

# Family Therapy for Clients of Wealth: Extending Culturally Competent Care Through a Systemic Lens

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## FEATURES

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That we are living in volatile times is not new news. The last decade has been defined by acute disruptions in multiple spheres of our individual, relational, and collective existence. Historically, the magnitude of these disruptions served to unite disparate identities around a common good. Today, contemporary events such as a global pandemic, climate disasters, political aggression, violent wars, genocides, and growing income and wealth disparities have caused humanity to retreat into factions of us against them, causing us to look at people who are different than us through eyes of suspicion rather than compassion and empathy.

As a licensed marriage and family therapist (MFT), holding the Clinical Fellow designation of AAMFT, and graduate of the Global Leaders in Healthcare program at Harvard Medical School, I'm alarmed by the state of world affairs and the growing divide

that threatens our individual and collective well-being. But while distressed, I'm more convinced our work as relational and systemic therapists makes us uniquely situated to hold the individuals, couples, and families with whom we are privileged to work in our unique and highly effective mode of therapy.

This article explores why family therapy is highly effective for families of wealth and power. The goal in the endeavor is not to elevate one group of people above another, but rather to create a world where mental health matters for everyone, everywhere and serves to heal the divisions that are having a pernicious impact on the wellbeing of the families we are privileged to treat and the world which we are privileged to live on.

### **Extending the construct of cultural competence to include families of wealth**

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Over the last two decades, I've been privileged to work as a researcher and MFT to individuals, couples, and families of wealth. This work, while challenging and frequently criticized for giving specialized care to people who 'don't deserve it', has enabled me to develop the capacity to empathize with people who live separated from the dominant culture by their elevated net worth. In this regard, my work builds on the esteemed tradition of systemic therapists who address the context of their clients' lives and strive to understand these contextual and relational nuances through the lens of cultural competence and cultural humility. Just like our profession recognizes and honors the cultural identities of minority groups who live in positions of diminished power, so too must we honor the cultural markers of clients of wealth who occupy positions in the margins of society but in positions of power created by their financial identity.



As this relates to cultural competence, MFTs have an esteemed tradition of proactively seeking to understand and respect the diverse cultural backgrounds, values, and beliefs of the clients we are privileged to serve. As a complement to this work, cultural humility requires us to commit to open mindedness and engage in lifelong learning to acknowledge our biases and limitations in working with clients different from us. In a place of cultural competence and humility, we maximize our chances of earning the trust of our clients, increasing the efficacy of the therapeutic alliance we have with them, and delivering psychotherapeutic interventions that honor and respect who *the client* is in the context of *their lives* rather than projecting our prejudices and stereotypes on them.

### **Challenges faced by individuals and families of wealth**

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While most of us struggle to make ends meet and plan for our financial future, my clinical experience and research show that individuals and families of wealth also have challenges navigating the journey of life. Central to these struggles are issues relating to their intrapersonal well-being, their interpersonal relationships, and feeling at place in the larger communities that surround them.

As this relates to their intrapersonal well-being, clients of wealth may have abundance in what Abraham Maslow referred to as basic human needs such as food and shelter, but suffer from deficiencies in their self-concept, self-esteem, motivation, sense of purpose,

and place in the world. These deficiencies are acute in clients of wealth who inherit or marry into wealthy and powerful families. Such individuals doubt their ability to survive in the world on their own resources and are constantly questioning their independence and authority.



From an interpersonal standpoint, individuals and families of wealth often find themselves being overly dependent upon a person who controls resources in pathological ways. Through these unhealthy dependencies, individuals and entire families devolve into states of entropic disfunction\* and relational angst. In addition, clients who have made their wealth frequently suffer from personality disorders such as narcissism that prohibit them from establishing intimate and nourishing relationships with other human beings.

Last but certainly not least, because they are perceived as having vital and scarce resources by less economically stable others, people of wealth are viewed as objects to be manipulated and exploited for the resources they possess by other family members and legions of others in larger communities in which they exist. Once identified as a person of wealth, that identity becomes outstanding and eclipses their humanness. In this place of objectification, they are perceived not as worthy of respect and care, but as objects to be exploited for another's personal benefit, security, and ego inflation.

We need to meet our clients of wealth in the cultural markers that relegate them to the margins of society, but in positions of power they may not be emotionally, relationally, or physically equipped to hold.

## **Cultural markers of clients of wealth**

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In *Fragile Power: Why Having Everything is Never Enough* (Hazelden, 2019), and subsequent peer review research, I've found that people of wealth, like other minority groups, share distinct cultural markers that need to be addressed through the lens of cultural competence and cultural humility. Just like we recognize our queer, female, and other minority clients live in the margins of society in positions of diminished power, so too do we need to meet our clients of wealth in the cultural markers that relegate them to the margins of society, but in positions of power they may not be emotionally, relationally, or physically equipped to hold.

Through my work, I've found that individuals and families of wealth possess the following three distinct cultural marks that must be considered by MFTs when providing culturally competent and clinically effective systemic care to clients of wealth.

### **1. Isolation and Loneliness**

Affluent individuals and families often experience social isolation and loneliness due to their economic status. This isolation stems from feelings of mistrust towards others, fears of being exploited, and the barriers created by their lifestyle. An example from my clinical practice\*\* involves an 18-year-old daughter of a hedge fund titan who over the course of her senior year at a private New York City high school, became more and more reluctant to leave her family's apartment for fear of being kidnapped. Rather than go to class or socialize with her friends, she spent hours locked in her bedroom doomscrolling and consuming copious amounts of junk food and THC-laced gummies.

Human beings are tribal. We orient ourselves around common interests and against common foes. As this relates to our clients of wealth, my research and other studies show that people of wealth, like other minority groups, find solace and comfort in connections with people who look, act, and behave like them. They also feel threatened by people who they sense hold hostile feelings toward them. In our modern world, this hostility towards people of wealth has increased as the divide between the uber-rich and the rest of the world has grown to unprecedented proportions. As this relates to the case above, the parents, eager to find help for their daughter, reached out to me for help. But rather than trusting my credentials and experience, they grilled me as to my competence and ability to handle their precious child. To them, I was someone outside their social

class and, until proven otherwise, was assumed inferior, not someone easily trusted with their vulnerabilities or equipped to understand their elevated position in the world.

The construct of hyper-agency refers to the ability of a person to orient their life to avoid conflict and discomfort. This trait is unique to people of wealth and hard wired into their culture. In contrast to people at lower points on the socioeconomic spectrum who must make compromises and tolerate discomfort in the daily flow of their lives, people of wealth have the resources to remove themselves from these daily challenges and stresses. They also have decades of experience buying their way out of problems. This relates to the case at hand in several ways. Rather than seeing me as an expert who would endeavor to work collaboratively with the identified patient to identify and intervene in her pathology, the family saw me as a tool they could buy to fix her.

### **The role of family therapy in healing families of wealth**

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Family therapy offers a highly effective approach to addressing the three distinct cultural markers shared by wealthy individuals and families in the following ways:

1. ***Focusing on the family as a unit in the therapeutic process:*** Family therapy creates an interconnected system where each member's behaviors affect the whole in both negative and positive ways. This approach stands in sharp contrast to individualistic therapies that focus on a single person and, in so doing, amplifies individual pathology, family disconnectedness, and sense of isolation. By addressing family interconnectivity in the face of negative cultural stereotypes around an identity of wealth and the individual pathologies that arise in the context of wealth, family therapy leads to more sustainable and meaningful outcomes by mitigating the sense of isolation felt by clients of wealth and connecting them on a shared and co-created identity.
2. ***Involving as many family members as possible in the therapeutic process:*** Family therapy seeks to uncover and address the systemic roots of mental health, relational, and addictive disorders while providing a clinical frame that enables the family to work through the host of issues that cause and support individual and collective pathologies. Through this work, families of wealth can unite in their shared experiences of an identity of wealth and strengthen their reparative bonds in its context. In short, they unite as a tribe focused on the well-being of the family while developing the capacity to empathize and find compassion for each member in their individual struggles.

3. ***Alleviating unhealthy competition for resources:*** Families of wealth are frequently characterized by competition for financial resources and for the attainment of elite, and often unrealistic levels of success. Family therapy provides these families with a safe, contained, and highly structured therapeutic frame to discuss these issues in the context of the psychotherapeutic frame. In this process, families can calibrate what expectations are reasonable and healthy and which are incongruent with individual family members' capacity, motivation, and authenticity.
4. ***Rejecting negative cultural stereotypes rather than internalizing them:*** Family therapy operates on the principle that individual issues are interconnected with the family system and broader systems like the culture and community in which the family exists. This systemic perspective is particularly relevant for wealthy families where individual problems are influenced by the cultural zeitgeist, which views people of wealth through a host of pejorative stereotypes such as greedy, mean, and entitled. Through systemic therapy, families of wealth can find the courage and strength to confront these negative stereotypes together rather than splitting themselves off from one another or engaging in a host of other unhealthy defense mechanisms such as denial, repression, and projection.
5. ***Promoting emotional intimacy:*** Emotional intimacy is often lacking in families where individual achievements and external appearances are prioritized. For affluent families, where individual pursuits and external pressures can create distance and deepen mental health and relational disorders, reinforcing connections based on empathy and compassion for each other's vulnerabilities is crucial in promoting mental and relational well-being. In addition, money is often equated with love. When it appears one person in the family is getting more money than the others, families become plagued by a host of unhealthy relational behaviors. Family therapy encourages emotional intimacy, helping family members develop deeper and more meaningful relationships through shared vulnerabilities that are independent of their wealth.

## Conclusion

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In our age of acute disruption and division, family therapy is a powerful and effective tool to mitigate the complex mental health and relational disorders faced by wealthy individuals and families. Through the systemic perspective unique to our brand of therapy, we are ideally situated to provide culturally competent and clinically excellent services to families who share a distinct minority identity characterized by the power of their wealth rather than the powerlessness caused by other marginalized identities. In so doing, we extend our commitment to working with culturally distinct groups by creating family well-being based on vulnerabilities, empathy, and compassion for each family

member's individual, relational, and contextual struggles. As the challenges of living in a divided world increase pace, we can help affluent families continue to evolve and use their power and privilege to provide a pathway to healthier and more fulfilling lives not just for themselves but also for the communities we live in and the planet we are privileged to live on through our unique and effective brand of therapy.

*\*Entropic disfunction is a phrase I use to refer to elevated levels of disorganization, unpredictability and chaos in a family system.*

*\*\*The examples contained in this article are case compositions and used for educational purposes only. The identifying details fo the client have been altered to protect client confidentiality.*

**Dr. Paul Hokemeyer, JD**, is a licensed marriage and family therapist holding the Clinical Fellow designation of AAMFT. He is a graduate of the Global Leaders in Healthcare program at Harvard Medical School, where he was most recently invited to participate in their Media and Medicine program. His book *Fragile Power: Why Having Everything Is Never Enough* (Hazelden, 2019) has become a seminal resource for individuals, families, and professionals seeking to provide culturally competent mental health services for families of wealth. His research has been published by leading academic journals, including the *International Family Office Journal* and the *Journal of Wealth Management*, and is frequently used as an expert by leading media outlets such as the *New York Times* and the *Wall Street Journal*.

