

**Family Support and Addiction Management for  
Long-Term Success**

**Families, Wealth & Addiction**

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# Families, Wealth & Addiction

*No one is immune to the powerful grasp of alcohol and drug addiction. Wealth, success, educational achievement, social rank and celebrity are no protection from this dangerous disease.*

- *For families of wealth and prominence, money and status fuel addiction and create a devastating cycle that impacts the wealth and security of families for generations.*
- *For advisors and trustees, the active alcoholic or addict presents an enormously frustrating and seemingly impossible challenge.*

*But it can also present a unique opportunity to help clients identify and address destructive addictions and provide valuable support for finding appropriate treatment for lifelong recovery.*

This article discusses a new clinical approach to addiction, treatment and recovery for the affluent, wealthy and famous. This clinical approach is modeled after highly successful recovery programs for airline pilots and physicians, modified to take into account the treatment needs of the well-off and well-known. We think you will be excited to learn more about this innovative program, as it brings hope to clients facing addiction related disorders in their families

## **Alcoholism and Drug Addiction: A Frustrating Disease**

For the advisor, there is perhaps no more vexing or seemingly impossible problem to resolve than dealing with the active alcoholic or addict, particularly those who continue to use despite treatment. More than just a distraction, addiction fosters complex dysfunction that affects decision-making on all levels throughout the family system: from the rampant financial drain of supporting the addict's habit to the exhausting tension and conflict of family interactions to the public relations nightmare of outbursts and arrests. For some families, this dysfunction is ingrained – a generational impairment that threatens the very underpinnings of the family wealth and security.

Addiction is a chronic disease as baffling and complex as cancer, diabetes or heart disease, and equally as deadly. While addicts initially choose their addictive behavior, research confirms that addiction actually changes brain chemistry and function in fundamental, long-lasting ways. Some addicts can even be high-functioning individuals capable of achieving continued success. However, left untreated, the addict becomes increasingly self-destructive, with their addiction dominating

## **Common myths about addiction**

### **Addicts can quit whenever they want.**

Most addicts believe in the beginning that they can stop using drugs on their own, and most try to stop without treatment. Rarely do those attempts result in long-term abstinence. Research shows that long-term drug use results in significant changes in brain function that persist long after the individual stops using drugs. These drug-induced changes in brain function have many behavioral consequences, including the compulsion to keep using alcohol or drugs despite adverse consequences.

All drug treatment programs are the same.

No single treatment is the same for all addicts. The most effective approaches attend to multiple needs of the individual – the physical, emotional, psychological and social factors that contribute to the addictive behaviors. Medical management is needed for the critical first stage of withdrawal. Counseling and other behavioral therapies are important components of effective treatment options. As with other chronic, relapsing diseases, recovery from drug addiction is a long-term process that requires an ongoing continuing care plan.

### **You have to be willing to accept drug treatment for it to be effective.**

No one typically wants drug treatment. Two of the primary reasons people seek drug treatment are because a court has ordered them to do so, or because loved ones have urged them to seek treatment. Studies show that those most successful in treatment are those with strong external motivators – such as loss of money, status, family or work.

and directing their behaviors.

Despite this physical, psychological and emotional complexity of addiction, it is a treatable disease. Ultimately, through comprehensive, interdisciplinary treatment, an individual can achieve lasting abstinence. Reaching that goal typically involves a cycle of treatment successes and relapse – a challenging journey for the addict as well as their family and advisors.

### **Wealth and addiction**

A basic tenet of addiction is that no person drinks or uses drugs in a vacuum. Family, friends, and business associates can easily find themselves drawn into a maelstrom of anxiety and dysfunctional relationships and pain from the addict’s behavior. Their sincere efforts to support the alcoholic/addict may be ineffective and in many cases counter productive.

This is particularly true in cases of wealth and prominence where one has unlimited access to money and possessions, relies on others to manage personal and business affairs and often has little or no personal accountability.

- Money provides a cushion to avoid the consequences of drinking and using.

Even the typical course of “hitting rock bottom” is skewed with wealthy individuals because unlimited access to money and resources means that a financial bottom may never be reached, paving the way for even greater self-destruction.

Wealthy addicts typically surrounds themselves with people and support systems that maintain a social environment conducive to their drug and alcohol use.

Add to that the inherent pressures of protecting the family’s name, a lifetime of being treated differently and the security of always having someone to bail you out, and you have a complex, dysfunctional, inward-facing family model that simultaneously isolates and insulates the addict.

### **The Treatment Cycle**

While treatment and recovery from addiction is attainable, it is important to understand that success rates vary greatly. This is especially true for those of wealth and prominence, where treatment failures and continued drug and alcohol use are ingrained in the culture.

Today, there are a wide variety of treatment options available, including many that claim to cater to the wealthy and prominent. Where privacy and discretion were once a premium with treatment facilities, there is a disturbing trend among those of wealth and prominence to view treatment as a sign of status or a rite of passage.

Fueled by Hollywood celebrity publicity machines, there is seemingly unending list of options – from “quick-fix” centers to abstinence-optional to luxury resorts. The challenge is that too often, these options are more focused on catering to the high-end lifestyle than they are to providing the

#### **Signs and symptoms to look for:**

- Attitude changes and shifts in priorities – from chronically showing up late to skipping functions altogether.
- Frequent requests for money, especially if the person has typically been financially responsible.
- Lack of control over thoughts, feelings or behaviors including angry outbursts, public intoxication or self-destructive acts.
- Serious events such as arrests, dropping out of school, a failing relationship or marriage, work or financial problems.
- Changes in physical appearance such as sudden weight loss, fatigue, slurred speech, dull or bloodshot eyes, blotchy skin, hyperactivity or a general decline in grooming habits
- Changes in family and business relationships including others covering for the individual, making excuses, lending money or distancing themselves.

integrated medical and behavioral support for lasting recovery. The false assumption is that any in-patient treatment will fix the problem, with little regard given to the work involved in supporting life-long recovery.

As a result, low recovery rates for treatment are common, and subsequent relapse is especially frustrating and unnerving for all involved. This reality is why it is so important to find the right treatment center and the right expert advice for the family from counselors with the clinical background and experience in successfully helping wealthy families.

### **The role of the advisor**

Wealth advisors today play an increasingly important role in assisting families on issues of family governance, asset transfers, philanthropy training and mission. It is the advisor's knowledgeable and effective advice that is crucial to support the goals of healthy family interaction and wealth preservation.

The focus on short-term crisis management detracts mightily from the advisor's ability to manage long-term success for their clients. Instead, you have a unique opportunity to address addictions head-on by working with families to exert effective external pressure, identify the proper resources and engaging support for your clients.

#### ***Here are steps that advisors can take to help families address addiction issues:***

##### **1. Consult the experts**

Just as with financial planning or investment, the savvy advisor consults with experts. When problems with addiction become apparent, the family advisor is best suited to facilitate locating and recommending experts. When identifying experts, look for specific experience and training in dealing with the unique needs of families of wealth and prominence. Ask for licensing information and references from other professionals.

##### **2. Involve the family**

The challenge for the advisor is to know when to intervene. Many families have become so enmeshed and consumed in the chaos of addictive behavior that over time their coping mechanisms and responses to the addict range from complete estrangement and cutoff to "head in the sand" denial. While some may seek assistance voluntarily, it is more likely that a specific incident or consequence will elevate the pain and discomfort within the family that forces the question.

Once again, getting trained addiction experts involved is crucial. Family interaction in any form of intervention, treatment and post-treatment planning is essential to an individual's recovery. Trained addiction specialists can help identify all options available to the family – from intervention strategies to treatment to ongoing support.

#### **Things to consider when choosing an addiction treatment program**

- *Ask for outcomes data* – if they do claim to measure their outcomes, facilities should be able to clearly explain the specifics on how they measure their success.
- **Consider their experience in working with families of wealth and prominence** – Pick a treatment center that places high importance on the therapeutic relationship; this means finding programs with experienced counselors who will spend the time to develop a trusting relationship with their patient, particularly those experienced at working with the unique needs of wealthy and prominent individuals.
- **Ask about post-treatment support and planning;** the eighteen month period after treatment is critical to the success of recovery, and a strong treatment program will have effective continuing care plans to deal with relapses and ongoing support.
- **Don't let the addict choose their treatment;** talk to the experts, get an evaluation and identify the options that provide integrated approach to the physical, psychological, social and spiritual needs of the individual.

### **3. Set motivation for treatment**

Getting the addict to seek treatment and follow a course to recovery requires strong motivation – both internally and externally. External pressure to enter treatment can take on many forms – from cutting off access to funds to terminating employment to severing a relationship. Put simply, creating and maintaining leverage through both natural and professionally guided consequences dramatically increases the likelihood that the addict enters treatment and follows through with long-term care plans. As advisor, you can facilitate a partnering between family leaders and licensed addiction professionals who will provide clear perspective and assist in the process.

### **4. Create a long-term recovery plan**

A written and structured post-treatment plan will help promote accountability and communication once treatment has been completed. This plan should include family member roles and responsibilities, as well as specific relapse prevention strategies that identify triggers and situations to avoid. Having the individual sign off on the plan prior to leaving treatment is also helpful in establishing clear expectations and consequences for breaches of the agreement.

### **Your next step**

Despite the complex and frustrating nature of addiction, there is still hope for addicts and alcoholics. Even those families with generations of addiction, it is possible to achieve sustained recovery and secure the family's finances and preserve their health. Finding the right help for those of wealth and prominence requires persistence, knowledge and professional cooperation with proven, reliable treatment programs.

In facilitating the difficult issues of wealth transfer, estate planning, or family business succession, you will find your clients will come closer to achieving their goals if they acknowledge this disease in the family system and bravely, intentionally move together towards recovery. Both as the disease is manifested in active addictions and related disorders and in protective provisions in governing and estate and trust documents. As an advisor, you have a unique opportunity to work with family leaders to proactively address addictions in the family and improve the value of the wealth enhancement and family support services you provide.

## **Author Information**

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Bill is the author of a series of articles for families on improving treatment outcomes. He emphasizes the effectiveness of the highly successful pilot and physician (PHP) recovery model when applied to other groups. Bill is also an expert on the intersection of addiction and family wealth, including modifications of trust documents to account for addiction. These articles educated family members on the treatment and recovery process and clinical issues unique to affluent addicts, as well as advice for family offices, advisors and trustees. Bill is a graduate of Yale University, University of Minnesota Law School, and the Hazelden School of Addiction Studies.

### **The National Network of Addiction Professionals, LLC**

Established by William Messinger, we specialize in working with families and their advisors facing alcohol, drug and other addictions in loved ones. We model our program after highly successful programs for pilots and physicians. Our extensive experience and training translate into unique and individualized consulting and case management services that ensure our client families receive the highest standard of care available and have the best opportunity for positive change.

We provide our clients with comprehensive support thorough assessment services, selecting and utilizing the right interventions, referral and placement with the treatment providers, and post-treatment care and monitoring. Our clients include law firms, family businesses, family business advisors, and family offices. We are available 24 hours a day to respond to your questions. Please visit our web address to review our articles for family advisors, trustees, attorneys and family leaders.

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