

# Gambling-Related Financial Harm: A qualitative analysis of experiences shared by affected others on a Finnish online forum

Emmi Kauppila, Iina Savolainen, Richard Velleman and Atte Oksanen

## Abstract

Financial difficulties are among the most serious consequences of excessive gambling, often affecting entire households. Affected others often face these challenges alone. This study explores their experiences and coping strategies through content analysis of 55 discussion threads (283 messages) from a Finnish online community (2008–2023). Messages from 117 users revealed three main areas of concern and two key coping strategies. Gambling often remained hidden until a financial crisis exposed it; household finances were used to cover gambling or related debts; some affected others were pressured, manipulated, or threatened into giving money to fund gambling. In response to these challenges, participants described two main ways of coping: covering debts to maintain family stability and taking legal action to contest fraud and reclaim control over their finances. These findings highlight the urgent need for better support systems for families dealing with gambling-related financial harm.

**Keywords:** gambling harm, affected family members, financial problems

## Introduction

Gambling participation in Finland is relatively high, as 70% of adults report some engagement with gambling activities during the past year (Grönroos et al., 2024). It constitutes a serious public health concern in Finland due to widespread participation, high availability of gambling opportunities, societal normalization of gambling, and the substantial harms documented across the population (Salonen et al., 2020). Consistent with this, large-scale studies show that gambling can cause harm to people who engage in it across the full range of gambling involvement, and it can also create harm for those around them (Browne et al., 2017). In the Finnish context, this broader social reach is substantial: approximately one-fifth of adults report having experienced harm because of another person's gambling (Grönroos et al., 2024). These affected others have been found to experience elevated levels of mental health difficulties, loneliness, and other health-related risks (Salonen et al., 2014).

To understand the harms experienced by affected others and how they respond to them, research has increasingly drawn on the stress-strain-information-coping-support framework (Orford et al., 2010; Bischof et al., 2025). This model offers a lens for examining how addictive behaviour disrupts family life and generates pressures that relatives must manage. In this framework, addiction is understood as diverting time, energy and financial resources away from core family commitments, as well as often creating significant disruption to family life, all of which creates stress for those close to the person and can develop into significant emotional and material strain. Affected others are seen as ordinary individuals who try to make sense of a difficult situation and cope with it using the resources available to them. Coping efforts may involve attempts to change the situation, to protect one's own wellbeing, or a combination of both, and these responses are shaped by the information and support available from personal networks and services. (Orford et al., 2013). The framework offers a lens for understanding how family members interpret financial harm and navigate the competing demands created by gambling problems (Bischof et al., 2025).

International evidence indicates that financial harm is a central part of the burden experienced by gambling-affected others. Systematic reviews have highlighted financial strain as one of the most frequently reported consequences among people affected by someone else's gambling (Riley et al., 2018), and studies with partners show substantial impacts on household finances, including debts and payment difficulties (Jeffrey et al., 2019). Qualitative studies show that family members often become aware of gambling-related debt only when financial problems escalate, reflecting the hidden nature of financial harm within families (Ferland et al., 2021; Holdsworth et al., 2013).

Moreover, prolonged financial pressures can lead families to reduce their standard of living, take on additional work, face difficulties covering daily expenses, and some affected others report experiences of economic abuse within the household (Holdsworth et al., 2013; Hing et al., 2022). These findings align with the broader taxonomy of gambling harm developed by Langham et al. (2016), where financial harm is identified as one of the core harm domains.

This international evidence is reflected in findings from Finland. Population-based surveys show that financial harm is among the most frequently reported impacts among affected others, with around eight to thirteen percent reporting payment problems, gambling-related debts, or loss of financial credibility. These harms are especially common among affected family members, who report a broader range and greater number of financial consequences than affected friends or more distant contacts. (Castrén et al., 2021; Lind et al., 2022). Moreover, a recent study using administrative bank transaction data from debt consolidation services found that gambling-related spending and losses are widespread among financially distressed households, with losses concentrated among a small group of heavy spenders and closely linked to unsecured borrowing (Marionneau et al., 2023). From a conceptual perspective, Finnish work has approached gambling-related financial harm through a socio-ecological lens, emphasising that financial difficulties are embedded in household economies and family relationships rather than confined to individuals (Marionneau & Nikkinen, 2024).

Moreover, Finnish qualitative research has examined how gambling impacts families and how affect-

ed others cope with these difficulties. Marttinen (2015) found that spouses often manage hidden debts, emotional strain, and instability in household finances, highlighting the everyday work partners undertake to maintain family life in the presence of gambling. Subsequent studies have examined how relatives influence help-seeking and treatment access. In Itäpuisto's (2019) interviews, partners, siblings, and parents frequently acted as motivators or organisers of support, illustrating how family members both respond to and attempt to interrupt harmful gambling patterns.

Finnish research has also illuminated how children experience and adapt to gambling-related instability. Järvinen-Tassopoulos and Marionneau (2021a, 2021b) describe how young people take on responsibilities, monitor household dynamics, and modify their behaviour to sustain everyday continuity when a parent gambles. Further insights come from Heiskanen and Karmakka-Asare (2021), who analysed participants in a family support programme and showed how coping unfolds as an ongoing relational process involving efforts to understand the gambling problem, negotiate trust, manage uncertainty about relapse, regulate emotions, and seek support through both services and peer groups. Together, these studies demonstrate that affected others in Finland use diverse coping strategies shaped by their roles within the family and the relational dynamics created by gambling problems.

This work has improved understanding of how partners, parents, siblings and children are affected, how they support or activate help-seeking, and how family relationships are strained and re-negotiated in the context of gambling problems. However, most of these studies draw on interviews or clinical and support service settings, and they tend to address financial harm as one domain among many, rather than examining in detail how financial difficulties are discussed, interpreted and managed in everyday life. Building on this work, our study extends Finnish research by examining how financial harm is discussed and managed in everyday life within an online peer-support community.

Digital peer-support environments offer a different viewpoint on these processes, because affected others often describe events as they unfold and seek advice from others in similar situations. At least one Finnish study has analysed messages from the same online discussion forum that we use in this article, which underlines the relevance of this setting for understanding gambling-related harm (Järvinen-Tassopoulos, 2020). Yet prior research has not focused specifically on how people affected by a relative's gambling talk about financial problems and articulate their own coping strategies in this kind of online community. In particular, there is limited knowledge about how affected others frame financial difficulties, what they identify as the main challenges, and how they describe the practical, emotional, and relational strategies they employ in response. To address these gaps, the present study investigates how people affected by a loved one's gambling discuss and navigate gambling-related financial problems within an online community. Specifically, we ask:

- 1) What challenges do family members face due to a gambler's financial problems?
- 2) What coping strategies do these individuals employ to manage the financial difficulties?

## **Methods**

### **Online Discussion Board Data**

This qualitative study draws on data from a Finnish online discussion board dedicated to concerns about a loved one's gambling. The forum, established in 2008 and administered by a national NGO working in addictions and harm reduction, contains user-generated messages describing personal experiences, questions, and coping strategies. The dataset was collected in March 2023. All threads posted between 2008 and March 2023 were extracted, resulting in 59 threads and 643 messages. Each thread was saved as a text document and relevant metadata were catalogued in a separate spreadsheet.

Although the discussion board covers a wide range of gambling-related issues, financial harm emerged as a recurring theme within the complete dataset. Of the 59 threads, 55 contained at least one message describing financial difficulties or coping efforts. These 283 messages formed the dataset analysed in

detail. The messages included accounts of financial losses and their consequences, practical descriptions of financial management strategies, questions about handling similar situations, and advice offered to others. These appeared both as individual posts and as parts of conversational threads. Taken together, the messages illustrate how participants used the forum to share experiences, seek guidance, and negotiate practical and moral considerations related to gambling-related financial difficulties.

In this study, we use the term *affected others* to refer to people whose lives are negatively impacted by someone close to them who gambles. This usage is consistent with terminology in gambling research, where affected other serves as an umbrella category encompassing partners, immediate family members, extended relatives, friends, and other individuals in a person's social network (Dowling et al., 2025). The term *concerned significant other* is also employed in some studies to describe similar groups, particularly in research on treatment engagement. This term generally refers to someone who has a close, meaningful relationship with the individual who gambles, and typically excludes more peripheral others. Thus, *affected other* was the more suitable term for our study, as it captures a broader range of individuals who may be impacted.

## Overview of Participants

The 283 messages were written by 117 unique participants. Many participants posted only once ( $n = 46$ ), while others contributed repeatedly. The number of messages per contributor ranged from 1 to 26, with a median of 2 messages. The most active contributor posted 26 messages, and five contributors posted between 9 and 15 messages. This pattern indicates that a small number of core members generated a substantial proportion of the content, while the majority contributed either only a single message, or a very small number.

Of the 117 unique contributors, 52 were identifiable as women, for example through references to pregnancy, maternity leave, or the use of female first-name pseudonyms. Two contributors identified as men, and the remaining 63 did not disclose or reveal their gender. Financial harm was most commonly described in relation to a male partner's gambling, and most accounts were written by partners, although some posts discussed concerns about a child's or parent's gambling. A number of contributors also described having personal experience of problem gambling and offered advice based on this lived experience.

Although partners formed the majority of contributors, we did not limit the analysis to this subgroup. The aim of the study was to describe how financial strain and coping were discussed within the online community as a whole. Most participants described their own situation, most often in relation to a partner's gambling, and many sought advice on how to manage debt, daily expenses and financial boundaries. Other contributors responded by offering practical guidance or sharing their own experiences, including a small number who returned over several years to provide updates on their progress. Contributors who were parents, adult children or individuals with lived experience of problem gambling also shared relevant insights, including strategies for managing debt, negotiating financial boundaries and supporting recovery. Including all contributors allowed us to capture the full range of financial coping strategies exchanged in this peer-support setting.

## Coding and Analysis

The unit of analysis was the content of individual messages. Messages were read within their thread context to preserve meaning, but the analysis did not examine thread structure, interaction patterns, or forum dynamics. The analysis followed the principles of inductive qualitative content analysis (Elo & Kyngäs, 2008). In the preparation phase, the discussion threads were exported into text documents, and authors read an assigned subset of messages to become familiar with the data. The first author additionally read the entire dataset to obtain an overview of the corpus.

The organising phase began with open coding. The first and second authors independently conducted

open coding on their assigned subsets of data, identifying meaning-bearing units related to financial difficulties, their consequences, and coping practices. Codes remained close to participants' own expressions at this stage.

The first and second authors then met to compare codes, discuss similarities and differences, and group similar codes into subcategories. Codes concerning gambling-related financial harm were organised separately from those concerning coping. Through an iterative process of constant comparison, the subcategories were grouped into generic categories and then abstracted into main categories representing the primary forms of financial harm and the coping strategies described by participants. After agreeing on a shared categorisation framework, the first and second authors applied the refined categories to additional data and adjusted the framework until no new subcategories emerged.

Table 1 provides an illustrative example of the abstraction process, showing how meaning units were coded and organised into subcategories, generic categories, and main categories in line with inductive content analysis. This example reflects the analytic steps conducted by the first and second authors across the full dataset.

Table 1. Overview of the analytic process

Meaning unit (data extract)	Code	Subcategory	Generic category	Main category
"A few months ago, it was revealed that my partner had taken payday loans from various places for a long time, totaling around 10 000 euros. My world collapsed; I couldn't believe that all of this had happened right before my eyes."	Hidden loans	Hidden financial problems	Financial secrecy and loss of control	Forms of financial harm
	Escalating debt			
	Shock at discovery			
"I recommend filing a criminal report in these cases, even if it feels incredibly difficult. Using someone else's bank details and taking out loans in their name is a crime, for which one must be held accountable. Responsibility for the crime does not fall on the affected family member... Likely, the gambling will continue, and by not holding the addicted person accountable, we are enabling it."	Filing a crime report	Taking legal or administrative action	Actions to regain financial safety and boundaries	Coping strategies
	Seeking formal accountability			
	Clarifying responsibility			

## Ethical Considerations

The study received ethical clearance from the Ethical Board of A-Clinic Foundation, the organisation that administers the discussion board and oversees research use of its platforms. In Finland, research ethics follow the principles of the Finnish National Board on Research Integrity (TENK 2019), which does not require separate institutional ethical review for studies using publicly accessible, pseudonymous online

materials when no identifiable personal data are processed. The discussion forum is openly available without registration, and users are informed in the terms of use that their posts may be used for research, which meets TENK's criteria for publicly accessible data.

Although using naturally occurring online data can meet formal ethical principles, scholars emphasize that compliance alone is not sufficient; researchers have an obligation to go beyond regulatory requirements and actively consider potential risks (Paxton, 2024). Online forums often blur boundaries between public and private, and contributors may not perceive their contributions as fully public (Sugiura et al., 2017). Contemporary internet research ethics therefore recommend a context-sensitive, case-by-case approach that considers platform norms, participant vulnerability, and the potential for re-identification, rather than relying solely on fixed rules (Özkula, 2020; Zimmer, 2018).

Following these principles, we treated the posts as potentially sensitive disclosures. We did not interact with forum users, and we took steps to minimise risks of harm or identification. Usernames and contextual identifiers were removed, and quotations were translated and lightly paraphrased to prevent traceability through search engines, in line with guidance for research using naturally occurring online data (Burles & Bally, 2018; Paxton, 2024). To indicate the participant's family role without revealing identity, we assigned role-based labels (for example, 'female partner') where possible. When several contributors shared the same role, we added a numeric identifier to distinguish between individuals (for example, 'female partner 1', 'female partner 2'). This approach preserves the meaning of participants' contributions while reducing the risk of indirect identification.

## Results

The results are organized to sequentially address our research questions. We first address research question 1 by exploring the challenges faced by family members due to a relative's financial problems, including the element of surprise, diverted family funds and coercive control. The remaining sections tackle research question 2, detailing the coping strategies these individuals employ, such as paying off debts and taking legal action.

### The Element of Surprise

Messages consistently underscored the unexpected financial impacts stemming from gambling. Although awareness varied—some participants were completely unaware of any gambling by a relative, while others were somewhat cognizant—the financial losses were uniformly shocking. Typically, when the reality of the situation came to light, the accumulated financial losses and debts were already substantial, often amounting to tens of thousands of euros. While participants frequently attributed this outcome to deliberate secrecy and dishonesty, many of them later reflected on missed warning signs and the possibility of early intervention.

Many individuals joined the discussion board upon discovering a relative's gambling and associated financial problems. In these contributions, participants detailed how they discovered hidden gambling activities and debts, sometimes information coming from the gambler, sometimes through unexpected methods, such as accidentally opening another family member's mail and finding debt notices. This left them in shock and disbelief:

A few months ago, it was revealed that my partner had taken payday loans from various places for a long time, totaling around 10 000 euros. My world collapsed; I couldn't believe that all of this had happened right before my eyes. (Female partner 1)

Conversely, some participants had years of experience living with a relative who struggled with gam-

bling problems and related financial difficulties. In their contributions, a recurring theme emerged: participants were caught off guard by relapses that resulted in additional and sudden financial burdens. Although gambling issues were longstanding in their families, the sudden debts from these relapses were still shocking, often likened to bombs, shockwaves and blasts, highlighting their sudden and severe nature:

I have lived with a problem gambler for about 12 years. Initially, there were smaller problems, such as payday loans. (...) Just under a year ago, another bombshell was uncovered: my husband was once again deep into a gambling streak, and his debt was approaching 70 000 euros. (Partner 1, gender not specified)

### **Diverted Family Funds**

“He is ready to gamble away the family’s last money. If given the choice of whether to go shopping for groceries or to gamble, the answer is almost 100% that he will gamble” (Female partner 2). In many cases, participants were confronted with a new reality that money earmarked for essential family needs had been diverted to gambling. A wide range of financial mismanagements surfaced in the discussions: Numerous instances were reported where gamblers had depleted joint accounts or utilized family members’ credit cards without their consent, either to continue gambling or to manage gambling-induced debts.

There were several instances where families experienced the loss of their savings. Some cases involved joint savings being used for gambling without the participants’ consent. In other instances, family savings were intentionally tapped into to settle debt accrued by their relative’s gambling. These losses often led to financial insecurity. As a consequence of financial instability, some participants found themselves delaying or giving up on life plans, such as starting a family and achieving homeownership.

“Although things are looking up, we still have major financial struggles that prevent us from pursuing parenthood at the moment. It’s tough seeing my friends happily raising little ones while I struggle with unfulfilled dreams of parenthood” (Female partner 3). Financial mismanagement by the person who gambled led to a variety of negative outcomes for affected families. This included restricted budgets resulting in cancelled vacations and hobbies, as well as more serious consequences such as limited grocery budgets, unpaid bills, and in some cases, families facing eviction due to unpaid rent. For many participants, these incidents represented a recurring pattern of relapses that caused new financial crises over several years. In response, some participants took consumer credits or loans, further risking their own financial safety. These observations are consistent with earlier research showing that affected others may face financial repercussions such as covering debts, taking loans, or experiencing losses to joint or personal savings because of another person’s gambling (Jeffrey et al., 2019).

The pattern is the same year after year. The promise to straighten up. Relapse, secrecy, lying, blaming me. We were even evicted from another apartment. At that time, we already had 2 children, both under 3 years old. (Partner 2, gender not specified)

### **Coercive Control and Economic Abuse Towards Partner**

Among participants who were partners of gamblers, there were reports coercive and controlling behaviour, including financial abuse, often accompanied by explosive anger, intimidation, manipulation, blame-shifting, or threats of physical violence. Participants recounted instances of being coerced into financially supporting gambling.

Participants shared accounts of gambler’s explosive anger and threats in relation to financial decisions, with some participants facing a threat of physical violence if they refused to provide money for gambling purposes. Some individuals were coerced into borrowing money from friends and family to support their partner’s gambling, while others reported being unable to have their own money because their partner ex-

erted strict control over their finances. There was an atmosphere of fear, wherein individuals felt compelled to comply with their partners' demands. These accounts reflect patterns identified in previous research on economic abuse, including unauthorized use of funds, misuse of joint resources, and restrictions on the partner's financial autonomy (Adams et al., 2020). Earlier studies have also documented economic exploitation and economic control in the context of gambling, such as coercive access to money, misuse of credit, and financial fraud involving a partner's name (Chowbey, 2017; Lind et al., 2015).

My spouse constantly forces me to call my relatives and ask for money. I can't refuse because he keeps nagging and yelling until I've called everyone in my close circle to ask for a loan. (...) Years ago, I would refuse to lend money, until he started threatening me with violence and even resorted to using it when necessary. (Female partner 3)

Another form of financial abuse identified in the discussions was the unauthorized acquisition of payday loans in the names of unsuspecting family members. This practice involved gamblers covertly using personal information to secure loans without consent and awareness from the actual person.

It all started when I found bills for payday loans totaling 2 000 euros, taken out in my name without my knowledge. (...) I have never seen any other bills or eviction notices except for that one. Now there is over 6 000 euros in debt registered in my name in collections. (Partner 3, gender not specified)

Furthermore, participants described instances of financial fraud within their families. For instance, one participant shared their experience of regularly making payments to their partner for rent and bills, only to uncover that these funds were being secretly used for gambling. In such instances, the gambler employed deceptive strategies such as intercepting mail and falsely assuring family members about financial management, effectively keeping the escalating debts hidden until repercussions such as eviction threats became evident.

In the discussions, various factors were considered to connect gambling to abusive behaviours. For instance, participants discussed how financial stress seemed to intensify conflicts and tensions within their relationships. They also mentioned that alcohol use often appeared to exacerbate abusive behaviours. Additionally, the financial dependence of non-gambling partners was thought to create a significant power imbalance, making them more vulnerable to coercion and abuse.

### **Paying Off Gambling Debts**

Participants commonly settled family members' gambling debts to protect both personal and family financial stability. The reasons varied: some aimed to keep up appearances or felt embarrassed by financial troubles in the family, others acted out of a sense of obligation or to keep the issue private and protect the gambler from external criticism. In contrast, some supported full transparency about financial issues within their social circles and advised others to do the same:

I went on a vacation with just my son, and I had already come up with all sorts of stories about why my partner couldn't come. Eventually, when my friend asked why it was just the two of us, I answered honestly: my partner can't afford to travel because they have wasted their money on online poker and payday loans. Your partner's gambling problem is not your shame! (Female partner 4)

Participants faced challenges in paying off large debts because they lacked extra money. Some resorted to using support benefits like maternity leave and emptied their savings, leaving little for their own expenses. Many participants came to regret giving money, as one-time payments did little to address the underlying problems. "You can't manage a gambling addict's debts until he overcomes his addiction. Oth-

erwise, there will always be new loans and debts. Your partner may not even understand the problem with gambling on credit” (Participant with lived experience of problem gambling).

In some cases, more distant relatives intervened to assist in clearing gambling-related debts. While their involvement was often deemed essential to preserving the family’s financial stability, it caused distress to affected family members. On one hand, participants recognized the necessity of this support to prevent the potential financial ruin of family finances. On the other hand, many participants resented giving money, seeing it as allowing the gambling to continue.

“Their mother rushes in with a bundle of cash to rescue them and laughs it off, saying it’s good that it was only a little this time. Without her help, we would be in trouble” (Partner 4, gender not specified). For some, the act of paying off a relative’s debt became a recurring cycle. Participants stepped in to help their loved one, hoping to restore financial stability. Due to relapses, the debts would accumulate again, requiring further financial intervention. This cycle of debt repayment, followed by a re-accumulation of debt, placed a continuous strain on their finances.

Many participants regretted paying off the debt and described the decision with self-reproach, often calling themselves “stupid,” “foolish,” or “naïve.” Despite their intentions to protect loved ones and maintain family stability, the financial interventions had unintentionally continued the cycle of gambling.

I really have been the enabler. If anything, that’s what I’ve been. I’ve given money, borrowed money from others with all sorts of excuses, allowed gambling accounts to be opened in my name, managed bills, contacted social services, stretched every penny, and made deposits of cash withdrawn “for safety.” (Female partner 2)

Family members described a dilemma: they knew that giving money could worsen the gambling, yet felt they had no other options. Refusing money could trigger abusive behaviour, yet giving it only worsened their financial difficulties. Earlier qualitative work has also documented this ambivalence, noting how decisions may arise from a mix of concern, fear of stigma, and a desire to stabilise family life, while simultaneously contributing to ongoing financial strain (Marko et al., 2023).

## **Taking Legal Action**

“The most important thing is that the affected family member doesn’t end up bearing the responsibility for a debt they didn’t actually incur. At worst, such a debt can lead to significant financial difficulties, which is really unfair” (Female partner 3). Throughout the course of the discussions, the theme of legal advice and interactions with various authorities emerged as an area of discussion among participants. As mentioned earlier on, many of them faced the unexpected challenge of dealing with debts accumulated in their name without their knowledge. This necessitated a deeper understanding of the legal landscape surrounding such situations, leading them to seek professional legal counsel to clarify their rights and the potential legal repercussions.

A number of participants shared personal experiences with legal systems and authorities. These insights included practical advice on issues such as asserting non-liability for debts they were not aware of, filing legal reports, or protecting personal assets against the unforeseen financial actions of a relative.

I recommend filing a criminal report in these cases, even if it feels incredibly difficult. Using someone else’s bank details and taking out loans in their name is a crime, for which one must be held accountable. Responsibility for the crime does not fall on the affected family member, just as a credit default should not. (Participant with lived experience of problem gambling)

These exchanges often centred on the best practices for reporting fraud, understanding the rights of debtors, and effectively communicating with financial institutions and law enforcement. The community

also discussed strategies for engaging financial advisors to ensure that their cases were handled effectively. Despite these efforts, the aftermath proved challenging. Many reported still having to make substantial monthly payments to debt collectors, because collection agencies did not halt their proceedings even after receiving notice of the police report.

## Discussion

This study examined how people affected by a loved one's gambling discuss gambling-related financial problems within an online peer-support community. The findings show that financial harm is experienced not as a single economic event but as an ongoing process shaped by secrecy, uncertainty, and shifting family roles. Participants described sudden financial losses, repeated cycles of debt repayment and escalating financial insecurity. These difficulties were frequently compounded by coercive control and efforts to manage the impact of gambling while preserving household stability. Coping strategies involved demanding decisions, including paying off debts to maintain safety or taking legal steps to prevent further financial liability.

While financial harm is widely recognised as a core consequence of gambling problems, this study contributes new insight into how such harm is managed in everyday family life. Existing research has typically identified financial harm in terms of discrete outcomes, such as payment difficulties, debt accumulation or reduced financial credibility (Castrén et al., 2021; Lind et al., 2022). Our analysis extends this work by demonstrating the dimensions of financial harm as experienced by affected others. The secrecy surrounding money, the shock of discovering losses, the repeated debt cycles and the patterns of coercive control described by participants reveal how financial harm develops through ongoing interactions within the household. These dynamics highlight how financial strain creates moral dilemmas, such as deciding whether to pay debts to protect family stability or pursuing legal measures to prevent further liability.

A large proportion of the accounts in our dataset were written by female partners, which aligns with earlier research showing that partners, particularly women, often bear the most immediate and sustained impacts of gambling-related harm (Hing et al., 2022; Ferland et al., 2021). The patterns observed in our data reflect this distribution: many participants managed hidden financial losses, attempted to stabilise household routines and shouldered responsibility for protecting children and maintaining daily life. Several also described feelings of guilt, pressure to resolve debt and uncertainty about how to balance financial protection with the desire to support a loved one, themes that have been noted in previous qualitative studies of partners' experiences (Kourgiantakis et al., 2013). Focusing on family members more broadly therefore allows us to capture the diversity of experiences present in this online community, including but not limited to the perspectives of partners.

Our findings can be understood through the stress-strain-information-coping-support (SSCS) framework (Orford et al., 2010). Contributors described a range of stressors associated with financial instability, secrecy, and the shock of discovering escalating debts, consistent with the model's view that addiction redirects time, energy, and money away from core family commitments and creates strain for those close to the person. Many participants expressed regret about not recognising the problem earlier or about previous attempts to alleviate debts, experiences also noted in earlier research on families underestimating gambling problems until they escalate (Kourgiantakis et al., 2013).

The dilemmas participants described when deciding whether to provide or withhold financial help echo the tension between active and more protective coping responses in the SSCS model and align with Orford's (2013) observations that seemingly inactive strategies, such as paying debts, may reflect deeper constraints, including fear, concern and the need to maintain stability. Accounts of coercive control and economic abuse illustrate the strain that can emerge when financial pressures intersect with relational difficulties. The online community functioned as an informal support resource, where participants sought guidance, exchanged practical strategies and received reassurance, highlighting the central role of infor-

mation and peer support in coping with financial and emotional strain.

Moreover, participants discussed various factors connecting gambling to abusive and controlling behaviours, such as financial stress leading to increasing conflicts, alcohol use exacerbating abusive tendencies, and financial dependence creating power imbalances. These insights are consistent with previous research showing a link between problem gambling and intimate partner violence (Dowling et al., 2016; Suomi et al., 2019). Given that Finland reports some of the highest rates of intimate partner violence in the European Union (Wemrell et al., 2019), we recommend future studies investigate the connections between abusive behaviours and gambling harm in the Finnish context in more detail.

The dynamics observed in our study resonate with patterns identified in earlier Finnish qualitative research, yet they also extend them in meaningful ways. Marttinen's (2015) interviews with spouses emphasised the everyday labour required to manage hidden debts and maintain stability in the household. In our data, this labour surfaced in the form of continuous monitoring of accounts, negotiating access to joint funds and coping with the emotional fallout of repeated financial shocks. The online forum setting made this work highly visible, revealing how participants tracked spending in real time while navigating uncertainty about forthcoming bills or new debts.

The experiences described by contributors also reflect Itäpuisto's (2019) finding that relatives often take initiative in seeking help. Several posters described contacting social services, negotiating payment plans or arranging professional support for the person who gambled, illustrating how these responsibilities accumulate over time rather than being limited to a single moment of crisis. Heiskanen and Karmakka-Asare (2021) emphasised the ongoing, relational nature of coping in their study of a family support program, and similar processes appeared in the peer-support exchanges analysed here. In our study, affected others weighed competing obligations, negotiated trust, and reassessed boundaries in response to new debts or escalating pressure.

Most contributors in our material were women partners of people experiencing gambling problems. Previous studies have shown that partners often carry a disproportionate share of the emotional, relational, and financial strain associated with gambling (Hing et al., 2022; Ferland et al., 2021; Castrén et al., 2021). Dowling et al. (2025) indicate that among those who seek support, partners are the most represented group in informal and online settings, and they also report more severe relational and financial harm than parents or other relatives. These findings are in line with earlier research and help clarify how partners frame financial strain, responsibility and coping when discussing gambling-related problems in a digital peer-support setting. This broader pattern is reflected in our material, where partners form the majority of contributors. Their relational closeness, emotional labour and shared financial responsibilities shape how financial problems and coping efforts are described. At the same time, being a partner or a parent places individuals in distinct relational positions within families, which can shape the types of harms they face and the coping strategies available to them. Since parents and other relatives were less represented in our dataset, future research is needed to better capture how financial strain and coping unfold in these other family roles.

Our findings resonate with well-established features of the Finnish gambling environment. Participants' descriptions of sudden financial losses, hidden expenditure and the rapid escalation of harm reflect the high availability and visibility of gambling in everyday settings (Salonen et al., 2020). The recurring pattern of diverted household funds and severe financial insecurity aligns with population-based surveys showing that financial harm is among the most common impacts experienced by affected others in Finland (Castrén et al., 2021; Lind et al., 2022).

Moreover, accounts of economic abuse and coercive control echo Finnish qualitative work documenting how gambling may strain intimate relationships and destabilise family roles (Marttinen, 2015; Heiskanen & Karmakka-Asare, 2021). These dynamics may also be shaped by the broader cultural framing of gambling in Finland. The long-standing state monopoly model has tied gambling revenues to publicly valued causes, contributing to a perception of gambling as socially acceptable and even socially beneficial (Kankainen, 2024). As several scholars note, this can create a policy paradox in which gambling is

simultaneously presented as a normal, harmless activity and a source of revenue for the public good, even as it generates significant harm within families (Sulkunen et al., 2018). Our findings suggest that financial harm in the Finnish context is not only economic but also relational and structural, embedded in a wider cultural landscape that normalises gambling and obscures the pressures experienced by affected others.

Our findings indicate that financial difficulties often develop in cycles that involve secrecy, coercion, and repeated attempts to repair household finances. Longitudinal studies would help clarify how these patterns emerge, intensify and change over time, and how they intersect with relationship dynamics. Further work is also needed on the structural factors that shape financial harm in Finland, including the long-standing role of a state-regulated gambling system, the visibility of gambling in everyday environments, and the implications of the ongoing transition to a licence-based market model.

Comparative studies across different regulatory settings could determine whether the patterns observed here are tied to high-availability contexts or reflect broader processes. In addition, digital peer-support environments merit closer investigation as spaces where affected others share experiences, exchange practical advice and seek emotional support, which may complement or in some cases substitute for formal help.

This research supports the need for regulatory reforms that impose stricter controls on gambling practices. Policies could be aimed at reducing accessibility to high-risk gambling opportunities and increasing transparency and monitoring to protect vulnerable individuals and their families from the financial difficulties gambling can cause. Moreover, to address these challenges, policy recommendations should include the development of public awareness campaigns focused on the early signs of problem gambling. These campaigns could educate families on the risks of covering debts, which can exacerbate gambling behaviours, and emphasize the importance of addressing underlying issues rather than just the symptoms.

### **Strengths and limitations**

This study has several limitations related to the nature of the online community and the composition of the dataset. Most contributions were written by partners, particularly women partners, and the experiences of parents, adult children and other relatives were less represented. These perspectives may differ in important ways, and the findings therefore primarily reflect the concerns and coping strategies of partners. The anonymity of participants, who used pseudonyms without disclosing socio-demographic details such as age or region, further limits our ability to assess the diversity of the contributors.

In addition, participation was uneven across users. While 117 individuals contributed to the messages included in the analysis, many posted only once and a small group of core members generated a substantial share of the content. This means that active contributors may have shaped the discussions more strongly than one-off posters or the silent majority who read but did not post. The study also focused on a single Finnish message board, so the findings may not reflect the dynamics of other online communities.

Despite these limitations, the study has notable strengths. It provides one of the first qualitative examinations of financial harm and coping among affected others in Finland, a country where gambling has long been visible and readily accessible in everyday settings and where state-regulated gambling has held a culturally normalised position. Participants' descriptions of hidden expenditure, sudden losses, and escalating harm resonate with broader Finnish evidence showing that financial strain is among the most common harms experienced by affected others. Their accounts of economic abuse, coercive control, and deteriorating trust also mirror earlier qualitative work documenting how gambling destabilises family roles in Finland. By analysing naturally occurring discussions, the study captures real-time reflections, dilemmas and strategies that may not surface in interview settings. Including contributors with different roles, including individuals with lived experience of problem gambling, allowed us to document a broad range of financial coping strategies.

## Conclusions

This research underscores that family members often bear substantial financial burdens due to gambling, generally without recourse to external help and lacking information on how to support the financial recovery of a relative or themselves. Specifically, families grapple with decision-making dilemmas regarding financial management, underscoring a critical gap in targeted information and assistance programs. These findings highlight the need for tailored interventions that address both financial and psychological aspects of support for affected families. The findings largely reflect the circumstances of partners, whose financial responsibilities and relational proximity shape how they interpret and manage gambling-related debt. These interpretations may differ for parents or other relatives, who may be less entangled in daily financial arrangements. The conclusions should therefore be read as grounded primarily in partner experiences, and further research is needed to map the broader range of family responses.

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