

# How alcohol and drugs can affect your finances as a family member

Talking to your loved ones about money and having financial worries are everyday problems for many people across the world. But when your family is affected by alcohol and other drugs, financial issues can be a major issue and worry in your life.

## Paying Debts

You may be cornered or begged to pay off the drug debts of your loved one. You may feel pressured to buy alcohol and drugs because you're worried your loved one could go into withdrawal and cause harm to themselves. Or you may want to buy the drugs or alcohol so that they don't leave home in case they get themselves into trouble.

We have heard from family members about their frightening experiences of people coming to their home and demanding money for debts that their loved one owes.

## Do you see yourself in any of these situations?

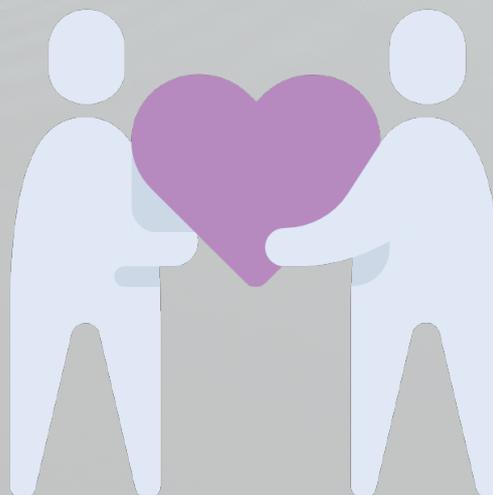
- You paid off their debt once and now find yourself being asked to pay off more
- They're promising you they'll never do it again if you pay back this one time, but they continue to get into more debt
- They're saying they'll pay you back if you do it but it never happens
- You gave them money but instead of paying off their debt they bought alcohol or other drugs

As difficult as it is in these situations, you

should not be paying off their debt. It is your loved one's debt and theirs alone.

## What can you do?

- Do not pay off your loved one's debt. This may be difficult to take, especially if they're begging you and saying they are in danger, but you shouldn't put yourself into financial hardships by paying the debt. If there is a danger to your loved one's life, contact the police and explain what is going on.
- Get support. Financial issues will always cause anxiety, stress and a low mood. You may not be sleeping and may even feel too scared to be in your own home. You need to be supported during this time.
- If you have paid debt before, you might be asked to again. You could try and have a conversation with your loved one to tell them you won't be paying off any more debt and putting a boundary in place.
- Ask for advice and support with a support worker or service. They will be able to advise on the best practice in dealing with the debt and may even



give a structured budget and plan for paying off the debt.

**Becoming a victim of criminal behaviour**  
When your loved one is dependent on a substance and is desperate to get their hands on it, they may go to certain lengths to get money such as stealing from their own family.

You may find that some cash has gone missing from your wallet, or there is strange activity on your credit or debit card. Items in your home may be disappearing, all to be sold for money without your permission. Money that you kindly give for paying bills, food and other essential items may be used to purchase alcohol or other drugs instead.

You may feel anger and want to confront your loved one about this, but you may even feel depressed that this is happening or anxious and fearful.

### What can you do?

- Consider access to your home. If your loved one doesn't stay with you, you can meet them outside so they can't come into your houses to look for cash or items to sell.
- Use positive communication to talk about money or items that have been stolen. Talk to them, let them know how you feel about them stealing/if they tried to steal something.
- Allow natural consequences to happen if things are stolen e.g. if your loved one shoplifts, the natural consequence is that the police will become involved.
- If large amounts of money or high-value items have been taken from you, you must phone the police to report this has happened and let them solve the matter.

It's a horrible situation to go through and it can cause a strain in your relationship.



If you can't talk to them about why they're taking money from you, reach out for support and talk about the matter with someone else.

### Your loved one is spending their money on alcohol and other drugs

Your loved one may have a job and earn money, but as alcohol or other drugs take over their lives, they may spend most of their earnings on substances. This has the knock-on effect of them not paying

their share of the bills and making you pay more each month. It may even lead to bills not being fully paid.

If you aren't working and are dependent on your loved one's income, money can start to cause a strain on daily life.

Essential items such as food, nappies for young children and even medicine may be forgotten about to pay for alcohol and other drugs instead.

People who are vulnerable financially may go for extra measures to get their hands on money. Many family members have said that their loved ones take out new credit cards from companies with high-interest rates and find themselves paying off interest monthly and are unable to pay off their debt. Depending on the relationship i.e. married, power of attorney, etc. some debts may fall to the family to pay off.

The person who uses substances could also lose their job, may end up in debt, and may even end up stealing to get by. It is best to seek financial advice and to work out a plan to make sure they can live their life well. Some charitable financial services can support you.

### Becoming a dependent

Children under 16 living at home in Scotland are seen as non-dependents. As soon as they are over 16 years old they are dependents. This is where child support benefits end.

If your loved one is over 16, living at home and using substances, they may become financially dependent on you.

If your loved one is unable to work or does not want to find a job, you may have further financial pressures as there are more bills to pay where they should be helping. This causes your monthly earnings to drop and you start to pay for their food, rent and other bills which should be their responsibility.

Bringing up the conversation of getting a job and paying rent is a difficult one but it is necessary. If you continue to pay for them, what message does that teach them? That they don't have to get a job and pay for themselves through life? Realistic boundaries must be set and even rules can be made to start making a change.

### What can you do?

- You can encourage your loved one to get a job and support them with finding one. Helping them decide what they'd like to do as a job and encouraging them with job posts and applications could help.
- You should explain the bills and the amount of money that is spent every month just to keep the house going. This may even mean starting to charge

rent to your loved one to begin with in small increments, then leading up to what is required.

- Allow natural consequences to happen. If they are not earning any money or paying their way in the home, not giving them additional money or paying for their meals may encourage them to earn their income.

Financial issues are difficult and can be causing you worry and a lot of stress. If you are having any issues, the organisations below may be able to support you.

### Financial Support Organisations

Citizens Advice Direct (Scotland)  
Advice on issues such as debt, employment, welfare and consumer advice.  
Helpline: 0800 028 1456  
Website: <https://www.cas.org.uk/>

National Debtline  
Provides free confidential and independent advice on how to deal with debt problems.  
Helpline: 0808 808 4000  
Website: <https://www.nationaldebtline.org/>

