

PANDEMIC: COMPLEX EMOTIONS IN COMPLEX TIMES

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Clients have taught us perspective for wealthy individuals and families in the current pandemic crisis. Their experiences have brought to light specific attitudes and behaviors that can be challenging, isolating and distressing for this relatively small population. Here we have developed hopeful advice for you.

The Range of Emotions

In the Covid-19 pandemic environment, emotions and attitudes are complicated. Speaking personally, we have not experienced anything like this in our lifetimes. For both of us, our emotions have been all over the place ... initially **denial** “*This is all a bit overkill*” to **panic** “*Wow this is very real,*” “*What am I going to do?*” to **low grade anxiety** because there is no clarity, and then feelings of **gratitude** “*I feel so fortunate*” which rapidly morphed to **vulnerability** “*Is everything as ok as I think it is?*” “*Is my family going to be ok?*” “*Will my parents be ok?*” “*What about my twenty-something children whose futures now look very different from just two months ago?*” And most recently, many of us are just **tired** of all the unknowns, the restrictions, the limitations, the losses.

It is a complex cocktail of feelings and emotions which none of us has any real experience for handling.

For our clients we also see that the spectrum of emotions and feelings they are managing is wide: all the way from fear, anger and guilt through grief to relief, strength and gratitude. The range of emotions has many additional features along this spectrum. Some of our more social clients are feeling isolated. They typically have retreat properties where complying with a stay-at-home order should be easy but the difference is that normally they can arrange contact with others when they want it. Now they can't. Some are in the attic and unused rooms going through photos, mementos, papers from the past. Isolated, walking down memory lane, feeling like they are in a prison of their own making. Some cannot get to their favored places of refuge as travel restrictions remain unlifted and they feel deprived of a source of comfort in a time of discomfort.

These feelings of isolation, sadness, vulnerability, deprivation are real, but who is going to listen?

There is the general attitude in society that if you have financial wealth you are not allowed to complain about anything. Somehow, being wealthy means that you should be immune from feeling anything but strength and gratitude. To feel otherwise is frowned upon when you are rich. After all, “*What do you have to complain about?*”

Recently, we read a letter written by “Stefan and Joy” titled “**We are Not All in The Same Boat.**” They affirmed that what we are all experiencing is pretty universal ... they articulated the complications of all of us being in the same storm but not in the same boat. As another writer, “Leslie,” put it, “*Some of us are Huck Finn. Some of us are on a party*”

barge with the crew from Jersey Shore. Some are on that boat from Jaws and like them, need a bigger boat. Some of us are on the Carnival Dream” Some of us are on our private yachts, our sailboats, our kayaks. Some of our boats were well-stocked with toilet paper and other essentials, others were not stocked at all. Our boats vary tremendously, yet we are all grappling with the same global storm. The fears and worries and vulnerability still come when you are in a storm irrespective of the kind of boat you have.

What is of particular interest in these articles was that they both touched on one of the emotions some clients are expressing feeling: a not uncommon, yet very complicated emotion – guilt.

What About Guilt?

Guilt is a loaded emotion. It is a complex emotion with many layers. It is most commonly associated with wrongdoing. *I feel guilty because I broke my or someone else’s moral code.* Or a guilty pleasure. *I enjoy something, usually harmless, but feel for some reason I should not enjoy it.* Right now, though, some are feeling guilty because they are ok when others are not. *“My boat is a lot, lot nicer than most of the boats out here in this storm,” “Why am I fine in the midst of this global crisis when I know that many others are not?” “My lifestyle isn’t affected much at all, yet other people have lost their incomes, their homes, the future they planned for, their loved ones. I feel so bad.”*

There are many examples of guilt in our current environment. Some we have heard are:

1. A client who had to make the very difficult decision to lay off all the company’s employees, people who had worked with them for years. The client knew it was the right business decision but could not sleep at night as the employees’ futures looked terribly uncertain, while the client enjoys an abundance of resources.

2. Another client in the retail clothing industry, a third-generation family business, closed its doors and has no intention of reopening and felt enormous guilt that somehow they were responsible for destroying the family legacy.

3. Just feeling guilty that they are good/great when others are suffering so much. It is sobering to look around and realize there are people all around you who have, in some cases, lost everything – their business, their job, their income, their ability to pay for necessities. For some people quarantine is welcome. On a well-stocked boat, think large family compounds with precious family members around them, it is a time to rest, reflect, extend and enjoy the time we have with loved ones. Yet feeling guilty prevails.

4. There is even some questionable use of resources. Similar to the hoarding of toilet paper among so many, the scale of hoarding in a wealthy family can be much more grand. Family office personnel have been instructed to stock up on everything, including difficult-to-obtain medical supplies for the family compound. This can be at the expense of these supplies being available for patients who need them now. Is there a moral code for this?

Though the examples listed are not uncommon, it is mostly the guilt of being ok, even privileged, and knowing that so many are not, that causes pain.

So what do we need to understand about the complicated emotion of guilt, especially in this current storm?

Guilt is a topic that whilst many people are grappling with it, they do not necessarily feel comfortable talking about the causes of it. Inherent within the emotion of guilt are some complicated feelings. Guilt is often described as a combination of fear and anger. This understanding creates a window into the complexity of guilt. Fear of the unknown is easy to understand, and many people feel angry at their own circumstances, at the seeming randomness of others' circumstances, or at leaders for not keeping everyone safe.

There are downsides to guilt: a common one is the self-criticism associated with feeling guilt. *"I feel so bad," "I am just not a good person."* Guilt can hold us back and cause us to behave in ways we don't intend. It becomes limiting if allowed to persist.

But guilt can have a positive side, too. It can be a motivator when put to use. Neuroscience informs us that our brains can reward us for feeling guilt. Guilt serves the powerful social function of policing our behavior. People prone to guilt tend to work harder and perform better. It can motivate us to be better friends, partners, and lovers. When we feel guilt we can recognize the feeling as a prompt to self examine and, if needed, adjust behavior.

In the examples above:

1. The business owner could use the emotion of guilt to foster some creative thinking and offer specific guidance from years of experience to those prized employees to help them launch their next steps.

2. Regarding the feeling of destroying the family legacy, the feelings of guilt could provide an opportunity for growth. It is possible to broaden the definition of legacy to make it about values, not just about the business, or to make it about the ability to make hard decisions rather than just closing the doors.

3. This can be a good time to examine your own understanding of your feelings. Have you lost sight of your own core values and are you suffering from the fear of disappointing others or fear of shaming from others? Or have you broken your own code of conduct, not someone else's? Important questions to answer.

4. Rather than hoarding for yourself and feeling guilty about having so much while others do not, redirect some of the energy being exhausted by guilt and think about what you could do differently. Counteract your guilt by helping others.

If feeling guilt is something you are struggling with, pause. Take stock. Notice your behaviors. Don't judge them. Commit to doing one thing good for yourself and one thing good for others and shift the pervasive feeling of discomfort to one of "doing good".

What About Relational Strains During a Pandemic?

There is no doubt that being in quarantine can exacerbate the strains of already-damaged and troubled relationships. There are instances where during quarantine, one partner has filed for divorce. So now the couple is locked down knowing that one wants out. In order

to manage a strained relationship during an already strained time, it helps to take a step back to get perspective.

It is important to consider where you were in the relationship before this crisis hit. If you were already strained and talking about splitting up, then the stay-at-home orders will probably just make you more sure. But if the strain has gotten worse due to being together 24/7, then do not make any decisions now. Realize that there is value in the increased clarity of the issue. It is now something that can be addressed. Take care of yourselves, get out for walks alone and exercise. Eat healthy. Do things at home that you like: read, watch TV, make art or do something creative. Find a source for online or phone counseling.

What About Respect for Others?

What about the variety of ways our fellow citizens and family members treat the quarantine? Are they more scared and protective of their personal space than we are? Are they less, not taking the quarantine as seriously as we are? How do we behave regarding this? How do we best use our great resources to isolate responsibly?

Err on the side of being too careful. Many people are afraid, and it's the uncertainty as well as the known risks. Be generous in your social distancing. Fight the urge to be judgmental. Just don't go there. It can help to think of someone whom you genuinely feel compassionate toward and think of them when you are around others.

What Do We Do When Asked for Loans?

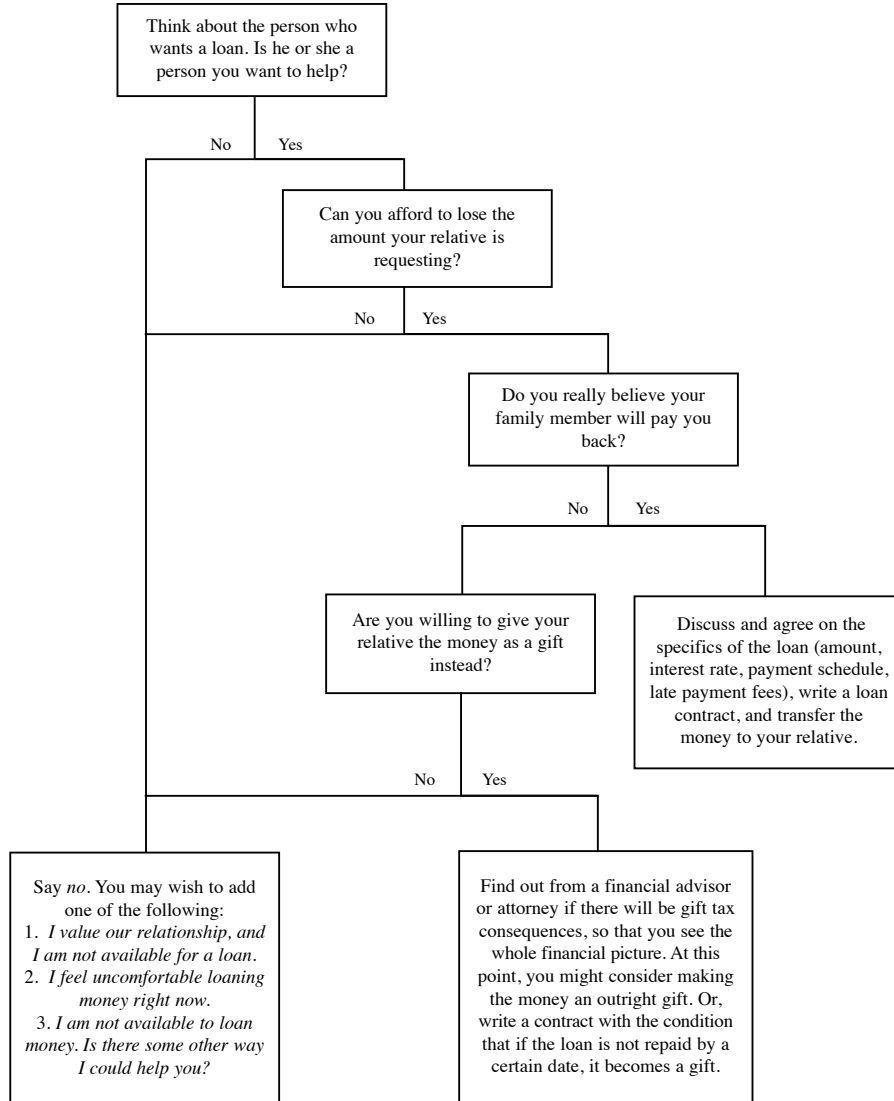
Another complexity is what to do when asked for money during extreme circumstances.

The financial impact for many is heartbreaking. How much of this suffering can we alleviate? How? Loans? Gifts? What is wise? Is this different from our normal process regarding loans and gifts? How?

“So I am doing ok, I have financial resources, but others in my network or family do not and ask for help/loans ... loans I know will not get paid back.” As many discover, a loan is often a recipe for disaster to the relationship. In most cases a gift is better. Below is a decision tree for loaning money. Especially if you are pretty sure the money will not be paid back, it is inevitable that the relationship will be damaged. So, although a case can be made for a loan, if this is someone you care about, usually a gift is simpler. In terms of our current circumstances, the decision tree is really the same. The main difference now is that some people you know, who were doing ok, suddenly will not be. You may want to ease the blow by giving them some resources to help them through to whatever is next as they rebuild their lives. In the heat of the moment and distress, this person you care about may not be able to accept a gift. If he/she insists upon a loan, you can circumvent the impasse by making the money a loan for one year, but if not paid back by then, it becomes a gift.

Honestly, gifts are usually the better choice and they can be anonymous if that helps. One way to accomplish anonymity is through an organization like a community fund, food bank or church.

Loaning Money to a Family Member: A Decision Tree



We will all be changed by this. Our society, our beliefs, our actions. We will all be changed.

In answering the question, “Why me?” there is also the question, “Why not me?” The answer is highly personal and goes straight to your values. Why not you? What are your highest and best next steps?

We want to be concerned and involved in the best way, yet what is our experience, our understanding? What actions should we take? How can you help yourself and others who are struggling with these complex emotions of guilt and relief: the why me, why not me questions?

In closing we would like to share six steps along with some closing thoughts and stories which we hope will inspire you as you manage your complex emotions:

1. If you think you are a bad person, you are more likely to do bad things. Once we think of ourselves as already bad, there is not much incentive to do right! So it is best to think well of ourselves while we self-examine the opportunity for growth, acknowledgement of our limitations, or the need to right a legitimate wrong. Build your awareness of the positive steps you have made. If you have trouble doing this, ask for help.

Something to Think About: Since a person thinking of himself or herself as bad is not likely to come in for therapy, you can scratch the surface with this exploration. As you consider taking charge of the way you regard yourself, you can bring the following exercise into play with a good friend or family member. In a private setting like a video chat, coffee date or a six-foot distant walk in the park, ask this person to tell you about your best qualities. Ask him or her to give you an example to help you see the effect you have had on others. If you find it awkward to initiate such a discussion, you can claim that you are working on an exercise from an article you read (this one!). Set a goal of developing compassion for yourself. Before you can have compassion for others, your network of family and friends, and the strangers all around you, it helps to start internally.

2. Stop magnifying/distorting. You don't go to prison for a parking ticket, yet we can sentence ourselves to months of emotional pain over stuff that is either minor or out of our control.

Example: Get perspective. Your foundation grants many gifts at the end of each year. Leaders in the community know this, yet recently have asked you for emergency funds to meet the pandemic needs. You understand the need, but your foundation policy does not allow for mid-year gifts. You do not have the power to change this policy and have been agonizing over failing to meet needs in the community. You must comply with foundation policy, so drop it! Make personal gifts to contribute to your most compelling concerns.

3. How long have you been experiencing difficult and negative feelings? How intense are they? You may benefit from medical support, and this can be a useful resource. Contact your doctor to explore options.

A Short Story: Feelings of hopelessness, helplessness or worthlessness become something to be concerned about if they consistently persist or get worse. A friend of ours shared a story about her son. He is a highly motivated, smart young man. He was Deputy Head of his school, an accomplished athlete, good looking and with his whole future ahead of him. His summer 2020 was to be spent in New York as an intern at a large financial institution. Then the pandemic hit. Now all his plans were up in the air. His usual rituals to cope: see friends, go to the gym, travel, work – all were taken. As the days passed, he spent more and more time in bed. When asked to do simple tasks, he would forget; he appeared scattered and though usually a highly positive person, became increasingly negative. When asked, he would use words like: “hopeless,” “worthless,” “nothing to look forward to,” “life being so hard.” Finally our friend phoned a doctor. The doctor asked how long this had been going on. At the time it had been close to five weeks. The doctor explained that a typical rule of thumb is that two weeks or more of persistent, negative feelings which are having an impact on behavior, is usually indicative of something more serious than just feeling “off”. Finally the young man agreed to “virtually” see a doctor. From that conversation, he was referred to a psychologist who he is now meeting with virtually two to three times a week. He may need medication if the symptoms persist. What struck us about this story was how physical health, if suboptimal, does not have shame lingering around. No one feels shame seeking medical help for a physical ailment. Yet when our mental health is suboptimal, we let weeks go by with abnormal feelings before we seek help. You may have a mental or physical disorder for which treatment is available. Contact your doctor. He/she may be able to help directly or may refer you to a specialist for a diagnosis. There are often treatments which can help alleviate your suffering. A reliable resource for information on mental health is the National Alliance on Mental Health (NAMI).

4. When friends and family need help, think through their challenges with them. Ask them:

- What are you afraid of?
- What do you want?
- Tell me about a meaningful time of your life that you remember. What did you learn from that experience that you can apply now?
- What are your priorities? Let’s help you line up your actions with them.

A Short Story: Many people have discovered that helping others is a powerful source of positivity in their own lives. For someone teetering on the brink of despair, you can actually help them reboot this way. A woman in her mid-fifties who had rejected her own mother’s love for her entire adult life, all except for material gifts, clearly needed help. Neither of them was happy with their relationship and the source of the unhappiness was the constant rejection generated by the daughter. Working with Thayer, by holding this daughter’s “feet to the fire,” focusing on these open-ended questions and waiting for answers, she began to see her relationship with her mother in a better light. The progress of constructing a better relationship is now underway.

5. If you have a neglected or estranged family member, reach out to them. Just check in with them to see how they are doing. No time like the present for this. Break that ice.

A Short Story: Over time people get stuck in their opposing corners. Sometimes they can't even remember how the discord started. On the other hand, sometimes they remember in glaring detail. Sometimes they *mis-remember*, and if you ask three people what happened they will each tell you a different story. Fast forward to the present. Though many people will not admit it, they would rather have some kind of relationship with this family member, even a thin one. They may tell you it is impossible, but that is rarely true. From Thayer: once I received an email from an audience member who was at an event the previous year. He told me that at my prompting to "break the ice" he had written a note to his brother, whom he had not spoken to in over twenty years. Yes, he felt awkward, but spurred on by my assurance that it was a good idea and would probably go better than he feared, he did it anyway. They have now talked about their differences, many of which they still experience, but they have also established a relationship with certain topics to be avoided (no problem) and appreciate the love they unearthed for each other. Think about it. There is nothing to lose and much depth to be gained. One of the upsides of these unprecedented times is that they offer an opportunity to take unprecedented steps. Reaching out to someone you have lost touch with or someone you feel guilty about not calling more, and the guilt has stopped you from ever calling, now is a better time than any. You might say something like: *"I know this is out of the blue, but I wanted to reach out. If the pandemic has taught me anything it is to get in touch with what really matters. Our relationship matters to me. I know I have not been the best friend/daughter/family member, but I don't want more time to elapse without reaching out."*

In conclusion, our closing word for you is *give*.

6. This is a time when helping others can provide connectedness for you. There are many avenues for this – family, friends, strangers. Ultimately, giving with love strengthens us and helps to dissipate the negative emotions we feel.

Example: The service professionals in your life – your barber or hairdresser, your housekeeper, your massage therapist, your manicurist, your tennis teacher, your dog walker – will welcome a small, private gift of money. This can be cash or a check. You will never miss the money, yet it will make a welcome and important difference in their lives. One client often helps others in her community *anonymously*. She quietly pays the bill for something the family could not afford. She has straightened teeth, paid for glasses, paid many medical bills, paid for home repairs, and she has paid for education for many young adults. She does not want or expect thanks, and she feels tremendous gratitude for her blessing to be able to make these gifts to others. What about the aunt you have who lives alone, or the neighbor whose spouse recently passed away and you know is alone in lockdown but you never speak to him? Reach out. Small acts of kindness like a daily phone call to check in or helping them find resources because they are not internet savvy and cannot figure out how to order supplies they need, could be plenty of help. It does not

have to be a grand gesture, just showing you care can help them and will surely help you, too.

Ultimately what do we hope for when this storm subsides?

We want to go ashore and be able to look at ourselves and know that amidst all the uncertainty we held onto what was certain: our values, our purpose, who we are and what we stand for. By anchoring in our core certainty, we were able to take responsibility for what we had control over: compassion and care for ourselves and compassion and care for others. In so doing, we will find we have made surviving the storm a little easier than it might have been.

We will make it through this.