OUR LIVES, OUR LEGACIES

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OUR LIVES - OUR LEGACIES

I. Background/Prologue.

We are all a product of our families, our environment, our work, and our experiences. I am no different. I am fifth of 10 children (the first died at 3 years old of tetanus so I grew up as one of nine.) My father died when I was 16 and my youngest brother was 5. My mother remarried 6 years later. The oldest children grew up in one type of family and the younger children grew up in a very different type of family. I drifted through undergraduate school and the beginning of law school before I began to focus on school and life in general. After three years practicing as a litigator, I switched to estate planning. Since that time I have talked with hundreds of families about their lives, the lives of their children, their hopes, their dreams, their worries, their successes, their failures and the hopes, dreams, anxieties, and concerns they have for their children. I observed the differences in my family between the older and the younger children. I listened to the differences in other families in their lives and experiences, their siblings' lives and experiences, and the lives and experiences of their children. And I wondered why. Why are some people motivated and some not? Will that change? Can that change? What is it that brings someone "back on track" after wandering away? How can we control our own lives and what control do we have over our children's (or others') lives?

For a brief period, I stopped practicing law and went back to school in psychology. While designing a research project, we were to consider what theories we had about an area and to test it. I was fascinated about what motivates us and the importance of control in and over our lives. I returned to law for practical reasons. I needed to support myself after a divorce. But I carried my research and my reflections from the perspective of psychology back into my practice. I did not return with expertise, only curiosity. My learning for the next 10-15 years came from listening to my clients. They all knew more about life and living than I did. They all encountered and grappled with challenging situations and found solutions, sometimes quickly but most times after one or more failures. These experiences resonated in my own life. I have not succeeded at a single thing that I did not fail at first. And during this time, my younger siblings grew up. Two of the youngest three siblings dropped out of high school and the third of the three dropped out after entering college. Each with a different life path, but by the time each of them was 30 they had finished high school and gone back to college; all three graduated from college. They went on to careers in wildlife biology, accounting, and law.

As I talked to clients about their lives and the lives of their families, I began to note some common threads in clients whose lives had been satisfying and successful on their terms and whose children lead satisfying, productive and happy lives. I did see some threads which were not the "key" in themselves but were indicative of some other aspect of what I saw. For example, for a year or two everyone I saw who reported having a satisfying, productive, and happy life or described their children's lives in these terms, shared one common characteristic: they lived within their means. This characteristic was striking to me since the amount of income was irrelevant. Some had low incomes, and some had extremely high incomes. Those with low incomes who lived within their means described their lives as satisfying, productive, and happy and those who did not live within their means, did not describe their lives in these terms. Those with extremely high incomes who lived within their means described their lives as satisfying, productive, and happy (not surprising) and those that did not live within their means did not describe their lives in these terms. This formula is far too simplistic but if someone is living within their means, they have control over the financial part of their life and, as we will see, control over one's life is an important component of a satisfying, productive and happy life.

There were four common threads that my clients reported to me that endured over the years and provided an enduring framework for the components of a satisfying, productive, and happy life. These four components were as follows:

> Mastery. The individual had mastered something. Although the mastery may not be in the area in which they were employed, the mastery did have an effect on the way they viewed and handled all other things in their life. The individual gained some skills, attitude or characteristics in the process of having mastered something that carried over to the other parts of their life.
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> Family/life knowledge and pattern. The family had provided a certain life pattern, a framework for how life works that was a guide but was not restrictive. I wasn't sure what to call this. I thought of it as a family myth or culture. It wasn't a myth in terms of a falsehood, but family stories about life that included some sense of the course or challenges of life that provided the individual with a road to follow, or in some cases a sense of adventure of the discoveries that lay ahead. This pattern was generally not expressed as such. For example, the life pattern may be an expectation that you go to college, get a degree, get a job, get married, and have children. This particular pattern may be provided only by looking at all family members and seeing that this is the only road that anyone took. These patterns provide a road to take. However, if the road does not have other options then it may also create frustrations and disappointments. However, even in those cases the road may get them through college, and they have that asset as they move to forge a new path.
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> Key adult. Each person had at least one adult who knew, understood, and emotionally supported that person. Frequently the adult was a parent but not always.
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> Self-knowledge - mood moderation. The type of self-knowledge that was a part of this thread was knowing how to moderate their moods, to get themselves back on track. That may be to exercise first thing in the morning when they feel a dip in mood. It may be prayer and meditation. It may be to set a goal such as completing a marathon. It may be to return or step up counseling or to begin taking anti-depressants.

One thing that was interesting to me was that no one reported money as being a key factor. I will qualify this statement with two observations. First, most of the people who retain an attorney to prepare their estate planning documents have resources. They not only are able to spend the money for this service; they also recognize the benefit from something that is not expected to be needed for years to come. Second, early in my practice most of my clients were doctors and later in my practice most of my clients were entrepreneurs. Although they were successful either as a professional or in starting their own business, they had not been raised with wealth. For those who do not have the resources for the basics in their life, money, as we will see, is a much more important factor.

If what I was observing was "true" or "real" with the general public then the research in psychology would have identified the components I had seen. I wondered. What spurred me to find out was the advent of the dot com millionaires in the 1990s. The parents of these individuals were not part of the super-rich, so these individuals were not raised with the trappings of a high net worth lifestyle. Now they were part of the group with high net worth and yet they saw the benefit of having been raised in a different lifestyle. They did not want their children to grow up "entitled" and as "trust babies". In the late 1980s Warren Buffett advised, "You should leave your children enough so they can do anything, but not enough so they can do nothing"[1]. Estate planning attorneys are a creative group and they sought to find a way to address this problem. The solution was the "incentive trust". The money in the trust was distributed in a manner to "incentivize" the dot com millionaire's children to be productive. The money would be used to motivate their children.

Motivating people with money or any other external rewards had long before been the subject of research in psychology and it was clear: external rewards decrease intrinsic motivation. If the intent was to motivate children, the "solution" would backfire. At that point I wanted to see if there had been research in the area of psychology that would provide some guidance in what did motivate individuals and what a parent could do, if anything, to motivate his children. Was there anything in the area of psychology that would confirm, debunk or clarify whether the threads that I had seen have any basis?

In this outline, I will review the results my research over the last 25 years has shown me. The first step to determine how to carry out one's desired legacy is to determine what legacy one wants to leave. After considering the types of legacies people want to leave, I consider what elements, action or behavior are most likely to further the desired legacy and apply those to our lives and the lives of those to whom we are leaving a legacy. This discussion is followed by the challenges of family dynamics and money. Finally, I will consider the role of the advisor.

II. Legacies: What are they? Primarily money? Mostly money? Partly money? Definitely not money? If not money, what ..?

The definition of legacy in Merriam-Webster dictionary is:

[1] William Buffet. The Buffet.com. http://www.thebuffett.com/quotes/Personal.html#.XZJqT0ZKiM8

> 1. : a gift by will especially of money or other personal property : bequest. She left us a legacy of a million dollars.
> 2 : something transmitted by or received from an ancestor or predecessor or from the past the legacy of the ancient philosophers The war left a legacy of pain and suffering.
> 3 : a candidate for membership in an organization (such as a school or fraternal order) who is given special status because of a familial relationship to a member Legacies, or children of alumni, are three times more likely to be accepted to Harvard than other high school graduates with the same (sometimes better) scores …— Michael Lind[2]

The first and most common definition of legacy is a gift of money or other property. The question is, what is the impact of money on one's legacy as defined in the second definition: "something transmitted by or received from an ancestor ..."? Does money further or impair the non-monetary legacy that is desired?

The second definition also provides the legacy that most of us leave, a non-monetary one. To the extent that money may be part of our legacy, it is important that the money furthers our non-monetary legacy.

The first step is to consider what we would like our legacy to be. When we talk about a legacy, we are talking about something we leave behind, something we give our children, our community, our society. We all want our legacy to be positive and a reflection of the best we have to offer. We hope that our lives have provided whatever is necessary to have that occur.

For the dot com individuals who were concerned about their children becoming entitled or trust babies, they wanted their children to be self-sufficient, productive individuals. Defining your legacy is the first step to fulfilling it. A couple of good examples are the Vanderbilt and the Lowell families. The Vanderbilts wanted their family to be American royalty. Working is not a part of being a member of a royal family. Without individuals building or at least retaining the wealth, the wealth will be dissipated and at some point, the wealth will not sustain the lifestyle of a royal family. The Vanderbilts lived this life and most of the wealth was dissipated in the successive generations. The Lowell family had a different vision. The family had money thus they did not need to work to make money. Lowell acknowledged that, but he also said that everyone in his family must be productive. His children's accomplishments included an awarded astronomer and author, president of Harvard, an activist for prenatal care and a Pulitzer Prize winning poet. The legacy of these two families were very different, but clearly identified. Each family successfully carried out their desired legacy in the lives of their children.

Our legacy is something that parents leave for their children, whether it is money or a way of being. Parents generally don't think of their legacy as being the same thing as what they want for their children. These two things are different, but they are more intertwined than is generally thought. Beginning with what parents want for their children identifies our goal. As Stephen Covey states in his book, *The Seven Habits of Highly Effective People,* we begin with

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[2] Merriam-Webster. https://www.merriam-webster.com/dictionary/legacy

the end in mind.[3] With the end in mind, actions can be identified that result in that end. For example, the end that the incentive trust is designed to bring about is for the individual's children to be productive. Parents may say that they want their children to be happy, but happiness is a shorthand word for a desire that is much deeper than that. They want their children to lead productive, satisfying, meaningful lives. Over the last 50 years, social scientists have conducted research to determine what type of characteristics, background, and potential interventions lead to success.

A. Predicting success .... ?

Success is the child's success, not the parent's success. All the things that a parent wants for his children such as success, productivity, and happiness are things that his children create. In reviewing the research, we can see what leads to or predicts success, productivity, and happiness and determine whether there is action that parents can take to facilitate the child's efforts or create an environment conducive to success. 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.

1. 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").[4] 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, Tough 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-

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[3] Stephen Covey. *The 7 Habits of Highly Effective Families.* New York: St. Martin's Press, 1977.

[4] Paul Tough. *How Children Succeed: Grit, Curiosity, and the Hidden Power of Character*. New York: Houghton Mifflin Harcourt, 2012.

> 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."[5]

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 dropouts. The General Educational Development Program was a program to assist high school dropouts 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 increased returns as those who 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 dropouts. 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. [6]

2. Life Success.

Engendering motivation and shifting control to our children has been the subject of theories and research in an area known as "self-efficacy theory". Self-efficacy is couched in terms of an individual's perception of his ability to control

[5] *Ibid*. xiv-xv.
[6] *Ibid*. xx.

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outcomes in his life.[7] Regardless of the way the individual would describe his motivation, whether faith or rugged individualism, the person believes that he can "get things done", "make them happen", obtain a desired result. The research confirms the positive effects of an individual's perception that he has control over the outcomes in his life. Albert Bandura, in his book *Self-Efficacy: The Exercise of Control*, as well as other researchers, have found 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. A high sense of self-efficacy also contributes significantly to the development of intellectual abilities and to academic achievement, advancement in one's career, re-employment after a job loss, tenacity in the face of problems, creativity, and management of certain types of job stresses, to name a few.[8]

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.[9]

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[7] Albert Bandura. *Self-efficacy: The Exercise of Control.* New York: W.H. Freeman and Company, 1977, 10-31.
[8] *Ibid*. 422-436.
[9] *Ibid.*, 79.

In short, these four sources are: (i) mastery, (ii) modeling, (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.

B. Ineffective Motivation Sources: Money and External Rewards.

Money has long been considered an effective way to motivate individuals in business and in families. The origin of the belief that money motivates individuals in business was the use of money to motivate individuals to work on assembly lines and on other routine, mundane tasks. The belief that money motivates has persisted and is entrenched in our current thinking. 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. Before discussing what does motivate us, Pink considers the ineffectiveness of money in motivating individuals in the ways that is intended.

1. Money Decreases Motivation to Engage in a Specific Task/Job.

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.[10] 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

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

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.

2. 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.[11]

3. 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 opposite of what is needed on a creative task.[12]

4. Money Increases Undesirable Behavior.

Pink cited four areas in which money has a negative impact: 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).[13]

5. Does Money Ever 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

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[11] *Ibid*. 38-40.
[12] *Ibid*. 40-45.
[13] *Ibid.* 45-57.

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".[14]

In addition, Pink noted that money can motivate individuals to engage in routine tasks.[15] 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.[16] 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.

C. Established Sources of Motivation.

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.

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".[17] The motivation was the most obvious in children and the motivation was moderate but persistent.

[14] *Ibid*. 77.
[15] *Ibid.* 58-67.
[16] *Ibid*. 62.
[17] Robert W. White. "Motivation Reconsidered: The Concept of Competence." Psychological Review. Vol. 66, No. 5, 1959.

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.

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. In his book, *Drive*, Daniel Pink expanded upon a variation of these three psychological needs as the drivers of motivation: autonomy, mastery and purpose. Since mastery and competence both reflect the same source of motivation, the areas that motivate are: autonomy, mastery, purpose, and relatedness.[18]

1. Autonomy.

The very word autonomy is inconsistent with parental or any external control. The importance of autonomy provides a framework or backdrop in our discussion of defining and determining what legacy we want to leave and what action we take to carry out our desired legacy. Any effort to control the child or other individual works to thwart the individual's drive for autonomy. Parents seek to control their children to ensure that they follow a productive life path. 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. Research, first in the area of business, found that a different approach would be more effective than the "carrot and stick" approach.

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.[19]

The push for autonomy in business resulted in Cali Ressler and Jody Thompson, two former human resources executives, creating a "results only"

[18] Pink. 88.
[19] *Ibid*. 88.

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."[20]

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.

a) 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.

b) 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.

c) 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. 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.[21]

d) 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

[20] *Ibid.* 89.
[21] *Ibid*. 100-101.

other individuals working in that team decide whether to hire the individual.[22] 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 well together, and that teamwork 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 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."[23]

The goal of a parent is for their children to be independent. In business independence isn't the final goal but it produces better results. The parent would encourage their children to choose tasks, areas of mastery and careers. What worked for the parent in what, when, and how success was achieved will not be the same for his children or anyone else. The challenge of leaving one's desired legacy is apparent. Money does not motivate. The parent's exercise of control over their own life provided the parent with success. But the child's life is not another area for the parent to master, but to model mastery. Our first guide to encouraging motivation is that everyone wants autonomy. Everyone wants control over their own life and will resist any effort to control them.

2. Mastery.

Mastery is a key component not only in providing a source of motivation but also as a source of self-efficacy in Bandura's research and a source of optimal experiences in Czikszentmihalyi's research [discussed below]. In his book *Drive*, Pink considers our drive for mastery as our "default setting". Only through engagement can we master something. Pink notes that control leads to

[22] *Ibid*. 103.
[23] *Ibid*. 106.

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compliance and autonomy leads to engagement. Our quest for autonomy fuels our engagement with life and move us toward mastery.[24]

a) <u>The Process of Mastery as an Optimal Experience</u>. Several researchers have explored what leads us to happiness and an enjoyable life. One problem in researching happiness is self-reports of happiness are heavily influenced by the mood of the individual at the time the individual is asked about his level of happiness. Mihayli Czikszentmihalyi sought to determine the true sources of life's enjoyment that were not affected by the temporary situation of the individual at that time. Czikszentmihalyi 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, Czikszentmihalyi 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*. 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 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."[25]

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".[26] 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."[27]

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[24] *Ibid*. 108.
[25] Mihaly Csikszentmihalyi. *Flow: The Psychology of Optimal Experience*. New York: HarperCollins, 1990, 49.
[26] *Ibid*. 67.
[27] *Ibid.* 69.

Czikszentmihalyi labeled these autotellic experiences as “flow”. As we will see later, Martin Seligman based his research on happiness on what people choose to do for their own sake, just as with Czikszentmihalyi’s autotellic activities in which the doing itself is the reward.

The Alternative? Czikszentmihalyi 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 disturbance.[28]

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

Mastery is not just an activity and every part of it is not enjoyable, yet mastery is what we all seek. From bridge to skiing, to identifying fine wines to quantum physics, we are all motivated to master.

b) The Three Laws of Mastery. Pink describes three “laws” of mastery:[29]

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

[28] *Ibid*. 126.
[29] Pink. 118-125.
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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.[30]

<u>Mastery is a Pain</u>. Pink's "law" is somewhat misleading. Mastery is a pain because it 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 "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.*"[31]

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".[32] 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."[33]

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."[34]

<u>Mastery is an Asymptote</u>. 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 as it gets closer to a horizontal line but does not ever reach

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[30] *Ibid*. 118-120.
[31] *Ibid.,* 122.
[32] *Ibid*., 122.
[33] *Ibid*. 123 (emphasis added).
[34] *Ibid*. 123.

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it. Mastery continues forever. It is not achieved and then one moves on. There is always a further level to mastery.

As this discussion reflects, mastery is a process and way of thinking and being. The individual perceives improvement as a given with hard work. The process of mastery leads to and reflects the characteristic of perseverance. The quality of perseverance or grit has been identified as a key characteristic of performance in a number of studies from the Perry Preschool Project to Angela Duckworth's recent comprehensive book discussing the research, *Grit, The Power of Passion and Perseverance*.

3. Purpose and Relatedness.

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 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.

Part of the research on the importance of purpose in motivation is in the area of 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.[35]

Other research has focused on the importance of purpose in motivation and life satisfaction. 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 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.[36]

D. Rethinking our Legacy.

Our legacy is much more than any tangible thing that we can give or pass on. In considering our legacy we need to broaden our view. Broaden our view to all aspects of our lives. Broaden our view of what might be. We must disconnect from our preconceptions of both what is possible and what is effective. We also must open our minds to what our children can and may achieve. Perhaps our hopes and dreams are too limited. Perhaps they are focused in one area and although our children can perform in that area, they can excel in an area that we did not consider. What is needed is an entirely different way of viewing what we want and expect and how we respond to those we love each day. As Stephen Covey stated in the context of business in his essay in the book, *Rethinking the Future*:

[35] Pink, 139.
[36] *Ibid.* 141-142.

> 'If you want to make great gains in human performance – and I'm talking here about 500 percent, not 5 percent — you have to change fundamentally the way you think about people. You have to believe that people are the most valuable organizational assets, and that they are capable of immense achievement. And you have to help them believe it, too. In other words, you have to see the oak tree in the acorn, and you have to understand the process of helping that acorn become the giant oak tree.
>
> "This is why I say that it's not enough just to treat people well and then use them well, like the old model taught us. You have to help people find meaning and fulfilment in what they do. They don't want to be 'used' by the organization like victims or pawns. They want to have stewardship over their own resources. They want to feel that they are making a personal contribution to something meaningful. And that's when you get real motivation and real fulfilment. That's when you truly release the human potential and all that tremendous energy and creative power that is hidden inside people, waiting to be unleashed. Goethe said: 'Treat a man as he is, and he will remain as he is; treat a man as he can and should be, and he will become as he can and should be.'"[37]

It is ironic that businesses may embrace this idea before families. Yet in families, we are not looking to gain any personal or economic benefit, but rather are more likely looking to facilitate our children's realization of their own talents. One aspect which is important to note is that Covey is addressing the action to be taken by a business with respect to its employees. Many families operate under the myth that some people have talents to be realized and others do not. This myth must be dispelled as a part of the process of developing a structure to facilitate individuals in becoming productive.

Although formulating our legacy begins with considering what we want our legacy to be, that is only the beginning. Our legacy is lived. Money rarely is effective and almost always is not effective in achieving what we want our legacy to be. Using money to achieve our legacy is not only likely to backfire, having money available can distort the process. Our legacy is inextricably wrapped up with who we are as individuals, in how we live our lives. We are both cheerleaders and challengers. We may provide some wind at their back but we don't remove the obstacle from the road.

E. Happiness: I "Just" want my Children to be Happy.

1. Haidt - The Happiness Hypothesis.

Although someone may express their desire that they just want their children to be happy, inevitably if you dig deeper, there is much more to that

[37] Rowan Gibson, ed. *Rethinking the Future.* London: Nicholas Brealey, 1999, 37.

simple statement. What is it that makes people happy? Are some people inherently happy and others not? Does money make people happy? Is work a component of happiness or an obstacle to happiness? What role do relationships play in happiness?

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.[38] One of the components is genetic, one is affected by the environment and others, and one is solely within the control of the individual.

<u>Happiness as Genetic</u>. Is happiness genetic? Are we predisposed to be happy or unhappy? Haidt in *The Happiness Hypothesis* notes that 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. 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".[39] This genetic happiness set point is referred to as a person's "affective style". The difference in affective style shows up in the brain scans of individuals, thus our set point for the way we feel or experience emotion is genetic.

Our perception of an event is key to our interpretation. Can we alter that? 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?

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. [40]

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[38] Jonathan Haidt. *The Happiness Hypothesis*. New York: Basic Books, 2006, 90-94; 219-223.
[39] *Ibid*. 33.
[40] *Ibid*. 35-43.

Can Money increase Happiness? For anyone who has lacked the funds to provide for their basic needs, the answer is a resounding "yes." However, although money can provide an increase in happiness in those situations, the impact of having more money on happiness is more complex.

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."[41] In each society there is a consumption norm and the individual assesses his happiness in relation to this consumption norm.

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. [42]

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. The parent who made the wealth is aware of what life

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

[42] Kahneman Daniel and Angus Deaton. "High Income Improves Evaluation of Life but Not Emotional Well-Being." Proceedings of the National Academy of Science, August 2010. https://www.pnas.org/content/pnas/107/38/16489.full.pdf

is like without the wealth. However, the second generation was raised with a certain level of wealth and to them that level is the norm. A generation growing up with wealth assumes that, in the general course of life, the lifestyle they enjoyed growing up will be available to them. Without a conversation to the contrary, they will assume that will come to them either by their own means or provided to them by their parent. Each step to assist a child to enjoy that lifestyle will also move them into a community or group which has other elements of that lifestyle. For example, a gift that moves a child to a larger, nicer home also moves the child 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.

Does our environment or demographic facts affect our happiness?   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".[43] 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. However, there are a few conditions that do reduce happiness; 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.

Love and Relationships. Love and relationships are key for parents and is their primary impact in leaving a legacy. The ways in which they have an effect on others includes through modeling, knowing their children, recognizing and reflecting on their successes, their resilience and their use of their skills and strengths in addressing life and its challenges. 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.[44]
>
> 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

[43] Haidt, 87.
[44] *Ibid*. 109-113.

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in other circumstances such as prisons (with their incarcerated mothers) or foster care. Babies in orphanages without human contact die.[45]

Increased suicide. Individuals with fewer constraints, bonds and obligations were more likely to kill themselves.[46]

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.[47]

Work. 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 Section II..C.2. a) on Czikszentmihalyi's research.]

As noted in the discussion of Pink's book *Drive*, individuals 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. 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".[48] 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. In your view of work as a job, career or calling and how it may

[45] Maia Szalavitz. "It's the Orphanages, Stupid!" www.forbes.com. April 20, 2010. http://www.forbes.com/2010/04/20/russia-orphanage-adopt-children-opinions-columnists-medialand.html.
[46] Haidt, 133.
[47] *Ibid*. 119.
[48] *Ibid*. 221.

have shifted from one to the other, consider the difference the effect of a parent's negative judgment or response to a child's work and/or hobbies.

> Work as a Job. This person's work does not tap into their effectance motivation. Work is solely to provide them with the money to live. 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.
>
> Work as a Career. As Haidt expressed it: "The pursuit of these goals [advancement, promotion, prestige] 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."[49] 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.
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> Work as a Calling. The individual sees a purpose to his work, sees his 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 [see discussion of Csikszentmihalyi's research] 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.

From a Job 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.[50]

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

[49] I*bid*. 221
[50] *Ibid*. 222-226.

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.[51]

Vital Engagement. Csikszentmihalyi researched the lives of creative people. He wanted to know how these individuals found and developed their passion, their calling, 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".[52] Haidt found that happiness came not internally or externally but from "between".[53] 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 that provides satisfaction and meaning as well as the work intself. 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.

Healthy versus 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."[54] 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).

Happiness vs Our Optimal State. As noted above, happiness is a self-reported subjective state and, as such, is dependent on the mood and circumstances of the individual when he is asked that question. Also as discussed above, Mihaly Csikszentmihalyi did research to determine what experiences made individuals happy. He determined that being involved in a totally engrossing

[51] *Ibid.* 222.
[52] *Ibid*, 223-224.
[53] *Ibid*, 225.
[54] *Ibid*. 225.

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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".

What we find in Haidt's research is that happiness includes the same components of what motivates us and what provides us with a sense of control over our lives. Happiness is the byproduct of a productive meaningful life. Going back to Haidt's formula: 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). What are C and V?

"The biggest part of C ... is love. No man, woman, or child is an island. We are ultrasocial creatures, and we can't be happy without having friends and secure attachments to other people. The second most important part of C is having and pursuing the right goals, in order to create states of flow and engagement."[55]

Haidt described love and work to humans as "the analogues to water and sunshine for plants".[56] In describing the experience of one student in her passion for horses, he noted that "her initial interest grew into an ever-deepening relationship, an ever-thickening web connecting her to an activity, a tradition, and a community. Riding .. had become a source of flow, joy, identity, effectance, and relatedness."[57] Haidt concluded that it is the interplay, the in between of all of the factors that provides happiness.

The final version of the happiness hypothesis is that happiness comes from between. Happiness is not something that you can find, acquire, or achieve directly. You have to get the conditions right and then wait. Some of those conditions are within you, such as coherence among the parts and levels of your personality. Other conditions require relationships to things beyond you: just as plants need sun, water, and good soil to thrive, people need love, work, and a connection to something larger. It is worth striving to get the right relationships between yourself and others, between yourself and your work, and between yourself and something larger than yourself. If you get these relationships right, a sense of purpose and meaning will emerge.[58]

Happiness is mastery, flow, purpose, autonomy all flowing in the soup of relationships. Our children pursue mastery, flow, purpose and autonomy. The role of the parent? Get out of the way or, at best, support and facilitate. But parents are far from irrelevant. The soup of knowing, understanding, reflecting

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[55] *Ibid*. 219.
[56] *Ibid*. 219.
[57] *Ibid*. 225.
[58] *Ibid*. 238-239.

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on our children's strengths and efforts provides the environment for mastery, purpose and autonomy to flourish. In leaving a legacy, the legacy primarily comes from the "relationship soup" parents provide for their children and those close to them.

2. Seligman - *Authentic Happiness* and *Flourish*.

Martin Seligman began his career researching learned helplessness. As with many types of research, his research started with rats. The rats were put in a situation in which they were shocked and had no way to stop the shocks. Another group received the shocks but could stop the shocks. The rats with no control eventually gave up and lay on the floor of the cage as the shocks were administered. As you can imagine this was likely a depressing area to research. Decades into his career he shifted his focus to the opposite end of the spectrum with learned happiness. In doing so he entered the positive psychology movement.

In 2002, Seligman published his bestselling book, *Authentic Happiness*. The title belies the substance of the book. Seligman noted in later writings that he did not select the title. Seligman's focus was on things we choose for their own sake. As discussed earlier, Mihaly Csikzentmihaly's research found that what brought individuals the most enjoyment in their life was fully engaging in activities for their own sake. Seligman sought to determine what the components of the activities and engagement were and called these the elements of authentic happiness. The process is one of individual choice, the individual chooses it, takes action to reach it ... controls it. In *Authentic Happiness*, Seligman presented three components of authentic happiness: positive emotion, engagement, and meaning.[59] We choose activities that provide us with positive emotion, engagement, and meaning for their own sake. In describing "happiness" Seligman used the term life satisfaction. Although the reporting of the existence of these elements was subjective, Seligman developed action items to increase the individual's self- reporting of life satisfaction. On his website, www.authentichappiness.com, Seligman includes a number of tests to measure one's own life satisfaction as well as other aspects of each element. In *Authentic Happiness* the goal of the theory was to increase one's happiness and life satisfaction.

In 2011, Seligman followed up with an expansion of the concepts in his book, *Flourish*. After publishing *Authentic Happiness*, through his discussion with colleagues and additional work Seligman realized that the three components identified in *Authentic Happiness* (positive emotion, engagement, and meaning), did not encompass all areas that a person may choose for their own sake. In *Flourish*, Seligman added accomplishment and positive relationships to the three

[59] Martin E. P. Seligman. *Authentic Happiness*. New York: Atria, 2002.

original components. Seligman also moved away from the term happiness and used the broader and more descriptive term, well-being. Some types of accomplishment or achievement may not share any of the other components, but individuals may choose to pursue accomplishment for its own sake. As Seligman said "The addition of the achieving life also emphasizes that the task of positive psychology is to *describe*, rather than *prescribe*, what people actually do to get well-being."[60] His inclusion of positive relationships was in recognition that almost everything positive is shared with others or arising out of our relationship with others.

Seligman uses the mnemonic PERMA to include all five elements: Positive emotion, Engagement, Relationships, Meaning and Achievement. Well-being theory is "essentially a theory of uncoerced choice, and its five elements comprise what free people will choose for their own sake".[61] Note that it is the uncoerced choice of the individual, not of someone else. The individual must be in control of his life and choosing these elements in order for them to contribute to the individual's well-being. The fact that the individual must be in control is the challenge of any deliberate effort to leave a legacy to that individual that defines who the individual is and even more than in any way attempts to "make" the individual be a certain type of person.

The main premise of the theory is that the actions are ones that the individual would choose on his own. Thus, the foundation of Seligman's theory is one of autonomy. If one has total autonomy what does that individual choose to do, to engage in. As with Haidt's discussion of happiness, once again the components of happiness or well-being are the same components that motivate an individual and assume that the individual is controlling the outcomes in his life. The happy individual, the individual who experiences well-being is a self-efficacious individual, exercising autonomy in his life and seeks engagement, [Seligman discusses Czikszentmihalyi's flow concept as integral to engagement] relationships, and purpose and meaning in his life.

We know that a high sense of self-efficacy predicts success. We know that individuals are motivated by autonomy, purpose, mastery, relationships and we have seen that these same factors produce well-being. If we have considered, formulated and articulated the legacy that we want to leave, how does this research inform our actions in furthering a legacy that includes hopes and desires for the life of our child or any other person?

III. Our Legacy: Making it Positive.

[60] Martin E.P. Seligman. *Flourish*. New York: Atria Books, 2011, 20.
[61] *Ibid*. 16.

The things that motivate individuals, that predict success in their lives are also the components of happiness: mastery, autonomy, purpose, and close relationships, provide a guide to the effect of the lives we live, the actions we take or consider taking, on the legacy we leave. We have learned that using money to motivate will not work. Even using money to facilitate growth and maximize well-being is filled with challenges. Paradoxically, if money is ever used to achieve a certain result or desired end, it will fail. But understanding the potential pitfalls can provide us with the tools to assist our clients in navigating the course to leave a rich, rewarding, and positive legacy.

A. Autonomy.

Autonomy is the thread that ties all other factors, all theories together. Individuals are naturally motivated to be autonomous. Bandura determined that a person's perception of their ability to control the outcomes in their lives (one's sense of self-efficacy) was a better predictor of career selection and success than actual ability, prior preparation, achievement or level of interest. Seligman sought to determine what activities individuals would choose to do for their own sake and his research found that these were actions that resulted in positive emotion, engagement, relationships, meaning and achievement. The key in all of these is the individual's actions, the individual's control over his life. On the flip side, the research on the effects of external rewards to motivate or elicit a certain type of behavior have shown that external rewards do *not* work to elicit the desired behavior. Motivation comes from within it is not something that another person can engender in another. The benefits of autonomy are evident from an early age. Angela Duckworth in her book, *Grit: The Power of Passion and Perseverance:*

> "A degree of autonomy during the early years is also important. Longitudinal studies tracking learners confirm that overbearing parents and teachers erode intrinsic motivation. Kids whose parents let them make their own choices about what they like are more likely to develop interests later identified as a passion."[62]

Everyone has areas of their life in which they have total control and others in which they are not ready to be in control. If the individual is entering a new area, then the control given to the individual will be different than in an area in which the individual is capable of acting on his own. One of the first levels of shifting control to an individual in a particular area is to provide the individual with information. The individual may need to learn about how to engage in the new activity. For example, when someone is going to start driving a car, he is not given the keys without information on the applicable laws, training on the way a car works and practicing driving with a licensed driver in the car. These steps are a good guide to shifting control to an individual in any area.

[62] Angela Duckworth. *Grit; The Power of Passion and Perseverance.* New York: Scribner, 2016, 107.

Consider money. Let's consider the situation in which an individual is going to receive an inheritance. The individual should learn about the inheritance, trained on managing money, and then work with someone in managing the money before the control over the money is turned over to the individual. This same process is taken when an individual moves out of his parents' home, gets a job and manages his money on his own. When one considers how important being able to manage one's money is, it is surprising how little training any of us receives in this area. It is like parenting. Two of the most important skills we need in our lives; managing money and parenting receive less information and training than driving a car.

One of the changes we have seen in the last 20-30 years is the rise of helicopter parents. These parents watch their children's every move and step in to smooth the way for their children to experience a positive result, to avoid not just failure but any difficulty in their lives. Angela Duckworth, author of *Grit: The Power of Passion and Perseverance*, explained in a Podcast on Motherly:

> "If you solve their problems guess what? They will not figure out how to solve their own problems if you make life a frictionless path, then don't be surprised when they are not very resilient."[63]

An article by Dr. Anthony Rostain and B. Janet Hibbs entitled "Is Your Child Emotionally Ready for College?" in the August 22, 2019 weekend edition of the Wall Street Journal discusses the lack of preparation of students for college framed the issue as follows:

> "What explains the emotional fragility of today's college students? Many factors have contributed to the problem. Family life in the U.S. has come to feel less stable in the face of globalization, the home and job losses of the Great Recession, income insecurity and significant rates of divorce. The 1990s saw the emergence of the internet and, soon afterward the deeply unsettling influence of social media.
>
> In response to these and other rapid social changes, American parents have moved away from the traditional emphasis on encouraging childhood independence, seeking instead to exert ever more control over their children's lives. The pitfalls of this approach include over-preparation, which can place academic achievement at the center of a child's self-esteem; over-protection, which keeps children from making their own mistakes and learning from them; and over-investment when parents try to meet their own needs by pushing a child forward in their image.

[63] Angela Duckworth. "The Art of Teaching Perseverance to your Kids." Motherly Podcast. July 18, 2019. https://www.stitcher.com/podcast/motherly-media/the-motherly-podcast/e/62645697

> The result is what we now see on campus: a generation of young people who often lack the maturity and resilience to deal with the emotional ups and downs of early adulthood and the constant striving expected of them as they face an uncertain future.[64]

Although solving your child's problem is not helpful, being involved and interactive is. In Bandura's research on self-efficacy, one of the ways a child's sense of self-efficacy increased was through watching a model. The more the model was like the child, the more effective the modeling was. If you model perseverance in solving a problem and model continuing something that presents a challenge, then you are providing a model for that behavior. Modeling the process of persevering, modeling continuing to struggle, acknowledging that solving the problem or completing the task is not easy provides a much more effective model than having everything come easily to you.

In the above quoted Wall Street Journal article, the authors provided for a shift in the way the parents interacted with the child to one that would promote autonomy and problem-solving stating:

> "How can parents promote successful adaptation to college while simultaneously trying to let go? They need to talk to their children about the risks of college life, but they must learn to listen, not to lecture. Parent-child communication skills should shift in tone at this juncture from advice-giving or rule-settling to collaborative problem-solving. If parents are able to accept a child's lapses without judgment or blame, their implicit message becomes: "You can recover. This is part of growing up."
>
> "Perhaps the hardest emotional milestone for parents to achieve involves the promotion of a child's autonomy. As the psychoanalyst Anna Freud, Sigmund's daughter, famously said about the nature of parenting. "Your job is to be there to be left." Though many parents provide emotional and financial support long past college, it remains their job to promote true independence partly by volunteering to reduce their control.
>
> "Parental guilt is a frequent emotion when the transition to college is especially difficult, but it is important to remember that a rocky start can be a useful experience for a young adult. It is a reminder that life takes many turns and isn't linear."[65]

In addition, reflecting or guiding the process for the child can be helpful and reflecting on the skills that the child used is helpful. As noted above, the action must not

[64] Anthony Rostain and B. Janet Hibbs. "Is Your Child Emotionally Ready for College?" Wall Street Journal. August 22, 2019. Key: citeulike: 11566490377
[65] Ibid.

be controlling. The process is a reflection on the skills to be used and a reflection on the skills that the child is using. This process of solving the problem could be on looking for the label in the back of the pants or the heal in the socks for a two or three-year old to finding a youtube video to unclog a toilet. In a study in which students were given tools on how to solve problems, using those tools to solve the problems did not increase the student's sense of self-efficacy unless the parent or instructor noted on how the student used the tools to solve the problem.

Individuals who believe that skill and intelligence is acquired, not innate, develop a growth mindset and will take the effort to improve their skills and performance. Those that believe that skill and intelligence are innate assume that they lack the talent and cease trying.

All of these actions contribute to the individual's self-sufficiency, belief in their own abilities and fosters autonomy. Autonomy in turn serves to motivate the individual to continue to make the effort and to master skills.

B. Mastery.

Mastery is another aspect of motivation, increasing sense of self-efficacy and of well-being. Mastery is integral with focus and provides the level of engagement that Czikszentmihaly described as flow, the part of life that individuals found the most satisfying. Mastery is not an end goal. It is a process. It is a mindset.

One of the challenges in leaving a legacy is that it is not something we can make a list of the impact we want to have and take action to check the items off the list. We must live the legacy. We must model what we want the legacy to be. We must know and understand the individual that we want to receive the legacy. In our own lives, we are best served by control. We take action to achieve a goal, to accomplish a task. We want to do the same in our relationship with our children. However, we cannot master anything for our children. Our role is limited. We can expose our children to multiple experiences when they are young. We let them select what experience or skill they want to take further. We do not judge their selection. We can encourage or even require commitment to a skill or experience that the child selects. We reflect on the mastery process. Angela Duckworth described the process of developing an interest as follows:

> "… interests are *not* discovered through introspection. Instead, interests are triggered by interactions with the outside world. The process of interest discovery can be messy, serendipitous, inefficient. This is because you can't predict with certainty what will capture your attention and what won't. You can't simply *will* yourself to like things, either. As Jeff Bezos has observed, "One of the huge mistakes people make is that they try to

> *force* an interest on themselves." Without experimenting, you can't figure out which interests will stick, and which won't." [66]
>
> …………………
>
> "[I]nterests thrive when there is a crew of encouraging supporters, including parents, teachers, coaches, and peers. What are other people so important? For one thing, they provide the ongoing stimulation and information that is essential to actually liking something more and more. Also – more obviously – positive feedback makes us feel happy, competent, and secure. passion."[67]

In addition, our own lives and our relationship with our children provide a model and encouragement. We can model mastery, the process, the effort to persevere, to continue to improve and that this process provides us with satisfaction and even joy. Bandura found that a person's sense of self-efficacy could be increased by verbal persuasion. Verbal persuasion only was effective if the one who sought to persuade the individual to continue, to persevere knew and understood the child's strengths and challenges. This knowledge provides the individual with a reflection on the skills that he is using and recognizes that there are parts that are difficult. With this type of knowledge, verbal persuasion becomes more of a process of the individual realizing what skills he does have and that he is using. The verbal persuasion is not one of enticing the individual to do it with an external reward. The external reward type of "persuasion" will not be effective.

C. Relationship.

We are social creatures and much of our life enjoyment either comes from our relationships or is enhanced by our relationships. In considering our legacy it is our relationship with the individuals that is the genesis of our desire to leave a legacy. The most powerful component of our legacy comes from two sources; living the life we want to model and having a trusting and genuine relationship with the individual. There is also a collective aspect to the relationship component. That part provides the individual with a community of which he is a part. It provides multiple models and life paths.

<u>One on One</u>. As noted above the individual can facilitate the increase in another person's sense of self-efficacy in two ways. The individual can serve as a model on encountering and addressing challenges. The more that the individual can identify with the model, the more effective the model will be at providing the individual with a sense that he can also address challenges in his life. As discussed above on the section on mastery, the second way the individual affects an individual's sense of self-efficacy is through verbal persuasion. The model/parent must know the individual and his strengths

[66] Angela Duckworth. *Grit; The Power of Passion and Perseverance.* New York: Scribner, 2016, 104.
[67] Ibid. 105.

and challenges so that he can accurately reflect on the strengths that the individual could employ to address the challenge.

Family, Myths and Culture. We are each a part of a family, a community and a culture. We find our place in the world first through this lens. The more we know about the family, community and culture, the more grounded we are in the world. We 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 provides 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 entering the military, working at the automobile plant, attending college, early (or late) 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 also provide a framework for what the individual may choose "not" to do. Our families set forth what is acceptable and not acceptable. Until such time as the individual considers other options, this path (or an alternative "opposite" 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.

Family stories collectively provide the family "myth". Family stories describe what life is like. They provide a framework for what possibilities there are in life. Bruce 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.

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.[68]

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.

D. Purpose.

Purpose or meaning is another element that was included as a source of motivation and was included as a source of well-being by Seligman.

Finding a purpose provides a person's life with meaning. The family can model living with a purpose by developing a Family Mission/Purpose. Stephen Covey applied his Seven Habits of Highly Effective People to families. In his book *Seven Habits of Highly Effective Families*, one of the key aspects is to begin with the end in mind. You have to know where you are going. The following is an outline of the 7 habits of highly effective people applied to families:

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.[69]

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.

Bruce Feiler, in *The Secrets of Happy Families*, also 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

[68] Bruce Feiler. *The Secrets of Happy Families: Improve Your Mornings, Rethink Family Dinner, Fight Smarter, Go Out and Play, and Much More*. New York: HarperCollins, 2013, 40-41.
[69] Stephen Covey. *The 7 Habits of Highly Effective Families*. New York: St. Martin's Press, 1997.

chapter entitled “Branding your Family”,[70] 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 springboard. He used the following four questions in his family meeting to begin developing a mission statement:

- What words best describe our family?
- What is most important to our family?
- What are our strengths as a family?
- What sayings best capture our family?[71]

This process and the mission statement provide 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 develops purpose in his life. Finding a purpose in life is important for all of us and is a factor in motivation as well as well-being. One of the most painful problems that a family faces is drug addiction. But even there and perhaps most importantly for someone who is trapped in a drug addiction cycle, finding a purpose outside of the quest to have the next fix is of paramount importance.

In the 2014 Trachtman lecture by Ethan Nadelman of the Drug Policy Alliance, Nadelman stated that what was most effective in a person’s life that would facilitate their getting off of drugs was to find a purpose in their life.[72] Nadelman said in part:

> “That what you do when you are dealing with people who are struggling with drug abuse or addiction, is sometimes you don’t focus on the drug use itself. You get people thinking what it is that they actually want to do with their lives. What they want to do tomorrow. You get them thinking about their dreams. You get them thinking about things they can look forward to. A person who uses drugs doesn’t look forward so much to not using drugs. But he does sometimes look forward to doing the things that their drug use gets in the way of.
>
> “Thinking creatively about the way in which one creates incentives for people to pursue objectives, laudable objectives that they want to do, in the process of figuring out how to pursue that, they begin to understand that their use and misuse of these drugs is standing in the way of a good objective. Focusing not on the problem but on the positive end, may in fact be the right way to end this.”

[70] Feiler, 51-71.
[71] *Ibid*. 67.
[72] Ethan Nadelman. Drug Policy Alliance. “Drugs: What are We to Do?” ACTEC 2014 Annual Trachtman Lecture. March 4-9, 2019.

Some of the people who became focused on their lives, on their dreams, were not those that had gotten off drugs but rather those that were receiving their drugs free in a maintenance program. Nadelman, like Stephen Covey, in *Rethinking the Future*, and other thinkers in this area is that we need to shift our perspective, develop a new perspective that recognizes the individual's drives to autonomy, purpose, relatedness, and mastery.

E. From the Perspective of Others.

The individual's growth comes from autonomy, mastery, purpose and relationship with others. As parents, teachers, family members, mentors and all others close to the individual, taking action can be confusing. When is action we take helpful and when is it controlling? What is the role of other people in an individual's development? Looking at the above information from the perspective of others, the reflect a shift in action from what the individual can do to what actions are positive for a parent or other person to take.

1. Always Consider the Objective of Shifting Control to the Individual.

In considering the effects of one's actions or any action that is being included in a document such as a Will or Trust ask the question: Does this facilitate the individual taking control of his life?

2. Consider Steps of Control.

If the individual is not (perceived as) ready to take full control begin with information, add involvement, consider training if helpful and then shift to full control.

3. Model Desired Behavior.

Model the kind of behavior (perseverance, compassion, etc.) that you would like to see in your child.

4. Input and Process, not Solutions.

Do not solve the problems that your child or other mentee/legatee face; work with them on methods to be used and let them use these methods to solve the problems then note and reflect on the problem-solving process they used.

5. Recognize and Reflect on Successful Techniques.

When a skill is used to solve a problem, or cope with stress, or address an issue, reflecting on how the action was used to address the problem, stress or issue.

6. Keep a Growth Mindset.

Affirm that ability and intelligence are acquired. Note, affirm and reflect the improvements that are made.

7. Open Opportunities and Let Go.

Provide multiple experiences, let the individual select what to master, let go of judgment, reflect on their improvement and model mastery in your own life.

IV. Freedom and Reactivity

Stephen Covey, in his book *The 7 Habits of Highly Effective People*, drew on ancient wisdom when he stated that freedom was the gap between stimulus and response. One of the problems in relationships, and in relationships in families in particular, is reactivity. Family members can "push our buttons" and we react to something that if done or said by a friend would not cause us to react. If we can pause and reflect and not simply react we can call on our better selves. But knowing that is true does not mean that it is simple to implement. Family systems research and theory provides helpful information and tools.

Murray Bowen developed family systems 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. The first step is to recognize the system and its operation and then to consider the factors that allow us to put a pause on the reactivity response.

Each individual struggles with two countervailing pulls, one to togetherness and one to "differentiation", being his own person. 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 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 and 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. 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.

The family members have a pull toward togetherness and a reaction to that togetherness. In Bowen family systems theory, there are five relationship patterns that individuals use to address the anxiety in the relationship:

- Conflict;
- Distance;
- Cutoff;
- Dysfunctional spouse (one spouse over functions and the other spouse under functions); and
- Dysfunctional child (triangles - the anxiety of the parents is focused on the child and that child begins to show symptoms).[73]

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

[73] Roberta M. Gilbert, M. D. *Extraordinary Relationships: A New Way of Thinking about Human Interactions.* New York: John Wiley & Sons. 1992. 43-82.

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.

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. The excessive focus alone can create the problem. This focus can be negative *or positive*.

Viewing the family as a system provides us with a way to understand the dynamics in our families as we conduct our lives and as we consider our legacy. 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. It is important to note that the family operates as a system regardless of how "healthy" the individuals in the family are or how "healthy" the family is. 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 reactiveness to the anxiety in the family unit.

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 individuals' ways of coping with that anxiety. As long as the individual is reacting to the anxiety, there is no gap to allow the individual to reflect and choose his response. This reactive cycle prevents choice and prevents someone from controlling his own life. The individual is not free, is not autonomous. As noted above, family members may find another outlet for their anxiety such as working. They may find that they only have a sense of freedom if they keep a distance from the family unit. However, there is also another way to gain that gap and freedom.

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. The process of differentiation is an interesting one considered in the context of a family legacy. The individual seeking to leave a legacy may want to develop a family mission or purpose statement. Development of this family mission statement is best (and maybe is only effective) as a family project. The family mission statement will be a statement of the common areas of the individual members. In order for each individual to be free to develop as his own person, each member must be free to develop his own values, his own mission and that mission or purpose may differ significantly from the family mission or purpose. It is important for the development of each individual that such divergence at least be accepted and preferably embraced.

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 reactiveness 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.

V. The Role of Money.

A. The Benefits.

The benefits of money are many; from giving the family more time to spend with their children to providing the opportunities to explore different activities and areas. The family can provide lessons, tutors, and excellent schools. The family can provide experiences to broaden the child's perspective and horizon. The family can expose the child to different careers and passions and can provide introductions in those areas. For those of greater wealth, the family can provide basic support for the child while the child pursues a career or passion that is not lucrative financially. In even greater wealth, the child can focus entirely on philanthropy.

B. The Challenge.

As parents we would do anything for our children. As has recently made the news, parents will even unlawfully use money to gain admission for their children to the desired college. If money is one of our resources, then we may use the money for them even if that is not the best way to resolve an issue. Money can also be the easy answer, the way to "help" without engaging with the individual. The challenge is how to have any financial assistance facilitate the child's/individual's increase in his sense of control over the outcomes in his own life. By far the most common method of providing assistance to someone is to provide them the money to address a specific need or to pay a specific expense. The funds are given when a need arises. One reason for this method of assistance is limited resources. Another is viewing only the short term. It is a reactive response to the need. Providing money may or may not be accompanied by other input or assistance. The input may be positive and supportive or may be negative and judgmental. Generally, money is not provided in the context of a broader conversation. Other requests may be made that are denied. Reinforcement is erratic. Unfortunately, erratic reinforcement is the strongest type of reinforcement to an action.

1. Focusing on the Shift of Control to Within the Individual.

The difficulty is that there is not one answer to how this type of situation should be handled. Each individual is different. Each parent is different. Each family is different. Some families have no financial resources, others have some financial resources and others have significant financial resources. The challenge when money is available is that it is the easiest way to address “the problem”. It is not necessarily that money will not be provided in some or even all of the situations that occur but whether to provide money and the effect of providing the money depends on all the surrounding circumstances. As we have seen, consider the research discussed in this area. The following is a very limited example of the kind of questions and thoughts that would accompany all interactions with the recipient of the financial assistance.

> <u>Autonomy</u>. Does providing the money move the individual to having a greater sense of control over his life? Is there a way the money can be given that provides a greater sense of control?
>
> <u>Mastery</u>. Is there an opportunity to move the individual toward mastery in any area as a part of this process?
>
> <u>Relatedness</u>. Has the parent or other person controlling the funds listened to the individual’s description of the problem and understand the challenges that the individual is facing? Is there an understanding of the individual’s strengths? Can these be drawn on as a part of solving the problem? Is emotional and problem-solving support being provided along with any financial assistance?
>
> <u>Modeling</u>. Have you modeled the behavior you would like to see in the recipient of the money? If not, is there an opportunity to use the situation as an open discussion on the challenges of this situation?
>
> <u>Relationship expression</u>. Was there a recognition of the individual’s strengths and how they were used or can be used in resolving the problem?
>
> <u>Purpose</u>. Is this a situation that might lead to a discussion of ways the situation could be used or could be positive in the individual’s move toward the individual’s purpose in life or toward developing a purpose in life?

The objective is to have the discussion and have the situation be one between equals to the extent possible. As long as the parent is controlling the individual, then the effect is negative. Finding the balance of helping a child and providing the positive discussion is a difficult one. Even more difficult can be refusing any financial assistance but remaining emotionally open and supportive. The latter situation takes a clarity in one's feelings around money that is rare in our society.

Money is an external solution to a problem that almost always has other aspects. The money is not the solution, but it may feel like it. If the individual is able to consider the role of his positive actions in the use of the money or future plan to avoid the problems, the money can become a tool of his own control and not having the solution lie outside himself.

2. Can Adversity be Positive?

One challenge is that money can be used to prevent the individual from ever experiencing the consequences of his actions. These situations are ones that are adverse. The adversity may be minor or may be major. Is it beneficial for the individual to experience adversity or is it something that is best avoided? Jonathan Haidt, in *The Happiness Hypothesis*, noted that the answer to that depends not only on the type of adversity but also on the age of the individual.

> Young children. 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."[74]
>
> Late Teens to Around Age 30. This is the period of identify formation and adversity can become a significant part of the individual's life story. This is the time when adversity can be beneficial to the individual.
>
> After Age 30. After age 30, individuals are less resilient and less likely to grow from their experiences.

Relationships are very important in the effect of adversity on the individual. Both children and adults with a network of social support handled adversity much better.

In considering how adversity can be beneficial, consider the different ways that an individual might cope with adversity. Haidt identified three primary ways that individuals cope:[75]

> Active Coping. The individual takes direct action to fix the problem.
>
> Reappraisal. The individual looks for possible benefits from the situation.

[74] Haidt, 150.
[75] *Ibid.* 146.

Avoidance Coping. The individual looks for ways to blunt the pain by denial, avoidance, drinking, drugs or distraction.

The first two coping strategies are ones that the individuals who benefit from adversity use. Anyone can benefit from adversity. The following processes or steps are ways these individuals benefit from adversity.

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.

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.

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.

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.[76]

In considering the elements that impact an individual's development of a high sense of self-efficacy and motivate the individual, the importance of the relationship with others is key. The life that is modeled by significant others and how those individuals are able to reflect back the strengths of the individual in coping with adversity will have a much bigger impact on the individual than any financial assistance provided. The parents, teacher, relative or mentor can also share how similar events may be a part of their life story and also reflect how resilience is or becoming a part of the individual's life story. One's life story becomes an integral part of their identity and is a helpful framework for seeing how they have had or can have control over the outcomes in their life.

3. The Role of a Life Story.

[76] *Ibid*. 148-149.

.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."[77]

A life story with no setbacks is not as good a story as one with some type of adversity because with the latter individuals can develop a sense of themselves as stronger, as resilient. 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."[78] 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.

4. Overcoming the Bubble.

We live in homogenous socio-economic neighborhoods. Our lives are filled only with those within our same income level. The income disparity has been increasing in the United States. PolitiFact did research to check Elizabeth

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[77] McAdams, 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.

[78] *Ibid*. 5.

Warren's statement that the income of the bottom 90% had not increased in a generation. The results of their fact check supported her claim, stating:

"Adjusted for inflation, the top ten percent of earners in the United States made, on average $144,418 in 1979 and $254,449 in 2012. That's about 76 percent growth.

"The bottom 90 percent of earners, on the other hand, made $33,526 in 1979 and $30,438 in 2012. That's a *decrease* of about 9 percent."[79]

As Politifact noted, there are some disagreements with the method since it uses pre-tax income including capital gains, inflating the income of high income earners and does not include government payments (social security, unemployment insurance, food stamps and the earned income tax credit), deflating the low income numbers. Regardless of whether the disparity is inflated, the disparity is dramatic. Further those in the top 10% rarely have any idea of the hardships of the rest of the population. In fact, rarely would someone in the top 10% consider an income of $30,000 as a reasonable income level for their children. Many of the top 10% who have children whose income is in this level, supplement their lifestyle either by direct assistance or by providing room and board at their home for these adult children.

The social scientists at UC Berkley have developed several studies to explore the impact of wealth on the attitudes of individuals with sobering results. The wealthy were less compassionate and had a greater sense of entitlement and inflated self-worth than those who were less fortunate.

Dacher Keltner, Paul Piff and other social science researchers at UC Berkely conducted studies beginning in 2012 on the difference in the attitudes of wealth. They noted that high end cars were more likely not to stop for a pedestrian in the crosswalk than "low end" cars. They were also more likely to take candy when instructed to think about how much better off they were than others (than those instructed to think about others who were not as well off as they were). When showed videos of children suffering from cancer, the lower socioeconomic status group showed more compassion than the wealthy group.

In another study, two individuals were randomly assigned to be one of two Monopoly players. One player (favored player) was given $2,000 to start, received $200 each time he passed go and rolled two dice each turn. The other player (disadvantaged player) was given $1,000 to start, received $100 each time he passed go and rolled one die each turn. The striking part of this study was not the negative attitude of the favored player, but rather when the game was over the

[79] Politifact.com. https://www.politifact.com/truth-o-meter/statements/2015/jan/13/elizabeth-warren/warren-average-family-bottom-90-percent-made-more-/

favored player attributed his win to decisions he made during the game, not to his superior starting position.

These studies are not evidence of some inherent character difference in the wealthier individuals, but rather of the effect of the bubble they live in. When wealthy individuals were shown videos or given information on the less fortunate, the differences disappeared. The striking aspect of this study is that the shift in these attitudes can be made fairly easily.[80]

A particularly interesting study to consider in thinking about the legacy we leave is one by Suniya S. Luthar at Columbia University Teachers College entitled "The Culture of Affluence: Psychological Costs of Material Wealth."[81] Children of affluence are generally at much lower risk in many areas but this study found that they were at greater risk in the areas of substance use, anxiety and depression. In the study the two potential causes were: pressures to achieve and isolation from parents. The latter cause is the one that fits with the research discussed here. The relationship with others is important in the individual's development. In particular the close trusting relationship with others (generally parents) who understood the individual and could provide the reflection on the child's strengths. Parents primary role is to provide the environment, the soup if you will, for the child's pursuit of mastery, purpose and meaning. The primary component of the "soup" is the relationship of the parent (or other significant other) to the child. Providing the relationship will facilitate the child's pursuit of mastery, purpose and meaning and in doing so provides the environment for the child to flourish.

Children will develop an assumption that life is like this and can develop an expectation of this standard of living. If the expectation is of a lifestyle that they cannot achieve on their own, then the expectation can become a sense of entitlement. The attitude of the parents is one of the pivotal factors. Is the parent modeling and valuing a certain material lifestyle or is the parent modeling and valuing the freedom that resources can provide to the individual to engage in the most rewarding aspects of life.

VI. The Role of the Advisor ... or Taking this into the Estate Plan.

We frequently don't think about our legacy unless we encounter a problem with our children whether it is drug addiction or motivation. The other time we consider our legacy is when we write our Wills.

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[80] Lisa Miller. "The Money-Empathy Gap." New York Magazine, June 23, 2012. http://nymag.com/news/features/money-brain-2012-7/

[81] Suniya S Luthar. "The Culture of Affluence: Psychological Costs of Material Wealth." Child Dev 2003: 74(6), 1581-1593.

As advisors, our clients are best served by involving their children in their estate plan. Some important parts of developing and considering this process are:

Determine what legacy the client wants to leave:

- Define their own legacy
- Write their obituary
- Identify their values
- Consider which aspects of their legacy impact their children

Involve their children:

- Discuss their estate plan
- Discuss their financial situation
- Develop a family mission/purpose statement

Discuss the components of motivation, success and well-being with the clients and have them identify for each of their children, the current status of each child in each of the following areas:

- Autonomy
- Mastery
- Purpose

Discuss the importance of the relationship on the children in the following two areas:

- Modeling
- Knowing child and reflecting their strengths
    - Consider having everyone take the character strengths test
    - Gains are made in identifying and reflecting their use of their strengths

The primary concern of clients in the estate planning process is what they should include in their estate planning document. The first step in identifying what should be included is to have discussed and considered and even begun implementation of the above process.

If a trust is created, the objective of the trust should be to turn over control of the trust to the individual beneficiary at some point in time. Control should be kept at the lowest level to accomplish the individual's objective. Generally, during any time when there is another person serving as Trustee, full information should be required. The individual should be brought into the process with at least annual and, preferably quarterly, meetings scheduled. The investments should be discussed. and the objective outlined. The process should be to educate the beneficiary so that the beneficiary can assess any person who is retained in the future to manage the investments.

Distributions that are to be made for the beneficiary's health, education, support and maintenance according to his/her standard of living, keep the beneficiary focused on the trust, providing the need for distributions rather than on the beneficiary's own development. These trusts and fully discretionary trusts keep control outside the beneficiary. If it is a trust with discretionary distributions, whether based on an ascertainable standard or on full discretion, then involving the beneficiary as much as possible is imperative to keeping some control within the individual. Mandatory distributions provide more control in the individual. Distributions of a percentage of the value of the trust each year provide the beneficiary with the information and more reliability in planning his life. To facilitate planning and certainty, the amount can be set at a dollar amount with the additional amount necessary to make up the percentage distribution made at the end of the year. The percentage distribution can be coupled with a right to withdraw a percentage of the principal each year with the percentage increasing at older ages. The individual has most reliability and control if the process is always aimed at the transition to the individual being in full control at a certain age.

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