

This article was first published in [Divorce Magazine](#) and is reprinted here with their full permission.

### **Love, money, and the blended family**

Statistics say that one in two marriages end in divorce. This sociological earthquake has left the old-style nuclear family in ruins -- but what effect is it having on the economics of love?

*By* Diana Shepherd

I really hate this, but I end up having to sign checks to pay Colin's ex-wife's mortgage," complains Sara. "We make O.K. money -- enough for the two of us to live on comfortably -- but when our salaries end up being split between us and Colin's family from his previous marriage, there's just too much month left at the end of the money."

So when the first of the month rolls around and they have to write that support check to Colin's ex, the results are predictable: Sara gets furious, Colin gets defensive. "No matter what I do, I end up being the bad guy," he complains. "When I bought a computer for my kids last Christmas, Sara was mad because we needed a new dishwasher; when Sara and I took a holiday down south, I couldn't afford to send the kids to camp."

Colin feels guilty, upset, and trapped between his obligations to his former and current wives, and Sara feels angry and resentful at having to give up a large portion of their shared income to a woman she wishes had never even existed.

"If it weren't for them, Colin and I would have a house of our own by now," says Sara bitterly. "Instead, I have to work so that she can live like a lady of leisure!"

Colin and Sara's dilemmas are all too common these days. When a '90s bride and groom speak their vows to each other, children and ex-spouses often come along as part of the bargain.

### **Blended liabilities**

When you commit to a partner, you tend to assume his or her liabilities as well as assets -- like it or not. You partner comes as a package deal; you can't just choose the features you like and discard the rest. This package includes his parents, siblings, and friends; her taste in furniture and literature; and definitely any ex-spouses and children from past relationships. When you take divided loyalties and mix them with jealousy, resentment, guilt, and money troubles, it's a lot like playing "hot potato" with a jar of nitroglycerin.

If you're considering entering a relationship in which one or both of you have financial ties to previous relationships, you'll both have to hone your diplomacy skills: you'll need the flexibility to address everyone's concerns, and the honesty and tact to be able to express your own desires without alienating your partner.

Although every situation is unique, there are some guidelines you can follow to keep past monetary ties from ruining your present:

#### **Communicate.**

Be open and honest about your financial commitments and how you expect to meet them. Your current partner needs to know that he or she is at the top of your list (financially and emotionally: often, the two are intertwined), and your ex needs reassurance that you'll keep up the support payments.

#### **Set limits.**

Be firm and consistent regarding the financial obligations to your previous relationship. If you want to be more generous with your support payments than the law requires, decide how much extra child and/or spousal support is reasonable and fair to both sides, how long the additional payments will continue, and under what conditions they will shrink or cease altogether. Once you've set these limits, diverge from them only in case of emergency. If you regularly allow your ex to manipulate you into making extra payments, expect trouble in your new relationship.

### Yours, mine, and ours.

Consider opening three different accounts: a communal account that will cover your shared expenses (rent, furniture, food), and individual accounts for each of you to cover "personal" expenses (horseback-riding lessons, a student loan, child support). In this system, support payments would come out of the responsible partner's personal account rather than the joint one. Of course, the current spouse is still affected by the money going out, but it lessens the emotional impact. When Sara and Colin adopted this system, the first of the month became a lot more bearable. "Since the support comes out of his account," she says, "I feel that Colin views the payments as his responsibility, and that he's trying to meet his obligations without overly burdening me."

You'll have to tinker with a system until you find what works best for you. Take comfort in the knowledge that -- with some tact and flexibility -- it really can work.