

DOCUMENT RESUME

ED 320 061

CG 022 556

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 TITLE Two Paycheck Families: Therapeutic Techniques to Enhance Family Functioning.  
 PUB DATE Apr 90  
 NOTE 23p.; Paper presented at the Annual Symposium on Building Family Strengths (6th, University Park, PA, April 17-20,1990).  
 PUB TYPE Viewpoints (120) -- Speeches/Conference Papers (150)  
 EDRS PRICE MF01/PC01 Plus Postage.  
 DESCRIPTORS Adjustment (to Environment); Cooperation; \*Counseling Techniques; \*Dual Career Family; Employed Parents; \*Family Counseling; Family Life; Marital Satisfaction; Marriage Counseling; \*Models; Socialization; \*Stress Management

ABSTRACT

American family life is being transformed by the trend toward two paycheck families, yet most people have not been socialized to live in this way, and social institutions have been slow to accommodate the needs of two paycheck families. Accordingly, this paper presents a package of therapeutic techniques designed to help members of two paycheck families learn how to adjust to this family lifestyle. After a brief introduction, an audience-generated list of 12 common family stressors is presented and external and internal sources of stress are defined. The main part of the paper presents a therapeutic model for dealing with the stresses in two-paycheck families. Techniques are classified under four headings: control, courage, commitment, and cooperation. Control techniques emphasize locus of control, mutual brain storming, rethinking, and shared gloating. Courage techniques address perfectionism, learning to say no, rewarding effort despite outcomes, and experimentation. Commitment techniques address life priorities, self-defeating fantasies, guilt, and marital enhancement. Finally, cooperation techniques include delegation, household preferences, scheduling, and friendships. (TE)

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TWO PAYCHECK FAMILIES: THERAPEUTIC TECHNIQUES  
TO ENHANCE FAMILY FUNCTIONING  
1990

Presented at the Sixth Annual Symposium on Building Family Strengths,  
Penn State University

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INTRODUCTION

Today we are here to talk about two paycheck families and some of the strategies that we have worked out to try and help them. American family life is being transformed by the fact that increasingly both parents are employed. Two paycheck families are fast becoming the norm. The traditional family with sole breadwinner father and the at home mother is rapidly vanishing. In fact a recent survey conducted by the Bureau of Labor Statistics shows that only 6% of American households fall into that traditional pattern. Between 1960 and 1985 there was a 256% increase in the number of working mothers with children under the age of 6. In the United States today, over half of all new mothers return to work within the first six months.

Most of our lives are being touched directly or indirectly by this growing trend. Two paycheck families and the problems they face are of considerable interest to us both personally and professionally. In our work as clinical psychologists the majority of our clients are struggling in one way or another with this social trend, either struggling to make their own two worker household function more smoothly or struggling to affirm and validate their decision to pursue a more traditional marriage where the wife does not work outside the home. Today we would like to discuss a package of therapeutic techniques that we have designed to help members of two paycheck families learn how to better reap the benefits and dodge some of the disadvantages of the two paycheck family lifestyle.

Despite the fact that two paycheck families are now in the majority they face several striking problems. These stem from two main sources. First of all most of the people that are currently in two paycheck families weren't socialized to live this way. They were really, in many cases, raised with a whole different set of expectations about how their adult lives would unfold. Second, society and its institutions have been rather slow to accommodate the needs of two paycheck families. As a result of that there are a lot of predictable stumbling blocks that two paycheck families encounter.

INTERNAL VERSUS EXTERNAL SOURCES OF STRESS

We thought a good way to get started this afternoon would be to collectively see if we could come up with a list of some of the common barriers to optimal family functioning that two paycheck families run into. You can maybe think about your own personal experiences, experiences of people with whom you work, clients that you might have, people that you know as friends. What are the common problems that two paycheck families have to deal with?

AUDIENCE - GENERATED LIST OF  
COMMON FAMILY PROBLEMS

1. Household chores: distributing housework fairly.
2. Husbands who are unwilling to help at home.
3. Unwillingness of the women to lower housekeeping standards.
4. Adequate time for interaction with children.
5. Coordinating car pools: getting children here and there and everywhere. Schedules that conflict.
6. The expectations of other family members and conflicting ideas about what your role should be.
7. Guilt.
8. Conflicts concerning how to spend money.
9. Just some of the stupid things like when things get delivered, fixed, and when kids get appointments. The fact that society is not based on the notion that there are two people working outside the home.
10. Debates over whose career is more important; who takes the day off when the children are sick; who moves for whom.
11. Competition, part of which relates to the choice about whose work is more important.
12. Anger and blaming that can go on in the two paycheck family.

As we look at this list it is fairly typical of the lists generated when we talk to groups about the stressors, conflicts, and the demands that impinge upon the two paycheck family. We view them as falling into two categories. Some are demands that we see as more or less externally generated. They are generated by the environment around us; they're essential features of our life, over which we have very limited control. We can't easily change school systems, so we can't change the fact that school systems often operate as if traditional families are out there, when in fact two paycheck families are the norm in many communities. We can't always determine what time the Little League practice is going to be or what time the music lessons are to be held and those sorts of things. So those are things that we may feel are essential but things that we really don't have control over. The other demands are what we would call internal stressors. These are stressors that tend to be more psychologically or emotionally derived. Often times they arise secondary to the external problems, but because they are within us, we tend to have a little greater control over them, if we choose to exercise it. We may not always experience that potential for control immediately. It may take some doing to exercise control over these problems, and perhaps some of the

things we are going to talk about today will be helpful along those lines.

ASIDE

Q: This is an all female audience: if you do this with a male audience does the list change?

A: We have done this with males in the audience and the males tend to contribute similar sorts of things.

Q: How about an all male audience?

A: We have never had an all male audience.

Q: I am interested in seeing how many of these things would not arise with a male group, like who takes ownership and who takes responsibilities for what.

A: In surveys of dissatisfactions connected with two paycheck families, the one thing that does tend to often jump out as a sex difference is that males are a bit more likely to complain about diminished sexual activity within the marriage. That is much more commonly expressed by males and that may be in part because that is a complaint that is really socially acceptable for males to talk about. It may be a little bit harder, given their socialization for females to say that is one of the major factors in their life. That seems to be the big difference. Also males are less likely to complain about household chores. Typically, most of the research that has come out recently says that men continue to do less of the child care and household work but at this point, at least, they don't seem to be that miserable about that. That aspect of inequality is one that men can live with.

I think the reason that in the groups that we presented this topic the males tend to generate similar items is because they selected the topic. Obviously they're interested in it, whereas the research tends to try and take a more representative sampling of males and females and attitudes that they have.

Generally in our clinical work we find that we have to work on both sets of stressors, external and internal. You can't really focus on the external stressors without also looking at the internal stressors and vice versa. Often times the place to start when problems are arising in a couple or in a family system is with the external stressors; they're more concrete, they tend to be easier to talk about and since a lot of these things like guilt or anger subsumes many other problems, it is a way of parceling out some of that real intense emotion, at least at the beginning. So you start by working with the external factors. However, you find out that you have to move into the internal factors eventually, because some resistance to changing the external problems comes from the internal problems. So it's impossible to separate them and keep them separated, except conceptually. The only other thing I would say about this is that the internal factors really have to be taken care of or the existence of the two paycheck family as a family unit is threatened. Guilt and anger can get real intense, and a family can disintegrate. So those things do have to be addressed at some point in working with distressed families.

The model that we are dealing with today is one that we developed some years ago. It comes from our experience, primarily clinical experience working with couples and families. It reflects some of our theoretical training in cognitive behavioral and existential techniques. It's a model that we use that is based on four factors. The order that they're presented on the handout, by the way, is the order we are going to go through them today.

# Techniques for Helping Two-Paycheck Families

Catherine Chambliss & Alan Hartl

## Components of Stress-Resistance

### CONTROL

A sense of personal control over one's life. Experiencing yourself as ultimately responsible for the shape of your life. The opposite is powerlessness or helplessness.

### COURAGE

The ability to perceive the future optimistically and see change in one's life as a challenge to master. The ability to see changes as developmental opportunities, rather than as threats to security.

### COMMITMENT

Having a clear sense of what is important in your life. It involves believing in the choices that you make about how to live your life, and seeing your life as meaningful. Commitment is the opposite of alienation.

### COOPERATION

A mutual approach to solving problems, grounded in an awareness of and respect for others' needs. This includes a recognition of the fact that our lives are necessarily interdependent, and that it's impossible for anyone to "do it all" alone.



For mnemonic ease, we've labeled the four by adaptive characteristics of successful two paycheck families "The Four C's". First control. The important thing here is a sense of personal control over ones life. The opposite of that is a sense of powerlessness, of helplessness in the face of the various demands that are placed upon you or the family. The second factor is courage, involving the ability to perceive the future optimistically and see change as a challenge rather than as a threat. The opposite there would be feelings of apathy, of giving up, of surrender in the face of all these demands. The third factor is commitment, having a clear sense of what is important in your life and hopefully that means a commitment to the two paycheck family type of existence, if in fact that's what is required in your life. The opposite of that is a feeling of alienation, meaning that you are living a life that you feel alienated from, that you're not invested in, nor committed to. The fourth factor that we are going to talk about is cooperation, or mutual approach to solving problems, recognizing the interdependence of the various parts of the family system that we operate within. The opposite of that is either a feeling of dominance or feelings of submission, in other words feeling like you are in charge, or you're not at all in charge. and somebody else is in charge. Both of those can be difficult (for example, if you are in charge of a family life that is overwhelming, being in charge isn't much of a treat).

What we are going to work on today are various strategies that we have found helpful in terms of developing a greater sense of each of these four C's. The strategies we present are not comprehensive, but given time limits we will try to get through at least four for each of these characteristics. While we have each technique listed on the outline under a particular component (there are four under control, four under courage, and so forth) a lot of times the effect of a strategy that might be used to enhance control will simultaneously enhance courage and might simultaneously enhance commitment. They're not quite as discreet as the outline might suggest; their impact can be much broader. They can be used in a treatment setting, which is what we often find ourselves in, working with families that are in trouble, where commitment may have been seriously undermined, where the couple is looking at each other and saying "do we really want to continue this?" When you get into that sort of treatment situation sometimes it is better to start working on the more concrete things initially because destructive emotions are often so intense that you have to create a safer environment initially. You start working on things like control and courage initially and hopefully that will feed into a greater sense of commitment, at which time you can start working on some of the deeper emotional difficulties. This model, however, can also be used in nontreatment settings as a preventive model. The sorts of things that are here don't have to be used with families or couples that are in trouble. What you might find in those circumstances is that you don't really need to be so much concerned about whether they start with either external or internal things. You can often just jump around depending on the interests of the people you're working with.

## CONTROL TECHNIQUES

The first adaptive characteristic we will be talking about is control. As we've mentioned, control involves believing that you are responsible, believing that you actively choose your life. And in the cases where maybe that is arguable and maybe it is hard to believe that you have fully chosen every element of your life, it involves at least believing that you have control over how you react to the aspects of your life, and that you have control over how you feel about your life and the things that happen within it. Enhancing a client's sense of control requires helping them recognize how their personal choices dictate outcomes. With all of the external demands that two paycheck families face, it is easy for two paycheck parents to feel out of control, to feel helpless, to feel like victims, and to kind of drift in the direction of an increasingly external locus of control where they come to feel that they really can't shape their lives to a powerful degree (that they are under the control of the children at home and they're under the control of the boss at work). They feel very much like they are being pulled in two directions simultaneously without having the chance to say, "stop, hold on, this isn't what I want". An external locus of control means that you explain the things that happen to you in your life as being the result of fate, luck or powerful others. The opposite of an external locus of control is an internal locus of control, where instead you believe the things that happen in your life happen as a result of what you do, that you're essentially the master of your own destiny.

People have different ideas about what's responsible for the events of their lives. It's often helpful to discover and clarify your general idea about what causes things. If you're married it is helpful to also consider how your partner tends to explain events.

### 1. LOCUS OF CONTROL

One of the things we do to try to enhance control with people who are having difficulty, is to initially ask them to conduct a locus of control self-assessment. One of the handouts that you have been given is titled Locus of Control. This is a brief self-assessment that is based on Rotter's research instrument and it is used to help clients see where they stand on this important dimension. What you might want to do here is to take a look at the first five items, since we are facing a time deadline, to get a feel for what this instrument is about and what it is measuring.

Locus of Control  
(from Rotter, 1966)

Select the one you believe to be more true. This is a measure of personal belief; obviously there are no right or wrong answers.

1. a. People's misfortunes result from the mistakes they make.  
b. Many of the unhappy things in people's lives are partly due to bad luck.
2. a. In the long run, people get the respect they deserve in this world.  
b. Unfortunately, an individual's worth often passes unrecognized no matter how hard he tries.
3. a. People who can't get others to like them don't understand how to get along with others.  
b. No matter how hard you try some people just don't like you.
4. a. Trusting to fate has never turned out as well for me as making a decision to take a definite course of action.  
b. I have often found that what is going to happen will happen.
5. a. Becoming a success is a matter of hard work, luck has little or nothing to do with it.  
b. Getting a good job depends mainly on being in the right place at the right time.
6. a. The average citizen can have an influence in government decisions.  
b. This world is run by the few people in power, and there is not much the little guy can do about it.
7. a. When I make plans, I am almost certain that I can make them work.  
b. It is not always wise to plan too far ahead because many things turn out to be a matter of good or bad fortune anyhow.
8. a. In my case getting what I want has little or nothing to do with luck.  
b. Many times we might just as well decide what to do by flipping a coin.
9. a. Getting people to do the right thing depends upon ability, luck has little or nothing to do with it.  
b. Who gets to be the boss often depends on who was lucky enough to be in the right place first.
10. a. It is impossible for me to believe that chance or luck plays an important role in my life.  
b. Many times I feel that I have little influence over the things that happen to me.
11. a. People are lonely because they don't try to be friendly.  
b. There's not much use in the trying too hard to please people, if they like you, they like you.
12. a. What happens to me is my own doing.  
b. Sometimes I feel that I don't have enough control over the direction my life is taking.

The scoring of this instrument is relatively simple. You ask a client to add the number of A's that they have selected out of the 12. All of the A choices are more on the internal locus of control side of things; they indicate a perspective where the person sees themselves as the prime determiner of what happens in their life. The B choices reflect a more external locus of control, so you can estimate a person's generalized sense by looking at the total number of A's out of the 12 possibilities. What we do after having individuals take this test and score it for themselves, is then compare their scores with those of their partners. In some cases there is a discrepancy between the scores of the two partners. When the difference in scores is greater than 3 points, it is sometimes useful to have the two people go back and look at the items where they disagree in order to come to a greater understanding of how they are looking at life rather differently. The reason why this can be rather important is sometimes you have one partner who really feels powerful, competent, capable and in control of what is happening, and the other one kind of feels life is all random events, that things happen by chance, and there is not a whole lot one can do about it. If there is a huge disparity between partners and that disparity is not addressed and resolved in some way, the person that feels out of control and helpless can end up putting a limit on the other partner's ability to shape things. If you are going to work together as a team, it is important to figure out some way of reconciling that important belief system.

Sometimes couples aren't discrepant. They are highly congruent (their scores are really close together), but their scores are both exceedingly low. What an exceedingly low score would indicate is a tendency to view life as something that just happens to them and people like that are at risk of very often feeling helpless, feeling like they are victims of circumstance. There is also a tendency for people in that kind of position to blame other people or rotten luck when everything goes wrong, rather than learning from negative experiences and figuring out ways of coping more effectively next time as a couple. This often hinders their ability to solve problems more efficiently. Another drawback associated with having a highly external locus of control in a marriage is that people like that often don't take credit when things go well. Wonderful things will happen and instead of looking at how they contributed to those wonderful outcomes, in those successes, those achievements, they say, "boy we were really lucky last year". It is important not to do that; it is important to help them realize that it is important to pat yourself on the back when you deserve to be so patted. At the other extreme, some couples who are pretty well matched score at the real high end of the continuum. Their scores may both be 11 or both be 12 and that group also runs a risk. They may end up feeling so responsible for everything that happens that they set themselves up for guilt whenever things go the least bit wrong. It is important for them to realize they may want to temper an extreme belief (that everything that happens is due to their effort) because that is also somewhat unrealistic.

The first step involved in enhancing control is thinking about this dimension of locus of control, and understanding where your partner stands on this dimension, and making decisions about whether there is any flexibility in your own way of thinking. Perhaps you might want to move in one direction or the other if you are at one of the extremes of the pole.

## 2. MUTUAL BRAINSTORMING

The second strategy that we find useful in order to enhance our clients' sense of control has to do with problem solving, something we call mutual brainstorming. Good decision making begins with the formulation of goals and the development of specific plans of action. What we first have people do is try to identify a given problem that they are facing as a couple, as objectively as possible. We ask them to be as specific as possible in trying to delineate the nature of the problem. For example, initially if they are facing a day care struggle, (if there has been a change in the father's work hours, and the current daycare they have lined up does not accommodate those new hours), it is real easy for both partners to become overwhelmed and say "this won't work, what are we doing, maybe we shouldn't be living this way" and to panic. What we instead have them do is to say, "okay, let's specify the problem, delineate it, the problem is the daycare hours don't match these new demands that our schedules have, we have a need for new daycare and we are probably going to have a need for new transportation mechanisms to get children picked up from daycare on time". After you have identified the problem, the next thing that you have people do is to generate lists of options, exhaustive lists of all the different ways that they may address the problem that they have identified. Initially people have a tendency to begin to come up with an idea and censor it. What we want to do with this is to get them to have an increased sense of all the choices that are out there for them, to get a sense of all of the options that exist. At first what we instruct them to do is to avoid evaluating any of the choices and to just list them all without being critical with respect to any of them. After the lists are created, we have people look at the choices, look at all the alternatives, in order to get a greater sense of how many options there really are. After the lists are completed and looked at, we have partners compare the lists and begin the process of rank ordering the different possible solutions.

What is interesting about this strategy is that many people, in fact most people, think that they do this already. They think that they are very methodical when they face a problem and they believe that they engage in this kind of mutual problem solving strategy all the time, when in fact they don't. In fact what they do is come up with partial ideas and discard them before they have even given them a chance to fully materialize in their own minds, much less before they have given themselves a chance to express the ideas to their partner. Lots of times people are afraid that their partners are going to reject ideas that they have come up with, which might represent at least partial creative solutions to problems, so they don't say anything and both partners don't get to benefit from all the different possibilities that as a team they might be able to see. We often find our clients are surprised to see how many alternatives they can generate even to

problems that feel totally unsolvable and to see how many ideas their partner can come up with. Both of these realizations can be very empowering, and can leave people feeling they are in a much better position than they initially thought they were in terms of taking constructive steps to solving the dilemmas they face.

### 3. RETHINKING

The third strategy we call rethinking. It includes three ways to try and change clients' lives by helping them change how they think. The first step involves increasing their self-awareness by getting them to think about how they think, and getting them to recognize that how they feel is really often more a function of how they think about what is happening in their life, rather than what is actually happening. We commonly make the error of believing our feelings come directly from external events (if we are feeling rotten it is very tempting to look outside of ourselves and say, I'm feeling rotten because this person did that to me or this lousy thing has just happened to me). The problem with that way of looking at things is that you feel powerless, because it leaves you feeling that your emotional state is in a sense totally outside of the scope of your control; it is a function of these outside events and not a function of you. On the other hand, you can look at it differently, and recognize that what happens outside of you can only make you feel a given way after you have interpreted what has happened outside of you. It is your interpretation and the meaning that you attach to the external events, not the external events themselves, that determine your emotional state. That notion has incredible implications for our potential to control our feelings. What it means is that by learning to think differently we can learn how to shape our feelings into what we want them to be. If we want to feel more positive joys and be happy more of the time, in a sense that is more under our control than we commonly recognize. We try to help people become aware of the self-defeating dialogue that they may conduct. The negative things that they say to themselves essentially do them. If every time they run into a frustration the first thing that comes to mind is a thought like, "my life wouldn't be this hectic if I weren't working outside the home" or "darn it, it is too bad that my husband is not making more money, because then I would be able to stay in bed and I wouldn't be having to rush the kids off to daycare", then each day they are subtly undermining their sense of control. If that is the kind of thing that a client says to herself every morning as she hustles around and tries to get the kids ready, it is going to understandably leave her feeling less happy about her life and very much out of control. The first step then, is becoming aware of that type of self-statement. The second step is learning how to replace those kind of self-defeating internal statements with more positive and affirming statements. By learning how to look at things differently you can really transform experience.

A second related cognitive tactic is called focusing. Focusing involves looking at what is relevant at the moment, rather than allowing yourself to get scattered by all the competing demands on your attention. It involves taking things one step at a time. It is a common pitfall for two paycheck family members to fail to compartmentalize their thinking. When they are at home, they are worried about

what didn't get done at the office; when they are at work, they are worried about what didn't get done or needs to be done at home at night. They are never where they are at the moment. It is important to help people realize the importance of focusing attention and being where you are at the moment and learning how to draw some boundaries on your time and energy so that when you are at work you can be 100%, and when you are at home you can similarly really become absorbed in what is going on at home.

The last cognitive technique that is used to help increase sense of control is called reframing. It involves helping people learn how to look more positively at negative events. We have clients practice reframing by taking an unpleasant situation and trying to transform it into something pleasant. Let's do one or two examples. A common situation, if there are young children in the house, involves an infant crying in the middle of the night, a screaming baby that is teething. You get up, and you know that you have a major presentation to give the next day at work. What is going to happen if you don't reframe that situation and transform it into something positive? You're going to feel horrible, your going to start worrying about how tired you are going to be the next day, how you're going to make a mess of things at work, and how you're not going to feel good the next day. The baby is going to scream more because the baby will pick up on your tension, and then at that point you begin to get angry. You'll get angry at your partner for not having gotten up that night ("he should have gotten up, he should have realized I have a presentation the next day and he didn't"). Pretty soon, you are absolutely 100% unhappy, if you look at it in those negative ways. You have another choice: you can try to put a positive twist on it. What could you think instead? How could you reprogram cognitively to think differently about that event? Any ideas? Put on your rosey glasses and see if you could find something positive in this situation that is so irritating.

You could remind yourself that you'll probably remember this special time with your baby with fondness, because in your life there really won't be that many chances to comfort, soothe, and give relief to someone that needs you so completely. You might try to capture this memory as vividly as possible, by noting how soft a baby feels and how wonderful their hair smells. Savoring the moment that their neediness presents may even make you wistful that these nights will soon be over.

You have to remember to set aside all the negative feelings and the rage long enough to say, "this is something that is at least partially under my control, I can either be made absolutely miserable by this and convince myself that it is awful, or I can look at it as a chance that I'm not going to have all that many times in my life, because babies grow up fast".

How about one more example more pertinent to some of your current situations. You have a teenager who gets really mad and curses you out and says that they can't believe that you could be so stupid. This is not a fun thing and it can leave you feeling terrible, and like a failure. You could certainly feel terrible about that, but what could you do to try and transform that? One of the things that comes to mind is "my teenager has the freedom to express those feelings, he can vent.

I look at that as being assertive and as an indication of her being able to take care of herself if she can really express what she feels". You could even view it as your success (you helped her become so confident in herself and your love of her). Your child knows that your love is strong enough to withstand even this confrontation.

If you just responded out of the rage and feeling that you are a failure, the angry argument would probably escalate. On the other hand, if you say to yourself, "now wait there is this positive aspect of what just happened" and remind yourself that it is a sign that you have done a good job and also remind yourself that even though she is older now she still needs you and still needs to come back and know that you'll still be there to give her support, then you will be in a position to deal with it with a much more level head, and it is likely to end up working out more constructively. Don't put things under the rug, ignore them, and tolerate unfair treatment, but do look at the positive side at least long enough to feel in control and to feel capable of handling things as positively as possible.

#### 4. SHARED GLOATING

The last control technique we call shared gloating, which is fairly self-explanatory. It refers to making a point of sitting down with your partner and reviewing the things that have gone right recently and reviewing the choice points where you actively contributed to things working out right. Instead of just saying, "boy aren't we lucky that this has happened", saying, "these great things have happened and let's remind ourselves what we did right to make those things turn out the way they did."

#### COURAGE TECHNIQUES

The next thing we want to look at is the development of what we call courage. Basically in this area what you are trying to do is help clients to combat perfectionism. Perfectionism or idealism can be fairly destructive. We all have fantasies about what a wonderful life we should be living and then we wake up in the morning and see that things aren't quite comfortable in reality. This is especially true in a two paycheck family, where sometimes it is hard to take care of yourself, much less have somebody else take care of you. If they hang onto perfectionism or these idealistic notions, we find people become much more envious of those around them even though it may not be warranted because the others are in the same boat. People who do this are likely to blame their partners for not making their life perfect. There may be some guilt, because they feel they are not achieving what they are supposed to be achieving, ("I am not doing what I am supposed to be doing; there must be something wrong with me, my family must hate me"). So that is one thing we want to reduce. Another thing that we would want to increase is the willingness to confront change and challenges that you encounter in your life. None of our days go exactly as we plan. They are tough enough already and then when something else comes up, it is important to be able to be flexible, rather than withdrawing. Predictability can make us feel secure, so it's easy to understand why part of us yearns for constancy and routine, and resents



the unexpected. On the other hand, change promotes growth and challenges us to develop in new ways. Without change and unexpected events life would be boring and we'd miss the opportunity to explore our potential fully.

### 1. THE "PERFECT" MISTAKE

The first technique listed is The Perfect Mistake. It relates to the notion of perfectionism and the idea that it is possible to maintain a perfect idealistic life, a belief which we find to be very disruptive to many two paycheck family members. We forget what we have done, because it never matches our expectations; it immediately diminishes any satisfaction that we might get from anything that we do, whether it is in the form of child care, what we do in our work setting, or what we do within our marital relationship. In terms of developing an awareness in the couple that they can make this "perfect" mistake, we look at a couple of things. One tactic involves is assessing their goals. I ask couples to look at what goals they have and then to ask three questions to determine whether or not they are realistic or idealistic. The first question is, is this important to everyone else in the family or is it just important to me? The second question is, how will this help myself or my family if it is achieved? The third one, and kind of a crucial one in that sequence is, what is the cost? What am I going to have to sacrifice in order to achieve this; what is the family going to have to sacrifice in order to achieve this? The three questions are basically to make sure that people are not only thinking of themselves when they are setting their goals but are thinking of those around them that are going to be affected by those. To understand that there are beneficial things that come from establishing goals but there are also costs. The costs, like the benefits, are going to affect everyone. Usually people can ask those three questions, and fairly quickly determine whether or not a goal is too idealistic and if it is then to scale it down.

The second tactic involves establishing three types of goals. With long term goals, we allow people to be idealistic and perfectionistic, because we probably all have been socialized to do that sort of thing, so that to give up entirely is probably not going to work. This is a good place for them to put their idealism. Long term goals are anything longer than a year. They don't have to be attainable; we might never reach them. They are something that guide our behavior during the next year, or maybe the year after that, or maybe the year after that, but they are out there and we don't really expect to achieve them. We simply allow them to guide the choices that we make. We get into realism when we ask them to set an intermediate goal, which is basically anything longer than a week. That has to be realistic; it has to be something they can achieve and it has to be attainable, given the life circumstances that they have, given the money they have, given the time they have, given the number of children they have, and given the problems that they or their kids might have. Then we ask them to set short term goals, which are anything achievable in less than a week. These not only take into consideration life circumstances, but also what they know is going to happen in the next week. Throughout all of this, we make heavy use of two principles. One is shaping, which is a behavioral technique, which basically says you can achieve lots of dif-

ferent things, but you always do it by taking small steps, so you are always approximating the goal. You don't go from here to there directly, you go from here to there, to there, to there. You want to help clients to set goals that are realistic and short term enough so they can use the other principle which is positive reinforcement. If they can, they should reinforce themselves or their spouse or their kids for achieving the goals that they have set.

The other thing that we ask them to be aware of is not to change everything at once. When lots of things are going on, and you have all these problems, you would like to change them all at once, but you're not going to change them all at once, so in terms of goal setting you want to make sure that you focus on just one or two things initially. There is an advantage to that, because there is a ripple effect; if they can change one or two things it increases their sense of control and makes it easier to change other things, without trying so hard. In other areas, if they are messing up somehow, don't understand the process, and they are turning back into perfectionists, you can stop it. It won't feel like they have destroyed everything and that everything is lost because they were trying to change everything at once.

#### THE "N" WORD

The second strategy that we have listed here is what we call "The N word". The N word is "no", being able to say no, having the courage to say no. Despite all of the over whelming demands in our lives, we often find it, nonetheless, difficult to say no to the next one that comes along. Again we may feel anxiety and/or guilt that maintains this tendency to give in. We are already not with our kids as much as we would like to be, so how can we say no to them when they come to us and ask us to spend time or do this, ("all my friends are doing it why can't you?") so we answer them "Okay you're right, I'm going to do it" and proceed even though we don't have the time or energy and we're likely to be a miserable failure, but we're going to give it our best shot anyhow). Eventually it contributes to this feeling of being overwhelmed. Being overwhelmed, you are not going to be very flexible. In fact, if anything, you're going to start withdrawing from things. It could be from your spouse, your own personal activities, could be anything, but you're going to start withdrawing and the general satisfaction in your life is going to be diminished. Your courage to proceed in other areas is going to be diminished. The way out of this is to use assertiveness training. There are several books that are pretty good and have lots exercises that teach people how to be assertive, and there are workshops offered by school districts, community colleges, and treatment agencies. It is not difficult to find an assertiveness training workshop and that sort of thing is encouraged.

#### 3. AN "A" FOR EFFORT

An A for effort, the third technique here is simply to redefine any action you take toward addressing these things as a success, whether or not it turns out to be objectively a success. Fear of failure is a problem that many of us have, and a sense of failure can often arise in a situation where you have too many demands and too little time. If we can get people to not worry about whether it worked

or didn't work, but to feel good that they took action, that they were courageous enough to take an action, then that is success. They can applaud themselves for trying. It is going to make it easier for them to start trying out various solutions. At the end of the day, where you can lay out what you have done, or listen to what your partner has done, and positively reinforce their actions. "Had the carpets cleaned and the kid got sick tonight and threw up on the carpet. Well that is the way it goes, but we got the carpets cleaned, most of them are still clean at the end of the day!" So you applaud the action, as opposed to the outcome. The one thing that we discourage in this areas is score-keeping, (who is trying more, did you take more action today or did I). We all don't start out in the same place. What you are trying to do is get both people, and sometimes your children, involved in taking action.

#### 4. THE GREAT EXPERIMENT

Finally, "The Great Experiment" is for the cognitive, intellectualized people, who can't really applaud themselves just for taking action. They are more outcome oriented, so you use something a bit different with them. You have them treat their attempts at addressing these problems as an experiment. They can keep charts, records, all sorts of things, whatever they feel is going to help them, but they are no longer interested in the outcome as being success or lack of success, but rather as being an answer about whether their hypothesis was correct. For example, a hypothesis might be "will creating a list of family chores and assignments help get the work done?" Children sometimes like the charts and graphs, and this approach works quite well with highly intellectual adults.

#### COMMITMENT TECHNIQUES

Next, we would like to look at some of the techniques that we use to enhance commitment. Commitment, as you recall, involves being clear about your and your family's values and priorities, and believing in what you are doing as a family, (really feeling in your heart of hearts you're doing the right thing, living a two paycheck lifestyle). Building a sense of commitment isn't always easy for two paycheck families, at least in this generation, because given the socialization of many two paycheck family members, it is easy for them to feel that their values are in conflict. Women, for example, have been led to believe that it is important for them to be equal partners in a relationship, to contribute equally in the economic realm to the marriage and to the family, and that it is legitimate for them to seek self-fulfillment with creative work outlets, etc. However, they were also raised to believe that their first obligation is to their children and that their second obligation is to be the ever-available supportive spouse, who can help make the husband's career ascent as quick as possible.

## 1. LISTING VALUABLES: LIFE PRIORITIES

One of the things that is helpful to increase commitment is to get people to look at their life priorities and engage in a process of values clarification. What helps most here is to engage in honest self-appraisal; ask yourself what really, really, really matters to you? What to you is most important in life? How do you as an individual measure life's success? What really counts? The first thing that you need to do is to identify your personal values, and then clarify your value system by ranking the importance of the various considerations that enter into making life decisions. Asking yourself what concerns are paramount; what do you want most from your life, how important, for example, are each of the following: things (meaning material things), relationships, power, and beauty. Ask yourself: are you somebody who really honestly savors Corinthian leather, or do your senses tend to overlook such luxuries. Would you worry that the kids would spill soda on Corinthian leather, if you were to outfit your home in it. Ask yourself where Madison Avenue's coercion of your tastes leaves off, and where your honest pleasure and satisfaction begins. I think this is terribly important. It is easy for us, if we don't reflect on this matter, to assume that we have got to have this, we have got to have that. Advertisers have been working very long and very hard to get us to believe that in order to be happy, we've got to have this and this and this and this. This can lead a two paycheck family member into a situation where they are unhappy a lot of the time because they're knocking themselves out working more hours than they really want to be working, taking time away from family commitments, in order to make money in order to subsidize all these things that they have been convinced by other people that they really need and want, when in fact those things don't really give them that much satisfaction. It is important to look at what things really give you pleasure as opposed to what things you want because you've been convinced by others that you should want them.

I don't think it is necessarily wrong to decide money matters a lot to you. Money may represent security, it may be necessary for your peace of mind. With it, you may be a much calmer person, and in a sense a much more effective parent, who can communicate a much greater sense of security to children than you ever could if you were constantly worried about money questions. Money may symbolize for you achievement, and that may not necessarily be a bad thing but what is important is to be conscious of what money means to you and to make a conscious decision about how important a part of your life you want it to be. Then communicate that to your partner. Obviously money is just one of many things that you have to sort through, as you make these decisions about your values. How important are relationships to you? Are you somebody who, in order to be happy in life, really needs to be able to spend a great deal of time and energy nourishing a large network of social relationships, or are you someone who can be quite satisfied with a relatively small number of close intimate friends, who may understand that your time is short and you're not always going to be able to see them as much as you might like. How important are prestige, power, time to nurture others, to give to others, and to be able to help them achieve all that they want to achieve? How important is sensuality, and time to enjoy life and its pleasures? How important

is tranquility? How important are aesthetic concerns? I think only if you look at the whole list of the various things that life offers that are valuable, and then come up with your rank order, are you going to be in the best position to make the best decisions for you and your life. After you come up with your list, then it is important to compare notes with your partner, and to look at where the similarities lie, where the differences lie, and to try to look at the overlap between your value systems and forge a family value system that is shared. That is going to help guide many of the mutual decisions that you make. All too often people never take the time to spell out what they find most meaningful in life, and if you don't do that, it is really hard to make optimal choices.

## 2. BLASTING SELF DEFEATING FANTASIES

The next technique I call, "Blasting self-defeating fantasies." It involves stopping the tendency to torture yourself with unrealistic fantasies. What often happens in two paycheck families is people engage in futile comparisons between their real life, with all its frustration, and some fantasy ideal of how things would be if life were different. Women have these images that if they weren't employed outside the home, there would be freshly baked cookies on the table every day, and nobody would gain a pound. They imagine that their children would be prospering and would be perfect children, that look and feel wonderful at all times, never get dirty, would be totally satisfied with their lives in every way at all times, would be achieving and performing at heights that you couldn't even imagine. They imagine, if they're men, that if they didn't have a two paycheck family, that their wives would be there with smiles, delighted at having the chance to meet the husband's every need at the end of the workday. Fantasies are seductive, because they always look better than reality. It is important for people to play that game with themselves and ask themselves, "Okay if I didn't have the job, let's lay it all out." What all do I imagine life would be like?" Then try to carefully scrutinize all of those different ideas, about how things would be different, and look at the flaws and some of the assumptions within those fantasies, in order to get a better sense of the "downside". That way you are not comparing an unrealistic, perfect ideal with the real "nitty gritty" of life.

## 3. GUILT BUSTERS

The next technique involves learning how to overcome guilt. One of the things that is important to do is identify and correct the various myths that keep you second-guessing yourself. It is important to learn how to reduce guilt, because often guilt, for example guilt about working outside of the home when you have young children, can be more destructive than your working outside of the home. Your being guilty about it can corrupt a lot of the things that go on between you and your children. In our society, it is common for two paycheck family members to feel guilty, because we still have these cultural myths that: (1) children are harmed when their mothers are employed outside the home, (2) the myth that women are all going to die much earlier than in previous generations because they are overwhelmed by the stress of the dual obligations of working both in the home and

outside of the home, and (3) the myth that men are dissatisfied with these changes in family life and that they're all bound to leave their marriages because of their dissatisfaction. It is important to learn how to challenge those myths, and there are a couple of things that are useful to do that. One is to become an educated consumer of the research literature, to keep abreast of what researchers are finding to be the case. One of the things that research has done is to argue against the myth that children are harmed by women who work outside the home. Thirty years of research has failed to document the alleged harm. Research on women that work outside the home suggests that for the most part women benefit from the dual roles that come from employment outside the home. Just as men who are married and have families and who also work outside the home tend to live longer and prosper psychologically as well as physically, it turns out to be the case that women also prosper. They are similar in that way. Lastly, much of the research has suggested that the fathers in two paycheck families feel a greater sense of involvement with their children, they feel more confident in their abilities as fathers, and they often seem to do better when they reach retirement age, (not surprising, because they are less unidimensional than men from more traditional families).

#### 4. GO BACK TO START: MARITAL ENHANCEMENT

The last thing that I think is important is to keep in mind the commitment to the marriage. The marital relationship in two paycheck families really has to assume a central importance. Couples need to be reminded that without the marriage, there would be no two paycheck family. Even though there are a lot of competing demands, spouses need to give one another permission to make time for the relationship, to save energy for one another, and instead of feeling that there is not enough money for going out on "dates", to say this has to be a family priority, and communicate that to the children. Communicate to the children the fact that mom and dad are the "original unit", and their strength as a couple tends to shape the strength of the entire family. Sacrificing for the children isn't a favor in the long run if the marriage ends up suffering.

#### COOPERATION TECHNIQUES

##### 1. DELEGATION

Cooperation is the result of all these other things coming together. In terms of the strategies, one is "delegation." We have to be willing to delegate responsibilities in the home, and that includes everyone, including the children. Sometimes parents in a two paycheck family end up not expecting quite as much of the children, because we feel like we are taking something away from them already, so we let the kids have kind of a fairy tale life. Really, if they are going to feel part of the family system, there is no better way than to bring them into it and show them what's going on and let them help.

## 2. WHAT I REALLY WANT.....

"What I really want" is a strategy that is referring to household responsibilities. One of the common complaints is that household work is not shared. We try to get people to specify what they most want in relation to the household, and to streamline things. It is usually a matter of reducing expectations. We talk about things like "dusting with darkness", (put in dimmer switches so dust doesn't show up quite as much). Why do you have to fold your kids clothes, (they don't mind a few wrinkles in them). Over bathing of children is one of the major reasons for dry skin. We try to get people to look at those sorts of things and determine what they want and to what degree, in terms of the household.

## 3. "WOW, YOU DO ALL THAT?!"

"Wow, you do all that", involves having couples sit down and draw up the next day's schedule for each other. The husband draws up the schedule for his wife and his wife draws up his schedule. They come to a new appreciation of everything that is being demanded of each other. As they are drawing up the schedules, they are forced to think about the logistics, ("how do I get from point A to point B in fifteen minutes when it's a 45 minute drive?, things like that). This helps to get people to understand the expectations they are placing on each other, and then that helps them renegotiate those demands with each other. In the process of renegotiation, one spouse often gives permission to the other spouse to ease up a bit. "You don't need to do all that; let's take a different look at this, maybe there is a less strenuous way."

## 4. WITH A LITTLE HELP FROM MY FRIENDS

Finally, "With a little help from my friends", refers to the fact that we all exist in a broader social context, and that we don't necessarily have to handle things strictly on our own. We can look for support from other two paycheck families. If you are going to develop a social life, look for people who are experiencing the same sorts of difficulties, and the same sort of lifestyle, and work together. You can use those social engagements as a peer support group in a sense. You can use extended families, perhaps, (remember that is another generation; they may have different expectations about whether or not mothers should be working, so you have to be a little bit careful there).

## CONCLUSION

In the 90's, it seems that many couples would like an egalitarian lifestyle, one in which both husband and wife, each equally committed to family and work, aspire to integrate their two roles (parent and worker). Job and family involvement aren't easily combined, (given the demands of today's competitive, inflexible workplace and the scarcity of childcare resources and the like), but with some effort, we think balance can be achieved. Partners can learn how to sample the rich satisfactions of simultaneous involvement in nurturing and producing,