

Gambling Regulatory Authority of Ireland,
Implementation Support Team,
Department of Justice



Update from Anne Marie Caulfield,

CEO Designate of Údarás Rialála Cearrbhachais na hÉireann, Gambling Regulatory Authority of Ireland.

I am pleased to provide an update on the work of the Gambling Regulatory Authority as we prepare for the regulation of the gambling and gaming sector, as well as certain lottery activities, in Ireland.

At the outset I would like to thank all members of the Oireachtas for their detailed consideration of the Gambling Regulation Act 2024 which was recently passed by the Oireachtas. Earlier this Summer the Rutland Centre in Ireland reported that 20% of its admissions across 2023 were for gambling addiction, pointing to the importance of a strong regulator with the enforcement powers necessary to regulate fairly while protecting the public.

I welcome the very extensive debates which took place which demonstrated the commitment of all members to the introduction of robust legislation that ensures a modern licensing and regulatory regime for the effective and efficient regulation of the sector. I also want to thank Minister McEntee for prioritizing this legislation within the Department of Justice and Minister Browne for his leadership in steering this important legislation through the houses of the Oireachtas over the past 2 years.

I have been leading a programme team working on establishing the structures that will enable us to be an effective fit-for-purpose, independent statutory Regulator on our establishment. We have made considerable progress in a number of important areas which are outlined in this newsletter.

In corporate services we have successfully tendered contracts in HR, Communications, Finance and IT; we have provided staff training in Procurement, Corporate Governance and Anti-Money Laundering and we are undertaking further development work on our Licensing and Operational Financial Models to ensure we quickly become self-funding.

Introducing a licensing regime for operators is a priority and our licensing team have had widespread engagement with other regulators and with industry bodies concerning licensing processes. Recently we issued a call to gambling and gaming companies who are currently operating in Ireland, or who expect to do so in the future to register their interest in applying for an operating license.

This will help us to determine the level of applications we can expect once the new licensing regime opens in 2025. Codes of Conduct are also being developed for the sector.

A strong tool in protecting the public is the establishment of a national gambling exclusion register. We are currently tendering for the appointment of an IT contractor who will assist in the development of the national gambling exclusion register as well as the establishment of licensing and operational support ICT systems.

This newsletter contains details of a recent ESRI study on the impact of exposure to gambling in childhood. Further research from the Health Research Board and the Institute of Public Health as well as from the ESRI will provide a clearer picture of gambling in Ireland and will be vital in helping us to implement an evidence-based approach to regulation, education and awareness.

We look forward to continuing our engagement with all stakeholders as we build on a strong legislative foundation and put in place an effective regulatory authority for the gambling sector in Ireland.

Anne Marie Caulfield

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CEO Designate

“We continue to engage with our stakeholders as we believe that open and transparent engagement will help assure a functioning, well-regulated market.”



ESRI Research supports measures to reduce exposure to gambling in childhood

In our first newsletter we outlined how research will be a central part of our work programme. This research will inform policy decisions and will ensure that the measures we introduce to regulate the industry and protect the public are evidence based and effective.

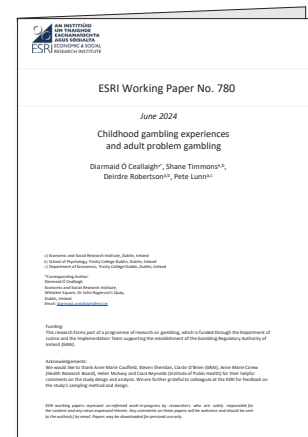
In 2023, two important studies were undertaken by the ESRI and the 2024 research programme is continuing to provide insights into gambling in Ireland. Their latest study researched how childhood experiences of gambling impacted into adulthood. Their findings add to the weight of evidence supporting a link between childhood experiences of gambling and problem gambling in adulthood.

Some of the main findings include:

- ▶ Strong links between childhood experiences of gambling and problem gambling in adulthood

- ▶ Gambling before the age of 18 almost doubles the probability of problem gambling
- ▶ Having one parent who gambled increases the probability of problem gambling by about a third (relative to having no parent who gambled)
- ▶ Having two parents that gambled does not increase the probability of problem gambling in the full sample, but does among the 40 plus age group

This highlights the importance of regulatory measures to minimise the risk of childhood gambling, which may include both direct measures, such as those that minimise the exposure of children to gambling, and indirect measures that protect adults from experiencing gambling harms. Several countries have introduced such regulatory measures in the last few years.



Childhood gambling experiences and adult problem gambling report

Licensing

Call for Expression of Interest from Operators

The Authority will have the necessary enforcement powers for licensing, enabling it to take appropriate and focused action where providers are failing to comply with legislation or with the Authority's licensing terms and conditions, regulations and codes.

A large number of licensees are currently managed by the Revenue Commissioners and we have been working closely with the National Excise Licence Office (NELO) to facilitate the necessary transition arrangements required for the GRAI to assume responsibility for licensing.

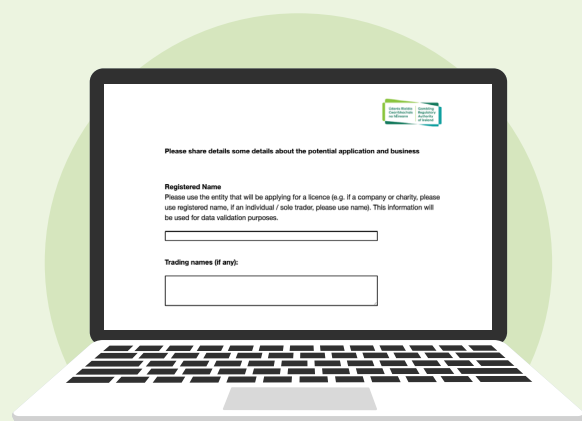
The establishment of this new licensing regime is well underway, with the Authority mapping the business processes and vetting requirements - Financial, Corporate and Technical - that will need to be met by operators wishing to qualify for a licence in Ireland.

We have engaged with industry bodies regarding licensing and safer gambling and we have had widespread engagement with other existing regulators to learn from their experiences of licensing processes.

We recently published a Call for Expressions of Interest on our website (www.grai.ie). Ahead of the opening of licensing applications in 2025 we are inviting operators interested in applying for a licence to operate in Ireland to register their interest by completing a short online form.

Early expressions of interest will assist in the smooth introduction of the new licensing regime by allowing us to understand the number of potential applicants for each licence type and will also enable us to inform potential applicants of developments as we introduce the new licensing regime.

Interested applicants can access the survey here: [gov- News and Publications \(www.gov.ie\)](http://gov-News and Publications (www.gov.ie))



National Gambling Exclusion Register

The establishment of a national Gambling Exclusion Register will be a significant step forward in providing protections to people at risk of problem gambling.

When introduced, a person will be able to register to exclude themselves from gambling with all licensees for a specific or indefinite period of time. A licensee may not allow a person on the Register to gamble, accept a payment for gambling from a person on the Register, or communicate with a person on the Register in a manner that would encourage them to gamble or that promotes gambling.

The National Gambling Exclusion Register is similar to the GAMSTOP system which operates in the UK and its introduction and operation was a significant recommendation of the Oireachtas Committee's pre-legislative scrutiny report on the General Scheme of the Bill.

A licensee that breaches any of these prohibitions shall be guilty of an offence and shall be liable on conviction to up to 5 years imprisonment and / or a fine at the discretion of the courts.

The Authority has undertaken significant work in benchmarking other jurisdictions. This has helped us to understand the operational impacts for licensees, the difficulties for those wishing to self-exclude and the challenges of establishing this new Register.

The GRAI is currently procuring ICT support services to enable the implementation of the gambling Exclusion Register.



Did you know?

- ▶ A person experiences gambling harm when their gambling is disruptive and damaging to their lives, with negative repercussions on their finances, wellbeing and social circles.
- ▶ 1 in 30 adults, or 130,00 people in Ireland have problems with gambling. This is 10 times higher than previous estimates.
- ▶ 270,000 people are estimated to have moderate evidence of harms from gambling products.
- ▶ Almost two-in-three adults that gamble (64%) report having gambled before turning 18 and doing so is associated with an almost doubling of the risk of later-life problem gambling.
- ▶ People harmed by gambling reported spending, on average, more than €1,000 per month on gambling. This group accounted for 28% of total spending on gambling.
- ▶ People who experience harm from gambling have substantially worse mental health than people who do not.
- ▶ There is reasonably strong evidence that exposure to gambling advertising increases gambling behaviour.
- ▶ The Gambling sector in Ireland is estimated to be worth between €6 billion and €8 billion annually.
- ▶ Some of the most common forms of gambling include: scratch cards and lotteries, betting on horse and dog racing and other sports, casino and spread betting.

Source: ESRI

Education and Awareness initiatives

We have a number of initiatives underway to educate young people on gambling and its potential harms. Gambling has recently been added to the SPHE curriculum at both junior and senior cycles and we have liaising with the National Council for Curriculum Assessment and the HSE on the development of tools for junior cycle students.

We know that young people are engaging in gambling activities at a young age. We are working closely with HSE Addiction Services to develop a joint campaign educating parents on the dangers of gambling harms for children. We have also worked with the HSE team on a pilot for gambling specific treatments.

We have also participated in events focused on developing a national strategy on financial literacy highlighting issues associated with gambling as part of the Government's National Financial Literacy Strategy.

The development of a stand-alone website to be launched in line with our establishment is well underway and we are developing a communications strategy to promote awareness of the GRAI and our functions as well as to educate and inform the public on the dangers of problem gambling.

Consumer Protection – Bank Blocking

ESRI research shows that the average spend by a person experiencing gambling harm is €1,000 per month. We welcome the introduction by AIB and EBS of a voluntary block feature on debit and credit card transactions which are classified as linked to gambling. Revolut also gives customers the ability to implement a gambling block on their account. We are engaging with the Banking Payments Federation of Ireland (BPFI) and directly with pillar banks to encourage other financial institutions to introduce this valuable consumer protection measure.

Stakeholder Engagement

We continue to engage with our stakeholders as we believe that open and transparent engagement will help assure a functioning, well-regulated market.

To date we have engaged with over 200 stakeholders in multiple interest groups including in the areas of:

- ▶ Gambling Care and Advocacy Groups
- ▶ Public and Regulatory Bodies in Ireland
- ▶ European Regulatory Counterparts
- ▶ Industry Representatives

Our current engagement programme is to hear from those with lived experience of harm from gambling. This engagement is helping us to understand the mindset of the person gambling, the wider familial and societal impacts and will be invaluable as we undertake our statutory education and awareness remit.

We will also be engaging with Charities and other not for profit organisations to advise on our role and to address any concerns they may have on the impact of the new legislation on fundraising activities.

Contact Details

If you would like to contact the Gambling Regulatory Authority of Ireland, please use the e-mail address below:

GRAI@justice.ie



Role of GRAI

Once established, the Gambling Regulatory Authority of Ireland will have a legislative mandate for regulation and licensing of gambling services and operators in Ireland and preventing gambling from being a source or facilitator of crime.

Our functions include:

- ▶ License, supervise and control gambling activities in the State
- ▶ Establish a National Gambling Exclusion Register
- ▶ Establish, maintain and administer a Social Impact Fund
- ▶ Establish Standards for certain gambling products or services
- ▶ Impose obligations on licensees in areas such as advertising, inducements and obligations relating to Children
- ▶ Monitor and enforce compliance by licensees
- ▶ Deal with complaints
- ▶ Enhance public awareness and communicate with the public on licensing and gambling activities
- ▶ Take measures to stop prohibited gambling activities

Our organisational structure comprises six functional areas in Consumer Protection; Licensing; Compliance; Enforcement; People and Corporate Services; and Technology (Digital First).

Appointment of Authority

Once established, the GRAI will be an independent statutory body. The Authority will comprise of seven members appointed by the Minister following a recruitment competition managed by the Public Appointments Service. Suitably qualified candidates can apply through publicjobs.ie. The closing date for applications is 15 November 2024. Preparations are at an advanced stage and include measures to support the efficient and effective induction of the new Authority members and the development of an appropriate governance framework.

Establishment of Social Impact Fund

The Social Impact Fund will finance research and related initiatives to reduce and eliminate compulsive and excessive gambling, to support awareness-raising and educational measures and to support problem gambling treatment activities by relevant health professionals. Research Institutions, Charities, Support Organisations and others will be eligible to apply for funding, once the Social Impact Fund is established. We have entered into an agreement with Pobal to develop an initial funding strategy for the Social Impact Fund. This will involve significant stakeholder consultation which is expected to commence in the coming months.

The Fund will be funded by mandatory contributions calculated annually on each licensee's turnover. We are currently progressing work on the evaluation of industry turnover data in order to inform the Minister who will declare the amount to be levied on the industry.