

# When Someone You Love Gambles



Finding Your Voice, Protecting Your Wellbeing  
and Rebuilding Trust

A practical guide for partners, families and friends  
affected by gambling harm

You can  
love someone,  
support their  
recovery and still  
protect yourself.



INTERNATIONAL BESTSELLING AUTHOR



CONNIE PAGLIANITI

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Wellbeing and Rebuilding Trust

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# **When Someone You Love Gambles**

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## **A note before you begin**

This guide is for the person affected by someone else's gambling. You may be a partner, parent, adult child, sibling or friend. You do not need to have all the answers, or to decide today whether to stay, leave or rebuild trust.

You do not need to wait for the person who gambles to accept help before seeking support for yourself. You deserve safety, clear information and choices of your own.

This is general information, not a substitute for qualified medical, psychological, financial or legal advice. If threats, intimidation, monitoring or financial control are present, seek independent specialist safety advice before a confrontation or change that could increase danger.

I write from lived experience, not as a clinician. You can read only the sections you need and leave the worksheets blank if that is safer or more helpful.

## **Immediate help and safety**

If you or someone else is in immediate danger in Australia, call 000. If you are outside Australia, call your local emergency number. If you feel at risk of harming yourself, seek urgent crisis support. You do not need to wait for the person who gambles to agree to help.

Australia: Lifeline 13 11 14; Suicide Call Back Service 1300 659 467; Gambling Help 1800 858 858; 1800RESPECT 1800 737 732. Emergency: 000. If you live elsewhere, see the five-country support directory at the back.

If a partner or family member is threatening, monitoring or controlling you, prioritise safety and speak privately to a specialist service. Do not use this

guide as a reason to confront someone when doing so could put you at risk.

## **Your next 24 hours | Start here**

If you have just discovered missing money, a concealed loan or gambling that has been kept from you, you may feel pressure to do everything at once. You do not have to. This page is a starting point, not a test. Choose only what is safe and useful for you.

First, check safety. If you or anyone else is in immediate danger, contact emergency services (000 in Australia). If there are threats, coercion or violence, seek confidential specialist advice before confronting someone or making changes they might notice.

Think about privacy. A shared telephone, device, browser, account or location setting may be monitored. If that worries you, ask a specialist service or trusted person about a safer way to make contact. No contact method can guarantee privacy.

Tell one safe person or service. You can begin with: “Someone close to me is gambling, and I need advice about my own wellbeing and finances.” You do not need to know the whole story to ask for help.

Focus on essentials. Housing, food, utilities, medication, transport and the needs of children or

other dependants come before solving every disputed debt. Keep only records you are legally entitled to access, and only where safe.

Pause before financial commitments. You do not have to agree to a new loan, guarantee, repayment, transfer or signature while distressed or under pressure.

Existing legal obligations may be different, so seek independent advice.

Choose one next step for today. It might be a call, an appointment, or a question for a financial counsellor. One safe step is enough.

If you are too overwhelmed to read further, turn to Worksheet 1 at the back. If you need financial guidance, start with Chapter 5. If you need to talk to children, go to Chapter 10. If you are frightened about a confrontation, read the safety guidance first.



## **Introduction**

This book is for you, too

When someone you love is caught up in gambling, it can begin to take over your life as well as theirs. You may become the person checking the bank account, asking the difficult questions, paying overdue bills or wondering whether today will bring another surprise. Before long, your own needs can slip to the bottom of the list.

I know what gambling secrecy can do to the people closest to us. I also know that caring about someone does not mean you have to absorb every consequence of their behaviour. This book is not a set of instructions for controlling another person. It is a guide to finding your footing again.

I need to tell you something about why I am writing this book. I was the person whose gambling caused

harm. I was the one keeping secrets. I cannot tell my husband's or my son's story for them, and I will not pretend to know every feeling they experienced. But I know my actions had consequences far beyond me. The people closest to me had to live with uncertainty and with decisions they had not made.

I have also spent time speaking about gambling harm and supporting others through lived-experience work. I have heard how often the people around the person gambling feel forgotten. They are expected to be understanding, patient and strong, sometimes while their own finances, sleep and sense of safety are falling apart.

I am not asking you to excuse the person who gambles. I am asking you to give yourself permission to matter. You can seek help, ask questions and set boundaries without waiting for anyone else to change.

Read it in any order. Begin with the chapter that speaks to what is happening in your home today. You do not have to solve everything at once.

## Chapter 1

# **Recognising Gambling Harm**

Gambling harm is not always visible. Someone may still be working, caring for family and appearing successful while their financial or emotional world is becoming unstable. Pokies, sports betting, casino gambling and online products can all cause harm. The issue is not how respectable a person looks or how often they gamble, but what is happening to their wellbeing and the people around them.

## **Signs worth noticing**

- Unexplained withdrawals, transfers, loans or missing savings
- Repeated requests for money, unpaid bills or debts that do not make sense

- Secrecy around phones, betting accounts, time or spending
- Promises to stop followed by further gambling or concealed losses
- Irritability, withdrawal, anxiety or attempts to chase losses

None of these signs proves gambling is the cause. They are reasons to ask questions, seek information and take your concerns seriously.

If you want to sort facts from fears, use Worksheet 2 at the back.

## **The feelings no one prepares you for**

You might feel furious one morning and protective the next. You might miss the person you thought you knew while they are sitting in the same room. You may be embarrassed to tell friends, or blame yourself for not spotting what was happening. These responses can sit alongside love. They do not make you disloyal.

Self-blame can be especially painful: “How did I not see it?” The truth is that secrecy is designed to conceal. A partner cannot be expected to discover every hidden transaction or explain every unexplained absence. Responsibility for gambling and deception belongs to the person who made those choices.

## Chapter 2

# **The Red Flags We Explain Away**

Sometimes the hardest part is not noticing that something has changed. It is allowing yourself to take that change seriously. When we love someone, we may tell ourselves there must be another explanation. We remember who they have always been. We want to believe their reassurance. That is human, but it can also leave us living with questions we are afraid to ask.

In my Red Flags in Plain Sight™ work, I explore how trust, loyalty, pressure and hope can make us explain away evidence that deserves attention. The same principle matters at home. You do not have to assume the worst, and you do not have to pretend everything is fine.

## **Notice → Honour → Investigate → Decide**

**Notice:** What have you actually seen, heard or experienced? Record specific facts, such as a missed payment, an unexplained transfer or a promise that was not kept. Avoid guessing at motives.

**Honour:** Give those facts the attention they deserve. You can love someone and still acknowledge that you are worried, financially exposed or emotionally exhausted.

**Investigate:** Ask calm, specific questions where it is safe to do so. Review financial information you are legally entitled to access. A gambling-harm counsellor or financial counsellor can help you work out what information matters. Do not secretly access accounts, track devices or confront someone if doing so could put you at risk.

**Decide:** Choose one proportionate next step. It may be arranging your own counselling appointment, safeguarding essential household money, requesting transparency about shared bills or setting a boundary about further loans. You do not have to make every decision today.

Notice → Honour → Investigate → Decide is a reflective approach from my lived-experience work, not a clinical

treatment. “Investigate” can mean seeking independent advice; it never requires you to spy, confront someone or prove that gambling is happening.

## **When hope needs evidence**

It is natural to want to hear, “It will never happen again.” But reassurance alone cannot rebuild trust. Over time, look for actions that are consistent, voluntary and sustained. Has the person sought appropriate support? Are agreed financial arrangements being respected? Can difficult questions be discussed without threats or pressure? Your own sense of safety matters, too.

## **An important safety note**

If there is intimidation, coercive control, financial abuse or violence, a direct conversation or demand for financial disclosure may increase danger. Seek confidential specialist advice and make a safety plan before acting. You are not required to investigate or confront anyone.

If the person tells you that you are imagining things, return to what you know. You can say, “I am not making an accusation about what I cannot prove. I am

telling you what has happened and how it affects me.”  
If you are being intimidated or controlled, you do not  
have to continue the conversation. Seek specialist  
advice privately.

## Chapter 3

# Having the Conversation

There is no perfect sentence that will make someone tell the truth. You can, however, choose a calm moment, speak clearly and avoid a conversation that becomes an argument about every detail.

### Words you can use

“I’m worried about the money that has gone missing and I need to understand what is happening.”

“I care about you, but I cannot keep lending money or hiding this from others.”

“I am willing to talk about getting help. I am not willing to be shouted at or threatened.”

If the other person denies what is happening, you can still act on information you have. You do not need a

confession before seeking advice or protecting your own finances. If you fear retaliation, threats or violence, seek independent specialist advice before any confrontation or change that could increase danger.

## Chapter 4

# Boundaries Without Guilt

A boundary is not a punishment or a way of forcing someone to recover. It describes what you will and will not do to protect your own wellbeing.

- “I will not lend or borrow money to cover gambling losses.”
- “I will not lie to relatives or creditors about what happened.”
- “I will end a conversation if I am being shouted at.”
- “I will get independent advice before signing any financial document.”

Choose boundaries you can actually maintain. You may need to adapt them when children, shared housing, legal obligations or safety concerns are

involved. Boundaries should not put you at greater risk.

If it is safe to do so, use Worksheet 5 to plan a boundary and identify support before a difficult conversation.

## **When a boundary may increase danger**

If a boundary may provoke threats or retaliation, seek specialist safety advice before raising it. Worksheet 5 can help you prepare questions privately.

## Chapter 5

# **Protecting Money and Financial Security**

Financial harm can continue long after the gambling itself stops. Hidden debts, joint loans, depleted savings and damaged credit can affect the whole household. You deserve a clear picture of your position.

- Check accounts and obligations that are legally yours; keep copies of relevant records.
- Consider separate access to your income and essential living expenses where lawful and safe.
- Do not sign guarantees, take out loans or agree to repayment plans under pressure.
- Seek independent financial counselling and, if needed, legal advice about joint debts and assets.

- Ask your bank about security features, transaction alerts and options for protecting accounts.

Do not secretly access someone else's private accounts or take steps that could provoke violence. Where coercion or financial abuse is present, speak with a specialist service about the safest approach.

If you share accounts, ask a bank or independent financial counsellor what protections are available and which changes are lawful and safe. Use Worksheet 4 to prepare questions before signing or agreeing to anything.

## **A note about hidden debts**

Discovering a hidden debt can be frightening. Before agreeing to repay, guarantee or refinance anything, find out what the agreement says and seek independent financial or legal advice. Protect essential expenses while you clarify your position.

A debt in another person's name is not automatically yours. Joint borrowing, guarantees and local laws may change your obligations. An unfamiliar debt or transaction warrants checking, not an assumption about liability.

## **If a debt or account does not look like yours**

If a letter, credit enquiry, account or transaction is unfamiliar, ask the relevant provider to explain it using independently verified contact details. Keep records you can lawfully access. Do not sign, pay or move shared funds under pressure; seek independent advice first.

If your identity or details may have been used without your permission, consider contacting the bank or lender using contact details you have independently verified. Explain what you do not recognise, ask what investigation and account-security steps are available, and retain a reference number if it is safe to do so. Do not access someone else's private accounts.

Financial pressure can also involve demands to borrow, guarantee a loan, hand over income or keep debt secret. Caring for somebody does not mean agreeing to these requests. Where there is monitoring or fear, ask a specialist service how to seek help safely before making changes.

Worksheet 4 brings the key money and legal questions together in one place.

## Chapter 6

# Finding Help for Yourself

You can seek gambling-harm counselling even if you have never gambled. Many services support partners and family members directly. You might also benefit from a financial counsellor, family therapist, GP, mental health professional or trusted peer group.

You are allowed to ask for individual support, not only joint sessions. Joint counselling is not appropriate in every situation, particularly where there is fear, coercion or violence. A qualified professional can help you assess that.

## Support for you, in your own right

You do not have to bring the person who gambles to an appointment. You can ask for a space that belongs

to you, where you can speak about what you have discovered, what you fear, what you have lost and what choices remain open. You may want to grieve the trust you believed you had, or simply say aloud how angry you are without protecting everybody else from that anger.

Some people find themselves checking balances or messages again and again, struggling to concentrate, sleeping poorly or withdrawing from friends. Others respond differently. There is no single correct reaction. If these experiences interfere with daily life, a GP, gambling-harm counsellor or other suitable professional can help you explore support.

## **Your small support map**

You do not need a crowd. Think of one qualified service, one person who listens without taking over, and one ordinary place or activity where you can breathe. If the first service is not suitable, you are allowed to try another. Peer support may help, but it is optional and does not replace professional or crisis assistance.

## **What to ask when you call**

You could ask: “Do you support family members affected by someone else’s gambling?” “Can I speak

with someone on my own?” “What does the first appointment involve, and is there a cost or waiting list?” “How do privacy, interpreters and telephone or online appointments work?” Use Worksheet 3 to plan your first call.

## Chapter 7

# **Supporting Change Without Carrying It**

If the person who gambles chooses to seek help, you can encourage practical steps without becoming their counsellor, monitor or bank manager. Recovery may involve specialist counselling, peer support, self-exclusion, blocking tools and changes to access to money. The person taking those steps remains responsible for their own behaviour.

Ask what support they would find useful, and be clear about what you can realistically offer. You may be willing to drive them to an appointment but not manage their recovery every day. You may wish to rebuild a relationship slowly, with evidence of change over time.

## **When things go wrong**

If they refuse help: you can still seek counselling, financial guidance and legal advice for yourself. You cannot find the perfect sentence that will make another adult recover. You can offer information without becoming their monitor or case manager.

If gambling happens again: attend first to safety, essential expenses, children's needs and any immediate financial questions. Renewed gambling does not make you responsible for discovering every loss. You do not owe instant forgiveness or an immediate decision about the relationship.

If they ask for money or secrecy: a short response can be enough, where it is safe to say it. "I cannot lend money or guarantee a debt. I need independent advice about anything that affects me." Seeking confidential help is not the same as broadcasting someone's story.

If they threaten suicide when you set a boundary: take the words seriously. You do not have to judge whether a threat is genuine or manage it alone. If there is immediate danger, call 000 in Australia; otherwise contact an appropriate crisis service for guidance. You can say, "I am taking what you said seriously and contacting someone who can help." A threat does not

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require you to pay a debt or abandon your own safety. If making a call may put you in danger, seek specialist advice about the safest response.

## Chapter 8

# **Rebuilding Trust at Your Pace**

Trust does not return because someone says sorry. It grows, if it grows, through honesty, consistency and time. You are entitled to ask for transparency about shared financial obligations, and you are also entitled to decide that a relationship cannot continue.

Notice actions rather than promises. Has the person sought help? Are they following through on agreed financial arrangements? Are difficult conversations becoming safer? Is your own wellbeing improving?

## **Trust is rebuilt through patterns, not promises**

Trust may rebuild unevenly. One day you may feel close again; the next, an unexpected bank notification may bring everything back. That does not mean you

are failing to forgive. It means your sense of security needs time and evidence. The person who caused the harm can take responsibility for rebuilding trust without demanding that you feel reassured on a schedule.

## **Your life after gambling, or after a relationship changes**

Gambling may stop before the hurt does. There can still be debts, awkward conversations, anger about what was concealed and uncertainty about whether trust can return. Someone else's progress does not set the timetable for your feelings.

If a relationship ends, you might feel grief and relief at the same time. You may miss the person and still know you need distance. Housing, parenting and shared financial matters may require professional advice, but your emotional recovery does not have to wait until every practical matter is resolved.

Support for you can have goals unrelated to gambling: sleeping better, reconnecting with a friend, making a decision without fear, or finding some enjoyment in ordinary life. These are possibilities, not obligations. You do not need to become an advocate or tell your story publicly to give your experience meaning. A quieter life with more safety and choice is enough.

## Chapter 9

# Looking After Yourself

When your days have been filled with worry, it can feel strange to focus on yourself. Small routines may help, but they do not resolve betrayal or financial harm on their own. You deserve support that addresses what you have been through.

## **Your life still belongs to you**

I learnt in my own recovery that keeping busy with meaningful things helped me. For someone supporting a loved one, the lesson is slightly different: do not let managing another person's gambling become your only occupation. Rest is useful too. You deserve both purpose and peace.

Use Worksheet 3 if you need to rebuild a support

network, or Worksheet 6 to choose a small step that belongs to you.

A gentle self-care check-in: Have I eaten and rested as well as I reasonably can? Is there someone I can speak to without pretending everything is fine? What responsibility have I taken on that may not be mine? What would help me feel a little safer or steadier this week? You do not have to answer all four questions today.

## Chapter 10

# **Children, Family and Other Relationships**

Children often notice tension even when adults try to hide it. Keep explanations truthful and age-appropriate, without asking children to keep secrets, mediate arguments or manage an adult's gambling.

## **Talking with children**

For a younger child, you might say: "There have been some money worries in our family. Adults are working on them. You did not cause this, and it is not your job to fix it." Avoid promising that everything will be fine when you cannot know that yet.

For an older child or teenager: "Someone in our family has been having difficulty with gambling. It has affected our finances and our feelings. You can ask questions, and you can talk to another trusted adult if

you want to.” Allow room for anger, confusion or silence.

## **Routines and trusted adults**

Try to keep familiar routines where possible, including school, meals and time with people children trust. Ask whether they would like to speak to a relative, teacher, school wellbeing worker or counsellor. Share only what is needed for support, and ask how their information will be handled. In Australia, Kids Helpline supports young people aged 5–25 on 1800 55 1800.

## **What to share with relatives**

You do not owe everyone an explanation. A simple sentence may be enough: “Our family is dealing with a difficult situation and we are getting support. I am not ready to discuss the details.” Choose one or two trusted people who can offer practical help without gossip or pressure.

## **Answering difficult questions**

Older children may ask about housing, court proceedings or whether they should tell friends. Answer what you know, acknowledge uncertainty and

ask what worries them most. Do not make them responsible for adult decisions.

## **Different relationships, different choices**

If you are an adult child of someone who gambles, you can love your parent without taking charge of their debts or recovery. Your involvement may be limited, and that does not make your care less real.

If you are the parent of an adult who gambles, you can stay connected without becoming a source of emergency loans or a full-time investigator. Decide what you can offer and what you cannot, with professional advice where needed.

If you are a sibling or friend, listening, checking in or helping someone find a service can matter. You do not have to investigate, lend money or carry secrets that damage your own wellbeing.

If disability, age, language, culture, privacy or access to technology changes how you can get help, ask for an approach that works for you. Interpreters, accessible formats and different appointment methods may be available. You deserve support that respects your circumstances.

## Chapter 11

# **When Things Do Not Improve**

Sometimes the person gambling is not ready to seek help. Sometimes they make changes and then return to gambling. Sometimes the relationship is no longer safe or sustainable. None of these situations means that you have failed.

You can revisit your finances, living arrangements, legal rights and support network. If leaving or changing the relationship is something you are considering, make a plan with trusted professionals, especially if there is any risk of retaliation.

You do not have to decide the rest of your life today. You can decide what you need to be safer this week.

## **When the law becomes involved**

For some families, the consequences extend beyond debts and arguments. There may be police contact, court proceedings, publicity, job loss or imprisonment. The person who gambled may be the focus of every official conversation, while partners, parents and children are left managing the household and other people's reactions.

My own story included legal consequences and imprisonment. I know that my family did not choose the situation they were placed in. I cannot speak for what each of them felt. I can say that the consequences of my actions did not stop with me, and that is something I have had to face honestly.

If you are in this position, separate the things you can influence from those you cannot. You can seek independent legal advice, ask about financial obligations, make plans for children and housing, and decide how much information to share. You do not have to act as the accused person's legal adviser, spokesperson or financial rescuer.

## **Court dates, visits and public attention**

If someone is in custody, you may face difficult decisions about visits, calls, travel costs and how much contact is healthy for you. It is acceptable to set limits based on your finances, wellbeing and children's needs. If the story becomes public, prepare a short response you can repeat without explaining private details.

A sentence you can use: "This has been painful for our family. We are focusing on our wellbeing and will not be discussing the legal details." You can also say nothing. You are not responsible for answering every question or defending choices that were not yours.

## **When people judge the whole family**

Legal consequences can bring a second injury: the feeling that neighbours, colleagues or friends now see you through someone else's actions. You may feel embarrassed to attend an event, answer the telephone or explain why a loved one is absent. You do not have to defend conduct you did not commit. You can choose a short response, protect your privacy and speak to people you trust.

## **Practical questions if someone is in prison**

Before agreeing to visits, phone costs or financial support, work out what is affordable and emotionally manageable for you. Ask the correctional service about approved contact, visiting rules and support for families. If children are involved, consider their wishes and welfare with appropriate professional guidance. Maintaining contact is a choice, not a measure of love.

This section is optional. If legal consequences do not apply to your family, move straight to Chapter 12.

## Chapter 12

### **Your Next Seven Days**

Choose three realistic steps for the coming week: one support contact, one safety or money question, and one thing for your own wellbeing. Worksheet 6 gives you space to plan without pressure.

### **Printable worksheets | Use only what is safe**

These worksheets are optional. Write only where it is safe. Do not record passwords, account numbers, private logins, allegations or information that could place you at risk. You may also talk through the questions with a qualified professional.



## Worksheet 1

My next 24 hours

What needs attention first: safety, essentials, support or something else?

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Is there a safer time, place or way to ask for help?

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One person or service I could contact:

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One money decision I can pause before making:

## Worksheet 1

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One small thing that may make tomorrow easier:

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## Worksheet 2

What I notice and what I need

What have I observed directly?

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How is this affecting my finances, wellbeing, relationships or safety?

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What am I assuming, and what do I genuinely need to know?

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## Worksheet 2

What do I need today, whether or not the other person changes?

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## Worksheet 3

My support map and first call

A service or professional I could contact:

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A person who can listen without taking over:

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A place or routine that gives me some breathing room:

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The first question I want to ask:

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### Worksheet 3

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If that option is unavailable, my next option is:

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## Worksheet 4

Questions for a money  
or legal adviser

Essential costs due soon:

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Documents I can lawfully access:

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An account, debt or letter I need help understanding:

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Questions before I sign, pay, borrow or change an  
arrangement:

## Worksheet 4

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The next qualified service I will contact:

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## Worksheet 5

My boundary and safe-  
conversation plan

What action or request can I not continue with?

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What is within my control?

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What short sentence could I use, if safe?

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What support do I need to follow through?

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## Worksheet 5

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If I fear retaliation, who can advise me before I speak?

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## Worksheet 6

My next seven days and my own life

One support step:

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One practical safety or financial step:

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One ordinary activity, rest or connection just for me:

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One decision I can postpone until I have advice:

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## Worksheet 6

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What I want to remember when my feelings change:

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## **Final Word**

### **You Matter Too**

When gambling enters a family, the conversation often centres on the person who gambles: whether they will stop, whether they are telling the truth, whether they will seek help. Your experience matters just as much.

You can care deeply and still say no. You can hope for change without promising to wait forever. You can ask for help even if the person you love refuses it.

Whatever happens next, you deserve a life that is not ruled by someone else's gambling.



## **Finding support around the world**

These services are starting points, not a substitute for local advice. Contact details, hours and eligibility may change. Check the official website for your location. If you are in immediate danger, call your local emergency number.

### **Australia**

Gambling Help Online: 1800 858 858

Lifeline: 13 11 14

National Debt Helpline: 1800 007 007

1800RESPECT: 1800 737 732

Suicide Call Back Service: 1300 659 467

Kids Helpline (ages 5–25): 1800 55 1800

Emergency: 000.

## **New Zealand**

Gambling Helpline: 0800 654 655

1737 mental health support: call or text 1737

Women's Refuge

Emergency: 111.

## **United Kingdom**

GamCare National Gambling Helpline: 0808  
8020 133

Samaritans: 116 123

National Domestic Abuse Helpline (England): 0808  
2000 247

Emergency: 999 or 112. Domestic abuse services and eligibility vary by nation.

## **United States**

National Problem Gambling Helpline: 1-800-MY-  
RESET (1-800-697-3738)

988 Suicide & Crisis Lifeline: call or text 988

Finding support around the world

National Domestic Violence Hotline: 1-800-799-SAFE

Emergency: 911.

## **Canada**

Provincial and territorial gambling support: consult local health services

Suicide Crisis Helpline: call or text 988

ShelterSafe family violence resources

Emergency: 911. Gambling services vary by province and territory.

## **Elsewhere**

Look for licensed local gambling support, financial counselling, crisis services and specialist family violence assistance. Do not assume that a service in another country can help with local legal obligations.



## Sources and further reading

NICE guideline NG248: Gambling-related harms

1800RESPECT: Technology and safety

Moneysmart: Financial abuse

Lifeline: Worried about someone

Kids Helpline: About the service

These sources inform general safety and support information; they do not endorse this guide or validate its reflective approach.



## **About this guide**

I write from lived experience, not as a clinician. This guide is not a diagnosis, treatment plan or substitute for specialist advice. For someone seeking help with their own gambling, see my companion book *Beyond Gambling Harm: Finding Hope, Rebuilding Trust and Moving Forward*.

