“You’re saying something by giving things to them:” communication and family inheritance

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Abstract The study purpose was to contribute to a more complete understanding of the experience and meaning of family inheritance. The aim of this article is to describe and discuss the meaning of communication in inheritance experiences among Canadian families. A constructivist/interpretive methodological approach guided this research. Participants were recruited through purposive, convenience sampling from two cities and one town in southern and southwestern Ontario, Canada. Fifty face-to-face, semi-structured, audio-taped, in-depth interviews were conducted between June 2006 and April 2007. NVivo software was used to organize and analyze the data. A content analysis method guided data analysis. Participants

interpreted the meaning of family structure, relationships, feelings, and past inheritance experiences to construct their family inheritance communication. Analysis of the findings revealed four themes regarding the role of communication in family inheritance including: (a) *avoiding conflict and preserving biological ties*, (b) *resisting conversations about possessions*, (c) *achieving confidence with possession communication*, and (d) *lasting effects*. Participants from non-blended and blended families experienced similar inheritance communication challenges related to past experience with their parents’ wills and distribution of their own possessions. Participants with past positive inheritance experiences with parents adopted similar strategies when communicating their own inheritance wishes. Negative messages conveyed to participants by their parent’s wills inspired participants to communicate in opposite ways in their own inheritance planning. The study findings are useful for gerontologists, lawyers, family counselors, and estate planners.

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Introduction

Family inheritance is a significant societal issue (Finch and Mason 2000). In 1970, seminal inheritance research described family inheritance as “an important stimulus for making manifest reciprocity and exchange mechanisms” among older adults and their children (Sussman et al. 1970, p. 9). Contemporary literature on inheritance affirms the continued importance of the family’s role in the “transmission of property across the generations” (Harper 2006, p. 216). In Europe, nearly 30 % of all households have

received a substantial gift or inheritance bequest and numerous households expect to bequeath a considerable amount of their present assets (Jürges 2005). However, approximately 20 % of American “baby boom” cohort adult children of participants in a health and retirement study are estimated to not receive inheritance bequests (National Institute on Aging [NIA] et al. 2011).

Opinions regarding the amount of intergenerational wealth transfer that may occur in the coming years are mixed. Some scholars suggest that increased life expectancy and property ownership, and retirement of the baby boomers, may contribute to the largest historical intergenerational transfer of property and assets, specifically, an estimated \$7.2 trillion in the United States (Havens and Schervish 2003). A contrasting viewpoint is that costs associated with living longer, such as increased (a) credit card debt, (b) “consumption of amenities,” and (c) need for health care and housing in retirement and long-term care homes, may expend accumulated assets and significantly reduce the amount of bequests to family heirs (Alwin and Wray 2005; Angel 2008, p. 17; Harper 2006; NIA et al. 2011; Stone 2000). According to the European Survey of Health, Aging, and Retirement, the majority of people received their inheritance between ages 45 and 64 years (Hagestad and Herlofson 2007; Jürges 2005). This suggests that even though bequests may become smaller in amount, their timing (when heirs are nearing retirement), may positively contribute to the future financial solvency, relationships, and self-worth of older family members (Angel 2008; Hagestad and Herlofson 2007; Jürges 2005). In North America, children of the baby boom cohort, currently affected by the global economic downturn, may especially benefit in the coming years (Fingerman et al. 2012).

Two main sociodemographic forces are shaping contemporary families. First, increased life expectancy and decreased fertility rates are changing the constitution of kinship ties (Harper 2006). Contemporary families have longer lasting kin relationships that are fewer in number but represent more intergenerational ties (Harper 2006). Second is the increase in divorce and re-marriage (Fingerman et al. 2012; Hagestad and Herlofson 2007; Harper 2006; Silverstein and Giarrusso 2010; Sweeney 2010).

In Canada, between 2006 and 2011, the proportion of couples living common-law increased by more than four times that of married couples (Statistics Canada 2012). Of the census families, 12.6 % were stepfamilies, “a couple family in which at least one child is the biological or adopted child of only one married spouse or common-law partner and whose birth or adoption preceded the current relationship” (Statistics Canada 2012, p. 17). Clearly, family relationships are becoming increasingly diverse and complex (Angel 2008; Bornat et al. 1999; Finch and Mason 2000; Sweeney 2010).

Inheritance

One strand of scholarly literature applies an economic theoretical to the motivations that underpin family inheritance practices (Kohli 2004; Sousa et al. 2010). Two motives of note are reciprocity and strategic exchange (Becker 1974; Bernheim et al. 1985; Cox 1987; Ganong and Coleman 2006; Kohli 2004). The norm of reciprocity has been examined in relation to a variety of family intergenerational transfers such as money, time, emotional support, and service provision (Ganong and Coleman 2006; Silverstein et al. 2002). Microeconomic theory focuses on the financial transfer aspect of reciprocity (Silverstein et al. 2002). Specific to bequests, this theoretical approach implies that “children owe debts to their parents for having raised them that should be repaid” (Ganong and Coleman 2006, p. 266; Silverstein et al. 2002). Historical research demonstrates, for example, how inheritance of property in New Jersey was strategically used as leverage by aging parents in exchange for receipt of support in later life from their adult children (Hartog 2012). Over time intergenerational exchanges build a web of obligations and expectations about repayment among family members (Cox 1987; Stum 2000). “The bequest motivation serves as a powerful metaphor” for understanding reciprocity and intergenerational exchanges (Silverstein et al. 2002, p. S4).

Research also suggests that perceived obligations toward helping biological kin are greater than those toward step-parents (Ganong et al. 1998; Ganong and Coleman 2006; Coleman et al. 2005). Furthermore, perceived responsibility toward an older person was greater when a pattern of reciprocal exchange had occurred during the stepchild–stepparent relationship (Ganong and Coleman 2006). A qualitative study representing diverse family structures also demonstrated that biological kinship ties were emphasized in wills (Bornat et al. 1999). Although these findings contribute to our understanding of intergenerational filial obligations among diverse families, however, all but one (Bornat et al. 1999) were based on responses to vignettes that addressed a variety of care issues, with only one asking about an inheritance related issue—changing a will (Ganong et al. 1998). In an earlier study of attitudes to inheritance following divorce and re-marriage, however, greater perceived obligations toward including biological kin in a family will, compared to those toward in-law and step family relations, were also reported (Coleman and Ganong 1998).

Another strand of inheritance literature shifts from material aspects to considering how family inheritance transfers are negotiated (Kohli 2004). Family inheritance norms, informed by the theory of distributive justice (Cohen 1987) underly transfer negotiation. The norm of equal estate distribution among a benefactor’s children

(Angel 2008; Bornat et al. 1999; Finch and Mason 2000; Fingerman et al. 2012) is one example. Norms governing the negotiation of the distribution of non-titled property, or possessions, are more complex, given the dilemmas inherent in determining what distributions may be fair and of equal or equitable value (Stum 1999, 2000).

Yet another strand of inheritance research on the relational aspects of family inheritance furthers understanding the meaning of inheritance (Angel 2008; Finch et al. 1996; Finch and Mason 2000; Kohli 2004; Stum 2000). Family relationship dynamics become visible through “doing, reasoning, and working [inheritance] out in your own relationships” (Finch and Mason 2000, p. 165). Personal and symbolic qualities of family relationships are thereby conveyed through inheritance (Finch and Mason 2000). While relationship dynamics are the focus of this approach, the role of communication is implicitly conveyed. An example is the language used in the following passage: “The core theme of our inheritance narrative—that money should not pass out of the family—appears to make a strong statement about a common stake. Under the surface, however, the message is slightly different” (Finch and Mason 2000, p. 60). The bargaining and negotiation that characterize family relationships over time (Angel 2008; Finch and Mason 2000) also necessarily entail communication.

Communication and inheritance

Communication fosters the ability of family members to learn about family lineage and history (Hagestad and Herlofson 2007). It is even more important for the diverse relationships in contemporary families (Golish 2003; Kohli 2004). Communication strategies have been found to be a pivotal vehicle for negotiating multiple challenges to stepfamily relationships (Golish 2003). Although family discussions about money are regarded as challenging (Angel 2008) they demonstrate a positive intergenerational outcome (Serido et al. 2010). For example, the perceived quality of parent–child discussions about financial topics was the strongest predictor of financial coping and well-being among college-age children (Serido et al. 2010).

Communication also serves a vital role in inheritance. Inheritance communication occurs in a number of forms, such as discussions and written lists, as well as through the will, “a unique form of communication between the dead and the living” (Finch et al. 1996, p. 1). Within families, money is “a sensitive topic....nothing lays bare feelings or creates bitter acrimony as discussing monetary obligations and expectations” (Angel 2008, p. 58). We know that lack of, or poor inheritance communication has the potential to create serious negative family outcomes, including conflict and severed relationships (Stum 2000, 2012; Titus et al.

1979), that may seriously threaten family survival and continuity of intergenerational ties. However, the topic of communication and family inheritance remains under studied.

Canadian context of family inheritance

Similar to prior research conducted in Britain (Finch et al. 1996; Finch and Mason 2000), the process of family inheritance in Canada is based upon testamentary freedom. Canadians are free to choose how much of their estate to bequeath, and to whom, although this “freedom” is tempered by taxation laws and regulations (Angel 2008; Finch et al. 1996; Finch and Mason 2000). Spouses with children typically bequeath their estates to each other, and if predeceased by a spouse, the estate is commonly distributed equally among surviving children (Foster 2007). Childless spouses similarly bequeath their estates, but if predeceased by a spouse, the estate may be divided among specified individuals and/or charitable organizations (Foster 2007). In Ontario, Canada regulations in the *Succession Law Reform Act* (Ontario Ministry of the Attorney General [OMAG] 2011) specify the distribution of estates to surviving spouses and children for people who do and do not have wills, and for contested wills. Wills must be in writing to be considered valid (OMAG 2011), and possessions may be specified in the will or a codicil appended to a will.

Aim of the study

The study purpose was to contribute to a more complete understanding of the experience and meaning of family inheritance in Ontario, Canada. The aim of this article is to describe and discuss the meaning of communication in inheritance experiences. Improved understanding of inheritance communication may provide insight into ways to prevent conflict that may in turn contribute to preserving the integrity of the family as a social institution and build social capital (Kohli 2004).

Research methods

Theoretical framework

A constructivist/interpretive methodological approach guided the research (Schwandt 1994). This approach aims to acquire understanding of an experience through interpretation (Schwandt 1994). Moreover, symbolic interactionism informed the analytical interpretation. According to Blumer

(1969), people interpret, or construct meaning, through the process of social interaction—each person interacts with him or herself and with others. This self-interaction, or self-communication, is a reflexive process. The reflection involves a person “taking into account” or “making indications” to him or herself about the meaning of “objects” (Blumer 1969, pp. 64, 68). Objects have many forms, including (a) physical, (b) imaginary, (c) natural, (d) man-made, and (e) ideas or thoughts. People act toward objects because of the meaning they are interpreted to hold. The acts are constructed by what a person “indicates”, or takes into account, such as “group rules, feelings ... goals, [and] the actions of others” (Blumer 1969, p. 64).

The interviews in the current research enabled the participants to reflect on their family inheritance experiences. They interpreted the meaning of multiple objects encountered during interactions in their families of origin and procreation. These objects included the meaning of family structure, family relationships, feelings, and past inheritance experiences.

Data collection

Data were collected through individual interviews and a structured questionnaire. Fifty face-to-face, semi-structured, audio-taped, in-depth interviews, averaging 60–90 min in length, were conducted by trained researchers between June 2006 and April 2007. The individual interview guide asked questions on: (a) background and family information, including family structure, (b) experience of receiving an inheritance from their parents, and (c) plans for distributing their own estate. Questions specifically related to communication asked if participants knew about their parents’ estate plans when their parents were still alive, whether or not they had any discussions with their parents about how they planned to pass down their estate, and if they had, to describe them. Participants were also asked if they had ever talked about their own will or estate plans with their children, and if so, to tell more about what happened, and what their children’s responses were. Furthermore, participants were asked if they had ever talked with their children about their plans to pass on special possessions. Open-ended questions asked if there was anything else that participants would like to share or felt was important to discuss. Probes worded similarly to the communication-specific questions were used for those open-ended question responses when relevant. Other questions in the interview guide also elicited data that were related to communication. Lastly, all participants completed a structured socio-demographic questionnaire answering questions about educational level, occupation, marital status, employment status, personal and household income level.

Sample and recruitment

The study received ethical clearance from McMaster University’s Research Ethics Board. We recruited a purposive, convenience sample (Patton 2002) for the individual interviews through posted notices, newspaper, and magazine advertisements in two cities and one town located in southern and southwestern Ontario, Canada. Participants were also recruited through senior centers and other community organizations and programs for older adults in both cities. Men and women aged 55 years or older, with two or more children, who had experienced the inheritance process, either in planning to make their own bequests, and/or as actual or potential receivers of inheritance bequests, were eligible to participate. The sampling age criterion insured that participants would either have older parents, or have experienced the death of one or both parents, and therefore have experienced the inheritance process, ensuring “experiential fit” of the sample (Morse 2007, p. 530). The criterion of step-ties was not included as an eligibility criterion for study participation because we reasoned that it might be too restrictive. However, those experiences were included as data when participants discussed them during the interviews.

Data analysis

All interview data were transcribed verbatim, organized, coded, and analyzed using NVivo computer software. Following the conventional content analytical method described by Hsieh and Shannon (2005), inductive category development was not informed by a prior theoretical approach. This approach is appropriate for research topics, such as inheritance communication, on which little is published. In addition, our identification and interpretation of the meaning of the emerging categories was informed by symbolic interactionism (Blumer 1969). The categories were interpreted as “objects” that participants took into account that conveyed the meaning of family inheritance communication (Blumer 1969). As the analysis progressed, categories related to the meaning of family structure, family relationships, feelings, and past inheritance experiences were inductively identified and were further collapsed into meaningful clusters, or themes. Criteria informing when to cease the data collection were sample size, study scope, breadth and quality of the data, and information redundancy (Morse 2000).

Participants

The 50 individual interview participants were all white, of European descent and aged 59–96 years. 32 were women and 35 were married or living common-law. 14 participants were married to one another for a total of seven spousal dyads.

Only one participant had a living parent, but all were parents or step-parents and 40 had grandchildren. 16 were members of blended families of procreation. 28 were college or university graduates. On average, household incomes were relatively high although 40 participants were retired (Table 1).

Study findings

The participants carefully reflected and made indications to themselves about objects, including family structure,

relationships, feelings, and past inheritance experiences, because, as an 81-year-old man stated, “you’re saying something by giving things to them.” Themes that emerged from the analysis are: (a) *avoiding conflict and preserving biological ties*, (b) *resisting conversations about possessions*, (c) *achieving confidence with possession communication*, and (d) *lasting effects*. Each is now discussed in turn.

Avoiding conflict and preserving biological ties

Non-blended families

Non-blended family participants interpreted the act of communicating written inheritance wishes in their own wills as a means of avoiding potential family conflict. An 80-year-old man explained: “Why have I [written a will]? To save the children or anyone else fighting.” A few specific possessions were designated to certain family members in their wills, or appended written documents, such as letters, lists and/or suggestions. For example, a 76-year-old woman stated “I’d written a letter telling [adult children] some of the things that I wanted. In it I told them that if there’s any conflict between them over the inheritance I’ll come back and haunt them.” A written will protected family members from other family members, such as in-laws, and divorced spouses of adult children, as an 84-year-old man explained:

My [adult child] is divorced. And I had to get that out of the will....I am afraid there would be conflict because....one of the reasons for the divorce was [ex-adult child-in-law] just had no background at all in negotiations. It was [ex-adult child-in-law’s] way or out the doorway. So I wanted that looked after.

Also, changes to a 62-year-old woman’s will were carried out so that “[adult child] wouldn’t ever have to pay [adult child-in-law] off or...if [adult child-in-law] didn’t have a will [adult child-in-law’s] folks couldn’t come and make [adult child’s] life miserable.” Maintaining a current will was challenging because as an 82-year-old woman shared: “unless you make a will and die [the] next day, the circumstances....by the time you do die...may be entirely different.”

Blended families

Blended family participants also put things in writing in their own wills to avoid conflict. Reflecting on their own past family of procreation inheritance experiences with stepchildren informed written will updates for blended family members. For example, when the spouse of a 68-year-old woman died unexpectedly:

Table 1 Sample description

Characteristic	Individual interviews	
	N (N = 50)	%
Gender		
Male	18	36
Female	32	64
Educational level		
Less than high school	3	6
High school	3	6
Some college/university	16	32
College/university graduate	28	56
Marital status		
Single/never married	0	0
Married/common-law	35	70
Widowed	9	18
Divorced or separated	6	12
Employment status		
Employed	10	20
Retired	40	80
Household income ^a		
19,999 or less	1	2
20,000 to 39,999	8	16
40,000 to 59,999	9	18
60,000 to 79,999	10	20
80,000 to 99,999	8	16
100,000 +	10	20
Family structure		
Family of Origin		
Not blended	45	90
Blended	5	10
Step siblings	5	10
Family of procreation		
Not blended	34	68
Blended	16	32
Step children	16	32
Step grandchildren	16	32

^a Missing data accounts for the Individual interview total of <50 participants in this category

All [spouse's] money went to [spouse's] kids....I ended up paying all the tax money from the kids getting it too... I've seen how nasty people can be about money....I've now made a change to leave... [a specific aspect of the estate] to all the grandchildren.

Written communication in wills preserved biological kinship ties within blended families of procreation. A 66-year-old woman explained: "We have two separate families and we want to keep everything separate to our own pre-existing families." Wills also ensured continuity of support to biological children in blended families, as described by a 75-year-old woman: "[My spouse]...gave [his adult children] a certain amount every month....So we wanted to make sure that that was clear...so that should anything happen to him that would go on."

Participants from blended families also noted the difficulty of keeping wills current, with a 67-year-old man identifying the major reason as being "procrastination...the thief of time....oh, must make a will....let's do that next week.... next week never comes." A reluctance to act was also described by a 75-year-old man: "we....don't want to face the issue." However, as discussed below, participants from both blended and non-blended families were not the only family members who were reluctant to face inheritance communication.

Resisting conversations about possessions

Participants from both blended and non-blended families described resistance from their adult children to discussing their own inheritance plans, particularly related to possession distribution.

Non-blended families

A 68-year-old man explained the resistance as a reluctance to confront one's own, or a parent's mortality: "[My adult children] can't imagine us passing awayno discussion ever got down to the reality of it." Accordingly, participants used communication strategies, described by a 74-year-old man as: "[trying] to pump them for information." A 65-year-old man resorted to auditory strategies: "if we heard...through conversation maybe [particular adult child] would like that [possession] very much."

Blended families

A 61-year-old woman summarized her adult children's resistance to discussing inheritance of possessions as: "They weren't interested in talking about it at all. They totally were totally not interested. Get rid of it so they don't have to do anything with it." A 67-year-old man attributed

the disinterest to possessions in general: "Nobody in the family is particularly acquisition minded." A 66-year-old woman interpreted the disinterest as meaning a change in intergenerational valuing of possessions: "All these possessions that my mother had and I've carried on, nobody wants them anymore. This generation doesn't want any of that stuff." An example of a strategy used in response to the resistance was observing the absence of communicated cues, as described by a 72-year-old woman: "I keep going on about the jewelry in the safety deposit....If she really, really wanted something....she'd be saying 'Okay Mom let's go to the bank.'"

Among blended family participants, reluctance to confront one's own or a parent's mortality also contributed to this resistance to discussing inheritance plans, as shared by a 61-year-old woman: "Putting an estate together like that and thinking of passing things on is difficult because you're talking about your death." Furthermore, despite the earlier noted importance of putting things in writing in a will, participants instead observed family interactions for evidence to support their inheritance communication decisions regarding family possessions.

Achieving confidence with possession communication

Non-blended families

Resistance to family communication about inheritance issues resulted in the dilemma of deciding about whom to give what. Participants drew on past inheritance experiences with their parents to finalize their wishes about distributing their own possessions. A 63-year-old woman shared that she wanted to do the opposite of her parents: "It's very hard to make assumptions [about who would like what]. And I don't want to do like my parents did...and be arbitrary." In contrast, a 76-year-old woman adopted her parent's approach to distribution of possessions: "I've done much the same thing that my dad did....I specified that I want the kids to be able to go through and pick out what they want for themselves." Observations of intergenerational interactions were also relied on by participants to feel confident about inheritance communication about their own possessions. A 68-year-old man shared a positive example related to observing a past inheritance experience: "I think [my children] dealt with the division of my [relative's] furnishings and my [other relative's] furnishings extremely well. I have enough faith in my [adult children] that I think it will be up to them." A 61-year-old man shared a negative example: "Some of [my adult children] have broken trust with me, have... been very...mean natured.... it's really hurtful....you want to walk away from it all and ...give it all to charity."

Blended families

Preserving the distribution of possessions among biological siblings was important for participants in blended families. A 60-year-old woman described urging her spouse to make decisions about his former second wife's possessions (the second wife was step-mother to and raised children he adopted during his first marriage), to avoid an anticipated difficulty: "Like some of their mother's stuff....you [spouse] know you've got to go through it because if you [spouse] go before I do I won't know what's what."

Previous congenial intergenerational family interactions were taken into account by participants to feel confident that their wishes about possessions would be carried out although they were not put in writing in a will. A 68-year-old man felt that his mother, in her own estate planning, had provided a clear example of this for him: "She knew we [participant and participant's siblings] were all very fond of each other and we would disperse whatever we wanted among us." A history of no conflict and observed harmonious family of procreation relationships validated participants' confidence that their own verbal inheritance communication about their own possessions would be sufficient. A 96-year-old woman explained: "I don't think [adult children will] have any problems.... They're all compatible. We're a compatible family. We don't have any problems." The value that participants' adult children placed on possessions also contributed to participants' confidence with decisions about distribution of their possessions. A 64-year-old woman shared: "I think they'll work it out very well...they're not materialistic so I don't really think either of them are going to say 'gimme, gimme, gimme.'"

Problematic or conflictual interaction in blended families of procreation contributed to the participants' contemplation of implementing negative inheritance communication in their own wills. A 68-year-old woman lamented: "if [adult stepchildren] show no consideration for my welfare then how do I show consideration for including them as part of the family?...Their behavior cuts themselves out of my will." However, being sensitive to the effects of their communication decisions was also an important consideration related to their plans, as follows.

Lasting effects

Non-blended families

Inheritance wishes communicated emotionally laden messages. The meaning of messages conveyed to participants through their parents' wills was described. For example, a message conveyed to a 59-year-old woman, whose parents created an estate trust that bypassed her, and instead directly

bequeathed to her children, was: "It was a bit of a slap in the face....it wasn't a matter of the money. It was a matter of lack of trust." A 65-year-old man perceived the hurtful meaning of wishes in his parents' will: "I think back, how I felt when I heard that my [sibling] was going to get my parents' estate....it was necessary, [sibling] needed it...[but] we were thinking back how hurt[ful] it was." Furthermore, an 81-year-old man described the message that he perceived when one of his parents contested the participant's grandfather's will: "In hindsight it was not a matter of money, it was a matter of attitude... [parent] wasn't given the importance...it was more...what it did to her attitude about herself."

Non-blended family participants were also mindful of the meaning that could be communicated to their own children through their own inheritance wishes. A 59-year-old woman explained how equal distribution of her estate to her children conveyed messages of "equal" love: "I love my kids equally so why would I not share with them equally?" An 84-year-old man further shared his caution about communicating wishes that implied favoritism in his own will "so that there'd be....no sense of...well I love this [adult child] more than the other." The perceived meaning of messages received from experience with a parent's will (not being trusted) stayed with a 59-year-old woman throughout her life, and was taken into account in her decisions about her own inheritance plans: "After the experience I went through...I think you have to trust your kids." She planned to communicate the opposite message received through her parent's will.

Blended families

The meaning of messages conveyed to blended family participants through their parents' wills was also described. A 67-year-old man, who as a young adult child in a blended family was excluded from his biological parent's will, shared a poignant message:

People nowadays are a bit more sensitiveto the needs of children in....re-marriages.... people who are in the position to leave money or property...to somebody else should...think of the consequences of their actions.... the hurt and disruption in people's lives that they can create.

Participants reflected on the meaning of negative messages that were received through past inheritance experiences with their parents' wills. Their own inheritance plans were shaped in opposite directions by these experiences. For example, unequal bequests from an 82-year-old woman's parent to the participant's young children was upsetting and resulted in no direct bequests from the participant to her own grandchildren. Also, a 67-year-old man explained:

“The wealth in my family was grossly misdistributed....I’m not going to do things that way....I’m going to do something different.... I certainly wouldn’t want to repeat my own experiences....what I endured.”

Discussion

The study findings contributed insight to the meaning of family inheritance communication in wills. Participants from non-blended and blended families shared similar reasons for communicating their own inheritance wishes in writing in a will—the desire to avoid conflict and preserve family boundaries. Similar to earlier research (Bornat et al. 1999; Coleman and Ganong 1998; Finch and Mason 2000), participants of non-blended families maintained boundaries by excluding in-laws, and those of blended families carefully preserved biological kinship ties in their wills. Finch and Mason (2000) also reported that stepchildren were sometimes considered equal to biological kin depending on step parent relationship closeness.

The study findings also contributed insight to the meaning of family inheritance communication regarding possessions. Consistent with other scholarly work on inheritance of possessions (Stum 1999, 2000), and popular literature on family inheritance (Fish and Kotzer 2009; Foster 2007), participants from both non-blended and blended families in the current study described their adult children’s reluctance to discuss inheritance plans for distributing possessions. In a qualitative study of aging and legacy, transmission of values across family generations was rated higher than material or biological legacy (Hunter and Rowles 2005). Resistance to discussing possession distribution suggests that a legacy of family values may be relatively more important for adult children of the current study participants. Furthermore, the importance of listening as a strategy for enhancing family inheritance communication about possessions has been reported (Stum 2000). The current study findings add examples of other strategies, such as observing family interaction and the absence of expected communication.

Messages received from past inheritance experiences conveyed meanings that lingered with participants of both non-blended and blended families throughout their lives “because it literally is the last word” (Kane 1996, para 4; Titus et al. 1979) from their family members. The participants’ desire to express the opposite of past negative messages in their own inheritance wishes, and improve subsequent inter-generational inheritance communication, is consistent with sociological literature on “emotion work” (Sandstrom et al. 2003, p. 222). It also links the social act of family inheritance communication with the notion of legacy of values (Hunter and Rowles 2005) that fortify family relationships. In turn, this

may further contribute to preservation of the integrity of the family as an institution (Kohli 2004).

The study has several limitations. Different inheritance communication may occur among families with less education and wealth than the sampled participants. Also, the perspectives of siblings and adult children were indirectly obtained. A multi-generational, prospective, longitudinal study design would enable study of inheritance communication as family relationships evolve over time (Sweeney 2010). This approach may lead to the identification of patterns and types of family inheritance communication that transcend blended and non-blended family comparisons (Sweeney 2010).

In conclusion, the study findings contribute insight to family inheritance communication, about which little is published. Participants from non-blended and blended families experienced similar inheritance communication challenges related to past experience with their parent’s wills and their own plans for distributing their possessions. Participants experienced resistance from their adult children regarding discussions about their own plans for possession distribution. Positive inheritance experiences with parent’s wills were adopted by participants for the purpose of communicating their own inheritance wishes. Negative messages communicated through past inheritance experiences inspired participants to communicate the opposite in their own inheritance planning. This knowledge about the meaning of inheritance communication successes and challenges in non-blended and blended families is useful for gerontologists, estate planners, family counselors, lawyers, and end-of-life professionals.

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