

THE RELIANT GIANT

How to *Really* Help (or Prevent) an Emotionally and/or Financially Dependent Adult Child

By Linda J. MacDonald, M.S.

Most of us have at least one relative—whether an adult child, sibling, uncle, or cousin—who depends on others financially to an unhealthy degree. And, try as we might, by lecture or shame, this person never seems to grow up and achieve fiscal responsibility. Rather, we wring our hands and weep with concern as these responsibility-challenged adult children (AKA “Reliant-Giants”) suck the life out of a parent’s life savings, retirement, and mental well-being, all the while wreaking havoc on him/herself and the rest of the family.

THE EVOLUTION OF A RELIANT-GIANT:

- Child has some unexpected misfortune (physical impairment, disfigurement, illness, parental death, ill-health or parental divorce, mental or learning disability, abuse, social rejection, or any other variety of “bad breaks”)
- One or both parents feel excessive concern, guilt, or responsibility for the impact of said misfortune on the child
- The parent tries to shield the growing child from further discomfort
- Child struggles with challenging life difficulties
- Parent works hard to compensate the child for perceived unfair challenges
- The parent fails to protect the child from hardship, even if brought on by the child’s own behavior or poor coping skills
- Parent feels further guilt, so redoubles effort to shield the child from hurt or disappointment, fails to set appropriate or consistent boundaries
- The child fails to develop good coping skills and feels inadequate
- The child enters adolescence with low self-esteem masked by charm, humor, or talent
- Parent feels sorry for child, rescues adolescent from seemingly out-of-proportion consequences of adolescent’s poor choices, and tries to teach life lessons through yelling, intense lectures, or shaming without tangible consequences
- Adolescent continues to under-function in some category – school, driving habits, house chores, priorities, or other age-appropriate responsibilities
- The parent still feels sorry for the kid, like a failure as a parent, helpless to retrain the kid, guilty for whatever he/she thinks began the downward spiral
- Adolescent growingly feels sorry for themselves, blames others, feels helpless to change, inadequate, entitled to parental and societal assistance
- Parent continues to throw money, cars, and other material provisions at the adolescent in an attempt to prove their “love” for the child and bolster the adolescent’s sagging self-esteem
- Adolescent fails to mature – continues to rely on others to clean up own messes – financial or behavioral

- Parent pleads, begs, cajoles, but still rescues adolescent into early adult years, hoping that just “one more time” giving the adult child “a leg up” (another car, paying for traffic violations, a do-over at a new college, one-more bail-out from jail, a new apartment, another round of rehab) will help the dependent kid finally grow up and accept responsibility for self
- Adult-child suffers further hardship, mostly as a result of own poor choices (gets kicked out of an apartment, acquires more traffic tickets and/or accidents, wears out friends leading to more rejection; flunks out of college—again; loses job—again; loses another girl/boyfriend/significant other/spouse; gets addicted to something new—anything to not “feel” so bad)
- Parent suffers excessive guilt or responsibility for adult child’s hardships, misbehavior so tries to bolster, encourage, affirm, shame, threaten – whatever the parent can think of (yet keeps bailing son/daughter out of scrapes he/she gets self into)
- The now Reliant-Giant (i.e. dependent adult) finds themselves incapable of accepting personal responsibility for their own choices—instead, blames others, avoids responsibilities, hates self, does whatever he/she can to mask pain from so much failure, has an overgrown sense of entitlement, has mastered how to manipulate parent(s) to a “T” – and relies on others to take care of him/her
- Reliant-Giant moves in with parent(s) (for the second or third time), ignores all sincere-but-toothless advice, continues to take advantage of the parent’s resources
- Parent ages and retires, with Reliant Giant still living at home and/or financially dependent on the parent, while emancipated adult siblings are angry as hell at Reliant Giant for using up the parent’s finances, knowing they will have to make up the difference once their aging parent runs out of money or becomes ill or incapacitated
- Parent dies, emancipated adult children have no inheritance because the Reliant Giant has either used up all the parent’s money, bankrupted the parent, or manipulated the guilt-ridden, weakened parent into willing the house to the Reliant Giant to “make up for” parental failures/guilt and the adult child’s perceived poor lot in life
- Reliant-Giant likely self-destructs or allures some other hapless rescuer or government agency into taking up the slack where the dead parent left off
- No one wins. The parent dies feeling like a failure. Emancipated adult siblings feel ripped off and resentful. Reliant-Giant never grows up.
- Reliant-Giant continues to blame everyone else and leads a pathetic, emotionally crippled existence until he/she either dies of a drug overdose, wastes away in jail, dies prematurely from a preventable accident or illness, or commits suicide.

I know. You are sick of everyone blaming their parents. However, most dependency habits begin in childhood. An enabling parent tends to make poor parenting decisions based on three faulty motivations: False Guilt, Over-Responsibility, and Misguided Love.

It wasn’t the disability, or the divorce, or some other misfortune that knocked the wind out of the kid while developing. It was the disabling message sent by a loving but over-functioning parent, loud and clear: “YOU ARE INCAPABLE OF HANDLING LIFE.”

How does a loving, well-meaning, responsible parent end up with an under-functioning adult child? What can a parent do to prevent a developing child from becoming a Reliant-Giant?

And, how can a parent disentangle him/herself from the web of dependence by a dysfunctional grown kid?

Parents need to be de-programmed. They have bought into a set of myths that seem “true” or feel “right” but are terribly flawed. Thus, despite a parent’s desire to empower a child, he/she ends up enabling the growing kid to remain dependent and impotent to deal with the realities of adult life.

I have put the most common myths into a chart along with the countering truths that, if adopted and applied, will prevent the formation of a Reliant and offer a lifeline to the parent of a dependent adult before everyone else suffers the consequences that belong to the Giant.

SUMMARIZING CHART

DISABLING MYTH	EMANCIPATING TRUTH
1. All pain, suffering, and inconveniences are bad. Therefore, I must protect my child from all such discomforts.	1. Most pain, suffering, and inconveniences are tremendous learning opportunities. Life difficulties can be my partner in raising my child into a responsible, empathetic adult. I am wise to teach my child to grow by facing and dealing with life's bruises and challenges rather than teaching them to avoid them or run away.
2. If my child suffers abuse, I must coddle, protect, stay on the alert, and feel guilty for the rest of my life that I didn't prevent my child's sorrow.	2. If/when my child suffers abuse (which sometimes occurs no matter how vigilant the parent), I will empathize, validate my child's pain, assume a protective stance, and yet teach my child how to get help, report matters to the proper authorities, and protect him/herself from similar mistreatment in the future. I will not overindulge my child into remaining a “victim.”

DISABLING MYTH	EMANCIPATING TRUTH
3. I must stay in an abusive marriage or relationship to model the importance of marital commitment and unconditional love, no matter the emotional, spiritual or physical damage to myself or my children.	3. I will model self-respect and personal empowerment by not tolerating inappropriate treatment by a life partner. I will draw lines of respect and not stay in an abusive relationship if the abuser refuses to change or get prompt help. I recognize responsible love sets reasonable boundaries.
4. If I shelter my child from the world and teach him/her to be suspicious of everyone but me, he/she will learn how to avoid harm from dangerous people.	4. I have an attitude of: “trust but verify.” I generally trust loving people but do not trust unreliable, dishonest ones. I make an effort to teach my child how to tell the difference between flawed but caring human beings and those who seek to use and abuse others. I support my child as he/she takes risks and learns by experience how to discern good from bad character in others.
5. If I don’t help or rescue my child from suffering unfair consequences for little “misdeeds” or childish behavior (they just don’t understand my child), he/she will feel bad about him/herself and be harmed for life and I will always feel guilty for it. I must stand by my kid and defend his/her behavior no matter who or how many people refute his/her story.	5. It is wise to allow my child to experience the natural and logical consequences of his/her behavior, even if the punishment or result does not seem to fit the “crime.” There is always something to be learned and likely another side to the story. I will allow reasonable circumstances to teach my child the lessons of sowing and reaping and that life is not always about fairness but attitude. I will generally trust the report of other supervising adults (like teachers, coaches, and relatives) over that of my excuse-making, immature child.

6. If my child fails in any way, it will be a personal reflection on me and my parenting, so I must not allow failure. I will work hard to prevent my child from experiencing failure, guilt, or inconvenience. I must always look for a way for my child (or me) to save face.	6. If my child fails in any way, I will allow him/her to feel the effects of that failure without condemnation. Small failures now are great learning opportunities, steppingstones to success, and good tools to prevent bigger, more life-altering failures later.
7. I am not a loving parent if I don't sympathize with and come to the aid of my child in every situation. I must guard my kid from ever feeling hurt or like a failure. I must step in or prop him/her up with my help, my money, and my solutions to any challenge that arises.	7. I am not a loving parent if I rob my child of the chance to do things for him/herself. I will resist the urge to interfere and offer empathetic yet affirming support: "I love you; I am sorry this is so difficult; I believe in you; I am confident you will figure this out; you can do it."
DISABLING MYTH	EMANCIPATING TRUTH
8. If I cause my child hurt (such as getting a divorce or not recognizing his/her disability soon enough), I must make it up to him or her for the rest of my life. I will assume that every problem he/she has is because of me or my spouse. If I provide financially for my child (even into adulthood) and soften life's blows in other areas, I can compensate for the sorrows he/she suffered from the break-up of our family or other misfortunes of life.	8. If my child is wounded through no fault of his/her own, even if somehow caused by my/our failure, I will NOT try to buy his/her favor, loyalty, or self-esteem through money, excessive help, or material goods. Instead, I will invest in my child's character, maturity, coping, and social skills through consistent boundaries, encouraging him to challenge himself or herself.

9. We will find comfort in one another. I need my kid to like me so he won't reject me or make me feel like a bad parent. My children will be my confidantes and friends. That will bring us closer and help my child always feel loved.	9. I will do what is best for my kid, even if he/she doesn't like it. I will work to be emotionally and mentally present and not rely on my kid for personal support. I will give my child quality time, no matter how I feel. I will work to recover quickly from my wounds or mistakes, with adult or professional support, so my child will not suffer further emotional neglect or feel responsible for my well-being.
10. If I don't rescue or help my adult child, he or she may stay addicted and even die, and that would be all my fault. I could not live with myself.	10. In the past, I have allowed my son/daughter to experience consequences and learn from earlier difficulties. Therefore, I can trust that my son/daughter can learn from even this. If he/she stays addicted (or makes other poor choices), it will not be my fault. I am confident I did my best and that my adult child is a grown-up who needs to deal with the results of his/her choices. <i>The less I rescue, the sooner he/she will wake up from the insanity of their misbehavior.</i>
11. I must keep my adult child afloat until he/she "gets it." I can't stand the thought of allowing him or her to crash.	11. I know the more money and services I supply, the more I will undercut my adult child's motivation to learn to take care of his/her own needs and develop the necessary responsibility and character to live a good life and engage in loving relationships. If I swoop to the rescue, they will <i>never</i> "get it." He/she will remain dependent on others and lack the impetus to grow. Natural consequences, even hitting bottom, are wonderful teachers, even though it is difficult for me to watch.

DISABLING MYTH	EMANCIPATING TRUTH
12. “Difficult” means “too hard.” I must step in to protect my kid, no matter the age.	12. “Difficult” means a learning opportunity that I must not get in the way of. I can offer emotional support, but I need to maintain self-control, not to rescue or enable. Otherwise, I will rob my adolescent or adult kid of wisdom-producing or skill-developing opportunities.
13. How dare I withhold money/resources from my adult child when he/she is in such desperate need! Even if it means: a) a second or third mortgage, or b) burnout, or c) undue stress on my marriage, or d) compromises to my health I must do whatever is necessary to get my kid on the right path. After all, he/she cannot do this for him/herself right now. Therefore, I need to step in to help. Otherwise, I am being a “bad” parent and may be contributing to my son/daughter’s demise. And I would feel horrible and guilty about that.	13. Just because I have the money or resources does not mean I must fork them out to rescue my kid from tough circumstances. In fact, I realize that financial or other rescues can prevent my adolescent or adult child from developing the maturity needed to take care of himself and to become a reliable partner or employee without an “entitlement mentality.” I must care for my own life and health to stay as physically, emotionally, financially, and relationally healthy as possible. I am confident that modeling a good work ethic and appropriate self-care will be far more impactful than any lectures or rescuing behaviors I am tempted to offer. I will consider a one-time, temporary offer of help to my adult child only if all the following conditions are met: a) It does not jeopardize my personal well-being b) He/she has a history of responsible choices c) The situation was not the result of the adult child’s own poor behavior.

Recommended Reading: [*When Helping You Is Hurting Me*](#), by Carmen Renee Berry; [*Boundaries*](#), and [*Boundaries with Kids*](#), by Henry Cloud and John Townsend.