THE CATALYST

Breaking the Cycle

One student's recovery from gambling addiction offers hope—and lessons—for a generation under financial and mental strain.

By: Moira Farr | Posted: October 21, 2025

At 19, Gavin Oregan had a gambling problem, even though he didn't realize it until he was more than $30,000 in debt. He had money in the bank when he moved to Ottawa from Whitby, Ont., to attend school, and had always been responsible and disciplined about working part-time, earning, and saving money.

But away from home and surrounded by friends who gambled online, Oregan found the lure of betting sites on his phone irresistible. "It wasn't even so much about the money," he says, of his habitual sleep-depriving and wallet-draining sports gambling. As someone who struggles with attention deficit hyperactivity disorder, or ADHD, Oregan says it was the high of winning that kept him hooked and "chasing that feeling."

Now 21, and studying journalism at Algonquin College, Oregan says he was in a dark and isolated place back then. "None of my friends knew," he says. "It ruined me."

It was his father, who had access to his son's banking information, who saw the shocking numbers and drove five hours to tell Gavin in person that he was in trouble. Then, Oregan accepted that he had an illness.

With help, Oregan overcame his addiction. "I am very fortunate," he says now, to have a father willing to intervene and get his son back on course financially and emotionally. He says he wants to share his story in hopes that other young people in a similar situation will relate and reach out for help.

"Don't be afraid to admit the problem and go talk to someone," he advises. A therapist guided him to understand how his ADHD interfered with his decision-making moment to moment. He learned cognitive tools to get through the times when the craving for the adrenaline rush of gambling becomes overwhelming.

"I do get the urge. It lasts 20 seconds," Oregan says. He found tools to use during those times. "The therapist said, 'phone someone,' do something else.'"



Gavin Oregan says it wasn't even about the money. "I was chasing that feeling." Debt, gambling, and anxiety are weighing heavily on Gen Z—caught between economic pressures and digital temptations that older generations never faced.

Oregan has found the support he received from both his therapist and people he's met at the weekly meeting of Gamblers Anonymous invaluable. He works part-time as a grocery store manager and, with the help of his family, has been able to pay off most of his debt. Now, he's trying to maintain a more balanced lifestyle and tries to take breaks between working and worrying about having enough money. Keeping busy with school, work, and going to the gym has been useful, but Oregan says he realizes now, "you can't be busy all the time."

Financial traps

According to research done by Gaming, Gambling and Technology Use (GGTU), part of the Centre for Addiction and Mental Health (CAMH) education department, "Young people aged 10 to 24 years have higher rates of problem gambling than adults."

Through social media, young people are more exposed to new forms of gambling content than older people. The "high" of winning may help alleviate anxiety and depression in the short term, but it can lead to mental health issues if not recognized as an addiction.

Studies have shown that males in particular are susceptible to advertising and peer pressure encouraging them to engage in sports betting of the kind that hooked Oregan.

The impact on mental health can be severe, according to research. One study showed that adolescents with gambling problems have also been found to have significantly higher rates of suicidal ideation and attempts than non-gamblers and social gamblers.

Interventions are crucial. As Oregan recognizes, he was lucky to have a family that confronted him about his problem and helped him get his debts paid and find effective interventions such as therapy and peer-group support.

It isn't just easy access to online gambling that is getting more young adults into financial trouble. The increasing gap between wages and the cost of living, along with high youth unemployment rates and a lack of affordable housing, makes it easier than ever to get into debt.

As of 2025, approximately 56 percent of Canadian youth aged 18 to 29 are projected to carry some form of debt, revealing significant insights into the financial landscape of young Canadians, according to a 2024 Statistics Canada report by James Gauthier and Carter McCormack.

The cost of carrying debt has also increased for young people, according to Gauthier and McCormack. "Among those less than 35 years of age, the ratio of interest costs to disposable income rose 2.4 percentage points to 9.7 percent in 2023.

Essentially, young households spent 10 cents of every dollar earned towards servicing their debt, up from around seven cents in 2022.

Student loans, credit card debt, and personal loans are the most common types of debt among young people, according to the report. It is simply harder for young people to make ends meet today; anxiety goes along with economic uncertainty at any age, but it is particularly acute for young adults with less financial literacy, who are trying to build their lives on a solid financial foundation.

The findings echo the experiences and outlook of young people like Serena Dawson (not her real name), who is taking a gap year at age 19, as she tries to plan her future under circumstances vastly different than those of older generations, whose advice she finds outdated.

"By the time they reached their mid-20s, our parents and grandparents were settling into jobs that they would keep for decades, planning to buy homes, and starting families," Dawson observes. "Now, young adults work part-time jobs well into their 20s and 30s, even if they have a post-secondary education. Buying a home is simply not possible for most with rising housing costs and day-to-day expenses taking over people's entire budgets – so we continue to rent, without the opportunity to invest in property."

Dawson also points out that economic uncertainty is causing many more young people to delay or forego parenthood altogether. Mental health can suffer when expectation and reality are so dramatically far apart.

Oregan agrees with Dawson – Gen Z is struggling. "A hundred per cent of young people are feeling the pinch," he says of his friends and fellow students, who often work two or more part-time jobs while trying to pursue post-secondary education. "Everyone's tired."

Tuition, public transportation, and housing costs keep increasing, while wages do not. "I look at the cost of living and I don't think I'll ever own a home," says Oregan.

Finding solutions

Helping young people navigate the tricky world of personal finance in difficult economic times will require action on many levels. Statistics Canada's report suggests it's going to take "financial

education, accessible debt relief options, and supportive policies from both the government and financial institutions."

Despite all the financial challenges young people face, Oregan says he tries not to be too pessimistic about the future and feels hopeful about pursuing his career goals in sports journalism. He supports efforts to lower housing and public transit costs for students. He also wishes that sports organizations would re-examine their gambling policies to keep fans from falling into dangerous betting habits.

Most of all, he'd like to see mental-health support and therapy become more accessible and affordable to people in his age group. "It really does help to open up and talk to someone."

Further reading: New Literacies for New Times: Money and mental health are intrinsically linked.

Guide: Where to Get Mental Health Care in Canada: A guide to Navigating Public and Private Options.

Resources:

- "Money and Youth" Canadian Foundation for Economic Education
- "Pay for post-secondary: A student's guide to financial aid across Canada"
- Youth Gambling Prevention
- Youth in Mind Foundation

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