

Comparison of online gambling spending across Germany, Spain, Netherlands, Great Britain, US, and Canada

What this research is about

Online gambling is a popular recreational activity worldwide. Unfortunately, the growth of online gambling has also led to increased problem gambling. One study estimated that 8.7% of adults have experienced at least some harm from gambling. Most jurisdictions where gambling is legal have introduced regulations to reduce illegal gambling and protect people from gambling harms. These include establishing spending limits, restricting gambling products, and limiting advertising. However, it has been suggested that when options are too restrictive, people may move to the black market and use illegal gambling sites.

Considerable regulatory differences exist between jurisdictions. Yet, there is a lack of research that examines the effectiveness of regulations in curbing gambling harms. The present study aimed to compare online gambling spending across six jurisdictions: the United Kingdom (UK), the Netherlands, Germany, Spain, Canada (Ontario), and the United States (US).

These countries were selected because of their different gambling regulations. For example, Germany and the Netherlands have introduced maximum monthly deposit limits. Germany is the only country that limits online gambling to online slots and has a “single customer view”, whereby deposits are monitored across all licensed operators. Ontario is unique within Canada in that it is the only province that allows online private operators. Except for the US, all other countries require operators to

What you need to know

Many countries have introduced gambling regulations to reduce riskier gambling and prevent harms. Yet, the effectiveness of regulations is poorly understood. This study examined online gambling spending across six countries with different regulations: the United Kingdom, the Netherlands, Germany, Spain, Canada (Ontario), and the United States. Data from 926,086 people who gambled with 15 licensed gambling websites in these six countries in October 2025 were examined.

Overall, countries with less restrictive regulations (the US and Canada) tended to have higher gambling spending. Across all six countries, a small percentage of people accounted for the majority of gambling spending. These findings provide insights into how gambling regulations may influence gambling behaviour and spending.

monitor for signs of problem gambling among customers.

Overall, the US and Canada (Ontario) have the least restrictive regulations, whereas Germany and the Netherlands have the most restrictive regulations. The researchers outlined three research questions:

- (1) Do the six countries differ in online gambling spending, and is this related to regulations?
- (2) Is gambling spending unequally distributed (i.e., primarily coming from a small percentage of people who gamble)?

- (3) Is the distribution of gambling spending less equal in countries with less restrictive regulations?

What the researchers did

The data for this study came from 15 online gambling operators, three from each of the six countries. The dataset contained information on total amount of money bet, lost, and deposited by people who gambled with these websites in October 2025.

What the researchers found

The dataset contained information on 926,086 people who gambled in October 2025. The jurisdiction breakdown was as follows: UK (233,221), the Netherlands (167,826), Germany (89,456), Spain (55,229), Canada (18,463), and the US (361,891).

First, the researchers examined gambling spending in each country in terms of average amounts of money lost, bet, and bet per game. It was found that the US had the highest gambling spending across all three metrics, followed by Canada, the UK, the Netherlands, and Spain, while Germany had the lowest. The average amount bet per game was also lowest in Germany and highest in the US. In terms of total amount of money deposited, the US had the highest, followed by Spain and Canada. Germany, the UK, and the Netherlands had similar amounts. The skewed distribution in the US and Canada suggested that some people deposited very large amounts of money. Across all six countries, people tended to not make multiple deposits in a session.

Next, the researchers investigated the distribution of gambling spending in each country. Across all countries, a small group of people accounted for a high percentage of the total amounts bet and deposited. The US had the most extreme distribution, where the top 20% accounted for 95% of total amount of money bet and 90% of total amount of money deposited. Canada was close behind (94% and 90%). The Netherlands, Spain, and Germany had more equal distribution.

Overall, the researchers found that countries with less restrictive gambling regulations tended to have higher spending.

How you can use this research

This study provides insight into how gambling regulations could influence gambling spending in different jurisdictions. The results could be relevant to researchers, policy makers, and public health professionals interested in reducing gambling harms.

About the researchers

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Citation

Auer, M., & Griffiths, M. D. (2026). Differences in online gambling expenditure between players from Germany, Spain, Netherlands, Great Britain, US and Canada: A largescale online player tracking study. *Acta Psychologica*, 266, 106864. <https://doi.org/10.1016/j.actpsy.2026.106864>

Study Funding

This study did not receive direct funding.

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