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How to cite

Dotto V. (2012). Stepfamilies and management of financial resources. [Italian Sociological Review, 2 (2), 94-105]

Retrieved from <http://dx.doi.org/10.13136/isr.v2i2.34>

[DOI: 10.13136/isr.v2i2.34]

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3. Article accepted for publication (*data*)

April 2012

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Italian Sociological Review**

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Stepfamilies and management of financial resources

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Abstract

Stepfamily have been around for a long time and they are unlikely to go away. They are one of the fastest growing family types in industrial nation.

Stepfamilies are complex and diverse: adding a stepparent post-divorce created new level of kin and new interaction pattern.

The aim of the present study is to explore patterns of control and management of money by means of data from semi-structured interviews with 8 stepfamilies couple and to understand the economic behaviour of stepfamilies, the beliefs and values about household finances, and the relationship of financial management behaviour to family quality

Keywords: stepfamily, management of money; family quality.

Introduction

The subject of stepfamilies is a hot topic in the world of today, given the increase in separations and divorces and the related increase in processes of post-separation family reorganization, which give rise to a myriad of interweaving relationships.

In this essay, we will attempt to present the results of a qualitative study conducted using the semi-structured interview instrument. These were conducted with both partners in stepfamilies, in order to shed light on how the various members of these family formations organize their relationships within and outside the family group given the lack of social and legal norms to refer to as institutionalized models of behaviour, taking 'money' as the key to interpreting and understanding family dynamics.

The premise we started off from is linked to the fact that stepfamilies are placed rather uncertainly in the fields of both statistics and demographics, as they constitute a complex universe from the point of view of both relationships and structure that is qualitatively highly varied and quantitatively on the rise in Italy as in other countries (Volpi 2007).

Indeed, in 1972 stepfamilies accounted for 6.5% of the total, whereas by 2008 this figure had risen to 13.8% with the addition of over thirty-four thousand new families. The number continues to rise, especially in recent years, in contrast to the general downward trend in marriages (Blangiardo 2010)

The extreme variability and complexity inherent in stepfamily formations is confirmed by the lack of a shared, unambiguous language representing them in the field of science and in society at large. Families that are formed through a process of restructuring lose their nuclear form in order to take on a multi-nuclear configuration in which we can find a complex interweaving of biological bonds and social ties, affective bonds and new modes of interacting within the family and with society (They 2002)

The sociological importance of this matter is linked to the fact that the issues couples at the head of stepfamilies have to face are not contained within the four walls of the home. This becomes a public issue, as the distinctive quality of these families with their multiple parents forges the collective imagery regarding certain crucial topics (fathers' and mothers' identities caught between biological ties and affective bonds, parents' responsibilities, values, norms) and affects the social expectations

directed towards their members, bringing elements of newness and transformation to the family models recognized and accepted by the social system.

What we have before us today, therefore, is a panorama in which we find some very different social and relational set-ups under the umbrella term of 'stepfamilies'. Their problem areas and difficulties – as well as their potentialities and resources – originate from the fact that they are based on highly privatized forms of relational interplay whose roles within each family are not socially defined or recognized; in this sense they acquire relational and structural characteristics that distance them from the “modern-traditional” family model.

These family formations allow us to consider how also the Italian family – understood as a unit of affection regulated by publicly sanctioned norms, deeply rural and traditional in terms of lifestyle and consumption, based on deep-rooted collective solidarity and structured hierarchically according to age and gender – is being overturned by a transformation the like of which has never before been witnessed, as the very values, norms and social models heretofore referred to have been changed.

In all fields of social life, the point of reference is no longer the group but is becoming the individual, who is called on to observe the new, prevailing principles regulating social life, such as individual autonomy, self-fulfillment and the expectation of personal happiness. Such processes of change mean that men and women are forced more and more to make up their own individual rules for life given the shrinkage of the social frames of reference they made their life choices based on up to early modernity (Beck and Beck-Gernsheim 1996)

From these reflections arose the desire to explore what happens in these households and to come to an understanding of the relational factors and mechanisms that influence the stability and quality of the bonds between their members and between these families and the social context they belong to.

1. Money as a key to interpreting processes of family restructuring: the state of research on the issue of money and restructured families

Starting from the assumption that the family is the number one environment for affection and socialization – but also the one where implicit “contracts” are drawn up between its components (Facchini 2008), some of which involve financial resources – the question we have tried to give an answer to in this empirical study is the following: how and to what extent are good levels of satisfaction and stability in the couple at the head of a stepfamily connected to certain models of financial resource management?

The decision to use ‘money’ as an interpretative key in this investigation on the dynamics governing the couples in stepfamilies arose from the reflection that financial resources play a fundamental role in the smooth running of family life (Dema-Moreno 2009; Facchini 2004; 2008; Pahl 1999, 2004; Vogler, Pahl, 1993, 1994).

In particular, the dynamics behind the intra-family economy are a highly important source of knowledge, as they can lead to a reduction in the existing inequalities between the various components of the family in terms of the salaries earned or, conversely, reinforce differences or even accentuate them, as well as opening up areas of conflict that can affect the stability of the family. Indeed, “the choice of budget regime can become a litmus test for the persistence of gender-based differences in the modes and forms of family activity present right from the start.” (Di Nicola 2008: 79).

The fact that families are normally the seat of collective strategies and have strong ties of love and reciprocity does not mean that each component has the same capacity to establish strategies or that there are no individual interests that could clash with those of the other components (Facchini 2008).. This leads to the articulation of different power relationships around the issue of financial resources that are open to manipulation and negotiation and can govern the degrees of autonomy and dependence each component holds in their family relations.

In this sense, the relationships within the couple and with the rest of the family are built on multidimensional characteristics, where the aspects regarding love, sentiments, solidarity, sex and even legal and economic aspects overlap and intersect with each other.

Therefore the issue of money in the family is not a simple one to deal with. However, it becomes an even more thorny issue when the core of the family has been split and divided by divorces and second marriages.

Money is no longer an issue dealt with by the original couple inside their home; it leaves the domestic sphere since the original structure has branched out into several distinct family structures. This wider circulation of resources inevitably obliges the people involved to adjust their perspectives: kinship bonds intersect and each person's territory becomes mixed up with everyone else's.

Various American authors (Coleman, Ganong 1989; Coleman 2001; Hobart 1991; Pasley, Koch, Ihinger-Tallman 1993; Visher, Visher 1979;) have shown that there is ample empirical evidence demonstrating that the management of financial matters occupies an area of vital importance in stepfamilies – whether there have been second marriages or simply cohabitation – and constitutes one of the greatest sources of conflict and discord between couples, especially in the first years of cohabitation. This should not surprise us if we remember the multifariousness of the elements and variables connected to both the uniqueness of the formation process for these families and the inherent complexity of managing their daily lives.

Keeping the accounts in stepfamilies is an operation that is anything but straightforward, as different interests come into play and the roles and responsibilities of each member are neither clear nor determined by law, while compromises carry a strong affective charge as they play their part in daily lives governed much more by events than by law.

2. The Aim of the Study

2.1 Aims

The aim of the study stated in this essay is the following: to understand how certain models of financial resource management influence the level of satisfaction and stability expressed by the couple at the head of a stepfamily. In particular, we decided to focus our attention on:

- the ways in which financial resources are produced, exchanged and managed within stepfamilies;
- the implications this has for the individual members of the family;
- how economic and caring responsibilities are structured within a framework of biological and acquired ties;
- the decision-making processes underpinning the strategic decisions that take shape in the new family set-ups.

2.2 Methodology

The knowledge we aimed to gather through this study led us to assign special attention to the experiential dimension of individuals in stepfamilies and to measure the importance of daily life as a space where individuals construct the meaning of their actions and where they experiment with the opportunities for and limits to action.

Given the above, we decided to use a qualitative type of approach with a phenomenological¹ orientation for the research, given the desire and curiosity to explore the processes behind the construction of meaning and the perspective each of the interviewees holds about the subject in question.

2.3 Procedures and Instruments

Given the explorative nature of our goals and the delicacy of the matters to be faced (which in any case concern a number of families that is still a statistical minority in Italy), alongside our insufficient knowledge about the universe in question, we opted for picking out a non-probabilistic sample group right from the beginning.

The purpose of this was to identify individuals who form part of stepfamilies and search for elements of functionality in their relational systems, or in other words basically stable situations. More specifically, we searched out individuals involved in a couple that cohabit on a permanent basis, not necessarily joined by the bond of marriage, in which at least one of the partners had children born from previous unions, even if they had become adults and/or did not live with the new family unit.

The sampling technique selected was snowball sampling (Greenstein 2006: 110).

The first group of individuals for interview was found through personal acquaintances. Given the difficulty of finding willing contacts, to find a second group we decided to make use of a mediator – someone who formed part of a public or private institution – or an association operating in the field of providing services to the family, or people who, through their work, could put the researcher in contact with potential subjects for interview.

The interview technique chosen was the semi-structured interview to be conducted with both members of the couple (at separate times) in order to highlight any gender differences.

The framework for the interview was divided into a series of topics and displayed some specific characteristics: it was focalized, open and flexible.

The macro issues in the framework covered the following subject areas:

- Social background and personal details of the interviewee
- Current family composition
- Family background before restructuring
- History of the current stepfamily
- Dwelling place
- Organization of daily life
- Organization of care for children
- Organization of care responsibilities between generations
- Management of financial resources
- Satisfaction/difficulties

The reason behind the adoption of an interview framework with a rather broad range of subject areas arose from the assumption that the issue of financial resource management would not be an easy one to broach.

Talking about money directly and unambiguously could have led to interviewees closing up and becoming more reticent about telling their stories.

¹ According to Van Manen, “the phenomenological approach is distinguished from the majority of approaches due to the fact that it aims to arrive at a deep understanding of how individuals experience the world, without taxonomies, classifications or abstractions.” Therefore it is not an approach that produces absolute knowledge, but rather plausible interpretations. This kind of research aims to lead to interpretations that try to make sense of the ways in which actors try in turn to make sense of their actions.

As a consequence, we assessed that it would be more profitable to gain an insight into the interviewees' perspectives on the subject in question by touching on a number of key points of family life, all of which are in some way linked to money.

The interviews were conducted in the month of June/December 2010.

2.4 Participants: Expected Sample and Actual Sample

Our efforts to form the sample and gain "access to the field" allowed us to make contact with 19 family units.

Out of this total, we were only able to obtain the effective availability of both partners in 8 family units for the interviews.

It follows that the remaining 11 family units initially displayed willingness to the mediator and/or acquaintance, but when it came to conducting the research interview they withdrew.

A total of 16 interviews were conducted – one with each of the partners in 8 family units. The social and personal characteristics of the sample were as follows:

Age: the age of the interviewees ranged from 31 to 55 years old, but the majority fell between 40 and 50.

Nationality: 14 interviewees were Italian (8 men and 6 women), while 2 interviewees (2 women) were foreign nationals (1 Romanian woman and 1 Cameroonian woman).

Dwelling place: the members of the family units interviewed were all resident in the North-East of Italy. Three of the eight units lived in the context of a small town, while the other five lived in cities.

Marital status: the world in question turned out to be rather varied as far as marital status is concerned. Taking the women first, 2 were divorced, 2 were unmarried, 1 was a widow, 1 was married and 2 were separated. Out of the men, 1 was divorced, 5 were separated, 1 was unmarried and 1 was married for a second time.

Level of education: in 6 out of 8 of the couples, both partners had the same level of education: in 2 couples both were university graduates and in 4 couples both were high school graduates, while in just 2 couples it emerged that the woman had a higher level of education than her partner.

Type of stepfamily: in the 8 family units taken into consideration, it emerged that in only 1 stepfamily had the partners decided to make their union official, while the other 7 had chosen a *de facto* union with a total absence of any form of pact or contractual agreement between the parties concerned.

According to the definition provided by Coleman and Ganong,² four of the stepfamilies should be considered simple stepfamilies and the other four complex stepfamilies. Beyond this categorization, however, we need to bear in mind that out of the four units corresponding to the definition of *simple stepfamilies*, there are two units in which, despite only one of the partners having produced offspring in previous unions, children had been born from the current union. Therefore, although from the point of view of the defining criteria these families come under the heading of *simple*, when it comes to weaving bonds from biological and step- parenthood and the relational bonds of the stepsiblings, these bonds can be considered anything but aspects of linearity and lack of complexity.

Cohabitation regime with biological/step- children: In only 2 of the 8 units were there no children living with the couple. In the remaining 6 units where there were children present, there was a variety of situations. We noted the fixed presence of the shared biological offspring of the new couple, while stepchildren – in particular the male partner's children – were only present intermittently, *i.e.* on

² We talk about *simple stepfamilies* when there have been no children born from the previous unions or when only one of the partners has produced offspring in previous unions, and about *complex stepfamilies* when both partners have produced offspring in previous unions (Coleman and Ganong 1997).

certain days of the week: in these situations the continuity of the relationship is structured around the discontinuity of cohabitation.

2.5 Analysis of the Interviews

An audio recording was made of each of the interviews and transcribed in full.

The process of analyzing the interviews was divided into three operations:

1. Each individual interview was first examined, its contents read and every part of it analyzed. Each interview was codified in accordance with the framework: a code was assigned to each question in the framework. By following the content of each interview and cross-referencing the macro- and micro-issues contained in the interview framework, we constructed an analysis framework;
2. The next step was to use an Excel spreadsheet. Once the text of each interview had been codified, by calling the various codes we obtained all the excerpts that pertain to that code in each interview;
3. Finally, the passages from the interviews referring to the same topic, taken transversally, were compared with each other, identifying contrasts and connections between parts that coincided and recurrent macro-issues on the basis of conceptual homogeneity or differentiation, and gathering the recurrences and differences regarding the various subjects in order to arrive at the construction of one or more interpretative models. In the research project in question, the analysis was performed both by comparing the family units and the individual interviews divided according to gender. Therefore, our observations on the results will attempt to shed light on the information obtained on two different levels: the situation within each household and what differentiates or unites the positions and type characteristics of the individual members of the families.

3. Results

3.1 The interviewees' perspectives on the subject of the study

The opportunity to talk about their experience as stepfamilies aroused great interest in all the interviewees (despite some initial reticence), above all from the men.

An aspect that was underlined was the importance of beginning to talk about this kind of family; although there is still notable embarrassment and a sense of shame when facing the outside world with this kind of family set-up, according to the interviewees there are a lot more of them than most people believe and, if what the majority of them says is true, there will be more and more of them in future given the rising numbers of separations and divorces.

The issue of money in particular seemed to attract significant amounts of attention and importance, as it had in some way marked out and strongly influenced both the separation stage and subsequent experiences as single parents.

An area of deep conflict and the subject of dispute in their previous relationships, it constituted one of the issues invested with significant importance in terms of dialogue and discussion in the current stepfamily situation.

The families in the sample were rather varied in terms of status, income, type of stepfamily, number of coresidential and non-coresidential offspring, and also as regards household management and degree of internal cohesion. This heterogeneity made it difficult to draw up family profiles in order to make a thorough comparison between them.

Nevertheless, despite making no claim to generalization, we were able to delineate some underlying trends that provided food for reflection to use as a starting point for drafting follow-up studies aimed at constructing more generalized interpretative models.

3.2 Important Subject Areas

Below are some of the core issues that emerged from our examination of the stories recounted by the various interviewees.

The role of money in family relations

Money and, as a consequence, the type of financial resource management model adopted, does not only exercise its influence on “vital and essential” choices related to the basic needs of the members of these families, but it permeates their daily relations creating lines of symmetry and/or asymmetry not only regarding power but also the different “capacities” of the partners, the different generations and the various members that form the unique constellation of each stepfamily. Therefore it follows that the management model adopted is not only the result of every match played on an accounting/management field, but it also implicates the effective availability of the material and symbolic resources held by the partners, the quality of the couple’s relationship, the type of exchanges that take place between insiders and outsiders (or in other words between all the adults involved in the ties of parenthood), and the communication and negotiation processes the couple have constructed and modified over time in their household and with actors in the wider social system.

The relational style adopted by the partners in order to effect a reorganization of the household in the light of the new family composition – performed through the redistribution of caring roles and money management responsibilities – affects the form and structure of parenting roles and caring roles across the generations and conditions the transformation of gender identities in relation to the conjugal and parenting axes.

Money management models in the stepfamilies in the sample analyzed

In these relationship systems, there is a move towards ever more individualized money management models whenever the couple is composed of two individuals that have at least a certain level of independence in decision-making.

The system for calculating and managing money in these families becomes complex because it transcends the couple and involves the whole family constellation, due to the fact that it even those who still have biological ties (although they may not cohabit) and therefore have care responsibilities, especially towards their children, exercise a decisive influence. This matter is particularly delicate, as it involves a complex and painful task of redefining family boundaries, power relationships and situations of dependency between current and former partners. Most of the people interviewed talked about the weight and emotional stress this involves and the effect it has on daily life. Money can no longer be a matter to be dealt with only by the couple: it has to be dealt with outside the family home because the original structure has been broken up into a number of distinctive family units. Kinship bonds intersect and personal territories overlap. As a result, the relationships within each household are perceived as being highly dependent on the quality of the relationships in the wider constellation and are in turn responsible for its smooth running.

Money management models in these families are not established once and for all, but are the subject of constant reviews, comparisons and adjustments. This happens above all to coincide with certain phases of the family’s life cycle or as the result of certain changes. The factors that were highlighted as having the greatest influence on the type of money management model adopted were the following:

- The level of the total family income and the fact that the woman works full-time and has a relatively high income leads to a shift from greater sharing of resources to greater levels of independence for each of the partners;
- The ages of the partners: advancing years and the consequent potential increase in need of care for one or both partners are elements that lead the couple to start orienting their choices towards forms of greater sharing in their financial management, while the younger couples generally tend towards areas of greater independence;
- Having the dependent offspring of previous unions living with the couple tends to direct them towards forms of greater independence. These situations are the ones represented as the most complex. Having offspring that are still children as opposed to teenagers or adults, and the issue of whether offspring live with the couple or not, are elements that have serious consequences on families' financial set-ups, in terms of both the acquisition and allocation of financial resources and decision-making processes, as they lead to an increased need for exchange between the cohabiting adults and the non-cohabiting parents of the offspring;
- Legalizing the union and the birth of offspring to the new couple are considered elements that induce the members of the couple to choose greater forms of money sharing. The reasoning is that "the children you have together cannot be individualized." Therefore we can arrive at the hypothesis that a new marriage and the birth of new offspring are events that lead stepfamilies to try to move towards more traditional set-ups – whether in terms of financial management or parenting and care responsibilities – that display a more active role for the woman and less redistribution of tasks between the partners.

Money management according to gender

As far as men are concerned, it appeared rather difficult to juggle the different levels of responsibility – whether in terms of the children's upbringing, material needs or the continuity of relationships – that a parenting role for multiple offspring can involve, especially when there has been a separation. The men who still had young children born from previous unions displayed a tendency to become lax in their maintenance responsibilities and expressed the great difficulty of balancing their personal needs, their responsibilities towards the children born from the first relationship and towards their stepchildren. Men see to their children's needs when they spend time with them, whereas when the children are with their mother they (the men) consider that it should be her to meet the children's needs; in particular when the mother has also formed a new union, perhaps with a partner who has more ample financial resources of his own, they feel almost justified in reducing their own contribution. However, disputes with an ex-spouse can often block or create obstacles to the circulation of money: it often happens that fathers refuse to pay alimony because they get the impression that they are paying for the upkeep of the new family their ex-wife has created. One aspect that more than one interviewee underlined is the fact that "*it takes a lot of cash to make these families work.*"

Regarding women, we observed a difference in perspective between those who had had a previous union with offspring and those, conversely, who had never been married and/or cohabited before and had no children. For the former, money is linked to independence and financial independence represents a desirable factor helping them enjoy a certain degree of freedom and autonomy, dimensions that are considered vital to the functionality of family life and the couple. The latter, on the other hand, displayed greater embarrassment and resistance to linking money with love: for them, money occupies a marginal role in the harmony of the couple: "all you need is love and affection for things to go well in the family." These women tend to adopt an attitude of greater dependence on their partner, as stepmothers they try to be as involved as possible with their stepchildren and they invest a large part of their resources in maintaining and looking after their partner and his children. This aspect plays a much more minor role for the women who have their own children: they require a greater sub-division of costs and long for greater financial independence from their partner.

Nevertheless, we noted experiences of fear and uncertainty about the amount of the investment to offer and the resources to put on the table. One can perceive a certain awareness regarding the fragility of bonds: the bond of biological parenthood can guarantee the “forever” that being a stepparent on the other hand would seem not to, as the bond is much more likely to be severed should the relationship between the partners ever collapse. From this we can form the hypothesis that these internal conflicts push these adults to tend towards forms of material and affective investment in their relationships with their stepfamilies that are rather ambivalent and wavering.

Money management between biological and non-biological ties: the role of siblinghood

In complex stepfamilies, the ties between siblings constitute a particularly delicate aspect. If the ties between biological siblings are naturally permeated with a mixture of solidarity and rivalry, there is a multiplicity of variables that can exacerbate this climate of ambivalence among stepsiblings. The lack of an institutional system that both parents and offspring can refer to in order to adapt their behaviour to established social and cultural norms means that in stepfamilies and between stepsiblings family cohesion and fraternal harmony have to be based on different rules from those used in traditional families.

The daily lives of the offspring also bring with them several unanswered questions that cannot be resolved institutionally, on top of which we have the fact that the recriminations of stepbrothers and stepsisters can concern various different areas: from having to share spaces seen as belonging to them to the different systems adopted by one or the other parent for bringing up the children, to losing their place in the family hierarchy and also the changes in standards of life each unit enjoys before and after the merger. To this we must also add that the redistribution of money and the access the stepfamily has to financial resources is also and above all a fairly significant source of trouble for both biological and step-children in terms of their opportunities to access said resources, which can lead to the creation of inequalities. In half of the family units studied, it emerged that the fact of belonging to more than one family had led to the establishment of different levels of opportunity for the offspring, in particular whenever the biological and/or step-father had different socio-economic standings.

From the testimonies of the interviewees, we were able to draw the following conclusion: if exchange – whether material or relational – between stepsiblings is low and not adequately balanced or supported, the family relationship dynamics can be characterized by a marked tendency to refer to the biological parent. This can lead to the emergence of conflict between the different generations and between peers, as well as affecting the stability of the adults’ relationship and the quality and harmony of relationships in the family as a whole.

Dynamics between the couple in a stepfamily and type of money management scheme

In all the couples, adherence to ideals of equality in decision-making processes and high levels of communicability and negotiation were expressed. However, from the stories we deduced that it is not enough to simply desire equality in decision-making for it to actually happen. As well as considerations of an economic nature, such as both partners having a paid job, it is necessary to consider both the ideology the partners adhere to and the type of relationship experienced with their previous partners. The women who arrive from experiences of broken marriages in particular forcefully express their needs and the gratification that their current relationship offers in terms of increased decision-making power.

Nonetheless, we observed that decision-making processes are often independent from the operative modes adopted for money management, as the former have more of a “power” connotation while the latter carry an “executive” connotation. Suffice to say that almost every man interviewed stated that they had chosen shared money management practices, even though very often there is then an imbalance of power in decision-making and in the effects the decisions have on family members. What is most striking is that the women appeared very active in facing decisions, even though the outcome of the decisions often follows more traditional lines in terms of financial management, meaning that in

actuality they end up with less resources and remain partly dependent on their partners, who, having higher earnings, confirm their role as breadwinners.

Behind the declarations of financial independence and equality in decision-making, however, hidden pockets of inequality in the real spending power held by each individual in the couple can lurk. Both partners can enjoy a certain degree of independence and personal freedom as long as their incomes are more or less equal. On this subject, in four family units we found gender differences concerning both spending responsibilities and levels of income. A shared fund is generally used to pay bills, pay for house repairs or purchases for the home, while in general the women use their own funds to buy groceries and make other purchases for the benefit of the offspring of the new couple (clothing, school materials, etc.).

Therefore we need to be very aware of the fact that often the principle stated by the couple of both contributing financially and dividing expenses proportionally risks ending up unfair: one of the partners (usually the woman) tends to pour in a much higher proportion of their income to cover the couple's common expenses, thus ending up with less money available to spend on their personal needs once their share has been paid.

While almost all of the women claimed they did not have resources of their own to put aside after covering day-to-day expenses and their personal needs, the men tended to state that they paid greater attention to this matter. On this matter, when asked to reflect on their savings, it was the men who gave fuller answers, stating that any 'nest eggs' had been created and were intended exclusively for their children's futures, with no mention of their partner. In general we found little propensity to think in terms of the future or of leaving an inheritance as a couple.

This matter of leaving an inheritance is precisely where these families seem rather weak, from the point of view of both material wealth and symbolic and relational heritage.

It is a weakness that is engraved into the couple and that involves the whole family constellation: who will get the inheritance? In what terms and according to what principles should the material and symbolic legacy accumulated inside the walls of the new family's home be passed on?

These questions seem to be left without an answer. In this sense, it appears that a number of vacuums, or even scissions, are created around the task of passing on an inheritance; in this context it is still blood and biological kinship and the legally recognized bond of matrimony that hold sway, while the place reserved for those who, despite having solid affective bonds, fail to occupy a definite or recognized place in the family genealogy, is much more fragile and ephemeral, not only when it comes to material inheritance but also concerning family history and the process of passing legacies from generation to generation and from kin to kin.

Conclusions

In the light of the results gathered, we were able to see how, in these families, whenever there is a clear reference to the desire to achieve equality in the relationship – inasmuch as it is seen as a source of greater stability and peace within the couple – in actual fact gender inequalities regarding income and gender differences about spending priorities could mean that in some circumstances individualization of finances becomes a path leading to new inequalities and new areas of conflict, as well as exercising a significant influence on the sense of being a family. In general we witnessed a uniform tendency to stress the aspects regarding which the partners were in harmony as opposed to those where there was discord, and the same stressing of aspects of satisfaction rather than difficulty.

Both partners preferred to tell us and themselves that they managed their money together – even when they had opted for independent management of their own funds – and encouraged high communication processes in the family, almost as if they needed to convince themselves that, despite expressing the need to encourage independence, they were working towards a common goal. In these families, it seems that the strategies drawn up are those that encourage personal advancement towards

equality in the field of the tasks and responsibilities of each partner. Despite this, the lack of legal and social recognition of the family roles that are not based on biological ties, the persistence of dominant ideologies based on the family as a single financial unit (which have an effect on the construction of gender identity as they promote recognition of the male as the breadwinner and the female as dependent on him in exchange for financial stability) and, last but not least, the lack of models for action to refer to other than those consolidated in and by traditional nuclear families motivate the need for the household of the re-constituted couple to spend a lot of time and expend a lot of energy coming to agreements about each person's line of conduct within a framework of systems in continuous evolution.

Life together emerges as the outcome of processes held together by centrifugal forces oscillating between change and continuity. The test of the strength of these couples seems to one that can be faced if the couples manage to daily exploit the special resource of being able to combine and blend resistance to change with innovative dimensions relating to acknowledgement of the complaints and requests of the 'other' – whether a partner, or others such as outsiders (*i.e.* ex-partners) and the members of their respective families of origin. It should also be borne in mind that this job is not enough on its own: the interviewees, despite their encouragement of looser ties that open up pathways to the independence of the individual, underline the difficulties of doing so; these are caused mostly by the lack of points of reference for action that could help them deal with the contingencies of a daily life that is often confused and demanding. In this context a number of voices – especially belonging to stepparents – want to be heard in their request for forms of recognition (even on a legal level) that will acknowledge and legitimize the heavy burden that looking after others involves.

The interviewees' descriptions confirmed the impossibility of giving any consideration to a static, photographic and structuralist vision of these family formations, as we must inevitably consider their protean dimension, that is to say that relationships change over time and it is on these basic assumptions that society has to find a way to make room for these transformations.

As a consequence of the scenarios that emerged from these couples' stories, we can hypothesize that money management models recognize the great changes that have come over family structures and relationships, changes that can be linked to the forms of social and cultural transformation linked to individualization processes that underpin the progressive shifting within households from the concept of collective solidarity to individual responsibility.

The interviewees' statements lead us to conclude this particular study not by giving any definitive answers but by posing new questions. The dynamic governing family ties (between the sexes, generations and family lines) moves within specific actions that are connected to and interact with each other. These can be identified in the trilogy 'give, receive and exchange,' of which family and social generativity is the positive product. Processes of family restructuring, starting from the total upheaval of family networks, lead to the circuits of reciprocity that refer to giving and generation debt becoming less clear and more complex.

Therefore we have to ask ourselves: how can we support the factors underpinning family relationships given the variability of the forms and relations the processes of family restructuring after a separation or divorce determine? Perhaps not only the family but the whole social structure needs to be reworked: only by promoting actions that encourage the reflexivity and social meta-reflexivity of family bonds can we hope to forge a path towards recognition of the diversity of forms families can take on, without, however, their losing the specific and unique qualities that make them a social relation *sui generis*.

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