



Protecting Yourself Financially

Looking After Your Financial
Wellbeing as an Affected Other



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Looking After Your Financial Wellbeing as an Affected Other

For many affected others, financial concerns can be one of the most stressful aspects of gambling harm.

You may have discovered debts you were unaware of, found money missing from shared accounts, been asked for financial help, or become worried about the security of your household finances.

Even if you are not the person gambling, gambling harm can have a significant impact on your financial wellbeing, confidence, and sense of security.

At Recover with Pride, we understand that conversations about money can feel difficult. Many affected others feel torn between wanting to support someone they care about and wanting to protect themselves from further harm.

This guidance is designed to help you understand practical steps you can take to safeguard your finances whilst supporting your own wellbeing.

Why Financial Protection Matters

When gambling harm is present, it can be easy to focus entirely on helping the other person.

Many affected others tell us they found themselves:

- Covering bills and expenses.
- Paying off debts.
- Lending money repeatedly.
- Using savings to resolve financial crises.
- Taking on additional household responsibilities.
- Delaying their own financial goals.

Whilst these actions often come from a place of care and concern, they can sometimes leave affected others vulnerable to financial harm themselves.

Protecting your finances is not selfish.

It is a sensible and important part of protecting your wellbeing and future stability.



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Remember: You Are Not Responsible for Gambling Debts

One of the most important messages for affected others is this:

You are not responsible for debts created by someone else's gambling.

Many affected others feel pressured to:

- Bail someone out financially.
- Repay gambling losses.
- Solve debt problems.
- Sacrifice savings or future plans.

Whilst every situation is unique, taking responsibility for gambling-related debts does not always resolve the underlying issues.

In some cases, repeatedly rescuing someone from the consequences of gambling can unintentionally make it harder for them to recognise the full impact of their behaviour.

Understanding Your Financial Situation

If you have recently discovered gambling harm, it can be tempting to avoid looking at the financial reality because it feels overwhelming.

However, understanding the situation is often an important first step.

You may wish to establish:

- What debts exist.
- Who is responsible for those debts.
- Whether any shared finances are affected.
- Whether essential household bills are being paid.
- Whether there are immediate financial risks.

You do not need to do everything at once.

Taking things one step at a time can make the situation feel more manageable.

Protecting Personal Savings

If you are concerned about gambling-related harm, consider whether your savings need additional protection.

Depending on your circumstances, this could include:

- Holding savings in an account only you can access.
- Reviewing who has authority over your finances.
- Ensuring emergency funds are protected.
- Monitoring account activity.

Many affected others tell us they wish they had taken steps to protect savings earlier. Protecting your finances does not mean you do not care about the other person. It means recognising the importance of your own financial security.

Shared Accounts and Joint Finances

Where finances are shared, additional considerations may be necessary.

You may wish to review:

- Joint current accounts.
- Shared savings accounts.
- Household budgeting arrangements.
- Direct debits and standing orders.
- Access to banking information.

If concerns exist, it may be helpful to seek independent financial advice to better understand your options.

Open and honest conversations about money can be difficult but are often essential when rebuilding trust.

Borrowing Money and Lending Money

One of the most challenging situations for affected others is being asked for financial help.

You may hear requests such as:

- "I just need a small loan."
- "I'll pay you back next month."
- "This is the last time."
- "I'm desperate."

It can be incredibly difficult to say no when somebody you care about appears distressed.

Before lending money, consider:

- Is this something I can realistically afford?
- Am I helping, or am I feeling pressured?
- Would lending money place me under financial strain?
- Is this likely to resolve the situation or delay it?

There is no universal answer, but it is important that any decision reflects your needs and circumstances, not guilt or pressure.

Be Aware of Financial Abuse

In some situations, gambling harm can become linked to financial abuse.

Examples may include:

- Pressure to provide money.
- Repeated requests for loans.
- Taking money without permission.
- Misuse of joint accounts.
- Hidden debt taken out in another person's name.
- Controlling access to finances.

If any of these situations apply to you, it is important to recognise that this is not acceptable.

Support is available, and you do not have to manage these experiences alone.

Protecting Yourself from Further Financial Harm

Practical steps may include:

- Monitoring bank accounts regularly.
- Checking credit records periodically.
- Keeping important financial documents secure.
- Reviewing household budgets.
- Seeking independent financial advice where appropriate.
- Setting clear boundaries around money.

Small preventative steps can sometimes reduce future stress and uncertainty.

When Gambling Harm and Crime Intersect

Some affected others discover that gambling harm has led to:

- Theft.
- Fraud.
- Financial deception.
- Unauthorised borrowing.
- Criminal justice involvement.

These situations can feel particularly distressing because they affect both financial security and trust.

If criminal behaviour has occurred:

- Prioritise your safety.
- Protect your finances.
- Seek appropriate support and advice.
- Remember that responsibility for criminal behaviour remains with the person who committed it.

You can care about someone whilst also taking steps to protect yourself.

Financial Recovery Takes Time

Many affected others hope finances will return to normal quickly once gambling stops. Unfortunately, financial recovery is often a gradual process.

It may involve:

- Repaying debts.
- Rebuilding savings.
- Restoring financial confidence.
- Creating new budgeting habits.
- Rebuilding trust around money.

Whilst this can feel frustrating, progress is possible.

Recovery does not have to happen all at once.

The Emotional Impact of Financial Harm

Financial harm is about more than money.

Many affected others experience:

- Anxiety.
- Loss of confidence.
- Fear about the future.
- Stress and overwhelm.
- Anger and frustration.
- Feelings of insecurity.

It is important to acknowledge these emotions rather than dismiss them.

Financial difficulties can have a significant impact on wellbeing and mental health.

LGBTQ+ Considerations

Some LGBTQ+ people may already experience financial inequalities linked to discrimination, family estrangement, housing insecurity, or barriers to support.

Where gambling harm is present, these existing vulnerabilities can be intensified.

For those supporting an LGBTQ+ loved one, there may be additional concerns about ensuring support remains inclusive, affirming, and accessible.

Recover with Pride recognises that financial harm does not affect everyone equally and that individual circumstances matter.

Building Financial Confidence Again

If gambling harm has affected your finances, rebuilding confidence can take time.

Helpful steps may include:

- Understanding your financial position.
- Creating realistic budgets.
- Seeking advice where needed.
- Setting healthy financial boundaries.
- Celebrating small improvements.
- Being patient with yourself.

Recovery is not measured by how quickly things return to normal.

It is measured by the steps you take towards greater stability and security.

How Recover with Pride Can Help

At Recover with Pride, we understand that financial concerns can create significant stress for affected others.

We can support you to:

- Understand the impact of gambling-related financial harm.
- Explore healthy financial boundaries.
- Build confidence around financial conversations.
- Reflect on the emotional impact of financial difficulties.
- Access appropriate resources and support.

You do not need to face these challenges alone.



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Key Takeaway

Protecting your finances is not selfish. It is an important part of protecting your wellbeing, stability, and future.

You are not responsible for solving someone else's gambling-related financial difficulties, and you should never feel guilty for taking steps to safeguard yourself.

Support, compassion, and financial protection can exist alongside one another.

Key Message

**You can care deeply about someone and still protect your finances.
Safeguarding your financial wellbeing is not a sign of giving up. It is a sign of recognising that your security, stability, and future matter too.**

Refer for support here:

www.switchboard.org.uk/service/recover-with-pride/referral/



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Support for Affected Others



Aila

Aila is a website for women in Scotland experiencing or affected by gambling harm, developed by women with lived and living experience. If you are being harmed by someone else's gambling, Aila brings together emotional support, financial and debt advice, and practical guidance on navigating conversations and setting boundaries, helping you find the right service at the right time. Our monthly Living Room offers a welcoming in-person and online space for women affected by their own or someone else's gambling, and the Lived and Living Library shares stories from women across Scotland. You are not alone.

Links

Website

aila-scotland.co.uk/explore-available-support/support-for-affected-others/

aila-scotland.co.uk/explore-available-support/are-you-supporting-someone-else/

aila-scotland.co.uk

Contact

hello@aila-scotland.co.uk



Ara

Ara provides free support for people across the South West affected by someone else's gambling, including partners, family members, friends and colleagues. Support includes one-to-one counselling delivered face-to-face, by telephone or online by professionally accredited, CBT-qualified counsellors. Sessions focus on emotional wellbeing, coping strategies, recovery and rebuilding confidence.

Ara also offers specialist relationship counselling support, where gambling has impacted trust, communication, finances or family life, helping people to rebuild relationships and move forward together. In addition, our easy access workshops provide practical advice, digital safety support, understanding gambling-related harms, and action planning for those seeking support at the earliest opportunity.

Links

Website

www.recovery4all.co.uk/

Refer for support here:

www.switchboard.org.uk/service/recover-with-pride/referral/



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Support for Affected Others



Betknowmore UK

Behind every person experiencing gambling harm, an estimated 6-10 other people may be affected.

A partner losing sleep. A parent caught between worry and responsibility. A young person living with tension in their home. A friend who wants to help but doesn't know how. A colleague covering up mistakes at work.

If this is you, Betknowmore UK is right behind you.

We offer digital peer support service for anyone aged 18 and above. Our Peer Supporters have City and Guilds assured training and lived experience of gambling harms. They understand what you are going through.

Supporting you through shared lived experience

As part of the statutory levy, Betknowmore UK is funded to provide 1:1 and group support to affected others in England and Scotland.

This support aims to ensure that through peer-led engagement and intervention, people are offered the most appropriate support to address their specific needs.

Links

Website

www.betknowmoreuk.org/affected-other

Breakeven

Breakeven

Breakeven offers counselling support for partners, family members and friends affected by someone else's gambling. Gambling harm can put pressure on relationships, finances and the wider household, and support is available for you too.

You can receive support even if the person who gambles is not ready to seek help. Breakeven works with affected family members and friends to help them understand their experiences and find ways to cope with the impact.

Its family and friends resources also offer guidance on looking after yourself, understanding gambling harms and having supportive, non-judgemental conversations.

Links

Website

www.breakeven.org.uk/family-and-friends

Refer for support here:

www.switchboard.org.uk/service/recover-with-pride/referral/



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Support for Affected Others



Chances

As part of Cyrenians' homelessness prevention strategy – Chances offers person-centred, non-judgemental, and non-time limited support to anyone aged 16+ in Scotland who is impacted by gambling harm. For affected others - the service adopts a Community Reinforcement & Family Training approach focused on their recovery and not the person gambling and supports with:

- Promoting self-care, general wellbeing, independence, and boundary setting
- Understanding gambling behaviour and a loved one's triggers
- Improving communication with the person gambling through positive reinforcement techniques
- Guidance & tools to encourage the person gambling to reduce the harms experienced

Online and phone options are offered Scotland wide and in-person in Edinburgh, the Lothians and Falkirk. Organisational and self-referrals are welcome via email or phone on **07983 137239**. Alternatively, a referral form can be completed (available upon request).

Links

Website

[Chances: Gambling Support](#)

Contact

[07983 137239](tel:07983137239)

chances@cyrenians.scot



Gambling Recovery Therapy

Founded by Lorraine Perrons and Claire Jones, Gambling Recovery for All CIC and Gambling Recovery Therapy Limited combine family experience of gambling harm with specialist professional training.

The CIC's Rebuild & Rise: Reclaim Your Life is a fully funded, trauma-informed 12-week online programme for eligible women across the UK affected by someone else's gambling. It focuses on emotional wellbeing, financial resilience, boundaries, confidence and rebuilding a sense of choice and control. Women can seek support whether or not the person who gambles has stopped or sought help.

Gambling Recovery Therapy Limited also offers private paid one-to-one therapy for people experiencing gambling harm and those affected by someone else's gambling, with a complimentary 30-minute introductory conversation.

Links

Website

www.gamblingrecoverytherapy.com/affected-other

forms.gle/aMA4fJbgDMSpg0Tb9

www.gamblingrecoverytherapy.com/brochure

Contact

contact@gamblingrecoverytherapy.com

Refer for support here:

www.switchboard.org.uk/service/recover-with-pride/referral/



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Support for Affected Others



Recover Together

Recover Together provides a safe and supportive space for people affected by gambling harm, including family members, partners, friends and others impacted by someone else's gambling. Reaching out can feel difficult, and people may not always know what support they need or where to start. We're here to listen and walk alongside them, helping them find a way forward that feels right for them. Our approach is shaped by lived experience of gambling harm and recovery, and we meet people with empathy, honesty and no judgement, providing support, understanding and connection.

Links

Website

recoverttogether.org/what-we-do/affected-others/



Shiltons' Silverlining

Shiltons' Silverlining supports partners, family members, friends and loved ones affected by someone else's gambling. Its Affected Others service offers a confidential space to talk, be heard and feel understood.

The charity recognises that someone else's gambling can bring anxiety, financial pressure, relationship difficulties and isolation. It offers emotional support, guidance and information to help people cope with the impact and find a way forward.

Built on lived experience, the service recognises that affected family members and friends need support for their own mental health, wellbeing and relationships too.

Links

Website

shiltonssilverlining.org/affected-others/

Refer for support here:

www.switchboard.org.uk/service/recover-with-pride/referral/



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