The Emerging Impact of COVID-19 on Gambling in Ontario

Centre for the Advancement of Best Practices
Responsible Gambling Council

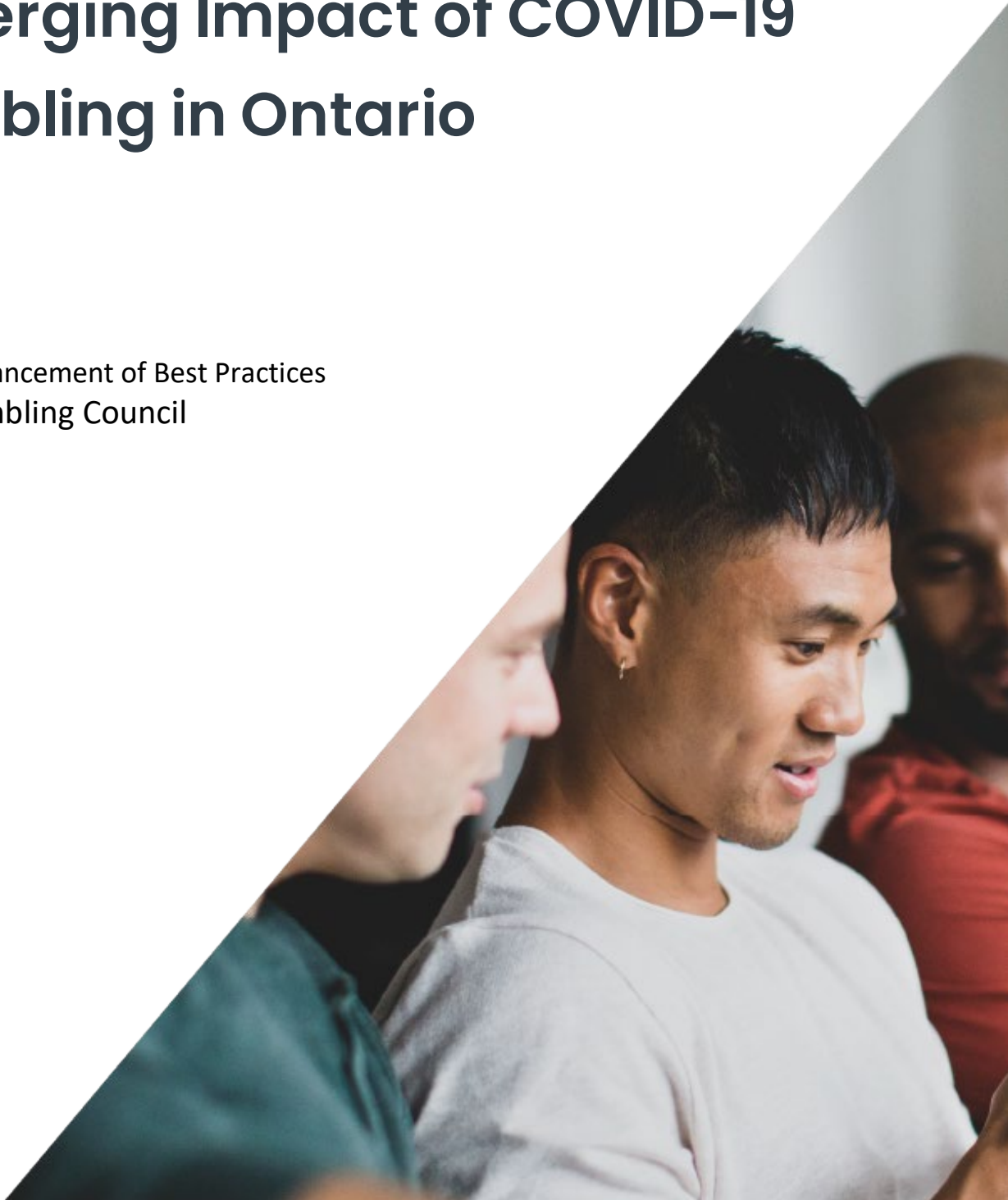# Table of Contents

Executive Summary

In Ontario, COVID-19 has had a profound effect on public health and every-day life. In part, this impact has been reflected in the provincial government's emergency measures declaration on March 17, 2020. These measures have resulted in the restriction of most hospitality and recreation businesses, including in-person gambling facilities, and many non-essential workplaces.

In order to understand the effects of the pandemic on Ontarian gamblers and make evidence-informed changes and improvements to community outreach and prevention programming, the RGC's Centre for the Advancement of Best Practices rapidly conceived and implemented a provincial study.

Survey of 2,005 Ontarian Gamblers

A survey of adult gamblers (18+) living in Ontario was carried out between April 21-28, 2020 to examine the impact of COVID-19 on personal financial indicators, mental health and well-being, gambling behaviours, substance use, responsible gambling, and gambling risk. The survey sample was recruited to match provincial census data for age and gender and produce a balanced, population-representative picture of these key topics. Using a 95% confidence level, the survey is estimated to have a +/- 2.2% margin of error.

Financial Impact of COVID-19

The pandemic has had a serious impact on personal financial stability in Ontario, with nearly half of gamblers reporting employment disruption of some kind—approximately 25% have either lost their employment or had work hours reduced. Half of all respondents confirmed that their household income has been negatively affected by COVID-19.

Mental Health and Well-Being

Using validated screening tools, the survey findings highlight that 25% and 12% of Ontarian gamblers are experiencing high levels of anxiety and depression, respectively. Although self-reported well-being and life-satisfaction was generally high, overall (8 on a scale of 1 to 10), 18-24 year olds noted much lower life-satisfaction (6/10). Past research indicates that mental health concerns and low life-satisfaction (and youth) are risk factors for gambling problems.

Gambling Behaviours

Over the past 12 months, most Ontarian gamblers reported playing exclusively in-person at land-based venues (77%). However, when asked if they had gambled online during the first six weeks since emergency measures were declared, 54% of respondents confirmed. Approximately one-third of these individuals said they were influenced to gamble online by COVID-19 and emergency measures.

Compared to the overall sample, online gamblers had significantly higher prevalence of moderate (8%) and high risk gambling (13%). The most significant predictive factors associated with risky online gambling in the survey included:

- Being influenced by COVID-19 and emergency measures to gamble online
- Negative impact of COVID-19 on household income

- High levels of anxiety and depression
- Gambling under the influence of alcohol and cannabis
- Being motivated to gamble *because it helps when feeling nervous or depressed, to win back money lost gambling,* and *to earn income*

Responsible Gambling

Setting a money limit *before* the start of play (74%) and stopping play if one is feeling intoxicated (62%), were the most popular responsible gambling practices reported by Ontarian gamblers. However, low awareness of key responsible gambling resources (all below 50% and often below 30%), such as ConnexOntario's problem gambling helpline, OLG's *PlaySmart* program, self-exclusion programs, credit counselling services, the RGC, and others stood out as barriers to gambling health promotion.

Interest in certain responsible gambling resources and information were noted, though. *Learning about the odds of winning a particular game, strategies for keeping gambling fun,* and *tips on how to manage time and money* were the most popular topics. Moreover, respondents overwhelmingly stated their interest in accessing responsible gambling resources and information *online* (58%), as compared to *in-person* (11%), by *telephone* (8%), or even *all of the above* (23%).

Where RGC Goes from Here

Follow-up research involving the RGC, in partnership with the Ontario Gambling Research Society (OGRS)[1], will be carried out with funding from Carleton University's Rapid Response Research Grant program, to examine longitudinal effects on online gambling during COVID-19.

Player communications will include a consumer awareness campaign to promote player safety when gambling online. This campaign, which will run throughout 2020/21 will include communications specific to supporting moderate and high risk online gamblers with information on the signs of a problem and available support resources. Community outreach and prevention programs funded by the Ministry of Health and Long-Term Care will also be updated for Fiscal Year 2020/21 to reflect survey findings.

Policy Development and the inclusion of prevention safeguards will be important considerations as Ontario seeks to expand online legal gambling. Establishing strong prevention practices, such as RG Check Accreditation and prevention education programs at the onset will support a safe and sustainable player base in Ontario.

Enhanced Training for gambling frontline workers, along with community agencies and treatment providers is required to minimize the impact of COVID-19 on Ontario gamblers. RGC will work with our partners at Ontario's Lottery and Gaming, as well as public health and treatment to provide information and tools to support moderate and high risk gamblers.

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[1] The OGRS (www.ogrs.ca) is a provincial association made up of gambling researchers and dedicated to supporting independent gambling research across the province. The organization is supported by Carleton University and McMaster University.

Background

For over ten years, the Responsible Gambling Council (RGC) has been conducting community outreach, prevention programming, and social marketing to educate the public on gambling risks and prevent gambling harm in Ontario and beyond.

The rapid spread and growing impact of COVID-19 in Canada, like elsewhere in the world, has fundamentally changed social life and the financial status of many people. Between February and March 2020, Statistics Canada reported a 5.5% fall in employment across the country, resulting in over 10.5 million applications to the Canada Emergency Response Benefit by May 2020. In Ontario, the announcement of emergency measures by the provincial government (March 17, 2020) placed significant restrictions on social and economic activities. Emergency measures included the closure of all recreation centres, public parks and playgrounds, schools, public libraries, bars, restaurants, movie theatres, concert venues, places of worship, and extended further restrictions on non-essential work and public gatherings of 5 or more people. All land-based gambling venues, including RGC-operated PlaySmart Centres and in-person community outreach programs, were also affected.

In order to understand the effects of the pandemic on Ontarian gamblers and make evidence-informed changes and improvements to its community outreach and prevention programming, the RGC's Centre for the Advancement of Best Practices rapidly conceived and implemented a provincial research study.

The Study

An online survey of 2,005 Ontarian gamblers (18 years and older) was carried out between April 21-28, 2020. Respondents were recruited by *Delvinia*, an online survey vendor located in Toronto, Ontario. The population-representative survey sample was matched to reflect the age and gender distribution in Ontario, based on the most recent census data. Using a 95% confidence level, the survey is estimated to have a +/- 2.2% margin of error.

A series of questions were presented to respondents on topics including financial impact of COVID-19, mental health and well-being, gambling behaviours, substance use, responsible gambling and gambling risk. Analyses presented in this report describing correlations and relative risk values are all statistically significant ($p<0.05$).

Description of Surveyed Gamblers

Gender and age distributions matched provincial census data almost exactly. Males and females in the sample were split nearly 50/50 with 0.2% reporting as "other." The average age was 48 and respondents ranged from 18 years to 89 years old (Figure 1).

Figure 1: Age Distribution of the Sample (n=2005)
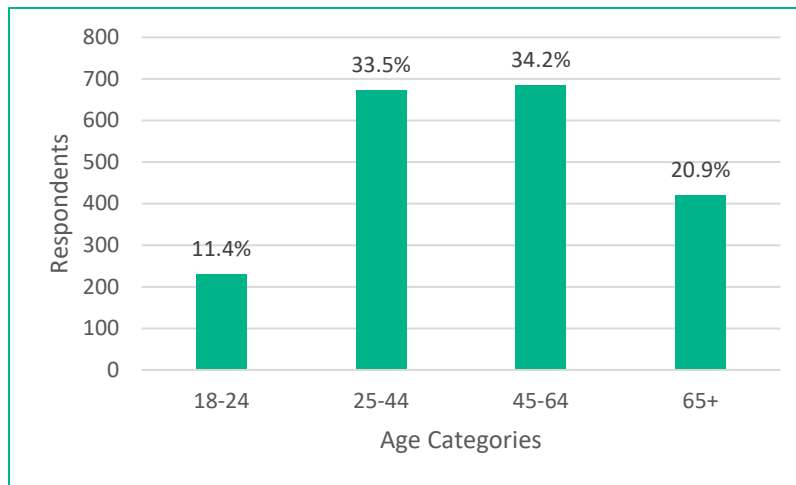
Education appeared to be slightly higher than Statistics Canada's provincial average from the 2016 census. Over one-third of the sample (36.7%) reported having a bachelor's degree as their highest level of education. More than 40% of respondents reported having no high school or General Education Development (GED) diploma (1.5%), or only a high school or GED diploma (20.6%), or a trade/technical certification (19.4%). Over 20% said they had either a master's degree or a professional degree (e.g., law, medicine, dentistry, pharmacy, etc.). Very few individuals noted having a doctoral degree (1.7%).

Financial Impact of COVID-19

COVID-19 has had a profound financial impact on many Canadians, Ontarian gamblers included. Nearly half (47%) of Ontario gamblers reported that their employment had been affected in some way by COVID-19. Almost one-quarter of individuals noted that they had either lost their employment (16%) or had their hours reduced (7.6%)—these people were typically 18-24 or 25-44 years old. Other affected respondents were forced to shift to working full-time (19.3%) or part-time (4.1%) from home. About 20% of full-time workers and 3.2% of part-time workers did not experience any change in their employment. Just over 20% noted that they were not employed and were not looking for work—over 50% of these individuals were retirement aged (65 years or older).

Half of all respondents stated that their household income had been negatively affected by COVID-19. 18-24 years olds (65.5%) were the most impacted age group, as well as those with professional degrees (60%).

Mental Health and Well-Being

Overall, self-reported life satisfaction was fairly high (Figure 2). Life satisfaction generally increased with age. For example, 18-24 year olds had a median score of 6 whereas those 65 years and older had a median score of 8. Males (median score=8) had slightly higher life satisfaction than females (median score=7-8). Education level did not have a notable impact on life satisfaction, with median scores centering around 7-8.
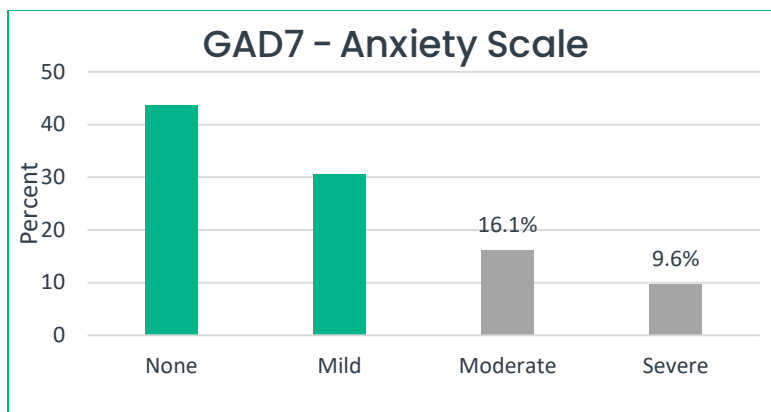
Figure 2: General Assessment of Well-Being among Ontario Gamblers (n=2005)

Self-Reported Life Satisfaction

20.4%

Percent values on y-axis: 0, 5, 10, 15, 20, 25

x-axis values: 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10

Using a scale of 0 to 10, where 0 means 'Very dissatisfied' and 10 means 'Very satisfied', how do you feel about your life as a whole right now?

The Centre for Addiction and Mental Health (CAMH) has noted that every year 1 in 5 Canadians experience a mental health concern, which increases to 50% by the age of 40. RGC's survey of gamblers in Ontario revealed that 32.5% have experienced some form of mental health concern prior to COVID-19, either self-diagnosed (19.5%) or diagnosed by a professional (13%). Depression (self-diagnosed=54.7%; pro-diagnosed=67.8%) and anxiety (self-diagnosed=85.2%; pro-diagnosed=71.3%) emerged as the most frequently experienced mental health concerns prior to COVID-19.

RGC's online survey also administered two validated screening tools for measuring symptoms of anxiety (the General Anxiety Disorder (GAD-7) questionnaire) and depression (the Patient Health Questionnaire (PHQ-9)).

Figure 3: Anxiety Symptoms among Ontario Gamblers (n=2005)

GAD7 – Anxiety Scale

Percent values on y-axis: 0, 10, 20, 30, 40, 50

16.1%

9.6%

x-axis categories: None, Mild, Moderate, Severe

Approximately one-quarter of respondents presented moderate or severe symptoms of anxiety (Figure 2). Moderately severe or severe depression affected over 10% of Ontarian gamblers (Figure 3).

Figure 4: Depression Symptoms among Ontario Gamblers (n=2005)

PHQ9 – Depression Scale
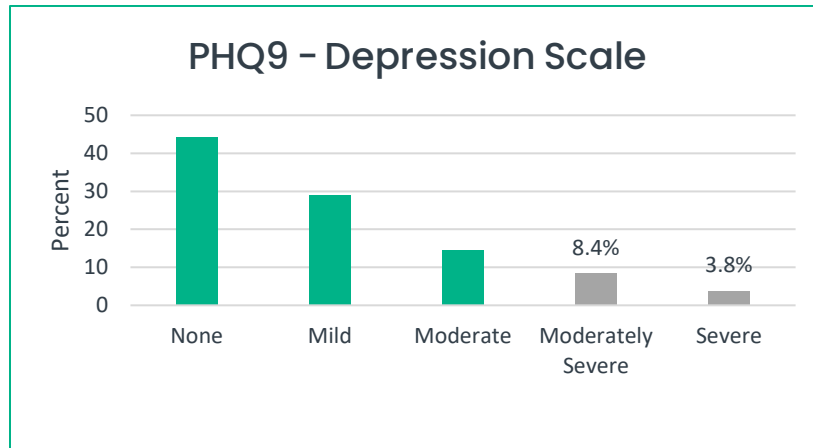
Gambling Behaviours

When asked what form of gambling Ontarians typically engaged in over the past 12 months, the vast majority (76.7%) reported in-person or land-based only. This was followed by a mix of both in-person and online gambling (13.6%) and online-only play (9.7%).
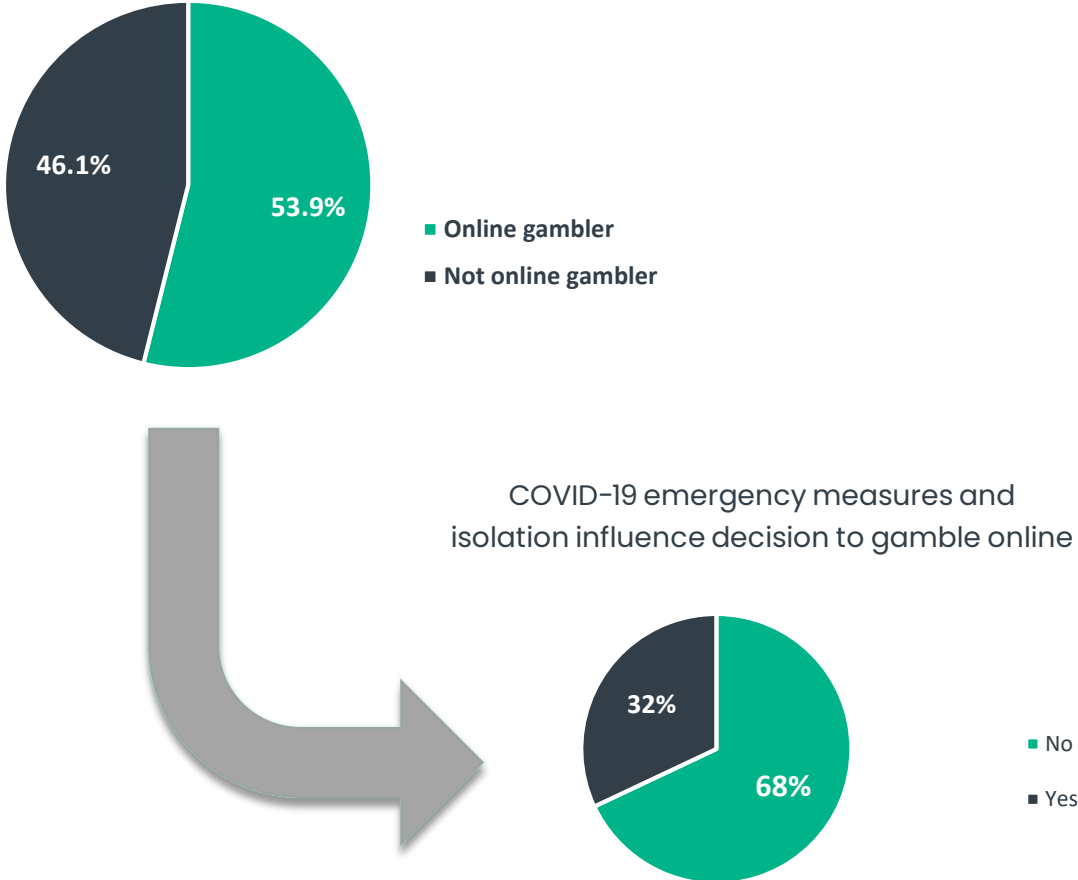
Respondents were also asked if they had gambled online during the six weeks following the declaration of provincial emergency measures for COVID-19 and approximately 54% (n=1081) confirmed (Figure 5).

Online Gambling

Approximately one-third of those who reported gambling online said they were in part influenced by COVID-19 and the impact of emergency measures, which included greater isolation (Figure 5).

Over the six weeks following the declaration of provincial emergency measures, lottery or raffle play (84.6%), instant lottery (39.4%), and electronic gambling machines (slot machines) (21.3%) were the most popular forms of online gambling. Other forms of online gambling included casino table games (15.7%), sports betting (10.8%), novelty betting (e.g., politics, reality TV, etc.) (6.8%), eSports betting (6.3%), and horse racing (6%).

Figure 5: Online Gambling during Ontario's Emergency Measures and Influence on Decision to Gamble

COVID-19 emergency measures and isolation influence decision to gamble online

46.1%
53.9%
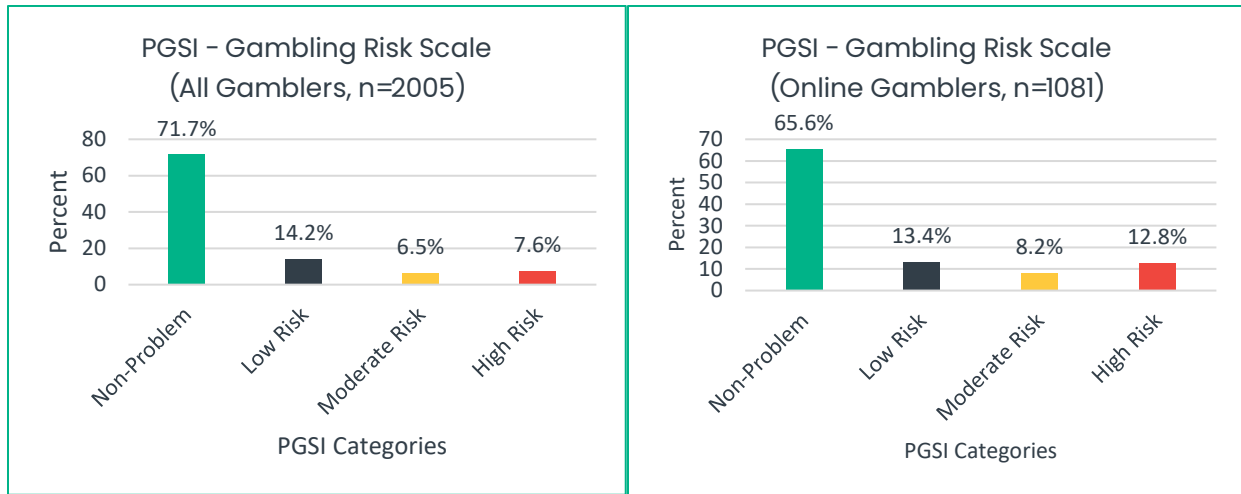■ Online gambler
■ Not online gambler

32%
68%
■ No
■ Yes

Gambling Risk

Gambling risk for the overall sample (n=2005) and the online gambling sub-sample (n=1081) was measured using the Problem Gambling Severity Index (PGSI) (Figure 6). Overall, the majority of respondents (71.7%) had no symptoms of gambling problems, while a smaller proportion were screened as low risk (14.2%), moderate risk (6.5%) and high risk (7.6%) gamblers.[2] Among online gamblers, specifically, non-problem gambling was still most prevalent (65.6%), but moderate risk (8.2%) and high risk (12.8%) categories were much higher and statistically correlated with online play.

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[2] The RGC conducted a previous online survey of Ontarian gamblers in November/December 2019, which revealed a very similar and consistent distribution of gambling risk (within the 2% margin of error)

Figure 6: Problem Gambling Severity Index (PGSI) for Overall Sample and Online Gamblers

Online gambling correlated with PGSI moderate and high risk gambling (p=.001)

Online Gambling Risk Factors

There were several significant risk factors associated with online gambling. As noted above, PGSI moderate risk and high risk gambling were correlated with online gambling. In addition, online gambling status also carried with an increased risk for these more serious gambling risk categories. For instance, online gamblers had nearly twice the risk of being moderate risk gamblers than non-online gamblers. Online gamblers also had eight-times the risk of being high risk gamblers, relative to non-online players.

Those who confirmed they had been influenced by COVID-19 to gamble online during the first six weeks of provincial emergency measures were at increased risk for moderate or high risk gambling status (approximately two-times the risk, relative to non-online gamblers). Generally, over half of moderate risk (58.4%) and high risk gamblers (50.7%) reported being influenced to gambling online due to COVID-19.

Negative financial impacts attributed to COVID-19 were also correlated with online gambling status. For instance, 52.2% of online gamblers reported a negative impact on their household income due to COVID-19. Moreover, 38.5% of those who said their household income had been negatively impacted also said COVID-19 influenced their decision to gamble online.

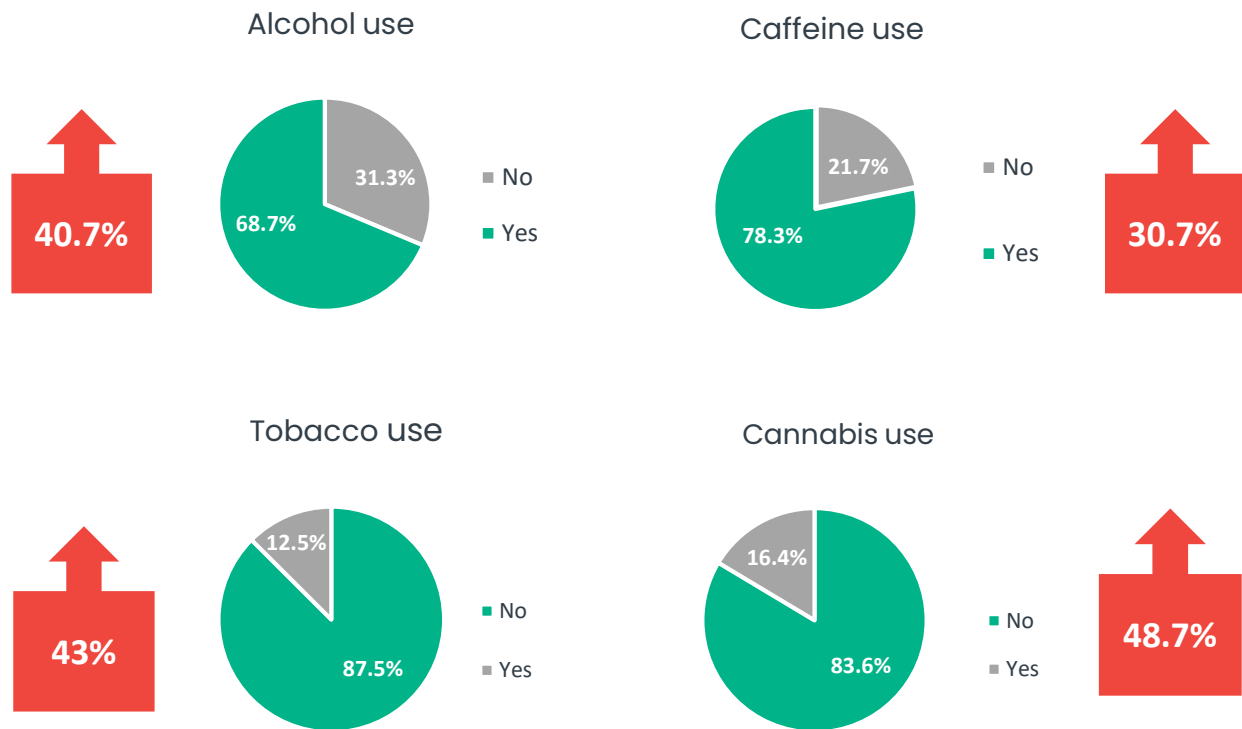## Gambling and Mental Health Concerns

High levels of anxiety and depression were correlated with online gambling. Approximately 60% of those with moderate anxiety reported gambling online in the six weeks following the declaration of emergency measures. The survey data also revealed that moderate and severe anxiety were key risk factors for high risk gambling. About one-fifth of those reporting symptoms of moderate anxiety (18.3%) and severe anxiety (19.2%) were screened as high risk gamblers, which reflected over three-times the risk relative to lower levels of anxiety.

Depression emerged as an even more pronounced risk factor for gambling problems. Both moderately severe (65.5%) and severe depression (74%) were strongly correlated with online gambling. 25% of those with moderately severe depression were screened as high risk gamblers. 31.2% of those with severe depression were high risk gamblers. In both of these cases, the risk for high risk gambling was between 4.2- and 4.7-times that of lower levels of depression.

Substance Use

Substance use during the first six weeks of Ontario's emergency measures was prevalent and, in all instances, increased during this period of time, as compared to the time before COVID-19 (Figure 7). Alcohol (68.7%) and cannabis use (16.4%), which are established risk factors for problem gambling in the research literature, stood out with increased consumption exceeding 40%.

Figure 7: Substance Use and Increased Consumption during First Six Weeks of Emergency Measures


Gambling under the influence of alcohol or cannabis highlighted the dangerous interaction between substance use, online gambling and mental health concerns. Overall, 22.1% of those who reported both gambling online and using a substance during the six weeks of provincial emergency measures *also* confirmed they had gambled online under the influence of a substance. Of these individuals, nearly 13% had gambled under the influence of alcohol—gambling under the influence of this substance was correlated with moderate and high risk gambling (63.2%), moderate and severe anxiety (56%), and moderately severe and severe depression (35.2%). Cannabis use while gambling online (4.1%) was similarly correlated with moderate and high risk gambling (62.5%), moderate anxiety (37.5%), and moderately severe and severe depression (35%).

Gambling Motivations

In order to understand why Ontarians are gambling online, RGC asked a series of questions about various gambling motives (Figure 8). The most popular motives for gambling online (*often* or *almost always*) included *to win money* (30.1%)*, because it is fun* (21.6%)*, because it is exciting* (15.4%)*,* and *to pass the time* (12.6%). While these particular motives are generally understood to be neutral in research and practice, RGC's survey results revealed they were all correlated with moderate and high risk gambling.

Figure 8: Online Gambling Motivations (6 weeks since emergency measures), n=1081
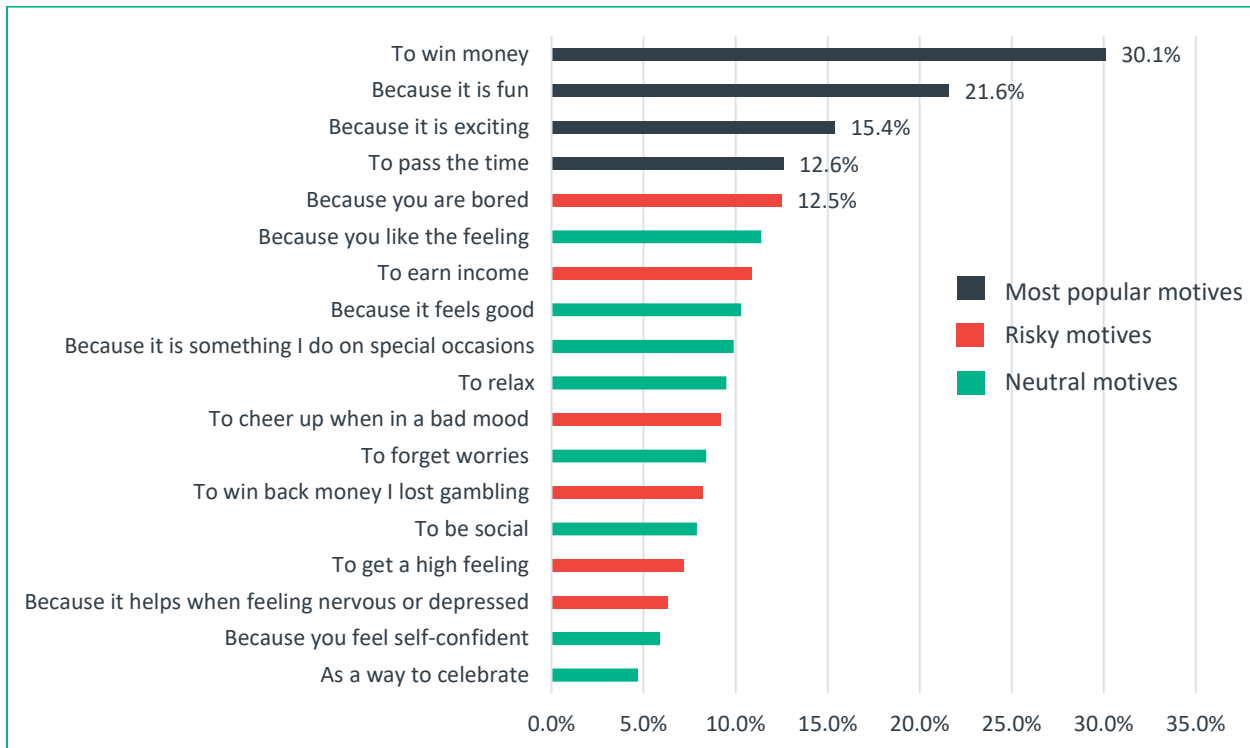
Some of the riskiest motives highlighted very concerning relationships with high risk gambling, anxiety and depression, and negative financial impacts from COVID-19. For instance, 67.6% of those who gambled online *because it helps when feeling nervous or depressed* were high risk gamblers who had 7.4-times the risk of problematic gambling, relative to other gambling motives. Gamblers endorsing this motive were also highly correlated with moderate (39.7%) and severe anxiety (27.9%). Similarly, these respondents also had high correlation with moderately severe (29.4%) and severe depression (19.1%). Finally, gambling online to help with nervousness or depression was also correlated with experiencing reduced work hours due to COVID-19.

'Chasing gambling losses' or gambling *to win back money lost gambling* is one of the strongest predictors of gambling problems in the research evidence base. RGC survey results confirmed and extended this phenomenon. 65.2% of those endorsing this motive were screened as high risk gamblers and had over eight-times the risk of problematic gambling compared to those who played according to other motives. High correlation was also noted for moderate (39.3%) and severe anxiety (24.7%) as well as moderately severe (30.3%) and severe depression (13.5%). Those who reported losing their

employment due to COVID-19 were also statistically associated with playing *to win back money lost gambling.*

Similar to 'chasing gambling losses,' gambling *to earn income* is an established predictor of risky gambling behaviour. Survey data revealed that 47.5% of those who were so motivated could be classified as high risk gamblers, according to the PGSI. The probability of high risk gambling status was 5.6-times that of players endorsing other motives. As with the motives described above, results show high correlation with moderate (31.4%) and severe anxiety (29.7%) as well as moderately severe (30.5%) and severe depression (14.4%). However, unlike the other risky motives, *to earn income* featured more extensive correlations with negative financial impacts due to COVID-19, including losing employment, reduced work hours, and reduced household income.

Responsible Gambling

Key responsible gambling practices were endorsed by a large proportion of Ontarian gamblers. By far, the most popular practice was setting a money limit *before* starting to gamble, which 74.1% reported they did (*at least sometimes*). Adherence to this practice was slightly lower, but still reflected the majority of gamblers (65%). Setting a time limit before gambling (42.5%) was less popular and adherence to time limits was also lower (46.1%). However, when asked if individuals stopped gambling if they felt intoxicated, nearly two-thirds (61.5%) agreed.

Awareness of key responsible gambling resources and player support services was generally weak. The Ontario Lottery and Gaming Corporation's (OLG) *PlaySmart.ca* and *PlaySmart* services featured the highest level of awareness, according to 48.2% of respondents. Ontario credit counselling agencies (31.9%), the RGC (26.8%), self-exclusion programs (26.6%), and local treatment agencies (20.2%) featured relatively low levels of awareness among gamblers. ConnexOntario, which runs the province's problem gambling helpline, had the lowest level of awareness (15.1%), but three-times the average rate of utilization, compared to the previously mentioned resources.

Interest in responsible gambling resources and information varied widely. By far the most popular topic that respondents thought would be of benefit to them was *learning about the odds of winning a particular game* (30.7%). *Strategies for keeping gambling fun* (17.8%) and *tips on how to manage time and money spent gambling* (13.1%) were other topics of interest. Less popular, but noteworthy topics included *who to ask about someone's gambling (or gambling in general)* (9.7%)*, voluntary self-exclusion* (8.5%)*, debt management or credit counselling* (8.2%)*,* and *other community support services (e.g., local treatment providers, counselling and support for gambling concerns)* (5.9%).

When asked how respondents wanted to access resources or information on these topics, online access was overwhelmingly endorsed (58.1%) (Figure 9).

Figure 9: Preference for Accessing Responsible Gambling Resources and Information

Legend:
- Online — 58.1%
- Telephone — 7.7%
- In-person — 11.3%
- Any of the above — 22.9%
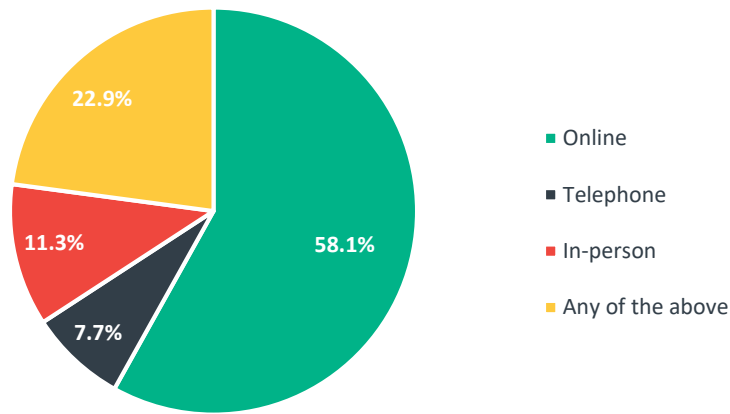
Where RGC Goes from Here

The findings stemming from this survey data and highlighted in this report have significant implications for RGC's evolving practice. Three areas in particular are informed by the survey evidence: *player communications, policy development and training.*

Follow-Up Research

In partnership with the Ontario Gambling Research Society (OGRS), the RGC will be developing a follow-up study based on this survey to examine the longitudinal effects of gambling and other risky online behaviours. This project is funded by Carleton University's Rapid Response Research Grant supporting COVID-19 prevention efforts and will link respondents from the first survey to a future one and observe potential changes in behaviours and health outcomes. The combined findings from these surveys will undoubtedly expand our understanding of COVID-19's impact on gambling in Ontario and potentially inform policy and programming in the province.

Player Communications

Shortly after the analysis of survey data, RGC launched a consumer awareness campaign "Stay Safe. Play Safe." to promote low risk gambling practices, precautions and signs of a problem when gambling online. This campaign will run on social media platforms throughout Fiscal 2020/21.

Given the inability to deliver direct service programming for community outreach and prevention programs that are funded by the Ministry of Health and Long-Term Care (MOHLTC), RGC will be adapting its programs to more effectively serve Ontarian gamblers, while adhering to social distance measures. Messages and tools will be delivered digitally until such time that RGC staff host live events on campus or in community.

Policy Development

In April 2019 the Province of Ontario announced plans to establish a competitive market for online legal gambling that will reflect consumer choice balanced with the provision of consumer safeguards. The goal is to provide Ontarians with access to safe and legal gambling options. This expansion will introduce many new international online gambling operators into Ontario. Establishing strong prevention practices at the onset will protect the Province against the longer-term, more expensive costs of job-loss, social assistance, criminal justice and health care that are associated with problem gambling. Player safeguards like the RG Check Accreditation, prevention education, treatment and research are important tools in driving a safe and sustainable player base in Ontario.

Training

The findings from this report indicate an opportunity for frontline gaming staff, along with community agencies and treatment providers to be educated on the impact of COVID-19 on everyday life and those who gamble. RGC will work with our partners at Ontario's Lottery and Gaming Corporation as well as public health and treatment stakeholders to provide information and tools to support moderate and high risk gamblers. RGC will also continue to offer training to gaming operators, health care systems and social service providers related to health promotion and interventions that minimize gambling harms.

This survey was paid for through the Ontario Ministry of Health and Long-Term Care Problem Gambling Prevention Fund. The results from this survey will be used to inform RGC Community Outreach, Young Adult and High School programming.