
**INFLUENCE OF GAMBLING-RELATED FINANCIAL PROBLEMS ON MARITAL
STABILITY OF YOUNG COUPLES IN NYERI COUNTY**

^{1*}Muthoni Juliah Kimani & ²Dr. John Agwaya Aomo

^{1*}Scholar, Mount Kenya University, Kenya

²Lecturer, School of Social Sciences, Mount Kenya University, Kenya

Accepted, September 26th, 2023

Abstract

The aim was to determine the influence of gambling on family stability among young couples in Nyeri County, Kenya. The study's objectives were to examine the effect of gambling-related financial problems on marital stability, understand the impact of gambling-related relationship problems on marital stability, evaluate physical health problems associated with gambling, and assess coping strategies used by partners of individuals with gambling issues. A mixed research approach was adopted, comprising two parts. Part 1 involved a quantitative questionnaire survey with 370 young adults in marital or committed relationships. Part 2 consisted of qualitative interviews with two psychology therapists in Nyeri. Approximately 20.8% of the participants reported experiencing financial problems due to gambling. These issues had a profound influence on marital stability, with financial strain leading to increased stress, arguments, and trust issues within the relationships. The study's findings underscore the prevalence and importance of addressing gambling-related issues affecting marital stability. To promote healthier relationships, responsible gambling practices and effective financial management should be advocated. Couples counseling and open communication, crucial for rebuilding trust and addressing relationship problems caused by gambling, should be encouraged.

Keywords; *Gambling, Financial Problems, Marital Stability, Young Couples*

INTRODUCTION

Gambling has seen a surge in popularity, evolving from a leisure activity into something far more concerning (Marshall, Leatherdale, and Turner, 2016). This trend has permeated virtually every household worldwide, impacting people of all ages, income levels, and education backgrounds (Pack, 2013). According to Pack (2013), it involves risking one's wealth on the outcome of chance-based events with the hope of obtaining items of value previously bet on by others. The origins of gambling can be traced back to mid-1600s Las Vegas casinos in the USA before spreading globally (Schwartz, 2013). As technology advances, so do the various forms of gambling, which now encompass activities such as sports betting, card games, lottery games like Lotto, and playing on Chinese electronic coin machines (Omuya, 2015). The proliferation of

gambling opportunities, coupled with extensive promotions, has captivated many young people worldwide, driven by advancements in online technology and universal internet access (Elever, 2018). Internet gambling, in particular, is the fastest-growing mode due to its high accessibility, introducing new forms of gambling (Gainbury, 2015).

According to a study carried out by the Pennsylvania Gaming and Controlling Board in 2016, it was estimated that the population of individuals engaging in fantasy sports in the United States and Canada increased significantly. The growth trajectory went from approximately 500,000 participants in 1988 to a staggering 56,800,000 in 2015, which accounted for 14% of all adults in the United States. In Australia, research by Purdie, Matter, Hillman, Murphy, Ozolins, and Millwood (2011) revealed that 77% of young people had engaged in gambling, with 5% exhibiting signs of problem gambling. In a separate report from Nigeria, football betting had gained significant popularity among youths. Statistics indicated that 70% of Nigerian youths were avid football bettors, with individuals of all ages and backgrounds, including young couples, touts, and schoolboys, participating (Maverickexcel, 2016). The numbers of gamblers in Lagos and other parts of Nigeria had surged, with Nigerians turning to forms of gambling like Baba Ijebu and sports betting to make extra income or even substantial profits (Omonisa, 2015). Unfortunately, there have been reports of tragedies, such as a final-year university student at the University of Nigeria, Dachen (2016), who committed suicide after losing money on a bet.

Furthermore, demographic characteristics in Uganda showed that approximately 84% of the youth were engaged in gambling activities. The high rate of youth gambling was attributed to the widespread availability of gambling opportunities (Masaba, Sekakubo, Blaszczyński, and Kuka, 2016). The study also found that Ugandan youth frequently gathered around sports betting kiosks to place bets on various teams. They would analyze odds from online bookmakers, study past team performances, and rely on local sports media for information on the best betting opportunities. Betting on foreign football games was the most common form of gambling among Ugandan youth, with slot machines also gaining popularity, despite lower odds of winning compared to sports betting. In Tanzania, gambling has seen a significant increase, with the country's gaming board reporting a financial transaction volume of Tsh 460 billion (\$291 million), representing a 20% surge (Garlitus, 2012). However, there are concerns about the negative consequences, including the waste of time and resources and the involvement of young couples who use their school fees for betting (Musomapsya, 2016).

The emergence of sports betting networks in Kenya has become a matter of national concern, with certain individuals adopting it as a full-time profession (Kahura, 2018). Betting has become deeply ingrained in Kenyan society, especially among university-aged young couples (Koross, 2016). Furthermore, in Kenya, sports betting has gained significant popularity, particularly concerning international football events, with a special focus on the English Premier League, which garners the most attention (Koross, 2016). Kikwei (2016) pointed out that there were more than 21 active sports betting platforms, including well-known names like SportPesa, Betin, Elitebet Kenya, Betpewa, M-Cheza, Bet yet, Betway, Bwin, Easy Bet, and others. Additionally, there has been an increase in the presence of Chinese coin slot machines in rural areas. Menya (2016) highlighted that at least five million Kenyans had engaged in betting over the past five years, contributing to a multi-billion shilling betting trend that had swept across the country, albeit raising concerns about gambling addiction. According to statistics from the betting control and licensing board, there were an estimated five million active sports betting customers in the country. The rise of gambling in Kenya, as evidenced by the statistics and accounts presented,

has raised several pressing concerns. The prevalence of gambling among youth, the ease of access to betting opportunities, and the adverse effects on education and family life warrant a comprehensive examination of the phenomenon. To understand the complex dynamics at play, this study will employ a mixed-methods approach, combining quantitative surveys and qualitative interviews with under-35 couples residing in Nyeri County.

Problem statement

The allure of gambling often captivates individuals with the gambler's fallacy—a belief that they will eventually strike it rich and become instant millionaires. This mindset has attracted unscrupulous operators who have established numerous gambling centers, preying on vulnerable, desperate young gamblers in pursuit of quick wealth. The consequences of unsuccessful gambling extend beyond financial losses, with sleepless nights and emotional distress plaguing the unsuccessful bettors. This unquenchable thirst for riches among young people has led to a surge in gambling activities within local markets. Nyeri County, in particular, has witnessed a proliferation of gambling machines, open to virtually anyone seeking a chance at wealth. What is concerning is that a significant portion of these gamblers comprises young couples still attending secondary school, who perceive gambling as a viable means of income generation. This trend has given rise to detrimental effects, as young couples frequently neglect their familial responsibilities and relationships. They become engrossed in card games or online bidding, harboring hopes of financial prosperity, only to experience financial losses and the rupture of their marriages. The repercussions of this gambling phenomenon extend beyond the individuals involved, affecting their mental well-being, social relationships, and the broader society. The impact ripples through families and communities, eroding the integrity of the family unit and straining social bonds. Consequently, a pressing issue has emerged—the need to comprehensively analyze the influence of gambling-related financial problems on marital stability and provide guidance on effective strategies for addressing this problem within Nyeri County.

Empirical Literature Review

Gambling is presenting potential and actual social problems worldwide, necessitating government interventions through taxation and control measures to safeguard family bonds. Downs and Woolrych (2010) conducted a study on the hidden impacts of gambling on family and work life, revealing that problem gamblers often accumulate debts, leading to the sale of family assets or loans to settle these debts. The study concluded that a lack of awareness within families, communities, and workplaces exacerbates the problems faced by problem gamblers, emphasizing the need for comprehensive support from policymakers, advisory services, health services, and employers to aid families grappling with gambling-related debts. Lorenz and Yaffee (2011) similarly advocate for guidance and counseling for families experiencing marital distress due to gambling.

While gambling is seen as a recreational activity for leisure and stress relief, it requires moderation and maturity to achieve these benefits. Schwer, Thompson, and Nakamuro (2003) note that gambling has been linked to negative societal consequences throughout recorded history, resulting in the enactment of rules, regulations, and religious doctrines to promote responsible gambling. Their study highlights that low levels of educational achievement, marital breakups, separation, and divorce are common outcomes of pathological gambling. Both developed and developing countries are losing significant financial resources to gambling, with

one study estimating that the United States alone spends \$50.9 billion on gambling, accounting for a substantial portion of leisure spending (Platz & Millar, 2001).

Individuals often begin gambling at a young age and carry this habit into their married life, complicating marital stability and longevity. Many young couples and students in primary, secondary, and tertiary institutions are now involved in gambling, with instances of young couples using their school fees for betting on the rise. Griffiths and Barnes (2008) conducted an empirical study on young couples' gambling habits, revealing that advancements in mobile technology, the internet, and computers have led to increased time and money spent on gambling activities. This suggests that gambling habits in marriages are nurtured by technological advancements and prior life orientations before marriage.

While gambling is often promoted as a form of recreational entertainment, it's important to acknowledge that some individuals can develop gambling issues and addictions that have harmful consequences for themselves, their partners, their families, and even their communities. In a study conducted by Holdsworth, Nuske, Tiyce, and Hing in 2013, they examined how gambling problems affected partners and how partners perceived these issues. The study involved 18 partners and ex-partners of individuals dealing with gambling problems in Austria. The findings from this study revealed that financial difficulties were the primary source of disruption, leading to compounded emotional, mental, physical health, and marital problems. It is evident that financial strain resulting from gambling places a significant burden on the success of marriages. Therefore, it is crucial for individuals engaging in gambling to do so in moderation and with emotional control to prevent negative impacts on family relationships. This is exemplified by the fact that when gambling activities are successful, there is no distress within the family. However, problems begin to arise when the family struggles to meet its financial obligations from gambling winnings, repay gambling-related debts, and becomes entangled in legal disputes (Grant Kalischuk, 2010).

Theoretical Framework

Albert Bandura formulated the social learning theory, which suggests that individuals acquire knowledge and skills by watching, copying, and emulating the actions of those around them. This theory acts as a connection between behaviorist and cognitive learning theories as it integrates aspects like paying attention, retaining information, and being motivated to learn (Bandura, 1986). According to the social learning theory, gambling is considered a behavior that is strongly influenced by reinforcement and rewards. When individuals participate in gambling and receive monetary rewards, they become motivated to continue gambling and seek further reinforcement. This reinforcement mechanism strengthens the connection between gambling and the positive outcomes it can produce, such as rewards. Consequently, the theory suggests that these reinforcements trigger a state of physiological arousal, which then acts as a motivating factor, compelling individuals to engage in gambling in pursuit of greater profits (Chimize, 2015).

Hence, according to most learning theorists, gambling is perceived as a behavior that individuals acquire through learning and is sustained by a pattern of occasional rewards. This implies that rewards are given irregularly and after a varying number of attempts (Griffiths, 2002). These rewards encompass monetary winnings (Moran, 1970) and the excitement experienced during the gambling activity. Additionally, negative reinforcement can come into play, as engaging in gambling can help individuals escape from distressing emotional states such as anxiety and depression, while also providing the excitement of the game. Gordan (2014) supported the notion

that an individual's level of involvement in gambling activities is influenced by their history of reinforcement. This is determined by whether the person has previously experienced success or failure in gambling endeavors. Consequently, an individual's past gambling success or lack thereof plays a pivotal role in shaping their future engagement with gambling activities.

Furthermore, when individuals experience substantial initial rewards or victories in gambling, it increases their inclination to continue gambling in the future. These early wins act as a motivating factor that positively influences an individual's attitude towards gambling. Nevertheless, in cases of problem gambling, individuals persist in gambling even when they are consistently losing. This persistence can be attributed to the powerful reinforcement created by that initial reward from gambling, which endures over time and can lead to the development of a gambling addiction.

METHODOLOGY

A mixed research approach was adopted. The target population was on young adults, with an estimated population of around 12,667 young couples and 50 guidance and counseling professionals. To determine the sample size for this study, Yamane's formula from 1967 was utilized to arrive at a sample size of 373. Simple random sampling was used to randomly select 373 young adults to participate in the study. Only those young adults who had a have an intimate partner whom there have lived together in the same house for a least 2 years were included in the study. In addition, only those who have ever engaged or have partners who engage in gambling were included in the study. Purpose sampling was used to select therapists to be interviewed. A questionnaire was used to collect data from the young couple and interviews from the therapists. Participants provided informed consent after a thorough explanation of the research's nature and potential benefits. To protect their identity and privacy, all personally identifying information was carefully excluded throughout data collection, analysis, and presentation. Participants were assured that their information would be used exclusively for academic purposes and not shared with third parties. There was no coercion, and participants had the option to withdraw at any time without repercussions. The analysis of the data was facilitated using the Statistical Package for Social Sciences (SPSS Version 24). Quantitative data underwent analysis through descriptive statistics, including the use of frequencies, tables, and percentages. Qualitative data, gathered through interviews, was subjected to thematic analysis. This involved categorizing responses into thematic groups aligned with the research objectives.

FINDINGS

Response Rate

The questionnaires were distributed to a sample of 375 respondents. The response rate achieved for the questionnaires was 98% for participants who responded to the questionnaires and 2% or participants who did not respond. The rate of respondents' return was adequate to provide reliable and valid representation of the population.

Gambling Behavior

The respondents were asked to indicate the length of time that they or their partners had been gambling. The length of time that gambling behavior has been sustained by an individual is a pivotal component of establishing gambling prevalence. To this question, majority of the respondents indicated that they have been gambling for a period below 1 year, represented by 58.3%, 28.4% of the respondents indicated that they have been gambling for a period between 1-2 years, while 13.2% indicated that they have been gambling for a period above 3 years.

Gambling behavior is acquired through different motivations. In this study, the respondents were asked what introduced them to gambling, to which most of the respondents, 40.5% indicated that they learned about gambling from advertisements, 32.5% indicated that they learned about gambling from money making adverts, whereas 27.1% indicated that they learned from friends or family. Gambling activities vary with respect to the variations in sports and gambling platforms. Thus the respondents were asked to indicate the types of gambling activities that they participate in. Subsequently, majority of the respondents, 63.4% indicated that they were involved in sport betting, 21.9% indicated that they were involved in Bingo, 7.4% were involved in card games, 5.7% were involved in lotto (Mpesa-based lottery) and 1.7% of the respondents were involved in scratch tickets.

The data showed sport betting is the greatest form of gambling activity among couples. While there are other forms of gambling such as Lotto tickets, scratch tickets, card games, Bingo, raffle games and casino games, the higher prevalence of sport betting comes from the fact that majority of people watch sports as a past time activity and follow the progress of sports activities hence they are heavily invested in the teams and players. The investment in sports by being fans of teams and players makes them see betting as an extension of their participation in the sports industry, albeit with direct financial benefit when they make accurate predictions during sport seasons. In the context of this study, the prevalence of sport betting is respective to the wide variety of sport events locally, regionally and internationally and is respective to the frequency of sport seasons across the myriad genres of sports across the globes which are highlighted in the various betting platforms. The findings augur with Oyetunji-Alemede et al. (2019) who argued that sport betting has become normalized in various communities due to the fact that sporting events are easily accessible, which leads to high indulgence by young couples in institutions of learning. In an alternative study by Seifried et al. (2009), it was established that majority of young couples in college participated in betting pools, card games and casino games, which differs from the findings of the study where sports games had the highest prevalence.

Marital Stability

Participants were asked to rate the overall stability of their marriage/relationship on a scale of 1 to 10. The distribution of ratings provides insights into the perceived stability among the participants. No participants rated their marriage/relationship as 1, indicating the lowest level of stability. Three participants (0.8%) rated it as 2, while another three participants (0.8%) rated it as 3. A larger number of participants, 31 (8.4%), rated their marriage/relationship as 4, and 39 participants (10.5%) rated it as 5. The ratings continued to increase as 55 participants (14.9%) rated it as 6, 27 participants (7.3%) as 7, 66 participants (17.8%) as 8, and 78 participants (21.1%) as 9. Finally, 69 participants (18.6%) rated their marriage/relationship as 10, indicating the highest level of stability. These ratings reflect the participants' subjective assessments of the overall stability of their marriage/relationship, with a range of perceived stability levels among the respondents.

Effect of Gambling-Related Financial Problems on Marital Stability

The respondents were asked about their experience of financial problems due to gambling. Out of the 370 participants, 77 individuals (20.8%) responded affirmatively, while the majority of respondents, 293 participants (79.2%), reported not experiencing financial problems due to gambling. Among the participants who indicated experiencing gambling-related financial problems, their responses were distributed across different ratings. A total of 8 individuals (10.4%) rated the impact of these financial problems on their marital stability as 1. Additionally,

15 participants (19.5%) provided a rating of 2, while 16 participants (20.8%) rated it as 3. Furthermore, 20 individuals (26.0%) assigned a rating of 4, and 18 participants (23.4%) rated the impact as 5. According to the interviewed interviewees, gambling addiction has severe financial consequences for young couples and their families in Nyeri County. It often leads to financial instability, mounting debts, loss of savings or assets, and an inability to meet basic needs. Additionally, it can contribute to a cycle of borrowing, lending from family or friends, or engaging in risky financial behaviors, exacerbating the overall financial strain on the couple and their family unit. The research findings are consistent with the literature, indicating that gambling-related financial problems can have a significant impact on marital stability among young couples in Nyeri County. Approximately 20.8% of the participants reported experiencing financial problems due to gambling. The varying impact on marital stability aligns with previous studies that emphasize the need to address financial strain caused by gambling to maintain a stable relationship. Financial problems due to gambling have been associated with increased stress, arguments, and trust issues within a relationship (Holdsworth et al., 2013). Financial instability resulting from gambling can contribute to marital dissatisfaction and instability (Sharpe et al., 2018). Responsible gambling practices and financial management are advocated to mitigate the adverse effects of gambling-related financial problems on marital stability.

Conclusion and Recommendations

The research findings presented in this study shed light on the significant impact of gambling-related problems on marital stability among young couples in Nyeri County. The study's alignment with existing literature reinforces the importance of addressing these issues to promote healthier relationships. Financial problems arising from gambling were reported by approximately 20.8% of participants, causing stress, arguments, and trust issues within marriages. To safeguard marital stability, promoting responsible gambling practices and encouraging effective financial management can help mitigate the adverse effects of gambling-related financial problems on marriages. Secondly, couples counseling and open communication should be encouraged as essential strategies to rebuild trust and address relationship problems caused by gambling.

REFERENCES

- Amutabi, M. N. (2018). Gambling addiction and threat to development in Kenya: assessing the risks and problems of gamblers in changing society. *Journal of African Interdisciplinary Studies*, 2(2), 90-103.
- Banks, J., Andersson, C., Best, D., Edwards, M., & Waters, J. (2018). Families living with problem gambling: Impacts, coping strategies and help-seeking.
- Browne, M., Langham, E., Rawat, V., Greer, N., Li, E., Rose, J., ... & Best, T. (2016). Assessing gambling-related harm.
- Burge, A. N., Pietrzak, R. H., Molina, C. A., & Petry, N. M. (2004). Age of gambling initiation and severity of gambling and health problems among older adult problem gamblers. *Psychiatric services*, 55(12), 1437-1439.
- Côté, M., Tremblay, J., & Brunelle, N. (2018). A new look at the coping strategies used by the partners of pathological gamblers. *Journal of Gambling Issues*, 38.
- Dowling, N. (2014). The impact of gambling problems on families
- Downs, C., & Woolrych, R. (2010). Gambling and debt: The hidden impacts on family and work life. *Community, Work & Family*, 13(3), 311-328.

- Hasan, N., Rana, R. U., Chowdhury, S., Dola, A. J., & Rony, M. K. K. (2021). Ethical considerations in research. *Journal of Nursing Research, Patient Safety and Practise (JNRPS)* 1(01), 1-4.
- Griffiths, M., & Barnes, A. (2008). Internet gambling: An online empirical study among student gamblers. *International Journal of Mental Health and Addiction*, 6(2), 194-204.
- Hayes, B. K., Banner, S., Forrester, S., & Navarro, D. J. (2019). Selective sampling and inductive inference: Drawing inferences based on observed and missing evidence. *Cognitive Psychology*, 113, 101221.
- Hing, N., Russell, A., Tolchard, B., & Nower, L. (2014). A comparative study of men and women gamblers in Victoria.
- Holdsworth, L., Nuske, E., Tiyce, M., & Hing, N. (2013). Impacts of gambling problems on partners: Partners' interpretations. *Asian Journal of Gambling Issues and Public Health*, 3(1), 1-14.
- LaPlante, D. A., & Shaffer, H. J. (2007). Understanding the influence of gambling opportunities: Expanding exposure models to include adaptation. *American Journal of Orthopsychiatry*, 77(4), 616-623.
- Lorenz, V. C., & Yaffee, R. A. (2011). Pathological gambling: Psychosomatic, emotional and marital difficulties as reported by the spouse. *Journal of Gambling Behavior*, 4(1), 13-26.
- Machoka, F. (2020). *Effect of Problem Gambling On Behaviour among Young couples in Selected Universities in Nairobi, Kenya* (Doctoral dissertation, Daystar University, School of Human and Social Sciences).
- McComb, J. L., Lee, B. K., & Sprenkle, D. H. (2009). Conceptualizing and treating problem gambling as a family issue. *Journal of Marital and Family Therapy*, 35(4), 415-431.
- McMahon, N., Thomson, K., Kaner, E., & Bamba, C. (2019). Effects of prevention and harm reduction interventions on gambling behaviours and gambling related harm: An umbrella review. *Addictive Behaviors*, 90, 380-388.
- Platz, L., & Millar, M. (2001). Gambling in the context of other recreation activity: A quantitative comparison of casual and pathological student gamblers. *Journal of Leisure Research*, 33(4), 383-395.
- Potenza, M. N., Fiellin, D. A., Heninger, G. R., Rounsaville, B. J., & Mazure, C. M. (2002). Gambling. *Journal of general internal medicine*, 17(9), 721-732.
- Ronzitti, S., Soldini, E., Lutri, V., Smith, N., Clerici, M., & Bowden-Jones, H. (2016). Types of gambling and levels of harm: A UK study to assess severity of presentation in a treatment-seeking population. *Journal of Behavioral Addictions*, 5(3), 439-447.
- Schwer, R. K., Thompson, W. N., & Nakamuro, D. (2003). *Beyond the limits of recreation: Social costs of gambling in Southern Nevada*. Far West and American Popular Culture Association.
- Schluter, P. J., Abbott, M. W., & Bellringer, M. E. (2008). Problem gambling related to intimate partner violence: Findings from the Pacific Islands families study. *International Gambling Studies*, 8(1), 49-61.
- Syvetsen, A., Leino, T., Pallesen, S., Smith, O. R., Sivertsen, B., Griffiths, M. D., & Mentzoni, R. A. (2023). Marital status and gambling disorder: a longitudinal study based on national registry data. *BMC psychiatry*, 23(1), 199.