

**Navigating Family and Business Systems: The Unmanaged Risk That Breaks Family Enterprises**

Listen & Subscribe:  Apple Podcasts  Spotify  YouTube

In this episode, the StoryOne team continues their conversation with Ken Howard to explore how family systems shape behavior and relationships within families of multi-generational wealth and family enterprises.

The discussion examines how **unmapped patterns create structural risk in succession planning and family governance**, how individuals adopt roles that either support or undermine a family's ability to transfer wealth and leadership, and what it takes to change those patterns before they become enterprise failures. Ken explains how **small, incremental changes can gradually shift the culture of a family enterprise** and create a more durable foundation for generational wealth transfer.



**Featuring:**

John Christensen  
Cameron Bond

**Guest:**

Ken Howard  
Marriage and Family Therapist

**What is a Family System**

- Families develop patterns, roles and expectations over time.
- Each person influences the system while the system influences each person.
- **Many of these dynamics operate without conscious awareness.**
- In families of multi-generational wealth and family businesses, these dynamics directly affect governance, decision-making, and the long-term success of succession planning.

**The Power of Incremental Change**

- Meaningful change happens incrementally.
- **Introducing one healthy relational tool at a time allows the system to adjust.**
- Over time these changes reshape the culture of the family or business.
- For families of multi-generational wealth, this applies directly to introducing new governance frameworks, family meeting structures, and communication protocols across the enterprise and between generations.

**The Roles We Play**

- Family members often adopt roles like mediator, avoider, rebel, or peacekeeper.
- These roles help stabilize the system but may not be healthy.
- **Changing roles can create tension because it disrupts the system.**
- In a family enterprise and in estate plans, these roles often appear in governance structures and trustee relationships.

**The Resistance to Change**

- Systems naturally resist change.
- Even unhealthy patterns can feel familiar and stable.
- Attempts to grow in a new direction may result in pushback.
- For families navigating wealth transfer or business succession, **resistance to change can derail even the most carefully designed plan.**

**Navigating Family and Business Systems: The Unmanaged Risk That Breaks Family Enterprises**

Listen & Subscribe:  Apple Podcasts  Spotify  YouTube

continued from page 1



**Becoming a Change Agent**

- Change often begins with personal growth.
- **Individuals who pursue healthier patterns can influence the broader system.**
- Intentional change can alter a family's trajectory for generations.
- In a family of multi-generational wealth or a family business, the change agent is often the family member who recognizes that unexamined relational patterns are hurting the generation in control and may compromise the next generation's ability to steward the enterprise.



**Notable Quotes**

**“When you get healthier in a system, not everybody in that system will support you because some people benefited from the lack of health.”**

-Ken Howard



**Ken's Best Book Recommendations**

For even more in-depth learning and discussion to help your family reshape it's culture and break unhealthy patterns.

**Attachments**

**Why You Love, Feel, and Act the Way You Do**

by Clinton and Sibcy



...on the intersection of theology and attachment theory

**What Happened to You?**

**Conversations on Trauma, Resilience, and Healing**

by Bruce Perry



...on childhood trauma and the impact it has on us as adults

**When Anger Hurts (2nd Edition)**

**Quieting the Storm Within**

by Matthew McKay, PhD



...on how to regulate anger

**The Comfort Crisis**

**Embrace Discomfort To Reclaim Your Wild, Happy, Healthy Self**

by Michael Easter



...on the importance of choosing to do hard things