



# The New Generation Gap

Healthy relationships with adult children reared in affluence require trust, insight—and patience.

By Paul E. White and Thayer Willis



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**T**HE DEMOGRAPHICS of the American family are shifting as our population ages, leaving many people, at a time when they should be enjoying their adult lives, instead struggling with challenges that no other generation has faced.

Happily, today's parents are living longer and remaining healthier and more functional at older ages. Their presence in their family's lives is expanding as they continue to be vitally engaged in managing their family's finances, businesses and philanthropic efforts. But they also wrestle with how to “parent” their adult children and find appropriate ways to provide input and guidance to the younger family members—particularly when it comes to potentially thorny issues. Some parents expect their relationships with adult children to evolve into friendships, while others continue to relate to them as children.

Simultaneously, many young adult offspring are delaying independence from their parents. They frequently are not fully prepared for a career until reaching their mid-20s or even their early 30s. Additionally, more

young adults are returning home after completing college or having lived on their own. Some of them are expected to—or expect to—work in a family enterprise run by a parent, which can further stifle independence and strain relationships.

These adult children commonly battle a range of conflicting thoughts. While they can feel overly controlled by their parents and resent any perceived intrusiveness, they can also feel embarrassed by their lack of independence—particularly when dealing with finances. Naturally, this “next generation” also harbors concerns about their parents' needs for assistance from them as they age, as well as how to deal with their physical frailty and declining mental capabilities.

Meanwhile, adult children, both young and middle-age, receive increasing amounts of direct financial assistance from their parents. This largesse takes many forms: annual gifts that can range from nominal awards of \$5,000 up into many digits; cash or its equivalent to help with buying a home; the opportunity to buy hand-me-down vehicles from parents; ex-

otic family vacations underwritten by the parents; or tuition payments or savings plans for a grandchild's private education. None of these gifts are inappropriate, in and of themselves. However, they do create new and different relational dynamics between parents and their adult children that must be carefully managed.

## NEW SKILLS, OLD SKILLS

To a great extent, the skills needed for parenting adult offspring well are the same as the skills needed for parenting young children well. These skills, however, must be applied in new ways as children age, as a relationship shifts from that of caregiver and child to that of two adults. This move to adult-to-adult interaction, within the context of an ongoing parental relationship, presents the most challenging dilemma for many families. We have identified specific tactics for smoothing this transition.

***Establish healthy communication patterns.*** The rules of healthy communication are deceptively simple. For example, the primary rule—speak for yourself—seems as if it should be

as natural as breathing. But many unhealthy variations abound. The second rule—listening to others—is likewise much more difficult to master than it appears. In many families, true, active listening is a rare commodity. There are other communications skills that are vital to building strong bonds: avoid criticizing, belittling or insulting others; remain in the present and jettison past offenses; and show respect to one another. They seem obvious, but many people find it all too difficult to follow these rules consistently.

**Teach and learn appropriate assertiveness skills.** Assertiveness is the mastery of standing up for yourself and communicating your needs in a manner that minimizes the potential for offending the other person. The two most important components of assertiveness are 1) the well-crafted statement that offers several steps to address a recurrent problem, and 2) the practice of saying what you mean in the moment. Simply put, the ability to say “yes” if your response is yes, and “no” if your response is no. Assertiveness is a mainstay of healthy communication, but many adults struggle in applying these skills to their relationships with their parents. This is especially true when offspring fear reprisal from their parents, particularly the loss of financial support.

**Actively build trust.** Trust is essential to any positive exchange between two people. In healthy relationships, building trust involves an ongoing process. The foundation of trust is the belief that the other person does not intend to harm you. Trust also requires acceptance, dependability, honesty, accountability and openness. In contrast, keeping secrets, denying accountability, acting irresponsibly, blaming others and attempting to exert control are patterns that damage trust and impair the building of healthy relationships.

**Set appropriate roles and boundaries.** In most families, some clear agreement exists as to the appropriate roles and boundaries for parents and their young children. But when those children reach young adulthood, new definitions of roles and boundaries must evolve. Parents are bound to encounter problems if they continue to attempt to set limits on the behavior of an adult offspring—unless these actions are directly affecting the parents. Providing choices with associated consequences is also usually inappropriate. In healthy adult relationships, the role of a parent shifts from that of an authority figure to that of an advisor. If the role does not change, frustration and rebellion can be the result. This often leads a child to distance himself from his parents, or, conversely, perpetuates an ongoing parent-child relationship that continues an unhealthy, childlike dependency.

**Allow family members to make choices and experience the consequences.** In families in which children have not been required to accept responsibility for their actions while growing up, and their lives have been cushioned by their parents' wealth and power, the development of personal responsibility is delayed. As these children become older, parents will find it more and more difficult to break this pattern. We have seen many wealthy second- and third-generation adults who have been propped up by parents, and who appear successful. But they are not able to sustain purposeful careers or relationships on their own. This often leads to severe dysfunctional patterns, including a wide range of addictive behaviors. Occasionally, and usually with the help of a professional counselor, the younger adult family members are allowed to experience the consequences of their choices—without their parents rescuing them.

After a challenging and sometimes seemingly dark period, the child's strengths begin to emerge, and the young adult begins to develop his true potential. Ironically, this potential will often remain wholly undeveloped unless parents withdraw their support.

**Separate love and acceptance from competence and responsibility.** In many highly successful families, parents unwittingly communicate that their love and acceptance is tied to their child's performance and achievement. While it is important to raise children with a sense of personal competence and responsibility, family members need to know that they are loved and accepted regardless of what they do. This is a difficult balance to achieve. In fact, many individuals, even as older adults, are still striving to gain their parents' acceptance and approval. In an adult-to-adult parent-child relationship, there are often new opportunities for family members to have meaningful conversations about their relationship and to affirm their love for one another, apart from what they have achieved in life. In fact, many adult offspring who have made poor choices in their lives are able to begin a new, healthier path when they truly experience their parents' affection in spite of their past mistakes—the effects can be powerful and healing. In the strongest families, love and acceptance are extended to everyone, regardless of circumstances.

Parenting adult offspring is challenging in ways that are unique to the generations living today. People are living longer, more robust lives than those of previous generations, while geographical distance and mobility have diffused relatives and their relationships. In many families, it is the transfer of wealth that has become an important focus of their relationships. This inevitably affects the relational dynamics between parents and their

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While parenting when children are young has its inimitable challenges, the transition to healthy relationships between parent and child when both are adults can be equally difficult. We can all take the lead in our families by reviewing and revising our own roles

and boundaries, in tuning up our communication practices and working to extend trust and love. We can stretch to take the high road in life's many decisions—making many uncomfortable compromises—and learn to focus on ways to love and accept one another regardless of life's circumstances. **W**

## CASE STUDY

**JIM AND MARTHA SIMONS** have been married 32 years. Although their children are adults, Jim and Martha's relationships with them seem to exact as much emotional energy as when the children were younger and lived at home. In fact, one of the most difficult problems Jim and Martha experience involves their role as senior parents.

Their oldest son, Todd, is a successful midlevel manager of a computer software firm; he lives nearby. Todd is divorced from his wife, with whom he shares joint custody of their two young children. Thus, he needs assistance with childcare and getting his children to and from daycare. Partly because of the divorce and the associated legal costs, Todd is also struggling financially. So Jim and Martha help Todd by picking up the children from daycare and paying for it.

Their daughter, Laura, is an advertising executive who lives several hours away. Laura is doing well professionally, but she is not pleased with her personal life. She has had some long-term dating relationships, but she has not yet found the right man to marry. Laura frequently calls her mother, seemingly for emotional support and encouragement. But when Martha asks questions or gives advice, Laura becomes upset, complaining that Martha doesn't understand her and is trying to tell her how to live her life.

But the Simons' chief concern is their youngest son, Mark. Although Mark is extremely bright and talented in many areas, he did not do well in high school and college. Mark has floundered in finding a clear direction and path for his life. He has attended two different colleges, changed his major three times and only has enough credit hours to

qualify as a beginning junior, because of failed courses and dropped classes. He now lives at home and performs occasional freelance jobs as a Web designer. He is planning to backpack through Europe this summer, but he is not sure what he will do when he returns. He does not make enough money to support himself, and he has no real career direction or aspirations.

Jim and Martha's relationships with all three of their children need clearer roles and boundaries. They can take the lead in tuning up these relationships by deciding what they are and are not available for. Once they have decided this, the hardest part of the process will be sticking to their new limits. Another relative, a close friend or a professional advisor can be enlisted for support in these newly focused, maturing relationships.

Communication, assertiveness and trust can all improve within the new roles and boundaries. Once Jim and Martha have reached clarity about what they want, a wise first step will be to discuss their new priorities with their offspring. They will certainly want to be supportive to their young adults in specific ways they choose, and it will be important for them to communicate their love and acceptance. It will be just as important for them to allow Todd, Laura and Mark to experience the consequences of their choices as well. Once these steps are taken, and over time, Jim and Martha should experience healthier relationships with their family, characterized by a greater clarity of personal responsibility, less pressure to rescue others and more direct adult-to-adult communication. —PW, TW