



MIKEL VAN CLEVE

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WHEN BLENDED FAMILY DYNAMICS MEET FINANCIAL DYNAMICS

~40%¹

of couples age 50+ with children of any age are in blended families.

RESEARCH HIGHLIGHTS FOUR FINANCIAL CHALLENGES FACING BLENDED FAMILIES

Compared with nuclear families:

- Lower likelihood of having a will or trust, even though the need may be greater²
- Greater likelihood of financial infidelity, making trust and transparency especially important³
- Lower financial satisfaction, highlighting the importance of family relationships alongside finances⁴
- Lower household wealth, underscoring financial obligations and priorities across family relationships¹

SIGNATURE PRESENTATIONS: BRIDGING RESEARCH AND PRACTICE

01 BEYOND THE NUCLEAR FAMILY

The Financial Complexities of Blended Families

Discover how modern family relationships are reshaping financial decisions—and why conventional approaches often overlook the competing loyalties, responsibilities, and expectations that may influence them.

03 YOURS, MINE, AND OURS

When Money and Relationships Collide

Uncover how financial secrecy, competing priorities, and obligations across households can undermine trust—and why understanding the relationships behind financial decisions matters.

02 THE ESTATE PLANNING PARADOX

When Protecting Family Creates Difficult Choices

Explore why blended families may have a greater need for estate planning yet are less likely to have a plan—and how fairness, loyalty, and competing interests complicate decisions about inheritance.

04 THE TWO SIDES OF WEALTH

Financial and Relational Well-Being in Blended Families

Challenge conventional definitions of financial success by exploring how family relationships may influence financial satisfaction, wealth accumulation, and financial well-being.

ABOUT MIKEL

Mikel Van Cleve, Ph.D., CFP®, brings more than 20 years of experience in financial advice, leadership, and digital financial services. He holds a Ph.D. in Personal Financial Planning, conducts original research on the financial lives of blended families, and teaches graduate-level courses in financial planning and financial psychology.

He is the founder of the Blended Family Financial Institute™, which provides research-informed education, professional training, and practical resources for financial professionals working with blended families.

2026 CONFERENCE PRESENTATIONS

CFP Board Connections Conference • AFCPE Symposium • Financial Therapy Association • ACCI Conference

SPEAKING • PROFESSIONAL EDUCATION • WORKSHOPS

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RESEARCH SOURCES

¹ Van Cleve & McWhorter Keamo (2026). *Wealth differences between blended and nuclear families: Implications for financial planning*. Manuscript under review.

² Van Cleve & James (2026). *An estate planning paradox in blended families: Greater need, less planning*. Manuscript under review.

³ Van Cleve, McWhorter Keamo, Lutter & Yorgason (2024). Financial infidelity in blended families: Determinants and detriments. *Journal of Financial Therapy*, 15(2), Article 2.

⁴ Van Cleve & Lutter (2026). *Financial satisfaction in blended and nuclear families: A dyadic perspective*. Manuscript under review.

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