

# Cardus Presentation to Parliamentary Committee on Sports Betting

Brian Dijkema, President, Canada

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## OPENING REMARKS

Thank you, Madam Chair, and thank you everyone for your work. My name is Brian Dijkema. I am the President of Cardus, Canada. Cardus is a think tank that studies the relationships between individuals, markets, the state, and civil society. Our goal is to see civil society, markets, and the state working together to form a flourishing society. I am going to be speaking to you today on the effects of the introduction of online gambling, and particularly sports gambling, on household debt. I am going to be sharing some data that comes from some of our studies, along with a recommendation or two that can help address this challenge.

Online gambling, and particularly sports betting, was introduced in Canada in 2019. It was done through the provinces via an exemption from the federal government. Today about one-in-three young adults gamble online. In Ontario alone, there are about 1.3 million accounts of online gamblers. To be clear, we are not talking about people betting on a poker game on a Saturday night, but rather people who are betting online. The average player account of the 1.3 million accounts sustains net losses of \$283 per month.

The Canadian Center for Substance Abuse and Addiction says that players should not spend more than 1 percent of their pre-tax household income on gambling. For that number [\$283 of losses] to be true, someone's income would have to be \$340,000. As somebody who lives in Ontario, I can assure you that is not the average wage. For the average Ontario household to spend less than 1 percent, they should be losing no more than \$89 per month. In other words, losses are three times more than the safe allowable limit.

Those who are spending over that allowable limit, (i.e. those who are exceeding the 1 percent threshold) are 4.3 times as likely to experience financial harm. They are 4.7 times more likely to experience relational harm like divorce and domestic abuse. They are 3.9 times as likely to experience emotional or psychological harm, such as depression and anxiety. And 4.4 times as likely to experience harm from health problems such as substance abuse. The Canadian Center for Substance Abuse and Addiction also reports that of those who are gambling online, almost a quarter of them reported experiencing a high level of gambling-related harms, including reduction of savings, increased credit card debt, and challenges with managing their household income.

Compared with a regime in which there is no private online gambling, we have seen the number of calls that have come into the mental health addictions helplines, particularly from young men aged 15 to 24 years, there has been an increase in calls by 337 percent. It is a serious problem.

This mirrors empirical evidence from the United States, and I will share a little bit about that data with you. In the United States scholars have studied the differences between states that have online and sports betting. They can see that credit scores actually decline by about 0.3 percent in states where there are legalized forms of sports betting. In places where there is legalized access to online sports betting, the effect is nearly three times as large.

Bankruptcy rates go up by 25 to 30 percent three to four years after online betting is legalized. We are beginning to see that in Ontario as well, and in other places that have legalized it. Debt collections increase by 8 percent and debt consolidation loans, the loans that people are using to try to manage their debt, increase by 10 percent. It is a massive problem.

Why is this happening? It is the Stanley Cup playoffs right now. We all hope that the Montreal Canadians bring the cup back to Canada, or at least I do. One of the things that is a reality is that more and more people who are watching games are being subjected to the absolute harassment of betting advertising and people encouraging them to bet. Often young people watching sports for the first time are beginning to understand it purely through betting. One study shows that there are 2.8 references to sports betting every minute of a sports broadcast, and on average about one fifth of the total broadcast time includes some sort of gambling reference.

When you watch the Habs win on Friday, just watch the boards, watch the advertising - you will be subjected to it. It is a fairly significant amount, and something can be done. It is having a new and negative effect on Canadian households and on their debt. And it targets a particularly challenged population: that of young men who are having challenges with savings, finding work, and so on. So our encouragement to this committee is to recognize that this is a massive contributor, and will be a growing contributor, to the problem of debt in Canada. and that we should be doing something about it. I would also draw your attention to Senator Marty Deacon's bill and I would encourage you to follow that bill and to support it if you can.

Thanks so much, everyone.

## ABOUT CARDUS

CARDUS is a non-partisan think tank dedicated to clarifying and strengthening, through research and dialogue, the ways in which society's institutions can work together for the common good.

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