

## **Gambling**

At York CAB we think of betting and gambling in terms of relationship problems rather than as debts.

We see clients who are facing thousands of poundsworth of debts and we can advise them how to deal with their debt situations. But the human face of gambling comes home to us very powerfully when we see the effect that gambling addiction has on families.

The first difficulty for our clients may be to acknowledge that they have a gambling problem, which may be an addiction. This is not an area that a CAB adviser is trained to deal with – we're not a counselling service. So we're likely to reassure a client – or often a client's partner, that they've done the right thing by coming to see us for advice and that we can help.

But advice on the debts that frequently arise from gambling involves quite a long process and we will be especially concerned to prevent the consequences of debt. This can include possible loss of a home and action in the Courts. We have seen clients who seem quietly accepting of a seriously bleak future. All our professionalism is needed in cases like this. We can't advise effectively unless we can be objective about how to help.

When there are gambling debts there are almost certainly other debts as well. York CAB offers a holistic service: we'll help prepare budget sheets, negotiate with creditors and advice about bailiff action. But we'll also check on whether a client is eligible for welfare benefits or Tax Credits, whether there are loans with over-high interest rates and, looking even wider, we'll ask if there are other problems, such as employment worries.

Everyone wants to have fun, and we wouldn't want to stop that. But when things look like getting out of hand, please come to the Bureau. We won't judge you and we will help.