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In the realm of private wealth, a “resourceful family” is commonly understood as one that is financially affluent, often categorised as an “ultra-high-net-worth family.” From this perspective, the emphasis primarily lies on how to structure and operate complex entities such as family trusts, family offices, family funds and multigenerational businesses. This perspective, however, is largely technical and transactional, focusing on the mechanics of wealth preservation and growth.

Yet, a deeper and arguably more meaningful understanding of family resourcefulness emerges from the field of family systems theory. According to Bowen family systems theory, “a resourceful family is one that effectively and efficiently resolves problems, challenges, and other difficulties” (Papero, 2020, p. 39). In other words, a resourceful family functions well, both as a unit and on an individual level, when confronted with significant life events and challenges. This concept is not necessarily linked to financial status; indeed, financially affluent families are not always resourceful from Bowen’s perspective.

This article explores the true meaning of family resourcefulness in wealthy families, drawing on original qualitative research and the theoretical lens of Bowen family systems theory. It examines the lived experiences of ultra-high-net-worth families, the unique challenges they face, and the patterns that emerge in their attempts to navigate complex family dynamics.

Functioning of Wealthy Families From a Bowen Family Systems Perspective

Inspired by my own experiences with family wealth, I conducted a transpersonal psychology research project in 2023, exploring the lived experiences of members of wealthy families and their perceptions of wealth using “heuristic inquiry” (Moustakas, 1990). Heuristic inquiry is a humanistic qualitative approach that relies on the personal knowledge and experience of the researcher, using their own experiences as a foundation for exploring the phenomenon with others (Sultan, 2019).

I interviewed six female participants aged 27 to 57 in Hong Kong using a semistructured format. Twelve themes emerged from these interviews. Although the analysis was primarily conducted from an individual perspective, the family context and the richness of their descriptions prompted me to review the data through the lens of Bowen family systems theory.

The interpretation focuses on the dimensions of family functioning in Keller’s system model, including nodal events, anxiety, differentiation of self, emotional cutoff, and several Bowen concepts, such as sibling position and triangles, concluding with an overall evaluation of how well these families function (Keller, 2020).

Nodal Events – Turning Points in Family History

From Bowen’s perspective, a nodal event refers to a significant occurrence that marks a turning point in a family’s intergenerational history, resulting in profound changes. Families respond to these nodal events through “automatic behaviour patterns that may or may not be adaptive” (Hall, 2013, p. 65). These recurring behaviour patterns provide valuable insights into the functioning and dynamics of both the family as a whole and its individual members.

During the interviews, participants recounted negative situations arising from family wealth, and identified key events of significance in their families’ histories and development. Participants from the second generation (with one or both parents as wealth creators) often cited the transition from humble beginnings to wealth as a nodal event. One participant particularly noted how her father started to have a series of mistresses after becoming wealthy, leading to the eventual breakup of the marriage, and lawsuits.

The transfer of wealth and control from one generation to the next is also a nodal event for both “new and old rich” interviewees, typically occurring when parents make generous gifts or entrust control of family assets or businesses to the interviewees or their siblings. This marks a shift in responsibility that many feel unprepared for. The death of the patriarch, who controls the wealth and anchors the family, significantly impacts the family system and can lead to disputes and lawsuits over asset succession. Additionally, parental divorce is noted as a nodal event that creates stress, not only for the parents but also for the children, with respect to fights over family assets and emotional disturbance.

Chronic Anxiety in Wealthy Families

A person’s level of chronic anxiety within their family significantly influences how well they function. Unlike acute anxiety, which arises from fear of specific events or issues, chronic anxiety stems from how one reacts to potential or actual life events affecting oneself or family members, such as retirement or illness, leading to a “disturbance in the balance of a relationship system” (Kerr, 1988, p. 47).

So, what chronic anxieties do the interviewees face?

In families with substantive financial resources where parents and grandparents control how much will go to each family member, many participants described a sense of insecurity and doubt about their self-identity within the family, resulting from intense competition among family members. One participant, for instance, reported that better-performing siblings – such as those with superior grades at school – receive more support from parents or grandparents. More broadly, being outcompeted by siblings could mean the potential loss of parental and grandparental love and attention, as well as loss or reduction in access to family financial resources in the future.

Some experienced pressure to conform within the family and worried about the consequences of being considered an outlier, such as being cut off financially due to unwillingness to work in the family business, or the moral guilt of not being the “good daughter” for not accompanying parents to social events or not saying “yes” to everything the parents want.

Some were given both ownership of assets and the responsibility to manage them well. One reported being “constantly worried about losing the money,” suffering for a long time from stomach pain and lack of sleep. A few interviewees expressed doubts about whether they or their siblings were sufficiently prepared to perform well in growing the family wealth and, even more so, to meet the family’s expectations.

Differentiation of Self – A Critical Weakness

To sum up, the pressure to be useful, to fit in, and not to let the family down, are what make the participants chronically anxious. The underlying theme seems to be a fear of losing family endorsement.

This makes the concept of “differentiation of self” in Bowen’s model highly relevant, particularly its interpersonal perspective, which concerns how much a person’s functioning is impacted by others and, conversely, how much the person attempts to control how others function (Kerr, 2000).

People with a less differentiated self are more “relationship-bound” and “depend heavily on the acceptance and approval of others.” A person with a well-differentiated self “retains more energy to direct their own functioning” (Kerr & Bowen, 1988, p. 68). A more differentiated person understands the importance of balancing independence with the need for family togetherness. Such a person “can stay calm and clear-headed enough in the face of conflict, criticism, and rejection” (Kerr, 2000, pg 13).

Differentiation of self appeared to be a weak point in the families of those interviewed. The participants tended to be heavily influenced by family expectations and pressure, which is not unanticipated. Their parents and grandparents, as many reported, were dominating and overfunctioning, controlling not only the wealth but also the family members, displaying traits typical of people with less differentiated selves.

Overfunctioning by certain family members inevitably causes underfunctioning in others (Bowen, 1978).

One interviewee recalled that, as a teenager, if she needed a dress, it was not paid for by her parents but by the family company, which centralised all activities. As a result, she felt she was not very good at managing her own finances.

Togetherness – The Double-Edged Sword

A high degree of togetherness appears to prevail in most families described in the interviews. Broadly, togetherness is represented by how families share “important beliefs, philosophies, life principles, and feelings” (Bowen, 1978, p. 218).

One interviewee shared that all household members were required to gather at a certain time in the evening to greet the grandmother one by one, with inquiries made about anyone missing. Certain senior family members were described as religiously urging younger members to get home on time for this group ritual. This, as described by the interviewee, emphasised togetherness.

Another participant shared that her father, as the eldest son, faced heavy expectations about how he should behave, including whom he could marry and what kind of school he should attend. Such expectations were transferred to the next generation.

The grandfather of another participant, a prominent family figure, insisted that all younger generation members excel in school. Those who did not perform well faced significant condemnation.

Another participant experienced a different form of togetherness. She noticed difficulties in herself and her siblings making independent investment decisions. When she wanted to diversify her family-given assets (now her personal investment portfolio), she found it hard to let go of shares in the family business, which was already listed, despite knowing intellectually that emotional attachment might prevent her from making the best investment decisions.

Such dynamics of togetherness deeply impact how much an individual within a family can reasonably make independent decisions, not only related to finances, but also career choices. This resonates with a question posed by Kathy Wiseman at a conference on the Application of Bowen Family Systems Theory in Consulting to Family Businesses in November 2011 – whether people enter the family business through motivation, reasoning, or an automatic emotional process driven by the larger system.

Communication Patterns – The Role Of Triangles

In all families, triangles exist. When two people find the anxiety between them exceeds a certain level, one or both will “triangle” a third person so that the tension, which is hard to bear, can be shifted (Murray, 1978). For example, when a husband and wife disagree, the wife might, instead of confronting the husband, go to her own mother to complain and seek comfort. Such a triangle itself is not problematic. It becomes problematic if the triangle becomes fixed – if the wife never attempts to resolve the disagreement with her husband, but constantly resorts to her mother as an outlet. The required communication between the couple is then absent.

If a family tends to have rigid or fixed triangles, communication between family members is often unclear, and family members keep secrets from each other. Families with unfixed triangles are called open family emotional systems, where members can engage in open, direct, one-to-one communication. In reality, no family is completely open or completely closed (Titelman, 2008).

One interviewee reported that her mother, much younger than her extremely dominating and controlling father, was never able to bring grievances about the marital relationship – such as his multiple affairs and lack of respect – directly to him. The interviewee felt like her mother's best friend, listening to her and even fighting with her father for her mother's rights.

Another interviewee recounted a difficult relationship between her eldest sister, who runs the family business, and her younger half-brother, who was entrusted with other family assets. Her siblings were never able to have the necessary conversations to coordinate their efforts, and she was "triangled" by her sister, who was unhappy with the situation.

Yet another interviewee felt helpless in not having the communication she desired with her father, who tasked her with managing gifted assets. She felt unable to express her insecurity or discuss strategies with him, as he appeared unresponsive and distant on the topic. She could only talk to her siblings, who shared similar communication challenges with their father.

High Conflicts While Being Distanced Are Common

Out of the six interviewees, four shared experiences of family lawsuits – either ongoing, past or contemplated legal actions against family members.

They also reported that family members opposing each other in lawsuits distanced themselves once legal action was underway or considered. Participants exhibited varying levels of distancing, with some experiencing complete cutoffs.

One participant reported that family lawsuits among her father and siblings began shortly after the passing of her grandmother. She was saddened by the severed relationships with relatives she had known since childhood.

Another witnessed a lack of communication between siblings after disagreements about handling family assets, leading to potential legal disputes. Yet another reported permanent physical and emotional cutoff from her father and his new family after a lawsuit ended. Another said that ongoing lawsuits resulted in no contact between her and her half-siblings.

It is important to note that although parties distanced themselves as opposing parties in legal actions and for some to avoid discomfort or reactivity, they remained engaged in high-conflict relationships. Communication occurred indirectly through lawyers or courts. This form of relationship, though less apparent, still represents "an anxiety-driven process of togetherness" (Kerr & Bowen, 1988, p. 256).

Cycles of Closeness and Distance

Besides distancing, interviewees described cycles of closeness and distance, another key Bowen family systems phenomenon. Family members get close, and when tension arises, they create distance to reduce it, then become close again.

One interviewee from a competitive family said, "We love each other, but there is a lot of competition." She described how siblings she thought were loving suddenly no longer felt loving because they wanted to prove they were better.

This is an automated pattern, as "people have less autonomy in their emotional functioning than is commonly thought." (Kerr & Bowen, 1988, p. 9) The interviewee remarked, "Why don't they just see through it as just the way the father wanted to motivate them?"

Sibling Positions and Family Functioning

Although sibling position and its impacts were not explicitly included in Keller's model, the data collected revealed relevant observations and patterns. All participants in this study happened to be the youngest children in their families. All but one reported that the eldest sibling often assumed a leadership role, which aligns with Bowen's concept that eldest children tend to lead, while youngest children often prefer to follow.

One participant shared that her eldest sister took on the role of leader for their generation, including herself and their cousins. Another participant described her eldest brother as the head of the family business; after gaining decades of banking experience, she chose to return to the family business to support him. Similarly, another participant noted that her eldest half-brother perceives himself as the successor and feels threatened by potential competition from her mother and siblings.

An exception among the interviewees is the youngest daughter who, rather than following, took on a caregiving and leadership role for her eldest brother and his children, especially after the passing of their mother. From a Bowen perspective, this dynamic is significant. Bowen theory suggests that parental attitudes and anxieties about the oldest child can sometimes cause that child to become highly sensitive to expectations and, as a result, struggle to meet them. When this occurs, it is not uncommon for the second child – or, in some cases, a younger sibling – to step into the role of the "functional oldest," displaying the characteristics of leadership and responsibility typically associated with the eldest child (Kerr & Bowen, 1988; The Bowen Center for the Study of the Family, 2025).

Important Implications

Observations of how the participants described their families fit well within the broad framework of Bowen family systems theory. The findings from this analysis have important implications for wealthy families seeking to enhance their resourcefulness and resilience.

This exploration of family resourcefulness in the context of wealthy families, viewed through the lens of Bowen family systems theory, reveals that financial affluence does not guarantee effective family functioning.

The experiences of these ultra-high-net-worth families reveal complex dynamics shaped by both their wealth and familial relationships. The interplay between resourcefulness and financial status, combined with pressures of competition, conformity and familial expectations, demonstrates a high level of togetherness within a chronically anxious environment.

Wealthy families can benefit from viewing themselves as interconnected systems, and proactively adopting a systematic approach in order to identify patterns of interaction and emotional reactivity, as well as understanding how these patterns impact individuals. Recognising these systemic patterns enables families to address issues more effectively and foster healthier relationships.

It is particularly important for individuals in wealthy families to achieve a healthy and realistic balance between individuality and togetherness. While it is natural and acceptable for them to benefit from the family's financial resources, it is equally important to enhance the differentiation of self. This involves developing a clear sense of one's own "I position" – for example, being able to state, "this is what I think, feel, or stand for," and "this is what I will or will not do." (Bowen, 1978, p. 248)

Strengthening differentiation of self allows individuals to maintain their autonomy while remaining connected to the family, reducing chronic anxiety and improving overall individual functioning and family resourcefulness.

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