

Is Winning Really a Win? The Influence of Gambling on Young Adults in Romania. A Survey-Based Study

Lazăr-Ioan Trica¹, Atalia Onițiu^{1*}

¹ West University of Timișoara, 4 Vasile Pârvan Blvd., 300223, Timișoara, Romania

KEYWORDS

Gambling
Economic impact
Social effects
Risks
Youths

ABSTRACT

The present study examines the impact of excessive gambling on young adults in Romania, specifically those aged between 18 and 35. The primary aim of this investigation is to determine whether activities such as sports betting, casino games, and lotteries exert a significant influence on individuals' lives. To explore this issue, a quantitative, descriptive, cross-sectional research methodology was employed. Data were collected via an online questionnaire disseminated through social media platforms (Facebook and WhatsApp). The study considered several dimensions of excessive gambling, including the difficulty in controlling gambling impulses and its detrimental effects on financial stability and social relationships. Statistical analysis of responses obtained from a non-probability sample of 117 participants revealed a notable prevalence of excessive gambling, with financial hardship emerging as the most prominent consequence. The findings suggest that excessive gambling is more prevalent among unmarried individuals and has a more pronounced financial impact on urban youth. However, no statistically significant correlations were found between excessive gambling and variables such as age or employment status. The results underscore the importance of educational initiatives and awareness campaigns aimed at reducing gambling-related risks. From a practical standpoint, the development and implementation of targeted prevention and intervention strategies—particularly for vulnerable groups, such as those with low or unstable incomes—are strongly recommended. Moreover, the study highlights the urgent need for stricter regulatory measures to mitigate the adverse financial and social consequences of gambling. By offering a nuanced analysis of the socio-demographic factors associated with excessive gambling, this research contributes valuable insights and proposes directions for enhancing prevention efforts.

* Corresponding author, contact address: atalia.onitiu@e-uvt.ro (A. Onițiu).

1. Introduction

Gambling activities have existed in myriad forms throughout history; however, detailed scholarly inquiry into these practices is relatively recent, having been prompted by the widespread resurgence of gambling in the United States during the 1980s and 1990s (Nelson 2021, 111). Globally, gambling – particularly in its online form – has witnessed continuous growth over recent decades. A recent meta-analysis indicates that such activities enjoy considerable popularity, with an estimated prevalence of 46.2% among adults and 17.9% among adolescents (Tran et al. 2024).

In European countries, the gambling sector has expanded markedly in recent years. While physical gambling saw a dramatic decline during the COVID-19 pandemic, followed by a rebound, online gaming has exhibited a sustained upward trajectory, according to the European Gaming & Betting Association (EGBA 2022). The same source reports that, in 2022, online casinos accounted for the largest share of revenue (39%), followed by sports and other forms of betting (35%), and lottery games (18%).

In Romania, gambling is defined as an activity whose outcome is primarily determined by chance, and which requires the payment of a fee or stake to participate. This category encompasses lotteries, sports betting, casino games (such as roulette, blackjack, and slot machines), and prize raffles. A defining feature of these games is the player's lack of influence over the result, which depends almost entirely on luck. Participation is legally restricted to individuals aged 18 and above, and unlicensed gambling is prohibited.

Romania's legal framework governing gambling is established under Government Decision No. 298/2013, which regulates the organisation and operations of the National Gambling Office (Oficiul Național pentru Jocuri de Noroc – ONJN). This body, which functions as a government agency with legal personality, is charged with licensing, monitoring, and sanctioning gambling operators. The ONJN also plays a role in combating money laundering and safeguarding consumer rights. Operators are subject to stringent obligations, including restrictions on advertising and marketing. In the online environment, the ONJN supervises digital platforms to ensure legal compliance and to prevent fraud. It holds the authority to conduct inspections and to suspend or revoke the license of non-compliant operators.

The overarching aim of this legislation is to ensure transparency and fairness, while simultaneously protecting players and mitigating the risks associated with gambling (HG No. 298/2013). Beyond fiscal and regulatory goals, the legal framework also incorporates preventive measures against addictive behaviours, such as controls on advertising and access restrictions. Thus, in Romania, gambling is framed as a tightly regulated economic and social activity (OUG No. 82/2023).

The Romanian gambling industry has expanded significantly across both land-based and online domains. Growth has been particularly concentrated in large cities such as Bucharest, Cluj, Timișoara, Iași, and Constanța, where numerous casinos and gambling halls have proliferated since 1989. The online sector has grown rapidly since the liberalisation of the market and the issuance of official licences beginning in 2016. This development has been facilitated by the ONJN's strict regulatory oversight, which has contributed to the professionalisation of the sector and enhanced legal compliance. Consequently, the industry has flourished both through the expansion of physical venues in urban areas and via increased accessibility to online platforms, positioning Romania as a significant gambling market within the region (OUG No. 80/2024). According to the EGBA (2022), Romania ranked fourth in Europe for the proportion of gambling activity conducted online, following Sweden, Latvia, and Lithuania.

Marketing strategies and advertising campaigns by betting agencies have played a considerable role in attracting young people to gambling. Globally, gambling is recognised as a form of risky behaviour among youth. Like experimentation with alcohol, drug use, or unprotected sexual activity, young individuals often perceive gambling as a source of entertainment and amusement, with little regard for potential negative consequences. This mindset places them at heightened risk of developing gambling-related disorders and associated health issues (Jeffrey et al. 2005, 237). One of the most significant contributors to the rise in youth gambling participation is the widespread availability of online technology and access to the internet (Nelson 2021, 111).

Against this backdrop, the present study investigates the influence of gambling on young adults, while underscoring the urgent need for greater awareness of its risks and for more robust regulatory measures aimed at protecting this vulnerable demographic from potentially harmful outcomes.

2. Theoretical framework

The Gamblers Anonymous Association, in their 1998 study, defined gambling as any form of wager—irrespective of its value—in which the outcome is uncertain and dependent either on chance or on the skills of the individual placing the bet (Rizeanu 2012, 14). Gambling is often perceived as a leisure activity: a means of entertainment, social interaction, or even a supplementary source of income. For many, it represents an escape mechanism, offering a temporary respite from daily stressors or personal difficulties and functioning as a form of psychological relief (Hagfors et al. 2023; Alaba-Ekpo et al. 2024; Jouhki et al. 2022; Neophytou et al. 2021; Huțul et al. 2024). However, gambling also possesses a destructive potential, capable of overwhelming an individual's psychological wellbeing and dominating their mental and emotional landscape (Miu 2020, 93).

Ludomania, commonly referred to as gambling addiction, denotes a pattern of repeated and problematic behaviour related to gambling. Individuals affected by this condition experience significant difficulty in controlling their impulses and continue to engage in gambling despite facing serious adverse consequences. According to the *Diagnostic and Statistical Manual of Mental Disorders* (DSM-5), gambling is categorised as an addictive disorder (UNICEF 2021, 5). It has been included within the broader classification of "addictive and substance use disorders", specifically under the subcategory of "non-substance-related disorders". A defining characteristic of this group is the individual's inability to resist impulses, temptations, or actions that may cause harm to themselves or to others (Miu 2020, 1).

Pathological gambling, in particular, involves an exaggerated and persistent preoccupation with gambling activities, resulting in a loss of behavioural control and considerable emotional disequilibrium for the person concerned (Lupu 2008, 7). While gambling, in its basic form, entails "risking something of value in the hope of obtaining something of even greater value", pathological gambling is distinguished by compulsive and repeated involvement in gambling behaviours that yield detrimental consequences in personal, familial, or professional domains. The progression from casual gambling to addiction is frequently insidious, with affected individuals often denying or minimising the seriousness of their condition (Hoidrag 2022, 77).

Excessive or pathological gambling produces a wide array of negative consequences not only for the individual but also for society at large. These effects range from financial destitution and the disintegration of family relationships to engagement in illegal activities undertaken to secure funds for gambling. When individuals attempt to cease their gambling behaviour, they often experience overwhelming feelings of guilt and isolation, accompanied by difficulties in communication and in maintaining relationships (Lupu 2008, 7). As one progresses towards full-blown addiction, a host of personal challenges may emerge, including frequent and intense negative emotional states, difficulty fulfilling familial and professional responsibilities, disrupted sleep patterns, and the abandonment of previously enjoyable or relaxing activities. This deterioration often undermines relationships with family members and other significant figures, while also leading to the mismanagement of personal finances, mounting debts, and increased pressure from creditors and others (Hoidrag 2022, 77).

In the early stages, family members may exhibit disbelief or denial regarding the severity of the issue. Over time, as the problem becomes undeniable, blame is often assigned for the failure to intervene earlier, resulting in a sense of insecurity and the potential emergence of additional psychological or emotional disturbances within the family unit (Rizeanu 2015, 50).

Although gambling shares certain features with other public policy concerns—such as tobacco use or environmental pollution—it possesses distinct characteristics that necessitate a unique approach. Unlike other risk behaviours, gambling is both legally sanctioned and, to some extent, state-promoted, yet it simultaneously carries a substantial risk of serious mental health disorders, including addiction, depression, and anxiety. Its normalisation within society, alongside the economic benefits it yields through taxation, further complicates efforts to regulate or mitigate its impact. As such, addressing gambling from a public health perspective is not only imperative but also fraught with challenges, both political and practical (Latvala et al. 2019; Ukhova et al. 2024; Wardle et al. 2019).

International research has consistently demonstrated that electronic games with monetary rewards pose the highest risk for the development of gambling addiction (Lund and Nordlund 2003; Rossow and Hansen 2003; Turner et al. 2006). It is estimated that over 17% of all individuals who engage

in gambling admit that the activity has had a detrimental impact on their lives (Lian et al. 2019, 89). In Ireland, approximately 3.5% of the population is considered to be at some level of risk with regard to excessive gambling. Within this total, 0.2% comprise young people aged 15–24, and 0.7% those aged 25–35 (Ó Ceallaigh et al. 2023). In Italy, in 2017, 42.8% of the population were reported as having participated in gambling activities, with 36.9% of young people engaging in such practices – one of the highest rates in Europe (Resce et al. 2019).

In Switzerland, a study by Tozzi et al. (2013), conducted on a sample of 1,102 upper secondary school students aged 17 and over, revealed that 37.48% had engaged in gambling, while 5.54% were found to be at risk of developing gambling-related problems – particularly males aged 18 and above. Similarly, a national survey conducted in Serbia indicated that 60% of the population had gambled at least once in their lifetime, with 3.8% considered to be at low or moderate risk, and 0.5% classified as high-risk problem gamblers (Terzić-Šupić et al. 2018). A more recent investigation by Nedeljković et al. (2024), based on two surveys from 2014 and 2018 involving a sample of 7,385 respondents, found that the most commonly played games in Serbia were lottery-based (54.8%), followed by sports betting (19.7%) and casino games (4.3%). According to the study, 40% of respondents engaged in gambling activities, with 1.7% facing a moderate to high risk of addiction. Regression models identified key risk factors as male gender, young age (18–24), substance use (including drugs and alcohol), high stress levels, and tobacco consumption.

The association between male gender and younger age (particularly 18–35 years) and the increased risk of excessive gambling has been confirmed by numerous studies. A recent meta-analysis by Dellosa and Browne (2024), synthesising 21 studies published between 2000 and 2022, reported that 55.7% of global gamblers were male, with 3.1% categorised as at-risk – young males accounting for the highest prevalence. Similarly, a systematic review conducted by Moreira et al. (2023), which examined 33 studies published between 2016 and 2023, identified several primary risk factors for gambling addiction: male gender, youth, unmarried status or recent marriage (under five years), low educational attainment, and financial hardship. The influence of marital status is further supported by Syvertsen et al. (2023), whose study of 5,121 Norwegian gamblers revealed a higher prevalence of addiction

among those who were single or divorced compared with their married counterparts.

The link between financial distress and excessive gambling is well documented. Marionneau et al. (2024), for example, highlighted the connection between casino gambling and the accumulation of debt among Finnish gamblers. Girard et al. (2023), in a study conducted in Norway, established low income as a predictor of gambling disorder, while Resce et al. (2019) noted that gambling itself can lead to a decline in personal income. Furthermore, Swanton and Gainsbury (2020) found that financial difficulties—particularly debt—are both a cause and a consequence of gambling addiction, with affected individuals more likely to borrow money or rely on credit cards to sustain their habits. These conclusions are corroborated by Muggleton et al. (2021), who examined financial transaction data in the United Kingdom and observed similar trends.

According to a study carried out by GfK Romania (2016), many Romanians participated at least once in games of chance or made bets. The most popular game among Romanians is Loto, organized by CN Loteria Română. The percentage of participants in gambling in Bucharest is higher than in Bucovina, Crisana, Maramureș and Moldova. The largest proportion of people who play games of chance in our country is represented by teenagers and young people between the ages of 13 and 24; they constitute 33% of the total. They are followed by the 25-34 age group, which accounts for 20%, while only 9% of players are over 45. Those who play at least once a week are mainly young, unmarried, urban men with average education and an average household income of around 2,500 RON.

3. Methods

Through a quantitative, descriptive, cross-sectional research approach, the current study aims to investigate the consequences of excessive gambling, by analyzing self-perceived effects of gambling among young Romanian adults. The study does not pursue a clinical diagnosis of gambling addiction, but assesses the self-reported perception of problematic gambling behaviour, how young people perceive their own behaviour towards gambling, the degree to which they feel they are losing control, the reasons that lead them to participate, and the effects that participation has on different areas of their

lives. This approach allows the identification of possible alarm signals regarding the emergence of problematic behaviour, without however affirming the existence of an addiction in the psychiatric or medical sense.

Specifically, the research seeks to identify and examine the main dimensions characterizing gambling addiction and its manifestations in young individuals. A first important dimension analyzed is related to excessive preoccupation and exaggerated commitment to gambling activities. This dimension was measured using specific indicators such as the total number of hours spent gambling per week, the frequency of thoughts about gambling outside of actual playing times, as well as the extent to which an individual prioritizes gambling participation over other personal, social, or professional activities. Another essential dimension analyzed in this study is poor control over gambling behaviour. This lack of control was assessed by examining the individual's inability to significantly reduce or stop gambling activities, despite their explicit and conscious desire to do so. The study also considered the number of unsuccessful attempts to limit time or financial resources invested in gambling, as well as the relapse rate into gambling behaviour after a period of abstinence or following repeated attempts to quit.

Thus, the current study aims to contribute to a better understanding of the influence exerted by excessive gambling on young people, emphasizing the importance of implementing effective and evidence-based strategies to prevent and mitigate this high-risk behaviour in society.

The research was guided by the following objectives:

- O1. Analyze the presence of excessive gambling among young people.
- O2. Determine the level of awareness regarding the seriousness of excessive gambling.
- O3. Evaluate of the relationship between monthly income and the frequency of participation in gambling
- O4. Investigate the influence of gambling on the financial situation depending on the residence environment

In close connection with these, the following hypotheses were formulated:

H1. Socio-demographic characteristics such as age, marital status, and area of residence are associated with excessive gambling, in line with prior research (Nedeljković et al. 2024; Dellosa and Browne 2024; Moreira et al.

2023) showing that young, unmarried males from urban areas are more prone to gambling problems.

H2. There is a statistically significant association between monthly income and the frequency of gambling participation, supporting findings (Resce et al. 2019; Marionneau et al. 2024; Muggleton et al. 2021) that low and unstable income levels increase gambling risk.

H3. Individuals who report being better informed about gambling risks demonstrate a deeper understanding of gambling addiction and its consequences, consistent with the idea that awareness moderates risky behaviours (UNICEF 2021; Huțul et al. 2024).

H4. Gambling addiction is more prevalent among employed individuals than unemployed ones, potentially due to higher financial accessibility and stress-related motivations, as suggested by Hagfors et al. (2023) and Neophytou et al. (2021).

H5. Gambling has a greater negative financial impact on young people in rural areas than in urban areas, echoing the findings that geographic context influences gambling consequences (Tozzi et al. 2013; Terzic-Supic et al. 2019; Russell et al. 2025).

Using a non-probability sampling method, a total of 117 respondents were selected, all of whom were active gamblers aged between 18 and 35. This age range was chosen due to its relevance, as it represents a significant period from psychological, social, and economic perspectives, during which gambling behaviours and the risk of developing addictions tend to take shape. All respondents were based in Romania, with 63% from urban areas and 37% from rural areas.

The questionnaire developed for this research is composed of fifteen original questions, which were constructed taking into account the objectives and hypotheses of the research. The construction of the questionnaire was based on the specialized literature, but the wording of the questions is adapted to the specific context of young Romanians aged between 18 and 35. The first six questions collect data on the age, gender, marital status, background, professional status and monthly income of the respondents, providing an image of the socio-demographic characteristics of the participants. The following questions, with six-point Likert scale responses, are dedicated to the frequency of participation in gambling, the reasons for involvement, the perception of the associated risks, the level of information

about these risks, as well as the accessibility of gambling in the online or physical environment. The questionnaire also investigates the social pressure exerted by the group of friends on the decision to participate in gambling and assesses their perceived influence on various aspects of personal life: relationship with family, relationship with friends, social life, financial situation, work and health.

The data collection process took place over a period of three months, specifically between April and June 2024. To carry out this stage of the research, the questionnaire was distributed online through two main methods. Firstly, it was shared within a Facebook group entitled “Gambling Addiction”, which has approximately 460 members, most of whom are individuals addicted to gambling or directly affected by it. The group serves as a space for discussion and support for those dealing with such issues, and this approach allowed access to respondents with direct experience of the negative consequences associated with gambling. Secondly, the questionnaire was distributed to known individuals who regularly or occasionally participate in gambling activities in casinos or other similar venues. This distribution was carried out via social platforms such as Facebook Messenger and WhatsApp.

A major difficulty encountered during data collection was the reluctance of many respondents to participate and complete the questionnaire. This reluctance was largely generated by feelings of shame or fear of social stigma associated with publicly admitting involvement in gambling activities or having developed an addiction. As a result, using an anonymous online questionnaire proved to be an effective solution, enabling respondents to provide sincere responses without social pressure or fear of judgment. Consequently, this approach significantly contributed to obtaining more authentic and accurate responses.

In the final stage of the research, data collected through the questionnaire were analyzed using IBM SPSS Statistics software, version 25, which allowed rigorous interpretation of the data, clear results, and meaningful conclusions regarding the influence of gambling on behaviour and quality of life among young people.

4. Analysis and Results

For this study, a convenience sample of 117 respondents was used (see Table 1).

Table 1. *Characteristics of the respondents*

Characteristic	Distribution
Gender	- 77% male - 23% female
Age	- 56% (18-25 years) - 44% (25-35 years)
Place of Origin	- 63% urban - 37% rural
Place of Residence	- 74 % urban - 26% rural
Marital Status	- 69% unmarried - 24% married - 7% divorced
Participation in gambling	- 39% multiple times a week - 22% once a week - 16% once every few months - 8% once a month - 8% once a year or less - 7% not at all
Over gambling	- 40% very often - 17% often - 18% sometimes - 9% rarely - 16% never
Reasons for gambling	- 78% the chance to win money - 62% entertainment/fun - 24% stress or personal problems - 9% peer pressure
Borrowing money for gambling	- 20% very often - 17% often - 16% sometimes - 14% very rarely - 7% rarely - 27% never

Practically, our study reflects in general the perceptions of young male urban resident, unmarried, often gambling respondents. The data suggests that a majority of respondents experience some level of difficulty in controlling their gambling behaviour, with nearly 60% acknowledging that they gamble more than planned either sometimes, often, or very often. Most respondents gamble either for money, or for entertainment. Based on the collected data, more than 50% of respondents borrow money to gamble, which could suggest a gambling addiction among the surveyed participants.

The high percentage of individuals borrowing money frequently raises concerns about financial instability and potential gambling-related debt, emphasizing the need for financial education and intervention strategies to address problematic gambling behaviours. These demographic characteristics provide an important context for interpreting the results and drawing conclusions about gambling behaviour and addiction among young people.

According to our respondents, involvement in gambling activities influences to a great extent individuals' lives, on several dimensions, synthesized in Table 2.

Table 2. *Gambling effects on respondents*

Category	Very great extent (%)	Great extent (%)	Moderate extent (%)	Small extent (%)	Very small extent (%)	Not at all (%)
Your relationship with family	27%	22%	12%	18%	3%	17%
Relationship with friends	24%	18%	18%	17%	5%	18%
Financial situation	48%	15%	13%	12%	4%	8%
Workplace	13%	14%	21%	19%	10%	24%
Health	13%	21%	21%	17%	8%	21%

The analysis reveals that gambling has the most pronounced impact on respondents' financial stability, followed by significant effects on familial and social relationships. While the influence on health and work is less marked, over one-third of participants still report considerable detriment in these areas.

These findings suggest that interventions should primarily focus on the financial consequences of gambling, as they represent the most significant impact. Additionally, education on potential risks to personal relationships should be emphasized to help mitigate the negative effects gambling may have on family dynamics.

In the analysis carried out, the variable "total-dependency" was created to provide an integrated measure of gambling addiction. This variable was constructed by aggregating several relevant indicators, each of which reflects a specific aspect of gaming behaviour. Among these factors were the frequency of participation in gambling, the tendency to gamble more than intended, the habit of borrowing money to continue gambling, and the actual

time spent in these activities. By combining these elements, "total-dependency" provides an overview of the degree to which gambling influences the lives of participants. This variable was subsequently used in hypothesis testing, allowing the identification of correlations between gambling addiction and factors such as age, marital status, residential environment, and financial status. The methodological approach aimed not only at the individual measurement of each risk behaviour associated with gambling, but also at the assessment of the cumulative impact of these factors on the participants. Thus, the variable "total-dependency" served as an essential tool in understanding the phenomenon and highlighting the factors that contribute to the development of gambling addiction, providing a clear framework for interpreting the results and formulating the conclusions of the study.

The statistical results (Table 3) demonstrate no significant correlation between total dependency and either age or residential environment. Similarly, no significant association was observed among married or divorced respondents. However, a strong and statistically significant relationship was found between gambling dependency and being unmarried, suggesting that marital status – specifically, not being in a committed partnership – may be a risk factor for excessive gambling.

Table 3. *Statistical analyses of relationship between socio-demographic characteristics and excessive gambling*

Statistical analysis	Variables	Test value
Spearman correlation	Age _ Total dependency	$r = -.020$, Sig. = 0.828 , Sig. > 0.05
Chi-square	Marital status _ Total dependency	$\chi^2(8) = 9.929$, Sig. = $.270$, Sig. > 0.05 (married respondents) $\chi^2(5) = 2.500$, Sig. = $.776$, Sig. > 0.05 (divorced respondents) $\chi^2(14) = 57.333$, Sig. = $.000$, Sig. < 0.05 (unmarried people)
Spearman correlation	Residential environment _ Total dependency	Dependency $r = .093$, Sig. = 0.319 , Sig. > 0.05

Overall, the socio-demographic profile appears to play a limited role in predicting gambling dependency, with marital status being the only exception. These results point to the likelihood that other psychological,

behavioural, or contextual variables may be more predictive of gambling harm.

Further analysis using chi-square tests examined the relationship between income level and gambling frequency (**Table 4**). Statistically significant associations emerged only within certain income brackets – particularly among those with no income and those earning between 2,000 and 5,000 lei – indicating that financial insecurity or moderate-income availability may drive higher participation. However, no linear relationship was identified across all income levels.

Table 4. *The relationship between monthly income and participation in gambling*

Monthly income	Chi-Square	df	Asymp. Sig.
>7000	4.529	5	0.476
5000-7000	4.0	4	0.549
3000-5000	13.571	5	0.019
2000-3000	16.0	4	0.007
1000-2000	7.111	4	0.13
Below 1000	3.6	3	0.308
I have no income	10.211	4	0.037

Significant associations were identified between gambling frequency and specific income brackets. Individuals without income and those earning between 2,000–5,000 lei were more likely to engage in gambling activities. This suggests that both financial insecurity and moderate income levels may act as facilitating factors, albeit through different mechanisms – one driven by need, the other by access and motivation. No significant relationship was observed in the lowest or highest income categories, indicating that the link between income and gambling is not linear.

Regarding employment status, results from the Mann–Whitney U test (Sig.=0.260, Sig.>0.05) showed no statistically significant difference in gambling dependency between employed and unemployed respondents. Although employed individuals displayed slightly higher dependency scores (61.72 vs 54.49 for unemployed respondents), the difference was not meaningful, suggesting that professional status alone is not a reliable predictor of gambling addiction.

The next section addresses the role of awareness: specifically, whether being better informed correlates with a more accurate understanding of gambling risks and their consequences.

Table 5. *Perceived level of information*

Category	Percentage (%)
Not informed at all	11%
Less informed	27%
At least moderately informed	62%

Table 6. *Understanding of risks and implications among respondents*

Category	Percentage (%)
Little or no understanding	23%
Adequate understanding	27%
High and very high level of understanding	50%

The majority of respondents reported being at least moderately informed about the risks of gambling, with nearly three-quarters also indicating a solid understanding of the potential for addiction and financial harm. The chi-square analysis confirmed a statistically significant association between the level of information received and the perceived understanding of gambling-related risks ($\chi^2(25) = 72.420$, $p < 0.001$). This reinforces the link between awareness and the capacity to grasp the implications of gambling, suggesting that informed individuals are more likely to recognise its dangers.

With regard to geographical differences, results indicate that gambling negatively affects the financial situation of young people across both urban and rural environments. However, the impact appears considerably more severe in urban areas. This is reflected both in the distribution of responses and in the chi-square test values (urban: $\chi^2 = 61.621$; rural: $\chi^2 = 28.400$). Although financial consequences were reported in both contexts, their frequency and intensity were notably higher in urban respondents.

The strength of the relationship between residential environment and financial impact was further confirmed by very high association coefficients (Phi = 0.973; Cramer's V = 0.841), underscoring a substantial contextual disparity. These findings highlight the need for targeted preventive strategies and financial education efforts, particularly in urban settings, where gambling-related financial harm appears most acute.

5. Discussion

As a result of the analysis carried out on our group of respondents, we noticed that there is an obvious presence of gambling addiction among young people. This conclusion is reinforced by Tozzi et al. (2013), Apinuntavech et al. (2012), Monreal-Bartolomé et al. (2023), and also by Dellosa and Browne (2024), who found in their meta-analysis on 21 studies from 18 countries that most of the individuals gambling are young males.

Approximately 60% of the participants in our study admit to gambling more than they originally intended, and more than half of them borrow money to continue their gambling activities. The relationship between excessive gambling and borrowing money has been underlined by Marionneau et al. (2024) and by Swanton and Gainsbury (2020).

The statistical tests carried out revealed that the professional status does not decisively influence the level of dependence, as the differences between the employed and the unemployed were not statistically significant.

Most participants believe that they are sufficiently informed about the risks associated with gambling and the possible emergence of addiction. The results of the chi-square test confirmed that people who have adequate information about the risks of gambling also display a deeper understanding of its consequences. Thus, the results underline the need for continuous education and awareness campaigns to prevent problem gambling behaviours.

Regarding the relationship between monthly income and the frequency of gambling participation, the results revealed that this relationship exists only in the case of certain specific income categories. More precisely, people with no income and those with medium incomes (in the range of 2000-5000 lei) participate more frequently in such activities, probably either to obtain quick earnings in the absence of a stable income, or due to the financial availability and social influences specific to these categories. In contrast, no significant relationships were found for the other income categories, suggesting that the influence of income on gambling participation is not uniform, but varies according to the respondents' economic background. Our finding is in line with the study of Resce et al. (2019) on Italian gamblers, who also noticed that gambling is present especially among the low income, poor people, especially males. Muggleton et al. (2021) found a significant

correlation between gambling and financial stress due to loaning money or getting a mortgage, and also between gambling and higher rates of unemployment, thus partially sustaining our findings. Girard et al. (2023) and Moreira et al. (2023), found that having a low income is a risk factor for gambling, again confirming our findings.

Another important result was highlighted by analyzing the influence of the residential environment on the financial effects of gambling. Thus, the study confirmed that the financial situation of young people from urban areas is more affected than that of those from rural areas. The significant differences identified suggest that people in urban areas are more exposed to financial risks, possibly due to insufficient financial education or limited resources available in their communities, which may increase their vulnerability to financial problems caused by gambling. This is in line with Russell et al. (2025), who found that the incidence of gambling is higher in the urban than in the rural areas.

At the same time, our research showed that gambling addiction does not show a significant relationship with the age of the respondents, nor with their residential environment taken separately. However, a significant correlation was found between marital status and gambling addiction. Thus, unmarried people are much more at risk of developing an addiction compared to married or divorced people. This situation could be explained by the different levels of family or social responsibilities, which influence the behaviour of individuals in relation to gaming activities. This is in line with Moreira et al. (2023) and Syvertsen et al. (2023), who found that gambling disorder mostly affects unmarried male individuals. Syvertsen et al. (2023) also found gambling disorder is present among divorced individuals (a conclusion that is not sustained by our analysis), divorce being a risk factor for starting gambling. The study of Nedeljković et al. (2024) on young adults in Serbia lists among risk factors for gambling addiction being male, aged between 18-34, unmarried, living in urban areas and being unemployed, thus confirming most of the findings of our analysis.

Conclusions

The primary objective of this study was to examine the influence of gambling among young people and to identify the key factors that affect both the

frequency of participation and the risk of developing addictive behaviours. Given the increasing accessibility and normalisation of gambling in contemporary society, the findings confirm that excessive gambling represents a significant concern, particularly among individuals with low or moderate incomes and those residing in urban environments.

The level of awareness regarding gambling-related risks emerged as a relevant factor in understanding participants' vulnerability. Moreover, gambling dependency was found to be more prevalent among unmarried individuals, highlighting the need for targeted interventions aimed at this demographic group.

The study's hypotheses were partially confirmed. A statistically significant correlation was observed only in relation to marital status; age and residential environment were not significantly associated with gambling dependency (H1). A relationship between income and gambling frequency was confirmed for specific income brackets (no income and medium income) (H2). There is a clear association between the level of information and the understanding of gambling risks (H3). No significant differences were identified between employed and unemployed individuals regarding gambling dependency (H4). While financial impact was observed in both rural and urban settings, it was notably more pronounced among urban respondents (H5).

Based on these conclusions, the study recommends implementing comprehensive and systematic educational programs designed to inform and raise awareness among young people about the risks associated with gambling. Such programs should particularly emphasize financial education and clearly communicate the negative consequences that excessive gambling can have on their personal and professional lives. Additionally, it is essential to develop specific intervention strategies targeting vulnerable groups, aimed at reducing the negative financial, emotional, and social impacts of gambling among young people.

This research contributes to the existing literature, providing valuable insights into how gambling activities influence young people. Its findings can serve as a starting point for developing more effective public policies, educational strategies, and interventions aimed at preventing and managing gambling addiction. For future research, it is recommended to use larger and

more representative samples and to integrate qualitative or mixed-method approaches to achieve more detailed, comprehensive, and accurate results.

Although this research provides valuable insights into gambling behaviours among young people, it also presents several significant limitations. Firstly, the questionnaire was distributed exclusively online and employed a non-probability sampling method, which limits the generalisability of the findings to the wider population. The respondents were all from Romania and were categorised only by residential environment, without further specification by county or region. This lack of geographical granularity reduces the possibility of identifying regional differences in gambling behaviour. Additionally, the selection of participants from a specialised Facebook group and among acquaintances may introduce a degree of subjectivity and limit the diversity of the sample. The relatively small number of participants and the potentially low response rate also represent constraints of the study. Moreover, the fact that participants completed the questionnaire independently may result in responses that are less objective or incomplete. For future research, it is recommended to employ larger, nationally and regionally representative samples, as well as qualitative or mixed-method approaches to gain a deeper and more balanced understanding of the phenomenon.

References

- Alaba-Ekpo, O., Kim M. Caudwell, K. M., and Mal Flack. 2024. "Examining the strength of the association between problem gambling and gambling to escape. A systematic review and meta-analysis." *International Journal of Mental Health and Addiction*. Advance online publication. <https://doi.org/10.1007/s11469-024-01354-5>.
- Apinuntavech, Suporn, Chukiat Viwatwongkasem, Mathuros Tipayamongkhogul, Wit Wichaidit, and Rassamee Sangthong. 2012. "Consequences and associated factors of youth gambling." *Journal of the Medical Association of Thailand = Chotmaihet thangphaet*, 95 Suppl 6, S21-S29.
- Delloso, Georgia, and Matthew Browne. 2024. "The influence of age on gambling problems worldwide: A systematic review and meta-analysis of risk among younger, middle-aged, and older adults." *Journal of behavioral addictions* 13(3): 702-715. <https://doi.org/10.1556/2006.2024.00051>.

- EGBA. 2022. "European Online Gambling Key Figures 2022 Edition." <https://www.egba.eu/uploads/2022/12/221222-European-Online-Gambling-Key-Figures-2022.pdf>, May 6, 2025.
- GfK Romania. 2016. "Jocurile de noroc in Romania. Proiect realizat de GfK Romania pentru Asociatia Romslot si Romanian Bookmakers". <https://jocresponsabil.ro/wp-content/uploads/2020/04/incidenta-jocurilor-de-noroc-in-romania-gfk-romania-2016.pdf>. January 13, 2026.
- Girard, Lisa-Christine, Tony Leino, Mark D. Griffiths, and Ståle Pallesen. 2023. "Income and gambling disorder: A longitudinal matched case-control study with registry data from Norway." *SSM - Population Health*, 24, 101504. <https://doi.org/10.1016/j.ssmph.2023.101504>.
- Hagfors, Heli, Ilkka Vuorinen, Iina Savolainen, and Atte Oksanen. 2023. "A longitudinal study of gambling motives, problem gambling and need frustration." *Addictive behaviors*, 144, 107733. <https://doi.org/10.1016/j.addbeh.2023.107733>.
- Hoidrag, Traian. 2022. "Dependența de jocuri de noroc în rândul adolescenților". In *Dezvoltarea economico-socială durabilă a euroregiunilor și a zonelor transfrontaliere*, Ed. 18, 28 octombrie 2022, Iași, România: Performantica 43.
- Huțul, Andreea, Tudor-Daniel Huțul, and Andrei Corneliu Holman. 2024. "Exploring problem gambling's lay understandings: the social representations of problem gambling in relation to gambling involvement, sex and life satisfaction." *Discover global society* 2 (66). <https://doi.org/10.1007/s44282-024-00099-9>.
- Jouhki, Hannu, Iina Savolainen, Anu Sirola, and Atte Oksanen. 2022. "Escapism and Excessive Online Behaviors: A Three-Wave Longitudinal Study in Finland during the COVID-19 Pandemic." *International Journal of Environmental Research and Public Health* 19 (19): 12491. <https://doi.org/10.3390/ijerph191912491>.
- Latvala, Tiina, Tomi Lintonen, and Anne Konu. 2019. "Public health effects of gambling - debate on a conceptual model." *BMC Public Health* 19 (1), 1077. <https://doi.org/10.1186/s12889-019-7391-z>.
- Lupu, Viorel. 2008. *Jocul patologic de noroc la adolescenți*. Risoprint.
- Lian, Brad, Mara S. Aruguete, Ho Huynh, Lynn E. McCutcheon, and Michael P. Murtagh. 2019. "Is Gambling Addiction Related to Celebrity Addiction?" *SIS Journal of Projective Psychology and Mental Health* 26: 87-96.
- Marionneau, Virve K., Aino E. Lahtinen, and Janne T Nikkinen. 2024. "Gambling among indebted individuals: an analysis of bank transaction data." *European Journal of Public Health* 34 (2): 342-346. <https://doi.org/10.1093/eurpub/ckad117>.
- Miu, Florian Viorel. 2020. "Definiții conceptuale ale jocului de noroc patologic." In *Conferința științifică națională cu participare internațională*

- „Integrare prin cercetare și inovare”, USM, 10-11 noiembrie 2020, edited by Gheorghe Ciocanu et al. CEP USM.
- Monreal-Bartolomé, Alicia, Alberto Barceló-Soler, Javier García-Campayo et al. 2023. “Preventive Gambling Programs for Adolescents and Young Adults: A Systematic Review.” *International Journal of Environmental Research and Public Health* 20 (6): 4691. <https://doi.org/10.3390/ijerph20064691>.
- Moreira, Diana, Andreia Azeredo, and Paulo Dias. 2023. “Risk Factors for Gambling Disorder: A Systematic Review.” *J Gambl Stud* 39: 483–511. <https://doi.org/10.1007/s10899-023-10195-1>.
- Muggleton, Naomi, Paula Parpart, Philip Newall, David Leake, John Gathergood, and Neil Stewart. 2021. “The association between gambling and financial, social and health outcomes in big financial data.” *Nat Hum Behav* 5: 319–326. <https://doi.org/10.1038/s41562-020-01045-w>.
- Nelson Nanteleza Ndala. 2021. “Assessing the effects of sports gambling among the youths in Blantyre City of Southern Malawi.” *International Journal of Sociology and Anthropology* 13 (4): 111–122. <https://doi.org/10.5897/IJSA2021.0921>.
- Nedeljković, Boban, Jovan Zubović, and Biljana Kilibarda. 2024. “Exploring Socioeconomic, Demographic and Psychological Predictors of At-risk Gambling and Participation in Specific Gambling Activities: A Comparative Approach.” *J Gambl Stud* 40: 873–891. <https://doi.org/10.1007/s10899-023-10278-z>.
- Neophytou, Klavdia, Marios Theodorou, Christiana Theodorou, Tonia-Flery Artemi, and Georgia Panayiotou. 2021. “Population Screening of Gambling Behavior: Playing to Escape from Problems May Be a Key Characteristic of At-Risk Players.” *Front. Psychiatry* 12, 690210. doi: 10.3389/fpsyt.2021.690210.
- Ó Ceallaigh, Diarmaid, Shane Timmons, Deirdre Robertson, and Pete Lunn. 2023. “Problem gambling: A narrative review of important policy-relevant issues.” *Research Series, Economic and Social Research Institute (ESRI), SUSTAT119*. <https://doi.org/10.26504/sustat119>.
- Resce, Giuliano, Raffaele Lagravinese, Elisa Benedetti and Sabrina Molinaro. 2019. “Income-related inequality in gambling: evidence from Italy.” *Review of Economics of the Household* 17: 1107–1131. <https://doi.org/10.1007/s11150-019-09468-9>.
- Rizeanu, Steliana. 2012. *Dependenta de jocuri de noroc. Ghid de ajutor pentru jucătorii patologici*. Editura Universitară București.
- Rizeanu, Steliana. 2015. *Tratamentul dependenței de jocurile de noroc în România*. Universitatea Hyperion București.
- Rossow, Ingeborg, and Marianne Hansen. 2003. *Underholdning med bismak (Entertainment with bitter taste)*. Oslo: NOVA rapport 1/2003.
- Russell, Gillian E.H., Glenn E. Sterner, Kayla M. Lopez, Amanda M. Ferrara, and Miranda P. Kaye. 2025. “A comparison of gambling behaviors and

- beliefs in rural and urban populations in Pennsylvania." *Rural and Remote Health* 25: 9077. <https://doi.org/10.22605/RRH9077>.
- Syvvertsen, André, Tony Leino, Ståle Pallesen et al. 2023. "Marital status and gambling disorder: a longitudinal study based on national registry data." *BMC psychiatry* 23 (1): 199. <https://doi.org/10.1186/s12888-023-04697-w>.
- Swanton, Thomas B., and Sally M Gainsbury. 2020. "Gambling-related consumer credit use and debt problems: A brief review." *Current Opinion in Behavioral Sciences*, 31: 21–31. <https://doi.org/10.1016/j.cobeha.2019.09.002>.
- Terzic-Supic, Zorica, Marina Jelic, Milena Santric-Milicevic, Biljana Kilibarda, Momcilo Mirkovic, Dusica Bankovic-Lazarevic, and Jovana Todorovic. 2019. "National Survey on Lifestyles and Gambling in Serbia: Gambling Participation and Problem Gambling in Adult Population." *International Gambling Studies* 19 (2): 265–281. <https://doi.org/10.1080/14459795.2018.1552713>.
- Tozzi, Leonardo, Christina Akre, Aline Fleury-Schubert, and Joan-Carles Suris. 2013. "Gambling among youths in Switzerland and its association with other addictive behaviours: A population-based study". *Swiss Medical Weekly* 143. doi:10.4414/smw.2013.13768.
- Tran, Lucy T., Heather Wardle, Samantha Colledge-Frisby et al. 2024. "The prevalence of gambling and problematic gambling: a systematic review and meta-analysis." *The Lancet. Public health* 9 (8): e594–e613. [https://doi.org/10.1016/S2468-2667\(24\)00126-9](https://doi.org/10.1016/S2468-2667(24)00126-9).
- Turner, Nigel E., Masood Zangeneh, and Nina Littman-Sharp. 2006. "The Experience of Gambling and its Role in Problem Gambling." *International Gambling Studies* 6 (2): 237–266. doi: 10.1080/14459790600928793.
- Ukhova, Daria, Virve Marionneau, Janne Nikkinen, and Heather Wardle. 2024. "Public health approaches to gambling: a global review of legislative trends." *Lancet Public Health* 9 (1). doi: 10.1016/S2468-2667(23)00221-9.
- UNICEF. 2021. *A study of adolescents' knowledge, attitude and practice to gambling*. Prepared by order of GRAPC and UNICEF Georgia January, 2021. <https://www.unicef.org/georgia/media/6916/file/A%20Study%20of%20Adolescents'%20Knowledge,%20Attitude%20and%20Practice%20to%20Gambling.pdf>.
- Wardle, Heather, Gerda Reith, Erika Langham, and Robert D. Rogers. 2019. "Gambling and public health: we need policy action to prevent harm." *BMJ (Clinical research ed.)*, 365, 11807. <https://doi.org/10.1136/bmj.11807>.