




Session was recorded with the clients' permission

## Jenny & Mervyn

- *Having Marital problems*
- *2 Young children (11 & 8)*
- *She has since moved out to stay on her own and is having a relationship with another man*
- *He is a Stock Broker, she's an HR Manager in an IT firm*
- *She complained he is not contributing to the family*
- *First session ...*

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## The Current Divorce Rate in the United States (2025)

According to the latest data from the Centers for Disease Control and Prevention (CDC) and the U.S. Census Bureau, approximately **39% to 42% of marriages end in divorce**. This marks a decline from previous decades, where the often-cited statistic was closer to 50%.

## Divorce Rates by Marriage Order

- **First marriages:** Roughly **40% end in divorce**
- **Second marriages:** Around **60% end in divorce**
- **Third marriages:** Nearly **73% end in divorce**

## Has Divorce Declined?

Yes. While divorce remains a significant social and legal issue, **divorce rates in the U.S. have steadily declined** over the past two decades. This trend can be attributed to:

- People marrying later
- Cohabitation before marriage becoming more common
- A greater focus on premarital counseling and relationship education

# Factors That Influence Divorce Rates

## 1. Age at Marriage

Couples who marry in their late 20s or early 30s tend to have lower divorce rates. Marrying too young—particularly under 25—is associated with higher risks of divorce.

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## 2. Education Level

Studies consistently show that individuals with a **college degree have a lower risk of divorce** compared to those without. This may be linked to economic stability and shared long-term goals.

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A noticeable trend is emerging among couples over 50-- deciding to end their long-term marriages. This phenomenon, often referred to as "gray divorce," has seen a significant increase, with the divorce rate for adults aged 50 plus more than doubling between 1990 and 2010.

A 2022 study published in The Journals of Gerontology reveals that 36% of U.S. adults going through a divorce were 50 or older. Notably, the only age group experiencing an increasing divorce rate is those aged 65 and older. Susan Brown, a sociology professor at Bowling Green State University, helped coin the term "gray divorce."

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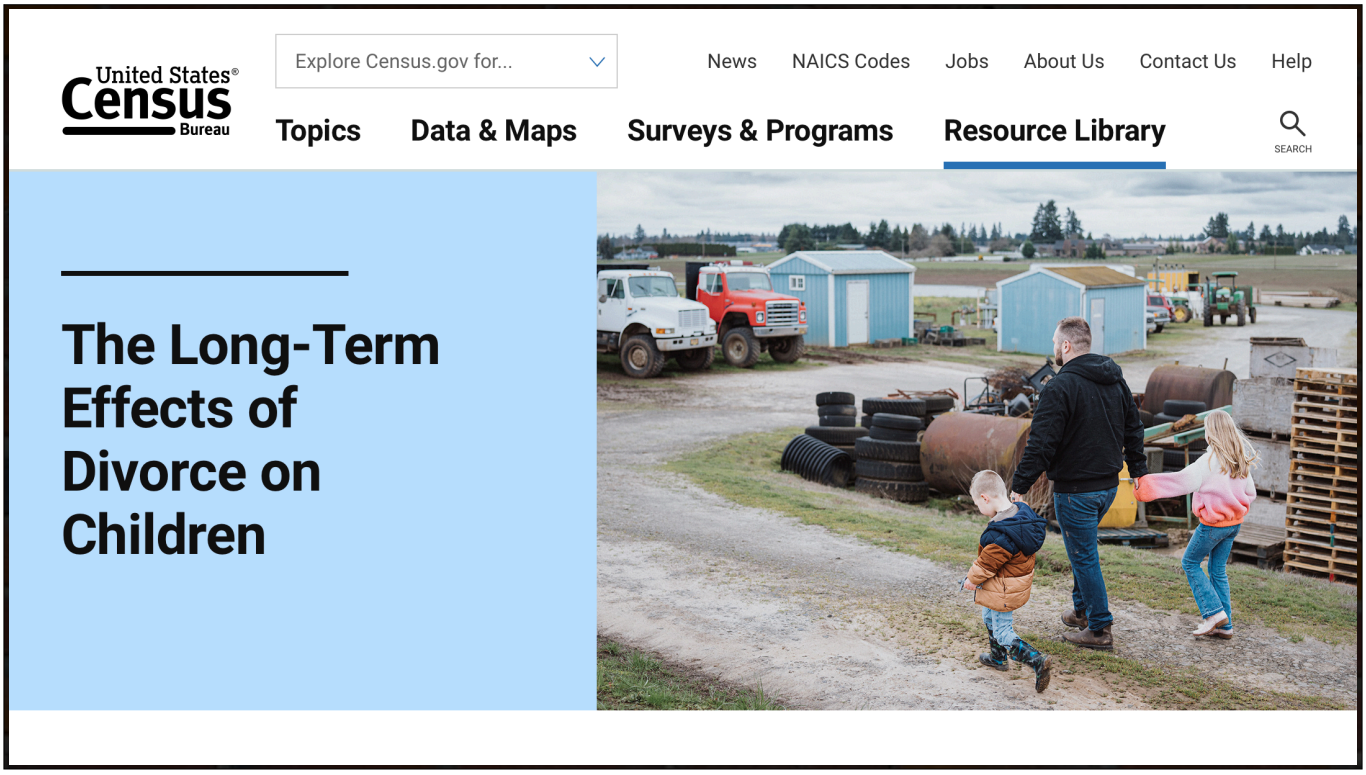

United States Census Bureau

# Divorce Can Negatively Affect Children, Even Into Adulthood

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January 20, 2026
**Written by:** Travis Shoemaker

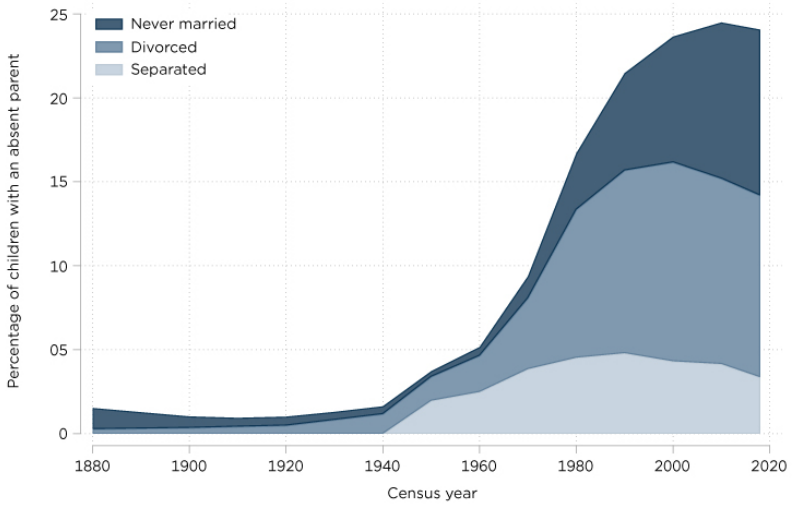
Nearly one-third of Americans born between 1988 and 1993 experienced their parents' divorce before reaching adulthood, a watershed event for a child that can negatively impact them throughout their life.

A U.S. Census Bureau working paper linked parental divorce to lower income, reduced likelihood of living away from home while attending college, and higher rates of teen pregnancy, incarceration and mortality.

**Before 1950, less than 2% of children lived with a single parent who was divorced, separated or never married. By 2000, nearly 25% did.**



Figure 2.
**Share of U.S. Children Living in Single-Parent Households: 1880–2018**
(In percent)




Note: The figure shows the fraction of children in a given decennial year who lived with a single parent while the other parent was absent. These data do not capture children living with a divorced parent who has remarried.
Source: U.S. Census data from 1880 to 2018.

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## Divorce Outcomes

The effects of divorce often last into adulthood.

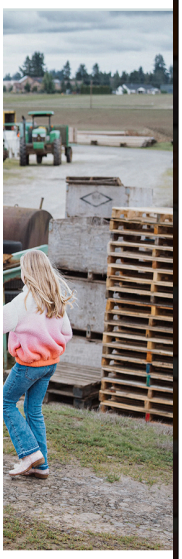
For example, the working paper found that divorce in early childhood reduced children's income in their mid- to late 20s by 9% to 13%.

Teen birth rates among children of divorce jumped 63% following the split, compared to pre-divorce levels.

The risk of early death (before age 25) increased by 35% to 55% at the time of divorce and remained elevated for at least a decade — an impact comparable to lacking health insurance.

The sample group's incarceration rate of 0.46% in 2010 was three times higher than for children of always-married parents. Divorce when children were between ages 5 and 20 increased incarceration risk by 0.15 to 0.28 percentage points.

Additionally, experiencing the divorce of their parents before the child is age 18 lowered the likelihood of living away from home while attending college by about 4 percentage points.



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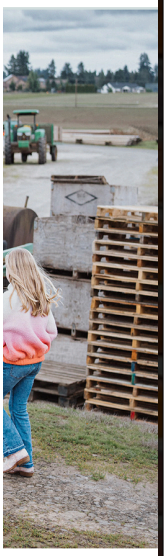
## The Younger They Are

Outcomes were worse for children whose parents divorced in early childhood (ages 0-5). Compared to siblings who experienced a parental divorce in adulthood, early-childhood divorce:

- Increased teen births by roughly 60%.
- Increased the likelihood of incarceration by 40%.
- Increased mortality risk at age 25 by 45%.
- Reduced income at age 25 by 9%, and by age 27, by 13%.
- Lowered the likelihood the child lives on a college campus in their late teens and early 20s.

These estimates capture the average effect among children of divorce.

Notably, divorce did not significantly impact the likelihood of marriage or employment among sampled children in their mid-twenties.




A
SOLID
FAMILY
STARTS WITH A
SOLID
MARRIAGE
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A
SOLID
MARRIAGE
IS ABOUT AN
IMPERFECT
COUPLE WORKING
HARD TO ENJOY THEIR
DIFFERENCES
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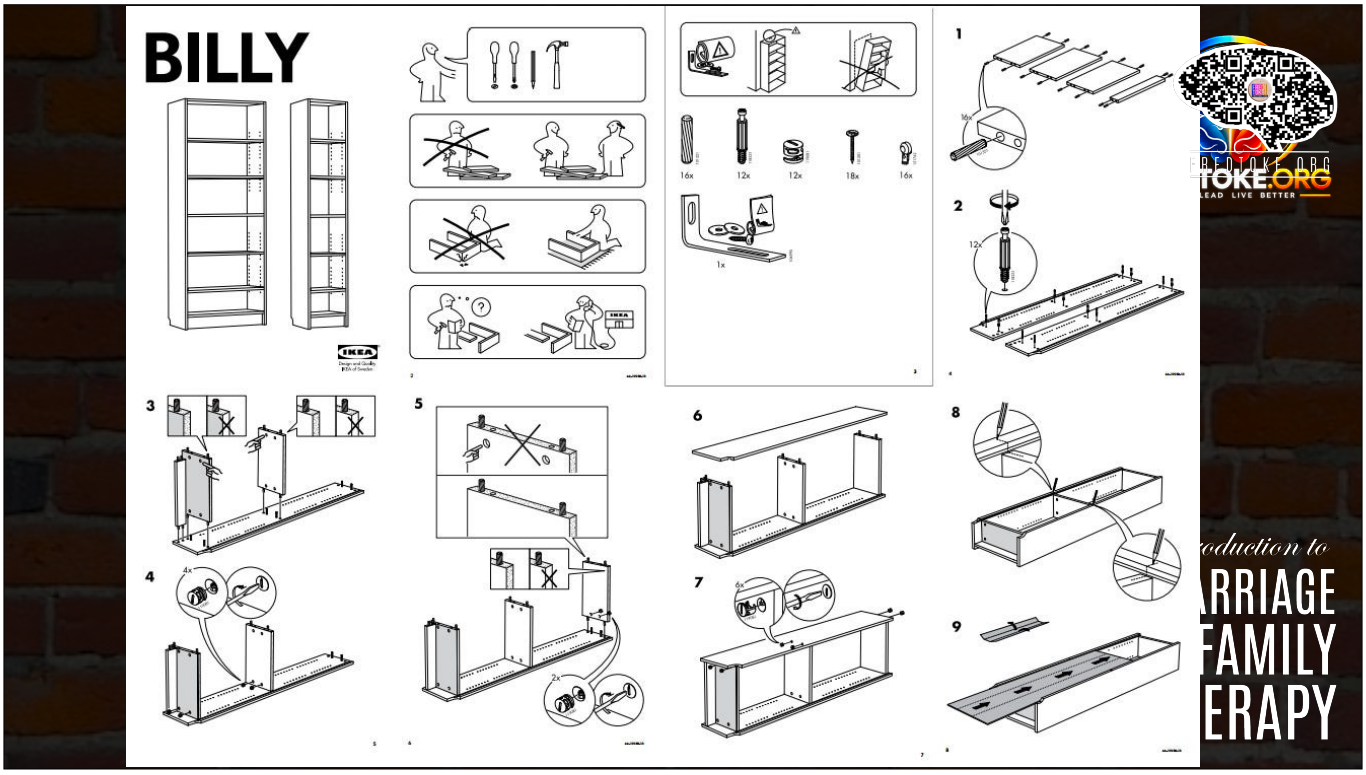
# MFT #1 (2026) • Dr Fred Toke, PsyD

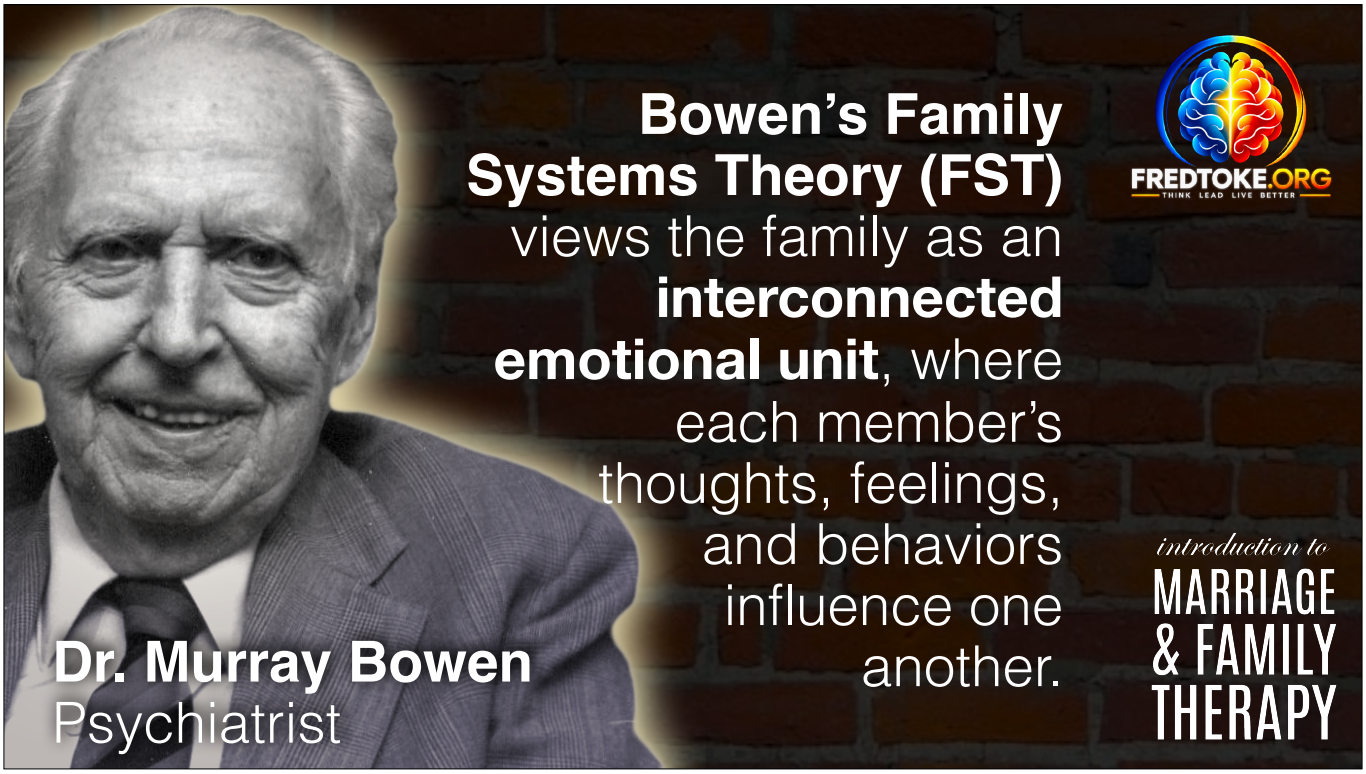


# MFT #1 (2026) • Dr Fred Toke, PsyD







Bowen's Family Systems Theory (FST) views the family as an interconnected emotional unit, where each member's thoughts, feelings, and behaviors influence one another.
Dr. Murray Bowen
Psychiatrist
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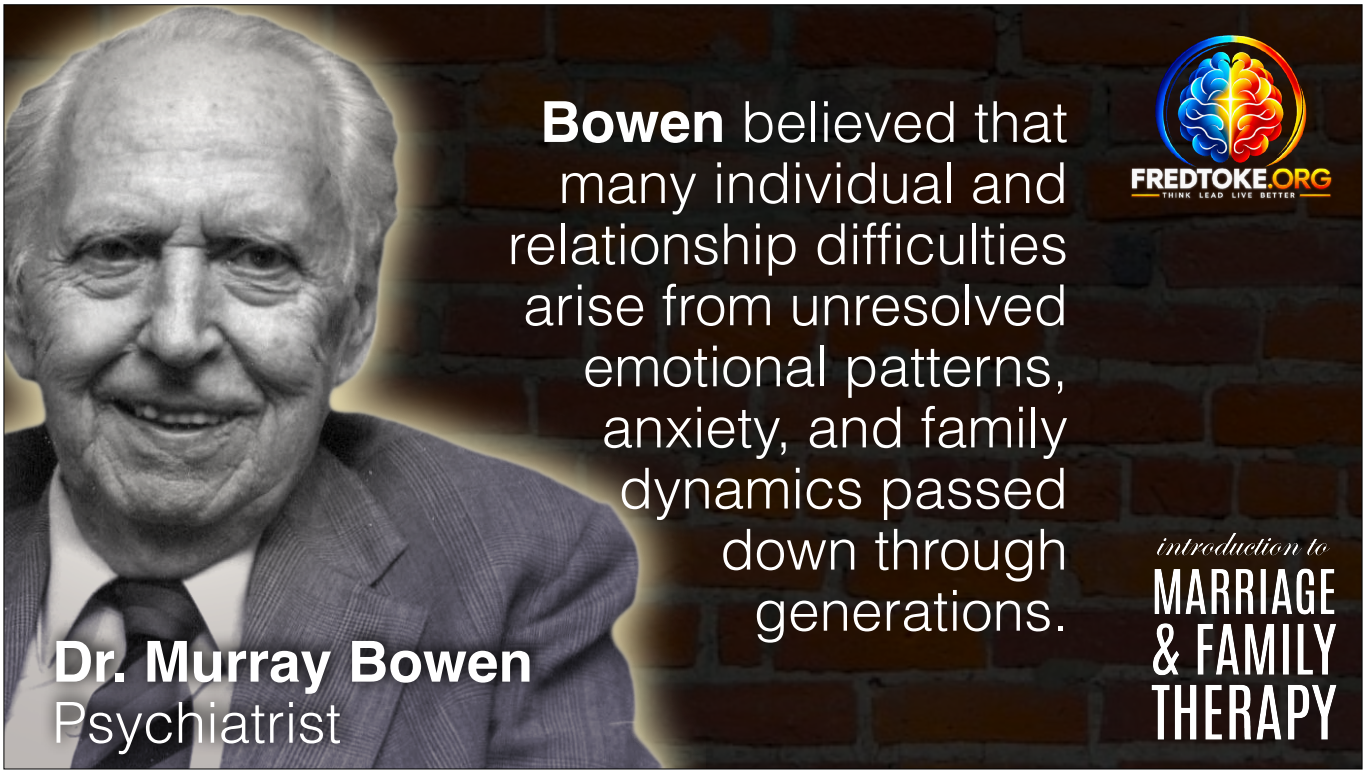
Bowen believed that many individual and relationship difficulties arise from unresolved emotional patterns, anxiety, and family dynamics passed down through generations.
Dr. Murray Bowen
Psychiatrist
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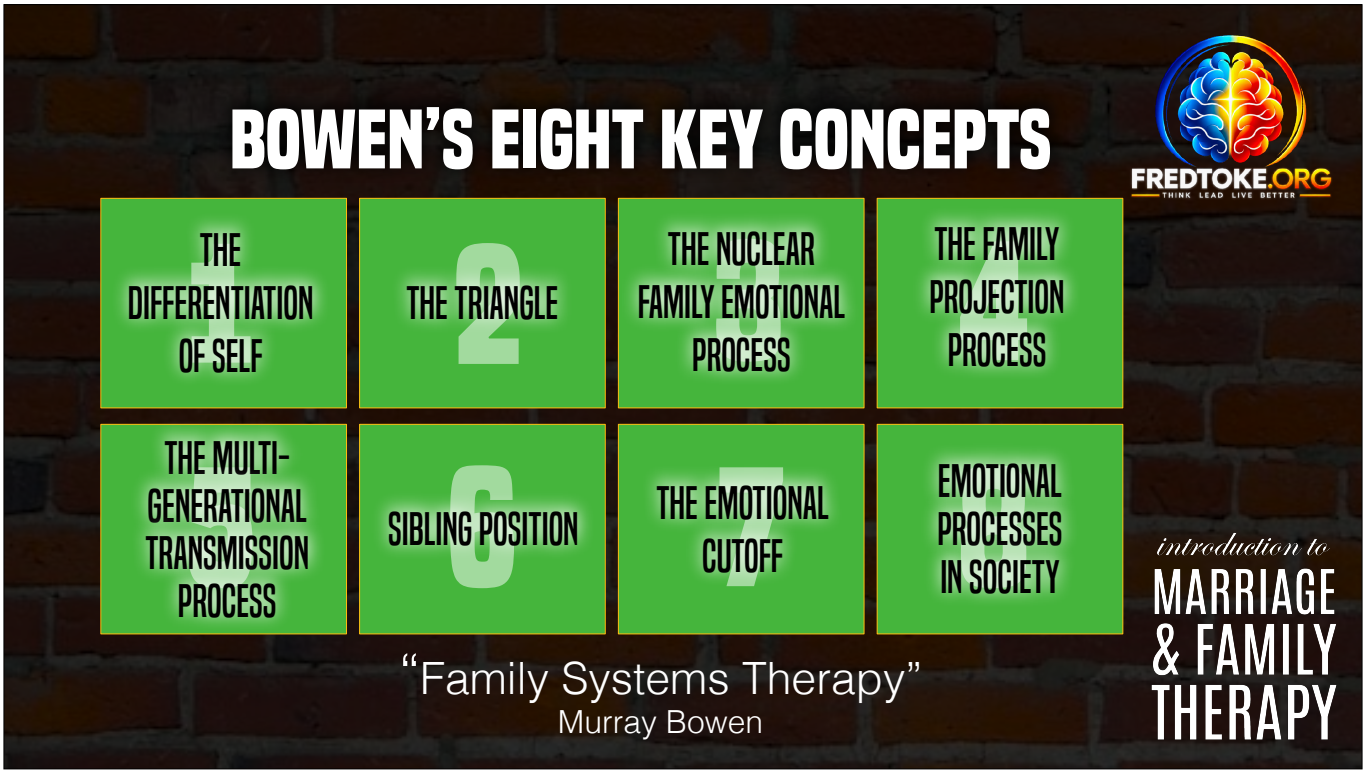
BOWEN'S EIGHT KEY CONCEPTS
1 THE DIFFERENTIATION OF SELF
2 THE TRIANGLE
3 THE NUCLEAR FAMILY EMOTIONAL PROCESS
4 THE FAMILY PROJECTION PROCESS
5 THE MULTI-GENERATIONAL TRANSMISSION PROCESS
6 SIBLING POSITION
7 THE EMOTIONAL CUTOFF
8 EMOTIONAL PROCESSES IN SOCIETY
"Family Systems Therapy"
Murray Bowen
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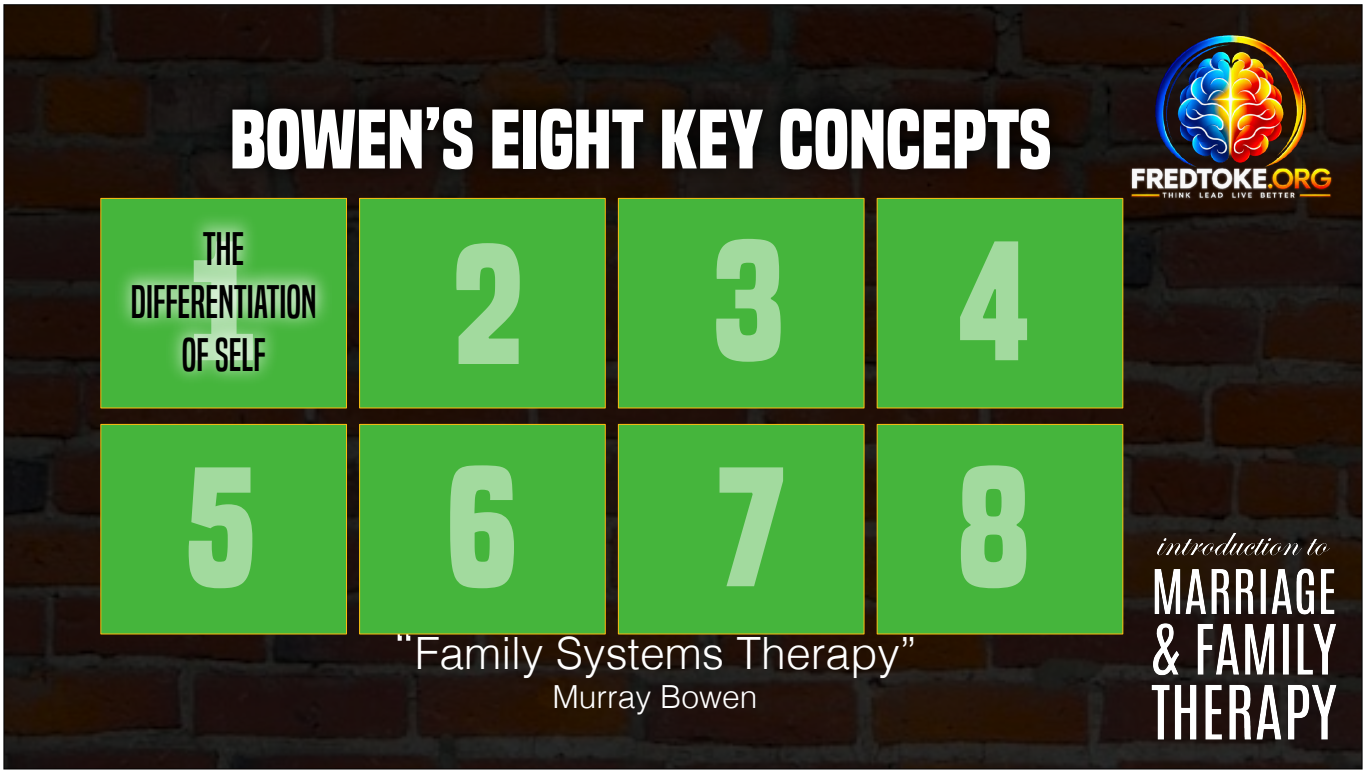
BOWEN'S EIGHT KEY CONCEPTS
1 THE DIFFERENTIATION OF SELF
2
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4
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6
7
8
"Family Systems Therapy"
Murray Bowen
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## Differentiation of Self

A person with a **well-differentiated "self"** recognizes his **realistic dependence on others**, but he can stay **calm and clear headed** enough in the face of **conflict, criticism, and rejection** to distinguish **thinking rooted in a careful assessment** of the facts from **thinking clouded by emotionality.**

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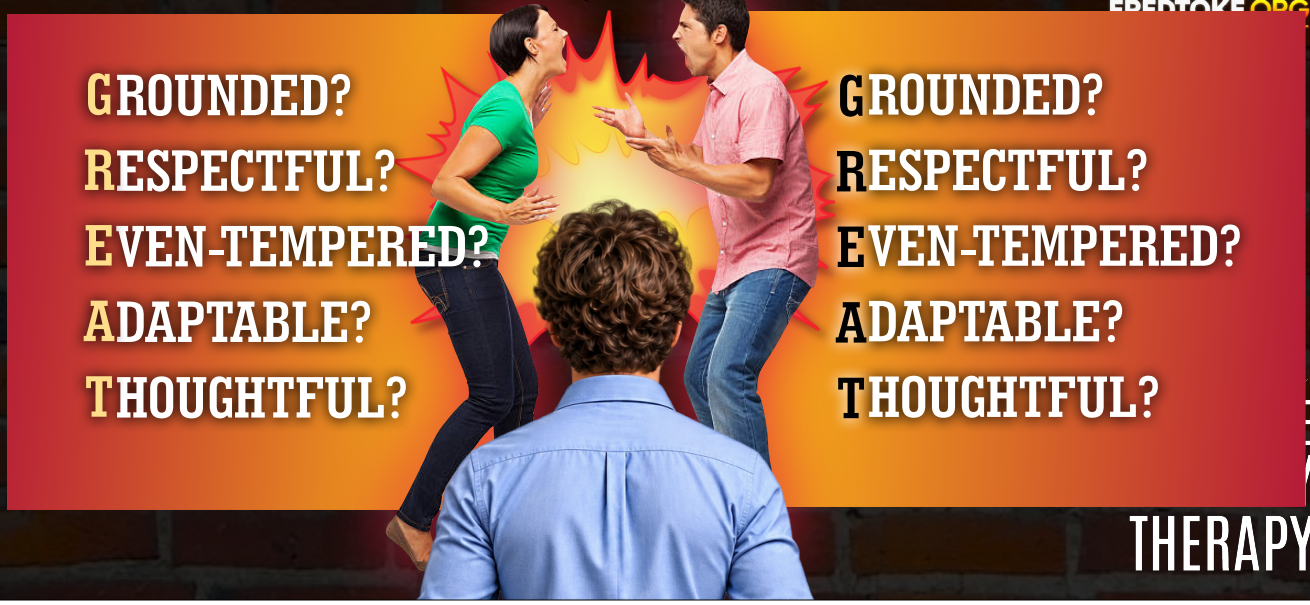
## Differentiation of Self

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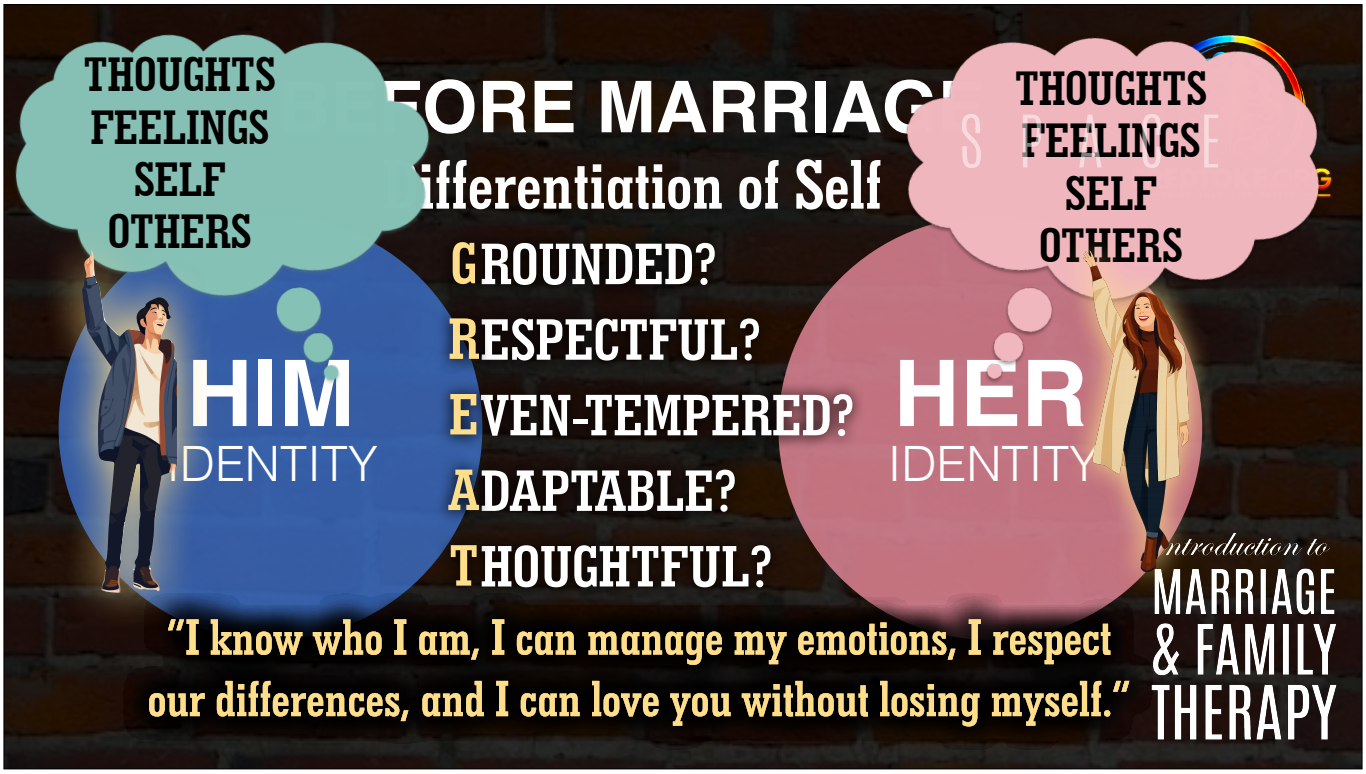
THOUGHTS
FEELINGS
SELF
OTHERS
FORE MARRIAG
ifferentiation of Self
GROUNDED?
RESPECTFUL?
EVEN-TEMPERED?
ADAPTABLE?
THOUGHTFUL?
THOUGHTS
FEELINGS
SELF
OTHERS
HIM
IDENTITY
HER
IDENTITY
"I know who I am, I can manage my emotions, I respect our differences, and I can love you without losing myself."
Introduction to
MARRIAGE
& FAMILY
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THOUGHTS
FEELINGS
SELF
OTHERS
FORE MARRIAG
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GROUNDED?
RESPECTFUL?
EVEN-TEMPERED?
ADAPTABLE?
THOUGHTFUL?
UNDIFFERENTIATED
chronic
anxiety
HIM
IDENTITY
HER
IDENTITY
"I know who I am, I can manage my emotions, I respect our differences, and I can love you without losing myself."
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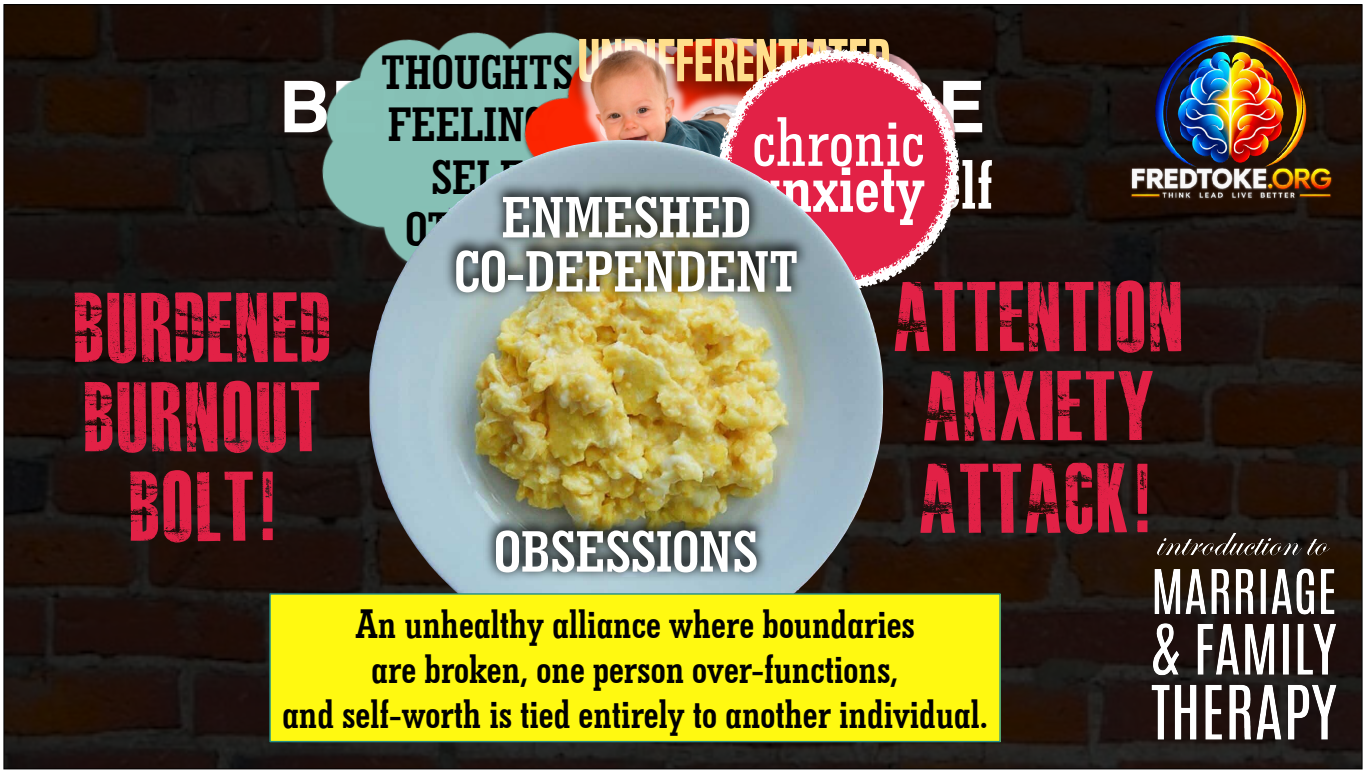
THOUGHTS
chronic
ENMESHED
CO-DEPENDENT
BURDENED
BURNOUT
BOLT!
ATTENTION
ANXIETY
ATTACK!
OBSESSIONS
An unhealthy alliance where boundaries
are broken, one person over-functions,
and self-worth is tied entirely to another individual.
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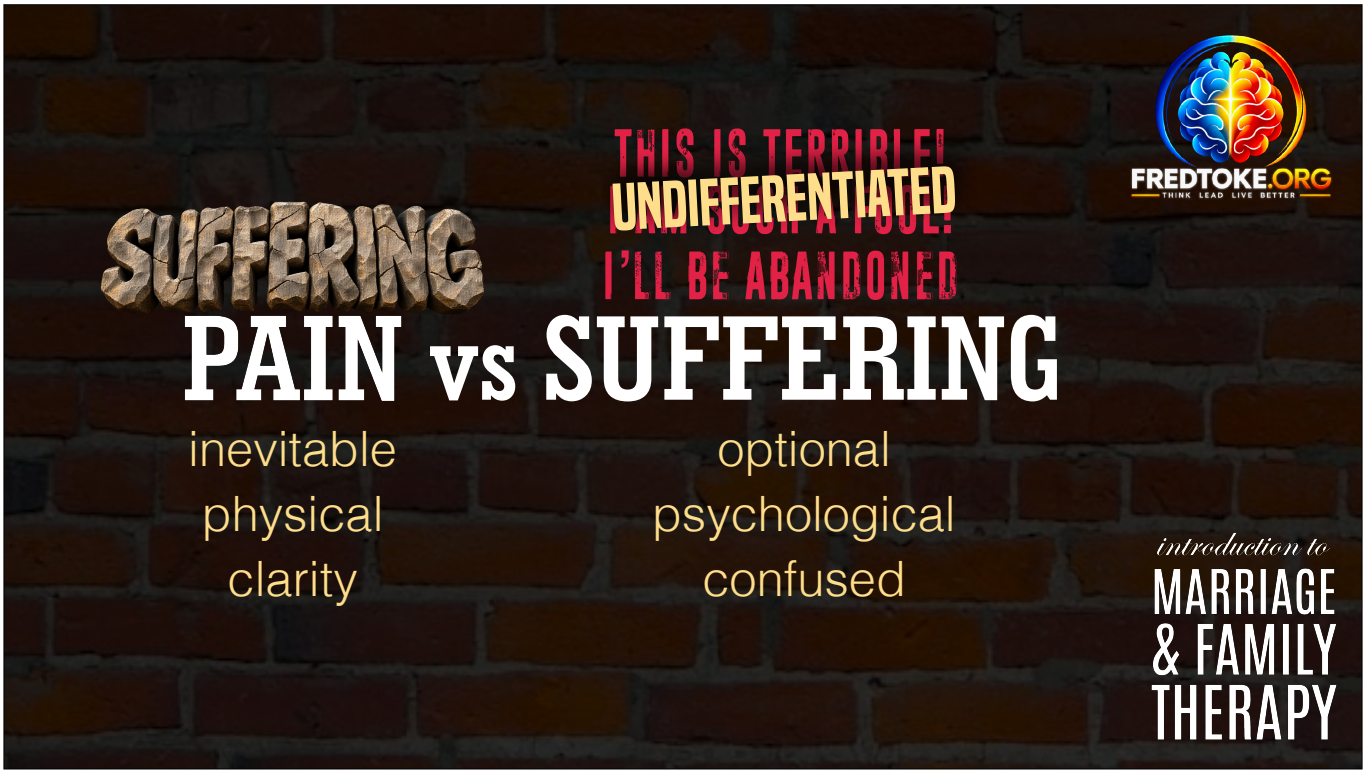
SUFFERING
UNDIFFERENTIATED
I'LL BE ABANDONED
PAIN vs SUFFERING
inevitable
physical
clarity
optional
psychological
confused
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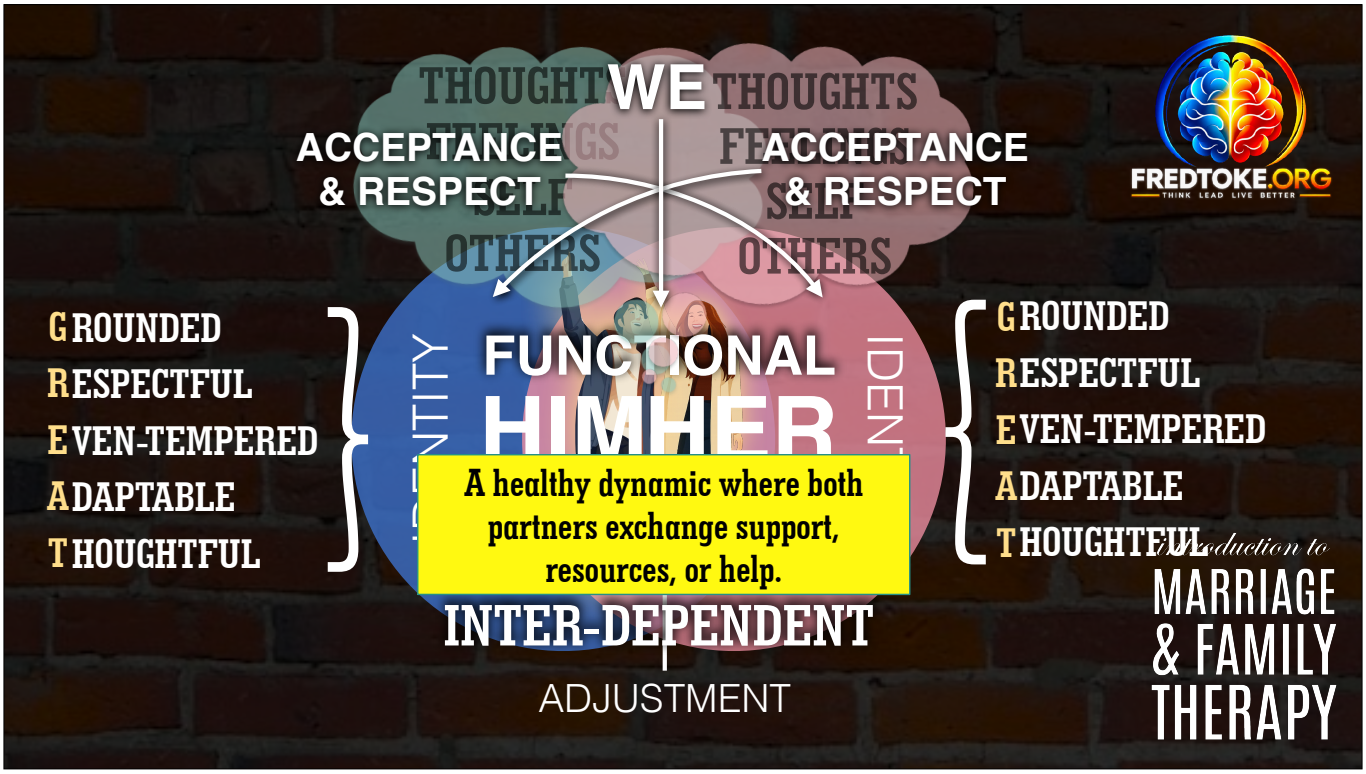
WE
ACCEPTANCE & RESPECT
ACCEPTANCE & RESPECT
THOUGHTS
OTHERS
OTHERS
GROUNDED
RESPECTFUL
EVEN-TEMPERED
ADAPTABLE
THOUGHTFUL
FUNCTIONAL
HIM HER
A healthy dynamic where both partners exchange support, resources, or help.
GROUNDED
RESPECTFUL
EVEN-TEMPERED
ADAPTABLE
THOUGHTFUL
INTER-DEPENDENT
ADJUSTMENT
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BEFORE MARRIAGE
Differentiation of Self
Acting in the best
HIM interests of our partners is HER
IDENTITY a thoughtful choice, not a IDENTITY
response to relationship pressures.
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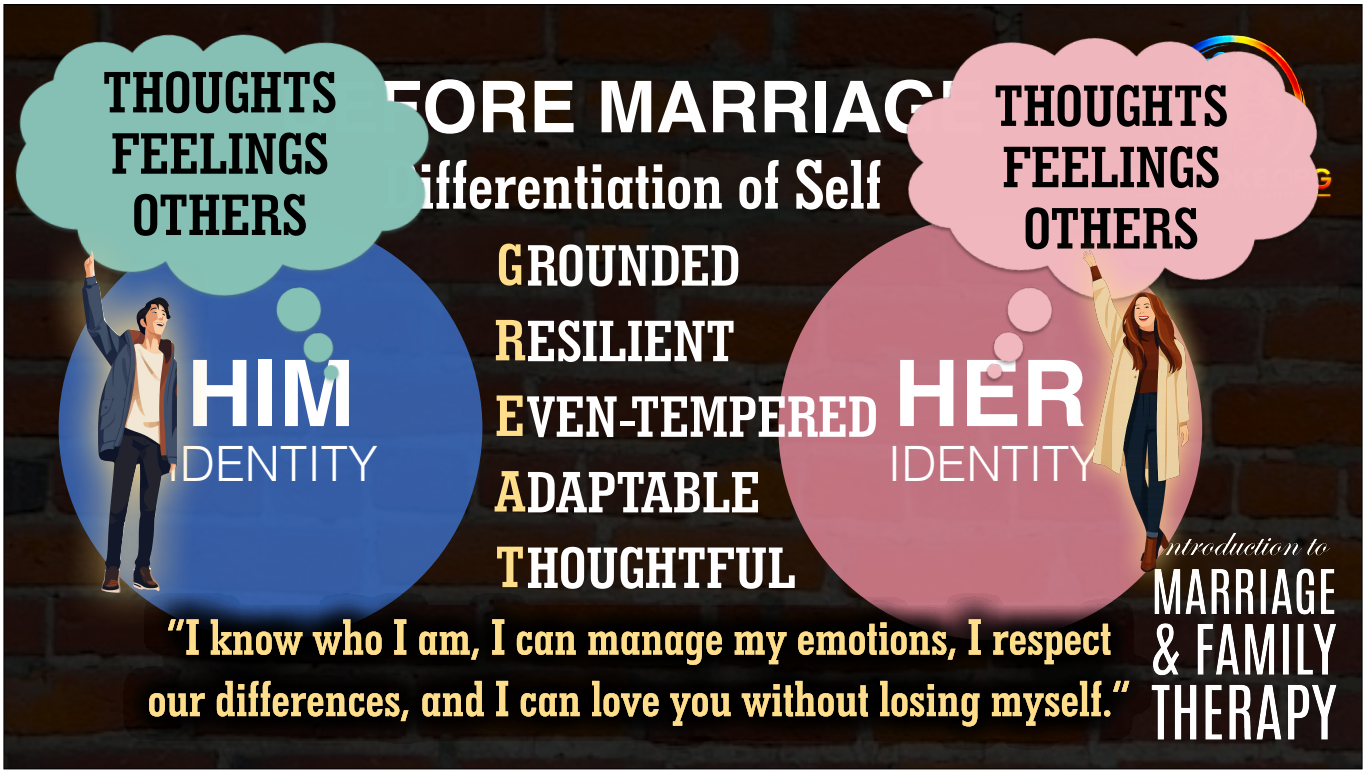
THOUGHTS
FEELINGS
OTHERS
FORE MARRIAG
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GROUNDED
RESILIENT
EVEN-TEMPERED
ADAPTABLE
THOUGHTFUL
THOUGHTS
FEELINGS
OTHERS
HIM
IDENTITY
HER
IDENTITY
"I know who I am, I can manage my emotions, I respect our differences, and I can love you without losing myself."
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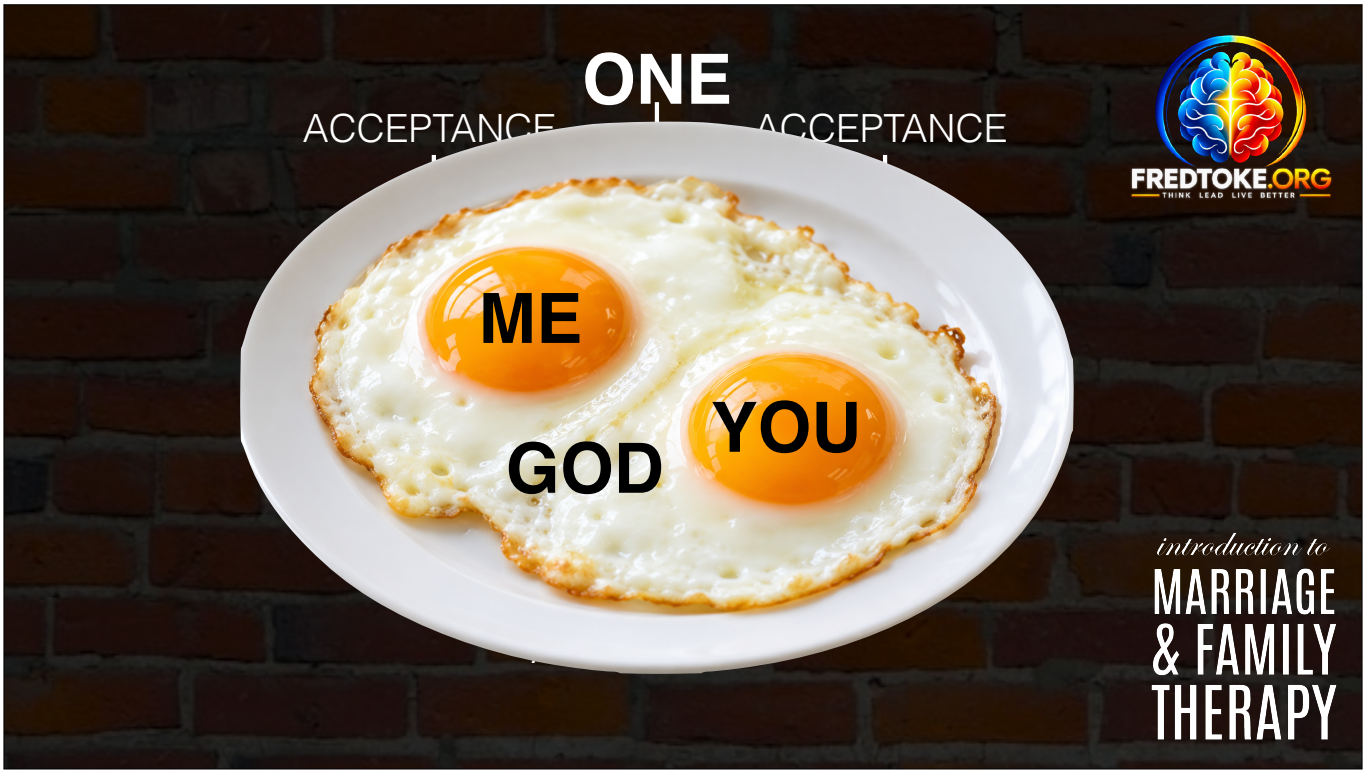
ONE
ACCEPTANCE
ACCEPTANCE
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THINK LEAD LIVE BETTER
ME
YOU
GOD
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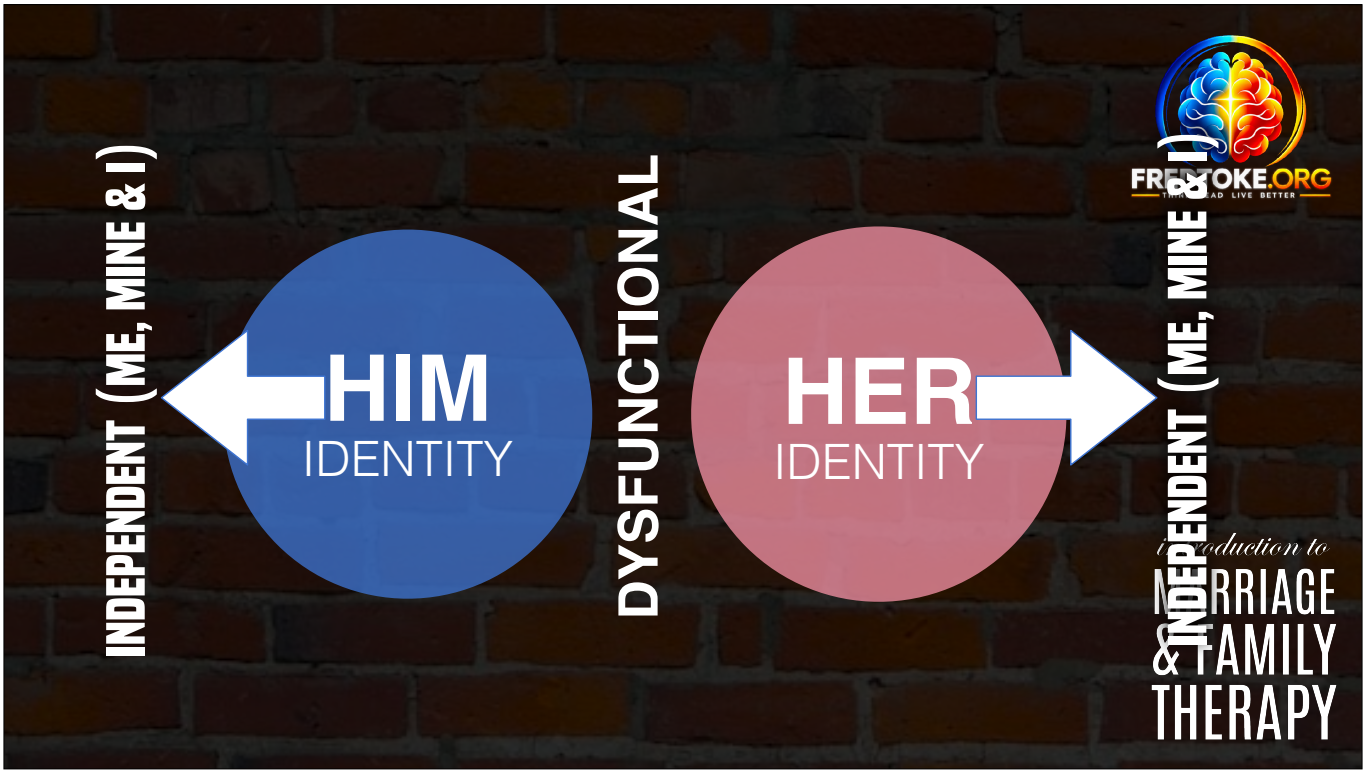
MARRIAGE
& FAMILY
THERAPY


INDEPENDENT (ME, MINE & I)
HIM
IDENTITY
DYSFUNCTIONAL
HER
IDENTITY
INDEPENDENT (ME, MINE & I)
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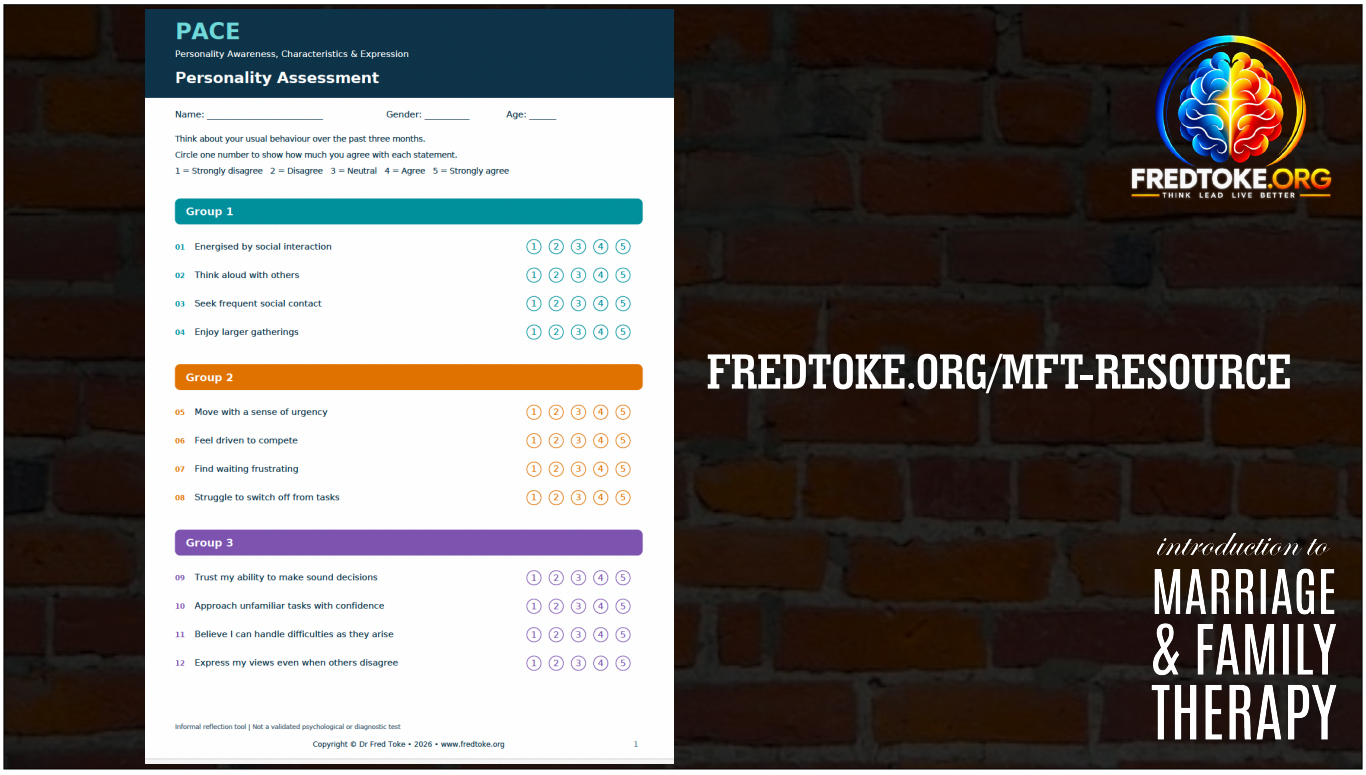
PACE
Personality Awareness, Characteristics & Expression
Personality Assessment
Name: _____ Gender: _____ Age: ____
Think about your usual behaviour over the past three months.
Circle one number to show how much you agree with each statement.
1 = Strongly disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly agree
Group 1
01 Energised by social interaction 1 2 3 4 5
02 Think aloud with others 1 2 3 4 5
03 Seek frequent social contact 1 2 3 4 5
04 Enjoy larger gatherings 1 2 3 4 5
Group 2
05 Move with a sense of urgency 1 2 3 4 5
06 Feel driven to compete 1 2 3 4 5
07 Find waiting frustrating 1 2 3 4 5
08 Struggle to switch off from tasks 1 2 3 4 5
Group 3
09 Trust my ability to make sound decisions 1 2 3 4 5
10 Approach unfamiliar tasks with confidence 1 2 3 4 5
11 Believe I can handle difficulties as they arise 1 2 3 4 5
12 Express my views even when others disagree 1 2 3 4 5
Informal reflection tool | Not a validated psychological or diagnostic test
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1
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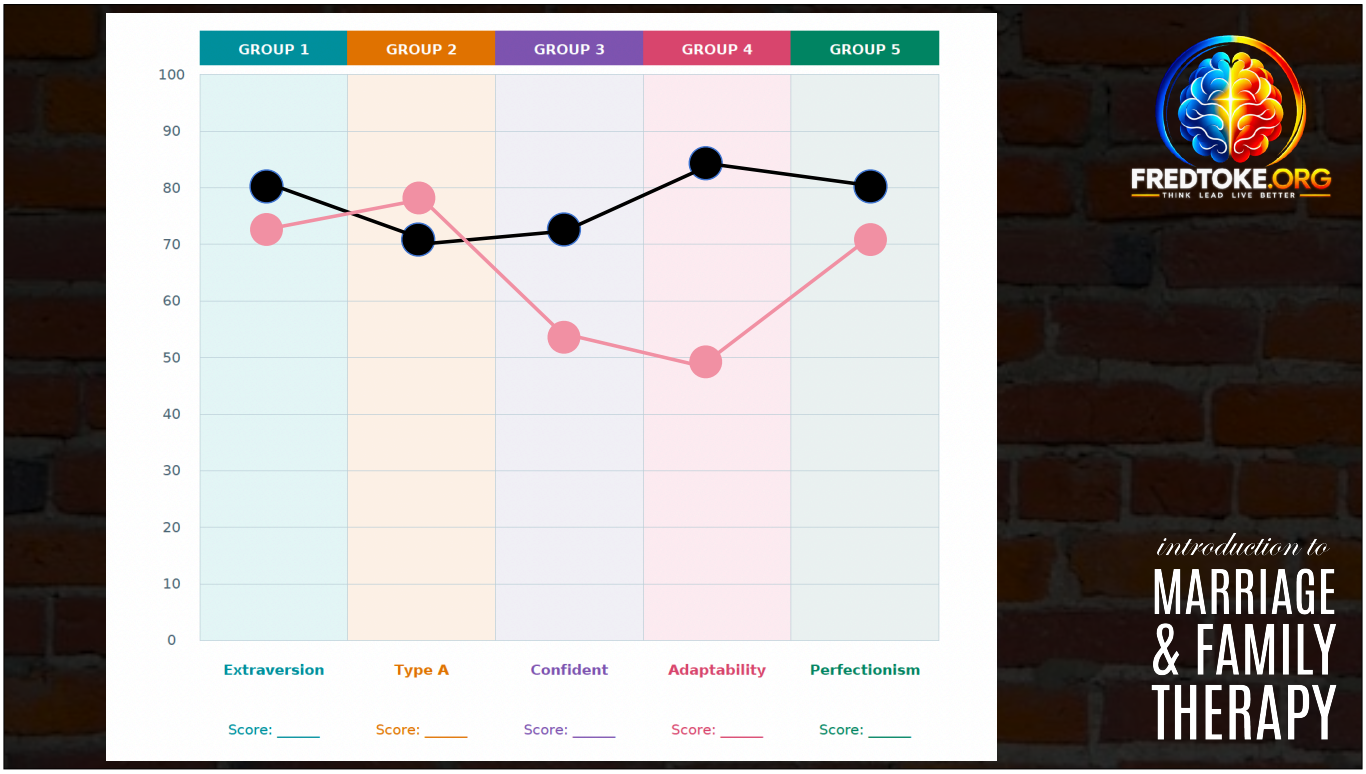
GROUP 1
GROUP 2
GROUP 3
GROUP 4
GROUP 5
100
90
80
70
60
50
40
30
20
10
0
Extraversion
Type A
Confident
Adaptability
Perfectionism
Score: _____
Score: _____
Score: _____
Score: _____
Score: _____
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Understanding My Triggers
Choose one recent situation that brought out a strong reaction.
What happened?
What did I think it meant, and what did I feel?
What did I do? What did I need at that moment?
What could help me respond more effectively next time?
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# Understanding My Triggers

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## Our Triggers, Needs & Adjustments

| PERSON A | PERSON B |
|---|---|
| **What triggers me:** | **What triggers me:** |
| **What I need:** | **What I need:** |
| **One adjustment I can make:** | **One adjustment I can make:** |

**Our agreed action:** _____

Review date: _____ What improvement will we look for? _____

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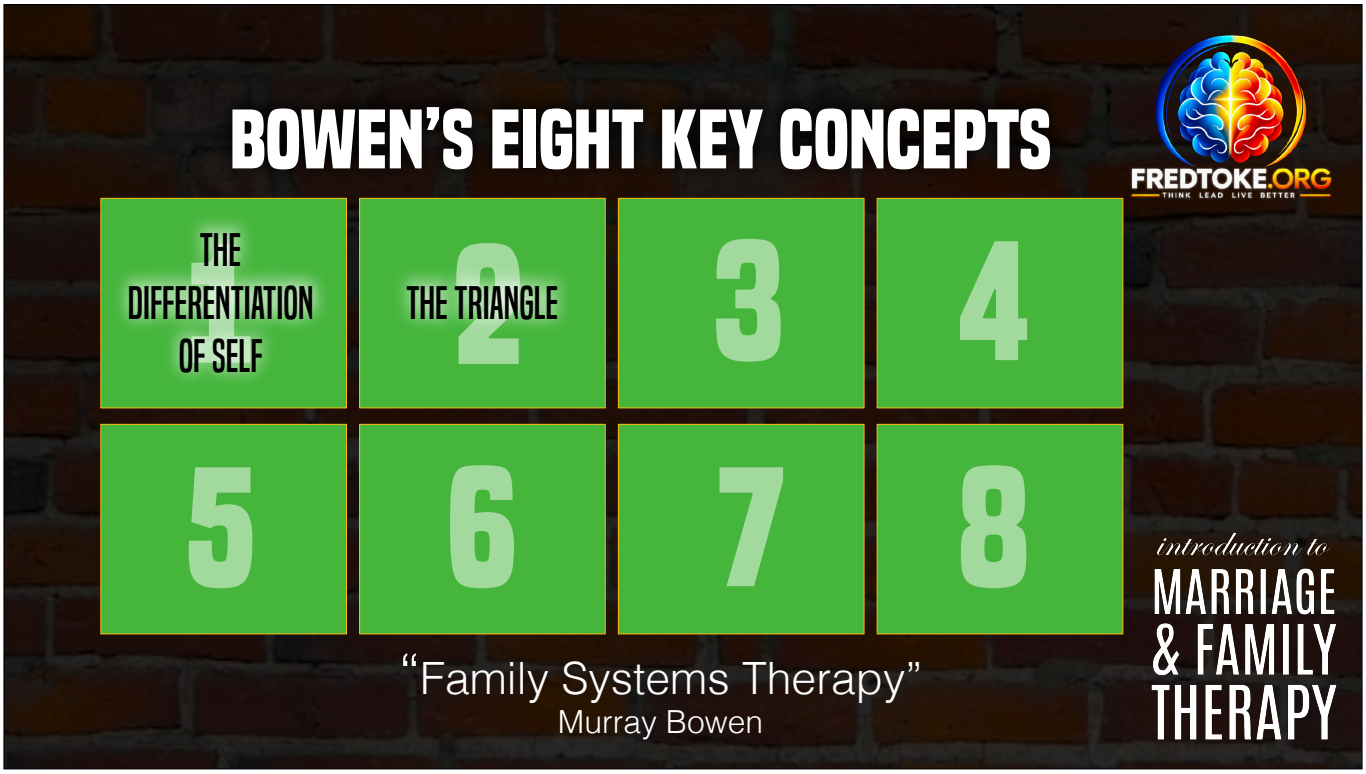
BOWEN'S EIGHT KEY CONCEPTS
1 THE DIFFERENTIATION OF SELF
2 THE TRIANGLE
3
4
5
6
7
8
"Family Systems Therapy"
Murray Bowen
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THE TRIANGLE
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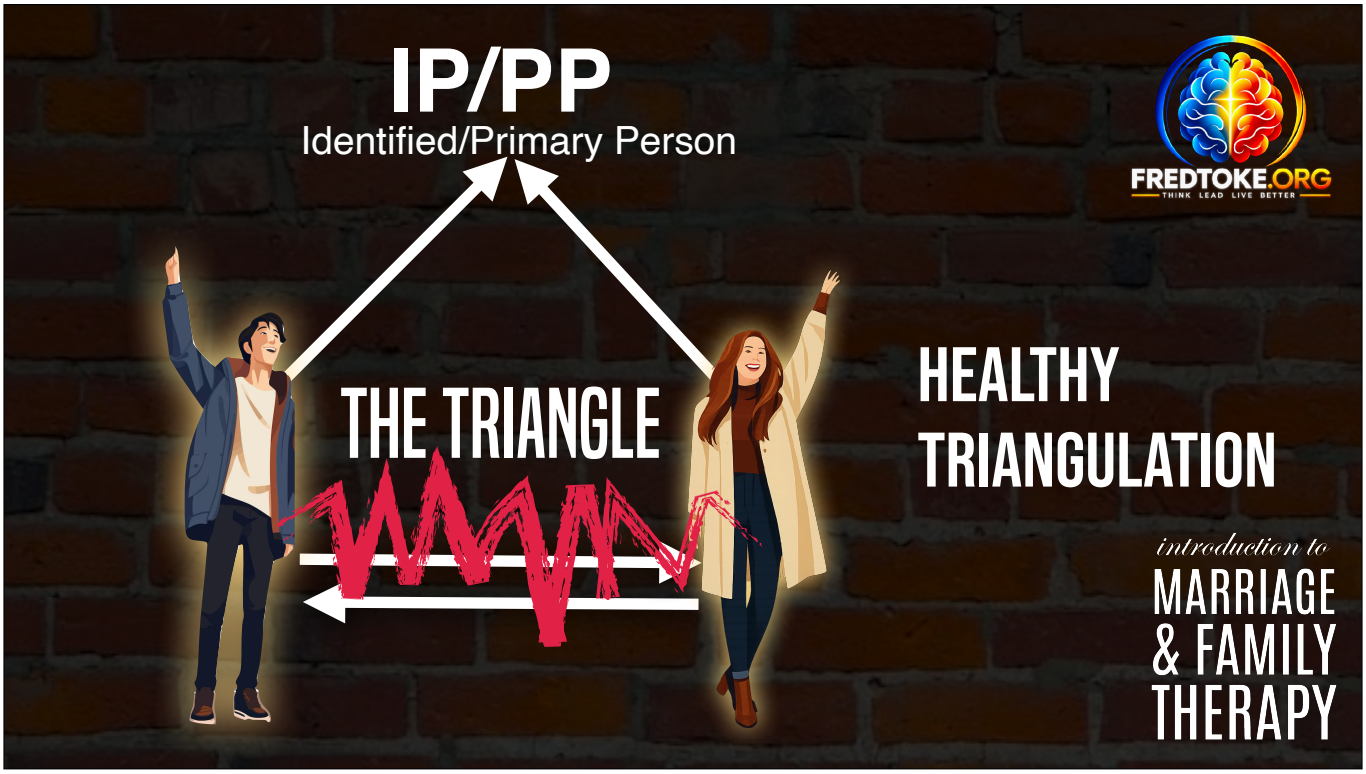
IP/PP
Identified/Primary Person
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THE TRIANGLE
HEALTHY
TRIANGULATION
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IP/PP
Identified/Primary Person
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THE TRIANGLE
HEALTHY
TRIANGULATION
I NEED TO CHANGE
Differentiation of Self
UNHEALTHY
TRIANGULATION
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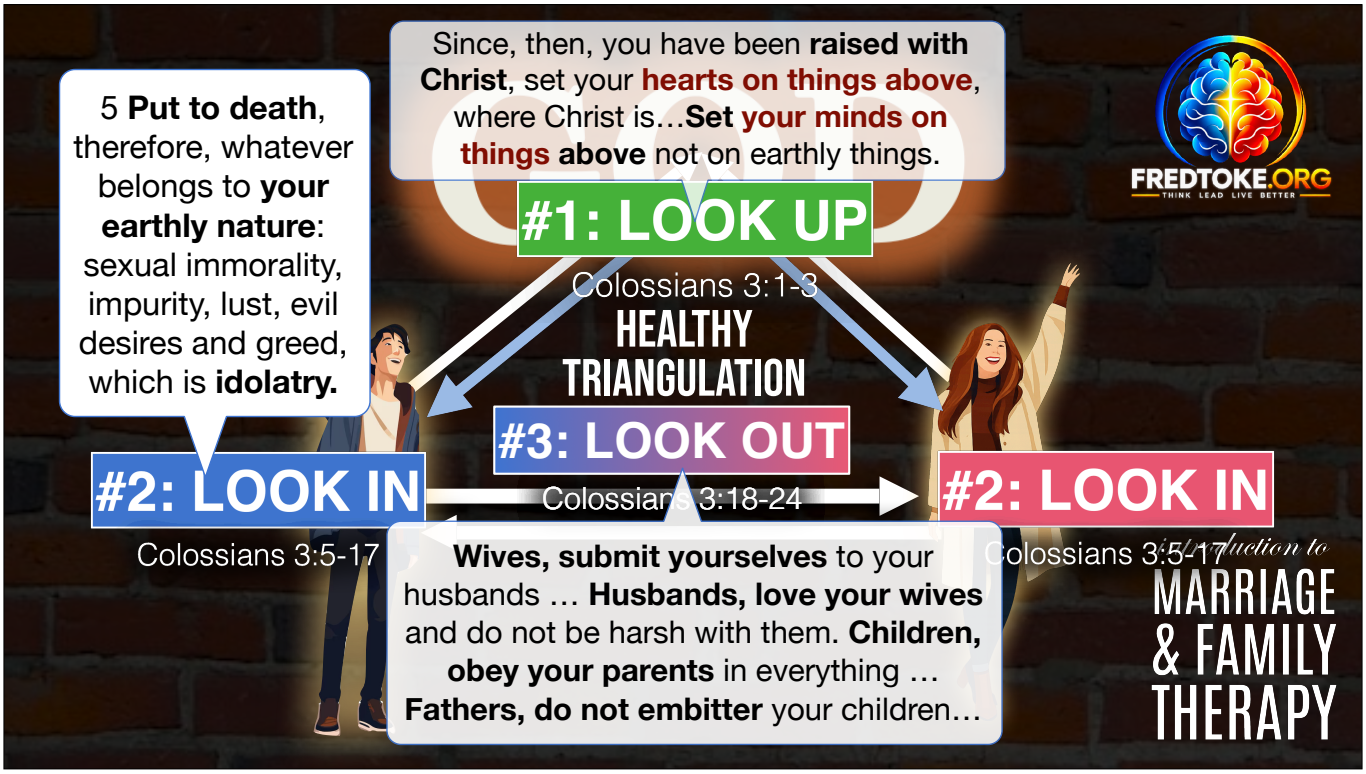
Since, then, you have been raised with Christ, set your hearts on things above, where Christ is…Set your minds on things above not on earthly things.
#1: LOOK UP
Colossians 3:1-3
HEALTHY TRIANGULATION
#3: LOOK OUT
Colossians 3:18-24
5 Put to death, therefore, whatever belongs to your earthly nature: sexual immorality, impurity, lust, evil desires and greed, which is idolatry.
#2: LOOK IN
Colossians 3:5-17
#2: LOOK IN
Colossians 3:5-17
Wives, submit yourselves to your husbands … Husbands, love your wives and do not be harsh with them. Children, obey your parents in everything … Fathers, do not embitter your children…
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MANAGING CONFLICT
MAINTAINING HARMONY
God who orders our STEPS
can also order our STOPS!
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MANAGING CONFLICT
MAINTAINING HARMONY
PRAY:
PEACE
PATIENCE
PRUDENCE
SPACE
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MANAGING CONFLICT
MAINTAINING HARMONY
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I'LL
WE'LL
FREDTOKE.ORG
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THERAPY


GOD
ECO-SYSTEM
FREDTOKE.ORG
THINK LEAD LIVE BETTER
HEALTHY
TRIANGULATION
LOOK UP!
LOOK IN!
LOOK OUT!
introduction to
MARRIAGE
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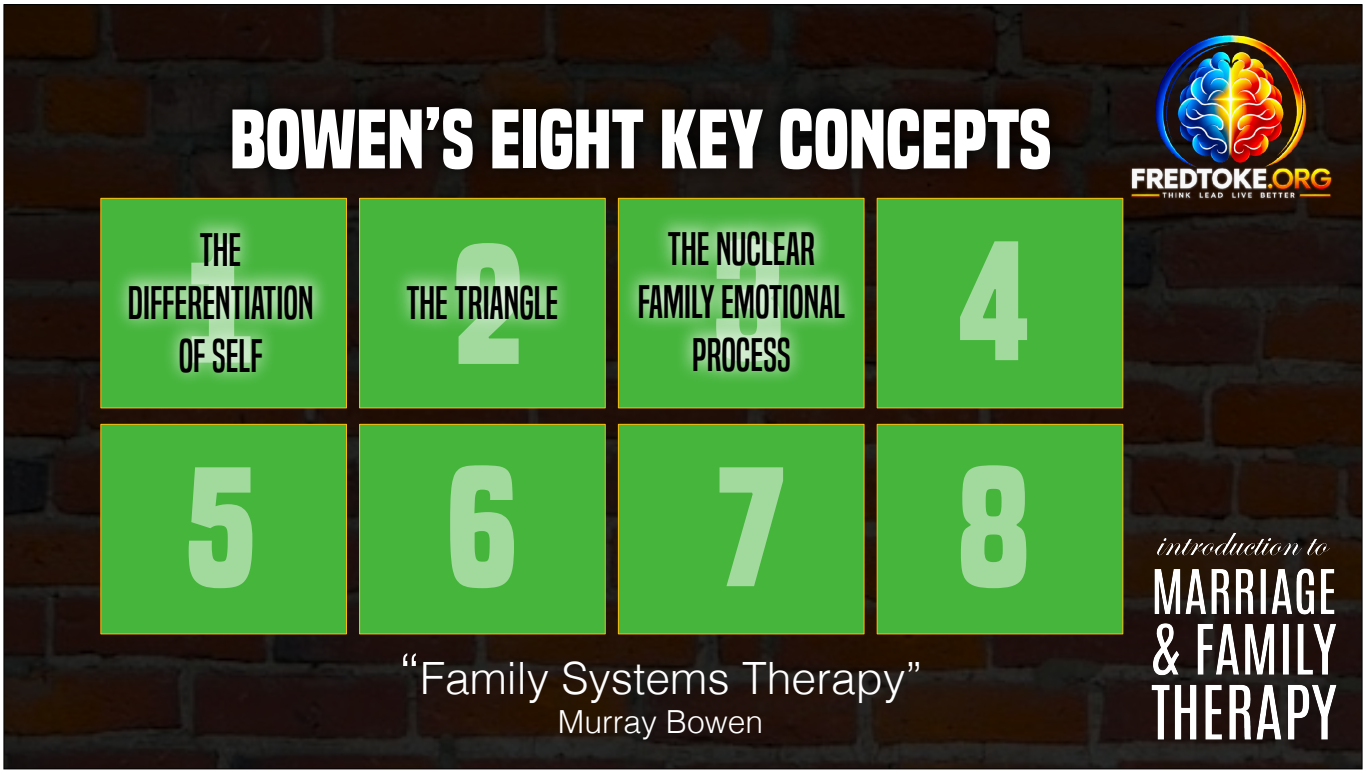
BOWEN'S EIGHT KEY CONCEPTS
THE DIFFERENTIATION OF SELF
1
THE TRIANGLE
2
THE NUCLEAR FAMILY EMOTIONAL PROCESS
3
4
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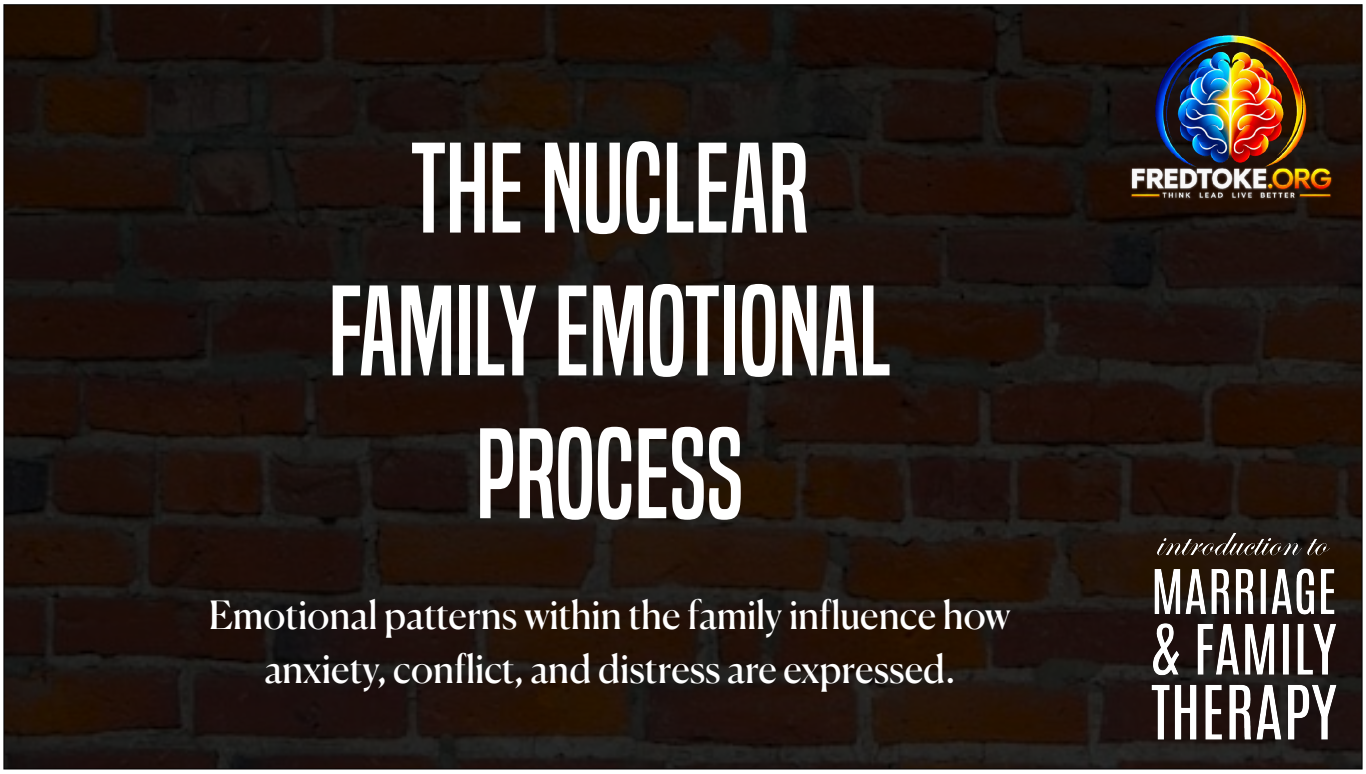
THE NUCLEAR FAMILY EMOTIONAL PROCESS
Emotional patterns within the family influence how anxiety, conflict, and distress are expressed.
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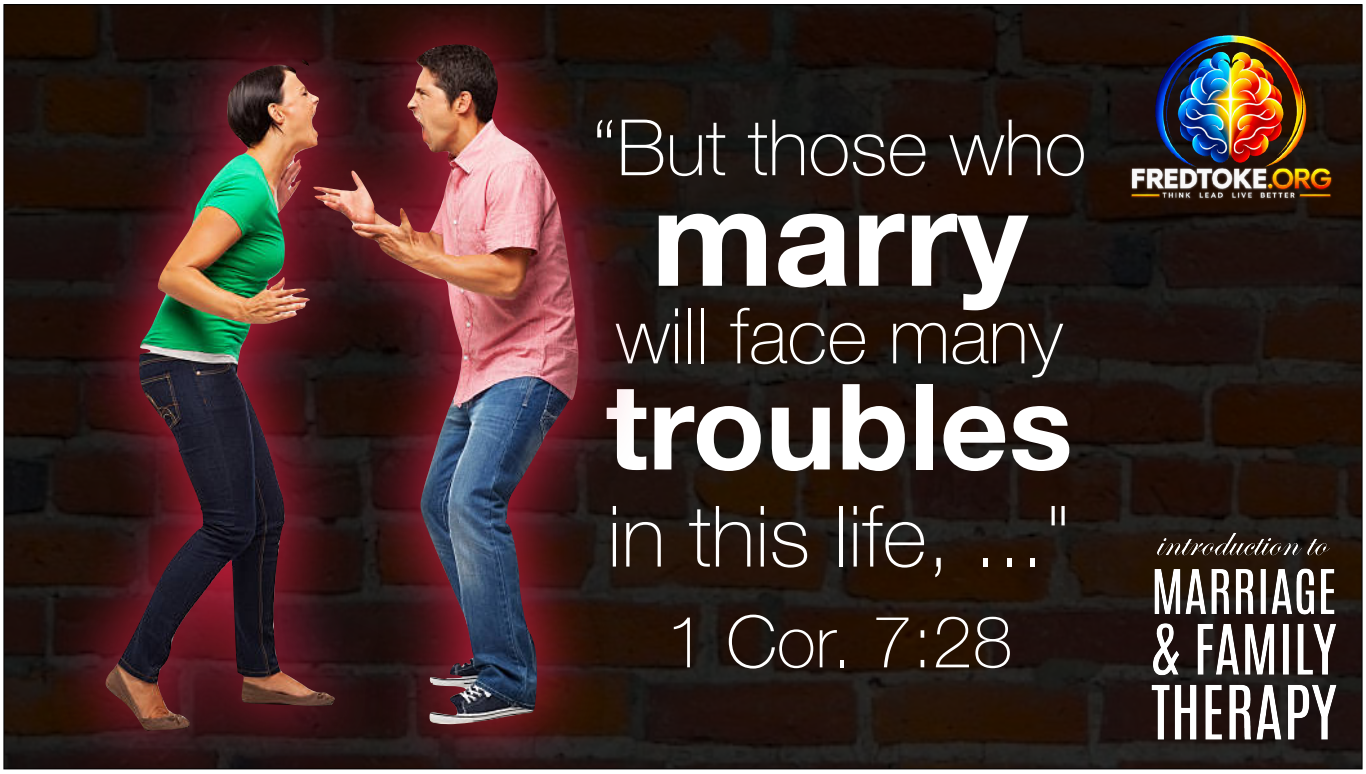
"But those who
marry
will face many
troubles
in this life, ..."
1 Cor. 7:28
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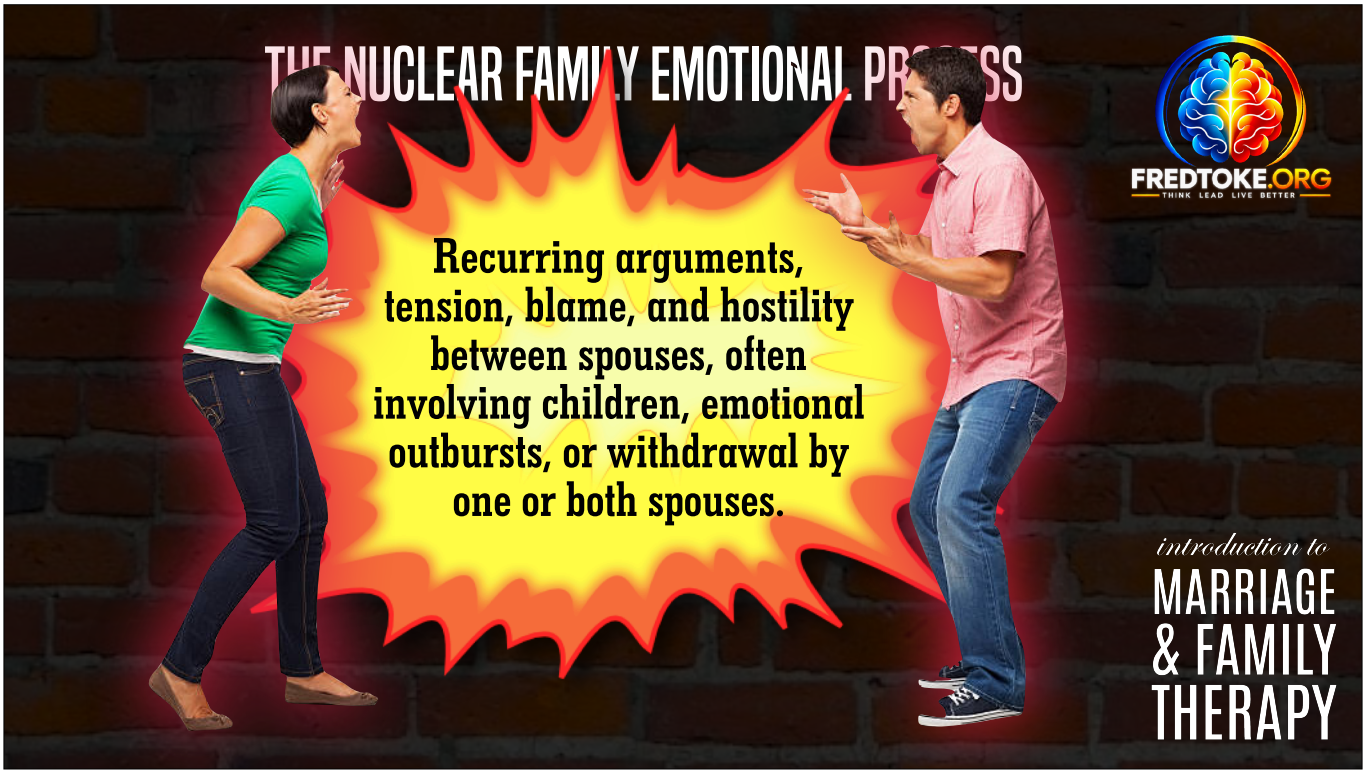
THE NUCLEAR FAMILY EMOTIONAL PROCESS
Recurring arguments, tension, blame, and hostility between spouses, often involving children, emotional outbursts, or withdrawal by one or both spouses.
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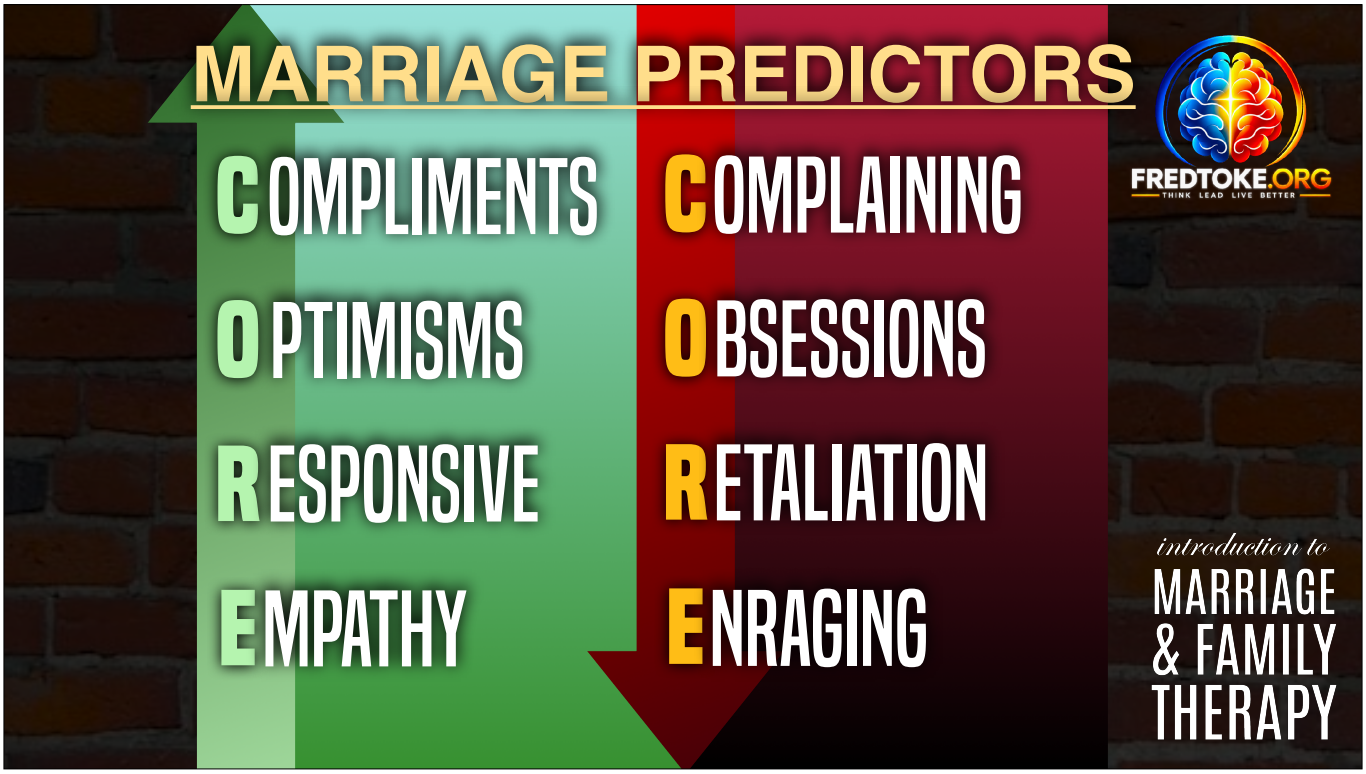
THINK LEAD LIVE BETTER
introduction to
MARRIAGE
& FAMILY
THERAPY


MARRIAGE PREDICTORS
COMPLIMENTS
OPTIMISMS
RESPONSIVE
EMPATHY
COMPLAINING
OBSESSIONS
RETALIATION
ENRAGING
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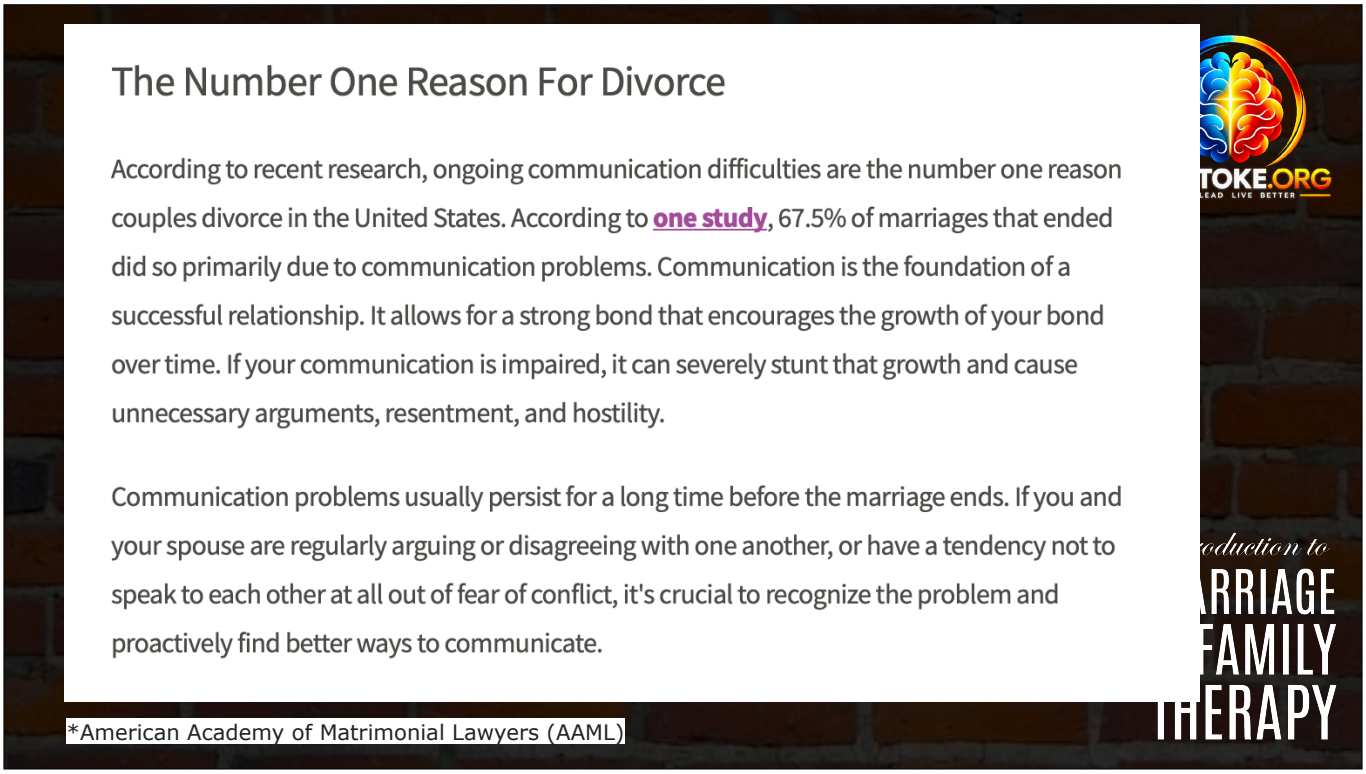
The Number One Reason For Divorce
According to recent research, ongoing communication difficulties are the number one reason couples divorce in the United States. According to one study, 67.5% of marriages that ended did so primarily due to communication problems. Communication is the foundation of a successful relationship. It allows for a strong bond that encourages the growth of your bond over time. If your communication is impaired, it can severely stunt that growth and cause unnecessary arguments, resentment, and hostility.
Communication problems usually persist for a long time before the marriage ends. If you and your spouse are regularly arguing or disagreeing with one another, or have a tendency not to speak to each other at all out of fear of conflict, it's crucial to recognize the problem and proactively find better ways to communicate.
*American Academy of Matrimonial Lawyers (AAML)


A
SOLID
MARRIAGE
SOLID
FAMILY
SOLID
INDIVIDUAL
"Family Systems Therapy"
Murray Bowen
Bowenian family therapy emphasizes healthy communication skills and conflict resolution.
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MARRIAGE NEEDS
SOLID
COMMUNICATION
SKILLS
"Family Systems Therapy"
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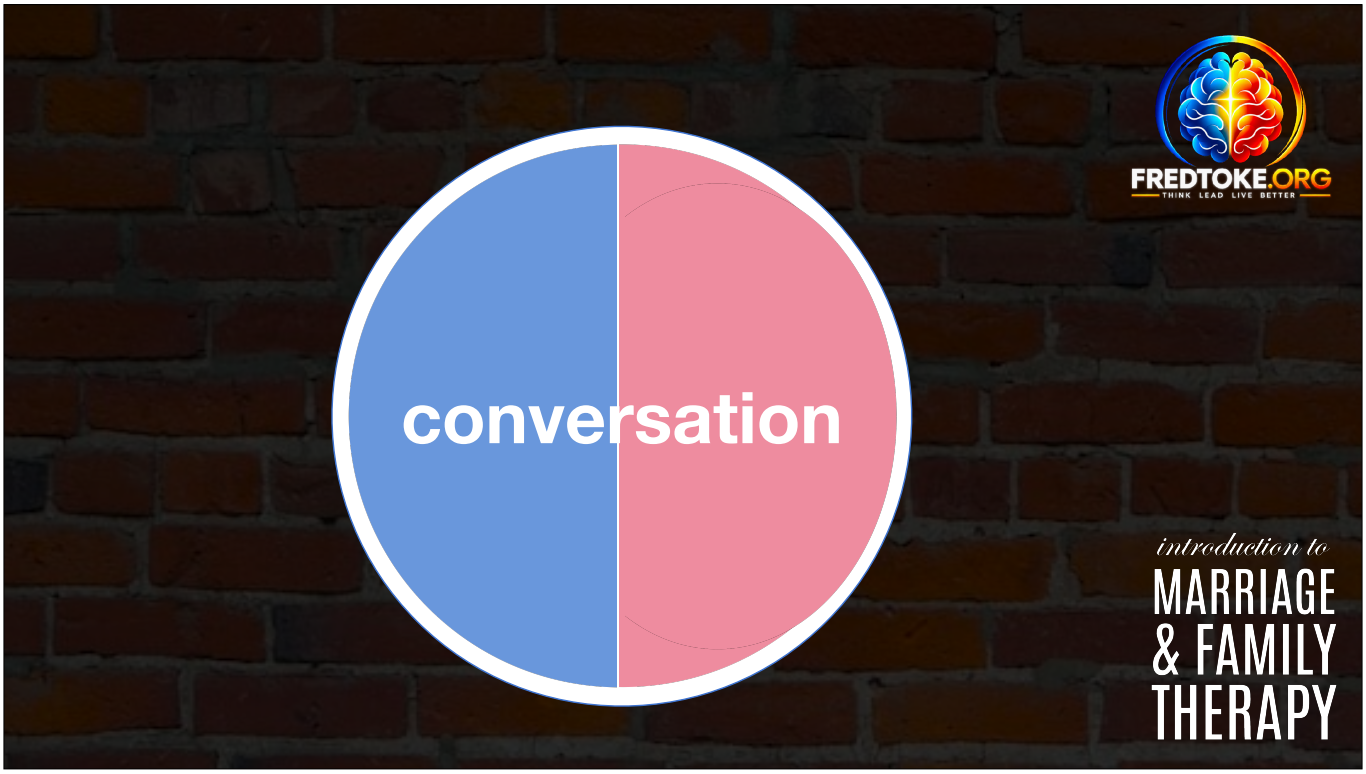
conversation
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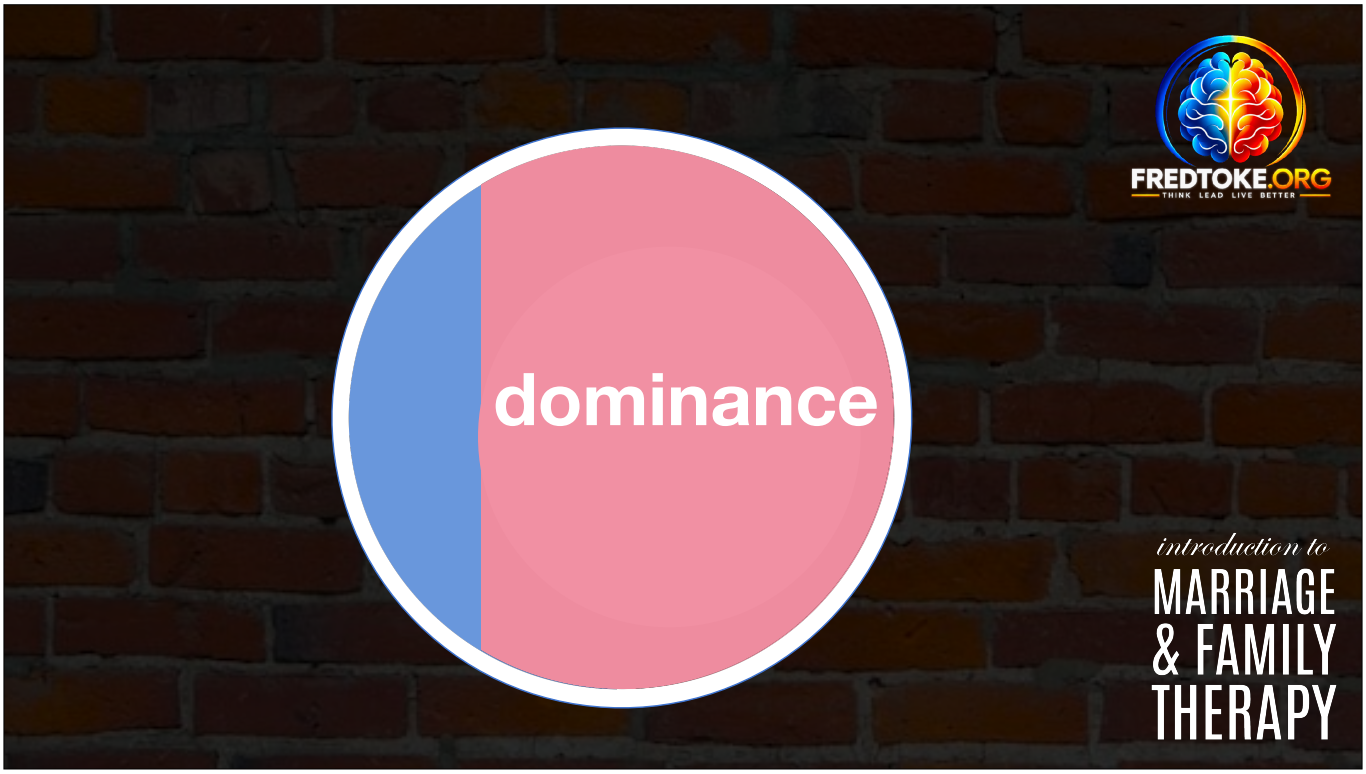
dominance
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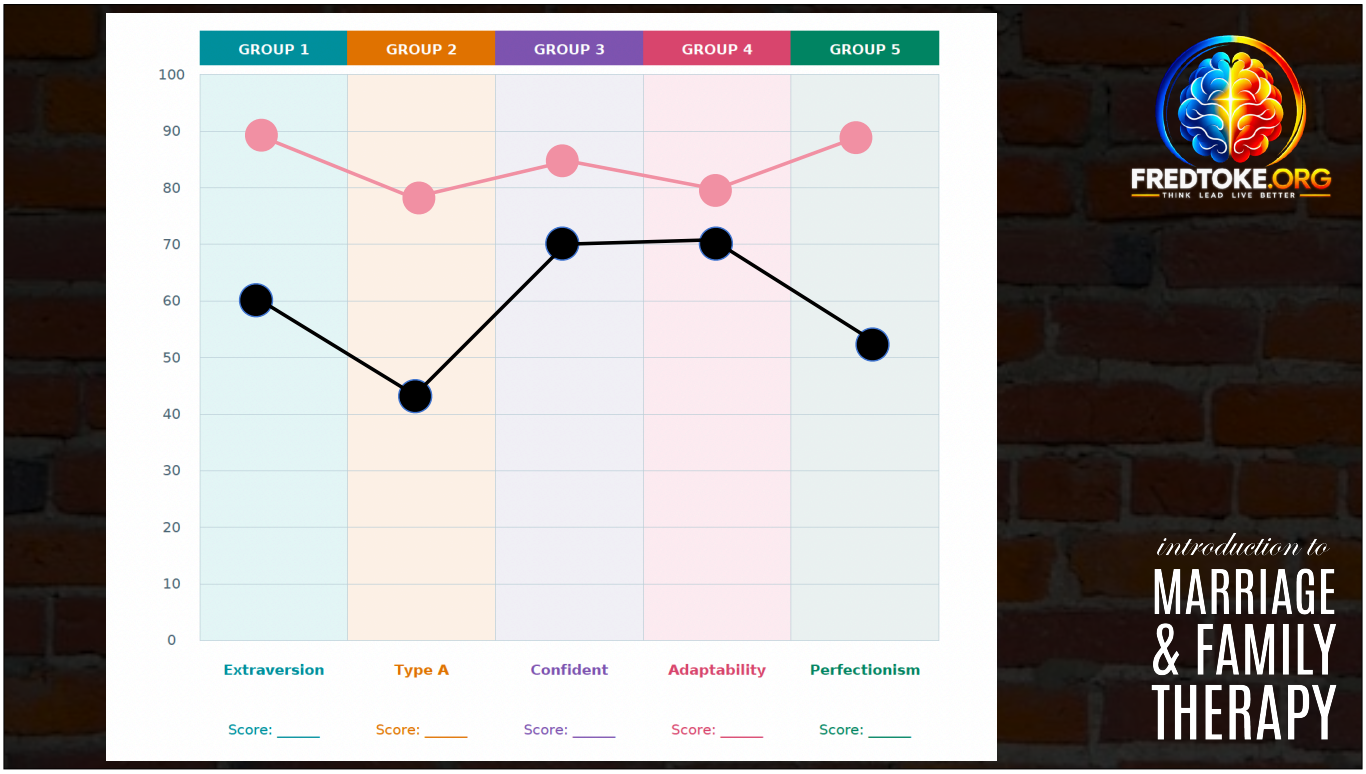
GROUP 1
GROUP 2
GROUP 3
GROUP 4
GROUP 5
100
90
80
70
60
50
40
30
20
10
0
Extraversion
Type A
Confident
Adaptability
Perfectionism
Score: _____
Score: _____
Score: _____
Score: _____
Score: _____
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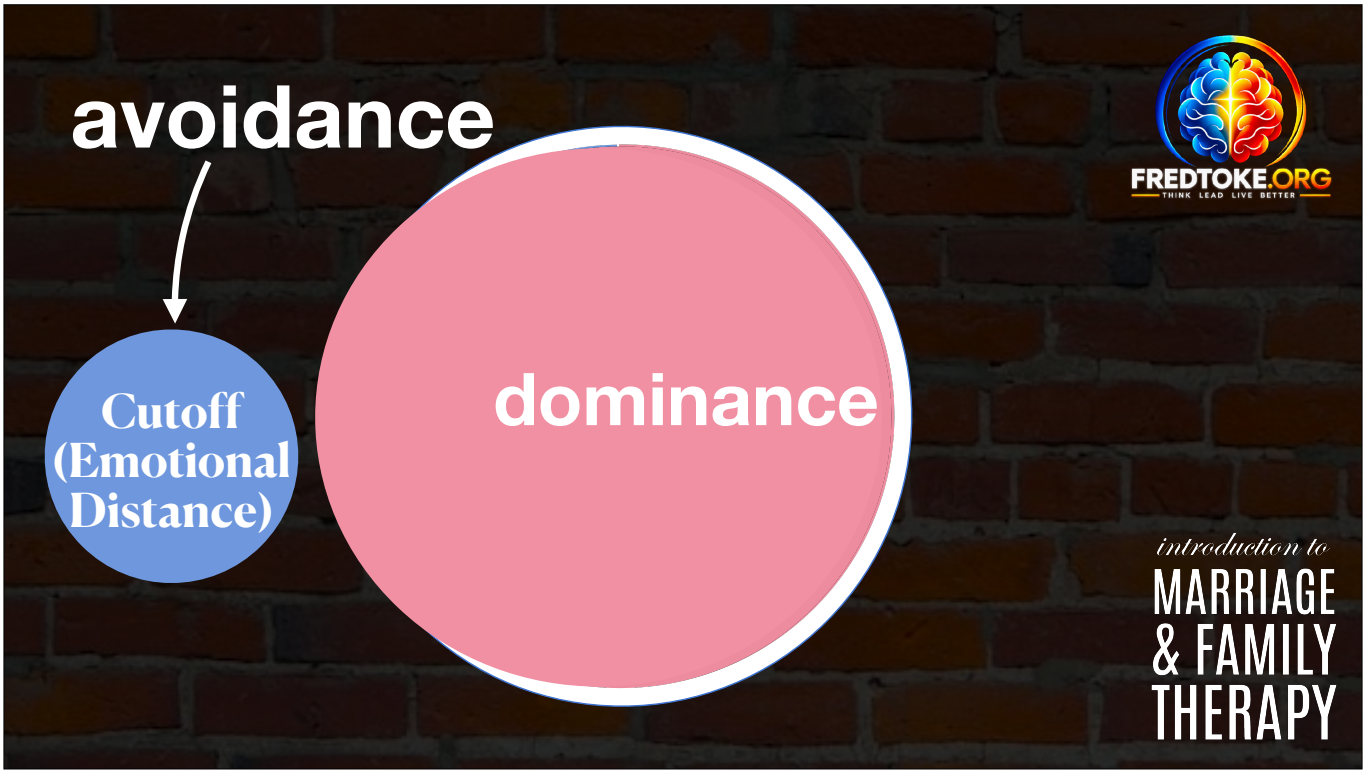
avoidance
Cutoff
(Emotional
Distance)
dominance
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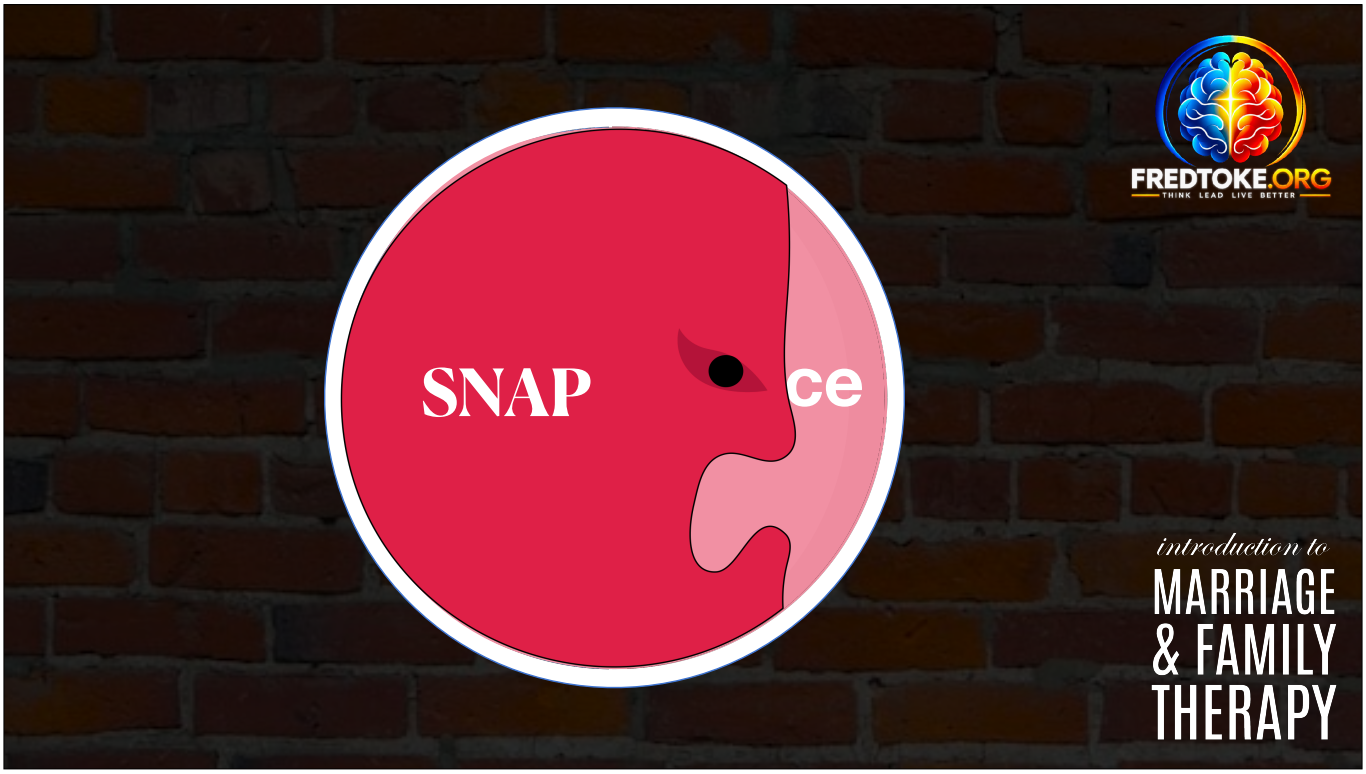
SNAP
ce
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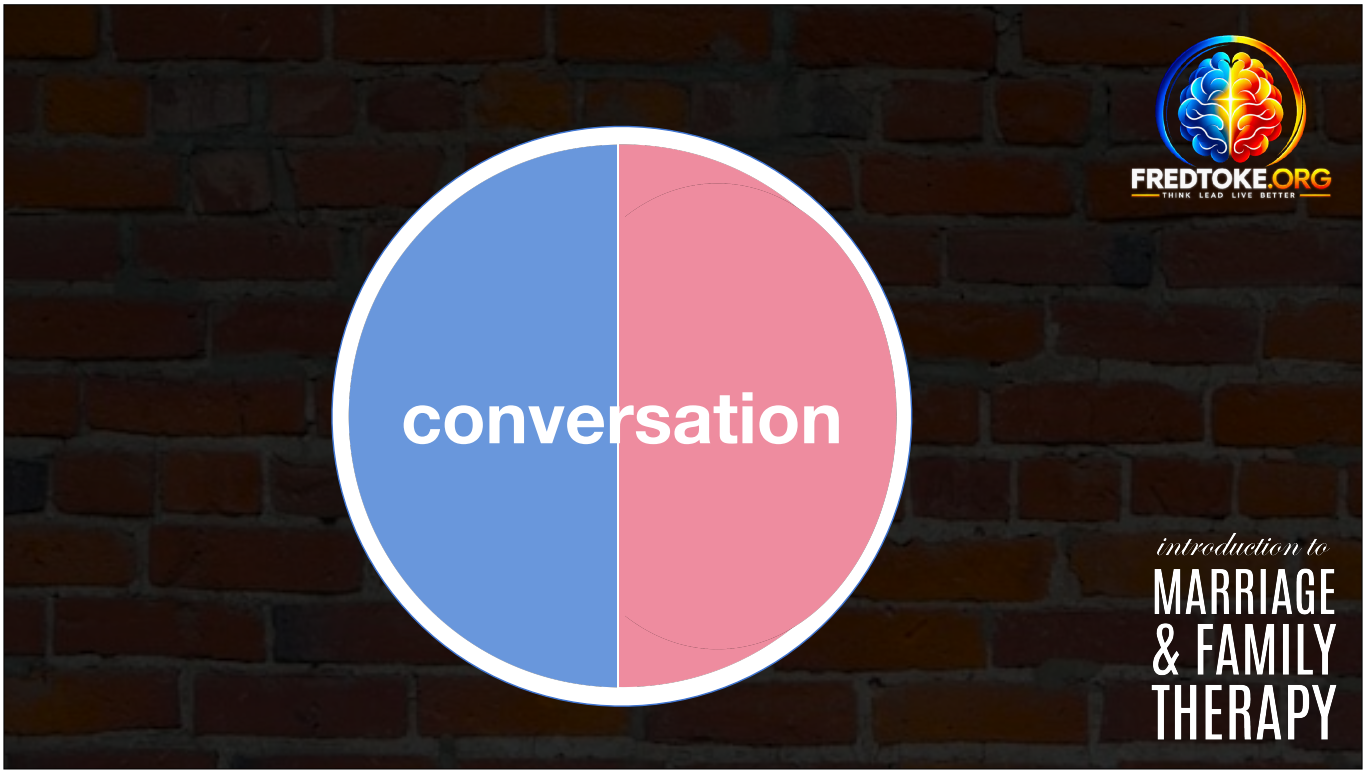
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SOLID COMMUNICATION
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TRUST/UNDERSTANDING
HIGHER TOLERANCE
HAPPINESS
BETTER RELATIONSHIPS
MENTAL WELLBEING
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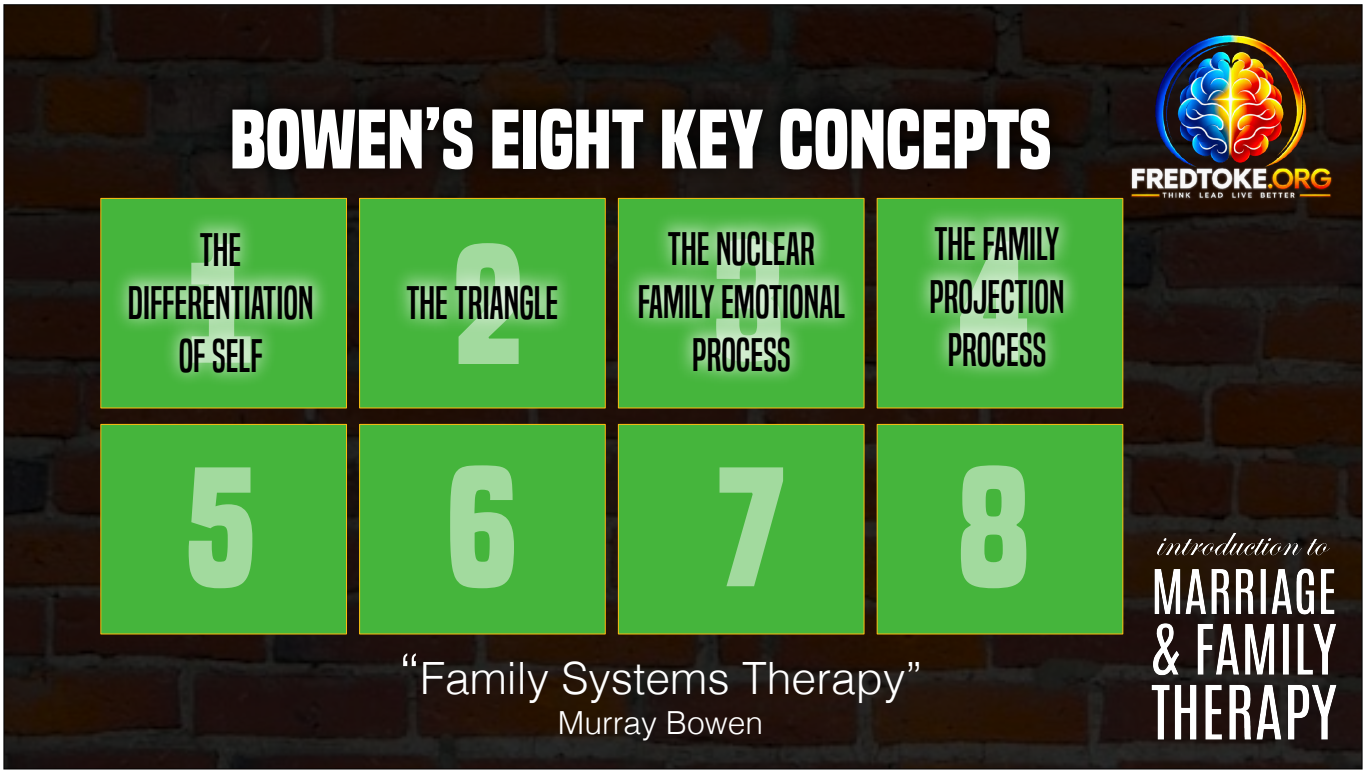
BOWEN'S EIGHT KEY CONCEPTS
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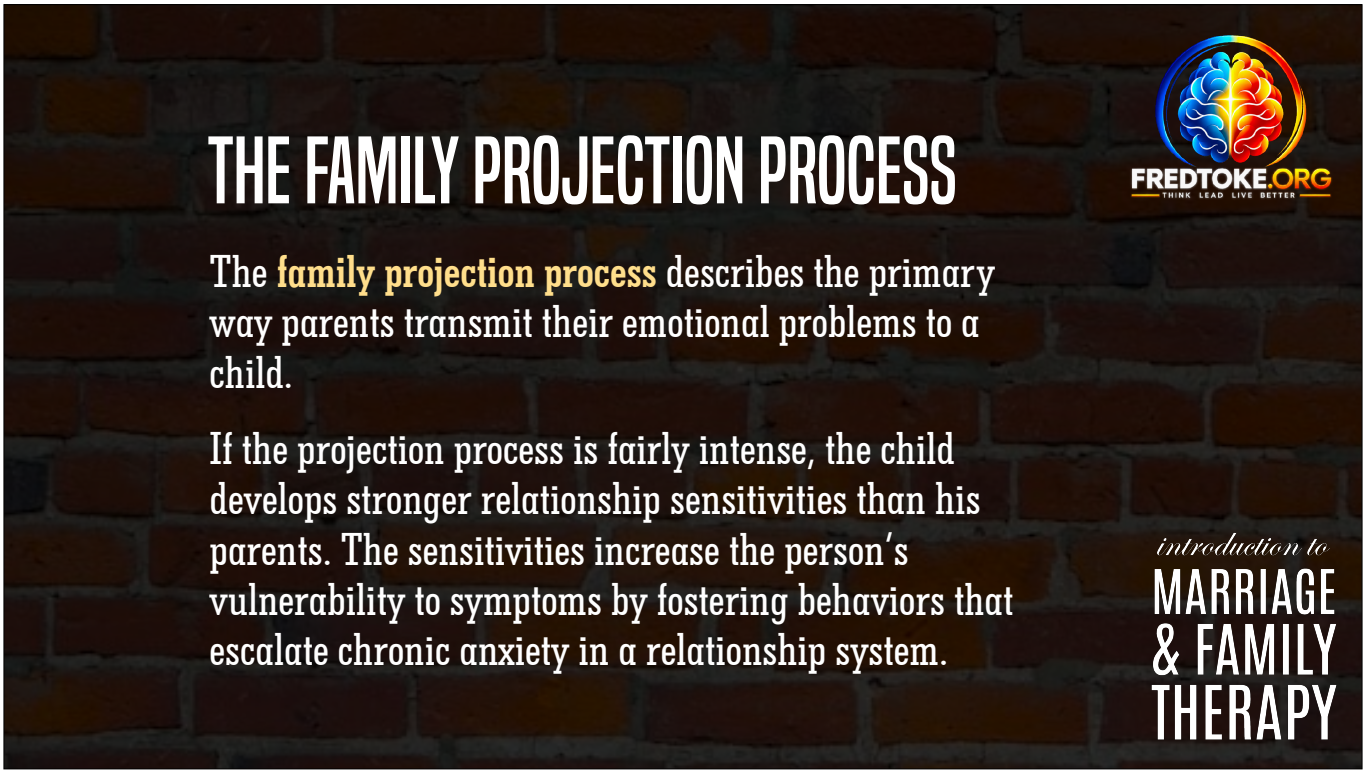
THINK LEAD LIVE BETTER
1 THE DIFFERENTIATION OF SELF
2 THE TRIANGLE
3 THE NUCLEAR FAMILY EMOTIONAL PROCESS
4 THE FAMILY PROJECTION PROCESS
5
6
7
8
"Family Systems Therapy"
Murray Bowen
introduction to
MARRIAGE & FAMILY THERAPY


THE FAMILY PROJECTION PROCESS
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THINK LEAD LIVE BETTER
The family projection process describes the primary way parents transmit their emotional problems to a child.
If the projection process is fairly intense, the child develops stronger relationship sensitivities than his parents. The sensitivities increase the person's vulnerability to symptoms by fostering behaviors that escalate chronic anxiety in a relationship system.
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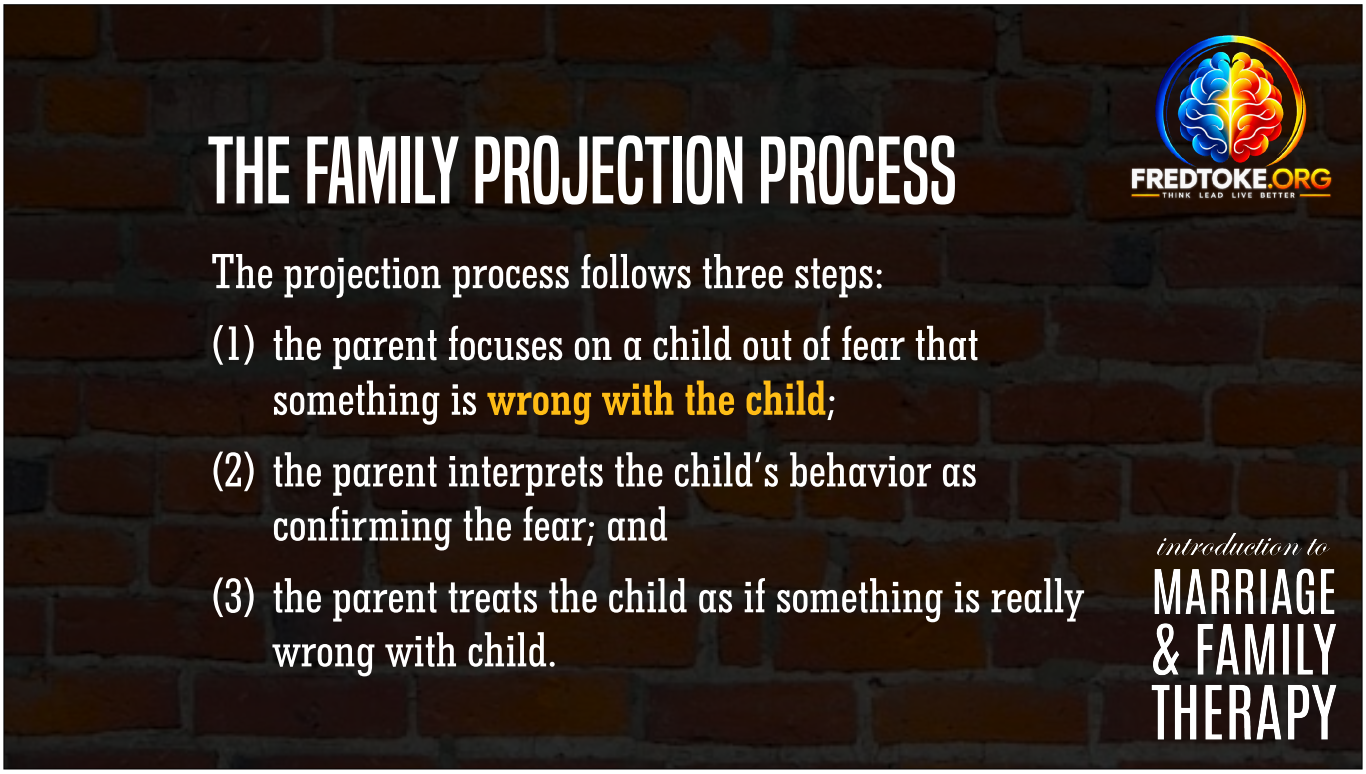
THE FAMILY PROJECTION PROCESS
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The projection process follows three steps:
(1) the parent focuses on a child out of fear that something is wrong with the child;
(2) the parent interprets the child's behavior as confirming the fear; and
(3) the parent treats the child as if something is really wrong with child.
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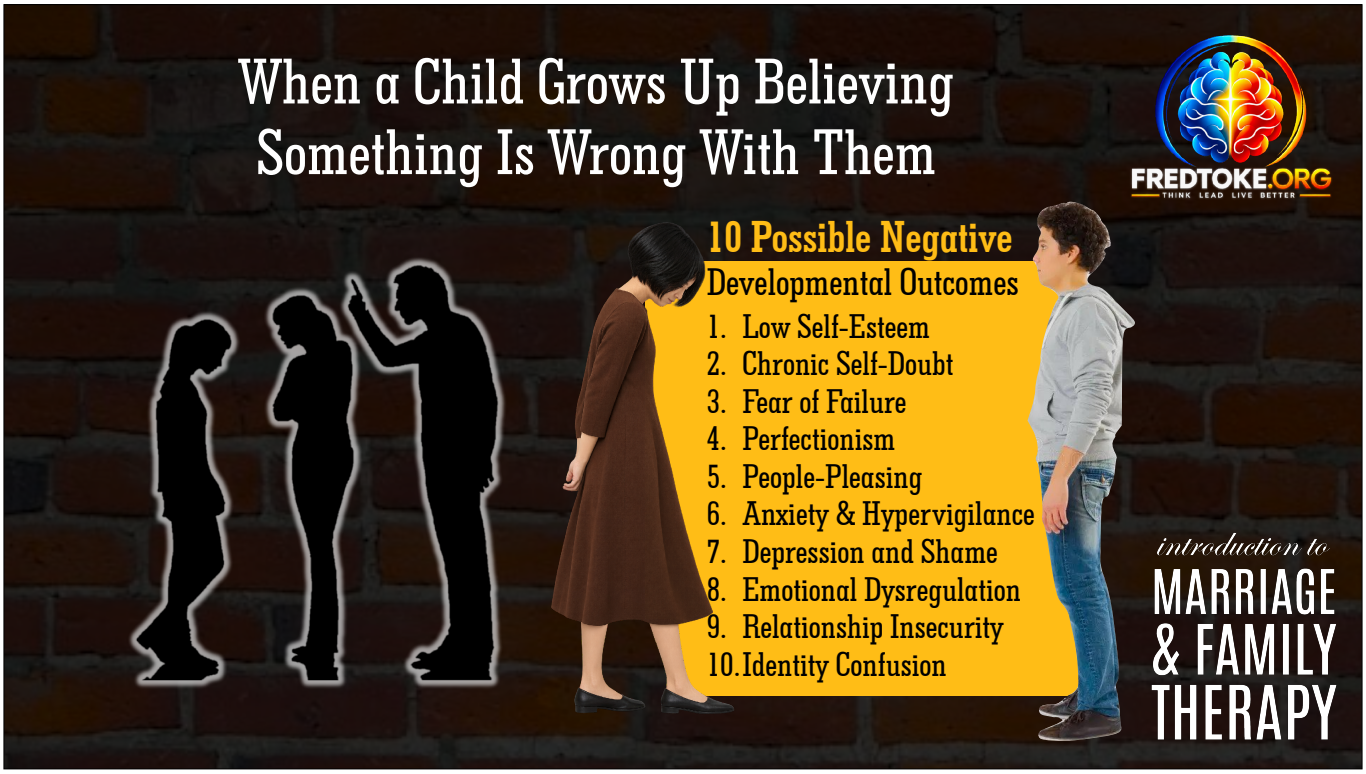
When a Child Grows Up Believing Something Is Wrong With Them
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10 Possible Negative
Developmental Outcomes
1. Low Self-Esteem
2. Chronic Self-Doubt
3. Fear of Failure
4. Perfectionism
5. People-Pleasing
6. Anxiety & Hypervigilance
7. Depression and Shame
8. Emotional Dysregulation
9. Relationship Insecurity
10. Identity Confusion
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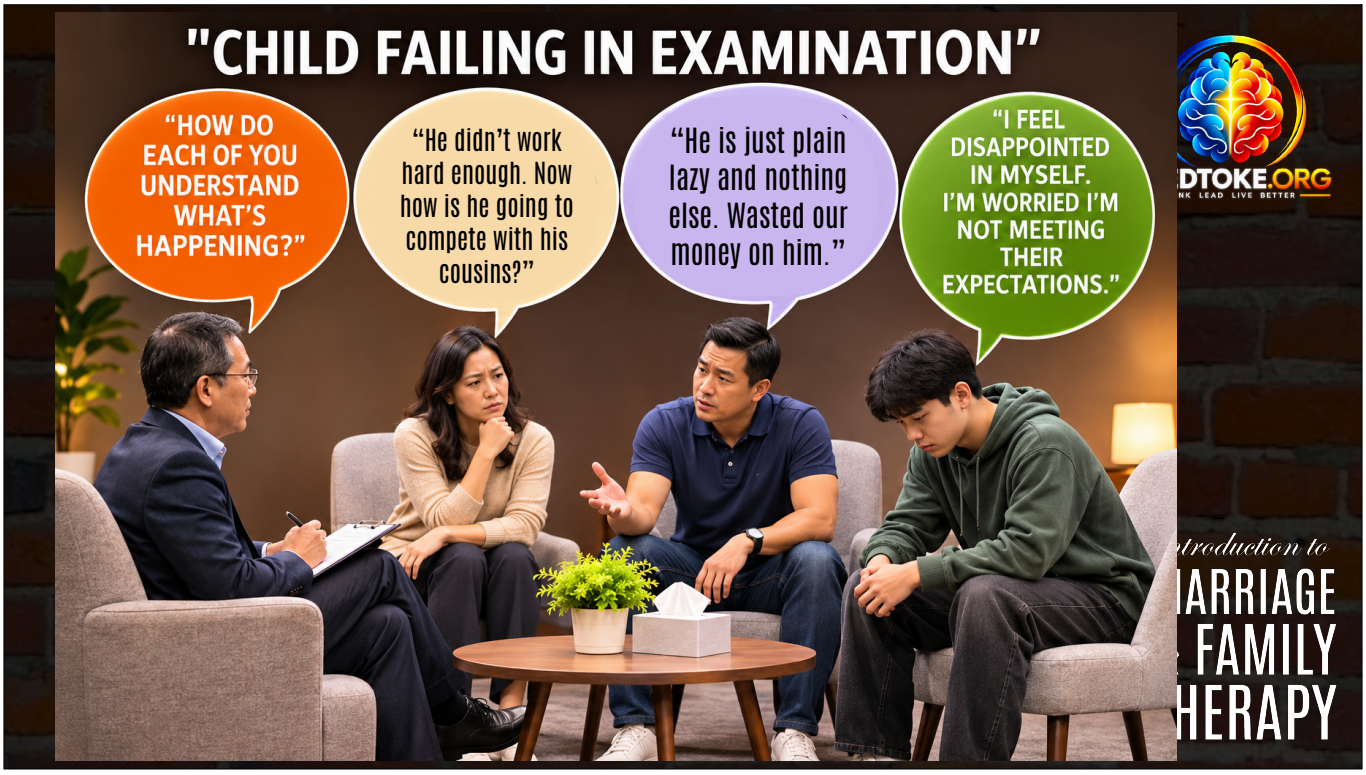
"CHILD FAILING IN EXAMINATION"
"HOW DO EACH OF YOU UNDERSTAND WHAT'S HAPPENING?"
"He didn't work hard enough. Now how is he going to compete with his cousins?"
"He is just plain lazy and nothing else. Wasted our money on him."
"I FEEL DISAPPOINTED IN MYSELF. I'M WORRIED I'M NOT MEETING THEIR EXPECTATIONS."
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NK LEAD LIVE BETTER
ntroduction to
IARRIAGE
FAMILY
HERAPY


Human Behavior is Goal Oriented (Teleological)
acceptance superior encouraged
BELONGING BEING BECOMING
rejection inferior discouraged
People move toward self-selected goals.
"The life of the human soul is not just a 'being' but a 'becoming.'" (Adler, 1963)
POSITIVE RATIONAL DOABLE
NEGATIVE IRRATIONAL NOT DOABLE
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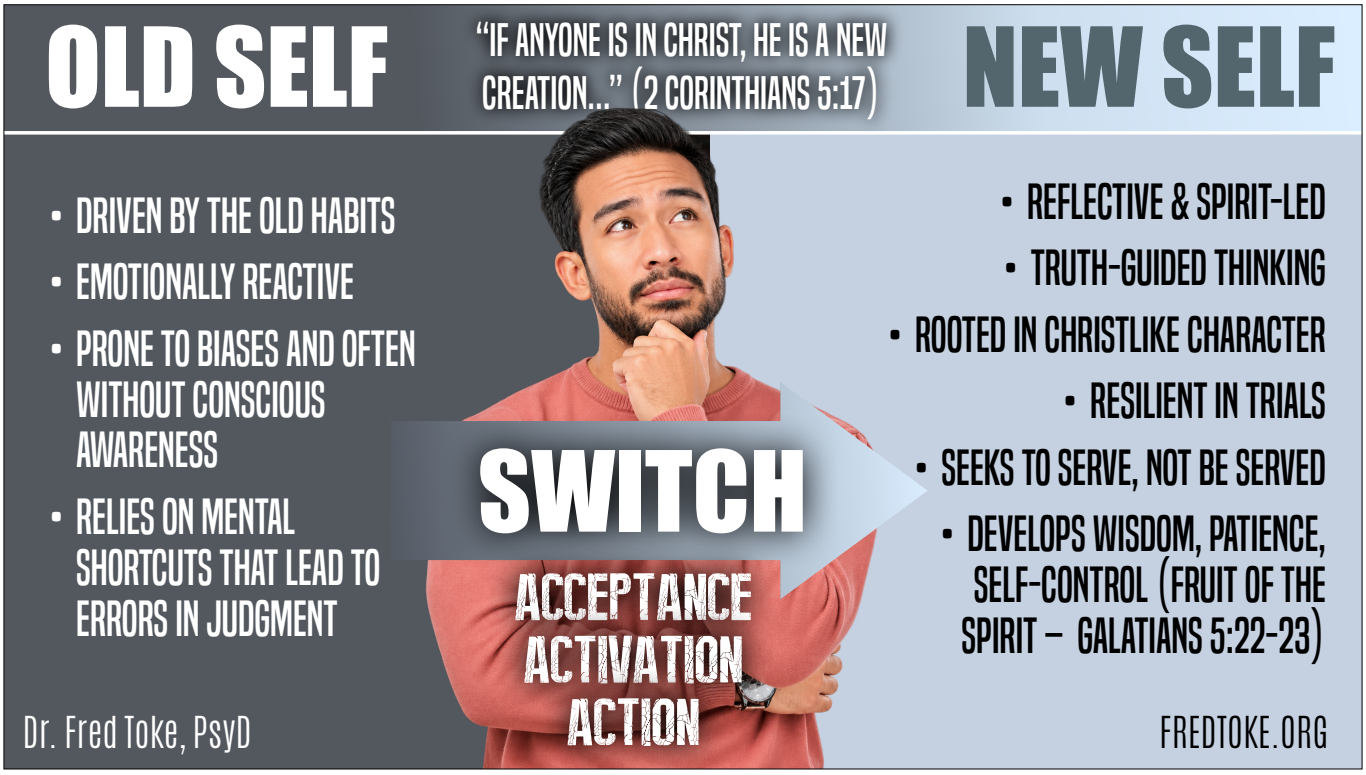
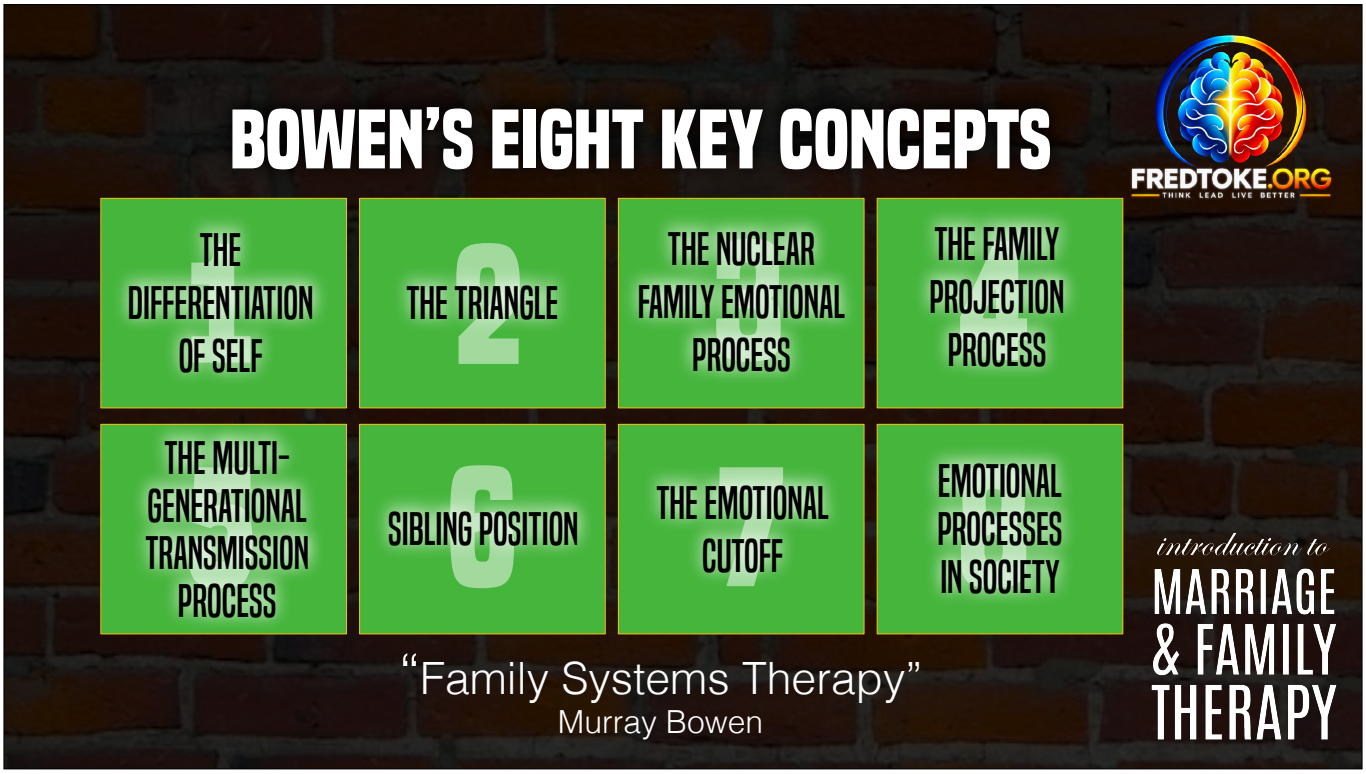
& FAMILY THERAPY


OLD SELF
"IF ANYONE IS IN CHRIST, HE IS A NEW CREATION..." (2 CORINTHIANS 5:17)
NEW SELF
• DRIVEN BY THE OLD HABITS
• EMOTIONALLY REACTIVE
• PRONE TO BIASES AND OFTEN WITHOUT CONSCIOUS AWARENESS
• RELIES ON MENTAL SHORTCUTS THAT LEAD TO ERRORS IN JUDGMENT
SWITCH
ACCEPTANCE
ACTIVATION
ACTION
• REFLECTIVE & SPIRIT-LED
• TRUTH-GUIDED THINKING
• ROOTED IN CHRISTLIKE CHARACTER
• RESILIENT IN TRIALS
• SEEKS TO SERVE, NOT BE SERVED
• DEVELOPS WISDOM, PATIENCE, SELF-CONTROL (FRUIT OF THE SPIRIT – GALATIANS 5:22-23)
Dr. Fred Toke, PsyD
FREDTOKE.ORG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4 THE FAMILY PROJECTION PROCESS
5 THE MULTI-GENERATIONAL TRANSMISSION PROCESS
6 SIBLING POSITION
7 THE EMOTIONAL CUTOFF
8 EMOTIONAL PROCESSES IN SOCIETY
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