

Financial Harmony: Fostering Happy Relationships in Blended Families
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Becoming a stepparent can be an incredibly rewarding journey, but it often comes with its own set of unique challenges - especially in the realm of finances. Despite my years of experience as a stepmother, I continually face new familial financial dilemmas that lack straightforward solutions. Luckily, as a clinical psychology PhD candidate, I have the unique opportunity to conduct research aimed at shedding light on these issues, which have been largely neglected in traditional family finance literature. In our recent study, "Blending and Spending: Financial Influences Impacting Childfree Stepmothers' Relationship Satisfaction," we found some valuable insights that shed light on how financial variables can contribute to relationship satisfaction among childfree stepparents.

The study reveals that shared financial values seem to be a strong predictor of relationship satisfaction among childfree stepmothers (Darling et al., 2024). Findings suggest that for childfree stepmothers, aligning on broader financial goals and values within blended families can significantly enhance relational well-being. That is, it's not just about how we manage money day-to-day, but about having a mutual understanding and agreement on our financial priorities and objectives; this shared financial vision with our partners helps create a sense of unity and common purpose. This can be especially important in blended families where pre-existing familial norms and values must be integrated with new dynamics. Practical implications of this research highlight the need for couples to engage in open and honest discussions about their financial values and goals early in their relationship.

Our study also found that while financial behavior congruence did play a role in relationship satisfaction, its impact was less significant than shared financial values. This means that while it's beneficial for partners to manage money in a similar way, what matters more is that they agree on the bigger picture of their financial life together. For childfree stepmothers, this might involve setting joint financial goals, such as saving for big future expenses, agreeing on general spending priorities, or planning for long-term financial security or retirement. Such alignment can mitigate potential conflicts and foster a stronger, more cohesive blended family unit.

Money will always play a role in your life and in your relationships; for this reason, understanding the complex financial dynamics of a blended family is essential. Therapists and financial advisors working with blended families can also use these insights to better support their clients with more targeted care: encouraging couples in blended families to align their financial values and engage in regular financial discussions can help build stronger, more satisfying relationships. For a deeper dive into our findings and their implications, [you can read the full article here](#).

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