Bob: Back when I was a teenager, there were headlines about what was called the “Generation Gap.” Author and speaker, Jim Burns, says that same gap between generations still exists today.

Jim: Whether it deals with money, whether it deals with lifestyle, whether it deals with faith, they are coming from a different generation. The generation right behind them, Gen Z—these are the kids who are just about graduating from high school now—double the percent of atheists, so says George Barna’s latest research. As parents, we are in for some changes here. We’re just going to have to realize that our kids are going to have different views than us, even if they were raised in the church.

Bob: This is FamilyLife Today for Tuesday, September 24th. Our hosts are Dave and Ann Wilson; I’m Bob Lepine. What is our role, as moms and dads, when our adult children start to think or act differently on matters that are really important to us? We’ll talk with Jim Burns about that today. Stay with us.

And welcome to FamilyLife Today. Thanks for joining us. Mary Ann and I have not always seen eye to eye—

Dave: Oh, that’s a surprise!

Bob: —on this particular—

Dave: Never thought I’d hear that from Bob Lepine! [Laughter]

Ann: Oh wait, wait; I want to hear what is going on.

Bob: There will be times when I will see our adult children going through life circumstances and I will think: “You know, maybe we ought to help them out with a little money. I mean, they have a tough thing coming up…”

Dave: Hey, you sound like my wife! [Laughter] Have I heard that before!

Bob: And Mary Ann will go, “No!”
Dave: I’m with Mary Ann.

Bob: “They need the hard experience, they need to deal with this, and they need…”; and I go—

Ann: “But sometimes they need a little help.” [Laughter]

Dave: You and Bob—[Laughter]

Bob: Well, I will tell you—Mary Ann came to me a few months ago and she said, “You know, at Easter, why don’t we, with all the kids”—because some of our kids are moving this year; they have moving expenses. You know what it’s like when you move from one place to another.

Dave: “I want to know how much this costs: ‘Why don’t we what?’” [Laughter]

Bob: I’m not telling how much it costs. “Why don’t we do a financial gift to each of the kids and just do something as an Easter blessing for them?” When that was her idea, I was like: “Absolutely. That’s a great idea! We should do that.” We did it, and it was something that the kids were grateful for and appreciated.

But this question of: “What’s your financial relationship with your adult children?”—

Ann: It causes friction in a marriage when you can’t agree.

Bob: In the Wilson marriage, it causes friction?

Ann: Yes. [Laughter]

Dave: Well, it’s because my wife wants to do an Easter gift every week! [Laughter] That’s why there’s friction—every week!

Bob: We have Jim Burns joining us this week on FamilyLife Today. Jim, welcome back.

Jim: Great to be back. By the way, I want an Easter blessing from you guys—[Laughter]

Ann: So do I, Bob! [Laughter]

Jim: I’m sending an email right about Easter, just reminding you that I’m your adopted child.

Bob: Well, if you’re moving, let us know; okay?

Jim: Alright.
**Bob:** Jim gives leadership to HomeWord; he’s an author; he speaks all across the country; he’s been a regular on *FamilyLife Today* over the years. He’s written a book on doing life with your adult children; the subtitle says it all: *Keep Your Mouth Shut and the Welcome Mat Out.*

So, how do you deal with this financial connection with your adult kids? Is it hands-off: “You’re on your own,” or do you help them out from time to time? What do you do?

**Jim:** Well, you know, when I was a youth pastor, I used to call it “personally-tailored discipleship.” I think you actually have to look at each situation differently.

Seventy-five percent to seventy-nine percent of people help their adult children at one time or another. The truth is—is that I think we have to keep the end in mind, which is for them to become a responsible adult. I think there are times when we have to back off and not enable them by giving them money; because frankly, that’s going to help them to become or not become a responsible adult.

**Bob:** —if they’re enabled; yes.

**Jim:** Exactly. I think there are some principles. The principles are: “You don’t take money that you don’t have to give to your adult children.” I hear this all the time: “Well, we wanted our kids to have a house,” and “Their dream house/first house was this dream house—was a lot nicer than ours. We took a second mortgage out of our home, but we’re just now working eight more years.”

**Bob:** Wow!

**Jim:** That’s not smart. They [parents] didn’t do it that way; they figured out how to have a starter home and then move up. I think we have to be careful.

I was talking to a group of people, who had capacity/they had a lot of money. I said, “Just because you have a lot of money, don’t enable your kids by giving them everything; because they honestly will lose the blessing of learning how to be stewards of God’s money.”

I don’t have a problem when people do the Easter blessing or things like that. I have a problem, if we’re enabling them so they can’t become responsible adults or responsible with their money. I think there are some very good thoughts, even within both the Christian and the secular world, of keeping your adult children healthy with money. You have to bring it up; you have to talk about it.

**Bob:** The enabling issue is a huge issue, but there’s a second part of this; and that is, “Where your treasure is your heart is.” I heard somebody say that once; right? [Laughter] Jesus said that. When money gets entangled with our kids, it can affect the
relationship you have with your kids. You can be setting a booby trap in that relationship that can explode.

Jim: It complicates the situation. I remember my dad—we were moving across the country, and my engine blew. I didn’t have the money—which was, back then, to get a whole rebuilt VW bug engine: $1,000—but I didn’t have it. He sent it to me/wired me. Then, when we got to seminary, he sent me loan papers; and he expected me to pay it back. In doing that, what he was saying was, “I am glad to help you; however, this is the situation…”

There have been other times when I’ve heard of parents who give a sum; and then they’re frustrated with their kids because the kids said they were going to pay them back or the kids are taking advantage. I think part of it is also good communication—have those conversations, up-front, but don’t just take care of them.

This also is the thing—you talked about it at the beginning. It’s the thing that I think is one of the issues that couples will argue the most about; because you do have one who says, “No, they need to do this on their own”; the other one says, “No, we need to be able to give them—we have the money to do it.” This is where we have to get on, as much as we possibly can, on the same page. That means we need some principles in there.

Bob: So, how do you work out the disagreement? Who wins this battle of the Wilsons on the kids getting money?

Dave: I’m rolling my eyes, because I haven’t won too many of these. [Laughter]

Ann: I know.

Dave: We’re exaggerating.

Ann: Yes; I think that that conversation has to take place. Honestly—I’m going to be truthful—sometimes I’d like to hide it from Dave of what I do. I think that’s a tendency.

Bob: Yes.

Ann: I think that’s a tendency—

Dave: Wow, she’s saying this publicly!

Bob: Well, I’ve felt the same thing.

Ann: I don’t do it, and I’ll bring it to Dave and say, “What do you think about this?” He’ll usually be negative at first; but then he’ll mull it over and process it, and then we come to a resolution.
Dave: I tend to be—and Jim, you talk about this in your book—I tend to be the parent that thinks the harder it is for the son or daughter the better it is. I’m always trying to stay out of the way—almost create adversity—because I know they’re going to grow; and yet there’s a balance, obviously.

But you write—Chapter 3 is like: “Why is it taking so long for these kids to grow up?” You know, it’s a different generation in some ways; and sometimes it’s enabling parents. Talk about that—it seems like they’re not growing up like they used to.

Jim: Well, they truly aren’t. I mean, we had issues—we had peer pressure, and we had sexual temptations, and all those kinds of things—but this generation of kids/adult kids, they really are doing it differently. I mean, for one thing, they’re shaped by technology. We use technology; they live by technology/they work by technology. One out of six people now get married by meeting online, so that’s kind of a norm.

Dave: Yes.

Jim: Even in terms of how they view money—we were talking about money—but their view of money is different.

They meander toward responsibility, and we didn’t. I read your outstanding book—I told you this before the broadcast—your book, Vertical Marriage. You got married really young; Cathy and I got married really young—you immediately become adults, whether you like to or not.

Dave: Right.

Jim: But these kids, today, are meandering toward responsibility; they’re meandering toward marriage; they’re meandering toward parenting, if you would. It’s taking them longer; and sometimes, the finances get in the way. I mean, we didn’t have a choice. Cathy and I got married one week after she graduated from college; and we had to figure out: “How do we pay for this?” because nobody else was going to pay for it.

I wrote a book on getting ready for marriage; and I was focusing on a 29-year-old, who was going to get married. Well, by 29, Cathy and I had been married almost 9 years; same with you guys.

Dave: Yes.

Jim: The fact is that many of the parents—they got married younger, so they didn’t have these experiences today. There are huge distinctives. When I was in high school, 75 percent of the people said they would not cohabitate with someone before or instead of marriage. Today, it’s almost the opposite; and many of those people—you’re seeing
this in your church—many of these people are now cohabitating, and they don’t necessarily see something wrong with that.

The fascinating side is—we, as parents, are in shock that our kids are living with these different guys: “But they’ve been raised with these values…” Whether it deals with money, whether it deals with lifestyle, whether it deals with faith, they are coming from a different generation. The generation right behind them, Gen Z—these are the kids who are just about graduating from high school now—double the percent of atheists, so says George Barna’s latest research.

As parents, we are in for some changes here. We just have to realize that our kids are going to have different views than us, even if they were raised in the church.

**Bob:** Well, our job, as parents, when they’re young, is to disciple them; but guess who is also discipling them?—the culture is discipling them. Really, in some cases, the culture has more time, more access, more influence. Their peers often have more access and more influence.

So why should we be surprised when, as young adults, they are absorbing the values that they were raised with?—that’s what discipleship does—it points you in a particular direction. As parents, we had a role in that, but not the *exclusive* role in that.

I’m *not* advocating, you know: “Move to the country, cut off the internet, and isolate yourself,”—

**Jim:** Right.

**Bob:** —that strategy doesn’t work. But I do think a lot of parents give up on intentional discipleship of their kids, when their kids turn 12 or 13, and then are surprised when those kids, at age 24/25, have absorbed cultural values and are living those out.

**Jim:** You’re exactly right. When you use the word, discipleship, one of the things we’ve done is—churches have great children’s ministry, and they have great children’s youth programs. What we’ve done is—we’ve said, “They’re cool and groovy; we’re not; let’s let *them* do the discipleship.” It’s actually our primary job.

**Bob:** Right.

**Jim:** In doing that, we can’t forget that, when you ask kids—and every study shows this—that the most powerful influence in a kid’s life, spiritually, which would also be the morals and values, is actually mom and dad—mom greater than even dad. We can’t give that up; because a lot of those kids, especially in those teen years, they’re almost being bullied to believe something different.
We talk about bullying on several levels. They’re being bullied if they come up and stand for what the church believes or is in the Bible; then they’re being bullied by kids, who aren’t necessarily bad—maybe some of the other kids in the youth group—but as parents, it’s our job to help them do that [live out values], but in a loving manner, not in a negative mean-spirited manner. That’s how we disciple.

**Bob:** Jump, then, ahead to where your child is 25/30 years old, single or married, and they’re living out the values of the culture. As a parent, you’re watching this; and they’re going out, drinking with their friends. You’re going, you know:

“We didn’t model this for you. Drunkenness was not a part of what—we’ve talked about this—but this seems to be something that is regular with you,” or

“You live in Colorado; and you go beyond drunkenness, and now you’re using cannabis/you’re smoking weed,” or

“You’ve moved in with somebody,” or

“Maybe you haven’t moved in—maybe it’s multiple—you’re swiping right regularly.”

As parents, you’re observing this stuff with your kids. Do you bite your tongue, or do you find an appropriate time to say: “You know, the choices you’re making are not healthy choices for you. They’re out of a values,” and “You’re headed in a bad direction”?

**Jim:** It’s the conversation that I have almost every day on this subject. I say pretty much the same thing: “Do they know what you believe? Do they know how you feel?”—even going so far as to say, “Look at what the consequences, where this could be…”

Then, there is a time—and some people might disagree with me, and that’s fine—where I think we kind of have to keep our mouths shut and love them; because we’re not going—as you said so eloquently, Bob, earlier, “You can’t win them by nagging and being preachy,”—so they know how you feel.

Now, when they come home, if they’re living in your home, then you have some standards. There are some morals and values that are a part of your family that you say, “Look, if you’re live in the home, here’s our basic rules.” You have to actually even give them some leeway on some of that stuff, but there are certain rules and regulations that you have in the home that are a part of it.

**Dave:** So your son comes home; he’s living with his girlfriend. Do you let them sleep together in your home?

**Jim:** I believe, no.
Dave: Yes.

Jim: But I think how you’d say it is this—say: “Hey, we are so excited to have you guys come. As you know, in our house, that’s not our value. It’s our house, so we’re going to ask you to live in separate rooms. We actually know that you, obviously, don’t do that outside. But we’re so happy to have you, and your favorite meal is such-and-such. Let’s go have that meal,”—kind of move it on.

If they can’t abide by that, then they can figure out how to get a motel room; or they can go do something else. You’re not breaking the relationship over something that just—you want to scream into the pillow; you want to shout: “This is so wrong! You’re making big mistakes!” It’s not just because you’re some prude; it’s wrong—not only does Scripture say—but also, the consequences of it are horrible.

Bob: You would say that’s the same, whether it’s your son bringing his girlfriend home or his boyfriend home. If he’s bringing his boyfriend home, it’s separate rooms; but you still welcome them both in; right?

Jim: I actually believe that. I tell a story in the book about that. We have a member in our family, who’s not a blood relative or whatever; but there’s a gay relationship. He had not had a birthday party for a long time, and so our family had a birthday party for him. Now, he knows what we believe.

We had a birthday party for him. He even said, after we sang twice to him “Happy Birthday,” he was sitting next to me and he goes, “Now, you guys are Christians; aren’t you?”—meaning, “If you’re Christian, you don’t do that.” Well, why can’t you have a birthday party for someone who you don’t agree with?—you don’t believe that that’s what’s the best interest for them.

I don’t think we’re going to win anybody by hating on them, so is it possible—and I call this, in the book, to “live in the messy middle” of: “Can we embrace a biblical theology that is, I believe, the words of Jesus and Scripture?” and “Can we, at the same time, love on someone else without compromising our values?” Now, it’s compromising my values in my home if somebody is going to sleep together and they’re not married; so that’s not going to happen, but I don’t have to do that mean-spirited.

We had a relative, Cathy’s brother—who’s such a strong Christian now, and he doesn’t mind my saying this—but he was living with his girlfriend. They came to our house. [Earlier] we called them and said: “Hey, here’s the situation. We’d love to have you come,” and “If you don’t feel comfortable—because you know, in our house, you’re not going to sleep together—so you’re going to have to be in a separate room,”—in fact, I think he had to be on the couch, because I think the rooms were full—“But, if you don’t have the money, we would actually even get a hotel room.”
Now, some people would disagree with that; I totally understand that. But our point was, “We want you here.” Today, they’re strong believers, who just, “We can’t believe that’s what we were doing!”

Bob: Right.

Jim: We kind of laugh at it; but we felt part of the witness was to say: “Come, join us. You’re not going to sleep in our house together.”

Bob: I think the philosophy here is: “If your kids have absorbed the world’s values/if they’re not walking in the faith, you have to think of them like they’re not your kids. They’re like anybody else, who’s not walking in the faith: “How would you relate to those people?” If they show up at your church, are you going to say, “Look, you know, if this is how you’re living, we don’t want you at our church”? Well no, that’s who you want at your church; right?

Ann: Yes.

Bob: If they show up—if they’re your next-door neighbors—you’re not going to go, “We can’t be friends with you because this is how…” It’s hard to do, because these are your kids; right? Even more important than our kids, these are people created in the image of God.

Dave: The toughest thing in our culture—it’s always been true, but I think it’s highlighted—and Jim, you talked about the culture that our kids have been raised in, is: “Love is tolerance.”

So if I say to my neighbor, or somebody coming to my church, “Hey, we have standards, but we love you,” they often say, “You don’t love me, because you just said you have standards—that I am not going to be able to lead in your church—but you want me to come to your church.” At some level, we’re like, “Yes, we do have requirements for leadership”; and it sounds unloving. I think our kids can feel the same thing; right?

Jim: Yes, but our goal is to have people come worship the living God. They can go in the parking lot and discuss if the Detroit Lions are better than the Los Angeles Rams—which I’d love to have a conversation with you about that later—but you can have arguments on things and not agree, but you can still agree on the fact that Jesus is Lord.

Now, again, there are going to be people, who will never go that way. As soon as you say: “Here’s our standard…” “Here’s our biblical view…” even if you’re doing it with love and care, they’re going to say, “I’m out of here,”—that’s the world in which we have to live.
Dave: Right.

Bob: You really can’t have an argument about whether the Rams are better than the Lions. I mean, there’s objective data that will spell that out; right? [Laughter]

Jim: Are you on my side, or are you on Dave’s side?

Bob: I’m just calling it like it is! [Laughter]

Ann: He’s on your side, Jim. [Laughter]

Dave: And I’d have to agree with both of you, even though I don’t want to. [Laughter]

Ann: I was inspired as we’re talking about this—your mom was a great example of loving people.

Jim: Yes.

Ann: What was that like? What was she like?

Jim: —very interesting woman. You know, I have a background more like your husband, Dave—my dad was an alcoholic; my grandfather died of cirrhosis of the liver—so I came from a dysfunctional family.

Mom—because she married Dad—that made her dysfunctional, and they weren’t Christians. But Mom, who later became a Christian, was the most loving, accepting person. People always wanted to be around her; so whether it be as a grandma—she was the party-time grandma—oh my goodness, what my kids got to do, younger—because she passed on—but she was this woman who brought warmth to you.

I talk sometimes about affection, warmth, and encouragement; and that’s a great way of us, whether it be in marriage or parenting. My mom showed—and I learned that from Mom. She showed lots of affection; she showed warmth; meaning, she set a tone that was amazing. I know she didn’t agree with everything that any of us were doing at times, but she still set warmth. She had the ability to say, “Here’s the boundary; here’s how I feel,” and yet, “Let’s go eat some chocolate chip cookies that I just baked out of the oven.” It was remarkable.

I mean, her funeral was one person after another getting up—we were shocked, in the family—saying, “You know, Donna just took me in,” and “I was having this problem…” and “I was living with some guy, and then she said: ‘You know, you have to get out of there. You can come and stay here,’” and what not.

So my mom learned warmth and how to set a tone, in a way; and then she became an encourager, where she was going to be your best cheerleader. My mom was my
greatest cheerleader. You know, for example, I played sports; so my mom would come to my practices. Well, I was embarrassed, sometimes, at Mom—she’d knit at the practices! I mean, who knits at a baseball game? But her presence made a difference. I call it the power of being there—Mom knew that.

Now, she didn’t go to one parenting class; I don’t think she ever took a marriage deal—she just did it right. Actually, it was Mom who stayed with the marriage for 53 years; because I’m sure Dad wasn’t an easy guy to hang out with. She continued to see the positive; and she developed, positivity, toward all of us kids, toward anybody she saw, and toward my dad. I think it was a game-changer for us.

**Ann:** Jesus attracted *everyone.* It didn’t matter who they were or what they did. He was so attractional, I think, because of that very thing. He loved them; He saw them. He didn’t necessarily agree with their lifestyle and pointed them toward Him; but I think there’s an attractional aspect with our adult kids, that they are drawn. We want to draw them in.

**Bob:** I think the point you’ve made, over and over again, Jim, is: “Do our kids know our values?” and “Do they know we love them?” If they know both of those things—and we can find ways to just demonstrate the love and make sure they haven’t forgotten—I mean, you don’t want to keep nagging; but I think to say to our kids, “Look, you know where we are on this.”

**Dave:** What a great word—they know our values.

**Bob:** Yes.

**Dave:** We don’t have to keep hammering them when they’re 20/25.

**Bob:** You just say, “You know where we are, and…”

**Dave:** But do they feel—I mean, what a word!—warmth?

**Jim:** Well, isn’t that what kids want? At the end, even if they’ve violated every value that we’ve tried to teach them, what they really want to know is, “Do you still love me?”

**Ann:** Right.

**Jim:** I actually think there are two levels to that—one is, “Mom and Dad, do you still love me?” and also, “God, do You still love me?”

**Ann:** Yes.

**Jim:** I mean, God is a God of great discipline boundaries, of course, but also a God of wonderful grace. What God gives us is what we need to give our kids—sure, discipline
and some boundaries—but we also need to give them loads of grace and love, because that’s what’s going to—you used the word, Bob—*attract* them back as time goes on.

**Dave:** Right.

**Bob:** All of us can use a little coaching, a little reinforcement, a little reminder of these kinds of principles. That’s what your book does for us—it gives us a strategy/a game plan—that I think we just need to pull a book out, from time to time, and go: “Oh yes. Okay, I need to remember that.”

The book is called *Doing Life with Your Adult Children: Keep Your Mouth Shut and the Welcome Mat Out*, by Jim Burns. You can order the book from us, online, at FamilyLifeToday.com; or call 1-800-FL-TODAY to get your copy. Again, our website is FamilyLifeToday.com; our number is 1-800-358-6329—that’s 1-800-“F” as in family, “L” as in life, and then the word, “TODAY.”

I know some of you are relatively new listeners to *FamilyLife Today*. Our program first went on the air in 1992, so it’s been awhile; but I run into people all the time who say, “I just started listening six months ago.” I was talking to a police officer in central California not long ago. He said, “I’ve been listening for about a year-and-a-half.” In fact, he said, “Your program has been instrumental in realigning my priorities in my marriage and my family, and ultimately my priorities in my relationship with the Lord.” I had the privilege of being with him the day he was baptized, to celebrate that along with him.

I was thinking about that and thinking, “You know, it’s listeners who make all of this happen. It’s those of you who support this ministry that make that kind of life transformation happen.” We’re so grateful to be in partnership with *FamilyLife Today* listeners, who cover the cost of producing and syndicating this daily radio program. Some of you are monthly Legacy Partners; others will give from time to time. Thank you for whatever you do to advance the ministry of *FamilyLife Today*.

If you’re able to help today with a donation, we’d love to say, “Thank you,” by sending you a copy of Dennis Rainey’s book, *Choosing a Life That Matters*. This is a book that kind of goes back to the foundation/back to the basic principles that are all about how we make life work according to God’s design.

Again, the book is our thank-you gift to you when you make a donation to *FamilyLife Today*, online, at FamilyLifeToday.com. It’s easy to do there. Or call 1-800-FL-TODAY to donate by phone. Ask for your copy of the book, *Choosing a Life That Matters*, when you make your donation. Again, thank you for your support of this ministry. We appreciate you.

We hope you can join us back tomorrow when we’re going to continue the conversation about how we relate to our adult children and do that in such a way that we preserve the
relationship without compromising what we believe. Jim Burns will be with us, again, tomorrow. I hope you can be with us as well.

I want to thank our engineer today, Keith Lynch, along with our entire broadcast production team. On behalf of our hosts, Dave and Ann Wilson, I’m Bob Lepine. We will see you next time for another edition of FamilyLife Today.

FamilyLife Today is a production of FamilyLife of Little Rock, Arkansas; a Cru® Ministry. Help for today. Hope for tomorrow.

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