



Money Guidance Service Toolkit

Factsheet 9 – For family and friends: Keeping your finances safe

If you have a relationship or connection with someone gambling excessively or harmfully, it can be challenging to know what to do or how to help. You might feel betrayed, overwhelmed, or angry. If that's you, this factsheet provides guidance on managing your own money, and supporting the gambler in your life.

The person's gambling might have led to financial difficulties for both of you. Whether you choose to separate or remain in a relationship with the gambler, it's vital that you can manage your own money, keep your finances safe and secure, and recover from any financial impact gambling has had on you.

We have heard from family/friends of gamblers and gamblers themselves that what has helped to manage their finances better is to separate their household finances and, in some cases, the gambler handing over control of the household finances. Find out more about this in the [Protecting your loved ones](#) factsheet.

Fraud or identity theft

Someone with a gambling problem might use another person's identity to access more money. Examples of fraud/identity theft include:

- Taking out loans or credit cards under your name
- Opening personal accounts or a PayPal account in your name without your knowledge or permission
- Forging your signature for shared accounts or loans
- Re-mortgaging or making joint applications without your agreement

- Using your accounts without permission
- Using children's names or identities to access credit



If you are concerned about being the victim of fraud, you can discuss this in confidence with [Victim Support](#) or find out more on their website. If you would like to report fraud, visit [Action Fraud](#).

If you are concerned that someone you are close to might gamble online using your name, you can register with your name at [GAMSTOP](#).

Please note: Once registered, GAMSTOP will prevent you from using gambling websites and apps run by companies licensed in Great Britain for your chosen period. Check [GAMSTOP's terms and conditions](#) before taking this step.

Lending money

Lending money to a person with a gambling problem or paying off their debts might seem like a good idea. It is natural to want to reduce the financial burden on a loved one, and the person may be distressed when they ask for help. However, lending money is not the best idea in the long run and can worsen matters.

Read our blog – [‘Should I lend money to someone with a gambling problem?’](#)

Responsibility for debt

If you are financially associated with someone with a gambling problem, you might be held responsible for the shared debt, even if you didn't incur it. You can be financially associated with someone through a joint account, shared bills, or a mortgage.

It's important to know that you won't usually be held liable for any debts that are not in your name, even if you share an address with that person (although there are some exceptions).

Joint bank accounts

There are positives and negatives to maintaining a joint account with someone with a gambling problem.

It may offer you some visibility of what they're spending, but it also leaves you responsible for your loved one's spending on that account. Find out more about joint accounts in the **Protecting your loved ones** factsheet.

Only have a joint account if you think it is right for you and seek advice if you are unsure.

Universal Credit

When claiming Universal Credit as a couple, the payment is usually made to one person in the couple and paid monthly.

If your partner has gambling problems and is the one to receive all the Universal Credit, this could cause financial issues. You might be able to apply for an APA (Alternative Payment Arrangement) to help reduce the impact.

Coercion and economic/financial abuse

If you are in a relationship with someone who has a problem with gambling, you may find it difficult to trust them. Compulsive gambling can be hidden and may continue for a long time before you find out about it.

Gamblers can use their situation to control or manipulate those around them, causing stress, upset or harm to family or friends. You do not have to accept coercive behaviour or economic/financial abuse, and you needn't cope with it alone.

[Find more information about coercion/financial abuse and spotting the signs at MoneyHelper.](#)

If you think you might be in an abusive relationship, help is available by visiting the [National Domestic Abuse Helpline](#) or calling 0808 2000 247. Sometimes it can be difficult to pick up the phone, so they offer offer a confidential live chat service, Monday to Friday, 3pm to 10pm.

Financial disassociation

Financial disassociation means another person's credit history can no longer be considered by lenders assessing your Credit Report.

If you have joint financial commitments with someone, they may be listed as an economic association on your [credit report](#). Lenders might also consider the other person's financial history if you have an economic association with someone. Joint financial commitments can be bank accounts, mortgages, loans, credit cards or bills in both names.

If you think this is an issue, consider financially disassociating yourself from the gambler.

How to support someone who has a problem with gambling

- Supporting someone with a gambling problem can be long term and challenging. Ensure you also have support and guidance and look after your mental, physical and financial well-being.
- Taking control of shared finances is often a critical step in gambling recovery. Usually, gamblers need to “abstain” from direct access to money to maintain recovery and protect themselves and their families from further financial harm.
- Have rules and boundaries that are fair and equitable to both partners. But please don't use the gambler's past mistakes to control or hurt them; you should not use their recovery to guilt or shame them.
- Only make financial decisions once you have received all the advice and information you need to understand the implications of any changes you might make. Seek financial advice if you need it.
- Consider whether you need to review any decisions you made to support the gambler. Ask whether the changes work for you and if the arrangement needs to change.
- Ensure you are happy and able to manage any new financial arrangement before taking on the responsibility. Please seek support if you would benefit from money guidance or debt advice.
- In some cases, you might need or want to think about getting power of attorney. You can find out more information about this on the [MoneyHelper](#) website.



We've got you.

We understand that money problems can feel overwhelming.

Whether you are looking for support for yourself, a friend or a family member, GamCare can help.

When you're ready to talk, we're ready to listen.

Call us free on **0808 8020 133** or chat to an adviser at www.gamcare.org.uk