

6. Conclusions

Recent trends in wagering highlight the competitive challenge that the industry is experiencing. The introduction of electronic gaming machines and casinos has accelerated the longer-term decline in expenditure on wagering. The decline is also a sign of changing consumer preferences and the availability of other entertainment and gaming options. In an effort to retain market share the wagering industry has employed new technologies, sought to expand access to wagering and widen the appeal of wagering events and products.

The researchers conclude that the racing and wagering industry continues the path of modernisation through the joint contribution of the Victorian Government, the three codes representing the racing industry and TABCORP (Vic). The modernisation program is not restricted to Victoria but that Victoria is a significant player if only because Victoria enjoys a larger share of Australian prize money, wagering and employment in racing.

We refer to the three key drivers of change — enabling technology platforms, deepening access to the traditional wagering product a widening of the wagering product with the potential for the convergence of wagering and gaming.

In the following we summarise these changes, reflect on the scale of the racing industry and highlight trends in wagering, gambling and the racing industry. We provide a profile of participants, before examining the regulatory environment and consumer protections that will require consideration.

Understanding Changes in Wagering

While the basic contractual relationship and the mutuality of risk remain, there are significant changes occurring in wagering, including *inter alia*:

- Advances in technology platforms including telephone and the internet;
- Potential digitalisation of wagering utilising home-based interactive television;
- Local, state, national and international coverage of racing and special events;
- 'Events-based wagering' including sports-betting;
- Decline in traditional agents such as bookmakers;
- Introduction of licensed betting operators, international betting operators;
- New products and ways of customising a wager;
- Technology enabling ease of funds transfer while separating the event from the place of the wager ('technology conquers distance'); and
- Computerised racing products for wagering.

Wagering now represents a much smaller share of national wagering and gaming turnover; in Victoria the share of household disposable income spent on wagering has declined from 0.8 per cent (1976–77) to 0.46 per cent by 2001–02 while expenditure on EGMs has increased from zero to 2.24 per cent in the same period.

The key trends in wagering and gambling are reported below. Taken together, we note the share of household disposable income spent on wagering in Victoria has exhibited a long-run decline, while that spent on gaming machines has grown dramatically. Thus the explosive rate of growth in total expenditure is attributed to the expansion of EGM and casino gaming.

A key finding is that large changes in gaming produce much smaller changes in wagering.

Some Reflections on the Scale of the Industry

The racing industry estimates that 77,755 FTE jobs were due to the Australian thoroughbred racing industry and of these 22,300 FTE are in Victoria. This study contests these estimates and considers they significantly overstate the scale and size of the racing industry. The ABS report that total employment in the national horse and dog racing industry was 15,900 persons. The researchers estimate is, that nationally there are 10,000–12,500 FTE positions in the racing industry which is more approximate to the ABS estimate than those provided by the industry.

Trends in Wagering

- In 1989–90 wagering on thoroughbred racing represented 30.4 per cent of national wagering and gaming turnover, but had declined to 7.7 per cent by 2002; harness and greyhound racing was 9.8 per cent declining to 2.6 per cent; gaming was 59.8 per cent rising to 88.6 per cent by 2002;
- Victorian wagering per adult (\$928.62) exceeded the national average (\$870.91) in 2002;
- Telephone betting in particular has increased significantly for bookmakers and the TAB and sports betting has increased rapidly in the five years to 2001–02 in a component of the industry which is dominated by bookmaking firms located in the NT and ACT;
- For Australia, the share of household disposable income spent on racing has fallen from 0.71 per cent (1976–77) to 0.43 per cent (2001–02), while the share of household disposable income spent on EGMs is up from 0.69 per cent to 2.03 per cent in the same period;
- In Victoria, the share of household disposable income spent on racing has declined from 0.8 per cent to 0.46 per cent and for EGMs, increased from zero to 2.24 in the period 1976–77 to 2001–02; and
- Participation in wagering is estimated to involve approximately 16 per cent of the adult population in Victoria and is predominantly a male activity.

Trends in Gambling

- For Australia the share of household disposable income spent on all gambling was 3.41 per cent (2001–02) up from 1.7 per cent in 1976–77, with all growth in the past 15 years;
- In Victoria, the share of household disposable income spent on all gambling was 3.81 per cent (2001–02) up from 1.28 per cent in 1976–77, again with dramatic growth in the last 15 years;
- The explosive rate of growth in expenditure is due entirely to the expansion of expenditure on EGMs and casino gaming;
- The researchers find some support for the hypothesis that the growing popularity of EGMs and casino gambling did contribute to a decline in the popularity of wagering;

- In Victoria the growing popularity of other gambling forms accounts for half of the \$21.24 per adult fall in real wagering expenditure per adult since 1989–90;
- The introduction of EGMs in most jurisdictions has preceded a larger than normal fall in real wagering expenditure. In Victoria for 2001–02, the researchers estimate the level of wagering expenditure would have been \$21 million higher without EGMs; and would have been \$33 million higher without the Crown Casino.

Trends in the Racing Industry

- The three codes have received significant financial distributions from the joint venture agreement with TABCORP (Vic) — some \$244 million in 2002–03 — with Racing Victoria receiving the major share (72 per cent);
- Racing attendances have continued to increase, confirming the popularity of thoroughbred racing. Attendances at greyhound meetings have stabilised in recent times but average attendances have fallen from 832 people (1994) to 175 people in 2002–03;
- It is observed that the wagering market continues to shift decisively off-course with 93.8 per cent of turnover for horse racing and 96.6 per cent for greyhounds coming from retail outlets and telephone and internet betting;
- Changes in the industry include ‘events management’ focussed around a high profile meeting and twilight meetings, that have helped stabilise attendances; other changes include expanded television coverage and the emergence of the social punter (the ‘convenience wager’), and simplified betting such as on a colour or ‘mystery bet’; and
- Continued expansion and improvement in facilities for off-course wagering, in large part reflecting changes in the target audience and changing consumer preferences.

Profile of Participants

The profile of wagering participants, still significantly influenced by the ‘old social structure of racing’ is dominated by male participants who increasingly access off-course betting facilities;¹ this group are usually in employment in the professions or trades, earn above average incomes, while many have lifelong but indirect association with racing. Another group of punters are the well-organised, semi-professional syndicates. The recreational punter tends to be younger and is attracted to the sport by the special events, television coverage and newer forms of wagering which involve less skill and knowledge. A significant number of this group maintain an account with a licensed bookmaker and/or the TAB.

Participants in gambling, particularly via the highly accessible EGMs, have a more diverse profile; they comprise more women players who are concentrated in 46–55 age range but more broadly involve many aged 36–65 years. Young people appear to be less attracted to EGM play in part because it involves no skills.

Reflecting these two profiles, problem gamblers who report using the TAB or general on-course betting are invariably male. Problem gamblers arising from the excessive use of EGMs are more equally divided, although a slight bias is evident in support of females who access counselling services.

¹ Turnover for racing off-course: 93.8 per cent; for greyhounds 96.6 per cent.

Sports betting is still a minor component of total wagering although it has continued to grow strongly, most noticeably when major international events (cricket, soccer or rugby World Cups) are being played. Telephone and internet wagering now comprise 23 per cent of betting sales with the TAB in Victoria (and 18 per cent in New South Wales).

Protections for minors are in place in regard to telephone and internet wagering principally through the requirements to establish accounts, transfer funds and verify identity before a pay-out is provided. These protections are far more substantive than any that exist for EGM play. Self-exclusion programs to control EGM play have been evaluated.² They are extremely difficult to implement and administer and it is the case that in the absence of monitoring and ongoing evaluation, the effectiveness of self-banning schemes is problematic. We note that the AHA (Vic) continues to oppose the 'self-exclusion program for wagering' which was intended to be implemented in hotel venues.

Regulation and Consumer Protection

The number of problem gamblers in the Victorian population is in the order of seventy-five thousand individuals. We estimate that 2,500–4,000 persons experience problems from wagering activities. The severity of gambling problems is more difficult to estimate. The Productivity Commission (1999) concluded that some three per cent of those who wager on a weekly basis are problem gamblers based on SOGS 10+. There are more checks and balances in traditional wagering activities such as 'breaks in play', a decision requirement and deposit account balances for non-cash based wagering.

The principal risk, in the researchers' view, of an increase in problem gambling arises from the introduction and accessibility of open gambling opportunities or continuous forms of gambling. All existing evidence confirms this conclusion — rates of problem gambling are higher in those States with readily accessible EGMs; the great majority of those who report for financial assistance or counselling report problems from EGM play. An additional perspective is that wagering turnover is only 11 per cent of all gambling turnover.

The important implication of the blurring of the distinction between wagering and gaming or the convergence of wagering and gaming products, is that new products may place some individuals at risk. New technology platforms such as interactive television, the internet and the mobile phone provide a capability for the development of new products that approximate continuous gaming forms such as 'in-run wagering', and 'next-event' betting (e.g., who scores next goal, or run, etc.).

The possibility that betting exchanges will now be licensed will enable more products and ways of betting to be introduced into the marketplace. Racing wagering is likely to continue as the mature stream of the wagering business while sports betting is positioned to grow strongly.

² Refer 'Evaluation of Self-exclusion Programs in Victoria: Part A', prepared for the Victorian Gambling Research Panel, SACES (2003).

It is likely that State Racing Ministers and regulators will be required to jointly address the licensing and regulation of betting exchanges. Certainly, in our view, these new wagering providers should be required to agree to obligations to observe responsible wagering and industry codes of practice. The racing industry and existing operators of wagering will be key participants as will the betting exchanges themselves. Appendix C canvasses some of the issues arising from the review of the *Interactive Gaming Act 2001* new forms of competition and regulation.

We find no evidence of an increase in participation in wagering by young people or an increase in young people presenting with gambling problems. While young people experience increased exposure to all gambling opportunities, telephone and internet betting accounts offer more protections than the relative ease of access into restricted gaming areas. Licensed betting operators can request proof of age (as is required in any hotel) for cash-based wagering at any facility on or off-course. The researchers contend that TABCORP as the major wagering operator has strict processes and procedures in place to guard against wagering by minors and that industry codes of practice are sufficient in relation to the protection of minors.

In cases of suspected illegal activities or fraud, there is currently a legal obligation to report transactions to Austrac for investigation.

Future Directions

Future directions in wagering are reliant on new products that possess a potential to blur the distinction between wagering and gaming (i.e., the convergence of wagering and gaming products) and the utilisation of new technological platforms for delivering wagering opportunities. Another important consideration is access to the 'globalisation of racing and sporting events'.

Wagering has a more limited and precise definition than a lottery or games of pure chance. The racing industry itself views wagering as an activity that incorporates varying degrees of skill and knowledge combined with the elements of 'chance or luck'. However, the associated emphasis by the racing industry on the 'clean image and integrity of racing' with the skill of the punter, is critical to perceptions of wagering. Therefore, the industry itself must be concerned to ensure that new products do not unnecessarily blur the distinction between wagering and gaming.

The three key sites for accessing new wagering products will be the home (internet and interactive television) mobile devices and leisure gambling venues. Traditional wagering (and lottery) products over the internet or telephone represent lower risk than interactive gaming products, because wagering events are controlled by an external agent and are subject to time delays. Online internet wagering is a close substitute for other platforms for wagering.

Responsibility for racing and wagering will remain State-based. The National Guidelines for Responsible Wagering Practices should be agreed by all new entrants in the wagering and sports betting market.

Internet wagering is already a part of the service provided by existing TAB operators and is an extension of telephone betting where bets can be remotely lodged. However, prohibitions should remain on interactive gaming and casino type games as they differ from online wagering, in that interaction implies choices and decisions to affect the outcome of the game/activity. The other major difference is that the punter does not control or initiate the actual event in online wagering.

Regulators will shape the future wagering market through the types of bets allowed rather than through determining the media by which wagering and gaming opportunities are provided.

Sports betting provides for new wagering opportunities some of which are volatile and high risk. Spread betting is one example where the punter must be highly informed. Harm minimisation measures such as stop/loss or stop/win options should always be incorporated in these betting products. This illustrates how regulators will shape the market through the types of bets and protections available to punters.

Regulators will also be required to incorporate wagering through betting exchanges into State and Commonwealth spheres of taxation, plus require that a contribution is made via the payment of product fees or access fees to those who administer racing.

Regulators will also require credit wagering audit trails as the use of mobile, internet and interactive television platforms gain in popularity. Operators of wagering and betting exchanges will need to have in place early warning and detection systems to minimise wagering that is undertaken as a result of illegal or fraudulent activities.

Currently there are restrictions on 'in-the-run-betting' or micro-betting imposed by the *Interactive Gambling Act 2001*. While it is outside the scope of this inquiry to make recommendations to the *Interactive Gambling Act 2001*, regulators will need to satisfy themselves that forms of micro-betting do not possess the potential to increase the number or severity of problem gamblers.

Regulators should ensure that online gambling services provide mechanisms to limit harm from wagering. Credit and account-based facilities provide two obvious mechanisms:

- The ability to set bet limits and total pre-commitment for any account; and
- Account statements to inform players of activity, wins/losses over specified time period; while
- Sports betting products such as spread betting should also provide pre-commitment limits and bet/loss limits as important harm minimisation measures.

Regulators might in future require operators of wagering and betting exchanges as a condition of license, to provide more detailed analysis of client characteristics and wagering participation to satisfy themselves of the integrity of the products offered and to inform consumer protection advertising and policies.

The industry and any new entrants such as betting exchanges will need to ensure:

- That strict identification checks are in place to protect against minors accessing wagering for racing and sports betting;
- Potential key sites for accessing wagering products — the home and mobile devices — will require stronger consumer protection, privacy, a high level of security and confidence in online systems and trust in the provider and the product;
- That participation in wagering remains distinctly different to participation in gaming; and
- National Guidelines for Responsible Wagering Practice are universally agreed and promoted.

Finally, the principal risk of increasing problem gambling behaviours arises from introducing and making accessible, open gambling opportunities. The researchers have noted the dramatic expansion of open or continuous forms of gambling opportunities in recent times through the introduction of casinos, EGM venues and State and privately run lottery games. They are different from the customised wager that is linked to a specific event and specific outcome. This is no better illustrated than by wagering and gaming turnover figures for Australia in 2001–02:

- All wagering³ \$14,171 million;
- Gaming \$110,485 million;
- Wagering as a proportion of all betting 11.3 per cent.

³ Includes Thoroughbred Racing, Harness and Greyhound Racing and Sports Betting.

Bibliography

- ACIL Australia Pty Ltd (1992), 'The Contribution of the Racing Industry to the Economy of Australia'.
- Australasian Racing Ministers' Conference, (2003), 'Report of the Betting Exchange Task Force'.
- Australian Bookmaker's Association Pty Ltd, (2003), 'Submission to Review of Issues Related to Commonwealth Interactive Gambling Regulation' 1st May.
- Australian Bureau of Statistics, (2001), *Gambling Industries 1997–98*, Cat. No. 8684.0, Canberra.
- _____, (2002), *Gambling Industries 2000–01*, Cat. No. 8684.0, Canberra.
- _____, (2003) *Sporting Attendance, Australia, 2002*, Catalogue No. 4174.0.
- _____, (2002) *Sports Industries, Australia, 2000–01*, Catalogue No. 8686.0.
- _____, (2003) *Employment in Sport and Recreation, Australia, August 2001*, Catalogue No.4148.0.
- _____, (2003) *Labour Force Australia*, Catalogue No. 6203.0.
- _____, (2003) *Average Weekly Earnings Australia*, Catalogue No. 6302.0.
- _____, (2003) *Employee earnings, benefits and trade union membership*, Catalogue No. 6310.0.
- _____, (2003) *Labour Force Australia*, Catalogue No. 6203.0.
- Australian Financial Review*, (2003), 'Dogs are on track for hip status', 5th August.
- Australian Institute for Gambling Research (AIGR), (1999), 'Australian Gambling: Comparative History and Analysis', report prepared for the Victorian Casino and Gaming Authority.
- Australian Racing Board Limited (2003) *Australian Racing Fact Book – A guide to the Racing Industry in Australia, 2002–03*, December 2003, available at www.australian-racing.net.au.
- _____, (2002a) *Australian Racing Fact Book – A guide to the Racing Industry in Australia, 2001–02*, December 2002, available at www.australian-racing.net.au.
- _____, (2001a) *Australian Racing Fact Book – A guide to the Racing Industry in Australia, 2000–01*, December 2001, available at www.australian-racing.net.au.
- _____, (2001b) *Size and Scope of the Australian Thoroughbred Racing Industry*, December 2001, available at www.australian-racing.net.au
- _____, (2002b) *Analysis of Bookmaking in Australia*.
- Australian Racing Board, Australian Harness Racing Council Inc and Australian & New Zealand Greyhound Association Inc, (2003), 'Review of Issues Related to Commonwealth Interactive Gambling Regulation', submission to the Review of Issues Related to Commonwealth Interactive Gambling Regulation.
- Austrin, T. and Curtis, B., (2001), 'Sorting things out: The desegregation of gambling media and the emergence of a single form of gambling', in A. Blaszczynski (ed.) *Culture and the Gambling Phenomenon*, Proceedings of the 11th National Conference of the National Association for Gambling Studies, Sydney: pp. 33–8.
- Banks, G., (2002), 'The Productivity Commission's Gambling Inquiry: 3 Years On,' Presentation to the 12th Annual Conference of the National Association of Gambling Studies, Melbourne.
- Betting Exchange Task Force, (2003), 'Report of the Betting Exchange Task Force to the Australasian Racing Ministers' Conference', 10 July.
- Bridwell, R. and Quinn, F., (2002), 'From Mad Joy to Misfortune: The Merger of Law and Politics in the World of Gambling', *Mississippi Law Journal*, Vol 72, No 2, Winter.
- Bulkley, K., (2003), 'Everything to play for', article published in *The Guardian*, Monday 10 March, <http://www.guardian.co.uk>.
- Castells, M., (2000), 'Materials for an exploratory theory of the network society', *British Journal of Sociology*, 51(1): pp. 5–24.
- Centre for International Economics, (2002), 'Efficient Wagering: an analysis of the economic contribution of bookmaking in Australia'.
- CRM Group, (2002), 'What Have We Learnt', Corporate Marketing Division, a report prepared for Tattersall's, September.
- Delfabbro, P. and Thrupp, L., (2003), 'The social determinants of youth gambling in South Australian adolescents', *Journal of Adolescence* 26 (2003) 313–330.

- Derevensky, J.L and Gupta. R., (2000), 'Prevalence Estimates of Adolescent Gambling: A Comparison of the SOGS-RA, DSM-IV-J. and the GA 20 Questions', *Journal of Gambling Studies*, 16(2/3), 227–251.
- _____, (2000), 'Youth Gambling: A Clinical and Research Perspective', *eGambling: The Electronic Journal of Gambling Issues*, Issue No. 2, <http://www.camh.net/egambling/issue2>
- Ernst and Young, (2000), 'Winners and Losers — The Future of Online Betting', UK, pp. 1–12.
- _____, (2001), 'Winning the Game: UK takes the lead in online betting and gaming', UK, pp. 1–11.
- _____, (2002), 'Look before you leap: Staking out a successful future in the new UK gaming market', UK, pp. 1–16.
- Greyhound Racing Victoria, (2003), '2002–03 Annual Report', West Melbourne.
- Griffiths, M., (2002), 'Internet Gambling: Preliminary results of the first UK prevalence study', *The Electronic Journal of gambling Studies*, 5 [www.camh.net/egambling]
- Harness Racing Victoria, (2002), Annual Report, Melbourne.
- _____, (2003), Annual Report, Melbourne.
- Keck, T., (2003), 'Who's Who and Who does what in the World of TABs', *Australasian Gaming Magazine*, Vol. 5, No. 20.
- Lalomiteanu, A. and Adlaf, E., (2001), 'Internet Gambling Among Ontario Adults', *eGambling: The Electronic Journal of Gambling Studies*, Vol. 5, <http://www.camh.net/gambling/issue5/research>
- Lowe, S., (2003), 'Placing a bet is now only a phone call away', *Sydney Morning Herald*, 31st July.
- Matterson, H., (2003), 'Betfair runs into TABCORP broadside', *Weekend Australian*, 9th August.
- McMillen, J., (2003a), 'Betting in Cyberspace: Surveys of Internet Gamblers', 12th International Conference on Gambling and Risk Taking, Vancouver.
- McMillen, J., et. al., (2003b), '2003 Victorian Longitudinal Attitudes Survey', Centre for Gambling Research, ANU (forthcoming, publication of the Victorian Gambling Research Panel).
- McMillen, J., (2000–2003), Research funded by an Australian Research Council (ARC) SPIRT Grant (No. 00002296).
- Miers, D., (1996), 'Objectives and Systems in the Regulation of Commercial Gambling', in McMillen, J. (ed.), *Gambling Cultures: Studies in History and Interpretation*, Routledge, New York, pp. 288–311.
- Moonee Valley Racing Club, (2003), '2002–03 Annual Report', Moonee Valley, <http://www.mvrc.net.au/pdfs/2003%20annual%20report.pdf>
- Moore, S.M., and Ohtsuka, K., (1997), 'Gambling Activities of Young Australians: Developing a model of Behaviour', *Journal of Gambling Studies*, 13(1), 207–236.
- New Focus Research, (2003), 'The Experiences of Problem Gamblers, Their Loved Ones and Service Providers', Draft Report to the Victorian Gambling Research Panel, December.
- Population Reference Bureau (2002) *World Population Datasheet*, available at www.prb.org.
- Productivity Commission, (1999), 'Australia's Gambling Industries', Report No. 10, Commonwealth of Australia, Canberra. <http://www.pc.gov.au/inquiry/gambling/finalreport/index.html>
- Publishing and Broadcasting Limited (PBL), (2003), 'Review of Issues related to Commonwealth Interactive Gambling Regulation', submission to the Review of Issues Related to Commonwealth Interactive Gambling Regulation.
- Racing Victoria Limited, *2002/3 Annual Report*, Flemington <http://www.racingvictoria.net.au/publictn/annrep.htm>
- Roy Morgan Research, 2003 *Wagering Analysis*, data compiled for Radio Sport 927, Melbourne.
- SA Centre for Economic Studies (SACES), (2003), 'Evaluation of Self-exclusion Programs in Victoria', Parts A and B. Victorian Gambling Research Panel.
- Shaffer, H.J. and Hall, M., (1996), 'Estimating prevalence of adolescent gambling disorders: a quantitative synthesis and guide toward standard gambling nomenclature', *Journal of Gambling Studies*, 12, pp. 193–214.
- TABCORP (Vic), (2003), "Submission to Review of Issues Related to Commonwealth Interactive Gambling Regulation".
- TABCORP, *Annual Reports* http://www.TABCORP.com.au/publications/Shareholder_Reports.asp
- TABCORP, (2003) *Smoking Bans Will Impact Full Year Profits*, press release, 15 May 2003.
- TabLimited, (2003), 'Strengthening the IGA by Removing the Parasites', submission to the Review of Issues Related to Commonwealth Interactive Gambling Regulation.

- Tasmanian Gaming Commission, (2003), *Australian Gambling Statistics 1975–76 to 2001–02*, Tasmanian Gaming Commission, Hobart.
- Thoroughbred Racing Bureau (2001) *The Economic Benefits of a Thoroughbred Horse Racing Industry*.
- Turner, N., (2002), 'Internet Gambling', *eGambling: The Electronic Journal of Gambling Studies*, Vol. 6, http://www.camh.net/gambling/issue6/first_person
- Urry, John, (1999), *Sociology Beyond Societies: Mobilities for the Twenty-First Century*, Routledge, London.
- VCGA (VICTORIAN CASINO AND GAMING AUTHORITY), 2000 *Seventh Survey of Community Gambling Patterns and Perceptions*, Melbourne, prepared by Roy Morgan Research, http://www.gambling.vcga.vic.gov.au/domino/web_notes/vcga/vcgareports.nsf
- Victorian Government, (1991), *Gaming Machine Control Act*.
- _____, (1994), *Gaming and Betting Act*.
- _____, (1996), *Lotteries, Gaming and Betting Act*.
- Vitro, F., Brendgen, M., Ladouceur, R., Tremblay, R., (2001), 'Gambling, Delinquency and Drug Use During Adolescents: Mutual Influences and Common Risk Factors', in *Journal of Gambling Studies*, Vol. 13, No. 3, Fall, p. 171–190.
- Warner, M., (2003), 'All bets off for problem punters', *Herald Sun*, 16th April.
- Wood, R.T.A. and Griffiths, M.D., (2000a), 'Adolescent attitudes towards the National Lottery and Scratchcards'. Paper presented at the British Psychological Society Social Psychology Section Conference, Nottingham Trent University, September.
- _____, (2000b), 'Family lottery gambling and the implications of Web-based lotteries'. Paper presented at the 11th International Conference on Gambling and Risk-Taking, Las Vegas, United States, June.
- _____, (2001), 'Characteristics of youth problem lottery and scratchcard gambling'. Paper presented at the Canadian Foundation on Compulsive Gambling (Innovation 2001) Conference, Toronto, Canada, April.
- _____, (2002a), 'A typology of adolescent lottery and scratchcard players'. Paper presented at the 5th European Conference on Gambling Studies and Policy Issues (European Association for the Study of Gambling), Barcelona, October.
- _____, (2002b), 'Adolescent perceptions of the National Lottery and scratchcards: A qualitative study using group interviews', *Journal of Adolescence*, 25/6, pp. 655 – 668.
- Woolley, R., (2003), 'Mapping Internet Gambling: Emerging Modes of Online Participation in Wagering and Sports Betting', *International Gambling Studies*, Vol. 3, No. 1, June 2003.