

Printed August 3, 2021 in the *Bradenton Herald*, Bradenton, Florida

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Blended families

A blended family is a joining of one family with another, for various reasons. This can be a challenging and emotional topic.

Remarrying or cohabitating is one problem. Expectations might be unclear and there will be questions about how to blend. The adults may feel an excitement about joining together, but the children may have a different viewpoint. Adding children usually adds more financial and estate challenges.

Probably before bringing the families together, a frank discussion of parenting styles is needed. When problems occur, they need to be ironed out early, clearly, and uniformly. You are supposed to be a team and acting as a team to lead this new blended family and keep them all together.

In particular, your approach to discipline, boundaries you will not cross, and the roles you will play will set the overall tone. Ex-spouses could impact the new household and raise difficulties.

Let's start this challenging and heart-rendering process with some thoughts supplied by my attorney and others.

Learn to communicate well. Maintaining fun in marriage helps when the bad times come. Usually, success is aided by good communication and conflict resolution while establishing trust.

Keep in perspective. This is new for everyone, so expect to feel lost and floundering occasionally. Don't force people to change or blend in immediately, because it takes time. Consider establishing regular family meals.

Death of a parent. When a parent dies, the remarriage may trigger unfinished grieving in the children. Give them space and time to grieve.

Talk with others. Educate yourself about stepfamily living. Maybe join a social support group.

Help the kids. Spend frequent one-on-one time with each child to form a bond, so they feel safe and secure. Discuss what to call one another, for instance, "Ralph" or "Mom", and decide how to introduce one another in public.

Traditions matter. Especially for the kids, try to keep some old traditions in place. If you go camping, continue going at least with the camping kids. Encourage the others to join in the fun.

Be a team. There is no "I" in team. Seek agreement on household rules and how to cooperate. Successful team members all contribute to and support each other while being respectful.

Expect bumps in the road. The road of life is rarely smooth. There will be bumps and unknowns waiting there to cause anger, disappointment, jealousy, and much more. Be ready to smooth over those bumps.

Don't fight in front of the kids. Agree to argue away from your kids' ears. Cool down and discuss the problem in a private space. Kids need stability in their lives.

Set house rules. Help kids feel secure and wanted by letting them know what's expected of them. Have a unified approach for consequences of misbehaving while setting limits and boundaries.

Understand differences. One child may be a book worm and another an athlete. Let each grow their own way, and encourage that being different is what everybody is. Understand and embrace the differences.

Visitation schedule. The ex-spouse may have visitation rights. Try for visitation to not upset the delicate family balance.

Stay connected. Yes, you have changed things around. Try to keep a balance with old friends, your new spouse's friends, and your kids' friends.

Financial planning. Your new family requires a complete financial review of what they have, what they want to do with it, and what happens if disability, death, and other events occur.

There are many questions about joining assets, changing beneficiaries, 529 college savings plans, life insurance, long-term-care insurance, mortgages, auto loans, etc that your financial advisor can help with.

Estate planning. Find an attorney that might specialize in blended families. My attorney said there is really a lot of paperwork involved in a blended family and here will be many topics to address, such as wills, living wills, trusts, adoption, inheritance, legal residence, etc.

The list of problems to address is long and will be never-ending. Here are just a few.

What religion if any will be used?

What about education? Trade school? College? How to pay for it?

Liberal or conservative?

Strict or minimal strings attached?

Animals, like dogs, cats, birds?

A move to an entirely new location?

Rules about use of electronic devices?

As you can see, there may be many challenges ahead. One team you should have are trusted friends, tax advisor, financial planning advisor, estate planning attorney, lots of baby sitters, a support group, books, etc.

A team approach may allow flexibility to achieve one big happy family, who are loving and growing closer together.

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