NOTE TO USERS

Page(s) not included in the original manuscript and are unavailable from the author or university. The manuscript was microfilmed as received.

88

This reproduction is the best copy available.
A QUALITATIVE ANALYSIS OF THE EXPERIENCES OF PARTNERS OF PROBLEM GAMBLERS

by

Amanda Michelle Adams

Faculty of Social Work
University of Toronto

A thesis submitted in conformity with the requirements of the degree of Master of Social Work at the University of Toronto

© Copyright 2001
The author has granted a non-exclusive licence allowing the National Library of Canada to reproduce, loan, distribute or sell copies of this thesis in microform, paper or electronic formats.

The author retains ownership of the copyright in this thesis. Neither the thesis nor substantial extracts from it may be printed or otherwise reproduced without the author's permission.

L’auteur a accordé une licence non exclusive permettant à la Bibliothèque nationale du Canada de reproduire, prêter, distribuer ou vendre des copies de cette thèse sous la forme de microfiche/film, de reproduction sur papier ou sur format électronique.

L’auteur conserve la propriété du droit d’auteur qui protège cette thèse. Ni la thèse ni des extraits substantiels de celle-ci ne doivent être imprimés ou autrement reproduits sans son autorisation.
A QUALITATIVE ANALYSIS OF THE EXPERIENCES OF PARTNERS OF PROBLEM GAMBLERS

Amanda Michelle Adams

Master’s of Social Work 2001
Faculty of Social Work
University of Toronto

ABSTRACT

This qualitative study sought to explore the experiences of partners living with their spouses who were ongoing problem gamblers. Seven female and three male partners involved in relationships between 18 months and 33 years were interviewed about their experiences and coping strategies. Key themes that emerged were concerns about finances, pronounced feelings of loss, self-reflection and mixed feelings about staying together. These partners coped by creating a separate life apart from their relationship with their gambling spouse. These findings suggest partners demonstrate the ability to take care of themselves rather than see themselves as victims. Practice implications include building on strengths while encouraging partners to prioritize their own needs regardless of the gambling involvement of their spouse.
ABSTRACT

This qualitative study sought to explore the experiences of partners living with their spouses who were ongoing problem gamblers. Seven female and three male partners involved in relationships between 18 months and 33 years were interviewed about their experiences and coping strategies. Key themes that emerged were concerns about finances, pronounced feelings of loss, self-reflection and mixed feelings about staying together. These partners coped by creating a separate life apart from their relationship with their gambling spouse. These findings suggest partners demonstrate the ability to take care of themselves rather than see themselves as victims. Practice implications include building on strengths while encouraging partners to prioritize their own needs regardless of the gambling involvement of their spouse.
I would first like to thank my supervisors Professor Judy Globerman and Dr. Tony Toneatto for all their help. To Judy, thank you for engaging me in social work research, for your boundless energy and motivating talks. I learned a great deal from you, your lectures and the active involvement you maintained in this research process. To Tony, thank you for years of interest in my academic and vocational development. Your feedback, support and your insight into problem gambling have been invaluable for me.

Funding for this research was made possible by the Ontario Problem Gambling Research Centre fellowship award. I would like to thank the OPGRC for their support and enthusiasm regarding this project.

Thank you, Brad, for always being my first reader. Also many thanks to Erin and Laura for your comments and continued support. Thanks to Wayne Skinner for your constructive feedback, and to Cheryl Regehr as members of my thesis committee who helped make my defense a positive experience with which to end my MSW degree. and to Kay, Sharon and Dale for all your help over the past two years.

And to my mother who has always been nothing but encouraging.
# TABLE OF CONTENTS

Abstract .......................................................................................................................... ii

Acknowledgements ........................................................................................................ iii

Table of Contents ........................................................................................................... iv

List of Appendices ......................................................................................................... vi

List of Tables ................................................................................................................ vii

CHAPTER 1

Introduction ...................................................................................................................... 1
  Problem Gambling ........................................................................................................ 2
  Prevalence .................................................................................................................. 3

CHAPTER 2

Literature Review ........................................................................................................... 4
  Partners of Problem Gamblers .................................................................................... 4
  Gaps in the Literature ................................................................................................. 10

Theoretical Orientation ................................................................................................. 13

Cultural Review ............................................................................................................. 15

CHAPTER 3

Research Design and Methods .................................................................................... 17

Research Questions ....................................................................................................... 17

Research Design ........................................................................................................... 17
  Recruitment ................................................................................................................ 18
  Data Collection .......................................................................................................... 19
  Data Analysis ............................................................................................................. 19
CHAPTER 4

Findings ........................................................................................................... 24

General Findings ......................................................................................... 24

1. Sample Description .................................................................................. 24
   i) Partners ................................................................................................. 24
   ii) Gambling Spouse ............................................................................... 27

2. Themes ....................................................................................................... 31
   i) Financial Stress ................................................................................... 31
   ii) Loss ..................................................................................................... 37
   iii) Self-Reflection ................................................................................... 46
   iv) Staying Together ............................................................................... 50

3. Coping Strategies
   Separate Lives .......................................................................................... 56
   i) Emotional Distance ............................................................................ 57
   ii) Cognitive Strategies ......................................................................... 59
   iii) Behavioural Responses .................................................................. 62

Findings Summary ....................................................................................... 66

CHAPTER 5

Discussion and Implications for Social Work Practice ............................. 67

Limitations of the Study ............................................................................. 74

Future Research .......................................................................................... 77

Conclusions .................................................................................................. 77

References .................................................................................................... 79
<table>
<thead>
<tr>
<th>Appendix</th>
<th>Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appendix A</td>
<td>Long-Interview Guide</td>
<td>83</td>
</tr>
<tr>
<td>Appendix B</td>
<td>Sample Recruiting Advertisement</td>
<td>85</td>
</tr>
<tr>
<td>Appendix C</td>
<td>Screening Questionnaire</td>
<td>86</td>
</tr>
<tr>
<td>Appendix D</td>
<td>Information Letter</td>
<td>88</td>
</tr>
<tr>
<td>Appendix E</td>
<td>Consent Form</td>
<td>89</td>
</tr>
<tr>
<td>Appendix F</td>
<td>Basic Demographic Information</td>
<td>90</td>
</tr>
<tr>
<td>Appendix G</td>
<td>Follow-Up Interview Consent Form</td>
<td>92</td>
</tr>
<tr>
<td>Appendix H</td>
<td>Follow-Up Interview Guide</td>
<td>93</td>
</tr>
</tbody>
</table>
LIST OF TABLES

Table 1 Partner: Basic Demographic Information ........................................... 25

Table 2 Gambling Spouse: Basic Demographic Information ............................ 28
CHAPTER 1
INTRODUCTION

Despite the significant achievements and contributions of over 50 years of clinical writings and research, there is a great deal about problem gambling still to discover. In general, work in this area has focussed on compulsive and pathological gambling with researchers attempting to identify different levels of gambling involvement, define gambling-specific terminology, and theoretical perspectives on gambling as an addiction, an individual disease, and a societal issue. Aetiology remains a widely debated topic, with researchers proposing genetic, social and personality factors as potential root causes of gambling addiction. Comparisons between different treatment approaches and attempts to understand the recovery process are also present in the literature. Despite the many approaches to studying gambling addiction, one common and not surprising denominator predominates research completed to date: the focus has been on the gambler and how gambling affects his/her life. This study pursues a somewhat different approach, in recognition of the fact that the impact of problem gambling is not limited to the gambler.

Family members of a problem gambler and partners in particular share the impact of the gambler’s behaviour, and much less is known about their experiences. Some qualitative research has undertaken to understand how partners of problem gamblers cope and live with their gambling partner. While the negative impact of gambling on the spouses has been documented, what has largely been ignored are the coping strategies employed by spouses who continue their relationships with problem gamblers. Research to explore and document the strategies and behaviour adopted by spouses to help them
manage their difficult situation may have practical benefits in the treatment of gamblers and their spouses.

The present study attempts to broaden our understanding of the consequences of problem gambling by interviewing partners about their experiences in their relationships with a problem gambler. The Long-Interview (McCracken, 1988) method of inquiry was selected to conduct this qualitative research, which is characterized by four major steps: literature review, cultural review, interview guide construction and data analysis. The findings will supplement the existing literature about partner experiences and will offer further insight relating to how these partners cope in their relationships with a gambling spouse.

**Problem Gambling**

As previously mentioned, the point at which gambling becomes a "problem" is debated in the research literature. Generally, it is agreed that gambling to the extent or frequency that it takes a toll on an individual's financial, emotional, vocational or social well-being is somewhat problematic (National Council on Problem Gambling, 1999). Compulsive gambling is a term used by Gamblers Anonymous (GA) groups to describe how some people become addicted to gambling; they become sick with this gambling disease. The most common assessment tool used to evaluate a person's difficulty with gambling is the South Oaks Gambling Screen (SOGS) (Lesieur & Blume, 1985). The South Oaks Gambling Screen helps to classify people on the basis of their responses to this 20-item survey as "probable pathological" gamblers and "probable problem" gamblers. The SOGS is the basis of most prevalence studies of problem gambling.
throughout North America. The Diagnostic and Statistical Manual of Mental Disorders is a diagnostic measure used by psychologists and psychiatrists. Pathological gambling as a chronic and progressive disorder and is classified under Impulse Control Disorders. In general, "problem gambling" is often used to refer to all persons who, as a result of their gambling involvement, have been negatively affected by their behaviour. In this research study, the term "problem gambler" will also be used to include those individuals who may meet criteria for pathological and compulsive gambling.

**Prevalence**

Sixty percent of Canadians engage in some kind of gambling activity each year (Angus Reid Group, 1998), generating between $20 to $27 billion dollars in government revenues (www.ccsa.ca). Ontario alone accounts for approximately half of that total (CCSA, 1996). These revenues, however, come with a social cost. In the United States approximately 1-3% of adults are classified as pathological gamblers (American Psychiatric Association, 1994). Roughly 1-2% of Canadians are problem gamblers while the rates vary within the province (ccsa, 1995). These statistics, while alarming, may not reflect the severity of the situation, as they are based on studies from 1995, and do not represent recent changes to gaming in the province, such as the introduction of slot machines to some racetrack venues.

The impact of problem gambling is not limited to the addicted individual. For every one person who has a problem with gambling there are approximately eight to ten other people who are negatively affected by their actions (Lobsinger & Becket, 1996). Naturally, the partners of these gamblers come to mind.
CHAPTER 2
LITERATURE REVIEW

**Partners of Problem Gamblers**

*Research Literature*

Valerie Lorenz has made significant contributions to the research literature of the spouses of problem gamblers. Conducted in the late 1970s and early 1980s at Gamblers Anonymous and GamAnon meetings (the component of GA that offers self-help support groups to family members dealing with compulsive gamblers in their family). Lorenz’s survey studies, done in the United States, laid the foundation for much of our empirical knowledge about spouses and generated baseline data for this population.

One of the initial studies on spouses of gamblers was conducted by Lorenz & Shuttlesworth (1983), who studied 144 GamAnon members, 98% of whom were females attending a national conference in 1977. Using survey questionnaires, with Likert, closed and open-ended questions, they asked participants about their experiences. Almost all of the respondents experienced financial problems as a result of the gambling and 84% identified themselves as “emotionally ill” (p.69). Partners reported having a lack of effective coping strategies to manage the impact gambling had on them and their family. Fifty percent reported dysfunctional behaviours such as excessive drinking, smoking, and under- or over-eating. Twelve percent stated that they had attempted suicide.

The literature revealed additional problems encountered by the spouses of problem gamblers. Dealing with creditors and persistent financial concerns, being forced to take on additional jobs, feeling lonely and having difficulty establishing trust in the
relationship were also identified as concerns by the partners (Blume, 1988; Heineman, 1987). Physical and verbal abuse from the gambler has also been reported (Lorenz & Shuttlesworth, 1983). Family life with a problem gambler was reported as chaotic and stressful (Jacobs, 1989). Spouses also reported poor sexual satisfaction from the relationship (Lorenz & Shuttlesworth, 1983; Lorenz & Yaffee, 1988). Furthermore, children in these families suffered from neglect (Abbott, Cramer & Sherrets, 1995) physical abuse (Lorenz & Shuttlesworth, 1983), and behavioural and emotional problems (Franklin & Thoms, 1989).

Despite the negative consequences that gambling has on the family, many relationships reportedly remain intact. Lorenz & Shuttlesworth (1983) found 94\% of the 144 respondents in their study were still married to their partner. Spouses reported numerous reasons for maintaining the marriage, including fear of facing the world alone (58\%), the welfare of the children (52\%), love for their partner (48\%) and belief that the gambling would stop (48\%). One quarter of the sample surveyed stated that they were unaware of their husband's gambling problems until nine or more years into the relationship.

Lorenz and Yaffee (1988) distributed a 135-item questionnaire to individuals who were attending Gamblers Anonymous and GamAnon conferences in the United States between 1983 and 1984. Questions asked the respondents about the impact of two time periods of the gambling: the desperation phase (Custer, 1982) and the abstinence phase of gambling. All 215 respondents were female and 89\% of them stated that the gambler had stopped gambling. Results indicated that the spouses experienced physical and psychological symptoms as a result of their partner's gambling. They reported having
frequent headaches, irritable bowels, feeling faint, shortness of breath, and backaches during the worst time of their partner’s gambling behaviour. Also identified were the spouses’ feelings of anger, depression and isolation from the gambler during the worse time of his gambling.

Lorenz and Yaffee (1988) concluded that the spouse’s coping skills are “sadly inadequate and prevent her from coping effectively with the compulsive gambler and his maladaptive behavior.” (p.24). The inability of the spouse to cope was linked to the spouses’ experiences being so closely linked to the gambler and his gambling behaviour.

In a similar study that distributed the 135- item questionnaire to couples attending GA and GamAnon conferences, Lorenz and Yaffee (1989) compared the level of agreement between the gambler and his/her spouse. The questions focused on the gambler’s gambling activities, awareness of the problem, and difficulties experienced by the couple and their children (attitudes, finances, etc.). Findings from this survey indicated that despite maintaining these relationships and receiving support from GamAnon, the spouse’s continued to suffer from feelings of anger and resentment over the gambling. The researchers suggest that additional marital counselling and a greater understanding of problem gambling and its impact, are important pathways to help ameliorate these relationships.

Research into treatment options of spouses of problem gamblers is sparse in the literature. Most of the work has involved couple counselling with the gambler and his/her spouse as well as group treatment typically employing GA’s 12 step programs (Boyd & Bolen, 1970; Tepperman, 1985). However, this research focussed on resolving the problem gambling behaviour rather than addressing the needs of the spouses.
Outcome measures though they do address the quality of the relationships between the couple, tend to also use the gambler's gambling status as a measure of marital satisfaction. For example, short-term group couple's therapy that aims to decrease the problem gambling and also restore parts of the relationship.

Ciarrocchi and Reinert (1993) conducted the most recent study on partners of problem gamblers and their family life. The Family Environment Scale (FES), which measures 10 characteristics of family life, was administered to 36 female members of Gam-Anon and to 50 male members of GA. The FES is designed to measure satisfaction of three basic areas of family life: relationships (cohesion, expressiveness and conflict), personal growth (independence, achievement orientation, intellectual cultural orientation, active -recreational orientation and moral-religious emphasis), and system maintenance (organization and control) (Moos & Moos, 1981). A control group of 1125 normal families (including a random subsample of 294 families in a large metropolitan area with 500 distressed families from inpatient and outpatient clinical samples) were used as the comparison group.

Results indicated both GA and GamAnon members experienced significantly more family life dissatisfaction than control groups. In addition, the female spouses of gambling addicts reported greater dissatisfaction on the personal growth dimensions than did the controls, even after two years of abstinence from gambling. The authors postulate that a "developmental lag" exists between the spouse and the gambler regarding the end of the gambling period and the current level of satisfaction reported about the family environment. As was suggested, both the initial financial devastation the spouse experiences and the ongoing stress of living with these financial consequences may have
impacted the scores for the personal growth dimensions. Despite the gambler’s abstinence some spouses remain dissatisfied. The researchers also suggested that family therapy be used to address the problem gambling and improve family environment for the female spouses of the problem gamblers.

**Partners of Problem Gamblers**

*Clinical Self-Help Guides*

Research studies are quite often expensive and time-consuming undertakings. Especially challenging in qualitative investigations are the laborious tasks of analyzing semi-structured open-ended interviews. In the absence of a wide body of research dealing with partners of problem gamblers, clinicians and therapists must nevertheless assist those clients who present themselves at mental health agencies. Fortunately, to bridge the gap between research and the clinical need for help, a substantial body of literature is available to practitioners as well as to the public that details ways to manage addiction in the family. Therapists can borrow from other self-help and addiction literature to apply some of those strategies to working with problem gambling (Beattie, 1992). In addition to GamAnon literature, self-help guides specific to gambling are designed to reach family members or spouses who are looking for support in managing a gambling problem.

Drawing from clinical case examples these self-help guides are usually written by therapists and mental health professionals as a way to inform and assist people about problem gambling and its effects on family members. *Behind the 8-Ball* (Berman & Siegel, 1998) provides an overview of gambling as a problem in the family. It outlines
the emotional and financial consequences of compulsive gambling, and discusses the recovery process for the gambler and his/her family member. Consistent with much of the research literature, gambling is described using a medical-model perspective where it is presented as a disease. The book helps to outline what can be expected in the recovery of such an illness.

*Don’t Leave It to Chance* (Federman, Drebing & Krebs, 2000) also provides an overview of problem gambling and its impact on the family system. This guide puts into context the emotional, behavioural and cognitive responses often expressed by family members struggling with problem gambling in their family. It provides detailed practical suggestions to the reader along with the theoretical background to gambling addiction and research references. The authors discuss resolving problem gambling as a process of change. They apply Prochaska and DiClemente’s (1995) work on the process of changing behaviours to understand how family members might help a problem gambler who has begun to resolve his/her problem gambling. However, the focus of the change process is on the gambler and his/her steps in the recovery, what the partner can expect whereas little detail is provided about partner’s individual needs or own changing process.

Although these books emphasize the importance of spouses’ concern for their own well-being, how the spouse is expected to recover or manage, remains somewhat in the background. Spousal coping mechanisms and behaviour modification tend to be more directed at adjusting to the gambler’s recovery. Recovery for the spouse appears to follow closely to the changing behaviours of the gambler. For example, these guides explain ways the spouse might change his/her behaviours that may in turn: help the gambler change his/her behaviour (refuse bailouts, plan an intervention, set or stick to
limits or stop enabling). Moreover, recovery of the family members or partners is depicted as largely dependent on the problem gambler changing his/her behaviours. While self-help guides clearly outline the limitations of the partner’s role in changing the gambler’s behaviour and the books acknowledge that the gambler is responsible for his/her own behaviour, it is unclear how the spouse should proceed to deal with ongoing chronic gambling. In many cases partners reading these books are also looking at ways to help themselves first. What may also be useful to spouses is how their recovery or management of problem gambling can occur despite having their partner stop or resolve his/her gambling behaviour.

Additional information specifically outlining how partners can manage, apart from the gambler, may meet the needs of readers struggling to come to terms with their own limitations in the partnership as well as in their role as a “helper”. Again, GamAnon and practical self-help guides typically acknowledge the priority for the spouse to take care of him/herself and value the individual recovery process for spouses, but are somewhat limited in isolating this recovery process from that of the gambler. The individual recovery process of the partners remains understudied.

**Gaps in the Literature**

Both clinical observations and research studies on partners of problem gamblers have contributed significantly to our understanding of the effects of gambling on the spouse. GamAnon literature is available for partners; self-help books and practical guides are also excellent resources for family members and therapists. Case examples, practical suggestions and general information make these sources meaningful and
relevant tools for family members. Previous research has described the devastating and complex responses experienced by partners of problem gamblers and documented their involvement in treatment or self-help support groups. However there is significant opportunity to gather additional empirical knowledge of this target population.

In the social sciences, empirical work occurs within two methodological meta-frameworks: quantitative and qualitative research designs. Most of the investigations about partners of problem gamblers have been done using survey methodology and while they have provided baseline data about a previously unknown population, qualitative research could permit a more detailed description of these people's experiences. Qualitative studies are an essential part of research and make valuable contributions to building knowledge in areas where little is known about a particular subject. They seek to describe and present the experiences of a group of people and further the understanding about this group. This makes the study of the experiences of partners of problem gamblers ideally suited for a qualitative research design. Additional research that approaches this population from a qualitative method of inquiry would build knowledge for future research or theory-driven investigations. At this time, it is important to examine what is absent from the literature and match the inquiry with the most appropriate methodological design.

Areas that are not so well understood by current research are the coping strategies employed by the spouse, in spite of their partner's gambling and how these partners make sense of their experiences. The partner's experiences are often described in context of their gambling spouses' behaviour. Studies tend not to focus on partners in treatment without their gambling partner. The individuality and autonomy of these partners is
rarely discussed in the research. Compulsive gambling is understood as both "an individual and a family problem" (Lorenz & Yaffee, 1988 p. 25) and the family's recovery depends largely on the presence or absence of gambling. Intuitively, this makes sense.

People in committed relationships often depend on one another for support and companionship (among other things) and share in each other's difficulties. The literature shows the negative effects on spouses and the couple relationship due to gambling. Although their relationship is often compromised, but do the partners have a limit to how much distress they are willing to tolerate? Instead of divorcing their gambling spouse, could the partners find alternative ways to manage in the relationships? How do some partners continue to grow and evolve despite their spouses' difficulties? How do partners manage if they are not responsible for changing the problem gambling behaviour and at the same time are also discouraged from enabling gambling in their spouses? For example, how do they establish personal boundaries to protect themselves? What is that experience like for them?

In summary, gaps in the research include: accounts of the strengths and strategies that partners of gamblers use to manage their lives; reports from other sample sources (samples are typically restricted to GamAnon members); descriptions of partners who choose to remain with problem gamblers instead of separating or divorcing them; and reports on the effect of gambling addiction on lesbian and gay partners as well as male spouses. Acknowledging previous research contributions and highlighting the gaps in knowledge is essential to qualitative research and is part of the process of this study's design.
Theoretical Orientation

Strengths Perspective

As in all study designs, the questions created by the researcher reflect a bias or a theoretical orientation. Design for this research questionnaire drew from components of the strengths perspective (Saleebey, 1992; 1996) in social work practice. The strengths-based approach attempts to understand people’s situations in terms of their “capacities, talents, competencies, possibilities, visions, values, and hopes, however dashed and distorted these may have become through situation, oppression, and trauma” (Saleebey, 1996, p.298).

This theoretical orientation focuses on what people can do to manage their situation, build their skills, and achieve further resilience (Saleebey, 1996). This orientation presents a shift in thinking of partners of problem gamblers as victims or recipients of trauma to a view of this demographic as independent, resilient people managing difficulties in their lives. For the most part, spouses are not typically viewed as weak and powerless; on the contrary, they are often credited with protection against family breakdowns and protecting children from direct suffering. However, due to the ongoing stress they experience it is possible that these partners could be perceived as victims as it may be difficult for them to change their situation due to many limitations.

Key to a strengths-based approach to practice is empowerment. Empowering people to help themselves to resolve difficulties, become more active and engaged in making decisions that affect their well-being, and learning to draw from their available resources for support are central tenets of this approach (Saleebey, 1996 p.8). Rather than being the recipient of a treatment plan, clients are empowered to assume an active
role in deciding how to approach and manage their lives. They are encouraged to make suggestions, gain knowledge, provide feedback to helping professionals and evaluate their progress.

Developing resilience is another key element of this perspective. Resiliency occurs when individuals overcome difficulties or, despite ongoing stressful experiences, continue to grow and feel positive about their lives. Resiliency theory does not assume that adversity naturally leads to vulnerability, failure to adapt and psychopathology (Bernard, 1994; Werner & Smith, 1992; Wolin & Wolin, 1993). While not discounting the suffering and understandable distress that exists when a person is faced with stressful experiences, the strengths-perspective does not assume the person will succumb to pathology as a way of managing. This theory may also be applied to partners of problem gamblers who despite their challenges and distress, function well and cope in their particular environments.

The purpose of framing the research questions in terms of strength and coping rather than pathology and symptoms is to build on the significant contribution of previous research and to explore further the resiliency of this population. Previous research informs us about partner’s inabilities and struggles to manage but by investigating strengths these partners will reveal ways they have managed so far without intervention. However, using this strengths orientation does not necessarily mean that the data will not reveal symptoms or suffering. It simply presents the research questions to the participants in positive, strengths-based terms.
**Cultural Review**

Following the literature review and the theoretical orientation and in keeping with McCracken’s (1988) approach to the long-interview method of inquiry, the cultural review is an essential step in the qualitative researcher’s study procedure. The qualitative analysis of a research topic asks the researcher to use his/herself as an instrument of inquiry. By identifying one’s beliefs, assumptions and personal experiences of a subject area, the researcher identifies his/her involvement in the research process and therefore in the data outcome. Reviewing the researcher’s cultural relationship with the topic or sample population puts into context the design of the questionnaire as well as the data analysis. It also acknowledges, for the researcher, that knowing one’s biases helps to create a clearer picture of the data that emerge from the participants (McCracken, 1988).

All of my professional experience with gamblers originated from my work as a research assistant and student intern working with problem gamblers and their families at a large mental health organization. I believe that people gamble on a continuum where some experience few, if any, negative effects from gambling while others experience significant chronic debilitating consequences as a result of their gambling involvement. The literature suggests there are also conflicting views about gambling as a disease. Also it seems that some people can resolve their problem gambling with or without any formal treatment. Through my practice and research exposure I have seen that some family members are adversely affected by their partner’s gambling behaviour. It appears that partners make sacrifices to manage in their relationship with their spouse and that despite the stress of gambling in their lives, partners possess substantial strength that enables them to cope in their relationships. I have observed that the commitment to the couple’s
relationship is often different for the gambler than for the partner. For some gamblers, gambling becomes more of a priority than the partnership. It is evident that some partners express love, genuine caring and a commitment to their partner and use these feelings to help maintain their relationship in spite of adversity.

Identifying previous research contributions, performing a cultural review and outlining the theoretical orientation will provide the template of this research study. The research design uses these elements to construct the research questions and establish the method of inquiry.
CHAPTER 3

METHODOLOGICAL DESIGN: QUALITATIVE INTERVIEWS

The focus of this qualitative research study was to ask the partners to assign meaning and describe their experiences as partners of problem gamblers as well as to share how they cope with their situation.

Primary Research Questions

1. What are the experiences of partners of problem gamblers?

2. What coping strategies are employed by the spouses to manage their lives and their relationship with a problem gambler?

Research Design

The purpose of this study was to explore and describe partners’ experiences of their relationships with their problem gambling spouse. McCracken’s long-interview (1988) method of analysis was selected to inquire about these partners’ experiences. The interview consisted of a series of open-ended questions that were developed after a thorough review of the literature and a review of the cultural categories (See Appendix A).

Purposeful sampling techniques were used to find the target population. While not using a probability sample, and not generalizable, the method selected will serve to illuminate the partner’s experiences. Random sampling in the community would not likely be the most efficient way to obtain this specific target population. For this reason,
people were selected because they belonged to a specific target group and could provide
the most information about their experiences as partners of problem gamblers. Thus, a
purposive, availability sampling technique was utilized.

**Recruitment**

Participants were recruited from the Toronto Metropolitan Area in Ontario between January and April 2001. The respondents were recruited using advertisements in various community newspapers in Toronto (See Appendix B). Flyers were also displayed at several mental health agencies, including a gambling treatment agency, however no participants were recruited using these postings. Respondents were screened over the telephone for suitability for the study (See Appendix C). People who met the inclusion criteria for this study and agreed to an in-person interview were accepted into the study. Participants were assigned a random code number (P#) to ensure confidentiality.

Inclusion criteria for this study included people who were married to or living common-law, for at least 12 months, with someone whom they identified as having a problem with gambling. “Problem” was defined by the participants who described gambling to have a negative effect on their relationship with their spouse, causing them financial and/or emotional concerns for them in their relationships. Generally, financial and familial problems associated with gambling are two main indicators of the presence of problem gambling for an individual. The length of the gambler’s gambling involvement was not specified. Participants were excluded if they identified themselves as also having a problem with gambling or if they did not believe that their partner’s
gambling was negatively affecting their financial status or the quality of their relationship.

Data Collection

The researcher conducted all of the interviews in an office in the Faculty of Social Work of the University of Toronto. The University of Toronto Ethics Review Committee for subject participation approved this study. All participants were provided with an information letter with telephone numbers of gambling specific helping agencies should participants want support or additional information about gambling (See Appendix D). Consent to participate and consent for audiotape recording was obtained (See Appendix E) from the participants. Ten participants were recruited and interviewed. The random code number (P#) was used to identify each participants and helped ensure confidentiality during the research process. At the interview meeting, the participants also completed a basic demographic questionnaire (See Appendix F) which asked about employment status, educational background etc. Interviews lasted between 1.5 - 2 hours. A $40 honorarium in the form of a gift certificate from Loblaws, Canadian Tire or Zellers was offered to the participants for their involvement in this research study. At the end of the interview participants were asked to sign a consent form for a brief follow-up phone interview to confirm findings from the study (See Appendix G).

Data Analysis

The interviews were transcribed and verified for accuracy by the researcher. The interviews, information from the screening questionnaire and the basic demographic form
comprised all the data for this study. These data were analyzed according to McCracken's model (McCracken, 1988) of qualitative analysis for long-interview questionnaires. This model applies a five-step process that moves from examining the details and basic utterances to making more general observations. Before data was analyzed, the researcher reviewed the transcriptions with the audiotape to correct any errors that may have occurred in the transcribing process.

The first stage of this analysis involved taking all the basic utterances in the transcript and examining them for their own meaning. For example, each independent word or sentence was reviewed for its independent meaning and not in relation to any other words in the transcript. The researcher made observations of these basic utterances. Stage two required that these observations were examined for their independent significance. Next their meaning was considered in the context of the entire transcript and finally in the context of the literature and cultural review (McCracken, 1988). The third stage of this analysis process involved taking the observations and linking them to the literature and beyond the context of the transcript. In the fourth stage, these observations were examined for their validity and links were made between observations that form patterns of meaning. In the final stage, the different patterns and themes that emerged from the transcript were analyzed again in the context of the study and then literature in general. By following this method of analysis the data can then be examined based on certain criteria.

This qualitative method of analysis provided the necessary guidelines for interpretation of the data. Once the data were examined independently for their meaning, each observation was then compared to other observations in the text of each interview
and then between transcripts. Data were grouped together according to the themes. As well as the data that merged to form patterns, data that appeared to contradict or appeared as outliers were also examined for significance. The findings section reports on the themes that emerge from the partners’ descriptions of their experiences and their coping strategies.

The study’s trustworthiness is concerned with establishing credibility, confirmability, dependability and transferability of qualitative data (Lincoln & Guba, 1985). To ensure trustworthiness, the study attended to the following criteria, which are typically employed in qualitative research.

1. Credibility of the data:
   - *prolonged engagement*- Ensure that the researcher is sufficiently familiar with the language and culture associated with gambling in order to detect distortions that may present themselves in the data and can establish trust with the participants that information will not be used against them. The researcher’s previous research background and intern practical involvement served to establish prolonged engagement.
   - *persistent observation*- This process is done to help identify the data most relevant to the questions being asked and to focus on these details. The study consisted of lengthy in-person interviews and used an interview guide to conduct the interviews (See Appendix A).
• **triangulation**- By using different respondents in the study, the data come from varied sources. Participants themes were compared across transcripts for commonalities and differences.

2. **Transferability of the data:**

• **thick description**- A detailed description of the sample and research process are provided so that others who wish to draw conclusions from the study have adequate information to make judgements about transferring the findings to their situations. Details about this study’s sample are provided in a table (See Table 1) and described in the findings.

3. **Dependability of the data:**

• **dependability audit**- The research process is detailed and an interview guide was used to generate the data (See Appendix A). The researcher also regularly reviewed the research process and data analysis with her thesis committee to establish dependability.

4. **Confirmability of the data:**

• **confirmability audit**- This ensures that the findings were grounded in the data and if appropriate links to the data were made. Findings are described using direct quotations from the research interviews to establish confirmability.
member checking- Findings are confirmed with the sample to determine if the themes the author "found" resonate with the study participants. Three randomly selected participants provided feedback about this study's findings (See Appendix H).
CHAPTER 4

FINDINGS

General Findings

Themes that emerged from this study related to the experiences and coping strategies of partners of active problem gamblers. Ongoing financial concerns, feelings of loss, personal self-reflection, and being stuck rather than choosing to stay together were central themes that emerged from the interviews. In addition to feeling abandoned and experiencing the loss of an intimate relationship, these spouses described that actively creating separate lives for themselves helped them to cope. Seemingly different than simply accepting the absence of a gambling partner, the concept of separateness described by the spouses gave them the strength that on some level helped them to survive within their partnership. Before describing the coping strategies and experiences of these partners, a detailed description of this sample of partners of problem gamblers is presented.

1. SAMPLE DESCRIPTION

i) Partners

Ten (N=10) participants were included in this study. Interviewed were seven female and three male partners. McCracken (1988) suggests that categories in qualitative interviewing saturate with eight to ten participants. Table 1 provides a description of the basic demographic characteristics of the participants. All respondents identified themselves as having heterosexual relationships with their partner. Five of the partners were married to their gambling spouse and the other five were living common law. Their
<table>
<thead>
<tr>
<th>P#</th>
<th>Sex</th>
<th>Age</th>
<th>Length of relat.</th>
<th>House income</th>
<th>Education level</th>
<th>Empl. status</th>
<th>Gambling status</th>
<th>Children (years)</th>
<th>Cultural background</th>
</tr>
</thead>
<tbody>
<tr>
<td>60</td>
<td>M</td>
<td>51</td>
<td>13.5</td>
<td>$120 000</td>
<td>grad deg.</td>
<td>administrator</td>
<td>none</td>
<td>#F 10</td>
<td>Canadian* caucasian</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td># F 1</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>F</td>
<td>57</td>
<td>24</td>
<td>$36 000</td>
<td>h/s dip</td>
<td>pt office clerk</td>
<td>$4/wk lotto</td>
<td>#F 20</td>
<td>Trinidad imm n/k</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td># M 27</td>
<td></td>
</tr>
<tr>
<td>30</td>
<td>F</td>
<td>60</td>
<td>32.5</td>
<td>$120 000</td>
<td>some college</td>
<td>retired</td>
<td>none</td>
<td>^F 28</td>
<td>Belgium imm. 1954</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>52</td>
<td>M</td>
<td>67</td>
<td>9</td>
<td>$30 000</td>
<td>college dip.</td>
<td>retired; pt</td>
<td>$10/wk lotto</td>
<td>^M 32</td>
<td>Canadian* caucasian</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$2/wk track$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>51</td>
<td>F</td>
<td>25</td>
<td>2</td>
<td>$260 000</td>
<td>univ. deg</td>
<td>executive</td>
<td>$10/wk lotto</td>
<td></td>
<td>Asian imm. 1980</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$100 2/wk casino</td>
<td></td>
<td></td>
</tr>
<tr>
<td>40</td>
<td>M</td>
<td>46</td>
<td>4</td>
<td>$43 000</td>
<td>college dip.</td>
<td>laid off</td>
<td>$6/wk lotto</td>
<td></td>
<td>Canadian* caucasian</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$50/ yr track</td>
<td></td>
<td></td>
</tr>
<tr>
<td>41</td>
<td>F</td>
<td>34</td>
<td>1.25</td>
<td>$50 000</td>
<td>some college</td>
<td>office clerk</td>
<td>$8/wk lotto,</td>
<td></td>
<td>Canadian- Irish*</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>bingo, scratch</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>F</td>
<td>40</td>
<td>5</td>
<td>$49 000</td>
<td>h/s dip.</td>
<td>home-maker</td>
<td>$1/wk lotto</td>
<td>#F 1</td>
<td>Canadian* caucasian</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>#F 3</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>F</td>
<td>55</td>
<td>30</td>
<td>$78 000</td>
<td>college dip.</td>
<td>lab technician</td>
<td>$2/wk lotto</td>
<td>#F 21</td>
<td>Trinidad imm. 1972</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>some uni.</td>
<td></td>
<td></td>
<td>#F 25</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>F</td>
<td>38</td>
<td>3</td>
<td>$59 000</td>
<td>college dip.</td>
<td>office clerk</td>
<td>$30/mo bingo</td>
<td></td>
<td>Canadian* caucasian</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$50/mo casino</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- common-law # living at home  ^ adult children 18+ not living at home * ancestral origin not specified
ages ranged from 25 to 67 years old. The mean age of the partners was 47.3 years. The average length of the marriage or common-law union was 12.5 years. The participants reported being in a relationship with their partner for an average of about 14.1 years (ranging from 18 months to 33.5 years).

All participants had at least a high-school education. One partner obtained a graduate degree, another obtained an undergraduate degree, four participants reported having a college diploma, and two respondents had some college education. Two respondents were retired, though one worked part-time casually to supplement his income, one partner worked at home as a homemaker and another participant had just been laid off in the week prior to arranging this interview. All other respondents worked at least-part time outside the home. Two of the partners reported that they did not gamble at all. Three others reported that they spent less than $5 per week on lotteries.

Seven of the ten respondents were Caucasian, two were bi-racial originating from Trinidad and one identified as Asian. Six of the respondents reported that either they or their spouse had children. Two of these respondents had adult (> 18 years) children living at home while two others reported that they had children less than 13 years living at home. One partner reported that his spouse did not have legal custody of her child and another reported that his spouse's son was an adult and not living at home.

One male and one female respondent reported that their partners had been physically aggressive towards them. Another female reported that her partner physically intimidated her on occasion to "maintain distance" between them over gambling issues. None of these respondents admitted to seeking any formal ongoing treatment for support in managing gambling in their families. One participant attended two sessions of
GamAnon in the weeks prior to attending the interview. Two others reported that they had spoken to their family physician on at least one occasion to discuss the stress they experienced from the impact of gambling. One of these respondents stated that she occasionally took prescription medication (valium) to help her manage stress in her life. All respondents reported that they had experienced some degree of physical stress as a result of the gambling (e.g., headaches, tension, fatigue and general worrying).

ii) Gambling Spouse

All information about the spouses was obtained from the partners therefore none of these data can be validated. The partners reported that all gamblers were actively gambling at the time of this study. Results are displayed in Table 2. The gambling spouse’s code numbers correspond to those numbers assigned to the partners who participated in the study. The gambling spouses’ ages were reported as being 35 to 60 years and the average age was 46.9 years. Two of the gamblers had some high-school education, four more had obtained a high school diploma, one had completed a college certificate, two obtained their undergraduate degree while one had achieved a post-graduate degree. One gambler was reported as being on a disability pension and not working, another retired, one worked seasonal jobs and the remaining gamblers were reportedly working full-time outside the home.

The length of gambling involvement of the spouse reported by the partner ranged from at least 5 years to almost 40 years of gambling. One respondent, unsure of how long her spouse had been gambling, reported that she could recall him gambling for at least 5
<table>
<thead>
<tr>
<th>GS#</th>
<th>Sex</th>
<th>Age</th>
<th>Educ level</th>
<th>Empl. status</th>
<th>Gambling activities</th>
<th>Length of gambling</th>
<th>How long a problem</th>
<th>Cultural background</th>
</tr>
</thead>
<tbody>
<tr>
<td>60</td>
<td>F</td>
<td>47</td>
<td>univ. deg.</td>
<td>FT-musician</td>
<td>cards 4X/wk $100/wk casino 1/mo $500 track 1/wk $40-50 lotto 6X/wk $12/wk</td>
<td>teenager</td>
<td>always</td>
<td>Canadian</td>
</tr>
<tr>
<td>11</td>
<td>M</td>
<td>55</td>
<td>h/s dip.</td>
<td>FT construction</td>
<td>lotto 2X/wk $20/wk casino 3X/mo $50/occ. Horses 1X/wk $50</td>
<td>20 yrs</td>
<td>15 yrs</td>
<td>Trinidad</td>
</tr>
<tr>
<td>30</td>
<td>M</td>
<td>60</td>
<td>univ. deg.</td>
<td>executive</td>
<td>horses, casino &amp; off track 30 yrs $400/wk</td>
<td>30 yrs</td>
<td>30 yrs</td>
<td>Canadian- American</td>
</tr>
<tr>
<td>52</td>
<td>F</td>
<td>60</td>
<td>h/s dip.</td>
<td>retired</td>
<td>track 2X/wk $75/occ. lotto 2X/wk cards 1/wk sports 1/wk $250/wk total</td>
<td>early adult</td>
<td>5 yrs</td>
<td>Canadian</td>
</tr>
<tr>
<td>51</td>
<td>M</td>
<td>35</td>
<td>grad. deg.</td>
<td>stock broker</td>
<td>casino 3X/wk private: quit long 7X/wk track 2X/wk min. $5000/wk total</td>
<td>10 yrs</td>
<td>8 yrs</td>
<td>Canadian-French</td>
</tr>
</tbody>
</table>
Table 2. Gambler Demographic Information (con’t)

<table>
<thead>
<tr>
<th>GS#</th>
<th>Sex</th>
<th>Age</th>
<th>Educ. level</th>
<th>Empl. status</th>
<th>Gambling activities</th>
<th>Length of gambling</th>
<th>How long a problem</th>
<th>Cultural background</th>
</tr>
</thead>
<tbody>
<tr>
<td>40</td>
<td>F</td>
<td>40</td>
<td>grade 11</td>
<td>disabl. pension</td>
<td>track, slots, lottery &amp; bingo; $1200/mo</td>
<td>8 yrs</td>
<td>8 yrs</td>
<td>Canadian</td>
</tr>
<tr>
<td>41</td>
<td>M</td>
<td>38</td>
<td>grade 10</td>
<td>seasonal</td>
<td>sports, scratch, &amp; lotto 7X/wk $50 casino 2X/mo track $150/ wk</td>
<td>early adult</td>
<td>6 mo.</td>
<td>Canadian</td>
</tr>
<tr>
<td>14</td>
<td>M</td>
<td>39</td>
<td>h/s dip.</td>
<td>plant operator</td>
<td>sports $10/wk lotto $10/wk track &amp; off track 4X/wk</td>
<td>unknown</td>
<td>5 yrs</td>
<td>Canadian</td>
</tr>
<tr>
<td>10</td>
<td>M</td>
<td>57</td>
<td>college some uni.</td>
<td>lab technician</td>
<td>track 4X/wk $500/occ Casino 2X/wk</td>
<td>30 yrs</td>
<td>20 yrs</td>
<td>Trinidad</td>
</tr>
<tr>
<td>20</td>
<td>M</td>
<td>38</td>
<td>h/s dip.</td>
<td>transportation</td>
<td>track, sports &amp; cards w friends 4X/wk $75/occ total $1000/mo</td>
<td>20 yrs</td>
<td>5 yrs</td>
<td>Canadian</td>
</tr>
</tbody>
</table>
years. Seven partners identified that their spouses had been gambling for at least 15 years. The partners identified that gambling had become a problem for their spouse from anywhere in the last 6 months to 30 years. Seven of the respondents reported that their spouses' gambling was "now and always" very problematic. One respondent reported that things got worse in the last five years. Another respondent reported that their partner’s gambling became problematic in the last 12 months. One partner revealed that although her spouse’s gambling is a problem for their relationship "right now is not the worst time...about 5 years ago it was terrible".

All of the partners reported that their gambling spouse had not attended any type of treatment, including self-help groups, to the best of their knowledge. One partner stated that her husband “may have gone to a GA meeting last week...but who knows? He lies about everything". Another partner stated that he “tried to get her to go to some GA meetings”. None were attending any ongoing support for gambling specific problems at the time the study was conducted. All partners stated that their spouse minimized or denied the level of their gambling involvement.

Five of the partners discussed their spouse’s use of alcohol. Two of these reported that they were concerned about the level of drinking but stated that they thought the gambling was worse to deal with. The partners reported that their spouse’s gambling occurred independent of their drinking. For example, the spouse would drink and not gamble, or gamble and not drink, or gamble and drink, or not gamble and drink. One partner revealed that his spouse had been diagnosed with Bi-Polar Disorder in early adulthood, and that she also misused alcohol. Another respondent stated that his spouse
had a smoking addiction. The partners did not mention the use of any other substances during these interviews.

2. THEMES

i) Financial Stress

Participants were asked to describe how finances were managed in the home. Three respondents had both a separate and a joint account with their partner; two female respondents stated that in addition to the joint account they also had secret separate accounts; two respondents stated that they had an their individual account; two others only had joint accounts; and one partner stated that all the accounts were under her name only but that her partner also had access to her accounts.

a) general financial worries

Six of the ten respondents, spoke about how their spouse’s gambling contributed significantly to their negative feelings about their financial status. These respondents talked about general feelings of worry, feeling unable to save for retirement and living with this financial burden and debt for many years.

For example, an elderly male respondent spoke about how being on a limited income and having a partner who gambles is difficult: "...*(We are) at an age were both of us shouldn’t be dealing with this, because money is too tough. There are other priorities....but on a limited income for both of us, we can’t afford this type of recreation*" (P#52). Similarly, a female in her late fifties who worked part-time shares how she struggled to save for retirement while he partner gambles:
"I can’t save as much as I used to, I’d like to save more but now I can’t....It’s not a good feeling. I say to myself ‘If he stops his gambling we’d have money’....I have to find money somehow and so then I go to my parents....I should be helping them, not them helping me at this age..." (P#11)

Another woman discussed her partner’s long time gambling problem and the extent of their financial consequences from his gambling:

"... always in debt, that’s the problem we’re always in debt and the reason why he’s in debt is because he’s gambling and another thing is he’s involved in the stock market. $15 000 was lost there unnecessarily.... He would borrow from his line of credit to pay whatever it is, took from his RRSP to pay the mortgage and his bills, when I think that he didn’t have this kind of bill I was so shocked, to see $15 000 in line of credit-it was the max...he didn’t pay taxes....they garnish his wages now...if he did not have all these bills and all these things (to pay) we would have had extra money to renovate our house and to live a better life...” (P#10)

b) acute financial concerns

Respondents also described how on a daily level, they often sacrificed spending any, or much money on themselves in order to pay the bills and maintain the house
economy. One woman whose partner had developed a problem within the last 6 months indicated the following:

"...I make $20 an hour, so I go to work and everyone gets coffee, sometimes I’m ashamed, and I don’t want to say no I can’t go. I don’t want anyone to know I don’t have money on me. I’m broke until pay day. that makes me feel shameful...going to go grocery shopping and people will notice that I don’t have the same groceries that I used to have..." (P#41)

A man described how his partner who gambles and is on a mental health disability pension- manages the finances.

"...it (gambling) affects our full lifestyle. she’s broke. she’s not contributing to food or rent, she’s a smoker and can’t even afford a pack of cigarettes so I gotta go buy her cigarettes and subway tokens....I was just laid off last week....She can barely take care of the basic essentials. In the beginning I wasn’t even asking her for money for food. I was paying that. all I wanted was half the rent. at that time it was about $300 a month, and she gave it to me for a couple of months. and then suddenly she was going broke all the time and it dropped to $200 a month. and then dropped to $100 a month, so whatever she gave me within a few days she’d be asking for it back. for cigarettes and whatever else cause she was broke. She’s still not paying the rent. she’s always got an excuse. she needs the money for this and needs the money for that. But it’s an excuse for gambling." (P#40)
The participants mentioned that although they had house-hold bills and expenses to pay, the gambling was a priority. One woman stated, "...we just can't afford his 'entertainment'..." (P#11)

*c) feelings of unfairness*

Throughout the interviews with these participants they often described feelings of unfairness regarding their financial status and their resentment about having to work while the gambler spent money on him/herself. One partner described how she felt about being the principal worker in the family while her partner’s gambled:

"...I don’t want to work just to have nothing...I can’t keep going to work and try and pay off bills. I am trying to pay it off as partners on a team and he’s continuing to spend money. I don’t mind if it’s ten dollars or twenty dollars a week, but when it gets past the point where it’s gotten, well I know I don’t have the money...I do without things for me" (P#41)

Another respondent shared her feelings about working to cover the bills in the house while her husband gambles. She spoke about how her husband knows she will cover the expenses:

"...if there is a bill to be paid and I have money I pay it. I’ll just do without this and that for myself. he knows that I am working so he thinks I have money....I am
not a housewife waiting on the money to buy groceries, this makes it worse because he knows if the bills are not paid I'm going to do it...I do it because of the children. It is very unfair...unfair because I am the one spending most of the money in the house and he's the one spending mostly outside..." (P#11)

Feelings of unfairness were also linked to the cultural background of some of the participants. One woman explained that in her culture, some West Indian women do not work and stay home while the men provide an income for the family. She described:

"...there are certain other people in his family whose wives do not work, who are at home and because I'm ambitious and I'm working and I could do this and that...I'm over ambitious and maybe that is the cause of it. I think so. Because I see other women in the community that depend solely on their husband and their husband is doing what he is supposed to be doing....sometimes I think that if I was not working or if I did not have my own money...he'd have to stop gambling...” (P#10)

This same participant also talked about how in the past she sacrificed new job opportunities because her husband did not want to move further away from the racetrack. She remembered that when “the kids were very small, he'd leave them and go to the racetrack” and as a result she had to give up a “nice paying job” to stay home with the children. She talked about having to make sure that the children were taken care of even though she was aware of rarely being able to afford them “treats”.
One woman explained that because she was working as a homemaker her husband gambled less money than if she was working outside the home and contributing to the family income. Though at this time she would prefer to stay at home with her two children, she was concerned about how this may change over time.

The financial burden of gambling experienced by the partners and family members of problem gamblers is consistent with previous research findings. The literature describes, as do the respondents in this study, the partner’s experiences of bailing out the gambler, borrowing money and using their earnings to reduce gambling debts (e.g. Lorenz & Shuttlesworth, 1983).

Four of the respondents did not express feeling significant negative financial consequences as a result of their partner’s gambling. However three of these four participants reported a combined income of at least $120,000 to $260,000 and it can not be determined if the respondents knew the true extent of spouse’s gambling and also their actual financial status. One female respondent stated that she was financially independent of her husband before they were married and maintained separate accounts and investments over their 32-year marriage:

"Well to me financially I could have a lot more than what I have today, but I’m not into debt, I don’t want for anything...I brought a lot of money into my marriage...I would never be without (my own account) and this is what I made very clear to him. I mean once his (money) is gone that’s it, there’s no more....I told him that from day one, I want security when I’m old, I don’t want to live on my pension, or that I’d have to live in a senior’s citizen (home), or that I have to
go live elsewhere. I said I would never do that, and he understands that...."
(P#30)

Similarly, the youngest respondent talked about how her partner’s independent wealth helps to decrease the impact of his gambling on her and their combined income:

"In my case it’s a lot more emotional than it is actually financial, um, because the thing is also that he comes from a very wealthy family and his father has given us so much money it’s incredible, so I don’t think there is a concern in terms of financial" (P#51)

Those respondents who admitted that they were not significantly affected financially by their partner’s gambling, stated that spending large amounts of money on gambling was a “bad decision”. Gambling had contributed to “many disagreements” between the couples and the partners reported that they wished their partners would spend his/her money wisely and not “waste money outside the house”. All participants stated that regardless of their current financial situation, things could have been better financially if their partner had not been spending income on gambling.

ii) Loss

Feelings of loss are central to the lives of partners of problem gamblers. These participants experienced loss in many ways: loss of time with the gambler, loss of trust, and loss of physical intimacy. Participants were acutely aware of having lost ‘parts of their relationship’, and were equally cognizant of the strategies they had developed to
cope with the loss. Feelings of loss appeared as a constant in their lives with their partners.

\textit{a) loss of time}

All participants expressed that their spouse spent too much time gambling or that gambling took away time from the couple’s relationship. A man shared his thoughts about his four-year common-law relationship with his partner:

\begin{quote}
"I feel abandoned, like with gambling- sometimes I feel like it's the most important thing to her, and it is. she'll forget plans that she's previously made. she'll change that for gambling, it always seems to take a priority to anything. I'm second place." (P#40)
\end{quote}

A woman talked about how her partner’s gambling with friends impacted their time together as a couple: "...I wish he'd spend more time in our relationship, and I think it (gambling) takes him away from it (relationship)..." (P#20)

A female respondent who after two years in a relationship with her partner has noticed how gambling is the priority in her partner’s life:
“It is his life, he puts that (gambling) in front of everything else. It is not a good feeling knowing that you’re kind of ignored....feeling that you’re just nothing...I don’t expect him to be there for me, there’s none of that....he’s not really existing in my life, that’s the kind of feeling that I get. He’s absent, he’s an absent common-law husband.” (P#51)

Those participants with children talked about the impact of the gambler’s absence on their children. Consistent with other research, the partners identified problems as a result of their spouse’s lack of involvement with raising the children (Lorenz, 1981: Lorenz & Yaffee, 1989). For example, one woman remembered, “...I would say (to the kids) that we can’t go anywhere....because we didn’t have the money to spend. I would say ‘Let’s go, we’re still going.’ Meanwhile, he’s still saying to them, ‘Next week. Next week.’” (P#11).

One woman shared her observations about the impact of her partner’s absence on her daughter.

“...he just comes and goes...I hear my little daughter saying ‘daddy is not coming back’, and it’s true cause he was gonna go out. ... to gamble...(it) wasn’t good enough for him, that part of his life, to spend the day with the kids, that’s not enough for him because the gambling has taken over. you know, this has taken over completely.” (P#14)
A man talked about his wife’s absence and the consequences of her unavailability on their two daughters.

"... she's just not around or involved. I feel sorry for her that she's missing so much of the kids when she's not around, maybe that makes me more angry for the kids. There is a shift in the house...I can see them (daughters) withdrawing from her. I don't know if she sees it, maybe she thinks it's okay....They know their mom goes out to with friends but not to play cards. They are too young. I keep it from them. I think if they knew their mom would rather play cards than spend time with them, it would be devastating." (P#60)

The partners who were parents talked about being the "more active" parent and of trying to ensure that their children had the basic necessities. They indicated a willingness to sacrifice their own needs for the sake of their children. Also they admitted to covering up the extent of their partner’s gambling, as they believed this was in their children’s best interest. Of the four respondents who were also parents, three reported that they believed that their children were aware of the other parent’s gambling activities. For example the father of two daughters mentioned that although he did not think his daughters were aware of the extent of their mother’s gambling, they did know she played cards occasionally and was often absent from the home. He added that he "played up" her musical talents and the amount of time she required to practice. He rationalized that he wanted the children to be proud of their mother.
Only one respondent reported that her adult daughter did not have any knowledge about her father's gambling and also did not notice his absence when she was young. She remembered "keeping (her daughter) busy" so she would not be impacted by her father's absence. This respondent also admitted however, that her daughter now goes to the casinos regularly as a way of "getting away for a couple of hours" to have some time to herself away from her family. In general, the respondents talked about the gambler not spending time with their children and not being dependable.

Besides experiencing financial losses and being without the physical presence of a spouse, these partners experienced damage to the emotional/intimate part of their relationship. These data are also supported in the literature from research and clinical writings that describe the emotional consequences of having a partner who gambles (Ciarrocchi & Reinert, 1993; Frankin & Thoms, 1989; Gaudia, 1987). Partners admitted feeling "lonely", "frustrated" and "sad" as a result of significant time spent apart from their gambling partners.

b) loss of trust

Loss of trust was a central theme to the experiences of these partners. Lies to cover up the gambling behaviour and broken promises to stop or cut down the behaviour were the most common ways these partners experienced violations in trusting their partners. The respondents talked about their experiences of being constantly lied to or having the feeling that their partner was continuously hiding something from them. They described how over time they simply began to lose faith in their partner and not depend on him/her for emotional support. One participant explained: "...if my life depended on
him, I can’t trust him....” (P#10). This sentiment was echoed by another who stated “...there’s just a string of broken promises...no trust...” (P#60).

Frustrated over not being able to trust their partners, other participants spoke about constantly feeling lied to or fooled by their partners. One participant stated, “...he won’t tell me the truth, I don’t believe anything he says.” (P#14). The respondents stated that most often the lies centred around their spouse lying to obtain money to gamble or lying about the length/frequency of time spent gambling. A partner told a story about her husband who one year, tried to hide a $7000.00 loss to the family business as a result of gambling.

A man shared what he learned about the lies from his partner, “I learned to see through the lies- there are a lot of them. It is hard getting over your partner lying to you...I see through them (the lies). I know exactly what is going on now.” (P#40). One partner explained that she was “…constantly kind of fooled…” (P#51) by her partner who would claim he won money, or thought he would stop gambling, but he did not.

One female respondent whose own financial independence was a buffer to most of the financial loss experienced by her husband revealed that it was the emotional consequences of his gambling that cause her the most the most damage. She explained:

“...because the trust is not there when somebody does something like that, and I don’t care how much love there is, how much understanding, you always live with this distrust...the worst thing is to live with someone that you cannot trust or you always think they are up to something, but they’re going to say they’re not, which is lying.” (P#30)
The participants shared how feelings of loss of trust were connected with feeling that their partner also did not respect them. Often these partners talked about how their gambling spouses lied to them, they experienced also a sense of lack of respect from their spouses. Given the secrecy of gambling, the lies and attempts by the gambler to hide the behaviour, partners felt closed off from much of the decision making in the relationship. They felt that their opinions were not valid or that their partner was at times, disrespectful of their time. One respondent described her partner’s behaviour towards her once she learned about the amount of debt he had incurred:

“...I'm not supposed to know about this (the debt). He doesn't involve me with anything, he thinks I'm just some kind of dipstick that doesn't know how to do anything, like the marriage thing, have a normal life and communicate. talk about things, make agreements... I would have done it (run the house) completely different if I felt like I had a say in anything.” (P#14)

Another woman wondered:

“Sometimes I used to say, 'Why do you do it? Are you punishing me?' and he'd wonder why did I think that and I say, 'Well, because you keep doing it over and over and over and you're not telling me. You know I know what you're doing.'... Does he think I am stupid?” (P#30)
Another participant discussed how she tried to encourage her partner to consolidate his loans and obtain a low interest rate loan to pay off the debt. She reported that he told her "not to worry" he would "take care of things for (them)" (P#10). She stated that he ignored her suggestion.

One partner commented, "He has to realize that we have to spend our time together nicely...if I know he's gone an hour maybe I'll do something...but he doesn't tell me so I feel a lack of respect. Maybe I'm too demanding, I don't know". Later she concluded, "...all the lack of consulting...this is not a partnership..." (P#41). Some participants who were also parents shared how they learned over time not to depend on their gambling spouse who would arrive late. "if at all" (P#10), to take care of the children or provide transportation or assistance. They revealed how they learned not to trust much of what their partner said and also that they could not depend on him/her to support their needs.

Unlike all other participants one partner described being able to trust and depend on her partner. She talked about her partner of four years. "...he's an honest person, I can trust him, he's reliable, he works, he's dependable. If there's anything wrong with him, I can rely upon him, he's very good with my friends." (P#20). Although her experience conflicted with all other participants who reported a lack of trust, this partner was mostly affected by the amount of time she was missing with her partner. While this participant did not endorse feelings of lack of trust in her relationship with her partner she also stated that right now was not the worse time regarding her partner's gambling.
c) loss of physical intimacy

Based on previous research findings, the physical intimacy between the couple also suffers as a result of the gambler's pre-occupation with gambling (Lorenz & Shuttlesworth, 1983; Lorenz & Yaffee, 1988). Though not all the participants reported the impact of gambling on their sexual relationships, four of the participants mentioned that physical intimacy with their partners had been lost. For example, one partner explained how the loss of momentum and consistency in their relationship, as a result of her partner's lies contributed to arguments and began affecting their sexual relationship. She stated:

"I have it all planned so things will run smoothly, everybody runs things smoothly and that makes you happy and makes your life easier. But your smoothness gets taken away, no smoothness leads to bickering, from bickering that leads to resentment, that leads to- because of the little anger spurts and hurt feelings, there is no amorous affection, no physical appreciation of each other. There's none of that, and as there is none of that, that leads to more friction. To me we're not having sex so that's even making it worse so there's not even going to be a chance of that....it just seems to go round and round and round." (P#41)

Another participant discussed about how much of her sexual activity with her partner depends on his gambling. However there appears to be a lack of emotional involvement in sex for her as she experiences anger and frustration rather than desire or attraction to her partner. She explained:
"...our sex is very erratic, like it's when he is gambling and he wins a lot there's a high that it's great and then it just kind of goes downhill from there. But we don't really have sex, I mean just in bursts, or some times when we do have sex it just. well for me, it's just the anger that I feel and it's just crazy- you know, you're angry you want to hit him and yet you're having sex with the guy. For me it (sex) is just the anger that I feel towards him." (P#51)

Also a man talked about how he struggled with losing physical intimacy with his partner:

"Well it affects everything, when I'm angry with her I don't want to be with her. the intimacy suffers, everything suffers....I don't want to talk with her, to hold her. there are times when I just want to shut her out..." (P#40)

Experiencing loss on many levels was a central theme to these participants. They described general losses such as financial instability as well as personal intimate losses such as time, affection and respect from their partner.

iii) Self-Reflection

In addition to loss and financial concerns, these participants shared their own feelings about themselves. The third major theme to emerge from these data was a
process of self-reflection by these partners who discussed their feelings about their role in their partner's problem gambling as well as how they felt about themselves, in general.

a) self-blame

Participants spoke about how they understood what problem gambling was and their own feelings about how they interpreted their role in this problem behaviour. For some, feelings of self-blame emerged, although not one participant blamed themselves entirely for their partner's problems. For example, a participant asked, "...what is driving him away from home towards the gambling...must have something to do with me..." (P#20). Similarly a man hypothesized, "...gambling fills some kind of void for my wife...something that she doesn't get from the family..." (P#60).

Each participant talked about how they might have contributed or maintained the problem gambling behaviour in their spouse. This typical response is noted in the literature and referred to as "enabling" behaviour as it permits the behaviour to continue as a result of engaging in the same responses in reaction to the behaviour or problem (Lorenz, 1989). For example one woman said, "I give him what (money) I have. I know I shouldn't." (P#11). Some participants explained how their decision to work permitted the gambler more freedom to gamble. This was another example of the unfairness they experienced. Similarly, by not being more understanding or tolerant of their partners, the respondents recalled their feelings of self-blame. They suggested that on some level they were partly responsible for their partner's problem. However, none of the respondents assumed full responsibility for the problem gambling and most agreed that the gambler him/herself was responsible for his/her own behaviour.
One woman shared her feelings about her relationship. "I feel disappointed in him because if he really likes the life that he's living with me and everything, when why would he be doing this?" (P#30). Later she stated that his gambling was his problem and that "...if you don't want to be cured you cannot be cured but he goes, 'I'm not sick'-there's no way to argue with this man...". Though she questioned her role in contributing to his gambling, she did not assume it was her responsibility to change him.

Another participant reported, "...you think that maybe you could change him, that maybe if he understood how bad it (gambling) is, maybe... there's a lot of maybes. I feel like I can change him, but I know somehow deep down inside my heart that I can't. This is my failure." (P#51).

b) feelings about self

While the respondents spoke about their feelings of inadequacy or self-blame these data also suggest that the participants also held positive views about themselves. Though the respondents also endorsed how gambling contributed to them feeling badly about their situation, being depressed and frustrated, they were also relatively positive about how they saw themselves. They expressed their capabilities and attributes. For example, one woman shared her mixed feelings:

"I don't feel good. I'm thinking of what am I not doing, that maybe there's something wrong with me, so if I think there's something wrong with me in the relationship then maybe there's something wrong with me outside our relationship...people don't ask me (to do things) anymore because I'll probably
refuse, so to me I feel rejected...you can feel in the air, a person that something is not right..." Yet later in the interview she stated, "...I am a good and happy person, people like me. (P#41)

One respondent said, "I feel good about me, I feel bad about the relationship she's got with herself..." (P#52). This participant was the only partner who did not share some feelings of self-blame about his partner's gambling nor did he express any negative feelings about himself during the interview. Most other respondents however, despite feeling good about themselves, said that dealing with their partner's problem gambling had at some point impacted the feelings they held about themselves. Overall however, the participants were careful not to personalize their partner's gambling behaviour and limit its impact on their views of themselves. Despite being in quite negative situations, these partners were able to differentiate themselves with the trouble they had with their partner's gambling and their own life. How they felt about their relationship did not emerge as the single predictor of how they felt about themselves.

One key characteristic that emerged when the participants were talking about themselves was their strength. Despite acknowledging how they perhaps gave money to their spouse or "enabled" his/her gambling, most participants stated they were "strong" people and that they were "of strong character". It seemed that this strength was linked to their decision to remain in the relationship and endure these difficulties.

Their responses to questions asked on the basic demographic questionnaire (See Appendix F) also supported the findings that these participants expressed relatively positive views about themselves. Two of the questions on the basic
demographic questionnaire sought to describe one way that these partners felt about themselves compared to how they felt about their relationship with their partner. Participants circled a number on a scale which corresponded to how they were feeling. The scale went from 1 (worst I’ve ever felt) to 10 (best I’ve ever felt) at this time.

Results from these questions indicated that the participants felt better about themselves than they did about their relationship with their partner, at the time of the interview. Participants rated a mean score of 5.9 regarding how they felt about themselves versus 4.3 on how they felt about their relationship. All but two respondents gave a higher rating to themselves and no one rated feeling better about their relationship. The range of scores for how they felt about themselves ranged from 5 to 8; while the scores regarding their relationship ranged from 1 to 8.

Despite feelings of loss in the relationship these partners also talked about feeling good about themselves. However, having positive feelings about themselves may also contribute to their feeling trapped or their sense that things were unfair in the relationship as they remained with their spouse.

**iv) Staying Together**

Despite extensive feelings of loss coupled with financial insecurity these partnerships remained in tact. Staying together was the fourth theme to emerge from these interviews. For some it meant feeling stuck in their relationship while others talked about love or commitment. How these partners came to understand or interpret the meaning of problem gambling also reflected their feelings about staying together. Even though these relationships have not ended, each person interviewed stated that they had
considered leaving their partner at some time. Only one partner who was also a mother had actually separated from her spouse on two occasions but returned after a few months each time.

a) Feeling Stuck

Being stuck in the relationship appeared to be characterized by the participants by not feeling as if they had much of an option to leave the relationship. Seven respondents focussed on factors outside of the couple relationship, such as limited resources, staying together because of the children, and too much time passing, as reasons why they remained in the partnership at this time. Their feelings for their partner did not seem to contribute to their staying together. One male respondent and father of two stated that he made the decision to stay once he had children. He shared this:

"I am not sure that I am in love with my wife anymore....I just try to do the best that I can. Until the girls go away to college and I have time to re-evaluate our relationship. I just manage for their sake." (P#60)

Another participant married for 30 years, revealed that it would be "too expensive" and that she would "lose money" (P#10) if she left the house and had to support herself. Similarly, those respondents on a fixed income who work part-time or who depend on their partner's income have very limited options to leave the relationship. One woman talked about her situation as a homemaker and despite ongoing verbal abuse and threats of physical abuse, she stated that she could not leave at this time. She did
state however, that she was making a plan and that she would not leave unless she could support herself, and her two children.

Some stated that they did not believe their spouse could manage on his/her own. The spouses stated that although they seemed to have a good support network (e.g. family and friends) their spouse did not. Feeling guilty or responsible for the gambling spouse has been noted elsewhere in the literature as reasons why the partner does not leave the relationship (Lorenz & Shuttlesworth, 1983). The male respondent whose partner had been diagnosed with bi-polar disorder talked about his sense of responsibility for his partner’s welfare. He discussed how he felt “trapped” because he would not separate from his common-law partner despite difficulties in their relationship and her stealing from him because she would be homeless or possibly kill herself. He also mentioned that his partner was aware that he would not follow through on his threats to end the relationship. He admitted:

“I feel trapped cause there are times when I do want to kick her out but she has no money for first and last month’s rent…if she had, there are times when I’m angry enough to kick her out and if she has the money…but being constantly broke I feel like I can’t just throw her out on the street and I think she knows that, she knows that I won’t kick her out as long as she’s broke. It is a struggle for me.” (P#40)

Some also expressed that given the length of their relationships, it was “too late”
to divorce but that "...you never know what will happen." Participants talked about being "tired of it (gambling)" and that because it has been "so many years" they just do what they have to do with less. One woman stated:

"there's nothing I can do about it because I should have done something years ago...it's too late now because I've accepted it.... I made a very big mistake not stopping it in the beginning...I never would have continued with the marriage..."

(P#30)

Most respondents acknowledged that they did spend time thinking about ending the relationship. They expressed some limitation to their tolerance of continued gambling by their spouse. Only two respondents, both of whom had been in common law relationships for less than five years, did not express thoughts about ending the relationship. Both of these participants also spoke lovingly about their partner and valued being in a committed relationship.

A man admitted that he was attempting to get help for his partner regarding her gambling problem and that he was confident this could be resolved. Another respondent talked about staying with her partner if he attended GA. She also reported that she was actively becoming more independent so that she could be prepared to leave with a plan. However, this participant also expressed religious views that conflicted with her feelings to leave the marriage.

Most respondents were ambivalent about leaving the relationship. These participants had thought about the circumstances that would facilitate ending the
relationship. Even the male respondent who felt “trapped” into staying with his partner revealed, “I had hopes that everything would be okay...but somewhere down the line our relationship will end...it comes down to one thing: if she steals money from me again and has a place to stay- that’s it.”

One woman talked about knowing that she will leave the relationship but was struggling to resolve when would be the right time. She also brought forth the idea that these relationships were not permanent. This participant was also the only participant to mention any positive aspects of gambling and had the highest household income of all respondents. She talked about how despite being in a two-year common-law relationship with her partner she had “invested too much” to leave it at this time and would lose financial stability she received in the relationship. She explained:

“I guess just two years is a long time. emotional, physical, just two years of my life. I've given...eventually I will leave....you just don’t think about it and plus I think also the fact that you know it’s (the relationship) not going to go on forever, it will change. I will leave, so I have to wait just a little bit longer...I tell myself it's not forever.” (P#51)

This participant was the only respondent to discuss how culture impacted her decision to remain in the relationship. She admitted that she was also managing some shameful feelings of thinking about divorce; she explained that in her Asian culture and in addition to the gambling, divorcing her partner would bring some shame to her family. Another woman talked about the impact of being the eldest in her family with siblings
that look up to her. She expressed feeling responsible to maintain a standard and set an example in her family for success. She talked about how this "double life" was very distressing to her.

\[ b) feelings of love \]

When discussing their decision to stay together despite these difficulties, three partners explained that their love or commitment to their gambling spouse accounted for much of their reason for remaining in the relationship. Although these respondents gave more than one reason for staying in the relationship, only three people talked about feeling love for their partner. While being interviewed these participants smiled or could easily discuss the positive aspects of their relationship with their spouse. For example, one woman explained "we do love each other...there's no one better for me...he trusts my judgement on major things...he misses me when I go away...." (P#30).

Some respondents also talked about "making it through worse things besides the gambling" (P#41). This partner elaborated on her feelings. "...I don't have a concern that we will survive as a couple, I believe we will. My major concern is how are we going to survive financially...I feel very close to him." Others were able to put gambling in the context of their entire relationship "...if it wasn’t for this gambling thing that is affecting our relationship...we’re okay right now." (P#20). Those participants who talked about staying together because they felt close with their partner also stated that they did things together as a couple and that they were still able to share time together. For example. "...we do everything together" and "...he/she still comes with me to
places...” were some of the statements endorsed by partners who reported still being able to spend time with their spouse and share activities.

Some participants discussed the value of a committed relationship and that they still were able to experience many positive aspects of being with their partner. One elderly respondent, who has had three common-law relationships expressed these feelings. “mine (relationship) is strong and committed with the values of fidelity and loyalty and all the good things...but sure this relationship is painfully frustrating...” (P#52). Yet later in the interview he stated, “…I’m not going to leave her, but maybe separation for her to see the light may be in order, but first it’s direction...direction from some helpful people.” All respondents described mixed feelings about remaining in their relationships while some focussed on their feelings of commitment and love for their partners; the data suggested that others remained with their partner as a result of circumstances.

3. COPING STRATEGIES

Separate Lives

The experience of having two separate lives within a relationship was the predominant theme that emerged from this study relating to how these partners cope with their spouse’s ongoing gambling problem. In response to the gambler being frequently absent from the home and spending little time in the partner relationship, it appeared that the partners separated themselves somewhat from the gambler while still maintaining a marriage or a common-law union. Even those respondents who still engaged in activities with their partner were also actively maintaining relationships and holding interests
outside their relationship. Making a "separate life" for themselves appeared to involve several responses. The respondents discussed how they emotionally and/or cognitively and/or behaviorally separated from their gambling spouses. The partners described making a decision to look after themselves and not worry about their partner. Following that, the partners would also engage in fewer activities with their partner and more on their own. Typically, they would spend time with other family members and friends and at work. The data revealed a general absence of feelings of love or affection for the gambling spouses who lived separate lives from their partners.

a) emotional distance

Participants revealed experiencing separate lives in their relationships with their partner. The partners thought of their relationships in terms of two separate lives and of as having weak emotional feelings and few expectations of their partner. One male participant who had been married to his wife for nine years and has two daughters from this relationship explained:

"...well she's not around a lot so I take the kids where they have to go, to lessons...etc...the thing is that it (gambling) has created two separate lives. I have no expectations of her." (P#60)

This was also the same partner who admitted that despite being married, he was not sure if he loved his wife anymore. Other partners talked about feeling hurt and somewhat incapable of caring for their partner or feeling love for them. One woman
shared how she does not count on her partner for support nor does she have expectations of him as a partner:

"Right now we live very individual lives, um, we um, go our separate ways. I don't ask him anymore what are your plans...I just don't count on him, and if there's something I need to do, like go to the doctor...I don't ask him to drive me...I don't ask him for anything anymore....Basically there's nothing in our relationship anymore." (P#51)

After the following participant shared how she was frustrated and hurt by her husband's inattentiveness to her needs in the relationship and her feelings of rejection, she said:

"I can manage without him: I've grown stronger...He has another woman. That other woman is the racetrack.... That day the car wouldn't start and I had to fix my car, wait for him, and I said, 'So I need a man around here? Look I have a man who can do these things and where is he. he's off at the races.' I had to struggle because I wanted to go somewhere. So I took my money and bought a brand new car.... I know for a fact that I don't have a man to depend on in case something happens. so now I have a reliable car instead." (P#10)
In this story this participant began to realize that her partner was not physically present during much of their relationship and that he was emotionally absent as well. She later painted a picture about the emptiness of their relationship:

“No reason (we’re still together), just surviving, we only share the same space....He just didn’t care. I got my independence....some days we argue and fight, every evening there’s something. We’ve reached a point now that we don’t sleep in the same bed...I go home and I watch the TV in my room, and I sit down and I eat, he would eat, I do my dishes and I go to my room and watch the TV. That’s it, no communication.” (P#10)

These findings suggested that the respondents did not feel they shared a “couple” relationship or partnership with their spouse. Though living together, they experienced two independent lives without many shared experiences.

b) cognitive strategies

In addition to separating emotionally and seeing their relationship with their spouse as two independent parts without much overlap, these participants also shared how they talked to themselves or what thoughts they experienced that helped them cope. When talking about how they coped and what they said to themselves, the partners revealed how and what they thought about the problem gambling helped them to cope. They appeared to accept the gambling while still prioritizing their needs.
At times they admitted to "blocking it out" and "not thinking" about the gambling and the ongoing stress that they experienced. This appeared to be an active decision to not spend time or energy on resolving the problem. For example, one woman who was married to her partner for almost 30 years stated:

"...I just reached a stage where I'm not going to bother myself, I'm not going to let it bother me. I just ignore it....Focus my mind on other things.... I just get tired of it all... It has been going on so long." (P#11)

Also by not using their time worrying about their problems, the partners said that they were able to "focus on other things." One man shared his strategy: "I try not to dwell on what I've missed in this marriage." (P#60).

These partners also re-framed their problems in terms of challenges. Respondents stated, "I turn this problem around and think of it as a challenge." Another partner summarized, "...his gambling. I don't think it is something bad, but I figured it's experience for me now. so I am using it in a positive way. I am turning everything around so I don't feel so bad." (P#14).

Another way these partners separated themselves from their partners was that they made a decision to look after themselves regardless of the status of their partner's gambling. Few stated that they had hope that their spouse would stop his/her gambling. These participants spoke about coming to an understanding or acceptance of problem
gambling and learning that it was the gambler, not them, who would be responsible for changing the problem behaviour.

A woman described how she came to accept that gambling is her partner’s priority:

“I think that just knowing that gambling to him is more important than me, and I know that by him missing dinners or you know, like he will leave work to gamble so there’s a bit of that. You feel kind of lonely, you feel left out, you just know that you can’t, I guess- compete. I’ve come to understand that and kind of in a way, accept it. That’s just the way it’s gonna be." (P#51)

Most respondents seemed to accept that the gambling would continue and they were actively trying to change their partner’s behaviour. Although, two partners were encouraging their spouse to seek help and stop gambling, only one participant saw this as his primary responsibility to ensure his partner got help. Overall, the partners found it was helpful to them not to focus on the gambler’s behaviour and accept the presence of gambling in both their partners’ and their lives.

The partners also revealed how they understood or interpreted their spouse’s problems with gambling. Overall, these partners did not endorse the view that gambling was a disease, though some did explain their spouse’s gambling using terms consistent with addiction terminology. For example, some described their partner’s behaviour as “compulsive”, that his/her spouse “had to do it”, or in some cases made comparisons, “an addiction like alcoholism…””. One person stated that she thought her partner “go crazy if
he couldn’t do it...he would go into withdrawal or something...” (P#51). Similarly, another participant worried that her husband “...could go mental...” because of the gambling. Despite references to gambling such as these, when these partners spoke about what their spouses were actually doing and the way they described this ongoing problem behaviour was not as a disease. They did not support that gambling was an “affliction” or that their spouse was “helpless to stop”.

Mostly, the respondents talked about their partner being responsible for their gambling activities choosing to engage in this behaviour: some referred to their spouses as “lazy” or just “escaping” everyday responsibilities. While some partners acknowledged the struggle and attraction they observed in their partners with gambling, they also identified that their partners “had to want to stop” and they themselves were ultimately responsible for stopping.

c) behavioural responses

These respondents also described what they actually did to manage while their partner was gambling. They explained their behavioural strategies for coping which supported their rather independent life from their partner. For example, some sought other form of support outside their relationship, partners also took an active role in taking care of themselves by being engaged in an activity: work, physical activity or hobbies. One partner said, “I go out with friends, socialize and meet people....Basically I throw myself into my work. That helps.” (P#51). Similarly, another stated, “I have lots of hobbies. I go finishing and skating...she doesn’t have many hobbies...” (P#40).
Others talked about being able to manage stress by "meditating", "listening to music" and "taking time for myself". One participant shared his strategy, "I use visualization...positive thinking and meditation...I read...I read positive things and watch the heavy religion on television..." (P#52). Partners appeared to cope by sharing time with family members and friends and others found support in religious forum or community cultural groups. Some spoke about "going to church" and having a "...faith, a spiritual connection that helps..." (P#11). Having close relationships, even if this was outside the relationship, contributed to the partners feeling good about themselves. These partners engaged in activities typically without their spouse. One woman talked about how she changed her behaviour:

"I just find it frustrating that I can’t really plan things to do with him and at times plans have been broken, where I have made plans so I changed my behaviour ...I make more plans with friends and family, although we still do go out even if it's not at the same level it was previously...that bothers me..." (P#20)

Another woman explained:

"I keep busy, and at this point, like I said, I make plans and I don’t bother with him anymore. I used to, I used to because I have loved him....I’m just making my own plans for myself and the children, that’s what I’m doing." (P#14)
In addition to dealing with her husband's gambling problem one woman reported that she was also managing his "controlling ways" regarding his abusive behaviour. She discussed how helpful it was to her when she sought counselling at a woman's abuse group and also attended GamAnon.

"I was beginning to clue in to all these things he was doing (gambling), that were not with my consent (obtaining loans), and then I started getting smarter and smarter because I'm learning what's happening here. I'm not agreeing with it. I'm starting to get a little bit of say or control, before I had no say or control...he's a very insecure person, so he's always trying to find fault in me, everything from sexual to um...the way that I do things, correcting me, you know, trying to belittle, that's his fault. By me going to the Gam-Anon, you get to realize that they have the problem, they're doing that to make themselves feel better and again- he's losing control of me cause maybe one day I'm gonna dart out. But I'm gonna have a game plan, you know. I'm gonna educate myself in all areas, even for a job. I'm gonna make my own money and not let him know about it...I don't care what he says right now, you know. I'm living for me." (#14)

Another respondent spoke about his visit to his family doctor and his realization that he needed to take care of himself.

"...it was stressful for me. so I spoke to him (family doctor) one time. The bottom line was it is her problem, not mine. I try to separate from it (gambling). At one
point you feel abandoned...it is hard to explain but self-preservation is what you have to do. You have to take care of yourself. You make a decision. You realize that your partner is not around, you might still feel a void though." (P#60)

As one woman summed up her life:

"I don't have a boring life. I go to the pool everyday, you know, do my exercises. I go walking, I go to see my family, my sisters, you know, I go shopping. I mean-I have a full day. I don't have a day where I just sit and think. 'Oh my God what am I going to do with myself today?' I keep myself busy and thank God my two sisters keep in touch (with me)...I have a very full life." (P#30)

These interviews revealed that partners coped with their difficulties with their gambling spouse by separating themselves, at times, from their spouse and their gambling. Having a separate life while still living with a partner who gambled appeared to involved a series of emotional, cognitive and behavioural responses. Though these partners did speak about the stress and difficulty that remained in their lives, they did not present themselves as desperate or incapable.

*Member Checking*

Consistent with qualitative research methodology, member checking is performed to obtain confirmability by those who participated in the study. The findings in this study were summarized and presented to three randomly selected participants (See Appendix
H). The three partners that were randomly selected agreed with the findings and in the case where a theme did not apply directly to them, they stated that they could understand how it might apply to someone else in a similar situation.

**Findings Summary**

Data from this study revealed some of the major themes that partners of problem gamblers experience. Respondents spoke about feeling the burden of financial stresses, losing time with their partners, the negative effect that gambling had on how they felt about themselves and feeling the unfairness of their particular situation. Creating a separate life apart from their spouse was the central coping strategy that allowed them to continue living with a partner with ongoing gambling problems. Implications from these findings may reveal additional ways for social workers or therapists to support this population and facilitate a shift in thinking of these people as stronger and more capable than was previously suggested in the literature.
CHAPTER 5
DISCUSSION &
IMPLICATIONS FOR SOCIAL WORK

This study described how ten partners experience and cope with their spouse's ongoing problem gambling. Respondents described major themes such as loss: financial concern; self-reflection as well as conflicting feelings about living with their partner. Partners demonstrated through their own reflections, a process of understanding or coming to terms with their role in facilitating or perpetuating their spouse's gambling behaviour. For multiple reasons all of these participants remained in relationships that were of considerable distress to them. Rather than dissolve their relationships these partners chose, at this time, to cope by actively creating separate lives for themselves. Their initiative and ability to take care of themselves is an example of their strength and their commitment not to see themselves as victims.

Qualitative Contributions

Qualitative studies make an essential contribution to research as they describe and expand our understanding of relatively new and unexplored areas of social science. The present study contributed to advancing the knowledge of both the experiences and the coping strategies employed by these partners of problem gamblers. Open-ended questions provided respondents with an opportunity to express themselves on complex questions not suited for quantitative methods of inquiry. These data in the form of direct quotations
from the participants, rather than itemized survey responses, provide a detailed account of what it means to be a partner living with a problem gambler.

**Non-treated Sample**

What is unique about this study is that it is comprised of a non-treated sample. Only one participant had ever attended GamAnon for support. This is atypical of most other studies that draw directly from GamAnon populations or clinical samples. These participants are people in the community who have managed to cope without requiring additional assistance from professionals. Investigating how they have managed without professional intervention could have clinical implications.

As a non-treated sample, these partners present a unique perspective of their experiences with problem gambling; this perspective has had little, if any influence from treatment settings about problem gambling. What emerges, is a description of their understanding of problem gambling shaped by their experiences and extended by their explanations about how they manage in their lives. The use of language is one way to examine how these partners explain problem gambling to themselves and effectively how they cope.

**Partners’ Perceptions**

How the participants presented and described their views is important, because of the structure of this qualitative study and the use of open-ended semi-structured questions. Looking at how, and what was described by the participants may illuminate more about their experiences and provide some direction for intervention with this
population. For example, all but two participants (one of whom recently attended GamAnon) did not use medical terminology to refer to the problem gambling behaviour.

Perhaps by assigning some level of blame or responsibility to their partner for his/her gambling behaviour, these partners are more able to separate themselves from their relationship. By conceptualizing this problem behaviour as a series of active choices, made by the gambler, the spouse can permit him/herself to separate without overwhelming feelings of guilt. This seems consistent with the results in this study as these partners did not present pronounced feelings of guilt as they shared their stories. Guilt expressed by these partners emerged as they talked about the strengths or positive parts in their lives, for example: their friends and family. This contrasted the picture they presented of their spouses who apparently did not have the same outside supports/interests- beyond gambling.

These data suggest that what might be helpful to these clients, in addition to using a common language to refer to gambling, would be for the therapist to focus on their interpretation of gambling and how they manage based on their interpretation of the problem. Valuing their interpretation or perspective of the problem appears to be empowering to this population. It may be quite disempowering and thus more debilitating for them to abandon the responsibility that they assign to their partner. These data suggest that holding this perspective, and in some cases being angry, has a functional role in helping them live separate lives from their partner. With the idea that their spouse is largely responsible for his/her own behaviour, these partners permit themselves the opportunity to entertain thoughts of leaving the relationship without the burden of guilt.
Retaining the option to leave the relationship is empowering. For those with limited options, establishing somewhat of a separate life may facilitate their ability to cope.

Using terminology to support a disease-oriented perspective when educating clients may be disempowering to them if they accept that problem gambling is a disease like heart disease or multiple sclerosis. Shifting the responsibility away from the gambler might disempower the partner from taking care of him or herself, first. In this study those that were able to separate or take care of themselves did so regardless of their partners' gambling. On the other hand, it may be useful for them to learn that pathological gambling could be understood as a medical condition. In this case they may be better able to tolerate the distress if they perceive that their partner is susceptible to gambling. These data suggest however, that these partners do tolerate life with their partner; all these unions have remained intact.

Losses

Interviews with these participants revealed that feelings of loss were pronounced, chronic and far-reaching. These finding are consistent with the literature (Lorenz & Shuttlesworth, 1983; Lorenz & Yaffee, 1989). Living with experiences of loss, either from the past, or anticipated future losses does not mean however, that these partners were necessarily unhappy or dysfunctional. Though this study did not assess directly the participant's self-esteem or feelings of happiness, what was absent from the interviews were participants consumed with the impact that gambling had on their lives. Rather they accepted the role and consequences of gambling in their lives and limited its effect on other parts of their lives and their feelings about themselves. Though these partners spoke
about significant losses in their lives, recalled hurtful and damaging moments with their partners, and admitted to disappointments in their relationships, their experiences may not be significantly different from other couple relationships. For example, why should we expect a difference between these partners and partners who are not experiencing problems with gambling in their families. An alternative to looking at these partners who accept and tolerate continued gambling in their lives as weakness or indications of denial or poor self-esteem, is observing their responses as strengths and abilities that help them to move on.

The theme of losing parts of their relationship such as physical intimacy and time spent as a couple may reflect difficulties that existed in the relationship prior to the emergence of the gambling problems. The idea that these relationships were troubled regardless of the presence of the gambling speaks to the “chicken and egg” theory of whether having poor relationships caused gambling problems or whether the gambling contributed to the deterioration of these relationships. For example, did the problem gambling emerge from unsatisfying intimate relationships or as a result of continued problem gambling, the relationships suffered? As many of these respondents indicated, the loss that they described may also be the loss of the expectations they had about marriage and being in a partnership with their spouse.

**Partner’s Strengths**

Development of a separate life is important because it informs us about the hidden resiliency of this population, challenges some assumptions about these relationships and identifies the strengths - not the weaknesses of these partners. The finding of a separate
life is interesting because it raises our awareness about people's abilities to endure stressful situations and still grow and engage in their world around them. Resilience theory suggests that people find ways of coping and adapting despite experiences of trauma or ongoing distress.

Understandably, the coping strategies of the partners might at first glance appear to be poor given the ongoing distress that they experience in their lives and their negative description of those experiences. For example the participants described ongoing concerns about financial stress while at the same time knowing that their partner was spending money outside the home. One interpretation could be that these partners were unable to confront or stand up to their gambling spouse and cut off their spending. Rather than concentrating their efforts to make the gambler stop (as many had learned that this was not their responsibility), they chose to manage their own behaviour. These data demonstrated that partners were able to find mechanisms that helped them cope, and exercised strength and ability in looking after themselves. They managed by creating separate lives for themselves, understanding and accepting problem gambling as one part of their lives and committing to prioritizing their own self-care. These are precisely the goals of treatment. Therapists and social workers strive to help people resolve difficulties by employing these techniques in their work with clients.

Moreover, these data suggest that for most of the respondents, staying together is the result of how the partner's understand gambling and what they perceive to be their options. It is not an extension or a demonstration of their love or commitment to their partner (although in some cases it is). Rather it is an extension of the process of accepting how problem gambling has impacted their lives and an example of how they
are willing to manage it at this time. Remaining together might indicate that staying together is preferential to leaving. Although this may be true for some, the circumstances that exist for others (decreased income, threat of abuse or feelings of shame/anger over investing in this relationship) appeared to play a significant role in limiting their options. As indicated by the data, separateness between the couple as experienced by the partner appears to conflict with the partner's own previous expectations about his/her relationship and it challenges assumptions about the quality of these relationships, that they are content and fulfilling. These partners presented their experience of staying together despite, in some cases, feelings of love for their partner.

Other research suggests that some partners remain in relationships with their gambling spouses because of their own poor coping skills or inability to manage alone (Lorenz & Yaffee, 1988) and even jeopardize the gambler's recovery because of their own insecurities (Lorenz, 1989). Previous findings appear to conflict with the results from the present study, although in the present study there were no gamblers actively engaged in ongoing treatment.

The implication for practice may be that instead of focusing on the marital relationship, it may be important to focus on strengthening the partner's abilities to cope. Social work strives to help those that are marginalized and oppressed. In this case partners, who because of financial limitations due to their spouse's gambling, may need help strengthening their resources and reinforcing their individual support systems. Individual support and groups for partners, rather than couples therapy may be useful to the partner. This seems particularly relevant since many gamblers do not acknowledge having a problem or are not motivated to resolve their gambling behaviours. In contrast
to previous research findings, these partners did not appear with overt symptoms of pathology nor did their stories reflect overt self-destruction and inadequacies (Lorenz & Shuttlesworth, 1983; Lorenz & Yaffee, 1988). What did not emerge from these data were partners who were overwhelmed with worry about their gambling partners and whose experiences of the partnership were closely linked to the gambler. Partners chose to separate their lives from much of the gambling lifestyle possibly as a way to protect themselves. This raises questions about how symptomatic these partners are and whether they are victims or helpless because of their situation.

**Limitations**

This qualitative research study contributed to our understanding of how partners live in relationships with problem gamblers. It employed in-depth semi-structured open-ended questions as a method of exploring how ten people experienced being in a partnership with a problem gambler and, as such, are not generalizable. Interpretations from this study are limited by individual differences in the sample, the variance in problems as a result of gambling, researcher involvement, and the interview questions. Also studies using one source of information, such as self-report are limited in the validity of the responses of the participants. In this case, no attempts were made to confirm the information received in the interviews, as this would compromise the participant's confidentiality.

Although McCracken (1988) asserts that a sample size of eight is sufficient to saturate data and create different categories for these data, it remains a relatively small sample size. And while the purpose of exploratory qualitative research is not to make
results generalizable, the interpretation of these findings is limited by having few participants. For example, this study could not make comparisons between male and female partners, as only three male participants were included. A study with at least eight partners of each sex would permit observations into possible sex differences in this population.

Also, this sample represented a relatively educated sample of partners: all of the participants obtained their high-school diploma and six of them achieved either a university degree or college diploma. A relatively educated sample may be more able to communicate and express their ideas than those with less education. Education may affect how these partners understand and evaluate their spouse's gambling behaviour. It is possible that those with less education would present with fewer coping skills and ability to problem-solve. Participants were recruited using newspaper ads available free of charge at various transportation venues in a large metropolitan city. This method of recruitment excluded the participation from those people who were not literate in English.

Further control for individual differences in the sample may have improved the interpretation of these findings. For example, the length and severity of the partner's gambling problem was not controlled. The experiences of partners who were managing problems for less than a year were compared to those that had coped for almost thirty years. Similarly, those who at the time of the interview stated that their spouse's gambling was at its worse were also compared to those who recalled more severe times in the past that involved gambling problems. Also the length of the relationships also varied and possibly contributed to the differences in findings/ responses of the partners.
questioned. For example, what differences might exist between partners who were in long-term relationships with their spouses compared to those who were in relationships for less time. As well two of these participants reported that they never gamble while most endorsed at least buying weekly lottery tickets.

However, given the scarcity of this population and the time limitation to conduct the research having a more homogeneous sample regarding age, length of relationship, education, sex, presence of children, and cultural background could prove to be quite a challenging and lengthy endeavour. By providing a detailed description of the participants others can evaluate the transferability of these findings to their own population of partners of problem gamblers. Thus no effort was made in this exploratory study to have a representative sample, since that was not the purpose of this particular research.

Finally, the questions asked by the researcher, as well as the presence of researcher asking questions affects the interpretation of these findings. As in any face-to-face research the interaction between the respondent and the researcher will effect the responses of the participants. This format for conducting research assumes a certain amount of researcher bias. The researcher is part of the investigation tools. The same time that these open-ended questions permit a closer approximation of the “real” experiences of these partners, the participants may be intimidated in answering certain questions and refrain from elaborating in some instances. Obtaining genuine responses, within the context of a research interview, is one of the goals of qualitative study, however those responses are the product of the questions asked. Therefore other research
questions regarding other areas related to the partner’s life might yield different information or conflicting findings.

**Future Research**

In addition to expanding our knowledge and detailed descriptions of partners who live with problem gamblers, further effort to understand their specific coping strategies would be useful to informing our practice. Other studies might examine factors that contribute to a partner’s decision to leave a relationship with a gambler as well as how he/she comes to this process of understanding. Future work could also investigate the experiences of male partners, and those in lesbian and gay relationships, to see what other potential unique experiences exist for them in their relationships. Also a detailed investigation probing the needs that these partners have when they attend therapy should be undertaken. For example, what form of support would be most beneficial and what way would be most beneficial to receive this support? For example, do partners want help in maintaining their separate lives and addition support in further separating from their spouse, or do they want couples therapy to ameliorate their relationship? In general, future work that looks into the strengths and abilities that partners possess to manage these stressful experiences would inform practice and broaden our abilities as helpers.

**Conclusion**

While keeping in mind the limitations of this exploratory study, the findings of this research add to the body of knowledge about the experiences of partners of problem gamblers. It describes their strength and ability to manage with ongoing gambling in their family. Information from an untreated sample of partners of current problem
gamblers make an important contribution to the field of gambling research as it identifies potential ways of providing service to clients who present to agencies for help. Overall these data reveal that some partners cope by creating a separateness between themselves and their gambling spouse. These separate lives, as paradoxical as it may be, help the partner to live with the gambler, and most likely, vice versa.
REFERENCES


Appendix A

Long-Interview Guide

Page 1 of 2

Date: __________
Code#: __________

1. I am interested in knowing what you think about your partner’s gambling. Can you tell me about his or her gambling patterns? What are some of your observations and thoughts about __________________‘s gambling behaviour?

Prompts: What kind of gambling, how often, for how long, how much wagered…
Why do you think he/she gambles?
What is your understanding of gambling?

2. How has gambling affected your life and your daily living?

Prompts: What do you notice about yourself that may be different from someone who is not married to a gambler?
Advantages or disadvantages of __________ ‘s gambling?
Describe a typical day / weekend for you.
Change in your health: self-harm behaviours, eating, alcohol/drugs.$

3. I would like to know about how gambling affects how you feel about yourself. How do you feel about yourself while your partner is gambling?

Prompts: What is the relationship between your partner’s gambling and how you feel about yourself?
What are some of the emotional responses you experience?
How do you feel when you know your partner is out gambling?

4. You have been in a relationship with ________ for ______ years; I am interested to know how you managed to cope during this time. Tell me about some of the things that you do to manage your feelings and with situations that arise for you.

Prompts: What do you actually do when you think about your partner gambling?
What kinds of things do you tell yourself that help you manage your feelings about your partner’s gambling?
Friends, family or other supports accessed?
5. I am interested to know about your relationship with your partner. Can you tell what it is like, for you, to be married (or in a relationship) with ____________?

Prompts:  What activities do you do together; things you talk about?
          What is the quality or quantity of time like with your partner?
          What do you think about your partner? What do they think about you?
          How do you enjoy each other’s company?

6. Can you tell me about staying together?

Prompts:  What are the positive parts of your relationship?
          What are some of your reasons for not leaving the relationship?
          What are your ideas about marriage/committed relationship?
          How do you manage to maintain your relationship despite ____________’s gambling and the challenges that present for you?
          What did you tell yourself about ____________ or your relationship that gets you through difficult times?

7. Can you describe how you think other family members have been affected by ____________’s gambling?

Prompts:  Children, siblings, parents?
          How do they behave differently to you/partner as a result of the gambling?
          How does gambling affect the quality or quantity of time your partner spent with other family members?

8. What are some of your thoughts about your own future?

Prompts:  What kinds of things do you see yourself doing in the next couple of years re: job, relationship, health, personal goals for yourself
          What do you think you would like to do in the future?
          What are your major concerns at this time? re: relationship, finances, emotional status
Does your partner gamble too much?

Would you like to talk about how his/her gambling effects your life, your relationship?

The University of Toronto is conducting a study to look at how gambling affects spouses. If you are interested in participating, call (416) 535-8501*4422 and leave a confidential message.
Appendix C

Screening Questionnaire

Thank you for calling. I'd like to ask you a few questions to be sure you're eligible for the study. Information is confidential and you are not required to give me your proper name. It takes approximately 5 minutes to answer all of these questions.

Is now a convenient time for you to respond briefly to some questions? As you know from the ad this study is for people whose partner gambles. Does this apply to you?

1. Do you currently live with your partner?
   1 = yes         2 = no
   describe:__________________________________________________________

2. How long have you lived together?
   _______years       _______months
   describe:__________________________________________________________

3. How do you characterize your partner's gambling behaviour?
   a) gambles rarely and does not spend more money than intended
   b) occasionally gambles more money than s/he intended to and gambles more frequently than expected to
   c) gambles daily/weekly and this gambling has caused financial concerns and or problems in your relationship with your partner
   explain:__________________________________________________________

4. What kind of gambling activities does your partner engage in?
   (list all activities)
   _________________________________________________________________
   _________________________________________________________________
5. Briefly- which of the following statements closely resembles what you think about how gambling has affected your relationship with your partner.
   a) gambling has had no affect on our relationship
   b) things are better between my partner and I because of gambling
   c) things are worse between my partner and I because of gambling
   explain: ____________________________________________

6. Have you ever had to lie to other family members or friends or employers about your partner's gambling?
   (for example, cover for his/her absences, tardiness, or preoccupied behaviour)

   yes        no

7. Fill in the blanks with the following options.
   too much / too little / the right amount

   a) I think my partner spends __________________________ time gambling.
   b) I think my partner spends __________________________ of money on gambling.
   c) I think my partner talks about going gambling or his/her gambling stories ________.
   explain: ____________________________________________

8a) Do you gamble:  
   1= yes   2= no
   describe:__________________________________________

   b) Do you think that you gamble(d) too much:  
   1= yes   2= no
   c) Have you ever wanted to stop/cut down on your gambling:  
   1= yes   2= no
   describe:__________________________________________

   d) Have you ever received help to stop your gambling:  
   1= yes   2= no
   describe:__________________________________________

   Thank you for your time.
NOTE TO USERS

Page(s) not included in the original manuscript and are unavailable from the author or university. The manuscript was microfilmed as received.

This reproduction is the best copy available.
Appendix E

Consent Form

Title: Partners of Problem Gamblers: A Qualitative Analysis of their Experiences
Investigator: Michelle Adams

The purpose of this study is to understand the experiences of someone who identifies their partner as having a problem with gambling. The first part of the study consists of answering a brief questionnaire with some demographic information and some personal information about my partner and me. The second part of the study will be an interview and will take between 1 and 2 hours to complete. Questions will be asked about your impressions about your partner's gambling, how gambling affects your life and your relationship with your partner and also how you manage living with someone who gambles. For some participants, responding to some of these questions may be emotional. And although this interview is not a counseling session, the interviewer will provide the telephone number to a gambling help-line to all participants. After the interview, a $40 token of thanks (from Loblaws and/or Zellers and/or Canadian Tire) will be offered. The interviewer will invite you to participate in discussing the findings.

I acknowledge that the research procedures have been explained to me and that any questions that I have asked have been answered to my satisfaction. I also understand the benefits of joining the research study. The possible risk and discomforts have been explained to me. I know that I may ask now, or in the future, any questions I have about the study or the research procedures. I am aware of the limits to confidentiality regarding the researcher's responsibility to report suspected child or elder abuse and, imminent threats to harm others or self such as threats of homicide or suicide. Records relating to my partner and me will be kept confidential and no information will be released or printed that would disclose my personal identify. I have agreed to have the interview tape-recorded.

I understand that my participation in this study is completely voluntary. I further understand that I am free to withdraw my participation from the study at any time.

I hereby consent to participate.

Name

________________________________________

Signature

________________________________________

Witness Date
Appendix F

Basic Demographic Data

Date:_________
Code#:_________

Please complete the following questions. The information you provide will be kept in confidence and no identifying information will be revealed.

1. How old are you? _____ years

2. How old is your partner? _____ years

3. Your sex: male / female (please circle)

4. Your partner: male / female (please circle)

5. How long have you been in a relationship with your partner?
   _____ years  _____ months

6. How long have you lived with your partner?
   _____ years  _____ months

7. Are there other family members living in the same household?
   a) no  
   b) children  M or F _____yrs old  
                M or F _____yrs old  
                M or F _____yrs old  
                M or F _____yrs old

   c) relative (please specify):

   d) parent(s) (please specify):

   e) other (please specify):

8. Does your partner currently gamble?  
   (please circle) yes  no  If no, then explain:

9. Do you gamble?
   a) not at all (including lottery tickets and bingo)  
   b) about once a week  
   b) 2 or 3 times per week  
   d) almost every day

10. Your employment status:
   a) full-time homemaker  
   b) work part-time outside the home  
   c) work full-time outside the home  
   d) on disability/ pension

11. Your partner’s employment status:
   a) full-time homemaker  
   b) work part-time outside the home  
   c) work full-time outside the home  
   d) on disability/ pension

12a) What is your highest level of education?

12b) What is your partner’s highest level of education?
13a) What is your cultural background?  

13b) Your partner's 

14a. To the best of your knowledge, approximately how long has your partner gambled?  

____ years  _______ months  

14b. How long has your partner's gambling been a problem?  ____ years ____ months  

15. Have you ever presented for help at any counseling agency or self help group to talk about gambling specific issues?  

<table>
<thead>
<tr>
<th></th>
<th>ever attended</th>
<th>attended 3 + times</th>
<th>attended in past month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gam-Anon</td>
<td>yes/ no</td>
<td>yes/ no</td>
<td>yes/ no</td>
</tr>
<tr>
<td>Therapist</td>
<td>yes/ no</td>
<td>yes/ no</td>
<td>yes/ no</td>
</tr>
<tr>
<td>Psychiatrist</td>
<td>yes/ no</td>
<td>yes/ no</td>
<td>yes/ no</td>
</tr>
<tr>
<td>Family doctor</td>
<td>yes/ no</td>
<td>yes/ no</td>
<td>yes/ no</td>
</tr>
<tr>
<td>Other:_________</td>
<td>yes/ no</td>
<td>yes/ no</td>
<td>yes/ no</td>
</tr>
</tbody>
</table>

16. Please indicate if any of the following applies to you.  

Have you ever had a substance abuse problem  

Are you currently receiving help for a substance abuse problem  

Taken prescription medication to help you manage emotional stress  

Currently taking prescription medication to help manage emotional stress  

17. On a scale of 1 to 10, (1 = the worst you have ever felt and 10 is the best you have ever felt) please rate how you feel right now  

a) about your relationship with your partner  

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
</tr>
</thead>
</table>

b) about yourself  

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
</tr>
</thead>
</table>

18. Which of the following statement best describes your financial status?  

a) I do not know what our current financial status is  

b) we recently declared bankruptcy in the past 12 months  

c) we are living paycheque to paycheque  

d) we have no financial concerns at this time  

e) we have some credit card debts and bank loans  

f) other: (please explain)  

Appendix G

Follow-Up Interview Consent Form

I consent to have the researcher contact me, after the research is complete, to discuss the findings in a telephone interview. I understand that I will not be reimbursed for my time for this part of the research.

I understand that I may choose to withdraw from the study at any time.

I hereby consent to participate.

Name: ___________________________  Telephone Number: ____________

Signature: ________________________

Witness: _________________________  Date: _________________________
Appendix H

Partners of Problem Gamblers  Follow-Up Interview Summary Guide

I am contacting you with regard to a study you participated about the experiences of partners of problem gamblers. I am calling because at the time of the interview you consented to participate in a brief follow-up discussion regarding the results found in the study.

Are you still interested in participating in this follow-up interview?
Is now a good time to speak?

You will not be re-imbursed for your time and this phone interview will take approximately 5 minutes. You may end this interview at any time.

I will describe the major findings from this research study. Then I will describe the coping responses. Not all of the findings or themes that I describe may apply to you. If a result does not apply to you, then please consider how it may apply to someone else in the same situation. Feel free to comment about any of these findings.

Thank you for your time.

Michelle Adams
First I will describe the major themes that emerged from the interviews about the experiences of living with a problem gambler. Then I will describe the coping strategies that were found in the results.

1. experience ongoing financial stress/concern over savings and debt unfairness of having to work while partner gambles

Does this apply to you/ could you see how this makes sense to someone in your position?

Y or N

2. experience of loss of time spent with your partner;
   you noticed that your children felt a loss of their parent, not dependable

Does this apply to you/ could you see how this makes sense to someone in your position?

Y or N

3. experience of loss of trust or experience of emotional difficulties between you and your partner. for example his/her lying or disregard for your needs/opinions

Does this apply to you/ could you see how this makes sense to someone in your position?

Y or N

4. you think about yourself and your role in his/her gambling though you realize that your partner is responsible for changing his/her own behaviours
   you feel pretty good about yourself despite your difficulties

Does this apply to you/ could you see how this makes sense to someone in your position?

Y or N

5. staying together is sometimes a result of feeling trapped, limited options to leave
   you have genuine love and commitment for your relationship and your partner

Does this apply to you/ could you see how this makes sense to someone in your position?

Y or N
The following three results describe the ways that participants in this study expressed how they coped.

Separate Lives

6. to help you cope with this relationship, you create a separate life for yourself apart from your gambling partner; made a decision to emotionally not expect much from your partner
Does this apply to you/ could you see how this makes sense to someone in your position?
Y or N

7. some of the ways you think that help you cope are: not thinking about the problems, accepting things the way they are and your limitations to change the gambling behaviour, think positively
Does this apply to you/ could you see how this makes sense to someone in your position?
Y or N

8. as a way of coping you get involved with activities, spend time with friends, relax/meditate, listen to music
Does this apply to you/ could you see how this makes sense to someone in your position?
Y or N

Any other comments:

Thank you again for your time and for your participation.