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ESRI ECONOMIC & SOCIAL RESEARCH INSTITUTE

# Patterns of online and in-person gambling in Ireland

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# EXECUTIVE SUMMARY

Gambling is a large and growing industry, both internationally and in Ireland, in part because of the expansion of online gambling. The majority of adults in Ireland gamble, at least occasionally and, in many cases, often. Previous research has estimated that 1 in 30 adults in Ireland has problem gambling, with many more describing some level of harm associated with their gambling.

In this context, the present study sought to understand more about the day-to-day realities of how adults in Ireland gamble. An online survey was fielded to a sample of 1,000 people. The sample was designed to be representative of gamblers in Ireland. The criterion for inclusion in the study was that the individual had gambled at least once in the past year, excluding those who had only completed in-person purchases of lottery tickets or scratchcards. The survey explored each individual's gambling behaviour in detail, including both online and in-person gambling. Questions included: the opening and number of accounts; receipt of notifications; prompts for gambling sessions; contexts in which gambling takes place; experience of gambling; and attempts to reduce gambling. The overall aim was to provide the most detailed understanding of gambling behaviour in Ireland to date.

Online accounts are now common, with 80% of gamblers having at least one account and the majority of these (53%) having more than one. Some 44% of gamblers place bets both online and in person. The most common motivations for opening an online account are to bet on horses or sports matches, or to play lotteries. However, of those who initially open an account to bet on horses or sport, almost four in ten begin betting on more immediate forms of gambling, such as online casinos, slot machines, bingo or scratchcards.

There are asymmetries between how easy people find it to open an online account and to deposit money relative to how easy they find it to close an account and withdraw winnings. Significant minorities of online customers report experiencing difficulty when attempting to close accounts or withdraw winnings.

The large majority of online account holders receive communications from operators every week, via email, text or in-app notifications. Around one-quarter receive communications every day.

Most online gambling sessions begin with an external prompt, such as a reminder of an event, watching sport, or a communication of some kind (notification, advertisement). Around one in five sessions interrupt some other kind of activity, such as family or work time, while one in six sessions are prompted by boredom or stress. Just 6% of online sessions and 16% of in-person sessions are prompted by joining in with others; gambling seems to be more of a solitary than social activity.

Gamblers report more positive than negative emotions while gambling. However, for 26% of online sessions, they report losing 'a lot' of money.

Approximately one in four gamblers are either trying to cut down how much they gamble or plan to do so. The most common strategies for cutting back are using willpower and monitoring account history. A minority of those trying to cut back set limits, close accounts or delete apps, while fewer than 1 in 10 use self-exclusion.

Overall, the present study suggests that, in addition to those with problem gambling, there is a substantive minority of gamblers who experience conflict between their short-term behaviour and long-term goals; they express a desire to gamble less, but continue to bet as before. This and other evidence contained in this study, including the holding of multiple accounts, expansion into different gambling activities after opening an online account, the prompting of gambling sessions by adverts and communications, and asymmetries in ease of withdrawal/deposits and account opening/closing, may warrant regulatory attention.

Following the enactment of the Gambling Regulation Act 2024 and the establishment of the Gambling Regulatory Authority of Ireland (GRAI), a new regulatory regime for gambling in Ireland is developing. As can be expected with a relatively new piece of regulatory legislation, the Act is only partially commenced at the time of writing. The evidence provided here can help to inform the further roll out of its provisions.

In this context, the current research highlights some specific issues. Firstly, to ensure that consumers can make active and informed choices about notifications, it would be instructive to examine the precise method for obtaining consent to receive notifications from gambling operators, including the type and frequency, as well as the method for stopping them. Secondly, future research needs to assess whether the expansion of gambling activities once accounts are opened is linked to harm. The Act contains a provision that could limit online accounts to specific gambling activities, requiring a different account for a different activity. Thirdly, future regulation could also ensure that accounts can be easily closed and that withdrawal functions are as salient and seamless as deposit functions. Lastly, the widespread holding of multiple accounts provides a clear rationale for a centralised self-exclusion system that applies across operators, as required under the Act. Awareness of the register and ease of signing up are likely to be important to its success.

More research is needed into how gamblers are influenced by the designs of apps and websites, advertising and other forms of marketing. A particular priority is to determine whether specific elements of marketing activity are linked to harm.

# CHAPTER 1

## Introduction

Gambling is a multi-billion euro industry participated in by the majority of the population in Ireland. Most adults in Ireland engage in gambling of some form every year, from an occasional bet or lottery play to more frequent and intensive gambling activities (Ó Ceallaigh et al., 2023). Opportunities for gambling are more widespread than ever with the rise of online platforms and smartphone-based access. Growth in the industry has been global. In the UK, gross gambling yield (i.e. the total of all bets less winnings due) from online accounts is rising year-on-year, from over 13 million monthly active accounts (UK Gambling Commission, 2026).

Although most people gamble without major risk, some experience significant harm from gambling. 'Problem gambling' is the term used to describe gambling behaviour that causes harm or damaging disruption to someone's life in areas such as their health, social relationships or financial situation. Recent evidence from Ireland indicates that 1 in 30 adults has problem gambling with a further 1 in 5 showing at least some evidence of it (Ó Ceallaigh et al., 2023). This figure is nearly ten times larger than previously thought (Mongan et al., 2022). Similar levels have been replicated independently in the UK by the Gambling Commission, which found that an estimated 2.7% of the population had problem gambling (UK Gambling Commission, 2025). The most likely reason for the discrepancy compared to earlier figures is that previous estimates were based on face-to-face surveys, in which participants are more reticent to make disclosures about gambling activity (Ó Ceallaigh et al., 2023; Sturgis et al., 2025; UK Gambling Commission, 2025). Whether these new estimates also reflect a genuine increase in problem gambling, as well as improved measurement, is not known for certain, but higher rates among the under forties suggest there may also be a cohort effect, which would signify that rates of problem gambling could intensify over time (Ó Ceallaigh et al., 2023).

The harms associated with gambling, especially in the digital era, are becoming an internationally recognised problem. In recent years, *The Lancet Public Health Commission on Gambling* convened a multidisciplinary group of experts in gambling studies, public health, global health policy, risk control and regulatory policy to examine the

issue and to make recommendations. The commission concluded that harm from gambling was 'more substantial than previously understood, extending beyond gambling disorder to include a wide range of gambling harms, which affect many people in addition to individuals who gamble' and that governments needed to recognise gambling as a public health issue to be prioritised (Wardle et al., 2024). In the same year, the World Health Organization concluded that there is evidence for multiple gambling harms that extend beyond the individual gambler: relationship breakdown, family violence, financial distress, stigma, income-generating crimes (theft, fraud), neglect of children and erosion of civil institutions via corruption and corporate political activity (WHO, 2024).

The Gambling Regulation Act 2024 has, for the first time, introduced an extensive regulatory regime for gambling in Ireland. The Act led to the establishment of the Gambling Regulatory Authority of Ireland (GRAI), which commissioned this research. All gambling operators will be licensed by the GRAI and subject to statutory restrictions on their activities, with multiple provisions for policymakers to introduce additional regulations. Areas covered include, among others, advertising, inducements, electronic communications with consumers, provision of multiple gambling activities, warnings, self-exclusion (including a centralised national register), monetary limits and mechanisms for opening and closing accounts.

Gambling industry regulators tasked with designing fair and effective regulation to protect consumers rely on understanding the ecosystem in which gamblers are operating. The rapid evolution of digital products for gambling makes this more difficult as gambling activity can take place anywhere and at any time. Digital products can also be personalised to individual consumers, meaning different people may receive different numbers and types of prompts and offers (Newall, 2025; Zhu et al., 2025). Industry datasets could, in theory, illuminate parts of the ecosystem, but such data are not publicly available. Even if they were, they would only reflect the activity of a single or small number of operators' platforms. Evidence from the UK shows that gamblers transact with an average of two gambling operators, with heavier gamblers transacting with an average of six (Ghaharian et al., 2025; The Behavioural Insights Team, 2021). This means operator-level data can inevitably provide only a partial and fragmented picture. Some researchers have tried to overcome this by using open banking

data, available in the UK but not in Ireland, which offer reliable, verified information on spending and frequency of gambling transactions. These are aggregated data, across bank accounts, that individuals have consented to sharing. Researchers have used these data to analyse the spend and frequency of gambling with different operators in the UK (Ghaharian et al., 2025). A limitation of these data is that there are likely to be selection effects, as participants opt in to allow their data to be used for research; people who gamble a lot may be more or less likely to be willing to share their data. Open banking data are also limited to records of online financial transactions, and do not provide insight into the gambling experience. For example, regulation could be informed by data on the different forms of gambling people are engaging in, the influence of notifications and promotions on gambling, and how well protective procedures for reducing problem gambling are working.

This study explores the gambling environment of a nationally representative sample of gamblers in Ireland using an anonymous online survey.[1] The use of online panels for surveys has received some discussion in the international literature. Some raise concerns that those who subscribe to online panels may differ in meaningful ways from the general population (Baker et al., 2010; Fan and Yan, 2010). For gambling studies specifically, there are concerns that online panels may overrepresent people who are more likely to gamble online and to gamble frequently (Sturgis and Kuha, 2022). However, the most recent work in this area used experiments to determine the causal effects of survey mode on participant responses. The experiments randomly selected participants to take part in gambling surveys online or by telephone. It found that the survey mode did not affect estimates of gambling participation, but that the telephone surveys led to significant under-reporting of problem gambling behaviours due to social desirability bias (Sturgis et al., 2025). Anonymous self-completion methods are thus more likely to contain true estimates of behaviour. As a result, the Gambling Commission of the UK now use probability sampling with a push-to-web method that strongly

[1] Gamblers in Ireland here excludes people whose only gambling activity involved purchasing lottery or scratch cards in person. As explained in the methods section, this approach was designed to ensure that the study captured a large enough number of gamblers with online accounts. It does not imply that there is no potential link between these forms of gambling and forms of gambling harm (see Ó Ceallaigh et al., 2023).

encourages users to self-complete online (Gambling Commission, 2024).

While online surveys lead to more accurate reporting, the sampling frame for online surveys can either be probability or non-probability based. In this report, we use an existing online panel rather than recruiting a probability-based sample. Although there may be selection effects into online panels, there are also selection effects into probability-based samples, meaning that it is not possible to determine which method leads to less bias (Pickering and Blaszczynski, 2021; Russell et al., 2022). For this reason, this study employed an online panel recruited from a market research agency that uses probability sampling as one of the methods to populate its panel. It is an established Irish market provider that is used for regular opinion polling for national outlets and other types of research, and whose political polling using online panels has been validated against voting results. Panellists are personally invited to take part and are sent on average only 1.5 to 2 surveys per month, meaning that survey completion is not a reliable or significant source of income. Previous research that has used this panel for gambling research in Ireland has found rates of problem gambling that are consistent with both indirect measures and the estimates of the Gambling Commission in the UK, which used the probability sampling approach; this suggests that the difference in the two types of online panels may not be significant (Ó Ceallaigh et al., 2023).

Given the above, there is a significant gap in our knowledge and understanding of how people are gambling in Ireland across accounts, platforms and contexts. To address this, this study attempts to capture a holistic portrait of gambling behaviour, encompassing account use, patterns of engagements, exposure to notifications and gamblers' ability to control gambling. This study contributes new evidence on the 'world' in which gamblers operate, allowing insights into where there are opportunities for risk and regulation.

# CHAPTER 2
# Methods

This study received approval from the ESRI Research Ethics Committee on 11 April 2025. The design and analysis were pre-registered on the Open Science Framework.[2] It was programmed in Gorilla Experiment Builder and delivered online (Anwyl-Irvine et al., 2020). Participants could take part using a laptop, desktop, smartphone or tablet.

## 2.1 Sample and weighting

We recruited 1,000 adults from the online panel of a market research company in Ireland. The panel uses a combination of probability sampling (e.g. random digit dialling), offline advertisements and recommendations from existing panellists to recruit. For an extensive overview of the representativeness of using these online panels, see Ó Ceallaigh et al. (2023). Participants were paid €4 to participate. We included only residents of Ireland who were over 18 and who had spent money gambling in the past year. We excluded participants who had only gambled with a lottery ticket or scratch card that was purchased in person, as this is a common subgroup in Ireland. Had we included them, a large proportion of the sample would not have been in a position to answer questions about online gambling, one of the core topics of this report.

We used quota targets for age, gender, region of residence and social grade to ensure a representative sample of gamblers in Ireland. We used data from a previous nationally representative sample of the population to calculate quota targets that would be representative of gamblers (Ó Ceallaigh et al., 2023). The raking sample weighting method was employed to reweight the sample on age, gender, region of residence and social grade. The sociodemographic characteristics of the full sample are shown in Table 2.1.

[2] See https://osf.io/946kf/.

**Table 2.1 Weighted sample sociodemographic characteristics**

| | Weighted percentage |
|---|---|
| **Age** | |
| <40 years | 37% |
| 40–59 years | 40% |
| 60+ years | 23% |
| **Gender** | |
| Male/Other/PNS | 59% |
| Female | 41% |
| **Social grade** | |
| ABC1 | 51% |
| C2DEF | 49% |
| **Region** | |
| Leinster (inc. Dublin) | 69% |
| Munster | 23% |
| Connacht and Ulster | 8% |
| **Income** | |
| <€47,000 | 38% |
| €47,000–€75,000 | 31% |
| >€75,000 | 31% |

*Notes:* PNS = prefer not to say. Weights are based on population of gamblers from Ó Ceallaigh et al. (2023). ABC1 refers to higher, intermediate, or junior managerial, professional and administrative occupations. C2DE refers to skilled, semi-skilled, or unskilled manual workers, casual workers, the unemployed and full-time carers.

## 2.2 Materials and design

The questionnaire had five sections: 1) gambling behaviour; 2) last gambling session; 3) gambling in last year; 4) individual background characteristics; and 5) gambling harms. The last section will not be discussed in this report as the purpose of this paper is to provide a picture of gambling behaviour within the market in Ireland; a separate paper will focus on that fifth measure (gambling harms). With the exception of this measure and the questions capturing background characteristics, most of the survey instruments deployed were designed by the research team for this specific study. We could not find previous international research that sought to measure consumption patterns as we do here, with branching to explore activity on individual accounts and a recent session. Consequently, this section outlines the construction of the survey in detail.

### 2.2.1 Gambling behaviour

#### *2.2.1.1 Current accounts*

We showed participants a list of 15 online gambling providers that make up the large bulk of the market in Ireland. We asked them to select which, if any, they have an online account with. They were asked to select the account even if they rarely or never used it. This allowed us to tailor subsequent questions to the participant's individual gambling world. Participants could also select 'other' or 'I don't have any online gambling accounts'.

For each account they selected, we asked them when they had last gambled on the account (response options: today, yesterday, in the past week, in the past month, in the past six months, in the past year or over a year ago). We also asked how long they had had the account for (response options: less than 6 months, less than 1 year, 1–5 years, 6–10 years, more than 10 years).

We showed them the list of providers again and asked if they had ever had an account with any of them that they had since closed. For each one they selected (if any), they were asked how long ago they had closed the account (response options: in the past week, in the past month, in the past six months, in the past year, in the past two years, over two years ago). We also asked if they had ever closed an account and then re-opened it.

Participants were then asked for more detail about their individual accounts (up to a maximum of three based on which they had used most recently). For each, they were asked if they had the app on their phone or tablet, what types of notifications they received from the account, and how many of such notifications they received per week. We then asked them what types of gambling they engaged in with that account and how often they gambled or placed bets per week (response options: less than 1 per week, 1–5 per week, 6–10 per week, 11–20 per week, 21–50 per week, more than 50 per week). We then asked if they tended to win, lose or break even when gambling on that account.

#### *2.2.1.2 Account history*

Respondents were shown a list of the accounts they had said they held, and were asked to select the first account they had opened,

followed by the second. They could select 'other' if it was not an account they still held.

For the account they said they had opened first, we asked them why they opened it. In their response, they could select all that applied from a list that included: (perceptions of) good odds offered; good deals for account holders; pleasing advertising; offered gambling on the things the participant was interested in; an easy sign-up process; familiarity from visiting an in-store branch; and desire to gamble where and when the participant wanted by gambling online. They could also select 'other' and explain. We then asked what type of gambling they started doing on the account when they first opened it and if, after opening the account, they tried any other types.

For the account they said they had opened second, we asked them why they opened it, using the same response options as for the first account, alongside an additional two that allowed them to indicate if they had closed the first one or self-excluded from it. If they said that they had opened the second account because they offered gambling on different things to the first account, we asked them what those were.

If participants said they had ever closed an account, we asked them why. They could select all that applied from a list, which included: self-exclusion; the company putting limits on it; lack of interest in what was being offered; application for a mortgage or loan; lack of use; overuse; number of notifications; and dislike of customer service. We then asked them to rate, on a scale of one to seven, how easy or difficult it was to close the account. If they said they had self-excluded, we also asked them to rate (again on a scale of one to seven) how easy or difficult it was to do so.

#### *2.2.1.3 In-person gambling*

Respondents were asked if they had ever spent money on any form of in-person gambling. From a list, they could select all that applied, including an option for 'other'. We excluded lottery tickets and scratch cards from the list as we asked about these separately later. For each type selected, participants were asked when they last made an in-person gamble.

Participants were then asked for more detail about the forms of gambling they had selected (up to a maximum of three most recent forms). For each, we asked how many bets they placed in person on that type per week, and whether they tended to win, lose or break even in this type of gambling.

We then asked participants when they had last bought a lottery or scratch card and how many they bought.

### 2.2.2 Last gambling session

#### *2.2.2.1 Last online session*

Questions on the respondent's last online session referred to the online gambling account they said they had most recently used to gamble. After reminding them that answers to the survey were anonymous and could not be linked back to them, we asked them to think about the last time they had gambled with that particular account. Follow-on questions asked what kind of gambling they had engaged in, the time of day (in two-hour blocks), how long they had gambled for and where they were when they were gambling. For each type of gambling they selected, we asked them how much they staked, without deducting any winnings. Participants first selected from these categories – less than €10; €10–€20; €21–€50; €51–€100; and more than €100. They were then asked to specify the exact amount within the category they had chosen, using a slider scale. We asked them if they had won, lost or broken even during that gambling session.

Respondents were then asked for more detail about that particular gambling session: if they had been with anyone and, if so, who; what else they had been doing at the time; and if there was anything they were meant to be doing instead, during the time they had been gambling. We then asked whether they had planned to gamble at that time and, if not, what had prompted them to do so. Response options included: getting an email or notification; feeling bored or stressed; being with others who were gambling; trying to win back a previous loss; watching sport; being reminded of an upcoming event; seeing a gambling advert; habitual gambling at that time; and other. If they said they had started gambling on the spur of the moment, we asked if they had tried to stop themselves. We then asked if they gambled more or less than intended, if they found it difficult to stop, and if it was a typical gambling session for them.

Further questions asked about positive and negative emotions, while gambling and afterwards. Previous research using retrospective surveys has found relationships between reported feelings and gambling harms (Xu et al., 2026). Respondents were asked to rate how strongly they felt each of the listed emotions on a one-to-seven point scale. They did this first for how they felt while gambling, and then for how they felt directly after gambling. The emotions included interest, guilt, excitement, shame, pride, sadness, happiness, stress, relaxation and boredom. There was also a 'prefer not to say' option for each.

#### *2.2.2.2 Last in-person session*

Using their previous response (see Section 2.1.1.3), we reminded participants of the most recent type of in-person gambling they had reported. We reminded them again that all answers were anonymous and asked where they were when they last gambled in person, what time of day it was, how long they gambled for, whether they had gambled on more than one type at a time, and whether they had also been gambling online at the same time. We then asked how many bets they made, how much they spent and whether they won, lost or broke even.

We asked them who they were with, if anyone, what else they were doing at the time and if they had meant to do anything else at the time. We asked if they planned the gambling in advance or if it had been spur of the moment. We then asked what prompted them using the same response options as for online gambling, with the removal of the email or notification prompt. If they said it was spur of the moment, we asked if they had tried to stop themselves. We asked if they spent more or less than intended, if they found it difficult to stop once they had started gambling and if the gambling session was typical for them.

We asked the same questions about emotions during and after the gambling session as we had for the last online session.

### 2.2.3 Gambling in past year

#### *2.2.3.1 Deposits and withdrawals*

Respondents were asked if they had added any money to their online accounts in the past 12 months. If they had, they were asked how easy or difficult it was to do so, on a scale of one to seven. They were then asked if they had withdrawn any money in the same period and, if so,

how easy or difficult that had been – on the same seven-point scale. If someone had tried but was unsuccessful, we asked them if that was because they were not able to find out how to do it, the money never went through, there was a technical problem or they gambled the money before withdrawing or other. We then asked if they usually withdraw winnings or use them to gamble again on a scale of one (always withdraw them) to seven (always use them to gamble again).

#### *2.2.3.2 Efforts to reduce gambling*

We asked people to think about how much they were gambling this time last year and rate whether they were now gambling more, or less, on a scale of one (much less than a year ago) to seven (much more than a year ago).

We then asked if they were trying to cut down on gambling (response options: yes, no, planning to, prefer not to say), and whether they had tried to cut down in the past, using the same response options.

If a participant said they had tried to or planned to cut down on online gambling, they were asked to identify the strategies they had used to do so in the past 12 months. The list they could choose from included: keeping an eye on transaction history; having the gambling provider block their account or access to a particular product; setting spend limits; setting reminders; applying limits or time-outs; using blocking software to stop themselves from accessing gambling; asking their bank to block payments; deleting gambling apps; closing gambling accounts; using their own willpower; other; and none of the above. If a participant said they had tried to, or planned to, cut down on *in-person* gambling, we also asked them to select which strategies they had used in the past 12 months; this list included having a gambling premises ban them, changing travel routes, using own willpower, other and none of the above.

### 2.2.4 Individual characteristics

Respondents were asked to share their employment status, age, location (urban or rural), ethnicity, marital status, highest level of educational attainment, number of people in the household, children in the household and income. We also asked them if they considered themselves a sports fan (on a scale from one to seven) and if they participated in team sports. They were asked if they played video

games, and if so when they started and if they ever played video games with loot boxes.

Participants completed the five-item Mental Health Inventory to assess their mental health over the previous four weeks (Berwick et al., 1991; Veit and Ware, 1983).

# Chapter 3
# Results

## 3.1 Gambling behaviour

In our sample of 1,000, all of whom had spent money gambling in the past year, just over three-quarters (77%) had gambled online in the previous year while just over half (59%) had gambled in person. Just under half (44%) had done both. The most common form of online gambling was lotteries (60% of online gamblers) followed by horses and sports (both 52%), while the most common form of in-person gambling was horses (68% of in-person gamblers), sports (46%) and bingo (18%). People who gambled online made more gambles per week than those who gambled in person. Just under half of in-person gamblers placed at least one bet per week (48%) compared to two-thirds of online gamblers (67%). 15% of online and 10% of in-person gamblers made more than 10 bets per week.

### 3.1.1 Online accounts

The majority of gamblers (80%) had at least one online account that was still open, regardless of whether they had used it or not in the past year. That increased to 85% when including those who used to have an online account that they had since closed. Of those with an online account, the majority (53%) had more than one (Figure 3.1). About one-third of gamblers who had ever had an online account opened their first one because they felt online gambling was more flexible than in-person gambling. After that, the most common reasons were: because it was easy to sign up (31%); because the company offered good odds (28%); and because there were good offers online (22%) (Figure 3.2). Over a half of gamblers (54%) who had ever opened an online account later opened a second one. The top reasons for opening a second account were: to take advantage of good odds (33%); because the sign-up process was easy (32%); and to take advantage of good offers (31%) (Figure 3.3).

Gamblers were most likely to open online accounts so they could bet on horses (38%), sport (37%) and lotteries (36%) (Figure 3.4). This latter category was general – it did not distinguish between playing the National Lottery and other opportunities to enter lotteries or bet on lottery outcomes. Just over half of people tried another type of gambling once they had an account. While very few account holders

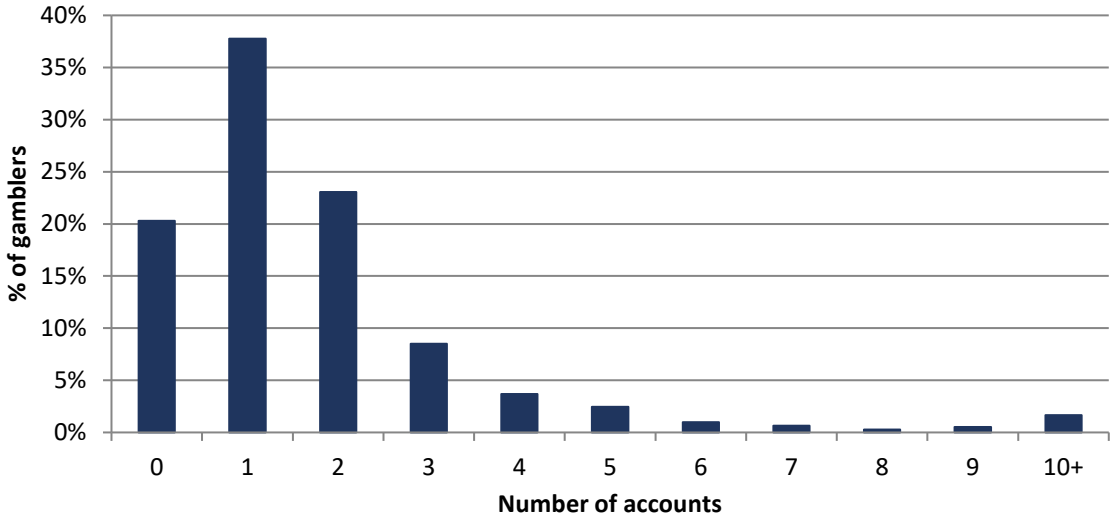
opened their accounts with the intention of playing casino games (6%) and slots (4.5%), many more (an additional 12% and 9%) began gambling on these once they had opened the account. Similarly, while only 15% opened the account to use online scratchcards, an additional 13% began using scratchcards once the account was open. Of the gamblers who initially opened an account to bet on horses and/or sport, 38% began betting on one of these more immediate forms of gambling.

Nearly two-thirds of gamblers (62%) with an online account reported receiving emails from the company. Just over half (52%) received notifications via the company's app and 16% received text messages. Of those receiving app notifications, one in four with at least one gambling app reported receiving them at least daily. Of those receiving emails or texts, one in six received them at least daily (Figure 3.5). The distributions in Figure 3.5 indicate that the majority of online gamblers receive multiple communications per week across their accounts.

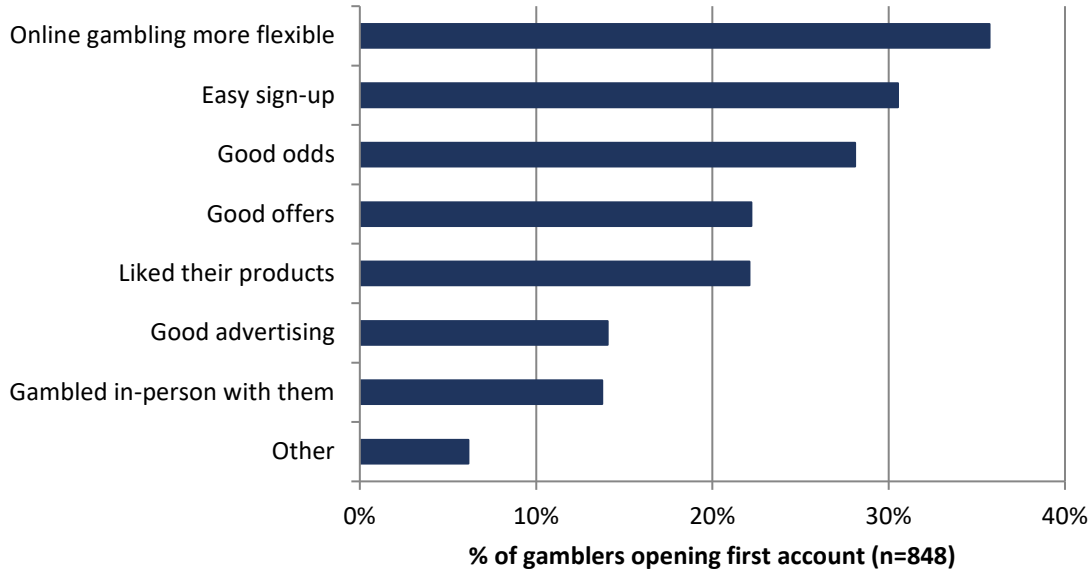
Of the gamblers who had an online account they had used in the past year, three in four had deposited money (76%) while one in two (50%) had withdrawn it. The majority of those who had attempted a deposit or withdrawal reported that the process was easy, but while 70% reported that depositing money was 'very easy', only 57% said the same of withdrawing winnings.

In the whole sample, 29% reported having closed an account in the past. Of these, one in three reported that this was 'very easy' to do, but almost one in five reported that it was difficult (scoring greater than or equal to five on a scale of one to seven) (Figure 3.6).

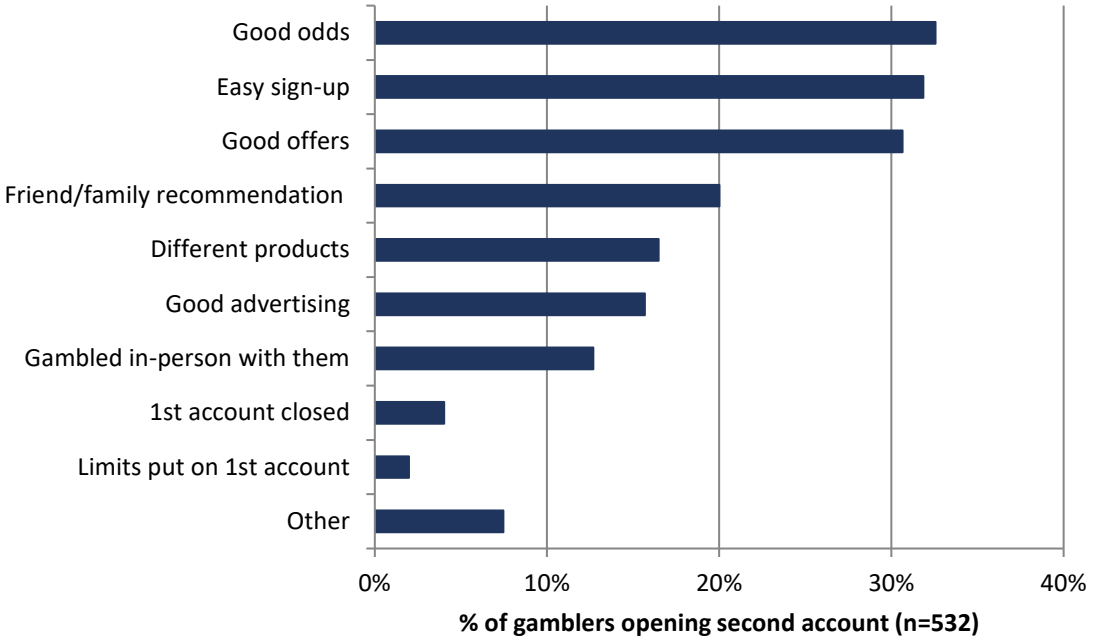
## Figure 3.1 Number of online accounts




## Figure 3.2 Reasons for opening first account



## Figure 3.3 Reasons for opening second account




## Figure 3.4 Forms of gambling on online accounts

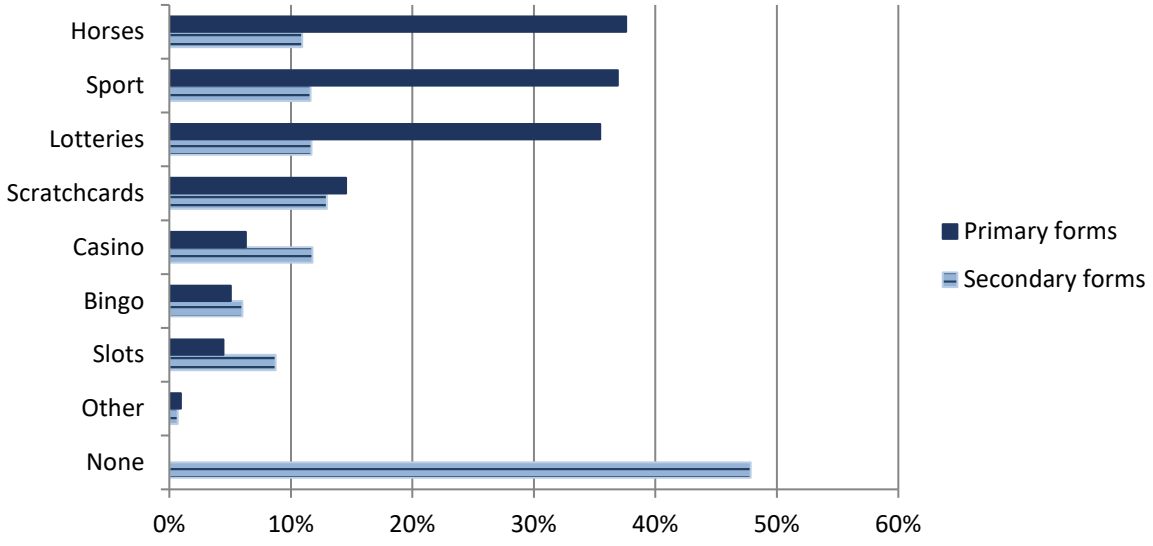


**Figure 3.5 Prompts per week across all accounts held**

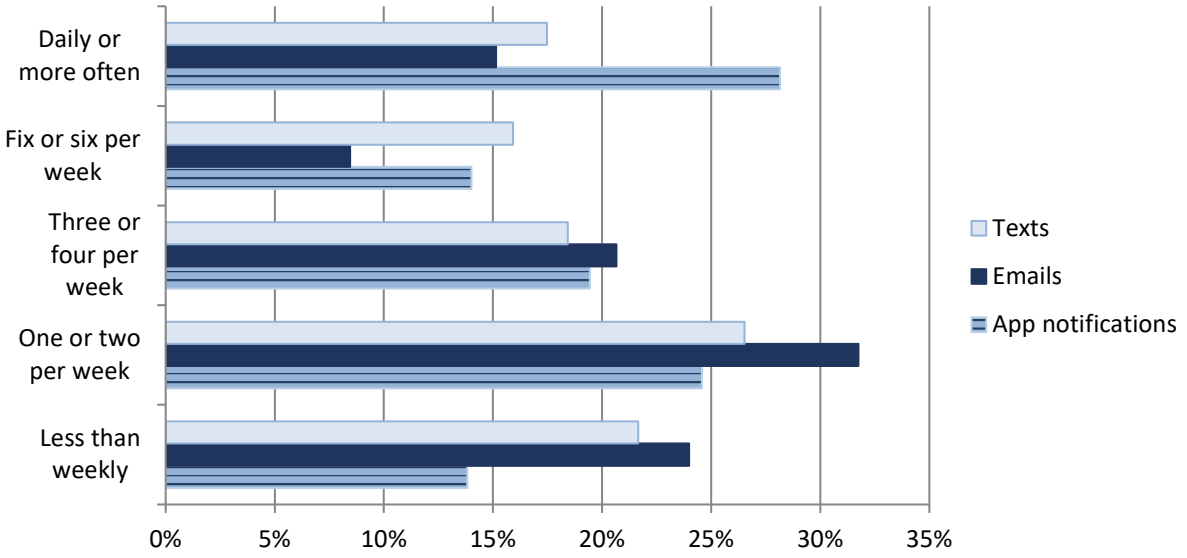
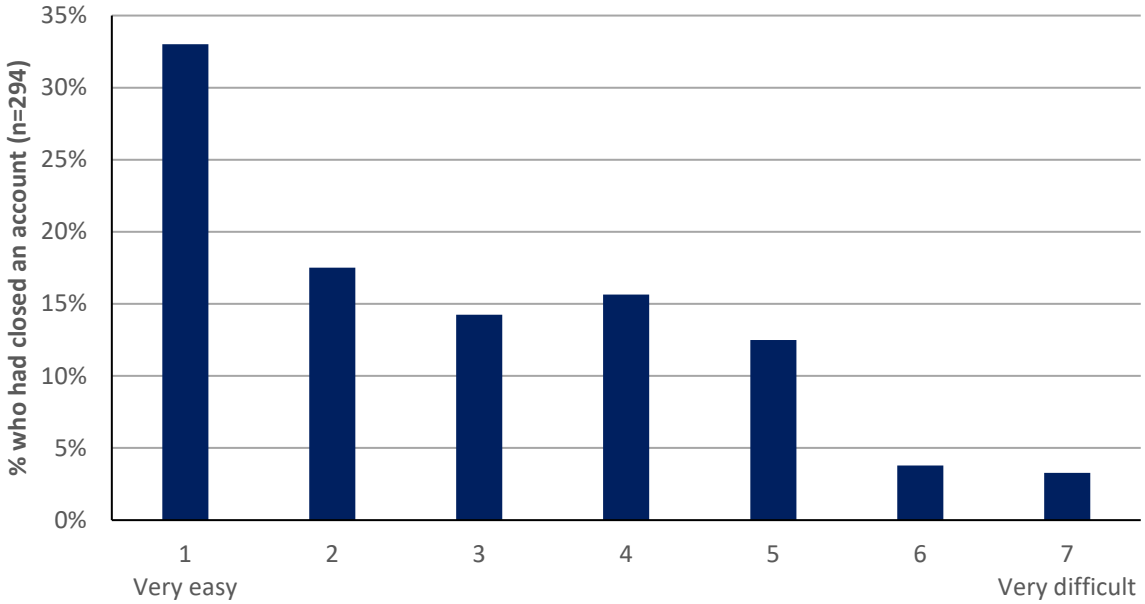



**Figure 3.6 Ease of closing accounts**



## 3.2 Last gambling session

We asked participants to tell us about the last time they had gambled online and in person. Online gambling sessions were more likely to occur later in the day than in-person gambling. While the most common time for in-person gambling was 2–4 pm, the most common time for online gambling was 6–8 pm (Figure 3.7).

Online gambling sessions were shorter than in-person gambling sessions, with just under half (44%) being less than five minutes. Only one-quarter of in-person gambling sessions were less than five minutes. Most people made more than one bet in their last gambling session, whether it was online (63%) or in person (66%). The most common spend for each online bet was less than €10 (45%); for in-person bets it was €10–20 (39%). Note, however, the earlier finding that people who gamble online make more gambles per week than those who gamble in person.

In a numeric scale going from one (lost a lot) to seven (won a lot), participants were more likely to say they had lost money than that they had broken even or won. Over half of online gamblers said they had lost money (57%, rating 1–3), compared to 24% who said they had broken even (rating 4) and 19% who said they had won money (rating 5–7). Half of in-person gamblers said they had lost money (50%, rating 1–3) compared to 26% who said they had broken even and 25% who said they had won. Online gamblers were more likely to say they had lost a lot of money (26%, rating 1) than in-person gamblers (17%, rating 1).

Most had placed their last online gamble from home (77%); the next most common location was work (6.6%). Consistent with this, most people reported that there was nothing else they were meant to be doing while gambling online or in person, though one in five people said their gambling interrupted another activity. The most common activity that was interrupted in favour of online gambling was working (5.6%) while the most common activity interrupted in favour of in-person gambling was family time (5%) (Figure 3.8).

Gambling sessions were prompted by a mix of external reminders, internal coping mechanisms and habit (Figure 3.9). Most online gambling sessions followed an external prompt. This might be watching sport (19%) but might also be receiving an email or

notification (9%) or watching a gambling advert (5.5%). Thus one in seven sessions directly followed a communication from the gambling company. A further 25% said that they were reminded of an upcoming event without specifying what the reminder was. Others reported an internal prompt, such as feeling bored or stressed (16.4%), being unable to sleep (1.6%) or chasing a loss (5.6%). This may suggest gambling was being used as a coping mechanism.

In-person gambling sessions were most likely to be prompted by people being reminded of an upcoming event (27%), watching sport (25%) or being with others who were gambling (16%). This last category is notable, because across both online and in-person gambling, these data suggest that a relatively small minority of gamblers engage in gambling as a social activity.

Gambling was habitual for a significant minority of in-person and online gamblers who reported that their last gambling session was initiated because it was their usual time to gamble (19% and 16%).

During and following gambling sessions, positive emotions of happiness, excitement, relaxation and interest were more common than negative ones such as boredom, guilt, shame, stress and sadness (Figures 3.10 and 3.11).

**Figure 3.7 Time of last gambling session**

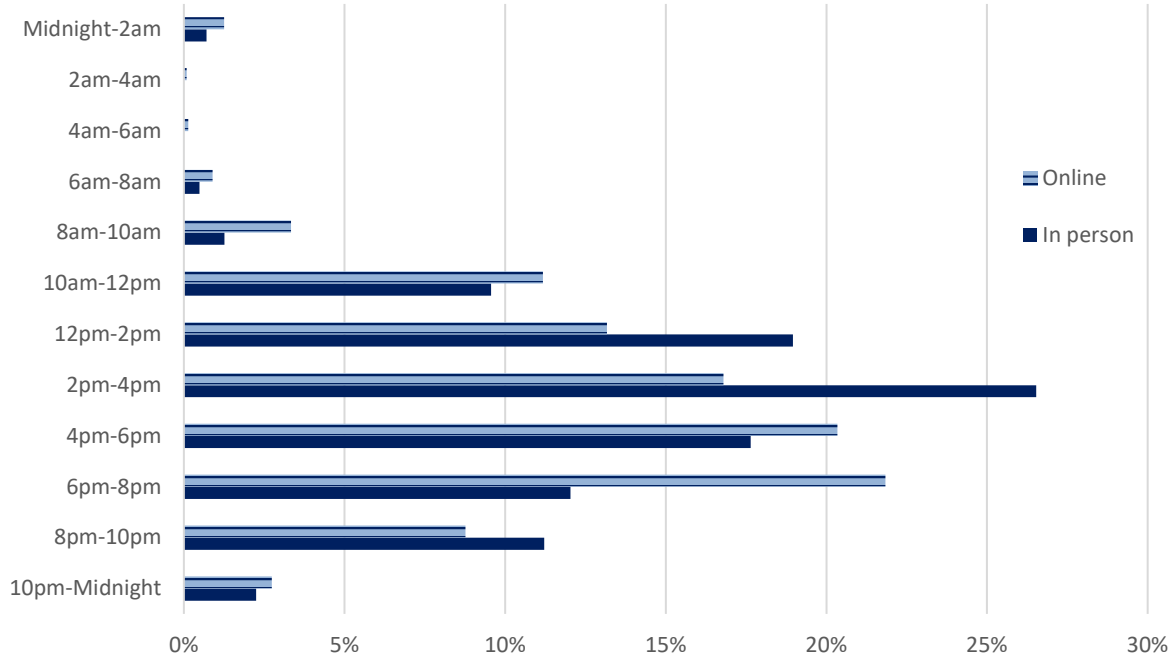


**Figure 3.8 Activities that were interrupted to gamble during last session**

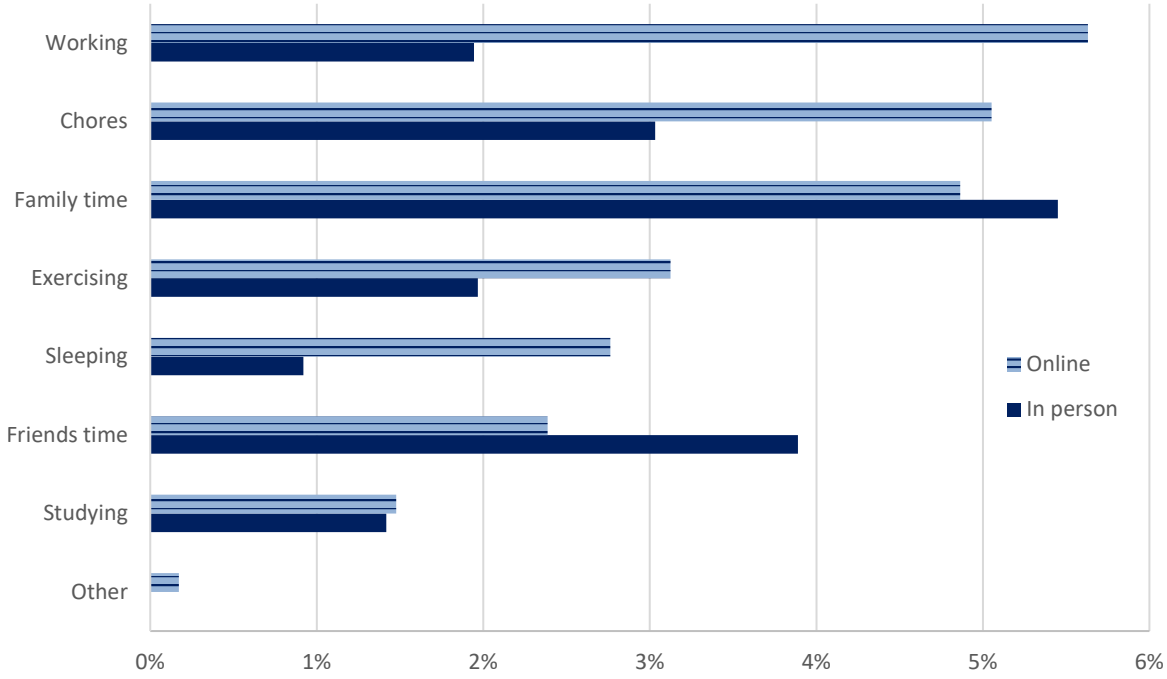



**Figure 3.9 Prompt that precipitated gambling in last session**

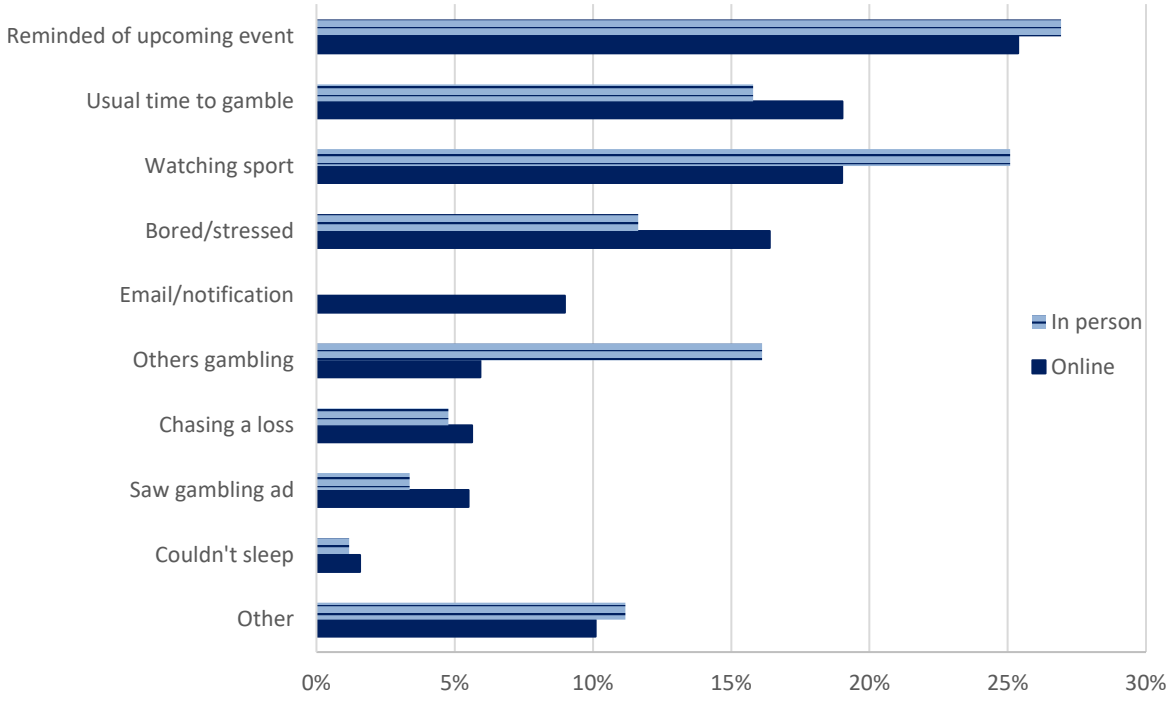


**Figure 3.10 Emotions during and immediately after last online gambling session**

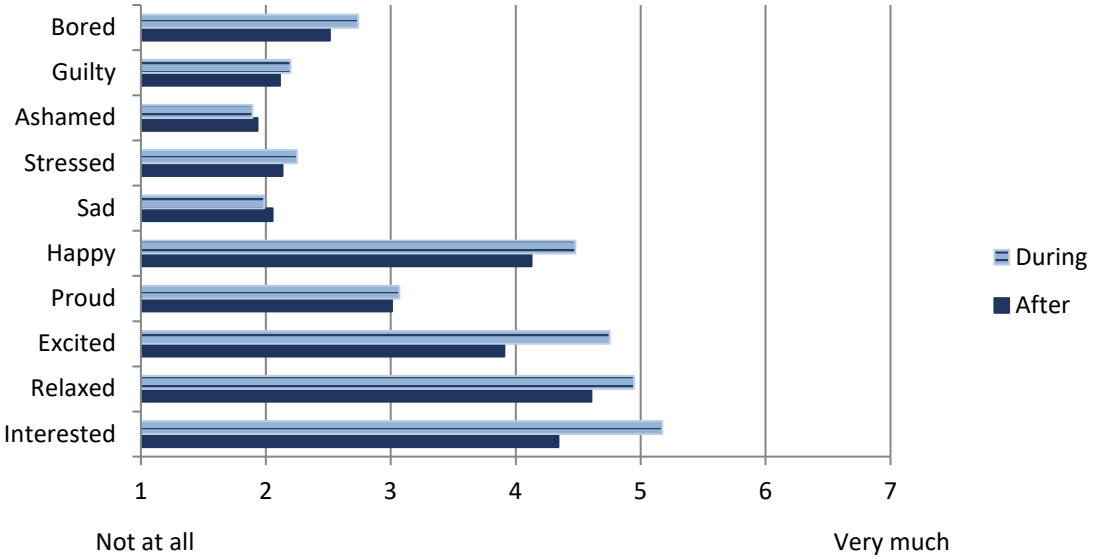
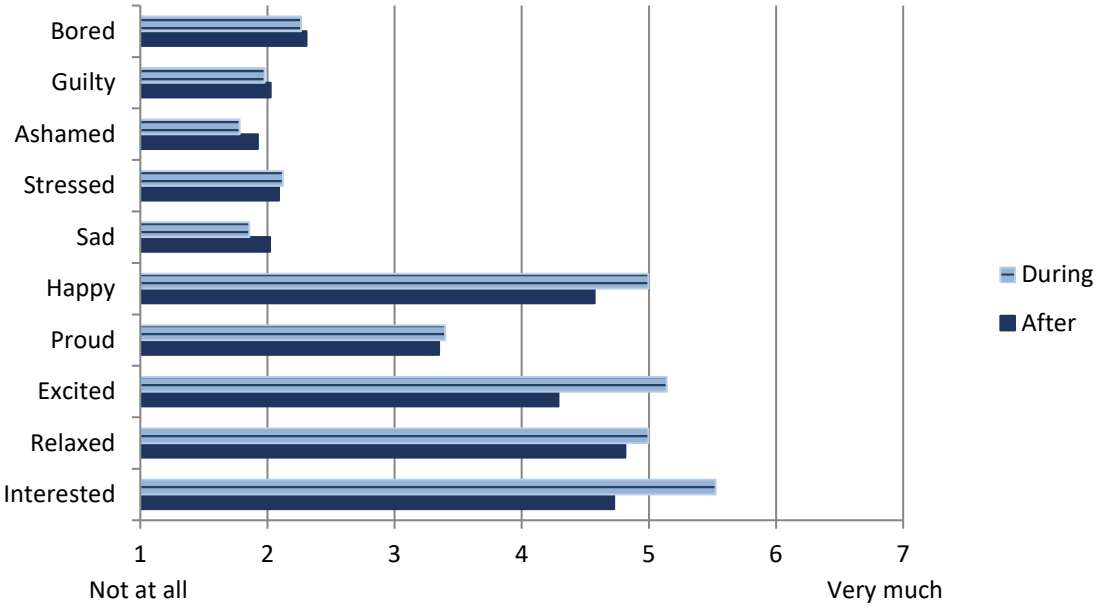



**Figure 3.11 Emotions during and immediately after last In-person gambling session**



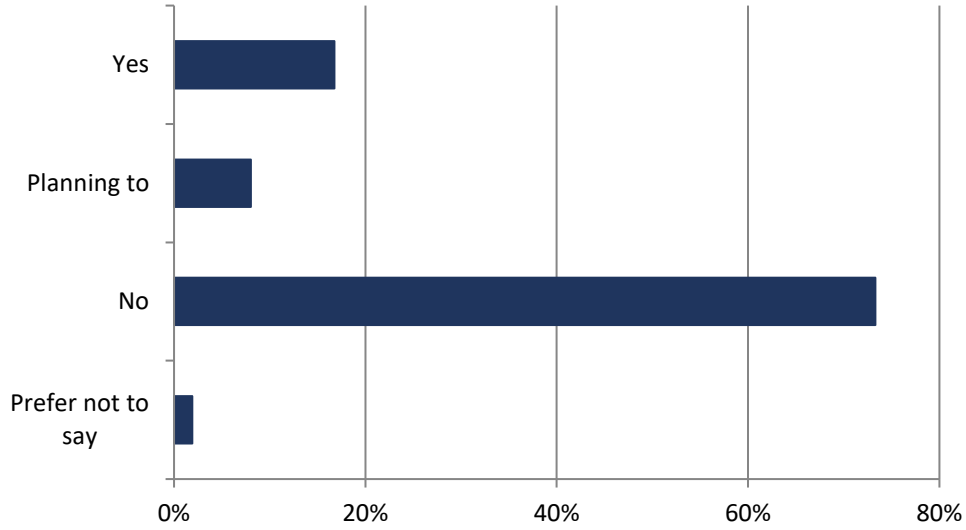

## 3.3 Gambling in past year

One in four people in our sample said either that they were actively trying to cut down on gambling or that they planned to (Figure 3.12). Despite this, one in three of those trying to cut back were gambling the same amount or more than they had been a year previously (Figure 3.13). However, we cannot determine whether they were trying to cut

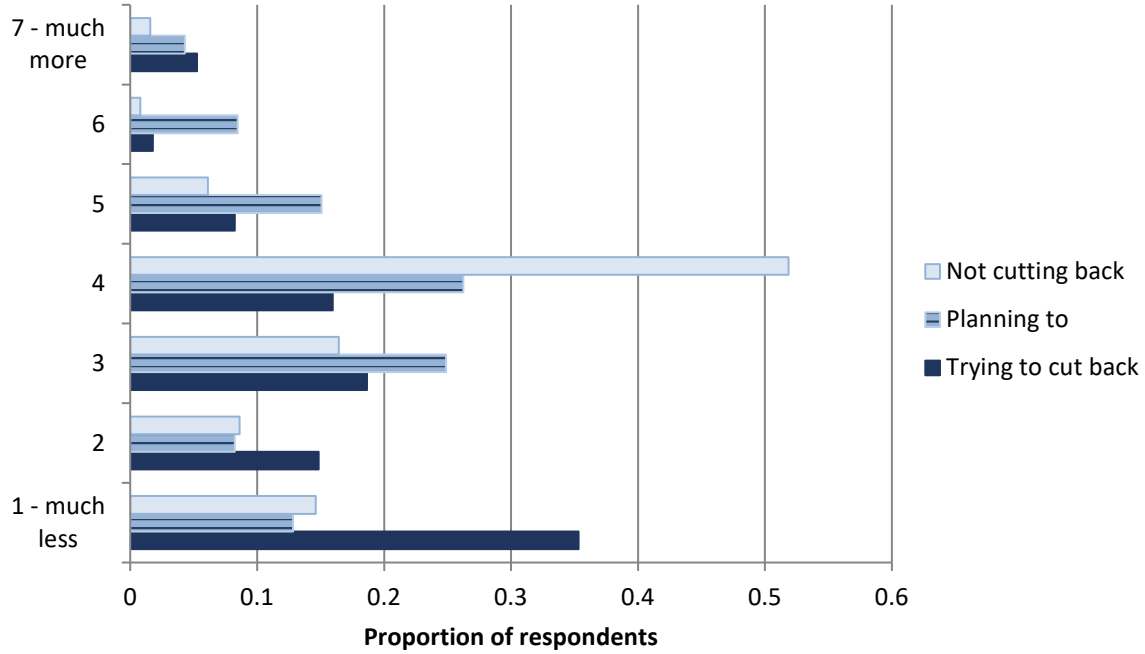
back because they were now gambling more, or because they had not been successful in their attempts to cut back.

Gamblers who want to cut back used multiple strategies (Figure 3.14). The most common was by engaging their willpower (48% for online and 63% for in-person), while the second most common was for the gambler to monitor their account history – arguably a pre-cursor to exercising willpower. It was less common for these gamblers to take definitive steps, such as setting limits, closing accounts and deleting apps, and less than one in ten deployed self-exclusion.

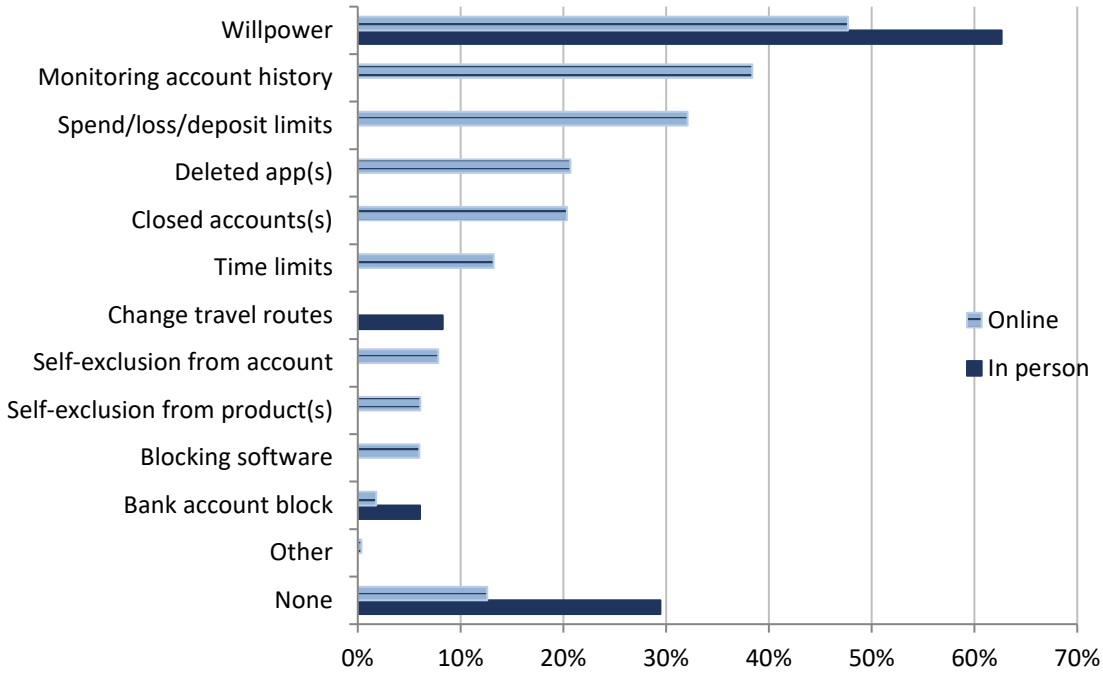
**Figure 3.12 Percentage of gamblers who are trying to cut down on gambling**



## Figure 3.13 Extent of gambling compared to one year ago




## Figure 3.14 Tools and strategies used to reduce gambling



# CHAPTER 4
# Discussion

The survey fielded in this study was designed to explore the gambling experience in Ireland in detail, across multiple accounts and forms of gambling. As such, it allows us to paint a picture of modern gambling behaviour in Ireland. Most people who gamble in Ireland – excluding those who exclusively bought lottery tickets or scratch cards in person – have an online gambling account. The majority (53%) of those who hold an online account have more than one. Online gambling looks different from in-person gambling. After first opening an online account, many online account holders go on to expand their gambling activity, opening second accounts (and sometimes a third and more), trying new forms of gambling and exposing themselves to multiple frequent communications from gambling operators. They often gamble when prompted to do so by reminders and communications, but also when bored or stressed. They mostly feel positive when gambling, but after more than one-quarter of sessions they admit to losing 'a lot of money'. Gamblers, especially online gamblers, are rarely prompted to gamble by the social experience.

Although many people gamble for pleasure and without difficulty, previous work shows that approximately 1 in 30 adults in Ireland has problem gambling (Ó Ceallaigh et al., 2023). This current report finds that one in four gamblers says they are trying or would like to cut back their gambling. The most common tool people report using when trying to cut back on gambling is willpower. However, features of online gambling accounts are likely to override intentions and influence behaviour (McGarrigle et al., 2026; Newall, 2025). The results in this report identified some of the features that may influence some people to gamble more than they intend to, which could be useful targets for regulation to protect those at risk from harm. In the next sections we summarise findings and outline some potential implications for policy.

## 4.1 Features of online gambling environments that influence behaviour

In this section we summarise the features of online accounts that are likely to influence gambling behaviour, including opening, using and closing online accounts, as well as attempts to cut down.

### 4.1.1 Flexibility and accessibility

Many gamblers report opening an online gambling account because it offers greater flexibility to gamble. Reflecting this, most online gambling sessions take place at home, occur later in the evening or earlier in the morning than in-person gambles, and typically consist of more frequent, smaller gambles compared with in-person gambles. However, the flexibility and accessibility that online gambling offers may also put some at risk of harm. The second most common location for online gambling is the workplace; about one in five report that their last gambling session interrupted another activity, including work, family time, sleeping and chores.

While most customers open an online account to bet on horses, sports matches or lotteries, substantive minorities go on to use the account to bet on casino games, slots, bingo and scratchcards. The implication is that online access tempts customers to try other forms of gambling that they might otherwise be unlikely to have engaged with.

### 4.1.2 Advertising and communications

Advertising or communications from gambling companies also drive decisions to open an online account. Individuals rarely simply open an online account with a company with which they already gamble in person. For those who open a second account, advertising has a stronger influence on this decision: nearly half who open a second account report that advertising or perceptions of good offers led them to open it.

Once people have an account, they are likely to receive regular communications through text, email and/or app notifications, up to multiple times per day. These communications are reported by gamblers as being a direct influence on their gambling activity. Advertising also plays a role in gambling behaviour once people have an account, with one in seven reporting that their last gambling session was directly prompted by an email, notification or advertisement. Advertising and communications from gambling companies therefore influence both account opening and gambling behaviour of account holders.

### 4.1.3 Processes

Other account features that may influence gambling behaviour include how easy (or difficult) it is to withdraw money and close an account. Fewer people withdraw from their account than deposit to it (50% vs 76%) and there is an imbalance in how easy the process is perceived to be, with withdrawals reported to be more difficult than deposits. While this finding is based on gambler perceptions rather than an analysis of the accounts themselves, there may be features of online accounts that make withdrawals more difficult than deposits, and which merit further attention. This possibility is consistent with international evidence on the design of online gambling platforms (McGarrigle et al., 2026; Newall, 2025).

Similarly, some may find it difficult to close accounts once opened. The ease of signing up was the second most cited reason for opening an online account but one in five who had tried to close an account reported that it was difficult to do so. Again, this is a perception of users, but it implies that there are features of online accounts that make them easier to open than to close. This is particularly relevant for those who are trying to cut back on their gambling, because one in five gamblers who have either tried in the past, are currently trying to cut back or plan to reduce their gambling report that one of the strategies they intend to use is to close their account.

## 4.2 Features of in-person gambling environments that influence behaviour

Much has been written in recent years about both the behavioural effects of immediate access to gambling opportunities that online accounts offer and the features of accounts that might adversely influence behaviour (McGarrigle et al., 2026; Newall, 2025). Some evidence suggests that online gambling is one of the strongest predictors of problem gambling (Allami et al., 2021). However, some of the features of online accounts that influence behaviour are also relevant for in-person gamblers. We list three in this section.

### 4.2.1 Accessibility

While online gambling is indubitably more flexible and easier to access, some in-person gambling activity nevertheless takes place in the early mornings and late evenings. Similarly, about one in seven

sessions displace other activities, with the most common being time with friends and family. This suggests that some features of in-person gambling environments influence unintended gambling nearly as much as online environments.

### 4.2.2 Advertising

Although gamblers are less likely to receive direct communications from gambling companies if they only gamble in person, about 3% of those who gamble in person report that their last gambling session was directly influenced by seeing a gambling advertisement. This may be conservative, because one in four said their last session was influenced by a reminder about an upcoming event without saying what that reminder was. Advertising is thus a prompt for in-person gambling, albeit less so than for online gambling.

### 4.2.3 Reducing gambling

In-person gamblers are as likely as online gamblers to say they are planning to cut down on their gambling. As with online gamblers, willpower is the most commonly used strategy to do so. Unlike online gamblers, however, the second most common strategy for in-person gamblers is to change their travel route. This strategy to reduce exposure to gambling opportunities is less available to online gamblers, who may find it harder to avoid gambling-related cues that arise from the reach of communications and advertisements across digital spaces, including websites, apps and social media.

## 4.3 Policy implications

Across multiple policy areas, policymakers often intervene to support behaviours that are consistent with advantageous long-term goals, such as helping people to save, to eat more healthily, to reduce alcohol and tobacco intake, to provide for retirement, to reduce carbon emissions, to engage with vaccination and screening programmes, to avoid problem debt, to increase physical activity, and so on. These interventions are supported by the well-known finding of behavioural science that many people struggle to execute short-term behaviour to match longer-term goals. This insight applies equally to a substantive minority of people who gamble, reflected in the fact that one in four gamblers say they are trying to, or plan to, cut back on gambling. Policy

could therefore potentially help people to prioritise their long-term goals in relation to gambling.

The Gambling Regulation Act 2024 (hereafter "the Act") has led to the recent establishment of the Gambling Regulatory Authority of Ireland (GRAI). The Act contains multiple provisions allowing the GRAI to set standards and to issue codes of practice applicable to licence holders, which may cover multiple aspects of marketing and advertising, as well as the design of apps and websites. As can be expected with a relatively new piece of regulatory legislation, the Act is only partially commenced at the time of writing. The evidence provided here can help to inform the further roll out of its provisions.

The Act specifies that a company must obtain a consumer's consent to receive communications and provide an "easily accessible mechanism" to stop receiving them. The results here show that communications from gambling companies to account holders are frequent and often prompt online gambling sessions. It would be instructive to examine the precise method for obtaining consent to receive notifications, including the type and frequency, as well as the method for stopping them. Behavioural scientists refer to the context in which decisions are made as the "choice architecture". In this case, the choice architecture needs to allow consumers sufficient agency to make active and informed choices about notifications. Access to industry datasets that researchers could use to analyse the associations between the content and timing of prompts and resulting behaviour would also be helpful.

The Act contains a provision that could limit online accounts to specific gambling activities, requiring a different account for a different activity. The current findings show that many people who open online accounts then expand their activity into other forms of online gambling, such as online casinos, slot machines and scratchcards, presumably in part because of exposure to opportunities communicated to them as customers. Future research needs to assess whether this pattern is linked to the likelihood of experiencing harm.

In relation to industry data, the prevalence of gamblers using multiple online accounts warrants attention. More than half of online account holders reported having multiple accounts, meaning data from any

single operator will provide only a partial picture of gambling behaviour. From a consumer protection perspective, gambling activity spread across multiple accounts may not only make it more difficult for individuals to monitor and control their gambling activity, but also has implications for operator-specific safeguards, including existing exclusion registers. The findings thus provide a rationale for a centralised self-exclusion system that applies across operators, as required under the Act. Awareness of the register and ease of signing up are likely to be important to its success.

There are imbalances in how easy users report it is to open an account, compared to closing one, and to deposit money, compared to withdrawing it. This feature of some gambling accounts has also been shown by investigations in the UK and other European countries (McGarrigle et al., 2026). In principle, regulation could ensure that accounts can be easily closed, that many communications cease as soon as a user has indicated they wish to close, and that withdrawal functions are as salient and seamless as deposit functions. Similarly, easy access to functions that allow gamblers to limit their own activity or to self-exclude from activity are likely to assist those looking to cut back. A principle of symmetry may provide a useful guide: actions that reduce gambling activity should be at least as accessible as those that facilitate it (Mathur et al., 2019). Under such an approach, account closure, withdrawals, spending limits and self-exclusion tools would have the same prominence and ease of use as account opening, deposits and betting functions.

Advertising seems to play a significant role in both account opening and prompting gambling sessions. Future work could investigate what types of advertisements are most likely to lead to unintended gambling or to influence those who are trying to cut back, with a view to regulating the content, timing and reach. A particular priority is to determine whether any of the specific elements of marketing activity identified in this report are linked to harm, or specifically to the behaviour of those with problem gambling. Ó Ceallaigh et al. (2025) found that inducements (e.g. free bets, moneyback offers) had stronger effects on people with higher scores on the Problem Gambling Severity Index. Other marketing tactics may similarly influence gamblers differentially.

In this context, further work with the present dataset is planned. This may include exploring any links between a measure of gambling harm and the behaviours identified in this report, the reported marketing activities of the providers and a range of sociodemographic background characteristics.

## 4.4 Conclusions

Gambling regulation requires careful analysis of the balance of harms and benefits. While many gamble as a form of entertainment and without harm, some gamblers and, as a result, their wider social circle, do experience significant harm (Ó Ceallaigh et al., 2023). Coupling this with the finding in this report that over one in four gamblers are trying to cut back, or wish to, greater protection may be needed for gamblers, particularly as online gambling is now more common than gambling in person. The evidence in this report suggests that the flexibility of online gambling, gambling advertising, communications (such as emails and notifications) and other features of online websites and apps influence gamblers' behaviour in multiple ways. Thus, regulations that alter these factors are likely to also influence gamblers' behaviour.

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