

STEPFAMILIES

Providing Education and Support

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Inside

President's Message / p. 2

SAA Trainings
a Big Success / p. 3

Book Review / p. 4

Research Update / p. 5

Counselor's Corner / p. 6

Director's Report / p. 7

Step Write Up / p. 8

Stepfamilies
and the Law / p. 9

Chapter Highlights / p. 10

1998 Donors
Recognized / p.12

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FINANCIAL SECURITY OF WOMEN IN THE SAA STUDY

By Margorie Engel, Ph.D

editor's note: This article is the second in a four-part series by Margorie Engel, Ph.D. and President of SAA. Look for the continuation in upcoming issues of the Stepfamilies Quarterly.

The SAA study (please see the first article published in the Fall 1998 issue of the *Stepfamilies Quarterly*) provides rich data on stepfamily money and its' distribution between husband and wife. The results run counter to the social assumption that family money is distributed equally among family members - a reality that sometimes begins prior to the marriage.

Prenuptial Agreements

Financial planning in a second (or subsequent) marriage may start with a prenuptial agreement, but it usually doesn't. Results from this study are no exception. Wives and husbands sign prenuptial agreements at the same rate - 18% - although a number of the agreements are signed by only the husband or only the wife rather than reciprocal agreements signed by both. Prenuptial agreements are typically signed when both partners are in a high income bracket. If only one partner has substantial assets and income, the chances for a prenuptial agreement are slightly higher if that partner is the woman.

Fiscal Control/Consumer-Ability

In this study, the term fiscal control is used to evaluate the second wife's ability to control the money in her daily life.

This control-ability, also referred to as consumer-ability is measured by whether the wife has selected financial accounts opened and maintained in her own name. Ownership of a car is also included in this category because readily available transportation facilitates consumer behavior.

Distribution of Checking Account Ownership: Checking accounts establish a banking relationship, provide documentation about where money comes from and where it goes, and allows some degree of financial autonomy. A personal checking account makes good economic sense. In each of the families represented in the study, a checking account exists. Forty-four (44)% have only joint accounts, 12% have only separate accounts, and 41 % have some joint/some separate accounts. One respondent commented, "Keep some of your own money separate to maintain some feelings of independence and control. I believe this would alleviate resentment towards payments of child/spousal support."

Distribution of Credit Cards: Bank cards (revolving credit) provide a source of readily available purchasing power. It is important for women to have adequate money to meet current needs and a source of funds for major expenditures or

Continued on page 13

PRESIDENT'S MESSAGE

By Margorie Engel, MBA, Ph.D.



These days, it seems that some reporter, tv commentator, or researcher is always spouting off about the failure of children to thrive in stepfamilies. I'm sure we have had our share of failures, but only our share. Our successes don't get picked up by the media or therapists/authors whose work

world is families with on-going, seemingly intractable struggles. The plain and simple fact is that all too often the work of successful stepfamilies is blatantly ignored.

Of course, successful stepfamilies grapple with every issue in the books. We know this from members of SAA's chapter groups who share both frustrations and ideas for resolving family problems. Our board members know this because we share our personal stories with each other via e-mail and during off-duty periods over professional training and board meeting weekends. I know this from fielding questions submitted on the Stepmom movie website. Stepfamily members are seldom asking for ways to "get even" or to "get out"; they are always searching for ideas that may make teetering relationships better.

A dominant underlying theme is the collision of *nature* versus *nurture*. Adults are trying to figure out exactly what makes a child "ours." Is it the genetic material we contribute or the sweat equity? Does the name "mother" and "father" belong to every adult who merely begets a child or does it take love and caretaking and guidance to make a "mom" and "dad"? The law of affinity may go deeper than blood but, for the most part, the law of the United States is on the side of biology when it comes to custody/visitation after a divorce or inheritance by steprelatives.

Not so many years ago, parents had a lot of children. These days, children have a lot of parents. In a world where we have been socially and legally conditioned to think that there can be only one mother and one father,

what's a stepparent to do? Too little and the stepparent is considered "cold and aloof". Too much and the stepparent is "trying to take over." Sometimes the adults in two households build loyalty traps and their children obligingly become caught in them. Books tell us we learned all we need to know in kindergarten — but sometimes it seems that we didn't learn how to share our children.

My mail includes questions from children who want to know why their moms or dads are trying to turn them against their stepparents. They don't understand why a stepparent feels threatened when they want to spend alone time with mom or dad or why a biological parent winces when they receive a hug from a stepparent. One young man asked whether it was really necessary for his stepmother to file a petition to adopt him when his biological mother is still alive. He elaborated, "I think not but my father and herself (sic) want to do that."

A stepmom told me about her primary key to success. From her perspective, when she married a man with children, she was also volunteering to help care for her best friend's offspring. To her, that meant the usual caretaking jobs such as meal preparation, helping with homework, cheering at successes, wiping tears when hurtful things happened, hauling boxes up multiple flights of college dorm stairs, and myriad other activities that arose "on her watch." The concept of volunteering to help care for the children meant that she supported her best friend in rearing his children through bad times and good times.

By using the analogy of her best friend's children and "helping," this stepparent has no expectation that the children will call her "mommy" or that she alone will make major decisions about their health, education, or general welfare. She does, however, feel free to set appropriate boundaries around the way she is personally treated by the children — i.e., "Ask if you can borrow my sweater; don't just take it!" This mind-set allows her to enjoy her stepchildren (most of the time) and to share their lives. It also assures

Continued on page 7

STEPFAMILIES

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Editor: Jean McBride, MS, LMFT

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SAA Professional Trainings a Big Success

Jean McBride, M.S., LMFT

If you are a professional working with stepfamilies and are looking for clinical information, support for your work, new ideas and an opportunity to network with other stepfamily therapists and some of the finest scholars and practitioners in the country, think about attending one of SAA's popular Professional Training Institutes.

SAA has been providing the Professional Training Institute since the fall of 1996. We typically offer two per year, in different locations of the country in order to be available to as many professionals as possible. We have held trainings in Houston, TX, Philadelphia, PA, Alameda, CA, and Boston, MA. In 1999 our trainings will be in Des Moines, IA (April 9- 10), Kansas City, MO (April 23-24) and Vancouver, BC (early October).

This two-day training brings together stepfamily scholars and clinicians who serve as the faculty offering attendees a complete and detailed look at stepfamily life. Level I training consists of a thorough examination of stepfamily dynamics. Over the course of the two days, eight outstanding professionals lecture on topics ranging from basic stepfamily dynamics, what the current research tells us, stepfamily life through the eyes of the children, the stepfamily couple, stepfather-stepchild relationships, stepmothers, and co-parenting after divorce and remarriage. It's a jam-packed two days filled with more information than you thought possible to get at one time.

Level II training is also a two-day training and focuses on therapy with stepfamilies. A facsimile family is used to help participants view the process of on-going therapy. Participants observe a segment of therapy and then discuss it with the group. This is interspersed with content material provided by the teaching faculty. This extremely effective model allows participants the best of two worlds as they sharpen their skills in working with stepfamilies. Clinicians who have completed both Level I and II of training have the opportunity to become clinical affiliates of SAA.

Barbara Perlmutter, MRC, MSW, a clinician in Seattle, Washington, has attended both training levels and consented to be interviewed for this article. What follows is a summary of her comments.

J.M.: Has the training been helpful to you in your practice?

B.P.: The training has been invaluable, I found the information in Level I to be unequaled. I came away with so much information. And it was presented so well - a good balance, interesting and stimulating. I use the blue notebook (handouts from the workshop) at least two times a week. My practice is booming! It has really launched me into something incredible.

J.M.: How did you learn of the trainings?

B.P.: I had been looking for information about working with stepfamilies and a group to provide support. A colleague told me about the Stepfamily Association of America.

J.M.: Any comments about Level II Training?

B.P.: Level II was an excellent opportunity to network and share business ideas and peer support. I feel really well prepared to work with stepfamilies.

J.M.: Do you have final comments about the training?

B.P.: Yes. For me it was a real highlight of my professional career. I encourage everyone who works with stepfamilies to attend. Outside of the lectures, every presenter was warm, supportive, and available for comments. I felt respect and support from them. I intend to return to Level II to continue the networking, and to sharpen my skills.

For more information about the next Professional Training Institute contact the SAA office at 1-800-735-0329.

DO YOU KNOW AN OUTSTANDING STEPFATHER?

Tell us about him and we will publish the stories in our next issue of Stepfamilies, just in time for Father's Day. Please include your name, address and phone number.

Send your descriptions (must be received by April 15th) to:

SAA, Attn: Jean McBride, 650 J Street, Suite 205, Lincoln, NE 68508



BOOK REVIEW

By Patricia Schiff Estess

The Complete Idiot's Guide to Stepparenting

By Ericka Lutz

If you can ignore the flippancy and the dismal attempts at humor that punctuate the *The Complete Idiot's Guide to Stepparenting* (Alpha Books) \$16.95, then you might find sound advice, interesting ideas and helpful hints on how to move the stepfamily from chaos into a new and satisfying family group.

But it's not always easy, Lutz (and one must assume her editors) resorted to the very images that they said they didn't want to perpetuate, like wicked witches, to highlight what doesn't work in stepparenting. And she uses such breezy phrases as "hissy fit" and "legal schmeagle" to describe the overwhelming emotional responses of former spouses and the costly and trying legal problems that some stepfamilies have to face. "Honey," I wanted to scream as I was reading the book, "give me a break. We've all been there and no matter what sort of a great sense of humor you have, you can't make light of these issues."

My irritation with some words and phrases, however, shouldn't take away from the soundness of the advice...nor the importance of the issues she raises.

This is an empathetic book. Stepparents will read it shaking their heads in agreement. "Yes, that's me. That's how I feel." And because of it, the book provides stepparents a place where it's safe to air somewhat less than noble thoughts, such as being jealous when your spouse talks to his ex, feeling like the odd-person out when your spouse and stepchildren are sharing an "in" joke, or feeling hurt, angry or resentful of the little brats who compare you to their "real mother/father"— and always unfavorably. Lutz has good counsel as to how to handle those feelings — everything from how to raise and explain them to your spouse, to which to swallow and accept as perfectly natural, to what you can do to reframe and deal with those feelings.

Some of the best information in the book, however, is in the chapters that deal with subjects not usually covered in stepparenting books: stepteens, cross-cultural stepfamilies, and gay stepparenting.

For stepparents who have never had to raise a teen, the chapter "Stepteens: The Brutal Years" tells it like it is. Adolescents are an odd lot. They are cruel, charming, interesting, moody, warm, lethargic and rebellious. And

they can turn from one to another in a matter of seconds. They'd be that mixed up no matter with whom they lived or what parent figure they were around. But because the stepparent is new to the family, you become the scapegoat. You're an easy target. You'll never escape the role, but the book does provide good advice on how to make household living easier during these years.

Cultural differences stemming from differences in countries of origin, socioeconomic classes, race, religion, or family history can cause problems in any marriage. The chapter on "Cross-Cultural Stepfamilies" examines the traits that are necessary to hone to gain an understanding and appreciation of the cultural differences of your spouse's children (and your spouse!). It also provides a number of suggestions for ways to teach your stepfamily about your culture.

Gay and lesbian stepparenting is a huge subject, and Lutz admits she's merely going to give it a "quick scenic tour" (more of those cutesy expressions!), but the "tour" highlights important information. Custody and visitation rights are touched on (the court system is not on your side) as are the legal issues and ramifications. (If you want to get a deeper emotional and psychological view of lesbian stepfamilies, I suggest *Lesbian Step Families: An Ethnography of Love* by Janet W. Wright, published by Harrington Park Press. It explores five two-women stepfamilies and how they accomplish parenting tasks, cope with homophobia, and define and interpret their experiences.)

While *The Complete Idiot's Guide* is directed toward the stepparent, Lutz is sympathetic to others in the extended family. She explains the dilemma the bioparent (the child's biological parent; the stepmom or stepdad's spouse) faces — being in the middle of a new spouse and your kids. So in the chapter "Family Talk," you find a bevy of problem-solving techniques that can be used for getting the bioparent out of the squeeze ... or for any other difficult stepfamily situation. And she lets you in on an oft-forgotten bit of good advice if you want an ally. (Elicit the help of grandparents.) All in all, *The Complete Idiot's Guide to Stepparenting* is a useful handbook and friend to new stepparents.

Views of Stepfamily Life from the Older Generation

Dr. Barbara Vinick at Boston University has just released the findings from a study of 36 couples, remarried an average of 20 years, that examined the long-term consequences of remarriage on parent-adult child relationships from the perspective of the parents. The project was funded by the Andrus Foundation, an organization noted for its support of research in gerontology. Few studies have investigated the ties between older married people in stepfamilies and adults of the younger generations — their biological children and stepchildren. Of these few studies, most have used information from large surveys to show that less support is exchanged between generations in later-life stepfamilies than in comparable first-married families (Amato, Rezac, & Booth, 1995). Her study focused on expanding stepfamily research into later life and offering more in-depth understanding than that which can be gleaned from surveys.

Dr. Vinick asked the men and women in her sample to (a) reflect on their actions and emotions, (b) discuss both the nature and the pattern of relationships that developed over time, and (c) identify the factors linked to the outcomes. She accomplished this by using lengthy conversational interviews to capture the complexity and diversity of intergenerational relationships. Working from a “family roster,” parents were encouraged to talk about each child from the marriages and to provide additional information in reference to a particular child.

Of the 36 couples, both spouses participated in about 75% of the cases, and in all other cases the missing spouse was the wife. The couples had been married on average 20 years (duration of marriages ranged from 10-43 years). At the time of the marriage, 4 couples had children under 12, 7 had only grown children (21 years and older), and 70% had one or more teenagers — the husbands, the wife’s, or both. Unlike first marriages, the spouses in these marriage were not similar. For example, the average age at marriage for the men was 43, whereas it was 33 for the women; thus, the average age difference between spouses was 10 years, and among almost 1/3 of the couples the wife was older than the husband. About 75% of marriages followed divorce of one or both of the spouses. Regarding the structure of the stepfamily, 11% were stepmother only families, 16% were stepfather only families, and 51% were stepmother-stepfather combinations.

Results from the interviews showed that four themes emerged. One theme addressed divorced fathers and their children from the previous marriage. This theme

showed that fathers had a difficult time maintaining relationships with their children following divorce. Although the majority expressed guilt and regret, most lack empathy and efficacy as change agents to improve these relationships. In contrast to formerly widowed fathers, most divorced fathers did not feel close to their children and exchanged help and services less often than did older stepfathers with their stepchildren. When relationships had improved, current wives (stepmothers) and the children themselves had been instrumental in the process.

A second theme emphasized the role of the stepmother in building family relationships. In fact, Dr. Vinick labeled stepmothers “family carpenters.” She found stepmothers supportive of relationships between their husbands and their husband’s children with 70% reporting efforts as family kin-keepers. These stepmothers urged husbands to call their children, issued invitations for stepchildren to visit, and mediated disputes between fathers and their children. Some stepmothers were proud to recall that when stepchildren were hostile to them, they had been assertive and successful in attempts to improve relationships.

A third theme that surfaced reflects the stepfather’s attention to the needs of his stepchildren. Half of the stepfathers described their relationships with their stepchildren as close, often involved with helping with support and education and displaying more fatherly attention than toward biological children. A satisfying relationship with one’s wife provided the foundation for such involvement, whereas a poor relationship with one’s wife was most often accompanied by hostility toward stepchildren. Although stepfathers were no more successful as agents of family change than were biological fathers, they expressed little of the pain and regret in the face of distant or deteriorated relationships with their stepchildren and children.

A final theme emphasized the role of the biological mother. Almost all of the remarried mothers had remained close to their biological children over time, supporting them through a variety of problems and benefiting most from their help. Sometimes, however, they had forged such close ties that the marital relationship was strained, as husbands/stepfathers and sons especially were pitted against each other with mothers in the middle.

Overall, Dr. Vinick concluded that stepfamilies functioned the best when spouses perceive children

Continued on page 7

COUNSELOR'S CORNER

by Scott Browning, Ph.D.

SCRIPTS TO GET BY ON: WHEN YOU HURT (OR GET HURT BY) SOMEONE YOU LOVE

By Patricia L. Papernow, Ed.D.

Wouldn't life be wonderful if we could live up close to other human beings without ever hurting or disappointing each other? Often in family living, however, we hurt and disappoint each other. Many hurts in a new stepfamily are simply accidents. What is a crime in one part of the family (leaving wet towels on the floor, eating sugar cereal, failing to say hello upon entering the house), may be an ordinary event in the other.

Some hurts result from "bad behavior." "Bad" behavior includes (but is not limited to) dealing with difficult situations by calling names ("You're stupid."), being sarcastic or critical, withdrawing or attacking. It is worth noting that using "good behavior" i.e., your best interpersonal skills, when you are upset with someone you love creates much less hurt and leaves less mess. "I" statements are easier to respond to undefensively than "you" statements: "I'm feeling really sad that our theater plans were changed by your son's soccer championship," works better than, "You insensitive clod, you never put me first!" Giving "data" (what a Martian anthropologist would see or hear if she were watching and taking notes), works better than labeling or blaming: "When your daughter comes into the room, she doesn't say hello and that's painful for me," is easier to hear than, "Your daughter is an uncivil brat." Requests evoke less defensiveness than accusations. ("Would you be willing to ask your daughter to say hello to me when she comes in the door?" rather than "You obviously raised her terribly.") And, always, compassion helps: "I know your daughter isn't used to this, but it would help me a lot."

But even using our best interpersonal behavior does not change the fact that sometimes remarried family life involves pulls and obligations that require doing things that hurt or disappoint people about whom we care deeply. (A son's championship soccer game intrudes on a theater date with your new partner. Or special long held plans with a new partner require missing a child's special event.) Sometimes there is no way around the fact that what we have to say is painful to hear. ("I'm having trouble with your child." "I'm so sorry. I need to break our date because my child has an event I cannot miss.") Whether the hurt in family is the result of an "accident", due to "bad" behavior by one or both of you, or simply the painful result of remarried family realities, this column describes four steps you can take to heal the hurt.

If you hurt someone you care about, and the hurt doesn't seem to heal, check to see if you have missed one of the following four steps, or if you did one halfheartedly. Check with yourself, and then check with the person

you hurt. Likewise, if you got hurt and it still won't go away, use these steps to see what you could ask for that might help put your hurt to rest.

Step One. Apologize. Say, "I'm sorry."

A simple "I'm so sorry" can go a very long way to healing someone in pain. If you are the person who created the hurt, this step requires finding in yourself the part of you that is genuinely sorry that you hurt someone you love. If you find it hard to apologize, work on separating your *intention* (what you meant to do) from your *effect* (what happened to the other person). You may not have known your new partner hates finding large forks in the small fork bin. You may have been so hurt yourself that you lashed out. Or you may have been kind and gracious, but what you had to say was, nonetheless, hard to hear. In all of these cases, your intention may have been fine, but your effect was still hurtful. *Arguing that you didn't mean it will not fix your partner's hurt.* Likewise, trying to figure out who was right and who was wrong will only prolong the agony for both of you.

This is equally important if you are *asking* for an apology. Remember that most hurts are unintentional accidents. Try taking four deep breaths (count: one Mississippi, two Mississippi, three Mississippi, four Mississippi). "I know that you love me and that you never mean to hurt me. But when you cancel our plans, it's really painful," is much more likely to get the apology you are needing than, "What is wrong with you anyway."

When both people feel wronged, remember that it is in *your* best interest to have the hurt resolved. That may help you make the first move. Example:

Mary and John have just begun living together in what was originally John's family's house. Mary, in her eagerness to make Sally, who is away at college, feel welcome, says to Sally, "I hope you'll come *visit* soon!" Sally is outraged. "How could she tell me to visit my own house. Obviously Mary feels it's her house and not mine." John agrees with Sally: "How could you use the word "visit" with my daughter!" Mary is aghast. She meant to be welcoming but had the opposite effect. John wants Mary to say she was "wrong". Mary says, "But I didn't do anything wrong! All I did was use the word 'visit'! I was trying to be welcoming. Why don't you understand?" John feels very hurt that Mary won't "apologize." To John, apologize means, "Say you were wrong." Mary feels very hurt because she feels she did nothing "wrong".

In this example, despite Mary's good intentions, her effect was painful. John and Sally need to get interested

Continued on page 10

DIRECTOR'S REPORT

By Larry Kallemeyn, Executive Director

Where does our society stand on the issue of marriage and remarriage? Based on marriage statistics, our society obviously continues to hold marriage as one of our most valued social institutions. But what about remarriage — especially when children are involved? Interestingly, this phenomenon, although statistically very common, is an area in my estimation that is still unanswered. Stepfamily issues continue to be overlooked and overshadowed as evidenced by the lack of public policy discussion and the limited development of support and service delivery systems. Considerable public policy discussion exists on the issues of divorce, child custody, child support and parental rights, single parenting and fatherhood. Unfortunately, I see little discussion which relates to the most common occurrence for folks who are involved in these issues, i.e. remarriage and the formation of stepfamilies. This is particularly peculiar considering that each of these issues, depending upon their level of resolution, have significant impact on stepfamily development and relationships and on their ultimate success. Additionally, public and private funding has become available for these related issues. Yet, in my two years of involvement with SAA, I have not seen any funding resource specifically directed toward the issues of remarriage and the resulting creation of stepfamilies.

In like fashion, as you look at the development of professional and helping services within our communities you will find many services directed at the issues of divorce, custody and single parenting. A quick review of your telephone book's yellow pages will confirm this fact. Almost every advertisement for therapy and counseling services offers help to resolve marriage, custody and divorce issues but few, if any, identify a specialty in dealing with issues of remarriage and stepfamily relationships. Why is this? I can only surmise that: 1) it is

partly because it has had such limited focus in most professional training and education programs and 2) there are still many in the field who do not differentiate or understand the differences in dynamics which exist in stepfamily relationships. Needless to say, this is distressing for individuals and stepfamilies who need clinically sound professional assistance. From a broader system's viewpoint the question is how an organization such as SAA can best have an impact on this issue. This issue was a specific area of discussion within our strategic plan development which I have previously shared with you.

There has been a positive development within our faith communities in that we have begun to see efforts to deal with the issues of remarriage and stepfamilies. Faith-based groups who initially began offering adult singles groups have expanded these services to now include support for those who have remarried and formed stepfamilies. I believe these efforts and recognition are to be commended; I only hope that those involved are willing to educate themselves and others on how best to support stepfamilies in resolving the complex and difficult issues they deal with on a daily basis.

So where does our society stand on remarriage? I believe it is an issue that has yet to be fully answered. Although progress has been made from the days of characterizations of the evil and wicked stepmom, there is a long way to go to bring stepfamily issues to the fore in public policy debate and in the assurance there are appropriate professional and support services available to stepfamilies in their own communities.



PRESIDENT'S MESSAGE

Continued from page 2

the absentee parents that the stepparent is not attempting to be a replacement parent; rather, that this is another responsible parent with whom to share child rearing responsibilities and pleasures.

What makes a child "ours"? Sometimes it's DNA but it's always care and empathy. Who do the children "belong to?" The whole adult extended family — when they can make it work. Children know who their parents are; we should too.

RESEARCH UPDATE

Continued from page 5

similarly and present a united front, something many other scholars have advocated. Too, she acknowledged that although stepfamily life can be difficult, as children grow and mature, many of the sources of conflict are reduced, such that in every group, some relationship improved. Once again, time is noted as an influential factor affecting stepfamily life.



STEP WRITE UP

by Rick Harper, M.F.C.C.

Dear SWU,

I am Judd, a twenty-eight-year-old father of two daughters, three-year-old Connie and six-year-old Anna. Connie and I live on the West Coast with her mom, Kiroki, and Anna lives on the East Coast with her mom, Karen, and Enrique, her stepfather.

Karen and I were divorced before Anna's second birthday. The divorce was difficult for us both. I lost contact with Anna when I had to move to the West Coast to find work. That was over four years ago. I frequently thought about her but I was afraid to cause turmoil by contacting Anna. A week ago I got a call from Anna's mom, Karen. Now that Anna's older, she has asked about me. Karen wants me to participate in Anna's life. I could not be happier. I've missed Anna very much. I am a bit concerned old problems Karen and I had might resurface with Anna in the middle. It's such a long time; I don't really know Anna. I don't know how to start.

Dear Judd,

I'm going to suppose a few things about your circumstances. Karen must see the importance of Anna having a relationship with her father or she would not have called. You and Karen have discussed this decision with your new spouses, Kiroki and Enrique. If these discussions have not taken place it is essential that you work it out with your spouses even if it causes a bit of disruption in the beginning. Or it will only cause more problems later.

An open and accepting relationship from all concerned is essential for both children's emotional health. And because, in this case, Anna and Connie are half sisters they deserve to have a chance for their own relationship to develop. From here there are simple basics to consider: **Communication, Consideration, and Cooperation.**

Communication between the two families in support of extended family relationships can make this a rewarding experience for everyone. The place to start is greetings from your family to their family. Beginning your relationship with Anna requires you to develop an awareness of Anna's significant dates, interests and activities. Although each child is unique in many subtle ways, some of what you see Connie go through will help you stay in touch with Anna.

Age appropriate letters to Anna on a frequent and regular basis will get your relationship off to a good start. You may want to include pictures. I also recommend you encourage Connie to communicate through drawings with her half sister.

Consideration entails developing a sensitivity tolerance and respect for whatever differences in parenting styles surface over time. As a long distance father, you must leave the hands-on parenting chores to your ex-wife Karen and Enrique. You are Anna's father no doubt, however, the emotional space you occupy is more important. Likely, the most comfortable would best be described as that of an uncle. Anna must have reasonable access to you and needs to know she can count on you. Never promise anything you can't or won't deliver. It's healthier to disappoint by saying "I'm sorry, this time I can't." Offer Anna your emotional support and listen to her concerns, while reminding her of your love. Hopefully, Karen has a reciprocal opportunity with Connie.

Cooperation. This is perhaps, the most critical to the children's healthy adjustment to their expanding families. So you understand, any conflicts between the families can result in triangulation of one or both of the girls. Which simply means Anna and Connie would be at risk of being in the middle and unable to resolve their issue of mixed loyalties.

Any problems are best dealt with early by the responsible adults. This of course means you, Judd, and Karen. It's often best for all communications to be direct. If anyone has a beef, take it directly to the "beefee". At least until other relationships gradually develop. You might introduce yourself to Enrique. But, I'd run it by Karen first. As time goes by, you may find that in many cases with children, two heads or more may be better than one. Wait to be asked.

Of course, your relationship with Karen will go where the two of you take it. But to begin, think of your relationship as a business partnership. And, Anna is the business. A business will not succeed unless the partners communicate, cooperate and consider every decision on the basis of how it will affect the business, Anna. A good rule of thumb is not to do anything you would not want done back. Keeping in mind, common sense and good manners is always everywhere appropriate.

Good Luck Pop, enjoy!



STEPFAMILIES AND THE LAW

by Laura W. Morgan, J.D.

This month, we are introducing a new feature: *Stepfamilies and the Law* by Laura W. Morgan, J.D. Laura is currently the Chair of the Child Support Committee of the American Bar Association Section of Family Law, and the author of *Child Support Guidelines: Interpretation and Application*, a treatise for lawyers on the law of child support. She has also written extensively for various legal publications on a variety of family law issues. Each month, Laura will relate the general law on an issue of law that concerns stepfamilies. Specific questions regarding specific factual situations should always be directed to an attorney in the jurisdiction concerned.

The most common question stepparents have regarding their rights and responsibilities to their stepchildren is, "What is my legal obligation to support my stepchild?" Although the question is simple and straight-forward, like so many other issues in the law, the answer is complex, and will depend on a number of specific facts.

Generally, under the common law (that is, in the absence of a statute), a stepparent has no duty to financially support a stepchild during the marriage to the child's natural parent. The relationship of stepparent and stepchild does not, in and of itself, create any obligation of support. The natural parents always have the primary duty to support his or her own, natural child, and any liability that a stepparent might have (see below) is a secondary duty.

The stepparent *does*, however, have a duty to support a stepchild when there is a statute imposing such a duty

or when the stepparent acts *in loco parentis* to the child. Twenty states have a specific statute imposing a duty on a stepparent to support a stepchild for so long as the stepchild is a member of the household of the stepparent: Delaware, Hawaii, Iowa, Kentucky, Maine, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Vermont, and Washington.

Regardless of whether a state has a statute imposing on a stepparent the duty to support a stepchild, all states impose such a duty under the doctrine of *in loco parentis*. The *in loco parentis* doctrine states that if a stepparent takes a stepchild into his/her family or under his/her care in such a way that he or she places him/herself in the place of a parent, then the stepparent assumes an obligation to support the stepchild.

The doctrine of *in loco parentis* is termed an "equitable" doctrine, meaning it will be applied if it is fair to do so under the circumstances of the case. It is not a hard and fast rule. Generally, the doctrine of *in loco parentis* is applied when an intent to create an *in loco parentis* relationship has been manifested, that is, there is an intent by the stepparent to act as a parent to the child. The *in loco parentis* relationship will generally terminate when the stepparent leaves the home or the stepchild leaves the home.

In our next issue, I will focus on a stepparent's duty to support a stepchild after the child has left the home. More particularly, I will focus on college expenses.

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CHAPTER HIGHLIGHTS FOR SPRING 1999

By: Gloria Clark, B.A., Chapter Development Chair

This should be a good time for chapters. The movie "Stepmom" came out on Christmas Day, "Woman's Day Magazine" has an article on stepfamilies, and there have been many interviews in newspapers around the country on step-family issues.

It has been a good time for our chapter here in Pittsburgh. We have received many calls from people who have seen the movie or read the articles and feel a surge of hope about their own stepfamilies. These articles make good handouts and points for discussion at meetings.

This time of year also brings us a time to review our financial record for the past year and to report this to SAA to fulfill our responsibility to them to maintain our chapter status. Its is vital for SAA to have this information and also the name, address and phone number of the leaders so that referrals can be made when people contact SAA. Many of you have already completed your forms and

have sent them in; if you haven't, I urge you to do so—it is vital information.

At the bottom of the financial report there is a request that you report chapter activities on the back of the form. To make this easy to do I keep a log of each monthly meeting and list the number of people attending, the speaker or main topic of discussion and what handouts we used. I find that being able to review that information helps me to plan the monthly meetings and facilitates the annual report.

I would once again like to remind you that as chapter development chair I am available for chapter leaders who are just getting started or chapter leaders who are asking themselves "why am I doing this" or anyone needing to talk about their chapters. It has been helpful for me to be able to chat with other leaders to keep my enthusiasm alive and share ideas about meetings. I can be reached through SAA at 1-800-735-0329.

COUNSELOR'S CORNER

Continued from page 4

in Mary's *intention*. Mary needs to be interested in her *effect*. Someone has to make the first move.

Mary, with some help from good friends, is able to see that she hurt Sally, even though she didn't mean to. Mary feels terrible about hurting Sally, and this realization enables her to write to Sally and genuinely apologize for hurting her. "I am so sorry I hurt you so badly. It was absolutely not my intention, but I can see I really hurt you." This eased things slightly between Mary and Sally, which comforted John and enabled him to back off.

Mary was able to offer Sally a wholehearted apology because for Mary, "I'm sorry," stopped meaning, "I'm a bad person," or even, "I was wrong." It began to mean, "I can see that I hurt you, and I am so sorry for hurting you."

Note that an apology can be "poorly landed" or "well landed." Giving an apology is like feeding your partner (or your child or your stepchild) a piece of fruit. If you are shy, or feeling defensive, it is easy to end up tossing the fruit halfheartedly towards the other person's left knee and then looking quickly away. Looking straight at the person you are apologizing to will greatly increase your effect. Work on tenderly placing that chunk of cantaloupe right into his or her mouth.

Step Two. Listen.

Letting a person *tell you how you have hurt them* can often go a surprisingly long way toward healing a hurt.

Listen with as much compassion and caring as you can muster. Hold on to the conviction that you can be a perfectly nice, well meaning person and still *accidentally* hurt someone you care about. *Save your explanation* of your reasons, your thinking, etc., until they are completely finished talking and they feel heard and responded to. When you feel defensive (and you will), breathe (four Mississippi will probably do the trick) and let it go by.

This step always sounds great but is hard in the doing. It requires taking your urge to defend yourself and putting it aside to just listen. It may help to remember that it is in *your* best interests that your partner feel better. Defending yourself won't make them feel better. Example:

Jerry, a patient of mine, and his teen-aged daughter, Sarah, have been living with Leah, Jerry's second wife, for two years. On a "Dad and Daughter Day Out", Sarah had confided to Jerry that she feels that Jerry always takes Leah's side, and that Jerry cares more about Leah than he does about his daughter. Jerry reports to me that he had been appalled and even hurt because he tries so hard to please both his wife and his daughter. "I can't believe you feel that way," was all he could stutter out. Sarah had withdrawn sullenly and the Dad and Daughter Day Out had become strained and awkward.

After talking it over with me, Jerry was able to go back to Sarah with a wholehearted apology and some genuine curiosity about what in the world happened. "I've been thinking about what you said yesterday. I am so sorry you

have felt that I have taken Leah's side. I never ever intended to make you feel that way, but if what I have been doing has been making you feel like I don't care about you, I am so sorry. That must feel awful. Can you tell me what it is that I do that makes you feel that way?"

Sarah proceeded to give Jerry examples of times when Sarah was upset about Leah and Jerry explained Leah to his daughter. Jerry had been instructed to concentrate on listening, not explaining, and to find something he did understand in each thing his daughter said. "Oh," said Jerry, taking a deep breath. "I never thought about it that way. So when I explain Leah to you, that makes you feel like I care about her but not you. I never thought about it that way, but I can see how that makes you feel like I only care about her." Now Sarah softened some. Jerry was able to give her even more room to talk: "Is there more you want to tell me?" Sarah talked about how hard all of the changes in her life had been. Jerry and Sarah felt closer than they had in a long time.

Now Sarah was available to hear Jerry say, "You interested in what I'm thinking when I'm explaining Leah to you?" He could tell Sarah about how often he feels stuck in the middle between his wife and his daughter, and that because Sarah and Leah don't really talk to each other, Jerry tries to help by explaining them to each other.

If you hurt someone you care about, and you find your (wholehearted) apology is not quite doing the trick for you, try Step Two. If, in reverse, your partner has hurt you, and his or her apology doesn't do the trick, try asking for Step Two (or Step Three below). Hint: It is important when asking for something more, *to acknowledge first what has already been given*. Otherwise the other person starts to imagine that you are a bottomless, thankless pit, when in fact, a couple more moves by your partner might enable you to let the whole thing go.

It might go something like, "Thanks so much for the apology. That really makes a difference. But I think I'm still stuck. I think I know what might finish this off for me. You willing to give it a try?" If the person says yes: "This may sound odd. But what would make a difference is if you would just let me tell you what happened to me when you... It might be hard for you to listen to. I just need you to understand, I don't even need to say who was wrong or right. Would you give it a try?"

Step Three. Tell the person you hurt what you do understand about how you hurt them.

Tell them what you do understand about what it must be like for them, why it would be so painful, how what you did must feel.

This may seem for some like beating a dead horse. But in fact it's a kind of CPR. When we are hurt we often feel invisible. Part of healing when we have been hurt is believing, in our bones, that we are visible, that our pain matters to the people we love. This is why, if you have hurt someone, explaining "Why I did it" rarely helps in

the first round. Explaining helps the *explainer* feel more visible and less misunderstood. It does not heal the person the explainer has hurt.

Step Four. Plan for the next time. Figure out what to do differently so it doesn't happen again.

Not all hurts require figuring out what to do differently next time. Sometimes a wholehearted apology is enough (Step One). Sometimes giving the person you hurt an opportunity to *really* tell you what happened to them — or, in reverse, being able to say how you got hurt and feel listened to—is enough (Step Two). Sometimes saying what you do understand (or, in reversed positions, hearing how you are understood) is enough (Step Three). And sometimes the thing needs fixing so it doesn't happen again (Step Four). Especially in a stepfamily, this may be a process requiring multiple conversations, not an event.

Sometimes there is no action that can "fix" things right away. Nonetheless, actively healing hurts each time they happen can pave the way for new step relationships to form. In the first example, Mary, the new stepmother, understood that her partner's daughter, Sally, was in a very rough period of adjusting to her parents' divorce. With the help of her friends (several of whom lived in stepfamilies), Mary was able to keep her expectations realistic. Sally's feelings would not be fixed in one go-round, no matter how compassionate Mary was. However, in response to Mary's heartfelt apology, Sally was able to tell Mary that she (Sally) felt rushed into her father's new situation. With this information, Mary wrote to Sally at school to reassure her that they would take it very, very slowly.

In fact there were several more incidents in which Mary made "mistakes" that hurt Sally very badly. Each time Mary (with the support of good friends) tried to genuinely respond to Sally in much the same way. "I am so sorry that I hurt you. I really didn't know that would have hurt you. I'm learning you. Just like you need time, I need time to get to know you." Over time, Sally's discomfort subsided and she and Mary made some peace. Had Mary lashed out at Sally, Sally's eventual adjustment to her parents' divorce would have found Mary and Sally with much scar tissue between them and a much more challenging path to building a viable step relationship.

These steps provide "scripts to get by on" for healing hurts. Sometimes it takes only one of these four steps to heal a hurt. Sometimes it takes all four, repeated several times. The larger the hurt, the larger your effort on any or all of these will have to be. The bad news is that hurts are inevitable. The good news is that hurts can be healed, and that the process of healing a hurt can actually be incredibly strengthening to your relationships with the people you love. The words in the "scripts to get by on" are obviously mine. Feel free to borrow them if they work. If they don't fit, find language that does the job for you.

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If we have omitted anyone and made an error, please let us know.

FINANCIAL SECURITY...

Continued from page 1

unforeseen financial emergencies. Survey results showed a mixture of some separate/some joint bank cards for 47% of the respondents. Those having only joint accounts and both separate, accounts are approximately 23% each.

Distribution of Automobile Ownership: In this study, 32% of couples have joint ownership of automobiles, while in 31%, both spouses own their own car.

Degree of Financial Security

Financial security is measured by the current availability of liquid assets and ownership/beneficiary status for wills, life insurance, and trust instruments. Questions addressed asset ownership of a savings account, mutual fund account, stock and bond account, retirement account, primary residence, and other real estate to show how many of the respondents held each of these assets in her own name.

Savings Account Ownership: Over half of these wives have at least one savings account in her own name.

Distribution of Mutual Fund Ownership: Mutual funds are a common form of stock ownership in this study. The most popular methods of ownership are joint accounts and some separate/joint accounts.

Distribution of Retirement Ownership: The combination of being on their own and living longer mean that women need far more retirement income than do most men. For over half of the respondent households, both husband and wife have separate retirement accounts in their own name, 12% have accounts in the husband's name alone, and slightly more have retirement accounts in only the wife's name. About 1 in 10 have no retirement at all.

Distribution of Primary Residence Ownership and Other Real Estate: 20% of the respondents felt they could not stay in their home if their husband dies. In this sample, most couples are home owners. Approximately the same percentage of homes are in either the husband's name only or in the wife's name only. Home ownership is jointly held in 66% of the responses.

Personal Savings and Investment Goals: Respondents ranked their top four investment goals in descending order as retirement providing for children's educations, financial independence, and vacation/travel. Of least reported concern to this sample is future medical needs.

Inheritance

Inheritance is the traditional method by which women accumulate assets and, therefore, financial security. In past years, many men simply left their entire estate to their wives. A change in husband and wife relationships (including one or both having children from prior relationships) and changes in the tax code have

each affected the timing and method of asset transfers. This leads stepmothers to ask questions about inheritance issues in stepfamilies and look for creative solutions.

Ownership Status of Life Insurance on Husband: Being named the beneficiary on a life insurance policy is not the same as being the owner of the policy. The owner of record has the authority to change the beneficiary and even cancel the policy by conscious decision or by failure to pay the premiums. Without being both the owner and the beneficiary, the beneficiary has no control over how the policy is managed unless a court order exists. In this study only 1 in 5 of the wives own the policy on their husband's life and 10% of the wives do not know the status of ownership.

Husband's Life Insurance Used as collateral for Child/Spousal Support: During a divorce settlement, the insurance policies can be a negotiable issue regarding ownership, beneficiaries, and for use as support-payment assurance. In this study, 7% of the respondents indicated that their husband's life insurance is being used as collateral for child/spousal support.

Wife is Beneficiary of Life Insurance on Husband: About 75% of the respondent wives are the named beneficiary on at least one of their husband's Whole Life or Term insurance policies, another 5% do not know their beneficiary status.

Husband Has a Legally Valid Will: Almost three-fourths of the respondents' husbands have a legally valid will - a percentage that corresponds with the number of wives having a will. However, in about 8% of the stepfamilies, the wife does not know if her husband has a legally valid will.

Wife is Beneficiary of Husband's Legally Valid Will: Over one-fourth of respondent wives know that they are not a named beneficiary of their husband's will. Another 10% are not sure of their beneficiary status.

Trust Funds: A small percentage of the respondent couples have trust funds. When the husband has established them, the current wife is not always the named beneficiary.

Are there ways to increase the rates of happiness and success in remarriages by assuring greater financial security for wives? Respondent wives gave the following suggestions:

1. Have wills and other legal documents in order.
2. Create wills, investments, insurance etc. as openly as possible and, in general, tell children of the arrangements.
3. Make sure that wives have beneficiary status in their husbands' wills.
4. Ensure that a wife can remain in her own home after the death of her husband.
5. Be informed.

Steps to Stepfamily Success

Plan to have family meetings at least once a month or, if problems arise, more often. Establish guidelines to follow.

Educate Yourself! Read! Participate in stepfamily workshops and SAA chapter support meetings.

Time alone as a couple is valuable. Spend at least 20 minutes of relaxed time alone with each other every day.

Strengthen the couple relationship. Use good positive communication skills. Develop leadership as a couple. Fight fairly!

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