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Negotiating the Financial Concerns of Stepfamilies: Directions for Family Counselors

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This article integrates developmental schema and the tenets of positive psychology toward addressing “money issues” for stepfamilies. As stepfamilies represent the fastest growing demographic in family configurations, family counselors must be knowledgeable regarding normative stepfamily issues and familiar with techniques to support family development and enhancement. This article offers attention to the initial three areas of family demographics, positive psychology, and stepfamily developmental schema as foundations for the suggested practices.

Keywords: family counseling; stepfamilies; financial issues; money; cognitive interventions

The field of family counseling represents an ever-changing profession responding to the psychoeducational and clinical needs of the diversity of families that compose 21st century America. The tone of this professional response has been evolving toward interventions designed to prevent family dysfunction, to normalize family issues, and to enhance family strengths rather than pathologize family members. This intent is founded in the application of developmental theory and positive psychology to family evolution, a direction appropriately applied to the increasing numbers of blended families or stepfamilies in America.

PREVALENCE OF STEPFAMILIES

An initial discussion within the context of family diversity will serve to substantiate the numbers and growth of stepfamilies in America. McGoldrick and Carter (2005)

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claimed that “more than 1/2 of Americans today have been, are now or will eventually be in one or more stepfamilies during their lives” (p. 417). Given a divorce rate reported at 55% for first marriages in 2002 and a majority of those adults remarrying, the result is that fully one third of all Americans are in stepfamily relationships (Malia, 2005). There is a prediction that the numbers of stepfamilies will soon bypass numbers of nuclear families as the most prevalent family constellation in American society. However, the stepfamily as a unit, and one with unique dynamics, remains both overlooked and disparaged in favor of a nuclear family ideal (Jones, 2003). Given their growing numbers, their relative lack of models of stepfamily functioning, plus the greater propensity of second marriages to dissolve, a better understanding of stepfamily dynamics, supporting appropriate clinical interventions, is immediately warranted.

DEVELOPMENTAL ISSUES

Approaching family issues from a developmental perspective assumes identification of those normative stages and tasks that characterize all family evolution. It is critical that all family mental health workers distinguish between developmental struggles and psychopathology, as each criterion of family and individual challenge demands differing interventions. It is of note that the basis of diagnosis of psychopathology is in comparison of observed behavioral patterns to customary behavioral patterns, implying that, without sound knowledge of developmental theory, accurate and reliable diagnosis is impossible. However, to date the process of successful stepfamily formation remains “inadequately understood” (McGoldrick & Carter, 2005, p. 418). Only now are new norms of stepfamily progression emerging, but society still lacks any cogent, widespread patterns or rituals to support this constellation of family

functioning. The attempts to replicate nuclear family functioning have proven unsuccessful, leading to a need for the development of new paradigms of family functioning, growth, and conflict resolution.

Current stepfamilies are hampered by relative ambiguity regarding relationship stage or trajectory (Stanley & Einhorn, 2007). This "boundary ambiguity" refers to a "lack of clarity with respect to family memberships associated with family stress, dysfunctional relationships and depression" (Stewart, 2005, p. 1002) and is related to marital quality and children's adjustment within the stepfamily. Boundary ambiguity can be equated to "a status when family members are uncertain in their *perceptions* of who is in our out of the family and who is performing what roles and tasks within the family system" (Boss, 1987, p. 709). The notions of boundary clarity and role or task fulfillment within the family have been established as significant predictors of family functioning (Stewart, 2005). Consistency in cognitions leads to overall stepfamily adjustment, whereas conflicting cognitions lead to likelihood of misunderstandings, disappointment with the behavior of another, and resentment among family members. Prolonged high boundary ambiguity equals higher levels of stress and increased individual and family dysfunction (Carroll, Olson, & Buckmiller, 2007). Boundary and role and task confusion are seen as more prevalent in stepfamilies than original, two-parent families because of the relative lack of formal models of stepfamily functioning and are exacerbated by social perceptions of stepfamilies

In addition to the professional viewpoints, "the public views the stepparent role as ambiguous . . . and stepparents are uncertain of their own roles" (Mason, Harrison-Jay, Svare, & Wolfinger, 2002, p. 508). Public perceptions of stepparents vary widely as to their obligation to support stepchildren. Moreover, state law, which governs family obligation, does not so speak to these legal obligations or rights either during the step-marriage or in the event of its dissolution (Mason et al., 2002). "Stepparents and biological parents even those who are lawyers, were generally unclear about the legal rights and responsibilities of stepparents, although the great majority realized there were not many" (Mason et al., 2002, p. 516). Jones (2003) remarked that "at state level, laws relating to stepfamilies are noticeably absent . . . leading to a status of stepparents as a legal and social limbo" (p. 231). Malia (2005) discovered that "the role of the stepparent, as well as the stepparent-stepchild relationship, is largely invisible in law" (p. 298), suggesting that family law resists formal recognition of nontraditional caregivers, regardless of their psychological, emotional, or financial contribution to the child's life (Bartlett, 2001). The principle of legal priority of biological ties plus adherence to the belief that a child cannot have more than two parents result in legal ambiguity for stepparents (Skinner & Kohler, 2002).

Stepparents are, generally speaking, "legal strangers to their stepchildren" (Malia, 2005; Mason et al., 2002, p. 507) and, by law, are not required to financially support

stepchildren (Jones, 2003; Malia, 2005). This absence of legal status can be traced to the issue of inheritance and the societal notion that only the biological parentage could generate parental rights and obligations. Jones (2003) found that only five states have statutes requiring support during marriage, and only North Dakota and Missouri family law have statutes requiring continued support postdivorce, but only if the stepchild is residing with the stepparent. In Hawaii, a stepparent living in loco parentis is legally bound to support stepchildren if a biological parent deserts the children. However, generally postmarriage, stepparents are not obligated to provide child support (Hans, 2002).

Less understood than the legal statutes regarding stepparent responsibilities are the practices of economic support provided by stepparents. Even though that support makes a huge difference to the economic well-being of the stepchildren, generally raising family income to predivorce levels, little understanding currently exists in how this dynamic is expressed in stepfamily functioning. Given the complexity of stepfamily dynamics and the centrality of financial security in family functioning, clinicians seeking to validate stepfamily issues and enhance the strengths of stepfamily members may be wise to include attention to this topic within their identification of areas for family discussion. This discussion is intended to emphasize areas of family competence and build family cohesion, as advocated by the tenets of positive psychology.

POSITIVE PSYCHOLOGY

The emergence of positive psychology challenges a traditional orientation toward dysfunction and limitation by advocating a perspective focusing on capability and present strength. Traditional therapies tend to focus solely the eradication of negative states (Harris, Thoresen, & Lopez, 2007), such as symptoms, traumas, wounds, deficits, and disorders (Seligman, Rashid, & Parks, 2006). Martin (2007) also criticized the traditional focus on mental disorders, destructive tendencies, self-centered motivation, and persons as isolated entities rather than participants in communities. This traditional therapeutic approach is based on bold (but largely untested) axioms that talking about negative states may indeed be helpful. In its emphasis on client deficiencies, psychology has succeeded in ameliorating a number of disorders but has seriously lagged behind in enhancing human positives. In some circumstances, perhaps strength enhancement may be more efficient and/or more acceptable to clients than pathology-focused approaches to reaching common counseling goals, improving a client's motivation for counseling, improving the counseling relationship, or providing the client with a culturally acceptable means of engaging in the process of change.

How a problem is conceptualized by both clients and counselor implies the universe of potential solutions. A deficiency-focused assessment directs the extinction of the

pathology, whereas a positive assessment seeks to enhance or further family strength, in summary, the distinction between “stop . . .” and “do more of . . .” History-taking procedures should assess, within the person and the environment, the presence of liabilities to be reduced, the absence of skills or knowledge to be developed, and the presence of strengths and resources to be supported and maintained. Martin (2007) numbered the following traits that Martin called “strengths,” listed parenthetically as follows:

1. Wisdom/knowledge (creativity, curiosity, open-mindedness)
2. Love of learning (perspective)
3. Courage (bravery, persistence, integrity, vitality)
4. Humanity (love, kindness, social intelligence)
5. Justice (citizenship, fairness, leadership)
6. Temperance (forgiveness and mercy, humility, prudence, self-regulation)
7. Transcendence (appreciation of beauty and excellence, gratitude, hope, humor, and spirituality)

The therapeutic challenge then revolves around the counselor’s ability to integrate these themes within the clients’ presenting contexts so that clients begin to confirm both what already “works for them” plus a brighter family future based on specific family-determined benchmarks of positive change. For the direction of this article, that theme focuses on financial dynamics with stepfamilies.

FINANCES AS AN UNDERRESEARCHED CLINICAL ISSUE

In general, clinicians receive little training in how to address “money issues” in family counseling (Stanley & Einhorn, 2007). Money holds a position as both symbolic potential and unique family dynamic in that not a day transpires without an adult being aware of its use, supply, limits, and worry. Money concerns are identified as the number one argument for starter couples, are the top-rated problem in couples therapy, and center on issues of insufficient resources or spending priority. Shapiro (2007) declared that “couples cannot live or fulfill their life dreams without money” (p. 285). Whether or not to deal with money issues is not a choice; the simple existence of leases and mortgages, debts, bank accounts, bills, and so on demands that couples create a mutually satisfying way to handle individual and family finances.

Specific to the theme of this article, it is stated that “money is a major area of conflict in remarried families” (McGoldrick & Carter, 2005, p. 420). Cherlin and Furstenberg (1994) exclaimed how little understanding existed of how income and other resources are shared during second marriages. Questions regarding financial support and or contribution toward “my” children, “your” children, and perhaps “our” children, coupled with perhaps financial obligations to ex-spouses, legitimize Shapiro’s (2007,

p. 279) categorization of these financial arrangements as “complicated.” Adults in stepfamilies bring to the new family issues of “financial baggage” (Taylor, 2005), with perhaps significant financial obligations to one’s first marital family. However, for most marriages, and families, to function and to become successful, some accommodation regarding finances must be accomplished.

Money is “tied to feelings of success, competence, safety, security, and acceptance in our society” (Shapiro, 2007, p. 279). Perhaps the overabundance of money is a problem often imagined, whereas its scarcity, either chronically or episodically, threatens the present security and future dreams of many families. Given its critical contribution to both individual and family functioning, spending and saving capabilities and priorities must become overt discussions in family counseling. This issue may prove sufficiently complex in nuclear families with common children and perhaps mutually accrued debt. In the case of stepfamilies, with potentially three categories of children plus the possibility of financial responsibilities to previous spouses, this discussion becomes more necessary and yet far more multifaceted.

Moreover, money handling can be viewed as a metaphor for couple and family dynamics boundaries, differentiation from family of origin, trust, commitment, and power (Stanley & Einhorn, 2007). In summary, from both practical and metaphorical perspectives, the open discussion and resolution of money issues are central to the amelioration of boundary ambiguity and to the positive development of couple identity and family security.

IMPLICATIONS FOR COUNSELING

Given the relative absence of role and function guidelines in stepfamilies, counselors could be guided by the premise of “rejection of preconceived notions of family functioning in lieu of innovative compromise” (Mason et al., 2002, p. 509). The counselor and the family members are faced with family-of-origin practices, independent adult experimentations, first-marriage practices, and perhaps divorce-related procedures plus the dynamics of the new stepfamily. The history and current impacts of those practices may be of value to the adults in the stepfamily to explore and process. Two interventions are available to support this process of exploration.

A “money genogram” can be constructed to help family members recognize and then evaluate past experiences and practices with financial matters. Moreover, such an exercise would reveal not only the adult responsibilities around finances but also the spouses’ expectations for children. Issues around income, spending and saving, retirement planning, allowances for children and under what conditions, and designations of financial obligation will serve to clarify the financial “picture” in the stepfamily. This investigation

will also uncover assumptions and beliefs regarding stepfamily financial matters that are better resolved in dialogue. This genogram must also identify nonfamily financial obligations, such as alimony to a previous spouse, child support for nonresidential biological children, and ongoing obligations such as car loans, credit card debt, and so on. The intent of the genogram exercise is to provide visual representation of past patterns and practices so that the spouses can assess the current relevance of these attitudes and habits in light of the financial needs of the stepfamily situation.

However, money holds more than practical considerations. Money narratives, the underlying emotions connected to money (Shapiro, 2007), can add depth to the information gleaned from the genogram. Often, understanding the emotional messages surrounding a belief adds clarity to the reactions of self and others in conflict situations.

Questions such as those included in this list may be helpful in this process:

1. How does each of you (the spouses) describe financial security? Financial responsibility? To the family as a whole, to you as a couple, and to differing children?
2. Given your current financial situation, individually, how close do you feel to being financially secure?
3. Given your current financial situation, as a couple, how close do you feel to being financially secure?
4. What do you see as the family's main financial strengths, main challenges?
5. What resources might you already have, but overlook, as a stepfamily?
6. What resources might you need to develop as a stepfamily?

In addition to understanding one's own and one's spouse's "money history," stepfamily couples may wish to be referred to knowledgeable legal counsel to become fluent in the governing laws and regulations of the state in which the family resides. Spouses may be surprised by the lack of legal guidelines governing such practices but are then confirmed that financial decisions must be specific to the family and concerned only with meeting family needs. However, should state statutes delineate specific financial regulations to stepchildren, absent spouses, or others, that information would be of value in the stepfamily's decision-making process.

SUMMARY

The rationale for this article can be summarized that "money is a reality, a needed currency for every person every day of an adult life, but it is also a metaphorical

currency for power, control, acknowledgement, self-worth, competence, caring, security, commitment and feeling loved and accepted" (Shapiro, 2007, p. 290). Given the challenge facing stepfamily integration and the documented dissolution rate for those families, coupled with their growing prevalence, family counselors may be wise to be able to identify with the family normative struggles in family functioning around money issues and to work collaboratively toward the successful resolution of such potentially divisive issues.

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