



Youth Sports Betting - The Croatian Perspective

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The Social Context of Gambling

In recent years, gambling has become very popular and widespread in Croatia. On July 1st, 2013, Croatia became a full member of the European Union, which is characterized by a diversity of regulatory frameworks on a European level. Some Member States have monopolistic regimes run either by a public or a private operator on the basis of an exclusive right. Those countries require strict control concerning organizing games of chance and point out the whole range of negative consequences of gambling, including gambling addiction which ultimately outweigh any possible gains from these activities (Productivity Commission, 1999). On the other hand, there are countries that are in favor of a more "open" approach toward gambling. They advocate for market liberalization, highlighting fundamental economic benefits of this industry and emphasizing the importance of every citizen's free will. In other words, there are still no universal guidelines for organizing games of chance on a European level, and each Member State currently has autonomy in regulating gambling, and reserves the right to apply its own legislation (Torre and Zoricic, 2013; Blackshaw, 2009).

The question remains which of these two aforementioned approaches better describes the current gambling market regulation in Croatia? More than a decade ago, Croatia opted for legislative liberalization regarding games of chance. The state monopoly turned toward market regulation of gambling and betting. As a result, the offering and promotion of games of chance (primarily sports betting) escalated in such a way that today we have ten times more places registered for gambling in comparison to 15 years ago. Thus, the perception of gambling and betting as marginalized activities reserved for a small circle of people, ceased. Gambling activities have become legal, socially accepted, intensely promoted and advertised.

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As for the legislation, the Law on Games of Chance (National Gazette, 87/09, 35/13, 158/13, 41/14) is currently in force. This law defines the terms and conditions of conducting games of chance and classifies them into four groups: (1) Lottery games, (2) Casino style games, (3) Betting games, and (4) Slot machine (VLT) games. Also, according to this Law, the Republic of Croatia (i.e., Croatian Lottery Ltd.) has an exclusive right to organize lottery games, while alternative companies are allowed to organize other games of chance on the basis of an obtained license or certificate. The Government of the Republic of Croatia determines the number of licenses that can be issued to operators of games of chance in casinos, betting stations and slot machine clubs. At the moment, the concession for organizing sports betting is owned by 12 companies, the concession for organizing games of chance in slot machine clubs by 52 companies, while 17 of them have a casino concession (Torre and Zoricic, 2013). It is interesting that the maximum number of venues/outlets for providing gambling services is not defined. For example, each of the companies registered for betting can open as many outlets as they want. Additionally, placing self-service sports betting terminals in bars and coffee shops is not restricted, which

ultimately increases the availability and accessibility of such activities. As well, the legislators have a liberal attitude toward online gambling and according to the Law on Games of Chance, each concession holder can also be granted a license for organizing games of chance online. Therefore, it is not surprising that within the last few years, we have seen a substantial increase in the number of gambling opportunities offered on the Internet and via mobile applications. Unfortunately, questions about the potential for excessive gambling, with the lack of safeguards for vulnerable populations (e.g. adolescents, people with emotional problems, problem gamblers, etc.), have not yet been addressed adequately by policy makers. In relation to young people, as a particularly vulnerable group, it is important to note that the legislators prohibit participation of minors in all games of chance and operators are not allowed to permit sports betting (and other games of chance) within 200 meters from educational institutions.

Along with the rapid growth experienced by the gaming industry in Croatia, we have also witnessed the rapid growth of gambling advertising. Even though it is evident that advertising of gambling should be a public health issue, especially because of its contribution to adverse gambling outcomes, in Croatia it is insufficiently regulated. As a result, gambling is widely promoted, with special emphasis on the promotion of sports betting. Due to the popularity of sports betting, some content related to sporting events and tips for betting are available online. For example, there are multiple web and social networking sites containing alleged reports on the results of different events along with tips and steps that “promise” success in sports betting. This content is quite diverse, aggressively presented and potentially harmful to site visitors, especially for young people who lack the critical thinking skills about the content found on the Internet, and for the emotionally/cognitively vulnerable population. It is also important to note that this type of website is on the edge of the law, if not illegal.

If we now reflect on the question concerning the Croatian gambling regulatory framework, it is clear that the approach is very liberal, moreover insufficiently regulated. Therefore, it is no wonder that gambling in Croatia is widespread. The results of the national general population survey (n=4,756; 15 to 65 years of age) showed that 67% of respondents reported participation in gambling activities at least once in their lifetime, 38.3% reported participation in gambling activities in the last year, and 32.5% in the last month. Prevalence of participation in gambling activities was greater among men than women, which was especially notable for betting (Glavak Tkalic & Miletic, 2012). Due to the strong availability of games of chance in our country combined with the lack of market regulation and generally positive attitudes toward gambling, it can be assumed that minors also access different types of gambling.

Youth Sports Betting Research Study

Within a scientific project “Youth Gambling in Croatia” that has been underway since 2010, a research team from the University of Zagreb conducted a study concerning gambling activities and problem gambling correlates among adolescents from seven Croatian cities/towns. A total of 2,702 high-school students participated in the research (m=49.2%, f=50.8%) from all three types of schools in Croatia (gymnasiums, four-year vocational and three-year vocational programs). An even ratio of students from all grades was represented, so that the effects of age (grade) could be examined within the study. A total of 33 schools (and students from 121 classes) participated in the research.

The research project, supported by the Croatian Ministry of Science, Education and Sport, National Teacher Training Agency and the Croatian Lottery proved to be an excellent framework for collaboration, which helped in the realization of major project goals. As well, it helped in establishing a baseline for future interventions and scientific research. The Ministry played an important role, not only in granting permission to conduct the research, but also for enabling sensitization of school staff for this topic. The Teacher Training Agency helped in co-financing the research and also organized professional meetings, lectures and workshops for schools included in the research. The aim of these activities was to inform schools about our preliminary results but also to raise awareness among school staff about the prevalence of youth gambling and the early signs of possible problem behavior. The Croatian Lottery contributed financial support for the project but they also used our results to increase their employees’ awareness of adolescents’ vulnerability for developing serious gambling problems and hence the necessity for improving socially responsible gambling policies.

As previously noted, possibilities for sports betting in Croatia are significantly widespread, and even though they are illegal for minors, these types of activities are easily accessible to them. When asked about their experience in sports betting, 40.7% of students reported that they have bet at least once in their lifetime. This percentage is similar to the life-time prevalence of lottery games (e.g., lotto= 33.7%; scratch cards = 46.8%), but higher than gambling on VLT machines (24.2%) or betting on virtual races (20.6%).

Our focus was also directed toward the intensity/frequency of playing different games of chance. In order to determine intensity/frequency, we established that for this study, participating in any game of chance once per week or more often was attributed to the term “regular” play. Everything less frequent was considered periodic gambling. Our results indicate that as much as 19.4% of high-school students regularly bet on sports. As well, the proportion of 21.2% of students who do so occasionally is not negligible. Compared to other types of gambling, sports betting remains much more frequent (e.g., regular lotto= 3.6%; scratch cards = 3.1%; VLT machines = 7.0%, betting on virtual races = 7.1%) and therefore demands special attention.

Gender differences in the intensity of sports betting are substantial (along with other forms of gambling), with this activity being popular primarily among male students (Figure 1). Overall, 36.6% of male adolescents compared to 2.8% of females (chi-square=746.50; $p < .001$), bet regularly. When exploring specific individual characteristics, family variables and gambling experience, further analysis will focus on a subsample of male high-school students.

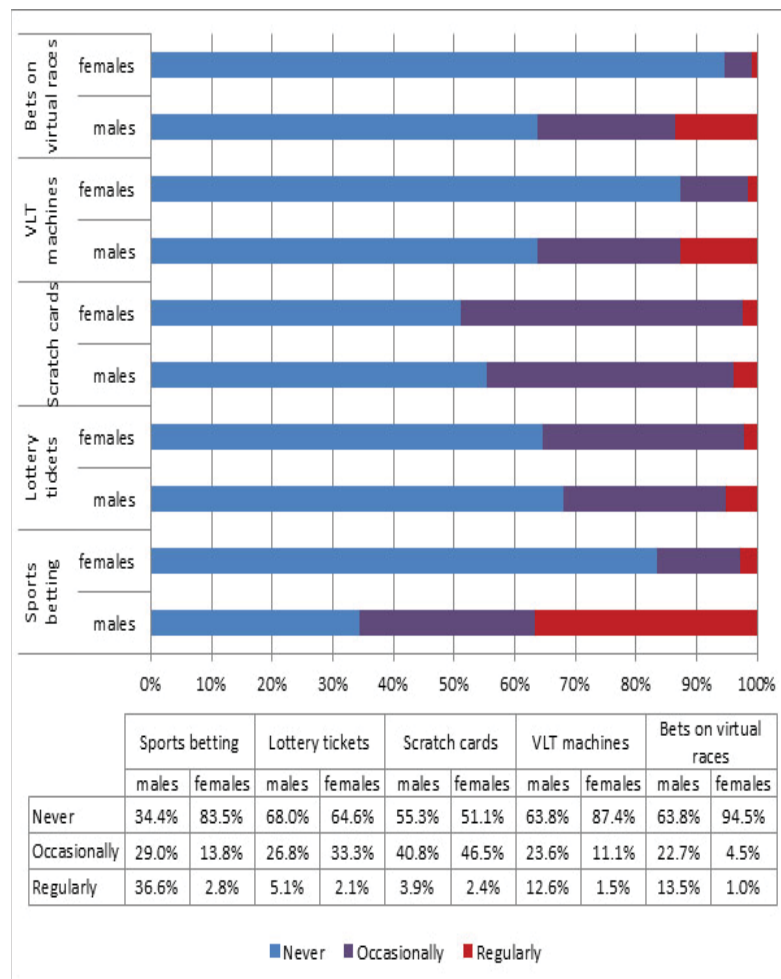


Figure 1: Gender differences in the intensity of adolescent gambling (n=2,702)

When exploring age differences between boys who never bet and those who bet occasionally or regularly, our results indicate very small differences ($F=4.48$; $p<.050$), insignificant due to the large sample size. Mean age is approximately 16.5 years (never=16.46; occasionally=16.60; regularly=16.68). On the other hand, regular sports betting is somewhat more pervasive among students of vocational high-schools ($\chi^2=22.173$; $p<.001$), while their academic performance is not significantly lower ($F=3.85$; $p<.050$).

So what are the major characteristics of regular adolescent sport bettors? Firstly, we must emphasize a moderate, but significant, correlation of sports betting intensity with participation in other games of chance—especially VLT machines ($r=.447$, $p<.001$) and wagering on virtual races ($r=.490$, $p<.001$). When describing their characteristics, we must bear in mind that this group of adolescents is involved in other types of gambling, and consequently this contributes to their thinking patterns, motivation, severity of psychosocial consequences, and other behavioral patterns.

In this research, the Canadian Adolescent Gambling Inventory - CAGI (Tremblay et al., 2010) was used to assess the intensity of different psychosocial consequences related to gambling. The CAGI provides scores on four different types of consequences (factors) and one measure of gambling problem severity subscale (GPSS) that categorizes adolescent in three groups, according to the severity of adverse consequences (1. “Green light” - no gambling related problems; 2. “Yellow light” - low to moderate severity; 3. “Red light” - high severity). When testing differences, adolescents who bet regularly score higher on all factors (psychological, social, financial and preoccupation with loss of control). Additionally, differences are also significant (and alarming) on the GPSS score (Figure 2). It is evident that approximately 85% of male adolescents who bet regularly report different psychosocial consequences related to gambling and can be described as a population at great risk.

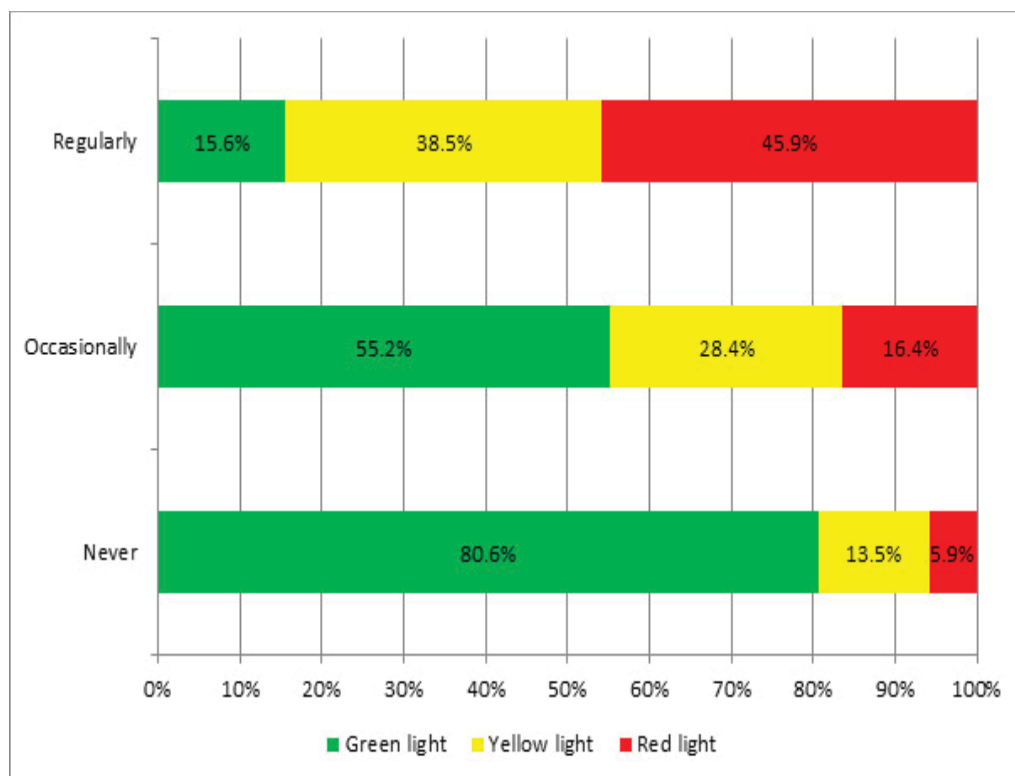


Figure 2: GPSS categorization of male high-school students with regards to intensity of sports betting ($n=1,330$)

In order to provide a more detailed profile of adolescents who bet regularly on sporting events, several characteristics that are significantly different from other adolescents are presented. Regular sport bettors:

- ◆ show more superstitious beliefs and incorrect understanding of probability,
- ◆ have more illusions of control in gambling activities,
- ◆ manifest more risk/delinquent behavior,
- ◆ have stronger motivation for gambling, especially to earn money and to become better gamblers (which reinforces their ideas of professionalization),
- ◆ have more friends who also gamble,
- ◆ have parents who know they gamble (59.2%),
- ◆ bet more often with their parents (39.0%),
- ◆ have fathers who also gamble (34.7%),
- ◆ subjectively perceive that they have won a large amount of money gambling activities (Figure 3).

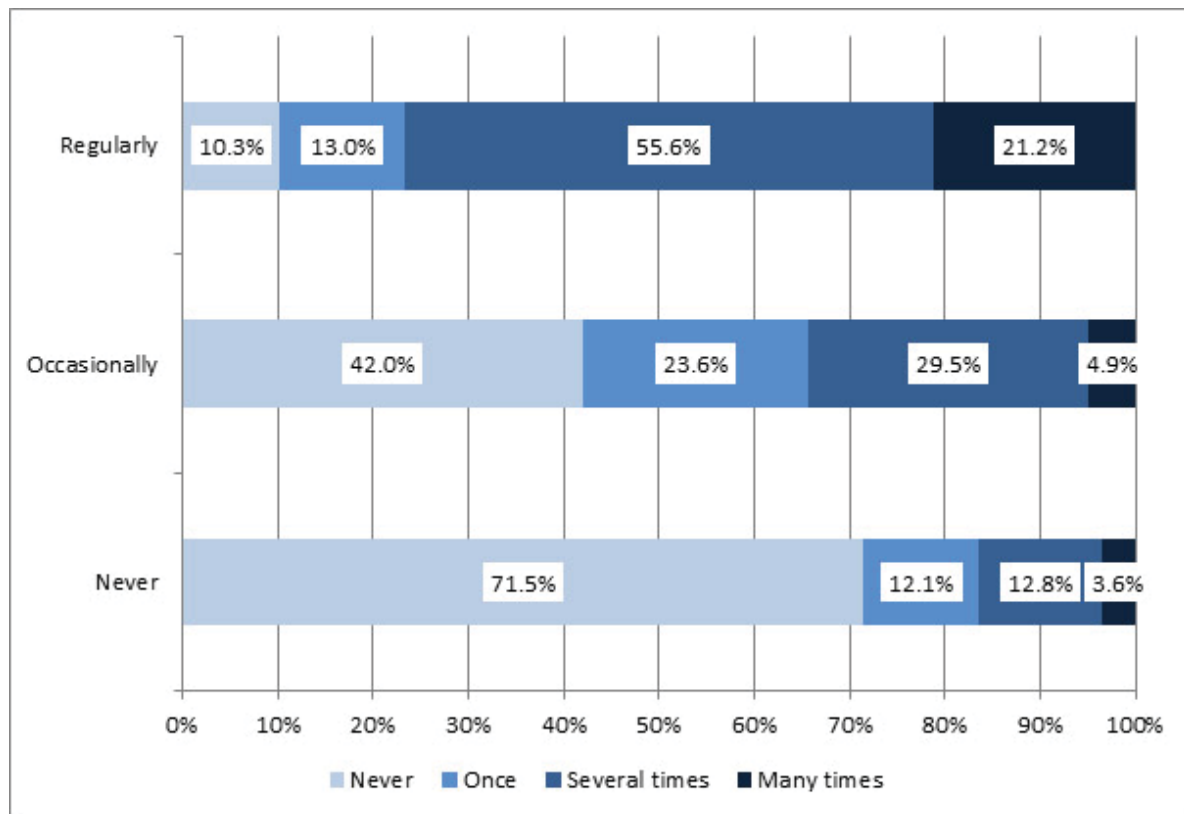


Figure 3: Perception of winning a large amount of money in gambling activities among male high-school students with regards to the intensity of sports betting (n=1,330)

Our research results clearly indicate a need for implementing a wide spectrum of mental health interventions aimed at young people; from universal prevention activities to treatment of youth problem gamblers. In 2012, our team began with the development of a youth gambling prevention program entitled “Who Really Wins?” which was piloted in 2013 in 2 high-schools in the city of Zagreb, and is currently implemented in the town of Velika Gorica. The program consists of 8 workshops for adolescents (45 minutes each), one lecture for parents, and one lecture for school staff (90 minutes each). The initial short-term evaluation showed promising results. Therefore, in the following period we will focus on structuring the program for implementation on the national level and ensuring its dissemination. We centered our prevention activities on understanding games of chance, development of critical thinking skills, empowering coping skills among young people, and the development of responsible behavior. All of this is especially important taking into account the development of modern technologies and the growing market redirection to computers, tablets and mobile phones. Consequently, gambling is becoming more and more available in the palm of one’s hand. Literally!

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Centre Fundraising Campaign in Full Swing

The Centre's ongoing fundraising campaign continues to grow with the support of corporate and private sponsors. Due to restricted government infrastructure funding, we have initiated a fundraising campaign to help us maintain our ability to develop and deploy empirically-based prevention and harm-minimization programs. The Centre is housed on McGill University's main campus in the heart of Montreal, Canada. McGill University is a public university and recognized charitable organization.

Donations can be made to:

The International Centre for Youth Gambling Problems and High-Risk Behaviors
McGill University
3724 McTavish Street
Montreal, Quebec H3A 1Y2

Official letters of contributions and tax receipts will be forwarded

Gambling and Video Game Playing: Different Sides of the Same Coin

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Today's youth are living in a digital age. Relying heavily on technology for entertainment, their recreational activities increasingly consist of activities that interact with computers, tablets, cell phones, and other mobile devices. Video games, and to a lesser extent gambling, have become a routine part of childhood and adolescence and play a large role in the leisure activities of young people. While traditionally gambling and video game playing were thought to be distinct - one plays for points, the other for money; one is skill-based, the other based on chance - these distinctions are becoming less clear. There are definite psychological and behavioural parallels between slot machine gambling and video arcade game playing (Griffiths & Wood, 2004; Gupta & Derevensky, 1996). Both activities operate on behavioural principles of variable reinforcement schedules in order to reward and prolong play, use exciting and stimulating sound and light effects with game play to promote physiological arousal, require a response to predictable stimuli, involve eye-hand coordination, and necessitate varying degrees of concentration and focus. Additionally, both activities have similar negative effects associated with excessive play (e.g., poor academic performance, moodiness, loss of interest in activities previously enjoyed, interpersonal conflict) (Griffiths & Wood, 2004).

Many popular video games incorporate gambling situations and games of chance within the game itself (e.g., Grand Theft Auto, Red Dead Redemption, Pokemon, Runescape, Fallout: New Vegas) (King, Delfabbro, Kaptsis, & Zwaans, 2014). Some online video games (e.g., first-person shooter games) pay players for every kill they make, creating a potential to make money from video games (Harper, 2007). Among adolescents, one quarter have engaged in simulated gambling in a video game (either as bonus feature or as virtual gambling experience) (King et al., 2014). Exposure to past involvement with simulated gambling is a significant predictor of problem gambling in young people (King et al., 2014). Online gambling companies offer free gambling games and 'demo' features of traditional money games - often played for virtual ("free") currency - bringing them into the realm of video games. As gambling enters the digital age and converges with other digital media, including video games, clear-cut distinctions between the two begin to disappear. One of the biggest changes in the division between gambling and video game playing is the existence of social media games, that is, games played via social networking sites like Facebook (Derevensky & Gainsbury, in press). These games incorporate elements of free gambling, as well as offering the potential to purchase "virtual" credits for money. Purchasing virtual credits to extend play was the single largest predictor in the migration from social casino gaming to online gambling (Kim, Wohl, Salmon, Gupta, & Derevensky, in press).

There is speculation that children's and adolescents' involvement in gambling may stem from the similarity between gambling and other technology-based games with which they are familiar (Delfabbro, King, Lambos, & Pugliese, 2009). It has been proposed that children and adolescents who are attracted to video games, for both psychological rewards and the challenge, may be at greater risk to gamble (Brown, 1989). The theory is that playing video games provides experience with a type of entertainment (i.e., graphics, using controls/buttons) that could be transferred to gambling machines (Delfabbro et al., 2009).

One concern is that children and adolescents who frequently play video games may begin to believe gambling activities operate under the principle that specific skills are responsible for success and that their acquired skills can influence the outcome of a game of chance (Wood, Gupta, Derevensky, & Griffiths, 2004). Youth may become convinced they can eventually master skills that will make them successful gamblers, the way they master skills to become successful video-game players. Still further, when games of chance are incorporated into games of skill, the potential for misunderstanding the role of skill in the outcome exists, leading to excessive play and potentially negative consequences.

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Another concern is that the entertaining aspects of gambling are highlighted while the potentially risky aspects are ignored. Preliminary research among video game-playing adolescents has indicated higher levels of both gambling and problem gambling in this group (Gupta & Derevensky, 1996; Ladouceur & Dubé, 1995). Beyond these early studies, more recent research provides evidence for regular video game playing among gamblers, heavier involvement in video game play for adolescents at risk for gambling-related problems, correlations between problem video game playing and gambling, and positive correlations between self-ratings of excellence for playing video games and gambling (i.e., individuals who perceived themselves as skilled at one also perceived themselves as skilled at the other) (Delfabbro et al., 2009; Walther, Morgenstern, & Hanewinkel, 2012; Wood et al., 2004).

In order to examine the relationship between gambling and video game playing in adolescents and young adults, a study was conducted with students in Montreal, aged 16 - 24 years (N =1,229; 534 males, 695 females). The results indicated a total of 52% of students reported some form of offline gambling during the past 12 months, 41% reported playing free online gambling games, and 5% reported gambling online. A total of 90% of students reported playing video games and 29% reported playing Massively Multiplayer Online Role-Playing Games (MMORPGs). Using the DSM-IV and DSM-IV-MR-J, 48% of the sample were identified as non-gamblers, 50% social gamblers, 3% as problem gamblers. Using the Game Addiction Scale (GAS) (Lemmens, Valkenburg, & Peter, 2009), 10% of the sample was identified as non-gamers, 88% as social gamers, and 3% as addicted gamers.

The study found that gamblers were more likely to have played video games and MMORPGs than non-gamblers during the previous year. Video game players were more likely than non-players to have gambled offline and played free online gambling games. Additionally, MMORPG players, relative to non-players, were more likely to have participated in online gambling activities, gambled in general, and played free online casino-type gambling games. It was also found that problem gamblers were more likely than social and non-problem gamblers to have played both video games and MMORPGs, and addicted gamers had higher rates of offline gambling and playing free gambling games than social or non-gamers. While the results are correlational and do not imply causality, this finding is worrisome and warrants further inquiry.

The results of the study suggest there is a small percentage of young people who both gamble and play video games, and engage in these activities both online and offline. Because those experiencing problems with gambling and gaming also appear to be participating in both activities, an important aspect of prevention education must address the normalisation and convergence between gaming and potential gambling problems. McGill's International Centre for Youth Gambling Problems uses video game-type formats to educate young people about the risks of gambling, independence of chance events, and probability (e.g., *The Amazing Château*, *Hooked City*). These games may prove a valuable tool in reducing the development of commonly-held irrational beliefs about gambling in a medium with which young people interact on a daily basis.

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Holiday Campaign 2014

The annual Holiday Campaign, a collaborative initiative of the International Centre for Youth Gambling Problems and High-Risk Behaviors at McGill University and the National Council on Problem Gambling (NCPG), highlights the risks of giving lottery tickets and scratch cards as holiday gifts to minors.

Support for the campaign by North American and international lottery corporations has grown incrementally every year since the program inception. Again in 2014, a record number of lottery corporations participated in the campaign. The final list of 2014 participating lotteries included:

AB Svenska Spel (Sweden), Alberta Gaming and Liquor Commission, Arizona Lottery, Arkansas Lottery, Atlantic Lottery, Austrian Lotteries, British Columbia Lottery Corporation, California Lottery, Connecticut Lottery Corporation, DC Lottery and Charitable Games, Georgia Lottery Corporation, Hrvatska Lutrija d.o.o. (Croatia), Hoosier Lottery (Indiana), Illinois Lottery, Kentucky Lottery Corporation, Manitoba Liquor & Lotteries, Maryland Lottery and Gaming Control Agency, Massachusetts State Lottery Commission, Michigan Lottery, Minnesota Lottery, Missouri Lottery, New York Gaming Commission - Lottery Division, North Carolina Education Lottery, Nova Scotia Provincial Lotteries and Casino Corporation, Ohio Lottery, Oklahoma Lottery Commission, Ontario Lottery and Gaming Corporation, Oregon Lottery, Pennsylvania Lottery, Rhode Island Lottery, Saskatchewan Lotteries, South Dakota Lottery, Tennessee Lottery, Texas Lottery, Vermont Lottery, Virginia Lottery, Wyoming Lottery.

The campaign momentum is growing annually. We would also, like to take this opportunity to thank all of the lottery corporations who have collaborated with us in 2014 and look forward to even greater support for next year's initiative!

News Briefs...

OLGLaunches New Online Gambling Site

Ontario Lottery and gaming (OLG) launched their new PlayOLG.ca site on January 8, 2015. On this site, gamblers can play casino-style games including blackjack, baccarat, roulette and slots. Additionally, Lotto 6/49 and Loto Max tickets can also be purchased from this new site. Players must register to use the site and are required to establish a mandatory weekly maximum up to \$9,999 for the amount they want to gamble. OLG Rewards program customers were invited to try the site in December, 2014. The average deposit amount made by the pilot website players was \$74. Maximum gaming limits can be decreased at any time but increases to the limit only become effective after seven days.

Man Dies after Gaming Binge

A man was found dead in an Internet café in Taiwan after a three day binge gaming marathon. The 32-year old started playing on January 6 and was found sprawled and motionless in the café on January 8. He was rushed to hospital and pronounced dead of cardiac failure. An employee indicated that he was unemployed and often frequented Internet cafes. According to reports, in previous visits to the café the gamer would sleep face down on tables or doze off slumped in a chair which is why employees were not immediately aware of his condition on January 8. On January 1, a 38 year old man was found dead at an Internet café in Taipei after a 5 day gaming spree.

News from the Centre...

Upcoming Invited Presentations

Dr. Derevensky will be delivering the following invited addresses in the coming months:

- ◆ The relationship between videogame playing and gambling: What does the research tell us? Invited keynote address to be presented at the Oregon Annual Conference on Problem Gambling, Portland, February.
- ◆ The impact of social media on adolescent and young adult gambling. Invited address to be presented at the Oregon Annual Conference on Problem Gambling, Portland, February.
- ◆ Problem gambling treatment for adolescents: How do we provide it and what can we learn from others. Invited keynote address to be presented at the Oregon Annual Conference on Problem Gambling, Portland, February.
- ◆ Is March madness synonymous with gambling madness? An exploration of sports wagering among young people. Invited keynote address to be presented at the Maryland Annual Conference on Problem Gambling, Baltimore, March.
- ◆ Youth gambling: Myths, realities and lessons learned. Invited keynote address to be presented at the 2015 Ohio Problem Gambling Conference. Ohio Mental Health and Addiction Services, Columbus, Ohio, March.
- ◆ Youth gambling: Practical suggestions from research to prevention. Invited address to be presented at the 2015 Ohio Problem Gambling Conference. Ohio Mental Health and Addiction Services, Columbus, Ohio, March.
- ◆ Treatment approaches for working with youth with gambling problems. Invited address to be presented at the 2015 Ohio Problem Gambling Conference. Ohio Mental Health and Addiction Services, Columbus, Ohio, March.
- ◆ Fantasy sports wagering: What do we know, should we be concerned and does it matter? Invited address to be presented at the 29th National Conference on Problem Gambling, Baltimore, July.

Prevention Initiatives

The Centre team will be animating the following prevention events:

- ◆ Bialik High School – The Centre team will be delivering prevention workshops in the months of February and March to students in Grades 7-8.
- ◆ Partners in Prevention – The Centre team will again work with our other partners to deliver prevention events for Grade 5 and 6 students and their parents in the months of March and April.

Recent publications and presentations

REFEREED PUBLICATIONS

Kim, H.S., Wohl, M., Salmon, M., Gupta, R. & Derevensky, J. (in press). An assessment of migration from social casino gaming to online gambling: Is there grounds for concern? *Journal of Gambling Studies*.

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RESEARCH & POLICY REPORTS

Kim, H.S., Wohl, M., Gupta, R. & Derevensky, J. (2014). *Play-for-fun to Play-for-pay: Identifying factors that transition people from social network gaming to online gambling*. Final Report to the Ontario Problem Gambling Research Center, 43 pp.



Upcoming Events

- **CCGR Workshop: PG <2%**
February 2, 2015
Vancouver, B.C.
- **BCLC New Horizons in RG Conference**
February 2-4, 2015
Vancouver, B.C.
- **App'rehensive: The Blurring Lines of Gaming/Gambling**
February 11, 2015
Free Online Webinar sponsored by the Office of Problem Gambling Treatment and Prevention in the IDPH
- **AGRI Critical Issues in Gambling Reserach**
March 27-28, 2015
Banff, Alberta.
- **IFAC International Congress on Addictive Behaviors**
April 16-17 2015
Nantes, France.
- **Discovery 2015**
April 21-23, 2015
Toronto, Ontario.

YGI Newsletter

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