

Asher Zelig Brodt calls the tune on Lakewood's real estate symphony

Mishpacha

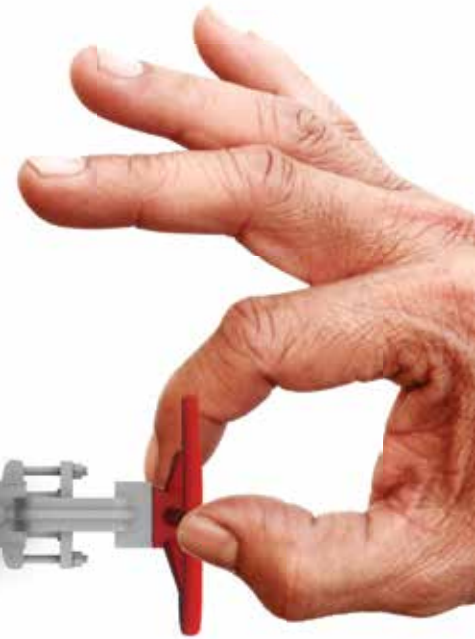
JEWISH FAMILY WEEKLY

ISSUE 615 | 16 SIVAN 5776 | JUNE 22, 2016

His own son's death didn't stop Rav Michael Lasry from embracing Hashem's *perfect judgment*

“Sorry, Kids, the Pipeline's CLOSED”

How parents can turn off the money tap without leaving their children high and dry



In a poor Indian village, Ari & Ari embrace an untouchable caste *with a Jewish heart*

ELECTION JOURNAL

Is Trump about to foul out?

9770793961000 26

NY/NJ\$4.99 US\$5.99 IL\$7.90
UK£4.50 EU€5.50 CAD\$6.50

Yonoson Rosenblum
Remind me never to buy a suit in the clutches of temptation

Your Money & Your Life
Should I make my launch low-key or open the store with a splash?

LifeLines
I couldn't read the social signs but I figured out the directions



**Young couples often need help.
But when should they start going it alone?**

SHUTTING THE PIPELINE

O

Our community is in a bit of a quandary.

We marry our children off young, when many of them haven't yet finished training for a profession. We want our young men to learn Torah for as long as possible. Our married children start families at the same time we're finishing putting our younger kids through yeshivah and while we're still trying to marry off the others. On top of that, we want to retire at a reasonable age and not be dependent on our children for support.

All that's a pretty tricky juggling act, especially today, when the costs of housing, health care, and education have skyrocketed and left the middle class gasping for breath.

"Salaries aren't keeping pace; even professionals are taking home much less money than they used to," points out Dr. Yisrael Feuerman, a psychologist specializing in money issues. A recent *Atlantic* cover story, "The Secret Shame of the Middle Class" (May 2016), claims that nearly half of Americans are so squeezed they'd have trouble scaring up an extra \$400 in a crisis.

So what's a *frum* family supposed to do when they marry off their children? Our young couples typically need financial help because they simply aren't capable of covering rent and living expenses while still in *kollel*, school, or earning a meager salary from an entry-level job. But with parents saddled with so many other obligations, how long can they realistically commit to helping their kids? And how can they gracefully withdraw without leaving their children in the lurch?

BY **Barbara Bensoussan**

When Shoshie ran into her friend Basya in the grocery store, Basya asked how her married children were doing. When Shoshie mentioned that her eldest was now working in real estate, Basya looked surprised. “He’s not learning full-time anymore?” she asked.

Shoshie frowned. “I have seven children who, baruch Hashem, are growing up, and my husband simply cannot afford to support him anymore.”

Many families, in fact, are *zocheh* to have multiple children in *kollel* long term, and quite a few have several couples receiving help at least in the short term, in any case, whether they’re learning or working. Psychologist Dr. David Lieberman wonders whether our collective capital may run out.

“If the first generation supports a bunch of kids,” he says, “is the supported generation capable of supporting their children?”

It isn’t just the *kollel* couples who depend on parents for help. Many working couples need help to make ends meet or buy a house. The question then becomes how much parents should sacrifice their own financial stability to help their children pursue their dreams.

“There’s very little forward thinking among

both the older and younger generations,” warns Rabbi Benzion Twerski, a much sought-after mental health professional. “Nobody is thinking, ‘Who’s going to support older parents if they run out of money?’”

Children need to be aware that getting more money from their parents *now* means there will be less money for elder care and inheritance *later*, and perhaps they’ll have to repay the support favor 30 or 50 years down the line.

If an older person enjoys working and cherishes the opportunity to support his children and grandchildren, more power to him or her. But Dr. Lieberman says there’s something wrong when he meets people like a 70-year-old woman he knows who’s still working long hours, despite exhaustion, because she feels compelled to support half her family.

Children’s financial dependence on parents

now stretches across the First World. That’s in part because the better jobs require multiple professional degrees that take time to complete. On top of that, it’s not easy to find a decent wage. Student debt and high rents often drive children back to parents for financial help or a place to live, creating a stage some have labeled “adult-escence.” A May 2015 Pew Report found that

61 percent of American parents were helping adult children financially, usually with educational expenses, which have increased astronomically in recent years.

But while secular young people marry much later (if at all), *frum* children begin looking for spouses as young adults. And the *shidduch* system can scare some people into committing to more support than they can afford for fear their children will otherwise have limited options.

Rabbi Twerski takes a dim view of evaluating *shidduchim* based on support promises. “We shouldn’t be teaching our children to define relationships based on money,” he says.

There are some parents who just say “no.” Alan Rosenstock, Mesila’s director of North American operations, married off four children without going into debt. He says someone he knows turned down *shidduchim* when the other side asked him to make financial commitments he couldn’t afford. “He told them, ‘My wife and I will not do anything that’s irresponsible,’” Rosenstock says.

Most parents, however, offer to contribute to married children’s upkeep, albeit with mixed feelings. “In our heads, we parents want our children to be independent,” observes Shmuli Margulies, chairman and founder of Mesila International. “But subconsciously, we often want to feel that they depend on us.” The result? “We give them money, then grumble that they’re spoiled and dependent,” he says.

“In our heads, we parents want our children to be independent, but subconsciously, we often want to feel that they depend on us”

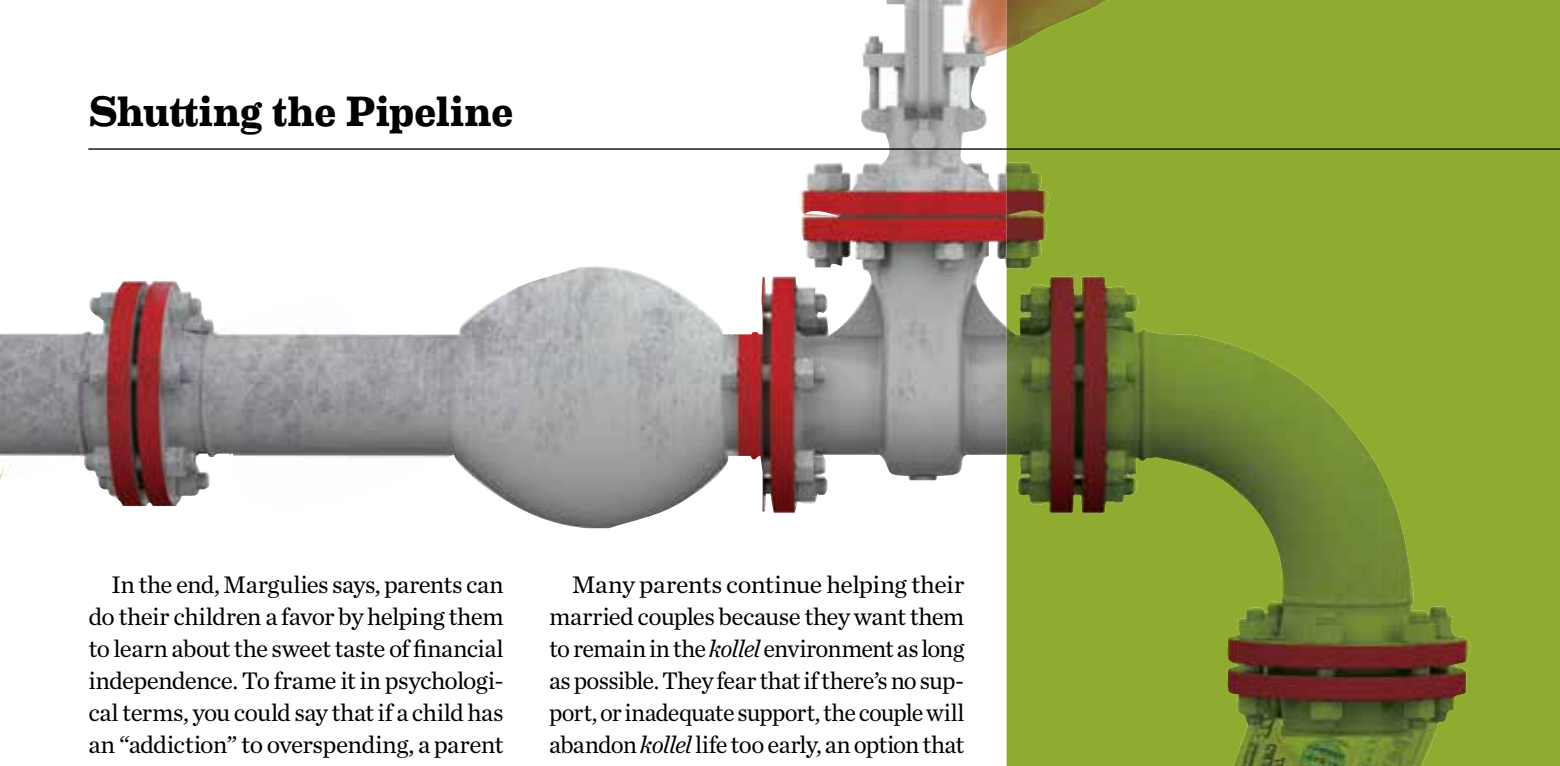
Yes, parents too share the blame for generous financial promises made in the *frum* world. Do the children have too much sense of entitlement? Or does the problem lie with parents who don’t know how to set boundaries? There’s always two sides to any dynamic.

“We put the silver spoon in their mouths,” asserts psychotherapist Dr. Yael Respler. “We wanted our kids to have an easier childhood than we had. My generation — children of Holocaust survivors or people who went through the Depression — was afraid to make any demands on our parents, because we knew they’d gone through hard times. We wanted our own children to have a childhood that was less constrained, more joyful.” But in creating those blissful, indulged childhoods, Margulies observes, “Parents create expectations that may not match reality later on in life.”

Alan Rosenstock notes that thinking money is an inexhaustible resource isn’t limited to indulged kids. These days, many *parents* themselves don’t know how to live within their means. “We’re all surrounded by cultural messages that we should be able to go to restaurants, take vacations, buy a new car, regardless of financial limitations,” he says. “The same people who go into debt helping children and don’t put aside for their retirement often have sown the seeds for their financial struggles even *before* their kids got married.”

One might automatically assume that this issue applies only to the poor and middle class — after all, the rich have deeper pockets that should theoretically lighten the burden. But Dr. Respler has not found this to be true: “Even my wealthy clients complain that it is hard for them,” she says, “and express worry about providing for their own retirement if they have to keep helping out indefinitely.”

At Mesila, Margulies also sees many wealthy people who struggle with the issue of support for their newly married children. “At our Ganei Geula office, we see many people who are the children of wealthy parents,” he says. “In about half those cases, the children spend their parents’ money with no *cheshbon*, and both parents and children wind up frustrated. The parents expect their children to understand that money doesn’t grow on trees; they’ll say, ‘In my day, we didn’t send pants to dry cleaning’, etc. But parents don’t know where to draw the line, so they continue to shell out money while complaining about it.”



In the end, Margulies says, parents can do their children a favor by helping them to learn about the sweet taste of financial independence. To frame it in psychological terms, you could say that if a child has an “addiction” to overspending, a parent who constantly steps in to rescue him is only acting as an enabler.

“Issues with support aren’t just a question of money. The problems are based in educational and relationship issues,” Margulies says. “Children have to learn a sound, responsible approach to money, and parents should take the opportunity to teach it to them.” He sighs. “Unfortunately, people get no training for the most important things in life, namely, marriage, parenting, and money management.”

It should be noted there’s a big difference between being supported in the lap of luxury — a generous spending allowance, nice furniture, perhaps a car — and being supported on a shoestring. The latter requires the same ingenuity and budgeting that would be required if the couple was financially independent, as well as the capacity to tolerate a simple lifestyle.

“We received help when we got married for a few years, but our apartment was moldy, our dining room chairs were folding chairs, and we had no heat in the apartment, just a few electric space heaters,” Miriam H. says. “We weren’t thrilled, but we were able to live with it. Yet people would visit from America and be appalled we were living under such conditions.

“But we had enough to eat and were happy, and that’s what growing up is all about — making your own choices and living with them. My parents didn’t tell us how to spend the money or ask where it was going.”

Many parents continue helping their married couples because they want them to remain in the *kollel* environment as long as possible. They fear that if there’s no support, or inadequate support, the couple will abandon *kollel* life too early, an option that can be detrimental for the rest of their lives.

“In my circles, young men are expected to learn for five years,” says Rabbi Y.* “One of my sons wasn’t sure he wanted to learn so long, but the *kallah*’s parents and myself wanted to make sure he stayed in a good few years to settle down before going to work. I was willing to contribute support, because I worried this particular son would run out to work the minute things got rough.”

But Rabbi Margulies says statistics don’t bear that out. “Staying in learning isn’t dependent on financial support,” he asserts. “There are people with money who drop out, and people with no money who don’t.” Motivation, ingenuity, and contentment with a simpler standard of living often count for more than parental support when it comes to making *kollel* life work long term.

Money is never just money. It can mean love; it can mean the ability to control. The danger of children relying heavily on parents for support is that it may leave the couple feeling obligated to kowtow to the parents holding the purse strings.

Sara F.*’s daughter married into a very wealthy family, and initially she and her husband were thrilled that their new son-in-law’s family was so willing to help with wedding expenses and offered to take on the lion’s share of support. But as time went by, Sara realized her daughter had been absorbed by her wealthy *mehutanim*.

“Our apartment was moldy, but we had enough to eat and were happy, and that’s what growing up is all about — making your own choices and living with them”

“We no longer have a say in their lives. When Pesach comes, our couple never comes to us; the other side takes the entire family and they jet off to Greece or Nevada,” Sara says. “My daughter has a more upscale life, but she doesn’t have much say in it, and we feel like we’ve lost her.”

Baruch R.* remembers a once-close friend who never had time to visit him when he came to Jerusalem because his in-laws paid for the trip and expected him to be with them every minute.

In Frumie F.*’s case, the indebtedness took the form of her parents expecting her handyman husband to come running every time a toilet clogged or a carpet needed to be laid. “My husband had been told he was getting support, and had expected to devote himself full-time to his learning,” she says. “Instead he found himself missing *seder* because he’d get roped into painting a room or hanging a door. My parents didn’t work around his schedule, feeling entitled to the help because, after all, they were supporting us, so why shouldn’t they save money on handymen?”

Not good, says psychologist Dr. David Lieberman. He says that when money is given to children, it must come as a gift with no strings attached, no micromanaging. “You wouldn’t give someone a sweater and tell them, ‘You can only wear this with your gray pants and green tie,’” he says. “The same applies to money. Giving money doesn’t give you the right to influence a couple’s decisions. When that happens, it never ends well.”

The exception would be if the children are spending parents’ money irresponsibly, in which case a family discussion is in order. “You have to see if the kids even recognize they’re overdoing it,” Dr. Lieberman says. “You also have to determine who’s doing the overspending. Sometimes one spouse is frugal while the other has no sense of limits.”

Dr. Feuerman has observed that some parents like to keep their children dependent because it keeps them in a position of authority. “That can be self-serving; it can be a way of keeping the children infantilized and themselves young,” he says. “What looks like support is not always supportive. I’ve seen men

who were obliged to work for their fathers-in-law because they were paying them great money, but the sons-in-law suffocated under the domination.”

There are also some kids who don’t want to grow up, Rabbi Twerski says. “I know of a couple who were given an ultimatum to move out of town to save their marriage, because the wife was still so tied to her mother she couldn’t bond with her husband.”

Dr. Lieberman echoes that when kids stay tied to the parents, “It’s often a sign that either the parents can’t let go, or the children can’t let go.” He draws a useful distinction between healthy dependency on parents and unhealthy dependency. In the former, the couple and their parents are all on the same page about the couple’s plans, and realistic goals are spelled out. In unhealthy dependency, children show little initiative to move toward a goal of independence and expect parents to provide handouts with no expectations on their part.

“That’s simply wrong — for the younger generation to expect parents to give endlessly,” Dr. Lieberman says. “They shouldn’t expect parents’ money, or their time for that matter, to be a given. It’s a gift, not an entitlement.”

Unhealthy dependency creates resentment among parents who aren’t sure their money is being well spent, either because the couple schleps out aimlessly without progressing toward any goals, or a learner doesn’t seem to be in *kollel* for the right reasons.

If a young man really is struggling in *kollel*, Dr. Feuerman suggests approaching him with love rather than censure. Some young people don’t really know what else to do, or are afraid to try something else, and need loving adults to help direct them into a more suitable path for them. “Real religion, real *frumkeit*, should be a full engagement with reality, not an avoidance of it,” he says.

In practice, many young couples eventually ease out of support on their own. One or both members of the couple finishes a degree program and gets a paying job, or they decide (often guided by their *rav*) that it’s time to move out of

kollel and add a wage earner to the household. “Psychologically, people are wired by Hashem to have a sense of independence. They don’t feel good about being dependent,” Dr. Lieberman says.

Miriam H. agrees: “Little children want so much to be independent, to dress themselves or pour themselves a drink. Young adults normally want to be independent also. There’s something unnatural about remaining supported well into adult life.”

Nechama and Chaim reached a point where it no longer felt right to accept the full support they’d enjoyed for several years while Chaim learned in *kollel*. Nechama’s parents owned a highly successful menswear company, and were happy to help out. Then came the recession of 2008, and the simultaneous shift of manufacturing to China, and the company took a nosedive.

“I started feeling uncomfortable depending on my parents when I knew they were struggling, especially as there were a bunch of siblings after me,” Nechama says. “So when my husband was offered a position in *chinuch* out of state, we decided to go for it. We moved to a city where the cost of living was low, and we could manage on his salary. When we announced to my parents we no longer needed their help, the relief on their faces was obvious.”

Nechama and Chaim were sensitive to their parents’ distress. But other couples may be less aware of or sensitive to their parents’ difficulties, so parents have to take the initiative. In such cases, Dr. Feuerman cautions that approaching the issue should be handled with care, free of frustration or resentment. “You have to strip any meanness from the discussion, disinfect it from negativity,” he says. “You’ll accomplish more, and it’s a better way to handle family relationships.”

He suggests a parent who needs to stop or cut back take a deep breath and write down every single one of his thoughts and feelings. “Be kind to yourself — love yourself even for your selfish thoughts,” he proposes. “Then you have to convey to the children that you *want* to give them everything, but you can’t, because you also have to be thinking about your life 25 years down the line. Ask your adult

“I started feeling uncomfortable depending on my parents when I knew they were struggling, especially as there were a bunch of siblings after me”

children what they would do in your position. You actually might get a better answer than the one you had!”

He advises working with flexibility rather than cutting children off cold turkey. “If a couple needs another year, discuss it,” he says. “If they want out, discuss that too. Everyone makes mistakes, and forgiveness should be part of the picture.”

Unfortunately, when children have become accustomed to always hearing “yes” where money is concerned, it can feel hurtful and rejecting when a parent pulls back and says “no.” Moshe R.* was initially promised full support when he got married; he’d planned to be in learning “forever,” and his wife’s well-heeled parents had agreed to back him. But a business reversal forced his *shver* to cut back drastically, and five years later, Moshe remains bitter. “He’s a *talmid chacham*, but he’s still upset over the fact that now he has to struggle,” says his brother-in-law Zev. “He feels betrayed by my parents, by life.”

Similarly, Frumie F.’s parents had promised to support, and when they told the couple after three years it was time to make *parnassah* on their own, her husband was deeply disappointed. “He thought they meant they’d support indefinitely,” she says. “We were so upset! At first, it felt like the rug was being pulled out from under our feet, even though they gave us a few months’ notice.

“But after some time we realized it was the best thing that could have happened to our marriage! My husband no longer felt beholden to my parents; in general, a lot of tension was eased. We didn’t realize how obligated we’d felt to everyone until we broke away financially.”

Tova P.* also felt tremendous relief when her

oldest couple announced they thought they could make it on their own. She’d been paying \$3,000 a month toward the upkeep of three couples and still had children in yeshivah and college. “We’d been going into debt, and I was thinking of getting a second part-time job even though that was totally unrealistic,” she says. “I was already worrying how we were going to marry off our next three kids.”

Her friend Ilana stopped paying support after just one year, but offered to replace it with services: When her daughter had a baby, she offered to babysit for free. “That was the equivalent of close to \$1,000 a month,” she says.

If it’s time to let a couple stand on their own feet, it helps to go in with a positive attitude rather than guilt.

“You don’t have to apologize for telling your children you won’t go beyond your means,” Shmuli Margulies says. “You’re doing them a favor — you’re teaching them financial responsibility. You can do it in a loving way, not a restricting atmosphere.”

The idea of pushing children out of the financial nest can be frightening both for parents and children; it looks risky, and what if you fall? “It can be hard,” Dr. Respler admits, “but you have to reassure them that you love them, and that you’re giving them roots *and* wings. The wings, however, should take the form of a plan.” She suggests helping children get into business or find training for a career.

Mesila has made a mission of teaching fledglings to fly. “At Mesila we teach our youth that they will always have everything they need, as well as some of what they want,” Margulies says. “It’s a matter of priorities.

We don’t address the wallet; we address the mind.” Couples are taught to live within their means, starting with learning to draw up a reasonable budget, distinguish wants from needs, and consider measures like moving to a community with more affordable housing and schooling. They’re also encouraged to adopt a proactive approach to increasing income when necessary.

Nationally published certified financial planner Rebecca Schreiber suggests that parents seeking to withdraw support should make sure children will be able to still make payments on any loans they have, so they don’t damage their credit rating. In addition to creating a budget, she suggests making a timeline for achieving complete independence and other financial goals.

It’s important to emphasize that becoming independent is an opportunity for freedom, a way to build strength and self-sufficiency.

Nechama and Chaim discovered this when Chaim began teaching in a yeshivah. Chaim — who’d always had a knack for computers — began helping out whenever the office computers developed a glitch. Word got around, and before long, he’d begun building a base of private consulting clients. “Chaim developed a talent he’d never used previously, and he really enjoyed it,” Nechama reports. “It wasn’t just the extra income. His self-esteem got a boost from becoming the breadwinner, and from gaining a reputation not only as a great *rebbe* but a computer genius as well.”

As much as we long to shelter our children, in the end, we’re not doing them any favors if we never allow them to spread their own wings. “As parents, we teach our children to walk,” Dr. Lieberman says. “Then we have to teach them to walk away.” ●