SQUIRE PATTON BOGGS

Family Office Insights

Affluent Neglect: A Perspective for Family Offices, Advisors

September 2026

This article was previously published in WealthBriefingAsia in two parts. Part one can be read here, and part two can be read here.

Material wealth does not automatically equate to a happy and balanced childhood. Patricia Woo, taking a lead from important work on human relationships and psychology, examines how high-net worth (HNW) families and their advisors can work together to achieve better outcomes.

Introduction

Affluent neglect refers to forms of neglect experienced by children in wealthy families that may be less visible than neglect in economically disadvantaged contexts, yet can have significant consequences for psychological development, relational functioning and long-term family continuity. Material abundance can coexist with limited emotional availability, intense performance pressure, inconsistent attunement and chronic under-recognition of children's subjective needs.

For family offices, trustees and advisors, these dynamics matter because they are not confined to childhood. They may emerge later as succession conflict, next-generation disengagement, dependency, secrecy, impaired stewardship capacity or disputes about control, recognition and entitlement. Parents may be deeply committed to provision, education, opportunity and protection, while still having limited time, emotional presence or capacity for relational contact. In some families, care is expressed mainly through access, structure, control and achievement-oriented investment, rather than emotional availability.

Bowen theory in practice

"Bowen" family systems theory offers a useful framework because it shifts the focus from locating pathology in a particular parent or child, to examining the emotional processes that organize the family over time. Rather than asking only whether a parent is neglectful or a child is problematic, a Bowenian approach considers how chronic anxiety is managed across relationships and generations, and how family members become organized around particular roles, symptoms, expectations and patterns of distance.

For advisors, this perspective is particularly valuable. A family office may believe that it is dealing with isolated issues, for example an unmotivated beneficiary, a difficult sibling relationship, a reluctant successor or a demanding patriarch, when it is in fact encountering a broader family emotional system.

Differentiation of self

Differentiation of self is Bowen theory's central construct. Intrapersonal differentiation of self refers to the capacity to balance thinking and feeling, and interpersonal differentiation of self is about maintaining a balance between individuality and togetherness. A differentiated person can remain meaningfully connected to important others while retaining the ability to think, decide, set boundaries and articulate personal values under emotional pressure.

High-functioning, high-status families may appear highly differentiated because they are capable, educated, disciplined and successful. Yet their apparent competence may depend substantially on external structures, role expectations, wealth, status and image management. When anxiety rises, for example through illness, business decline, divorce, succession, public scrutiny or conflict over wealth, members may become reactive, controlling, compliant or emotionally cut off.

The distinction between the solid self and the pseudo self is important here. A solid self rests on internally grounded principles, values and beliefs that remain reasonably stable despite relational pressure. A pseudo self is more reactive and context-dependent: it is shaped by the need for approval, status, belonging or protection from conflict. The related idea of a borrowed self describes identity and functioning adopted from significant others rather than developed through independent reflection.

In affluent neglect, children may be conditioned to perform, conform and protect the family's reputation. They may become highly successful academically, professionally or in business, yet their identity may depend heavily on parental approval, elite institutional affiliation, family wealth or expectations about legacy. Their competence can therefore mask a limited ability to tolerate disagreement, make independent decisions, identify authentic preferences or remain connected while differing from the family script.

This can appear in family office work when a beneficiary presents as polished and capable, but cannot express views that differ from a parent's, a family council's or a dominant wealth-holder's expectations. Others may over comply, become emotionally reactive or withdraw from governance participation. Advisors should not assume that technical competence, educational pedigree or social confidence necessarily reflects a solid self.

For practice, the question is not whether the next generation is "ready" in an abstract sense. It is whether family structures allow members to develop and express an internally grounded identity while maintaining connection with the family. Trustee discretion, committee design, beneficiary development, family employment policies and succession planning should avoid rewarding only compliance with an inherited family identity.

Triangles

Triangles are natural and universal ways of managing anxiety. When tension rises between two people, one or both may involve a third person to stabilize the relationship. Triangles become problematic when positions harden over time, limiting flexibility, direct communication and genuine emotional contact.

For a child experiencing affluent neglect, the primary triangle is often formed with the two parents. Marital tension about work, wealth, status, relationships or family obligations may be displaced onto the child. One apparently constructive route is to focus on the child's education, leadership development, elite opportunities or anticipated role in the family business. This can create a shared parental project that appears attentive and invested, but is actually instrumental.

The child may become central to family discussion, while remaining emotionally peripheral. The parents share the real emotional and material power, while the child functions as a container for their anxiety. Achievement pressure may regulate marital distance: the parents can collaborate over the child's performance rather than address conflict, loneliness, resentment, grief or ambivalence in their own relationship.

Sibling triangles may become organized around comparison, competition and uncertainty. Parents may keep succession plans, ownership arrangements or expectations about children's roles unclear, ostensibly to preserve flexibility or avoid upsetting anyone. In practice, secrecy and partial disclosure can direct parental anxiety into sibling rivalry. Children compete to demonstrate loyalty, competence and alignment with parental values, rather than engaging openly with their own interests or concerns.

Intergenerational triangles can be especially powerful in wealthy families. A patriarch or wealth creator may designate a grandchild as a future steward, while sidelining the middle generation. The resulting structure can leave the adult child feeling displaced or resentful, the selected grandchild burdened and fearful and other family members uncertain about their standing. Yet the family may focus primarily on trusts, share transfers, education pathways and governance appointments rather than the emotional impact of these decisions.

Family advisors can be drawn into triangles as secret-keepers, informal messengers, proxy decision-makers or allies of a dominant family member. This may temporarily reduce tension, but can reinforce the underlying emotional process. Good practice requires role clarity, disciplined communication channels, appropriate documentation and careful resistance to carrying messages that family members should address directly with one another.

Nuclear family projection process

The nuclear family projection process describes how a couple manages chronic anxiety through recurring patterns: emotional distance between spouses, marital conflict, dysfunction in one spouse expressed through dominant-submissive positioning and impairment of one or more children through intense parental focus.

In affluent families, emotional distance can be rationalized through legitimate demands: business responsibilities, international travel, philanthropy, social obligations, family expectations and the maintenance of wealth and reputation. These activities may genuinely be necessary, but they can also serve as anxiety regulators. Work and public engagement can become ways for one or both parents to avoid emotional contact, marital vulnerability or conflict.

Marital conflict may also become focused on what children "need." Parents may disagree intensely over education, lifestyle, discipline, career planning, relationships or family-business involvement, while both believe that they are acting for the child's benefit. The child's emotional experience can become incidental, minimized or dismissed. In a dominant-submissive marital pattern, the less powerful spouse may be constrained by explicit or implicit no-talk rules: "Do not complain," "be grateful" or "family matters stay within the family."

The projection process becomes particularly evident when parental anxiety is concentrated on one child. Fear of failure, loss of status, disappointment or missed opportunity may be transmitted as relentless monitoring of performance and prospects. A child can be positioned as the future repository of the family's hopes, status and continuity. Elite education, coaching, leadership grooming and early governance exposure may be valuable developmental support, but they may also reflect over functioning around a child who is carrying a disproportionate share of family anxiety.

Meanwhile, siblings perceived as less relevant to succession may be overlooked, underprepared or informally written off. The contrast between the heavily groomed child and the less attended sibling may later fuel resentment, dependency, disengagement or disputes about fairness.

For family offices, this means that parental investment should not automatically be equated with healthy preparation. Advisors should ask whether development opportunities reflect genuine aptitude and interest, or whether they are organized around projection, status anxiety and rigid assumptions about who must carry the family forward. Succession criteria, stewardship programs and family employment policies should support broader participation, and avoid embedding a single child's projected role into formal structures without adequate reflection.

Multigenerational transmission process

The multigenerational transmission process explains how patterns of relating, anxiety management, role allocation and emotional functioning are transmitted across generations. Affluent neglect is rarely a first-generation phenomenon. It often reflects longstanding family adaptations to migration, economic hardship, business formation, public scrutiny, loss, conflict or the demands of preserving a family enterprise.

In wealthy families, anxiety may be intensified because relatives not only live together but may also work together, invest together, hold assets together and share responsibility for a family name and legacy. Wealth can create powerful togetherness pressures. Family members may believe that individual choices affect not only themselves, but the reputation, security and continuity of the entire system.

Founder narratives often become central to family governance and education. They can inspire resilience, responsibility and stewardship. However, they may also normalize the sacrifice of emotional life for survival, achievement, prestige or business expansion. A story of exceptional success may leave little room to acknowledge the psychological cost borne by spouses, children, siblings or employees.

To protect family image, difficult experiences such as affairs, addiction, mental-health crises, financial collapse, estrangement or perceived failures may be minimized, reframed or hidden. Positive elements of the family story are amplified, while complexity is excluded. Children may then experience pressure to live up to an idealized legacy and uncertainty about whether they can ever meet its standards.

For advisors, continuity planning is therefore not merely an asset-transfer exercise. Legacy is transmitted relationally, as well as economically. Governance documents, mission statements, philanthropy programs, family constitutions and next-generation education should be designed with awareness that unresolved anxiety, secrecy and rigid role expectations can be reproduced through otherwise sophisticated legal and financial arrangements.

Emotional cutoff

Emotional cutoff is a way of managing anxiety through physical or emotional distance. It may occur in families at any economic level, but in affluent families it can take socially sanctioned forms. Children may attend boarding school, study abroad, live internationally or be cared for primarily by nannies, tutors, household staff and specialist programs. These arrangements can provide real opportunity and excellent practical care, but may also involve an outsourcing of emotional availability.

A child may experience material abundance alongside invisibility, loneliness or a sense that their inner life is not of primary interest. Later, geographic distance may feel like freedom. A young adult may be able to develop interests, relationships and a way of life away from family scrutiny. However, physical distance is not necessarily differentiation of self. A person may remain highly reactive to family expectations, financial dependence, approval, criticism or the possibility of exclusion.

Complete cutoff may be difficult where financial security, social status and access to family networks are at stake. Consequently, many people maintain physical contact and apparent loyalty while adopting an internalized form of cutoff. They compartmentalize, avoid difficult topics, keep their feelings private, do not ask questions and refrain from challenging family decisions. This allows the outward structure of unity to continue while authentic emotional contact remains limited.

Family offices should distinguish differentiated autonomy from emotionally driven cutoff. A beneficiary who lives overseas, declines a family-business role or limits participation in family governance is not necessarily disengaged or immature. The critical question is whether that person can remain connected, communicate clearly and make thoughtful decisions without fusion, avoidance or fear of punishment.

Sibling position

Sibling position can shape expectations about responsibility, caretaking, achievement and leadership. In affluent families, birth order may influence not only family roles but also access to information, developmental investment, governance participation and control over wealth.

In traditional high-wealth contexts, particularly in parts of Asia, the eldest son may be positioned as the natural leader and expected to be strong, stoic, responsible and emotionally restrained. The eldest may also be functionally promoted into a quasi-parental role, supporting younger siblings when parental availability is limited. This can create competence and authority, but also burdens the child with family anxiety.

Middle and younger children may be neglected in subtler ways. Resources and attention may concentrate on the heir or designated successor, while others are expected to find their own path, accept a more peripheral role or rely on endowment support without comparable emotional or developmental investment. These patterns can become embedded in succession arrangements, even when they are not explicitly articulated.

Advisors should assess whether opportunities and roles have been intentionally designed or simply allocated according to birth order, gender, family habit or historical expectations. The apparent preparedness of a designated successor may reflect projection and training, rather than genuinely superior aptitude. Conversely, a less visible sibling may have substantial ability but limited confidence, information access or permission to develop an independent role.

Societal emotional process

Affluent neglect is shaped not only by family dynamics, but also by societal emotional process. Wider cultural assumptions often treat children from wealthy homes as inherently advantaged because their material needs, education and opportunities are well supplied. This can make emotional neglect, limited supervision, performance pressure and psychological distress harder to recognize.

Family offices operate within this broader field. An office that is highly client-dependent or culturally deferential to family authority may avoid difficult issues, minimize conflict, preserve secrecy or prioritize superficial harmony. In doing so, it can become absorbed into the family's anxiety system and inadvertently sustain the invisibility of emotional problems.

A family office is not outside the family system. It often becomes one of the principal structures through which the system organizes itself. In relatively stable families, this can promote continuity, trust, stewardship and thoughtful decision-making. In more anxious systems, however, the office may be recruited into buffering conflict, controlling information, preserving family myths or stabilizing a dominant principal at the expense of broader family inclusion.

Implications for family advisory

For this reason, one of the most valuable contributions a family office can make is to help reduce chronic anxiety rather than amplify it. This begins with clear role definition, transparent communication and consistent decision-making processes that lower uncertainty and reduce the need for rigid triangling. Family offices can also support differentiation of self by encouraging thoughtful boundaries, rather than emotional fusion or cutoff.

This may include separate forums for different generations, structured family meetings, independent advice for beneficiaries and governance processes that allow disagreement without punishment or withdrawal. It also involves creating safe environments in which next-generation members can speak for themselves, make decisions gradually and develop a more solid sense of self, rather than relying on borrowed identity or constant external validation.

References

- "'We're giving you the sack' – Social workers' perspectives of intervening in affluent families when there are concerns about child neglect," Bernard, C, & Greenwood, T., *British Journal of Social Work*, 49, 2266–2282, 2019.
- "Family therapy in clinical practice," Bowen, M., Jason Aronson, 1978.
- "Differentiation of self: A scoping review of Bowen Family Systems Theory's core construct," Calatrava, M, Martins, M, Schweer-Collins, M., Duch-Ceballos, C, & Rodríguez-González, M, *Clinical Psychology Review*, 91, 102101, 2022.
- "Shadow of the Prince: Parent-incumbents' coercive control over child-successors in family organizations," Huang, X, Chen, L., Xu, E, Lu, F., & Tam, K-C, *Administrative Science Quarterly*, 65(3), 710–750, 2020.
- "Family evaluation," Kerr, M E, & Bowen, M, *W W Norton*, 1988.
- "Privileged but pressured? A study of affluent youth," Luthar, S S, & Becker, B E, 73(5), 1593-1610, *Child Development*, 2002.
- "Bowen's effort to differentiate a self: Detriangling from triangles and interlocking triangles," In P Titelman (Ed.), "Triangles: Bowen family systems theory perspectives (pp. 85-103,)" Titelman, P., *Haworth Press*, 2008.
- "Family feelings: Affective ties and the reproduction of wealth in super-rich families," Wiest, F, *Emotions and Society, 7(3), 331-348*. 2005.

Contact

Patricia Woo
Partner, Hong Kong
T +852 2103 0322
patricia.woo@squirepb.com

72068/09/26