

**Costcutter**  
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Wallace Costcutters in Wellingtonbridge, Co. Wexford celebrates selling a Lotto Plus Raffle ticket worth €1,000,500

# Socio-Economic Impact Assessment of the National Lottery

Prepared by  
**Indecon International Economic  
and Strategic Consultants**



Premier  
Lotteries  
Ireland



**National  
Lottery**

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## Overview

Indecon International Economic and Strategic Consultants (Indecon) were appointed by Premier Lotteries Ireland (PLI) to undertake a socio-economic impact assessment of the National Lottery in Ireland. Indecon previously completed similar research for the National Lottery which examined the economic impact from 2012 to 2017. This report updates this analysis to estimate the economic impact of the National Lottery from 2018 to 2024.

The National Lottery in Ireland was established under the National Lottery Act in 1986, with one of its purposes to raise funds for Good Causes in Ireland. Since its launch nearly 40 years ago (in 1987), the National Lottery has provided funds for youth, sports, recreation, amenities, health, welfare, arts, culture, national heritage and the Irish language.

The National Lottery Act 2013 stated that there was to be a competitive process to decide who would become the operator of the licence for the National Lottery. Initially operated by An Post, in November 2014, following the competitive tender process, the Irish Government awarded a 20-year licence to Premier Lotteries Ireland (PLI) to operate the Irish National Lottery.

This report examines a number of key aspects of the National Lottery including:

- The wider economic and social impacts of the National Lottery.
- The macro-economic impacts of the lottery on the Irish economy, including its contribution to Gross Domestic Product (GDP) and employment.
- Exchequer impacts in terms of additional taxation revenue to the Irish exchequer.

This report also considers the impact of betting on the lottery in terms of lost retail sales, contributions to Good Causes and the value of the National Lottery License to the exchequer.



McGowan's Spar in Kinlough, Co. Leitrim, sells a EuroMillions Ireland-Only Raffle ticket worth €1,005,000

The National Lottery moves to a new home at 1 George's Quay



## Key Findings

### Contribution to GDP



National Lottery activity supported

**€15.1bn**

in economic output from 2018-2024 driven primarily by direct consumer spending on Lottery products and the wider retail uplift linked to Lottery sales.

The Exchequer also benefits substantially. In addition to Good Causes funding, the National Lottery generates tax revenues through supported employment, consumer spending of prize money, and VAT on retail activity.

Over the period from 2018 to 2024, the estimated total exchequer contribution is estimated at

**€647m** 

### Prizes



National Lottery prize winnings of

**€488m** in 2024

contributed to a long-term total of

**€12.3bn**

returned to players since 1987



### Retailers



In 2024 a nationwide network of

**5,166**  
Retail Agents

earned

**€44m**

in commissions.



Retail sales of Lottery products, totalling

**€700m**

supported an estimated

**€390m**

in additional retail activity.

### Employment



When employment supported by Lottery operations, beneficiary organisations, prize-related spending, and the retail network is combined, the National Lottery sustained

**14,106** **>>** **18,318**

full-time equivalent jobs in 2024.



Totalling

Including indirect and induced impacts.\*

\*Multiplier impacts include indirect and induced impacts.

## Good Causes

Since its inception in 1987, National Lottery players have generated an estimated

**€6.9bn**  
for Good Causes nationwide

in Exchequer support for organisations, capital projects, and community initiatives across Ireland.

In 2024 alone, National Lottery players contributed

**€239.3m**  
for Good Causes.



Wicklow Rapid Response



This funding is estimated to have enabled nearly

**185,000**

volunteers 

in beneficiary organisations nationally, with the total value of this volunteering estimated at

**€141m** in 2025.



Waterford Marine Search and Rescue

Sports and recreation

**40%**



the arts

**31%**

remain the largest beneficiary sectors



Na Gaeil Óga CLG



Galway Community Circus

### National Lottery support to beneficiaries is vital

**59%**

either could not operate at all or would face significant service reductions.

**13%**

of organisations report they could not operate without Lottery support.

## Impact of Lottery Betting

Indecon research highlights the negative economic impact of continued **lottery betting by bookmakers** for the National Lottery, society and the wider economy.

In 2024, lottery betting activity is estimated to have reduced Good Causes funding by

**€81m**

diminishing employment by **1,929 jobs**.

It is estimated to have diverted **€289M** in potential sales.

The estimated erosion of the National Lottery licence value ranges from

**€118m**

to

**€250m**

This resulted in a

**€126m**

loss in economic output



## Conclusion

This independent assessment has estimated the socio-economic impact of the National Lottery in Ireland. This research has utilised the latest data from the Central Statistics Office and outputs from the Indecon sectoral input-output model of the Irish economy in estimating the employment, output and income impacts of the National Lottery. The modelling has been informed by and supplemented by data from PLI and the findings of survey research with National Lottery retailers and beneficiaries of contributions to Good Causes by the National Lottery.

The impact of the National Lottery on the retail sector is evident both in the €700 million in sales of National Lottery products through retailers, as well as the estimated €390 million in additional retail sales supported by these sales of National Lottery products. The €487.6 million in prizes won on the National Lottery in 2024 also supports wider economic activity in the retail sector and more widely.

It is estimated that the National Lottery supported 18,318 jobs and €2.1 billion in economic output in 2024. Additionally, it is estimated that this economic activity supported €85 million in exchequer contributions. Furthermore, modelling of the impact of prize winnings, retail sales and contributions to Good Causes by the National Lottery between 2018 and 2024 estimates the total contribution to economic output of €15.1 billion.

This report has demonstrated the levels of support provided to Good Causes and the importance of this support to the recipients with 59% of Good Cause beneficiaries indicating that they would either not be able to provide their services or would only be able to provide these services on a significantly reduced basis.

The final element of this research estimated the macro-economic impact of lottery betting. Based on estimates of the size of the lottery betting market and the proportion of this market that would divert to the National Lottery in the absence of lottery betting, Indecon has estimated the wider economic losses from lottery betting. It is estimated that lottery betting in 2024 led to a loss of 1,929 jobs in the retail sectors and a potential loss of €81 million in funding for Good Causes. In addition, this practice is estimated to result in a reduction in economic output of €125.7 million and a consequent reduction in exchequer revenues of €12.7 million. Additionally, lottery betting is estimated to have reduced the value of the National Lottery license to the state by between €118-€250 million.

This research has demonstrated the significant ongoing positive economic contribution of the National Lottery via the contributions to Good Causes, impacts on retail sector of the economy, and prizes won by players.

# 1

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## Methodology

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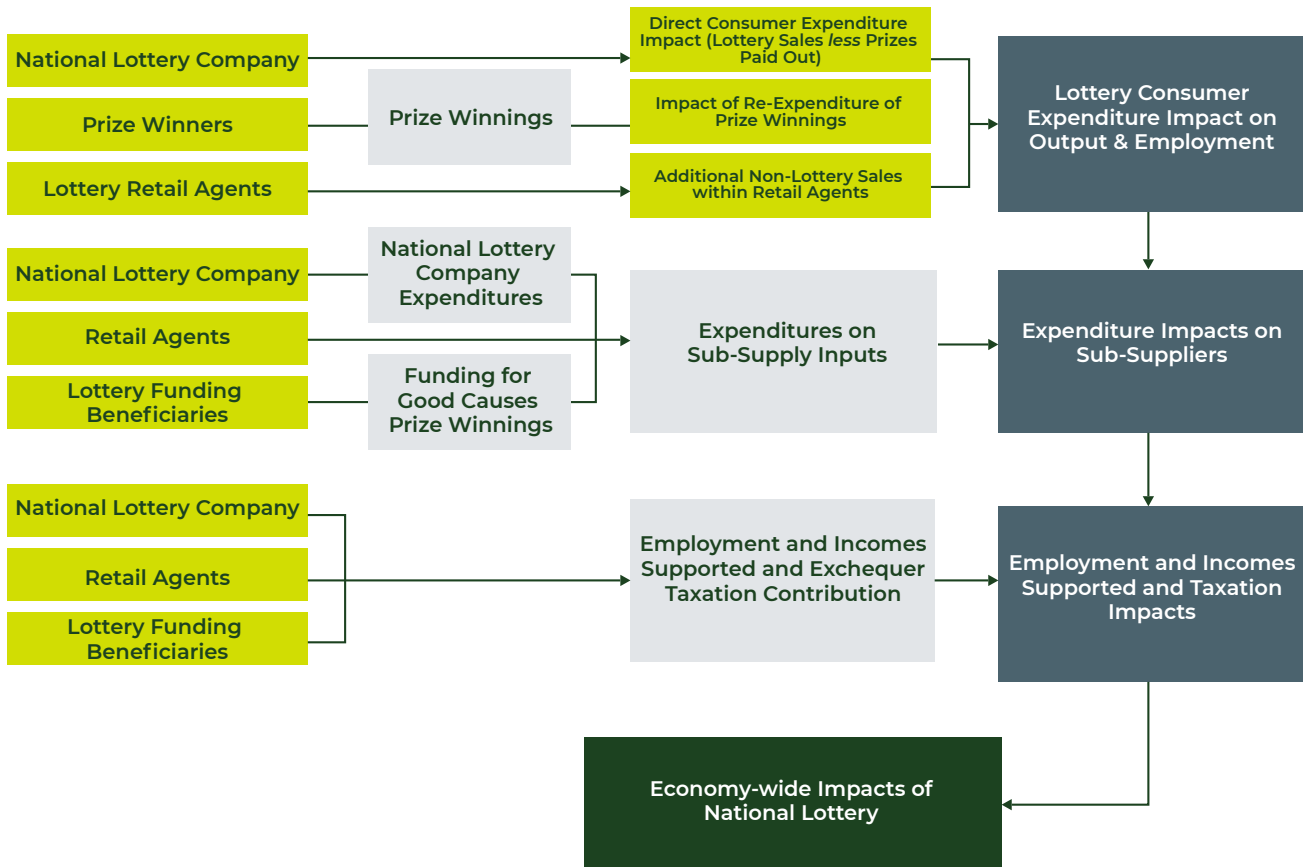


# 1 Methodology

## 1.1 Methodological Approach

A rigorous methodological approach was applied in addressing the above aspects of the socio-economic impact of the National Lottery in Ireland. This assessment builds on Indecon’s previous research for PLI and examines a diverse set of economic and social impacts associated with the National Lottery. A schematic description of the conceptual framework applied in completing the assessment is set out in the figure overleaf.

**Figure 1.2: Schematic Description of Conceptual Framework for Assessment of Economic and Social Impacts of National Lottery**



Source: Indecon

This detailed assessment has utilised data from a wide range of sources. These include:

- Detailed financial data on National Lottery provided by Premier Lotteries Ireland, including on the following dimensions:
  - Lottery sales data by product/game by county;
  - Beneficiary funding data;
  - Prize winnings by game and amount;
  - National Lottery retail agents, number by county;
  - Lottery online sales;
  - Produce development and innovations.
- Market research, including tracking surveys on National Lottery players;
- Department of Public Expenditure and Reform, Revised Estimates (various years);
- Revenue Commissioners data on receipts from betting taxation;
- Central Statistics Office (CSO) datasets;
- This assessment was also supported by extensive new primary research. This has included the following survey components:
  - Survey of National Lottery retail agents;
  - Survey of National Lottery funding beneficiary organisations.

The two survey workstreams provided valuable inputs to the research. Responses were received from 355 National Lottery retailers and 186 organisations in receipt of National Lottery part-funding.

This research was designed to achieve a deeper understanding of the economic and social impacts of the National Lottery, including to inform the analysis and quantification of impacts, as well as to provide qualitative inputs from organisations in receipt of funding for Good Causes, and on the implications for the development of lottery retailers.

## 1.2 Report Structure

The remainder of this report is structured as follows:

- Section 2 provides an overview of the National Lottery in Ireland, focusing on developments since 2018;
- Section 3 assesses the micro-economic and social impacts of the National Lottery;
- Section 4 examines the macro-economic impacts of the lottery on Irish economy as a whole;
- Section 5 presents an analysis of the implications of betting on the lottery.

### 1.3 Acknowledgements and Disclaimer

Indecon would like to acknowledge the assistance and inputs provided by a number of individuals and organisations during the course of this assessment. In particular, we would like to express our gratitude to management and staff at Premier Lotteries Ireland, including Cian Murphy, Robert Pollock, Jennifer Crowe, Alan McMahon, Susan O'Shea, James Dowling and Vanessa Tracey for their valuable assistance throughout the process of completing this study.

Particular thanks are due to organisations who have received National Lottery part-funding and who provided valuable inputs to Indecon's survey. We would also like to thank National Lottery retail agents for their assistance in providing inputs to the research.

The usual disclaimer applies and the analysis and findings in this independent report are the sole responsibility of Indecon.

# 2

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## **Development of National Lottery in Ireland**

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## 2 Development of National Lottery in Ireland

### 2.1 Introduction

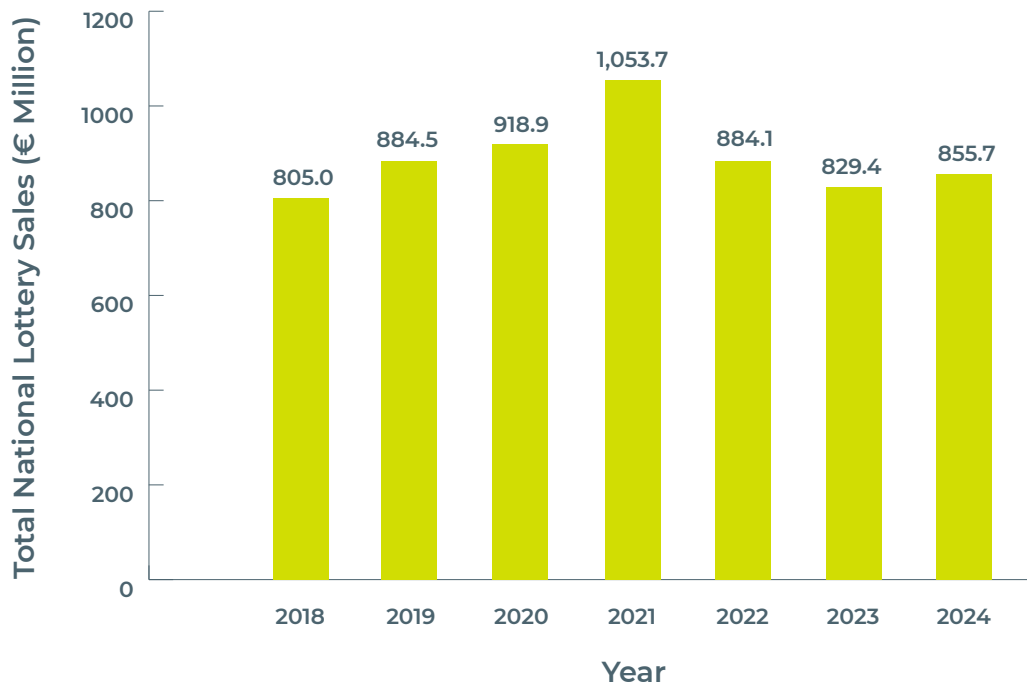
This section provides an overview of the National Lottery in Ireland, focusing on developments since 2018.

### 2.2 Trends in Lottery Sales

#### Total Sales

Figure 2.1 below shows the total annual National Lottery Sales from 2018 to 2024. Total annual sales over the period peaked in 2021 with a reduction in more recent years. Over the period however, total sales increased €805 million in 2018 to €855.7 million in 2024.

**Figure 2.1: Development of National Lottery Sales – Overall Sales, € Million**



**Source:** Indecon analysis of data provided by PLI/National Lottery

There have been numerous developments in the games offered by the National Lottery since Premier Lotteries Ireland began operating it in 2014. However, the main National Lottery games offered in 2024 are listed in Table 2.1 below.

**Table 2.1: Main National Lottery Games – 2024****Games**

Lotto
Lotto Plus
Lotto 54321
EuroMillions
EuroMillions Plus
EuroDreams
TellyBingo
Millionaire Raffle
Daily Million
Daily Million Plus
Scratchcards
Online Instant Win Games

**Source:** Indecon analysis of data provided by PLI/National Lottery

Between 2018 and 2024, National Lottery sales revenue across all games amounted to over six billion euros. In 2024, the National Lottery sales revenue accrued from all games totalled €855.7 million.

## Online Sales

The table below outlines the currently available online games operated by the National Lottery.

**Table 2.2: National Lottery Games Available to Play Online****Game**

31 Instant Win Games*
Lotto and Lotto Plus
<i>EuroMillions and EuroMillions Plus</i>
Daily Million and Daily Million Plus
EuroDreams
Lotto 5-4-3-2-1
Millionaire Raffle

**Source:** Indecon analysis of data provided by PLI/National Lottery Website as of 10 November 2025

**Note:** \*Instant win games include: 150,000 Bingo, Digital Money Multiplier, Digital Mega Money Multiplier, Instant Lotto, Christmas Super Riches, Digital Champions, Richcraft, Diamond Flare, Hand to Hand Clash, Winning Streak, Fame & Fortune, Mega 777 Multiplier, Book of Treasure, Cashword Mini, Jungle Cashword, Digital Ruby & Emerald, Diamond Bingo, Relic Fortunes, Sizzling Hot 7s, Cash Bonanza, Digital All Cash Spectacular, Digital All Cash Platinum, Digital All Cash Tripler, Digital All Cash Gold, Digital All Cash, Electric Cash, Lucky Emerald, Digital Lucky 7s, Super Riches, Lucky Forest, Lucky Forest Gold.

National Lottery digital sales have increased by just under one-fifth between 2023 and 2024 (17.3%), as shown in Table 2.3 below. In addition, online *Instant Win Games* sales as a percentage of total National Lottery sales increased between 2018 (1.8%) and 2024 (5.3%). This further highlights the growing shift towards online sales at the National Lottery.

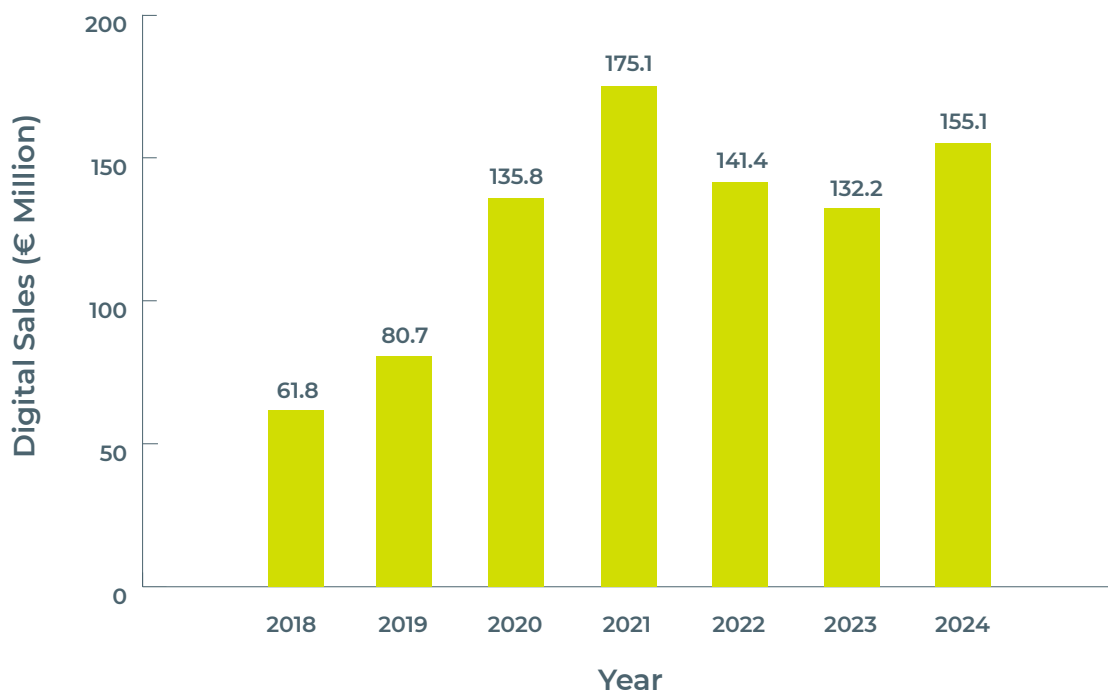
**Table 2.3: National Lottery Digital Sales (€m) – 2018 – 2024**

	2018	2019	2020	2021	2022	2023	2024
Total Lottery Sales (€m)	805.0	884.5	918.9	1,053.7	884.1	829.4	855.7
Digital Sales (€m)	61.8	80.7	135.8	175.1	141.4	132.2	155.1
Digital as % of Total Sales	7.7%	9.1%	14.8%	16.6%	16.0%	15.9%	18.1%

**Source:** Analysis based on National Lottery data

The growth in digital sales between 2018 and 2024 can be clearly seen in Figure 2.2 below. Over this period, the largest annual digital sales were recorded in 2021 (€175 million). As a percentage of total sales, digital sales accounted for 18.1% in 2024. This is a more than doubling of the share of digital sales from 2018 to 2024, indicating growing demand for digital games.

**Figure 2.2: National Lottery Digital Sales (€m) – 2018 - 2024**



**Source:** Analysis based on National Lottery data

## 2.3 Summary of Key Findings

The key findings of this section are summarised below:

- The highest annual National Lottery sales over the past 7 years were recorded in 2021 (**€1,054 million**).
- Between 2018 and 2024, National Lottery sales revenue across all games amounted to over **€6.2 billion**.
- National Lottery digital sales have **increased by 17.3%** between 2023 and 2024.



*Immigration Council of Ireland, A National Lottery Good Cause*

# 3

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## **Assessment of Micro-Economic and Social Impacts**

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## 3 Assessment of Micro-Economic and Social Impacts

### 3.1 Introduction

This section examines the micro-economic and social impacts of the National Lottery in Ireland. This includes an examination of three key areas, namely:

- Funds for beneficiary organisations supporting Good Causes; and
- Funds returned to the community via prize winnings.
- The impact on National Lottery retail agents.

### 3.2 Funds for Beneficiary Organisations Supporting Good Causes

The National Lottery Fund (NLF) was established under the National Lottery Act, with a portion of revenue from the sale of National Lottery products paid into the NLF. This fund supports activities in the following areas:<sup>1</sup>

- Sport and recreation;
- National culture and heritage (including the Irish language);
- The arts (within the meaning of the Arts Act 2003);
- Health of the community;
- Youth, welfare and amenities;
- Natural environment; and,
- Such other objectives (if any) as the Government may determine from time to time.

Since the National Lottery began selling products in 1987, National Lottery players have raised an estimated €6.9 billion for Good Causes across the country.<sup>2</sup> The total amount provided in funding to beneficiaries each year from 2018 to 2024 is outlined in Table 3.1. The level of funding provided to Good Causes in 2024 amounted to €239.3 million.

<sup>1</sup> National Lottery Act 2013. Please see: <https://www.irishstatutebook.ie/eli/2013/act/13/enacted/en/html>

<sup>2</sup> National Lottery. Please see: <https://www.lottery.ie/good-causes>

**Table 3.1: Total amount raised by National Lottery players for Good Causes**

	Year	€ Million
	2018	228.5
	2019	251.6
	2020	253.6
	2021	304.0
	2022	259.5
	2023	227.9
	2024	239.3
	<b>Total (2018 - 2024)</b>	<b>1,764.4</b>

**Source:** Analysis based on National Lottery data



*Irish Red Cross Co. Clare, A National Lottery Good Cause*

Table 3.2 below shows the estimated total Government expenditure, part-funded by the National Lottery, in each category in 2024. The following categories are included: Housing, Local Government and Heritage, Rural and Community Development, Tourism, Culture, Arts, Gaeltacht, Sport and Media, Health, and Children, Equality, Disability, Integration and Youth. In total, approximately €245 million in National Lottery beneficiary funding was provided to support an estimated €481 million in total Government expenditure in 2024.<sup>3</sup>

**Table 3.2: Expenditure part-funded by the National Lottery by Category, 2024**

2024 Estimated Outturn (€000's)			
	Current	Capital	Total
<b>Housing, Local Government and Heritage</b>			
Communal Facilities in Housing Projects	-	500	<b>500</b>
Private Housing Grants	-	75,000	<b>75,000</b>
Grant for An Chomhairle Oidreachta (Heritage Council)	8,000	7,500	<b>15,500</b>
<b>Sub-Total</b>	<b>8,000</b>	<b>83,000</b>	<b>91,000</b>
<b>Rural and Community Development</b>			
Volunteering Supports - National	6,607	-	<b>6,607</b>
Seniors Alert Scheme	2,300	-	<b>2,300</b>
Supports for Community and Voluntary Sector - National Organisations Funding	6,721	-	<b>6,721</b>
Local/Regional Development Supports	1,207	-	<b>1,207</b>
Society of St Vincent de Paul and Protestant Aid	1,590	-	<b>1,590</b>
<b>Sub-Total</b>	<b>18,425</b>	<b>0</b>	<b>18,425</b>
<b>Tourism, Culture, Arts, Gaeltacht, Sport and Media</b>			
An Chomhairle Ealaíon (The Arts Council)	132,233	2,045	<b>134,278</b>
Irish Language Support Schemes	9,200	4,000	<b>13,200</b>
Grants for Sporting Bodies and the Provision of Sports and Recreational Facilities	-	34,535	<b>34,535</b>
Sport Ireland	97,180	9,600	<b>106,780</b>
<b>Sub-Total</b>	<b>238,613</b>	<b>50,180</b>	<b>288,793</b>
<b>Health</b>			
Health Agencies and Other Similar Organisations	4,513	-	<b>4,513</b>
<b>Sub-Total</b>	<b>4,513</b>	<b>-</b>	<b>4,513</b>
<b>Children, Equality, Disability, Integration and Youth</b>			
Youth Organisations and Services	77,848	-	<b>77,848</b>
<b>Sub-Total</b>	<b>77,848</b>	<b>0</b>	<b>77,848</b>
<b>Total</b>	<b>347,399</b>	<b>133,180</b>	<b>480,579</b>

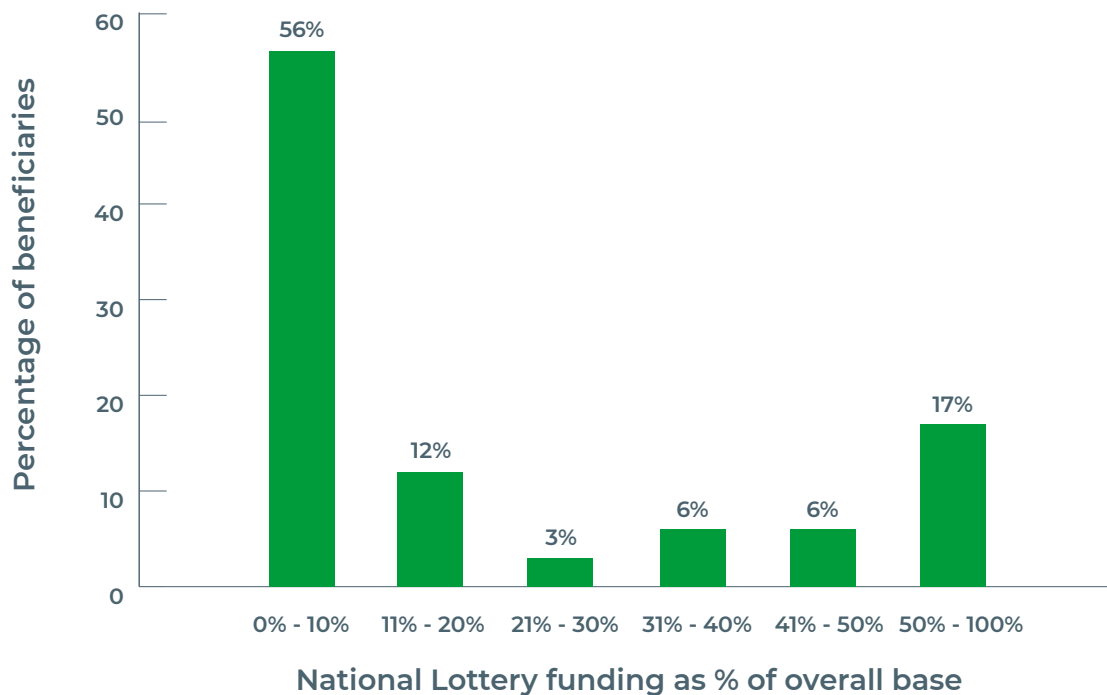
Source: Revised Estimates for Public Services 2024

<sup>3</sup> Revised Estimates for Public Services 2024. Please see: Revised Estimates for Public Services 2024

### 3.3 Impact of Beneficiary Funding

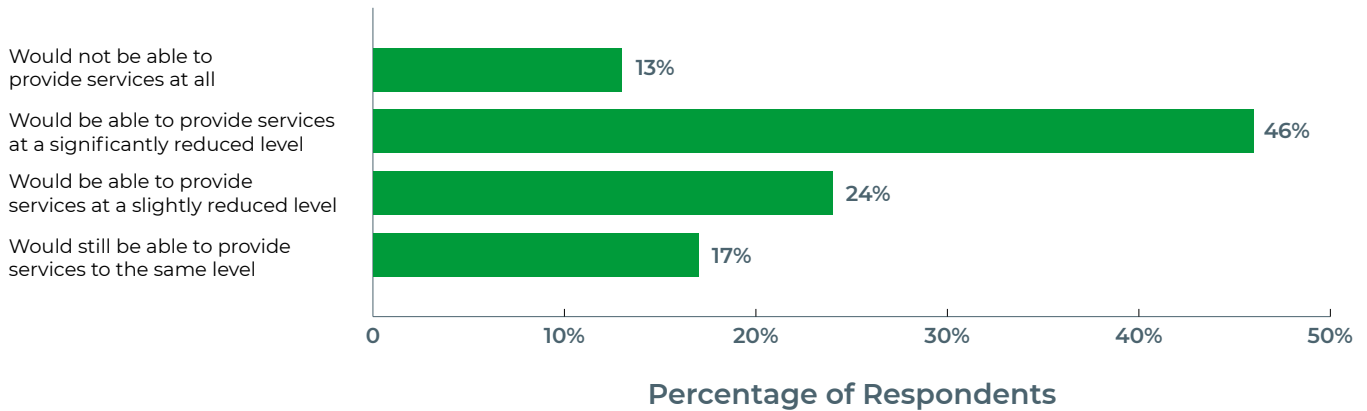
Respondents to the Indecon survey of beneficiaries, carried out in 2025, indicated that funding from the National Lottery amounted to, on average, 20% of their total annual funding. Although, as illustrated below, there was significant variation in the extent of reliance on National Lottery funding amongst respondents, with 56% indicating that National Lottery funding was 10% or less of their total funding base.

**Figure 3.1: National Lottery Funding as a % of Total Annual Funding**



**Source:** Indecon analysis based on research among selected National Lottery funding beneficiary organisations

The importance of this funding to Good Causes is further evidenced from the responses to the survey of beneficiaries. As illustrated below, 13% of respondents indicated that in the absence of funding from the Lottery, they would not be able to provide their service at all. 46% indicates that without funding from the Lottery they would only be able to provide their services at a significantly reduced level. Only 17% of respondents indicated that they would be able to provide their services at the same level.

**Figure 3.2: Impact of Lottery Funding on Service Provision by Beneficiaries**

**Source:** Indecon Confidential Survey of National Lottery Funding Beneficiaries

On average, respondents to the Indecon survey of funding beneficiaries indicated that their organisations supported an average of 55 volunteers, contributing an average of 1,000 hours per month in volunteer work for the organisations.

Based on the findings of the survey of beneficiaries and the total number of organisations supported by funding to Good Causes, it is possible to estimate the overall level of volunteering supported by the National Lottery. The following table illustrates the estimated total number of volunteers enabled<sup>4</sup>, and the value of this volunteering<sup>5</sup>.

**Table 3.3: Volunteering Supported by Beneficiary Organisations**

Survey Respondents	
Average number of volunteers	55
Average monthly total volunteer hours	1,023
Estimates of National Level Impacts	
Total number of volunteers enabled	184,775
Value of Volunteering attributable to National Lottery Funding (2025)	€141.3m

**Source:** Indecon analysis of responses to survey of beneficiary organisations

<sup>4</sup> These estimates are based on responses from the sample of beneficiary organisations who responded to the indecon survey. Median values are utilised in the estimates of national impacts to reduce the impact of outliers. While these organisations provide insights into the typical level of volunteering supported by the National Lottery, the survey respondents are not representative sample of the population of organisations in receipt of Good Causes funding. As such, there is some uncertainty around the estimate of total numbers of volunteers enabled nationally. However, the survey does provide an empirical basis for this estimate.

<sup>5</sup> Estimated based on indecon's value of volunteering model and including an allowance for deadweight based on survey responses regarding the additionality of National Lottery funding (Figure 3.2).

The overall impact of this funding will vary depending on the nature of the organisations supported. Section 4 outlines the estimated wider employment and economic output impacts of the contributions to beneficiary organisations.

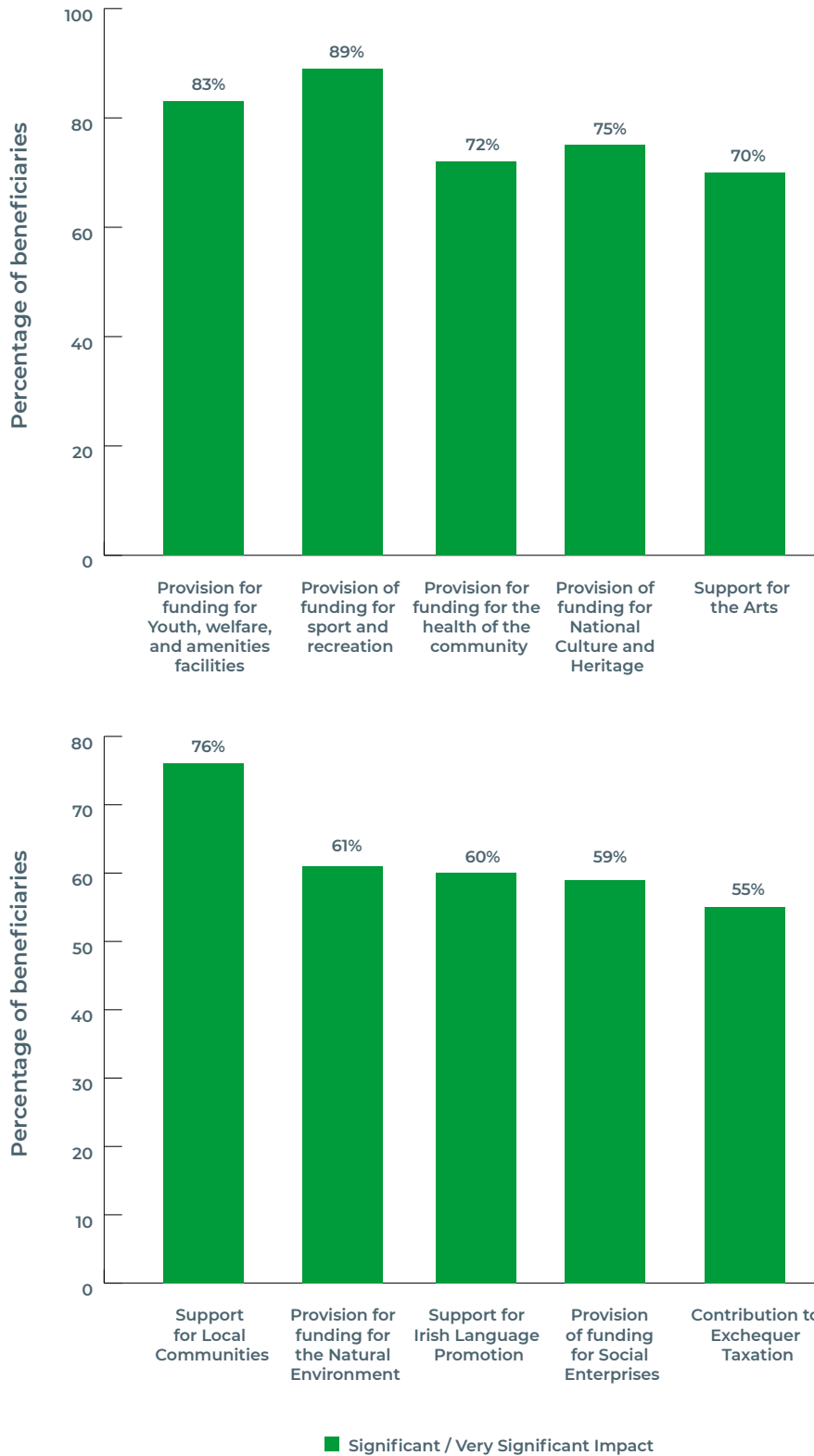
Beyond these quantified estimates, the findings from Indecon primary research with National Lottery funding beneficiaries provide an insight into the importance of National Lottery funding to beneficiaries. Key findings in this regard can be seen in Figure 3.3 below. Overall, National Lottery funding is seen by beneficiaries as having a very significant or significant contribution to different social and economic areas in Ireland.

High levels of impact were attributed to all criteria that the beneficiaries were surveyed on. The provision of funding for sport and recreation activities and organisations was perceived by most beneficiaries surveyed as having made a very significant or significant contribution (89%). The provision of funding for youth, welfare, and amenities facilities in Ireland was also attributed to having a very significant or significant economic and social contribution by beneficiaries (83%). Over three-quarters of beneficiaries surveyed perceived that support for arts organisations and activities made a very significant or significant economic and social contribution (70%).



*Raidió Rí Rá, A National Lottery Good Cause*

**Figure 3.3: Economic and Social Contribution of the National Lottery in Ireland – Views of Beneficiaries**



Source: Indecon Confidential Survey of National Lottery Funding Beneficiaries

Indecon, as part of this research, also conducted a survey of National Lottery retail agents to ascertain

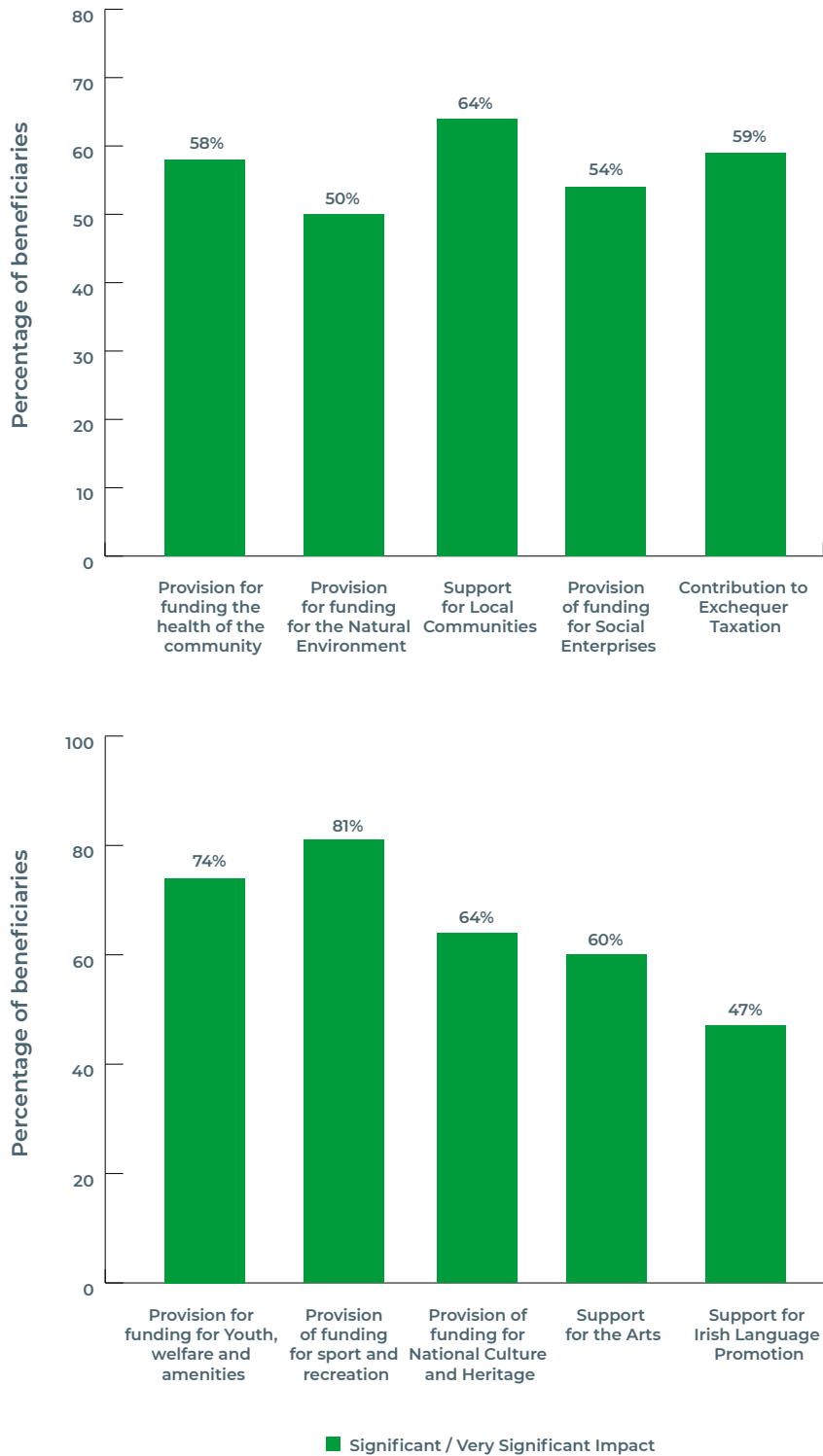
their views on the social and economic importance of National Lottery beneficiary funding. Retail agents highlighted the lottery's importance across several key areas. The research is summarised in Figure 3.4 below, but some key insights include the following:

- The majority of retail agents believed National Lottery funding had a very significant or significant contribution to the provision of funding for sport and recreation activities and organisations (81%).
- Similarly, over two-thirds of retail agents believed National Lottery funding made a very significant or significant contribution to the provision of funding for youth, welfare, and amenity facilities in Ireland (74%).
- Support for local communities was also viewed as having a very significant contribution.



*Rebel Wheelers Cork, A National Lottery Good Cause*

**Figure 3.4: Economic and Social Contribution of the National Lottery in Ireland – Views of Retail Agents**



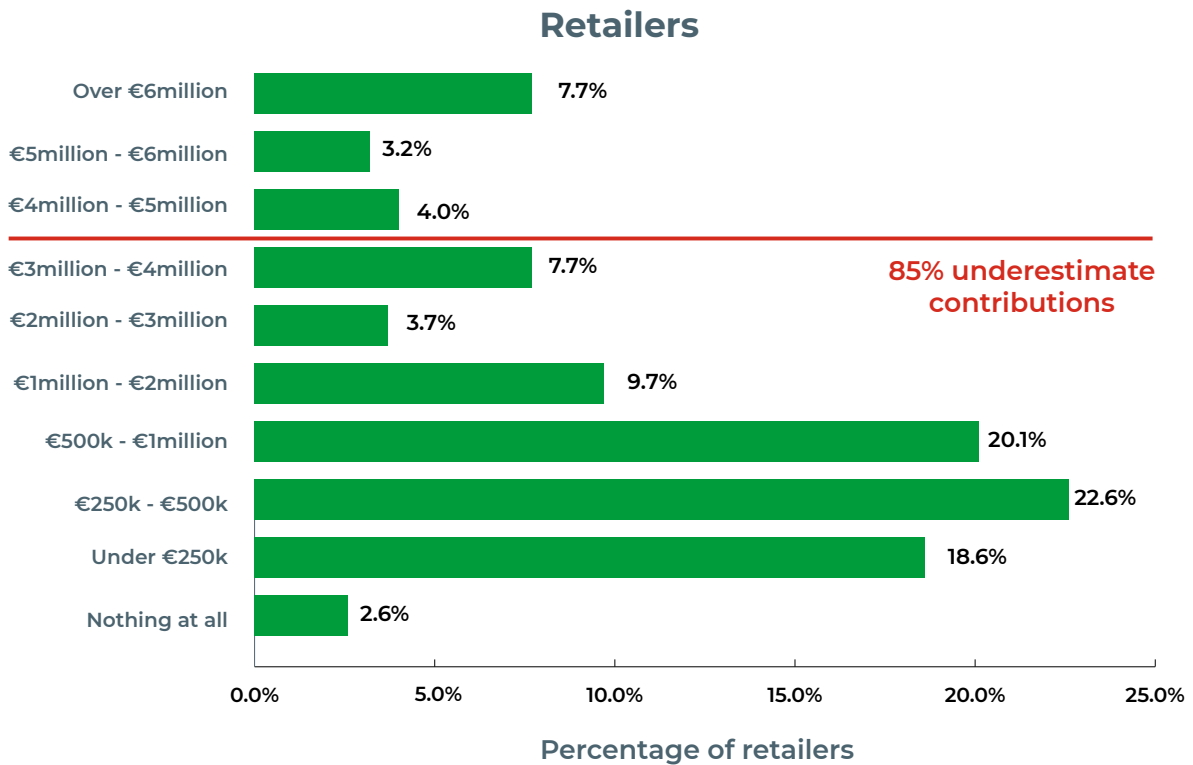
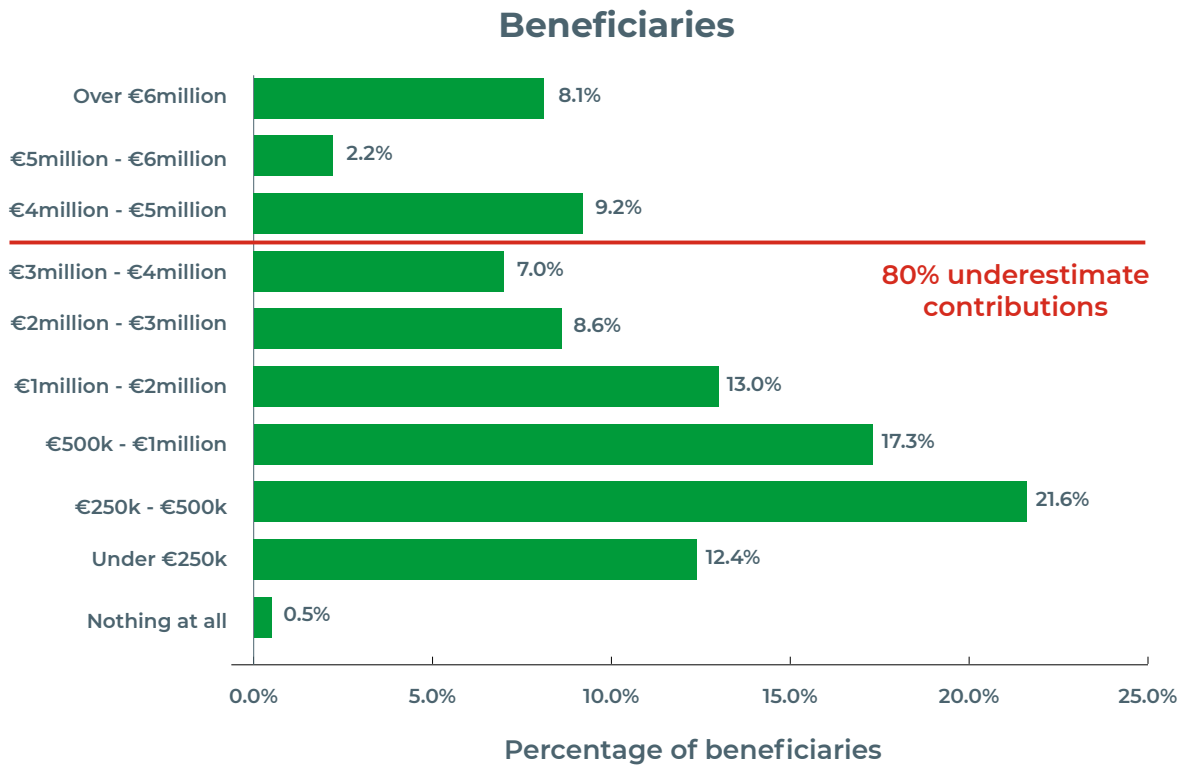
Source: Indecon Confidential Survey of National Lottery Retail Agents

While the preceding findings demonstrate the positive perception of the impact of the National Lottery amongst both beneficiaries and retailers, it is interesting to note that both beneficiaries and retailers significantly underestimate the level of funding to Good Causes provided by the National Lottery. The extent of this underestimation is illustrated in Figure 3.5. Between 80-85% of respondents underestimate the weekly contribution from the National Lottery to Good Causes. The National Lottery provided an average weekly contribution to Good Causes of €4.6 million in 2024.



*Lough Ree Lanesborough Angling Hub, Good Cause of the Year 2021*

**Figure 3.5: Estimate of Contribution to Good Causes by the National Lottery by Beneficiaries and Retailers**

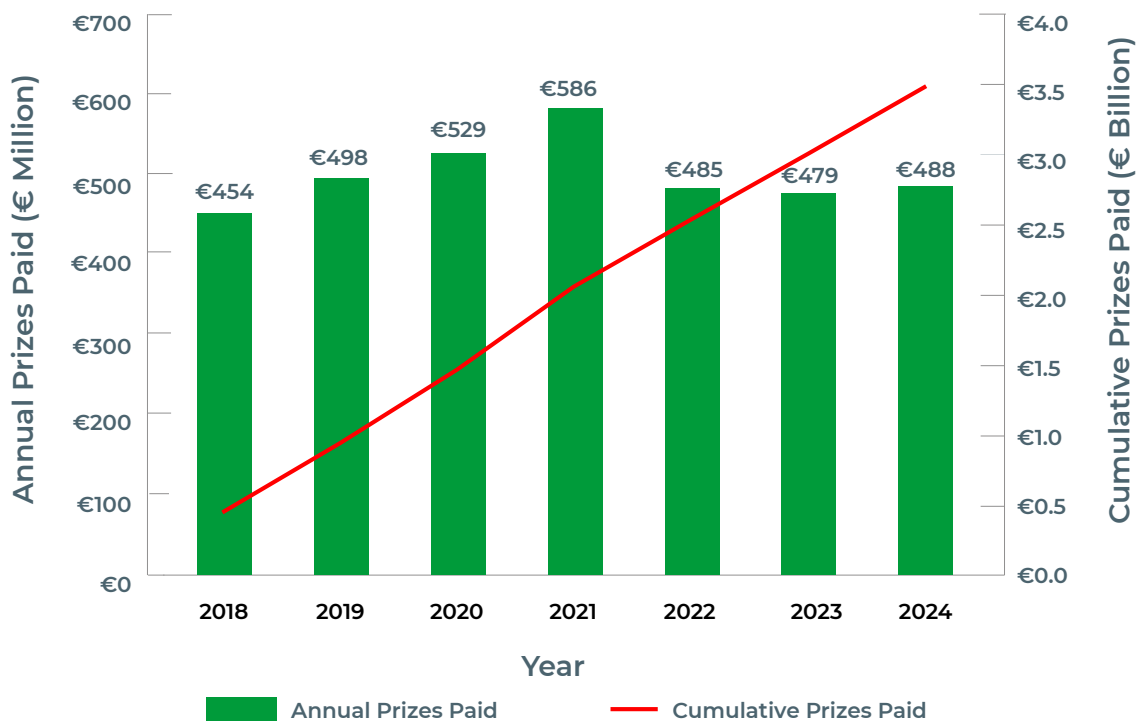


Source: Indecon Confidential Survey of National Lottery Funding Beneficiaries and Retail Agents

### 3.4 Funds Returned to the Community – Prize Winnings

Since 2018, the National Lottery has returned just over €3.5 billion in prizes to the community (as of the end of 2024), as can be seen from Figure 3.6 below. Higher prize winnings were paid to customers in 2020 and 2021 due to a rise in total National Lottery sales over these years attributable to the impact of the Covid-19 Pandemic. As illustrated in Figure 3.8, prize winnings as a share of sales remained relatively constant over these years.

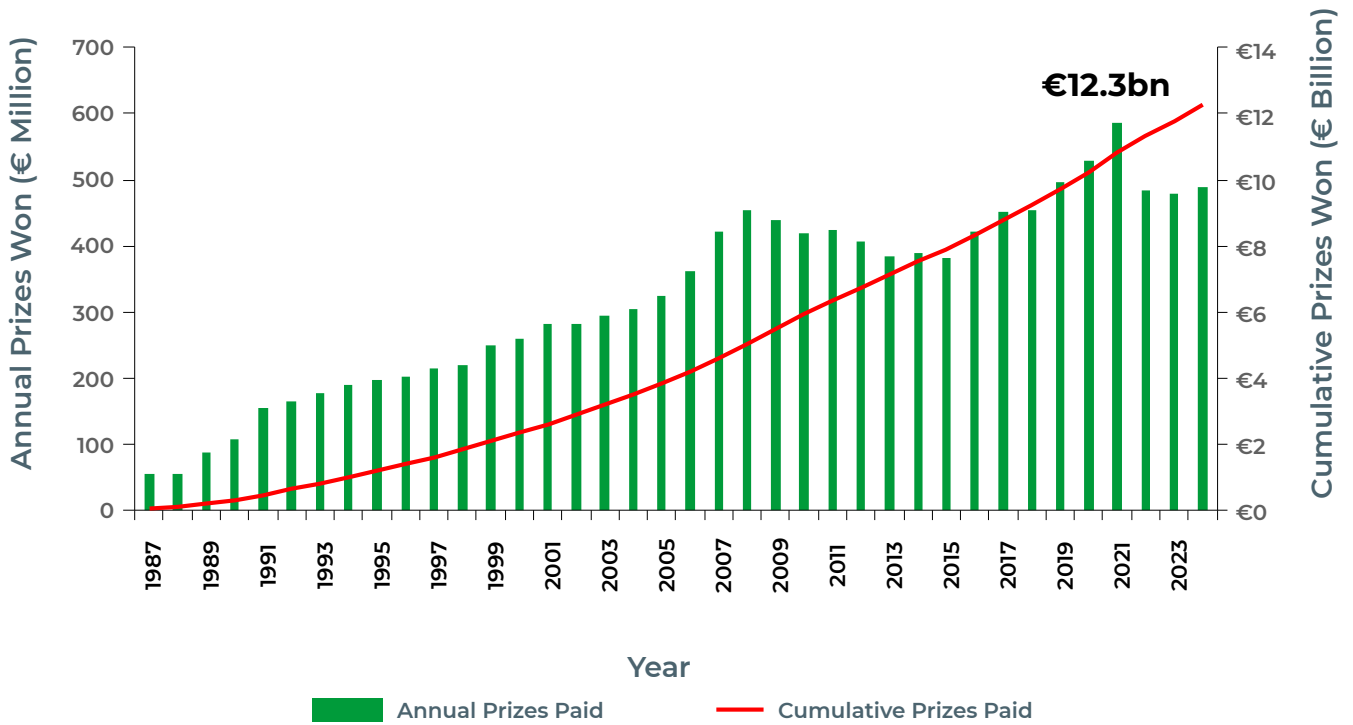
**Figure 3.6: Historical Development of National Lottery Prize Winnings (2018-2024)**



**Source:** Indecon analysis of data provided by PLI/National Lottery

Looking over a longer timeframe, the National Lottery has returned €12.3 billion in prize winnings to the community, as illustrated below.

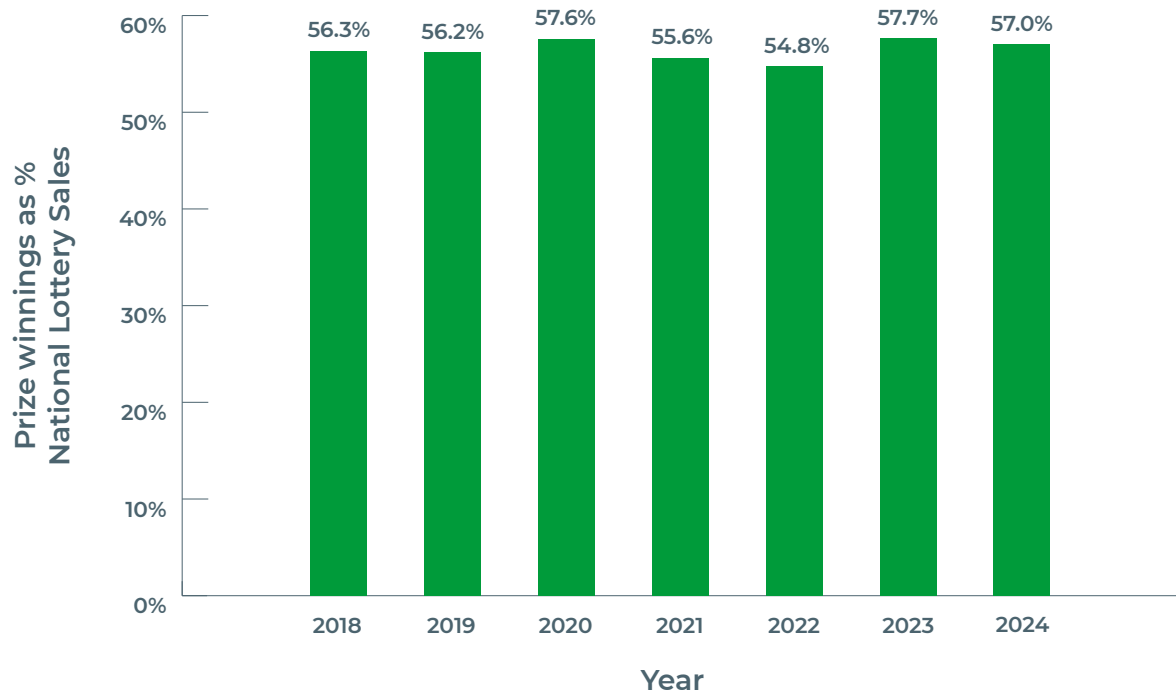
**Figure 3.7: Historical Development of National Lottery Prize Winnings (1987-2024)**



Source: Indecon analysis of data provided by PLI/National Lottery

The proportion of National Lottery sales returned to the community as prize winnings has fluctuated between 2018 and 2024. Figure 3.8 below that the highest percentage of prize winnings as a proportion of National Lottery sales was returned to the community in 2023 (57.7%). In 2024, prizes accounted for 57% of overall sales, exceeding the requirement under the National Lottery Act 2013 that at least 50% of sales must be returned as prizes.<sup>6</sup>

**Figure 3.8: Prize Winnings as % National Lottery Sales – 2018-2024**



**Source:** Indecon analysis of data provided by PLI/National Lottery

<sup>6</sup>National Lottery Act 2013, Article 40(2).

From 2018 to 2024, there were 131 *Lotto* prize winners of €1 million and above. This table also illustrates that there have been 203 winners of between €100,000 and €999,999 over the period from 2018-2024

**Table 3.4: Lotto Prize Winnings - €100k-€999,999k & Over €1m (2018 – 2024)**

Year	Total Amount Won (€ Million)	No. Winners €1m+	No. Winners €100k-€999k
2018	121.1	18	31
2019	130.5	17	22
2020	131.9	19	26
2021	175.6	17	49
2022	130.7	18	33
2023	124.1	22	22
2024	109.9	20	20
<b>Total</b>	<b>923.8</b>	<b>131</b>	<b>203</b>

**Source:** Indecon analysis of National Lottery data

Table 3.5 below shows that there were 46 *EuroMillions* prize winners in Ireland of over €1 million from 2018 to 2024. The average size of these prizes was around €7.22 million. Over this same period, 261 players won prizes of between €100,000 and €999,999.

**Table 3.5: EuroMillions Prize Winnings - €100k-€999,999k & Over €1m (2018 – 2024)**

Year	Amount Won (€ Million)	No. Winners €1m+	No. Winners €100k-€999k
2018	117.8	6	46
2019	133.8	5	39
2020	132.9	10	44
2021	130.3	5	36
2022	114.6	8	35
2023	103.5	6	25
2024	78.8	6	36
<b>Total</b>	<b>811.7</b>	<b>46</b>	<b>261</b>

**Source:** Indecon analysis of National Lottery data

### 3.5 Impact on National Lottery Retail Agents

The National Lottery supports a large network of retail agents throughout Ireland, totalling 5,166 retail agents in 2024, as shown in Table 3.6. However, the number of National Lottery retail agents has notably reduced from 2018 (5,842) to 2024 (5,166).

**Table 3.6: Number of National Lottery Retail Agents – 2018 - 2024**

	2018	2019	2020	2021	2022	2023	2024
<b>Total Agents</b>	5,842	5,691	5,415	5,326	5,225	5,195	5,166

**Source:** Indecon analysis of National Lottery data



*Maharees Conservation Association, A National Lottery Good Cause*

The number of National Lottery retailers in each of the NUTS Level 3 regions in the Republic of Ireland in 2024 is shown in Table 3.7 below. Retail agents are generally evenly distributed across the country; however, Dublin had the greatest number in 2024 (992).

**Table 3.7: National Lottery Retail Agents by Region - 2024**

Region	Number of Retailers
Border	558
West	571
Midland	353
Mid-East	623
Dublin	992
South-East	469
South-West	728
Mid-West	542
Location Unknown	330
<b>Total</b>	<b>5,166</b>

**Source:** Indecon analysis of National Lottery data

**Note:** \*A number of retail agents did not provide data on their location

In total, approximately €337.1 million was received by retailers/agents from sales commissions from 2018 to 2024, as shown in Table 3.8 below. The commission paid to retailers/agents by the National Lottery declined from a peak of €55.3 million in 2021 to €44 million in 2024.

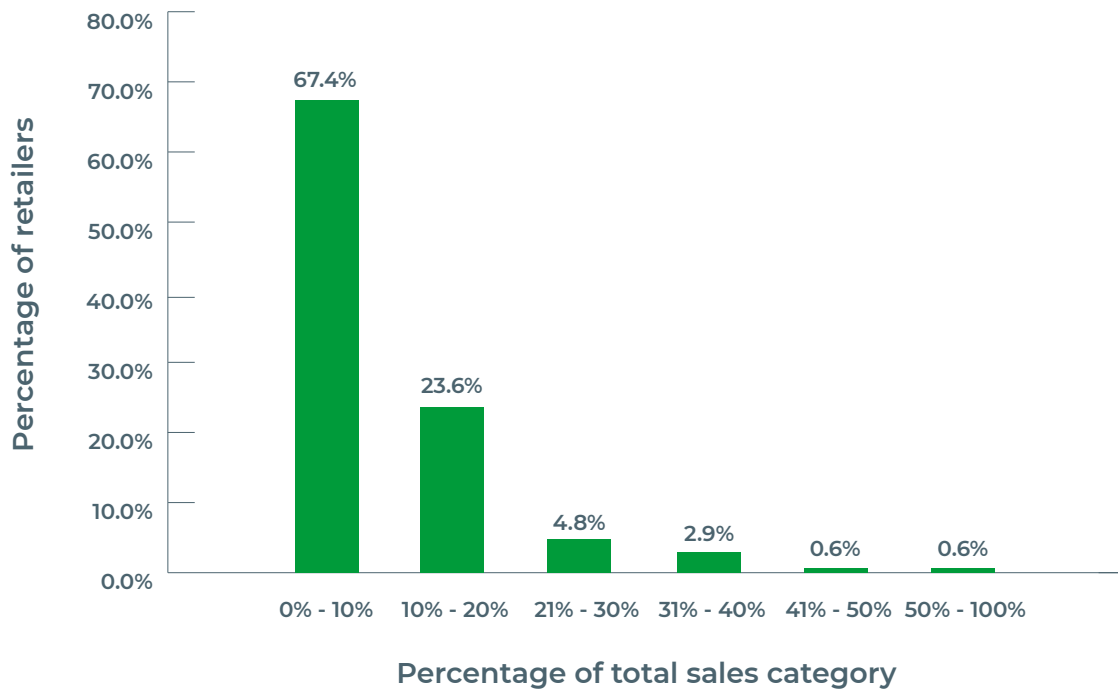
**Table 3.8: National Lottery Commissions Paid to Retailers/Agents – 2018 - 2024**

Year	Retail Agent Sales Commission Paid by National Lottery - € Million
2018	47.1
2019	50.8
2020	49.3
2021	55.3
2022	46.8
2023	43.8
2024	44.0
<b>Total</b>	<b>337.1</b>

**Source:** Indecon analysis of National Lottery data

Responses to the survey of National Lottery retailers demonstrate the importance of sales of National Lottery products to retailers. For the majority of retailers, sales of National Lottery products represented under 10% of total sales. However, 24% report National Lottery products comprising between 10-20% of their total sales.

**Figure 3.9: Contribution of National Lottery Sales to Total Sales**



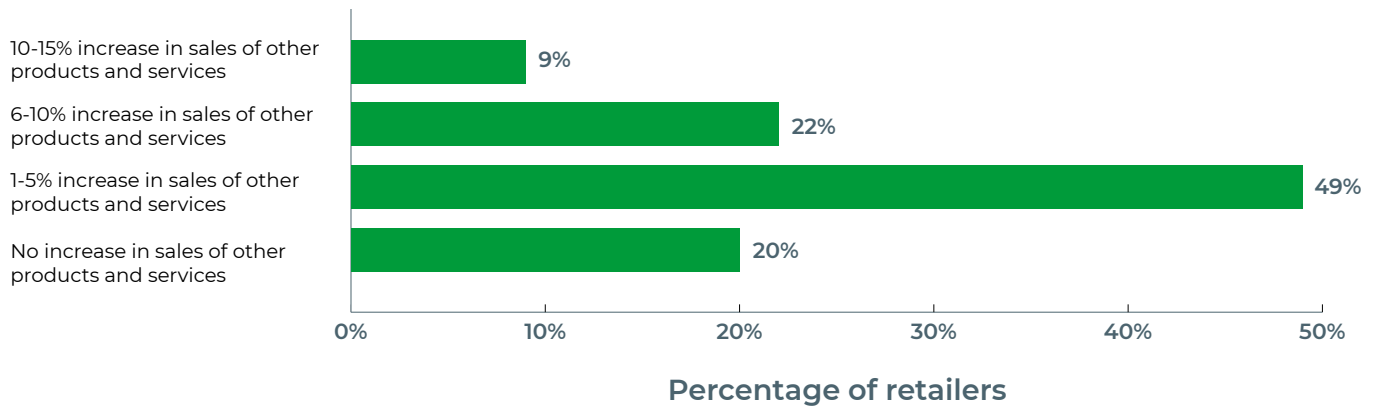
**Source:** Indecon Confidential Survey of National Lottery Retailers



Mulligan's Londis in Athlone, Co. Westmeath sold a winning Lotto Plus 2 ticket worth €250,000

The impact of the sales of National Lottery products on wider retail is also an important consideration in assessing the impacts of the National Lottery on retailers. The following chart demonstrates that amongst respondents, nearly 50% indicated that the sales of National Lottery products supported between 1-5% increase in wider sales.

**Figure 3.10: Contribution of National Lottery Sales to Additional Retail Sales**



**Source:** Indecon Confidential Survey of National Lottery Retailers

These survey findings, coupled with estimates of total wider retail sales in Ireland provide a basis for estimating the impact of National Lottery products on wider retail sales. Table 3.9 outlines the estimated contribution of National Lottery products to wider retail sales.

**Table 3.9: Estimated Impact on Retail Agents from Non-Lottery Related Retail Sales - 2024**

Indicator	2024	
Total National Lottery Sales Through Retail Agents (€m) <b>(A)</b>	€700.2m	
Estimated Total Sales (Lottery and Non-Lottery) of National Lottery Retail Agents (€m) <b>(B)</b>	€21.4bn	
Estimated % Increase in Non-Lottery Sales as a Result of Being a National Lottery Retail Agent <b>(C)</b>	Smaller Retailers	4.5%
	Larger retailers (multiples)	1%
Total Non-Lottery Sales as a Result of Being a National Lottery Retail Agent (€m) <b>((B-A)*C)</b>	€389.9m	

**Source:** Indecon analysis

**Notes:** (A) is based on data provided by the National Lottery to Indecon. Sales through retail agents equates to total sales less online sales. (B) is estimated based on the findings of the Survey of National Lottery Retail Agents and wider data on the size of the grocery sector in Ireland (C) is taken from Indecon's Confidential Survey of National Lottery Retail Agents. We apply this proportion to the difference between (A) and (B) in order to estimate non-Lottery sales supported through the presence of a National Lottery agency.

The above analysis forms an important part of the wider economic impact analysis undertaken in section 4, which estimates the employment and wider economic impact of the National Lottery to the retail sector as part of the wider exercise to estimate the overall economic impact of the National Lottery.

### 3.6 Summary of Key Findings

The key findings from the analysis in this section are presented below:

- Funding provided to Good Causes in 2024 amounted to **€239.3 million**.
- According to National Lottery beneficiaries, National Lottery funding has had a very significant or significant contribution to different social and economic areas in Ireland, although both beneficiaries and retailers underestimate the amount of funding provided by the National Lottery to Good Causes.
- Since 2018, the National Lottery has returned **€3.5 billion** in prizes to the community (as of the end of 2024).
- The National Lottery supports a large network of retail agents throughout Ireland, totalling **5,166 retail agents** in 2024.
- **€337 million** was received by retailers/agents from sales commissions from 2018 to 2024.
- Sales of National Lottery products supported **€390 million** in wider sales in the retail sector in 2024.



*Cian's Kennels, A National Lottery Good Cause*

# 4

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## **Assessment of Macro-Economic Impacts**

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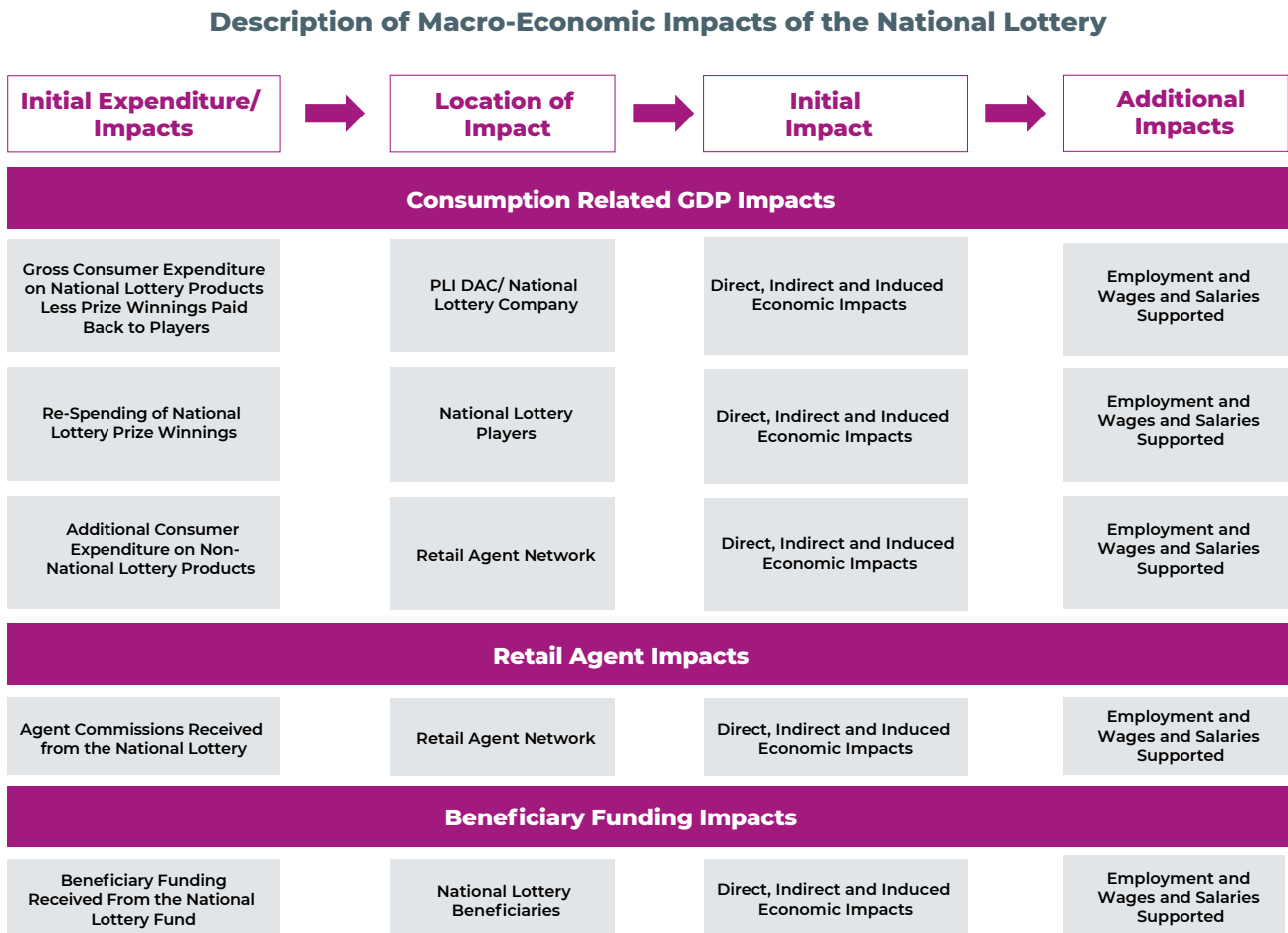


# 4 Assessment of Macro-Economic Impacts

## 4.1 Introduction

The figure below presents an overview description of the components of the macro-economic impact of the National Lottery, indicating areas and location of initial expenditure impacts, and the direct and economy-wide additional impacts that flow from these initial expenditures.

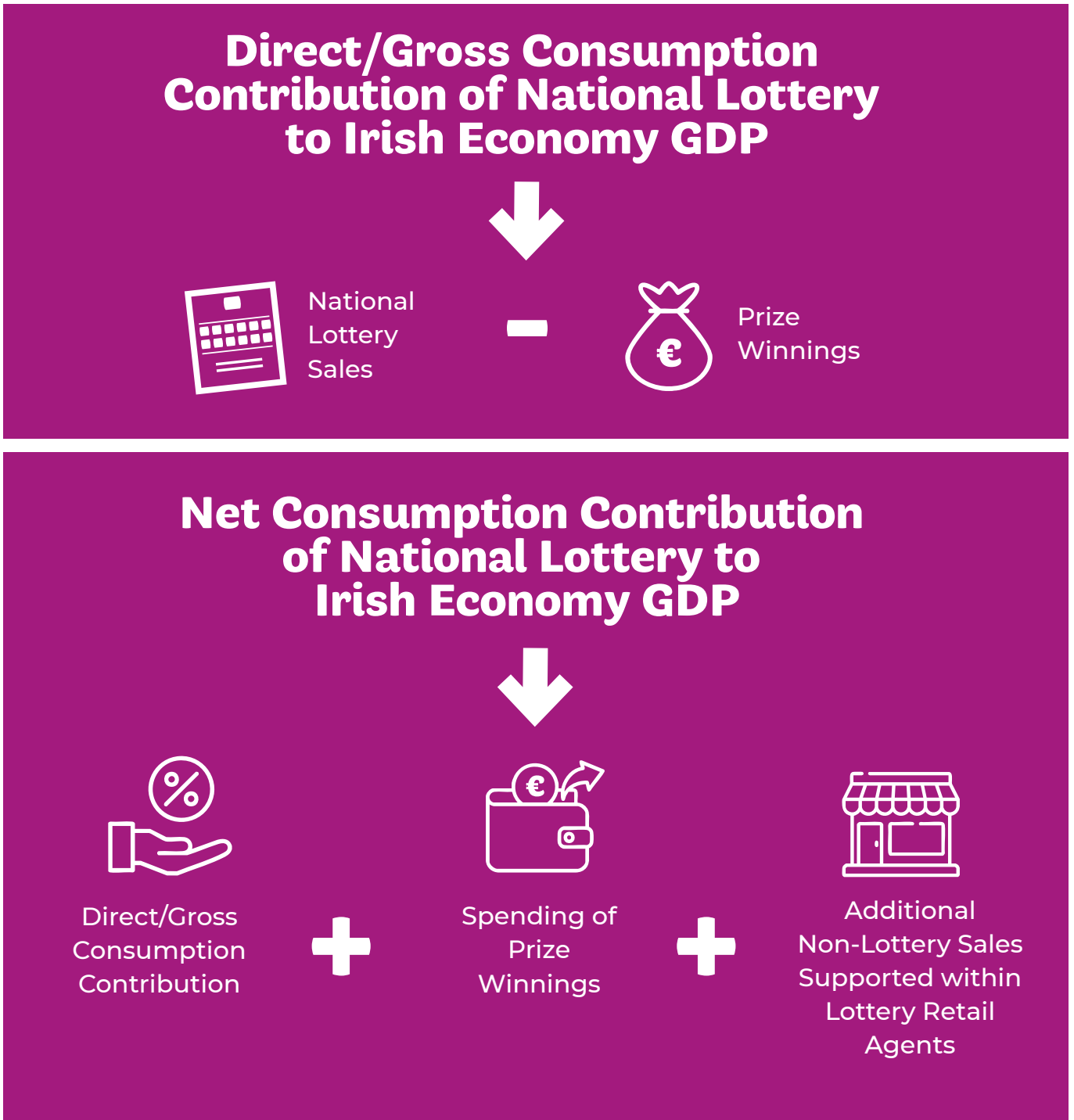
**Figure 4.1: Components of Macro-Economic Impacts of the National Lottery**



Source: Indecon

The key macro-economic impact arising from the operation of the National Lottery is focused on the contribution to personal consumption, which forms part of Irish economy GDP. The overall consumption contribution is derived based on the components set out in Figure 4.2 overleaf.

Figure 4.2: Composition of National Lottery Net Consumption Impact on GDP



Source: Indecon

## 4.2 Consumption Impacts on Output

In this section, Indecon presents estimates of the overall contribution of the National Lottery to Irish Gross Domestic Product (GDP) via impacts on consumption in the economy. This estimate is derived by combining a number of consumption and expenditure-related impacts. These impacts include:

- Expenditure on National Lottery products, less prizes won by players;
- Consumer expenditure of prize winnings.
- Non-National Lottery related expenditure at National Lottery retail agents;

Each of these elements and the approach taken in estimating their impacts is discussed in turn in the following sub-sections.

### Expenditure on National Lottery Products

Indecon calculated the direct/gross consumer expenditure impact by subtracting prize winnings from expenditure on National Lottery products. Table 4.1 shows that in 2024 the direct/gross consumer expenditure impact was €368 million, an increase of 5% from the previous year.

**Table 4.1: Consumer Expenditure on National Lottery Products (€m) - 2018 - 2024**

Year	Total Consumer Expenditure on National Lottery Products (A) – (€m)	Total Prizes Winnings of National Lottery Players (B) – (€m)	Direct/Gross Consumer Expenditure Impact (A - B) – (€m)
2018	805	454	351
2019	885	498	387
2020	919	529	390
2021	1,054	586	468
2022	884	485	399
2023	829	479	351
2024	856	488	368

**Source:** Analysis based on National Lottery data

**Notes:** Direct Consumer impact relates to sales of lottery products less prizes won by the consumer. (A) relates to total National Lottery Sales. (B) relates to National Lottery Prizes won by consumers.

Using Indecon's sectoral input-output model of the Irish economy, we have estimated the indirect and induced, or multiplier impacts which are supported through the initial/direct consumer expenditure impact. Our estimate for the multiplier impact in 2024 is €188 million, which brings the economy-wide estimated impact of consumer expenditure on National Lottery products to €556 million, including both direct, indirect and induced impacts.

**Table 4.2: Economy-Wide Impacts of Consumer Expenditure on Lottery Products (€m) – 2018 - 2024**

Year	Direct/Gross Consumption Expenditure Impact (€m)	Multiplier Impact (€m)	Economy-wide Direct/Gross Consumer Expenditure Impact (Direct + Multiplier Impact) - (€m)
2018	351	186	538
2019	387	182	569
2020	390	183	573
2021	468	239	706
2022	399	204	603
2023	351	179	529
2024	368	188	556

**Source:** Analysis based on National Lottery data

**Notes:** Direct Consumer impact relates to sales of lottery products less prizes won by the consumer. Indecon apply 'retail sector' multipliers as this is where the point of sale/expenditure is located. Multiplier Impacts include indirect and induced impacts.

### Consumer Expenditure of Prize Winnings

Another component of consumer expenditure impact is related to the expenditure of prize winnings from National Lottery products. Indecon used data from the National Lottery on prize winnings to segment these winnings into size categories. We use high, low and central assumptions to outline scenarios regarding the percentage of prize winnings within each category that is spent by prize winners in their first year of winning, given the absence of available research on the proportion of prize winnings that are spent.

Table 4.3 contains Indecon's range of estimates for the economic impact of spending of National Lottery prize winnings in 2024. Our low scenario places the economic impact at €331 million, with the high scenario (which represents a higher bound scenario in which winners more readily spend their winnings) estimating €402m.

**Table 4.3: Scenario of Estimated Direct Economic Impact of Spending of National Lottery Prize Winnings (€m) - 2024**

Year	Scenario 1 – Low (€m)	Scenario 2 – Central (€m)	Scenario 2 – High (€m)
2024	€330.9	€367.2	€402.2

**Source:** Indecon analysis

Table 4.4 meanwhile, includes the multiplier (indirect and induced) impacts associated with this direct spending, under each scenario. Under the low scenario, the economy-wide economic impact is estimated at €500 million, while the high scenario returns a wider impact of €607 million. Our baseline, central scenario estimates the economy-wide economic impact of prize-winning spendings at €555 million, consisting of €367 million of direct spending, and €187 million of indirect and induced spending.

**Table 4.4: Scenario of Estimated Economy-Wide Economic Impact of Spending of National Lottery Prize Winnings (€m) - 2024**

Scenario	Direct/Gross Consumption Expenditure Impact (€m)	Multiplier Impact (€m)	Economy-wide Direct/Gross Consumer Expenditure Impact (Direct + Multiplier Impact) - (€m)
Low	€330.9	€168.8	€499.7
Central	€367.2	€187.3	€554.5
High	€402.2	€205.1	€607.4

Source: Indecon analysis

### Non-National Lottery related expenditure at National Lottery retail agents

The National Lottery also supports wider expenditure in the economy, through the consumption of non-lottery related retail sales at retail agents. Consumers of lottery products typically purchase additional items alongside their ticket(s), which can be seen as an additional expenditure impact.

In order to estimate this additional impact, Indecon used our findings from the survey of retail agents. Respondents were asked to estimate the percentage contribution of lottery products to each retailers' overall sales, which, on average, was estimated to be 4%<sup>7</sup>. As a proportion of all lottery sales, this analysis suggests that for every €1 of expenditure on a lottery product, an additional €0.56 is spent on non-lottery products. Applying this parameter to the overall total of non-lottery sales, it suggests that around €390 million worth of additional non-lottery sales can be attributable to the sale of lottery products.

Table 4.5 presents Indecon's analysis of the economy-wide impact of the National Lottery on non-lottery related retail sales at retail agents for 2024 which are estimated to be €589 million.

**Table 4.5: Estimated Direct, Indirect and Induced Economic Impact of Expenditure on Non-Lottery Related Retail Sales at Retail Agents (€m) - 2024**

Year	Estimated Non-Lottery Sales Supported by National Lottery - (€m)	Multiplier Impacts - (€m)	Economy-wide Supplier Impacts (Direct + Multiplier Impacts) - (€m)
2024	€389.9	€198.8	€588.7

Source: Indecon analysis of Survey of National Lottery Retail Agents, National Lottery Data and CSO Data

Notes: While sales are non-lottery, they occur at the specific retail outlets because of the availability of lottery at the retailer.

<sup>7</sup> Responses to the Indecon survey of retailers estimates suggest this figure at 4.5% for smaller retailers and 1% for larger retailers.

## Summary of Overall Consumption Impact on GDP

Indecon combines the direct/gross consumer expenditure on lottery products, the estimated consumer expenditure impact related to the spending of National Lottery prize winnings and the estimated Impact of lottery agency on non-lottery sales in Table 4.6. The table contains Indecon's estimates for each of the three scenarios for the overall economic impact of consumer spending on National Lottery and non-National Lottery products in 2024, which are outlined below:

- Low Estimate – €1,644 million
- Central Estimate – €1,699 million
- High Estimate – €1,752 million

These estimates include direct, indirect and induced impacts from consumer expenditure on National Lottery, and non-National Lottery products at National Lottery retail agents.



Corcoran's Centra in Rushbrooke Centre, Cobh, sold a winning EuroMillions Ireland-Only Raffle ticket worth €1,005,000

**Table 4.6: Overall Direct, Indirect and Induced Impact of Consumer Spending on Lottery and Non-Lottery Products (€m) - 2024**

Category of Expenditure	Direct Consumption Impact (€m)	Multiplier Consumption Impact (€m)	Economy-wide Consumption Impact (Direct + Multiplier Impact) - (€m)
(A) Consumer Spending on Lottery Products – Direct/Gross Impact	368.1	187.7	555.8
(B) Lottery Prize Winnings - Estimated Spending of:			
Low Estimate	330.9	168.8	499.7
Central Estimate	367.2	187.3	554.5
High Estimate	402.2	205.1	607.4
(C) Lottery Retailer Agents – Estimated Impact of Lottery Agency on Non-Lottery Sales	389.9	198.8	588.7
<b>Estimated Overall Consumer Expenditure Impact of National Lottery (A + B + C)</b>			
Low Estimate	1,088.9	555.3	1,644.3
Central Estimate	1,125.2	573.9	1,699.1
High Estimate	1,160.2	591.7	1,751.9

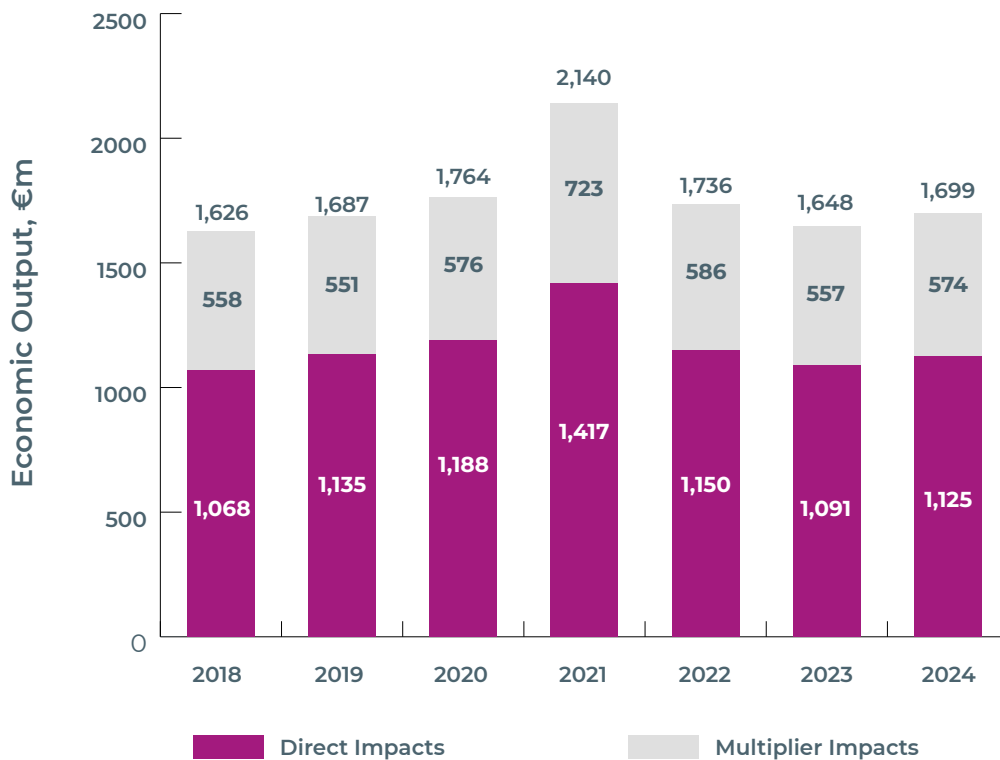
**Source:** Indecon analysis

**Notes:** Multiplier impacts include indirect and induced impacts.

By applying the same methodology, Indecon has calculated the economic impact of consumption related to the National Lottery for each year between 2018 and 2024. This is shown in Figure 4.3, and demonstrates the consistently significant impact of the National Lottery in the last 7 years. The year with the highest economic impact was 2021, at over €2.1 billion when combining direct, indirect and induced economic impacts. It should be noted that total consumer expenditure on National Lottery products was highest in this year (over €1 billion, compared to €856 million in 2024), which is likely a byproduct of the impacts of the Covid-19 pandemic.

Indecon would note that the multipliers used in this time series analysis will differ across years, as the multipliers reflect the underlying structure of the economy at that particular point in time (which can reflect both internal and external economic factors).

**Figure 4.3: Overall Direct, Indirect and Induced Impact of Consumer Spending on Lottery and Non-Lottery Products (€m) – 2018-2024**



**Source:** Indecon

**Note:** In completing this analysis, alternative multipliers have been applied across each year, representing the underlying structure of economic activity in that period.

### 4.3 Expenditure Impacts of Beneficiary Funding

As discussed in Section 3.3, the National Lottery returns a proportion of its revenue to the community via Good Causes, through beneficiary organisations. In 2024, this amounted to €239.3 million in direct expenditure by the National Lottery. The following table illustrates the distribution of funding to beneficiaries.

**Table 4.7: Average Share of Lottery Funding to Good Causes by Sector**

Sector	Average Share of Funding to Good Causes
Arts	31%
Sports	40%
All other sectors*	29%

**Source:** Indecon analysis of National Lottery data

\*Includes community, youth and social initiatives

Multipliers for the arts, entertainment and cultural activities sector, the sports activities and amusement and recreation activities sector, social work activities and construction are applied to estimate the wider impact of this spending. Construction multipliers are applied to the share of spending on sports capital projects. Applying Indecon's sectoral model of the Irish economy, we calculate that the indirect and induced effects of this expenditure are €153.4 million, giving a total economy-wide impact of €392.7 million, as contained in Table 4.8.

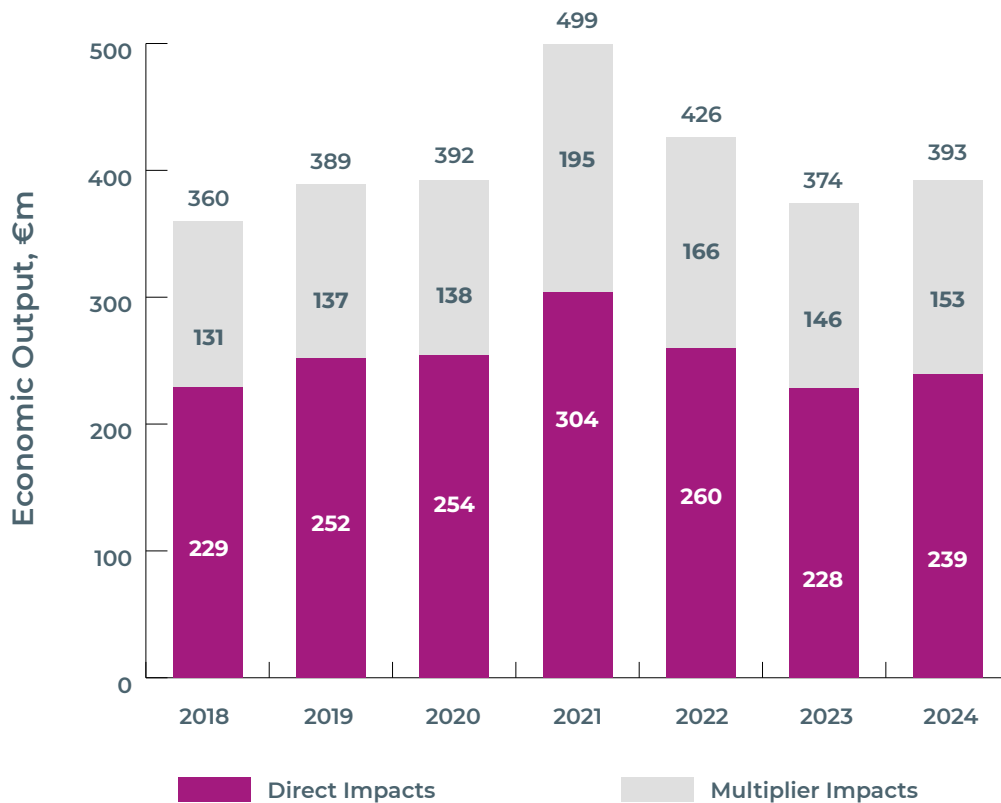
**Table 4.8: Good Causes Expenditure Impacts of National Lottery Beneficiary Funding (€m) - 2024**

	Direct Expenditure (€m)	Multiplier Impacts (€m)	Economy-wide Supplier Impacts (Direct + Multiplier Impact) (€m)
Total National Lottery Funding/ Expenditure	€239.3	€153.4	€392.7

**Source:** Indecon analysis based on National Lottery and CSO data

Figure 4.4, meanwhile, shows the economic impact – including direct, indirect and induced impacts – of beneficiaries funding for each year between 2018 and 2024. 2021 represented the most impactful year in terms of funding for Good Causes (€499 million in economy-wide impacts), but there were consistently high levels of economic impact in this time. The average annual direct economic impact was €252 million, with an additional €153 million in multiplier impacts, giving an overall average economy-wide impact of €405 million.

**Figure 4.4: Overall Direct, Indirect and Induced Impact of Beneficiary Funding (€m) – 2018-2024**



**Source:** Indecon

**Note:** In completing this analysis, alternative multipliers have been applied across each year, representing the underlying structure of economic activity in that period.

## 4.4 Overall Contribution of National Lottery to Economic Outputs

Combining both expenditure impacts and the impacts of beneficiary funding gives rise to the overall estimated contribution of the National Lottery to economic output in 2024, which was estimated at €2.1 billion.

**Table 4.9: Total Contribution to Economic Output of the National Lottery (€m) – 2024**

Total Economy-Wide Consumption Impact (€m)	Total Economy-Wide Impact from Beneficiary Funding (€m)	Total Contribution to Economic Outputs (€m)
1,699	393	2,092

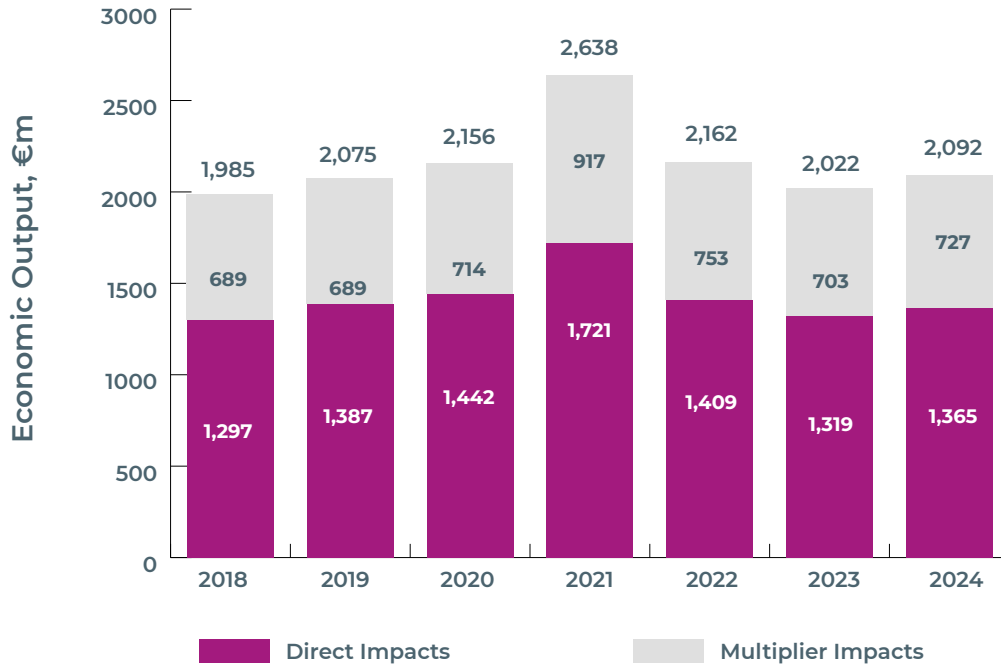
Source: Indecon modeling

Considering the economic activity between 2018 and 2024, Figure 4.5 shows the overall contribution of the Lottery to economic output in this period. The figure highlights the significant contribution of the National Lottery to economic output, which is consistently around €2 billion per annum, and totalled over €15 billion in this time.



Killeen's Maxol, Newline Road in Co. Wexford celebrate selling a shared Lotto jackpot ticket worth €1,000,000

**Figure 4.5: Overall Direct, Indirect and Induced Contribution of National Lottery to Economic Outputs (€m) – 2018-2024**



**Source:** Indecon

**Note:** In completing this analysis, alternative multipliers have been applied across each year, representing the underlying structure of economic activity in that period.

## 4.5 Employment and Incomes Supported by National Lottery

In this section, we present the outcomes of Indecon’s modelling in relation to the estimation of the employment and incomes supported through the operation of the National Lottery.

The overall level of employment and associated employment incomes supported in the Irish economy through the presence of the National Lottery is comprised of the following components:

- Employment and incomes supported by Premier Lotteries Ireland (PLI);
- Employment and incomes supported directly through the National Lottery funding for Good Causes received by beneficiary organisations;
- Employment and incomes supported through the spending of prize winnings;
- Employment and incomes supported within the National Lottery retail agent network.
- The indirect and induced (multiplier) impacts of each of the above forms of employment.

Each of the above aspects is examined in the following sub-sections.

### Employment and incomes supported by PLI

Table 4.10 shows the number of employees at PLI (235), combined with estimates of the wider multiplier effects in terms of the employees of PLI. PLI employed 235 full-time employees (FTEs) in 2024, while we estimate that PLI’s direct operating expenditure supported a further 218 jobs. In addition, Indecon estimates that the multiplier impacts add an additional 123 FTEs to the impact of PLI in terms of employment, giving an overall economy-wide employment total of 576 FTEs.

**Table 4.10: Direct, Indirect and Induced Employment Supported by Premier Lotteries Ireland (FTEs) – 2024**

Year	Direct Employment (FTEs)	Estimated Multiplier Impacts - FTEs	Economy-wide Employment Impact (Direct + Multiplier Impact) - FTEs
<b>Employment in PLI (Headcount) [A]</b>	235	64	299
<b>Employment Supported by PLI Expenditure [B]</b>	218	59	277
<b>Total Employment Supported by Premier Lotteries Ireland [C]</b>	453	123	576

**Source:** Analysis based on Premier Lotteries Ireland data

PLI spent €20.4 million on wages in 2024, with an additional €9 million being spent on employment supported by direct operating expenditures of PLI. This direct impact had an estimated multiplier impact of €9.4 million to give an estimated economy-wide income impact of €38.8 million.

**Table 4.11: Direct, Indirect and Induced Impact of Premier Lotteries Ireland Expenditure on Incomes (€m) – 2024**

Year	Estimated Direct Incomes - (€ m)	Estimated Multiplier Impacts - (€ m)	Economy-wide Income Impact (Direct + Multiplier Impact) - (€ m)
<b>Employment Incomes in PLI (Salaries) [A]</b>	20.4	6.5	26.9
<b>Employment Income Supported by PLI Expenditure [B]</b>	9.0	2.8	11.9
<b>Total Employment Incomes Supported by Premier Lotteries Ireland [C]</b>	29.4	9.4	38.8

**Source:** Analysis based on Premier Lotteries Ireland data

### Employment and incomes supported within the National Lottery retail agent network

There are three aspects of the employment and associated incomes supported within the National Lottery retail agent network, namely:

- The employment and incomes related to the commissions received by agents from PLI;
- The employment and associated incomes supported through the impact of the National Lottery sales via retailers.
- The employment and associated incomes supported through the impact of the National Lottery on non-Lottery sales within retailers.

The level of direct employment estimated to be supported by retail agent commissions in 2024 was 405 FTEs. Using Indecon's model of the Irish economy we estimate that the indirect and induced employment supported by these commissions is 110 FTEs, leading to an economy-wide level of 515 FTEs, as shown in Table 4.12.

**Table 4.12: Direct, Indirect and Induced Employment Supported by National Lottery Retail Agents' Commissions (FTEs) – 2024**

Year	Estimated Direct Employment Supported through Lottery Agent Commissions - FTEs	Estimated Multiplier Impact - FTEs	Economy-wide Employment Impact (Direct + Multiplier Impact) - FTEs
2024	405	110	515

**Source:** Indecon analysis based on National Lottery and CSO data

**Notes:** Indecon apply retail sector multipliers and effects in our analysis of economy wide impacts of retail agents. The impacts measured in this data consist of employment supported through retail agent commissions received from the National Lottery. Multiplier impacts include indirect and induced impacts.

Table 4.12 presents Indecon's estimates for direct employment supported by Lottery sales at retail agents. Indecon estimates that total economy-wide employment supported by National Lottery sales at retail agents was 4,307 in 2024.

**Table 4.13: Direct, Indirect and Induced Employment Supported by Lottery Sales at Retail Agents (FTEs) – 2024**

Year	Estimated Direct Employment Supported through Non-Lottery Related Sales - FTEs	Estimated Multiplier Impact - FTEs	Economy-wide Employment Impact (Direct + Multiplier Impact) - FTEs
2024	3,387	920	4,307

**Source:** Indecon analysis based on National Lottery and CSO data

**Notes:** Indecon estimated employment supported through non-lottery related retail sales by applying retail sector Employment Effects to data on total non-lottery sales as a result of being a National Lottery retail agent. Indecon then applied retail sector multipliers and effects in our analysis of economy wide impacts of retail agents. Multiplier impacts include indirect and induced impacts.

Table 4.14 presents Indecon's estimates for direct employment supported by non-Lottery related sales at retail agents. It is estimated that 3,587 FTEs are directly supported and an additional 975 FTEs are attributable to indirect and induced impacts. Thus, Indecon estimates that total economy-wide employment supported by non-National Lottery related sales at retail agents was 4,562 in 2024.

**Table 4.14: Direct, Indirect and Induced Employment Supported by Non-Lottery Related Sales at Retail Agents (FTEs) – 2024**

Year	Estimated Direct Employment Supported through Non-Lottery Related Sales - FTEs	Estimated Multiplier Impact - FTEs	Economy-wide Employment Impact (Direct + Multiplier Impact) - FTEs
2024	3,587	975	4,562

**Source:** Indecon analysis based on National Lottery and CSO data

**Notes:** Indecon estimated employment supported through non-lottery related retail sales by applying retail sector Employment Effects to data on total non-lottery sales as a result of being a National Lottery retail agent. Indecon then applied retail sector multipliers and effects in our analysis of economy wide impacts of retail agents. Multiplier impacts include indirect and induced impacts.

The incomes earned through the employment supported by retail agent commissions from the National Lottery are outlined in Table 4.15. The direct incomes supported were estimated to be €16.7 million in 2024, with indirect and induced impacts estimated to add a further €5.3 million to reach an economy-wide impact of €22 million in 2024.

**Table 4.15: Direct, Indirect and Induced Employment Incomes Supported by National Lottery Retail Agent Commissions (€m) - 2024**

Year	Estimated Direct Incomes Supported through Lottery Agent Commissions - € m	Estimated Multiplier Impact - € m	Economy-wide Employment Impact (Direct + Multiplier Impact) - € m
2024	16.7	5.3	22.0

**Source:** Indecon analysis based on National Lottery and CSO data

**Notes:** Indecon apply retail sector multipliers and effects in our analysis of economy wide impacts of retail agents. The impacts measured in this data consist of Incomes supported through retail agent commissions received from the National Lottery. Multiplier impacts include indirect and induced impacts. We then apply CSO retail sector wage rates to estimate Incomes supported. Multiplier impacts include indirect and induced impacts.

Estimates for the direct, indirect and induced impacts of National Lottery sales at National Lottery retail agents are outlined in Table 4.16. Indecon estimates that the economy-wide income impact of National Lottery sales at retail agents were €184 million in 2024.

**Table 4.16: Direct, Indirect and Induced Employment Incomes Supported by Lottery Related Sales at Retail Agents (€m) - 2024**

Year	Estimated Direct Income Supported through Lottery Related Sales - € m	Estimated Multiplier Impact - € m	Economy-wide Income Impact (Direct + Multiplier Impact) - € m
2024	139.9	44.2	184.1

**Source:** Indecon analysis based on Survey of National Lottery Retailers and CSO Data

**Notes:** Indecon estimate employment supported through non-lottery related retail sales by applying retail sector Employment Effects to data on total non-lottery sales as a result of being a National Lottery retail agent. Indecon then apply retail sector multipliers and effects in our analysis of economy wide impacts of retail agents. We then apply CSO retail sector wage rates to estimate Incomes supported. Multiplier impacts include indirect and induced impacts.

Lastly, estimates for the direct, indirect and induced impacts of non-National Lottery related sales at National Lottery retail agents are outlined in Table 4.17. Indecon estimates that the economy-wide income impact of non-National Lottery sales at retail agents were €195 million in 2024.

**Table 4.17: Direct, Indirect and Induced Employment Incomes Supported by Non-Lottery Related Sales at Retail Agents (€m) - 2024**

Year	Estimated Direct Income Supported through Non-Lottery Related Sales - € m	Estimated Multiplier Impact - € m	Economy-wide Income Impact (Direct + Multiplier Impact) - € m
2024	148.2	46.8	194.9

**Source:** Indecon analysis based on Survey of National Lottery Retailers and CSO Data

**Notes:** Indecon estimate employment supported through non-lottery related retail sales by applying retail sector Employment Effects to data on total non-lottery sales as a result of being a National Lottery retail agent. Indecon then apply retail sector multipliers and effects in our analysis of economy wide impacts of retail agents. We then apply CSO retail sector wage rates to estimate Incomes supported. Multiplier impacts include indirect and induced impacts.



Lidl Ballymun, Dublin 9, sells a winning Lotto jackpot ticket worth €6,788,177

## Employment and incomes supported by National Lottery Good Causes funding

Funding for Good Cause beneficiaries has an impact through employment supported across these organisations. Indecon estimates this impact through the application of sectoral employment effects, which enables calculation of the number of FTEs supported per €1 million of expenditure, taking into consideration the various sectors which receive National Lottery funding. Table 4.18 shows that the estimated economy-wide impact of this beneficiary funding was 4,062 FTEs in 2024.

**Table 4.18: Direct, Indirect and Induced Employment Supported by National Lottery Beneficiary Funding (FTEs) - 2024**

	Estimated Direct Employment Supported through Lottery Beneficiaries - FTEs	Estimated Multiplier Impacts - FTEs	Economy-wide Employment Impact (Direct + Multiplier Impact) - FTEs
Employment Supported	2,896	1,166	4,062

**Source:** Indecon Analysis of Revised Estimates for Public Service Expenditure 2018 and CSO Data

**Notes:** Multiplier impacts include indirect and induced impacts.

The jobs supported by this funding provided to Good Causes supported incomes which Indecon estimated to be €85.6 million in 2024. Estimates for economy-wide incomes supported National Lottery beneficiary funding in 2024 were €126.4 million (see Table 4.19).

**Table 4.19: Direct, Indirect and Induced Employment Incomes Supported by National Lottery Beneficiary Funding (€m) - 2024**

	Estimated Direct Income Supported through Lottery Beneficiaries - € m	Estimated Multiplier Impact - € m	Economy-wide Income Impact (Direct + Multiplier Impact) - € m
Employment Incomes	€85.6	€40.8	€126.4

**Source:** Indecon Analysis of Revised Estimates for Public Service Expenditure 2018 and CSO Data

**Notes:** Multiplier impacts include indirect and induced impacts.

## Employment and incomes supported through spending National Lottery prize Winnings

Employment across a variety of economic sectors is also supported via the spending of prize winnings from the National Lottery. As previously discussed, we use three scenarios, based on the proportion of prize winnings that are spent by the winner to estimate employment supported by this expenditure. Indecon estimates the economy-wide employment supported by the spending of National Lottery prize winnings in 2024 in Table 4.20. Under our baseline, or central scenario, the total economy-wide employment supported was 4,297 – comprised of 3,378 FTEs directly supported, and an additional 918 supported through indirect and induced impacts.

**Table 4.20: Direct, Indirect and Induced Employment Supported by Spending of Prize Winnings (FTEs) – 2024**

Scenario	Estimated Direct Employment Supported through Spending of Prize Winnings - FTEs	Estimated Multiplier Impacts - FTEs	Economy-wide Employment Impact (Direct + Multiplier Impact) - FTEs
Scenario 1 - Low Estimate	3,044	827	3,872
Scenario 2 - Central Estimate	3,378	918	4,297
Scenario 3 - High Estimate	3,700	1,006	4,706

**Source:** Indecon analysis based on National Lottery and CSO data

**Notes:** Multiplier impacts include indirect and induced impacts.

The employment estimates above support incomes in the Irish economy, estimates of which are presented in Table 4.21. Indecon's lower end estimates suggest income supported economy-wide of €166 million, with the higher end being €201 million. Indecon's central estimate for 2024 is €184 million in income supported by the spending of National Lottery prize winnings.

**Table 4.21: Direct, Indirect and Induced Employment Incomes Supported by Spending of Prize Winnings (€m) – 2024**

Scenario	Estimated Direct Income Supported through Spending of Prize Winnings - (€ m)	Estimated Multiplier Impacts - (€ m)	Economy-wide Income Impact (Direct + Multiplier Impact) - (€ m)
Scenario 1 - Low Estimate	€125.7	€39.7	€165.5
Scenario 2 - Central Estimate	€139.5	€44.1	€183.6
Scenario 3 - High Estimate	€152.8	€48.3	€201.1

**Source:** Indecon analysis based on National Lottery and CSO data

**Notes:** Multiplier impacts include indirect and induced impacts

## Breakdown of overall employment supported by the National Lottery

Table 4.22 integrates the analysis presented above to summarise the components of the overall employment impact of the National Lottery. Overall, it is estimated that the National Lottery directly supported a total of 14,106 full-time equivalent jobs in 2024. This includes individuals employed within PLI, jobs supported within beneficiary organisations through the allocation of National Lottery funding for Good Causes, employment supported through the spending of prize winnings, and jobs supported within the National Lottery retail agent network. When indirect and induced multiplier impacts are included, this overall employment impact rises to 18,318 jobs across the Irish economy.

**Table 4.22: Breakdown of Overall Employment Supported by the National Lottery (FTEs) - 2024**

	Direct Employment Supported – FTEs	Multiplier Impacts – Additional Indirect and Induced Employment Supported across Irish Economy – FTEs	Total Employment Supported Across Irish Economy (incl. Multiplier Impacts) – FTEs
Employment in PLI/National Lottery	235	64	299
Employment supported by PLI/ National Lottery expenditure	218	59	277
Employment supported by Lottery sales in retail agent network	3,387	920	4,307
Employment supported by non-Lottery sales in retail agent network	3,587	975	4,562
Employment supported by retail agent commissions	405	110	515
Employment supported by National Lottery funding to beneficiary organisations	2,896	1,166	4,062
Employment supported by spending of National Lottery prize winnings	3,378	918	4,297
<b>Total Employment Impact</b>	<b>14,106</b>	<b>4,212</b>	<b>18,318</b>

**Source:** Indecon analysis

**Notes:** Direct employment supported includes employment within the National Lottery, estimated employment supported within the retail agent network, estimated employment created by the spending of prize winnings in the economy and estimated employment supported within organisations in receipt of funding for Good Causes. Multiplier impacts include indirect and induced impacts.

The estimated overall employment incomes supported by the National Lottery are summarised in Table 4.23 below. Direct incomes supported are estimated at €559 million, increasing to €750 million across the Irish economy as a whole when multiplier impacts are taken into consideration.

**Table 4.23: Estimated Direct, Indirect and Induced Income Impacts Supported by National Lottery (€m) – 2024**

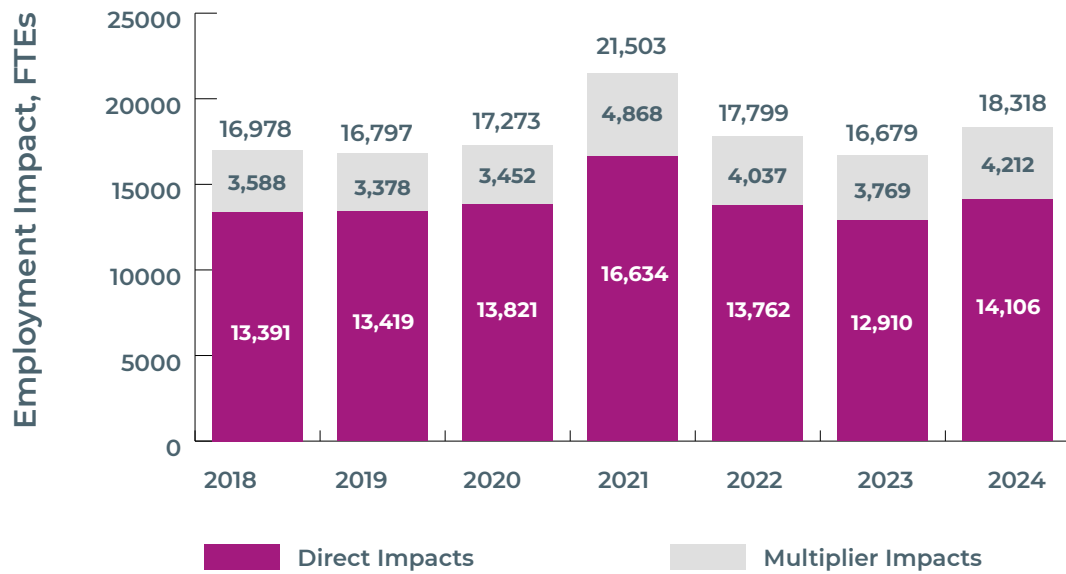
	<b>Direct Income Supported – FTEs</b>	<b>Multiplier Impacts – Additional Indirect and Induced Income Supported across Irish Economy – FTEs</b>	<b>Total Income Supported Across Irish Economy (incl. Multiplier Impacts) – FTEs</b>
<b>Income supported by PLI/National Lottery</b>	20.4	6.5	26.9
<b>Income supported by PLI/ National Lottery expenditure</b>	9.0	2.8	11.9
<b>Income supported by Lottery sales in retail agent network</b>	139.9	44.2	184.1
<b>Income supported by non-Lottery sales in retail agent network</b>	148.2	46.8	194.9
<b>Income supported by retail agent commissions</b>	16.7	5.3	22.0
<b>Income supported by National Lottery funding to beneficiary organisations</b>	85.6	40.8	126.4
<b>Income supported by spending of National Lottery prize winnings (Central Scenario)</b>	139.5	44.1	183.6
<b>Total Income Impact</b>	<b>559.3</b>	<b>190.5</b>	<b>749.8</b>

**Source:** Indecon analysis

**Notes:** Figures consist of incomes supported by the National Lottery, two categories of income across the retail agent network, estimated incomes created by the spending of prize winnings in the economy and incomes supported by beneficiaries. Multiplier impacts include indirect and induced impacts.

Figure 4.6 summarises the overall employment (direct and multiplier) supported between 2018 and 2024, as a result of activities associated with the National Lottery. As before, 2021 represents the highest year in terms of employment supported (over 21,500 across the economy), as this year saw the highest expenditure on National Lottery products. However, there is a consistent trend of high levels of employment supported, with 2024 being one of the most impactful in this period.

**Figure 4.6: Overall Direct, Indirect and Induced Employment Supported by National Lottery- 2018-2024**



Source: Indecon

Note: In completing this analysis, alternative multipliers have been applied across each year, representing the underlying structure of economic activity in that period.

## 4.6 Exchequer Impacts

As we have outlined in previous sections, the National Lottery supports employment and incomes throughout the Irish economy. In this section, we estimate the proportion of these incomes that is returned to the Exchequer in the form of taxation. In order to compute these estimates, Indecon makes use of the 2024 tax calculators for the Irish economy and assume that employees are single rate taxpayers.

The National Lottery also supports the Exchequer in terms of its tax contribution. Indecon estimates this impact through the taxes paid by employees of PLI. Indecon estimates that the Exchequer received €6.7 million in tax from National Lottery employees in 2024.

**Table 4.24: Estimated Taxation Paid to the Exchequer by National Lottery Employees 2024 - (€)**

Year	Wages and Salaries (€m)	Direct Employment (FTEs)	Average Gross Salary (€)	Estimated Income Taxation per FTE (€)*	Total Tax Paid (€m)
2024	€20.4	235	€86,809	€28,515	€6.7

**Source:** Indecon modeling

**Notes:** \*Estimated on basis of assuming individuals employed are single rate taxpayers.

The taxation from employment directly supported by Good Causes funding by the National Lottery is estimated in Table 4.25, with just over €10 million estimated to have been paid to the Exchequer in 2024.

**Table 4.25: Estimated Taxation Paid to the Exchequer by National Lottery Beneficiary Funding 2024 - (€)**

Year	Employment Incomes Supported (€m)	Direct Employment Supported (FTEs)	Average Gross Salary (€)*	Total Tax Paid (€m)
2024	€84.6	2,896	€29,218	€10.4

**Source:** Indecon modeling

**Notes:** \*Estimated by dividing the total level of employment income supported, by the number of direct FTEs supported.

It is estimated that 405 FTEs were directly supported by retail agents' commission from the National Lottery. Indecon estimates that these employees paid around €1.6 million in tax to the Exchequer in 2024, as shown in Table 4.26.

**Table 4.26: Estimated Taxation Paid to the Exchequer by Retail Agent Employees 2024 - (€)**

Year	Employment Incomes Supported (€m)	Direct Employment Supported (FTEs)	Average Gross Salary (€)*	Total Tax Paid (€m)
2024	€16.7	405	€41,304	€1.6

**Source:** Indecon modeling

**Notes:** \*Estimated by dividing the total level of employment income supported, by the number of direct FTEs supported.

The employment supported by non-National Lottery related retail sales in retail agents contributed over €15 million in tax to the Exchequer, as per Indecon estimates contained in Table 4.27 below.

**Table 4.27: Estimated Taxation Paid to the Exchequer by Retail Agent Employees Supported by Non-National Lottery Sales in 2024 - (€)**

Year	Wages and Salaries (€m)	Direct Employment (FTEs)	Average Gross Salary (€)*	Total Tax Paid (€m)
2024	€148.2	3,587	€41,304	€15.2

**Source:** Indecon modeling

**Notes:** \*Estimated by dividing the total level of employment income supported, by the number of direct FTEs supported.

As well as the tax paid by the employment supported by non-National Lottery sales in the retail agent market, these retail sales also generate Exchequer returns in the form of VAT receipts. To calculate the effective VAT rate in the retail market, we use the latest available official estimates for total turnover in the retail sector, as well as estimates for total VAT receipts for the same year. The former is estimated at €52.6 billion (excluding food and beverage services)<sup>8</sup>, while the latter is estimated at €5.1 billion.<sup>9</sup> This suggests that the proportion of total retail sales returned as VAT receipts, i.e., the effective VAT rate, at 9.7%.

By applying this estimated effective VAT rate to the total retail agency sales of non-National Lottery products (€390 million), we arrive at an estimated VAT contribution to the Exchequer of €37.8 million.

<sup>8</sup> See: CSO

<sup>9</sup> See: <https://www.revenue.ie/en/corporate/documents/research/vat-payments-returns-2020.pdf>

**Table 4.28: Estimated Taxation Paid to the Exchequer by VAT from Non-National Lottery Sales in 2024 - (€)**

Year	Total Retail Agency Sales of Non-National Lottery Products (€m)	Estimated Effective VAT Rate	Total Tax Paid (€m)
2024	389.9	9.7%	37.8

**Source:** Indecon modeling

**Notes:** \*Estimated by dividing the total level of employment income supported, by the number of direct FTEs supported.

Using the central estimate from the previous analysis on the level of prize winnings that were spent by prize winners, Indecon estimated the tax revenue generated by this expenditure. Indecon estimates that total tax paid for this category was around €13 million, as shown in Table 4.29 below.

**Table 4.29: Estimated Taxation Paid to the Exchequer by Employees Supported by the Spending of National Lottery Prize Winnings - (€)**

Year	Wages and Salaries (€m)	Direct Employment (FTEs)	Average Gross Salary (€)*	Total Tax Paid (€m)
2024	139.5	3,378	41,304	13.0

**Source:** Indecon modeling

**Notes:** \*Estimated by dividing the total level of employment income supported, by the number of direct FTEs supported.

Indecon combines the results from each of the above analyses on tax paid to the Exchequer in Table 4.30 to get an estimate of the total exchequer impact in 2024, which is estimated to have been just under €85 million.

**Table 4.30: Estimated Exchequer Impacts Supported by National Lottery (€m) – 2024**

Year	Exchequer Impacts (€m)
2024	84.6

**Source:** Indecon modeling

## 4.7 Summary of Key Findings

- This section presents estimates of the overall contribution of the National Lottery to Irish economy Gross Domestic Product (GDP). We do this by combining a number of consumption and expenditure-related impacts. These impacts include:
  - Expenditure on National Lottery products, less prizes won by players.
  - Consumer expenditure of prize winnings.
  - Non-National Lottery related expenditure at National Lottery retail agents.
  - The impact of contributions to Good Causes.
- Under Indecon's Central Scenario regarding the expenditure of prize winnings, the overall direct expenditure impact of the National Lottery was **€1.13 billion** in 2024. When multiplier effects (to the value of **€574 million**) are considered, this results in an overall, economy-wide economic impact of **€1.7 billion**.
- The National Lottery also returns a proportion of its revenue to the community via Good Causes, through beneficiary organisations. In 2024, this amounted to **€239.3 million** in direct expenditure by the National Lottery with a wider impact of **€393 million** when accounting for multiplier impacts.
- The total contribution of the National Lottery to economic outputs (when combining both consumption impacts and the economic impact of supporting beneficiary organisations) in 2024 is estimated at **€2.1 billion**.
- The total contribution of the National Lottery to economic outputs between 2018 and 2024 was over **€15 billion**.
- Overall, it is estimated that the National Lottery directly supported a total of **14,106** full-time equivalent jobs in 2024. This includes individuals employed within PLI, jobs supported within beneficiary organisations through the allocation of National Lottery funding for Good Causes, employment supported through the spending of prize winnings, and jobs supported within the National Lottery retail agent network.
  - When indirect and induced multiplier impacts are included, this overall employment impact rises to **18,318** jobs across the Irish economy.
- It is estimated that the total exchequer contribution attributable to the National Lottery amounted to **€85m** in 2024.

# 5

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## **Assessment of Impacts from Betting on the Lottery**

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# 5 Assessment of Impacts from Betting on the Lottery

## 5.1 Introduction

A development in the gaming market that is important context for this study is the growth in lottery betting and related services. These services allow players to bet with bookmakers (both in person and online) on the outcomes of National Lottery draws without purchasing a National Lottery ticket. These companies that offer lottery betting neither contribute to the Good Causes fund nor pay commission to local retailers, nor are they agents of the National Lottery.

The National Lottery in the UK is not regulated as gambling under the UK Gambling Act 2005 and its unique role in supporting Good Causes is acknowledged by government in the UK. Section 95 of the Gambling Act 2005 in the UK prohibits a holder of a betting licence from offering a bet on the outcome of a lottery which forms part of The National Lottery. This prohibition was extended in 2018 to prohibit offering bets on the outcome of a EuroMillions draw. The position in the UK is replicated in 25 EU countries where betting on national lottery draws is banned.

In 2015, the Irish Government passed the Betting (Amendment) Act 2015 that brought remote bookmakers and betting exchanges into the scope of the national regulatory framework in terms of licencing and tax. As of March 2026, there are 91 remote bookmaking operations in Ireland. The Gambling Regulation Act 2024 updated Irish gambling laws and lead to the establishment of the Gambling Regulatory Authority of Ireland to regulate betting, gaming and lotteries, other than the National Lottery.

Following the enactment of the Gambling Regulation Act 2024, PLI maintains that a regulatory gap still exists between bookmakers and the National Lottery, due in part to the potential of private firms to take bets based on the outcome of the National Lottery draws without consideration of the potential implications for players, payment of taxes, or losses resulting to Good Causes funding.

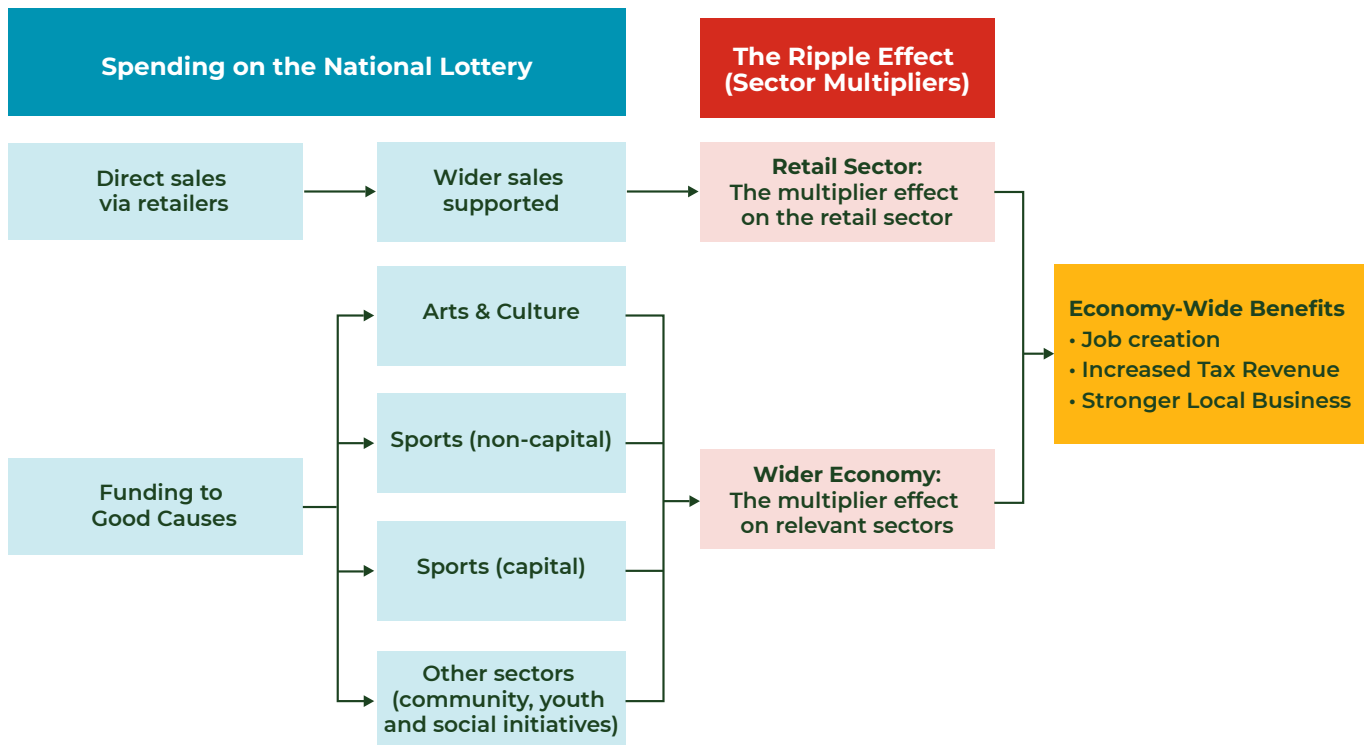
This section explores the macro-economic impacts of lottery betting, by considering the impact of direct sales via retailers; funding to Good Causes; and overall impact on the value of the National Lottery licence.

## 5.2 Macro-Economic Impacts of Lottery Betting

Figure 5.1 summarises the components of macro-economic impact, regarding betting on the National Lottery, that have been used to inform the estimates in this analysis. The analysis focuses on two areas of consumer expenditure, namely:

- Direct sales via retailers.
- Funding to Good Causes.

These areas of expenditure have knock-on effects for the rest of the economy, by way of their exposure to key sectors of the economy including arts and culture; sports; and community, youth and social initiatives. These analytical components are collated to estimate the overall economy-wide impacts of betting on the National Lottery.

**Figure 5.1: Components of Macro-Economic Impacts of Betting on the National Lottery**


Source: Indecon

### Estimation of Impacts on Retail Sector

To estimate the wider impact of lottery betting on the retail sector, Indecon have utilised:

- National Lottery data.
- Red C data on impact of betting on the National Lottery.
  - CSO data.
- Findings from Indecon's survey of National Lottery retailers.
  - Indecon's input-output model of the Irish economy.

As per the previous section, the analysis in this section provides estimates of:

- Lost commission revenue to retailers.
- Lost sales in the retail sector.
- Impact on employment in the sector.
- Impact on wider economic output.
- Exchequer losses.

According to research from Red C, by combining data from a 2025 survey of adults alongside 2024 duty receipts, the value of the bookmakers' lottery in 2025 was estimated at approximately €828 million. Also in line with Red C research, 35% of players in the bookmakers' lottery indicated that they *would* play the National Lottery itself, if bookmakers' lottery were unavailable, thus implying around €289 million in lost sales to the National Lottery. By applying the fact that 82% of lottery sales came through retail agents in 2024, this therefore suggests that there was a loss of around €238 million in retail sales of National Lottery products due to the presence of lottery betting.

Table 5.1 summarises the impact of betting on the lottery on the retail sector in 2024, as well as providing the average impact between 2021 and 2024, across a range of selected indicators. As well as the value of lost lottery sales, it is estimated that the loss of commission from reduced lottery sales amount to €12 million, with around €132 million lost in wider retail sales due to a reduction in National Lottery sales.

It is estimated that 1,219 fewer jobs are supported due to the presence of lottery betting, associated with an exchequer revenue of around €5 million. Considering wider economic (indirect) output effects, an additional €74 million in output may have occurred in the absence of lottery betting.

**Table 5.1: Impact of Betting on the Lottery on the Retail Sector - 2024**

	2024	Average 2021-2024
<b>Lost lottery sales - retail sector</b>	€237.7m	€186.5m
<b>Loss of commission from reduced lottery sales</b>	€12.1m	€9.9m
<b>Lost wider retail sales due to reduction in lottery sales</b>	€132.4m	€103.9m
<b>Loss of employment in the retail sector</b>	1,219	957
<b>Loss of exchequer revenue</b>	€5.2m	€3.9m
<b>Reduction in wider economic output (indirect effects)</b>	€73.7m	€58.0m

Source: Indecon analysis

## Estimation of Impacts on Good Causes

Indecon has also estimated the impact of reduced contributions to Good Causes supported by the National Lottery. Each year, the National Lottery spends a proportion of its income supporting 'Good Causes'. It is required to allocate 65% of revenue remaining after prizes to Good Causes. This equates to between 28%- 30% of every €1 spent on National Lottery draws. As such, it is important to consider how much more funding may have been available to support these Good Causes, in the case where lottery betting is unavailable and more money is spent on the National Lottery itself.

A total of €239.3 million was raised for Good Causes in 2024, while Table 5.2 shows how this funding was distributed across each sector. The sports sector – comprising both capital and non-capital – causes, has received the largest share of funding, at around 40%. However, the arts sector (31%) and other sectors (including community, you and social initiatives) have received comparable shares of funding, at 31% and 29% respectively.

**Table 5.2: Average Share of Lottery Funding to Good Causes by Sector**

Sector	Average Share of Funding to Good Causes	Estimated Value of Funding, 2024 (€m)
Arts	31%	72.5
Sports	40%	94.6
All other sectors*	29%	69.5

Source: Indecon analysis of National Lottery data

\*Includes community, youth and social initiatives

Table 5.3 summarises the impact of betting on the Lottery on the Good Causes sector in 2024, as well as providing the average impact between 2021 and 2024, across a range of selected indicators. The National Lottery generated around €853 million in income from sales on National Lottery products in 2024, of which €239.3 million was spent on Good Causes – approximately 28%. Applying this 28% to the total estimated value of lost lottery sales (€289.7 million), it is estimated that around €81 million was the value of lost contributions to Good Causes in 2024, with the average between 2021 and 2024 being €63 million.

In terms of employment, it is estimated that around 709 fewer jobs were supported in 2024, with exchequer revenue around €7.5 million lower than what it would have been in the absence of lottery betting. Considering the wider economy, it is estimated economic output was approximately €52 million lower in 2024 (€40 million when looking at an average between 2021 and 2024).

**Table 5.3: Impact of Betting on the Lottery on the Good Causes Sector - 2024**

	2024	Average 2021-2024
Lost lottery sales	€289.7m	€223.5m
Lost contributions to Good Causes	€81.1m	€62.6m
Lost employment in Good Causes	709	547
Loss of exchequer revenue	€7.5m	€5.6m
Lost wider economic output from contributions to Good Causes	€52.0m	€40.1m

Source: Indecon analysis

## Impact on the Value of the National Lottery

Lost revenue to the National Lottery has implications for the value of the National Lottery licence and the potential return to the exchequer from the sale of this licence. The implications of reduced sales on the value of the licence can be estimated via analysis of revenue multiples and profit multiples.

Premier Lotteries Ireland paid €405 million to obtain the licence in 2013. Our estimates for the reduction in the value of the licence for National Lottery are based on two different approaches – a ‘revenue multiple’ approach and a ‘profit multiple’ approach.

Under the ‘revenue multiple’ approach, we calculate the ratio of the value of the lottery licence in 2013, to the National Lottery’s revenue in 2013 (€685 million), implying a ‘revenue multiplier’ of 0.6. Having obtained this multiplier, we estimate the current value of the National Lottery licence, by applying our multiplier (0.06) to the 10-year average revenue value of the Lottery (calculated as €828 million). This implies that the current value of the National Lottery licence is approximately €490 million.

To provide a more robust estimate to the potential loss in value of the licence, we apply two scenarios: Scenario 1, in which the value of lost sales is €200 million, and Scenario 2, in which the value is €250 million. Under the first scenario, the sales of the Lottery based would instead be €1,028 million (€828 million plus the additional €200 million). Applying the 0.6 revenue multiplier to this new value, implies a value of the licence of €608 million. When compared to actual current value of the licence (€490 million), we therefore estimate a loss in value of the licence of €118 million.

Repeating this approach assuming a €250 million in lost sales scenario suggests a potential loss in value of €148 million.

Table 5.4 summarises the steps in calculating the loss in value of the licence under each scenario.

**Table 5.4: Summary of Key Values to Calculate Multipliers Used in Estimating Lost Value of National Lottery Licence**

	<b>Value</b>	
<b>Value of Lottery Licence in 2013 (€m) [A]</b>	405	
<b>National Lottery Revenue in 2013 (€m) [B]</b>	685	
<b>Revenue Multiplier [C=B/A]</b>	0.6	
<b>10-Year Average Revenue of National Lottery [D]</b>	828	
<b>Estimated Current Value of Asset [E=C*D]</b>	490	
	<b>Scenario 1: €200 million lost sales</b>	<b>Scenario 2: €250 million lost sales</b>
<b>Revenue in Absence of Lost Sales [F=D+ value for scenario]</b>	1,028	1,078
<b>Value of Licence in Absence of Lost Sales [G=F*C]</b>	608	638
<b>Estimated Loss in Value of Licence [H=G-E]</b>	118	148

**Source:** Indecon analysis of National Lottery data

Under the 'profit multiple' approach, the valuation is estimated based on the operating profit of the National Lottery between 2015 and 2023, which was between €9.9 million and €10.3 million. Comparing this figure to the value of the licence in 2013, this implies a 'profit multiplier' of 0.03.

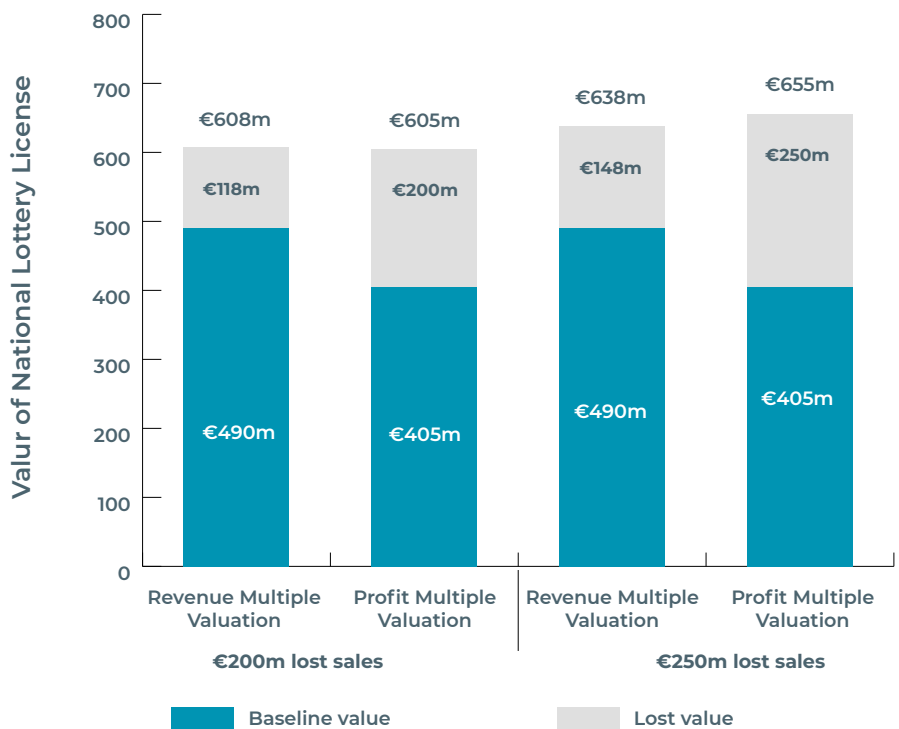
Next, we estimate the overall operating profit that would derive from an additional €200 million in additional sales in the absence of lottery betting. Once accounting for additional prize winnings, spending on Good Causes, and fixed and variable costs, the additional operating profit that would be associated with an increase in sales of €200 million is estimated to be €4.9 million.<sup>10</sup> Adding this 'new profit' to the average operating profit of around €10 million, the estimated operating profit of the National Lottery under this scenario would be €14.7 million. This figure is multiplied by our 'profit multiplier' of 0.03 to estimate the new value of the licence as €605.2 million. Comparing this to the original value of the licence (€405 million), the estimated loss in value of the licence under this scenario of €200 million lost sales due to lottery betting, is €200.2 million.

<sup>10</sup> This considers estimated payments on prize winnings of €113 million (using a 5-year average rate of 56% spending on prize winnings), 28%, or €57 million, on Good Causes, and an additional €25.6 million on fixed and variable costs, by extrapolating from actual National Lottery cost data.

This process is repeated for Scenario 2, using a value of €250 million for the lost sales, with an estimated loss in value of the licence of €250.3 million.

Figure 5.2 summarises the scenario estimates for the overall reduction in the value of the licence for the National Lottery. Using the ‘revenue multiple valuation’ approach, the value of the lost sales to the National Lottery are likely in the range of €118 million to €148 million. Using the ‘profit multiple valuation’ approach, meanwhile, puts the estimated value at between €200 million and €250 million.

**Figure 5.2: Scenario Estimates of Overall Reduction in Value of the Licence for the National Lottery**



Source: Analysis based on PLI/National Lottery data

### 5.3 Summary of Key Findings

- Indecon's analysis, using a detailed macro-economic model of the Irish economy, provides estimates of the loss to the wider economy from betting on the Lottery. The estimates account for impacts on retailers and Good Causes.
- The estimate of total lost lottery sales due to betting on the lottery is **€238 million** in the retail sector, and **€81 million** to Good Causes.
- Based on figures for 2024, it is estimated that betting on the lottery contributes to a reduction in economic output in the wider economy of **€125.7 million**.
- From an employment perspective, it is estimated that there are around **1,929** fewer jobs supported due to the presence of lottery betting.
- This foregone economic activity is estimated to contribute to lost Exchequer revenue of approximately **€12.7 million**.
- Lost revenue to the National Lottery has implications for the value of the National Lottery licence and the potential return to the exchequer from the sale of this licence. The implications of reduced sales on the value of the licence can be estimated via analysis of revenue multiples and profit multiples.
  - Using a 'revenue multiple' valuation, the value of the lost sales to the National Lottery are likely in the range of **€118 million to €148 million**. Using a 'profit multiple' valuation, puts the estimated lost value at between **€200 million and €250 million**.



*Irish Peatland Conservation Council, A National Lottery Good Cause*

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## **Conclusions**

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## 6 Conclusions

This independent assessment has estimated the socio-economic impact of the National Lottery in Ireland. This research has utilised the latest data from the Central Statistics Office and outputs from the Indecon sectoral input-output model of the Irish economy in estimating the employment, output and income impacts of the National Lottery. The modelling has been informed by and supplemented by data from PLI and the findings of survey research with National Lottery retailers and beneficiaries of contributions to Good Causes by the National Lottery.

In relation to Good Causes supported by the National Lottery, this report has demonstrated the levels of support provided and the importance of this support to the recipients. €239.3m was provided to Good Causes in 2024. Beneficiaries indicated that without this funding 59% would either not be able to provide their services or would only be able to provide these services on a significantly reduced basis.

The impact of the National Lottery on the retail sector is evident both in the €700m in sales of National Lottery products through retailers, as well as the estimated €390m in additional retail sales supported by these sales of National Lottery products. The €488 million in prizes won on the National Lottery in 2024 also supports wider economic activity in the retail sector and more widely.

Indecon's economic modelling has estimated the employment and economic output supported by these impacts on the retail sector, beneficiaries and prize winnings. It is estimated that the National Lottery supported 18,318 jobs and €2.1bn in economic output in 2024. Additionally, it is estimated that this economic activity supported €85m in exchequer contributions.

Furthermore, modelling of the impact of prize winnings, retail sales and contributions to Good Causes by the National Lottery between 2018 and 2024 estimates the total contribution to economic output of €15.1bn.

The final element of this research estimated the macro-economic impact of lottery betting. Based on estimates of the size of the lottery betting market and the proportion of this market that would divert to the National Lottery in the absence of lottery betting, Indecon has estimated the wider economic losses from lottery betting. It is estimated that lottery betting in 2024 led to a potential loss of €81 million in funding for Good Causes. In addition, this practice is estimated in a reduction of economic output of €125.7m and a consequent reduction in exchequer revenues of €12.7m. Additionally, lottery betting is estimated to have reduced the value of the National Lottery license to the state by between €115-€250m.

This research has demonstrated the significant ongoing positive economic contribution of the National Lottery via the contributions to Good Causes, impacts on retail sector of the economy, and prizes won by players.



**National  
Lottery**