze the impact of parenting/caregiving of adults on personal and family life (12.4.1.3)

Adolescence

Adolescence begins with puberty, which starts at different ages for individuals, and lasts until about the age of 20, when early adulthood begins. The end of childhood and the beginning of adolescence is marked by the onset of puberty, a process that starts with hormone production in the brain, which causes rapid physiological changes, such as an increase in body size, growth spurts, and the emergence of sexual characteristics.

From as early as age 10 and into early adulthood, individuals experience physiological changes such as the following:

- Bone length and density increase.
- Weight gain occurs.
- Height increases.
- Muscle development occurs.
- Lungs increase in size and capacity.
- The heart doubles in size, heart rate decreases, and blood volume increases.
- Physical endurance increases.
- Oil, sweat, and odour glands become active.
- Sex organs (e.g., uterus, vagina, testes, penis) become larger.
- Menstruation occurs in females.
- Ejaculation occurs in males.
- Breast and hip development occurs in females.
- Lower voices develop for males.
- Body hair growth appears in armpits and pubic areas for all sexes.

Rites of Passage

Different cultures and religions view the transition from youth to adulthood in different ways. In some cultures and communities, rites of passage mark this transition. A **rite of passage** is a ceremony, social gathering, or ritual that marks the transition from one phase of life to another. Every society has different stages of life that define the responsibilities and privileges of its members, and the roles at each stage are defined by the era and society in which an individual lives (Holloway, Holloway, and Witte 96). Rites of passage are found throughout many cultures within Canada and around the world. They may be religious in nature, academic, professional, or related to human development. Many rites of passage have become optional celebrations, while others continue to be practised due to tradition.

Strawberry Teaching

In traditional Ojibwe society, the **strawberry teaching** occurs in a young girl's life when she experiences her menstrual cycle for the first time and becomes a woman. The young girl "takes part in a berry fast as she journeys into womanhood" (Best Start Resource Centre 32). Considering this is a very personal teaching, not much information is available about what takes place during the ceremony. What is known is that a Grandmother Elder conducts the strawberry ceremony, and, with the help of other women in the young girl's family, introduces the girl into the next stage of her life.

Vision Quest

In some Indigenous communities, a **vision quest** is undertaken by young males going through puberty. It consists of a series of ceremonies led by Elders. A sacred site in nature is chosen, and the young man is left alone at that site for four days and nights. During this time, the young man will fast, going without food or water. He will also pray for a vision that will help him find a purpose for his life and his role in the community that will help serve the people.

Quinceañera

In many Latin American countries, a girl's fifteenth birthday is an important occasion. **Quinceañera** (the feminine of 15-year-old in Spanish) marks a girl's coming of age, as she is considered a mature person who is ready to assume family and social responsibilities. A quinceañera celebration usually begins with a religious service in a church to give thanks for the girl who is making the transition to a young woman, and then is followed by a party.

Debutante

A **debutante** event is an occasion when a young woman, usually from an upper-class family, reaches the age of maturity and is formally introduced to society as a new adult. Originally, the purpose of the **debut** presentation was to display the young woman to eligible bachelors within a select upper-class circle. Today, debutantes are recommended by committees or sponsored by members of elite societies, and are then selected to attend an event. Debut presentations have been known to occur in Australia, the United Kingdom, the United States, and the Philippines.

Bar Mitzvah and Bat Mitzvah

When a Jewish boy reaches the age of 13 and a Jewish girl reaches the age of 12, they are expected to observe the religious customs and obligations of Jewish adulthood. The **bar mitzvah** (for boys) and **bat mitzvah** (for girls) are religious ceremonies meant to demonstrate that Jewish youth have reached a milestone by participating in the worship service traditionally reserved for adults. This includes leading the congregation in worship, reading from the **Torah** (a scroll that contains the central references to Judaism), reading a **Haftarah** portion (a selection from the Prophets to be sung or chanted), reciting the blessings that accompany the Haftarah, and delivering a **d'var Torah** (a teaching from the Torah) (Temple Beth-El of Great Neck; Rich).

Rumspringa

Rumspringa is a term some Amish communities use for adolescence. Rumspringa normally begins around the ages of 14 to 16, when adolescents are given greater freedom to make their own choices. This time ends when a youth chooses baptism within the Amish church, or leaves the community.

Dien and Buah

When young Hutterites turn 15 years old, a major transition in their status and role in the community takes place. In Hutterian communities, the fifteenth birthday signals a transition from childhood to adulthood. A girl becomes a **dien** (an unmarried female over 15 years old) and a boy becomes a **buah** (an unmarried male over 15 years old). This transition brings about many changes in the lives of young Hutterites. For example, they are now allowed to sit at the table and eat with the adults rather than in the children's dining room, as they are now considered adults by the colony members. They take part in the diene and buem activities, are expected to pray privately morning and night instead of with the other children, and are given more responsibilities (Hutterian Brethren).

Learning Activity 4.1: Rites of Passage: Reflection

It is now time for you to complete **Learning Activity 4.1**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson. Because this learning activity is a reflection, no answer key is provided for it.

Begin by reviewing what a rite of passage is and how rites of passage mark the end of adolescence and the beginning of adulthood in various cultures. Then reflect on rites of passage in your own life, or in the lives of people around you, by responding to the following questions:

1. What is a rite of passage marking the transition from adolescence to adulthood? Common examples are
   - graduating from a Middle Years or junior high school
   - taking part in a religious or cultural event designed to celebrate a rite of passage
2. Have you experienced, or will you be experiencing, your own rite of passage? If so, explain what it is and how it marks the end of adolescence and the beginning of adulthood.
3. If you have not experienced a rite of passage, and will not be experiencing one, research a rite of passage not mentioned in this lesson, and give a brief description of it.

Early Adulthood

Following adolescence, young people enter early adulthood, a time of maturation and preparation for increasing independence. The process of identity formation experienced during this time can be exciting, but it may also be a cause of conflict, as young adults may not have the same ideas as their parents. Young adults are developing self-confidence, political views, social attitudes, a gender identity, and so on. They may not rely on family members in the same way as they did when they were younger. Parents/caregivers learn to relate to their children as young adults, and changes in the parent-child role may require practice and a period of negotiating new forms of interaction.

In the past, adolescents in Canada were likely expected to complete certain developmental tasks in order to become adults. The tasks and roles included

- developing their abilities and talents
- finishing school, choosing a career, and getting a job
- becoming independent, both emotionally and financially
- moving away from home
- starting a family

Today, the developmental tasks begun in adolescence continue in early adulthood. During this stage, many young adults experience uncertainty and confusion related to establishing independence, careers, and relationships. Living independently means accepting responsibility for meeting our needs for food, shelter, clothing, and companionship. As job markets change due to global influences on our economy, finding a job, becoming financially independent, or completing school may take longer now than it did in the past. Young adults analyze and reflect on their career and lifestyle, and they may second-guess some of the decisions they make.

For many young people, leaving home is no longer a single event; instead, it has become a gradual process that involves moving back to their family homes several times before moving out for the final time. This is known as the **boomerang generation**, which will be discussed later in this lesson.

By their late 20s, adults will start to notice the first signs of aging in their physical appearance. For most adults, height increase stops by the beginning of early adulthood, while growth in muscle and increase in body fat continue into the 20s. Physical strength generally increases during the 20s, reaching a peak at about age 30, and then decreases. All the body systems (e.g., digestive, respiratory, circulatory, sexual-reproductive) function at an optimum level during early adulthood. In terms of physiological development, bodies are generally stronger, taller, and healthier in early adulthood than at any other time of life.

During the later stages of their early adulthood (within their 30s), adults tend to focus on settling down, establishing financial and emotional investments. They concentrate on advancing their careers for financial gain and developing stability in their personal lives. Adults typically use this time to solidify career paths, make long-term financial plans (e.g., housing, investments), begin a committed partner relationship (and some will divorce), and consider whether to pursue parenthood (and some will begin parenting). By this time, adults generally are more mature and have a stronger self-identity, their routines have become common practice, and they begin to see the rewards of their decisions and hard work.

Middle Adulthood

Middle adulthood extends over approximately 25 years. The transitions experienced during this stage of adult life are positive when the individuals have time available for personal interests, along with adequate resources and good health. The transitions also bring personal and family stressors, as individuals re-examine their lives and relationships, looking for order and meaning. The definition of what makes a good life and what gives meaning in life will differ for individuals.

During middle adulthood, many individuals pursue self-fulfillment through their work and their family/partner relationships. Some review the career goals they set earlier in their lives to determine whether they have achieved them. Some realize they have not fulfilled their dreams and may decide to make changes. For example, they may choose to change their career direction, or they may re-enter the workforce after taking time to raise children.

Middle-aged adults desire satisfying family/partner relationships, and many experience changes within these relationships during this time of life. In reassessing their relationships, some choose to continue with their committed partner relationships, and some choose to end them.

At the same time, middle-aged adults are actively involved with their adult children, their grandchildren, and their parents, and they may also be caring for relatives who require attention or personal assistance. In some cases, adult children continue to live with or move back in with their parents. Many middle-aged adults experience heavy demands on their time, energy, and finances as they provide increasing care both for their aging parents or relatives and for their adult children who require continued support.

While experiencing transitions in their personal, family, and work lives, individuals in middle adulthood are also undergoing physiological changes. As people advance in age past their 40s, many physical changes become apparent. Skin becomes drier and more wrinkled, and hair begins to become thinner and greyer, in some cases turning white. Changes in body height, shape, and weight also occur. Bones lose strength and the vertebrae settle, typically resulting in height loss. The muscles that hold the vertebrae become less flexible, making it harder to stand as straight. Overeating and under exercising may result in weight gain during this time of life. Body fat collects in the arms and legs, the lower face on the chin, the torso, and especially around the abdomen. Body weight can eventually decrease in late adulthood due partly to reduced muscle tissue.

As the body ages, muscle mass and strength diminish, resulting in slower movement and reduced physical endurance. Bones lose mass and density due to the loss of bone calcium, and this loss can result in the condition known as **osteoporosis**, which causes bones to become more **porous** (having spaces or holes through which liquid or air may pass) and more fragile. Sense organs also decline, resulting in hearing and vision loss, as well as eye diseases (e.g., glaucoma). Vital body systems continue to decline and become less efficient during middle adulthood, making people more vulnerable to disease, including heart disease.

The gradual decline of organ and body functioning reaches a level where daily routines need to be adjusted. This adjustment may be as simple as eating smaller meals or eating smaller amounts of food more frequently. As regular exercise remains very important at this time of life, physical activity may need to be adjusted. For example, adults may need to take more time to stretch and warm up before exercising, to prevent injuries from happening during regular exercise. Some people may need to limit daily routines to one or two activities.

Frequency of sexual activity and reproductive potential also decrease as people age. Individuals with male anatomy can experience a drop in the levels of testosterone production during middle age, especially if they are experiencing high levels of stress in their lives. Individuals with female anatomy experience **menopause**, which results in lower levels of estrogen production. Several biological and physiological changes accompany menopause:

- **Vasomotor instability**, or the temporary disruption in the ability to control body temperature, occurs. The popular term for this condition is a **hot flash**.
- Skin becomes drier.
- Less vaginal lubrication is produced during sexual arousal.
- Some breast tissue is lost.
- Bones become more brittle, which may lead to osteoporosis.
- Risk of heart attack increases.
- Reproduction becomes biologically impossible.

As adults age, physical development is less tied to chronological age than to the personal choices to remain physically, socially, intellectually, and sexually active in order to maintain or improve the quality of life.

Shared Family Living Arrangements

The term **boomerang generation** is used to describe a generation of young adults who continue to live with their parents/caregivers, or who have lived on their own for a time and then move back to their family homes.

Increasingly, people are moving back home at older ages, and parents/caregivers are providing their adult children with a significant amount of emotional and financial support. Adult children return home for many reasons. For example, they may move in with their parents/caregivers because they

- plan to continue their education
- are unable to find a job due to high unemployment rates
- are unable to afford rent elsewhere
- are in the process of ending a relationship
- are lone or teen parents/caregivers
- need to receive care from parent(s)/caregiver(s)
- need to provide care for parent(s)/caregiver(s)

Having children return home as adults can be stressful for parents/caregivers, and requires an adjustment of roles. Adult-to-adult negotiation becomes necessary as parents/caregivers who are used to living on their own have to negotiate new arrangements related to behaviour, curfews, and division of household chores. Also, middle-aged parents/caregivers may be experiencing stress from the return home of their adult children at the same time that they are dealing with issues related to their own aging parents/caregivers who may have health issues and require assistance.

There are many benefits to shared living arrangements as well, for both the older and younger generations. Some individuals have lost their homes or are unable to save enough money to purchase one, while others are having trouble getting jobs, or paying back loans. These multi-generational families share living arrangements and resources, as it is generally less expensive for two families to live in one home than it is for each family to have a separate dwelling. With people living longer, the chance of running out of financial resources is a real concern for older adults, so they may benefit from shared living arrangements. At the same time, younger family members struggle to work and to access child care, and in some cases grandparents can provide that care if they share a household with their families. Many families report that they find it easier to care for aging relatives and that children get a better sense of what it means to be a family when everyone lives in the same household. Stronger emotional bonds between family members have been reported, as well as better psychological well-being.

In some cultures, the stage of being "between families" is not common or does not exist. Young people move from their family home to cohabiting with a partner, or partners reside with one or the other set of parents/caregivers for a while. The tradition of leaving home and living as a single adult independently is not common.

Developmental Theories Related to Adulthood

Sociologists (specialists in human development and functioning) assume that individuals will pass through different stages of life during their development as adults and that each stage of life has tasks associated with it. However, not everyone passes through all the stages, nor do the stages occur in the same order for all individuals. For example, many people choose not to get married or have children. In addition, career choices, lifestyle, socio-economic circumstances, and cultural background may greatly alter the timing of these life stages.

Social scientists (those who study human society and social relationships) continue to develop theories to explain human development.

Life-course theories (also called **life-course approaches** or **developmental theories**) describe predictable changes that occur in the lives of individuals and families. Life-course theories were proposed "to explain the psychological development of people in social contexts, such as family, community, and society" (Holloway, Holloway, and Witte 99).

Erik Erikson's life-course theory of psychosocial development, for example, suggests that maturation occurs as an individual progresses through eight stages of development from birth until death. (You studied Erikson's theory in Module 1, Lesson 2).

The **family life-cycle framework**, also a developmental theory, assumes that families go through predictable stages marked with events such as marriage, the birth of a child, or the last child leaving home, also known as the **empty nest**. Each stage has specific developmental tasks that are necessary for moving on to the next stage and include stages in which people change. The family life-cycle framework has been criticized for its emphasis on marriage and parenthood, which were the norms at the time that this framework was developed.

Another group of life-course theorists believe that there are no stages and that individual development is a response to constant change resulting from environmental influences (Holloway, Holloway, and Witte 100).

Learning Activity 4.2: Development in Early and Middle Adulthood

It is now time for you to complete **Learning Activity 4.2**. This learning activity will give you an opportunity to review and apply the concepts you have learned in this lesson.

1. Review the physiological changes that a person experiences at various stages of life.
   a. List three physiological changes an individual will encounter during early adulthood (20s to 40s).
   b. List three physiological changes an individual will encounter during middle adulthood (40s to 60s).

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Lesson Summary

In this lesson, you learned about the developmental changes that occur during adolescence, early adulthood, and middle adulthood.

In the next lesson, you will learn about diverse family forms and structures and the various functions families perform.

Notes

Lesson 2: Family Diversity

Introduction

There are various ways to become part of a family: through birth, adoption, guardianship, forming a committed relationship, and so on. In this lesson, you will learn about the diversity among families and the ways in which changes in society have influenced families. You will also learn about the functions that families perform today and how these functions have evolved.

Lesson Focus

In this lesson, you will

- ❑ explain ways in which families may be constrained in their ability to transmit their language (e.g., residential schools, immigration, migration, displaced persons, and refugees) (12.1.4.3)
- ❑ examine current demographics of Canadian families, and distinguish between fact and opinion (12.5.1.1)
- ❑ summarize the strengths and challenges of different family forms and structures (12.5.3.1)
- ❑ describe and discuss societal changes and the impact on family forms and structures (12.5.3.3)
- ❑ compare and contrast historical and contemporary family forms and structures (12.5.3.4)

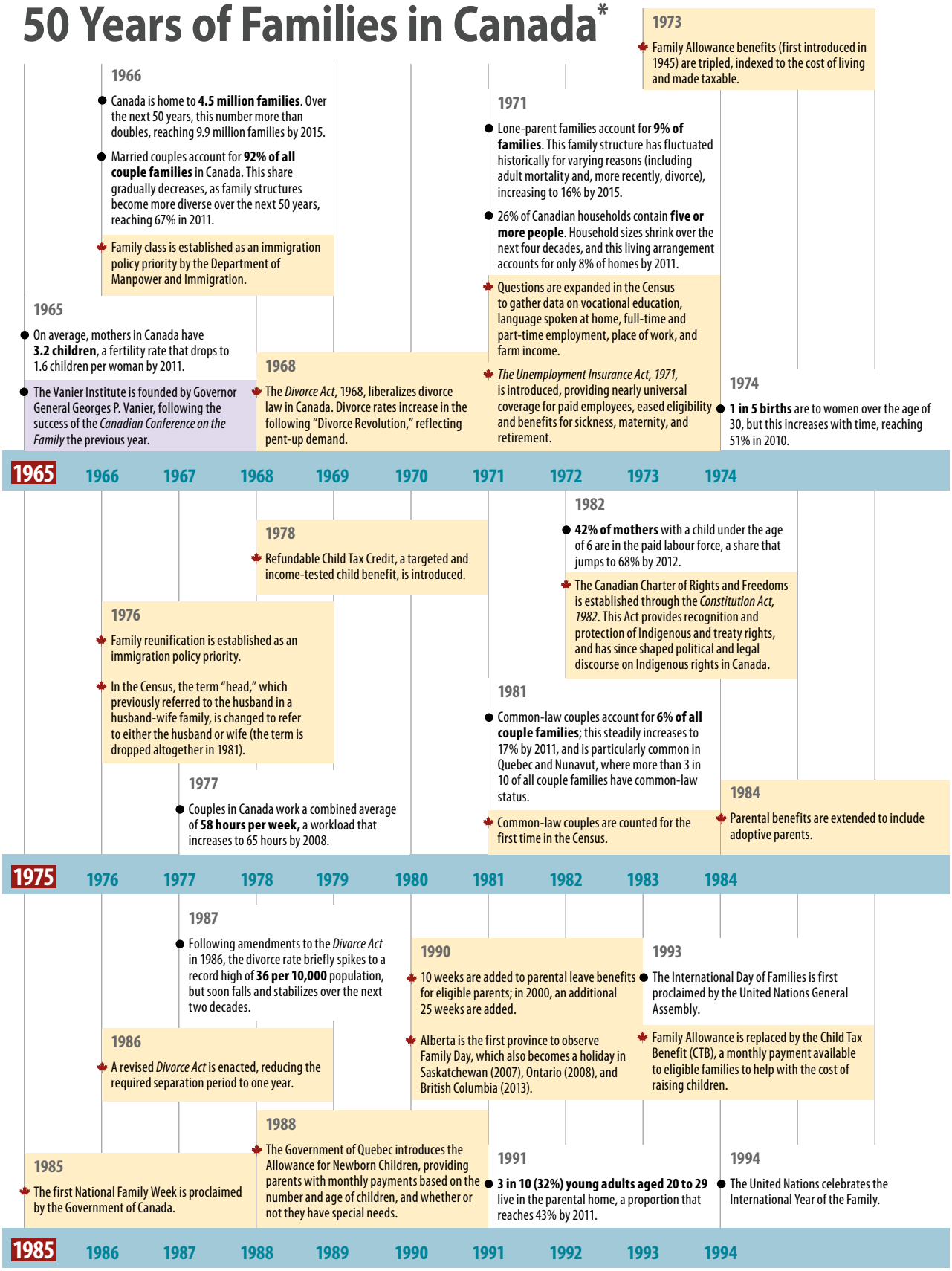
History of the Family

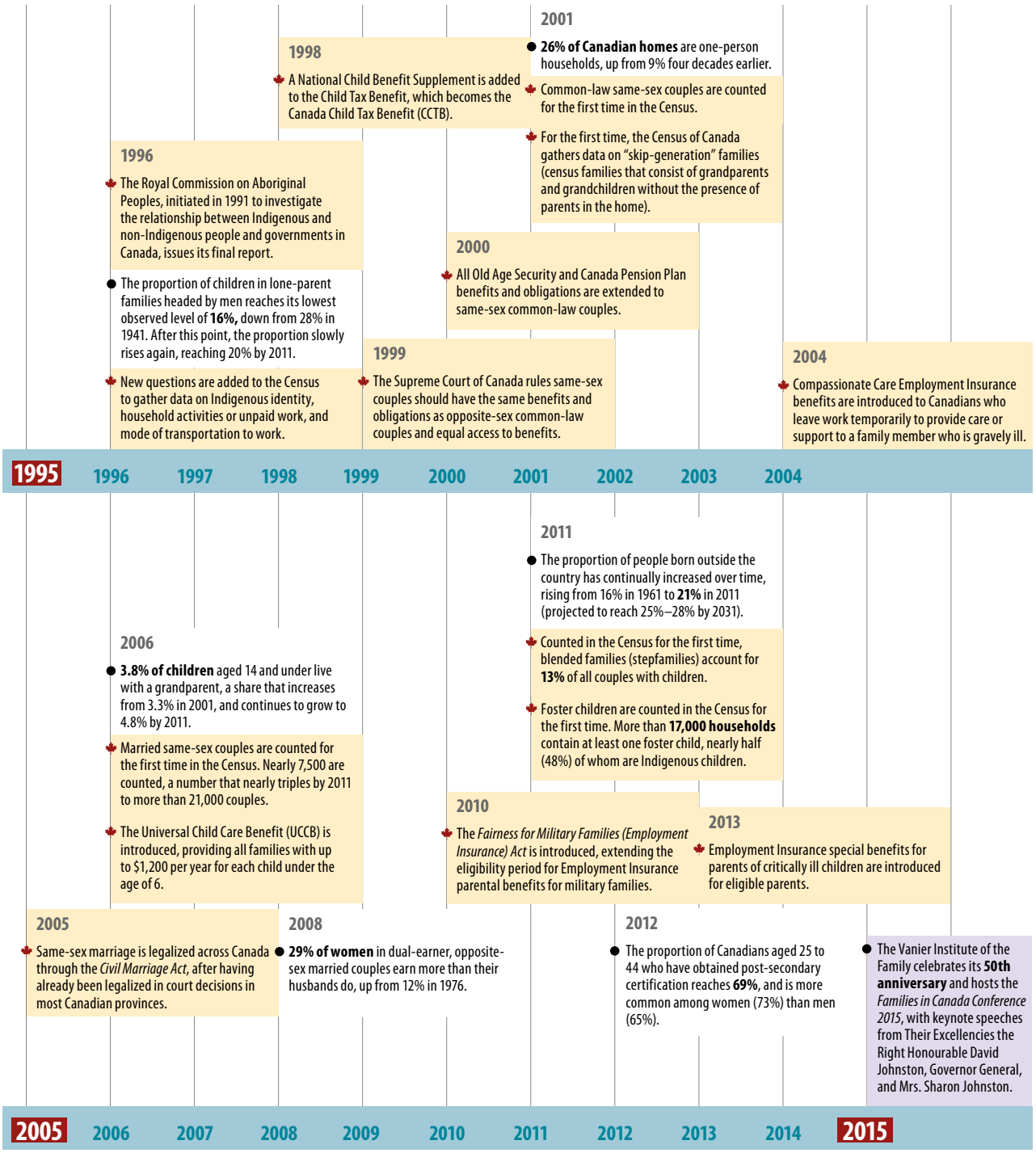
The concept of family is constantly evolving, along with the changes and demands of our world. As noted in Module 1, Lesson 1, many people have historically defined family in the traditional sense of the nuclear family, composed of a married couple, of opposite sexes, and their biological or adopted children, living together in the same household. The husband was the financial provider, and the wife stayed home with the children.

Today, family structures are diverse. They include two-parent families, lone-parent families, same-sex couples, families with biological or adopted children, and any combination of individuals who choose to live together as a family unit.

For an overview of how Canadian families have changed over the past five decades, carefully review the following timeline of 50 Years of Families in Canada.

50 Years of Families in Canada*





* Source: The Vanier Institute of the Family. "50 Years of Families in Canada." *Resources—Infographics and Timelines*. Feb. 2016. http://vanierinstitute.ca/50-years-families-canada (26 July 2017). Adapted with permission.

The Influence of Societal Changes on Family Structures

Throughout time, changes to traditional family structures have corresponded with historical events or changing philosophies. Starting in the nineteenth century in Europe and North America, for example, reformed property rights for women meant that women could own a home, and laws regarding compulsory education and child labour meant that children were required to attend school and were not expected to work as a source of income for the family unit. In addition, changing views about marrying for love and choice in partner selection brought the first cases of divorce.

Effects from the Great Depression (1929–1939) and the Second World War (1939–1945) brought even more changes to families as more women worked outside the home. During the war, many women went to work and reared their children alone while their husbands were off at war. Following this period of turmoil, the 1950s brought on the **baby boom** (temporarily increased birth rates) and a return to what many perceived as the "idyllic" nuclear family of earlier times. In the 1960s, radical shifts in the economy, civil rights, women's rights, and core values brought change once again. Birth control pills were invented, allowing women to choose when to have a family and a career as they saw fit. These advances led to declining birth rates and rising divorce rates.

Functions of the Family

A **family** is defined as any combination of two or more persons who are bound together over time by ties of mutual consent, birth, and/or adoption/placement. A family works together to fulfill all or some of the following functions:

- adding new members through mutual consent, procreation, or adoption
- teaching members to behave in ways acceptable to society
- regulating the behaviour of members to conform to the values of the family
- providing physical protection and care of group members
- loving and nurturing group members
- producing, consuming, and distributing goods and services

Statistics Canada uses two terms to describe a family: census family and economic family. A **census family** is "defined by couples living together, with or without children, and lone parents living with their children," and an **economic family** "refers to two or more persons living together who are related to each other by blood, marriage, common-law union, adoption or a foster relationship" (*Families Reference Guide* 1).

Regardless of the definition used, families serve basic social and economic functions in that their members generally earn income, care for each other's physical and emotional needs, parent or care for children, participate in community, pass down culture and language, and/or share resources over the lifetimes of their members.

Reproduction

One function of the family is **reproduction**. This involves having children and raising them to become active, contributing members of society. In the past, the partnership of two adults served as an opportunity for sexual intimacy. Since their sexual union often resulted in reproduction, families became a means of maintaining the population. With the availability of reliable birth control, however, the possibility of having sex without fear of unwanted pregnancies has made it possible for individuals to choose whether to have children, when to have them, and how many.

Socialization and Education

The **socialization** of children involves having children learn and acquire the habits, beliefs, and accumulated knowledge of the society or societies they are a part of through teachings, oral traditions, and social interactions. Families in all societies share in the socialization of children and young adults. Parents and guardians, whether single, divorced, or married, are expected to care for their children and to be responsible for their children's moral, social, and intellectual development.

The family was once responsible for the education of their children. This education included teaching children to read, write, and do mathematics, as well as develop skills in homemaking and trades that would prepare them for work once they were old enough. Today, others play a major role in the education of children, including schools and community programs (e.g., before/after school programs, recreation programs), as well as other family members or caregivers.

Economic Security

For much of history, the family was primarily an **economic** unit, rather than an emotional one. The purpose of some families was to produce income for the family to survive. In the past, families were self-sufficient and produced almost everything they needed. Men of all classes, as husbands and fathers, engaged in income-generating work, while women, as wives and mothers, stayed at home to care for the children and run their homes. Two consequences resulted from these traditional roles: mothers who worked outside the home were thought to be neglecting their children, and fathers

were limited in their involvement in parenting and contributing to household responsibilities. Some families could not survive without the economic help of all family members. Every member of the family, including children, participated in the income-generating labour required of those who owned farms or ran a business.

In all societies past and present, the family unit has been the basic unit of economic organization. Families have provided food, clothing, and shelter for family members. Today, Canadian families are consumers of the goods and services they require. An implication of this lifestyle is that both parents/caregivers may need to earn an income to meet the family's expenses and to achieve financial security.

Emotional Security

Over time, the family has grown more important as a source of **emotional** security, meeting the human need for love and belonging. For most people, the essential quality of family life involves a strong emotional commitment based on trust and intimacy.

Children who are not able to live with their parents are placed in the care of foster families, who are responsible to provide the emotional security and the caring and supportive home they need and deserve. Being separated from family can be very traumatic for children, and a foster family must be prepared to offer them care, attention, guidance, patience, and the recognition that they are valuable.

Culture and Language

Maintaining a connection with relatives through **culture and language** is another function of the family. Families practise cultural, linguistic, and religious traditions through their bond with immediate and extended family members:

> Many Aboriginal people point out that . . . the survival of their communities depends significantly on the well-being of their families and their ability to raise children who know and understand their culture [and language]. Francophone . . . parents make similar claims, and many immigrant families struggle to retain their own traditions, languages and practices while adapting to their new circumstances. (Luxton 5)

Traditional roles for First Nations women included ensuring that the languages, customs, and beliefs of their cultures were passed on through the generations. Women were respected for their abilities. They were responsible for the home, the family, and the community at large when the men were away hunting, fishing, and trapping. In the husband-wife relationship, husbands were helpers and provided everything needed for their wives to care for the family and have a good life.

Indigenous Peoples have struggled to retain and sustain their cultures, languages, and traditions due to the losses they experienced through the *Indian Act* (Canada), as well as through the generational impacts of colonialization, the residential schools system (discussed in Module 2, Lesson 1), and other policies and practices of colonialist governments. Reclaiming traditional roles is a goal for Indigenous people and is part of the Truth and Reconciliation Commission focus on self-determination.

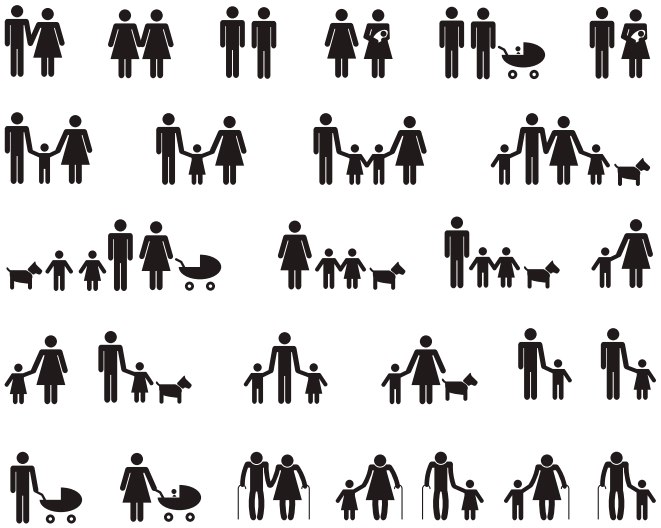
It may also be challenging for new Canadians to preserve their cultures and traditions, especially if Canadian laws, values, and traditions differ greatly from those of their country of origin. Some newcomers seek to preserve their own cultural traditions while undergoing acculturation, and some prefer to assimilate into the larger Canadian society.

Acculturation, the process of cultural change that results from prolonged contact with a different culture, often results in changes to customs, including language, clothing, and food, as well as changes to social institutions. When immigrant families enter a new country, they face changes in language, behaviour, attitudes, and values. If newcomer children are attending school, they soon become involved in the new culture, while their parents may not learn the new language and culture, and therefore never truly integrate socially into the new country. At the same time, children may have few opportunities to learn about their own culture, language, and traditions. This results in parents and their children living in different cultural worlds. The acculturation gap that results can lead to family conflict and adjustment.

An acculturation gap also exists among the Indigenous populations in Canada as a result of the Sixties Scoop. The term **Sixties Scoop**, refers to the practice that took place between the 1960s and 1980s of abducting or "scooping up" Canadian children of Indigenous descent from their families and placing them in foster homes or putting them up for adoption. Children were taken from hospitals or homes, often without the permission or awareness of their families or communities. Although some adoptees had good experiences with their new families who provided them with love and security, others experienced an identity crisis and a loss of culture due to the acculturation into a euro-Canadian middle-class society. As adults, many of the adoptees want to meet their birth families and experience life in traditional Indigenous communities. (The effects of the Sixties Scoop on families were discussed in Module 3, Lesson 4.)

Diversity of Family Forms

Modern families encompass a wide variety of configurations. In today's world of long life expectancies and rapidly changing families, people may expect to live in many kinds of family situations:



> We see around us men and women who are married to one another and we recognize them as a family whether or not they intend to have children. We see men and women raising children on their own without a partner. We see unmarried couples living together, with and without children, in committed and intimate relationships, sharing their lives, providing for and caring for one another. We see gay and lesbian couples caring for each other and raising children together. We see adult children living with parents or siblings. We see young couples just beginning their lives as families, parents with pre-schoolers and adolescents, and empty nesters whose children have gone on to establish their own households and families. We see families that draw upon a wide variety of ethnic, cultural, linguistic and religious traditions. (The Vanier Institute of the Family, *Families Count* xi)

There is no longer one "typical" family in Canada. Diversity is now the norm, with endless possibilities in variations of family forms, including two-parent, lone-parent, blended, foster, and same-sex couple families, and so on. Some people marry or live common law with each other without having children. Some individuals consider close relationships with friends or pets to be their family.

A description of some of the diverse forms of families found in Canada follows.

Nuclear Families

The **nuclear family,** a married couple and their children, has historically been the common living arrangement in most industrialized countries, including Canada. The children in a nuclear family were either born or adopted into the family. Nuclear families still exist today, although the roles and responsibilities within the families have changed.

One benefit of growing up in a nuclear family is that both parents are present while the children are growing up, encouraging their development and providing support. Parents in a nuclear family also benefit by having an adult partner help with parenting, provide for the family, and share child-care responsibilities, and both partners can provide support for one another in times of stress.

Diversity also exists within the nuclear family. In some nuclear families, one parent works to earn an income, while the other parent stays at home to care for children or for dependent family members, such as aging parents or persons with long-term health conditions or disabilities who are unable to live on their own. Not having to pay expenses for child care or personal care is one benefit of this arrangement. Parents who assume full-time care of their children also experience the benefit of spending more time with their children.

In some nuclear families, both parents work for salaries, and their dual income results in a larger overall income for the family. More money does not necessarily mean that a higher quality of life is achieved, and there is a potential for conflict over work and family responsibilities unless household tasks and parenting are shared.

Blended Families or Stepfamilies

The terms **blended family** and **stepfamily** are sometimes used interchangeably, but they are not exactly the same.

- A **blended family** is a family with at least one child from a previous relationship of the mother or father or both, **plus** one or more children from the current relationship.
- A **stepfamily** refers to a family in which at least one of the children in the household is from a previous relationship of one of the parents.

An increasing number of adults are parenting other people's children, and more children are living with an adult who is not their biological parent. Nearly one-eighth of Canadian couples with children live in blended families (The Vanier Institute of the Family, "Blended Families").

Diversity exists in stepfamilies as well. Being part of a stepfamily adds step-parents to a child's family network, and often stepsiblings and/or half-siblings as well. Half-siblings are in a unique position in that they live in two families at the same time, a stepfamily and an "intact family" (The Vanier Institute of the Family, *Families Count* 68).

Debates about the obligations of different family members, including how to share familial resources within and across households, how to protect the best interests of children, and what should be considered a parental relationship, are shaping law and policy discussions.

Same-Sex Couple Families

Since the marriage of same-sex couples was legalized in 2005, social attitudes in Canada have shifted to be more inclusive of family diversity, and the number of LGBT2SQ+ families has increased. A **same-sex couple family** consists of a couple of the same sex with one or more children. Most of the children of same-sex couples are the biological children of one of the parents. However, same-sex couples are also able to become parents by other means, such as adoption, foster care, donor insemination, and surrogacy.

Lone-Parent Families

A **lone-** or **single-parent family** is defined as one parent with one or more children under the age of 18 living in one household. The parent is raising the child(ren) alone due to separation, divorce, widowhood, or relationship breakup, or by choice. Changes in attitudes toward cohabitation and having children without being married have led to an increase in lone-parent families as a purposeful choice.

Less pressure from parents, friends, and social and cultural norms to marry has influenced people to postpone marriage or not to marry at all. The rise in births to older, never-married women is an important change in the patterns of family formation. While "the majority of lone-parent families are headed by mothers . . . , the proportion headed by lone fathers is growing" (Proudfoot). Additionally, a growing number of single adults are choosing to adopt a child as lone parents, preferring to raise a child without a partner. These trends demonstrate the acceptance of diversified family units.

Multi-Generational Families

The extended **multi-generational family** consists of a group of people beyond the nuclear family who are related by blood or marriage, including grandparents, aunts, uncles, and cousins. This family lives together and works toward common goals, such as raising the children and contributing to the household duties. This type of family structure also provides economic and emotional support. Extended families may also support aging parents/relatives or adult children who are unable to care for themselves alone. Multi-generational families are becoming increasingly common in all cultural groups and societies throughout the world.

Childless Families

Couples who either cannot or choose not to have children are **child-free** or **childless** and are frequently the forgotten family. **Childless families** consist of two people living together in a partner relationship who have no children. Many childless families take on the responsibility of pet ownership or have a strong connection with their nieces or nephews, and/or with other significant children in their lives.

Foster Families

Foster parents provide care for and guardianship of one or more children, as appointed by the courts. They are responsible to give other people's children a safe place to live and grow. They take children into their homes and take care of them for as long as needed. Together, they become a **foster family**. Foster parents work with the child's family, the child's social worker, and other professionals to develop and carry out a plan of care. Foster parents are responsible to provide a warm, nurturing environment that responds to the child's individual needs and ethnic/cultural heritage.

Divorced Families

The end of a partner relationship (marriage or common-law) can be difficult for everyone involved, including the couple, the children, extended family members, and friends. Changes in the relationship are accompanied by changes in living arrangements, income, social support, and each person's sense of self.

The consequences of a divorce for children are that they may have to move to a different home and sometimes a different school. They will not see and be with both their parents at the same time anymore.

How children react to the news of their parents ending their relationship depends on many factors, including their age. Some children may become rebellious, while others become anxious and withdrawn. Emotions vary, and may include fear, bitterness, and feeling betrayed and/or abandoned. When a marriage or common-law relationship is unhealthy, the end of the relationship may also bring relief.

Divorce commonly brings financial challenges, as the divorce process is expensive and family income must now support two households. Possessions, money, financial assets, and debt acquired during (and sometimes before) the relationship are divided between the divorcing partners.

Divorce is the end of a legal commitment, but is not necessarily the end of the relationship between the couple. Many people remain friends after their divorce. The ability to remain on good terms is especially helpful when children are involved. Staying on good terms reduces the amount of stress, insecurity, and blame children feel when their parents divorce.

Resources

Help is available for families who are undergoing separation or divorce. If you are struggling with the effects of separation or divorce, or you know of someone else who is, please contact your school counsellor or physician for referrals to the many services available to you.

You can also contact

- Family Conciliation Services
  Website: https://www.gov.mb.ca/fs/childfam/family_conciliation.html
  Telephone: 204-945-7236
  Toll-free: 1-800-282-8069

Teen-Parent Families

In Manitoba, all births to women under the age of 20 are considered teen births, and all births to teens under the legal age of 18 are reported to the provincial government.

Teen pregnancy can be difficult for both the mother and the father. Support is available to help teen parents make an informed decision, whether that is choosing to have and raise the child or considering other options. Teen pregnancy clinics and hotlines are available in Winnipeg and throughout Manitoba to provide counselling and information to those who need it.

Research has shown that teen pregnancies are more common when the teens are experiencing poverty, have limited education, or lack hope for the future. When teen girls feel confident about their future, and have access to support and definitive goals, they are more likely to take care of themselves and their sexual and reproductive health.

The financial costs and the responsibilities of raising a child will be a challenge for teen parents. Community-based agencies and health clinics now offer prenatal, nutrition, and parenting classes to help support young parents. Many high schools offer alternative programs, including child care, to help teen parents complete their education.

Teen Pregnancy

"Teen pregnancy poses increased health risks to both the mother and the child, including the following:

- pregnant teens have a greater risk of developing health problems such as anaemia, hypertension, eclampsia and depressive disorders
- children of teen mothers are more likely to have low birth weights, preterm births and, as a result, are more likely to experience increased mortality and childhood morbidities including developmental problems, learning difficulties, hearing and visual impairments, and chronic respiratory problems" (Ontario Ministry of Health and Long-Term Care, *Initial Report on Public Health* 29).

Resources

For a comprehensive list of education and support programs available to adolescent parents in Manitoba, see:

- Adolescent Parent Interagency Network. "Manitoba Adolescent Parent: Inventory of Education and Support Programs." *Resources*. 2013. www.apin.org/wp-content/uploads/2015/11/Man-Adol-Parent-Inventory-of-Ed-Based-Prog-Final.pdf (29 Mar. 2017).

For more information on teen pregnancy, contact one of the following organizations:

- Adolescent Parent Interagency Network
  Website: www.apin.org/
- Klinic Community Health Centre
  Website: http://klinic.mb.ca/
  Telephone: 204-784-4090
- Mount Carmel Clinic
  Website: https://www.mountcarmel.ca/
  Telephone: 204-582-2311
- Winnipeg Regional Health Authority, *Health Links*
  Website: www.wrha.mb.ca/healthinfo/healthlinks/
  Telephone: 204-788-8200
  Toll-free: 1-888-315-9257
- Women's Health Clinic
  Website: http://womenshealthclinic.org/
  Telephone: 204-947-1517
  Toll-free: 1-866-947-1517

Overview of Diverse Family Forms

The following table identifies and defines the various forms of families discussed in this lesson.

Diversity of Families	
Family Forms	Description
Nuclear family	A married couple with one or more children
Blended family or stepfamily	A two-parent family, with one or both parents having children from a previous relationship
Same-sex couple family	A couple of the same sex with one or more children
Lone-parent family	One parent with one or more children
Multi-generational family	A family that extends to immediate relatives, including grandparents, aunts, uncles, cousins, and others, who live in one household
Childless family	Two people who live together in a partner relationship and have no children
Foster family	A family providing care for and guardianship of one or more children, as appointed by the courts
Divorced family	A family with one or more children living in a household with one parent, separate from the other parent who may or may not share custody of or responsibility for the children
Teen-parent family	A person under the age of 18 who has given birth to or fathered a child

To learn more about diversity in Canadian families, read the following infographic from the Vanier Institute of the Family.

Family Diversity in Canada

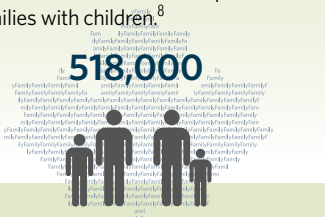
2016 CENSUS UPDATE

In 2016, there were 9.8 million Census **families** living across Canada.[1]

9.8 million

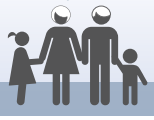
In 2016, there were nearly 518,000 **stepfamilies** in Canada,[7] who accounted for 12% of all couple families with children.[8]

518,000



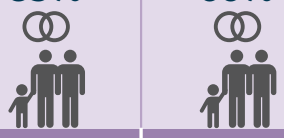
In 2016, nearly 33,000 children in Canada aged 0 to 14 lived in **skip-generation households**, that is, living with grandparent(s) with no middle (i.e. parent) generation present.[11]

33,000



In 2016, approximately 66% of all Census families in Canada **included a married couple**, down from 83% in 1981.[2]

83% **66%**



In 2016, there were nearly 73,000 **same-sex couple families** in Canada, 12% of whom are **raising children** (up from 8.6% in 2001). Of these, 4/5 are female couples.[9]

73,000

In 2016, there were more than 28,000 **foster children** aged 0 to 14 living in households across Canada, down from nearly 30,000 in 2011.[12]

30K **28K**

In 2016, approximately 18% of all Census families in Canada **included a common-law couple**, triple the rate in 1981 (6%).[3, 4]

18%

In 2016, there were nearly 404,000 **multi-generational households** (three generations or more) in Canada, accounting for 2.9% of private households. The number of multi-generational households grew by 38% since 2001, making them the *fastest-growing household type* across the country.[10]

Canada is home to more than 54,000 **military families**. This includes approximately 40,000 Regular Force military families and 14,000 Reserve force military families.[13]

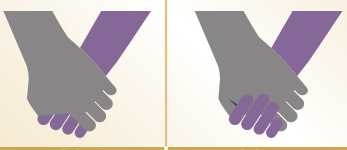
54,000

In 2016, approximately 16% of all Census families in Canada were **lone-parent families**, up from 11% in 1981 (rate of growth has remained relatively unchanged since 2001).[5, 6]

16%

In 2014, 4.6% of all couples in Canada were **mixed unions**,[14] nearly double the rate from 1991 (2.6%).[15]

2.6% **4.6%**



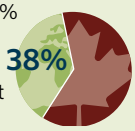
1991 2014

Source: The Vanier Institute of the Family. "Family Diversity in Canada: 2016 Census Update." *Resources—Infographics and Timelines.* 31 Oct. 2017. http://vanierinstitute.ca/infographic-family-diversity-canada-2016-census-update/ (3 Jan. 2018).

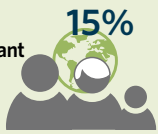
In 2016, 21.9% of people in Canada reported that they were **born outside the country** – a rate that has risen continually since 1991 and is close to the record set in 1921 (22.3%).[16]

In 1961, 16% of the population were ***first-generation* immigrants**,[17] a share that is **projected to grow** to 25%–30% by 2036 (the highest proportion since 1871).[18]

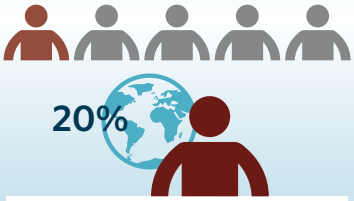
In 2016, approximately 38% of **children** aged 0 to 14 were **foreign-born** (first generation) or had at least one foreign-born parent (second generation). This is up from 35% in 2011, and is **projected to grow** to 39%–49% by 2036.[19]



Approximately 15% of **children with an immigrant background** lived in a **multi-generational household** in 2016, with the highest rate (18%) found among of children born ***in Canada* to two foreign-born parents**.[20]



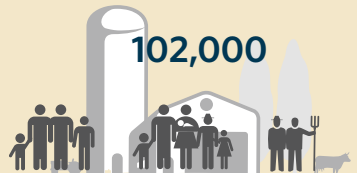
In 2016, more than 1 in 5 people in Canada (22%) reported belonging to a **visible minority group**.[21] Among this group, 3 in 10 were born in Canada.[22]



In 2011, 20% of immigrants in Canada aged 15 to 64 reported belonging to a **visible minority group**, a share that is **projected to grow** to 35%–40% by 2036.

In 2014, 1 in 5 Canadians aged 25 to 64 reported **living with at least one disability**. Disability rates were higher for women (23%) than men (18%).[23]

In 2013, there were nearly 102,000 **farm families** in Canada, down from approximately 135,000 a decade earlier.[24, 25]



In 2016, 1.7 milllion people in Canada reported having an **Aboriginal identity**, accounting for 4.9% of the population (58.4% First Nations, 35.1% Métis, 3.9% Inuit, 1.4% other Aboriginal identity, 1.3% *more than one* Aboriginal identity).[26]

"Families, no matter their background or their makeup, bring new and special patterns to our diverse Canadian tapestry."

– His Excellency The Right Honourable David Johnston, Governor General of Canada, at the *Families in Canada Conference 2015*

[1] Statistics Canada, *2016 Census: The Canadian Families of Today and Yesteryear* (video), Statistics Canada catalogue no. 11-629-X (August 2, 2017). Link: http://bit.ly/2y6nHA6.

[2] Statistics Canada, 2016 Census of Canada.

[3] Ibid.

[4] Common-law couples were counted for the first time in the 1981 Census.

[5] Statistics Canada, "Census Family Structure Including Stepfamily Status (9) and Number and Age Combinations of Children (29) for Census Families with Children in Private Households of Canada, Provinces and Territories, Census Metropolitan Areas and Census Agglomerations, 2016 and 2011 Censuses – 100% Data," *Data Products, 2016 Census* (page last updated July 24, 2017). Link: http://bit.ly/2u7N2Z4.

[6] Statistics Canada, "Fifty Years of Families in Canada: 1961 to 2011," *2011 Analytical Products*, Statistics Canada catalogue no. 98-312-X-2011003 (page last updated December 22, 2015). Link: http://bit.ly/2uM5wL2.

[7] Statistics Canada, "Census Family Structure Including Stepfamily Status (9) and Number and Age Combinations of Children (29) for Census Families with Children in Private Households of Canada, Provinces and Territories, Census Metropolitan Areas and Census Agglomerations, 2016 and 2011 Censuses – 100% Data," *Data Products, 2016 Census.*

[8] Statistics Canada, "Families, Households and Marital Status: Key Results from the 2016 Census," *The Daily* (page last updated August 2, 2017). Link: http://bit.ly/2vm6Vva.

[9] Statistics Canada, "Same-Sex Couples in Canada in 2016," *Census in Brief*, Statistics Canada catalogue no. 98-200-X2016007 (page last updated August 2, 2017). Link: http://bit.ly/2faQPOq.

[10] Statistics Canada, "Families, Households and Marital Status: Key Results from the 2016 Census," *The Daily.*

[11] Statistics Canada, "Family Characteristics of Children (17), Age (4B) and Sex (3) for the Population Aged 0 to 14 Years in Private Households of Canada, Provinces and Territories, Census Metropolitan Areas and Census Agglomerations, 2016 and 2011 Censuses – 100% Data," *Data Products, 2016 Census* (page last updated August 25, 2017). Link: http://bit.ly/2fo4VZF.

[12] Ibid.

[13] College of Family Physicians of Canada and the Canadian Military and Veteran Families Leadership Circle, *Family Physicians Working with Military Families* (November 2016). Link: http://bit.ly/2xypv1P.

[14] Statistics Canada defines a mixed union as "a couple in which one spouse or partner belongs to a visible minority group and the other does not, as well as a couple in which the two spouses or partners belong to different visible minority groups." Link: http://bit.ly/2tZvrSr.

[15] Statistics Canada, "Mixed Unions in Canada," *NHS in Brief*, Statistics Canada catalogue no. 99-010-X (page last updated September 15, 2016). Link: http://bit.ly/2tZvrSr.

[16] Statistics Canada, "Immigration and Ethnocultural Diversity: Key Results from the 2016 Census," *The Daily* (October 25, 2017). Link: http://bit.ly/2h78Yek.

[17] 1961 Census of Canada.

[18] Jean-Dominique Morency, Éric Caron Malenfant and Samuel Maclsaac, *Immigration and Diversity: Population Projections for Canada and its Regions, 2011 to 2036*, Statistics Canada catalogue no. 91-551-X (January 25, 2017). Link: http://bit.ly/2wS1i5j.

[19] Statistics Canada, "Census in Brief: Children with an Immigrant Background: Bridging Cultures," *2016 Census Analytical Products*, Statistics Canada catalogue no. 98-200-X2016015 (October 25, 2017). Link: http://bit.ly/2hbqCxx.

[20] Ibid.

[21] Statistics Canada defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." Link: http://bit.ly/1gjVgiC.

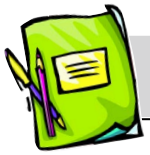
[22] Statistics Canada, "Immigration and Ethnocultural Diversity: Key Results from the 2016 Census," *The Daily.*

[23] Katherine Wall, "Low Income Among Persons with a Disability in Canada," *Insights on Canadian Society*, Statistics Canada catalogue no. 75-006-X (page last updated August 11, 2017). Link: http://bit.ly/2xNEGEz.

[24] Farm families in the unincorporated sector.

[25] Statistics Canada, *Distribution of Farm Families by Income Group and Family Size, Unincorporated Sector* CANSIM Table 002-0031, (page last updated January 14, 2016). Link: http://bit.ly/2qvlqu5.

[26] Statistics Canada, "Aboriginal Peoples in Canada: Key Results from the 2016 Census," *The Daily* (October 25, 2017). Link: http://bit.ly/2xma9fV.



Learning Activity 4.3: Diversity of Families

It is now time for you to complete **Learning Activity 4.3**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

Think about and list the potential strengths and challenges of the various forms of families discussed in this lesson. In addition to recording what you have learned, you may write your own personal responses. You may also wish to discuss your ideas with your learning partner.

Diversity of Families		
Family Forms	Possible Strengths	Possible Challenges
Nuclear family		
Blended family or stepfamily		
Same-sex couple family		
Lone-parent family		

continued

Diversity of Families		
Family Forms	Possible Strengths	Possible Challenges
Multi-generational family		
Childless family		
Foster family		
Divorced family		
Teen-parent family		

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Lesson Summary

In this lesson, you learned how family forms and functions have changed from historic times to the present. You also learned how these changes affect our understanding of families and the economic and social functions they serve.

In the next lesson, you will focus on the importance of maintaining a healthy family-work-life balance.

Lesson 3: Family-Work-Life Balance

Introduction

The combination of work and family life makes demands on people's time, money, energy, and emotions. The conflict between juggling work and family responsibilities often causes much stress. Employers often feel the effects of employees' attempts to balance work and family demands, since parents/caregivers can become fatigued at the workplace or require time away from work to deal with family issues. Many employers are now offering creative work arrangements and scheduling options to help employees find a better family-work-life balance.

In this lesson, you will learn about alternative work arrangements and scheduling options that exist for working parents/caregivers. You will also learn about stress management for families seeking to maintain a balanced family-work-life.

Lesson Focus

In this lesson, you will

- ❑ demonstrate understanding of how multiple roles can create conflict and affect one's overall well-being (12.2.1.3)
- ❑ define stress and identify common causes of adult stress (e.g., including family, work-life balance, and time management) (12.5.4.1)

Career Choices

Many adults work at jobs for reasons other than to make money to support themselves and their families. **Job satisfaction** is high for those who feel valued by their employer, are content with their rate of pay, and/or enjoy aspects of their work, such as helping people, solving problems, working with their hands or outdoors, developing relationships with their co-workers, and so forth. **Job dissatisfaction** happens when workers feel they are not getting paid enough for the work they do, there is little room for advancement, the work is not inspiring, or co-workers or the work environment are causing added stress.

Many workers require further education, such as college or university degrees, to work in higher-level positions. There are benefits and drawbacks to pursuing post-secondary education. While tuition, books, living expenses, and student loans can be costly, the possibility of working at jobs that pay significantly more than minimum wage after graduating with a degree often makes the few years of sacrifice worthwhile. Some adults, however, prefer the type of work or schedule that lower-wage jobs offer. For example, some parents/caregivers may prefer to stay home with their children during the day and have the option of going to work in the evenings or when their partners arrive home from work. These families value spending time with their children and reducing child care costs.

Earning Potential

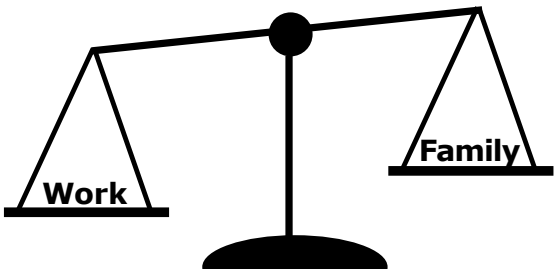
"In many families, the potential income of each spouse is a major factor in choices about work. For instance, when a family earns two incomes, they have a higher amount of taxable income. Therefore, they are taxed at a higher rate. Paying more income tax reduces the amount of money a second worker actually adds to the family income.

Sometimes families decide that the amount of money left over after taxes and extra expenses is not enough. The family may not benefit from trying to balance the extra demands on time and energy when both spouses work. For other families, the extra income is needed for family expenses, even if the income is small" (Johnson, *Strengthening Family and Self* 434).

Some adults have their own business as a source of work and income. As with any job, there are pros and cons to having your own business. Having your own business means that you are in control and are in a position to decide when and how much to work and how to run things. It also means that all business-related problems fall solely on your shoulders and that you directly suffer the financial loss if your business is not doing well.

Alternative Work Arrangements

Balancing family and work can certainly be tricky, but it is essential to reduce stress and achieve satisfaction in life. Fortunately, some parents/caregivers take advantage of alternative work arrangements to achieve a better family-work-life balance.



Employers sometimes feel the effects of employees' attempts to balance work and family life. The following situations can sometimes arise with working parents/caregivers:

- late arrival at work
- more absenteeism
- low morale
- unscheduled days off
- unscheduled emergency hours off
- excessive use of the phone
- missed meetings
- decreased productivity
- lower quality of work
- low job satisfaction

In response, some employers are offering alternative work-scheduling options, time off instead of paid overtime, short-term leaves, sick-child days, and personal leave days to support employees with family responsibilities. Employees who offer their employees options are seeing benefits such as reduced amounts of employee stress, absenteeism, and job turnover, as well as enhanced morale and, therefore, increased productivity.

When employers offer alternative work arrangements or options, such as workshifting (e.g., working from home), flextime, compressed work weeks, and job sharing, the quality of work and family life are enhanced for employers and employees at the same time.

Workshifting/Remote Working

Computers, tablets, smart phones, and communication technology such as web conferencing (e.g., Skype) make it possible for people to work outside the office from their homes. **Workshifting** is a work arrangement that allows employees to work from any location with customized schedules.

The following are some pros and cons of workshifting.

Benefits and Disadvantages of Workshifting
Benefits
■ Flexible work hours for the employee ■ Elimination of commuting time and transportation expenses for the employee ■ Savings to the employer, as office space in a building is not needed ■ Increased productivity from the employee ■ Increased attention to other life and/or family responsibilities (e.g., medical appointments)
Disadvantages
■ Blurred lines between work and home life ■ Difficulty "unplugging" at the end of the day when the home is also the workplace ■ Transfer of cost of office space, furniture, computer equipment, Internet access, and so forth to the employee (at times) ■ Reduced downtime for the employee ■ Reduced contact with other employees ■ Differences in preferences between the employer and the employee (e.g., laptop brands, cloud-based services)

The popularity of home-based work as a way to combine work and family activities is increasing. Some parents/caregivers find that the option of working from home solves child care problems. Many people work early in the morning, late at night, and when their children are asleep or at school during the day. Others like workshifting because it allows them to travel, take care of elderly parents, or work from any location at any hour of the day. New parents/caregivers, older Canadians, and people living with disabilities can benefit from the flexible work arrangements because they are no longer bound to fixed daily schedules and particular workspaces.

Flextime

The **flextime** option involves flexible starting and ending times for work, but with core hours during which the employee must be at the workplace. The employee may arrive later in the morning than the normal start time and may be able to take a shorter lunch break or stay later in the day to make up the time. This can help parents/caregivers share child care or be at home before/after school for their children.

Compressed Workweek

With the **compressed workweek** arrangement, employees work 10- or 12-hour shifts for three or four days, and then have several days off. When family members work opposite shifts, they do not require full-time daycare for their children and can schedule medical appointments or respond to emergencies with less disruption. However, the long hours can be tiring and may make it more difficult to look after family needs on working days.

Job Sharing

Job sharing is a situation in which two individuals share the responsibilities of one job. The two people each work part-time to fill a full-time position. People in teaching, nursing, or other health-care fields tend to be the employees in job-sharing situations.

Effects of Work and Family Stress

Stress can occur when a person feels guilty for not being able to get everything done at work while also supporting a relationship and/or fulfilling a parenting/caregiving role. Parents/caregivers are prone to this type of stress due to their multiple roles and responsibilities. They sometimes "bite off more than they can chew" in order to meet the needs of others in addition to performing well in the workplace. Parents frequently participate in their children's activities in the capacity of volunteering (e.g., coaching, fundraising) and providing transportation to school or recreational activities. Managing the time and energy required to fulfill responsibilities at work and at home, including parenting and/or caring for aging or unwell parents, relatives, or friends, becomes challenging.

Individuals who attempt to handle work and other responsibilities independently often lack time for personal activities or friendships and other relationships. Those who extend themselves in this way may become **overloaded** as a result. The prolonged stress of trying to live up to impossible goals often leads to burnout.

Overload is characterized by too much work and too little leisure due to the inequitable distribution of home/work responsibilities. Parents/caregivers in such situations are physically and emotionally unable to keep up with demands, which results in stress, resentment, and poor health. People who suffer from overload issues require a better balance in the workplace and at home.

The interaction of work and family life can result in spillover and crossover:

- **Spillover** occurs when work and parenting/caregiving roles and experiences affect each other. Spillover affects family life directly, since the moods that parents experience and bring home after the workday influence their children. Spillover can be characterized as either positive or negative.
  - **Positive spillover** occurs when family-work-life balance is achieved and the satisfaction gained from work affects a person's mood in a positive way.
  - **Negative spillover** happens when the stress and demands of work life are brought home through a negative mood.
- **Crossover** happens when the children behave in the same way as a parent/caregiver because a mood is contagious. For example, a parent who consistently comes home from work in a bad mood will likely have children who experience more behaviour problems or general unhappiness.

Although many families manage to juggle work and family responsibilities, others find the task extremely stressful. Considerable effort is needed for families to stay well, thrive, get along, learn, and enjoy life.

Strategies to Manage Work and Family Stress

The following strategies may help individuals manage work and family stress:

- Call on extended family or friends to assist with caregiving responsibilities, if possible.
- Hire extra help around the house, if affordable.
- Consider a flexible work-scheduling option.
- Work part-time instead of full-time, if affordable.
- Use a calendar and time-management strategies to schedule work and home events to accommodate whatever can be done in the day.
- Share family responsibilities between as many members of the family as possible.
- Practise self-care by scheduling time for self to prevent overload and burnout.
- Set realistic priorities and goals, both short-term and long-term.

- Create boundaries both at home and in the workplace.
- Look after relationships.
- Know when to ask for help.

For more ideas on stress management, see Module 2, Lesson 3.

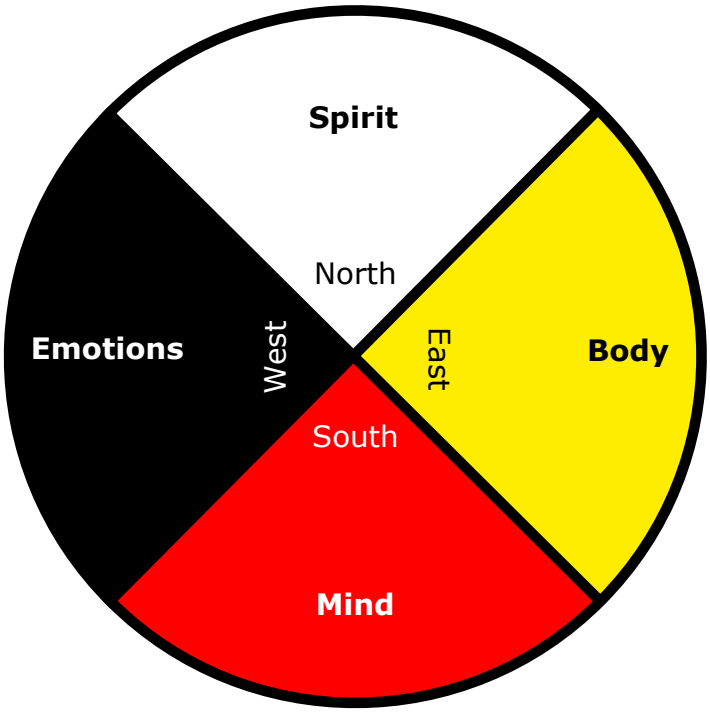
The Medicine Wheel

Since stress can affect the mind, spirit, emotions, and body, it is important to keep all things in balance. You learned about this balance from the Indigenous Medicine Wheel teachings discussed in Module 2, Lesson 3.

Balancing the aspects of a person is important for obtaining balance in life:

- Engage your **mind** by learning what you can and setting realistic and attainable goals for your life.
- Take care of your **spirit** by practising peace and making connections to the Creator.
- Be aware of your **emotions** by practising mindfulness and seeking help or advice when needed.
- Take care of your **body** by getting enough sleep, physical exercise, and nutritious foods to keep your body strong.

The Medicine Wheel



Time Management

Adults and youth alike can benefit from using time-management strategies to help reduce stress and achieve a healthy family-work-life balance. People can use strategies such as the following to help them manage their time more effectively at home and at work:

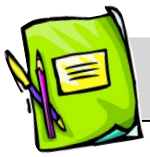
- Make to-do lists.
- Set goals.
- Prioritize needs versus wants.
- Create and keep detailed schedules and/or calendars.

While the planning and scheduling practices of time management take time, it is time well spent, since it results in a more organized, more balanced, and less stressful life.

Resource

For more information on time management, view the following video:

- "Ten Common Time Management Mistakes." *YouTube*. Uploaded by eLearning CCS, 7 Mar. 2014. https://www.youtube.com/watch?v=GbJyEBLVuiY (4 July 2017).



Learning Activity 4.4: Time Management

It is now time for you to complete **Learning Activity 4.4**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

In this learning activity, you will consider ways in which you spend your time and learn ways to manage time by making priorities. To start this learning activity, think about things you do not have enough time to do.

1. List some things you would like to do, but feel you are unable to find the time to do.
2. Why do you feel you do not have enough time?
3. Rate your stress level from 1 to 10, with 1 being zero stress and 10 being extreme stress. How much of that stress would you attribute only to not having enough time to do the things you need or want to do? Explain your thoughts or feelings.

4. Use a time-management chart, such as the following, to keep track of the time you spend at various activities. Be honest and make sure you write down all activities, whether they take only a few minutes or over an hour to complete.

   Record your activities for one school day or one workday (if you are employed) and one non-school day or one non-workday (e.g., Saturday or Sunday). If you go out with friends, have a part-time job, take care of younger siblings, or help with chores at home, take note of the time you spend doing those things as well. An example of a time-management chart follows.

Time-Management Chart (Example)		
	School Day or Workday	Non-School Day or Non-Workday
Activity	**Day:** Monday	**Day:**
	Time	**Time**
Brushing teeth	5 minutes	
Getting dressed	15 minutes	
Eating breakfast	10 minutes	
Using social media and/or texting	45 minutes	
Doing hair and makeup	20 minutes	
Walking to the bus stop	5 minutes	
Riding the bus to school	30 minutes	
Attending school	6.5 hours	
Attending soccer practice	1.5 hours	
Riding the bus home	30 minutes	
Using social media and/or texting	1 hour	
Eating supper	15 minutes	
Watching TV	2 hours	
Completing homework	1 hour	
Watching videos online	30 minutes	
Sleeping	8 hours	

5. Reflect on how you spend your time. How much time did you spend doing things you **have** to do (e.g., going to school or work) and doing things you want to do (e.g., spending time on your phone or social media)?

6. Examine your activities on your time-management chart. In one colour, highlight the **must do** activities (activities that are non-negotiable and must be completed). Then, in a different colour, highlight the **like to do** activities (things you want to do, but can be put on hold).
7. Assess your responses.
   a. Are you happy with the amount of time you spend on each activity you recorded on your time-management chart?
   b. Would you like to change anything in order to manage your time better? For example, could you forgo some of your **like to do** activities and have more time for and better success with your **must do** activities?

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Lesson Summary

In this lesson, you learned about options for parents to balance their work responsibilities with those of raising children and attending to other family and personal matters. You also learned strategies to manage work and family stress to obtain proper family-work-life balance.

In the next lesson, you will learn about resources and techniques that can help families meet financial needs and manage financial stress.

Lesson 4: Financial Well-Being

Introduction

Why are some families able to afford the things they need, while others live from paycheque to paycheque, even though they make the same salary? This lesson is a very practical one, because it gives a brief overview of some of the things you need to know about family finances.

Lesson Focus

In this lesson, you will

- ❑ describe threats to healthy human development and their impact on late adolescents and adults, and describe how protective factors at the individual, family, community, and/or government levels can promote resilience within their family/cultural contexts (12.1.1.6)
- ❑ evaluate the factors that affect financial capability, financial vulnerability, and the barriers to financial well-being (12.3.5.1)
- ❑ prepare, analyze, and evaluate the sustainability of a household budget (12.3.5.4)
- ❑ describe and evaluate strategies to access and manage personal and household credit and debt (12.3.5.6)
- ❑ evaluate current and future trends in individual and family finance in terms of their real or perceived benefits to global populations (12.3.5.7)
- ❑ examine difficult situations that individuals and/or families face and their effects on family well-being (e.g., financial challenges, religious and cultural discrimination, illness, loss and grief, disabilities, elder abuse, neglect, ageism, chronic medical conditions, work-life balance, displaced persons and refugees, historical trauma) (12.5.4.5)
- ❑ identify relevant resources available to support individuals and/or families (e.g., community-based, provincial, and federal government resources) (12.5.4.8)

Poverty

This lesson starts by examining poverty, a challenge many families face in Manitoba and across Canada. Many Canadian families live below the poverty line:

> In 2009, the low-income cut-offs (LICOs)—also known as the poverty line—for after tax incomes were as follows:
>
> 1 person: $18,421
>
> 2 persons: $22,420
>
> 3 persons: $27,918
>
> 4 persons: $34,829
>
> (United Food and Commercial Workers Union [UFCW] Canada)

Poverty risk remains high for single people, lone-parent families, and single-earner families, as well as new Canadians, Indigenous peoples, and persons with disabilities.

Many jobs in Canada do not pay well enough to support individuals or families. Low-wage jobs are usually temporary or part-time, and they generally provide few benefits other than those that are legislated. Proven strategies that would improve the situation of the working poor in Canada include

- improvements to provincially set minimum wage
- investments in literacy development, education, and training
- government-sponsored low-wage supplement programs

In 2009, Manitoba announced a poverty reduction and social inclusion strategy, followed in 2011 by *The Poverty Reduction Strategy Act*, requiring the provincial government to allocate funding toward poverty reduction programming/initiatives. In its 2017/2018 annual report on the progress of the strategy, the Manitoba government announced the following:

> Manitoba registered the biggest improvement across Canada in the child low-income rate, falling substantially to 11.9 per cent in 2016 from 16.4 per cent in 2015. . . .
>
> Manitoba registered the biggest improvement in low-income rates among the provinces in 2016, falling from 12 per cent in 2015 to 9.4 per cent in 2016. Manitoba's improvement in low-income was better than Canada overall, according to all three low-income measures. (Manitoba, *Manitoba's Poverty Reduction and Social Inclusion Strategy* 1)

Poverty is multi-dimensional, and additional work is required to reduce and prevent poverty. A new poverty reduction strategy is in development to address the critical realities of Manitobans living in poverty, and this strategy is expected be available in 2019.

Types of Poverty

Different types of poverty affect families in various ways:

- **Absolute poverty:** This type of poverty involves a scarcity or total lack of necessities such as shelter, running water, and food. Families who live in absolute poverty tend to focus on day-to-day survival.
- **Relative poverty:** Relative poverty refers to a family's income that is insufficient to meet the average **standard of living of the society the family lives in**. In other words, such families are poor in relation to the families around them. If these families were living in a poorer country, they might **not** be regarded as being relatively poor.
- **Urban poverty:** The poverty experienced by people living in urban areas differs from rural poverty in that it involves stressors such as overcrowding, violence, noise, and inadequate city services.
- **Rural poverty:** The poverty experienced by people living in rural areas differs from urban poverty in that it is characterized by a lack of access to some services, support for disabilities, job opportunities, and quality higher education opportunities.
- **Situational poverty:** Financial hardship caused by a specific event (e.g., job loss, divorce, accident, severe illness, death, environmental disaster, or some other unforeseen circumstance) is often temporary. For example, if a family's house burns down, and they have no home insurance, then that family might live in poverty for several years until they are able to recoup their losses. While families experiencing this type of poverty may suffer for several years, they still have hope for improvement, as they know the financial setback is temporary.
- **Generational poverty:** With generational poverty, families have been living below the poverty line for two or more generations. At least two generations have been born into poverty and are not equipped with the tools to move out of their situations. The length of time they have lived in poverty makes it more difficult to recover and get ahead financially. Families living in this type of poverty can suffer from feelings of hopelessness and despair, and have the sense that they and their children will always be poor.
- **Newcomer poverty:** Newcomers to Canada have a high rate of poverty: "Today's recent immigrants have a rate of low-income nearly three times higher than the Canadian-born population" (The Vanier Institute of the Family, *Families Count* 108). During the period of transition, immigrants seek to establish themselves by finding a place to live, adapting to life in Canada, and finding employment. The difficulties newcomers face include increased levels of earning inequality, higher levels of income insecurity, and underuse of workers' skills and experience. Some newcomers have a lower level of English language skills and lack formal education, making it difficult for them to obtain jobs in professional fields that pay above the minimum wage.

- **Women and poverty:** Women's incomes have become an important source of family economic security. As you learned in Module 3, Lesson 4, a growing number of women have become the primary income earners in their families. Unfortunately, disparities still exist between male and female wage earners, even with increased awareness and legislative changes. According to Statistics Canada, Canadian woman made 87 cents per hour for every dollar their male peers made in 2015 (Israel). While the wage gap is closing, gender-based discrimination is still a factor today. For example, "racialized women earn 32% less at work" than non-racialized women, and "21% of single mothers in Canada raise their children while living in poverty" compared to 7% of single fathers (Canada without Poverty).

Changes in the Wealth of Canadian Families

Read the following Statistics Canada information regarding the wealth of Canadian families. These statistics mean that in Canada the overall wealth of the highest-income families is increasing, while the overall wealth of the lowest-income families is decreasing. It is a true representation of the phrase: "The rich are getting richer and the poor are getting poorer."

- Between 1999 and 2012, the average wealth (or net worth) of Canadian families increased by 73% (from $319,800 to $554,100) in constant 2012 dollars. Average wealth increased by **80% among families in the top income quintile*** (from $721,900 to $1.3 million), and by **38% among families in the bottom income quintile** (from $79,500 to $109,300).
- In 2012, families in the top income quintile held 47% of the total wealth held by Canadian families, compared with 45% in 1999. Families in the bottom income quintile held 4% of the overall net worth in 2012, compared with 5% in 1999. . . .
- In both 2012 and 1999, between 3% and 4% of Canadian families had low income and no wealth. Younger families, the recently immigrated, lone-parent families and unattached individuals were more likely to be in this situation. (Uppal and LaRochelle-Côté 1)**

* A **quintile** represents a fifth of the population.

** Source: Uppal, Sharanjit, and Sébastien LaRochelle-Côté. "Changes in Wealth across the Income Distribution, 1999 to 2012." *Insights on Canadian Society.* Catalogue no. 75-006-X. Ottawa, ON: Statistics Canada, 3 June 2015. Available online at www.statcan.gc.ca/pub/75-006-x/2015001/article/14194-eng.pdf (5 July 2017). Reproduced and distributed on an "as is" basis with the permission of Statistics Canada. © All rights reserved. Use of this publication is governed by the Statistics Canada Open Licence Agreement.

Affordability Gap

The term **affordability gap** describes the situation of families who cannot afford what they need. In other words, there is a **gap** between how much money they make and how much they need to spend.

Middle- and high-income families generally do not experience affordability gaps, as they can afford daily essentials. Low-income families, however, often cannot afford goods or services such as dental care, eyeglasses, post-secondary education, Internet services, or a computer or cell phone, all of which are considered important.

While higher-income households can afford to spend more on goods and services, they also have the capacity to save money and reduce their debts, such as loans and mortgages. In middle- and lower-income families, however, expenses may exceed earnings. When this happens, families must borrow money or dispose of assets to manage their finances. In other words, since the majority of the income in low- and middle-income families is spent on food and shelter, there is little left over to be spent on leisure, health care, extracurricular activities for children, or reducing debt. To live within their means (income), these families may have to dispose of assets by selling possessions, moving into a smaller, cheaper home, and so forth. The growing affordability gap results in isolating lower-income families from the rest of the population, and creating barriers to participation in social and economic life.

When experiencing an affordability gap, many families use financial services, such as credit and loans, to purchase the goods and services they need.

Financial Services

Many types of financial services are available, including banks, credit unions, trust companies, insurance companies, and financial planners. In Canada, banks are classified by their ownership and regulated by the federal government, whereas credit unions, securities dealers, and mutual funds are largely regulated by provincial governments.

The various types of financial services are describe below. Examples of each type of service are also provided.

- **Branch banks** are **for-profit** businesses that give their customers the opportunity to deposit their money in accounts for regular use. You may be familiar with the following two types of bank accounts:
  - **Chequing accounts** are used for day-to-day banking.
  - **Savings accounts** are used for saving money.

Banks also lend money to their customers for a fee. For example, customers may apply for a loan to buy a vehicle or for a mortgage to buy a home. Branch banks provide physical locations as well as online services for their customers.

Examples

While there are many branch banks in Canada, the "big five" are

- Bank of Montreal (BMO)
- Bank of Nova Scotia (Scotiabank)
- Canadian Imperial Bank of Commerce (CIBC)
- Royal Bank of Canada (RBC)
- Toronto-Dominion Bank (TD)

- **Direct banks** are known as **branchless banks**. The financial services that direct banks provide are similar to those of branch banks, but they provide them at reduced or no cost to their customers by eliminating the expense of free-standing branch buildings and face-to-face employees. Direct banks focus on Internet services. They are sometimes divisions of larger branch banks.

  Examples

  - President's Choice Financial
  - Tangerine
  - VersaBank

- **Credit unions** are **non-profit** businesses that give their customers the same financial services that branch banks and/or direct banks give. Francophone credit unions are known as *caisse populaires*.

  Examples

  - Assiniboine Credit Union
  - Caisse Financial Group/Caisse Groupe Financier
  - Steinbach Credit Union
  - Sunova Credit Union

- **Trust companies** offer the same services as banks, in addition to other financial services needed for retirement and estate planning. For example, trust companies can help manage properties/estates and pension plans/retirement savings, which banks cannot do.

  Examples

  - Canadian Western Trust (CWT)
  - Fiduciary Trust Canada

- **Insurance companies** are businesses from which customers can buy insurance policies so that they will receive money in situations when something unexpected happens, such as an illness, a house fire, or a car accident.

  Examples

  - The Great-West Life Assurance Company
  - Manitoba Blue Cross
  - Manitoba Public Insurance

- **Financial planners** are professionals who work with people to manage their money and meet their savings/investment goals. This service is offered by many banks, as well as through privatized institutions and self-employed individuals.

Most people are familiar with traditional services, such as savings and chequing accounts, loans, and credit services, offered by banks. Today, banking includes electronic banking services, such as debit cards, automated teller machines (ATMs), telephone banking, and Internet banking. In the past, it was standard practice to receive paycheques in paper form. Today, many businesses use **direct deposit**, which allows them to transfer money directly into bank accounts.

It is also becoming standard practice for people to pay their bills and do other banking online. **Interac e-transfers** and **electronic funds transfers** (EFTs) have become increasingly popular with the increase of online shopping and the decrease of individuals carrying cash with them. While money transfers can be done through Internet banking websites, other services such as PayPal and Western Union also allow people to send money electronically.

Credit

One of the major functions of financial institutions is to provide credit to their customers. Credit comes in various forms, including loans, mortgages, installment plans, rent-to-own offers, credit cards, and payday loans.

Credit allows people to receive cash to purchase goods or services, and pay for them in the future. When you purchase something on credit, you are really taking out a form of a loan. You are making a commitment to pay back the loan, and you are agreeing to pay finance charges, such as interest, as well as other charges determined by the institution for the use of the credit. With respect to credit, **interest** is money charged for the use of borrowed money, usually a percentage of the total purchases made. In the last few decades, it has become much easier for consumers to obtain credit. This has resulted, among other things, in some people accumulating large debts.

Payday Loans

Payday loans are a relatively new form of credit that has become very popular. A **payday loan** is a short-term, high-cost loan. Payday lenders, whether online or in-store, are regulated by Manitoba laws and must be licensed businesses to practise.

Taking out a payday loan might seem like an easy solution in a financial emergency; however, the high interest rates charged for payday loans do not always make them the best option.

Example

According to the Consumer Protection Division of Manitoba Justice, you can be charged a maximum of 17% interest on a payday loan. Up to $1,500 may be lent to individuals, as borrowing amounts are determined by net monthly income. Up to 30% of your net income may be borrowed.

If your net pay is $1,000, you may borrow up to $300. A 12-day payday loan at the maximum rate of 17% interest means you will incur an extra $51 in interest charges. Examine the following chart carefully to get more information on charges for payday loans.

Example of Payday Lender Maximum Amounts*

Net pay as determined by net pay formula ($)	Maximum amount you may borrow ($)	Maximum [yearly interest] rate you can be charged (%)	How much it will cost you ($)	How much you will have to repay ($)	(APR) (%) Annual Percentage Rate
$1,000.00	$300.00	17%	$51.00	$351.00	517%

* Source: Manitoba Justice. Consumer Protection Division. "Payday Loans." *Information for Consumers.* www.gov.mb.ca/cca/cpo/faq_payday_c.html (11 July 2017).

If you need to borrow money, make sure you educate yourself. Explore every option—borrowing from a friend or family member, obtaining a pay advance from your employer, establishing a line of credit, getting a cash advance, or using overdraft protection on a bank account.

Know exactly what lenders are charging for their services. Read their agreements carefully so that you are fully aware of what you are committing to before signing them. People are often unaware of the high costs associated with payday loans compared to other alternatives. The last resort should be a high-cost loan.

Credit: Is It Worth It?

Before using credit, you should weigh both the potential benefits and the problems of doing so. Examine the following chart carefully to learn about the advantages and disadvantages of using credit (e.g., loans, mortgages, credit cards, payday loans).

Advantages and Disadvantages of Using Credit	
Advantages	Disadvantages
The use of credit ■ enables you to make large purchases (e.g., home, car) before paying for them in full ■ allows you to pay for expenses (e.g., post-secondary education costs) that will bring greater returns in the future ■ helps you to purchase needed goods and services in emergencies ■ is convenient ■ can be safer than carrying large amounts of cash ■ provides a record of purchases, and may provide protection of purchases ■ helps you to build credit if you make payments on time and don't overspend ■ enables you to take advantage of special benefits or incentives (e.g., credit card points, discounts) ■ need not incur interest charges if you pay off the entire balance of credit card bills before the due date every month	The use/misuse of credit ■ can encourage overspending ■ costs money, since you need to pay back the amount of the loan, as well as interest charges ■ can lead to serious debt and financial problems ■ can result in bad credit scores, which can affect future loan opportunities ■ can make you vulnerable to becoming a victim of credit card fraud

Learning Activity 4.5: Advantages and Disadvantages of Using Credit

It is now time for you to complete **Learning Activity 4.5**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

Answer the following questions:

1. Name three advantages and three disadvantages of using credit.
2. If you have access to the Internet, research at least two different types of credit cards (e.g., Visa, MasterCard).
   a. What are the interest rates (in percentages) or other fees charged to use each of the selected cards?
   b. What interest would you be charged if you had a $100 balance on each of the cards?
   c. What interest would you be charged if you paid off your $100 balance on or before the due date for the payment?
3. What did you learn from your research? Write a reflective statement about your findings.

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Debt

Whenever people use credit, they go into debt. **Debt** is simply the sum of money that a person owes.

Ratio of Household Debt to Disposable Income

It is important for consumers to understand how much debt they have, in relation to how much money they earn. This is called the **ratio of household debt to disposable income**. To understand this concept, you need to learn a few terms and apply some math skills:

- **Household debt** is the amount of money owed to financial institutions. It includes mortgages on homes, car loans, money owing on credit cards, and so on.
- **Disposable income** is the income that remains after deductions and other charges have been accounted for. For employees, it is the amount of income that remains on their paycheque after deductions have been made, such as income tax, employment insurance, and so on. It is called **disposable** income because it is the amount of money that employees can actually use.

To determine the **debt-to-income ratio**, you simply compare your total household debt with your disposable income. In 1990, the ratio of Canadian household debt to disposable income was 88.9%. This means that families owed about **$90** for every $100 they received on their paycheque. By 2012, that debt ratio increased to about **$165** for every $100 families received on their paycheque (Battams 1).

Consumer Debt

The fastest growing component of debt in Canada is consumer debt. **Consumer debt** includes personal loans, credit card loans, and lines of credit. It does **not** include mortgage debt. Household debt continues to grow because

- people are spending more money than they are making
- people are saving less money than they used to

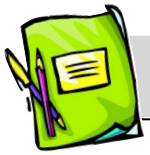
A recent study reported "the average Canadian total consumer debt (excluding mortgages) at $27,485 at the end of 2012. Total average debt load per household at this time (including mortgages) was $113,470" (cited in Battams 1).

Given the low minimum wage and salary increases that do not meet the increased cost of living, debt has become a common feature of many households, leaving little opportunity for these families to save.

Resource

If you need help with debt counselling, or if you know of someone else who does, contact:

- Manitoba Justice
  Consumer Protection Office
  Website: www.gov.mb.ca/cca/cpo/
  Telephone: 204-945-3800
  Toll-free: 1-800-782-0067



Learning Activity 4.6: Consumer Debt

It is now time for you to complete **Learning Activity 4.6**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson. Please record your responses in your notebook.

Answer the following questions:

1. What is consumer debt?
2. How much did consumer debt increase from 1990 to 2012?
3. What do you think high consumer debt means to a typical family?
4. What can you or your family do to avoid having too much debt?

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Financial Well-Being

One reason why so many Canadians struggle with their finances is that they have low financial literacy. **Financial literacy** means having "the knowledge, skills and confidence to make responsible financial decisions" (Financial Consumer Agency of Canada v). When people have high financial literacy, they understand things such as spending, investment, credit, loans, interest rates, and savings.

Financial literacy includes numeracy skills. To be financially literate, you need to be able to do things such as work with decimals and fractions (e.g., to calculate interest rates) and estimate and round off numbers (e.g., to calculate costs quickly).

Understanding budgets, savings, and expenses will also help you to be financially literate.

Budgets

Many young people do not realize how expensive it is to live on their own. Being financially literate means understanding the importance of being able to pay for everything you need to live in a comfortable way, as well as planning and controlling spending. A budget can help you do this. A **budget** is a document that helps you keep track of all your money, where it comes from and where it goes. Budgets include all sources of income, as well as expenses. You will have the opportunity to learn more about budgets if you choose Option B or Option C in Assignment 4.1 later in this lesson.

Example

Kym works for an insurance company. Her salary is $3,250 a month. With all her deductions, her net income is $2,050. This is all the money she has to work with to pay her bills, to buy food and toiletries, and, if there is any left over, to go out and have some fun.

Setting up a budget is a lot like preparing an income statement. If you think about it, an income statement and a budget are very similar. The revenue of a business is like an income from a job, and the business expenses are like the bills.

You would set up Kym's budget as outlined below. Keep in mind that it is always recommended that you put 10% of your money into savings.

Kym's Monthly Budget		
20xx		
Income	$2,050	
Savings	200	
Total Income		$1,850
Bills		
Rent	$650	
Cable, Internet, Phone	90	
Hydro	80	
Water	30	
Car Payment	210	
Gas for Car	100	
Car Insurance	120	
Line of Credit Payment	50	
Credit Card Payment	50	
Student Loan Payment	135	
Groceries	200	
Toiletries	75	
Total Bills		$1,790
Discretionary Income		$60

Kym has only $60 every month to spend on going out and on any new clothes or gadgets she may want. This is not a lot of money. Living on your own is very expensive, and being disciplined enough to keep your money on track is very important.

Savings

Financially literate people value savings. **Savings** consist of money set aside for the future. Savings can be used for special purchases, travel, future education costs, retirement, or emergencies such as a job loss or illness. Some people treat savings as fixed expenses, setting aside a fixed amount of money each month into a savings account or a Registered Retirement Savings Plan (RRSP). They then use the remaining income for living expenses. Without the security that savings provide, many families are vulnerable and economically unstable. You will learn more about savings plans in Module 5, Lesson 4.

Expenses

Most people have fixed, variable, and periodic expenses:

- **Fixed expenses** are costs that are constant each month. They may include payments for rent, cars, mortgages, insurance, bus tickets, fuel, and so on.
- **Variable expenses** are costs that change from month to month. They may include clothing costs, grocery purchases, personal or entertainment expenses, and so on.
- **Periodic expenses** are costs that occur irregularly. They may include major expenses for vehicle repairs, replacement of appliances, and so on.

Housing: A Major Expense for Families

Housing is one of the most important expenses that families have. Families have the option to rent or purchase housing. People who rent have to pay rent for as long as they live in their accommodations. People who purchase their houses, condominiums, or apartments usually have to take out a mortgage, and make mortgage payments for many years before they own their homes completely. You will learn more about mortgages in Module 5, Lesson 4.

Credit Scores

A **credit score** describes how "good" or "poor" a person's credit is:

> A credit score in Canada is a 3-digit number based on a mathematical formula developed by credit bureaus or credit-reporting agencies. . . . Based on the system, you are awarded score points for actions that demonstrate to lenders that you can use your credit responsibly. At the same time, you are deducted score points for showing that you have difficulty managing your credit, such as making late payments. (Drummond)

Credit bureaus are private companies that collect, store, and share information about how you use credit. There are two main credit bureaus in Canada. If you want to find out your credit score, contact one of them:

- Equifax. Home Page. www.consumer.equifax.ca/home/en_ca (12 Oct. 2017).
- TransUnion. Home Page. www.transunion.ca (12 Oct. 2017).

Credit bureaus calculate your credit score by first collecting financial information from your financial transactions. You need to realize that "every time you spend or obtain a loan, a record will be kept and sent to the credit bureau. This is your personal financial finger-print that banks, mortgage brokers and even your landlord check when determining whether to do business with you" (Credit Reports Canada).

Financial institutions use credit scores to determine the terms of loans or mortgages. For example, someone with a good credit score is likely to get a loan with lower interest rates than someone with a poor credit score. Having a good credit score can save people a lot of money.

Caution

People who use the services of online credit bureaus need to be aware of potential security risks, such as data breaches. A **data breach** is an incident in which confidential data is viewed by somebody unauthorized to do so. For example, in September 2017, Equifax suffered a very large data breach in which information such as the names, addresses, social insurance numbers (SINs), and, in some cases, credit card numbers of approximately 100 000 Canadian clients was inappropriately viewed.

Resource

For more information on credit scores, see:

- Government of Canada. "Credit Reports and Scores." *Money and Finances.* 1 June 2017. https://www.canada.ca/en/financial-consumer-agency/services/credit-reports-score.html (12 Oct. 2017).

Managing Financial Stress

Healthy strategies to manage stress during difficult financial times include the following:

- Identify your financial stressors and make a plan to deal with them. Putting things down on paper and committing to a plan can reduce stress.
- Recognize how you deal with money-related stress, and try to resist unhealthy activities, such as smoking, drinking, gambling, or "emotional" eating.
- Turn challenging times into opportunities for real growth and change. Take stock of your current situation and make needed changes.
- Ask for professional help. Credit counselling services and financial planners are available to help you take control.

You can also refer to the strategies for dealing with stress found in Module 2, Lesson 3.

Financial Advice for Young People

You can also learn about financial literacy and practise responsible financial resource management by doing the following:

- **Learn as much as you can about all aspects of finance** that affect you and your family.
- **Ask trusted adults about managing financial resources.** Ask your parents (or other trusted adults) if they are comfortable telling you about their finances. The topic of finances is very personal, and many adults do not want to discuss it with others, even their own families. However, if your parents or guardians are willing to discuss their finances with you, you will learn a lot about your family's financial situation.
- **Start saving early.** A few dollars a month can increase significantly over several years. For example, saving just $20 each month with a compounded monthly interest of 3% will give you $1,319.40 at the end of five years.
- **Avoid debt.** While some debt is necessary, such as a student loan or a mortgage, avoid other debt. Pay your credit card balance in full every month and avoid high-cost borrowing, such as payday loans, rent-to-own arrangements, and credit card debt.
- **Keep track of your spending.** For example, a $5 gourmet coffee each day adds up to $1,825 each year. Look at areas where you can save money.
- **Make a budget and stick to it.** Planning for unforeseen costs in addition to monthly and yearly expenses lessens financial stress overall.

Resources

For more information and resources about financial literacy, see:

- Money and Youth: A Guide to Financial Literacy. Home Page. http://moneyandyouth.cfee.org/en/ (12 Oct. 2017).
- Rabbior, Gary. *Money and Youth: A Guide to Financial Literacy.* Toronto, ON: Canadian Foundation for Economic Education, 2016. Available online at http://moneyandyouth.cfee.org/en/thebook.php (12 Oct. 2017).

It is now time to complete **Assignment 4.1: Family Finances**. The assignment details can be found after the Lesson Summary.

Lesson Summary

In this lesson, you learned about family financial practices, financial literacy, and the affordability gap that separates lower-income and middle- and higher-income families. You also learned about debt and various types of poverty. In addition, you learned techniques for managing financial stress.

Assignment 4.1: Family Finances (32 marks)

It is now time to complete **Assignment 4.1**. You will submit this assignment to the Distance Learning Unit when you have completed Module 4.

For this assignment, you have to choose and complete **one** of the following three options:

- **Option A: Family Finances Interview and Essay:** Conduct an interview with an adult about family finances and summarize the responses in an essay (seven paragraphs, double spaced).

OR

- **Option B: Creating and Analyzing a Family Budget:** Research and create a budget for a family and write a summary of your budget findings, analyzing the budget to determine whether it reflects an affordability gap. For this option, you will need access to the Internet or other resources (e.g., newspapers) to research the costs of housing, transportation, groceries, and other items.

OR

- **Option C: Comparing and Analyzing Two Family Budgets:** Review, compare, and analyze the budgets of two families that have different financial circumstances, and then write a summary of your budget findings, analyzing the budgets to determine whether they reflect an affordability gap. Option C is similar to Option B; however, one important difference is that you will **not** need access to the Internet or other resources to complete Option C.

Read the **instructions** for Options A, B, and C before you decide which **one** you will complete. Review the **assessment rubric** provided for each option as well, so that you know how your tutor/marker will assess your work. Choose the option that will be the most helpful to you in your life.

If you have any questions about the assignment options, contact your tutor/marker.

Assignment 4.1, Option A: Family Finances Interview and Essay (32 marks)

Instructions

Here is a **brief overview** of the steps for **Option A** of this assignment:

- **Identify an adult to interview** about family finances, and arrange to interview the person at a time that suits both of you.
- Select at least **five topics** on family finances from Module 4, Lesson 3.
- Create at least **15 interview questions** based on your five selected topics.
- **Conduct the interview and record the responses** in writing.
- **Summarize the responses.**
- **Compare the responses** with what you have studied in this module, **analyze** them, and **apply** them to your own life. Add these connections to your response summaries.
- Write **introductory and concluding paragraphs**.

Here are the assignment **details:**

1. **Identify an adult to interview** who has been in the workforce **for a minimum of 10 years**. (This person is called the **interviewee**.) The interviewee can be anyone you choose (e.g., a family friend, a relative, an acquaintance). **Arrange** to conduct the interview. Make sure you have your interviewee's permission to ask about family finances. Ask the person whether you can interview them for this assignment, and make the necessary arrangements. The interview might take up to an hour.

2. Select **five topics** on family finances that you find interesting from Module 4, Lesson 3. You will use these topics to create your interview questions. First, reread Lesson 3 to get ideas. If you have a hard time coming up with topics, use some from the following list. The topics are all broad enough that you can create at least three questions for each topic you choose.

   Sample Topics

   - Financial literacy
   - Income inequities
   - Experiences with unexpected financial difficulties/expenses (e.g., paying for a new roof or being laid off from a job)
   - Importance of saving
   - Financial preparations for retirement

- Preferred types of banking/financial services
- Affordable housing options
- Advantages and disadvantages of credit
- Loans, credit, and debt
- Experiences with poverty
- Managing financial stress
- How to follow a budget
- Financial advice for young people

3. Create at least **15 open-ended interview questions** that reflect at least **five topics**. (This averages three questions per topic. You do **not** need to write three questions per topic, but you need to write at least 15 questions that reflect at least five topics.) This number of questions might seem like a lot, but you need to have some backup questions in case some questions do not elicit a good response.

   Make sure your questions are open-ended. **Open-ended questions** lead to reflection and meaningful information. They often begin with the words **who, what, when, where, why,** and **how**. These open-ended questions encourage interviewees to respond in their own words, rather than simply responding "yes" or "no." Write the questions in a list under your five topics. **You will submit this list with the rest of your assignment**.

   Assessment: See the assessment criteria in **row 1** (Interview Questions) of the Assessment Rubric for Assignment 4.1, Option A.

4. **Conduct the interview and record the interviewee's responses.**
   - Explain the reason for the interview to the interviewee.
   - When you ask your questions, you do not have to read them exactly as they are written. Feel free to modify the questions so that you elicit the most interesting or most informative answers.
   - When possible, write the answers exactly how the person says them.
   - Remain neutral and non-judgmental toward the person's answers.
   - Do not provide any personal information that might imply any particular values or preferences.
   - Do not provide any feedback to the interviewee.
   - If the interviewee's answers to the initial questions are not complete or not adequate, ask for clarification and elaboration in a non-directive way; that is, probe in a way that does not influence the content of the answers. For example, if you ask a question such as, "What concerns do you have about saving for retirement?" and

your interviewee simply says, "I don't know," then you need to ask follow-up questions. You can think of the follow-up questions during the interview; you do not have to have them written down before the interview. Here are a few **sample follow-up questions** dealing with the topic of saving for retirement:

Sample Follow-up Questions

- How much money do you think you will need to set aside in order to retire comfortably?
- How much do you think you should be putting aside each month toward retirement savings? How much do you put aside now?
- At what age did you start saving for your retirement? Are you happy you started at that age, or do you wish you had started earlier or later?
- Is it easy or difficult to save for retirement? If so, what makes it that way?
- How do you recommend saving for retirement? Would you recommend a Registered Retirement Savings Plan (RRSP), a Tax-Free Savings Account (TFSA), a regular savings account, or some other means?
- Have you ever consulted with, or used the services of, a financial advisor? If not, why not? If so, did the financial advisor help you with your finances?

- If the interviewee does not want to answer a question, or does not give an adequate answer, move on to the next question. Interviewees might not want to answer a particular question because they feel it is too personal or they do not have any thoughts on the subject.
- Record all the responses carefully in writing.

5. **Summarize the interviewee's responses.** Write **one paragraph for each of the five topics.** Clearly state the topic and write a summary of the responses to the interview questions. Leave room at the end of each paragraph for your responses to number 6 (below).

   Assessment: See the assessment criteria in **row 2** (Response Summary) of the Assessment Rubric for Assignment 4.1, Option A.

6. **Compare, analyze, and apply the interviewee's responses.** Write the comparison, analysis, and application at the end of the five paragraphs you have written for number 5 (above). Each of your five paragraphs should be approximately half a page long (double spaced).

   a. **Compare** the interviewee's responses with what you have studied in Module 4, Lesson 3. Explain how your interviewee's responses were either similar to or different from what you learned in Module 4.

b. **Analyze** your interviewee's responses. Here are some sample questions to help you analyze the answers. You do **not** need to answer each sample question for each of the five topics. Instead, use the sample questions to help you think of your own questions.

   Sample Questions

   - What were your interviewee's greatest concerns about family finances?
   - In what areas of family finances did your interviewee feel successful and/or well-educated or well-informed?
   - What surprised you about your interviewee's answers?
   - With which of your interviewee's answers did you agree or disagree, and why?

c. **Apply** your interviewee's responses to your own life (either to your current financial situation or to your plans for the future). For example, did your interviewee's responses encourage you to do any of the following?

   - Change something in your current finances.
   - Reconsider some of your financial plans for the future.
   - Think differently about your finances.
   - Start saving money, or save more money than you are currently saving.

Assessment: This part of the assignment is worth the most marks. See the assessment criteria in **row 3** (Comparison, Analysis, and Application) of the Assessment Rubric for Assignment 4.1, Option A.

7. To complete your assignment, you need to write **introductory and concluding paragraphs**:

   - In the **introductory paragraph**, introduce this assignment and give information about your interviewee. To protect the interviewee's privacy, do not write the person's name. Include important details, such as whether the interviewee is single or has a partner and/or has children, whether the person is a homeowner or a renter, what the person's occupation and approximate salary are, and so on.
   - In your **concluding paragraph**, write a summary of the assignment and a broad statement about what you learned by conducting this interview. What was the big idea, or the broad theme?

In summary, your essay will consist of a total of **seven paragraphs** (double spaced):

- the introductory paragraph
- five paragraphs of approximately half a page each (double spaced), each based on one of the five topics and each containing
  - the topic
  - a response summary
  - comparison, analysis, and application
- the concluding paragraph

You will submit your essay to the Distance Learning Unit for assessment.

Suggestions for Effective Writing

To earn the mark you want in your assignments, you need to write well so that your tutor/marker understands what you are trying to communicate. Here are some suggestions for doing so:

- Write simple sentences that clearly communicate your thoughts.
- Use a variety of words.
- Make sure your ideas are well-organized and logical.
- Include details that enhance and clarify ideas.

To maintain your interviewee's privacy, it is best to dispose of your notes properly after completing your assignment and obtaining your tutor/marker's assessment of it. Make sure that paper notes are shredded and that recorded notes are fully deleted from electronic devices.

Assessment Rubric

Review the following assessment rubric to see how your tutor/marker will assess your work, and how you can earn the mark you want for this assignment.

Assessment Rubric for Assignment 4.1, Option A: Family Finances Interview and Essay (32 marks)						
Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.					
	4 Marks	**3 Marks**	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
1. **Interview Questions**	The essay ■ contains **at least 15 well-written**, open-ended interview questions that address **at least 5** topics from Module 4, Lesson 3	The essay ■ contains **11 to 14 well-written**, open-ended interview questions that address **at least 4** topics from Module 4, Lesson 3	The essay ■ contains **6 to 10 well-written**, open-ended interview questions that address **at least 3** topics from Module 4, Lesson 3	The essay ■ contains **5 or fewer well-written**, open-ended interview questions that address **fewer than 3** topics from Module 4, Lesson 3	The essay ■ contains **no** interview questions, or the questions are **not well-written** or **not** open-ended and do **not** reflect the topics from Module 4, Lesson 3	_____ /4 Total x 2 (possible **8 marks**)
2. **Response Summary**	The response summary ■ **clearly summarizes** the answers to **at least 15 well-written**, open-ended questions representing **at least 5** topics from Lesson 3	The response summary ■ **clearly summarizes** the answers to **11 to 14 well-written**, open-ended questions representing **at least 4** topics from Lesson 3	The response summary ■ **somewhat summarizes** the answers to **at least 7** questions representing **at least 3** topics from Lesson 3	The response summary ■ **inadequately reflects** the answers to **5 or fewer** questions representing **fewer than 3** topics from Lesson 3	The response summary ■ is either **missing** or does **not** reflect the topics from Lesson 3	_____ /4 Total x 2 (possible **8 marks**)

continued

Assessment Rubric for Assignment 4.1, Option A: Family Finances Interview and Essay (32 marks)

Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.					
	4 Marks	**3 Marks**	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
3. **Comparison, Analysis, and Application**	The essay ■ **thoroughly compares** the interviewee's responses to the content of **at least 5** topics from Lesson 3 ■ **thoroughly analyzes** the interviewee's responses representing **at least 5** topics from Lesson 3 ■ **thoroughly applies** the interviewee's responses representing **at least 5** topics from Lesson 3 to own life	The essay ■ **thoroughly compares** the interviewee's responses to the content of **at least 4** topics from Lesson 3 ■ **thoroughly analyzes** the interviewee's responses representing **at least 4** topics from Lesson 3 ■ **thoroughly applies** the interviewee's responses representing **at least 4** topics from Lesson 3 to own life	The essay ■ **somewhat compares** the interviewee's responses to the content of **at least 3** topics from Lesson 3 ■ **somewhat analyzes** the interviewee's responses representing **at least 3** topics from Lesson 3 ■ **somewhat applies** the interviewee's responses representing **at least 3** topics from Lesson 3 to own life	The essay ■ **somewhat compares** the interviewee's responses to the content of **fewer than 3** topics from Lesson 3 ■ **somewhat analyzes** the interviewee's responses representing **fewer than 3** topics from Lesson 3 ■ **somewhat applies** the interviewee's responses representing **fewer than 3** topics from Lesson 3 to own life	The essay ■ does **not compare** the interviewee's responses to the content of the topics from Lesson 3 ■ does **not analyze** the interviewee's responses ■ does **not apply** the interviewee's responses to own life	_____ /4 Total x 4 (possible **16 marks**)
					Total Marks	_____ **/32**

Assignment 4.1, Option B: Creating and Analyzing a Family Budget (32 marks)

To complete **Option B**, you will need to refer to the circumstances of the family for whom you will be creating a budget. The family circumstances are described in the

- **Family Budget Scenario**
- **Monthly Budget Table**
- **Monthly Budget Table: Task Instructions and Sample Research Sources**

These components can be found immediately after the assignment instructions below.

Instructions

Here is a **brief overview** of the steps for **Option B** of this assignment:

1. **Read about the circumstances of a family** described in the Family Budget Scenario.
2. **Research the expenses** of the family described in the scenario.
3. **Create a monthly budget** for the family's expenses. To ensure that the family can live on the allotted budget amount, **you will need to revise** your expenses several times throughout your planning.
4. **Create a bibliography** in which you record the sources you used for your research.
5. **Write a summary** of your budget findings. **Analyze** the budget and determine whether it reflects an **affordability gap**.

Here are the assignment **details**:

1. **Read the description of the family's circumstances in the Family Budget Scenario**, found after the assignment instructions.
2. **Research and/or estimate the monthly expenses** of the family, as outlined in the **Family Budget Scenario** and in the **Monthly Budget Table** that follows the scenario.
    - To make this assignment as practical as possible, assume that the family lives in your community, or a community in which you would like to live.
    - **Research and/or estimate** the cost of the items listed in the Monthly Budget Table. You can look up the costs online, check grocery store flyers, refer to rental guides, visit a local grocery store, talk to a Manitoba Public Insurance (MPI)/Autopac agent, and so forth.

- To help you with your research, you may want to use some of the sample websites provided in the **Monthly Budget Table: Task Instructions and Sample Research Sources** (found after the Monthly Budget Table).
- Through your research, you may discover, for example, that allotting $700/month for rent in the community is not practical, since the lowest cost you can find for a two-bedroom rental apartment is $900/month. That would mean you would need to adjust the current allotted costs in another area, or in other areas, to make up the $200/month difference.
- Additionally, you may find that **the family simply cannot live on the allotted budget**.
- **Revise** your budget as many times as necessary while you research the family's expenses. Be as specific as possible.

Assessment: See the assessment criteria in **row 1** (Research and Bibliography) of the Assessment Rubric for Assignment 4.1, Option B.

3. **Create a monthly budget for the family.** Using the **Monthly Budget Table** provided, fill in the costs you have **researched or estimated** for the family's monthly expenses. **Specify** the amount the family has to pay each month for the items listed. Some of the expenses have been provided for you in the **Family Budget Scenario** and in the **Monthly Budget Table**.

You have the option of completing your budget on paper or creating an Excel spreadsheet. One advantage of using a spreadsheet is that you can easily change the budget items, and the spreadsheet will immediately recalculate the total for you.

When creating the **monthly budget**, please do the following:

- Be as **specific and detailed** as possible.
- **Round off each expense to the nearest $10**. For example, if health insurance costs $147 per month, round the cost to $150.
- Ensure that the costs you list are **reasonable** for each expense. For example, allotting $100/month for housing costs would not be considered reasonable.

You **will need to submit the Monthly Budget Table** to the Distance Learning Unit with the rest of your assignment.

Assessment: See the assessment criteria in **row 2** (Monthly Budget) of the Assessment Rubric for Assignment 4.1, Option B.

4. **Create a bibliography** that lists the resources (e.g., websites, magazines, newspapers, flyers) you used in your research.
   - Cite a minimum of **eight print or online** research sources. (Refer to the second point under the assignment details or to the sample sources provided in the **Monthly Budget Table: Task Instructions and Sample Research Sources**.)

     Sample Sources

     Superstore Flyer, September 28, 2018.

     Manitoba Blue Cross. Home Page. https://www.mb.bluecross.ca/ (11 Sept. 2018).
   - You may, of course, discuss the cost of monthly expenses with a parent/guardian or other trusted adults, but they should not be the main source of your research. Therefore, if you need further help with this part of your assignment, please contact your tutor/marker.

   You **will need to submit the bibliography** to the Distance Learning Unit with the rest of your assignment.

   Assessment: See the assessment criteria in **row 1** (Research and Bibliography) of the Assessment Rubric for Assignment 4.1, Option B.

5. **Write a summary** (one page, double spaced) **of your budget findings, analyze your findings**, and **link your responses with what you learned in Module 4, Lesson 3**. Address **each** of the following **three topics** in your summary. Use the guiding questions to help you address each topic. You do **not** need to answer every guiding question.

   a. **Analyze** the family budget to determine whether it reflects an **affordability gap**. (This describes the situation of families who cannot afford what they need. In other words, there is a gap between how much money they make and how much money they need to spend.)
      - Was the family able to **balance their budget**? This means that the amount of expenses is the same as the allotted budget amount.
      - How does the family's income, and what they can afford, affect their **quality of life**?
      - How might an **unexpected expense** affect the family's ability to balance their budget? How could the family prepare for an expense related to an unexpected situation, such as an illness, a car accident, or a special event?

b. **Justify what changes you made** to the family budget as you were doing your research.
   - Explain how you **balanced** the budget.
   - Describe how your thinking **changed** throughout the budget-planning process.

c. What did you **learn** through this experience?
   - Did anything **surprise** you in your budget planning and analysis? Explain.
   - Why is creating a budget important?
   - How could learning to budget help you in the future?

Assessment: See the assessment criteria in **row 3** (Summary Analysis) of the Assessment Rubric for Assignment 4.1, Option B.

Creating and Analyzing a Family Budget

The circumstances of the family for whom you will create a monthly budget are described in the **Family Budget Scenario** and the **Monthly Budget Tables** that follow.

As outlined in the assignment instructions, your tasks are to

- research and estimate the family's monthly expenses
- determine the amount the family has to pay each month for the expenses listed in the **Monthly Budget Table**, and record these amounts in the table
- write a summary, analyzing your research findings

To help you with your research, you may want to use some of the sample websites provided in the **Monthly Budget Table: Task Instructions and Sample Research Sources** (found after the Monthly Budget Table).

The information in the following scenario and tables was current at the time this course was written. Please note that the amounts of many of the expenses specified in this assignment, including in the budget tables, have been rounded off.

You will submit your completed assignment to the Distance Learning Unit for assessment.

Family Budget Scenario

The family consists of two parents and three children. The youngest child is four years old and goes to daycare while the parents work. The middle child is 10 and attends school during the week. The oldest child is 18 and is attending the first year of college. The oldest child has received a $1,500 scholarship.

Both parents have well-paying jobs and they both work 40 hours each week. The mother makes an annual salary of $44,000 after taxes have been deducted and the father makes an annual salary of $40,600 after taxes. This leaves the family with a monthly take-home pay of $7,050. The family leases two new cars, for which they pay $450* each month in loan payments. The parents and the oldest child each have a cellphone.

Since the children are growing, the family has recently decided to move into a newer, larger, four-bedroom home. Both parents receive some health benefits through their employment, but they have also opted to pay for an extended health insurance plan through Blue Cross, a non-profit Canadian medical insurance company.

The family donates $100 each month to their favourite charity. Both parents are first-generation Canadians, meaning their parents immigrated to Canada. The family sends $400 every month to support their families in their home country. The family also travels to their home country every summer. The parents put some money into savings each month to save for their trip.

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* Data retrieved from:

Cato, Jeremy. "How Much Canadians Pay on Average to Drive a New Car." *The Globe and Mail.* 17 Apr. 2015. Updated 5 June 2017. https://www.theglobeandmail.com/globe-drive/news/industry-news/how-much-canadians-pay-on-average-to-drive-a-new-car/article24003473/ (10 Oct. 2018).

Monthly Budget Table	
Take-Home Pay: $7,050/Month	
Category	Approximate Expenditures
1. Housing	
2. Utilities*	$200
3. Telecommunications	
4. Groceries**	$600
5. Transportation	
6. Personal Care	
7. Clothing	
8. Health Insurance and/or Medical Costs***	$200
9. Child Care	
10. Child Care Related Expenses	
11. Post-secondary Education	
12. Consumer Debt Payments	
13. Leisure, Entertainment, and Hobbies	
14. Savings	
15. Gifts and Charitable Donations	
16. Other	
Total	

Data retrieved from:

* Statistics Canada. *Table 11-10-0224-01: Household Spending by Household Type, 2012–2016*. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110022401 (10 Oct. 2018).

** Statistics Canada. *Table 11-10-0125-01: Detailed Food Spending, Canada, Regions and Provinces, 2012–2016*. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110012501 (10 Oct. 2018).

*** Manitoba Blue Cross. Home Page. https://www.mb.bluecross.ca/ (11 Sept. 2018).

Monthly Budget Table: Task Instructions and Sample Research Sources

Details	Tasks	Sample Websites
1. **Housing** Rent or mortgage payments	Find a 4-bedroom home for rent or for sale in your community. Estimate the monthly cost of rent or mortgage payments. To estimate mortgage payments, find an online mortgage calculator. Note that the average mortgage is 25 to 30 years, with an interest rate of 3.5%. If you are unfamiliar with calculating mortgages, click on the website link to watch "How to Use a Mortgage Calculator" on *YouTube*.	■ Kijiji (Manitoba Apartment Listings): https://www.kijiji.ca/b-apartments-condos/manitoba/c37l9006 ■ Rentboard (Manitoba Apartment Listings): https://www.rentboard.ca/rentals/index.aspx?locid=4 ■ Realtor (Manitoba Real Estate Listings): https://www.realtor.ca/Residential/Index.aspx ■ "How to Use a Mortgage Calculator": https://youtu.be/NdVXTlqPgn8 ■ Mortgage Payment Calculator: www.calculators4mortgages.com/mortgage-calculator/monthly-payment
2. **Utilities** Heat, hydro, water	Approximate expenditure is listed in the Monthly Budget Table.	
3. **Telecommunications** Internet, phone, cable, streaming services (e.g., Netflix)	Research monthly service prices from different telecommunications providers in your community. You may select services from more than one provider.	■ Manta (Telecommunications and Wireless in Manitoba): https://www.manta.com/world/North+America/Canada/Manitoba/telecommunications_wireless--G5/ ■ Netflix: https://netflix.com/
4. **Groceries** Meals, snacks, drinks, etc.	Approximate expenditure is listed in the Monthly Budget Table.	
5. **Transportation** Monthly vehicle loan payments, parking fees, insurance, repairs, gasoline, or bus pass	Research the cost of new or used cars from dealerships or classified ads on websites. **Or** Research the cost of public transportation in your community.	■ Auto Trader: https://www.autotrader.ca/ ■ Kijiji: https://www.kijiji.ca/ ■ Brandon Transit: www.brandontransit.ca/
6. **Personal Care** Toiletries, haircuts, makeup, household items, etc.	Research **or** estimate the approximate cost of various personal care items. Use this information to research **or** estimate the cost per month. **Or** Estimate the amount of money a family would spend on personal care items each month.	■ Walmart: https://www.walmart.ca/en ■ Shoppers Drug Mart: https://www1.shoppersdrugmart.ca/en/home ■ Loblaws (Superstore, No Frills, Extra Foods): https://www.loblaws.ca/
7. **Clothing** Seasonal expenses, boots, shoes, coats, work attire, gym clothes, etc.	Estimate the family's monthly expenses on clothing. Note that an average Canadian family spends nearly $4,000 each year on clothing and accessories.*	■ Hudson's Bay: https://www.thebay.com/ ■ Giant Tiger: https://www.gianttiger.com/home.do ■ Winners: https://www.winners.ca/en
	* Data retrieved from: Statistics Canada. *Table 11-10-1222-01: Household Spending, Canada, Regions and Provinces, 2012–2016*. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110022201 (10 Oct. 2018).	

continued

Monthly Budget Table: Task Instructions and Sample Research Sources		
Details	Tasks	Sample Websites
8. **Health Insurance and/or Medical Costs** Monthly insurance payments, eye glasses, dentist appointments, prescription drugs, etc.	Approximate expenditure is listed in the Monthly Budget Table.	
9. **Child Care** Private babysitter/ nanny or public child care centre	Research the average cost of private **or** public child care in your community **or** in a community you would like to live in.	■ Finding Quality Child Care: https://findingqualitychildcare.ca/manitoba ■ Care.com: https://www.care.com/en-ca/?rx=Online|CareUSSplash|General|General
10. **Child Care Related Costs** Diapers, formula, recreational activities, toys, etc.	Determine the family's expenses related to child care. Research **or** estimate the monthly cost of these expenses.	■ Co-op Food (Grocery Store Flyer): https://www.food.crs/more/foodflyers ■ Recreation and Leisure Guide (Swan River): http://swanrivermanitoba.ca/m/recreation/recreation-leisure-guide ■ Portage la Prairie Resource Guide: https://www.portageresourceguide.com/recreation.html ■ ToysRus: www.toysrus.ca/home/index.jsp?categoryId=2567269&overrideStore=TRUSCA
11. **Post-secondary Education** Tuition, school fees, textbooks, school supplies	Research a program at a college or university in your community **or** at a college or university you are interested in attending. Find the approximate tuition and school fee costs. Estimate the cost of textbooks and school supplies required for the program. Note that typical post-secondary tuition in Manitoba is approximately $4,100.*	■ Red River College: https://www.rrc.ca/ ■ University of Manitoba: http://umanitoba.ca/ ■ Brandon University: https://www.brandonu.ca/ ■ University of Winnipeg: https://www.uwinnipeg.ca/ ■ University College of the North: https://www.ucn.ca/defaulted.aspx ■ Academy of Learning: www.academyoflearning.com/programs_manitoba.html
	* Data retrieved from: Foxall, Diana. "Post-Budget: How Manitoba Tuition Fees Stack up Next to Other Provinces." *Global News*. 13 Mar. 2018. https://globalnews.ca/news/4080296/tuition-at-manitoba-universities-likely-to-go-up-but-its-about-time/ (12 Oct. 2018).	

continued

Monthly Budget Table: Task Instructions and Sample Research Sources		
Details	Tasks	Sample Websites
12. **Consumer Debt Payments** Student loan, credit card, house renovations, appliances, furniture, etc.	Research **or** estimate the approximate debt payments the family owes per month. **Do not include** mortgage debt or car loan payments in your estimation. Note that the average Canadian has approximately $27,500 in consumer (non-mortgage) debt.*	■ The Credit Counselling Society (Manitoba): https://www.nomoredebts.org/canada/manitoba/credit-counselling.html ■ Manitoba Student Aid: https://www.edu.gov.mb.ca/msa/
	* Data retrieved from: Battams, Nathan. "Making Cents of It All: Financial Literacy in Canada." *Fascinating Families* 58 (Oct. 2013): 1–2. Available on The Vanier Institute of the Family website at http://vanierinstitute.ca/wp-content/uploads/2015/11/FFAM_2013-10-00_Financial-literacy.pdf (30 June 2017).	
13. **Leisure, Entertainment, and Hobbies** Restaurants, video games, sports fees, hobbies, gym memberships, leisure activities	Research various restaurant menus, recreation guides, gym memberships, and entertainment venues in your community. Estimate the costs per month.	■ Recreation and Leisure Guide (Swan River): http://swanrivermanitoba.ca/m/recreation/recreation-leisure-guide ■ Portage la Prairie Resource Guide: https://www.portageresourceguide.com/recreation.html ■ Travel Manitoba (Dining in Manitoba): https://www.travelmanitoba.com/things-to-do/food-drink/ ■ Anytime Fitness: https://www.anytimefitness.com/ ■ NHL (Jets Season Tickets): https://www.nhl.com/jets/ticketcentral/payment-process
14. **Savings** Post-secondary education, travel, retirement, emergency funds	Research **or** estimate the approximate amount of money the family should save each month for future plans or emergency expenses.	■ My Money Coach: https://www.mymoneycoach.ca/saving-money/why-save-money
15. **Gifts and Charitable Donations** Donations to a charity or not-for-profit organization, or financial support of family or friends	Research a charity or not-for-profit organization you would like to donate to, and estimate an amount to be donated. You may also want to consider researching the best ways to send money to help family or friends who live in different countries.	■ Manitoba Underdogs Rescue: https://www.manitobaunderdogs.org/ ■ Cancer Care Manitoba Foundation: www.cancercarefdn.mb.ca/ ■ United Way Canada (Manitoba): www.unitedway.ca/province/mb/ ■ GoFundMe: https://www.gofundme.com/
16. **Other**	Research and record any extra expenses you may want to add.	

Further Reading

Pavlik, Katherine. *Buying a Home in Manitoba.* Winnipeg, MB: Literacy Partners of Manitoba, n.d. Available on the New Journey Housing website at www.newjourneyhousing.com/sites/default/files/Buying%20a%20Home%20reprint%20%28print%29.pdf (10 Oct. 2018). This document provides information on buying homes in Manitoba.

———. *Making Your Money Work.* Winnipeg, MB: Literacy Partners of Manitoba, n.d. Available on the New Journey Housing website at www.newjourneyhousing.com/sites/default/files/files/pdf/mymoney_booklet.pdf (10 Oct. 2018). This document provides information on managing your money.

———. *Renting a Home in Manitoba*. Winnipeg, MB: Literacy Partners of Manitoba, n.d. Available on the New Journey Housing website at www.newjourneyhousing.com/sites/default/files/renting-in-manitoba_001.pdf (10 Oct. 2018). This document provides information on renting homes in Manitoba.

Assessment Rubric

Review the following assessment rubric to see how your tutor/marker will assess your work, and how you can earn the mark you want for this assignment.

Assessment Rubric for Assignment 4.1, Option B: Creating and Analyzing a Family Budget (32 marks)

Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.					
	4 Marks	**3 Marks**	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
1. **Research and Bibliography**	The research and bibliography ■ include **8 or more** credible sources, **clearly** evident and **well-documented** throughout the **entire** assignment	The research and bibliography ■ include **6 or 7** credible sources, **adequately evident** and documented throughout **most** of the assignment	The research and bibliography ■ include **4 or 5** credible sources, **somewhat evident** and documented in **some** areas of the assignment	The research and bibliography ■ include **1 to 3** sources, **inadequately documented** or **minimally** present in the assignment	The research and bibliography ■ are **not** included	_____ /4 Total x 3 (possible **12 marks**)
2. **Monthly Budget**	The monthly budget ■ is **balanced** ■ includes a **thoroughly** detailed and **reasonable** list of costs for all monthly expenses listed in the budget table ■ **precisely** demonstrates how the family's monthly income is distributed to cover expenses	The monthly budget ■ is **balanced** ■ includes an **adequately** detailed and **reasonable** list of costs for monthly expenses listed in the budget table ■ **adequately** demonstrates how the family's monthly income is distributed to cover expenses	The monthly budget ■ is **within $500** of take-home pay amount ■ includes a **somewhat** detailed and **reasonable** list of costs for monthly expenses listed in the budget table ■ **somewhat** demonstrates how the family's monthly income is distributed to cover expenses	The monthly budget ■ is **within $1,000** of take-home pay amount ■ includes an **inadequate** and **unreasonable** list of costs for monthly expenses listed in the budget table ■ **inadequately** demonstrates how the family's monthly income is distributed to cover expenses	The monthly budget ■ **exceeds $1,000** of take-home pay amount ■ does **not** include any **reasonable** monthly expenses ■ does **not** include any evidence of how the family's monthly income is distributed to cover expenses	_____ /4 Total x 2 (possible **8 marks**)
3. **Summary Analysis**	The summary analysis ■ is **thoroughly** detailed ■ addresses each of the **3** specified **topics** in **depth** ■ **clearly and effectively links** responses with information from Module 4, Lesson 3	The summary analysis ■ is **adequately** detailed ■ **adequately** addresses each of the **3** specified **topics** ■ **adequately links** responses with information from Module 4, Lesson 3	The summary analysis ■ is **somewhat** detailed ■ **somewhat** addresses **2** of the specified **topics** ■ **somewhat links** responses with information from Module 4, Lesson 3	The summary analysis ■ is **lacking** in details ■ **inadequately** addresses **1 or 2** of the specified **topics** ■ **inadequately links** responses with information from Module 4, Lesson 3	The summary analysis ■ is **missing** or **does not** provide details, **nor** address any of the specified topics, **nor** link details to information from Module 4, Lesson 3	_____ /4 Total x 3 (possible **12 marks**)
					Total Marks	**____ /32**

Assignment 4.1, Option C: Comparing and Analyzing Two Family Budgets (32 marks)

To complete **Option C**, you will need to refer to the circumstances of two families whose budgets you will be comparing and analyzing. The family circumstances are described in the

- **Family Budget Scenarios**
- **Family A: Monthly Budget Table**
- **Family B: Monthly Budget Table**

These components can be found immediately after the assignment instructions below.

Instructions

Here is a **brief overview** of the steps for **Option C** of this assignment:

1. **Read about the circumstances of two families** described after the assignment instructions.
2. **Review the budget table for each family** to see their monthly budget and their list of expenses.
3. **Write a summary** of your budget findings. **Compare** how the budgets of the two families affect their quality of life. **Analyze** each budget and determine whether it reflects an **affordability gap**.

Here are the assignment **details**:

1. **Read the description of the two families' circumstances in the Family Budget Scenarios.**
   - **Family A** consists of one person who is working at an entry-level position, with no health benefits.
   - **Family B** consists of two parents and two children. Each parent earns a middle-income salary, with health benefits.
2. **Review the monthly budget for each family**, as outlined in the two **Monthly Budget Tables** that follow the scenarios. Each table includes the amount of the family's take-home pay and a list of their monthly expenses.
   - To make this assignment as practical as possible, assume that the families live in your community, or a community in which you would like to live.
   - **Compare the monthly budgets of the two families**. Note the **differences** and/or **similarities** between their **listed expenses** and the **quality of living** (considering their incomes and their expenses).

- **Determine** whether there is an **affordability gap** (the **difference** between the expenses and what the family can afford) for either of the two families. You may want to jot notes about these topics to help you with the final step of this assignment.

Assessment: See the assessment criteria in **row 1** (Understanding of Family Circumstances and Expenditures) of the Assessment Rubric for Assignment 4.1, Option C.

3. **Write a summary** (two pages, double-spaced) **of your budget findings,** and **link your responses with what you learned in Module 4, Lesson 3**. Address **each** of the following **three topics** in your summary. Use the guiding questions to help you address each topic. You do **not** need to answer every guiding question.

   a. **Compare** and **analyze** the financial situations of the two families, considering what their incomes are and what they can afford.

      – **Analyze** each family budget to determine whether it reflects an **affordability gap**. What are the differences between the two family budgets?

      – Which family is more likely to have a **deficit** situation (the total expense is greater than the income)?

   Assessment: See the assessment criteria in **row 2** (Comparison and Analysis) of the Assessment Rubric for Assignment 4.1, Option C.

   b. **Justify what changes you would make if you were planning the two monthly budgets.**

      – How would you adjust the expenses to **balance** each of the two budgets?

   Assessment: See the assessment criteria in **row 3** (Justification of Changes) of the Assessment Rubric for Assignment 4.1, Option C.

   c. What did you **learn** through this experience?

      – Did anything **surprise** you when you compared the two budgets? Explain.

      – Why is it important to recognize an affordability gap?

      – Why is creating a budget important?

      – How could learning to budget help you in the future?

   Assessment: See the assessment criteria in **row 4** (Reflection on Learning) of the Assessment Rubric for Assignment 4.1, Option C.

You will submit your completed assignment to the Distance Learning Unit for assessment.

Family Budget Scenarios

Please note that the amounts of many of the expenses listed in the following Family Budget Scenarios and in the two Monthly Budget Tables have been rounded off to the nearest $10. This has been done to help you focus on analyzing the expenses, instead of worrying about adding and subtracting numbers.

Family A

Family A consists of a single person who lives in a studio apartment (an apartment that combines the bedroom, living room, and kitchen into one room) with a pet cat. This person has recently begun a career and works at an entry-level position for 40 hours each week, with an hourly wage of $15. This person's annual salary is $30,000. After tax deductions, the person brings home $24,000 per year, or $2,000 each month.

This person's income does not include health insurance benefits, but these benefits are necessary to pay for daily prescription medication. Therefore, this person has to pay for private health insurance through an organization such as Blue Cross, a Canadian non-profit medical insurance company.

Family B

Family B consists of two parents and two children. One child is pre-school-aged and requires full-time child care. The other child is school-aged and requires child care after school. Both children attend a public child care centre.

Both parents work 40 hours per week. Their combined incomes total $128,000. After tax deductions, they bring home $84,000 annually, or $7,000 each month. Each parent has a cellphone. The family also enjoys several "extras," such as a gym membership for each parent, as well as extracurricular activities for each child. Each parent leases a car that is less than five years old. One parent took out student loans to pay for university studies, and now has to pay off the debt obtained from the loan.

Extended health care (to cover expenses not covered by provincial health insurance, such as dental or vision care, prescriptions, and massage therapy) is an extra expense deducted from one parent's pay, at a cost of $150 per month.

The family recently purchased a new house in an affluent neighbourhood. Like most Canadians, the family has a **mortgage** to pay for their house, since they do not have enough money on hand to purchase it. To help pay for their new home, the family used the **equity** (the amount they actually owned of their home) from their previous house.

A **mortgage** is a type of loan from a financial institution that helps people purchase property. The homeowners are required to make regular payments, including **interest** (money charged at a particular rate for the use of borrowed money) to pay back their mortgage. Mortgages can take 25 years, or even more, to pay off. This is called the **amortization period**. When the mortgage is eventually paid off, the homeowners actually own the property.

Monthly Budget Tables

You will now review each of the two **Monthly Budget Tables** that follow. Please note that each expense has been rounded off to the nearest $10. The sources of the estimated expenditures for the items in the respective categories are identified within the tables.

Family A: Monthly Budget Table		
Take-Home Pay: $2,000/Month		
Category	Monthly Expenses	Approximate Expenditures
Housing	Rent payments **Or** Mortgage payments Estimation based on rental properties from: ■ Kijiji. *Apartments and Condos for Rent in Manitoba*. https://www.kijiji.ca/b-apartments-condos/manitoba/c37l9006 (11 Sept. 2018). ■ RentBoard. *Manitoba Rental Listings*. https://www.rentboard.ca/rentals/index.aspx?locid=4 (11 Sept. 2018).	$650
Utilities	Heat, hydro, water Retrieved from: ■ Manitoba Hydro. "Residential Rates." *Rates*. 1 June 2018. https://www.hydro.mb.ca/accounts_and_services/rates/residential-rates.shtml (11 Sept. 2018).	$150
Telecommunications	Internet, phone, cable, wireless, streaming services Estimation based on bundle costs from: ■ Shaw Communications. *Shaw Bundles*. https://www.shaw.ca/bundles/shaw-tv-bundles/ (25 Sept. 2018).	$200
Groceries	Food Estimation based on: ■ MyMoneyCoach. "12 Ways to Save Big on Groceries and Shop on a Budget." *Spending.* https://www.mymoneycoach.ca/saving-money/saving-on-groceries (21 Sept. 2018).	$250
Transportation	Monthly vehicle loan payments, parking fees, insurance, repairs, gasoline **Or** Bus pass Public transportation price estimation based on: ■ Statistics Canada. *Table 11-10-0222-01: Household Spending, Canada, Regions and Provinces, 2012–2016*. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110022201 (10 Oct. 2018).	$100
Personal Care	Toiletries, haircuts, makeup, household items, etc. Estimation based on: ■ Statistics Canada. *Table 11-10-0222-01: Household Spending, Canada, Regions and Provinces, 2012–2016*. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110022201 (10 Oct. 2018).	$150

continued

Family A: Monthly Budget Table		
Take-Home Pay: $2,000/Month		
Category	Monthly Expenses	Approximate Expenditures
Pets	Food, grooming, litter, pet licence, veterinary costs, etc. Estimation based on: ■ Schram, Alan. "The Cost of Owning a Cat." *Maple Money.* 18 Nov. 2017. https://maplemoney.com/the-cost-of-owning-a-cat/ (17 Oct. 2018).	$50
Clothing	Seasonal expenses, boots, shoes, coats, work attire, gym clothes, etc. Estimation based on: ■ Statistics Canada. *Table 11-10-0222-01: Household Spending, Canada, Regions and Provinces, 2012–2016*. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110022201 (10 Oct. 2018).	$100
Health Insurance and/or Medical Costs	Monthly insurance payments, eye glasses, dentist appointments, prescription drugs, etc. Estimation based on plans found at: ■ Manitoba Blue Cross. Home Page. https://www.mb.bluecross.ca/ (11 Sept. 2018).	$100
Debt Payments	Student loans, credit cards, house renovations, appliances, furniture, etc. Estimation based on: ■ Financial Consumer Agency of Canada (FCAC). *Financial Basics Workshop: Participants' Handbook.* Ottawa, ON: FCAC, Jan. 2018. Available online at https://www.canada.ca/content/dam/fcac-acfc/documents/services/financial-basics/participants-handbook.pdf (24 Oct. 2018).	$300
Leisure, Entertainment, and Hobbies	Restaurants, video games, sports fees, hobbies, gym memberships, leisure activities Estimation based on: ■ Statistics Canada. *Table 11-10-0224-01: Household Spending by Household Type, 2012–2016*. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110022401 (10 Oct. 2018).	$200
Savings	Post-secondary education, travel, retirement, emergency funds Estimation based on: ■ Financial Consumer Agency of Canada (FCAC). *Financial Basics Workshop: Participants' Handbook.* Ottawa, ON: FCAC, Jan. 2018. Available online at https://www.canada.ca/content/dam/fcac-acfc/documents/services/financial-basics/participants-handbook.pdf (24 Oct. 2018).	$200
Total Monthly Expenditures		$2,450

Family B: Monthly Budget Table		
Take-Home Pay: $7,000/Month		
Category	Monthly Expenses	Approximate Expenditures
Housing	Rent payments **Or** Mortgage payments Calculated on a mortgage calculator based on a mortgage amount of $300,000, with an amortization period (number of years it will take to pay mortgage in full) of 25 years, at a 4% interest rate: ■ Government of Canada. *Mortgage Calculator*. Financial Consumer Agency of Canada (FCAC). 24 Aug. 2018. https://itools-ioutils.fcac-acfc.gc.ca/MC-CH/MCCalc-CHCalc-eng.aspx (9 Oct. 2018).	$1,600
Utilities	Heat, hydro, water Retrieved from: ■ Manitoba Hydro. "Residential Rates." *Rates*. 1 June 2018. https://www.hydro.mb.ca/accounts_and_services/rates/residential-rates.shtml (11 Sept. 2018).	$300
Telecommunications	Internet, phone, cable, wireless, streaming services Estimation based on premium bundle costs from: ■ Shaw Communications. *Shaw Bundles*. https://www.shaw.ca/bundles/shaw-tv-bundles/ (25 Sept. 2018).	$250
Groceries	Food Estimation based on: ■ Statistics Canada. *Table 11-10-0222-01: Household Spending, Canada, Regions and Provinces, 2012–2016*. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110022201 (10 Oct. 2018).	$600
Transportation	Monthly vehicle loan payments, parking fees, insurance, repairs, gasoline **Or** Bus pass Estimation based on: ■ Statistics Canada. *Table 11-10-0222-01: Household Spending, Canada, Regions and Provinces, 2012–2016*. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110022201 (10 Oct. 2018).	$980
Personal Care	Toiletries, haircuts, makeup, household items, etc. Estimation based on: ■ Statistics Canada. *Table 11-10-0222-01: Household Spending, Canada, Regions and Provinces, 2012–2016*. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110022201 (10 Oct. 2018).	$300

continued

Family B: Monthly Budget Table		
Take-Home Pay: $7,000/Month		
Category	Monthly Expenses	Approximate Expenditures
Clothing	Seasonal expenses, boots, shoes, coats, work attire, gym clothes, etc. Estimation based on: ■ Statistics Canada. *Table 11-10-0222-01: Household Spending, Canada, Regions and Provinces, 2012–2016*. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110022201 (10 Oct. 2018).	$480
Health Insurance and/or Medical Costs	Monthly insurance payments, eye glasses, dentist appointments, prescription drugs, etc. Estimation based on plans found at: ■ Manitoba Blue Cross. Home Page. https://www.mb.bluecross.ca/ (11 Sept. 2018).	$200
Child Care	Private babysitter/nanny **Or** Public early childhood education centre Retrieved from: ■ GoDaycare. *Manitoba Child Care Cost Information*. www.godaycare.com/child-care-cost/manitoba (2 Oct. 2018).	$650
Child Care Related Costs	Diapers, formula, recreational activities, toys, etc. Retrieved from: ■ Sharma, Christine. "Kids' Extracurricular Activities Costing Canadian Families a Fortune." *News*. 14 Sept. 2017. insauga. https://www.insauga.com/kids-extracurricular-activities-costing-canadian-families-a-fortune (9 Oct. 2018).	$120
Debt Payments	Student loans, credit cards, house renovations, appliances, furniture, etc. Retrieved from: ■ Kalvapalle, Rahul. "The Average Canadian Owes $8,500 in Consumer Debt, Excluding Their Mortgage: Ipsos Poll." *Global News*. 29 Dec. 2017. https://globalnews.ca/news/3933617/average-canadian-consumer-debt-ipsos-poll/ (21 Sept. 2018).	$670
Leisure, Entertainment, and Hobbies	Restaurants, video-streaming services, cable TV, video games, sports fees, hobbies, gym memberships, concerts, sporting events, leisure activities, etc. Estimation based on: ■ Statistics Canada. *Table 11-10-0224-01: Household Spending by Household Type, 2012–2016*. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110022401 (10 Oct. 2018).	$340
Savings	Post-secondary education, travel, retirement, emergency funds	$400
Total Monthly Expenditures		$6,890

Reference

Some of the amounts listed in the previous tables are based on information from:

Financial Consumer Agency of Canada (FCAC). *Financial Basics Workshop: Participants' Handbook.* Ottawa ON: FCAC, Jan. 2018. Pages 9–10. Available online at https://www.canada.ca/content/dam/fcac-acfc/documents/services/financial-basics/presenters-manual.pdf (24 Oct. 2018).

Assessment Rubric

Review the following assessment rubric to see how your tutor/marker will assess your work, and how you can earn the mark you want for this assignment.

Assessment Rubric for Assignment 4.1, Option C: Comparing and Analyzing Two Family Budgets (32 marks)

Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.					
	4 Marks	**3 Marks**	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
1. **Understanding of Family Circumstances and Expenditures**	Understanding of family circumstances and expenditures is ■ **clearly** demonstrated and **well-documented** within **all** parts of the summary comparison and analysis	Understanding of family circumstances and expenditures is ■ **clearly** demonstrated and **well-documented** within **most** parts of the summary comparison and analysis	Understanding of family circumstances and expenditures is ■ **somewhat** demonstrated within **some** parts of the summary comparison and analysis	Understanding of family circumstances and expenditures is ■ **inadequately** demonstrated within the summary comparison and analysis	Understanding of family circumstances and expenditures is ■ **not** demonstrated within a summary comparison or analysis	_____ /4 (possible **4 marks**)
2. **Comparison and Analysis**	The **thoroughly** detailed summary **clearly** demonstrates ■ a **comparison** of the financial situations of the two families ■ an **analysis** of a potential affordability gap	The **adequately** detailed summary **adequately** demonstrates ■ a **comparison** of the financial situations of the two families ■ an **analysis** of a potential affordability gap	The **somewhat detailed** summary **somewhat** demonstrates ■ a **comparison** of the financial situations of the two families ■ an **analysis** of a potential affordability gap	The **limited** summary **insufficiently** demonstrates ■ a **comparison** of the financial situations of the two families ■ an **analysis** of a potential affordability gap	**No** summary is provided to demonstrate ■ a **comparison** of the financial situations of the two families ■ an **analysis** of a potential affordability gap	_____ /4 Total x 2 (possible **8 marks**)

continued

Assessment Rubric for Assignment 4.1, Option C: Comparing and Analyzing Two Family Budgets (32 marks)						
Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.					
	4 Marks	**3 Marks**	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
3. **Justification of Changes**	The **thoroughly** detailed summary ■ **clearly lists** and **justifies** the hypothetical changes that would improve the families' budgets	The **adequately** detailed summary ■ **lists** and **justifies** the hypothetical changes that would improve the families' budgets	The **somewhat** detailed summary ■ **somewhat lists** and **justifies** the hypothetical changes that would improve the families' budgets	The summary **lacking** in details ■ **insufficiently lists** and **justifies** the hypothetical changes that would improve the families' budgets	**No** summary is provided to ■ **list** or **justify** the hypothetical changes that would improve the families' budgets	_____ /4 Total x 2 (possible **8 marks**)
4. **Reflection on Learning**	The **thoroughly** detailed summary ■ **clearly and effectively** demonstrates how own thinking changed throughout the assignment ■ **clearly and effectively** links responses with information from Module 4, Lesson 3	The **adequately** detailed summary ■ **adequately** demonstrates how own thinking changed throughout the assignment ■ **adequately** links responses with information from Module 4, Lesson 3	The **somewhat** detailed summary ■ **somewhat** demonstrates how own thinking changed throughout the assignment ■ **somewhat** links responses with information from Module 4, Lesson 3	The summary **lacking** in details ■ **inadequately** demonstrates how own thinking changed throughout the assignment ■ **inadequately** links responses with information from Module 4, Lesson 3	**No** summary is provided to ■ demonstrate how own thinking changed throughout the assignment ■ link responses with information from Module 4, Lesson 3	_____ /4 Total x 3 (possible **12 marks**)
					Total Marks	_____ **/32**

Congratulations! You have completed Module 4 of this course. All you have left to do is submit Assignment 4.1.

Notes

Module 4 Summary

Congratulations, you have finished the fourth module in the course! I

Submitting Your Assignments

It is now time for you to submit Assignment 4.1 to the Distance Learning Unit so that you can receive some feedback on how you are doing in this course. Remember that you must submit all the assignments in this course before you can receive your credit.

Make sure you have completed all parts of your Module 4 assignment and organize your material in the following order:

- ❑ Module 4 Cover Sheet (found at the end of the course Introduction)
- ❑ Assignment 4.1, Option A: Family Finances Interview and Essay
  - List of 15 interview questions
  - Essay of interview findings (seven paragraphs)

OR

- ❑ Assignment 4.1, Option B: Creating and Analyzing a Family Budget
  - Monthly Budget Table
  - Bibliography of research sources
  - Summary of budget findings (one page)

OR

- ❑ Assignment 4.1, Option C: Comparing and Analyzing Two Family Budgets
  - Summary of budget findings (two pages)

For instructions on submitting your assignments, refer to How to Submit Assignments in the course Introduction.

Notes

MODULE 4

Learning Activity Answer Key

Module 4 Learning Activity Answer Key

No answer key is provided for learning activities that ask you to reflect on and state your opinions about what you have learned.

Learning Activity 4.2: Development in Early and Middle Adulthood

1. Review the physiological changes that a person experiences at various stages of life.
   a. List three physiological changes an individual will encounter during early adulthood (20s to 40s).

      Responses will vary. Some changes are

      - weight gain
      - height increase
      - muscle development

   b. List three physiological changes an individual will encounter during middle adulthood (40s to 60s).

      Responses will vary. Some changes are

      - decreased frequency of sexual activity
      - diminished endurance
      - increased evidence of heart disease

Learning Activity 4.3: Diversity of Families

Think about and list the potential strengths and challenges of the various forms of families discussed in this lesson. In addition to recording what you have learned, you may write your own personal responses. You may also wish to discuss your ideas with your learning partner.

Diversity of Families		
Family Forms	Possible Strengths	Possible Challenges
Nuclear family	■ Two parents are available for emotional support and socialization. ■ One-income families do not need child care. ■ Two-income families have more money available for extras.	■ The parents may not parent in the same way, which may lead to disagreements. ■ Even with two incomes, there may not be enough money to pay for child care and other expenses.
Blended family or stepfamily	■ Additional adults in the family can help raise children. ■ A blended family with two incomes may be more financially secure than a lone-parent family with one income.	■ A blended family may have expenses from former families. ■ Commitment to previous marriages may cause conflict. ■ Family members may experience role ambiguity. ■ Children may not be accepting of new parent(s).
Same-sex couple family	■ Since same-sex couples choose to be parents, they may be highly committed to and prepared for parenthood. ■ Same-sex couples may be more likely to raise an adopted child.	■ Children are the biological offspring of only one or neither of the parents. ■ Some segments of society are opposed to same-sex relationships.
Lone-parent family	■ The parent has sole control over finances and the socialization of children. ■ The parent may form a close emotional bond with children.	■ The children lack one parent role model. ■ The family has only one income. ■ The parent may have no one to help when conflict arises with children.

continued

Diversity of Families		
Family Forms	Possible Strengths	Possible Challenges
Multi-generational family	■ Knowledge can be passed on from generation to generation. ■ Family members can be supportive of each other. ■ Parenting responsibilities can be distributed. ■ Generations have more time with each other.	■ Income may decrease if hours of work have to be changed to care for children. ■ Expenses may increase with additional family members. ■ Adults may have conflicting parenting styles. ■ Feelings of dependency may develop.
Childless family	■ Partners have time for each other, and may have money to travel and afford extras. ■ Partners have greater independence and flexibility when not tied down by schedules such as the school year and routines.	■ There may be no one to help in the senior years. ■ There is no one to carry on the family name. ■ Partners may tire of each other.
Foster family	■ A foster home may be a better alternative for some children than their own home. ■ Some children are eventually adopted by their foster parents.	■ Children may find it difficult to be away from their family and their home. ■ Foster parents may not have all the training required to foster children with specific issues (e.g., drug addiction, sexual abuse, post-traumatic stress disorders).
Divorced family	■ Each household has control over finances. ■ Children learn various ways of socializing. ■ Parents may have a close emotional bond with children. ■ Arguments and conflict may end once divorce is granted.	■ Income and possessions may be reduced. ■ Children may lack one role model. ■ Grandparents may lose contact. ■ Only one income is available. ■ Child support issues may arise. ■ There may be no one to help when conflict arises with children. ■ Conflict may continue with ex-partner. ■ Children may be caught in the middle of conflict. ■ Family members may experience a sense of loss.
Teen-parent family	■ Young parents have lots of energy to deal with an infant. ■ Parenthood may lead to maturity. ■ Parents of the teens may help with socialization and costs.	■ Parents may lack maturity, and may not have the necessary problem-solving skills. ■ Little or no money may be available. ■ Financial security may be lacking. ■ Parents may be overwhelmed and unable to cope.

Learning Activity 4.4: Time Management

In this learning activity, you will consider ways in which you spend your time and learn ways to manage time by making priorities. To start this learning activity, think about things you do not have enough time to do.

1. List some things you would like to do, but feel you are unable to find the time to do.

   Responses will vary. They may include exercising, cleaning the bedroom, getting together with friends, doing homework, and enjoying favourite hobbies.

2. Why do you feel you do not have enough time?

   Responses will vary.

3. Rate your stress level from 1 to 10, with 1 being zero stress and 10 being extreme stress. How much of that stress would you attribute only to not having enough time to do the things you need or want to do? Explain your thoughts or feelings.

   Responses will vary.

4. Use a time-management chart, such as the following, to keep track of the time you spend at various activities. Be honest and make sure you write down all activities, whether they take only a few minutes or over an hour to complete.

   Record your activities for one school day or one workday (if you are employed) and one non-school day or one non-workday (e.g., Saturday or Sunday). If you go out with friends, have a part-time job, take care of younger siblings, or help with chores at home, take note of the time you spend doing those things as well. An example of a time-management chart follows.

Time-Management Chart (Example)		
	School Day or Workday	Non-School Day or Non-Workday
Activity	**Day:** Monday	**Day:**
	Time	**Time**
Brushing teeth	5 minutes	
Getting dressed	15 minutes	
Eating breakfast	10 minutes	
Using social media and/or texting	45 minutes	
Doing hair and makeup	20 minutes	
Walking to the bus stop	5 minutes	
Riding the bus to school	30 minutes	
Attending school	6.5 hours	
Attending soccer practice	1.5 hours	
Riding the bus home	30 minutes	
Using social media and/or texting	1 hour	
Eating supper	15 minutes	
Watching TV	2 hours	
Completing homework	1 hour	
Watching videos online	30 minutes	
Sleeping	8 hours	

Responses will vary.

5. Reflect on how you spend your time. How much time did you spend doing things you **have** to do (e.g., going to school or work) and doing things you want to do (e.g., spending time on your phone or social media)?

   Responses will vary.

6. Examine your activities on your time-management chart. In one colour, highlight the **must do** activities (activities that are non-negotiable and must be completed). Then, in a different colour, highlight the **like to do** activities (things you want to do, but can be put on hold).

   Responses will vary.

7. Assess your responses.

   a. Are you happy with the amount of time you spend on each activity you recorded on your time-management chart?

      Responses will vary.

   b. Would you like to change anything in order to manage your time better? For example, could you forgo some of your **like to do** activities and have more time for and better success with your **must do** activities?

      Responses will vary.

Learning Activity 4.5: Advantages and Disadvantages of Using Credit

Answer the following questions:

1. Name three advantages and three disadvantages of using credit.

   Responses will vary, but should reflect the information in the chart provided in the lesson.

2. If you have access to the Internet, research at least two different types of credit cards (e.g., Visa, MasterCard).
   a. What are the interest rates (in percentages) or other fees charged to use each of the selected cards?

      Credit card interest rates vary greatly, and can be as much as 29% per year.

   b. What interest would you be charged if you had a $100 balance on each of the cards?

      Responses will vary according to the interest rates charged. For example, if the interest rate were 19.9% per year, then the interest would be
      $100 × 19.9% = $19.90 for one year.

   c. What interest would you be charged if you paid off your $100 balance on or before the due date for the payment?

      If you paid off the balance on or before the due date, no interest would be charged.

3. What did you learn from your research? Write a reflective statement about your findings.

   Responses will vary.

Learning Activity 4.6: Consumer Debt

Answer the following questions:

1. What is consumer debt?

   Consumer debt includes personal loans, credit card loans, and lines of credit.

2. How much did consumer debt increase from 1990 to 2012?

   It went from $.90 to $1.65 of debt for every $1.00 earned.

3. What do you think high consumer debt means to a typical family?

   Responses will vary.

4. What can you or your family do to avoid having too much debt?

   Families can try to control spending to avoid debt, especially debt that carries high interest rates.

MODULE 5

Older Adulthood

- Lesson 1: Changes Related to Aging
- Lesson 2: Caregiving, Housing, and Service Options
- Lesson 3: Caring Relationships
- Lesson 4: Financial Planning and Retirement
- Lesson 5: Respecting and Protecting Older Adults
- Lesson 6: Preparing for Your Final Examination
- Module 6 Summary
- Module 5 Learning Activity Answer Key

Module 5: Older Adulthood

Introduction

Due to increased life expectancy, the Canadian population of older adults is increasing. In this module, you will learn that aging adults, as a population, are very diverse in terms of their health status, cultural origins, financial situations, and living arrangements.

Module 5 consists of six lessons. In Lesson 1, you will learn about the changes that occur with aging. Lesson 2 deals with the caregiving choices that exist for older adults. In Lesson 3, you will examine the relationships that older adults have with those around them. In Lesson 4, you will learn about the financial planning that is required for a successful retirement. In Lesson 5, you will learn about protecting older adults from elder abuse and neglect. Lesson 6, the final lesson in this course, will help you to prepare for your final examination.

Module 5 Assignment

When you have completed the assignments for Module 5, submit your completed assignments to the Distance Learning Unit either by mail or electronically through the learning management system (LMS). The staff will forward your work to your tutor/marker.

Module 5 Assignment	
Lesson 5	Assignment 5.1: Development in Older Adulthood ■ Assignment 5.1, Option A: Essay on Interview with an Older Adult OR ■ Assignment 5.1, Option B: Questions Related to Aging

Writing Your Final Examination

You will write the final examination when you have completed Module 5 of this course. The final examination is based on Modules 1 to 5, and is worth 25 percent of your final mark in the course. To do well on the final examination, you should review all the work you complete in Modules 1 to 5, including all the learning activities and assignments. You will write the final examination under supervision.

Notes

Lesson 1: Changes Related to Aging

Introduction

In Module 1, you were introduced to the concept of human needs. In this lesson, you will explore how older adults meet their needs while coping with physical, psychological, social, and emotional changes that occur during the aging process.

Lesson Focus

In this lesson, you will

- ❑ identify and describe the physiological growth and development that occur during late adolescence, adulthood, and through to old age, and identify how each stage can be nurtured (12.1.1.1)
- ❑ identify and describe the social, emotional, cognitive, physical, spiritual, and moral development from late adolescence to old age, and describe their interdependence (12.1.1.4)
- ❑ explain individual differences in cognitive changes in the aging adult (e.g., dementia, Alzheimer's) (12.1.1.5)
- ❑ describe the socio-emotional changes that take place during adulthood (12.1.3.1)
- ❑ explain how people's information-processing abilities can change throughout their lives, with regard to attention, memory, and meta-cognition (12.1.4.1)
- ❑ describe the cognitive and language development changes that take place during adult development (12.1.4.2)
- ❑ research the implications of lifestyle choice and the relationship to health conditions in adulthood and the aging adult (12.4.7.4)

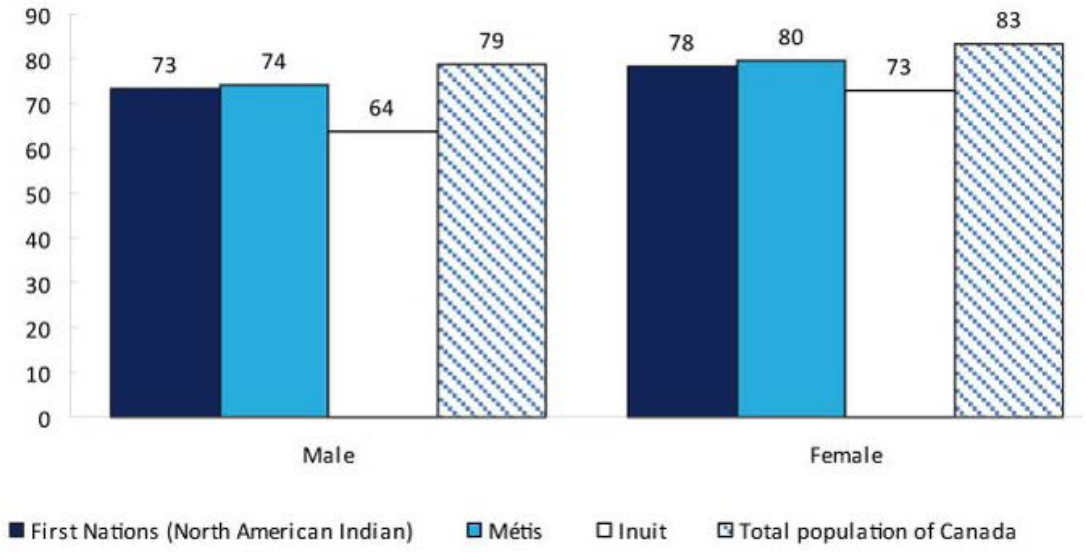
Life Expectancy

Did you know that people in Canada are living much longer now than they did in the past? In the 1920s, the average life expectancy was 59 years for men and 61 years for women, and in 2017, the average life expectancy was projected to be 79 years for men and 83 years for women (Statistics Canada, "Life Expectancy"). However, life expectancy varies among different populations in Canada.

Inequalities in Life Expectancy

Examine the following chart carefully to see whether you can identify the differences in life expectancy among Canadians of different backgrounds.

Projected Life Expectancy at Birth by Sex, by Aboriginal Identity, 2017*



The previous chart indicates that, in 2017, the life expectancy of males and females in Canada at birth was as follows:

Males	Females
73 for First Nations males	78 for First Nations females
74 for Métis males	80 for Métis females
64 for Inuit males	73 for Inuit females
79 for the total population of Canadian males	83 for the total population of Canadian females

What factors do you think might contribute to the differences in life expectancy among Canadians of different backgrounds? Do you think there is anything that you or others can do about it?

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* Estimated data
Note(s): "Life expectancy" is an estimate of the number of years a person is expected to live, for a given year. Most often reported as life expectancy at birth, but it can be reported at any age, for different population groups.

* Source(s): Statistics Canada. "Chart 13: Projected Life Expectancy at Birth by Sex, by Aboriginal Identity, 2017." *Projections of the Aboriginal Populations, Canada, Provinces and Territories, 2001 to 2017.* Catalogue number 91-547-XIE. 30 Nov. 2015. www.statcan.gc.ca/pub/89-645-x/2010001/c-g/c-g013-eng.htm (19 July 2017). Reproduced and distributed on an "as is" basis with the permission of Statistics Canada. © All rights reserved. Use of this publication is governed by the Statistics Open Licence Agreement.

Changing Demographics

Demographics are statistics that deal with population. In Canada, demographics are changing. Statistics Canada estimates indicate that, between 2031 and 2041, almost one quarter of the Canadian population will be aged 65 or older (Turcotte and Schellenberg, "Chapter 1. Demographic Trends and the Geography of Aging" 12–13).

Attitudes toward Aging

In old age, as in earlier periods of adulthood, the human body continues to weaken and decline at a gradual but steady pace. Physical appearance changes, the senses diminish, and major body systems slow down.

While people can expect to experience a general decline with age, we should not assume that this occurs for all people at the same pace, or to the same degree. Diet, exercise, and other aspects of lifestyle influence the impact of the decline that occurs as people age. With the exception of the onset of a serious illness, no sudden downturn in health or activity occurs just because a person is 60, 70, or 80 years old.

Changing Health

Many older adults experience changes in their physical health, such as hypertension, heart disease, stroke, diabetes, and osteoporosis.

Hypertension

Hypertension is caused by high blood pressure. **Blood pressure** is the amount of force exerted against the walls of an artery by the blood. Blood pressure is controlled by the force of heart contractions, the amount of blood pumped with each heartbeat, and the ease with which blood flows through the blood vessels.

Hypertension makes the heart work harder to pump blood, which can cause the heart muscle to thicken and stretch. When this happens, the heart cannot pump enough blood and may stop working altogether. If the arteries to the kidneys thicken, less waste can be filtered from the blood. Over time, the kidneys can also fail, and wastes can start to build up in the blood.

Diets high in salt and fats contribute to hypertension. Other risk factors include age, race, family history, being overweight or obese, not being physically active, using tobacco, and drinking too much alcohol. Hypertension is a major risk factor for heart disease and stroke.

Heart Disease

Heart disease

> is a group of conditions affecting the structure and functions of the heart and has many root causes. Coronary artery disease, for example, develops when a combination of fatty materials, calcium and scar tissue (called plaque) builds up in the arteries that supply blood to the heart (coronary arteries). The plaque buildup narrows the arteries, decreasing blood flow to the heart and preventing the heart from getting enough blood. (Heart and Stroke Foundation of Canada)

"About 2.4 million Canadians aged 20 years and older live with ischemic heart disease. Heart disease is also the second leading cause of death in Canada, claiming more than 48,000 lives in 2012" (Government of Canada, "Heart Disease—Heart Health").

A complete blockage can cause a heart attack.

People who are at risk for this disease may have one or more of the following characteristics: they may be overweight, be physically inactive, have diabetes, be smokers, or have hypertension.

Stroke

A **stroke** occurs when there is a sudden loss of brain function caused by a sudden blockage or rupture of a blood vessel in the brain. Stroke prevalence increases sharply after age 55. Hypertension is the strongest risk factor for a stroke, but there are other risk factors as well, including smoking, obesity, diabetes, high blood cholesterol, and atrial fibrillation (a medical condition in which the heart beats irregularly) (Government of Canada, "Stroke in Canada").

The effects of a stroke can be very serious. They include paralysis, difficulty seeing, changes in behaviour, memory loss, and other effects (American Heart Association, "Effects of Stroke").

Diabetes

Diabetes is caused by the body's inability to produce any or enough insulin, the hormone produced by the **pancreas**, which regulates the amount of glucose in the bloodstream. This results in high blood sugar levels, which over time can damage blood vessels, nerves, and organs, such as the eyes, kidneys, and heart.

There are different types of diabetes:

- **Type 1 diabetes** is an autoimmune disease that requires insulin injections.
- **Type 2 diabetes** is a metabolic disorder related to diet.
- **Gestational diabetes** is a disease that occurs during pregnancy.

Serious complications can occur with diabetes, and may result in death. The primary risk factors for diabetes include having a family history of diabetes, being overweight, being over 40 years of age, and being female.

Osteoporosis

Osteoporosis is a disorder in which the bones become increasingly porous and brittle, and can easily fracture due to a loss of calcium and other minerals. The loss of bone mass occurs over many years without any signs or symptoms.

Risk factors for osteoporosis include family history, lack of exercise, cortisone and prednisone medications, smoking, alcohol and caffeine use, and a lack of calcium/vitamin D in the diet. In addition, changes in hormone levels—estrogen in women, and testosterone in men—have been related to osteoporosis.

Diseases That Affect Mobility and Agility

Diseases that affect agility and mobility also become more common with age. These include

- **arthritis**—swelling of the joints
- **rheumatism**—pain in the muscles, tendons, joints, and bones

Changes in Nutritional Requirements

Health in older adulthood is closely related to diet and exercise. Many of the changes that occur during that time cannot be avoided, but they can be reduced or delayed with a well-balanced diet. Older adults today have the opportunity to benefit from knowledge about nutrition, health, and lifestyle.

The typical Canadian diet is high in cholesterol, fats, sugar, and refined grains. The diet of older adults may be low in calcium, iron, magnesium, vitamins A and C, thiamin, niacin, and folate, all of which are required for adequate health and body functions.

Aging and Nutritional Needs

As people age, their basal metabolism slows down, and they need fewer calories. **Basal metabolism** is the food energy needed for the body to perform basic functions, such as breathing, blood circulation, maintaining normal body temperature, and growth.

As people age, they may experience

- the loss of lean muscle mass and muscle tone
- the accumulation of additional body fat
- difficulty in absorbing some nutrients
- hormone changes affecting calcium absorption

Inadequate intake of calories can lead to nutrient deficiencies, weight loss, and disorientation.

Malnutrition

Malnutrition occurs from the lack of proper nutrition. There are many reasons for malnutrition, such as not having enough to eat, not eating enough of the right foods, eating too many things that are unhealthy, or being unable to use the food that is eaten due to problems with digestion or absorption of nutrients in the body.

Older people can suffer from malnutrition because

- it takes too much effort to cook a full, balanced meal
- memory loss causes them to forget to eat
- they may consume too many sweets, fats, or alcoholic beverages instead of nutritious foods
- food may not taste good due to loss of taste buds or decrease in the sense of smell, or because medications may alter taste and appetite
- food may be too expensive on a limited income
- mobility issues make it difficult to shop
- eating is a social activity and people may not want to eat alone

Physical Changes

The physical changes that occur with aging include decreasing flexibility, strength, fine motor control, and hand-eye coordination, as well as slower reaction time. These changes make it difficult to perform tasks such as cooking, using a phone, handling buttons, using an automated banking machine (ABM) or automated teller machine (ATM) keypad, and so on.

Sensory Changes

Changes in vision and hearing are also common as people age, progressing over a time. A person may begin to have difficulty hearing sounds above or below certain pitches, or may have difficulty seeing in low light or in bright sunlight due to glare.

Changes in Cognitive Functioning

Some adults experience changes in cognitive functioning as well. These changes may be evident in memory, reasoning, abstract thinking, and information processing. The onset of **dementia**, a progressive disorder of mental processes caused by brain disease or injury, starts slowly and gets worse. Over time, memory, personality, and reasoning are affected. Another brain disorder that attacks the nerve cells (neurons) in the brain is **Alzheimer's disease**. Alzheimer's disease can occur in middle or old age, and is the most common cause of premature **senility** (severe memory loss). There are many types of Alzheimer's disease, and some are hereditary.

An individual with Alzheimer's disease will develop psychological changes, including

- memory loss that affects day-to-day routines
- difficulty dealing with change
- change in mood or behaviour
- loss of interest in activities
- poor or decreased judgment
- lack of spontaneity
- social withdrawal
- difficulty with language
- problems with abstract thinking
- difficulty performing familiar tasks
- tendency to misplace things
- confusion with time or place

The later stages of Alzheimer's disease are characterized by the inability to communicate verbally and to care for and feed oneself.

Social and Emotional Changes

In addition to experiencing physical and psychological changes, people undergo social and emotional changes at the later stage of life.

Social changes result from the loss of social networks that occur when people retire, or when a partner and/or friends die. Many older adults experience isolation after a change in living arrangements, or due to reduced access to transportation and recreational and social activities.

Emotional changes such as loneliness, worry, anxiety over becoming dependent, and fears about safety may arise as a result of physical, sensory, and social changes. Some older adults suffer from depression for periods of time, as aging presents new challenges for them and their families.

Loneliness is sometimes associated with depression, poor mental health, and poor physical health. Social isolation can lead to other negative health behaviours, such as drinking and smoking. Canada's National Seniors Council reports that socially isolated seniors are also four to five times more likely to be hospitalized. The *Profile of Manitoba's Seniors 2010* report found that "slightly over one-third (35.9%) of Manitobans aged 65 and over reported feelings of loneliness" (81), with slightly more women than men reporting feelings of loneliness (Centre on Aging, University of Manitoba).

Today, older adults have a better standard of living and greater opportunities for personal happiness and fulfillment than they had in the past. Many of them continue to exercise, remain socially active, maintain a positive outlook on life, and enjoy good health. In part, aging is a frame of mind, and many older adults find they are under less stress than they were during earlier times of their lives and are generally happy.

Learning Activity 5.1: Changing Health in Older Adulthood

It is now time for you to complete **Learning Activity 5.1**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson. Complete it carefully, because some of the health issues described here may be on your final examination.

The following terms identify the changes that many people experience as they age. Match each term with the appropriate definition or description.

Term	Definition/Description	
1. Arthritis		A disorder causing bones to become brittle
2. Dementia		High blood pressure
3. Diabetes		Fat and calcium deposits in the arteries
4. Hypertension		Severe memory loss
5. Heart attack		Swelling of the joints
6. Malnutrition		Pain in the muscles, joints, tendons, and bones
7. Osteoporosis		Lack of proper nutrition
8. Plaque		The body's inability to produce any or enough insulin
9. Rheumatism		Reduced or blocked flow of blood to the heart
10. Senility		Reduced or blocked flow of blood to the brain
11. Stroke		A progressive disorder of mental processing

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Lesson Summary

In this lesson, you learned about the physical, psychological, social, and emotional changes that occur during the aging process and about the ways in which people meet their needs while coping with these changes. You learned about diseases of particular concern in aging, including heart disease, diabetes, and osteoporosis, and about the nutritional needs of older adults.

In the next lesson, you will explore various caregiving, housing, and service options available to older adults.

Lesson 2: Caregiving, Housing, and Service Options

Introduction

People are living longer lives today than they did in the past, and many will require increasing support from their families, communities, and caregivers. In this lesson, you will learn about how older adults are being cared for and what their housing and service options are.

Lesson Focus

In this lesson, you will

- ❑ examine the factors that influence how adults meet their needs and wants (e.g., housing, nutrition, social, financial planning, and health care) (12.4.7.2)
- ❑ analyze the various independent and dependent living options available to meet the needs of adults (12.4.7.3)

Changing Demographics

In 2017, the life expectancy for the total Canadian population was projected to be 79 years for men and 83 years for women (Statistics Canada, "Life Expectancy"). As individuals live longer, health issues, disabilities, and dependency on children are creating additional demands on families. Smaller families and families without children will face increased need for support in caring for aging and dying family members.

Many middle-aged Canadians take care of both their dependent children and their aging parents; they are called the **sandwich generation**. Many caregivers report having high levels of stress and more illness.

The increasing responsibilities of eldercare also have an impact on the workplace. Employers are having to address issues such as employees coming to work late, leaving early, and missing days of paid work due to their caregiving responsibilities. Some employees may have to reduce their hours of work or leave the paid workforce altogether to provide care for family members. The resulting loss of income and pension contributions may put primary caregivers at risk of lower living standards or poverty in their own old age.

Employers are now recognizing the effects of an increasing need for eldercare and many are providing personal leave benefits for employees caring for a family member. In most workplaces, personal leave benefits can be used only to provide care for specified family members such as parents, a spouse, or children. However, some employers have changed their definition of family to include community members, which allows employees to use leave benefits to provide care for neighbours, co-workers, and others in their community.

In 2004, in response to the pressures that families are experiencing, the federal government introduced Bill C-28 to address the needs of workers who provide care for dying family members. Those who have a dependent with an impairment in physical or mental functions may be eligible to claim the tax credit for a family caregiver on their income tax.

Cultural Attitudes toward Aging

People's perceptions of aging vary widely across cultures, and these perceptions influence the roles elders have in society and the care they receive:

> Different cultures have different attitudes and practices around aging and death, and these cultural perspectives can have a huge effect on our experience of getting older.
>
> While many cultures celebrate the aging process and venerate their elders, in Western cultures . . . the elderly are commonly removed from the community and relegated to hospitals and nursing homes. (Gregoire)

Many Indigenous cultures respect elders as the keepers and teachers of traditional and cultural knowledge, and they have an integral role in the life of their families and communities:

> Each [First Nation] has its own traditions and attitudes toward aging and elderly care. . . . Elders are respected for their wisdom and life experiences. . . . It's common for the elders to be expected to pass down their teachings to younger members of the family. (Gregoire)

In Asian cultures, people are socialized to show respect and deference to older people and to authority figures. In India, elders are the head of the family and adult children are expected to support and care for their parents in their old age; in turn, the elders play an important role in raising their grandchildren (Gregoire).

African-American cultures view death "as an opportunity to celebrate life. . . . Death is seen as part of the 'natural rhythm of life,' which lessens the cultural fear around aging" (Gregoire).

* Source of quotations: Gregoire, Carolyn. "7 Cultures That Celebrate Aging and Respect Their Elders." *The Huffington Post.* 25 Feb. 2014. www.huffingtonpost.com/2014/02/25/what-other-cultures-can-teach_n_4834228.html (19 July 2017).

Options in Caregiving

The current generation of older adults is living longer and healthier lives than their parents' generation did. Today's Canadian population has grown up with better nutrition, sanitation, and health services, as well as increased knowledge of the relationship between fitness, nutrition, substance use, and health. Most elderly people are in good health, and this influences their positive outlook on life.

There is, however, a growing population of older adults with an increasing need for assistance and care beyond what families can provide. Today, the trend is to provide more community health care instead of institutional care. Caregiving options include the following:

- For older adults who live at home, support is available through home care services, adult day programs, and outpatient programs.
- Care is available for older adults who live in assisted living facilities, personal care homes, Indigenous care centres, and hospitals.
- Services for individuals with dementia and for patients who need palliative care are provided either at home or in a facility, depending on the level of care they require.

A discussion of the various caregiving options follows.

Home Care Services

Home care services are provided for the elderly **in their homes**. These services allow them to continue to live in their own homes, remaining as independent as possible for as long as possible. Because of these programs, many people never have to go into a long-term care facility, or they go there only for a short time. Services include personal care, nursing care, counselling, household assistance, respite/family relief, needs assessments, and referral to other agencies.

Adult Day Programs

Adult day programs are designed for older adults who live at home, but can no longer live independently, or who are isolated and lonely. They operate during daytime hours, Monday through Friday. Individuals are **transported from their homes to a facility**, where they take part in various activities. These programs enable participants to socialize with others while still receiving needed care. At the same time, they offer their caregivers a break.

Outpatient Programs

Outpatient programs are also designed for older adults who live at home. Individuals **visit hospitals, clinics, or other facilities** for diagnosis or treatment, but do not spend the night at the facilities. In other words, they continue to live at home for as long as they can. While at home, they may receive nursing care, home care, subsidized meals, physiotherapy, visits from social workers, and so on. Receiving care through outpatient programs is much less costly than living in long-term care facilities.

Assisted Living Facilities

Assisted living facilities are **live-in facilities** that are similar to personal care homes, but the residents do not need as much care and have more independence. These facilities bridge the gap between living independently and living in a personal care home. Assisted living typically offers a combination of housing, meals, supportive services, and health care. The facilities generally provide 24-hour staff, recreational activities, housekeeping, laundry services, and transportation. Residents may choose which services they wish to receive, such as help with bathing, dressing, eating, or medication reminders.

Personal Care Home Facilities

Personal care homes are **live-in facilities** that provide round-the-clock care and long-term medical treatment. They are intended for people who need more care than those in an assisted living facility. Most personal care homes have services and staff to address issues related to personal care, nutrition, recreation, spirituality, and medical needs.

Indigenous Care Centres

Care centres designed for Indigenous people try to reflect the values and cultures of their residents. They provide culturally appropriate settings, activities, diet, and programming.

Services for Patients with Dementia

Individuals suffering from dementia, including Alzheimer's disease, need increasing support as their disease progresses. At some point, many require more care than can be provided at home or in a regular care facility. For example, they often need 24-hour per day supervision in order to stay safe. Alzheimer's special care units (SCUs) are designed to meet the specific needs of people who suffer from dementia. SCUs can take many forms and can be

found within various types of care facilities. Persons with dementia are often grouped together on the same floor of a facility or in a unit within a larger facility (Alzheimer's Association).

Palliative Care

Palliative care is provided for individuals who are dying. Palliative care takes place in several locations, including patients' homes, palliative care wards in hospitals, or **hospices**, which are separate buildings or apartments where care is provided in a home-like setting on a 24-hour basis. The goal of palliative care is to provide comfort and dignity for the individuals living with an illness, as well as the best quality of life for both them and their families. An important objective of palliative care is relief of pain and other symptoms. Palliative care not only meets physical needs, but also attends to the psychological, social, cultural, emotional, and spiritual needs of each person in care, as well as the person's family. Palliative care may be the main focus of care when a cure or treatment for an illness is no longer possible. Palliative care services help people who are ill to live out their remaining time in comfort and dignity.

Palliative care services are helpful not only when a person is approaching death, but also during the earlier stages of an illness. Palliative care may be combined with other treatments aimed at reducing or curing an illness, such as chemotherapy. Families also benefit from support when their loved one is dying and after the person's death.

Options in Housing

Living longer creates a need for different kinds of housing and social services to support the aging population. Most older adults require little physical care and remain healthy until the last few years of their lives. However, physical and mental health issues increase if the individuals become depressed, feel helpless, or fear losing control over their lives. The need for alternative housing arrangements increases as the need for care increases.

The housing needs of older adults vary according to their age, physical health, financial status, and interests. People tend to live longer if they reside in independent living facilities instead of personal care facilities. Those who remain in their own homes are healthier, happier, and more confident. Most older adults rely on their children to provide assistance while they remain in their own homes. Recent trends such as remaining childless or having fewer children place more stress on families to provide support as family members age.

Housing arrangements available to older adults include the following:

- **Houses:** Detached homes, with or without other family members.
- **Apartments:** Individual or sets of rooms in buildings that usually contain other similar rooms or sets of rooms.
- **Secondary suites/guest quarters:** Suites built inside a family home designed to provide privacy and to accommodate an elderly person.
- **Seniors' 55+ accommodations:** Apartment complexes designed specifically for older adults, providing studio apartments for single people and one-bedroom apartments for couples.
- **Intentional communities:** Co-housing, communes, co-ops, or other cooperative living arrangements where members share expenses and support one another.
- **Independent living/assisted living facilities:** Privately owned and operated facilities that offer independent apartment living, combined with support services for meals, laundry, and housekeeping. Individuals residing in such a facility are responsible for rent and service payments.
- **Personal care homes:** Homes for elderly people who can no longer remain safely at home or in a supportive housing environment because of health needs. These homes provide meals, assistance with dressing and using the bathroom, laundry services, and nursing care.

Multi-generational Homes

Multi-generation families (elderly parents, children, and grandchildren) living together have been in the minority in mainstream Canadian society, but have seen an increase in recent years due to immigration of people from cultures where living in multi-generational homes is the norm.

Many newcomer families in Canada live in multi-generational homes (as discussed in Module 4, Lessons 1 and 2). Cultural values, timing of arrival in Canada, and availability of financial support or security can determine the need for shared living accommodations.

Living in multi-generational homes is also common in many First Nations, Métis, and Inuit communities. With the increased movement of First Nations people to urban settings, the practice of living with extended family continues.

Services and Programs for Older Adults

Community-based services and programs that address the needs of older adults are critical in allowing people to live independently and in promoting their health and well-being. According to the World Health Organization, factors that contribute to an age-friendly community include safe, affordable, and appropriate access to services and structures that enable older people to be active and secure and enhance their quality of life. These factors include access to

- outdoor spaces and buildings
- transportation
- housing
- social participation
- respect and social inclusion
- civic participation and employment
- communication and information
- community support and health services

Transportation Services

Many communities provide door-to-door transportation services to and from appointments. These services are run by volunteers and are affordable. Some services provide transportation to medical appointments, while others provide transportation within the community for errands or to social events.

Opportunities for Social Inclusion and Participation

Community programs that encourage social inclusion are vital for aging adults. These programs may be run weekly, monthly, or strictly for special holidays, and include spending time together for activities, storytelling, and learning skills such as knitting, carving, sewing, doing crafts, or cooking. Some programs pair older adults with students. In some communities, older adults volunteer in schools to serve as reading buddies or lunch monitors, or to prepare hot lunches for students.

Other options for social inclusion include wellness programs where exercise, crafts, and games that stimulate the mind are part of a full-day outing. Transportation, snacks, and lunches are provided, and funded through local, provincial, and federal grants.

Opportunities that offer older adults a means of interacting with one another and participating in the community exist in both urban and rural areas of the province. Options for social participation include

- **congregate meal programs** (group meals), run on a weekly, monthly, or annual schedule (e.g., fall suppers)
- **community social events**, such as barbeques, dances, and organized trips to various activities (e.g., bowling, movies, shopping, bingo)
- **physical activity events**, such as yoga classes, exercise programs, and walking excursions
- **leisure events**, such as playing cards, playing pool, gardening, baking, and participating in book clubs or craft clubs

Drop-in congregate meal programs can include entertainment and/or educational speakers who provide information on various topics, such as nutrition, fraud and Internet safety, available services, and so on. Some congregate meal programs have evolved into supper clubs where people meet at different restaurants, long-term care facilities, or legions for an evening event. These venues have kitchen facilities that can accommodate large numbers of meals being prepared at one time.

Older adults who cannot, or chose not to, leave their homes also have access to many services that can be delivered to their homes. For example, they have access to

- home delivery of meals, groceries, medication, and so on
- housekeeping services
- snow removal, yard care, and gardening services
- volunteer drop-in services for home visits
- home care services

Private home care companies have been set up in response to the high demand and need for services.

Employment in Older Adulthood

An increasing number of people are delaying retirement, or are returning to part-time or full-time work after they retire. According to Statistics Canada,

> the number of Manitobans aged 55 and older who are either working or actively looking for work increased to 40 per cent in 2015 from 27 per cent in 2000.
>
> In Manitoba, the number of people age 55 or older holding part-time and full-time jobs has more than doubled since 2000. (Coubrough)

Factors accounting for the increase in the number of older people continuing to work, or resuming work, include the reality and rising cost of living longer. People delay retirement or return to work after retiring because they

- feel young enough to work, regardless of their age
- want to make sure they have enough financial funds to live on if they live very long lives
- want to avoid being a financial burden to their families
- have to support their own children and/or their elderly parents
- have tried retirement and miss the social network they had when they were working
- find themselves living alone, so they require more resources to retire (Coubrough)

Learning Activity 5.2: Caregiving Options

It is now time for you to complete **Learning Activity 5.2**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

The following chart identifies and describes the various forms of care available to older adults. Match each form of care with the appropriate description.

Form of Care		Description of Care
1. Home care		Facilities designed specifically for those suffering from Alzheimer's disease or other forms of dementia
2. Adult day programs		Care designed for those who are dying
3. Outpatient programs		Live-in facilities for those who need a relatively low level of care
4. Assisted living		Health care services provided for individuals in their homes
5. Personal care homes		Live-in facilities for those who need a relatively high level of care
6. Alzheimer's special care units		Live-in facilities that reflect the values and cultures of their residents and provide culturally appropriate programming
7. Indigenous care centres		Programs for older adults who are transported to a facility for socialization and health services
8. Palliative care		Programs provided for older adults who visit health care facilities, but do not spend the night there

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Lesson Summary

In this lesson, you learned about the various caregiving, housing, and service options available to older adults.

The next lesson focuses on how family relationships evolve and change with aging.

Lesson 3: Caring Relationships

Introduction

In this lesson, you will learn how family relationships evolve and change with aging and how relationships influence the ways in which older adults meet their need for love and belonging. Understanding the needs of aging adults and addressing the barriers they face can promote well-being during the aging process.

Lesson Focus

In this lesson, you will

- ❑ analyze the implications of socialization on the functioning of the aging adult (e.g., grandparenting, Elder status, transmission of culture and heritage, retirement) (12.1.3.3)
- ❑ identify various cultural perspectives on relationships (e.g., Elder, Clan member, grandparent, etc.), and examine reasons for forming respectful relationships with others (12.2.1.1)
- ❑ identify and describe how relationships change throughout the life cycle (12.2.1.4)
- ❑ identify and describe how the relationship between spousal partners changes throughout the life cycle (12.2.3.7)
- ❑ analyze the impact of parenting/caregiving of adults on personal and family life (12.4.1.3)
- ❑ identify the contributions aging adults provide within a cultural perspective (12.4.7.5)

Changes in Families

In Module 4, you learned about the increasing diversity in family structures. Just as family structures change over time, so do the relationships, roles, and responsibilities of family members.

Changes for Newcomer Families

Newcomers to Canada can expect changes as they begin life in this country. For example, parents and grandparents are faced with language and cultural barriers. The children in these families often assume the responsibility of translating language, and thereby have control over how much information their parents, grandparents, and other family members receive.

Changes for Indigenous Families

The older generation of Indigenous people carries a rich history and body of knowledge accumulated from generations of their ancestors and from spiritual connections. They have lived through many changes in their communities that have resulted in disruptions to their traditional practices. The transmission of cultures and languages has been disrupted by many factors. The link between Elders and the teachings they traditionally passed on to younger generations has been severed in many cases by the separation and removal of children from Indigenous families and communities through

- apprehension of children by Child and Family Services (CFS)
- adoptions and fostering of children by non-Indigenous families (including the Sixties Scoop, discussed in Module 4, Lesson 2)
- forced attendance of children at federally run residential schools (discussed in Module 2, Lesson 1)

In recent years, there has been a renewed interest among Indigenous Peoples in learning Indigenous languages and traditional First Nations, Métis, and Inuit ways of knowing. Elders are being consulted for guidance in these areas.

Family Relationships

Due to the increase in life expectancy, Canadians have the potential to have longer relationships with their spouses or partners, children, and grandchildren.

Relationships with Spouses and Partners

The potential duration of partner relationships is now longer than it has ever been, due to increased lifespan. According to Statistics Canada, the majority (56.4 percent) of Canadians aged 65 and over were living as part of a couple in 2011 (*Living Arrangements of Seniors*). Couples can expect to spend more years together after their children leave home.

Studies of happiness, satisfaction, depression, mental and physical health, and loneliness indicate that older adults who are living as a couple do better than those who have lost their partners or those who are living alone.

Relationships with Children

An increase in the length of time during which families can build and develop their relationships is also due to increased longevity. It is common for parents/caregivers and children to share as many as 50 years of life together.

Older people value their relationships with their children and grandchildren, often providing moral and physical support to their middle-generation children. Those who have children have higher levels of well-being because they perceive their children as a source of future assistance. Of the older adults who receive care at home, nearly 80 percent rely on their family members and friends to provide it (Institute of Medicine, "Chapter 6" 247).

Relationships with Grandchildren

Becoming a grandparent is a meaningful experience, as grandchildren give a sense of immortality through the generations. Most grandparents form strong emotional bonds with their grandchildren, but they vary in how involved they become in the role of grandparents.

Many grandparents do not fit the stereotype of "stay-at-homes" with nothing to do but care for grandchildren. They may still be employed, or they may be active retirees with busy lives of their own. Some older adults feel that the child-rearing portion of their life is over and have no interest in providing child-care assistance for their grandchildren. Health concerns may also dictate the time and energy that older adults want to spend looking after young grandchildren.

In most situations, the relationship between grandparents and grandchildren is special. Grandparents provide a sense of family consistency and can act as mediators between grandchildren and parents. Having a grandchild can make the relationship between the older two generations closer, as they now share the experience of being parents. When the relationship is positive, children benefit from a circle of caring adults in their lives.

Grandparents can play an important role when family crises, such as separation or divorce, occur. They can provide emotional support for the grandchildren during this time. Financial support or shared housing for the grandchildren and adult child may be required if the marriage breakup results in limited resources. Some grandparents find themselves in a situation where they have temporary or permanent custody of their grandchildren due to a divorce. Based on the 2011 Canadian census, 30,005 children aged 14 and under were living in **skip-generation families**—living with grandparents and not with their parents (The Vanier Institute of the Family, "2011 Census"). Alternatively, a divorce could also result in grandparents' visiting privileges (also known as access rights) being cut off and emotional support for grandchildren being lost.

In many families, including newcomer and Indigenous families, grandparents are actively engaged as caregivers for their grandchildren. In some cases, grandparents are their grandchildren's main caregivers.

Access Rights for Grandparents

Until 2006, some grandparents in Manitoba did not have the legal right to visit their grandchildren. This happened when one divorced parent had sole custody of the children, and that parent did not want former in-laws to visit the children. In 2006, *The Child and Family Services Act* (Manitoba) was changed to allow grandparents to apply for access to their grandchildren.

Step-Grandparents

The number of step-grandparents has increased, due to the increase in stepfamilies and blended families. The degree of closeness in these relationships will depend on the individual situation. In a period of family change, grandparents as well as parents must be flexible in adjusting to new family relationships.

Relationships with Other Family Members

Due to the increased lifespan of Canadians, the duration of family relationships is longer and includes more people. Many Indigenous and newcomer families have large families. An age gap of 20 years between the oldest and youngest siblings is common in large families. In some families, aunts, uncles, cousins, and other members of the extended family may be involved in the day-to-day care, supervision, and maintenance of family members.

Young Caregivers

In some families, young caregivers (young people under the age of 25) care for relatives with physical or learning disabilities, mental health problems, chronic illness, or drug or alcohol misuse problems. Young caregivers also take on responsibility for the welfare of vulnerable adults in their families. These caregiving duties often disrupt school work and result in social isolation because caring roles leave little time for friendships and leisure.

Adults with Special Needs

Parents often take care of their special needs children even after the children have become adults. As people live longer, it is not uncommon for parents to care for their adult children well into their 70s, and even into their 80s.

However, the parents eventually become unable to take care of their adult children. That is why family members need to work together to plan for the long-term care of an adult family member with special needs. They might need to take on a variety of roles, including that of advocate, caregiver, guardian, or trustee. Once a plan is made, it must be reviewed every few years to make sure it still works for everyone involved.

Fictive Kin

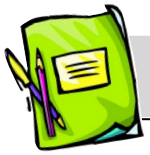
Fictive kin are people who are considered to be part of a family even though they are not related by blood or marriage. Friendships are often described in family-like terms, such as "she's like a sister to me." For aging adults, these relationships can be as important as family relationships. Friends can provide each other with help and emotional support. Communication is often easier between two elderly friends than it is across the generations, as friends are available for contact and provide empathy and understanding.

Adult Adoption into First Nations Communities

The practice of ceremonially adopting non-Indigenous people, usually adults, is common among some First Nations communities. Adoptions take place during a formal ceremony, held on a First Nation's traditional territory during a feast:

> To formalize an adoption, the chief calls the prospective adoptee to the front. He then bestows a name on this person [which has been chosen by the Clan members]. . . . Prayers, speeches and acknowledgements may follow the announcement of a name. . . . Forever after, the adoptee will be considered a member of the group, and even referred to as a brother, sister, daughter or son of group members. . . . [Adoptions of non-Indigenous people] give a sense of place to people who've married into the community, chosen it as their home and/or because they're recognized for outstanding work in, or on behalf of, the community. . . . being adopted this way can be a deeply moving experience. (Ardis)

First Nations societies use kinship terms to define their relationships both within and outside their communities, and adoptions are a way of making people part of the kinship system (Ardis).



Learning Activity 5.3: Caring Relationships

It is now time for you to complete **Learning Activity 5.3**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson.

1. Discuss the roles that grandparents play in families.
2. What negative effects can divorce or remarriage have on the grandparent-grandchild relationship?
3. Do grandparents in Manitoba have the legal right to have access to their grandchildren when the parents are divorced? Explain.
4. Define **fictive kin**. How can fictive kin relationships support older adults?

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Lesson Summary

In this lesson, you learned about the ways in which family relationships evolve and change with aging.

In the next lesson, you will learn that successful retirement requires both financial and psychological planning.

Lesson 4: Financial Planning and Retirement

Introduction

In this lesson, you will learn how older adults meet their needs for economic safety and security through financial planning for retirement.

Lesson Focus

In this lesson, you will

- ❑ identify and describe the social, emotional, cognitive, physical, spiritual, and moral development that occur from late adolescence to old age, and describe their interdependence (12.1.1.4)
- ❑ evaluate the factors that affect financial capability, financial vulnerability, and the barriers to financial well-being (12.3.5.1)
- ❑ define opportunity cost and identify the factors that influence individual financial decisions and the impact of opportunity cost on individuals and families (12.3.5.2)
- ❑ describe and evaluate strategies to access and manage personal and household credit and debt (12.3.5.6)

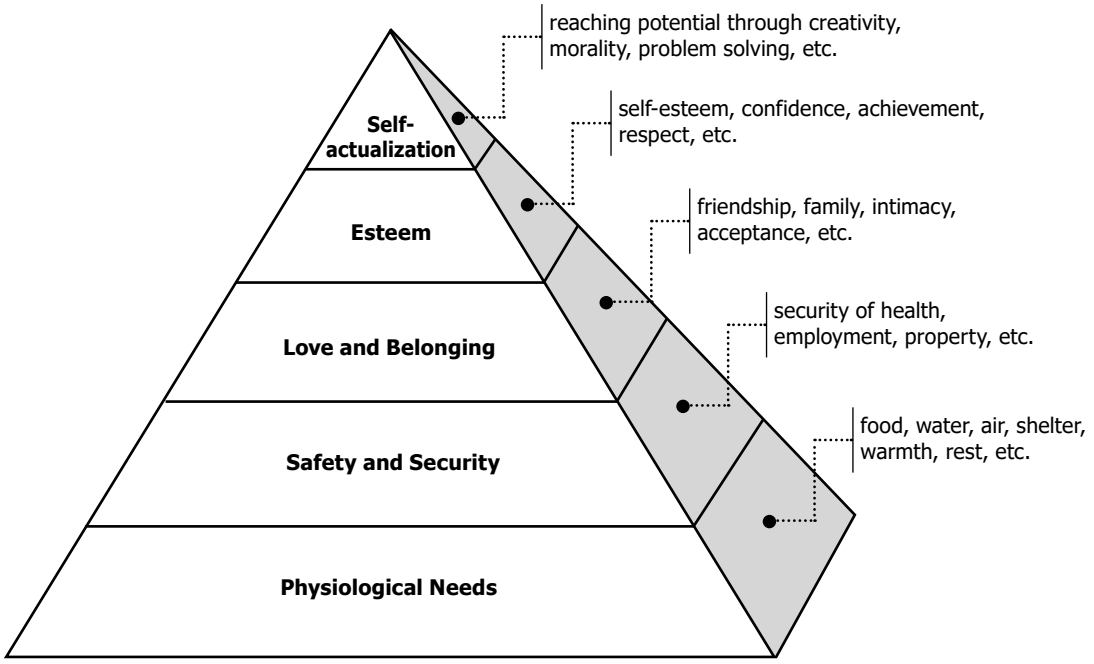
When Are People Ready to Retire?

Although many people view 65 as the typical retirement age, no specific age determines when a person has to retire. The average retirement age in Canada is about 63 (Statistics Canada, CANSIM). People need to plan for their retirement long before they are ready to retire.

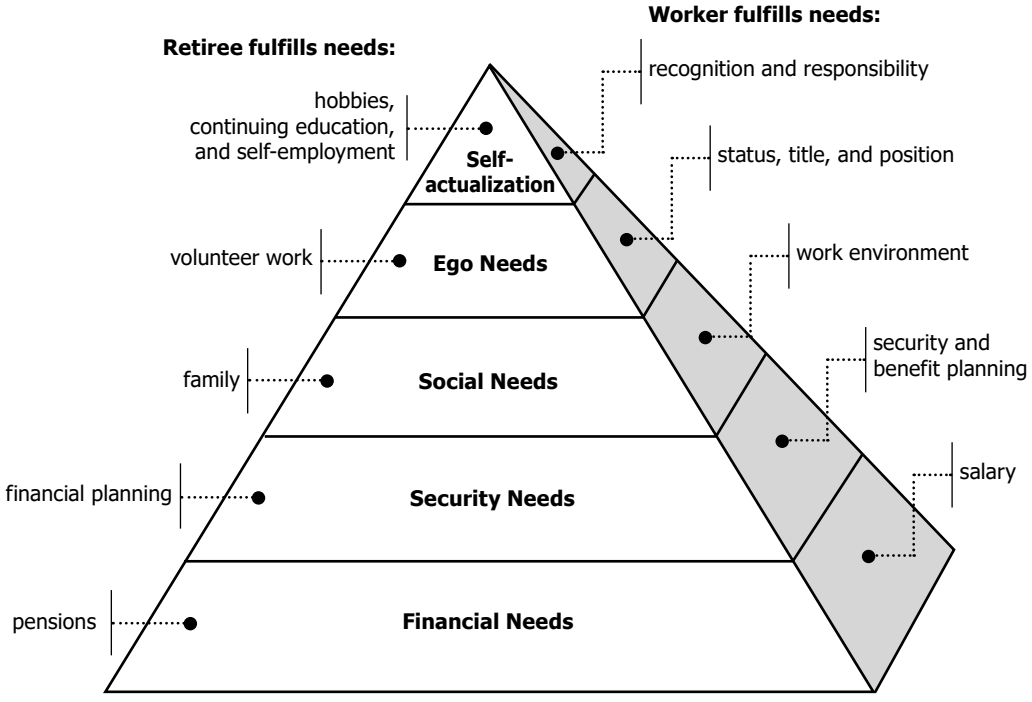
Planning for Retirement

Adults need to plan how they will meet their needs and wants as they make the transition to retirement. Earlier in this course, you learned about Maslow's hierarchy of human needs theory (see Module 1, Lesson 2). Maslow ranked human needs using a pyramid shape, with the most basic needs at the bottom.

Maslow's Hierarchy of Human Needs



The following graphic, based on Maslow's hierarchy of human needs theory, describes people's needs as they transition to retirement. The graphic describes how workers and retirees fulfill the same needs (e.g., financial, security, social). Note that the most fundamental need is financial, which enables people to meet their physiological needs (e.g., food, housing). Much of this module focuses on how aging adults meet their financial needs.



People often choose to retire when they think their **pension income** (along with any other source of revenue, such as investments) will be enough for them to live on after they stop receiving a salary. Income is simply money that a person receives from work, business, investments, pensions, and so on. (You will learn about pensions and other forms of income later in this lesson.)

To have enough income to retire, most people need to start preparing decades in advance. Those who do not prepare for retirement often have to work after age 65. An important part of preparing to retire is forming the habit of saving money. Even teenagers should get into the habit of saving money, so that they can become financially independent.

In addition to making sure they are financially ready to retire, older adults should consider whether they are emotionally prepared to leave their paid work and take up other interests that will bring pleasure and fulfillment. People who feel they are financially secure, who are in good health, and who have strong social support tend to adapt well to retirement and old age.

Many individuals who define their value based on their career stay in the workplace longer. Some choose to continue working into their 70s and 80s because they want to, not because they **have** to. Some feel that retirement symbolizes the aging process. These individuals may have a difficult transition when they retire because they have not developed interests apart from their jobs.

After they retire, many people are still active and contribute to society. Some return to the paid labour force, sometimes working at a completely different job. Others volunteer in their communities, assist with raising their grandchildren, care for an ill loved one, and so on.

Women and Retirement

Planning for retirement can be challenging for many women. One of the major reasons is that they often earn less than men do. We now have laws that state people cannot be paid less because of their gender, but this has not always been the case.

A few decades ago, it was legal and commonplace for a woman to be paid less than a man doing the same job. In the 1980s, governments passed laws that made this illegal. Despite these laws, however, women still earn less than men do. This disparity is called the **gender wage gap**. Based on Statistics Canada data, Canadian women made **87 cents** per hour for every **dollar** their male peers made in 2015 (Israel). Over the preceding 35 years, the gender wage gap had narrowed by 12.6 cents (Bundale). At this slow rate of change, women in Canada will not earn the same as men for many years.

Reasons why women often earn less than men include the following:

- Women may have spent fewer years in the workforce. They may have interrupted their careers by taking time to raise children or care for elderly parents.
- Women may have worked part-time for all or part of their careers to spend more time taking care of others.
- Many women work at jobs (e.g., part-time, temporary, and low-salary positions) that pay less than the types of jobs men are more likely to work at.

Older women are often dependent on their partners' retirement income. If the partners die, only some or none of this income may be available, and the women may not have enough income.

Statistically, elderly women who live alone (widowed, never married, separated, or divorced) are the ones who are most likely to live in poverty.

Poverty among Aging Adults

Poverty is a serious issue for many Canadians, including aging adults. To deal with this issue, the Canadian government provides pensions to keep a person just above the **poverty line**, the estimated minimum level of income needed to provide the necessities of life. Some older adults are living in low-income situations because the government pensions are their only source of income.

Because poverty among aging adults was historically such a serious problem, the Canadian government started its first pension plan in the 1920s. Prior to that time, many Canadians worked as long as they could to make ends meet. Some, unable to work, lived in abject poverty.

Income for Retirees

Once they stop working for a salary, most Canadians receive income from one or more of the following sources:

- pensions
  - public pension plans (also known as government pension plans)
  - employer pension plans
- savings and investments

A discussion of these sources of income follows.

Pensions

Pensions are regular payments of money made to people after they retire, or after they are no longer able to work due to disabilities or illness. The amount of the pension payment is based on a number of factors, including how much the employees earned and how long they worked. In simple terms, retirees who worked for many years, and made a high salary, receive a larger pension than those who did not work for long, and earned a modest salary.

Pensions come from two sources:

- The **Government of Canada** offers pensions, which are sometimes called **public pensions**.
- Some **employers** offer pensions to their retired employees.

Canadian Government Pensions

The federal government offers two types of pensions: Old Age Security payments and Canada Pension Plan payments:

- **Old Age Security (OAS) Pension**

  The OAS pension is a monthly benefit available to almost all Canadians who are 65 years of age or older, and who make less than $120,000 per year. Recipients have to be Canadian citizens and must have lived in Canada for 10 or more years after age 18. It does not matter whether they have ever been employed or how much they have earned. People do not have to be retired to receive OAS benefits. Their benefits depend on their other income and the length of time they have lived in Canada. In 2017, the maximum monthly OAS payment was $585.49 per month (Government of Canada, "Old Age Security Payment Amounts").

  Canadians with low incomes who already receive the OAS benefits can apply for the Guaranteed Income Supplement (GIS). As its name suggests, the GIS supplements OAS payments for Canadians who are far below the poverty line. In 2017, the maximum monthly payment was $874.48 per month for a single person with a very low income. (Government of Canada, "Old Age Security Payment Amounts").

- **Canada Pension Plan (CPP)**

  The CPP provides a monthly payment to people who have contributed to it and who are at least 60 years of age. All employees have to contribute to CPP through payroll deductions. Payroll deductions are amounts of money that are regularly deducted from an employee's paycheque. They typically include deductions for things such as income tax and employment insurance. If you have had a job (even a part-time one), you will have noticed a few payroll deductions from your paycheque; one of the deductions is for CPP.

Employees pay for half the contribution to the CPP, and their employers pay the other half. People who are self-employed (they work for themselves) also need to pay into CPP; they pay the entire amount.

The amount of CPP payments received depends on the amount of the contributions paid by the workers and their employers, and the length of time the workers have been paying into the plan. In 2017, the average monthly payment amount for new CPP beneficiaries (people who just started receiving benefits) was $653.27. The maximum payment amount was $1,114.17 (Government of Canada, "Canada Pension Plan—How Much Could You Receive?").

People also receive CPP payments if they become disabled. In addition, CPP provides death benefits to the families of people who have passed away.

It is important to remember that people who have never been employed and have never contributed to a CPP will not receive CPP benefits (e.g., those who have never worked outside the home because they have been raising children or taking care of their families) (Government of Canada, "Canada Pension Plan—How Much Could You Receive?").

- **Major Differences in Eligibility Requirements for OAS and CPP**

  Here is a summary of the major differences in eligibility requirements for OAS pensions and CPP payments:

Eligibility Requirements for OAS and CPP	
OAS	CPP
■ Recipients **do not need to have been employed** to receive benefits.	■ Recipients **need to have been employed** to receive benefits.
■ People **do not need to have contributed** to the pension to receive benefits.	■ People **need to have contributed** to the pension to receive benefits.
■ People are eligible to receive benefits **only if their income is less than a certain amount of money** per year ($120,000 in 2017).	■ Recipients are eligible to receive benefits **regardless of their income**.

Employer-Sponsored Pension Plans

Many Canadians work for employers who provide pensions to their retirees. This is often the case when the employer is a government and/or when the employees are represented by a labour union. (A **labour union** is an organization of employees whose purpose is to help its members in terms of wages, pensions, other benefits, safety, working conditions, and so on.) In some cases, both the employer and the employees make contributions to the plan. In other cases, only the employer makes contributions. The federal government regulates employer-sponsored pension plans.

Employees make their pension plan contributions through payroll deductions. The sum is placed in the pension fund. The managers of the pension fund then invest the sum. (To **invest** money means to place it in a business or some kind of financial plan with the expectation that the amount will increase. Sometimes the amount does not increase, and sometimes it decreases. You will learn more about investments later in this lesson.) The profits from the investment are added to the pension fund.

There are two main types of employer-sponsored pension plans: Defined Benefit Pension Plans and Defined Contribution Pension Plans. These two plans differ in the following ways (Government of Canada, "Sources of Retirement Income"):

- In a **Defined Benefit Pension Plan (DBPP)**, the **benefit** is defined. In other words, usually both the employee and the employer contribute to the plan, and the retiree receives a **guaranteed monthly amount**, based on the employee's pay and length of contribution to the plan, for the rest of the person's life, **regardless** of how much the money grew (or shrank) when it was invested.
- In a **Defined Contribution Pension Plan (DCPP)**, the **contribution** is defined. In other words, the employer and sometimes the employee contribute a certain amount to the pension fund. However, the amount of the monthly income is based on **how much money was accumulated and how much the investment grew** (or shrank).

It is important that people understand their pension plans because they will be an important part of their retirement income.

Resource

For more information about financial planning for retirement, refer to the following website:

- Government of Canada. "Retirement Planning." *Money and Finances*. 1 June 2017. https://www.canada.ca/en/financial-consumer-agency/services/retirement-planning.html (19 Sept. 2017).

Savings and Investments

In addition to preparing for retirement through pension plan contributions, Canadians can prepare for retirement by investing money on their own. Investments can be defined as being **guaranteed** or **non-guaranteed**.

Guaranteed versus Non-Guaranteed Investments

Guaranteed investments offer investors a guarantee that they will **not lose capital** (their initial investment). In other words, if an investor invests $100 in a guaranteed investment, the investor is **guaranteed not to lose** that $100 investment. In a **non-guaranteed investment**, the investor **may lose some or even all of the investment**.

Guaranteed investments usually have a lower rate of return than non-guaranteed investments. A **rate of return** is the gain or loss on an investment over a specified time period, usually a year. It is expressed as a percentage. When this course was written, a typical rate of return on a guaranteed investment was 2 percent per year. This means that, on a guaranteed investment of $100, the investor would earn $2.

On the other hand, non-guaranteed investments hold the **possibility** of a much higher rate of return. However, they are also riskier than guaranteed investments. Remember, before making any investments, investors need to ask many questions and understand whether or not their investments are guaranteed.

Types of Personal Investments

A discussion of five types of personal investments follows. Some are guaranteed; some are not guaranteed; and some can be either guaranteed or non-guaranteed.

- **Guaranteed Investment Certificates (GICs)**

  GICs are issued by **financial institutions** such as banks, trust companies, and credit unions, and provide a **guaranteed** rate of return. When you buy a GIC, you are agreeing to lend the financial institution your money for a set number of months or years (the term) in return for a certain interest rate. You are guaranteed to get back the amount you deposited at the end of the term. For this reason, GICs are one of the safest ways to invest. GICs pay a stated amount of interest to the investor over a fixed period of time (the term). Terms can range from 30 days to five years. When this course was written, a typical rate of return for a GIC was about 2 percent per year.

- **Mutual Funds**

  Mutual funds are a type of professionally managed investment funds that pool money from many investors for the purpose of investing it in different ways (e.g., in securities such as stocks, bonds, money market instruments, and similar assets) to make a profit. Each investor proportionally gains or loses, depending on how the fund performs and the amount the individual has invested. **Some mutual funds are guaranteed, while others are not.** In other words, if you invest in a mutual fund, you might make a profit, might not make any profit, or might even lose part of your investment.

- **Stocks**

  A **stock** (also known as a **share**) is a portion of a corporation. For example, you can purchase shares in a corporation (e.g., Apple, Samsung Electronics). A share in a corporation gives the owner of the stock a portion in the company's profits. If the corporation makes more profit, then the value of each share increases. Investors purchase stocks with the intention of selling those stocks when their value increases. Stocks are **not guaranteed**.

- **Registered Retirement Savings Plans (RRSPs)**

  Canadians can save for retirement through retirement savings plans registered by the Government of Canada. To understand RRSPs, you need to understand income tax. A **tax** is a compulsory contribution to a government (such as paying sales tax when you purchase something).

  Income tax is the tax that people pay on their income (or salary). The amount of income tax people pay is based on their income, minus any amounts they can deduct from that income (e.g., university or college tuition, medical fees). If all other factors are equal, people who have a higher income have to pay not only a higher amount of income tax, but also a higher **percentage** of income tax, and vice versa. For example, a person with a low income might pay 25 percent income tax, while a person with a high income might pay 35 percent income tax. Therefore, most retired Canadians pay a lower **percentage** of income tax than they did when they were working, because they have less income.

  Once individuals establish an RRSP, they can make contributions to it and claim the deductions. RRSPs can earn income. RRSP contributions, along with the income earned in the plans, are tax deductible. **Tax deductible** means that the amount individuals contribute is deducted from their taxes. In other words, if they contribute an amount of money to an RRSP, they do not have to pay income tax for their contribution, and they do not have to pay income tax for the income that the RRSP generates. However, they do have to pay income tax on the amount they withdraw, usually during their retirement.

RRSPs can be good investments because they allow people to **delay** paying tax on the contributions until they withdraw the money during retirement. Even though they have to pay the tax then, they will be paying a **lower percentage** of tax, thereby saving money in the long run.

Example

Jasbir contributes $1,000 to an RRSP. He then claims the $1,000 as a deduction when he completes his **income tax return**. (An income tax return form, either on paper or online, is used to determine how much income tax people have to pay each year. People usually complete their returns in the spring.) Depending on Jasbir's income and deductions, he might receive a tax **refund** of about $300 for that $1,000 contribution. He will not have to pay interest on the $300 tax refund.

Because this is an RRSP (and not another type of investment), Jasbir will not have to pay tax on the $1,000 **until he cashes in his RRSP**, which will probably be after he retires. Because his income will likely be much lower when he retires, and he will therefore pay a lower **percentage** of tax, Jasbir will be saving money by investing in his RRSP.

Experts generally agree that people should start investing in RRSPs as young as possible. **RRSPs can be guaranteed or non-guaranteed.** Those consisting of GICs are guaranteed. Those made up of stocks are not guaranteed (Government of Canada, "RRSPs and Related Plans").

- **Tax-Free Savings Accounts (TFSAs)**

  TFSAs are available from financial institutions. Individuals who are 18 years old or older and have a valid social insurance number can open a TFSA and contribute to it. The interest generated from the savings is tax-free. In other words, people do not have to declare the money they have made from them on their income tax return, and they can withdraw the money at their convenience, with no penalty. In 2018, the contribution limit was $5,500 per year. Experts in personal finance generally agree that people should start investing in TFSAs as young as possible. **TFSAs can be guaranteed or non-guaranteed.** Those consisting of GICs are guaranteed. Those made up of mutual funds and stocks are not guaranteed (Government of Canada, "Types of Investments").

Mortgages and Reverse Mortgages

Many Canadians are turning to reverse mortgages to help finance their retirement. To understand how a reverse mortgage works, you first need to understand what a mortgage is.

Mortgages

A **mortgage** is a type of loan that helps people purchase property, such as a home, business, land, and so on. Mortgages are very popular with Canadians because most do not have enough money on hand to purchase a house. When this course was written, for example, the average cost of a detached house in Winnipeg was approximately $300,000 (Dangerfield). More specifically, a mortgage is an agreement in which a financial institution (such as a bank or credit union) lends money to someone to purchase property. The homeowner then makes regular payments, including interest, to repay the mortgage. The property is **security** for the loan. This means that, if the homeowner is unable to make the required payments, the financial institution becomes the owner of the property. Mortgages can take 25 years, or even longer, to pay off. Eventually, the mortgage is paid off, and the homeowner actually owns the property. Compare that with vehicle loans, which often take five to seven years to pay off.

Reverse Mortgages

Reverse mortgages are designed for people who completely own their homes. They have either never had a mortgage, or, more likely, have paid off their mortgage. As the name suggests, a reverse mortgage is the opposite of a regular mortgage. A home equity loan allows homeowners to get money from some of the value of their home, without having to sell it or move out. The financial institution lends a portion of the value of the home to the homeowner, using the home as security. The financial institution charges interest on the reverse mortgage, as well as some fees. The interest is added to the original amount of the loan, which increases the amount of the loan over time.

As with any other major financial decision, people need to be well informed before taking out a reverse mortgage. They need to understand that, as time goes on, they will own less and less of their home, even though their home will likely increase in value. They need to get as much information as possible, and ask many questions, to make sure that a reverse mortgage is the best option for them.

Advantages and Disadvantages of a Reverse Mortgage

Before people decide to get a reverse mortgage, they need to consider the following pros and cons (Government of Canada, "Reverse Mortgages"):

Some Advantages and Disadvantages of a Reverse Mortgage	
Advantages	Disadvantages
■ Homeowners may turn some of the value of their home into money, without having to sell the home. ■ Homeowners do not have to make any regular loan payments. ■ The money borrowed is tax-free. ■ Homeowners still own part of their home.	■ Homeowners pay higher interest rates and have higher costs for a reverse mortgage than for most other types of mortgages. ■ Homeowners own less and less of their home as the interest on the loan accumulates with time. ■ After the homeowners pass away, there might be less money left to their children.

Resource

For more information about reverse mortgages, see:

- Government of Canada. "Reverse Mortgages." *Money and Finances*. 8 June 2017. https://www.canada.ca/en/financial-consumer-agency/services/mortgages/reverse-mortgages.html (20 Nov. 2017).

Learning Activity 5.4: Financial Planning for Retirement

It is now time for you to complete **Learning Activity 5.4**. This learning activity will give you an opportunity to review and practise what you have learned in this lesson. Complete this learning activity carefully, because it will help you prepare for your final examination.

1. What conditions lead people to retire?
2. How do men and women differ with respect to being financially ready to retire?
3. Briefly describe the two public pensions in Canada: Old Age Security (OAS) and the Canada Pension Plan (CPP).
4. What is the main difference between OAS and CPP?
5. What are the differences between employer-sponsored pension plans and Registered Retirement Savings Plans (RRSPs)?
6. In addition to planning for retirement through public and private pension plans, people can make personal investments in Guaranteed Investment Certificates (GICs), mutual funds, and Tax-Free Savings Accounts (TFSAs). Briefly explain these three types of personal investments, and describe the differences between them.

When you have completed this learning activity, compare your responses with those provided in the Learning Activity Answer Key found at the end of this module. Remember that you do not need to submit learning activities to the Distance Learning Unit.

Lesson Summary

In this lesson, you learned how older adults meet their needs for safety and security through financial planning.

In the next lesson, you will examine the issues of elder abuse and neglect.

Notes

Lesson 5: Respecting and Protecting Older Adults

Introduction

This lesson deals with elder abuse and the various forms it can take.

Lesson Focus

In this lesson, you will

- ❑ develop a personal philosophy that demonstrates respect for aging adults (12.4.7.6)
- ❑ examine difficult situations that individuals and/or families face and their effects on family well-being (e.g., financial challenges, religious and cultural discrimination, illness, loss and grief, disabilities, elder abuse, neglect, ageism, chronic medical conditions, work-life balance, displaced persons and refugees, historical trauma) (12.5.4.5)
- ❑ identify relevant resources available to support individuals and/or families (e.g., community-based, provincial, and federal government resources) (12.5.4.8)

Ageism

Ageism is a prejudice about older people. Like other forms of discrimination, ageism fosters a stereotype of aging adults that makes it difficult to see them as they actually are, reduces their ability to contribute to society, and isolates them. Ageism also perpetuates the fear of aging.

Ageism is a societal problem, which appears to be widespread in Canada. According to a 2012 Canadian survey, nearly two-thirds (63%) of Canadians aged 66 or older "say they have been treated unfairly or differently because of their age," and more than one-third (35%) "admit they have treated someone differently because of their age" (Revera 7). The survey also found that "the three most common forms of age discrimination faced by Canadian seniors include: being ignored or treated as though they are invisible (41%); being treated like they have nothing to contribute (38%); and the assumption that they are incompetent (27%)" (Revera 8). Ageism is not only reflected in negative attitudes and stereotypes, but is also seen in the way health care services are provided. A large majority of older adults surveyed said health-care professionals tend to dismiss their complaints, attributing them to aging rather than to problems that can be treated.

Elder Abuse and Neglect

Abuse of elderly persons is not a new problem, but there is less awareness of elder abuse than there is about child abuse or violence against women. Anyone can be subjected to abuse and neglect. Many abused or neglected individuals are women aged 70 years or older who have physical, mental, or emotional issues and are dependent on the abusive person/caregiver for daily living assistance. Abusive or neglectful caregivers are often overwhelmed with the requirements of caring for the elderly family member.

There is no standard definition of elder abuse. **Elder abuse** involves neglect, physical injury, emotional/social abuse, sexual abuse, spiritual abuse, and financial exploitation by partners, adult children, or others in a position of trust. Sometimes elder abuse is the continuation of abuse in a marriage/partnership.

Elder abuse does not always involve family members. Caregivers in caregiving facilities have also participated in physical or psychological abuse. These situations can arise when

- workloads are increased due to high staff-to-patient ratios
- salaries are low
- working conditions are poor

The number of **reported** cases of elder abuse is low. Older people are hesitant to report cases of abuse for various reasons, such as the following (Age and Opportunity):

- lack of housing alternatives
- fear of being abandoned or placed in a long-term care facility
- lack of awareness of and lack of access to support services
- fear of revenge from family, children, or grandchildren
- fear of being at fault and in some way deserving of the abuse
- lack of money to live on their own
- inability to report abuse due to a cognitive condition
- family loyalty
- desire to avoid shame and embarrassment of having raised a child who abuses them
- tendency to consider the abuse a private family matter

Some newcomers to Canada worry they will be forced to leave Canada if they report an abusive situation. They may be unaware that they do not have to accept being in an abusive situation. They cannot be removed from Canada for leaving an abusive situation, even if the person abusing them is their sponsor. This is true regardless of whether the abused person is a citizen, a permanent resident, a landed immigrant, a visitor, a worker, a refugee claimant, or the spouse of someone with temporary status.

Types of Abuse

Elder abuse can take many different forms, including the following:

- **Elder Neglect**

  The term **abuse**, whether referring to children or anybody else, usually includes neglect. In other words, neglect is a form of abuse.

  Elder neglect involves acts of intentional or unintentional refusal or failure to give adequate care to the dependent person. This could include abandonment, withholding or not providing food (leading to malnourishment or dehydration), ignoring health care needs (such as hygiene), or denying companionship or assistance.

- **Physical Abuse**

  Physical abuse often occurs in shared living arrangements with a long-term relationship. The person being abused is frequently financially dependent on the abusive person.

  The abused adult may have unexplained injuries (such as bruises, welts, cuts, burns, swellings, scratches, or fractures) where the medical history or the explanation does not fit the injury, or the adult may show fear and edginess in the presence of a caregiver or family member (Age and Opportunity). The use of physical force, unnecessary physical restraint or confinement related to medication, and the withholding of medication are also examples of physical abuse.

- **Emotional/Social Abuse**

  Emotional abuse may involve emotional humiliation, verbal put-downs, or name-calling. **Social abuse** involves limiting a person's contact with family or friends through actions such as forbidding the use of a phone or confining a person to the bedroom.

- **Sexual Abuse**

  "**Sexual abuse** is sexual contact with an older adult without that person's consent. It can include pressuring an older adult for intimacy, fondling, touching, and sexual assault. Sexual abuse can also include sexual comments, jokes, or leering" (Bain and Spencer, "Types of Abuse and Neglect" 1).*

- **Spiritual Abuse**

  "**Spiritual abuse or neglect** means restriction or loss of a person's spiritual practices, customs, or traditions. It also includes using an older person's religious or spiritual beliefs to exploit them; attacking a person's spiritual beliefs; and not allowing the older person to attend the preferred place of worship of his or her [their] choice." (Bain and Spencer, "Types of Abuse and Neglect" 2).*

- **Financial Abuse**

  Financial abuse or exploitation involves the theft of money or possessions. Family members, partners, and caregivers are most often the perpetrators in cases of financial abuse of elders. Often, someone will cash a pension or Old Age Security cheque and not give the money to the person to whom it belongs.

  Financial abuse also involves the misuse of authority by a person who has been assigned power of attorney. Caregivers may financially abuse elderly people by depriving them of funds to pay for housing or food. Financial abuse also includes forcing someone to change a will, sell a house, or sign papers without knowing why, and taking away a person's possessions.

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* Source of quotations: Bain, Penny, and Charmaine Spencer, for Federal/Provincial/Territorial Ministers Responsible for Seniors in Canada. "Factsheet 3: Types of Abuse and Neglect." *World Elder Abuse Awareness Day.* N.p.: Federal/Provincial/Territorial Ministers Responsible for Seniors in Canada, 2009. Available on the Government of Prince Edward Island website at https://www.princeedwardisland.ca/sites/default/files/publications/senior_weaad.pdf (21 Dec. 2017).

Fraud

Fraud is the most common type of crime committed against elderly people. Older adults may be especially vulnerable to fraud due to isolation and cognitive decline in some cases. Scams may include mail, email, or telephone fraud, fake business opportunities, or charity scams, and may involve identity theft or credit and debit card fraud. Scammers are looking for any personal information that can be used to get someone's money.

Types of Fraud

Fraud can take a variety of forms, such as identity theft, credit and debit card fraud, phishing and vishing, romance scams, grandparent scams, and so on.

Top Forms of Financial Fraud*

Identity Theft—A criminal steals your information to access your bank accounts, government benefits—just about any area of your life. All this can be done with basic information like your birth date and your name. Identity theft is the gateway to many other areas of financial fraud.

Credit and Debit Card Fraud—When someone gets control of your credit or debit card numbers and begins to make fraudulent charges—or withdraw your money.

Phishing and Vishing—Two other ways criminals try to get your information. "Phishing" happens when criminals send emails and create websites that look like they're from a legitimate company you might deal with (i.e., your bank or cable company). "Vishing" is a term used for "voice phishing" where criminals use the phone to trick consumers into revealing personal information. Look out for urgent requests to update or validate your information or requests for personal information.

The Romance Scam—Criminals target individuals through a social networking or online dating site and build a romantic relationship over time—sometimes many months. Once the victim's trust is earned, [the criminal] . . . will begin to ask for money—often for an urgent family or medical emergency. Sometimes the criminal claims to live in a far away country and needs money to travel to meet the intended victim in person.

The Grandparent Scam—The grandparent scam involves a criminal calling you by phone and claiming to be your grandchild. He or she will then ask for money to help them out in an emergency—a car accident or problem in a foreign country. They'll ask you to send money through a transfer service—urgently and with little time to think twice. They'll probably tell you not to tell their parents.

* Source: Canadian Bankers Association. "Top Forms of Financial Fraud." *Financial Literacy.* 2 Aug. 2016. https://cba.ca/top-forms-of-financial-fraud (21 Nov. 2017).

Ways to Prevent Fraud

To avoid becoming a victim of fraud, everybody, including older adults, needs to keep important personal documents in a safe place and avoid carrying them around. Never give out personal information such as a credit card number, a social insurance number (SIN), or a personal identification number (PIN) unless you're giving it for a legitimate reason to someone you know.

The Canadian Bankers Association recommends various practices for avoiding or preventing fraud, such as the following.

Ways to Prevent Fraud*

Don't let yourself be a victim—follow these best practices for avoiding fraud in the first place.

- **Protect your personal and financial information**—Don't ever respond to requests for personal or financial information unless you have initiated the contact or know the organization you're dealing with is legitimate.
- **Destroy all your financial documents before putting them in the garbage or recycling**—Shred, tear or burn credit card and bank statements and any other documents with sensitive information on them.
- **Never give your personal information over the phone**—unless you initiated the call. . . .
- **Review your financial statements monthly**—Check for any charges or withdrawals you don't remember making.
- **Never share your PIN numbers or passwords with anyone and choose PINs and passwords that are hard to guess**—Hide [them] with your hand or body whenever using an ABM [ATM] or store keypad. And do not choose passwords or PINs that would be easy to guess, such as part of your address, phone number or birthday or the birth date of close family members.

* Source: Canadian Bankers Association. "9 Ways to Prevent Fraud." *Financial Literacy*. 1 July 2016. https://www.cba.ca/9-ways-to-prevent-fraud?l=en-us (21 Nov. 2017).

Banks will never send you an email asking you to disclose personal information such as your credit card number, your online banking password, your mother's birth name, and so on. Do not respond to requests for this type of information.

Ways to Find Help for Situations Involving Fraud

Individuals, including older adults, who think they may have been subjected to fraud or other scams will need help dealing with the situation. The Canadian Bankers Association makes the following suggestions on what to do immediately.

Do You Suspect Financial Abuse?*

If you suspect that you or someone you know is being financially abused, then [you] need to act immediately. Here are four things you can do right away:

1. **Tell someone**—Talk to a person you trust and tell them what's happening. Don't be embarrassed—telling someone is your first step to making the abuse stop.
2. **Get help**—Call the police, a lawyer or a local senior's centre to find out who can help you deal with the abuse.
3. **Tell your bank if it relates to financial transactions**—If you think someone is taking money from your bank account or charging your credit card without your permission, let your bank know immediately so they can shut account activity down.
4. **Get some distance**—Remove the abuser from your home and change the locks if someone has a key.

* Source: Canadian Bankers Association. "Do You Suspect Financial Abuse?" *Financial Literacy.* 2 Aug. 2016. https://www.cba.ca/do-you-suspect-financial-abuse?l=en-us (21 Nov. 2017).

Resources

It is a good idea for older adults to create a list of community resources that can help them in situations involving fraud. Services and organizations such as the following can help provide information, support, or emergency assistance:

- Crisis lines
- Emergency 911 telephone calls
- Financial services (bank managers)
- Immigrant/newcomer services and organizations
- Local police services
- Legal services
- Mediation services
- Medical services (local hospitals, clinics, care centres, doctors, public health nurses)
- Shelters/transition homes
- Social services
- Women's centres and associations
- A & O: Support Services for Older Adults
  Website: www.aosupportservices.ca/main/index.htm
- Canadian Anti-Fraud Centre
  Website: www.antifraudcentre-centreantifraude.ca/index-eng.htm
  Toll-free telephone: 1-888-495-8501
- Government of Canada. "Stop Family Violence." *Health Promotion*.
  Website: https://www.canada.ca/en/public-health/services/health-promotion/stop-family-violence.html
- Manitoba Justice. *Victim Services.*
  Website: https://www.gov.mb.ca/justice/victims/
- Senior's Abuse Support Line
  Website: www.seniorsabusesupport.ca/
  Toll-free telephone: 1-888-896-7183

Abuse Prevention

To prevent and address the problems of elder abuse, it is necessary to concentrate efforts in a few basic areas:

- **Reduce stress within families** who are caring for elderly persons. Families who care for parents or elderly relatives over a long period of time may feel confined and trapped by the situation and think there is no way out. These feelings of frustration and helplessness can lead to abuse. Counselling and support services for families and victimized individuals must be easily accessible.
- **Educate the public about elder abuse.** There needs to be an acknowledgement that the problem exists, and an ability to recognize the signs and symptoms.
- **Create legislation** in all provinces and territories to provide a system for mandatory reporting of elder abuse cases, with protection for the person reporting the abuse.

In Manitoba, *The Protection for Persons in Care Act* states that every person who has a reasonable basis to believe that an adult resident, in-patient, or person receiving respite care is or is likely to be abused has a duty to report the belief promptly (Section 3[1]). It is mandatory for all health professionals to report abuse as soon as possible. Failure to report abuse can result in fines.

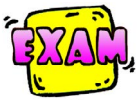
Numerous websites and services provide information both for victims of elder abuse and for those struggling to cope with the challenges of caring for an elderly person. Raising awareness is a basic prevention strategy that accomplishes two goals: teaching new information while changing attitudes and behaviours. To focus global attention on the abuse of elders, the United Nations has designated June 15 as World Elder Abuse Awareness Day.

Ageism affects both young and older persons. One way to combat negative stereotypic views is to build positive intergenerational connections into our interactions. Relationships based on understanding and respect foster empathy and encourage personal responsibility to take care of one another. Setting respectful parameters for interactions between all people is essential, as mistreatment, neglect, and bullying occur across every generation.

It is now time to complete **Assignment 5.1: Older Adulthood**. The assignment details can be found after the Lesson Summary.

Lesson Summary

In this lesson, you learned about the various forms of elder abuse, including neglect. You also learned that to address the problems of abuse it is necessary to concentrate on prevention. Efforts in areas such as reducing family stress, education on the topic of elder abuse and neglect, and mandatory reporting of abuse will help reduce the incidences of mistreatment.



After you have completed Assignment 5.1, you will complete Lesson 6, the last lesson in this course. The final lesson is unique, because its purpose is to help you prepare to write your final examination.

Assignment 5.1: Older Adulthood (32 marks)

It is now time to complete **Assignment 5.1**. You will submit this assignment to the Distance Learning Unit when you have completed Module 5, Lesson 5.

For this assignment, you have to choose and complete **one** of the following two options:

- **Option A: Essay on Interview with an Older Adult:** Conduct an interview with someone who is 60 years of age or older about selected topics from Module 5, and summarize the survey responses in an essay (seven paragraphs, double spaced).

OR

- **Option B: Questions Related to Aging:** Answer a set of questions related to aging. All the answers to these questions can be found in Module 5.

Read the **instructions** for both Options A and B before you decide on which **one** you will complete. Review the **assessment rubric** and **assessment criteria** provided for the options as well, so that you know how your tutor/marker will assess your work.

Assignment 5.1, Option A: Essay on Interview with an Older Adult (32 marks)

Instructions

Here is a **brief overview** of the steps for **Option A** of this assignment:

1. **Identify an older adult to interview**, and arrange to interview the person at a time that suits both of you.
2. Select **five topics** from Module 5.
3. Create **15 interview questions** based on your five selected topics.
4. **Conduct the interview and record the responses** in writing.
5. **Summarize the responses.**
6. **Compare the responses** with what you have studied in this module, **analyze** them, and **apply** them to your own life. Add these connections to your response summaries.
7. Write **introductory and concluding paragraphs**.

Here are the assignment **details**:

1. **Identify a person 60 years of age or older to interview.** (This person is called the **interviewee**.) The interviewee can be anyone you choose (e.g., a family friend, a relative, someone in your community). **Arrange** to conduct the interview. Make sure you obtain your interviewee's permission to conduct the interview for this assignment, and make the necessary arrangements. The interview might take up to an hour.
2. Select **five topics** from Module 5 that you find interesting. You will use these topics to create your interview questions. If you have a hard time coming up with topics, use some from the following list. The topics are all broad enough that you can create three questions for each topic you choose.

   Sample Topics

   - Dementia
   - Older adults and their health
   - Nutritional needs of older adults
   - Housing for older adults
   - Challenges for the elderly
   - Older adulthood and family relationships
   - Preparing for retirement
   - Retirement and finances
   - Elder abuse
   - Ageism
   - Aging and loneliness

3. Create at least **15 open-ended interview questions** that reflect at least **five topics**. (This averages three questions per topic. You do **not** need to write three questions per topic, but you need to write at least 15 questions that reflect at least five topics.) This number of questions might seem like a lot, but you need to have some backup questions in case some questions do not elicit a good response.

   Make sure your questions are open-ended. **Open-ended questions** lead to reflection and meaningful information. They often begin with the words **who, what, when, where, why,** and **how**. These open-ended questions encourage interviewees to respond in their own words, rather than simply responding "yes" or "no." Write the questions in a list under your five topics. **You will submit this list with the rest of your assignment.**

   Assessment: See the assessment criteria in **row 1** (Interview Questions) of the Assessment Rubric for Assignment 5.1, Option A.

4. **Conduct the interview and record the interviewee's responses.**
   - Explain the reason for the interview to the interviewee.
   - When you ask your questions, you do not have to read them exactly as you wrote them. Feel free to modify the questions so that you elicit the most interesting or most informative answers.
   - When possible, write the answers exactly how the person says them.
   - Remain neutral and non-judgmental toward the person's answers.
   - Do not provide any personal information that might imply any particular values or preferences.
   - Do not provide any feedback to the interviewee.
   - If the interviewee's answers to the initial questions are not complete or not adequate, probe for clarification and elaboration in a non-directive way; that is, probe in a way that does not influence the content of the answers. For example, if you ask a question such as, "Are you concerned about suffering with dementia as you get older?" and your interviewee simply says, "Yes," then you need to ask follow-up questions. You can think of the follow-up questions during the interview; you do not have to have them written down before the interview. Here are a few sample follow-up questions dealing with dementia:

     Sample Follow-up Questions

     — What concerns you the most about dementia?

     — Does dementia occur in your family?

     — Have you heard about things that people can do to minimize the chance of getting dementia?
   - If the interviewee does not want to answer a question, or does not give an adequate answer, move on to the next question. Interviewees might not want to answer a particular question because they feel it is too personal, or they do not have any thoughts on the subject.
   - Record all the responses carefully in writing.
5. **Summarize the interviewee's responses**. Write **one paragraph for each of the five topics.** Clearly state the topic and write a summary of the responses to the interview questions. Leave room at the end of each paragraph for your answers to number 6 (below).

   Assessment: See the assessment criteria in **row 2** (Response Summary) of the Assessment Rubric for Assignment 5.1, Option A.

6. **Compare and analyze the interviewee's responses.** Write the comparison and analysis at the end of each of the five paragraphs you have written for number 5 (above). Each of your five paragraphs should be approximately half a page long (double spaced).

   a. **Compare** your interviewee's responses with what you have studied in Module 5. Explain how your interviewee's responses were either similar to or different from what you learned in Module 5.

   b. **Analyze** your interviewee's responses. Here are some sample questions to help you analyze the answers. You do **not** need to answer each sample question for each of the five topics. Instead, use the sample questions to help you think of your own questions.

      Sample Questions

      - What were your interviewee's greatest concerns about aging?
      - What surprised you about your interviewee's answers?
      - What did you learn about older adults during the interview?
      - With which of your interviewee's answers did you agree or disagree, and why?

   Write the connections at the end of the paragraphs you have written.

   Assessment: See the assessment criteria in **row 3** (Comparison and Analysis) of the Assessment Rubric for Assignment 5.1, Option A.

7. To complete your assignment, you need to write **introductory and concluding paragraphs**:

   - In the **introductory paragraph**, introduce this assignment and give information about your interviewee. To protect the interviewee's privacy, do not write the person's name. Include important details, such as whether the person lives in an assisted living facility or a home, who the members of the person's family are (e.g., son, daughter), and so on.
   - In your **concluding paragraph**, write a summary of the assignment and a broad statement about what you learned by conducting this interview. What was the big idea, or the broad theme?

In summary, your essay will consist of a total of **seven paragraphs** (double spaced):

- the introductory paragraph
- five paragraphs of approximately half a page each (double spaced), each based on one of the five topics and each containing
  - the topic
  - a response summary
  - comparison and analysis
- the concluding paragraph

You will submit your essay to the Distance Learning Unit for assessment.

Suggestions for Effective Writing

To earn the mark you want in your assignments, you need to write well so that your tutor/marker understands what you are trying to communicate. Here are some suggestions for doing so:

- Write simple sentences that clearly communicate your thoughts.
- Use a variety of words.
- Make sure your ideas are well-organized and logical.
- Include details that enhance and clarify ideas.

To maintain your interviewee's privacy, it is best to dispose of your notes properly after completing your assignment and obtaining your tutor/marker's assessment of it. Make sure that paper notes are shredded and that recorded notes are fully deleted from electronic devices.

Assessment Rubric

Review the following assessment rubric to see how your tutor/marker will assess your work, and how you can earn the mark you want for this assignment.

Assessment Rubric for Assignment 5.1, Option A: Essay on Interview with an Older Adult (32 marks)

Assessment Category	Assessment Criteria In general, you need to demonstrate the following to receive the specified marks.					
	4 Marks	**3 Marks**	**2 Marks**	**1 Mark**	**0 Mark**	**Marks**
1. **Interview Questions**	The assignment ■ contains **at least 15 well-written**, open-ended interview questions that address **at least 5** topics from Module 5	The assignment ■ contains **11 to 14 well-written**, open-ended interview questions that address **at least 4** topics from Module 5	The assignment ■ contains **6 to 10 well-written**, open-ended interview questions that address **at least 3** topics from Module 5	The assignment ■ contains **5 or fewer well-written**, open-ended interview questions that address **fewer than 3** topics from Module 5	The assignment ■ either contains **no** interview questions or the questions are **not well-written** or **not** open-ended and do **not** address topics from Module 5	_____ /4 Total x 2 (possible **8 marks**)
2. **Response Summary**	The response summary ■ **clearly** summarizes the answers to **at least 15** well-written, open-ended questions representing **at least 5** topics from Module 5	The response summary ■ **clearly** summarizes the answers to **11 to 14** well-written, open-ended questions representing **at least 4** topics from Module 5	The response summary ■ **somewhat** summarizes the answers to **at least 7** questions representing **at least 3** topics from Module 5	The response summary ■ **inadequately** reflects the answers to questions that represent **fewer than 3** topics from Module 5	The response summary ■ is either **missing** or does **not** reflect the topics from Module 5	_____ /4 Total x 2 (possible **8 marks**)
3. **Comparison and Analysis**	The essay ■ **thoroughly compares** the interviewee's responses to the content of **at least 5** topics from Module 5 ■ **thoroughly analyzes** the interviewee's responses representing **at least 5** topics from Module 5	The essay ■ **thoroughly compares** the interviewee's responses to the content of **at least 4** topics from Module 5 ■ **thoroughly analyzes** the interviewee's responses representing **at least 4** topics from Module 5	The essay ■ **somewhat compares** the interviewee's responses to the content of **at least 3** topics from Module 5 ■ **somewhat analyzes** the interviewee's responses representing **at least 3** topics from Module 5	The essay ■ **somewhat compares** the interviewee's responses to the content of **fewer than 3** topics from Module 5 ■ **somewhat analyzes** the interviewee's responses representing **fewer than 3** topics from Module 5	The essay ■ does **not compare** the interviewee's responses to the content of the topics from Module 5 ■ does **not analyze** the interviewee's responses	_____ /4 Total x 4 (possible **16 marks**)
					Total Marks	_____ **/32**

Assignment 5.1, Option B: Questions Related to Aging (32 marks)

Respond to the following questions based on the content of Module 5 of this course.

1. What are **two** reasons social interaction is important in older adulthood? (*1 mark—0.5 mark* for each reason)

2. What are **four** reasons many older adults delay retirement or return to work after they retire? (*2 marks—0.5 mark* for each reason)

3. Define **ageism** and provide at least **three** examples of this form of discrimination. (*2 marks—0.5 mark* for definition and *0.5 mark* for each example)

4. Define and describe **dementia**. (*1 mark—0.5 mark* for definition and *0.5 mark* for description)

5. Describe the following housing arrangements available to older adults: (*3 marks—1 mark* for each description)
   - Seniors 55+ accommodations:

   - Independent living/assisted living facilities:

   - Personal care homes:

6. Explain **palliative care** and the needs it serves. *(2 marks)*

7. What are **four** benefits of having grandparents involved in family life? (*2 marks—0.5 mark* for each benefit)

8. The Canadian population of seniors is increasing due to an increased life expectancy. What are **two** ways in which families and society are affected by individuals living longer? *(2 marks)*

9. Identify and describe **three** programs/services available for aging adults who live in their homes. (*3 marks—1 mark* for each program/service)

10. Define **elder neglect** and provide two examples of neglect. (*2 marks—1 mark* for definition and *0.5 mark* for each example)

11. List **four** examples of physical changes that can cause challenges for elderly people. (*2 marks—0.5 mark* for each example)

12. Identify and describe **three** strategies to avoid becoming a victim of financial fraud. (*3 marks—0.5 mark* for each identification and *0.5 mark* for each description)

13. Using the table below, identify the **two** types of pension funds provided by the Government of Canada and describe **three** main eligibility criteria to access these funds. (*3 marks—0.5 mark* for each type of pension fund and *0.5 mark* for each criterion)

Pension Funds Provided by the Government of Canada		
Types of Pension		
Eligibility Criteria		

14. Compare and contrast **Registered Retirement Savings Plans (RRSPs)** and **Tax-Free Savings Accounts (TFSAs)** by responding to the questions in the following table. (*4 marks—0.5 mark* for each response)

Types of Personal Investments		
Questions	RRSPs	TFSAs
■ When or at what age can one start to contribute to the investment?		
■ Does it earn income?		
■ Is it tax deductible on annual income tax returns?		
■ Is it taxable when you cash in the funds and access the money?		

Module 5 Summary

Congratulations, you have finished the last module in the course! I

Submitting Your Assignments

It is now time for you to submit Assignment 5.1 to the Distance Learning Unit so that you can receive some feedback on how you are doing in this course. Remember that you must submit all the assignments in this course before you can receive your credit.

Make sure you have completed all parts of your Module 5 assignment and organize your material in the following order:

- ❑ Module 5 Cover Sheet (found at the end of the course Introduction)
- ❑ Assignment 5.1, Option A: Essay on Interview with an Older Adult
  - List of 15 interview questions
  - Essay (seven paragraphs)

OR

- ❑ Assignment 5.1, Option B: Questions Related to Aging

For instructions on submitting your assignments, refer to How to Submit Assignments in the course Introduction.

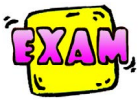
Notes

Lesson 6: Preparing for Your Final Examination

Introduction

This lesson is completely different from the others in this course. The purpose of this lesson is to inform you about your final examination for this course, and to help you prepare to write it. You will write the final examination at the end of this lesson.

Your Final Examination



If you have not yet made arrangements to write your final examination, then do so now. The instructions are provided in the course Introduction.

The final examination for Grade 12 Family Studies focuses on all five modules of this course. It is worth **25 percent** of your final course mark. You will have a maximum of **three hours** to complete the examination.

To complete the final examination, you will need the following resources:

- paper
- pens

What to Study for the Examination

To prepare for and succeed in your final examination, make sure you do the following:

- Review the entire course, focusing on the content that you did not learn.
- Review all your completed learning activities and assignments, including your tutor/marker's feedback.
- Carefully study this lesson, and work through the sample questions. The questions in this lesson are similar to the questions you will see on the examination. **You will not send this work to the Distance Learning Unit.**

Examination Format

The format of the final examination will be as follows:

- Part A: Multiple Choice *(30 marks)*
- Part B: Term and Definition Matching *(20 marks)*
- Part C: Short Answer *(30 marks)*
- Part D: Long Answer *(20 marks)*

Total examination value: *100 marks*

Sample Examination Questions

Some **sample** questions for each part of the final examination are presented below. The correct answers appear in *italic*.

Part A: Multiple Choice *(30 marks)*

In Part A, you will choose the **best** answer to each of the **30 questions** given. Each question will be worth *1 mark*.

Choose the **best** answer to each of the following sample questions.

1. A teen parent is
   a. a group of non-related people who work together to raise their children or live in one household
   b. *a person under the age of 18 who has given birth to or fathered a child*
   c. a one-parent family with one or more children
   d. a two-parent family with one or more children
2. Workshifting involves
   a. working in shifts
   b. allowing two individuals to share the responsibility of one job
   c. *allowing employees to work remotely (from anywhere) with customized schedules*
   d. allowing employees to work 10- or 12-hour shifts for three or four days and then have several days off
3. Accommodation means
   a. taking care of others and contributing something lasting to the world
   b. *creating a new way of thinking when old ways of thinking don't work*
   c. trying to fit a new experience into what we already know
   d. actively planning and trying to accomplish things

4. Osteoporosis is a condition in which there is
   a. pain in the muscles, tendons, joints, and bones
   b. swelling in the joints
   c. less flexibility, strength, and fine motor control
   d. *thinning of bones due to a loss of calcium and other minerals*
5. Community-based services and programs are important to older adults because they
   a. allow older adults to live independently
   b. promote health
   c. improve quality of life
   d. *all of the above*

Part B: Definition Matching *(20 marks)*

In Part B, you will match a list of **20 terms** with their corresponding definitions. Each correct match will be worth *1 mark*.

Match **each** of the following sample terms with the correct definition by writing the **number** of the term in front of the applicable definition in the space provided.

Term	Definition	
1. Foster family	***3***	The sending or receiving of sexually explicit or intimate messages, pictures, or videos via digital media.
2. Job sharing	***5***	Involves neglect, physical injury, emotional abuse, sexual abuse, spiritual abuse, and financial exploitation of older adults by partners, adult children, or caregivers.
3. Sexting	***2***	A situation in which two people each work part-time to fill a full-time position.
4. Parental leave	***1***	A family providing care for and guardianship of one or more children, as appointed by the courts.
5. Elder abuse	***4***	An employee's time off work after the birth or adoption of a child, while the employer holds the job open for the employee.

Part C: Short Answer *(30 marks)*

In Part C, you will answer **six short-answer questions**. (Note that some questions on the final examination will have several parts. Make sure you respond to each part of each question.) Each question will be worth *5 marks.*

Answer the sample short-answer questions below.

1. Hormonal methods of contraception contain hormones that act upon the hormones secreted from the endocrine system to prevent pregnancy. Name the **five hormonal methods of contraception**.

   The five hormonal methods of contraception are

   - *birth control pills*
   - *vaginal rings*
   - *emergency contraceptive pills (ECPs)*
   - *injectable progestin*
   - *contraceptive patches*

2. **Arranged marriages** are planned and approved by the families of the bride and groom. Different cultures may prefer the term **matchmaking**, which is the process of matching two people together for the purpose of marriage. Name **five advantages of arranged marriages or matched partners**.

   The following are five advantages of arranged marriages or matched partners:

   - *The stress and pressure of finding a partner to settle down with is removed.*
   - *The families of matched partners will get along and have a strong relationship because they were both involved in the arrangement.*
   - *Arranged marriages tend to be stable and long-lasting; few end in divorce.*
   - *Love may grow through building a life together and having common experiences.*
   - *The partners know what they expect from each other from day one.*

Part D: Long Answer *(20 marks)*

In Part D, you will choose **two** out of six **long-answer questions** to answer. (Note that some questions on the final examination will have several parts. Make sure you respond to each part of your selected questions.) Each question will be worth *10 marks*.

Answer the sample long-answer question below.

1. Abraham Maslow designed a pyramid to represent his hierarchy of human needs theory, which attempts to explain the needs that motivate human behaviour. In this theory, Maslow categorized and ordered all the needs people have to fulfill in order to feel satisfied and motived in life. Name the **five categories in Maslow's hierarchy of human needs** and give examples of what each category includes.

   Maslow's hierarchy of human needs includes the following categories and examples:

   - ***Self-actualization needs****: Reaching potential through creativity, morality, problem solving, acceptance, etc.*
   - ***Esteem needs****: Self-esteem, confidence, achievement, respect, etc.*
   - ***Love and belonging needs****: Friendship, family, intimacy, acceptance, etc.*
   - ***Safety and security needs****: Security of health, employment, property, etc.*
   - ***Physiological needs****: Food, water, air, shelter, warmth, rest, etc.*

Lesson Summary

This lesson helped you to prepare for the final examination for this course.

Congratulations! You have completed Module 5 of the Grade 12 Family Studies course. All you have left to do is write your final examination.

Final Examination

Congratulations, you have finished Module 5 in the course. The final examination is out of 100 marks and worth 25% of your final mark. In order to do well on this examination, you should review all of your learning activities and assignments from Modules 1 to 5.

You will complete this examination while being supervised by a proctor. You should already have made arrangements to have the examination sent to the proctor from the Distance Learning Unit. If you have not yet made arrangements to write it, then do so now. The instructions for doing so are provided in the Introduction to this module.

You will need to bring the following items to the examination: pens/pencils and some blank paper. A maximum of 3 hours is available to complete your final examination. When you have completed it, the proctor will then forward it for assessment. Good luck!

MODULE 5

Learning Activity Answer Key

Module 5 Learning Activity Answer Key

Learning Activity 5.1: Changing Health in Older Adulthood

The following terms identify the changes that many people experience as they age. Match each term with the appropriate definition or description.

Term	Definition/Description	
1. Arthritis	*7*	A disorder causing bones to become brittle
2. Dementia	*4*	High blood pressure
3. Diabetes	*8*	Fat and calcium deposits in the arteries
4. Hypertension	*10*	Severe memory loss
5. Heart attack	*1*	Swelling of the joints
6. Malnutrition	*9*	Pain in the muscles, joints, tendons, and bones
7. Osteoporosis	*6*	Lack of proper nutrition
8. Plaque	*3*	The body's inability to produce any or enough insulin
9. Rheumatism	*5*	Reduced or blocked flow of blood to the heart
10. Senility	*11*	Reduced or blocked flow of blood to the brain
11. Stroke	*2*	A progressive disorder of mental processing

Learning Activity 5.2: Caregiving Options

The following chart identifies and describes the various forms of care available to older adults. Match each form of care with the appropriate description.

Form of Care	Description of Care	
1. Home care	*6*	Facilities designed specifically for those suffering from Alzheimer's disease or other forms of dementia
2. Adult day programs	*8*	Care designed for those who are dying
3. Outpatient programs	*4*	Live-in facilities for those who need a relatively low level of care
4. Assisted living	*1*	Health care services provided for individuals in their homes
5. Personal care homes	*5*	Live-in facilities for those who need a relatively high level of care
6. Alzheimer's special care units	*7*	Live-in facilities that reflect the values and cultures of their residents and provide culturally appropriate programming
7. Indigenous care centres	*2*	Programs for older adults who are transported to a facility for socialization and health services
8. Palliative care	*3*	Programs provided for older adults who visit health care facilities, but do not spend the night there

Learning Activity 5.3: Caring Relationships

1. Discuss the roles that grandparents play in families.

   Grandparents provide a sense of family consistency and can act as mediators between grandchildren and parents. Having a grandchild can make the relationship between the older two generations closer, as they now share the experience of being parents.

   Grandparents can play an important role when family crises, such as separation or divorce, occur. They can provide emotional support for the grandchildren during this time. Financial support or shared housing for the grandchildren and adult child may be required if the marriage breakup results in limited resources. Some grandparents find themselves in a situation where they have temporary or permanent custody of their grandchildren due to a divorce. In some families, grandparents are their grandchildren's main caregivers.

2. What negative effects can divorce or remarriage have on the grandparent-grandchild relationship?

   A divorce could result in grandparents' visiting privileges being cut off and emotional support for grandchildren being lost.

3. Do grandparents in Manitoba have the legal right to have access to their grandchildren when the parents are divorced? Explain.

   In 2006, *The Child and Family Services Act* was changed to allow grandparents to apply for access to their grandchildren.

4. Define **fictive kin**. How can fictive kin relationships support older adults?

   Fictive kin are people who are considered to be part of a family even though they are not related by blood or marriage. For aging adults, these relationships can be as important as family relationships. Friends can provide each other with help and emotional support. Communication is often easier between two elderly friends than it is across the generations, as friends are available for contact and provide empathy and understanding.

Learning Activity 5.4: Financial Planning for Retirement

1. What conditions lead people to retire?

   Those who work for an employer who offers a pension plan may retire when they have worked long enough to qualify for a sufficient pension. In addition to making sure they are financially ready to retire, older adults should consider whether they are emotionally prepared to leave their paid work and take up other interests that will bring pleasure and fulfillment. People who feel they are financially secure, who are in good health, and who have strong social support tend to adapt well to retirement and old age.

2. How do men and women differ with respect to being financially ready to retire?

   Many women have spent fewer years in the workforce because they have spent time raising children or caring for others, or because they have worked part-time. Many women work at jobs (e.g., part-time, temporary, and low-salary positions) that pay less than the types of jobs men are more likely to work at. Women tend to have smaller pensions because of their lower incomes; therefore, women may have to work more years to achieve an adequate pension.

3. Briefly describe the two public pensions in Canada: Old Age Security (OAS) and the Canada Pension Plan (CPP).

   - The **OAS** pension is a monthly benefit available to almost all Canadians who are 65 years of age or older, and who make less than $120,000 per year. It does not matter whether they have ever been employed or how much they have earned. People do not have to be retired to receive OAS benefits. Their benefits depend on their other income and the length of time they have lived in Canada. In 2017, the maximum monthly OAS payment was $585.49 per month. Canadians with low incomes who already receive the OAS benefits can apply for the Guaranteed Income Supplement (GIS).
   - The **CPP** provides a monthly payment to people who have contributed to it and who are at least 60 years of age. The amount of CPP payments received depends on the amount of the contributions paid by the workers and their employers, and the length of time the workers have been paying into the plan. People also receive CPP payments if they become disabled. In addition, CPP provides death benefits to the families of people who have passed away. People who have never been employed and have never contributed to a CPP do not receive CPP benefits.

4. What is the main difference between OAS and CPP?

   Almost all Canadians receive OAS benefits when they reach age 65. People do not have to contribute to the OAS pension to receive benefits. Only those who have paid into the CPP receive CPP benefits.

5. What are the differences between employer-sponsored pension plans and Registered Retirement Savings Plans (RRSPs)?

   The two plans are very different.

   - **Employer-sponsored pension plans** are offered to employees by some, but not all, employers. The federal government regulates these plans. The monthly income received upon retirement is based on how long the individuals have worked and how much money they have made during their employment. Some employer-sponsored pensions are Defined Benefit Pension Plans, and some are Defined Contribution Pension Plans.
   - **RRSPs** are savings plans for individuals, including people who are self-employed. Contributions to RRSPs are deducted from taxable income. This reduces the amount of income tax that individuals have to pay the year they contribute to the RRSPs. The main benefit of RRSPs is that they allow people to delay paying tax on the income generated from the RRSPs until they withdraw the money, usually during retirement when they are in a lower tax bracket.

6. In addition to planning for retirement through public and private pension plans, people can make personal investments in Guaranteed Investment Certificates (GICs), mutual funds, and Tax-Free Savings Accounts (TFSAs). Briefly explain these three types of personal investments, and describe the differences between them.

   - **GICs** are **guaranteed** investments issued by banks, trust companies, and credit unions. When you buy a GIC, you are agreeing to lend the financial institution your money for a set number of months or years (the term). You are guaranteed to get back the amount you deposited at the end of the term. For this reason, GICs are one of the safest ways to invest. GICs pay a stated amount of interest to the investor over a fixed period of time (the term). Terms can range from 30 days to five years.
   - **Mutual funds** are a type of professionally managed investment funds that pool money from many investors for the purpose of investing it in different ways (e.g., in securities such as stocks, bonds, money market instruments, and similar assets) to make a profit. Each investor proportionally gains or loses depending on how the fund performs and the amount the individual has invested. **Some mutual funds are guaranteed, while others are not.**

- **TFSAs** are funds, available from financial institutions, that help people save money by generating tax-free interest. People do not have to declare the money they have made from them on their income tax return, and they can withdraw the money at their convenience, with no penalty. TFSAs can be **guaranteed or non-guaranteed.** Those consisting of GICs are guaranteed. Those made up of mutual funds and stocks are not guaranteed.

MODULE 5

Learning Activity Answer Key

Module 5 Learning Activity Answer Key

Learning Activity 5.1: Changing Health in Older Adulthood

The following terms identify the changes that many people experience as they age. Match each term with the appropriate definition or description.

Term	Definition/Description	
1. Arthritis	*7*	A disorder causing bones to become brittle
2. Dementia	*4*	High blood pressure
3. Diabetes	*8*	Fat and calcium deposits in the arteries
4. Hypertension	*10*	Severe memory loss
5. Heart attack	*1*	Swelling of the joints
6. Malnutrition	*9*	Pain in the muscles, joints, tendons, and bones
7. Osteoporosis	*6*	Lack of proper nutrition
8. Plaque	*3*	The body's inability to produce any or enough insulin
9. Rheumatism	*5*	Reduced or blocked flow of blood to the heart
10. Senility	*11*	Reduced or blocked flow of blood to the brain
11. Stroke	*2*	A progressive disorder of mental processing

Learning Activity 5.2: Caregiving Options

The following chart identifies and describes the various forms of care available to older adults. Match each form of care with the appropriate description.

Form of Care	Description of Care	
1. Home care	*6*	Facilities designed specifically for those suffering from Alzheimer's disease or other forms of dementia
2. Adult day programs	*8*	Care designed for those who are dying
3. Outpatient programs	*4*	Live-in facilities for those who need a relatively low level of care
4. Assisted living	*1*	Health care services provided for individuals in their homes
5. Personal care homes	*5*	Live-in facilities for those who need a relatively high level of care
6. Alzheimer's special care units	*7*	Live-in facilities that reflect the values and cultures of their residents and provide culturally appropriate programming
7. Indigenous care centres	*2*	Programs for older adults who are transported to a facility for socialization and health services
8. Palliative care	*3*	Programs provided for older adults who visit health care facilities, but do not spend the night there

Learning Activity 5.3: Caring Relationships

1. Discuss the roles that grandparents play in families.

   Grandparents provide a sense of family consistency and can act as mediators between grandchildren and parents. Having a grandchild can make the relationship between the older two generations closer, as they now share the experience of being parents.

   Grandparents can play an important role when family crises, such as separation or divorce, occur. They can provide emotional support for the grandchildren during this time. Financial support or shared housing for the grandchildren and adult child may be required if the marriage breakup results in limited resources. Some grandparents find themselves in a situation where they have temporary or permanent custody of their grandchildren due to a divorce. In some families, grandparents are their grandchildren's main caregivers.

2. What negative effects can divorce or remarriage have on the grandparent-grandchild relationship?

   A divorce could result in grandparents' visiting privileges being cut off and emotional support for grandchildren being lost.

3. Do grandparents in Manitoba have the legal right to have access to their grandchildren when the parents are divorced? Explain.

   In 2006, *The Child and Family Services Act* was changed to allow grandparents to apply for access to their grandchildren.

4. Define **fictive kin**. How can fictive kin relationships support older adults?

   Fictive kin are people who are considered to be part of a family even though they are not related by blood or marriage. For aging adults, these relationships can be as important as family relationships. Friends can provide each other with help and emotional support. Communication is often easier between two elderly friends than it is across the generations, as friends are available for contact and provide empathy and understanding.

Learning Activity 5.4: Financial Planning for Retirement

1. What conditions lead people to retire?

   Those who work for an employer who offers a pension plan may retire when they have worked long enough to qualify for a sufficient pension. In addition to making sure they are financially ready to retire, older adults should consider whether they are emotionally prepared to leave their paid work and take up other interests that will bring pleasure and fulfillment. People who feel they are financially secure, who are in good health, and who have strong social support tend to adapt well to retirement and old age.

2. How do men and women differ with respect to being financially ready to retire?

   Many women have spent fewer years in the workforce because they have spent time raising children or caring for others, or because they have worked part-time. Many women work at jobs (e.g., part-time, temporary, and low-salary positions) that pay less than the types of jobs men are more likely to work at. Women tend to have smaller pensions because of their lower incomes; therefore, women may have to work more years to achieve an adequate pension.

3. Briefly describe the two public pensions in Canada: Old Age Security (OAS) and the Canada Pension Plan (CPP).

   - The **OAS** pension is a monthly benefit available to almost all Canadians who are 65 years of age or older, and who make less than $120,000 per year. It does not matter whether they have ever been employed or how much they have earned. People do not have to be retired to receive OAS benefits. Their benefits depend on their other income and the length of time they have lived in Canada. In 2017, the maximum monthly OAS payment was $585.49 per month. Canadians with low incomes who already receive the OAS benefits can apply for the Guaranteed Income Supplement (GIS).
   - The **CPP** provides a monthly payment to people who have contributed to it and who are at least 60 years of age. The amount of CPP payments received depends on the amount of the contributions paid by the workers and their employers, and the length of time the workers have been paying into the plan. People also receive CPP payments if they become disabled. In addition, CPP provides death benefits to the families of people who have passed away. People who have never been employed and have never contributed to a CPP do not receive CPP benefits.

4. What is the main difference between OAS and CPP?

   Almost all Canadians receive OAS benefits when they reach age 65. People do not have to contribute to the OAS pension to receive benefits. Only those who have paid into the CPP receive CPP benefits.

5. What are the differences between employer-sponsored pension plans and Registered Retirement Savings Plans (RRSPs)?

   The two plans are very different.

   - **Employer-sponsored pension plans** are offered to employees by some, but not all, employers. The federal government regulates these plans. The monthly income received upon retirement is based on how long the individuals have worked and how much money they have made during their employment. Some employer-sponsored pensions are Defined Benefit Pension Plans, and some are Defined Contribution Pension Plans.
   - **RRSPs** are savings plans for individuals, including people who are self-employed. Contributions to RRSPs are deducted from taxable income. This reduces the amount of income tax that individuals have to pay the year they contribute to the RRSPs. The main benefit of RRSPs is that they allow people to delay paying tax on the income generated from the RRSPs until they withdraw the money, usually during retirement when they are in a lower tax bracket.

6. In addition to planning for retirement through public and private pension plans, people can make personal investments in Guaranteed Investment Certificates (GICs), mutual funds, and Tax-Free Savings Accounts (TFSAs). Briefly explain these three types of personal investments, and describe the differences between them.

   - **GICs** are **guaranteed** investments issued by banks, trust companies, and credit unions. When you buy a GIC, you are agreeing to lend the financial institution your money for a set number of months or years (the term). You are guaranteed to get back the amount you deposited at the end of the term. For this reason, GICs are one of the safest ways to invest. GICs pay a stated amount of interest to the investor over a fixed period of time (the term). Terms can range from 30 days to five years.
   - **Mutual funds** are a type of professionally managed investment funds that pool money from many investors for the purpose of investing it in different ways (e.g., in securities such as stocks, bonds, money market instruments, and similar assets) to make a profit. Each investor proportionally gains or loses depending on how the fund performs and the amount the individual has invested. **Some mutual funds are guaranteed, while others are not.**

- **TFSAs** are funds, available from financial institutions, that help people save money by generating tax-free interest. People do not have to declare the money they have made from them on their income tax return, and they can withdraw the money at their convenience, with no penalty. TFSAs can be **guaranteed or non-guaranteed.** Those consisting of GICs are guaranteed. Those made up of mutual funds and stocks are not guaranteed.

APPENDIX

- Appendix A: How to Cite References

APPENDIX A: HOW TO CITE REFERENCES

There are several different styles for citing references. The citing method discussed below is based on the MLA style, which is outlined in detail in the book *MLA Handbook for Writers of Research Papers*, published by the Modern Language Association of America. If your tutor/marker tells you to use a different citation style, please respect this.

Quotations

When you want to use information or ideas that are written concisely and clearly and maybe even artfully (in especially vivid or inventive language) in the original source, you may quote the passage word for word.

Pretend that you want to use the underlined section of the following text in your essay. The text is found on page 439 of *Geographic Issues of the 21st Century,* by Bruce Clark and John Wallace.

> Although you could survive without food for several weeks, you could not survive without water for more than a few days. Humans require about 2.5 litres per day of drinking water to remain healthy. In fact, two thirds of the human body is made of water.
>
> In dry areas of the world, people view water as a resource more valuable than gold. In Canada, most people take water for granted. Studies show that the average Canadian uses about 330 litres per day for personal use.

If you use the exact words found in the book, you put quotation marks at the beginning and end of the text you are quoting. Write a lead-in to the quotation or integrate it into your sentence. After the quoted text, put an opening parenthesis, the authors' last names, a space, the page number on which the writing was found, and a closing parenthesis. Note the location of the period in the example below.

Example (from the above text)

> Water is so important to human survival that "in dry areas of the world, people view water as a resource more valuable than gold" (Clark and Wallace 439).

Paraphrasing

You can also paraphrase, or write this information in your own words. Paraphrasing is appropriate when you want to follow the basic ideas of a source, but you don't think the exact words are especially worth quoting. After your paraphrase, you cite the author(s) and page number(s) in parentheses, as you do with quotations.

Example

> People need about two and a half litres of drinking water every day to stay in good health. People who live in dry areas of the world recognize the value of water, whereas in Canada, many people use vast amounts of water without even thinking about it (Clark and Wallace 439).

Bibliography

Each source (e.g., book, article, website) you use when writing your essay must be included in a bibliography.

- The bibliography is a section by itself.
- The sources are listed in alphabetical order by the last name of the first author/editor.
- All book, journal, and website names are in italics.
- All titles from sections (e.g., articles, chapters, poems, stories) within a larger work are in quotation marks (" ").

How to Cite Different Sources

The sample bibliography that follows cites various sources, including two books, an article, and a website. The style for citing these sources is outlined below:

Books (See the examples by authors Bruce Clark and John Wallace and Modern Language Association of America.)

Author's/Editor's Last Name, First Name. *Title of the Book.* Edition. Publishing city, abbreviated province or state: Publisher Name, year published. Print.

Article (See the example by author Laura Snyder.)

Author's/Editor's Last Name, First Name. "Article Title." *Title of the Journal or Newspaper.* Date published: page number(s) if available. Web/Print. Date you looked up the article (if it was on the web). URL.

Website (See the example by United Nations, a corporate author. It is an article on water scarcity.)

Author's/Editor's Last Name, First Name. *Name of Site*. Name of Publisher/Sponsor of site, day month year of creation: pages of the article. Web. Date you looked up the article. URL.

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The above is **not** a complete description or list of examples; using citations could be a lesson in itself. This is a quick guide to help you document your research ethically and efficiently. When in doubt, talk to your tutor/marker, librarian, family member, or teacher.

Where Do I Find Bibliographic Information?

The information you need for the bibliography should be found in your research sources.

For **books**, check the cover, the title page, and the reverse side of the title page. Look for the copyright © symbol, which tells you the date the book was published. The publisher's name and city of publication are usually found there as well.

For **websites**, look for links on the home page. You may have noticed that two of the above references did not provide all the requested information. For example, the article did not have page numbers to include, as there were no page numbers provided on the website. Try to find and include as much information as possible. If you cannot find all the information, write the citation as completely as you can with the information you have.

This is a basic guide for citing references. More details can be found on the Purdue Owl Online Writing Lab website at http://owl.english.purdue.edu/. You can ask your tutor/marker for more information.

Notes

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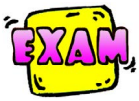
Lesson 6: Preparing for Your Final Examination

Introduction

This lesson is completely different from the others in this course. The purpose of this lesson is to inform you about your final examination for this course, and to help you prepare to write it. You will write the final examination at the end of this lesson.

Your Final Examination



If you have not yet made arrangements to write your final examination, then do so now. The instructions are provided in the course Introduction.

The final examination for Grade 12 Family Studies focuses on all five modules of this course. It is worth **25 percent** of your final course mark. You will have a maximum of **three hours** to complete the examination.

To complete the final examination, you will need the following resources:

- paper
- pens

What to Study for the Examination

To prepare for and succeed in your final examination, make sure you do the following:

- Review the entire course, focusing on the content that you did not learn.
- Review all your completed learning activities and assignments, including your tutor/marker's feedback.
- Carefully study this lesson, and work through the sample questions. The questions in this lesson are similar to the questions you will see on the examination. **You will not send this work to the Distance Learning Unit.**

Examination Format

The format of the final examination will be as follows:

- Part A: Multiple Choice *(30 marks)*
- Part B: Term and Definition Matching *(20 marks)*
- Part C: Short Answer *(30 marks)*
- Part D: Long Answer *(20 marks)*

Total examination value: *100 marks*

Sample Examination Questions

Some **sample** questions for each part of the final examination are presented below. The correct answers appear in *italic*.

Part A: Multiple Choice *(30 marks)*

In Part A, you will choose the **best** answer to each of the **30 questions** given. Each question will be worth *1 mark*.

Choose the **best** answer to each of the following sample questions.

1. A teen parent is
   a. a group of non-related people who work together to raise their children or live in one household
   b. *a person under the age of 18 who has given birth to or fathered a child*
   c. a one-parent family with one or more children
   d. a two-parent family with one or more children
2. Workshifting involves
   a. working in shifts
   b. allowing two individuals to share the responsibility of one job
   c. *allowing employees to work remotely (from anywhere) with customized schedules*
   d. allowing employees to work 10- or 12-hour shifts for three or four days and then have several days off
3. Accommodation means
   a. taking care of others and contributing something lasting to the world
   b. *creating a new way of thinking when old ways of thinking don't work*
   c. trying to fit a new experience into what we already know
   d. actively planning and trying to accomplish things

4. Osteoporosis is a condition in which there is
   a. pain in the muscles, tendons, joints, and bones
   b. swelling in the joints
   c. less flexibility, strength, and fine motor control
   d. *thinning of bones due to a loss of calcium and other minerals*
5. Community-based services and programs are important to older adults because they
   a. allow older adults to live independently
   b. promote health
   c. improve quality of life
   d. *all of the above*

Part B: Definition Matching *(20 marks)*

In Part B, you will match a list of **20 terms** with their corresponding definitions. Each correct match will be worth *1 mark*.

Match **each** of the following sample terms with the correct definition by writing the **number** of the term in front of the applicable definition in the space provided.

Term	Definition	
1. Foster family	***3***	The sending or receiving of sexually explicit or intimate messages, pictures, or videos via digital media.
2. Job sharing	***5***	Involves neglect, physical injury, emotional abuse, sexual abuse, spiritual abuse, and financial exploitation of older adults by partners, adult children, or caregivers.
3. Sexting	***2***	A situation in which two people each work part-time to fill a full-time position.
4. Parental leave	***1***	A family providing care for and guardianship of one or more children, as appointed by the courts.
5. Elder abuse	***4***	An employee's time off work after the birth or adoption of a child, while the employer holds the job open for the employee.

Part C: Short Answer *(30 marks)*

In Part C, you will answer **six short-answer questions**. (Note that some questions on the final examination will have several parts. Make sure you respond to each part of each question.) Each question will be worth *5 marks.*

Answer the sample short-answer questions below.

1. Hormonal methods of contraception contain hormones that act upon the hormones secreted from the endocrine system to prevent pregnancy. Name the **five hormonal methods of contraception**.

   The five hormonal methods of contraception are

   - *birth control pills*
   - *vaginal rings*
   - *emergency contraceptive pills (ECPs)*
   - *injectable progestin*
   - *contraceptive patches*

2. **Arranged marriages** are planned and approved by the families of the bride and groom. Different cultures may prefer the term **matchmaking**, which is the process of matching two people together for the purpose of marriage. Name **five advantages of arranged marriages or matched partners**.

   The following are five advantages of arranged marriages or matched partners:

   - *The stress and pressure of finding a partner to settle down with is removed.*
   - *The families of matched partners will get along and have a strong relationship because they were both involved in the arrangement.*
   - *Arranged marriages tend to be stable and long-lasting; few end in divorce.*
   - *Love may grow through building a life together and having common experiences.*
   - *The partners know what they expect from each other from day one.*

Part D: Long Answer *(20 marks)*

In Part D, you will choose **two** out of six **long-answer questions** to answer. (Note that some questions on the final examination will have several parts. Make sure you respond to each part of your selected questions.) Each question will be worth *10 marks*.

Answer the sample long-answer question below.

1. Abraham Maslow designed a pyramid to represent his hierarchy of human needs theory, which attempts to explain the needs that motivate human behaviour. In this theory, Maslow categorized and ordered all the needs people have to fulfill in order to feel satisfied and motived in life. Name the **five categories in Maslow's hierarchy of human needs** and give examples of what each category includes.

   Maslow's hierarchy of human needs includes the following categories and examples:

   - ***Self-actualization needs****: Reaching potential through creativity, morality, problem solving, acceptance, etc.*
   - ***Esteem needs****: Self-esteem, confidence, achievement, respect, etc.*
   - ***Love and belonging needs****: Friendship, family, intimacy, acceptance, etc.*
   - ***Safety and security needs****: Security of health, employment, property, etc.*
   - ***Physiological needs****: Food, water, air, shelter, warmth, rest, etc.*

Lesson Summary

This lesson helped you to prepare for the final examination for this course.

Congratulations! You have completed Module 5 of the Grade 12 Family Studies course. All you have left to do is write your final examination.

Final Examination

Congratulations, you have finished Module 5 in the course. The final examination is out of 100 marks and worth 25% of your final mark. In order to do well on this examination, you should review all of your learning activities and assignments from Modules 1 to 5.

You will complete this examination while being supervised by a proctor. You should already have made arrangements to have the examination sent to the proctor from the Distance Learning Unit. If you have not yet made arrangements to write it, then do so now. The instructions for doing so are provided in the Introduction to this module.

You will need to bring the following items to the examination: pens/pencils and some blank paper. A maximum of 3 hours is available to complete your final examination. When you have completed it, the proctor will then forward it for assessment. Good luck!