

12 THINGS TO DO

FOR THE FAMILY

If you have discovered that someone in your family has developed a gambling disorder, you may not know which way to turn. Please go to **www.gamfam.org.uk** for further information, advice and guidance. There isn't a 'one-size fits all' recovery programme and what works for one person or family may not work for another but it is important that you are aware of all of the help that is available so please do visit the useful links page too.

The '12 Things To Do' suggestions are practical barriers you can put in place to help your family member in their recovery, whilst providing you with peace of mind during your own recovery. Some actions will be easier than others to implement and this is by no means an exhaustive list, but it is a good starting point.

There is no scientific proof that a gambling disorder cannot be treated so if something does not work for you first time then try a different approach but do keep trying.

1. DO NOT GIVE ANY MORE MONEY IF YOU THINK IT WILL BE USED TO GAMBLE

2. Set up barriers and install family controls on all devices

- Visit www.gamfam.org.uk for advice on this.
- Register your family member with Gamban and Gamstop. Gamban places gambling block software on devices and is now available for free by visiting www.gamban.com/gamcare. Gamstop offers free self-exclusion from UK licensed gambling sites.
- Visit www.internetmatters.org/parental-controls/ for access to step-by-step guides for further controls on ALL devices that have access to the internet.
- Review access controls on your broadband hub so that you can manage how devices have access to the internet during certain times of the day.
- Set spending limits to zero on mobile phone contracts as it is possible to use mobile phone credit to gamble.
- Remove access to identification documents such as passport and driving licence as these may be required to open new gambling accounts or to apply for loans.
- Ensure all barriers are monitored and checked on a regular basis.

3. Protect yourself

- If you are concerned your family member may open an account in your name then it is advisable to register with Gamban and Gamstop yourself. This will not affect your own individual credit rating.
- Find a secure place for important documentation, bank cards and money. Perhaps purchase a safe.
- Keep passwords secure and update where necessary.
- Reduce overdrafts and credit limits on accounts and cards as an additional layer of protection.

4. Monitor e-mails and the post being delivered to the home

- Help your family member open up new e-mail and social media accounts and delete existing ones where possible.
- This can help limit the amount of post gambling marketing and advertising that the family member may receive.
- Have an arrangement in place that all letters are opened together or by the family and monitor letters from banks and loan companies.

5. Take control of finances

- Open a bank account that has gambling blocks enabled and arrange shared access if possible.
- Monzo is highly recommended but many other banks now offer the ability to limit spending on gambling by blocking an account or card from being used for gambling transactions. Please visit the useful links page at www.gamfam.org.uk for further details.
- Monitor all transactions through online banking. GDPR (General Data Protection Regulation – is a law introduced to protect the personal data of individuals to ensure that it is kept safe) may present problems but consider registering for 'Power of Attorney' should there be issues.
- Only allow use of a debit card (no cash), insist on receipts for everything (set up a WhatsApp group for 'receipts').
- If you are using a bank with a high street presence contact them to ensure no over-the-counter transactions are allowed and take away all forms of ID so that no new accounts can be opened.
- Set up a daily withdrawal limit of £1 (which is below the minimum of £10) to disable cash machine withdrawals.

6. Register your family member with an online credit reference agency (for example Credit Monitor or similar), to:

- Show you all outstanding loans and accounts.
- Allow you to monitor and keep track of their credit score.
- Track any activity on the credit file such as applying for new loans.

7. Become 'The Expert'

- Visit the useful links page at www.gamfam.org.uk and do some research.
- Have a better understanding of what a gambling addiction is and recognise that it is a mental health disorder.
- Listen to the stories of other recovering disordered gamblers on the various podcasts or YouTube videos that are available. Follow accounts on social media that you think may help you develop your understanding and appreciation of those affected by a gambling disorder.

8. Accept help and support

- Visit the GP - although disordered gambling is recognised as a mental illness many doctors may not be experts in this area.
- Families can self-refer to the NHS gambling clinic.
- Visit www.gamfam.org.uk/useful-links for additional one-to-one or family counselling.

9. Write about the journey the family member has been on, to:

- Help you rationalise what has happened, allow you to step back and be objective and provide clarity on your next steps.
- Act as a consistent point of reference when speaking with banks, loan companies, gambling companies and various support agencies you may wish to contact.
- Save you relaying the same painful story time and again and ensure that you always give a consistent version of events and do not miss out important pieces of information.

10. Complete a financial review

- Make a list of all debts and loans outstanding. Be prepared for further debt to appear in the early stages.
- Contact each company directly (you will need permission from the family member to talk on their behalf), be honest and explain the situation and try to arrange a payment plan that is affordable to the family member.
- REMEMBER THIS IS NOT YOUR DEBT – YOU DO NOT HAVE TO PAY ANY MONEY BACK FROM YOUR SAVINGS.
- Contact Step Change, the UK's leading debt charity for expert debt advice and fee-free debt management to help you tackle debt if you need additional support.
- Set up a daily/weekly/monthly budget sheet to help your family member build up their respect and relationship with money again.

11. Ensure the family member self excludes from all high street betting/casino shops/land-based casinos in the immediate vicinity and surrounding areas

- For information on the Multi Operator Self Exclusion Scheme please visit the useful links page at www.gamfam.org.uk for further details.
- This is not completely fool proof and does rely on the integrity of staff in these premises and only normally lasts for 12 months.

12. Encourage the family member to find other outlets to fill the void left by gambling

- Promote a positive lifestyle of healthy eating and exercise by joining a sports or health club or other activities such as music, theatre or finding a new area of interest or hobby.
- Encourage your family member to research and practice mindfulness to help them promote a positive mindset.

Many suggestions rely on the cooperation of your family member and due to GDPR you will need their permission when talking with various bodies. Some actions may not be appropriate for your situation at this time. However, **having a strategy and some practical advice at this early stage can be reassuring**, and like everything in the programme will be continually revisited and developed.

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