HOW MUCH SHOULD I LEAVE EACH CHILD?

A STEWARDSHIP-CENTERED APPROACH TO INHERITANCE DECISIONS

Few questions generate more emotional weight for parents than this one: How much should I leave each child? For families with children who differ in needs, abilities, life choices, and financial maturity, the question can feel almost paralyzing. Parents often worry about fairness, relational fallout, and whether their final decisions will help or harm their children long after they are gone.

At the heart of the issue is a deeper question: What is money for? If money is merely an end in itself—a symbol of love, equality, or success—then equal distribution may seem like the safest option. But if money is a resource entrusted for a purpose, then inheritance decisions invite a more thoughtful, stewardship-oriented approach.

This article explores how parents can think wisely and intentionally about leaving assets to children with differing needs and capacities while aiming for outcomes that promote responsibility, flourishing, and long-term good.

MONEY AS A TOOL, NOT A TROPHY

Money by itself does not create security, happiness, or virtue. It simply amplifies what is already present. In the hands of a thoughtful steward, it can fund opportunity, stability, generosity, and growth. In the hands of someone unprepared, it can unintentionally fuel dependency, conflict, or destructive patterns.

Viewing money as a tool rather than a trophy reframes the inheritance conversation. The goal is not to distribute assets in a way that feels symbolically fair, but to deploy resources in a way that accomplishes something good in the lives of those receiving them.

This perspective frees parents to ask better questions:

- What will this inheritance do in each child's life?

- Will it strengthen or weaken character?

- Will it promote responsibility or unintentionally enable poor choices?

- How can it best support long-term well-being rather than short-term comfort?

EQUALITY VS. EQUITY: FAIR DOES NOT ALWAYS MEAN EQUAL

Many parents default to equal distribution because it feels fair and avoids difficult conversations. Equal shares can be appropriate in many families, particularly where children have similar life circumstances, maturity, and values. But equality is not the same as equity.

Equity asks a different question: What does each child actually need in order to thrive?

Consider these common differences:

- One child may have special medical or lifelong care needs.

- One may have limited earning capacity due to disability or circumstance.

- Another may be financially stable, disciplined, and well-resourced already.

- Another may struggle with spending, addiction, or chronic instability.

Treating unequal situations equally may feel impartial, but it can lead to very unequal outcomes. Equity allows parents to tailor their planning in a way that reflects reality, not just principle.

Importantly, equity does not mean favoritism. It means thoughtful stewardship—allocating resources according to purpose rather than appearance.

STEWARDSHIP ABILITY: A HARD BUT NECESSARY CONSIDERATION

One of the most emotionally charged questions parents face is whether it is right to leave the same amount of money to a child who has demonstrated wisdom and discipline as to one who has consistently made poor financial or life choices.

Parents often fear that unequal treatment will feel like punishment or reward. But inheritance planning is not about retroactive justice. It is about forward-looking impact.

Leaving a large, unrestricted sum to a child who has shown poor stewardship may not be loving. In fact, it may unintentionally reinforce destructive patterns. Conversely, leaving less—or structuring access more carefully—does not necessarily communicate rejection or disappointment. It may reflect realism, care, and restraint.

A helpful reframing is this:

The question is not, What does this child deserve, but what will this child do with what I leave?

Stewardship-sensitive planning acknowledges that money interacts with character. Wise parents consider not only how much to give, but how to give.

AVOIDING THE TRAP OF ENABLING

One of the greatest risks in inheritance planning is enabling behavior that parents spent years trying to correct. An inheritance that removes consequences, subsidizes irresponsibility, or eliminates motivation can do real harm, even if it comes from good intentions.

This does not mean parents must abandon struggling children. It means support should be purposeful, not merely generous.

Some guiding principles include:

- Support needs without funding destructive habits.

- Encourage growth and accountability rather than permanent dependence.

- Separate compassion from permissiveness.

In many cases, the issue is not the size of the inheritance but the structure of the gift. For example, parents might stagger distributions over time, provide funds specifically for education or housing, match earned income to encourage productivity, or place assets in a trust with a thoughtful trustee who can exercise discretion based on circumstances. These kinds of structures help ensure the gift serves constructive purposes rather than simply transferring unrestricted cash.

STRUCTURING GIFTS FOR BETTER OUTCOMES

Parents are not limited to a simple "equal or unequal" choice. Thoughtful planning tools can help ensure that what is given leads to healthier outcomes.

Examples include:

- Trusts with guardrails: Funds can be distributed over time for specific purposes (education, housing, healthcare) or at certain ages.

- Incentive-based provisions: Distributions are tied to employment, education, or other constructive milestones.

- Third-party oversight: A trustee can provide accountability and discernment, especially when a child is vulnerable or impulsive.

- Needs-based supplements: Providing additional support occurs only when genuine needs arise, rather than as unrestricted cash.

These approaches allow parents to care deeply for each child while avoiding the unintended consequences of a lump-sum inheritance.

WILL THE RESPONSIBLE CHILD FEEL “PUNISHED”?

Parents often worry that tailoring distributions will penalize the child who has been diligent, disciplined, and responsible. This concern is understandable, but it rests on a mistaken assumption.

A well-stewarding child has already benefited from good habits, stability, and foresight. They may not need as much financial intervention to thrive. Receiving less does not erase the advantages they have built over a lifetime.

Moreover, many responsible children understand this intuitively. When communicated with clarity and love, they often recognize that inheritance decisions are about care, not comparison.

Fairness is not measured by equal dollar amounts, but by whether each child is treated with wisdom, dignity, and intentionality.

THE IMPORTANCE OF COMMUNICATION

While not every detail of an estate plan must be shared, secrecy often magnifies misunderstanding. When appropriate, explaining the values behind inheritance decisions can prevent resentment and confusion.

Helpful conversations focus on:

- The purpose of money as a resource
- The desire to promote long-term good, not control
- The recognition that each child’s situation is different
- The parents’ hope that what is given will bless rather than burden

When children understand the why, they are far more likely to receive the what with grace.

A FINAL PERSPECTIVE

Inheritance planning is one of the final acts of parenting. It reflects not only what parents own but also what they believe.

Money is powerful—but it is not ultimate. When viewed as a tool rather than an end, it can be distributed in ways that support responsibility, encourage growth, and protect relationships.