



## **S.M.I.L.E. PROGRAM**

### **Start Making It Livable for Everyone**

#### **WHAT IS SMILE?**

**SMILE - Start Making It Livable for Everyone - is an educational program for separating or divorced parents, with children under the age of eighteen.**

**It provides information to help parents better understand the effects of divorce.**

**It assists parents to understand the needs of their children.**

**It helps parents learn what they can do to create a nurturing and safe environment so that their children can recover from the divorce and feel good about themselves.**

**It provides information to prevent destructive game-playing that is so common among divorced couples and their children.**

**It helps parents gain problem-solving skills.**

**It lets parents know that they are not alone.**

## **WHY IS SMILE IMPORTANT?**

**Divorce is a process over which children have no control.**

**Children should not be its victims.**

**In the crisis of divorce, parents may put their children on hold while they attend to adult problems first.**

**When parents are under stress, it is harder to be in touch with their children's pain and anguish.**

**Sometimes separating/divorced parents find that their roles and expectations are undefined and cloudy.**

**It takes time, effort, and planning on the part of the parents to be able to provide for the children's needs.**

**If handled properly, divorce need not be devastating for children. SMILE helps to soften the blows of divorce.**

## **Start Making It Livable for Everyone**

**An educational program for  
separating/divorced parents with  
minor children**

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# **Introduction**

**This booklet for separating/divorced parents has three goals:**

- 1. To provide information to help parents better understand the effects of divorce;**
- 2. To help parents understand the needs of their children; and**
- 3. To promote children's healthy adjustment to divorce.**

**The information has been drawn from the experience of the developers of the SMILE program and other professionals in the field of divorce. Because each divorce and family situation is unique, readers are encouraged to consult other services available to divorced parents and their children. These include psychological services, legal services, support groups, emergency services, court mediation services, conflict resolution and mediation agencies, and books or articles relating to divorce.**

## **S.M.I.L.E**

**Each year over one million marriages end in divorce in the United States. When divorce happens, people feel alone and wonder how anyone else lived through it.**

**SMILE, Start Making It Livable for Everyone, is a program for separating/divorced parents with minor children.**

**The developers of this program have worked with hundreds of divorcing families having difficulties with time sharing, parenting roles, and other divorce-related issues. This program will provide some information about the effects of divorce and what parents can do to make the divorce situation livable.**

## **About Divorce**

**DIVORCE BRINGS CHANGE.** Every family member must adapt to a new way of living.

The more parents know about divorce, the better they are able to cope with the changes and help their children adjust.

**DIVORCE IS PAINFUL.** Children feel hurt and helpless when parents divorce. They are emotionally attached to both parents, and most children want their parents to stay together. When divorce occurs, children, as well as parents, go through a grieving process, which engenders feelings of disbelief, anger, sadness, and depression. Children experience a number of losses, including the loss of important relationships with family members and friends, changes in environment, loss of traditions established by the intact family, and loss of what the children themselves were like before the breakup of the family.

Parents experience hurt and helplessness from what happened during the marriage, events that occurred at the time of separation, and the divorce process. Divorce is an extremely difficult time, and parents tend to blame each other for problems. They sometimes do and say terrible things to each other and are unaware of the negative impact their behavior has on children.

Legal aspects of divorce are easier to deal with than the emotional upheaval of divorce and the feelings that arise from the death of a relationship. Anger, disappointment, hurt, grief and a desire for revenge are some normal reactions. Emotional turmoil can interfere with the mom and dad roles even though the husband and wife roles have ended.

**HOW CHILDREN COME THROUGH THE DIVORCE** is due in large measure to the parents' relationship after the divorce and the parents' relationships with their children. Parents' attitudes and actions make a big difference in how children adjust to the divorce. Parents may not be able to be friends after the divorce.

**However, the unfinished business of raising their children can be productive if the parents are civil and business-like in their dealings with each other and promote positive relationship with their children.**

# **How Parents Feel**

**When parents separate or divorce, it may take months or years for feelings to change. While the grief process in adjusting to the death of a relationship can be different for each person, most people gradually pass through several stages. The stages may occur in any order, and some people may deal with the issues more than once. Children also experience the grief process when parents separate or divorce.**

**DENIAL--In the beginning, it may be hard to believe that the relationship is over. Denial protects against shock. It insulates from fear about the loss of the relationship and the feelings of rejection, loneliness and depression. Some people react by becoming withdrawn and isolated. Others become highly active to block out the pain.**

**BARGAINING--Thoughts surface about the ways that the relationship may be saved. A parent may ask the other parent to become involved in counseling, to stop engaging in some behavior or to participate in activities together. Some people may make a deal with themselves to do something they believe will save the marriage or help them overcome the loss of the relationship. Children may promise parents to do chores or be good to try to save the relationship.**

**ANGER--The realization hits that needs have not been met in the relationship. Anger surfaces. Anger may be directed toward self or others.**

**DEPRESSION--Admitting that the relationship is over brings sadness. Fear about being alone surfaces. These feelings are draining and make it difficult to think about the future.**

**ACCEPTANCE--In time, adjustment to the changes results in feeling better. Anger, grief and guilt dissolve, and focus on the future becomes possible. Life is more stable and hope emerges.**

## **How Parents Can Help Themselves**

**Parents face a number of problems when they divorce. Divorce brings them into new situations for which they may not have solutions. Some problems and how to handle them include...**

### **BEING ON ONE'S OWN –**

**After years of marriage and togetherness, loneliness may set in. Activities that brought enjoyment may no longer be interesting. Parents may feel isolated. It helps to establish new patterns that make one feel OK.**

### **WHAT CAN PARENTS DO?**

**Visit friends and family often, talk to them on the phone, do things with them.**

**Get involved in a support group to talk about the problems and solutions or go to counseling.**

**Expect that there will be times when nothing seems to be going right, but remember that things usually get better.**

**Develop new interests or hobbies -- take classes, for volunteer work, join organizations, exercise. Make new friends.**

### **HAVING LESS TIME FOR THE CHILDREN –**

**During separation and divorce, parents are trying to cope with changed and increased responsibilities and being on their own. This is also a time when the children need more affection and attention. There is too little of the parents to go around.**

## **WHAT CAN PARENTS DO?**

**Ask family and friends for assistance.**

**Be sure that each child has special attention and time.**

**Find an activity that both parent and child can enjoy.**

**Leave or send notes of love and appreciation to the children.**

**Ask friends and neighbors to help with child care or exchange childcare with them.**

**Go for counseling or join a support group.**

**Use lists to organize activities.**

## **TAKING CARE OF THE HOME –**

**Whether the children live with a parent most of the time or a smaller part of the time, being a single parent is a challenge. The demands of the job and meeting the needs of the children are a burden for one adult. Home chores may seem like the last straw.**

## **WHAT CAN PARENTS DO?**

**Let some things go or change regular routines to adjust to the demands.**

**Divide the chores and let the children be responsible for taking care of possessions and their own rooms.**

**Look into the possibility of using a cleaning service for a half-day to handle some of the chores.**

**Allow the children to contribute to family problem solving.**

## **HANDLING MONEY PROBLEMS –**

**After the divorce, two separate homes must be maintained. Where previously there may have been two incomes, now there is one. It is hard to make ends meet.**

### **WHAT CAN PARENTS DO?**

**Look for free or inexpensive activities and entertainment.  
Make a budget and stick to it.**

**Before starting a second family, remember obligations to the first family.**

**Find out about assistance programs -- food stamps, Medicaid.**

## **BALANCING PERSONAL TIME AND CHILDREN'S NEEDS –**

**At some point, parents may want to begin to socialize and meet new people. It makes life more enjoyable and makes it easier to handle problems. Children may feel left out, confused, or angry.**

### **WHAT CAN PARENTS DO?**

**Let children know that they are loved and that parents as well as children need time to do things they enjoy.**

**Do not expose children to casual relationships with members of the opposite sex.**

**If a serious relationship develops, introduce the person slowly into the children's lives.**

**Include the children once in awhile in a social activity that everyone can enjoy.**

# **How Children Feel**

**Divorce is painful for children. The effects of divorce vary with children's ages and depend on the circumstances surrounding the divorce. While every child is different and may react in different ways to divorce, there are some common reactions by age group that parents may see.**

## **YOUNG CHILDREN**

**Preschool children live in a small world mostly made up of parents and family. They have not had many experiences. They react to what is happening in an emotional way and cannot understand the divorce on an intellectual level. Divorce is confusing and preschool children may be afraid that they will be abandoned or have nowhere to live. They cry, cling, or become demanding. They may blame themselves for the divorce and feel guilty.**

## **ELEMENTARY AGE CHILDREN**

**Children of ages 5-12 are expanding their world to include peers and school rather than just family. They react to what is happening by thinking about it and questioning. They worry about many things and believe in living by rules and that life is fair. Children may respond by feeling abandoned and insecure. Because of the loss of one parent, they fear that something will happen to the parent with whom they live most of the time. Problems at school and with friends may surface. Younger children in this age group often feel very sad at the breakup of the family while the older children may have deep anger.**

## **YOUNG TEENAGERS**

**Young teenagers are in a stage where they are going through rapid physical, social, and emotional growth. Often they are confused, moody and feel insecure. At times they may act like a little child by clinging or being demanding to parents. Other times they reject parents and attach to friends. When parents divorce, early adolescents have more stress, which may result in their feeling rejected and ashamed or angry with their parents to camouflage their sense of vulnerability. Problems with sleeping, health, school or friends may arise. When parents vie for their allegiance, loyalty conflicts result in guilt, depression and despair.**

## **OLDER TEENAGERS**

**This stage may be stormiest for the parent and child relationships. Older teenagers are trying on different roles and in the process of establishing their identities. Divorce may make teenager feel hurried to achieve independence when they aren't ready, and they become overwhelmed by unsolvable problems and feelings of incompetence. Teenagers may test their parents' concern for them. This age group may become preoccupied with the survival of relationships and mourn the loss of the family of their childhood. They feel embarrassed and resentful toward parents who are perceived as giving their own needs priority.**

**The following chart presents common reactions of children to divorce in broad terms. Some reactions may overlap age groups. Research is just beginning about the long-range effects of divorce.**

## **AGE GROUP & COMMON REACTIONS**

### **BABIES AND TODDLERS**

Trouble sleeping  
Afraid to leave parent  
Clinging  
Crankiness  
Slowing down in learning new skills

### **CHILDREN, AGES 3-5 YEARS**

Blame selves for divorce and feel guilty  
Confusion  
Fear of abandonment  
Aggression, temper tantrums  
Return to security items  
Lapses in toilet training  
Try to convince selves all is OK  
Emotionally needy

### **CHILDREN, AGES 6-8 YEARS**

Sadness  
Crying and sobbing  
Feel abandoned and rejected  
Loyalty conflicts  
Sense of helplessness  
Hope parents reconcile  
Anger

**CHILDREN,  
AGES 9-12 YEARS**

Deep anger

Physical complaints

Sense of loss

Shame

Resentment

Fear of loneliness

Divided loyalties--anger toward parent they blame for the divorce

**TEENAGERS**

Feelings of betrayal

Anger

Embarrassment

Resentment

Hard to concentrate

Chronic fatigue

May feel hurried to achieve independence

May be overly dependent

May test parents' concern for them

May align with one parent

Worry about survival of relationships

Money worries

# **How Parents Can Help Their Children**

**Divorce often results in children feeling overwhelmed by the losses and changes they are experiencing. It takes time to adjust, and the time needed varies from child to child. Parents can help their children cope with divorce.**

## **CHILDREN NEED PREDICTABILITY**

**Children who can maintain regular routines are less likely to be overwhelmed by the changes divorce brings. Parents should do their best to build and maintain healthy and smooth environments.**

**Children need frequent and regular contacts with both parents.**

**Parents should be on time for the exchange of children for time-sharing. This sets a good example for children and does not disrupt children's routines.**

**Children need continued contact with friends and relatives of both parents.**

**Children need personal space to call their own, even if it is just a corner.**

**Parents should exercise caution when introducing new boyfriends or girlfriends to children. Children often feel confused about their sense of loyalty, and parents' casual relationship may contribute to children's sense of insecurity and instability.**

## **CHILDREN NEED RELATIONSHIPS WITH BOTH PARENTS**

**A parent needs to stress the good points about the other parents and avoid name-calling, saying bad things, or blaming the other parent for problems.**

**A parent should keep family photos available, including photos of the other parent.**

**A parent should allow children to express their love for the other parent and talk about their experiences with the other parent.**

**If children complain about one parent, the other parent should encourage children to take the complaint to the person responsible rather than agree with the children.**

**A parent has no control over the other parent.**

**A parent should encourage the other parent's involvement in the children's school or other activities and advise of parent/teacher conferences, provide report cards and give other information pertaining to the welfare of the children.**

**A parent should assist children to buy cards and gifts for the other parent.**

**Parents should telephone, write, make tapes and send cards if they are not able to see their children regularly.**

### **CHILDREN SHOULD BE KEPT OUT OF THE MIDDLE**

**Parents should talk directly to each other about child-related information parents need to discuss. If talking is not possible, communicate in writing. Children should not be used as messengers.**

**A parent should not ask children what goes on in the other parent's home. This is a violation of children's trust.**

**Parents should not argue in front of the children. Parents should manage their feelings, and if they cannot, they should end the conversation until they are able to do so.**

**Parents should never expect or encourage their children to take sides.**

**If children tell a parent that the other parent lets them stay up late or lets them eat sweets for dinner, a parent should tell children that they must follow the rules of the household and that the other parent cannot be told what to do in his/her home.**

**A parent should not withhold the children from the other parent or refuse to pay child support. Children should not be used as weapons to get back at the other parent.**

### **CHILDREN NEED PARENTS AS ADULT ROLE MODELS**

**Parents should use common courtesy and be civil and business-like in their dealings with each other.**

**Parents should not jump to conclusions before getting all the information.**

**Parents should follow up agreements, in writing, about vacation dates, trips to the doctor or dentist, and changes in time-sharing to avoid confusion and double scheduling.**

**Parents should negotiate with one another about changes in time-sharing or responsibilities for the children that each parent will assume.**

**Negotiation requires giving and taking by both parents.**

**Parents should recognize that as children grow and develop, time sharing and parents' responsibilities might have to change to meet the changing needs of the children.**

**Parents should not allow their past conflicts to interfere with present decisions regarding children.**

**Parents should not make negative comments about their children, comparing them to the other parent.**

**A parent should not expect children to take the place of the absent parent or depend on the children for emotional support.**

**Children need to be children.**

### **COMMUNICATION IS IMPORTANT**

**Parents should tell children about the divorce together if possible.**

**Children need to know, sometimes over and over, how they will be affected by the divorce, where they will go to school, where they will live, when they will see the other parent, friends and relatives, and who will take care of them should something happen to the parent with whom they live most of the time.**

**Children need reassurance that they are not to blame for the divorce.**

**Parents should answer children's questions honestly while avoiding unnecessary details.**

**Parents should discuss divorce-related issues in terms the children can understand. It is helpful to avoid terms such as "custody" and "visitation".**

**Parents should encourage children to talk about the divorce and their feelings and discuss problems openly.**

**Parents should be an emotional support for their children but should not rely on children to be their emotional support.**

**Parents need to accept children's mood swings and emotional outbursts and not take them personally. Counseling or support groups may help children resolve their feelings.**

**Children should be helped to accept the reality of the divorce and not be given false hope of reunion.**

**Parents should approach single parenting with a positive attitude and speak encouragingly about the future.**

**Children need to know that a parent is strong and going to take care of them.**

**Parents should express their love and commitment to the children to help them feel secure.**

**Children's adjustment to divorce depends on how parents handle the divorce. Parents are role models for children and need to set a good example for them. Children imitate the behaviors and attitudes of their parents.**

**When parents are able to lay aside their anger and resentment toward the other parent and handle the divorce in a mature and positive way, children benefit and are assisted in making a healthy adjustment to divorce.**

**The greatest gift divorced parents can give their children is to allow them to have a loving, satisfying relationship with both parents and not expose them to continued conflict and hostility.**

## **Time Sharing**

**Though divorce has ended a marriage, parenting remains. Children will begin to adjust and heal more readily after the trauma of divorce if cooperative parenting is established.**

**After divorce, one parent usually is responsible for the primary care and maintenance of the children. The other parent has parenting time with the children, time which is either defined by an order of the court or is agreed upon by both parents.**

**At first, time sharing for child raising may seem to complicate an already stressful situation. Divorced parents may find that their roles and expectations are undefined and cloudy. It takes time, effort, and planning on the part of parents to be able to provide a safe environment that helps children recover from the divorce and feel good about themselves. Following are some guidelines and suggestions to facilitate parenting and time-sharing:**

### **BEING CONSISTENT:**

**It is crucial that parents are regular and consistent about timesharing. Children need to know that they will be made available for time-sharing and picked up and returned at scheduled times. If an emergency arises that requires a change in time sharing or if parenting time will not be exercised, each parent has the responsibility of notifying the other parent as far in advance as possible. The children should be supplied with adequate clothing for the parenting time, and the clothing is to be returned at the end of the parenting time. If the children are on medication, the medication, the dosage, and the times the medication is to be taken should be made available to the parent. Any information which pertains to the welfare of the children should be shared by parents.**

## **GOING BETWEEN HOUSEHOLDS:**

**Children may complain, become withdrawn, or act out when it is time to go between the parents' homes. A parent may believe that something negative is happening in the other parent's home because of the children's behavior. This behavior is usually normal and not necessarily an indication that anything is wrong. Children may be involved in an activity that they don't want to interrupt. Children miss the parent they are not with and go through an adjustment when getting ready to leave each parent's home.**

## **REBUILDING TRUST:**

**It is essential that divorced parents make efforts to rebuild trust between themselves. Having a degree of trust helps reduce conflicts. One way to rebuild trust is to honor agreements made between parents. Broken agreements result in anger, disappointment, resentment, and retaliation. Parents should tell each other the truth. If plans need to be changed or something of concern happens during the time the children are with a parent, the situation should be discussed calmly with the other parent. A parent should check out children's stories with the other parent and recognize that children are not always accurate in their portrayal of events.**

## **SHARING AND PARTICIPATING IN ACTIVITIES:**

**Because of the newness of the divorce and the changes in roles, it is helpful to outline a list of specific activities for the parenting time. Choose activities that are appropriate to children's ages and interests. Reading books together, picnics, walks, biking, cooking, games, and trips to parks, the zoo, museums, and the library are some activities. Parents may have skills to pass along to their children. Working on the car, computer, or sewing machine assists children to grow in skills and independence and share in an activity that the parent enjoys. A parent's role does**

not necessarily begin and end with scheduled parenting time. The parent also may participate in parent/teacher conferences, attend school functions, help children with home work, or assist in taking the children to medical appointments and their social or sports activities.

Participating and sharing in activities allows parents to remain involved with their children. However, both parents need to establish "normal" routines with chores, bedtimes, rules and standards for behavior, and regular meals to help children feel secure and stable.

#### **SOLVING PROBLEMS:**

Parents need to communicate about parenting. When problems arise, the first impulse may be to blame the other parent. Anger and blaming are barriers that interfere with communication. Communication requires special skills and compromise. When there is a problem, parents need a plan.

#### **FIRST, ASK YOURSELF:**

Is this a child-related problem? Bringing up problems that have to do with marriage or divorce issues of the parents is not part of the business of parenting. Does this problem have to do with the children's health, education, or time-sharing? Divorced parents may have to limit discussions to these three topics. Is a change in the time-sharing schedule convenient for me only or does it accommodate the other parent or the children? Can the problem wait or does it need to be discussed as soon as possible? Make a list of the issues to be discussed and your proposals. Let it sit for a few days to see if you have any changes or need more information before arranging a meeting.

#### **WHEN PARENTS MEET FOR PROBLEM SOLVING:**

Arrange a time and place that is convenient for both parents. Limit discussion time to 30 minutes. When discussion time goes longer, emotions may get out of hand.

**Only cover a few issues in one session. Start with the easy problems and move on to the more difficult. Be specific about what you mean. Set ground rules that there will be no personal attacks or name calling.**

**If you disagree, look for ways that each parent can give a little. Write down any agreements you make and make sure that each of you has a copy.**

**Once a decision is made, put it away and don't try to re-think it.**

## **Divorce Games - Nobody Wins**

**Divorce is painful, and people who are hurting often act in ways that hurt other people. They may play "divorce games" in which they attempt to use or manipulate someone in order to gain control over their lives, but the games aren't fun and they're not good for anyone involved. The games are usually not intentional - they sort of just happen unless one recognizes them and avoids them.**

**In the beginning of the divorce, people may actually "win" at one or two of the games. They then feel that they got something out of the mess and have some kind of control over the situation. However, divorce games result in the players feeling guilty, untrustworthy, and depressed, and children are hurt. No one wins in divorce games.**

### **GAMES PARENTS PLAY**

#### **I Spy**

**A parent sometimes asks a child a lot of questions about what is going on in the other parent's home - questions about whether mom or dad has a boyfriend or girlfriend, if the new boyfriend/girlfriend is spending the night, if mom or dad is drinking or using drugs, if mom /dad asked questions about him or her. Sometimes the questions are to satisfy curiosity, but sometimes they are to hurt the other or to hurt the parent asking the questions. Sometimes the questions are to help a parent feel better about himself or herself - that the other parent is not doing OK without the relationship.**

**Enlisting the children to play this game complicates and confuses the relationships they have with both parents and is damaging to their emotional well being.**

## **TUG OF WAR**

Parents sometimes continue their conflicts after the divorce. Each side looks for support for his/her side because then parents can assure themselves that they are "right" and "okay" because the child is on their side.

Children are caught in the middle and feel as though they are being ripped apart. Children usually lose respect for both parents and themselves because children are a part of both parents.

## **MESSENGER**

Warring parents can't stand to talk to each other and sometimes don't want to take the chance of making the other parent angry. So they ask children to take little messages to the other parent - "you are two weeks behind in child support and when are you going to pay"; "the house is still half mine and you better make sure the furnace is repaired"; "If I don't get Christmas this year, I won't pay child support.."

Children should not be involved in parent's fights. Children need to love both parents because it makes them feel better about themselves.

## **WHAT WOULD I DO WITHOUT YOU**

When parents divorce, they become overwhelmed and feel less than whole. They feel alone and miss the companionship and help with responsibilities that were part of the marriage. They may count on children to fill the gap and look to the children for emotional support or to be the little mother or man of the house. Children feel used when thrust into the role of being the parent's friend or helpmate. They often must grow up before they are ready and miss out on being children.

## **THE MONEY GAME**

**Parents often have a financial crunch when they become single parents. They sometimes let children know how worried they are when bills come due or are overdue. They blame the other parent for their money problems.**

**This behavior scares the children and makes them feel insecure. They may become preoccupied with thoughts about how they can bring money into the home or they may think that if they aren't there, the parent will be able to cope.**

## **I'M STARTING OVER**

**Sometimes divorce makes parents feel that they are starting over and that they are young again. They may adopt clothing or hairstyles of teenagers. They may stay out late or not come home until morning.**

**Children find it embarrassing and confusing when parents act like "one of the kids".**

## **I OWE MY KID**

**Parents know that divorce hurts children, and they feel guilty. Some try to make it up to the children by letting them off the hook with chores and responsibilities or by buying the children wonderful presents sometimes going without things themselves to do it.**

**Children know when parents are trying to buy their love. It makes them feel uncomfortable. Children need the consistency of still having to do their regularly assigned chores, and they need love and attention.**

## **OVER MY DEAD BODY**

**Sometimes parents play custody and visitation games. They try to get even with the other parent for some hurt that occurred in the marriage or caused the divorce. They try to keep the children from the other parent or they try to gain custody to break the other parent financially through court battles, to show that they are the better parent, or to intimidate the other parent to gain something else.**

**Children feel at fault in these games; if they weren't around, they wouldn't be a vehicle for the parents to continue to fight. They believe that their feelings don't matter because the parents are so consumed with fighting the war.**

## **NAME CALLING**

**A parent sometimes calls the other parent names or says nasty things about the other parent in the hearing of the children. The parent is hurt or angry and may even believe that the children should know the "truth" about the parent.**

**Children don't feel good about themselves when part of themselves comes from the "no good" parent. Children need to learn for themselves the strengths and shortfalls of each parent. They want and need a good relationship with both parents.**

## **GUIDED MISSILE**

**A parent sometimes may try to use children as a weapon to change the other parent's behavior or to try to get something from the other parent. The parent may refuse to pay child support because he/she believes the other parent is using it for entertainment or new clothes. The parent may refuse visitation because a new girlfriend/boyfriend is in the life of the other parent**

**and that parent is now immoral or not giving enough time to the children.**

**This behavior is unfair to children. Children should not be used as a pawn for a parent to retaliate against the other parent.**

## **GAMES CHILDREN PLAY**

### **I'LL BE ON YOUR SIDE IF YOU GIVE ME WHAT I WANT**

Children sometimes tell a parent what the other parent has given them or the places the other parent has taken them to try to gain similar advantages from that parent. Children sometimes tell a parent the grievances they have about the other parent to make that parent play into their hands.

Parents need to realize that children are not always accurate reporters and that they do try to manipulate situations to their advantage.

### **BUT MOM (OR DAD) SAID YES**

This game also is played by children to get their own way at the expense of one of the parents. Children know the kinds of events or activities that one parent may allow but not the other. This game particularly works well if the parent who allows the activity is outside the home. The children enlist that parent's support and if the other parent says no, children drop the bombshell - "but dad/mom said it would be OK". This also works when parents have different rules or responsibilities for the children.

If possible, divorced parents should continue to try to present a united front to children and try to determine the position the other parent may take. Children need to know that while each parent may have different rules, the rules of the household in which they are residing when an issue arises should be followed.

## **BLACKMAIL**

Children may try to manipulate a parent when they are feeling threatened by change or want their own way. Children may tell a parent they won't visit or they will go and live with the other parent if the parent has a new girlfriend/boyfriend, is going to

remarry, tells the children they can't do something, or disciplines the children.

If this game is not brought to a halt, children gain power over the parent. Children need to understand that there are rules and consequences for broken rules and that parents have to get on with their lives too.

## **I'LL GET EVEN WITH YOU**

Children rarely understand the motivation and consequences for this game as they do for the other divorce games they play. Children sometimes display hurt and anger by acting differently from ways they have behaved before. Some children may be withdrawn or act violently toward themselves or others. Sometimes the child at home may be different from the at-school child.

Parents who are understanding and have good communication with children may be able to address the problems and help children resolve the feelings of hurt and anger. Some children may need professional help and should be involved in counseling.

## **Conclusion**

**When children are asked what they want to see happen after divorce, they tend to answer that they would like their parents back together again. When parents are asked the same question, most respond that they want nothing to do with their former spouse.**

**The adjustments required in post-divorce relationships are never easy, for divorce is one of life's most stressful events for everyone involved. Children are devastated by divorce and feel powerless. Typically, they experience tremendous loss and pain. They have been dependent on both parents, and the props have been knocked out from under them. They feel disbelief that the family will no longer exist as they have known it. Many are anxious, angry, sad, depressed, and confused about what is happening. They feel abandoned, and they suffer a drop in self-esteem.**

**Just when children need them most, many newly divorced parents need time for themselves to regain a sense of balance and personal well being. If grieving parents lose their ability to consider their children's needs, everyone suffers. It is hard enough to raise children when parents are together and getting along well; it is much more difficult when divorced parents are having problems talking with each other.**

**Children need relationships with both parents after divorce, and parents must do what they can to promote those relationships. Children desperately need parental cooperation. Parents can learn to get along after divorce and share responsibilities for their children even if they did not get along as husband and wife. Parents or children who have great difficulty coping with divorce should seek professional help. Hopefully, the information in this booklet will serve as a guide to raising secure and healthy children after divorce.**

# **Personal Finances**

**Money problems often accompany separation and divorce. A thin budget can be stretched even thinner because now there are two households instead of one. Parents need to consider their economic situations before making new plans. Using the following ten fundamentals will give you more financial stability.**

## **1. BUDGET.**

**If the money runs out before all the bills are paid then you need to make a budget and stick to it.**

**Control is the key. If you can control spending from your checking account, then write checks to pay for your necessities in life. Get a no fee, interest bearing, checking account. If you can't control spending from your checking account, then go to a cash only basis.**

**If you need something other than cash, you can get a money order or cashiers check. The small fee you pay for a money order or cashiers check will be far cheaper in the long run if it helps you get your finances under control.**

## **2. CREDIT CARDS.**

**Limit yourself to one. Have a low credit amount available - not more than \$500.00. Get a card that has no annual fee. This will help you establish a good credit rating.**

**The best way to earn up to 20% interest is to pay off your credit cards. Not paying interest is as good as earning interest. Carry no balance, pay no interest. Purchase only what you can pay off in full at the end of the month. Live within or below your income.**

**Avoid debt at all costs, even if you have to put off buying. Banks make money lending money to people, who can't save money.**

### **3. INSURANCE.**

**Shop around. Get the cheapest available for your needs. Buy only what you need, not what they are selling. Have a high deductible, it will save money.**

### **4. GOOD VALUE.**

**Getting good value saves money. Go to the library and read Consumer Reports before you buy. Consumer Reports has unbiased reports on virtually everything.**

### **5. BUY USED.**

**The most expensive fragrance in the world is the new car or new anything smell. Spend your time looking for a bargain instead of spending your money for what is most convenient.**

### **6. DEBT.**

**Debt is bad. Sell anything you can to eliminate debt. If you owe money on a television, car, stereo, credit card, boat, etc., sell these items and pay off the debt.**

### **7. ENTERTAINMENT.**

**Cable television is expensive. Cancel it. Renting movies is expensive also. Videos are free at most libraries. Better yet, take the kids to the library and check out books. Visit local parks, beaches, museums, and historic sites. Participate in games, hobbies, art and crafts activities with the children. Check the newspaper for "happenings" in the area as an idea resource.**

### **8. FOOD.**

**Instead of spending your money on expensive preprocessed or ready-to-eat foods, spend your time on making home cooked meals. They are healthier for you, as well as, less expensive. Drink water. It's cheaper than soda pop and healthier. Buy the large economy size of non-perishable products--check the arithmetic before you buy. See if your supermarket gives rebates**

on returned paper or plastic bags. Use coupons. Bake your own bread/cake/cookies instead of buying them.

#### **9. OTHER TIPS.**

Save energy. Simple home insulation may be the best "investment" you make. Prepare your own income tax returns, trim your own hair, and skip the lottery.

#### **10. WORTH.**

The sophisticated economic person analyzes potential purchases based on how much work you need to do in order to purchase an item. example, if you make \$10.00 per hour (gross wage) your take home is about \$7.00 per hour (net wage).

If something costs \$21.00 you have to work three hours to buy that item. The question you ask yourself is this: Is that item worth three hours of my wages (net wage)? If the answer is yes - then buy it. If the answer is no - then don't buy it.

If these suggestions sound petty, don't miss the larger point: According to the Wall Street Journal, experts say the failure to build a nest egg will come to haunt the baby boomers. In 1978, personal savings was 9% of income, now it is 4 1/2%. Credit card debt in 1985 averaged \$1,000.00, in 1995 the average was \$2,000.00.

It seems that the newly divorced forget there is only one income, not two incomes, and maintain the high level of spending and lifestyle as if they were still two incomes.

Many parents re-marry shortly after their divorce. If you are paying support, be very cautious about taking on the support of a new spouse and perhaps more children. Your court ordered obligations will continue to have to be met, even though, you have taken on added financial responsibilities.

**Ben Franklin knew that "a penny saved is a penny earned." Banks have learned this, so can you.**

## **Suggested Readings**

### **\*\*\*FOR FAMILIES\*\*\***

**CHANGING FAMILIES: A GUIDE FOR KIDS AND GROWN-UPS** by David Fassler, M.D., Michele Lash, M.Ed., A.T.R., and Sally B. Ives, Ph.D. (Waterfront Books, 1988).

**DIVORCE HAPPENS TO THE NICEST KIDS** by Michael S. Prokop, M.Ed. (Alegra House Publishers, 1986). For ages 3-15 and adults.

**THE DIVORCE WORKBOOK: A GUIDE FOR KIDS AND FAMILIES** by Sally Blakeslee Ives, Ph.D. (Waterfront Books, 1985).

**ON DIVORCE: AN OPEN FAMILY BOOK FOR PARENTS AND CHILDRENTOGETHER** by Sara Bonnett Stein (Walker & Co., 1979).

**WHY ARE WE GETTING A DIVORCE?** by Peter Mayle (Harmony Books, 1988).

**\*\*\*FOR PRE-SCHOOL AND EARLY  
ELEMENTARY (AGES 3-7): \*\*\***

**AT DADDY'S ON SATURDAYS** by Linda Walvoord Girard (Albert Whitman & Co., 1987).

**THE DINOSAUR'S DIVORCE** by L. and M. Brown (Little-Brown, 1986).

**DIVORCE IS A GROWN UP PROBLEM** by Janet Sinberg (Avon Books, 1978).

**MOMMY AND ME BY OURSELVES AGAIN** by Judith Vigna (Albert Whitman & Co., 1987).

**\*\*\*FOR MIDDLE AND LATER ELEMENTARY  
(AGES 8-12):\*\*\***

**THE BOYS AND GIRLS BOOK ABOUT DIVORCE** by Richard Gardner, M.D. (Bantam, 1970).

**HOW DOES IT FEEL WHEN YOUR PARENTS GET DIVORCED** by Terry Berger (Messner, 1976).

**IT'S NOT THE END OF THE WORLD** by Judy Blume (Dell, 1986).

**MR. ROGERS TALKS WITH FAMILIES ABOUT DIVORCE** by Fred Rogers and Claire O'Brien (Berkley Press, 1988).

**\*\*\*FOR ADOLESCENTS (AGES 13+):\*\*\***

**BREAKING UP** by Norma Klein (Avon, 1981).

**COPING WHEN YOUR FAMILY FALLS APART** by Dianna Booher (Messner, 1979).

**THE DAY THE LOVING STOPPED** by Julie List (Seaview Books, 1980).

**HOW TO GET IT TOGETHER WHEN YOUR PARENTS DIVORCE** by Arlene Richards and Irene Willis (Bantam Books, 1976).

**\*\*\*FOR PARENTS:\*\*\***

**CO-PARENTING: SHARING YOUR CHILD EQUALLY** by Miriam Galper (Running Press, 1978).

**CRAZY TIMES: SURVIVING DIVORCE AND BUILDING A NEW LIFE** by Abigail Trafford (Harper, 1994).

**CREATIVE DIVORCE** by Mel Krantzler (Evans and Company, Inc., 1974).

**THE CUSTODY HANDBOOK** by Persia Woolley (Summit Books, 1979).

**DIVORCE BOOK FOR PARENTS** by Vicki Lansky (New American Library, 1989).

**GROWING UP DIVORCED** by Linda Bird Francke (Faucett, 1984).

**GROWING UP WITH DIVORCE: HELPING YOUR CHILD AVOID IMMEDIATE AND LATER EMOTIONAL PROBLEMS** by Neil Kalter, Ph.D. (The Free Press, 1989).

**HELPING YOUR CHILD SUCCEED AFTER DIVORCE** by Florence Bienenfeld (Hunter House, 1987).

**HOW TO SINGLE PARENT** by Fitzhugh Dodson (Harper & Row, 1987).

**LONG DISTANCE PARENTING: A GUIDE FOR DIVORCED PARENTS** by Miriam Galper Cohen (New American Library, 1989).

**MOM'S HOUSE, DAD'S HOUSE: MAKING SHARED CUSTODY WORK** by Isolina Ricci (Collier Books, 1982).

**THE NURTURING FATHER** by Kyle D. Pruett, M.D. (Little-Brown, 1988).

**101 WAYS TO BE A LONG DISTANCE SUPER DAD** by George Newman (Blossom Valley Press, 1981).

**THE PARENTS BOOK ABOUT DIVORCE** by Richard Gardner, M.D. (Bantam, 1977).

**PICK UP YOUR SOCKS: A PRACTICAL GUIDE TO RAISING RESPONSIBLE CHILDREN** by Elizabeth Crary (Parenting Press, Inc., 1990).

**SECOND CHANCES: MEN, WOMEN AND CHILDREN, A DECADE AFTER DIVORCE** by Judith Wallerstein and Sandra Blakeslee (Ticknor and Fields, 1989).

**SHARING PARENTHOOD AFTER DIVORCE: AN ENLIGHTENED CUSTODYGUIDE FOR MOTHERS, FATHERS AND KIDS** by Ciji Ware (Viking Press, 1982).

**SURVIVING THE BREAK-UP: HOW CHILDREN AND PARENTS COPE WITH DIVORCE** by Judith Wallerstein and Joan Kelley (Basic Books, Inc., 1980).

**\*Check your local library for these and other selections.\***