

The Alabama Healthy Marriage and Relationship Education Initiative (AHMREI) provides programs and online resources for individuals and couples in any and all stages of their relationships (including singles and non-married parents). Join us for a FREE workshop to build stronger relationships, improve your communication skills; and strengthen your family. Call **1-888-4TOGETHER** or visit www.alabamamarriage.org for more information about how to find a program close to you.

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821 E. Broad Street
Gadsden, AL 35903
256-547-6888
www.family-success.org

IMPACT Family Counseling of Birmingham
1000 24th Street South
Birmingham, AL 35205
205-916-0123
www.impactal.org

Family Guidance Center of Alabama
2358 Fairlane Drive
Montgomery, AL 36116
334-270-4100
800-499-6597
www.familyguidancecenter.org

ACES of Elmore County
340 Queen Ann Road
Wetumpka, AL 36092
334-567-6301
www.aces.edu

Alfred Saliba Family Services Center
301 W. Lafayette Street
Dothan, AL 36301
334-712-1542
www.salibacenter.org

Hope Place Family Resource Center
212 St. Joseph Street
Brewton, AL 36426
251-867-4686
www.aces.edu

Tuscaloosa's One Place
867-870 Redmont Drive
Tuscaloosa, AL 35404
256-462-1000
www.etfrc.org

Parents and Children Together (PACT)
245 B Jackson Street
Decatur, AL 35602
256-355-7252
www.pactfamily.org

Sylacauga Alliance for Family Enhancements (SAFE)
78 Betsy Ross Lane
P.O. Box 1122
Sylacauga, AL 35150-1122
256-245-4343
www.safefamilyservicescenter.com

Circle of Care Center for Families
2200 35th Place
Valley, AL 36854
334-768-4091
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1.888.4TOGETHER www.alabamamarriage.org



A Guide for Unmarried Parents in Alabama

Raising Your Child Together: A Guide for Unmarried Parents in Alabama

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Acknowledgements

We gratefully acknowledge our colleagues in other states who are working to build strong, healthy relationships in their communities and who were willing to support our efforts and share information and materials. Most notably, this handbook is primarily an adapted re-print of “Raising Your Child Together: A Guide for Unmarried Parents” produced by the Louisiana Department of Children and Family Services. The original guide was authored by Theodora Ooms, senior consultant, Public Strategies, Inc. We acknowledge and thank Trey Williams and René Repp Sonnier at the Louisiana Department of Children and Family Services for permission to access and re-print their guide. Information was also adapted from “Together We Can: Creating a Healthy Future for our Family,” a curriculum to improve coparenting relationships of single parents developed through the Michigan State University Extension program by Dr. Karen Shirer and her colleagues. We consulted with Carol Gundlach at the Alabama Coalition Against Domestic Violence and Clifford Smith and Melody Griffin at the Alabama Department of Human Resources who reviewed the sections on abuse and child support enforcement to ensure accuracy.

This guide does not provide nor intend to offer legal advice.



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HE-0944

The purpose of this publication is the dissemination of technical information. This guide does not provide nor intend to offer legal advice. Funding is provided in part through a grant from the U.S. Department of Health and Human Services - Health Marriage Demonstration Grant #90-FM-0006. The opinions, findings, and conclusions or recommendations expressed in this publication are those of the author(s)/presenter(s) and do not necessarily reflect the views of the United States Department of Health and Human Services, Administration for Children and Families.

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Raising your child together: A guide for unmarried parents in Alabama. (2012). Auburn, AL: Auburn University.

Congratulations



Mom and Dad

This guide is especially for new parents—**mothers and fathers**—who are **NOT MARRIED**. You may be in one of these situations:

or

You are romantically involved and living together with your child’s other parent, or live apart and spend time together. Whatever the case, you are coparents, and you share the work, joys and anxieties of parenting.

or

You do not live together and are not romantically involved. One of you may be the primary caregiver, but you do want to work together and cooperate as coparents to raise your child.

You are a single parent with limited communication with your child’s other parent. You want to learn some things that may be helpful in encouraging a better relationship with your child’s other parent or to use with others who are helping you parent.

*** A good relationship between you and your partner is important to your child... and it’s not rocket science.**

This Guide Can Help

In this guide, we share some of the keys to successful coparenting relationships. This guide can help you learn to raise your child as a team—whether you are together as a couple, or not. This guide also provides information and strategies for committed couple relationships and marriages.

A good relationship between you and your partner or coparent is important to your child...and it’s not rocket science. Most anyone can learn relationship skills, and reading this guide is the first step.

This guide will help you...

1. *learn to communicate and handle differences*
2. *manage anger*
3. *develop a written partners-in-parenting agreement*
4. *handle money wisely*
5. *learn what it takes to have a good, long lasting couple relationship or marriage*
6. *handle the tough issues that can break couples apart*

This guide can help coparents and couples learn how to have a successful relationship.

Become Parenting Partners

It's important to your child... and you!

Children do best when they have the love, care, and attention of cooperative coparents.

* **No matter how you feel about each other, your child loves and needs both of you.**



Many parents do a fine job raising children alone, and their children grow up without any serious problems. But it's certainly harder to raise a child by yourself.

Children who grow up with little or no relationship with one of their parents often have difficult issues to deal with. These issues affect how they feel about themselves and the way they relate to others later in life.

How Children Benefit When Parents Cooperate as a Team

When you learn to coparent as a team, your child will:

Be more likely to do well in school and in life

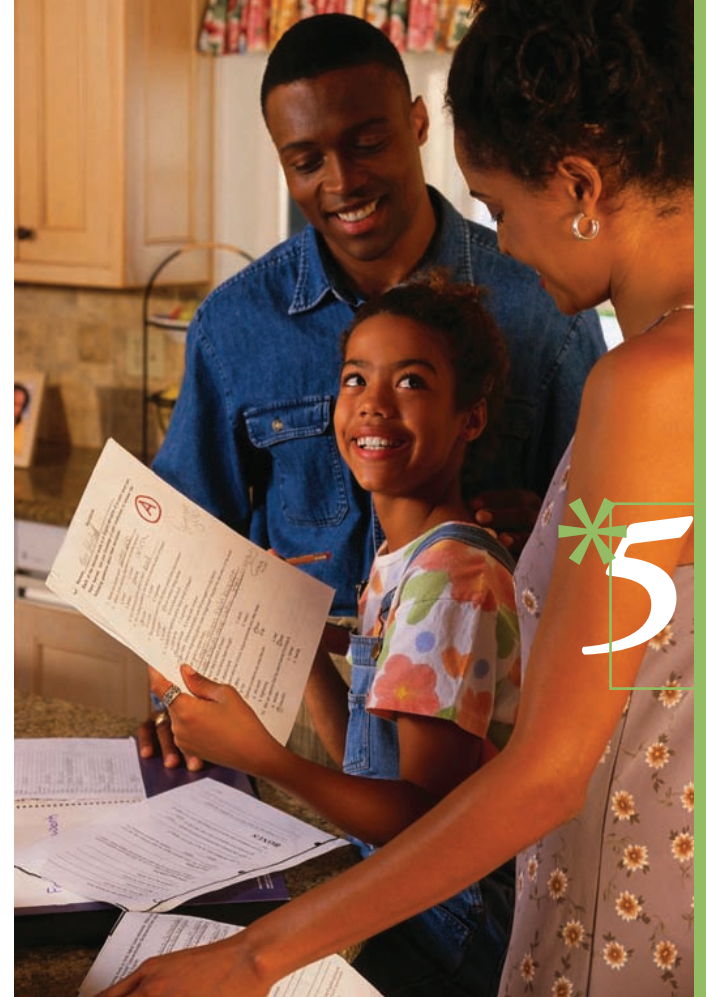
Be more likely to have the time, attention and financial support of both parents on a consistent and regular basis

Be less likely to struggle with emotional problems that can result from having an absent parent

Learn that even when parents no longer love each other, they can both love their child

Avoid being used as a pawn in the war between two parents

Love and grow to respect both parents



You CAN Build a Strong Relationship

Healthy relationships come in all shapes and sizes. They may not look alike, but all healthy relationships have things in common. Basic relationship skills will help in all aspects of life, including dating, marriage and even work. Most important, you set a good example for your children when you can communicate effectively, solve problems and manage conflicts.

Five Basic Tips

1 Communicate Clearly

Communicate your thoughts and feelings clearly and respectfully. Listen carefully to make sure you understand what is being said.

Take turns—good communication is a two-way street.

Listen and work to understand what your coparent/partner means. Are you really listening? Or are you judging what's being said and thinking about what to say next?

Clearly express what you feel and think. You must tell your coparent/partner what you want. He/she cannot read your mind or heart.

An effective and popular communication tool is the Speaker/Listener Technique. It can be very effective for dealing with sensitive issues. It's not recommended that you talk this way all the time—that would be too artificial. But it can help you feel safe when talking about difficult issues. Try out the technique with a “practice” topic...one that won't upset either of you. This technique gets easier with practice.

Speaker-Listener Technique

Agree to take turns saying what's on your mind about an issue. Ask your coparent/partner to begin.

When your coparent/partner is speaking, listen carefully—don't interrupt.

Before you take your turn to say what's on your mind, repeat back to your coparent/partner what you think you heard him/her say.

Your coparent/partner should tell you if you got it right. If not, your coparent/partner should explain it again, perhaps using different words to help you understand.

Next, it is your turn to say what you want about the subject, and your coparent's/partner's turn to listen quietly and then repeat back to you what he/she heard.

You may go around this process several times before you both feel understood. Only then should you move on to talk about how to solve the problem.



*Adapted from Markman, H.J., Stanley, S.M., Blumberg, S.L., Jenkins, N.H., & Whiteley, C. (2004) *12 Hours to a Great Marriage*. New York: Wiley and Sons.(See www.prepinc.com.)



2 Disagree Respectfully

Disagreements and conflict are normal in relationships. The way you handle conflict is the difference between a healthy and unhealthy relationship..

▶ **Check out the differences between complaint, criticism and contempt.***

Complaint

- specific and limited to one situation
- states what you want done or how you feel in a calm tone without disrespect
- uses “I” statements

“I’m upset because you didn’t pick up Anthony on time.”

Criticism

- blames the other person uses the words “always” or “never”
- uses “you” statements

“You always let him down. We can’t count on anything you say.”

Contempt

- adds insult to the criticism
- a verbal attack in which you accuse your partner of stupidity or being useless, etc.

“You’re a thoughtless jerk! You only think about yourself!”

Quiz

Which of the following is more likely to get your coparent to be more reliable?

- “I’m upset and Anthony is sad because you didn’t pick him up on time.” (Complaint)
- “Why do you always let him down?” (Criticism)
- “You jerk! Stop thinking about yourself and be on time!” (Contempt)

If you guessed number *one*, you’re *right*. If you chose either criticism or contempt, it’s likely that your coparent will refuse to reply...and that won’t get the problem solved.

*Consider this...

When you and your coparent/partner disagree, which type of statement does he/she use? Complaint, Criticism, or Contempt? Which type do you use most often?



3 Manage Your Anger

Too often, coparents’ and couples’ arguments turn into yelling and screaming matches that get out of control and even violent. Things are said and done that can seriously damage your relationship. When children see their parents fight, it’s upsetting and causes them to be scared. Read these tips on managing your anger—more important, **use them!**

Try out the Speaker/Listener Technique (page 3) to discuss the issue calmly and safely.

Agree to take “time-outs” (page 5) whenever emotions are out of control. You can discuss the issues later after you’ve cooled down, or maybe even another day.

Never resort to physical aggression or violence. Violence is never justified, no matter how angry you are.

Use statements that clearly state your wants and needs. Do not use language that expresses criticism or contempt.



4 Try a Little Tenderness

Sometimes partners forget to show normal respect or appreciation for each other. In successful relationships, coparents/partner say or do positive things about four to five times as often as they say or do negative things. Show your appreciation with words or deeds...and do it often! Say things like...

“Thank you so much for **remembering** to do....”
“I really like it when you...”
“You are so **patient** with our baby. I know how difficult it is when he cries all the time.”



*In successful relationships, partners say or do positive things about four to five times as often as they say or do negative things.



5 Taking Time-Outs

Time-outs work best when both coparents/partners understand them and agree to use them. If you simply attempt to walk away from an argument to take a minute, it will probably seem like you're trying to end the discussion by withdrawing. Find a time when you are not feeling angry with each other to talk about how you will take time-outs using this 7-step process:

- 1 Be aware.** Each coparent/partner must learn to recognize he or she is getting angry and when the anger is escalating. Each of you will have a unique threshold for anger, a limit to which you can feel angry and still communicate effectively. Learning your limit and how to recognize it is essential for determining when you will need to use a time-out.
- 2 Stay in the safety zone.** Some coparents may have a history of letting anger get past a point of safety, leading to violence in the relationship. Even minor violence, like a slight shove or push, is not healthy for any relationship. Be sure that you set your limits so that you use a time-out before the situation becomes unsafe.
- 3 Develop a signal.** With your coparent/partner, decide on a clear, unmistakable sign to use when you would like to take a time-out. For example, like in sports, you may want to make a "T" with your hands.
- 4 Accept and acknowledge the time-out.** Both of you must agree that when one coparent/partner initiates a time-out that the other will respect it and stop the argument.
- 5 Disengage.** When possible, coparents/partners should leave each other's space and go to separate parts of the home. If you're driving together in the car, it can be helpful instead to disengage from all conversation for a period of time.
- 6 Cool off.** Both coparent/partner should spend time doing something that will help calm them down. Go for a walk, do something you enjoy, and try to relax instead of stewing over what made you angry. Once calm, writing your thoughts down about the situation can help you discuss them more clearly when you come back together.
- 7 Come back to the conversation** once both coparents/partners have had enough time to calm down. Effective time-outs can be anywhere from 10 minutes to 24 hours depending on each person's needs and level of anger.

Reference: Rosen, K. H., Matheson, J. L., Stith, S. M., McCollum, E. E., & Locke, L. D. (2003). Negotiated time-out: A de-escalation tool for couples. *Journal of Marital and Family Therapy*, 29, 291-298.



Parenting across two households

Even if you don't live with your child's other parent, it is important to have a strong coparenting relationship and to raise your child as a team.

Having a strong coparenting relationship across your child's two homes is good for children because:

- You can double check what your child says. For example, if they tell you they got all of their homework done or went to bed on time at the other parent's home, you can make sure they are telling the truth by communicating with your coparent.
- You will feel more involved in your child's life. Even when your child is not in your home, you will still have a connection to what they are doing if you can communicate with the other parent.
- Your child will have a good example of two adults working together and respecting each other.

Coparenting for Your Child's Future

Coparenting relationship: the relationship you have with your child's other parent when it comes to caring for and raising your child.

Having a strong couple relationship is important for your whole family, but having a strong coparenting relationship is just as important for you, your partner, and your children. In healthy coparenting relationships, parents work with each other, support each other's decisions, and trust each other to be good parents. An unhealthy coparenting relationship can lead to lower satisfaction in your romantic couple relationship or friendship and to poor parenting behaviors. Here are some tips for creating a strong coparenting team:

- 1. Have a team meeting!** Together, create a plan ahead of time for how you will manage issues as they arise, and make sure you're on the same page about household rules (e.g. bedtime, snacks, TV time, schedules).
- 2. Discuss your parenting ideals.** What kind of parent would you like to be for your child? What do you believe makes a good parent? Knowing where your coparent/partner comes from can help you understand when they make parenting decisions you may not agree with.
- 3. Compromise.** When you do not see eye to eye about a parenting strategy, find a way to meet in the middle. You have to give a little to get a little!
- 4. Do not argue about parenting decisions in front of your child.** Provide your support and discuss your differences in private later with your coparent/partner.
- 5. Praise your coparent.** When you see them making good parent decisions, let them know.

***Creating a Partner-in-Parenting agreement can make coparenting easier when you are faced with tough situations.**



Become a Partner-in-Parenting

The Time is NOW

Parents who live apart have greater challenges in cooperative coparenting. One parent may make it difficult for the other parent to visit the child. Another parent may use late child support payments as a form of retaliation. Hostile interactions and name-calling are painful for the child. Children often feel torn between the two parents.

If you cannot create a friendly coparenting relationship, then consider treating your relationship as a formal business agreement. Treat each other like someone you do business with. Work out agreements on various issues, and if necessary, put them in writing. Ask a friend or family member you both trust to help. There are also professional mediators who can help. Here's a model of a Partners-in-Parenting Behavior Agreement and Coparenting Plan:

Partners-in-Parenting Behavior Agreement

First discuss these general guidelines. Once you have agreed on them, sign and date the agreement:

- 1 We agree to keep conflict between us away from our children.
- 2 We will be respectful in our words and not put each other down in front of the children.
- 3 We will only say positive things about each other when the children are present.
- 4 We will not make promises we can't keep.
- 5 We will not ask the children to choose between us.
- 6 We will encourage our children to love and respect both parents.
- 7 We agree to send messages to each other directly or through another adult. We will not send messages with the children.
- 8 We will each respect the relationships we have made with new partners.
- 9 We will ask new partners and members of our family to respect these guidelines as well.

signatures and date

How to Make a Partners-in-Parenting Plan

Now it's time to prepare your own Partners-in-Parenting Plan. Answer the following questions and then formulate a plan that reflects the answers to questions and then write these answers out and both you and your coparent sign and date it.

- 1 How will we communicate with each other, including in person, phone calls, written notes, etc.?
- 2 What are the living arrangements for the children? Who will they live with? Where will they live?
- 3 When, where and how often will there be visitation?
- 4 How will we handle access to our extended families? This includes personal visits, phone calls, etc.
- 5 Who will provide child care?
- 6 Will we share the decisions on our children's education, medical care, church attendance and other issues?
- 7 Where will the children celebrate their birthdays and holidays?
- 8 When will child support payments be made? How much? Which parent will carry the children on their health insurance policy?
- 9 How will we handle location moves of either parent?
- 10 If necessary, how will we renegotiate this agreement?

signatures and date

Quiz

Do You Know the Three Most Important Little Words?

- A. Now I understand
- B. Maybe you're right
- C. I am sorry
- D. All of the above

If you guessed "D," you're right! Use these words frequently, and your parenting partnership will benefit.





Tough Topics: Child Support

Child support is a difficult topic to discuss, especially when the parent paying the child support feels that the parent receiving the child support should use it differently. Child support is an important resource for raising your child into adulthood. Every parent wants to help fulfill their child’s hopes and dreams. Both parents in a coparenting relationship should utilize child support in a way to assist their child in achieving those hopes and dreams. Are you committed to your child? Are you able and willing to declare: “I’ll put my child(ren’s) needs before my wants?” Understanding your needs, the needs of your child, and your rights can help you put the payment of child support in perspective.

Applying for Child Support Services

Child Support services are automatically provided to persons currently receiving Temporary Assistance for Needy Families (TANF) through the Department of Human Resources. Your TANF worker will refer you to the Child Support Unit, and an appointment will be scheduled for you to go into the office and complete paperwork to begin the child support process. TANF recipients must cooperate with child support in order to continue to receive benefits. Other individuals may apply for child support services by making an appointment with the Child Support Unit in any County Department of Human Resources office in Alabama. The Alabama Department of Human Resources has agreements with child support attorneys around the state to pursue the legal steps necessary to establish and/or enforce child support obligations from non-custodial parents. The attorney represents the State of Alabama only. Regardless of whether you receive TANF or not, no attorney-client relationship will exist between you and the child support attorney.

Alabama Child Support Helpful Contact Information:

General Information: 1-334-242-9300.
http://www.dhr.alabama.gov/services/Child_Support_Services/Child_Support_Enforcement.aspx

Things to consider:

Court ordered child support requires that a non-custodial parent pay a set amount of money each month to help cover costs related to raising his/her child. Voluntary child support is not court ordered and may consist of providing cash directly to the custodial parent or goods and services, such as childcare, clothes, food, or diapers for the child. A child support order must be obtained in all child support cases handled through the Department of Human Resources.

Ability to pay: If your child’s non-custodial parent is not working or not making a lot of money, they may have a hard time paying you support even if they want to do so. However, the non-custodial parent is obligated to pay any court ordered support.

Consequences of receiving support: Parents who pay child support usually spend more time with their children. This result can be a great thing for your child, because most children do better when they have both parents in their lives. However, if you are no longer with that parent because they have been violent or abusive, then trying to get child support might bring them back into your life when it is not good for your child. If family violence is of concern, the Department of Human Resources can explain your options to you in pursuing support.

C ommitment and Marriage

Many unmarried parents believe it would be best for their children if they were a couple. While there can be benefits, you should not marry just for the sake of the child. You need to be sure that your couple relationship is going to be good for both of you and that it will last.



Top Ten List

Here’s what people in healthy relationships and marriages say they value most.

- 1** **Companionship**
“I know I can always talk to my wife. We know how to relax, laugh, and have fun together.”
- 2** **Friendship**
“My husband is always interested in me. He accepts me just as I am, just like a best friend should.”
- 3** **Partnership**
“It’s good to know I have a life partner and a parenting partner. We share the worries and joys of family life and raising our children.”
- 4** **Economics**
“Now that we’re committed to each other, we earn more, save more and spend wisely.”
- 5** **Better health**
“I eat better and live a healthier lifestyle together. We also watch out for each other’s health.”
- 6** **Better Sex**
“Now, our sex lives are about our deep love and devotion for each other. It is more satisfying...not to mention, safer.”
- 7** **Shared Values & Spirituality**
“When we talk about our values, I can feel the deep connection. It’s nice to celebrate the deeper meanings of life.”
- 8** **Care & Comfort**
“I know my husband will be there to care for me and my family as the years go by.”
- 9** **Shared Hopes, Dreams & Memories**
“When I share my hopes and dreams with my wife, she often has the same dreams. And it feels so good to know we share so many wonderful memories.”
- 10** **Commitment**
“Our love is not just a feeling. It’s a decision. No matter how rough things get, we’ll stick it out and make things better. That’s what I call commitment.”

8 Tips for Healthy Couple Relationships

Jeremy says Rachel nags and complains when he spends time with his friends. Rachel says Jeremy doesn't help her enough with the children. Jeremy criticizes Rachel for spending too much money. They agree on one thing: they have too many arguments and differences to get married. They don't want to marry unless they are sure it will last. They have seen how much divorce hurts. But they love their baby and want her to be happy.



Jeremy and Rachel's situation is common, but there are things you can do—tools you can learn to use—to improve your relationship.



6 Learn Your Partner's "Love Language"

People show love in different ways. A father may show his love for his wife and children by working hard and earning money. The mother shows her family she loves them with hugs and kisses and "I love you's."

Each of us has our own "love language." The problem arises when we don't recognize our partner's love language. Karen and Max's story is common:

KAREN SEEMS MOODY AND UNHAPPY. SHE COMPLAINS THAT HER PARTNER, MAX, DOESN'T spend enough time with her or their son. She says, "We don't talk. I don't feel connected to you." Karen's love language is to spend "quality time" with Max. On the other hand, Max does things to make life easier for Karen - working hard, keeping up the yard and doing grocery shopping. Max's love language involves "acts of service." He doesn't understand why Karen is so unhappy.

Love Language

Q&A

Karen and Max truly love each other, so why do they feel so unloved? Different Love Languages is the answer. Karen and Max show their love in different ways. If they made an effort to occasionally use their partner's love language, they would both feel more loved.

What's Your Love Language?*

Your Love Language is how you show love, and everyone's Love Language is different.

Consider the **five** main types of Love Languages.

WORDS OF AFFIRMATION | You say nice things to your partner. You give him/her compliments and words of encouragement. You make requests rather than demands.

QUALITY TIME | You give your partner your full attention. You share, listen and do things together.

GIVING & RECEIVING GIFTS | You enjoy exchanging gifts.

ACTS OF SERVICE | You do things you know your partner will find helpful, such as housework, babysitting or cooking.

PHYSICAL TOUCH | You connect with your partner physically — holding hands, kissing and being sexual together.

Love Language

Q&A

BONUS QUESTION!

Which is your Love Language? What about your partner — which Love Language does he/she use? Are your Love Languages the same or different?

* Adapted from Gary Chapman(1995) *The Five Love Languages*

1 Develop Realistic Expectations

Healthy couple relationships are rarely the "happily-ever-after" you see in movies. There are highs and lows. All couples have differences and disagreements. The issue is not whether you still have disagreements but how you manage them. Couples who want to stay together must learn how to turn "romantic, movie-star" love, into real, lasting, "grown-up" love. That takes commitment and conscious work.

2 Communicate Well and Manage Disagreements

Learn and practice the relationship skills discussed in this guide. Even better, find a class or workshop in your community that teaches relationship skills. (visit www.alabamamarriage.org for classes in your area)

3 Learn to Accept Your Partner

It is natural to get annoyed with your partner. But let's face it, no one is perfect! You may be able to change some things about yourselves, but there will always be things neither of you can change. Besides, "opposites" often attract each other. Learn to accept and even welcome the differences between you and your partner.

4 Make Your Relationship a Priority

Make time for each other. Take care to preserve the fun and friendship in your relationship. And, most important, protect yourself from attractions to other people. Commitment and fidelity are decisions—choices that you make—not just something that happens.

5 Parent as a Team

It takes good team work to raise your children well. Each parent has their own style but it's very important to agree on the basic ground rules and consequences. Explain them to your children in advance. And always back each other up. Experts say parents should be loving but firm, not too strict and not too easy. Parenting should not be all work and discipline. Don't forget to take the time to talk to and play with your children.

7 Keep the Love and Friendship Alive

Working and also caring for a child can take all of your time as a parent, so much that you may forget to take time to enjoy your partner. In many families, parents rarely spend any time alone together, and when they do, they usually talk about the kids! Here are some **tips to help keep your love and friendship alive.**



Couple time...every day

Set aside time each day to connect. Take five minutes – maybe after the children have gone to bed or before they wake up in the morning—and ask about your partner’s day.

Fun time...once a week

Plan for fun time together every week, or at least once a month. Plan an activity away from the children. It could be a dinner and a movie or simply a walk. Get creative with child care; ask a couple or family member to sit for you and then return the favor by babysitting for them.

Away time...whenever you can

Once in a while, take a trip together without the children. Whether it’s one night or a weekend away, it will be worth it. It’s good for your children, too. Kids need to know that you enjoy doing things together as a couple. If money is tight, try a “stay-cation” instead. Arrange for your children to spend a night with friends of family and enjoy the entire night together as if you were in a hotel.



8 Plan and Dream About Your Child’s Future

Couples need to work through differences in their values and beliefs as it affects their child’s future. Talk **together** about the family life you want to create for your child. Think about these questions as you plan your child’s future. Are your answers the same or different from your partner’s?



Do you want your child’s experience to be like your own growing up? Or do you want it to be different? How so?

What are your hopes and dreams for your child? What will it take to make these a reality?

What interests or talents do you want to encourage?

What kind of person would you like your child to be?

What kinds of work or career would you like him or her to have?

Do you want your child to have a family? Do you want to have grandchildren one day?



Managing Family Finances

Did you know that in the United States it costs the average two-parent family roughly **\$11,000/year** to raise just one child? Over the course of your child’s life that totals about **\$200,000**, and those numbers are double for a family with three children! You can find out your specific estimated costs using the USDA Cost of Raising a Child Calculator by visiting <http://www.cnpp.usda.gov/calculator.htm>.

Conflicts about money are the most difficult for many couples to solve, but learning how to better manage your money benefits your children, your relationship, and your family!



Couples who feel they have financial management and fewer financial problems are more satisfied in their relationships

Decreasing arguments about money can increase relationship satisfaction

Paying off credit debt can reduce conflict about money, increase time spent together, and increase relationship satisfaction

Children living with unmarried parents do better when money and resources are shared among family members

Creating shared meaning about money - couples with similar values and beliefs about things such as money management have better relationships



Children Learn What They Live

even when it comes to the handling of finances in the home. Listed below are several keys to financial stability for coparents and their children.

Step 1: Keeping Track

Make a list of what comes in and how it goes out

Where does my money come from?	Where does my money go?
Full/Part-time job	Food/groceries
TANF	Diapers/formula
WIC	Rent
Child support	Utilities
	Cell phone
	Eating out



Step 2: Separate your NEEDS and your WANTS

Prioritizing your expenses is important. Start by making a list of what you consider a need vs. a want. Needs should ALWAYS be taken care of before items on your WANTS list. If you have a partner, make sure you are on the same page about your priorities by comparing your lists and seeing where you differ.

Step 3: Prioritize and Negotiate



If you share finances with a partner, work together to negotiate one final list of needs and wants, agreeing on which wants are most important. However, understand that you have to give a little to get a little. Once you gain control of your money, spending, and saving, you should already have a plan for how any extra money will be used.

Bottom line: Whether you live on your own or with a partner, how you handle and manage your finances impacts your child(ren). If you can learn positive ways to better handle your money issues with your child's other parent, you will provide the best environment and opportunities for your child.

Helpful Tools & Resources



The U.S. Department of Agriculture “What it Costs to Raise a Child” Calculator:
<http://www.cnpp.usda.gov/calculator.htm>

The Alabama Cooperative Extension System (ACES) - Family and Health: Finances News
<http://www.aces.edu/family-health/finances/>

References:

Dew, Kerkmann, B. C., Lee, T. R., Lown, J. M., & Allgood, S. M. (2000). Financial management, financial problems, and marital satisfaction among recently married university students. *Financial Counseling and Planning*, 11(2), 55-65.
Manning, W. D., & Brown, S. (2006). Children's economic well-being in married and cohabiting parent families. *Journal of Marriage and Family*, 68, 345-362.



Consider these common couple money worries...and possible solutions!

ONE OR BOTH OF YOU DOES NOT EARN ENOUGH TO SUPPORT A FAMILY

Go to an employment agency to get help. They can help you look for a steady job or find a better paying job. Look into a job training program to learn more skills.

THERE NEVER SEEMS TO BE ENOUGH MONEY, OR YOU'RE IN DEBT AND BILLS ARE PILING UP

Take a course as a couple on budgeting and money management. These courses may be available at little or no cost in your community. To find courses offered in your area visit www.aces.edu.

CHILD SUPPORT PAYMENTS ARE TOO HIGH, OR YOU'VE ACCUMULATED CHILD SUPPORT DEBT

Get advice from a local fatherhood program or child support office. There may be ways you can adjust or reduce your child support debt or current payments.

YOU DON'T WANT TO GET MARRIED UNTIL YOU CAN AFFORD A BIG WEDDING PARTY

Decide to have a small, low-cost wedding celebration. You can always have a big celebration in a few years when you can afford it.

YOU CAN'T AFFORD THE TYPE OF HOME YOU'D LIKE

Consult community non-profit organizations or a reputable lending institution for sound financial advice. They can help you do some serious financial planning together to achieve your dreams.

YOU'RE CONFUSED ABOUT YOUR TAXES

Get free advice from the IRS or a trusted financial advisor in the community. You may qualify for extra tax credits (see the next page for information on how to give your paycheck a boost).

Give Your Paycheck a Boost



The Earned Income Tax Credit (EITC) is a special tax benefit for people who work full or part-time and have relatively low incomes. If you qualify, you'll owe less in taxes, and you may get a substantial cash payment even if you don't owe any income tax. If you have a child, you may be eligible for the Child Tax Credit—worth up to \$1000 per child. You must file a federal tax return to qualify. For information about tax credits and free help filing your taxes, call the IRS at **1-800-829-1040**.

B

ig, Tough Issues that Hurt Relationships

Everyone brings personal issues into relationships. But if you have a problem with addiction, mental illness or unfaithfulness, this can seriously hurt your relationship. These issues can also affect your ability to parent. If you’ve been denying or simply fighting about the “big, tough” issues, it’s time to tackle them. Being able to talk safely and calmly about these issues is a first step. (The Speaker-Listener Technique described on page 3 can help.) Then decide together on the steps you’ll take to solve them. (See page 21 for a list of helpful resources)

Mental Health Problems

These problems are very common and nothing to be ashamed of. If you or your coparent/partner...

- is feeling depressed or “down” for more than a couple of weeks
- ever talks about suicide
- is constantly worried or anxious
- seems out of touch with reality

...professional help may be needed. Treatment for depression and other mental health problems is often successful. Support your coparent/partner by acknowledging the problem without blame.

Unfaithfulness

Unfaithfulness or “cheating” can destroy couple relationships. When one partner is “fooling around,” the trust between you is broken. It’s important to be open and honest when talking about the situation. You may need to make clear what your expectations are and set some ground rules for the future.

Learning that your partner is unfaithful may hurt deeply but it doesn’t have to end the relationship. Many relationships and marriages have survived. But remember, it does take time to rebuild trust. You may wish to seek professional help from a trusted minister or pastor or a therapist in your community who is trained to work specifically with couples. Repeated infidelity is a serious problem and needs professional help.

Substance Abuse, Gambling and Other Addictions

Addictions of any kind hurt relationships. They hurt children, too. If you or your coparent/partner...

- is a habitual or binge drinker, in amounts that interfere with work and/or relationships
- abuses drugs of any kind
- gambles frequently and uncontrollably

...then professional help is needed. When treatment works—and it often does—your life will turn around. Your relationship with both your coparent/partner—and your children—will improve.



What about Domestic Violence

You may be in an abusive relationship if your partner:

- Makes you feel like you’re walking on eggshells to keep the peace
- Yells at you frequently and calls you hurtful names
- Is unpredictable or has sudden mood swings
- Threatens you with violence
- Breaks or hits things in your presence
- Gives you hateful or threatening looks
- Shoves, slaps, or hits you
- Abuses your children
- Keeps you from seeing friends or family
- Hurts your pets
- Follows you, spies on your, or shows up at your job, school, or friends homes
- Listens to your phone calls or keeps you from using the phone
- Is forceful with affection and/or sex
- Controls all the money and gives you little or none

*Adapted from the National Coalition Against Domestic Violence

Domestic violence, or “battering,” can take many different forms. It’s a pattern of behaviors used by one person to maintain power and control over another person in a marriage or an intimate relationship.

Domestic violence is a serious problem affecting couples in every community across the country. It’s often coupled with child abuse. The effects of witnessing a parent abuse the other parent can have life-long negative effects on children.



- If you are the victim there is **no reason** to feel shame or to blame yourself.
- If you are the batterer, you must take **responsibility** and choose to stop your violent behavior. Get help for this.

Both the batterer and victim need to seek help **independently** from experts in domestic violence. (Going to a counselor together may only make things worse.)

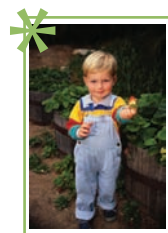


Call the Alabama Coalition Against Domestic Violence crisis line toll-free, 24 hours a day at **1-800-651-6522**. Visit www.acadv.org for information about domestic violence.

Take Three

Three Important Parenting Messages

As you take on the responsibilities of parenting together, remember these three key points:



1. The BEST thing you can do for your child...

is to build a strong relationship that models cooperation and respect and places the child's best interests above any difficulties in your relationship.

2. If you are in a couple relationship

Learn and then use the knowledge and skills for maintaining a healthy, satisfying couple relationship or marriage.

3. If you need help...

no matter the problem, seek help from others. When you ask for help, it's a sign of strength and proof of your love for your child.



* RESOURCES

Where to go for additional information and help in Alabama

Use the resources listed below to find out if your community offers free or low-cost classes or workshops for communication and relationship skills, building a strong marriage, and improving coparenting, parenting, and step parenting skills. You can also seek couples counseling from a counselor or mental health professionals who have had special training in working with couples.

To locate where to find jobs or job training, and help with financial issues, housing, child care, food banks, crisis counseling, family support, domestic violence, health, mental health, and substance abuse call:

- **The Alabama Cooperative Extension System (ACES):** ACES offers information on a variety of available services in the community and provides research-based educational programs to enable people to improve their quality of life and economic well-being. Website: www.aces.edu
- **The Alabama Healthy Marriage and Relationship Education Initiative (AHMREI):** AHMREI is a collaborative effort among Auburn University, the Alabama Cooperative Extension System, and many state and local agencies and organizations around the state. AHMREI provides information and resources to Alabama citizens and professionals to support healthy marriages and stable families. Website: www.alabamamarriage.org/
- **Your local United Way:** Call your local United Way and ask to speak with the person who can help you find the services you are looking for. The United Way phone number should be listed in the phone book, or you can visit www.unitedwaysofalabama.org or call (334) 269-4505 to obtain contact information for your local office.
- **2-1-1- Connects Alabama:** Dial 211 from any phone in Alabama to receive confidential assistance and referrals for the services you need.
- **National Extension Relationship and Marriage Education Network:** Cooperative Extension's online clearinghouse of research-based information on marriage education programs, services, and research. Website: www.nermen.org/
- **The National Stepfamily Resource Center:** A clearinghouse for research-based information on healthy stepfamily living for members of stepfamilies and the professionals who work with them. Website: www.stepfamilies.info

Books

Gottman, J. M., & Silver, N. (1999). *The seven principles for making marriage work: A practical guide from the country's foremost relationship expert*. Three Rivers Press.

Chapman, G. (2010). *The 5 love languages: The secret to love that lasts*. Northfield Press.

Jordan, P., Stanley, S., & Markman, H. (1999). *Becoming parents: How to strengthen your marriage as your family grows*. Jossey-Bass Pub.

Ackerman, M. J. (2008). *Does Wednesday mean mom's house or dad's? Parenting together while living apart*. John Wiley & Sons, Inc.