

real life deception

# My husband gambled away OUR HOME... AND OUR MARRIAGE

*Michelle Shelton, 32,  
tells Bella how an  
addiction cost her  
family so dearly...*



**D**on't you love that in a single moment your whole life can change for the better?

That's how I felt when I first saw Steve Shelton.

We'd met through an online dating agency. Coffee turned into dinner, then a full-blown romance. Within a few weeks I'd moved into Steve's Manchester home.

Steve worked as a recruitment manager while I was a manager for a skincare company. We saved hard and bought our own home, a three-bed semi, in October 2005.

During a couple of nights out I noticed that Steve enjoyed the odd bet on a football match or the horses. It was only a fiver here and there and I thought nothing of it.

Then, two days before Christmas,

Steve said we needed to top up his bank account, which we both paid into for household expenses.

'We've gone overdrawn – all the bills have gone up,' Steve said. 'About £500 should cover it.'

It's not very PC but I was happy to let Steve take care of all that.

Yet, a few months later, I don't know what came over me but I opened his bank statement. The account we paid our bills from was overdrawn again, with a number of small cash withdrawals.

When he came in from work that night I tackled him about it.

'Where's that money gone?' I demanded.

'I'm sorry,' he replied. 'I got a bit carried away in the bookies.'

I was furious. But Steve promised that it would never

happen again and I forgave him.

Then, in December 2006, I found out I was pregnant. We were thrilled. Only, as I excitedly made plans for our baby, Steve seemed to go out more. I had an awful

**'I got a bit  
carried away  
in the bookies'**

feeling in the pit of my stomach.

'You're never home,' I said one night. 'Are you gambling?'

'I'm sorry,' he said. 'I'll stop.' I wanted to believe him.

On my last day at work before

my maternity leave started, Steve turned up in a hired Mercedes to pick me up.

'Marry me?' he asked, as I sat in the car.

'Yes!' I replied.

In August 2007 our son Jake was born. He was a gorgeous baby and Steve was a devoted dad.

But I started to notice that any loose change I'd left around the house disappeared.

There was only one person who could have been taking it – Steve. I also found myself paying more money into our bank account to cover the bills.

'Where's all the money going?' I asked. But I knew the answer.

'I've been playing on the roulette machines at service stations,' Steve confessed. His job meant he had to travel and when he stopped for a break he'd spend anything up to £300 on the roulette machines.

'Right, that's it,' I snapped. 'I'm

taking charge of all the money.'

'Please forgive me,' he begged.

I let it go because by this time I was pregnant with our daughter, Tilly. Still, I made Steve pay his wages into my bank account.

In September 2008, when I was eight months pregnant, we married in a small and intimate ceremony. It was a perfect day. I put my fears aside and hoped for a brighter future.

A month later Tilly was born.

'She's my princess,' said Steve.

But even the responsibility of providing for two kids couldn't stop him gambling. I'd give him £30 cash for petrol and he'd keep back a fiver of it to put on the horses.

Then, a week before Christmas 2008, Steve came home from work, his face white. 'I've been made redundant,' he said.

'We'll be okay,' I reassured him, but I was terrified.

Thankfully, we had mortgage protection. But it meant just 10 weeks after Tilly was born, I had to go back to work.

A few weeks later, I came home to find Steve had raided the children's piggy banks.

'You've stolen money from your own kids!' I spat at him.

'I'm sorry,' he replied.

Then I discovered that Steve had been logging on to my internet bank account and taking money to gamble online.

Part of me wanted to leave, but I couldn't bear the thought of us being apart.

Then, in August 2009, an upstairs pipe in our house burst, flooding the whole ground floor.

'At least we're insured,' I said tearfully as I tried to mop up.

Steve sank into a chair, his head

in his hands. 'I'm so sorry,' he said. 'I cancelled the insurance policies. I used the money for gambling.'

'How bad is it?' I asked, hardly daring to know the answer.

'With all the payments I've missed, we're £50,000 in debt,' he admitted.

'I don't believe it!' I gasped. I should have left Steve then, but he said he'd get help.

'I'll go to Gamblers Anonymous,' he promised.

But that only lasted for six weeks until Steve confessed that instead of driving to his meetings he was really going to the bookies.

Soon, we had to declare ourselves bankrupt. Our house was about to be repossessed and my income would never cover Steve's debt. We had no choice.

In June 2010, in tears, we handed back our house keys to the mortgage company.

We managed to find a tiny

cottage near Lincoln that was cheap enough to rent on benefits.

Weeks after moving in, I was sorting through Jake's drawers when I found a presentation box of coins I'd been given as a present. Only it was ripped open. And I knew who'd done it.

It was only £4.50 worth of coins but that wasn't the point.

'You're never going to stop, are you?' I shouted.

'I'm sorry, I don't know what came over me,' he said.

It was December 2010 and we didn't even have enough money to heat the house. I'd had enough.

'You love the bookies more than me and the kids,' I sobbed. 'I'm leaving you.'

I sold some furniture and scraped together enough money to rent a house for me and the

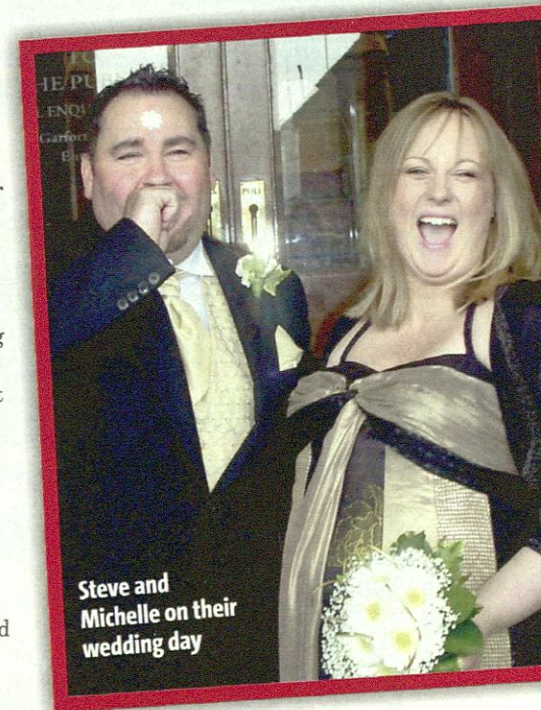
children. Then I filed for divorce.

Steve's now living nearby and Jake, four, and Tilly, two, see him nearly every day. He's also going to Gamblers Anonymous. 'I know I'm an addict,' he admitted to me.

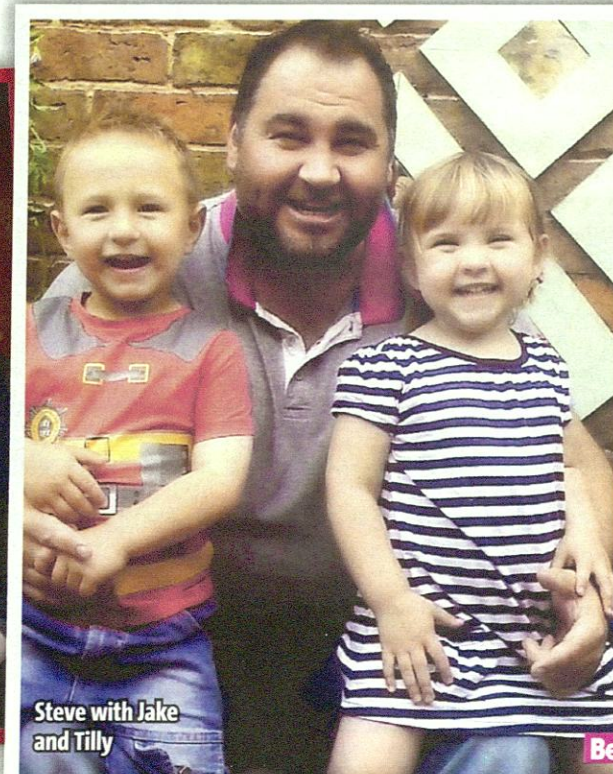
We're still friends but we'll never be a couple again. Steve gambled away my love and I can't forgive him for that.

● **Steve, 38, says:** 'I don't blame Michelle for leaving me. It wasn't until I went to Gamblers Anonymous that I realised I was a compulsive and addicted gambler, always looking for my next fix.'

'It wasn't just the bookies, I bet on roulette machines and on the internet. The more money we didn't have, the more I'd want to gamble to see if I could gain more. It was a vicious circle.'



Steve and Michelle on their wedding day



Steve with Jake and Tilly