

**Legacy Planning:
Guidance from Research in
Human Development, Motivation and Family Systems**

**by
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Marjorie was one of the original co-authors of the 4 volumes of the Texas Practice Guide on Wills, Trusts and Estate Planning (2000-2004). Marjorie is the author of an estate planning guide for lay individuals entitled "Estate Planning: The Process" which can be downloaded from her website www.smithstephenslaw.com.

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I. INTRODUCTION.

Second generation estate planning includes both the legacy from the first to the second generation and from the second to the third generation. The legacy we generally consider is the financial legacy. When we consider the “human side” of estate planning we consider a number of different issues including the impact of wealth passing from one generation to the next as well as minimizing conflict among family members and addressing the special personal and situational needs of different individuals in the family. The focus in this outline will be the impact of the passage of wealth from generation to generation.

The “shirtsleeves to shirtsleeves” parable illustrates a pattern that exists worldwide – one generation makes the wealth, the second generation is supported by the wealth and the third dissipates the wealth, leaving nothing at the end of the third generation. This parable has a counterpart in other countries including rice paddy to rice paddy in three generations, clog to clog in three generations, etc. What happens to the work ethic, the industry of the first generation that is lost by the third? The dot com boom brought a renewed interest to preventing this pattern. Warren Buffett has been much quoted as saying that he wanted to provide his children with enough so that they could do anything but not enough that they could do nothing. As a way to ensure that the pattern was not continued, the dot com parents sought to ensure that their children would work. The 90s brought on creative ways to ensure that the next generation would not be supported by the money but would be productive. The way many families found to accomplish this goal was through the use of incentive trusts. Incentive trusts frequently provided that the trust would distribute an amount of money equal to the amount of income that a child earns.

However, receiving a financial inheritance continues to be limited to a small percentage of the people. But even persons of modest means would like

the inheritance they leave to have a positive impact, to be built upon and not dissipated. In a February 3, 2011 article in Forbes.com, “Rich Parents, Poor Parents and Boomers’ Retirement” the author noted that the median inheritance for a person is \$64,000. The average inheritance is \$300,000 but most of the inheritances are received by those in the top 10% of the population in terms of net worth. The average inheritance for the top 10% is \$1.5 million.¹ Is the impact of this wealth on the next generation the impact that the parents’ desired? Did they consider the impact of the wealth on their children when they were planning their estates? If a family does not have substantial wealth, what is their legacy? If the desire is to transfer wealth in a manner that results in having productive, self-supporting children, can “incentive trusts” be used effectively? These questions touch on the human side of estate planning.

Moving beyond the avoidance of carrying out the shirtsleeves to shirtsleeves cycle, the threshold question in an estate plan is to determine the objectives of the parents in planning their estates. Most often it is to “do a will” and, for those clients with substantial wealth, to transfer wealth and reduce taxes. However, when we go beyond the initial reasons someone started the estate planning process we move to the human side. What do they want for their children? What are their hopes and fears for their children as they become adults and after the parents are gone? These are the parts of the plan that need our attention. With the increased exemption from estate tax, more of our focus will be with the human side since taxes will not be a consideration for over 99% of the population.

Generally, we want our children to be happy, well-adjusted, productive people who are satisfied with their lives. In this outline we will focus on the effect of

¹Janet Novack. “Rich Parents, Poor Parents and the Boomers’ Retirement.” Forbes.com. February 3, 2011. <http://www.forbes.com/sites/janetnovack/2011/02/03/rich-parents-poor-parents-and-the-boomers-retirement/>

money on the next generation and in particular the use of money to accomplish an individual's "human side" objectives. Focusing on the human side of estate planning is also the path to breaking the shirtsleeves to shirtsleeves cycle.

II. MONEY AND EXTERNAL REWARDS AS A MOTIVATOR.

Current thinking in the areas of psychology, business and other areas of law have just begun to be considered as a relevant part of the estate planning process. Within the past twenty years we have seen an increase in the use of incentive trusts. An incentive trust is designed to motivate the beneficiaries to become productive individuals by providing that distributions from the trust are made when the beneficiary engages in certain types of behavior. The intent and expectation is that by rewarding the behavior with money, the distributions will increase the desirable behavior. However, this action assumes that money and other external rewards motivate individuals to engage in the behavior being rewarded.

A. Money and Motivation

In his book *Drive: The Surprising Truth About What Motivates Us*, Daniel Pink examined the research on motivation considering the factors that motivate people in a business context. If you want a quick view of what Pink has to say, he has a TED talk as well, the following is the url for the talk:

http://www.ted.com/talks/dan_pink_on_motivation.html

1. Money as a Motivator - For Almost Everything We Want, It Does Not Work. Pink reviewed the research and literature and provides the following areas in which money does *not* work for the intended purpose:

a. **Money Decreases Motivation.** When an individual is given a reward for certain behavior, the individual is *less* likely to engage in that behavior in the future. One of the studies illustrative of the research was conducted by Lepper & Greene on the impact of rewards on the behavior of preschoolers who were selected for the

time spent drawing.² These preschoolers were divided into three categories: those given a drawing project who were not rewarded, those given a drawing project who were told they would be rewarded for drawing and those who were given a reward but who did not expect the reward. The preschoolers who were told they would be rewarded drew *less* after being given the reward than they were before. In numerous studies the result was the same if the group was given a "if - then" reward, a reward that, if they would engage in a certain activity, then they would be rewarded. This group was much less likely to engage in the behavior in the future.

Parents, employers and groups routinely provide a "if-then" reward with the intent to increase the motivation to engage in a certain activity yet the studies universally show that the rewards have the opposite effect.

b. **Money Decreases the Level of Performance.** To illustrate the effect on performance, Pink cited studies done for the Federal Reserve System. One of those studies by Dan Ariely provided tasks for three groups in India. One group was paid the equivalent of one day's wage for the task, one group was paid the equivalent of two week's pay for the task and one group was paid the equivalent of five month's pay for the task. The two small groups performed about the same but the highly paid group performed much worse than the other two groups. The same results were found in other studies for the Federal Reserve System. Studies by the London School of Economics found the same results.³

c. **Money Decreases Creativity.** On tasks that required creativity, thinking "outside the box," the research in the study discussed above found that the highly paid participants took *longer* to solve the task. The pay seemed to narrow the focus, the

²Daniel Pink. *Drive: The Surprising Truth About What Motivates Us*. New York: Riverhead Books, 2009, 35-38.

³*Ibid.* 38-40.

opposite of what is needed on a creative task.⁴

d. **Money Increases Undesirable Behavior.** Pink cited four areas in which undesirable behavior 1) decreased good behavior (e.g. giving blood), 2) increased unethical behavior (e.g. cheating), 3) increased addictive behavior (e.g. requiring more rewards each time to elicit the behavior) and 4) encouraged short term thinking (e.g. profits in the next six months rather than over the next several years).

2. **When Money Does Work.** We all need money to live, so money is not always negative. Enough money needs to be paid (in an employment situation) so money is taken “off the table.” People do need to pay their basic expenses, food and shelter. Enough money must be paid to someone so that his survival is not at stake. As Pink stated “.. one reason fair and adequate pay is so essential is that it takes people’s focus off money, which allows them to concentrate on the work itself.”⁵

In addition, Pink noted that money can motivate individuals to engage in routine tasks.⁶ However even in this situation, it is important to provide something outside of just pay. In these situations rewards should be accompanied by 1) a rationale for why the task is necessary, 2) acknowledge that the task is boring and 3) allow people to complete the task in their own way.⁷ Even in these situations rewards are dangerous. If there is any way to shift “if- then” rewards to “now that” rewards (i.e. rewards that are given after the task is completed), the shift should be made. Attempts should be made to substitute nontangible rewards and always provide as much useful information as possible.

B. The Paradox of Control and Efforts to Motivate.

As advisors to clients planning their estates and

considering their legacy, we should draw on what other disciplines have found are effective ways to motivate an individual. We will frequently have a client who wants to motivate his children and comes to us to find out about an “incentive trust.” However, the structure of incentive trusts is based on two assumptions:

- First, in creating incentive trusts, it is assumed that we can motivate our children through the way distributions are made. The trusts are based on the premise that money can be an effective way to motivate our children.

- Second, we assume that a beneficiary is motivated when control over when and how much is distributed is held by someone other than the beneficiary.

We have looked at money as a motivator and it is ineffective. The effort is actually to motivate children to be internally motivated. The intent is not just to elicit a one time action but rather to motivate our children to continue to engage in the activity and to continue to be motivated to engage in the activity. In other words we want to do something *external* (have another person distribute money) to create an *internal* response (motivation to engage in a certain behavior.) We are discussing two types of motivation: intrinsic and extrinsic.

1. **Intrinsic/Extrinsic Motivation.** If individuals are intrinsically motivated they are motivated from within. Extrinsic motivation is when an individual is motivated by the efforts of another person seeking to elicit certain types of behavior. This distinction is key in working with our clients on their estate plan since our clients want their children to be intrinsically motivated but their only control is of extrinsic factors.

This question arises: can parents motivate their children in external ways - actions, the environment, and most particularly, through money? The research in this area provides us with the following information on the ability of external rewards to motivate individuals:

a. General Rule: External rewards **decrease** intrinsic motivation.

b. External rewards are effective in two areas:

(1) To motivate an individual to continue to

⁴*Ibid.* 40-45.

⁵*Ibid.* 77.

⁶*Ibid.* 58-67.

⁷*Ibid.* 62.

engage in a boring activity; and

- (2) To motivate an individual to try a new behavior;

provided that the rewards are not designed to elicit that behavior. The research shows that rewards will not be effective to motivate an individual to even engage in the above two activities if the reward is designed to control the individual, i.e. is designed to encourage the behavior.

Money can be used to motivate someone to engage in a boring activity, such as an assembly line type of work or activity. Pink uses the terms Type X for the person who is extrinsically motivated. Type X would be motivated by money. Type I is a person who is intrinsically motivated. Pink believes we learn Type X behavior to our detriment. He believes we are naturally motivated and that we can unlearn the Type X behavior and become a Type I and in doing so our productivity and life satisfaction soar. I have never found a parent who has told me that he/she wants to motivate their children to work on and be satisfied with engaging in a boring activity as their life goal.

2. The Element of Control in Motivation. As discussed above, attempts to gain control over our children by using rewards to encourage certain types of behavior are ineffective. If external rewards do not work, then what is an effective way to structure an estate plan to increase the desirable behaviors and characteristics that our clients want? If all we have to work with is money, is there any other way to elicit behaviors other than rewarding certain behaviors by distributing money and discouraging other behaviors by withholding money? Our ultimate objective is for our children to take control over their own lives. Paradoxically, we have used control over our children in order to “teach” them to take control over their own lives.

Extensive research has been conducted in the area of control, and in fact, control is very important, but it is our control over *ourselves* and all things that impact our lives that is deemed essential. Not only is *actual* control important to an individual’s ability to function at high levels and to cope with stress, but also *perceived*

control and even *knowledge* of factors over which the individual has no control is important as well. These levels of control are instructive in considering how to facilitate the shift of control to ones’ children.

a. Actual Control. We can have actual control over the outcome, for in certain situations we can *cause* the occurrence of a certain outcome. We can also have control over the process so that we can *influence* the outcome. The different levels of control are important to consider since our clients almost never want their children to have actual control, until the parents deem them to be mature and responsible individuals.

b. Perceived control. Children can perceive themselves to be in control when they have control over limited areas in their lives. For example, for a young child, control over the use of his/her allowance and/or the timing of certain chores can provide the child with the perception of control.

Rarely in life do we have actual control. However, the more we perceive ourselves as having some control over the outcome, the greater will be our ability to cope and to actually accomplish certain results. The more we perceive ourselves to be in control of our lives and our circumstances, the more motivated and productive we will be. The perception of control is the way we interpret the world. Do we consider a poor performance on a test to be the result of our poor preparation (i.e. something we can control) or low ability (i.e. something we cannot control)?

c. Knowledge as Control. Possessing information as to the events that occur or as to the process which will occur or the action to be taken is also a form of control. We can have information about the process and/or the outcome so that we can be ready to respond and/or know the consequences of certain actions based on that knowledge. Even with no control, if we know what will or won’t happen and know what we can expect, we are better able to cope and take control over our own lives.

As we will see in the discussions below, in making a decision on how to handle a particular situation, considering the course of action which will best enable,

encourage and/or cause our children to take control over their lives is a good guideline. At some point a shift must occur from the child being controlled by someone to the child taking control of his own life. The fact that knowledge is a form of control indicates that a child's involvement, even if only to be fully informed without having any level of actual control, is empowering to the child.

III. WHAT DOES MOTIVATE.

If money does not work to motivate, then what does? The origin of the idea of paying people to motivate them came in the industrial revolution when people were needed to provide work by handling very boring routine tasks. As discussed above, money can motivate someone to engage in a boring task. The premise of the ineffectiveness of tangible rewards is that rewards are not needed to motivate people. People are intrinsically motivated. Pink opens his book by asking how people would have predicted the success of an online encyclopedia created by a major company with teams of researchers (Microsoft's Encarta) compared to one for which all of the information is provided by individuals receiving no pay (Wikipedia). The answer is clear that the encyclopedia created entirely by volunteers would never have made it, yet Encarta no longer exists and Wikipedia is very successful.

1. Effectance Motivation. In 1959 Robert B. White wrote a seminal article for the *Psychological Review* entitled "Motivation Reconsidered: The Concept of Competence." White considered all of the research conducted and theories advanced to explore and explain certain types of behavior in primates and humans. Both humans and primates engaged in exploratory behavior that was not explained by theory of primary drives, reinforcement or reduction in anxiety. The drive was simply to effect a change in the environment, to explore a novel situation. The motivation was toward competence, toward the sheer pleasure of effecting some change in their environment. The motivation was the pleasure of doing an activity for its own sake. White called this "effectance motivation." The motivation was the most obvious in children and the motivation was moderate but persistent. Essentially from that point forward there was little controversy that there was an internal motivation to competence of some kind. The research since that time has sought to further

describe this motivation, determine its sources and develop a theoretical framework for research.

2. Self-determination Theory - SDT. Deci and Ryan, two of the primary researchers in the area of motivation, developed what they called self determination theory. Their research showed that all of us are motivated. The three primary psychological needs that fuel this motivation are: autonomy, competence and relatedness. As discussed below, Daniel Pink expanded upon a variation of these three psychological needs as the drivers of motivation: autonomy, mastery and purpose.

3. Self-Efficacy Theory. Albert Bandura developed a theory of self-efficacy. In his research he determined that the best predictor of future success was an individual's sense of self-efficacy. Self-efficacy is an individual's perception of his ability to control the outcomes in his life. Individuals with a high sense of self-efficacy were motivated in their lives. Bandura found that an individual's self-efficacy beliefs are constructed from four principal sources of information. The first area is from their own experiences in which they master some area. Second is from "vicarious experiences" of others. The individual observes and models that person's behavior. The more similar the individual is to the person whose behavior they are modeling, the more powerful the modeling process is in increasing his own sense of self-efficacy. For example, if a person comes from the same background and encounters some of the same challenges that the individual has and overcomes them in attending and graduating from college and pursuing a professional career, the model will be more powerful than a model of someone who has not had these challenges. Third is from the verbal persuasion of others. The person seeking to persuade is most effective if the person has a close relationship to the individual and understands the individual's strengths and challenges. Fourth, individuals judge themselves partly from their physiological and affective states. The more an individual understands their physical abilities, vulnerabilities and their moods and has an understanding and appreciation for their ability to develop their physical strengths or compensate for the physical challenges and to alter their moods, the greater the effect on the individual's sense of self-efficacy.⁸ In short, these four sources are: (i) mastery, (ii) modeling,

⁸Albert Bandura. *Self-efficacy: The Exercise of Control*. New York: W. H. Freeman and Company, 1997, 79.

(iii) verbal persuasion and (iv) ability to control one's perception of their physical capabilities and moods.

All four of these sources are ones that increase the individual's sense of control over his own life. Two of the sources are from the individual's own actions in seeking to master something and in learning how to maximize their physical functioning and alter their moods. Two of the areas are from sources outside of the individual. These two areas both arise out of the individual's relationship to others, either in finding or developing a model for the individual to follow or from developing a supportive and encouraging relationship with someone who knows and understands the individual.

The internal and external sources of self-efficacy are interrelated. The mastery experiences occur and others respond to the individual as he engages in the process. For example, if an individual masters something but is ridiculed for it, the experience will not have the same effect as a person whose mastery experiences are recognized as being important. The individual's relationship with those close to him – members of the family and community, peers, older individuals and younger individuals – all impact the effectiveness of each of these sources of self-efficacy to actually alter an individual's behavior.

Consider these four sources in the context of Pink's three areas in which an individual is intrinsically motivated. The individual is naturally motivated to master something. The response of the community to that mastery will impact the effect of the mastery on the individual's sense of self-efficacy. If the mastery is not valued then it will not have the same impact as it will if the area is valued. If the individual's family or community reflect back to the individual that the mastery is evidence of the individual's efforts, then the mastery will impact the individual's sense of self-efficacy more than if the community devalues the effort to obtain that mastery.

The individual is also motivated by a sense of purpose. The individual's sense of purpose can be derived from the value system of his family, from modeling the behavior that his family has demonstrated. The individual's efforts toward mastery are facilitated by verbal persuasion. An individual who has developed

an understanding of his capabilities both physically and to alter his moods will have a greater sense of control over his efforts to master an area and to feel autonomous in his life and actions.

The Rehabilitation Through the Arts program works with incarcerated individuals and involves them in dance and theater performances. Although the process is not based on Bandura's self-efficacy research, the program draws on all four of the areas of increasing an individual's sense of self-efficacy. The individuals begin to experience their bodies as strong and capable and experience their ability to alter the way their bodies feel and their moods are improved. The individuals master an area. In the process they are modeling others and are encouraged by the group as they improve in their skills and performance.

IV. THE DRIVE FOR AUTONOMY.

The very word autonomy is inconsistent with parental or any external control. The whole premise of an incentive trust is that we need a prod to do something and that we need a specific set of actions that we are to take. We need to be managed. Parents want to control their children. Some micro-manage their children's lives and others have pre-determined pathways and life plans for their children. They seek to keep their children on that path through a variety of personal and financial carrots and sticks.

A. Self Determination Theory - Autonomy in Business.

External control, which has also been a primary tool for businesses, is being challenged and changed in the business community. Pink noted that Deci and Ryan cited autonomy as the most important of the three components: autonomy, competence and relatedness. In fact, in their research Deci and Ryan stopped using the terms intrinsically motivated and extrinsically motivated and began categorizing these two types of behavior as autonomous and controlled. The simple change in the words used shifts "extrinsically motivated" into a type of oxymoron. The word "controlled" does not evoke any sense of encouraging action but rather in constraining action. Parents seek to motivate their children through rewards both during their lifetime and through the structure of trusts on their deaths. However, according to

Deci and Ryan's work, "controlled" is the antithesis to intrinsically motivated.

The push for autonomy in business resulted in Cali Ressler and Jody Thompson, two former human resources executives, creating a results only work environment (ROWE). The employees do not have a schedule. They can do the work when they want, where they want and how they want. The concept seemed radical and clearly would not work if we truly need to be managed and are only (or primarily) motivated by money. Pink cited a Cornell study as follows: "researchers at Cornell University studied 320 small businesses, half of which granted workers autonomy, the other half relying on top-down direction. The businesses that offered autonomy grew at four times the rate of the control-oriented firms and had one-third the turnovers."⁹

The four essential components of autonomy are: what people do, when they do it, how they do it and whom they do it with - task, time, technique and team.

1. Task. This component is most easily seen in business in the technology area. Pink mentions several businesses that have a certain percentage of time for the employee to work on anything he wants. The company that is probably the best known of the technology companies for the autonomy it gives its workers is Google. For business it may seem difficult to provide autonomy over the task but in the administration of a trust, the freedom for a beneficiary to select tasks (or profession, jobs, etc.) is much easier to see.

2. Time. The employees work when they want and the only requirement is that they get the work done. Interestingly Pink spends over half of his discussion on time on why lawyers are unhappy and unproductive focusing on our training, the nature of our profession and in particular, on the billable hour. The billable hour is considered the antithesis of the "results only work environment." The billable hour is surely destined to die over the next ten years but that is a discussion for another paper.

3. Technique. Pink uses the typical call center as the epitome of routine work. Generally the call

center provides for the information to be input and then provides the employee with a script. Turnover is from 35% to 100% a year. However, Zappos.com uses an entirely different approach. When a call comes in, the call center has these instructions: serve the customer, no scripts, no monitoring, no timing of the calls. The turnover at Zappos is minimal. And the calls are not received in a central call center. The calls are routed to the individual's homes. Zappos.com has one of the best customer service records for call centers.

4. Team. Selecting who you are working with has taken hold in some businesses. Whole Foods has an employee work for a trial period and then the other individuals working in that team decide whether to hire the individual. Recently I was in the cardiac wing of Presbyterian hospital in Dallas and a nurse in that wing stated that they also were involved in the hiring of the managers and the other nurses in their wing. The effect showed in a group of people who worked very well together and that team work provided the patient with seamless shift changes and a personal feel.

Every person does not crave every type of autonomy. Some aspects are more important than others. Autonomy for a young adult, for a beneficiary of a trust is even more important than for an employee. The legacy a parent wants for his/her children frequently includes the development of the individual as an autonomous person. The goal of autonomy and proactivity is not fostered by a controlling environment. Pink quoted Ryan as stating:

"The course of human history has always moved in the direction of greater freedom. And there's a reason for that – because it is in our nature to push for it. If we were just plastic like [some] people think, this wouldn't be happening. But somebody stands in front of a tank in China. Women, who've been denied autonomy, keep advocating for rights. This is the course of history. This is why ultimately human nature, if it ever realizes itself, will do so by becoming more autonomous."¹⁰

B. Facilitating Autonomy.

1. Understanding ("Getting") your Children:

⁹Pink, 89.

¹⁰*Ibid.* 106.

Guidance from Self-Efficacy Research. In Bandura's research he found that verbal persuasion was one of the sources of an individual's sense of self-efficacy. At first blush, verbal persuasion seems to be an attempt at external control or manipulation. However, the success of verbal persuasion in increasing an individual's self-efficacy is dependent on the relationship that the persuader has with the person to be persuaded. Bandura noted "It is easier to sustain a sense of efficacy, especially when struggling with difficulties, if significant others express faith in one's capabilities."¹¹ If the persuader understands the other person, appreciates and recognizes his talents and motivations, and is accepting of that individual, then the verbal persuasion is effective. Persuading someone to try something that is clearly beyond that person's capabilities is setting up the individual for failure and could result in a decline in that person's sense of self-efficacy.

Bandura pointed out that "[i]t is more difficult to instill enduringly high beliefs of personal efficacy by persuasory means alone than it is to undermine such beliefs."¹² Encouraging action that is beyond one's capabilities quickly is proven incorrect and can operate negatively on one's sense of self-efficacy. That special relationship with someone who understands the individual is essential here. The praise and encouragement must be genuine. In addition, focusing on past successes and the improvements made increases in an individual's self-efficacy while focusing on the additional improvements needed does not. Bandura notes that "[s]ocial persuasion works best as part of a multifaceted strategy of self-development."¹³

Bandura's findings provide us with a framework for our relationship with our children as well as guidance on the structure of a trust for our children after our deaths. As a model to our relationship with our children, we can develop a genuine, positive, non-judgmental relationship and can support and encourage our children as they encounter challenges in their lives. And when we are no longer here? We can include

individuals with whom the child has a close relationship such as a mentor and/or we can select individuals who are attentive, caring and non-judgmental to serve as trustees, advisors or trust committee members. These individuals are persons with whom the beneficiary can identify. Selecting persons who have overcome challenges are persons that the individual can better identify with and learn from rather than one for whom everything comes easy. Therefore success alone is not the only criteria. Consider both the benefits of mentoring as well as being mentored. If a different path is chosen, then developing relationships to help guide others can also encourage us to continue forging a new path. When we are considering the power of verbal persuasion to motivate our children, we first must remember the importance of the context. In the *Seven Habits of Highly Effective People*, Stephen Covey's fourth habit is "Seek First to Understand and then to be Understood." This habit provides us a guide for developing relationships in which verbal persuasion is a positive factor.

2. Encouraging Autonomy through Information, Acceptance and Expectations. Bruce Feiler in his recent (2013) book, *The Secrets of Happy Families*, interviewed Byron Trott, the adviser to many of the richest families in America with Warren Buffett, referring to Mr. Trott as "the banker I trust." Trott listed the following as his advice to the wealthy families:¹⁴

a. Show Them the Money. Trott recommended discussing finances with your children regarding debt, savings and generally how money is made, lost, invested and spent. As a part of this, he recommended being open with them about the family's wealth.

b. Take Off the Training Wheels. One of the primary problems Trott saw in families was not letting the children make decisions for themselves. The children should be allowed to make decisions for themselves and to make mistakes in that process. Feiler had instituted an allowance for his daughters but had divided the allowance into four categories: amounts to spend, amount to save, amounts to give

¹¹Bandura, 104.

¹²*Ibid.* 101

¹³*Ibid.* 105

¹⁴Feiler, Bruce. *The Secrets of Happy Families: Improve Your Mornings, Rethink Family Dinner, Fight Smarter, Go Out and Play, and Much More.* New York: HarperCollins, 2013, 103-105.

away and amounts to share. Trott advocated letting the children decide for themselves how they would use their money and whether they would give anything away.

c. Accept their Passions, any Passions. Frequently parents want their children to follow their passion as long as it is the parent's passion as well. John D. Rockefeller Jr. told his father that he did not want to work in the business. Rockefeller Sr. asked what his son wanted to do. Rockefeller, Jr. wanted to decide how best to use the family's money philanthropically. Warren Buffett's wife gave each of their children \$100 million. When Buffett saw that the gift worked out well, he gave each of them a \$1 billion foundation. One of Buffett's children is a farmer and one of them is a musician. His children are able to pursue their passions without regard for money.

d. Put them to Work. The work can be their own business from a lemonade stand to a lawn mowing business. Working provides children with the opportunity to understand money.

The objective with maturity is to have an individual have a sense of control over his/her own life. Control by a parent or a trustee (or anyone) keeps control outside the individual. Any control should be viewed so that it is as little as possible for as short a period as possible. The child must be able to experience and exercise control over his/her own life. The list of things that Trott recommends span the scope of letting go of control through information, perception and actual. Openness by the family regarding the family wealth is a beginning in that it provides the individual with the information regarding the family wealth without turning over the money to them. This openness is a good initial step to the shift of control. Giving a child an allowance but letting the child make decisions regarding how that allowance is used is a beginning.

V. THE DRIVE FOR MASTERY AND COMPETENCE.

In the discussion of self-efficacy, we saw that mastery is a source of self-efficacy. Pink also found that

seeking to master something is what we are naturally motivated to do. We are motivated to master something. We are naturally motivated to seek mastery. Pink considers this as our "default setting." Only through engagement can we master something. Pink notes that control leads to compliance and autonomy leads to engagement.

A. The Process of Mastery as an Optimal Experience.

Mihayli Csikszentmihalyi has conducted research on the psychology of an enjoyable life. Csikszentmihalyi had people carry a beeper that rang at random intervals. When the beeper went off the individual recorded what he was doing and described his emotional state. Through his research Csikszentmihalyi determined the elements that comprise the optimal experiences and joy in our lives. He reported and discussed his findings in *Flow: the Psychology of Optimal Experience*. The "good" news is that every individual can create for himself an enjoyable life. The "bad" news is that only by the individual's efforts can an enjoyable life be created. Another person cannot provide us with an enjoyable life and the process is not a simple one, not a recipe to be followed, but rather an exploration that each of us takes on our own.¹⁵ Once again we return to the conclusion that control by another cannot yield the type of person or experiences that we desire for ourselves or our children. Csikszentmihalyi found that individuals were most happy, most satisfied with their lives when they were totally engrossed in an activity and stated that these experiences had eight components:

"First, the experience usually occurs when we confront tasks we have a chance of completing. Second, we must be able to concentrate on what we are doing. Third and fourth, the concentration is usually possible because the task undertaken has clear goals and provides immediate feedback. Fifth, one acts with a deep but effortless involvement that removes from awareness the worries and frustrations of everyday life. Sixth, enjoyable experiences allow people to exercise a sense of control over their actions. Seventh, concern for the self disappears, yet

¹⁵Mihayli Csikszentmihalyi. *Flow, the Psychological of Optimal Experience*. New York: Harper & Row Publishers, Inc. 1990, iv.

paradoxically the sense of self emerges stronger after the flow experience is over. Finally, the sense of the duration of time is altered; hours pass by in minutes, and minutes can stretch out to seem like hours.”¹⁶

These activities are autotellic, referring “to a self-contained activity, one that is done not with the expectation of some future benefit, but simply because the doing itself is the reward.”¹⁷ The effect of these experiences is to lift “the course of life to a different level. Alienation gives way to involvement, enjoyment replaces boredom, helplessness turns into a feeling of control, and psychic energy works to reinforce the sense of self, instead of being lost in the service of external goals. When experience is intrinsically rewarding life is justified in the present, instead of being held hostage to a hypothetical future gain.”¹⁸

Czikszenmihalyi labeled these autotellic experiences as “flow.”

The Alternative? Czikszenmihalyi did research to find out how eliminating flow experiences from their lives affected people. He stopped the experiment after two days stating “... the general deterioration in mood was so advanced that prolonging the experiment would have been unadvisable.” The effect was similar to the six symptoms of “generalized anxiety disorder” in the Diagnostic and Statistical Manual of Mental Disorders (DSM-IV):

- Restlessness or feeling keyed up or on edge
- Being easily fatigued
- Difficulty concentrating or mind going blank
- Irritability
- Muscle tension
- Sleep disturbance¹⁹

We thrive on flow. We thrive on focus. We thrive on effort. It is important to our sense of self. It

¹⁶*Ibid.* 49.

¹⁷*Ibid.* 67.

¹⁸*Ibid.* 69.

¹⁹Czikszenmihalyi.

improves our sense of self-efficacy. It provides much of the enjoyment in life. We seek it out. It is natural to us. Without it we can seem a little crazy.

B. Three “Laws” of Mastery.

Mastery is not just an activity and every part of it is not enjoyable, yet mastery is what we all seek. From computer solitaire to skiing, to identifying fine wines to quantum physics, we are all motivated to master. Pink describes three laws of mastery:²⁰

1. Mastery is a Mindset. Belief systems affect our performance. Pink discussed research done by Carol Dweck. Dweck’s research primarily focused on the area of intelligence. Dweck stated that individuals could hold one of two views regarding their own intelligence: the “entity theory” or the “incremental theory.” If the individual viewed intelligence as something you were born with and which did not change over your lifetime, you belonged to the entity theory. If you believed that intelligence varied from person to person but was something you could increase with effort then you subscribed to the “incremental theory.” A person’s view of his/her intelligence affects the way the individual responds to any task. If the individual subscribes to the entity theory then each task is a test of whether they have the ability to do the task or not. Failure leads to less effort in the future. If the individual subscribes to the incremental theory then each task is a learning experience and leads to further growth.

2. Mastery is a Pain. Pink’s “law” is somewhat misleading. Mastery requires effort. In a study of West Point students, a group of researchers looked for the characteristics of the individuals who stayed in the academy and those who dropped out after basic training. Pink reports the results and his conclusion:

Was it physical strength and athleticism?
Intellect? Leadership ability? Well-
roundedness?

None of the above. The best predictor of success, the researchers found, was the prospective cadets’ ratings on a noncognitive, non-physical trait known as “grit” – defined as

²⁰Pink, 118-125.

“perseverance and passion for long-term goals.” The experience of these army officers-in-training confirms the second law of mastery: *Mastery is a pain*.

As Malcolm Gladwell reported in his book, *Outliers*, “talent” is always accompanied by hard work. Pink quotes psychologist Anders Ericsson as saying “Many characteristics once believed to reflect innate talent are actually the results of intense practice for a minimum of 10 years.”²¹ Pink reported that another researcher who conducted a three year study of Olympic swimmers stated, “Whereas the importance of working harder is easily apprehended, *the importance of working longer without switching objectives* may be less perceptible ... in every field, grit may be as essential as talent to high accomplishment.”²²

If we care about something we commit to it. We focus on it. We practice it. As Dweck pointed out “Effort is one of the things that gives meaning to life. ... It would be an impoverished existence if you were not willing to value things and commit yourself to working toward them.”²³

3. Mastery is an Asymptote. You can get closer and closer to mastery but you can never fully achieve mastery. It is the curved line that goes up and then levels out and gets closer to a horizontal but does not ever reach it. Mastery continues forever. It is not achieved and then one moves on. It is always there.

C. Self-Efficacy Research.

Bandura found that mastery experiences were the most powerful source of self-efficacy beliefs. Just as Pink identified one of the “laws” of mastery to be that it was a pain, Bandura also found that mastery that came easily did not have the same effect. If success came easily then the individual was easily discouraged by failure. If failures occur prior to developing a sense of self-efficacy then the failures may prevent the individual from realizing that success requires sustained

effort. After realizing the benefit of sustained effort, the individual will continue to persevere in the face of obstacles. In addition to the mastery experiences themselves, the way the individuals processed the mastery experiences was important. Bandura cites a study by Schunk & Rice²⁴ in which they taught strategy techniques to children with severe academic problems. The instruction in itself did not increase the children’s self-efficacy nor did repeated feedback of success. However, having someone remind them of how they were effectively using the strategy techniques *substantially* enhanced the children’s beliefs in their self-efficacy and their subsequent intellectual performance. This study illustrates the importance of a parent’s (or trustee’s) feedback on the child’s successes and that the source of those successes are within the child.

An individual’s perception of their self-efficacy tends to be very stable. If a person has developed a high sense of self-efficacy then that individual will interpret failures as due to things that can change, such as insufficient effort or poor strategies and thus use these to improve their subsequent performance. Unfortunately individuals with a low sense of self-efficacy also have their beliefs persist, thus a mastery experience alone will not change the individual’s sense of self-efficacy. Changing a low sense of self-efficacy requires “explicit, compelling feedback that forcefully disputes the preexisting disbelief in one’s capabilities.”²⁵ Thus the interaction of the parent (or the Trustee) with the child (or beneficiary) after a mastery experience is as important (if not more so) as the mastery experience itself. One success is unlikely to increase a low sense of self-efficacy since it is one piece of information in a sea of failures. However, if the individual successfully handles multiple tasks in different situations, then over time his sense of self-efficacy will increase. The individual who remembers and attends to his successes will have an ever increasing sense of self-efficacy, whereas the individual who remembers and attends to his failures will underestimate his capabilities. Clearly, the child’s parents or trustee can reinforce the focus on successes or failures by their interaction with the child or beneficiary.

Are there some individuals who experience mastery

²¹*Ibid.*, 122.

²²*Ibid.* 123 (emphasis added)

²³*Ibid.* 123

²⁴*Ibid.* 80.

²⁵*Ibid.* 82.

without the mastery process so that they do not gain the focus and discipline of that process? Malcolm Gladwell, in his best selling book, *Outliers*, discusses the relationship between mastery and success. The outstanding “talented individuals” were those that devoted the time to developing their skill or talent. One particularly illustrative study was one by psychologist K. Anders Ericsson and two colleagues at Berlin’s elite Academy of Music. The violinists were divided into three categories: stars (with potential to be first class soloists), good (ability to play in a professional orchestra) and third (those unlikely to ever play professionally). Everyone started playing at around age five. The amount that each group practiced was then determined. By the time they were twenty the stars had practiced 10,000 hours, the “good” violinist had practiced 8,000 hours and the third group just over 4,000 hours. The groups were further examined to see if any “naturals” actually only practiced 4,000 hours and they found no naturals (who didn’t reach the 10,000 hour) and no grinds (who practiced but remained in the third group). All of these individuals had talent but given a certain level of talent, what distinguished the groups was the amount that they practiced.²⁶

VI. THE DRIVE FOR PURPOSE.

Daniel Pink identified the three things that motivate people as mastery, autonomy and purpose. Deci and Ryan, in their development of self determination theory, identified the three primary psychological needs that fuel motivation as competence, autonomy and relatedness. Mastery and competence are essentially identical and autonomy is a common drive that both Pink described and Deci and Ryan found, but purpose and relatedness do not seem to be the same drive. These two are best considered as parts of a dynamic or process. Pink does not consider the purpose of acquiring wealth as a motivating force. Purpose is considered in the context of relating to a broader goal and it is interwoven with our relationship with individuals and humanity. In addition, the initial sources for the development of a purpose are developed with individuals either within our family, peers, community and schools. Our first idea of what life is about and what provides us with a reason for life and

our actions comes from living with others, observing others, interacting with others. In this sense, purpose is the best of relatedness. It is the best we derive from relatedness and the best that we give back. Some of the examples of purpose cited by Pink in *Drive* are:

- TOMS Shoes. TOMS shoes gives a pair of shoes to a child in a developing country every time they sell a pair of shoes. The company is guided by a purpose rather than simply profit.
- Study on Call Centers. The individuals hired at a call center for a university fundraiser were divided into three groups. One group was told of all the personal benefits they would gain from making the calls including earning money and developing communication skills. Another group was told stories of individuals who had received scholarships from the funds raised and how the money had improved their lives. The third group did not receive either set of information. The group who heard the personal stories of the scholarship individuals raised twice as much money as either of the other groups.

A. Purpose in Business.

By giving people the “why” of doing the business they do, they are motivated to carry out that business. Pink discusses the “pronoun test” used by Robert Reich, former U.S. labor secretary, to determine the health of an organization. Do the employees of that company refer to the company as “they” or as “we.” The sense of being a part of a company and working for something worthwhile is a powerful motivator. Interestingly, if individuals are given a checklist of what they “should” do, what is right to do, their standards are lower. While they meet the checklist, they don’t think of the underlying purpose of the list. People are more motivated by “doing the right thing” than by a checklist of standards.²⁷

B. Purpose for an Individual.

Pink cited a study at the University of Rochester by Deci, Ryan and Niemiec to illustrate the power of purpose. Deci, Ryan and Niemiec interviewed 1,300

²⁶Malcolm Gladwell. *Outliers*. New York: Little, Brown and Company, 2008, 38-39.

²⁷Pink, 139.

graduating seniors about their post graduate plans and goals. Some of the students cited “profit goals,” extrinsic aspirations to become wealthy or achieve fame. Others had intrinsic aspirations to improve their lives, to learn or to grow. These goals were “purpose goals.” These students were interviewed again in a couple of years. Those students with the purpose goals who were attaining those goals were more satisfied and felt better about their lives than when they were in college. Interestingly, the students with the profit goals who were attaining their goals reported no higher satisfaction than when they were students. Reaching the goals did not make them any happier. In addition, they showed increased anxiety, depression and other negative affect. One response to this dissatisfaction that Ryan pointed out was the desire to increase the size and scope of the goals - to make more money and yet, this response would only increase their dissatisfaction.²⁸

C. Developing a Sense of Purpose.

We develop a sense of purpose through our experiences and our interactions with others. We learn from others and find meaning and purpose in that process. We may have an individual we know, a prominent public figure or a person in history who provides us with a vision, a sense of purpose.

1. Increasing Self-Efficacy through Modeling. Parents and other people are significant to the individual’s development. In developing our sense of self, we consider not only our own experiences but also how we compare with others, how people with similar talents or situational circumstances have done and what story our family tells us and we tell ourselves of how life is. For each of us there is a first time for everything. Our assessment of whether we will succeed or fail is based on a number of factors including whether persons we perceive ourselves to be similar to succeeded or failed at the activity. We develop strategies from these individuals.

a. By Parents and Others. Bandura found that modeling was also a source of an individual’s sense of self-efficacy. The individual sometimes learned strategies from the role model but the most important lesson learned from modeling was

perseverance. The strength of the model was greater if the model was similar to the individual or had other characteristics that the individual could identify with. If the model was competent, he/she was more effective than if he/she was not competent. However, the most powerful model was one that was not as competent initially but persevered in a task to gain competence. The model had more of an impact on the individual’s sense of self-efficacy if the model was confident as he/she worked on a task particularly if the task required repeated efforts.

b. Symbolic Modeling. Symbolic modeling (from television or other visual media), self-modeling (through video-tapes of successes) and cognitive self-modeling (though visualization of accomplishing a task and stories we tell ourselves) were also effective in increasing an individual’s sense of self-efficacy. In our own efforts we seek models of someone who has faced challenges similar to ours, be they like us in life or innate talents, and has accomplished something we wish to accomplish. These models may be individuals we know or persons we have learned about through the media.

c. Self-Modeling. As a part of “self-modeling,” the individual can be helped by developing his/her own story. In “What’s Your Story?,” a 2005 article in the Harvard Business Review, the authors discuss the importance of having a personal “story” during periods of career change. In addition to providing coherence during a job search, “[c]reating and telling a story that resonates also helps us believe in ourselves. It will give us motivation and help us endure frustration, suffering, and hard work.”²⁹ The individual provides his own model to follow based on his past and his hope for the future.

As is discussed later in this outline, an individual’s personal story is one of the ways that an individual benefits from adversity and provides a source of resilience for the individual. See Section VI, Paragraph 2 below.

2. Family “Myths” - Modeling a Life Pattern. We

²⁸*Ibid.* 141-142.

²⁹Herminia Ibarra and Kent Lineback. “What’s Your Story?”. *Harvard Business Review*, January 2005, 66.

not only model individuals, we model the life story we learn from our family. A family's "view of life," their values, their life pattern provide a framework, a pattern for their children. This life pattern is like modeling on a collective level. Individuals learn what life is like first from their families then from their peers, schools and community. Our families paint a picture of life through their lives, the lives of their friends, their families. We augment that with the experience of our peers. The picture may be one of college, marriage and children. That is the life pattern set for us. If we go on automatic pilot, we will tend to fall into these patterns. These patterns can be very useful. They may result in a college education that serves us well later. Obtaining the college education may be without seeking to master something, it may be "just a degree"; but as we all know, a degree can be a very important accomplishment. Our families set forth what is acceptable and not acceptable. Until such time as the individual considers other options, this path will more or less be followed. When obstacles are encountered we look to our family, friends, and our culture for models to address these obstacles.

Each family develops its own life story. I am one of 10 children. My father went to Harvard Law School and was an editor of the law review. My mother was a Phi Beta Kappa from University of Texas. We were programmed to go to college and go on to be professionals. I was 5th in the group and my father died when I was 16. My younger siblings had a totally different upbringing that I did. My three youngest siblings all dropped out of either high school or college. Each of them went back to school in their late 20s; they finished college and one completed a professional degree. They are now a wildlife biologist, a CPA and an attorney. When my nephew went back to school in his late 20s, my son commented that my nephew was doing the "Stephens' plan of reinventing yourself." When he made that comment, I thought that was a wonderful legacy to leave.

a. Articulate the Family Mission/Purpose.

(1) *Seven Habits of Highly Effective Families*. One of the key aspects of Stephen Covey's Seven Habits is to begin with the end in mind. You have to know where you are going. The second of the habits is to

begin with the end in mind. Covey adapted the 7 habits of highly effective people to families. The habits as adapted for families are as follows:

- Habit 1. *Be Proactive*. Become an agent of change in your family.
- Habit 2. *Begin with the end in mind*. Know the type of family you want to build.
- Habit 3. *Put first things first*. Make family a priority in a turbulent world.
- Habit 4. *Think "win-win"*. Move from "me" to "we."
- Habit 5. *Seek first to understand .. Then to be understood*. Solve family problems through communication.
- Habit 6. *Synergize*. Build family unity while also celebrating differences.
- Habit 7. *Sharpen the Saw*. Renew the family spirit through traditions.³⁰

In *First Things First*, Stephen Covey suggests that in determining what you want for your life, visualize your funeral and consider the way you would like your life to be described in the areas of work, family and community. This action is part of the process of developing a family purpose or mission statement.

(2) Bruce Feiler, in *The Secrets of Happy Families*, identifies the mission statement as one of the key elements. He was initially skeptical and considered the idea corny but he persisted in his research and developed one for his own family. In the chapter entitled "Branding your Family,"³¹ he describes the use of the seven habits as a guide and developing a list of words to describe certain values and to use these as a spring board. He used the following four questions in his family meeting to begin developing a mission statement:

- What words best describe our

³⁰Stephen Covey. *The 7 Habits of Highly Effective Families*. New York: St. Martin's Press, 1997.

³¹Feiler, 51-71.

family?

- What is most important to our family?
- What are our strengths as a family?
- What sayings best capture our family?³²

This process and the mission statement provides a unifying vision for the family as well as providing a guide on what matters to the family. It provides a framework of purpose and a framework for each individual as he/she develops purpose in his/her life.

b. **Power of Family Stories.** Family stories collectively provide the family “myth.” They describe what life is like. They provide a framework for what possibilities there are in life. Feiler interviewed Marshall Duke, a professor at Emory who, together with Robyn Fivush, studied the effect of a child knowing about his/her family history on children. He was motivated to conduct this study when his wife Sara, a psychologist, noted that the learning disabled children she worked with who knew a lot about their families did better when they faced challenges. As Feiler summarizes in *The Secrets of Happy Families*:

Marshall Duke and Robyn Fivush developed a measure called the “Do You Know?” scale that asked children to answer twenty questions, including:

- Do you know where your grandparents grew up?
- Do you know where your mom and dad went to high school?
- Do you know where your parents met?
- Do you know of an illness or something really terrible that happened in your family?
- Do you know what went on when you were being born?

Marshall and Robyn asked those questions of four dozen families in the

summer of 2001, and also taped several of their dinner table conversations. They then compared the children’s results to a battery of psychological tests and reached some overwhelming conclusions. The more children knew about their family’s history, the stronger their sense of control over their lives, the higher their self-esteem, and the more successfully they believed their families functioned. The “Do You Know?” scale turned out to be the best single predictor of children’s emotional health and happiness. “We were blown away,” Marshall said.³³

The characteristics that these children developed are exactly what provides the characteristics for success in life, for a sense of self-efficacy and as a result for intrinsic motivation. There were three types of family narratives: the ascending family narrative (from nothing to success), the descending family narrative (from prosperity to nothing) and the oscillating family narrative (ups and downs, successes and failures, always stuck together as a family). The oscillating family narrative was the most successful family narrative. For the oscillating family narrative the child has the sense that they can fail but then later succeed.

c. **Patterns and Choices.**

(1) The Benefit of a Framework - a Loose One. Frequently these life “myths,” these patterns, provide a framework to allow for the necessary focus. However if this pattern provides the only “acceptable” life pattern then the pattern restricts our possibilities. As noted in mastery, the individual must be free to choose what to master. The individual must have some leeway and control in making choices in life. The benefit was illustrated above in the oscillating family narrative is an example of a flexible framework.

(2) No Framework - No Possibilities or Unlimited Possibilities Both Present Problems.

³²*Ibid.* 67.

³³*Ibid.* 40-41.

This situation can occur in families with few options so that the only pattern, the only framework is one without possibilities for progress. However, it can also occur when the choices are unlimited. Some families will urge a child to “do anything” he/she wants. One of the lessons learned from mastery is focus and discipline. What if we try many different things, if we “graze” rather than focus. If “the sky is the limit,” and we can do anything then frequently the result is that we do nothing: we lack the framework for focus. Focus is essential for accomplishing anything. Too many options can leave us with no direction, can leave us drifting. The family or cultural pattern provides us with a course of action until ... until something catches us, until we desire mastery, until our mastery in some area carries over to mastery in “practical” areas. The family myth can also be so restrictive that it does not allow for a slightly altered course of action. The family view may be that college is only worthwhile if an engineering or some other “practical” degree is obtained. However, the designated practical education may only open options that hold no interest for the individual.

VII. IDENTIFYING OUR DESIRED LEGACY: SUCCESS? HAPPINESS?

Parents will generally say they want their children to be successful, productive, happy individuals. Every one of these aspects of a child’s life is one that is within the child’s control, not the parents. As parents we are facilitators, not purveyors of these qualities. We want to facilitate the acquisition of the characteristics, qualities and circumstances correlated with success and happiness.

A. Success in Schools.

As Paul Tough pointed out in his 2012 book, *How Children Succeed*, the general thinking in the 1990s was that the path to a child’s success was to increase a child’s cognitive skills (referred to as the “cognitive hypothesis”). The focus was to teach these skills as early in their life as possible. The result was to provide

enriched preschool programs for children. One of the most well known was the Perry Preschool Project. The Perry Preschool Project did increase the cognitive skills of the students; however, the increase in skills for these children only lasted until about third grade and then the cognitive difference disappeared. The project was considered a failure. In his introduction he lays the framework for the thinking coming into the 2000s and summarizes the shift in the elements that are correlated to success as follows:

“But in the past decade, and especially in the past few years, a disparate congregation of economists, educators, psychologists, and neuroscientists have begun to produce evidence that calls in question many of the assumptions behind the cognitive hypothesis. What matters most in a child’s development, they say, is not how much information we can stuff into her brain in the first few years. What matters, instead, is whether we are able to help her develop a very different set of qualities, a list that includes persistence, self-control, curiosity, conscientiousness, grit, and self-confidence. Economists refer to these as noncognitive skills, psychologists call them personality traits, and the rest of us sometimes think of them as character.”³⁴

Tough discusses the research of James Heckman, a winner of the 2000 Nobel Prize in economics. Heckman became interested in education challenges and in determining what type of interventions would help children do better. In the late 1990s he began a program to help high school drop outs. The General Educational Development program was a program to assist high-school drop outs obtain a GED, the equivalent of a high school diploma. The goal was to provide the children who were earning the GED with the same cognitive skills as those with a high school diploma. The program was successful in accomplishing the equivalent cognitive skills.

The assumption was that by acquiring the equivalent cognitive skills, individuals would then have the same

³⁴Paul Tough. *How Children Succeed: Grit, Curiosity, and the Hidden Power of Character*. New York: Houghton Mifflin Harcourt, 2012, xiv-xv.

increased returns as those who actually graduated from high school. However, that result did not occur. In comparing the high school graduates to the GED certificate holders, the number graduating from college, annual income, unemployment, divorce rate, use of illegal drugs; the GED recipients looked like high school drop outs. What Heckman determined was the distinction between the high school graduates and the GED recipients were psychological traits that were gained from continuing in high school: the ability to persist at a boring and often unrewarding task, the ability to delay gratification and the tendency to follow through on a plan.

Heckman went back to the data from the Perry Preschool Project. In reviewing the follow up results for these children, Heckman found that although the cognitive gains were lost within a few years, something positive had happened with these children. The students who had the preschool training were more likely to graduate from high school, more likely to be employed at age 27, more likely to have incomes over \$25,000, less likely to be arrested and less likely to be on welfare. He reviewed data that had not been previously examined on the children's noncognitive skills and found that the success in these children was correlated with noncognitive skills such as curiosity, self-control, and social fluidity.

B. Life Success.

As previously discussed in Section III on Motivation, Albert Bandura had been doing research for years in the area of social cognitive theory with a focus on the effect of modeling on behavior and motivation. The trait he called "self-efficacy", an individual's perception of his ability to control outcomes in his life,³⁵ is an accurate predictor of life success. In his book, *Self-Efficacy: The Exercise of Control*, Bandura noted the findings from his (and other's) research that a high sense of self-efficacy is a better predictor of career selection and success than actual ability, prior preparation, achievement and level of interest. In other words, the noncognitive trait of self-efficacy is more important than cognitive skills. A high sense of self-efficacy also contributes significantly to the

development of intellectual abilities and to academic achievement, advancement in one's career, reemployment after a job loss, tenacity in the face of problems, creativity, and management of certain types of job stresses, to name a few.³⁶

C. Happiness.

In raising our children much of what we want for them are things that we think will make them happy. Frequently, this assessment is made by a review of our own lives and considering what made us happy or even more likely, what we think would have made us happy if we'd had it. In considering what a parent can do now and in their Will that might increase their children's happiness we must first look at what the science says actually does make people happy. In *The Happiness Hypothesis*, Jonathan Haidt provides a happiness formula in discussing the theories, wisdom and research on happiness. The formula is $H=S+C+V$. Happiness = the individual's personal set point for happiness (S) plus the external conditions of your life (C) plus the voluntary activities you engage in (V). These are roughly internal factors, external factors and interaction or "between" factors.³⁷

1. Internal - The Genetic Component of Happiness. Are we predisposed to be happy or unhappy? Our perception of an event is key to our interpretation. Self-help books and wisdom both abound with the power of our response to an event. From Shakespeare's Hamlet "... there is nothing either good or bad, but thinking makes it so" to Marcus Aurelius "The whole universe is change and life itself is but what you deem it" to Dale Carnegie and Dr. Phil, we can change our mind and change our life. But *can* we change our mind?

a. Individual Happiness Set Point. Some people are optimist and tend to be happier and others are pessimists and tend not to be as happy. Nature or nurture?

(1) Evolution Wires us to be Negative. Haidt in *The Happiness Hypothesis* notes that

³⁶*Ibid.* 422 - 436.

³⁷Jonathan Haidt. *The Happiness Hypothesis*. New York: Basic Books, 2006, 90-94; 219-223.

³⁵Bandura, 10 - 31.

we are wired to be more responsive to negative information than positive as a matter of survival. If we do not respond to a threat to our survival we are likely not to survive. However, if we don't respond to a pleasant situation, there is likely to be little effect.

(2) Individuals are Genetically Wired to a Certain Set Point for Happiness. Haidt noted that “.. happiness is one of the most highly heritable aspects of personality. Twin studies generally show that from 50 percent to 80 percent of all the variance among people in the *average* levels of happiness can be explained by differences in their genes rather than in their life experiences.”³⁸ This genetic happiness set point is referred to as a person's “affective style.” The difference in affective style show up in the brain scans of an individual, thus our set point for the way we feel or experience emotion is genetic.

b. Changing our Set Point. If “thinking makes it so”, can we change this set point when the set point is not one we arrived at by thinking? Many of us have tried this “thinking” method of changing our life and our mind. It isn't quite that simple. If it were, there wouldn't be as many self-help books with different plans and methods. The change must be one that changes your immediate response to an event. Haidt identifies three methods of changing a person's happiness set point: meditation, cognitive therapy and Prozac.

2. External Conditions: Money.

a. Cross Country Comparison. Richard Easterlin first studied the relationship between GDP and happiness. Easterlin found that individuals with higher incomes within a country were happier than those with lower incomes but that individuals in countries with a high GDP were not happier than individuals in countries with a lower GDP. In speculating why there would be a difference within a country but not between countries, Easterlin suggested the “relative

income” explanation quoting Karl Marx from over a century ago: “A house may be large or small as long as the surrounding houses are equally small it satisfies all social demands for a dwelling. But if a palace rises beside the little house, the little house shrinks into a hut.”³⁹ In each society there is a consumption norm and the individual assesses his happiness in relation to this consumption norm.

b. U.S. Study. Daniel Kahneman and Angus Deaton published a paper in Proceedings of the National Academy of Sciences in 2010 entitled “High Income Improves Evaluation of Life but Not Emotional Well-Being.” The paper analyzed the impact of income on life satisfaction in two areas: emotional well being and life evaluation.

Emotional well being is increased as income increases up to about \$75,000 in income a year. Emotional well being is the individual's day to day happiness. Life evaluation continues to increase as income rises. Life evaluation refers to the individual's thoughts about their life when asked to think about it. The individuals were asked to rate their life on a scale of one to ten from the worst possible life for me to the best possible life for me.

As a point of reference the mean income in the US in 2008, the time of the study was \$71,500 with about 1/3 of the households making more than \$71,500. The median income was \$52,000.

c. Relative Wealth. Life evaluation is essentially a type of “relative wealth.” The concept does not come up unless specifically asked to evaluate one's life. At that time the evaluation will be what it is and what it could be and the “could be” is determined in comparison to others. The idea of “relative wealth” is an important one to consider in estate planning. First, the second generation was raised with a certain level of wealth and to them that level is the norm. In addition, a gift that moves a child to a larger, nicer home also moves the child

³⁸*Ibid.* 33.

³⁹Richard A. Easterlin. “Does Economic Growth Improve the Human Lot? Some Empirical Evidence. Nations and Households in Economic Growth, Vol. 89 (1974) Key: citeulike: 10083518.

into a group of people who have a higher standard of living thereby requiring more income to maintain it. If they are not able to maintain that standard, then the gift could lead to increased dissatisfaction with their lives since they will be “poor” by comparison.

3. External Conditions: Environment and Demographics. After the genetic component of happiness, Haidt notes that the second biggest finding in happiness research is “that most environmental and demographic factors influence happiness very little.”⁴⁰

a. Adaptation. Humans are enormously adaptable and whatever happens to us, we adapt. A year after winning the lottery or becoming paraplegic the two individuals have about the same happiness level.

b. Except Those That Don't. A few conditions that do reduce happiness are noise, commuting, lack of control and shame. On the last point, Haidt points out that plastic surgery can increase happiness in those situations in which physical appearance was associated with shame. Relationships are discussed below but it is important to note that we never adapt to conflicts in relationships.

4. Love and Relationships - Conditions that Matter. The portion of this outline that is dedicated to the importance of relationships in happiness does not accurately reflect the weight it should be given. There has been extensive research on the importance of human relationships, many of them evidencing the impact of not having these relationships:

- Baby monkeys in Harlow's studies clung to cloth “mothers” and had severe reactions to their loss;⁴¹
- Babies die or fail to thrive. Maia Szalavitz in a 2010 article in Forbes magazine cites numerous studies on the negative effects of babies raised in orphanages with reduced human contact including a death rate of 37%, diminished health and psychological problems compared to babies raised in other circumstances such as prisons (with their

incarcerated mothers) or foster care. Babies in orphanages without human contact die.⁴²

- Increased suicide. Individuals with fewer constraints, bonds and obligations were more likely to kill themselves.⁴³

We are ultra social creatures and we need friends and connections to be happy. A legacy is not something that can be purchased. The things that do motivate (mastery, purpose and autonomy) and the ways to increase an individual's sense of control and satisfaction with his life through mastery, modeling, verbal persuasion and ability to affect his moods, all require a relationship. The relationship can destroy the benefits from mastery or provide benefits from adversity or failure. The relationship is essential. The relationship is the soup in which all else is developed. Just as the infant needs a secure attachment to explore and play, the young adult needs secure relationships as a base for exploration of the next most important aspect of happiness: work. Romantic love fades but is replaced by companionate love. Haidt cites research that romantic partners become attachment figures. When coping with the death of a spouse, the individual goes through the same separation anxiety process that a child goes through when separated from his parents. Interestingly, the review he cited found that contact with close friends was not very helpful upon the loss of a spouse but renewed contact with one's parents was.⁴⁴

5. “Work” as a Component of Happiness. The primary voluntary activity that most people engage in is work. Work is a primary aspect of our life and of our identity, but even more we are motivated toward the satisfaction that work ideally provides. When we are deprived on these experiences the result looks much like a psychological disorder. (See subparagraph (2) on Czikszentmihalyi's research below)

a. Revisiting Motivation. As noted in the discussion of Pink's book *Drive* above, individuals

⁴⁰Haidt, 87.

⁴¹*Ibid.* 109-113.

⁴²Maia Szalavitz. “It's the Orphanages, Stupid!” www.forbes.com. April 20, 2010. <http://www.forbes.com/2010/04/20/russia-orphanage-ad-opt-children-opinions-columnists-medialand.html>.

⁴³Haidt, 133.

⁴⁴*Ibid.* 119.

are naturally, intrinsically motivated. Haidt in *The Happiness Hypothesis* also discusses the research beginning with Robert White's research in 1959 in which he identifies our need to "make things happen." White called the need to develop competence through our interaction with and control over our environment as our "effectance motive." Others have called it our drive for competence or mastery.

b. Job/Career/Calling. As we all know there are different types of work. Haidt noted that "most people approach their work in one of three ways: as a job, a career, or a calling."⁴⁵ There are people in every profession from janitors to professionals that fall into each of these categories. It is not the work itself but the way the individual approaches and views work.

(1) A Job is a Way to Make the Money Necessary to Live. This person's work does not tap into their effectance motivation. Work is solely to provide them with the money. The person whose work provides an individual with a job, will find happiness through hobbies or other activities. These non-work activities are the "calling" of the person with a job. The joy can come from a range of activities such as a sport, playing games with the knowledge of those activities (such as the fantasy leagues), playing a musical instrument or contributing to Wikipedia.

(2) A Career has External Goals such as Advancement, Promotion and Prestige. As Haidt expressed it: "The pursuit of these goals often energizes you, and you sometimes take work home with you because you want to get the job done properly. Yet at times, you wonder why you work so hard. You might occasionally see your work as a rat race where people are competing for the sake of competing." For a career, money is one of the external rewards. As some of my clients have expressed it, money is the scorecard for how well they are doing.

(3) Work that is a Calling is Intrinsically

Fulfilling. The individual sees a purpose to his/her work, sees his/her role in some larger enterprise that has value/worth to him. The experience of flow was discussed above and individuals with a calling have frequent experiences of flow during their day. They do not watch the clock nor live for the weekends. They may continue to do the same work even if they were not paid. Volunteer work can be a calling.

c. The Path to a Calling. Having our work be a calling is the most enjoyable form of work. How do we find that? Frequently the assumption is that it is "what" you do, what job you select or what career you choose. However, it is affected the most by one's relationship to work. "How" they do their job, engage with their work. The individual must first determine their strengths and engage work in a way that they are using their strengths. In this process they connect with their work and work community, commit to and engage with the work and the work community.⁴⁶

(1) Determine Strengths and Engage them in your Work. Martin Seligman has developed the strengths test and this test can be found online. You may be in a job that does not match your strengths; however as Haidt notes: "If you are stuck in a job that doesn't match your strengths, recast and reframe your job so that it does." Haidt discusses work by Amy Wrzesniewski in which she found job, career and calling orientations in almost every occupation. One study was of janitors in a hospital. Some janitors saw themselves as part of a team to promote the health of the patient and did additional work to carry out that role including brightening up patients' rooms, anticipating the needs of doctors and nurses. These janitors saw their work as a calling. Haidt noted that the hospital janitors were acting on strengths of kindness, loving, emotional intelligence, or citizenship. Individuals who are engaging their strengths are more engaged in their work and in the community surrounding their work.⁴⁷

⁴⁶*Ibid.* 222-226.

⁴⁷*Ibid.* 222.

⁴⁵*Ibid.* 221.

(2) Vital Engagement. Csikszentmihalyi, researched the lives of creative people. He wanted to know how these individuals found and developed their passion, their calling and commit to that field and remain creative. He found each path was unique, “yet most of them led in the same direction: from initial interest and enjoyment, with moments of flow [enjoyed absorption], through a relationship to people, practices, and values that deepened over many years, thereby enabling even longer periods of flow.”⁴⁸ Haidt found that happiness came not internally or externally but from “between.”⁴⁹ The most important aspect is not the work itself but the individual’s relationship to the work. The work leads to a community and it is the relationship with that community as well. The work is perceived as having value in a broader sense so that it is also the perception of that work in a broader universe.

(3) Healthy vs Sick professions. Many professions were changed by market forces in the 1990s and the quality of life and the quality of work was sometimes compromised in the process. Haidt cites a study by Csikszentmihalyi, Gardner and Damon to investigate why some professions seemed to remain healthy while others became sick. Haidt states that it was a matter of alignment: “When doing *good* (doing high-quality work that produces something of use to others) matches up with doing *well* (achieving wealth and professional advancement), a field is healthy.”⁵⁰ One of the professions that became sick was journalism. What was good journalism (truth, doing good in the world) was not what was good for business (sensationalism, exaggeration, scandal).

6. Happiness and Our Optimal State. As is discussed above, Csikszentmihalyi did research to determine what experiences made individuals happy. He determined that being involved in a totally

engrossing activity that was within an individual’s competence but near the edge of the competence generated the most enjoyable experiences. He labeled these experiences “flow.” (See the discussion in Section V, Paragraph A.)

D. Creativity.

Frequently creativity is considered to be something reserved for the arts, music and theater. However, creativity is present in every field. As technology increases, jobs that require routine repetitive skills are decreasing dramatically. The jobs that remain require different skills. Fields of expertise are becoming narrower at the same time as broader knowledge is becoming more readily accessible. To access the in depth knowledge in other fields requires collaboration. To apply that knowledge to one’s own field or to apply one’s own knowledge to another field requires both collaboration and creativity. These abilities may well be essential skills in the current and future job market.

1. Cultivating Creativity in Business and Education.

Ken Robinson in *Out of Our Minds: Learning to be Creative* provides the historical background and basis for what it means to be creative and then applies these to business and education for ways to cultivate creativity in those settings.

a. Creativity is a Process. Ken Robinson defines creativity as the “process of having original ideas that have value.”⁵¹ Creativity is not a talent, it is an inherently human characteristic. It is the process of interacting with our environment with some media. From the time an infant begins to make sense of the world, we are making new connections, testing them and keeping some and discarding others. This process is creative. The process needs to be given time. Creativity is not linear. If the process is judged too soon then creativity will be stifled. Creative insights are made by making new connections, by applying ideas to questions or issues not normally associated with those ideas.⁵² Creativity

⁴⁸*Ibid*, 223-224.

⁴⁹*Ibid*, 225.

⁵⁰*Ibid*. 225.

⁵¹Ken Robinson. *Out of Our Minds: Learning to be Creative*. United Kingdom: Capstone Publishing Ltd., 2001, 2011, 151.

⁵²*Ibid*. 158.

is a process, fueled by collaboration and compounded by feelings. As Robinson put it:

“It is through feelings as well as through reason that we find our real creative power. It is through both that we connect with each other and create the complex, shifting worlds of human culture.”⁵³

...

“Individual creativity is almost always stimulated by the work, ideas and achievements of other people.”⁵⁴

b. Creativity in Business.

(1) Principles of Cultivating Creativity in Business. Robinson identified nine principles of creativity in which a creative leader has a strategic role. These principles are in three areas of focus: personal, group, cultural.

Personal.

Principle #1. Everyone has creative potential.

Principle #2. Innovation is the child of imagination.

Principle #3. We can all learn to be more creative.

Group.

Principle #4. Creativity thrives on diversity.

Principle #5. Creativity loves collaboration.

Principle #6. Creativity takes time.

Culture.

Principle #7. Creative cultures are simple.

Principle #8. Creative cultures are inquiring.

Principle #9. Creative cultures need creative spaces.⁵⁵

(2) Characteristics of the Culture of a Creative Organization. Ken Robinson cited Peter Richards’ characterization of a creative organization as follows:

“... first and foremost a place that gives people *freedom to take risks*; second it is a place that *allows people to discover and develop their own natural intelligence*; third, it is a place where there are *no ‘stupid’ questions and no ‘right’ answers*; and fourth, it is a place that *values irreverence, the lively, the dynamic, the surprising, the playful.*” (Emphasis added)⁵⁶

By identifying the characteristics of a creative organization, characteristics of a family culture of creativity is also identified. The family that has a creative culture provides the support for the individual to take risks, explore different areas or possibilities, to express themselves without judgment and keeps the mood light and lively.

(3) Corporate University - Finding the Family Corollary. Several corporations, including Pixar, have developed corporate universities beginning with Motorola in 1981.⁵⁷ The purpose of the corporate university is to promote the corporation with learning related to the business of the company. Since the business of the company crosses many areas, the corporate university can result in a type of cross-pollination in the business. Robinson states the principal purpose of the corporate university as follows:

“The principal purpose is to offer learning opportunities that advance the organization’s goals: by developing a sense of corporate citizenship; enabling staff to understand the context and priorities of the organization’s work; and developing the specific skills and aptitudes that give the organization its

⁵³*Ibid.* 196.

⁵⁴*Ibid.* 197.

⁵⁵*Ibid.* 225-243.

⁵⁶*Ibid.* 228.

⁵⁷*Ibid.* 232.

competitive edge. The benefits are also highly personal.”⁵⁸

c. Teaching for Creativity. As parents we are also teachers and the three tasks that Robinson outlines for teaching creativity are: encouraging, identifying and fostering.

(1) Encouraging Creativity. The challenge in cultivating creativity is first to overcome the idea that a person may have that he/she is not creative. Again, as Ken Robinson outlined the task:

“Many people do not think of themselves as creative and lack the confidence to take even the first steps. The first task in teaching for creativity in any field is to encourage people to believe in their creative potential and to nurture the confidence to try. Other attitudes important for creative learning include: high motivation and independence of judgment; a willingness to take risks and be enterprising, to be persistent and to be resilient in the face of false starts, wrong turns and dead ends.”⁵⁹

(2) Identifying Creative Strengths. Individuals have different creative capacities. A musician’s creative capacity is different from a scientist’s creative capacity. Identifying the nature of the individual’s creative abilities helps them find their creative strengths.

(3) Developing Creativity. Robinson states that the process of developing the skills of independent creative work include:

- promote experiment and inquiry and a willingness to make mistakes,
- encourage generative thought, free from immediate criticism,
- encourage the expression of personal ideas and feelings,

- convey an understanding of phases in creative work and the need for time,
- develop an awareness of the roles of intuition and aesthetic processes,
- encourage students to play with ideas and conjecture about possibilities, and
- facilitate critical evaluation of ideas.⁶⁰

2. Individual Creativity - Finding one’s “Element”.

After publishing *Out of Our Minds* Ken Robinson wrote *The Element: How Finding Your Passion Changes Everything.* Robinson expands the concepts from *Out of Our Minds* by interviewing a number of creative, successful people to determine their life course and how they discovered their “element.” Their element is that area in which a person’s talents are also their passion. Each person is unique. Each person has talents and each person’s blend of talents is unique. Finding one’s element cannot be determined by taking a test. It is a process of discovery. An area needs to be explored enough so that the individual has a sense for the area but there cannot be “right” careers and “wrong” careers. The process to finding one’s element is similar to the process of self-efficacy, happiness, productivity. The individual will explore areas for mastery, need encouragement as they progress, seek models for the journey and need persistence and resilience since the path is not a direct path.

VIII. TO PROTECT, BAIL OR CUSHION... OR NOT: ADVERSITY – GOOD, BAD, UGLY, NECESSARY?

A. Effects of Adversity.

There are two views on adversity. The weak adversity hypothesis is that an individual *can* benefit from adversity. The strong adversity hypothesis is that a person *must* have adversity to grow and develop. Haidt cites three ways in which individuals benefit from adversity:⁶¹

1. Reveals Hidden Abilities. One of the most common benefits from adversity is that the individual realizes that he is much stronger than he realized. They learn how to cope, they learn resilience. This idea is not new, Haidt cites an ancient and a recent source for this

⁵⁸*Ibid.* 232.

⁵⁹*Ibid.* 269.

⁶⁰*Ibid.* 270-271.

⁶¹Haidt, 138-145.

idea: “As Paul said in his Letter to the Romans (5:3-4): ‘Suffering produces endurance, and endurance produces character, and character produces hope.’ More recently, the Dalai Lama said: ‘The person who has had more experience of hardships can stand more firmly in the face of problems than the person who has never experienced suffering. From this angle, then, some suffering can be a good lesson for life.’”⁶²

2. Relationships. In adversity we realize who are our good friends and who are not. There are those people who support us and rise to the occasion and others that are not available. We realize the community we have.

3. Changes Priorities. Our priorities are changed to the present and toward people and relationships.

B. Adversity Impacts Each Level of Personality.

However, on an individual level, what is occurring that would create a benefit? People say that an event changed them but is the change permanent? Haidt discusses the work of psychologist, Dan McAdams. McAdams cites the three levels of personality in considering how the individual may change through life experiences:

1. Personality Traits. An individual’s personality traits do not change with adversity. These traits are stable over time.

2. Characteristic Adaptations. Characteristic adaptations includes “personal goals, defense and coping mechanisms, values, beliefs, and life-stage concerns.”⁶³ After a life event, these characteristic adaptations will change. Robert Emmons found that life goals fall into four categories: “work and achievement, relationships and intimacy, religion and spirituality, and generativity.”⁶⁴ All goals are not equal. “People who strive primarily for achievement and wealth are, Emmons finds, less happy, on average, than those

whose strivings focus on the other three categories.”⁶⁵ There is a short period of time after a tragedy when a change is possible. The individual decides whether to return to his/her life or whether to try something else. Haidt states that during this period if you make changes, they might stick but if you don’t, even if you resolve to, “then you will soon slip back into old habits and pursue old goals.”⁶⁶

3. Life Story. In describing the importance of the life story in our lives, the editors of *Turns in the Road: Narrative Stories of Lives in Transition* state in the introduction:

“Even in the absence of dramatic external events, people construe and reconstrue their experiences to point to (or to foreclose) possibility in the future. Living involves continually constructing and reconstructing stories of our lives, without knowing their outcome, revising the plot as new events are added. The self, then consists of a configuring of ‘personal events into a historical unity which includes not only what one has been but also anticipations of what one will be’ (Polkinhorne, 1988, p. 150). Thus meaning-making lies at the heart of those turns in the road that people think of as life transitions. This is the central question of this book: How do people make meaning out of the transitions in their lives? We believe that such meaning-making centrally involves storytelling – the construction and the sharing of stories of the self. The stories we make and tell about the major transitions in our own lives contribute to our identities, help us cope with challenges and stress, shape how we see the future, and help to determine the nature of our interpersonal relationships and our unique positionings in the social and cultural world.”⁶⁷

⁶²*Ibid.* 139.

⁶³*Ibid.* 142.

⁶⁴*Ibid.* 143.

⁶⁵*Ibid.* 143.

⁶⁶*Ibid.* 144.

⁶⁷McAdams, Dan P. and Philip J. Bowman, “Narrating Life’s Turning Points: Redemption and Contamination.” *Turns in the Road: Narrative Studies of Lives in Transition*. Ed. McAdams, Dan P., Ruthellen Josselson, and Amia Lieblich. Washington, D.C. American Psychological Association, 2001, (xv-xxi, 3-34) Print. xv.

A life story with no setbacks is not as good a story as one with some type of adversity. Individuals can develop a sense of themselves as stronger, as resilient from these stories. But not all do. McAdams and Bowman in *Narrating Life's Turning Points, Redemption and Contamination* describe two types of stories. The redemption story moves “from an emotionally negative or bad scene to an emotionally positive or good outcome. By contrast, a contamination sequence encodes the reverse movement – from good to bad.”⁶⁸ The power of a person’s perception of the event and their lives and their personal interpretation of the event and of themselves in relation to it determine, to a large extent, whether they will have a positive outcome or a negative outcome. The individual’s coping mechanism is a key component.

C. Coping with Adversity.

1. Coping Strategies. Haidt cites three primary ways that individuals cope:⁶⁹

- a. Active Coping. The individual takes direct action to fix the problem.
- b. Reappraisal. The individual looks for possible benefits from the situation.
- c. Avoidance Coping. The individual looks for ways to blunt the pain by denial, avoidance, drinking, drugs or distraction.

2. Steps to Benefitting from Adversity. The first two coping strategies are ones that individuals who use benefit from adversity. Anyone can benefit from adversity. The following processes or steps are ways these individuals benefit from adversity.

- a. Change Cognitive Style. The two primary ways to change your cognitive style are through meditation and cognitive therapy. However, Prozac (or other anti-depressive drugs) can also be used for those prone to depression.
- b. Build Social Support Network. Develop at least one or two close trusted friends. Processing adversity with them can help make

sense out of the adversity and find meaning from or after the adversity.

c. Build Religious Faith and Practice. This process can help provide meaning to one’s life and events. Religions also are a part of a community and the community can be a source of support.

d. Develop Life Story. One of the primary benefits of adversity is developing a concept of who one is and how the adversity fits into a coherent life story. This sense of one’s life story comes from writing about how you feel and why you feel that way. Finding the personal answers to “Why did this happen?” and “What good might I derive from it?” provide the substance for developing a life story.⁷⁰

D. Timing and Conditions of Adversity.

The effects of adversity are affected by the time in an individual’s life when the adversity occurs and aspects of his situation. Haidt notes the following variables on the effect of adversity.

1. Timing of Adversity.

a. Children are Particularly Vulnerable to Adversity. Children are very resilient to one-time events; however chronic events are much more difficult. For development, children need limits, structure and the opportunity to fail. As Haidt puts it “Children should be protected, but not spoiled.”⁷¹

b. Late Teens to Around Age 30. This is the period of identity formation and adversity can become a significant part of the individual’s life story. This is the most beneficial time for adversity to occur.

c. After Age 30. After age 30, individuals are less resilient and less likely to grow from their experiences.

2. Social Networks. Both children and adults with a network of social support handled adversity much better.

⁶⁸*Ibid.* 5.

⁶⁹Haidt, 146.

⁷⁰*Ibid.* 148-149.

⁷¹*Ibid.* 150.

IX. EMERGING ADULTHOOD - MINING THE BENEFITS, AVOIDING THE PITFALLS

A. Emerging Adulthood - The Anecdotal Evidence.

Over the last thirty years there has been a shift in the way the culture and society that has given rise to a different life experience for individuals in their twenties. The young adults move back home. They remain single. They may defer college. They try different jobs. In short, they don't "settle down." A professor of psychology at Clark University, Jeffrey Arnett observed this shift and experienced it himself. He set out to research it to determine if it was in fact a shift in the developmental pattern of young adults. He found it was and coined the term "emerging adulthood" for this period in life.

B. Societal and Cultural Changes Leading to the period of Emerging Adulthood.

Changes in technology, the women's movement and ideas around sex and youth/aging all have stretched out the time between adolescence and adulthood, which is neither adolescence nor adulthood. In 1950, most people were married in their early 20s and had children shortly thereafter. With marriage and a family, entering the workforce with a reliable job was paramount. There was no time to explore or flounder. New expectations came with these changes. If you married later, you had more time to consider who you wanted to marry. As noted below, marriage is also no longer the primary way to enjoy a sexual relationship. The increased freedom in exploring relationships comes with the expectation that one's marriage partner will be one's soul mate. In the work area, being single and childless provides time to explore the type of job one would want. The idea of finding a job that one is passionate about has become the ideal. All of these changes have led the late teens and early twenties to be a time of exploration and uncertainty.

1. Technological Revolution. The technology revolution shifted our economy away from a manufacturing economy to a service economy. The service economy requires a higher level of training and education. In a manufacturing economy, an individual could leave high school and work in a manufacturing job making a middle class wage. With the technology revolution, that is no longer possible. In order to obtain that type of job the individual must continue his

education. In 1960 only about 30% of Americans continued beyond high school. Now nearly 70% of Americans continue their education beyond high school.

2. Sexual Revolution. With the advent of birth control pills and other effective forms of contraception, having sex did not necessarily mean having children. At this time many Americans also became more comfortable with sex occurring outside of marriage. In addition, when a couple had sex outside of marriage, pregnancy was not the necessary consequence. Now most Americans have sex prior to marriage and generally have several sexual relationships prior to marriage.

3. Women's Movement. The change in the lives of women is perhaps the most dramatic. In the past, fewer women attended college than men and, according to Arnett, now 57% of the undergraduates are women. The expectation of early marriage for women is gone. Women have many options open to them so few consider marriage and a family until their late 20s.

4. Youth Movement. The youth movement is the shift in the perception of the benefits of age. Youth is exalted and age is denigrated. Fifty years ago becoming an adult was desirable, something to be embraced. No longer. This sense of youth as the ideal time of life has resulted in a reluctance to become an adult. Adulthood is viewed as boring, as a kind of death.

C. Characteristics of Emerging Adulthood.

The demographic changes have delayed marriage and the necessity of finding a permanent job. These delays have given emerging adults a period of unprecedented freedom from responsibility. This period can be a period of exploration, a period of pursuing experiences or a period of drifting. Even if the period is one of exploration and experiences, the parents may consider the period to be more a time in which their child lacks direction, drifts. And even those emerging adults, who are also concerned about their lack of direction, are having life experiences that will inform their future. This period is characterized by uncertainty.

Jeffrey Arnett identified five main features of this period: identity exploration, instability, self-focus, feeling in-between and possibilities/optimism.

1. Identity Exploration. Fifty years ago the young adult in his early 20s was likely married with children

soon to follow with an income from a regular job, usually one that was their life-long career job. These adults did not question what else they might want in terms of a job or a mate. The emerging adults now have the freedom to explore “who they are and what they want out of life.”⁷² Emerging adults are free of their parents but have not taken on responsibilities for anyone other than themselves. Under Erik Erickson’s stages of life, the stage of identity versus role confusion was the issue of the adolescent. However, as Arnett noted “Erikson also commented on the ‘prolonged adolescence’ typical of industrialized societies, and the *psychosocial moratorium* granted to young people in such societies ‘during which the young adult through free role experimentation may find a niche in some section of his society.’”⁷³ The increased time and the increased maturity of the young adult in his 20s over the adolescent provides a fertile time for exploring who they are, what type of relationship they want and what type of work they want in a way that was not possible for someone married with children at the age of 21. As we will see with each of these features, there is a balance of positive and negative aspects. The young adult has the time to explore his identity but he is likely also to have multiple jobs, failures and disappointments.

2. Instability. If your path is not fixed in going into your vocation and you do not have an identified partner in your early 20s, the period will be unstable. The young adult trades certainty and clarity for options. The individual must develop a plan since a plan is not laid out by his family and circumstances. The plan will likely be derailed multiple times and a new plan developed. Each time the individual learns a little more about himself and the next plan will incorporate that information. With instability comes anxiety about whether the next plan will work.

3. Self-focus. While living at home, the individual has other family members to consider as well as rules of the home. Although the adolescent may rebel from the rules, there is a structure and a framework that requires the individual to consider others on some level. When the young adult is living on his own but is not yet married and does not have children, he sets his own

⁷²Arnett, Jeffrey Jensen. Emerging adulthood: the winding road from the late teens through the twenties. New York: Oxford University Press, 2015, 9.

⁷³*Ibid.* 9-10.

rules. He is the only one to answer to and the only one he is responsible for. With the choices and struggles in what type of work or relationship he wants, self-focus is needed. When the individual has resolved these issues and obtained a permanent job, married and perhaps started a family, other commitments will require his attention and self-focus moves from a productive process to a selfish one unless balanced with the other commitments.

4. Feeling In-Between. Few emerging adults consider themselves adults in all respects. The emerging adults will respond that they are either not yet an adult or in some ways they are an adult and in some ways they are not an adult. When asked what criteria make one an adult, the emerging adults and society in general state the top three criteria as:

- ▶ accept responsibility for yourself;
- ▶ make independent decisions; and
- ▶ become financially independent.

These criteria are not automatically met at a certain age. There is a process during emerging adulthood of meeting these criteria over time and in varying degrees. During this period, the emerging adult is clearly not an adolescent but is also not yet an adult.

5. Possibilities/Optimism. The emerging adults that Arnett interviewed almost unanimously thought they would have or would achieve the life they wanted regardless of how far their current life and circumstances were from that vision. This perception is particularly significant for individuals who grew up in a difficult and/or disadvantaged family situation. The individual views life as full of possibilities and this optimism can push the individual to change his life in profound ways.

D. Emerging from Emerging Adulthood.

Although the start of emerging adulthood is clear, the end is not. The individual becomes an emerging adult at age 18 when he is no longer an adolescent. The individual likely leaves home but, even if the individual remains at home, he has a different level of responsibility and relationship with his parents than he did as an adolescent. The period of emerging adulthood may last a different length of time for different individuals. The period generally lasts until about age 23 but may last up until age 30. The period ends when the individual no longer feels in between and considers himself an adult by 1) accepting responsibility for himself, 2) making independent

decisions and 3) becoming financially independent. The individual has developed a life course that may put the individual on a trajectory to the life he envisioned or may be on a life course that is stable, but not as envisioned. Although one or more of the features may be present, the features no longer characterize the individual's life as a whole.

Emerging adulthood is generally discussed in the context of someone who is drifting, unfocused, and unmotivated or someone who is going off track with substance abuse or other issues. With that focus, the period seems to be one that is negative. The change in the circumstances for the young adult in his late teens and twenties is not one that is inherently good or inherently bad. The increased freedom is, like any area marked by possibility and uncertainty, one of both opportunity and risk. These tasks may be successfully resolved or may not. As we will see, the period is fraught with pitfalls, vulnerabilities and anxiety. However it is also one that is filled with a period of exploration that can yield a much richer and more satisfying life. It can allow for exploration and creativity providing the individual and society as a whole with individuals who contribute their unique talents and skills to a variety of fields.

E. The Risks of Emerging Adulthood.

Christian Smith has researched emerging adulthood and is concerned about the patterns and behaviors he has seen among emerging adults. In the book, *Lost in Transition: The Dark Side of Emerging Adulthood*, Smith et. al. explore the negative aspects of development that emerging adulthood seems to cultivate. Smith led a national research project interviewing hundreds of emerging adults. Smith expressed their overall conclusion from the study as "... notwithstanding all that is genuinely good in emerging adulthood – emerging adult life in the United States today is beset with real problems, in some cases troubling and even heartbreaking problems."⁷⁴ Smith discusses the following areas that reflect this darker side:

1. Morality. The majority of emerging adults (60%) expressed a very individualistic approach to

⁷⁴Smith, Christian, Kari Christoffersen, Hilary Davidson and Patricia Snell Herzog. *Lost in translation: the dark side of emerging adulthood*. New York: Oxford University Press, 2011, 3.

morality. Smith summarized this approach as:

“[The emerging adults that were interviewed] said that morality is a personal choice, entirely a matter of individual decision. Moral rights and wrongs are essentially matters of individual opinion, in their view. Furthermore, the general approach associated with this outlook is not to judge anyone else on moral matters, since they are entitled to their own personal opinions, and not to let oneself be judged by anyone else. ‘It’s personal,’ they typically say. ‘It’s up to the individual. Who am I to say?’”⁷⁵

Most of the emerging adults conducted their personal lives in a moral way. The aspect that concerned Smith is that the individuals felt that one's conduct was a personal decision both on what was right and wrong and whether to conduct their lives in a manner consistent with that decision. Smith distinguished between moral realism (something that is true that is subjectively embraced by an individual) and moral relativism (something that may not be true that is subjectively embraced by an individual). In illustrating the difference and the source of Smith's concern, Smith stated:

“An example of the first might be someone saying, ‘I have come to believe that it is truly wrong for people to cheat on exams.’ An example of the second might be someone saying, ‘Personally, for me, it would be wrong to cheat on an exam, that's how I look at it.’ In both cases, the people have ‘decided for themselves’ what is morally right and wrong. But the two kinds of different decisions mean very different things. To say that ‘an individual has to decide for themselves what is moral’ in the first sense is reasonable but trivial. It essentially says that for someone to believe something they have to believe it. Because emerging adults care about personal authenticity, sometimes this obviously true meaning leaks into their moral reasoning and makes the rhetoric of moral individualism seem sensible. By contrast, to say that ‘an individual has to decide for themselves what is moral’ in the second sense is seriously problematic. It supposes and proposes (1) that no objective moral truths exist (or, if they do exist, humans cannot know them well), and therefore (2) that what people take to be moral truths are only socially constructed, historically and culturally relative ideas about

⁷⁵*Ibid.* 21.

morality, which they may believe are objectively true (and have good reason for doing so). Most of the moral individualism conveyed by emerging adults, we think, ends up expressing this second meaning. But few distinguish between the two meanings. And so the obvious truth of the first tends to make plausible what is in fact a radical, and we think wrong, view of morality suggested by the second meaning.”⁷⁶

In reviewing the discussion and the excerpts from the interviews with the emerging adults, the attitude of the emerging adults has a positive side. The emerging adults do not want to judge anyone for their behavior. Although not discussed by Smith, young adults are much more tolerant of different races, sexual preferences and other personal traits and decisions. As will be noted in the section on consumerism, emerging adults are accepting of the spending and money decisions of others. This “live and let live” view has extended to behaviors that fall into the category of moral behavior. In considering the conflict in the Middle East, the emerging adults are likely to view the conflict as one group imposing their views on another group and it is the “judging” that is viewed as having caused the problem. One emerging adult who was interviewed stated that “people imposing their moral beliefs on others as actually ‘sick.’” Smith states: “If anything, this emerging adult sees not ‘immoral’ people but people who make moral judgments of others as society’s real problem.”⁷⁷

The emerging adult’s desire not to impose their opinion on others has an open, accepting tolerant side. However, the desire not to judge goes beyond just not criticizing others, it seems to go to the failure to discern what is moral. Smith addresses the seeming failure of emerging adults to judge in the sense of discern:

“But “to judge,” of course, also has other important meanings. It can mean to assess, discern, estimate, appraise, weigh, evaluate, and critique. All of that can be done with great humility, openness, reciprocity, care, and even love for the idea or person being judged. Judging in this sense need not be self-righteous, condemning, triumphalist, or destructive. But making moral judgments in this

second sense seems almost inconceivable to most emerging adults today.”⁷⁸

“To try to avoid being *judgmental* is good, by our judgment. But to try for morally grounded reasons to avoid all assessment, evaluation, and criticism of every moral belief and behavior is not only ironic, it is impossible and self-defeating. The good we advocate is not to never judge anything or anyone. The good, rather, is to carefully and reasonably judge (weigh, appraise, discern, and perhaps appropriately critique) *all* things in life – *but always with* an awareness of one’s own fallibility, openness to learning, care for others, and an interest in all moving closer to truth. The problem is that not only do we hear precious little of that happening among emerging adults, but the very categories and structures of moral reasoning that predominate among them also seem to neutralize the very possibility of that ever happening.”⁷⁹

The tolerance and openness to another person’s decisions and the unwillingness to judge or even be involved, also results in the individual only being responsible for self with no sense of responsibility to help others. Each individual is free to do as he pleases with the limit being that he does not hurt others in doing so. However, the emerging adult’s perception of an individual’s responsibility not to hurt others does not extend to corporations, businesses or the government.

The emerging adults did not turn to an external philosophy, tradition or ethic for their moral decisions. The interviewer asked about their reference point for moral decisions and a sampling of the answers were “what other people would think about someone,”⁸⁰ whether it “functionally improved people’s situations”⁸¹ or whether it “hurts other people.”⁸² The emerging adults answered based on the effect of living according to a moral truth rather than on the reason for that moral truth.

⁷⁶*Ibid.* 23.

⁷⁷*Ibid.* 23.

⁷⁸*Ibid.* 24.

⁷⁹*Ibid.* 24-25.

⁸⁰*Ibid.* 37.

⁸¹*Ibid.* 38.

⁸²*Ibid.* 39.

In considering the results of the interviews of the emerging adults, there is the good, the bad and the ugly. The good is that the individuals were accepting of others' actions to a degree that may be unique to their generation. The bad is that the acceptance is not part of a larger framework that includes the more complex societal and world issues to be confronted today. The ugly is that the emerging adults have not had guidance in this area to provide them with a framework or to provide them with the training, experience or discussions to analyze and grapple with the moral issues. This guidance has not been provided by their parents, by society, by the education system or by their religions. This area is one in which parents may be able to assist their emerging adults in a positive proactive way.

2. Consumerism. The focus on material possessions was almost universally considered to be a positive aspect of life and a source of achievement for an individual.

The views on consumerism were generally consistent through all of the emerging adults interviewed.

- Most emerging adults (61%) consider consumerism to be an unequivocal good and a contribution to our economy and society. Acquiring possessions was the new definition of self-improvement. As Christian Smith put it in *Lost in Transition: The Dark Side of Emerging Adulthood*: "Here we find a vision for self-improvement, for growth and transcendence beyond the old. But the improvement in this case does not concern self or morals or social justice, but rather material lifestyles and personal consumption."⁸³
- Others (30%) had some concerns but since nothing is going to change, there is no reason not to go out and spend money to make them feel good. Smith cites three assumptions underlying this attitude of liberal individualism: "The first is that everyone, including the rich, has fairly earned their money through hard work. The second is that no person or society has the right to impose any external restrictions on any other individual. And the third is that people are naturally driven by self-interested acquisitive motives, which ultimately cannot be

denied or deterred."⁸⁴ The emerging adult may express a thought that buying a 1,000 pairs of shoes (a yacht, 15 houses, etc.) makes no sense but then will immediately follow the statement with that individual's right to do so if it makes them feel good and they can afford it.

- Less than 10% considered consumerism in anything other than a positive light. The primary concern of this group was with the effect of consumerism on the environment. They also spoke of seeking happiness and pleasure from aspects of life other than acquiring material things.
- The views of emerging adults when asked their view of an ideal lifestyle from the perspective of the ownership of material possessions was that they wanted material comfort, security, family and happiness. A few expressed the desire to live simply and to make gifts to charity but even these were mixed with thoughts of increased comfort or luxury.
- Of greater interest was the question at the end of the interview after the extensive discussions of consumerism and after responding to their goals from a material perspective. The interviewer asked the following question to encompass the overall view of the emerging adult on his view of life:

"What, ultimately, do you want to get out of life? What would living a 'good life' look like to you? What is it that you really want to accomplish or experience in your life before it's all over?"⁸⁵

A combination of things were mentioned including a successful family, being personally happy, financially secure, enjoying friends, travel, being a positive influence on others, education and career. But most also brought up the desire to be able to enjoy material possessions as well.

3. Intoxication and Addiction. Of the group interviewed 22% were nonusers, 25% were occasional substance users (occasional glass of wine or joint), 22% were partiers (frequent drinkers generally binge drinking), 21% were recovering partiers, 8% were addicts and 4% recovered addicts. There are some rounding and small

⁸⁴*Ibid.* 80.

⁸⁵*Ibid.* 103.

⁸³Smith, 73.

overlaps that result in the total being greater than 100%. The partiers reported that they frequently drank as a form of social lubrication. Socializing was easier when they drank. They also drank to avoid boredom, stress and feeling down. The norm in college was to drink heavily to the point of getting drunk.

In considering the causes of the excessive drinking among emerging adults, Smith points to the larger social context. In America it is part of the normative culture that beginning in adolescence, one experiments in smoking and drinking, leaves home, adopts a party lifestyle, acts wild and crazy and consumes large amounts of alcohol and possibly drugs. This script says that in their late 20s or early 30s the individual settles down and changes his lifestyle. Even more disturbing is the power of social institutions. It is very important for the economics of the drug and alcohol industry to encourage drug and alcohol use. The Washington Post had an article in September 25, 2014 regarding alcohol usage. A striking point is that if the top 10% of drinkers dropped their consumption to the consumption of the next lower, ninth decile of drinkers, alcohol consumption would drop by 60%. The future of the alcohol industry depends on the emerging adults of today continuing the pattern with 10% of the emerging adults drinking on average 73.85 drinks per week. In most consumption areas, 20% of the users consume 80% of the product. With alcohol it is more extreme.⁸⁶

Smith views drug and alcohol abuse to be part of the overall push for overall economic growth in America. American society is one of addiction of which alcohol consumption is only one part. The push for economic growth is fueled not just by mass production but also by 1) the marketing and advertising industry, 2) planned obsolescence and 3) consumer credit (formerly called debt but changed to credit to make it more palatable.) Considering the larger context for the trends in emerging adulthood is important to inform parents and their advisors on how to address the issues and struggles of this time in an individual's life.

4. Struggle and Pain in Sexual Liberation. Emerging adults may engage in premarital sex with

⁸⁶Ingraham, Christopher. "Think you drink a lot? This chart will tell you." [washingtonpost.com, https://www.washingtonpost.com/news/wonk/wp/2014/09/25/think-you-drink-a-lot-this-chart-will-tell-you/](https://www.washingtonpost.com/news/wonk/wp/2014/09/25/think-you-drink-a-lot-this-chart-will-tell-you/)

multiple partners and have that action be a satisfying part of their life. However, there are those for whom it is not a positive factor. The reason may be that the individual had an unwanted pregnancy, had an abortion or contracted a disease. The individual may be a victim of rape or sexual abuse. Sexual relationships are closer and more intense than a non-sexual relationship and their break up can be very painful. Smith's point is that "sex is not only often pleasurable, sex is also definitely *powerful* – often in ways beyond individual control. Whether youth and emerging adults realize or accept it, sexual intimacy has an immense power to bond, to make vulnerable, to complicate, to bind."⁸⁷

5. Civic and Political Disengagement. Emerging adults are not engaged politically contrary to media reports of increased engagement. Smith states:

"The idea that today's emerging adults are as a generation leading a new wave of renewed civic-mindedness and political involvement is sheer fiction."⁸⁸

Smith summarizes the conclusions of their interviews:

"But whatever any popular cultural or political observers have had to say about the political interests of emerging adults, we – without joy – can set the record straight here: almost all emerging adults today are either apathetic, uninformed, distrustful, disempowered, or, at most only marginally interested when it comes to politics and public life. Both that fact itself and the reasons for it speak poorly of the condition of our larger culture and society."⁸⁹

And what does he cite as the reasons for that disengagement?

A common explanation and one which has some truth is that emerging adults are in a place in their lives that is focused on their own development and not on the broader world. Emerging adults thus don't have the time or energy to engage in the broader world. However, with marriage, children and a career it is unlikely that the

⁸⁷Smith, 193.

⁸⁸*Ibid.* 224.

⁸⁹*Ibid.* 225.

emerging adult will have more time in the future. Additional reasons are:

- ▶ **Moral confusion or disorientation.** The individuals who were politically apathetic and uninformed were highly likely to believe that morality was relative (i.e. not objectively true but socially constructed) while those that responded that morality was not relative (that there are objective truths) were significantly more likely to be either genuinely or marginally political. The lack of a guiding moral code or vision was associated with political disengagement. It is this correlation that is of particular interest in considering the support that could be provided to emerging adults.
- ▶ **Mass consumer materialism.** The focus on consumer materialism takes a significant amount of time, energy and focus. Smith provides this view: “The ideology and practice of mass consumerism reshapes people – their fundamental visions of who and what they are – not into active citizens but acquisitive consumers.”⁹⁰
- ▶ **Individualistic Relativism.** The focus for emerging adults is on their own and others’ individual freedoms, the freedom to live their life autonomously without involvement or interference by others. It is not just the acceptance of differences but the view that every individual is different. There is no consideration of a shared society, a common good or pulling toward common goals.
- ▶ **Technological submersion in interpersonal relationships in private settings.** Smith reviewed the constant connection of emerging adults through cell phones and technology. Their investment in their relationships with friends, family and interesting associates consumes all of their time. Little time or desire is left for any other activities including hobbies, participation in community groups or other organized activities or even working long hours for the sake of their careers.⁹¹

Thus the lack of civic engagement is the result of

⁹⁰*Ibid.* 227.

⁹¹*Ibid.* 223.

larger societal factors more than the current situation for emerging adults. Moving into another phase of their lives may lessen some of this focus due to other life factors but it is not simply a part of a life stage that will be left behind.

X. VIEWING HUMAN DEVELOPMENT AND LEGACY TRANSMISSION THROUGH THE FAMILY SYSTEMS’ LENS.

Family systems theory views the family as an emotional unit. Recognizing how the family system operates and impacts an individual and his/her development is key to determining ways to have the family system operate in a positive way.

A. Origins of Family Systems Theory illustrate the perspective it provides.

Murray Bowen developed the theory in the 1950s. Bowen was a psychiatrist and worked with individuals with schizophrenia. He thought that the relationship between the mother and the schizophrenic child provided some clues to the source of the schizophrenia. He began working with the mother and the schizophrenic child and observed that it wasn’t that the mother and child reacted to each other but rather they seemed to be a single emotional unit that was functioning within a larger unit. Bowen then explored whether the schizophrenic symptoms were part of a process in the entire family and not just within the symptomatic child or between the mother and the child.

To study this hypothesis, Bowen brought the whole family to live in the hospital setting. He observed the dynamics in the entire family and noted that the anxiety flowed among the family members with the focus of the anxiety most commonly being the schizophrenic child. Living in the hospital, the staff became an extended part of the family and was pulled into the drama and anxiety of the family. One aspect of the observation was that when one family member began functioning better, everyone in the family was impacted and the whole family began functioning better. In his observations, he found that the person that most frequently was the first to change was the father. Through additional observations, when the parents’ relationship improved the symptoms of the schizophrenic child also improved. Another dynamic was that upon improvement in the symptoms of the schizophrenic child, another child in the family may begin to show symptoms.

Most importantly, he found that these same dynamics were present in families with milder emotional illness and in normal families. The dynamics that Bowen observed are a natural part of being in a system, with the family being our most prominent system. The same dynamics also come into play in organizations and in work settings.

B. Family as an Emotional Unit and its Impact on Members.

1. Countervailing Pulls in Individual. Each individual struggles with two countervailing pulls, one to togetherness and one to “differentiation,” being his own person.

2. Viewing the Individual as Part of Emotional Unit. The family as an emotional unit is a key concept of Bowen’s theory. What does being an emotional unit mean? Emotions and anxiety run through the family. If one person becomes anxious the anxiety will flow through the family.

a. Illustration of Flow of Anxiety in Family Unit. A simple example will illustrate the flow of anxiety in the family. Let’s assume that mom picked up the couple’s young child at day care and has come home to fix dinner. Mom had a good day at work and the child explored new things at day care and shared those things with mom. Dad has had a stressful day at office, is preoccupied. He has anticipated his arrival thinking of having a drink and settling himself in front of the TV to watch a sports program he recorded within the last week. He arrives at home and is abrupt with mom and snaps at her regarding dinner. His anxiety drops a little just with the snap. She picks up his anxiety and as she goes back to the kitchen, she realizes that child is watching a program on TV and she snaps at the child and tells him he must turn off the TV since Dad will want to watch his program. Child is upset and confused and may cry or withdraw. Mom feels she has done something to improve Dad’s day so that although she is still anxious, she is less so than she was after her first encounter with Dad. However, the child’s upset is likely to increase the anxiety in the family in an ongoing cycle. In this simple interaction the anxiety has floated from Dad to Mom to child in the space of a few short minutes. The anxiety level in the family as a whole is heightened.

b. Coping with Anxiety and Emotions within Family Unit. The family members have a pull toward togetherness and a reaction to that togetherness. Bowen found several results of the way the family reacts to the increased anxiety:

- marital conflict,
- emotional distance,
- spouse dysfunction (one spouse over functions and the other spouse under functions), and
- child impairment (all of the anxiety is focused on one child and that child begins to show symptoms).

These methods of coping with anxiety are present in all families in some degree. All families need to have a way to handle the pull to togetherness in a way that allows them to be close while still maintaining their sense of self as a separate person. There might be conflict sometimes and distance others. A couple might have one spouse over function in one area and the other spouse over function in another. In considering the effect of the focus of all of the anxiety on one child, a psychiatrist once told me that it wasn’t that there was not a scapegoat in a healthy family but that the scapegoat role was rotated to different family members. All of the dynamics are normal but they can result in problems depending on the degree and extent of the anxiety and how the anxiety is handled.

c. Triangles. In Bowen’s research he found that a dyad, a two person relationship, is inherently unstable. The couple will bring in (or focus on, or gossip about) another person to keep the dyad stable. In a family if there is some anxiety in a relationship then the couple can easily focus on the child as a way to provide an outlet of their anxiety. However, if this “child focus” continues the child will develop symptoms, be they physical, behavioral, social, or psychological. This focus can be negative *or positive*.

d. Emotional Unit is most Evident under Stress. Viewing the family as a system provides us with a way to understand the dynamics in our families and in the families for whom we prepare plans. Some families may function very well under normal circumstances but with stress or a crisis the dysfunctional patterns of the family system will arise

and the family harmony will break down.

d. Family Dysfunction is Pervasive regardless of the Success of the Individuals. Dysfunctional family dynamics can occur in the families of highly successful individuals. It is possible that a person will manage his anxiety by burying himself in his work. Managing anxiety is one aspect of minimizing the reactivity to the anxiety in the family unit.

e. Effect of Emotional Unit on Individual's Development. The function of an individual who is caught in the pull to togetherness is a reactive one. The individual is reacting to the anxiety in the family and to the various individual's ways of coping with that anxiety. Stephen Covey in his book "The Seven Habits of Highly Effective People" said that freedom is the gap between stimulus and response. As long as an individual is caught in reacting to the anxiety and reactions to the pull to togetherness the individual is not free.

3. The Countervailing Individual Push: Differentiation. The counterbalance to the pull to togetherness that is intensified with anxiety is the individual's move toward developing himself as his own person, becoming, in Bowen's words, "differentiated." The person with a high level of differentiation can step outside the anxiety and reactivity of the family, and be guided by their own set of principles.

4. How Change Occurs in a Family System. Since the family is a system, change in one family member changes the system and can thereby change others in the system. If I want to change my child's functioning, I can best accomplish that by changing myself in the system. By focusing attention on my child, the person I may perceive as "the problem", I am increasing the focus of anxiety on that child and thereby exacerbating the problem.

The fact that, by one family member changing his own functioning the functioning of other family members improves is significant in terms of working with our families in times of stress. We all know that we cannot control another person. Most of us have tried that without success. But the realization that we can address our own anxiety and reactivity in the family and have a positive impact on others is a major shift in considering working with our families now, in the event

of a death and in considering our legacy.

XI. COMMON THEMES; WHAT TO DO AND NOT TO DO - LIFETIME.

A. The Role of Money.

The good news for those without money and the bad news for those with money: money does not motivate. Those individuals with money cannot just purchase a plan designed to motivate. Money not only does not motivate, it reduces motivation to engage in positive activities, reduces creativity, decreases work efficiency for all but routine tasks and encourages negative behaviors.

Can money be used in a positive way? Yes. It can be used as a resource to provide cognitive therapy, funds to pursue a passion and ironically to take money off the table as a requirement for survival.

B. What Does Work - Framework.

1. Objective - Shift Control to Within Individual. First, it is important to keep in mind at all times that the goal in legacy planning of any kind is to shift control from outside of an individual to inside an individual. Any action that keeps control outside the individual, that attempts to elicit behavior by external actions work against the objective of the individual perceiving himself as having the ability to control the outcomes in his life.

2. Have Faith - Motivation does Lie Within Each Individual. Second, it is important to keep in mind that all individuals are motivated. They are motivated to master something. They are motivated to be independent. They are motivated to have a purpose in their life. Money then can be used to facilitate the individual's own motivation. The individual needs a community and emotional support and thus will need this support in the process of seeking mastery, autonomy and purpose. The role of parents, mentors and community is to facilitate and support this process. Facilitation does not mean protecting the individual from failure, cushioning the individual's efforts or bailing the individual out. The goal is to be emotionally supportive and encouraging without providing a "financial answer."

C. What Does Work - Steps to Self-Efficacy.

Self-efficacy, an individual's perception of his/her ability to control the outcomes in his/her life, describes

the end result of a shift of control from outside to inside. In summarizing the research on happiness, success and creativity, the areas that are important to any legacy that a parent wants to leave fall within the four categories that Bandura found which increase an individual's sense of self-efficacy.

1. Mastery. Every individual is motivated to mastery. The parent delineates "acceptable" and "unacceptable" mastery areas at his peril. The individual (child) must decide what area that is. Encouraging mastery of any area will carry over to other areas. The parent can provide access and resources to pursue the area that the individual is seeking to master. The parent's support in this process will enhance the motivation. The parent's recognition of the individual's efforts and ways of addressing set backs and encouraging the individual to continue will increase the individual's resilience and perseverance. Bailing the individual out will prevent the individual from gaining one of the most important outgrowths of the mastery process: resilience and perseverance.

2. Family Myths, Modeling and Life Stories. We are relationship creatures. We learn from what we see. Knowing about our family and their lives provide us not only with a model but also with a community, a sense of belonging, a context for our lives. Families are diverse and the life stories of family members will be diverse and thus there will be multiple models and multiple life paths. The stories provide us with a personal history and illustration of our family values. The family's view of life provides a framework from which to operate as the individual begins to develop his own life story.

3. The Relationship is Everything. The relationship provides the emotional support in the face of adversity. Bandura found that one way to increase self-efficacy was through verbal persuasion. We have also seen that having someone recognize an individual's use of effective strategies increases the individual's future performance. Recognizing an individual's talents, skills, efforts, struggles, successes, failures, strategies and reflecting back these characteristics or efforts to the individual provides the individual with the motivation and personal awareness to continue their efforts, to try again. This process supports the development of resilience and perseverance, two elements that are very important to lifetime success and happiness.

However, we have also seen that focusing attention on a child is also an outlet for anxiety and can intensify the child/individual's own anxiety with a likely result of the increase in behavioral, social, psychological and physical problems. The line must be tread carefully. The "supportive parent/individual" must truly support the process for the child/individual and not seek to solve the problem, bail the child/individual out, or even to focus their attention and anxiety on that child. Being present alone, simply being present, is frequently a challenging response. In the interim the parent can change his/her own reactivity in the family to begin a change in the family system as a whole.

4. Self Awareness and Understanding our Moods and our Ability to Moderate Them. Haidt found that each individual has his own propensity toward happiness, toward optimism or pessimism. However, we each are also able to moderate that propensity. Haidt identified three ways to increase our happiness level: meditation, cognitive therapy and Prozac. In addition, each of us develops way that we can moderate our sense of well-being on a daily basis through what we eat, our exercise and other self-care activities. Our awareness of our ability to moderate our own moods and lives, is an important aspect of our lifetime well being. Parents can facilitate this process by modeling this behavior themselves. They can also make counseling, cognitive therapy and psychotherapy available to their children.

With anxiety being a given within a family system, an individual with significant anxiety in his family system, will need to develop ways to manage his own anxiety in order to reduce his reactivity to the family dynamics. Exercise and meditation can help reduce the anxiety and, the awareness that this anxiety is not "his" anxiety but rather anxiety in the system as a whole can also reduce the anxiety. A person who is receiving the anxiety in the family can easily start feeling a little crazy in the process. Recognizing that the anxiety is not coming from within the individual but from the family as a whole is powerful.

XII. AND AFTER WE'RE GONE?

To return to the baseline: money does not motivate. A trust designed to elicit certain behaviors will not motivate an individual to behave in that manner.

1. Include a Purpose Statement in the Trust. Ideally the purpose statement would be developed or expanded in family meetings. Including family stories or

stories of other families that reflect the family's values enhances the effectiveness of the purpose statement.

2. Involve the Individual in the Trust. The trust should be viewed as a transition to the individual, not as a distant inaccessible fund in the control of an impersonal third party. The individual should be provided extensive information from the time of the creation of the trust. This information should be provided in as accessible a way as possible. Sending the individual volumes of paper is not an effective way to provide the information. Regular meetings should be held with the view that the administration of the trust will ultimately be in the hands of the beneficiary. The process is not only one of providing information, it is also a training process.

3. Select the Trustee Carefully. If possible, select someone with whom the beneficiary can personally relate and with whom the beneficiary has a close relationship. Having the trustee also be a mentor to the beneficiary provides the relationship aspect to encourage the beneficiary to develop his skills, talents, passions and in the process also develop resilience and perseverance.

4. Take Money Off the Table. Provide the individual with basic support. The support should be reliable and not provided at the "discretion" of the trustee. Providing a regular distribution of an amount that enables the individual to live in a modest fashion frees the individual to pursue his passion.

5. Persevere Through Addictions. The problem that addictions present is that a beneficiary who is abusing drugs is not connected to his body, his talents or his life. In a sense, the entire process is suspended until he/she re-emerges. Anything beyond basic support at this time is unlikely to provide any benefit to the individual. Assisting the individual in any effort to become clean and sober should be pursued and any shift of control dependent on that sobriety may be helpful. Retaining an addiction counselor to assist in the process is an important part of the process. And always, provide that relationship, that community. It takes a village and the addicted individual needs that village.

And when they return to sobriety, return to self-awareness ... the process of engaging the individual, encouraging mastery, finding meaning and purpose and facilitating the individual's autonomy returns. Sobriety,

as with everything in life, is supported and sustained by seeing a purpose in life and in ones role in life.

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