

Anna: More money, more problems? This is Stay Happily Married: Episode number 253.

Announcer: Welcome to Stay Happily Married, your source for weekly updates on the latest tips and advice to build a happy and healthy marriage.

Anna: I'm Anna Riley. I'm your host, and welcome to the show. The great paradox of wealth - As earnings increase, does happiness and satisfaction increase, too? Despite the wonderful things money can provide, there is also a great deal of responsibility that comes with teaching and maintaining good moral standing with regard to wealth.

Society has taught us that having a lot of money paves the way for increased power, higher social standing, and a comfortable life. Unfortunately, however, complications arise when couples and families have a lot of money, but fail to model and teach things like ethics, boundaries, and respect for consequences.

Oftentimes, entitlement, depression, anxiety, and substance abuse are strongly correlated with increases in wealth, and according to our guest, Rob Danzman, a systemic type of narcissism can even develop as an outward family value.

Rob is the owner and clinical director of Fonthill Counseling in Chapel Hill, North Carolina. With more than a decade of experience helping families work out difficult issues, like substance abuse, mental illness, and academic problems, Rob has seen his fair share of complicated.

The good news is Rob has solutions for some of these issues, and is here to share pointers on building strong family values and goals. Welcome to the show, Rob. I'm so glad you could join me today.

Rob: Thanks for having me, Anna.

Anna: Sure. Let's start off by addressing maybe the biggest issues with wealth that you see. Where do you see the biggest issues really starting? Is it maybe newly acquired wealth or longstanding wealth, or is there a mixture of it, really?

Rob: It's actually a mixture. Problems can develop whether there's been money in the family for a while, or if it's kind of more sudden wealth from the sale of a company or a big windfall of money. It definitely comes from both places.

Anna: When there are issues that are surrounding the money or the wealth, what kind of dynamic does this create between two partners?

Rob: It can get pretty complicated. Typically, what we see are a few major issues in terms of the couples that we work with that are part of larger families. Either one of the spouses will have come from money and the other one will not, or they both come from money, or neither of them come from money. And so you have combinations of what their background is, and therefore their relationship with money.

For instance, one couple we worked with, the husband started a company, and he came from an upper middle-class background. The wife came from poverty, real poverty. As their relationship grew and as the business grew, she put on airs of coming from money, which developed problems in their relationship because she would go out and spend tons of money.

The husband thought that was not really congruent with his values. You could see this overcompensating that she was engaging in. We had to work with the family on actually identifying some core values, rather than just spending money. That's one example.

Anna: That's good. Very true. That's between the parents, or the two partners in a family, but what about the dynamic between parents and children, when we're talking about this great amount of wealth?

Rob: Right. Oh, gosh. That's where it gets even messier. You've got this parental instinct to "Give my kids what I didn't have" and make their lives awesome and interesting and exceptional. Unfortunately, human beings are not built real well to develop internal mechanisms of self-control.

We're taught those mechanisms. We think of it as having your foot on the gas and the brakes so that you can tap the gas and tap the brakes when you need to. In wealthier families that have a lot of issues, typically what we see is no one is tapping the brakes, no one is setting limits, no one is displaying consequences, and there's a significant lack of trust in the family system and amongst the individuals.

You can imagine, as a kid growing up in a situation where they're not ever told no, they literally think that the world revolves around them and that consequences don't apply to them. It's actually an accurate statement. It's an accurate paradigm for them to adopt. It's not them being selfish or greedy. They're just responding congruently to environmental conditions.

Anna: It's almost like that entitlement, kind of?

Rob: Oh, there's no "kind of" about it. It is 100% entitlement. Again, it's so important. When I speak with clinicians and therapeutic programs around the country, as well as parents, I'm trying to instill in them this perspective that it's nothing that the kids are doing wrong. They're responding appropriately to the environment in which they're being raised.

Being entitled and acting entitled is appropriate. If mom and dad buy you a new 5 Series BMW after you crashed the last one, and they talked to the judge and got you out of jail time and community service, the rules really don't apply to that kid the same way they would to their lower SES, socioeconomic status, counterpart. It's interesting to try to convince adults that kids aren't just being jerks. They're doing what they're supposed to do.

Anna: Right. Exactly. Just what they've been used to, I suppose, their whole life.

Rob: Yep.

Anna: Is that where you see maybe some substance abuse coming in, too, as kids get a little bit older? Teenage status? They find a crowd in school that are wealthy, they can afford to get drugs and this and that. Do you see that coming up, or is it more the parents?

Rob: Yeah. You kind of spurred me into talking about the research behind this a little bit, which is fascinating. What we see is that lower income and middle income families, and adolescents within those families, actually have decreasing rates of substance abuse and cigarette use and teen pregnancy, and all these other metrics that are followed.

In higher SES populations, so wealthier families, we are actually seeing an increase in cigarette use and substance abuse and teen pregnancy, but very few people are studying it, and it's not something that is talked about in pop culture very often. These families also don't allow access the same way that the middle-class or lower-class families allow. We see a lot of substance abuse.

We think, and what the research supports, is that if I have to work really hard, if I have to go out and get a job, if I have to work for my entertainment, so to speak, and work for my money and work for my grades, I don't have a lot of opportunity for boredom.

On the other hand, if everything is paid for and I don't need a job and grades come very easily to me because I have good tutoring and I go to a good school that allows me float through with A's. And then my parents are gone all the time because they're working a lot, or they travel a lot, or they're on vacation a lot. I have very low parental oversight. I have a lot of money at my discretion. I have credit cards, typically that are handed to me. I have access, and I have availability, and I'm not afraid of getting caught because I'm in a wealthy neighborhood. It's not like cops are going door-to-door to see if anyone's smoking pot, you know?

Substance abuse rates are incredibly high within the affluent population. That's a testament to the rise in the number of therapeutic programs that are private pay only in this country.

Anna: It's interesting also that you used the word "bored" for the kids who do a lot of after school activities, or they have to work, so they don't have a lot of time to be bored. It's interesting to think about older children, I guess, teenagers. They might not have to work. They might not be involved in more activities and stuff, so then they have this element of boredom. They're bored and they have money at their disposal, and they have little responsibility and little supervision, so why not?

Rob: Yes. The other thing is this notion, which, I think, is one of these really important paradigm shifts that we try to instill in programs that we work with as well as families. In lower SES groups, there is more of an interest in mastering, like becoming really good at a subject, or becoming good or proficient at something, whereas in higher SES, wealthier families, what we see is a focus on success, and not mastery.

"I'm not really interested in my child being good at math. I want them to be successful at math. I don't want them to do well at Harvard. I want them to be successful at Harvard, or get in." It's the difference between mastery and success. That's another differentiating factor between that

affluent population and then everyone underneath that. It's not to say that middle-class families don't want success for their kids, and only want high quality kids, but it's definitely skewed in that direction.

Anna: For sure. With these issues present, what are some of the ways that couples and families can fix them if they're already occurring, or how can some families prevent them from happening if they haven't started happening yet?

Dan: Excellent question. To start with, we think that it's really important to identify a core, almost like a DNA of the family, not literal DNA. What is the compass heading for this family? What are they here for? What is their mission statement, almost? We've really tried to very early on establish and identify individual and family values as well as goals. We try to encourage families to set up a family team meeting, almost, to talk about goals, which sounds almost too mechanical, but families that really start to utilize this, they fall in love with this.

It's the first time that they're sitting around a table and it's not dinnertime, and they're talking about, "Okay, what were some successes we just achieved? What are some things that worked out well over the last month? What are things that didn't go well? Moving forward, what are some things that we would like to accomplish, or like to do, as a family?"

Often, what we hear, over and over, the kids want their parents to be around more. The parents want to be around the kids more, but they don't have it as an action item. They never spend time trying to figure out how to actually make that happen. It's really important for everyone to sit down about once a month just to talk about values and goals.

Often, these families are also concerned about legacy. They're not just concerned about Johnny getting into the University of Vermont. They're thinking, "Okay, who am I going to hand this multi-million dollar business over to in the next ten years?" This is also priming children to think in terms of goals and objectives and roles. It serves a lot of purposes.

The next thing is to act charitable, really role modeling to kids how to act charitable. What we mean by that is not writing a check to the Guggenheim or something. That is a charitable donation, but that is not acting charitable. We want people to get dirty and get out there.

We try to encourage parents to literally muck stalls at therapeutic riding camps. We want them to get out and get dirty. When kids see that their parents are shoveling horse manure, it sends a huge message that we are not above anyone else, and that we have the resource of time and money, and we are willing to use it to help others. That is a quick answer to narcissism. It's very hard for me to be selfish and think that I'm the center of the universe if I'm in front of other people or animals or things that need my help. It's incredibly powerful.

Role modeling is another big theme that we talk about. The research supports this, most parenting takes place in between the intentional moments. We think that we're reading a book to our child and that's us parenting. Well, 99% of parenting occurs after the book is put down and we go downstairs and we turn those [inaudible 00:15:20] kids and teenagers into adults.

The other thing is to talk about money and be very open about it, but also developmentally appropriate. It's not appropriate to say, "Hey kids, we have \$100 million, and we can buy whatever we want." To talk about the language of money, financial literacy, talk about saving and investing, is a paradigm that is matured over time, as opposed to a lot of the families that we work with will say, "Well, we have this trust account for \$20 million, and Johnny gets it when he turns 18." I don't think anybody has to be a clinician to know that is going to be a hot mess.

Anna: Oh my gosh, 18? Nope.

Rob: Yeah. What 18-year-old would use that appropriately?

Anna: No way. I know. That's the trivial age. Technically adult, but not really adult.

Rob: Yeah, legally we're adults. This is another interesting thing that we teach parents. Neurologically, we don't become adults until 29 or 30. We don't make investing decisions until we are in our early 30s. We don't think long-term until we're in our early 30s.

The last big one is to get outside support. Often, these families have other family members that are coaching them through or pushing them to parent in a certain way or do something with their relationship, like whether to get divorced or not, or stay together.

It's always helpful to have a neutral third party who has no skin in the game. They are a paid professional. They are paid to be objective and provide some analysis, and also some recommendations. There are many different forms of that. There's coaching. There are counselors. There are marriage and family counselors. Outside help is really good, just to get some perspective once in a while. Those are the main antidotes that we talk about. The big three themes that we talk about with families are: establishing boundaries, working on trust, and setting up consequences. That's what all these things have in common, either natural consequences or official ones.

It's amazing when families adopt this stuff. Within months you can see the change. You can see everyone being so much happier in their relationships. We see divorce rates go down, for sure, when these things are implemented.

Anna: I'm sure. Yeah, they're all really great ideas to keep the family on track and not let the outside factors influence the internal family unit.

Rob: Yep. Exactly.

Anna: Very good. Any last little pointers or tips you've got for us, Rob?

Rob: To get on my soapbox, that I've been on for years now, just because people have money doesn't mean they have, first of all, common sense. It doesn't mean that they have everything figured out, and it doesn't mean that they are great spouses and great parents.

What we have found, with the limited research that's out there, is that affluence and substance abuse and divorce and mental health issues, are a multicultural issue. If we don't view it that way, it's very easy to just see a family and a couple as having significant wealth and, "Well, they don't need help. They're wealthy and they have everything they need."

That could not be further from the truth. Wealthy couples have a lot of problems and a lot of obstacles. They're very fearful of who to trust, for instance. If you have a significant amount of money, it could be very challenging to determine whether someone wants to be your friend or your partner because of you or because of your money. That's one of those obstacles that's really hard to figure out when you're in the middle of all of it. I hope that people listening will walk away with a different perspective and a little bit less judgment of wealthy people, of wealthy couples.

Anna: Rob, thank you so much for talking with me and being on the show today. I really appreciate it.

Rob: Absolutely. Thanks so much for having me, Anna.

Anna: Of course. To find out more about Rob and his practice, Fonthill Counseling, you can visit their website at [www.FonthillCounseling.com](http://www.FonthillCounseling.com), or you can call 919-351-5838 for an appointment.

Thank you so much for joining us today, and I hope you'll join us again next week. For more information about this show and future episodes, visit us at [StayHappilyMarried.com](http://StayHappilyMarried.com). I'm Anna Riley. Until next time, stay happily married.

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