Border Wars: Helping Clients Set Financial (And Emotional) Boundaries To Avoid Enabling Dependent Family Members

MAY 20, 2020 07:05 AM

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EXECUTIVE SUMMARY

It is natural for individuals to want to help their friends and family members in times of need, and doing so can be a healthy way to nurture those important relationships. However, establishing realistic boundaries is also important in healthy relationships, especially when the relationship dynamic involves a provider and dependent. For financial advisors, these become relevant issues when it comes to clients who are inclined to offer financial support to their friends and family, especially when that support continues on an ongoing basis and even more so when the support negatively impacts the client's own financial plan, potentially interfering with the client's own financial goals.

Well-structured emotional boundaries include limits, consequences, and consistent enforcement. They are keys to healthy relationships because they offer all parties involved clear rules that govern how to interact with one another to maintain the relationship. While good boundaries indicate that an individual understands their own needs and that they've established to others what their needs are (and what the consequences are if those needs are not met), they also provide other individuals with a framework of acceptable behaviors and consequences… as well as the autonomy of choosing whether to honor those expectations (or not).

When good boundaries are not established in a relationship, though, unhealthy behaviors and co-dependencies can arise. Financial enabling is one such example, whereby a financially dependent person (e.g., a child or family member) is continually supported by an enabling provider in such a way that limits the dependent's own personal development. Dependent individuals in a financially enabling relationship are not only denied the opportunity to learn about financial responsibility, but they are also prone to feelings of inadequacy (perhaps they doubt their own ability to provide for themselves) and uncertainty (e.g., never knowing for certain whether their support will continue). Enablers, too, are impacted – not just by the potential loss of assets that may be an integral part of their own personal financial goals, but also by feelings of shame, guilt, and frustration (e.g., knowing that they shouldn't be providing ongoing support, but not knowing exactly how to stop).

Accordingly, for financial advisors who have clients struggling in financially enabling relationships, there are a few things they can do to help. One option is simply to broach the subject of the problematic relationship and the role of boundaries and to offer the client some self-help resources to contemplate how they might establish boundaries to remedy the situation on their own, while keeping an open door to continue discussing the client's

progress on establishing those relevant boundaries to address the situation. Another option is for the advisor to offer boundary-building workshops to teach clients in a group setting about how boundaries can promote healthy relationships in the context of their finances.

Advisors can also refer their clients to mental health professionals that specialize in working with family relationship dynamics, as while advisors don't need to be involved in the actual process of helping the client establish personal boundaries, they can still support their clients with enforcement and follow-through of boundaries. For example, the advisor can serve as the 'gatekeeper' to the client's assets when it comes to the financially dependent individual, helping the client by being the one to deny requests to borrow money, support business ventures, or pay bills. Finally, advisors can support both their client and the enabled dependent by facilitating meetings with both to encourage dialogue, helping them to break the enabling nature of the relationship and to educate the dependent with strategies to become financially responsible and self-sufficient.

Ultimately, the key point is that advisors can help their clients address unhealthy relationships that involve financial enabling, and that may be detrimental to their clients' financial plans by encouraging clients to examine and establish good boundaries with appropriate limits, consequences, and follow-through and by recognizing that patience and empathy are critical in this work, as the changes required to resolve financially enabling behaviors can be difficult and may need to happen slowly over long periods of time.

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Have you ever tried to stand close to a fellow passenger in an elevator, or stare into their eyes? Probably not; that would be an uncomfortable situation, right? Simply thinking about standing too close to someone, or thinking of someone standing too close to you, can be enough to send an uncomfortable shudder through your shoulders.

Elevator studies offer a unique perspective on personal boundaries and emotion: studying behavior within them creates a controlled environment where information and reactions can easily be gleaned and replicated.

In fact, there have been quite a few studies over the years by different researchers that look into and try to understand elevator passenger behavior: entering, leaving, and being joined by another in an elevator. A 2005 research paper published by Stefan Hirschauer established that passengers follow a very real, very strict, but very unconscious set of rules out of the need for emotional and physical security.

When someone gets too close, breaking a personal boundary, an emotional response is set off. Having a boundary is healthy. Boundaries are encouraged by our culture, people dream of putting up a white picket fence and establishing a home front because it leaves them feeling protected, supported, and safe. When we have a boundary, we literally know where we stand and, even more importantly, where strangers stand.

The problem is that boundaries are not always broken by strangers or in a controlled environment like an elevator. People that we know, or even people that we love, are more commonly the ones who break boundaries. And the challenge is that there is not always information on how to recognize, deal with, and get past these intrusions.

Financial enabling is a prime example of broken financial boundaries that may be commonly seen in financial planning practices. Financial enabling is a cyclical relationship in which a financially dependent person, such as an adult child or adult family member, is provided for by an enabler, who continually yields and provides money or other resources, which then results in limiting the dependent's personal development because there are no established boundaries around when, how, and why the enabler gives.

Components Of Healthy Emotional Boundaries: Limits, Consequences, And Consistent Enforcement

Everyone benefits from boundaries because a life without boundaries can be very chaotic.

For example, writer and researcher Dave Jetson likens boundaries to games – when everyone knows the rules for a game, playing the game makes sense and can be very enjoyable. Yet, if there were no rules, and everyone just chose to do what they wanted to do when they wanted to do it, the game would be difficult, confusing, and stressful.

Boundaries are like the rules of the game but instead apply to behavior in real-life situations. Life needs boundaries – just like a game needs rules – to govern how we interact with one another. No boundaries (or even just poor boundaries) can lead to difficult and stressful relationships. In contrast, healthy and well-established boundaries make life, and its many events, feel clearer, safer, and more stable.

Boundaries enhance the life of the boundary-maker. When boundaries are in place, the boundary-maker has established a need, knows when or how that need is being recognized or addressed, and knows when that need is being respected.

Boundaries can also benefit the (potential) boundary-crosser. The boundaries give this person the autonomy to judge for themselves if they want to cross a boundary, as opposed to a situation without autonomy of (or respect for) the potential boundary-crosser, like a threat or an ultimatum.

So, why this big deal about boundaries? Boundaries are a simple-enough concept, right? You just draw a line in the sand. Done. Boundary established; If you do X, then Y will happen. Or, if you do A, you then can expect B.

Not quite. In fact, the most difficult thing about setting boundaries is probably that their form is often confused with threats or ultimatums, which do not always adequately express needs, nor do they respect autonomy. The boundary-maker and the boundary-crosser will both be left wanting.

Threat: If you don't get a job, you will be cut off for good.

Ultimatum: If you don't get a job in the next month, your financial support is cut off.

Boundary: As long as you are actively seeking employment (which will need to be demonstrated), I will continue to support you, as is, for six months. At the six-month mark, even if you have not yet secured full-time employment, I will decrease my financial support by half.

The differences may be subtle, but boundaries, as opposed to threats or ultimatums, have three distinct components: limits, consequences, and consistent enforcement and follow-through. (These components are described in more depth by the research and book by Dave Jetson, Setting True Boundaries, How To Create Respect, Safety, and Freedom In Relationships.)

The *limits* of a boundary describe what the boundary-maker either wants or does not want. In the examples above, the boundary-maker is a parent who wants their child to secure employment, and who also wants to end their ongoing financial support.

The *consequences* of a boundary describe what will happen if the limit is exceeded. In the above example, if the child has not secured full-time employment by the end of six months, the consequence is mainly negative or could be viewed as a punishment – no one probably likes receiving less money. However, it is important to note that consequences can also be positive or at least lack negativity (i.e., the outcome is a neutral one with no need for anything additional to happen). In the first six months, in the above example, the parent will continue supporting their child as long as they are actively seeking employment. This neutral consequence does not involve the negative outcome of ending financial support *after* six months have passed.

The *consistent enforcement and follow-through* component is about how the boundary is carried out. And, different from a threat or an ultimatum, boundary enforcement and follow-through are fair (consequences were made clear beforehand) and well-thought-out (punishment fits the crime and is not an in-the-heat-of-the-moment consequence).

For instance, in the example of the threat and ultimatum posed above, the child receiving the message might know that the parent would never really cut them off entirely, and even the parent may know they would never be able to fully cut off their child.

But with the boundary, there are mechanisms in place that can be monitored on an ongoing basis (e.g., whether the child is actively seeking employment), and the consequences established (e.g., not an unrealistic complete cut-off of support, but a feasible 50% reduction) are ones that the parents can realistically follow-through on, without feeling guilty or unsupportive of their child. (This is again why a ‘positive’ or ‘neutral’ consequence can be so useful – there does not always need to be a negative reaction, especially if that reaction is never going to be carried out anyway.)

While enforcement can be the hardest part of a boundary to carry-out, it is ultimately what can make or break the successful use of boundaries; thus, it is crucial for boundaries to be designed such that they *can* realistically be enforced.

The lack of enforcing and following through on boundaries is often what causes many problems in a relationship. When we do not know how someone will react, it can feel unsafe. And while clients might not describe it as feeling unsafe, humans generally don’t handle insecurity or uncertainty very well.

In the case of the example, without the presence or implicit understanding of clear enforcement, the child might lash out in fear when faced with a threat or ultimatum. They do not know if their parent will or will not follow through, and *not* knowing is extremely unsettling.

The parent, too, can experience distress and anxiety about whether they can carry out the promised outcome of the ultimatum. There can be tremendous pressure to stop giving the child money and, at the same time, tremendous fear and anxiety that if they stop, what will happen next? Will the child not talk to them? Will the child be hurt?

Moreover, when a boundary is in place, even though neither boundary-crossers nor boundary-makers probably like the negative consequence that will result if a limit is broken, by abiding by the ‘rules’ and respecting the boundary that has been set and trusting the follow-through on the consequences, a person can actually avoid the more difficult emotional gauntlet that happens when there is a lot of uncertainty or ambiguity.

Thus, an inherent aspect of a good boundary is that it fails to elicit reactionary emotion. This does not mean that one does not have emotional ties to the boundary. Just the opposite – they care so much about it that they slow down and think through what they want and how they can achieve it, versus just reacting out of anger, fear, stress, sadness, or some other emotion.

GOOD BOUNDARIES DON'T CONTROL BEHAVIOR; THEY OFFER A CHOICE TO RESPECT LIMITS

A key aspect of a good boundary comes in the difference between choice and control.

Think of a boundary in terms of a fence – it might be natural to think of a boundary as being able to *control* a situation, but the true function of a boundary is actually to give others the *choice* to respect the limits that have been established. As with putting a fence around a house, the fence doesn't truly control who comes in or who goes out (as it won't really prevent someone from entering or exiting the property); it simply clarifies the borders that exist between personal and public space and helps outsiders understand when they are entering onto the personal property and that they have a *choice* about *whether* to cross the established boundary.

What is more, all of one's energy tends to focus on extremes with controlling behavior; in the context of the fence, that would be the concern of an intruder entering or exiting the confines of personal property. Yet, when viewed in terms of the actual choices available to someone approaching a fence, there is a multitude of behaviors involving respect for the boundary in place.

Basically, it is not *just* about coming in or going out. It might also be acknowledging and even enjoying what is okay (e.g., playing, running, and jumping in the space contained by the fence) with respect to the boundary.… thus, even when establishing a boundary, it may be very helpful to remind clients that there are still a lot of options that permit some degree of freedom. There may be more permissible 'yeses' than prohibited 'nos', and considering the 'yeses' can make the boundary-setting experience feel less negative.

As an example, my infant daughter can play happily within the boundary of her playpen and really have free reign. Moreover, when we are able to let go of our concern over control (e.g., the boundary of the playpen alleviates the concern about crossing the boundary and escaping the playpen) and just focus on the choices that exist within the confines of the playpen (e.g., the toys and activities within the boundary), things may become less stressful, and maybe even more creative and fun.

In the context of the earlier example of the parent reducing support for their unemployed child, there is more flexibility for the parents to respect a boundary than there would be compared to enforcing an ultimatum or threat.

For instance, the parent has said that in six months, they will cut financial support in half. After six months, the money spent on supporting the child can now be put toward a different use. The parent may even use it with their child, but now in a new way that does not feel like providing enabling support, like going to lunch.

Even the child faced with the boundary has the potential for more creativity in finding a solution, as they know that they have six months to find a full-time job. Perhaps given this clear guideline, they decide to try an unpaid internship that could result in a job at the end of the assignment. They might not have considered this option had they been faced with the threat of being cut off ‘imminently’, without any certainty of when or how they would be cut off. Instead, the structure of the boundary offers them the choice to experiment within its guidelines.

In essence, there are often many *more* behaviors to choose from that can result once a well-constructed boundary is in place. People may or may not come right up to the boundary. People might be totally okay working within the boundary. The boundary is there as a limit, at which point a choice must be made, but it is not in and of itself limiting.

Poor Boundaries Are Breeding Grounds For Financial Enabling And Financial Dependency

When a caregiver enables a financially dependent individual, negative behaviors in the dependent are often encouraged, and the enabler essentially limits the dependent’s own personal development. Accordingly, financial enabling has been described as a “help that hurts” by researchers Bradley Klontz, Sonya Britt, and Kristy Archuleta.

And if a client is continually rescuing their friend or family member from financial pitfalls resulting from bad decisions, the help can ultimately hurt not only the enabled party but also the enabler.

For the enabled person, a lack of financial development, as well as the potential emotional turmoil that accompanies the situation can result from being enabled. For instance, if the enabled person is always being rescued from their bad decisions, they will never have the opportunity to learn financial responsibility on their own and may struggle to develop good financial habits.

The emotional turmoil this person faces may look like fear, and they may feel that they are in constant limbo, never knowing when or if the help will stop. It might also look like shame and resentment for feeling that they need help. Or it could lead to a ‘paralysis by analysis’ situation where too much ‘help’ keeps them from being able to take action.

Example 1: *Jerry has a degree in accounting and is well-qualified for many jobs. However, he has not had steady employment for the past three years. Jerry’s pattern usually consists of finding a job, but then quitting after a few months complaining of bad bosses, being over-worked, or just not liking the environment.*

Between jobs, Jerry has relied on his parents for financial support. Jerry has no true responsibility because he has never had to face the consequences of not being able to support himself.

He has never learned to save his own money or to stay in a job until finding a new one because his parents have always bailed him out.

Jerry will never learn to be financially responsible, given this cycle.

For the enabler, there is the risk of losing their own wealth trying to help (or at least having to put some of their wants to the wayside), and they may also be in their own form of limbo, never knowing when and if the need for their help will ever stop.

The enabler may also feel shame, knowing they should not continue giving but not knowing how to say no. They might feel angry, frustrated for feeling taken advantage of, or as if their generosity is being abused.

Example 2: *Jerry’s parents, Bob and Sue, initially felt bad for Jerry. He entered the job market at a tough time three years ago; at first, it seemed that he was trying hard to do well and working long hours – they love their son, and they wanted to help him.*

Lately, however, Jerry’s behavior seems flippant and childish. Bob and Sue feel very disrespected but also very embarrassed. They have worked so hard to be able to give so much, and they no longer want to support Jerry.

They believe that Jerry should take more responsibility for himself and face the consequences of his own actions, but they have no idea how to stop what they feel they are at least partially responsible for starting.

This is not to say that all financial support constitutes financial enabling. Many clients of traditional financial planners have the financial ability to give without necessarily impacting their own financial goals. And their friends and family members who receive their gifts may understand that it is a one-time thing, being done out of kindness.

Furthermore, the gift may do nothing to impede the person’s financial development. Even if the relationship between the giver and the receiver is ongoing, for instance, a generous monthly stipend that is given to a child simply because the family has the wealth to share, the main thing is that it is not necessarily enabling if the behavior does not limit the dependent person’s development. The dependent person may still choose meaningful work and may live within their means, even though they receive their monthly check.

The tricky thing about financial enabling, though, is that ‘healthy’ giving, or what may have initially been temporary giving, can easily become unhealthy. For example, caregiving might start out innocently enough and spin out of control – the client helps once, and now the requests for help may become more frequent.

Example 3: *Bob has an elderly aunt who was very close to Bob’s mother. Bob’s mother passed away six months ago, though, and since then, Bob has felt responsible for caring for his aunt.*

After his mother died, Bob visited his aunt a few times a month and helped pay for extras here and there. Lately, however, Bob’s aunt has been requesting more time and more financial help from Bob.

Bob loves his aunt but is not actually able to spend more time with her, nor is he able to increase his financial support.

The emotional and financial burdens are weighing him down, but he doesn’t know how to tell his aunt.

These same issues, as illustrated in Examples 1 and 2 above, can arise when helping an adult child. The help might start off innocently enough by parents who just want to help out their kids (e.g., assisting with rent after college), but then the dependency grows – perhaps the child chooses not to get a job, relying on their parents to continue to pay for rent, groceries, car payments, and other living expenses as time goes on.

While simply setting a boundary may not be the cure-all to avoid financial enabling altogether (especially if there is no follow-through associated with the boundary in place), the act of boundary-setting itself may still be better than having no boundary at all.

Boundaries help individuals be intentional, and they help those they relate with to recognize that there *will* be some limits (hopefully encouraging them to respect those limits), which again may ward off unhealthy behaviors, such as the unhealthy and enabling giving-and-receiving cycle in the previous example, that can eventually be abused.

The Difficulty Of Setting Boundaries To Mitigate Financial Enabling (And Providing Structure For Clients To Set Their Own Boundaries)

While the desire to set boundaries may seem straightforward, the important point is that creating *good* boundaries with the *right* limits and consequences – and enforcing them – is difficult.

Most people may believe they know what boundaries are, but the fact is that boundaries are frequently misunderstood, and *not* knowing what makes a well-structured boundary is completely normal. Accordingly, discussions about boundaries and boundary-making can be easier if the fact that they *are* difficult to make, and even to fully understand, is normalized for clients.

Furthermore, clients may not think about setting boundaries at all in the first place, and even if they do, the boundaries they are considering may lack one or more of the three elements that make for a true boundary. Accordingly, this poses an opportunity for advisors to incorporate 'boundary-building' into their work with clients.

The following options are some potential strategies to begin these conversations:

OPTION 1: CLIENTS DO BOUNDARY WORK ON THEIR OWN

With this option, the financial advisor introduces the idea of boundaries any time a client mentions giving, and has a few books on boundaries in their office for clients to borrow (or keep) should the client want to spend time contemplating how to frame their own boundaries around giving.

Some good book titles include "Setting True Boundaries" by Dave Jetson (mentioned earlier), "Boundaries: When to Say Yes, How To Say No, To Take Control of Your Life" by Henry Cloud, Emotional Intelligence 2.0 by Travis Bradberry & Jean Greaves, and "Daring Greatly" book by Brené Brown.

Boundaries are personal things, and they also take a lot of work to develop. Providing clients with a book to read can give them time to reflect, think, and work through exercises on their own to create boundaries for themselves. They can come back to the advisor to talk further about their ideas.

OPTION 2: OFFER A BOUNDARY-BUILDING WORKSHOP TO TEACH BOUNDARIES IN A GROUP ENVIRONMENT

As stated many times, not having boundaries is normal, and setting boundaries can be very helpful to establish healthy relationships, especially when giving is involved.

If financial advisors have done their own work with personal boundaries and feel comfortable putting on a boundary workshop – great! Again, the book by Dave Jetson mentioned earlier, has a number of fantastic exercises that could be turned into a presentation, including identifying what a boundary is, brainstorming boundaries, and making plans for how to follow through on boundaries.

For advisors who aren't comfortable in this role – no problem. This can be a great opportunity to collaborate with outside help, such as a therapist, counselor, or financial therapist, to give this presentation (and make future mental health hand-offs easier!).

Advisors can track down outside help with the right skill sets by using a website like PsychologyToday to find local mental health professionals and interviewing them as it pertains to the specific topic of the intended presentation or workshop.

Some questions an advisor can ask to assess whether a mental health professional would be suitable to address their clients' needs include:

1. How much experience do you have with navigating family dynamics?
2. Have you worked with families or couples that struggle with boundaries around money?
3. Have you worked with families or couples that argue about money and how it is used in the family?

Advisors should feel free to share with the therapist or counselor a bit about what they foresee and what they hope to help clients with. For instance, advisors might want to focus on helping clients to understand the actual components of a boundary (i.e., limits, consequences, and enforcement) and to be able to establish their own boundaries around relationships that involve support and giving.

Another resource would be to visit the Financial Therapy Association's (FTA's) website, which features a "Find a FT" page where advisors can review Financial Therapists and their specialties; search terms like "boundaries", "family dynamics", "couple dynamics", and "relationships and money" can be used to identify professionals who can work with clients and their boundary issues.

In addition to participating in or presenting a boundary-building workshop, a mental health professional can be instrumental in helping clients individually – as while boundaries are personal and can take a lot of time *and* work to develop, they are especially relevant (and critical!) if the client is currently in a financially enabling relationship where a boundary is needed.

Accordingly, financial advisors, themselves, do not need to be the ones to take on the relational work with clients; in fact, recognizing that the work with families involving family dynamics requires a special skill set, advisors can use the broader introduction of the mental health professional in a group teaching environment to facilitate introducing the client to the idea of seeing a trained professional.

OPTION 3: SUPPORT CLIENTS WITH FOLLOW-THROUGH OF BOUNDARIES

While financial planners do not need to be the ones to develop the boundary with clients, they *can* be great at helping their clients implement or uphold the enforcement or follow-through of boundaries.

For example, setting boundaries can be a scary thing to do because boundaries mean change and sticking to the set consequences. Clients may not want to follow-through out of fear; perhaps they are fearful or may not want to be 'mean' to their friends or loved ones. They may fear conflict, confrontation, 'hurting' the other person, or even potentially losing the relationship altogether.

Conversely, financial advisors may have no problem being the enforcer (the 'mean' person) and may be able to facilitate the follow-through the client is struggling with. Consider the following examples:

Saying No To Requests To Borrow Money: *If a client receives a phone call from a friend or family member requesting to borrow money, and they know they have a hard time saying no, financial advisors can offer to step in.*

In these instances, instead of saying "no" to their friend or family member, the client can say, "I understand what you are asking for, and our financial advisor has requested that we start running all requests for support through them. Our financial advisor knows our goals and can see our entire financial situation. Please call and talk with them about your request; if our financial advisor thinks it makes sense, then they will also know where or how best to get you the money."

Saying No (Or Yes) To New Business Ventures: *Clients do not need to say yes or no to being solicited about supporting or participating in new business ventures. Instead, financial advisors might give them the option to say, "Call and talk to our financial advisor."*

In these scenarios, the advisor can hear out the potential business deal and see if, perhaps, it would be an appropriate fit. Not all requests for business investments may be bad, some might be good, but using the financial advisor as the first line of defense in the vetting process will help good ideas objectively stand apart from personal relationships.

Saying No To Paying A Bill (Directly To An Individual): *While saying no can be hard to do, it may be even more difficult when there are heartstrings attached and when, in fact, the client* ***does*** *still want to help.*

For example, when helping a child pay for college or a sibling cover medical expenses, the requesting party can still be asked to call the financial advisor and explain their case. Instead of sending funds to the individual, the financial advisor can pay directly to the school or medical care facility (which also helps preserve their client's annual gift tax exemption).

And explaining the technique of paying the bill directly to the institution (and not the individual) as a means of improving the gift tax outcome is a conversation that is likely to go over better with the financial advisor involved especially if the person requesting the money had really wanted the money to go directly to them.

***Saying Yes To Meeting(s):** Financial enablers and the financial dependents who rely on them will need support. If it is within an advisor's service model to have an extra meeting (or few) every year, the extra time to help both the enabling client and the enabled dependent with establishing boundaries may be a great resource and touchpoint for slow but methodical change.*

***For the Enabler:** Not all clients will want their financial advisor to be the boundary enforcer or gatekeeper to funds, as some may still prefer to have control over these aspects of their financial situation themselves.*

*In these situations, it might be useful to meet with the enablers more often to remind them of their goals. This is not a time to lecture clients. Again, it is very hard to tell someone **not** to help a person that they care for (not to mention hard for someone to accept that as the truth). Moreover, pushing too hard might simply end out with the client firing their advisor for giving unwanted and untimely 'tough medicine' advice.*

Accordingly, the financial advisor can simply provide the client with support to set goals and boundaries, focusing on small, achievable goals that enforce their boundaries and help with following through on them. Perhaps the client may still want to support their adult child, but they decide to pay only half of the rent versus all of it. Or maybe they'll decide to pay for just the car and not the rent.

*Simply saying that they cannot help at all probably won't go over well, so instead, show them how they **can** help more effectively and in line with their boundaries and financial plan.*

***For the Enabled Dependent:** In the above examples, enabled dependents were asked to call the financial advisor to discuss support, but the financially dependent can also meet with the financial advisor themselves.*

What is more, in the business venture and bill paying examples, if the advisor does meet with the financially dependent person, it might actually spark the dependent to be more *professional, present a cohesive plan, and provide an opportunity to teach or talk about their own financial situation. The financially dependent may not actually* ***want*** *to be financially dependent or enabled – they may instead want their own financial freedom.*

Financial advisors, while saying no to some things, can at the same time say yes to other things, such as meeting with the dependent person, helping them put together a budget, setting personal financial goals, teaching personal finance, and being a resource for dependents to achieve their own financial independence.

It’s important to remember that when clients (as with all humans) try to make a change, it usually involves taking two steps forward followed by one step back. Financial advisors can help by patiently and empathetically reminding clients of the boundaries they have established and that, in some instances, providing help can actually hurt (reinforcing unhealthy dependency behaviors) more than they can help.

Eventually, with consistent follow-through and enforcement of their boundaries, clients who are challenged with financial enabling can get better at organizing their giving strategies and choosing when to say “no” when it is appropriate to do so.