



Key Factors When Supporting a Family Member in Recovery

**Support Tips, Common Misconceptions,
and Tools for Managing Money**

Introduction

According to the Substance Abuse and Mental Health Services Administration, 29 million¹ adults aged 18 or older perceived that they have had a substance use problem at some point. Of those adults, 20.9 million consider themselves to be in recovery or to have recovered from their drug or alcohol use problem.

Substance abuse and addiction have a profound impact on the health of individuals, families, and communities nationwide. Nearly 44%² of all Americans have a loved one who is dealing with addiction now or has dealt with it in the past.

Another rising form of addiction in recent years is gambling. It's estimated that 2.5 million³ Americans struggle with severe gambling problems, while another 5 to 8 million have mild or moderate gambling problems. Unfortunately, only around 10%³ ever seek help for their addiction to gambling.

It's no secret that addiction takes a severe physical and mental toll on individuals, but a significant and often understated consequence of addiction is the financial issues that individuals face. In a True Link survey, 82%⁴ of respondents reported that their loved ones struggling with addiction experienced adverse financial effects. The added stress of managing the financial challenges associated with addiction and recovery can often jeopardize a person's recovery.

When helping manage the finances of a loved one in recovery, many families may encounter challenges in finding the right balance between wanting to help a loved one in any way they can while keeping their independence and freedom in mind.

In this guide, we'll look at the basics of how families can begin to help support their loved one on their recovery journey, help them protect their finances, and what types of tools, resources, and financial vehicles are available.



29M

adults 18 or older in the U.S.
perceived that they have had a
substance use problem

44M

Americans have a loved one
who deal with addiction now
or has in the past

7M+

Americans struggling with
gambling problems

¹ Substance Abuse and Mental Health Services Administration (SAMSA)

² True Link National Survey

³ National Council on Problem Gambling

⁴ True Link Survey

Starting a Conversation About Addiction With a Family Member

Nearly 20 million individuals and their families are affected by addiction or substance use disorders every year. While there is no one-size-fits-all solution for helping a loved one who is struggling, family support can play a major role in helping a loved one navigate recovery.

But before you can support a loved one through the recovery process, you have to initiate a delicate – and often difficult – discussion about what they’re going through.



Equip yourself with a basic understanding of addiction

Before you begin a conversation with a loved one, it can help to educate yourself about substance abuse disorders and other forms of addictive behavior. The American Society of Addiction Medicine (ASAM) defines addiction as a chronic brain disorder. And the Cleveland Clinic affirms that: “Addiction doesn’t happen from having a lack of willpower or as a result of making bad decisions. Your brain chemistry changes with addiction.”

It can also be helpful to understand the signs and symptoms, the potential underlying causes, and the available treatment options. This knowledge will not only help you approach the topic with confidence, but also enable you to provide informed support to your family member and suggest next steps in the recovery process.

Choose the right time and place

Timing and environment are important factors when discussing sensitive issues like addiction. Choose a time when both you and your family member are calm and free from distractions, and consider when your loved one may be most receptive to your questions.

You should also opt for a private setting where your family member feels comfortable sharing, and helps avoid locations that could trigger negative emotions or bad memories (e.g. for some, a childhood home will feel safe, for others it may cause agitation or stress). Also consider going for a walk or engaging in a low-effort activity during the conversation as this can keep tensions at bay.

Express concern and empathy

Start the conversation by expressing your genuine concern and empathy for your family member. Using “I” statements to convey your feelings without placing blame or judgment is often a good strategy. This can also help show that you are there to assist them rather than tell them what to do. For example, you could say, “I’ve noticed some changes in your behavior lately, and I’m worried about you” rather than “You’re behaving irresponsibly, and it needs to stop.” Asking questions about how they’re feeling and what you can do to help can also lead to a more productive conversation.

Focus on behavior, not character

When discussing addiction, it's important to separate the behavior from the individual's character. Avoid labeling or stigmatizing your family member, which can push them away or cause resentment, and instead focus on specific actions that you've observed. This helps place emphasis on the fact that they are dealing with a disease that is influencing their actions, not that they are behaving this way by choice. Be clear and honest about how their behavior is impacting their own life and the lives of those around them.

For example, statements like "Over the last year, we've noticed you've been more distant than usual from your family and friends," or "When you've been drinking, you seem to raise your voice more at me and your mother, and it really upsets us," are likely more effective than "You should spend more time with your family instead of drinking so much" or "I don't know why you have to be such a jerk to us, what's your problem?"

Listen without judgment

Engaging with a loved one and acknowledging their experiences is critical to building a supportive relationship. Give your family member the space to share their thoughts and feelings without fear of judgment. Shame can play a huge role in how those dealing with addiction tell their story, so it can take time to build the sense of trust needed for them to be open about their experience. You can do this by maintaining eye contact, gently asking follow-up questions, and offering supportive responses that convey a genuine sense of understanding like "I can't imagine going through that, that sounds really difficult." Avoid interrupting or jumping to conclusions, and instead, strive to fully understand their perspective.

Offer resources and your support

Let your family member know that they are not alone and that you are there to support them in their recovery journey. Encourage them to seek professional help and provide information about available resources such as support groups, counseling services, or treatment programs. Offer to accompany them to appointments or meetings, or ask them



if there's someone else they'd feel comfortable going with them. While they may not be receptive to these options right away, it's important to offer consistent reminders about these resources in a respectful way – it can take time for someone to be open to professional help.

Follow-up and stay engaged

After your initial conversations, continue to follow up with your family member regularly. Check in on their progress, offer encouragement, and provide ongoing support as needed. Be patient and understanding, recognizing that recovery is a personal journey for them that may have hurdles and setbacks along the way.

Seek out your own support network

Families with loved ones navigating addiction and recovery can often benefit from connecting with people who are going through (or have been through) similar situations. It can be especially helpful to seek out relevant books, online resources for families, or join a support group like Al-Anon or the NAMI family support group.

Common Myths About Supporting a Family Member in Recovery

When you're supporting a loved one in the recovery process, it's normal to feel uncertain about what the best course of action is, such as when to speak up, how to even start a conversation about addiction, and what role is best to play. While there are some best practices you can lean on, there are also common misconceptions that can be detrimental to the recovery process.



Type of myth	What it is
It's All Up to Them	<p>A common misconception is that the burden of recovery rests entirely on the individual struggling with addiction. And while it's true that the decision to recover and commit to the process ultimately lies with your loved one, supportive family members can be instrumental in their success. Family can provide encouragement, stability, and accountability, which often results in better treatment compliance and outcomes. Of course, it can be difficult to stand by someone going through recovery, but it's important to remind yourself that your presence is valuable and appreciated — even if your loved one may not express that in the moment.</p>
Overcoming Addiction Just Requires Willpower	<p>It's essential that anyone supporting a loved one through recovery understands that addiction is not a choice — it is an illness. The American Society for Addiction Medicine defines addiction as a “treatable, chronic medical disease involving complex interactions among brain circuits, genetics, the environment, and an individual's life experiences.” It is also known that substance abuse changes the brain over time, making it more difficult to give up substances or addictive behaviors even when an individual is dedicated to recovery.</p> <p>Educating yourself on the science of addiction can help you be a better partner in your loved one's recovery journey. Whether they come to you to talk about their addiction, or you approach them to share your concerns, focus your conversation on their actions and behaviors – what happened and how it has impacted you. Avoid discussing their strength, character, or why they made the choices they did as this could increase the shame they may already be experiencing.</p>

Common Myths About Supporting a Family Member in Recovery

Type of myth	What it is
They just need “Tough Love”	<p>“Tough love” describes an approach to recovery where family members believe that if they withhold support or affection, their loved one may feel more driven to seek help or change their behavior on their own. While overly pitying or indulging your loved one isn’t recommended by recovery experts, ignoring, shaming, or even being overly confrontational is an approach that could backfire — leading to increased resistance, lashing out, feelings of alienation, and greater likelihood of relapse.</p> <p>Instead, experts suggest a compassionate and empathetic approach tailored to your loved one that offers practical support with appropriate boundaries. This strategy tends to be more effective in fostering long-term recovery. Specific to drug treatment, research also suggests that people who voluntarily agree to commit to addiction treatment see better results compared to those who were forced to enter drug treatment against their will. While tough love may be an effective strategy in other areas of life, there are likely other options that can help more when dealing with addiction treatment.</p>
Relapse is Failure	<p>Graduating from a treatment program or achieving sobriety is a significant milestone, but it doesn’t necessarily mean that your loved one has fully recovered. Because recovery is an ongoing process that requires continuous effort and support, family members should be prepared for the possibility of setbacks without the fear of “failure” some mistakenly associate with a relapse.</p> <p>It’s not unusual for people to return to treatment in order to maintain long-term sobriety, so it’s better to view relapse as an opportunity to learn more about what someone needs to better manage their addiction. Treating relapse as a learning opportunity instead of a failure makes it easier for people to admit they have gone off track and return to recovery. And having family members who stick by you through hard times can give your loved one the confidence they need to try again.</p>
We Can’t Afford Good Treatment	<p>With public discourse sometimes centering around “celebrity rehab,” no one could be blamed for assuming addiction treatment facilities are prohibitively expensive. And while there are residential programs that charge \$1,000 per day, there are many free and lower-cost options as well — plus, some types of insurance provide coverage for addiction care. If you’re worried about getting your loved one the best possible care within your budget, you can call SAMHSA’s National Helpline (1-800-662-HELP) or visit https://findtreatment.gov/ for free, confidential treatment referrals.</p>

Tips When Supporting A Family Member in Recovery

When your loved one is navigating addiction recovery, you'll want to support them in their recovery as much as possible, but it's easy to feel powerless or unsure of how to help. Faced with confusing jargon, a wide array of treatment options, and emotional ups and downs – the experience can be overwhelming for family members who want to be a positive force in the recovery journey. But with the right tools, information, and your own support system, you can play a positive role in your loved one's life.



Seek out resources and support for yourself

Start by educating yourself about what to expect from the recovery process. While everyone's journey will look different, having this context can help you familiarize yourself with some typical experiences. It's also important to remember that the path to recovery isn't a straight line – encountering setbacks or hurdles along the way is common. Many family members also benefit from connecting with people who are going through (or have been through) similar situations. It can be especially helpful to seek out relevant books, blogs, or join a support group like Al-Anon or the NAMI family support group.



Listen, understand, and show empathy

It sounds simple, but engaging with someone and acknowledging their feelings is critical to building a supportive relationship. You want your loved one to be comfortable sharing their feelings – both positive and negative – about their recovery journey with you. Do your best to refrain from judgment or assumptions, so they know they can share their experience openly and in a safe environment. Establishing and maintaining a healthy sense of trust and connection is important for getting through the hard times.

Set boundaries to maintain a good relationship

Boundaries are critical for reestablishing a trusting, healthy relationship. Depending on your loved one's situation and how you've supported them in the past, you might need to set limits around financial support, be clear about where, how much, and when you can spend time with someone, or determine how much emotional processing you're able to take on. Boundaries aren't about shame or punishment, or avoiding difficult situations, but rather acknowledging that you don't have to take on the full burden, fear, and complications of a person's addiction on your own. This doesn't mean you should seek to push them away or avoid their situations altogether, but rather to help set a healthy, positive foundation for how you engage with them.

Tips When Supporting A Family Member in Recovery



Celebrate the small wins

The recovery process is a long road – and arguably, one that doesn't end for most people. And since there will likely be setbacks and hard times on occasion, it can help to celebrate the small victories. Recognizing milestones like “one week of sobriety” can demonstrate that you see the progress someone is making, can help foster positive thinking, can help motivate, and can provide gradual reminders to a family member that you're in their corner.

Establish new routines and traditions to encourage healthy choices

Breaking out of dangerous patterns of behavior often requires adjusting your routines and how you move through life. As a family member of someone in recovery, it can help to identify what situations, people, or environments might be triggers for your loved one – and then find ways to help them avoid those. This might mean shifting how or where you spend time together, establishing new ways to mark milestones like anniversaries or birthdays, or helping them explore new hobbies to stay busy and meet new people.

Help them protect their financial health

Substance abuse, compulsive gambling, and other forms of addiction can often lead to financial trouble. Someone in recovery may need help rebuilding their savings, repairing their credit history, and learning how to responsibly manage their money again. At the same time, money can be a harmful trigger for recovering addicts, enabling them to continue funding their addiction. Using a tool like True Link can help individuals get back on track while helping them avoid spending at certain trouble spots (casinos, bars, liquor stores, etc.) or at times when slip-ups are more common (after work, late nights, weekends, etc.).

The road to recovery is seldom straightforward; it can be paved with challenges, setbacks, and moments of doubt. But there are a number of tools, resources, and groups available that can help guide you as you support a family member navigating their recovery journey. Remember, your presence, understanding, and emotional support can go a long way and can truly make a positive impact in your loved one's life when they need it most.



Tools to Help Manage Spending and Finances

Among the physical and mental toll substance abuse and addiction can cause on someone, financial issues are a significant and often understated consequence. Common financial issues that those in recovery could face are outstanding debts to family and friends, neglected bills, depleted savings or retirement, medical or legal expenses, and more.

To help manage the spending of a loved one in recovery, many families turn to options such as cash, gift cards, debit cards, and credit cards — which vary in difficulty when managing spending of a loved one.



The True Link Visa® Prepaid Card and Spending Monitor

The True Link Visa Card can help you safeguard the finances and independence of a family member in recovery. What makes True Link different is our Spending Monitor, which is a unique tool that lets families allow or block transactions at certain merchants (such as blocking high-risk places like liquor stores) and prevent access to cash. True Link is also administrator-managed, so the cardholder is unable to adjust any settings. This type of spending management can help prevent setbacks and improve the independence of your loved one in recovery.



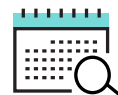
A prepaid Visa card to help stay on track

Easy to set up and fund with scheduled or one-time transfers from an existing bank account.



Customizable spending rules

Set where the Visa card works and where it doesn't to help protect spending and help prevent certain purchases that could affect recovery.



Visibility into spending with alerts and history

Get real-time alerts to stay informed of recent purchases and generate reports to keep track of spending history.

Tools to Help Manage Spending and Finances

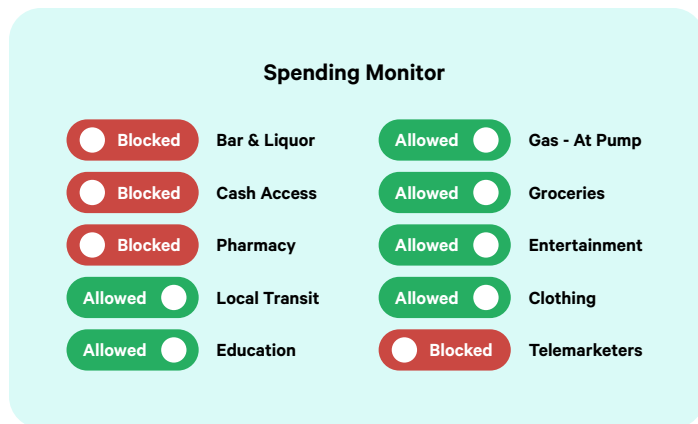
	True Link Visa Prepaid Card	Debit cards/ Credit cards	Gift cards/cash
Risky Transaction Blocking	✓	✗	✗
Merchant Blocking	✓	✗	✗
Administrator-Managed Account	✓	✗	✗
Purchase Tracking	✓	✓	✗
Cash Access Limits	✓	✓	✗
Real-time Alerts	✓	✓	✗
Scamwatch™	✓	✗	✗
Detailed Reports	✓	✗	✗
Mobile App Purchase Approval and Blocking	✓	✗	✗
Specialized Customer Support for Those with Complex Needs	✓	✗	✗

How is the True Link Visa Card different from a debit card or credit card?

The True Link Visa Card is a prepaid card, so it does not draw money directly from a funding source like a debit card. A prepaid card requires money to be transferred onto the card from a connected funding source (such as a bank account or trust) in advance in order to be usable.

A prepaid card can only spend the amount of funds loaded on the card. Once the allotted money is spent, it must be refilled in order to continue to be used. True Link also differs from credit cards, which work by allowing the cardholder to borrow money and pay it back over time.

True Link Benefits and Features



Set Custom Spending Rules for Loved Ones

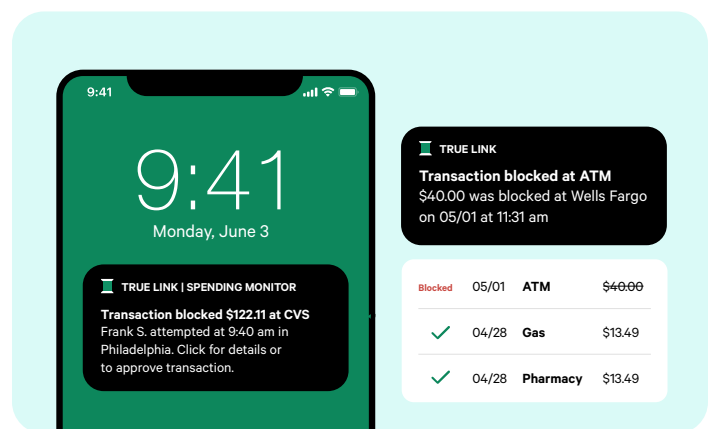
The Spending Monitor is at the core of how True Link helps families protect the finances of their loved ones in recovery — and it's what makes the True Link Visa Card different from other prepaid cards. Daily transactions like buying groceries or paying for gas are essential to your loved one's financial autonomy, but certain spending and access to cash could lead to financial mistakes that leave them vulnerable and jeopardize their recovery journey.

The Spending Monitor empowers families to set specific spending rules for where and when the loved ones they care for can make purchases with their Visa card. This helps loved ones maintain the independence to spend on their own while helping protect them from risky spending.

Families can use spending settings to allow or block certain spending categories — such as allowing purchases for clothing or gas for their car, but preventing spending with risky sources like bars or liquor stores.

Families also have the option to customize a number of other important settings as well, like maintaining daily spending limits and preventing cash withdrawals at ATMs.

The Spending Monitor makes it easy to adapt to your loved one's changing needs. You'll initially choose spending settings that align with what you believe will be most helpful for your loved one, but as your loved one uses the Visa card, it's easy to adjust these settings in real time to better fit their needs.



Real-time Spending Alerts

When managing the finances of a family member in recovery, it's important to have the ability to stay updated on daily spending as it occurs in real time.

With True Link, you can set various real-time spending alerts via email or text¹ to help you and your family stay on top of where your loved one uses their Visa card.

Receiving alerts can also help notify families of any suspicious spending activities or purchases in real time.

¹ Text notifications may be subject to additional charges/fees from your carrier.

True Link Benefits and Features



Make Purchases in Stores and Online

The True Link Visa Card can be used everywhere Visa debit cards accepted, so your loved ones can continue to make purchases at their favorite stores in person or online, while you help them stay protected from risky spending or financial fraud.

Unique Account Structure With Two Separate Experiences

The True Link Visa Card comes with a unique set up that offers benefits for both families who manage a Visa card (the card administrator) and their loved ones (the cardholder) who use it to make purchases in their daily lives.



Family (Card Administrator)

- Fund transfers directly from a bank or trust
- Settings that help protect spending
- Ability to prevent cash access
- Real-time spending alerts



Your Loved One (Cardholder)

- Visa card to make purchases on their own
- Ability to check balance and transactions
- Receive money on a reliable schedule
- Helpful customer support

One of the most important differences between these two separate roles is that only the card administrator has the ability to access and manage how and where the Visa card can be used, while cardholders using the Visa card are not able to see or change these crucial settings.



Direct Funding from Bank Accounts or Trusts

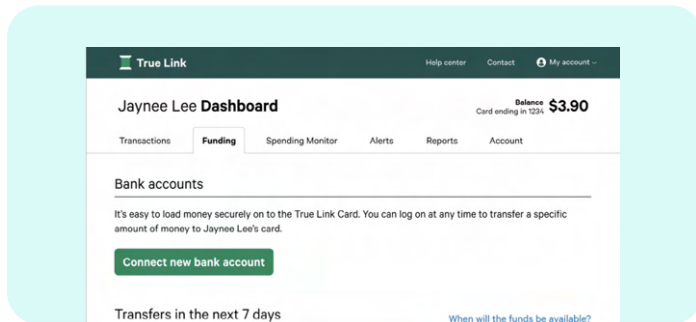
Family members can easily send money and fund their loved one's True Link Visa Card online at any time. Transferring money to a Visa card can be done either through one-time transfers (which can be helpful in emergencies) or by setting up recurring transfers for a more routine funding schedule.

Funding can come from various sources depending on your loved one's situation, such as through existing bank accounts or other outside sources. And alerts for when a Visa card balance is low on funds can help you be confident your loved ones can continuously have access to money.

Limits on Access to Cash and Withdrawals

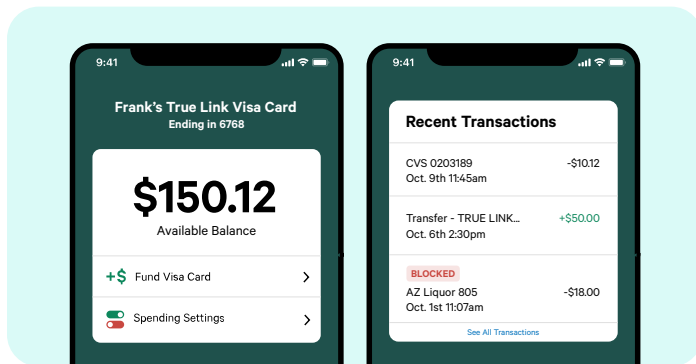
Families managing the spending of loved ones may want to limit access to cash, as using cash can potentially lead to risky spending and difficulty in tracking where purchases are made. Settings to block direct access to cash help with this, including preventing withdrawals at ATMs, blocking cash-back at time of purchase, and using daily or monthly cash withdrawal limits.

True Link Benefits and Features



Online Dashboard for Account Management

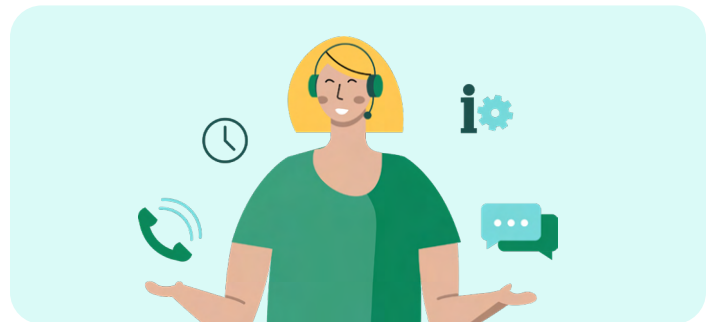
Through an easy-to-use digital platform, families can access a centralized hub that allows them to manage all account information in one place. From tracking where their loved ones have spent to setting funding schedules to adjusting where and when purchases can be made — it's easy to manage True Link Visa Card settings at any time.



Mobile App For On-The-Go Spending Management

With the True Link Mobile App, families have an easy way to manage a loved one's True Link Visa Card and help protect their finances while on the go. With the Mobile App, you can:

- Load funds onto Visa cards from connected bank accounts
- Set up and edit one-time transfers
- Block or allow transactions, including access to cash
- Review when, where, and how funds are being spent
- See when a purchase is blocked or spending limits are reached



Empathetic and Specialized Customer Support Team

Our support team is made up of empathetic, highly-specialized team members who are specifically trained in helping those who care for loved ones with complex needs. As families have a unique responsibility in caring for loved ones who are in recovery, our team works to make everyone feel comfortable knowing that they, and their loved ones, can get the help they need when it's needed most. Our team offers support through:

- A customer phone line with live support between 9am and 8pm ET, Monday to Friday
- Emails and voicemails get responses 365 days a year, including weekends and holidays
- An online help center that offers a quick way to find answers to common questions

See How Real Customers Use True Link

Kirk's rocky relationship with getting sober

Kirk's family uses the True Link Visa Card to provide basic financial support that enables Kirk to stay on his feet without enabling his alcohol addiction. [Read more >](#)

Sarah transitions to sober living

After leaving rehab and entering a sober living center, Sarah and her parents agreed on using the True Link Visa Card with specific spending settings. Being able to manage money and spend responsibly was crucial to her journey, and she wanted to set herself up for success. [Read more >](#)

Benji struggles with an opioid addiction

Joan wanted to support her son's basic needs without enabling his addiction, so she uses the True Link Visa Card to support her son Benji with money while tracking his spending to stay reassured that he's taking care of his needs. [Read more >](#)



Cliff and Cam aim for long-term sobriety

Cliff and Cam are twins focused on putting their past troubles behind them and doing what they can to keep each other as adults in recovery. They are administrators on each others' True Link Visa Card and decided together on spending settings to help keep them on their sober path. [Read more >](#)

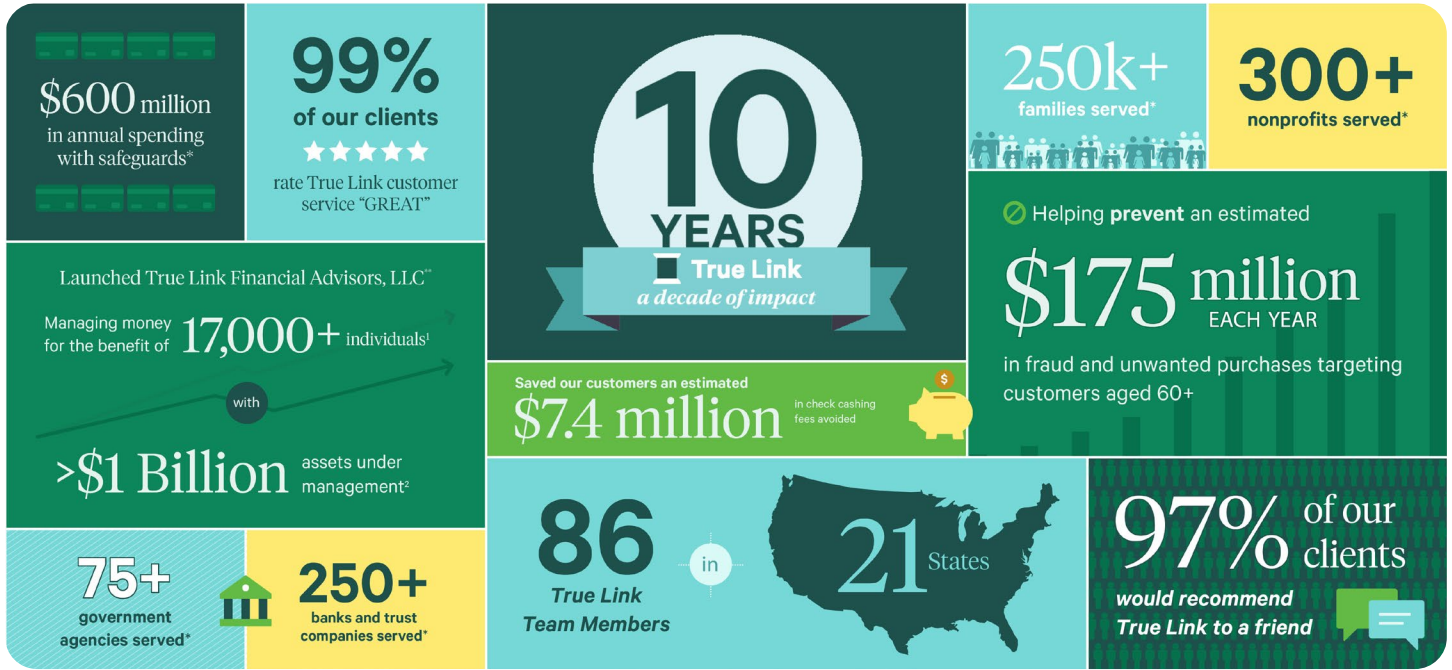
The Story of True Link



When our Co-founder Kai Stinchcombe noticed his grandmother's dementia was complicating her financial health, he set out to find a solution. Looking to make a positive impact, he started True Link to help all people with complex needs better protect their finances and maintain their independence.

True Link today helps provide life-changing financial solutions for people with complex needs and the people who care for them. We're honored to serve those who are aging, living with disabilities, and in recovery — and their families and professional caregivers — day in and day out. [Learn more >](#)

A Decade of Impact



Get started

Learn how True Link can help make your days easier and your loved one's life better.

This card is issued by Sunrise Banks N.A., St. Paul, MN 55103, Member FDIC, pursuant to a license from Visa U.S.A. Inc. This card can be used everywhere Visa debit cards are accepted. Use of this card constitutes acceptance of the terms and conditions stated in the Cardholder Agreement.

* Based on True Link analysis as of 7/31/2023.

** Investment Management Services are provided through True Link Financial Advisors, LLC, (the "Adviser"), registered with the U.S. Securities and Exchange Commission ("SEC"). Registration with the SEC does not imply a certain level of skill or training nor does it constitute an endorsement by the SEC.

¹ Number of trust beneficiaries served by trusts for which True Link Financial Advisors, LLC serves as investment advisor as of 1/24/2023.

² Assets under management with True Link Financial Advisors, LLC as of 1/24/2023.