

Section 3: Individual Activities

This section details the results relating to participation, reported expenditure, and reasons for taking part, for the nine gaming activities that are subject to government regulation. The four Lotteries Commission games (Lotto, Instant Kiwi, TeleBingo, and Daily Keno) are discussed first, followed by gaming machines, betting on horse and dog races, housie, betting at casinos and betting on a sporting event.

Where relevant, comparisons are made with the previous Department of Internal Affairs surveys (1995, 1990 and 1985). Both participation and expenditure data are broken down by the following personal characteristics: sex, ethnicity, age, household income, occupation, education level, number of gaming activities participated in and amount reported spent on gaming.

Participation data covers rates of participation over the last 12 months and frequency of participation. The results presented in this section are based on both:

- Respondents (1,500 respondents for the 2000 and 1985 surveys and 1,200 respondents for the 1990 and 1995 surveys)
- Participants in each activity (number varies depending on the activity for example: Lotto participants = 1,126 and housie participants = 53)

Unless otherwise stated, “frequent participation” in a gaming activity means taking part once or more per week and “infrequently” refers to people who play less often than monthly.

3.1 Lotto

Lotto was introduced to New Zealand on 1 August 1987. The game involves participants trying to predict four or more of seven numbers, which are randomly drawn from 40 balls (numbered 1 to 40). Participants select six numbers per “board”. Each board contains numbers in the range of 1 to 40 and each ticket consists of 12 “boards”. Each board costs 50 cents to play and the minimum entry per ticket is four boards (\$2).

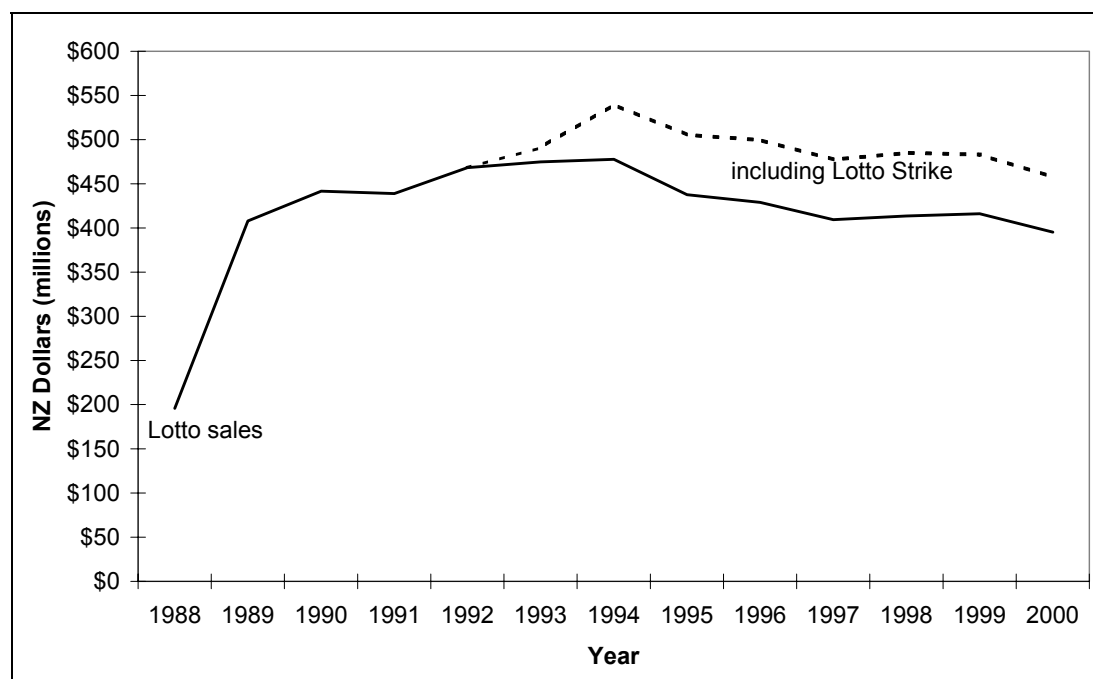
Lotto Strike, an addition to Lotto, was introduced to New Zealand on 3 April 1993¹⁵. Lotto Strike is a variation on the Lotto format, with participants attempting to select the first four numbers in the order in which they are drawn for the main Lotto draw. Each Lotto Strike board costs \$1. Prizes are awarded for getting any one or more of the numbers in the order in which they are drawn.

Table 3.1 and Figure 3.1 show the sales for Lotto and Lotto Strike since their introduction to New Zealand. Sales of Lotto tickets continually increased since its introduction until they reached a peak in 1993/1994. Since then sales have declined, almost continuously, at least in inflation adjusted terms¹⁶.

¹⁵ Powerball was introduced in early 2001, after the survey was conducted

¹⁶ The dollar amounts have been adjusted using the Consumers Price Index (CPI) into the equivalent purchasing power of these dollar amounts in equivalent 2000 dollars, otherwise referred to as in “real terms” or “inflation adjusted terms”

Figure 3.1: Annual Lotto sales in inflation adjusted terms - 1988-2000



Source: New Zealand Lotteries Commission annual reports

Table 3.1: Annual Lotto sales - 1988-2000

Year	Actual/nominal ¹⁷ dollar amounts (\$millions)			Amount in inflation adjusted terms/ in 2000 dollars (\$millions)		
	Lotto	Lotto Strike	Lotto sales (incl. Lotto Strike)	Lotto	Lotto Strike	Lotto sales (incl. Lotto Strike)
1988 ^a	\$147		\$147	\$196		\$196
1989	\$323		\$323	\$408		\$408
1990	\$371		\$371	\$442		\$442
1991	\$378		\$378	\$439		\$439
1992	\$408		\$408	\$468		\$468
1993 ^b	\$419	\$14	\$433	\$475	\$16	\$491
1994	\$429	\$56	\$484	\$478	\$62	\$540
1995	\$407	\$63	\$471	\$438	\$68	\$505
1996	\$408	\$67	\$476	\$429	\$70	\$500
1997	\$394	\$66	\$460	\$409	\$68	\$477
1998	\$403	\$70	\$473	\$413	\$72	\$485
1999	\$406	\$65	\$471	\$416	\$67	\$483
2000	\$395	\$63	\$458	\$395	\$63	\$458

^a Lotto was introduced 1 August 1987

^b Lotto Strike was introduced on 3 April 1993

All amounts are rounded to the nearest million

Source: New Zealand Lotteries Commission annual reports

¹⁷ Refers to the actual amount of money in the year mentioned otherwise referred to as the “face-value” or alternately as “nominal value”

Participation

Table 3.2 shows the proportion of respondents who played Lotto in the last 12 months and how often they bought a Lotto ticket. Approximately 75% of respondents reported they had played Lotto at least once in the past year, compared to a peak of 80% of respondents in 1995 and 78% in 1990. The increase in the proportion of people playing Lotto between 1990 and 1995 occurred solely amongst the infrequent players (those who played less than once a month) while the decreases in the proportions playing between 1995 and 2000 occurred almost solely amongst those who played every week.

Table 3.2: Q24, Frequency of buying Lotto tickets by respondents in the last 12 months - 1990, 1995 and 2000

Response option	1990 (n=1,200) %	1995 (n=1,200) %	2000 (n=1,500) %
At least once a week	35	35	30
At least once a month (but not weekly)	21	20	20
Less often than monthly	23	25	25
Total who played Lotto	78	80	75
Not played Lotto	22	20	25

Table 3.3 shows the frequency with which those who had played Lotto bought a ticket. Since 1990 there has been a continued decline in the proportion of Lotto participants who purchased a ticket weekly and a corresponding increase in the proportion of people who played infrequently (less than once a month).

Table 3.3: Q24, Frequency of buying Lotto tickets by participants in the last 12 months - 1990, 1995 and 2000

Response option	1990 (n=939) %	1995 (n=960) %	2000 (n=1,126) %
Once a week	45	44	40
Once every 2 weeks	8	8	8
Once every 3 weeks	5	4	4
Once a month	13	13	15
Once every 2 months	6	8	8
Once every 3 months	9	9	9
Once every 6 months	8	9	10
Once a year	3	5	4
Less frequently than once a year	3	<1	2
Don't Know/No reply	-	<1	-

Reported expenditure

Table 3.4 forms the basis of the estimation of the total amount spent on Lotto. In conjunction with similar calculations for the other gaming activities, this approach is used to calculate the total amount spent on gaming activities. People were asked in Question 25 to estimate how much they spend in an average session of each activity, which in the case of Lotto was in the average week. For participants who play Lotto every week spending the same amount of money, these data would be fairly representative, but for those who play irregularly or spend irregular amounts each

time they play, these data are less accurate. Therefore, these results should be viewed with caution.

Over half of the participants (58%) said they spent an average of \$5 in the average week they played Lotto (this includes any spending on Lotto Strike), most likely playing 10 lines of Lotto (the minimum bet is 4 lines or \$2). The proportion of people spending \$5 or less has decreased slightly since 1995 while the proportion spending \$10 or more on Lotto tickets has increased (Table 3.4).

Table 3.4: Q25, How much participants reported spending on Lotto tickets in an average week - 1995, 2000

Response option	1995	2000
	(n=939) %	(n=1,126) %
\$1 - \$4	13	9
\$5	60	58
\$6 - \$9	9	9
\$10	11	17
\$11+	7	8
Mean	-	\$6.80

Table 3.5 is calculated by multiplying a person's reported expenditure in Table 3.4 by the frequency with which they played Lotto (reported in Table 3.3). In nominal terms, the spending on Lotto has increased between 1990 and 2000 by 15%. However, in real, inflation adjusted, terms there has been a 4% decrease in spending on Lotto. The average annual reported spending by Lotto participants was \$200¹⁸.

Table 3.5: Average estimated annual reported spending on Lotto by respondents - 1990, 1995 and 2000

Year	Average amount spent	Average (in 2000 \$'s)
1990 (n=1,200)	\$131	\$156
1995 (n=1,200)	\$163	\$175
2000 (n=1,500)	\$150	\$150

Reasons for participation

Of those who had purchased Lotto tickets, most of the participants (82%) in the 2000 survey stated that their main motivation for playing Lotto was to win prizes/money which was consistent with both the 1990 and 1995 surveys (Table 3.6). Twenty-one percent of participants reported buying a ticket as a gift (up from 15% in 1995 and 13% in 1990). This may be part of the reason for the increase in the proportion of people who played infrequently between 1995 and 2000.

¹⁸ This information is not available for the previous surveys

Table 3.6: Q26, Reasons why participants buy Lotto tickets - 1990, 1995 and 2000

Response option	1990	1995	2000
	(n=939) %	(n=960) %	(n=1,126) %
To win prizes/money	83	81	82
For excitement/or a challenge	21	14	11
To support worthy causes	8	7	9
Out of curiosity	9	4	4
To oblige or please other people	3	4	3
As a gift for another person	13	15	21
As an interest/or a hobby	11	3	3
To be with people/ get out of the house	0	<1	<1
As entertainment	N/A	13	12
Others	2	<1	<1
Don't know	N/A	<1	<1

Showcard

Multiple response

Beliefs about playing Lotto¹⁹

This sub-section looks at the perceptions participants have of their recent experience (in the last 12 months) playing Lotto. Table 3.7 shows the average chance of winning a prize playing Lotto for each of the prize categories (does not include Lotto Strike) while Table 3.8 shows how well participants believed they did in the preceding year playing Lotto.

Table 3.7: Lotto prize structure and average chance of winning

Prize Tier	Winning numbers required	Chances of winning per line played
Division One	6 winning numbers	1 in 3,838,380
Division Two	5 winning numbers + bonus number	1 in 639,730
Division Three	5 winning numbers	1 in 19,386
Division Four	4 winning numbers	1 in 456
Division Five	3 winning numbers + bonus number	1 in 363

Source: "More About Lotteries", New Zealand Lotteries Commission, p12

The majority of participants (86%) who bought a Lotto ticket in the past year reported that they lost money overall. There was no discernible difference between their reported winning or losing money overall and the frequency with which participants played Lotto.

¹⁹ Questions in this sub-section were introduced in the 2000 survey

Table 3.8: Q27, Whether participants have won or lost money overall when buying Lotto tickets in the last 12 months (n=1,126)

Response option	%
Won money overall	5
Broken even	9
Lost money overall	86
Don't know	<1

When asked if they used a specific system or skill when playing Lotto to improve their chance of winning Lotto, 9% of respondents reported that they did (Table 3.9).

Table 3.9: Q28, Do participants use a system or special skills to improve their chances of winning at Lotto (n=1,126)

Response option	%
Yes	9
No	91
Don't know/Don't know of any such system	<1

Of those who reported using some form of system or skill when playing Lotto, choosing your own numbers was the preferred method (64%), followed by choosing the same numbers (19%).

Table 3.10: Q28, System or special skills used by participants to improve their chances of winning at Lotto (n=104)

Response option	%
Choose own numbers	64
Use same numbers every time	19
Others	17

“Other” systems or skills used by participants were:

- Buy lucky dips (4)
- Statistical analysis (2)
- “Change supermarkets”
- “Change Lotto shops”
- “Use four basic favourite numbers and add different ones”
- “Three regular lucky numbers”
- “7 comes up more than any other numbers, I do combinations of minimum and maximum numbers”
- “Mind-power, positive thinking”
- “Try to work out combinations”
- “Sent away for horoscope with my lucky numbers”
- “Good luck charms, money bowls, lucky numbers predicted for me”
- “Used the numbers off a winning ticket”
- “Additional numbers”
- “Ask the lady for the winning ticket”
- “Quick pick”
- “Use the numbers that haven't come up and put in a few more”

3.2 Further analysis of Lotto

Table 3.11: Lotto participation by personal characteristics of respondents - 1990, 1995, and 2000 surveys; and percentage of Lotto participants - 2000

		1990 % of sample (n=1,200)	1995 % of sample (n=1,200)	2000 % of sample (n=1,500)	2000 % of players (n=1,126)	
TOTAL LOTTO PLAYERS		78	80	75	100	
Sex	<i>Male</i>	79	82	70	45	
	<i>Female</i>	77	79	80	55	
Age	<i>15-24 years</i>	72	65	60	15	
	<i>25-34 years</i>	83	88	81	22	
	<i>35-44 years</i>	82	85	78	20	
	<i>45-54 years</i>	85	82	83	17	
	<i>55-64 years</i>	81	85	79	11	
	<i>65+ years</i>	69	77	72	15	
Ethnicity ²⁰ (1990-1995)	<i>NZ Māori</i>	78	82	N/A	N/A	
	<i>Other</i>	78	80	N/A	N/A	
	(2000)	<i>NZ Māori</i>	N/A	N/A	82	11
		<i>Pacific peoples General²¹</i>	N/A	N/A	68 75	6 82
Personal income ²⁰	<i>Under \$20,000</i>	74	74	70	40	
	<i>\$20-\$40,000</i>	85	87	80	33	
	<i>\$40,000+</i>	80	88	81	20	
Household Income ²⁰	<i>Under \$30,000</i>	76	76	75	25	
	<i>\$30-\$60,000</i>	82	83	78	35	
	<i>\$60,000+</i>	77	83	77	28	
Occupation	<i>White collar</i>	82	88	80	37	
	<i>Blue collar</i>	84	83	82	24	
	<i>Home duties</i>	75	76	77	10	
	<i>Retired</i>	70	79	74	16	
	<i>Benefit/unemp</i>	82	75	74	5	
	<i>Student</i>	67	58	51	9	
Education	<i>Prim/sec school</i>	80	85	78	26	
	<i>School Cert</i>	82	82	73	17	
	<i>UE/6FC/Bursary</i>	76	71	76	16	
	<i>Trade/tech qual</i>	89	83	82	16	
	<i>Other tertiary</i>	72	80	73	19	
	<i>Univ graduate</i>	59	74	67	6	

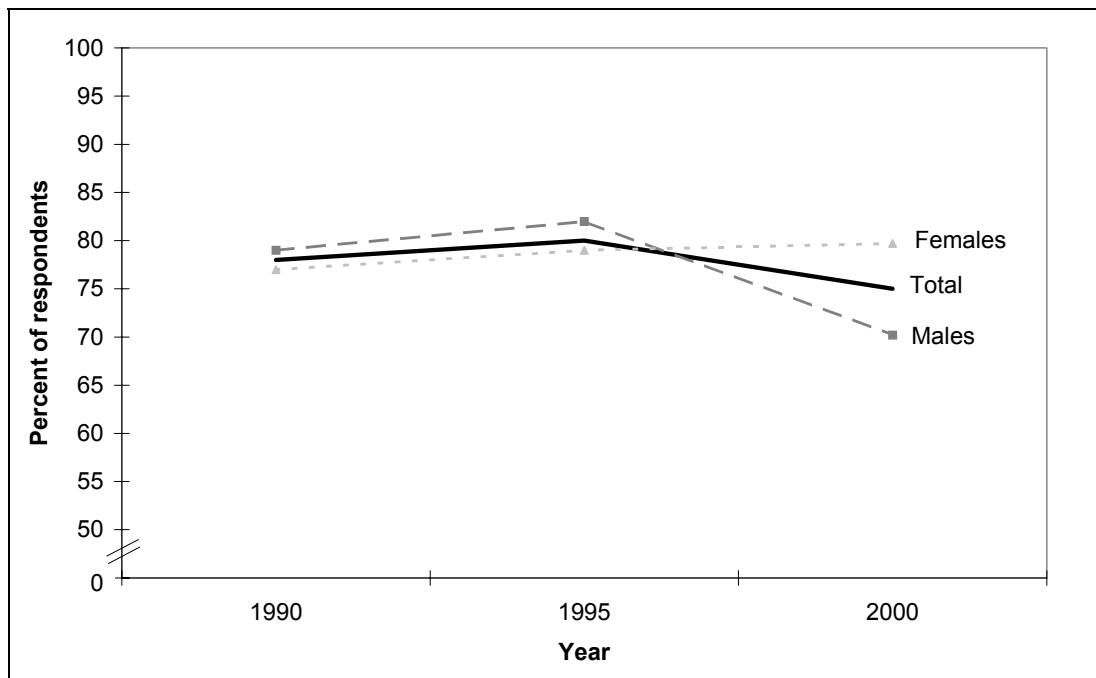
²⁰ Percentages may not add up to 100% due to non-responses to certain questions

²¹ General population refers to the remaining respondents who did not indicate they belonged to the Māori or Pacific peoples ethnic groups. For further explanation, refer to the methodology section

Sex

For the first time in this survey series females were more likely than males to have played Lotto at least once during the year (80% and 70% respectively). Overall, Lotto participation has declined between 1995-2000 – these decreases were due solely to decreases in male participation (Figure 3.2). Female participation actually continued to increase during this period, although not enough to halt the overall decline in participation levels.

Figure 3.2: Proportion of respondents who played Lotto, by sex - 1990, 1995 and 2000

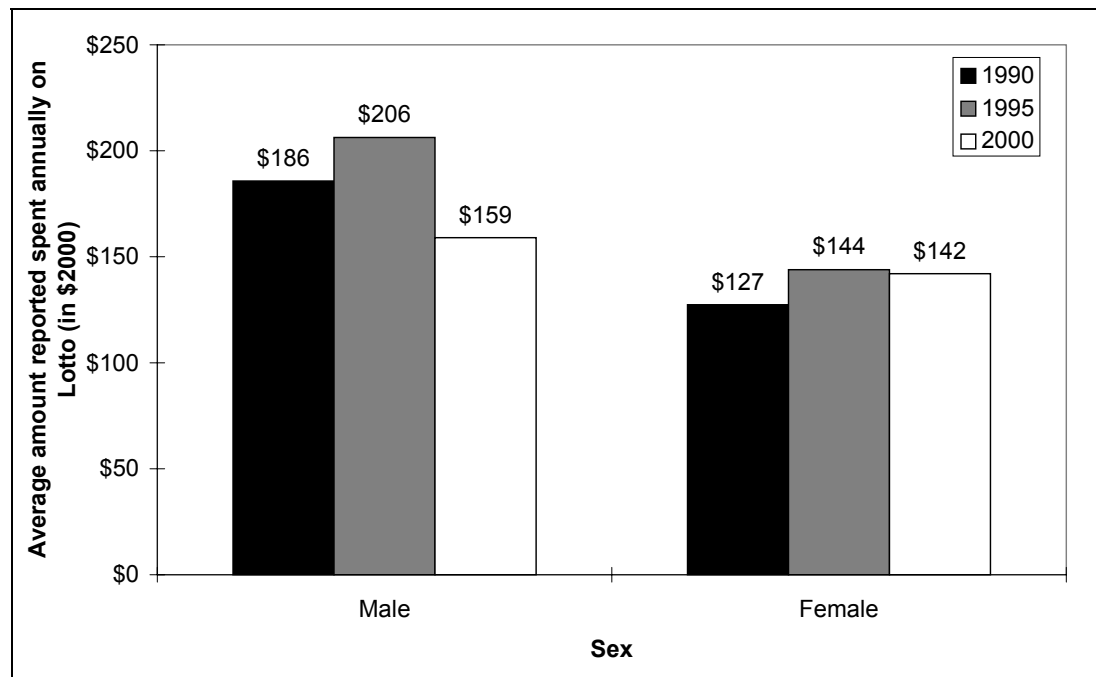


Although fewer males than females played Lotto in the 12 months prior to being surveyed, the males that did play bought tickets more frequently than female participants. Forty-four percent of male players reported buying a ticket at least once week, compared with 31% of female participants.

Males reported spending more on Lotto tickets in the average week, with 30% of male participants spending \$10 or more on tickets compared to 20% of female participants. The reported declines in Lotto sales seem to be largely attributable to the decline in male participation. As males tend to spend more and purchase tickets more frequently, a decrease in the proportion of males would have a substantially greater impact on overall sales levels. This can be seen in Figure 3.3, which shows the average annual amount spent on Lotto tickets by all respondents in inflation adjusted terms (this includes those who did not play Lotto).

The decline in male participation in Lotto between 1995 and 2000 has affected the average reported spending on Lotto for male respondents as shown in Figure 3.3, in inflation adjusted terms. By comparison, there has been only a small decline in the amount female respondents reported spending annually on Lotto tickets between 1995 and 2000 in inflation adjusted terms.

Figure 3.3: Average estimated annual spending on Lotto by respondents in inflation adjusted terms, by sex - 1990, 1995 and 2000



There was little difference between males and females as to the reasons why they play Lotto, although 26% of female participants reported buying Lotto tickets as a gift, as opposed to only 15% of male participants. This is consistent with the 1995 survey. Slightly more males (11%) than females (8%) claimed they had a system or special skill that improved their chances of winning Lotto.

Age

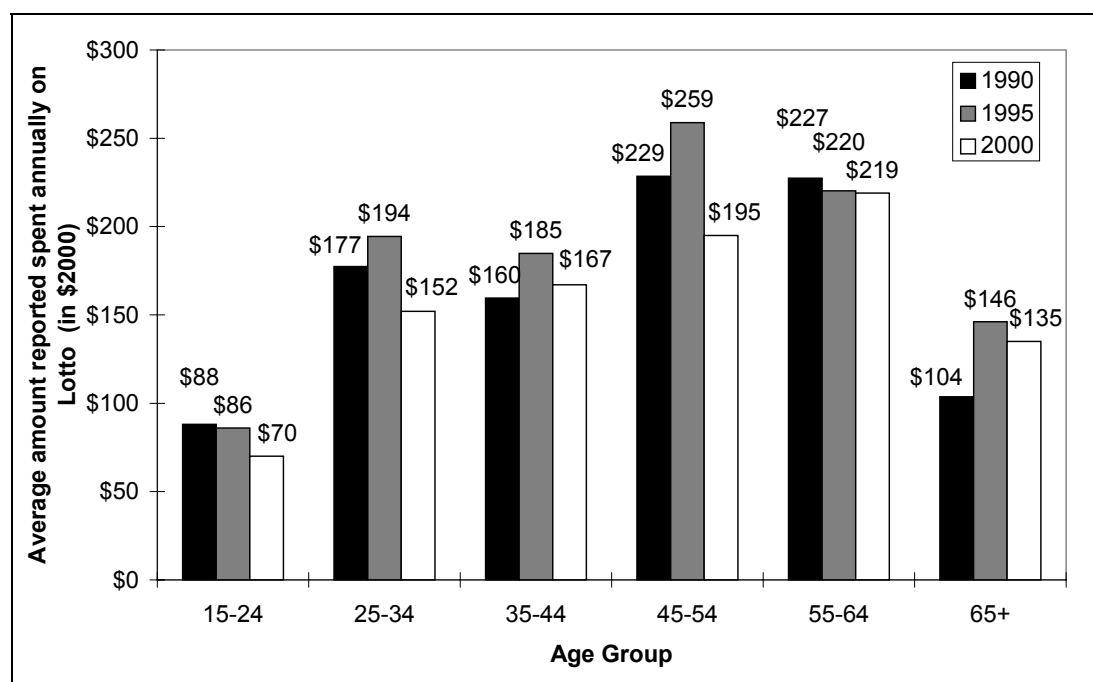
Respondents in the 45-54 age range were the most likely to have bought a Lotto ticket. They were the only age group that had an increase in participation in Lotto between 1995 and 2000 (Table 3.11). People in the youngest age group were the least likely to buy Lotto tickets and the proportion of participants in the 15-24 year age group has steadily declined since 1990.

People in the 15-24 age group were not only were less likely to play Lotto, but those that did participate played Lotto less frequently than participants in older age groups. Only 20% of those aged 15-24 bought Lotto tickets once a week, compared to 40% of the rest of the population. People in the 45-64 year age group were most likely to buy tickets once a week (55% compared to 34% of other age groups), similar to the 1990 (59%; 40%) and 1995 (57%; 40%) surveys. There was a decrease in those playing Lotto once a week in the 65 years and over age group, from 48% in 1995 to 42% in 2000.

Lotto participants in the 45-64 year age groups were the most likely to spend an average of \$10 or more per week on Lotto tickets in 2000 (29% compared to 22% of participants in the other age groups). Of all respondents, people in these two age groups were also the most likely to report spending the highest amount of money on

Lotto tickets annually, in inflation adjusted terms (Figure 3.4). However, people in the 45-54 year age group no longer reported spending the most annually on Lotto tickets. By 2000, this was respondents in the 55-64 year age group (\$219 compared to \$195 reported spent by those in the 45-54 year age group).

Figure 3.4: Average estimated annual spending on Lotto by respondents in inflation adjusted terms, by age group - 1990, 1995 and 2000



Participants in the 65 years and over age group were less likely than other age groups to play Lotto to win prizes/money (71% compared to 84% of those under 65 years of age).

Ethnicity

The 2000 survey saw the addition of a new category to the ethnic group analysis - Pacific peoples. Results showed that respondents in this category were less likely (68%) to have bought a Lotto ticket during the year than either Māori respondents (82%) or respondents in the General population (75%). However, more Pacific peoples (90%) played Lotto at least once a month. This is considerably higher than either Māori (79%) or the General population (73%).

Of Lotto participants, a higher proportion of Pacific peoples (60%) and Māori (38%) reported spending \$10 or more on a Lotto ticket in the average week, compared to the General population (20%).

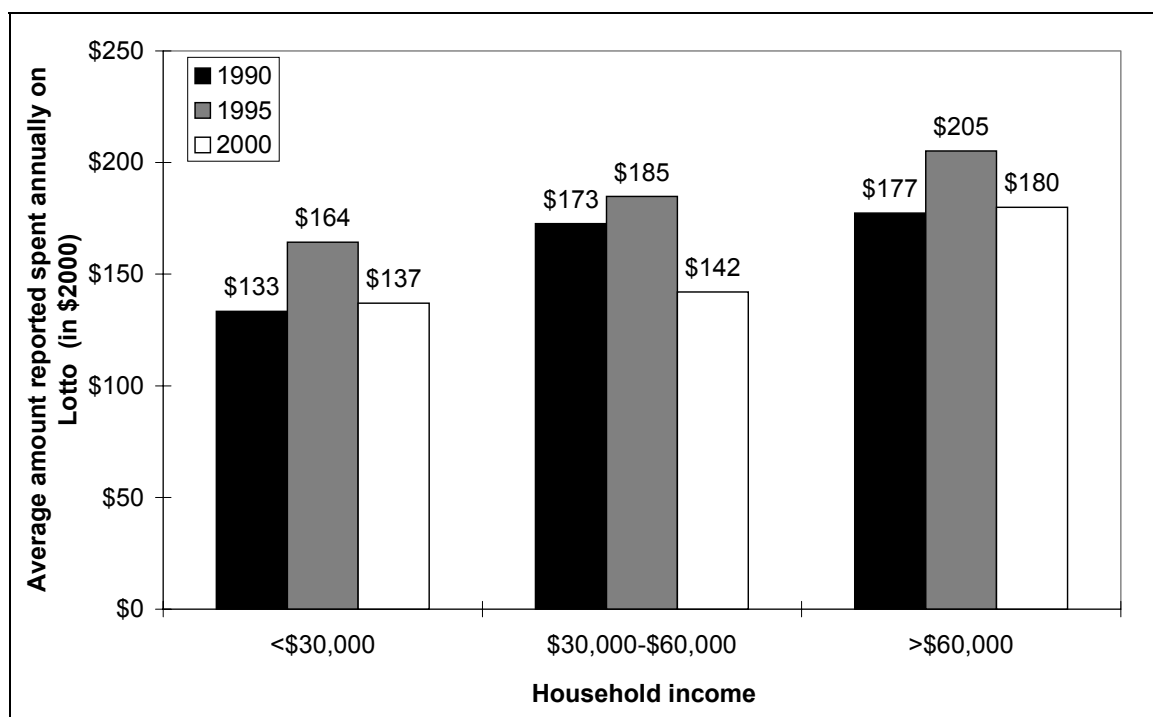
Pacific peoples were more likely to buy Lotto tickets to win prizes/money (91%) and to support worthy causes (16%) than either Māori (87%; 4%) or the General population (81%; 9%). Pacific peoples (18%) were also more likely to buy tickets for “excitement or a challenge” compared to Māori (8%) and the General population (12%). Māori participants (24%) were more likely than Pacific peoples (14%) or participants in the General population (21%) to buy a Lotto ticket as a gift for another person.

Pacific peoples said they were more likely to win money overall playing Lotto (13%) than either Māori (8%) or the General population (4%). However, Māori said they were more likely to break even (20%) than either Pacific peoples (9%) or participants in the General population (7%). Almost a third of Pacific peoples (31%) reported using some form of system, as opposed to only 12% of Māori participants, and 9% of the General population.

Household Income

People living in households with an income of more than \$60,000 were more likely to buy Lotto tickets frequently than people in lower income households (46% compared to 37% of people from households with an income of under \$60,000). A greater proportion of participants from higher income households reported spending \$10 or more on average on Lotto than people from lower income households (28% compared to 23% of participants from households with incomes of under \$60,000).

Figure 3.5: Average estimated annual spending on Lotto by respondents in inflation adjusted terms, by household income - 1990, 1995 and 2000



Participants from higher income households were less likely to say that they won money or broke even overall playing Lotto (10%) compared to participants from lower income households (15% of participants from households with an income of under \$60,000).

Occupation

Since the 1995 survey, there have been several changes in the pattern of Lotto buying. In 1995, white-collar workers were the most likely to have bought Lotto tickets, while in 2000 they have been surpassed by blue-collar workers (a trend consistent with the 1990 survey). However, between 1995 and 2000 there was a decrease in participation rates by all occupations except home-duties.

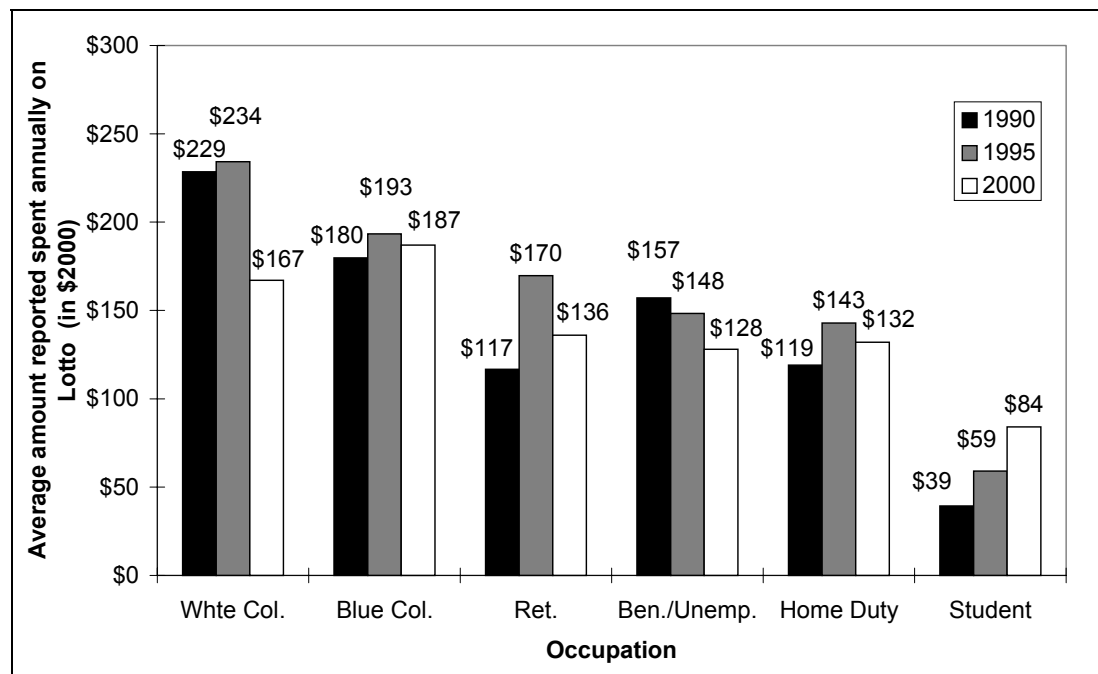
White-collar workers showed the greatest decrease in playing Lotto, from 88% in 1995 to 80% in 2000. Students were less likely than any other occupation to have bought Lotto tickets in the past year (51%), and their participation levels had dropped from 58% in 1995.

As in 1995 and 1990, blue-collar workers were the most likely to buy Lotto tickets on a weekly basis (47%) closely followed by retired people (42%). Students were the least likely to buy Lotto tickets weekly.

A higher proportion of blue-collar workers and beneficiaries who played Lotto reported spending \$10 or more on Lotto tickets on average compared to participants in other occupational groups (32% compared to 22% of participants in other occupations).

Because blue-collar workers played Lotto more frequently than other occupations, and they reported spending the most in a typical week of buying Lotto, as can be expected, they spent more on Lotto tickets annually (Figure 3.6). Prior to 2000, white-collar workers had reported spending the most on Lotto, but there has been a substantial decline in their spending on Lotto in inflation adjusted terms between 1995 and 2000. This is largely attributable to the decrease in the proportions of white-collar workers playing Lotto. However, white-collar workers were still the second highest spending group on Lotto tickets annually in 2000.

Figure 3.6: Average estimated annual spending on Lotto by respondents in inflation adjusted terms, by occupation group - 1990, 1995 and 2000



Despite increases in reported spending, students continued to spend the least amount of money on Lotto tickets annually. However, of those who played Lotto, students were the most likely to say that they won money overall compared to other occupations (12% compared to 4% of other occupations). Beneficiaries were the

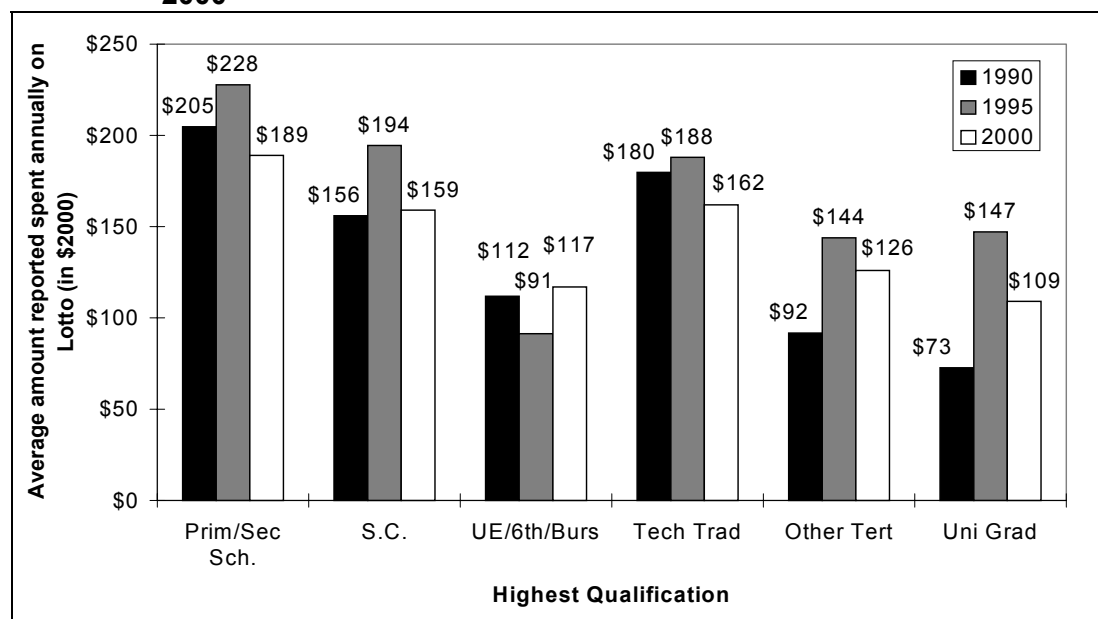
most likely to say they broke even playing Lotto (14% compared to 8% of other occupations). Fourteen percent of both unemployed and blue-collar workers said they used some form of system to increase their chances of winning at Lotto, compared to 3% of students²².

Highest Qualification

Only those with UE/6FC/Bursary had an increase in the proportion of respondents purchasing Lotto tickets in the past year (up from 71% in 1995 to 76% in 2000). Consistent with the 1990 and 1995 surveys, those with no formal qualifications were the most frequent buyers of Lotto tickets, with 49% of participants in this category playing Lotto every week. This is an increase of 5% from the 1995 survey. University graduates and those with UE/6FC/Bursary were the least likely to play Lotto weekly.

A higher proportion of Lotto participants with no educational qualifications reported spending \$10 or more on Lotto tickets in the average week of playing compared to people with educational qualifications (31% compared to 22% of participants with educational qualifications). People with no educational qualifications were also likely to spend the most on Lotto tickets on an annual basis compared to respondents with qualifications (Figure 3.7).

Figure 3.7: Average estimated annual spending on Lotto by respondents in inflation adjusted terms, by highest qualification - 1990, 1995 and 2000



²² As this question was not asked in either the 1990 or 1995 survey, it is not possible to compare the results of this question to previous surveys.

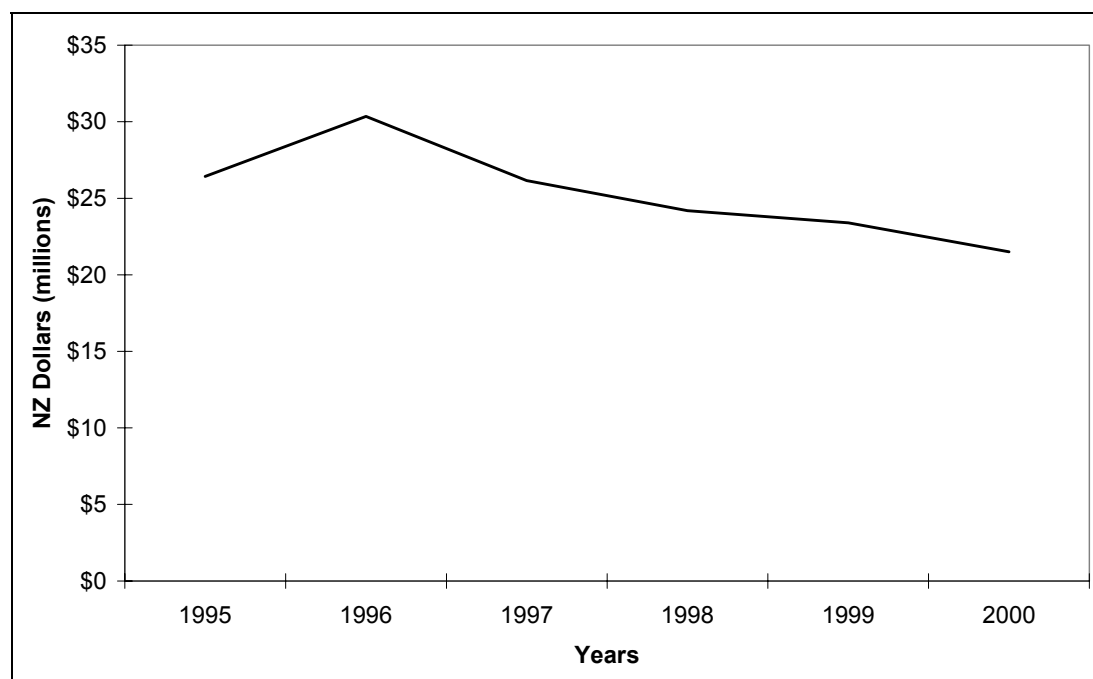
3.3 Daily Keno²³

Daily Keno was introduced in October 1994. It is a gaming activity that is similar to Lotto except it involves a draw of 20 numbers out of a total of 80 numbers. Players can select between one and ten numbers. The amount of the prize depends on how many numbers the player has selected, how many of their selected numbers match the drawn numbers, and the amount spent on the ticket.

As Daily Keno was introduced in October 1994, just three to four months information was collected in the 1995 survey, which means that the information is not fully comparable with the 2000 results. Some comparisons will still be made with results from the 2000 survey in order to ascertain if those group of people who initially started playing Daily Keno in 1994 are still participating.

Annual Daily Keno sales have continuously declined since reaching a sales peak in their second year of operation (Figure 3.8 and Table 3.12). In inflation adjusted terms, annual sales have decreased by nearly a fifth (19%) since 1995, and 29% since the peak in sales in 1996.

Figure 3.8: Annual Daily Keno sales in inflation adjusted terms, 1995-2000



Source: New Zealand Lotteries Commission annual reports

²³ Questions in this sub-section were asked only of those who had participated in Daily Keno at least once in the last 12 months (n=90). Because of the small number of Daily Keno participants in the sample, all figures must be treated with caution

Table 3.12: Annual Daily Keno sales - 1995-2000

	Nominal dollars (\$millions)	Inflation adjusted dollars (\$millions)
1995	\$25	\$26
1996	\$29	\$30
1997	\$25	\$26
1998	\$24	\$25
1999	\$23	\$24
2000	\$22	\$22

	Nominal change %	Adjusted change %
1995-2000	-13	-19
1996-2000	-26	-29

All amounts are rounded to the nearest million

Source: New Zealand Lotteries Commission annual reports

Participation

Only 6% of respondents participated in Daily Keno in the past year, down from 11% in 1995. This comparison should be viewed with caution, as initial participation in 1995 was most likely due to Daily Keno's novelty value.

Table 3.13: Frequency of buying Daily Keno tickets by respondents in the last 12 months - 1995 and 2000

Response option	1995 (n=1,200) %	2000 (n=1,500) %
At least once a week	2	1
At least once a month (but not weekly)	2	2
Less often than monthly	6	3
Total who played Daily Keno ^a	11	6
Not played Daily Keno	89	94

^a *Due to rounding percentages may not match*

Twenty-four percent of Daily Keno participants played at least once a week (Table 3.14) and 29% played Keno at least once a month (but not weekly). However, most participants played Daily Keno infrequently (45%). Compared to 1995, participants are playing Daily Keno more regularly. In 1995, 21% of participants had played at least weekly and a further 21% of participants had played at least once a month (but not weekly), but most played Daily Keno infrequently (58%).

Table 3.14: Q29, Frequency of buying Daily Keno tickets by participants in the last 12 months - 1995 and 2000

Response option	1995	2000
	(n=133) %	(n=90) %
Four times a week or more	2	9
Two or three times a week	2	9
Once a week	17	6
Once every 2 weeks	8	7
Once every 3 weeks	5	3
Once a month	8	19
Once every 2 months	5	3
Once every 3 months	9	5
Once every 6 months	9	15
Once a year	21	15
Less frequently than once a year	14	7
Don't know	2	-

Reported expenditure

Table 3.15 compares the average Daily Keno expenditure in an average or typical day a participant plays Daily Keno. Despite a decline in the number of people playing Daily Keno since 1995 there has been an increase in the proportion of participants who spent \$3 or more on Daily Keno in an average session. This apparent difference has to be viewed with caution as the 1995 survey covered a period of only about 3 months after the game had been introduced.

Table 3.15: Q30, How much participants reported spending on Daily Keno tickets in an average day - 1995 and 2000

Response option	1995	2000
	(n=133) %	(n=90) %
\$1 - \$2	52	29
\$3 - \$4	9	17
\$5	24	29
\$6+	14	25
Don't know	1	-
Mean	-	\$5.40

While the proportion of participants that reported spending \$3 or more in an average session appears to have increased, the average annual reported spending on Daily Keno for respondents remained the same for 1995 and 2000, in inflation adjusted terms (Table 3.16). This was due mostly to the decline in the numbers of participants. The average annual reported spending on Daily Keno by participants was \$173 in 2000.

Table 3.16: Average estimated annual reported spending on Daily Keno by respondents - 1995 and 2000

Year	Average amount spent	Average (in 2000 \$'s)
1995 (n=1,200)	\$9	\$10
2000 (n=1,500)	\$10	\$10

Reasons for participation

Of the 6% of respondents who took part in Daily Keno, 73% reported they did so to win money. Other reasons participants gave were “out of curiosity” (15%), as “entertainment” (15%), and for “excitement, or a challenge” (10%). Only two percent of participants said they bought Daily Keno tickets to “support worthy causes”.

Table 3.17: Q31, Reasons why participants buy Daily Keno tickets - 1995 and 2000

Response option	1995	2000
	(n=133) %	(n=90) %
To win prizes/money	64	73
For excitement/or a challenge	12	10
To support worthy causes	2	2
Out of curiosity	30	15
To oblige or please other people	<1	-
As a gift for another person	2	6
As an interest/or a hobby	4	6
To be with people/ get out of the house	-	-
As entertainment	7	15
Others	-	-
Don't know	-	-

Multiple response

Beliefs about playing Daily Keno

This sub-section looks at the perception participants have of their recent history (in the last 12 months) playing Daily Keno. According to the New Zealand Lotteries Commission the odds of winning a prize playing Daily Keno ranges from 1 in 4 to 1 in 21.6. Table 3.18 shows how well participants believed they did in the preceding year playing Daily Keno.

Participants were asked if they had won money, lost money, or broken even overall playing Daily Keno in the last 12 months. The majority of participants (72%) reported they had lost money overall. However, 20% of participants reported they had broken even, and 7% said they had won money overall.

Table 3.18: Q32, Whether participants have won or lost money overall when buying Daily Keno tickets in the last 12 months (n=90)

Response option	%
Won money overall	7
Broken even	20
Lost money overall	72
Don't know	<1

Participants were also asked if they had a special skill or system that they used to improve their chances of winning at Daily Keno. Sixteen percent of participants reported that they used some form of system for choosing their numbers (higher than the 9% of Lotto players who reported using a system).

Table 3.19: Q33, Do participants use a system or special skills to improve their chances of winning at Daily Keno (n=90)

Response option	%
Yes	16
No	84
Don't know/Don't know of any such system	-

Systems or skills respondents reported they used were:

- Choose own numbers - birthdays, anniversaries etc (6)
- “Stay over the same numbers”
- “Sometimes use kids birthdays; look at numbers previously out in the last draw, less chance of them coming out twice in a row. Also closing eyes and marking numbers on sheet”
- “Work on looking at the information working out the more chances by the numbers you take from 1-10 chances of winning. Taking numbers that I think are lucky”
- “Lucky numbers with horoscope”
- “Try to work out right numbers”

3.4 Further analysis of Daily Keno

Table 3.20: Daily Keno participation by personal characteristics of respondents - 1990, 1995²⁴, and 2000 surveys; and percentage of Daily Keno participants - 2000

		1995 % of sample (n=1,200)	2000 % of sample (n=1,500)	2000 % of players (n=90)
TOTAL DAILY KENO PLAYERS		11	6	100
Sex	<i>Male</i>	10	5	42
	<i>Female</i>	12	7	59
Age	<i>15-24 years</i>	11	5	17
	<i>25-34 years</i>	12	6	21
	<i>35-44 years</i>	11	5	16
	<i>45-54 years</i>	14	10	27
	<i>55-64 years</i>	11	8	13
	<i>65+ years</i>	8	3	7
Ethnicity ²⁵ (1990-1995)	<i>NZ Māori</i>	22	N/A	N/A
	<i>Other</i>	10	N/A	N/A
	(2000) <i>NZ Māori</i>	N/A	13	21
	<i>Pacific peoples</i>	N/A	22	24
	<i>General²⁶</i>	N/A	4	53
Personal income ²⁵	<i>Under \$20,000</i>	13	7	47
	<i>\$20-\$40,000</i>	11	7	38
	<i>\$40,000+</i>	7	3	10
Household income ²⁵	<i>Under \$30,000</i>	13	9	37
	<i>\$30-\$60,000</i>	11	6	33
	<i>\$60,000+</i>	8	5	21
Occupation	<i>White collar</i>	8	4	23
	<i>Blue collar</i>	14	9	33
	<i>Home duties</i>	13	11	18
	<i>Retired</i>	8	2	6
	<i>Benefit/unemp</i>	19	14	12
	<i>Student</i>	11	4	8
Education	<i>Prim/sec school</i>	18	10	41
	<i>School Cert</i>	13	8	23
	<i>UE/6FC/Bursary</i>	7	5	12
	<i>Trade/tech qual</i>	7	3	8
	<i>Other tertiary</i>	6	4	11
	<i>Univ graduate</i>	5	4	4

Sex

In the 2000 survey, Keno participants were more likely to be female than male (Table 3.20). However, more males (15%) played Keno at least four times a week than female participants (5%). However, more females played at least once a week compared to male participants (28% compared to 20% of male participants).

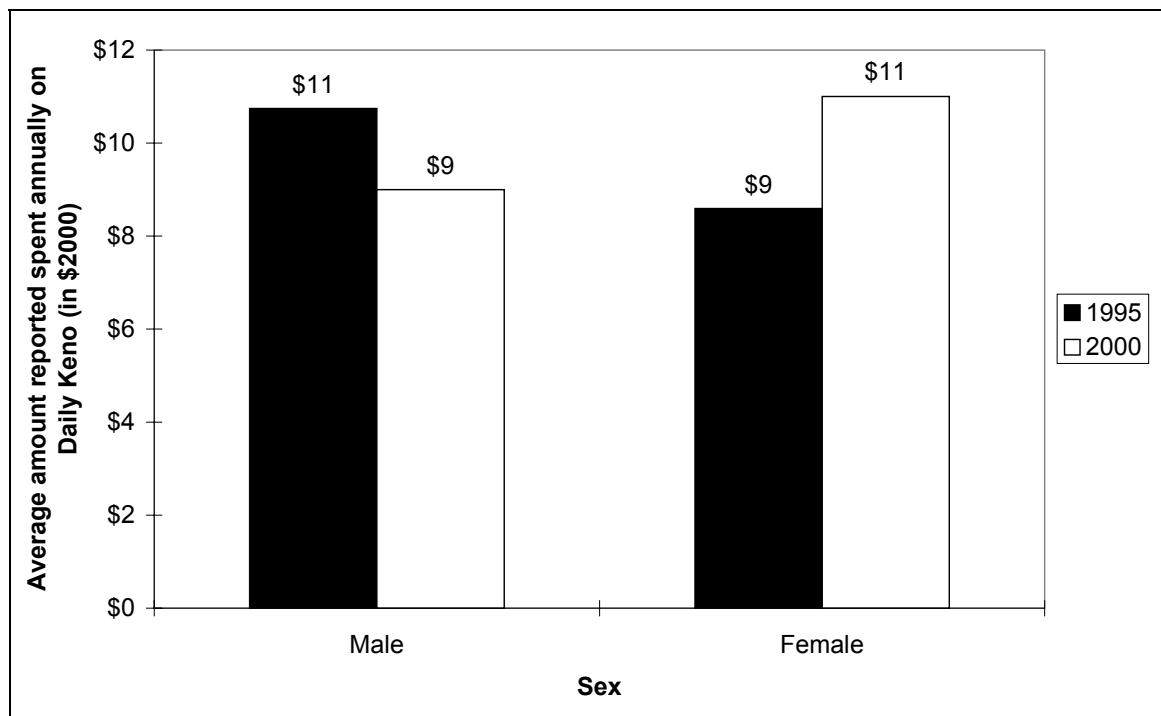
²⁴ As Daily Keno has only operated since October 1994, only three to four months information was collected in the 1995 survey

²⁵ Percentages may not add to 100% due to non-responses to certain questions

²⁶ General population refers to the remaining respondents who did not indicate they belonged to the Māori or Pacific peoples ethnic groups. For further explanation refer to the methodology section

A higher proportion of males (31%) reported spending \$6 or more in an average session playing Daily Keno compared to female participants (20%). This is reflected in the average spending per session (\$6.10 for males compared to \$4.90 for female participants) and in the total amount spent annually by Keno participants (\$183 compared to \$166 for female participants).

Figure 3.9: Average estimated annual spending on Daily Keno by respondents in inflation adjusted terms, by sex - 1995 and 2000



Female participants were more likely to say they won money overall (10%) compared to male participants (3%). However, males were more likely to say they broke even (26%) playing Keno compared to female participants (15%). Females were slightly more likely to say they had a system or skill special to improve their chances of winning at Keno compared to male participants (18% compared to 14% of male participants).

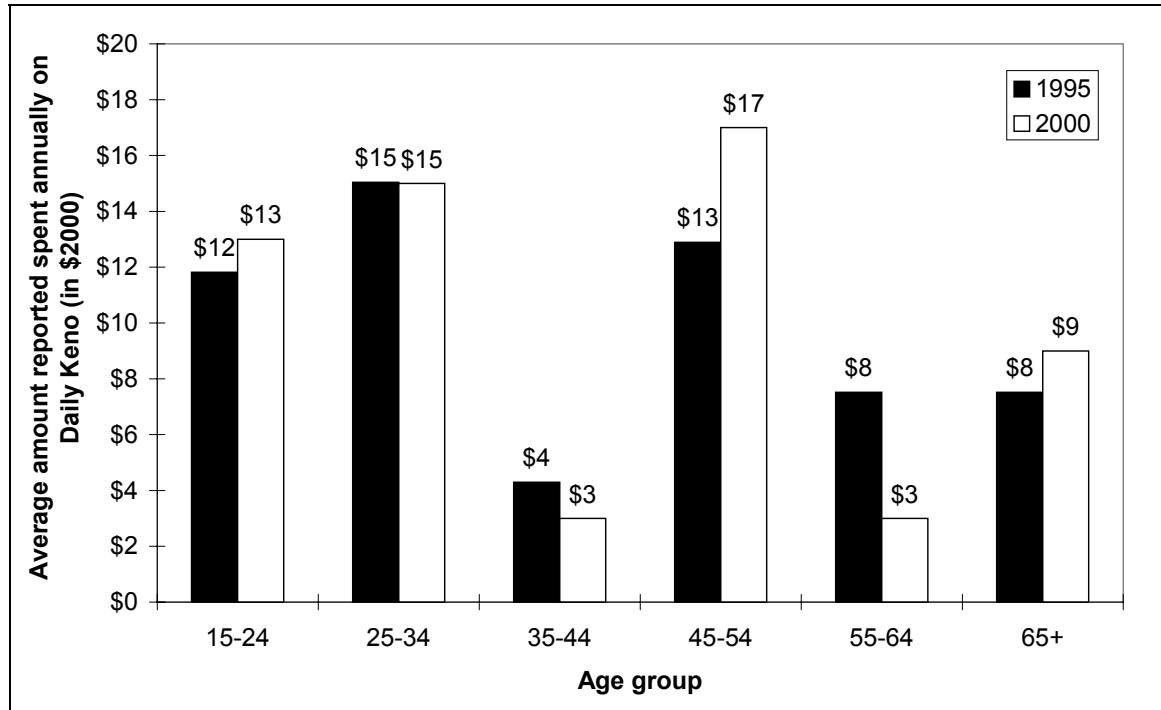
Age

Those in the 45-54 age group were most likely to have bought Daily Keno in the previous year (10% compared to 5% of respondents in other age groups - Table 3.20). However, participants in the youngest age group were most likely to play Daily Keno at least monthly (83% played Keno once a month or more compared to 47% of participants in older age groups).

The youngest age groups had the highest proportion of participants who spent \$6 or more in an average day of playing Daily Keno (53% compared to 20% of participants in older age groups). However, people in the oldest age group had the highest proportion of people who spent \$5 or more on Daily Keno, and because of this the average amount spent by participants in these two age groups was equal (\$8.00).

As a higher proportion of respondents in the 45-54 year age group played Daily Keno, they had the highest average annual spend on Daily Keno of all respondents (Figure 3.10). However, people aged 65 years and over had the highest average annual reported spending of participants (\$361) followed by participants under the age of 35 years (both \$234).

Figure 3.10: Average estimated annual spending on Daily Keno by respondents in inflation adjusted terms, by age group - 1995 and 2000



Compared to younger participants, a higher proportion of participants in the oldest age group played Daily Keno to win prizes/money (90% compared to 71% of people in the other age groups) and “as entertainment” (55%; 12%).

Participants over the age of 45 years were the most likely to say they won money overall playing Daily Keno (14% compared to less than 1% of participants under the age of 45 years). However, participants under the age of 35 years were the most likely to have broken even playing Daily Keno (35% compared to 11% of those aged 35 years and over). Participants between the ages of 25 and 34 years were the most likely to say they used a special skill or system to improve their chance of winning at Daily Keno (31% compared to 13% of participants in other age groups).

Ethnicity

A greater proportion of Pacific peoples (22%) had bought Daily Keno tickets than either Māori respondents (13%) or respondents in the General population (4%) in 2000. This result is not comparable with the 1995 survey, as Pacific peoples were not separated from the General population. However, in the 1995 survey a far greater proportion of Māori had bought Daily Keno tickets than the rest of the population (Table 3.20). Māori were the most frequent players of Daily Keno, with 46% of Māori participants playing at least once a week compared to 19% of the rest of the population in 2000.

Participants in the General population were most likely to spend \$5 or more on Daily Keno tickets (60% compared to 49% of the two other ethnic groups combined). However, Māori participants were most likely to spend \$6 or more on Daily Keno (37% compared to 21% of the two other ethnic groups combined).

Pacific peoples on average spent the most on average annually on Daily Keno of all respondents (\$50 compared to \$37 by Māori and \$4 by the General population). Māori spent the most of all participants on average annually (\$280 compared to \$234 for Pacific peoples and \$101 for the General population).

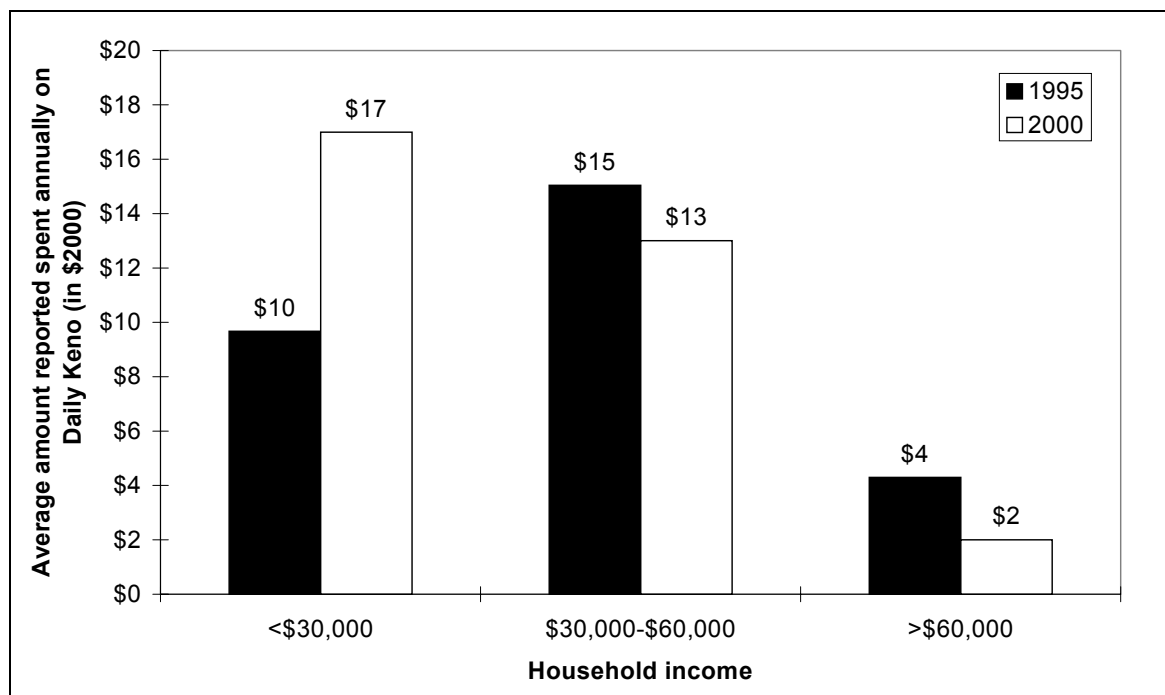
A higher proportion of Pacific peoples felt they had won money or broken even overall playing Daily Keno compared to other participants (32% compared to 25% of the rest of the population). Pacific peoples (26%) and Māori (21%) were more likely to employ a system than participants in the General population (10%).

Household income

The lower a respondent's personal or household income, the greater the likelihood of their having bought a Daily Keno ticket in the past year (Table 3.20). Participants from households with an annual income of \$60,000 or less were more likely to play Daily Keno on a weekly basis (27% compared to 9% of participants from households with an income of over \$60,000).

Respondents from lower income households were more likely to report spending a higher amount on average annually on Daily Keno (Figure 3.11). This result was similar for Daily Keno participants, but people from households with an income of between \$30,000-\$60,000 spent the most on average, annually on Daily Keno (\$222) compared to participants from households with an income of over \$60,000 (\$43).

Figure 3.11: Average estimated annual spending on Daily Keno by respondents in inflation adjusted terms, by household income - 1995 and 2000



The lower the household income, the more likely participants were to cite a desire to win prizes/money as a reason for playing Daily Keno (79% of those from households of under \$30,000 compared to 65% of participants from households with an income of \$30,000 or more).

A high proportion of Pacific peoples felt they won money or broken even overall (40%) playing Daily Keno compared to 24% of Māori participants and 12% of participants in the General population. A quarter of Pacific peoples said they had a special skill or system that they used to improve their chances of winning, compared to 13% of Māori and none of the participants in the General population.

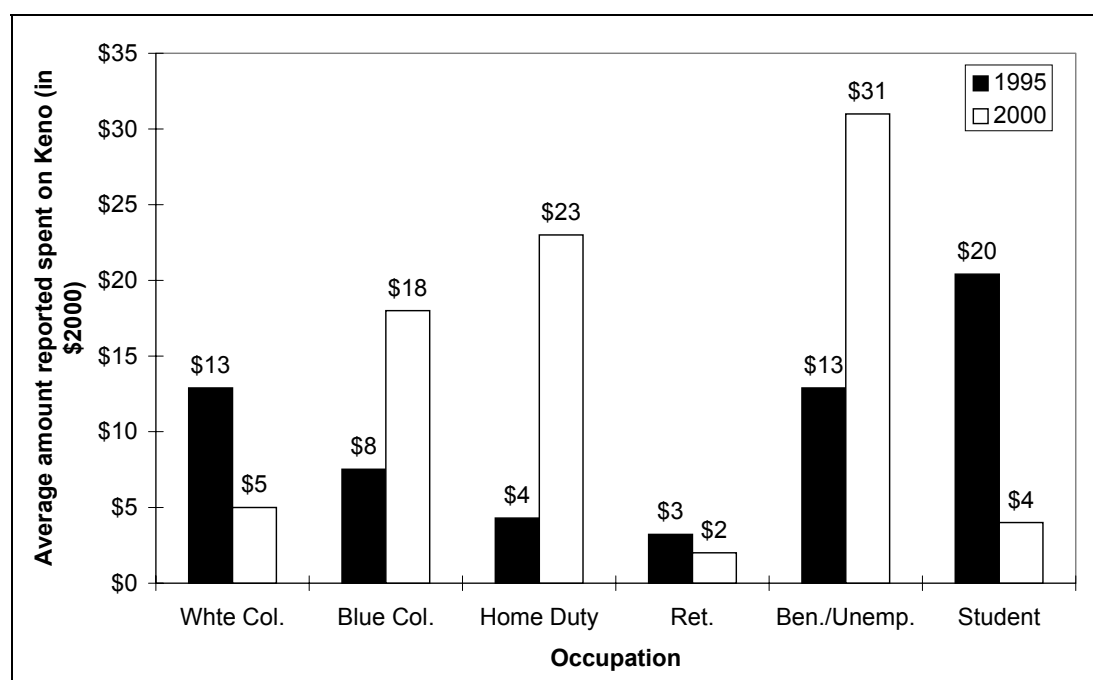
Occupation

In the 2000 survey, homemakers and beneficiaries were most likely to have played Daily Keno at least once in the previous year (12% compared to 5% of respondents in other occupations). However, blue-collar workers (33%) and white-collar workers (23%) comprised the greatest proportion of Daily Keno participants (Table 3.20).

Homemakers and blue-collar workers were the most frequent participants in Daily Keno, with 30% playing at least once a week compared to 9% of participants in other occupations.

More than half of students (53%) reported spending \$6 or more on Daily Keno tickets compared to 23% of participants in other occupational groups. However, the number of students who were Daily Keno players was small. Beneficiaries and homemakers were the respondents who were most likely to spend the most annually on average on Daily Keno (Figure 3.12). They were also the biggest spenders annually on average of all Daily Keno participants (\$229 by beneficiaries and \$208 by homemakers).

Figure 3.12: Average estimated annual spending on Daily Keno by respondents in inflation adjusted terms, by occupation - 1995 and 2000



Homemakers were more likely to play Daily Keno to win money or prizes than participants in other occupational groups (82% compared to 72% of participants in other occupations).

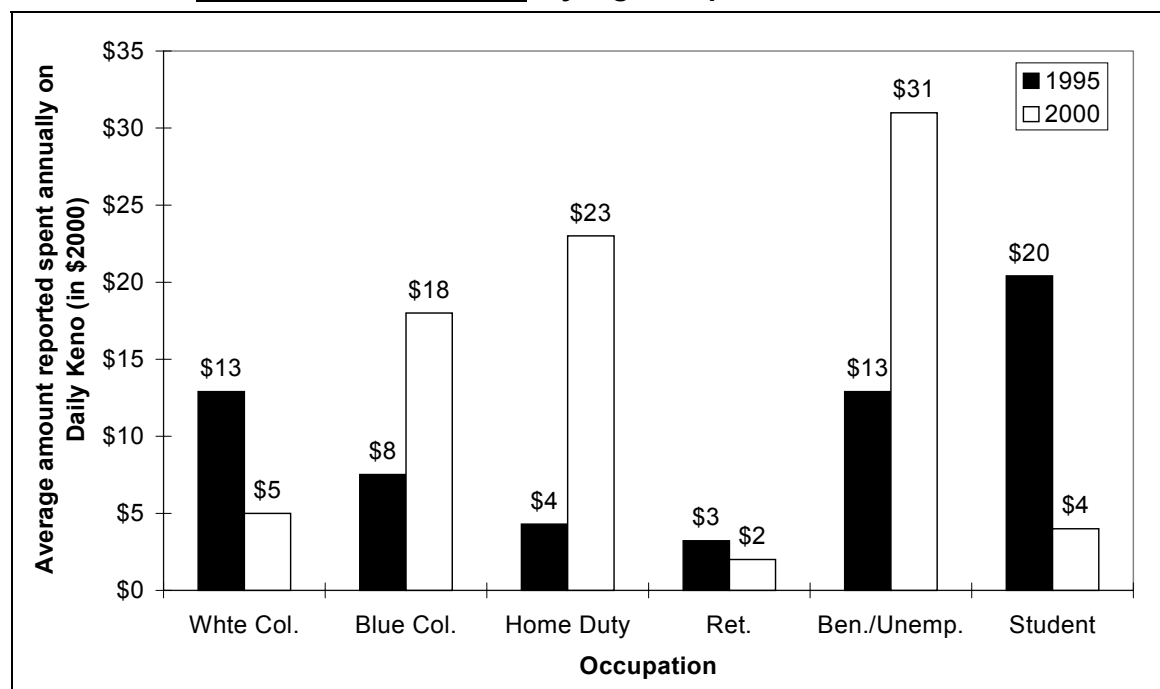
Participants who were homemakers or retired were most likely to say they had won money overall playing Daily Keno (18% compared to 4% of other occupations). Blue-collar workers and beneficiaries were most likely to say that they had broken even overall playing Daily Keno (32% compared to 10% of participants in other occupations). Homemakers were most likely to say they had a special skill or system to improve their chances at winning at Daily Keno (39% compared to 12% of participants in other occupations).

Educational level

The lower a respondents' education level, the greater was the likelihood of their having bought a Daily Keno ticket in the previous year (Table 3.20). Participants with no qualifications, or university entrance/sixth form/bursary qualifications were the most likely to play Daily Keno at least weekly (35% compared to 12% of participants with other qualifications).

Participants with university entrance/sixth form/bursary as their highest educational qualification and university graduates were the most likely to spend \$5 or more on Daily Keno tickets in an average session (73% compared to 52% of participants with other qualifications). Respondents with no formal qualifications or with university entrance/sixth form/bursary qualifications reported spending the highest average amount annually on Daily Keno (Figure 3.13). Daily Keno participants from these two groups reported spending the most on average annually on Daily Keno (\$262 for participants with no formal qualifications and \$246 for participants with university entrance/sixth form/bursary qualifications compared to \$10 for the lowest spending group - university graduates).

Figure 3.13: Average estimated annual spending on Daily Keno by respondents in inflation adjusted terms, by highest qualification - 1995 and 2000



Participants with no formal qualifications were the most likely to say they had won money overall playing Daily Keno (15% compared to 2% of participants with other qualifications). However, participants with university entrance/sixth form/bursary qualifications were the most likely to say they broke even overall (38% compared to 18% of participants with other qualifications). A higher proportion of participants with no formal qualifications, university entrance/sixth form/bursary or other tertiary qualifications said they used a system or special skill to improve their chances of winning Daily Keno (19% compared to 9% of participants with other qualifications).

3.5 Instant Kiwi or other scratch tickets²⁷

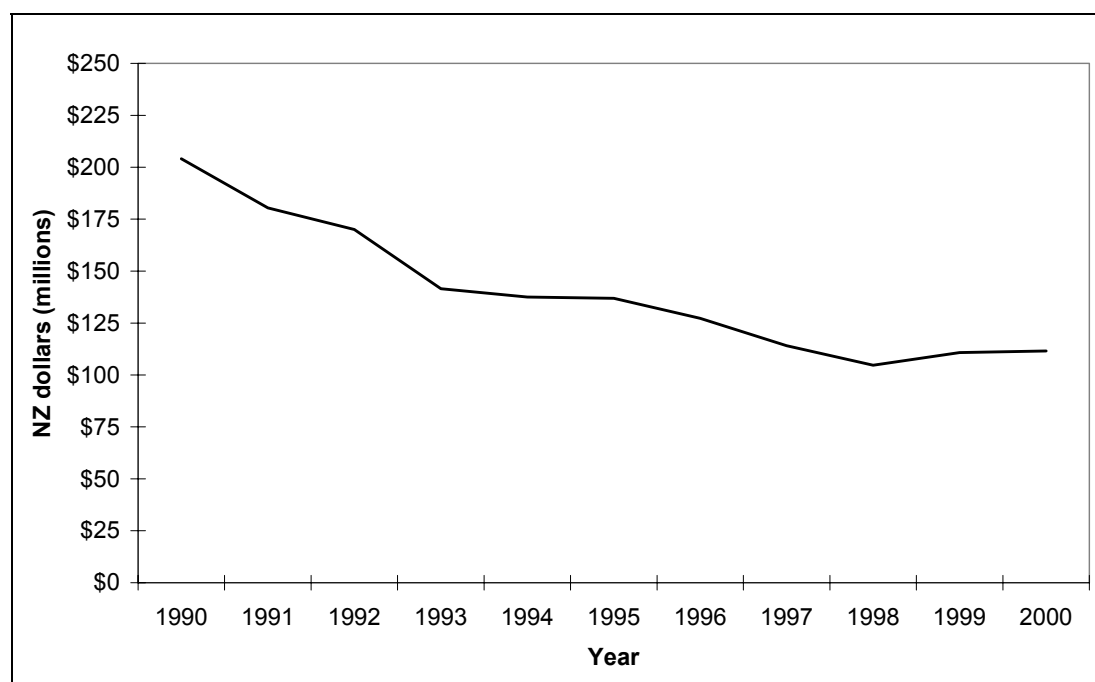
Instant Kiwi was introduced in September 1989. It is a form of instant lottery in which participants buy a ticket and scratch a panel or series of panels to see if they have won a cash prize. Prizes usually range from \$2 to \$25,000, although sometimes larger prizes are offered for short periods. All Instant Kiwi games are closed and recalled as soon as the last top prize has been claimed regardless of how many smaller prizes remain²⁸.

The game is also known by other names such as “Scratch Kiwi”, or “scratchies” and since its introduction numerous variations in format and game rules have been available at various times. It is the only game run by the Lotteries Commission that has an age restriction (participants must be 16 years of age or older).

Despite comparisons being made with the 1990 results, it should be noted that Instant Kiwi had only been operating for about six months at the time of the 1990 survey, and therefore data for a full 12 months were not available.

Sales of Instant Kiwi have continually declined since their introduction in 1989, although there have been slight increases in sales since 1998 (Figure 3.14). Since 1990, sales have decreased by 45% in inflation adjusted terms, despite a 7% increase in sales between 1998 and 2000 (Table 3.21).

Figure 3.14: Annual Instant Kiwi sales in inflation adjusted terms - 1990-2000



Source: New Zealand Lotteries Commission annual reports

²⁷ Questions in this sub-section were asked only of those who had bought Instant Kiwi or other scratch tickets at least once in the last 12 months (n=720)

²⁸ Up-to-date print-outs of how many prizes have been won in any particular game, and how many are still available to be won can be requested at the point of sale

Table 3.21: Annual Instant Kiwi sales - 1990-2000

Year	Nominal dollars (\$millions)	Adjusted (2000) dollars (\$millions)
1990	\$171	\$204
1991	\$156	\$180
1992	\$148	\$170
1993	\$125	\$142
1994	\$123	\$138
1995	\$127	\$137
1996	\$121	\$127
1997	\$110	\$114
1998	\$102	\$105
1999	\$108	\$111
2000	\$112	\$112

Time period	Nominal change %	Adjusted change %
1990-2000	-35	-45
1995-2000	-12	-18
1998-2000	9	7

Participation

The survey results show a similar decline in participation relative to the decline in sales seen in Figure 3.14. In 1990 66% of respondents had participated in Instant Kiwi and by 1995 this had declined to 58% of respondents. In 2000, for the first time in this survey series, less than half of respondents (48%) said they had played Instant Kiwi at least once in the 12 months prior to being surveyed.

The proportion of respondents who played Instant Kiwi at least once a week has steadily declined between 1990 and 2000 (Table 3.22), similarly to the proportion of respondents who played at least once a month. The proportion of infrequent players has increased only slightly since 1990.

Table 3.22: Frequency of buying Instant Kiwi tickets by respondents in the last 12 months - 1990, 1995 and 2000

	1990 (n=1,200) %	1995 (n=1,200) %	2000 (n=1,500) %
At least once a week	14	10	9
At least once a month (but not weekly)	26	21	14
Less often than monthly	23	27	24
Total who played Instant Kiwi	63	58	48
Not played Instant Kiwi	37	42	52

Almost a fifth (19%) of participants in 2000 reported buying tickets at least once a week, similar to 1990 and 1995 (Table 3.23). The proportion of participants who played at least once a month (but not weekly) has decreased since 1990 while the proportion of infrequent players (those who played less often than monthly) has increased.

Table 3.23: Q34, Frequency of buying Instant Kiwi or other scratch tickets by participants in the last 12 months - 1990, 1995 and 2000

Response option	1990	1995	2000
	(n=787) %	(n=690) %	(n=720) %
Four times a week or more	1	<1	2
Two or three times a week	4	4	4
Once a week	17	14	14
Once every 2 weeks	12	12	7
Once every 3 weeks	8	5	4
Once a month	19	19	19
Once every 2 months	8	9	12
Once every 3 months	8	13	13
Once every 6 months	12	16	17
Once a year	6	8	7
Less frequently than once a year	5	1	2
Don't know	-	<1	-

Reported expenditure

A higher proportion of participants in 2000 reported spending \$5 or more on Instant Kiwi tickets in an average day compared to 1995 (Table 3.24).

Table 3.24: Q35, How much participants reported spending on Instant Kiwi or other scratch tickets in an average day - 1995 and 2000

Response option	1995	2000
	(n=690) %	(n=720) %
\$1	13	9
\$2	41	35
\$3 - \$4	22	19
\$5	14	21
\$6+	10	15
Don't know	<1	-
Mean	-	\$4.00

The average estimated annual expenditure of respondents on Instant Kiwi decreased in inflation adjusted terms between 1990 and 2000 (Table 3.25). This was predominantly due to the decline in participation amongst respondents during this period.

Table 3.25: Average estimated annual reported spending on Instant Kiwi by respondents - 1990, 1995 and 2000

Year	Average amount spent	Average (in 2000 \$'s)
1990 (n=1,200)	\$56	\$67
1995 (n=1,200)	\$46	\$49
2000 (n=1,500)	\$47	\$47

The decline in the average estimated annual expenditure between 1995 and 2000 was not as steep as the decline between 1990 and 1995 (Table 3.25). When combined with the increase in average expenditure of participants in an average session (Table 3.24), this suggests that there has been an increase in participant expenditure (as

opposed to an increase in the numbers of people playing) between 1995 and 2000. This has contributed to the recent increase in the overall expenditure on Instant Kiwi, as evidenced by the increase in sales between 1998 and 2000 (Figure 3.14). This is made all the more remarkable because not only has there been a decrease in the number of participants but there has also been a decline in the frequency of participation by participants between 1995 and 2000, although these declines were not as high amongst the most frequent participants.

Reasons for participation

Participants' main reasons for playing were to win prizes or money (Table 3.26). "Other" reasons why people bought Instant Kiwi or other Scratch tickets were to use up spare/loose change (9); to relieve boredom/fill in time (2); "Happen to be where it is sold"; "Impulse"; and "It's a quick result".

Table 3.26: Q36, Reasons why participants buy Instant Kiwi or other scratch tickets - 1990, 1995 and 2000

Response option	1990	1995	2000
	(n=787) %	(n=690) %	(n=720) %
To win prizes/money	75	67	75
For excitement/or a challenge	24	19	21
To support worthy causes	3	2	4
Out of curiosity	18	9	8
To oblige or please other people	2	3	3
As a gift for another person	8	12	16
As an interest/or a hobby	7	3	3
To be with people/ get out of the house	0	<1	<1
As entertainment	N/A	14	17
Others	3	1	2
Don't know	3	-	<1

Multiple response

Beliefs about playing Instant Kiwi

The overall chances of winning a prize in a \$1 game on Instant Kiwi are 1 in 6 according to the New Zealand Lotteries Commission. However, this does not guarantee that every sixth ticket in sequential order will win a prize. According to the New Zealand Lotteries Commission:

"The prizes are printed on tickets randomly in order to ensure that nobody can detect where they are until a ticket is purchased and the latex covering is scratched off the prize area. In each game, the winning and non-winning combinations are randomly distributed throughout all game tickets. If they were not randomly distributed, the games would be in jeopardy because it would be possible to detect where the prizes were."

The following table (Table 3.27) shows the overall chances of winning at Instant Kiwi. The odds in Instant Kiwi games vary from game to game depending on the prize structure of each game²⁹.

²⁹ The prize structure of current games are held at point of sale

Table 3.27: Instant Kiwi prize structure and average chance of winning

Prize Tier	Value of prizes available	Overall chances of winning
\$1 ticket	\$2, \$3, \$4, \$6, \$8, \$10, \$15, \$100, \$1,000, \$10,000	1 in 6
\$2 ticket	\$3, \$4, \$6, \$8, \$10, \$20, \$50, \$1,000, \$5,000, \$25,000	1 in 4.55
\$3 ticket	\$3, \$5, \$6, \$7, \$8, \$9, \$10, \$12, \$20, \$50, \$100, \$500, \$1,000, \$50,000	1 in 4.2 to 1 in 4.39
\$4 ticket	\$6, \$7, \$8, \$14, \$50, \$100, \$7,000, \$75,000	1 in 4.49
\$5 ticket	\$6, \$8, \$10, \$16, \$20, \$100, \$5,000, \$10,000, \$100,000	1 in 4.56

Source: "More About Lotteries", New Zealand Lotteries Commission

A high proportion of participants said they won money or broke even overall playing Instant Kiwi (Table 3.28).

Table 3.28: Q37, Whether participants have won or lost money overall when buying Instant Kiwi or other scratch tickets in the last 12 months (n=720)

Response option	%
Won money overall	11
Broken even	30
Lost money overall	58
Don't know	1

Few participants said they used a special skill or system to help improve their chances playing Instant Kiwi (Table 3.29). However, some of the comments set out below show that participants clearly do not understand how randomly prize tickets are distributed.

Table 3.29: Q38, Do participants use a system or special skills to improve their chances of winning at Instant Kiwi (n=720)

Response option	%
Yes	2
No	97
Don't know/Don't know of any such system	1

Of the 2% of participants who said they used a system or special skill to improve their chances of winning with Instant Kiwi tickets:

- "You wait to see if someone buys a lot, I buy the next one - I work in a Lotto shop"
- "I buy at least 3 or 4 in a row, they say every 3 or 4 tickets wins"
- "Buy from the same reel of tickets, i.e. buy 2 treasures instead of 1 treasure and 1 crossword, increases the odds of winning"
- "Buy the same kind"
- "Buy two at a time and then at least one of them wins"
- "After winning don't buy from same line of scratchies"
- "Only buy treasures"
- "Take 2 \$1 tickets off separate rolls"
- "Depends on the pictures on the tickets"

- “I get the pretty picture ones”
- “Look at the picture - if I like it, I buy it”
- “Buy the best looking ones”
- “Play to limit your losses. Stop playing when you lose”
- “Daughter chooses”
- “Get my child to pick them”

3.6 Further analysis of Instant Kiwi

Table 3.30: Instant Kiwi participation by personal characteristics of respondents - 1990, 1995, and 2000 surveys; and percentage of Instant Kiwi participants - 2000

		1990 ³⁰ % of sample (n=1,200)	1995 % of sample (n=1,200)	2000 % of sample (n=1,500)	2000 % of players (n=720)
TOTAL INSTANT KIWI PLAYERS		66	58	48	100
Sex	Male	65	53	43	43
	Female	66	62	53	57
Age	15-24 years	71	61	55	22
	25-34 years	66	66	53	22
	35-44 years	69	58	46	19
	45-54 years	65	54	49	16
	55-64 years	61	53	41	9
	65+ years	56	47	39	12
Ethnicity ³¹ (1990-1995)	NZ Māori	67	61	N/A	N/A
	Other	65	57	N/A	N/A
	(2000)				
	NZ Māori	N/A	N/A	56	12
	Pacific peoples	N/A	N/A	38	5
	General ³²	N/A	N/A	48	82
Personal income ³¹	Under \$20,000	63	55	50	44
	\$20-\$40,000	72	62	52	34
	\$40,000+	62	58	42	16
Household Income ³¹	Under \$30,000	63	54	49	25
	\$30-\$60,000	67	56	52	37
	\$60,000+	70	61	47	27
Occupation	White collar	67	63	47	34
	Blue collar	73	59	52	23
	Home duties	65	56	48	10
	Retired	53	46	41	13
	Benefit/unemp	70	57	54	6
	Student	68	57	51	13
Education	Prim/sec school	68	61	48	24
	School Cert	65	63	46	17
	UE/6FC/Bursary	67	60	55	18
	Trade/tech qual	73	53	52	17
	Other tertiary	61	50	46	18
	Univ graduate	48	49	36	5

Sex

Females (53%) were more likely than males (43%) to have bought Instant Kiwi tickets in the past year. Female and male participation rates were roughly equal in 1990, and both female and male participation rates have declined since then, but the

³⁰ Instant Kiwi had only been operating for about six months at the time of the 1990 survey, and therefore data for a full 12 months were not available

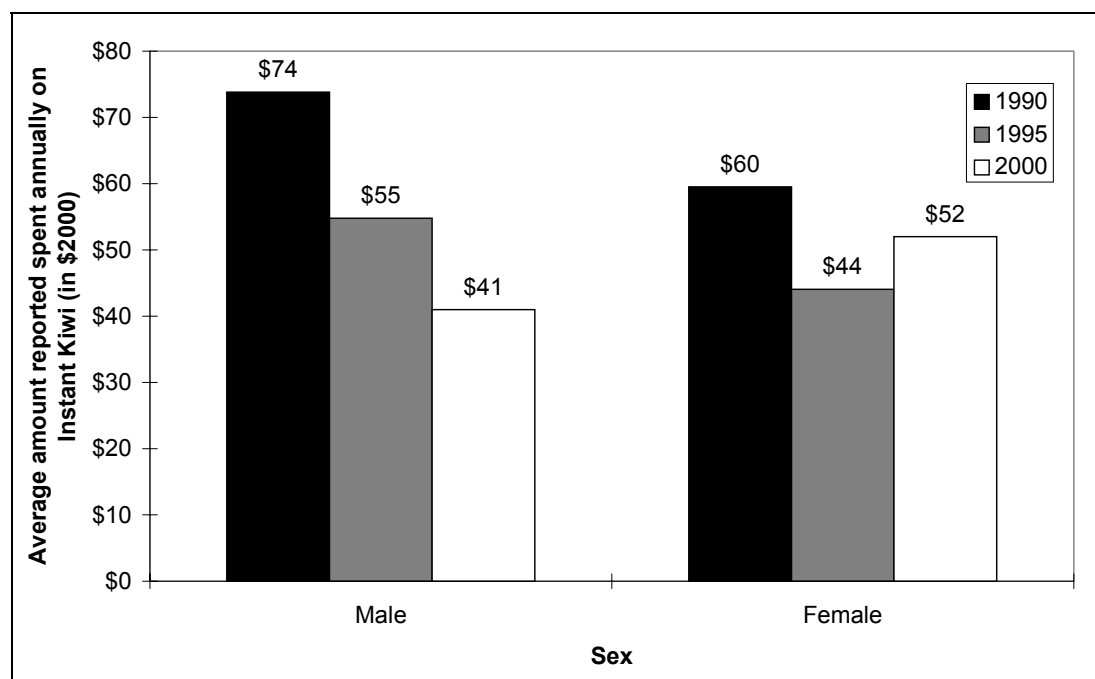
³¹ Percentages may not add up to 100% due to non-responses to certain questions

³² General population refers to the remaining respondents who did not indicate they belonged to the Māori or Pacific peoples ethnic groups

declines were more pronounced amongst males. Males were more likely to have played Instant Kiwi frequently (at least once a week) than females (22% compared to 17% of females).

The average annual reported spending for male respondents has decreased steadily since 1990. The reported expenditure for females has decreased overall since 1990, despite an increase in the average reported expenditure between 1995 and 2000 (Figure 3.15). The difference in the average reported spending between male and female respondents is attributable largely to the imbalance in participation rates between the sexes. The average reported spending by participants on Instant Kiwi is relatively equal (\$96 for males and \$98 for females).

Figure 3.15: Average estimated annual reported spending on Instant Kiwi by respondents in inflation adjusted terms, by sex - 1990, 1995 and 2000



Female participants were more likely to say they had won money or broken even overall playing Instant Kiwi than male participants (46% compared to 34% of males).

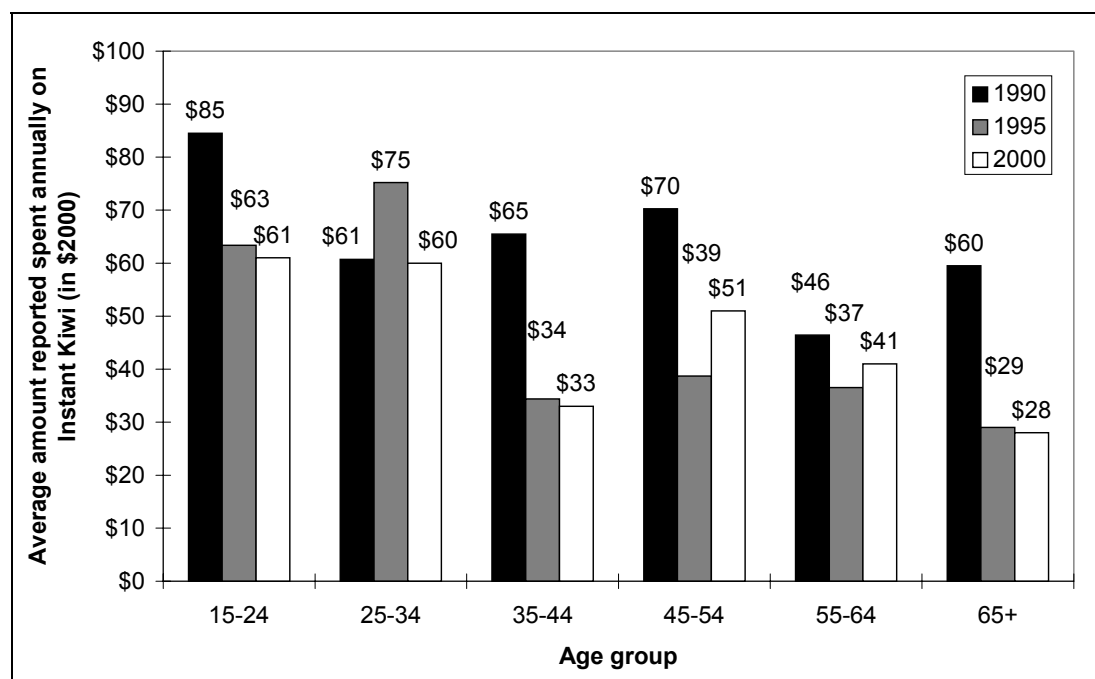
Age

People in the younger age groups favour Instant Kiwi. The majority of respondents under the age of 35 years of age bought Instant Kiwi ticket in the past year (Table 3.30). This occurred despite declines in participation rates amongst all age groups between 1990 and 2000. People under the age of 35 years of age also comprised 44% of all participants in 2000.

Participants under the age of 35 years were more likely to play Instant Kiwi frequently than participants in the older age groups (22% compared to 18% of participants aged 35 years and over). Declines in participation amongst people under the age of 35 years appear to have been predominantly from the less frequent players between 1995 and 2000.

Participants in the 25-34 year age groups had the highest proportion of people who reported spending an average of \$5 or more a week on Instant Kiwi tickets (46% compared to 33% of participants in other age groups). Respondents between the ages of 45-64 years were the only groups to have increases in their average annual reported spending between 1995 and 2000 (Figure 3.16). However, respondents under the age of 35 years reported spending the most annually, on average, of all age groups on Instant Kiwi tickets in 2000. Similarly, participants under the age of 35 years on average reported spending the most annually on Instant Kiwi (\$111 for participants under the age of 25 years and \$115 by those aged between 25-34 years compared to \$72 by participants aged 65 years or more).

Figure 3.16: Average estimated annual reported spending on Instant Kiwi by respondents in inflation adjusted terms, by age group - 1990, 1995 and 2000



Participants under the age of 35 years were more likely to play Instant Kiwi to win prizes or money compared to other participants (80% compared to 71% of participants aged 35 years and over). Participants aged under 35 years were also more likely to say they won money, or broke even overall playing Instant Kiwi (51% compared to 31% of participants aged 35 years and over).

Ethnicity

Māori were more likely to have played Instant Kiwi (56% compared to 38% of Pacific peoples and 48% of respondents in the General population), but the majority of participants were from the General population (Table 3.30). Pacific peoples who played Instant Kiwi were more likely to buy tickets at least once a week compared to participants from other ethnic groups (37% compared to 18% of participants in the rest of the population).

A higher proportion of Māori participants reported spending an average of \$5 or more a week on Instant Kiwi tickets (44% compared to 34% of participants in the rest of the population). Pacific peoples on average reported spending the most on Instant Kiwi annually of all participants (\$182 compared to \$165 for Māori and \$83 for participants in the General population). However, of all respondents Māori had the highest average annual reported spending (\$92 compared to \$65 for Pacific peoples and \$40 for the General population).

Māori were also the most likely of all participants to say that they had won money, or broken even overall (51% compared to 31% of Pacific peoples and 40% of the General population). Māori participants were also the most likely to say they used a system or special skill to improve their chances of winning at Instant Kiwi (6% compared to 2% of the rest of participants).

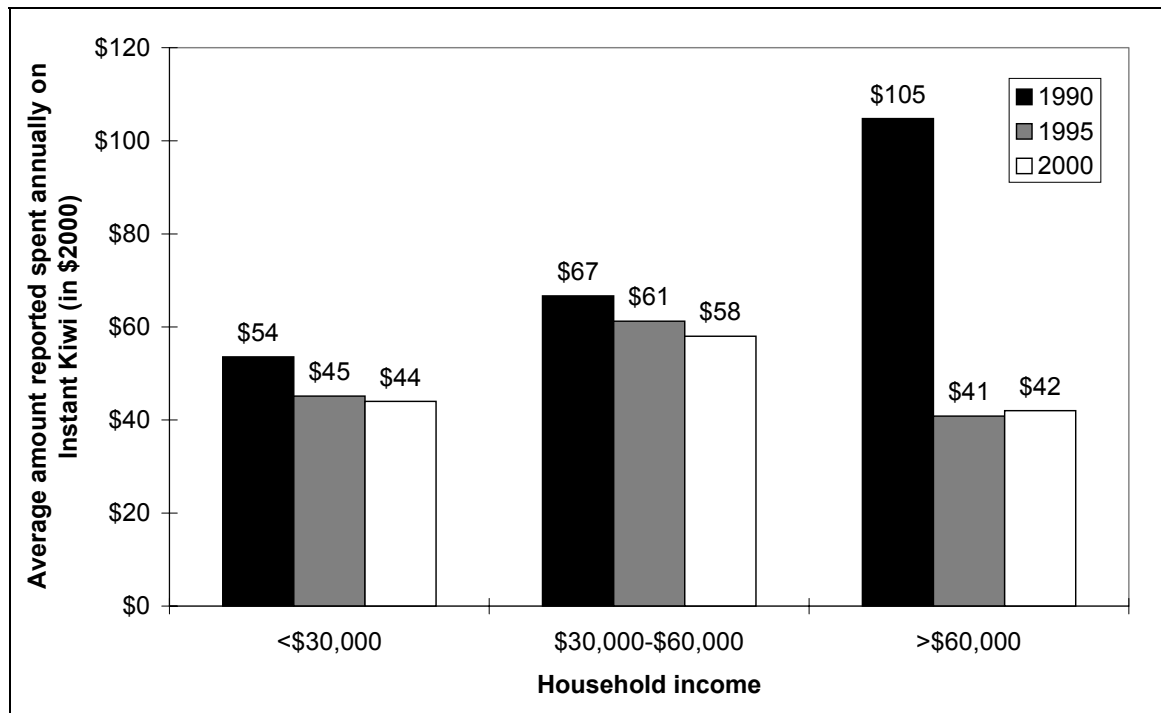
Household income

The proportion of respondents who had played Instant Kiwi at least once in the past 12 months has declined across all household income groups (Table 3.30). However, declines in the proportion of respondents who played Instant Kiwi in households with income of \$60,000 or more was the steepest of all income groups. A higher proportion of participants in the highest income households played Instant Kiwi infrequently (57% compared to 47% of participants from lower income households).

A higher proportion of participants from households with an income of \$60,000 or more spent an average of \$5 or more per week on Instant Kiwi compared to participants from other households (42% compared to 35% of participants from households with incomes of under \$60,000).

Due to the dramatic declines in the proportion of respondents who played Instant Kiwi during the 1990 to 2000 period, respondents from higher income households reported spending the least amount of money on average annually in 2000 (Figure 3.17). Of the people playing Instant Kiwi, participants from households with an income of \$30,000-\$60,000 were, on average, the biggest reported spenders on Instant Kiwi annually (\$111 compared to \$89 by participants from households with an income of under \$30,000 and \$91 by participants from households with an income of \$60,000 or more).

Figure 3.17: Average estimated annual reported spending on Instant Kiwi by respondents in inflation adjusted terms, by household income - 1990, 1995 and 2000



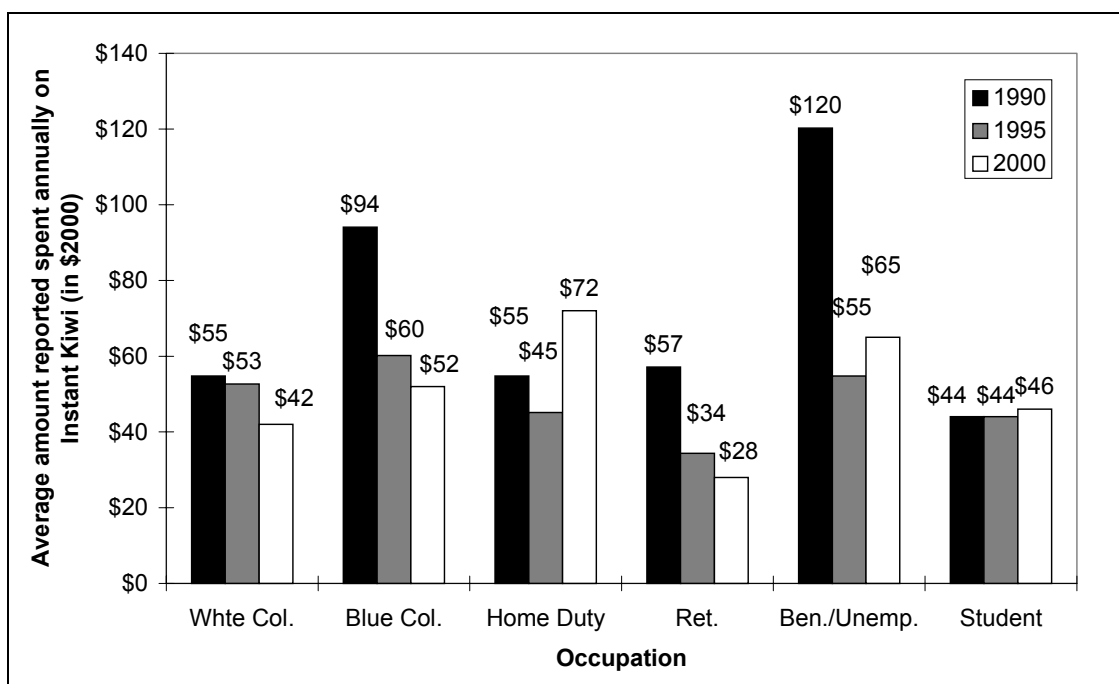
Occupation

The proportion of respondents playing Instant Kiwi has continually declined between 1990 and 2000 across all occupational groups (Table 3.30). More than half of beneficiaries (54%), blue-collar workers (52%) and students (51%) still played Instant Kiwi at least once in the last 12 months in 2000. However, white-collar (34%) and blue-collar workers (23%) comprised the highest proportion of participants (Table 3.30).

There was little difference in the frequency with which participants from different occupational groups played Instant Kiwi. A higher proportion of blue-collar workers and beneficiaries reported spending an average of \$5 or more per week on Instant Kiwi compared to other participants (43% compared to 33% for participants in other occupational groups). Despite this, homemakers spent the most on average annually of respondents (Figure 3.18).

Students were the most likely to say they won money or broke even overall playing Instant Kiwi (58% compare to 38% of participants in other occupations). White-collar workers were the most likely to say they had a special skill or system that they used to improve their chance of winning (4% compared to 1% of participants from other occupations).

Figure 3.18: Average estimated annual reported spending on Instant Kiwi by respondents in inflation adjusted terms, by occupation - 1990, 1995 and 2000



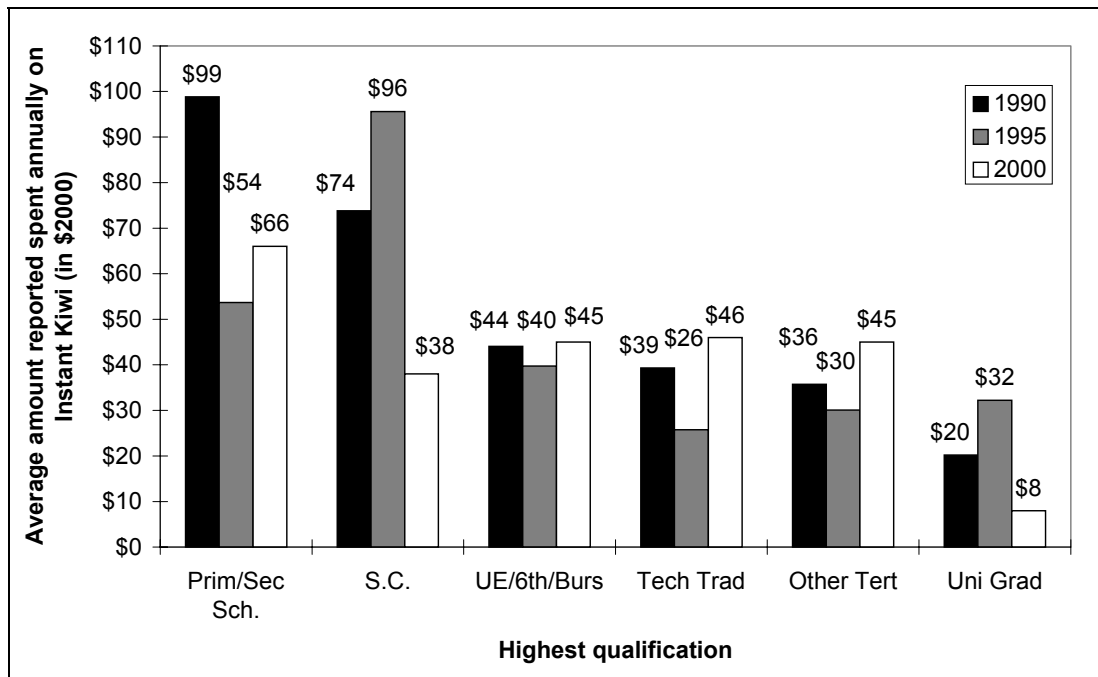
Highest qualification

Respondents who had university entrance/sixth form certificate/bursary (55%) as their highest qualification were the most likely to have played Instant Kiwi in the past 12 months followed by respondents who had a trade/technical qualification (52%) compared to people with other qualifications (Table 3.30). Almost a quarter of participants with no formal educational qualifications played Instant Kiwi at least once a week (25% compared to 17% of participants with educational qualifications).

People with no formal qualifications had the highest proportion of participants who reported spending an average of \$6 or more on Instant Kiwi weekly (19% compared to 14% of participants with other educational qualifications). Participants with no formal qualifications reported spending the most on average annually on Instant Kiwi. University graduates reported spending the lowest amount on average (\$139 for those without formal qualifications and \$24 for university graduates). There was a similar pattern observed amongst respondents (Figure 3.19).

Participants with a tertiary qualification other than a trade or university qualification were the most likely to say they won money or broke even overall playing Instant Kiwi (52% compared to 39% of participants with other qualifications). They were also more likely to say they used a system or special skill that improved their chances of winning at Instant Kiwi (6% compared to 1% of participants with other qualifications).

Figure 3.19: Average estimated annual reported spending on Instant Kiwi by respondents in inflation adjusted terms, by highest qualification - 1990, 1995 and 2000



3.7 TeleBingo³³

TeleBingo was introduced to the New Zealand market on 24 July 1996 and ceased on 27 June 2001. The game was similar to housie or bingo, with participants buying a minimum of two tickets (\$4). Additional tickets could be purchased at a cost of \$2 each. The diagram below shows two examples of “winning” tickets (the circles represent the position of the numbers that need to match the numbers drawn). Participants watched a game show screened weekly at 9:30pm on Wednesday nights on TVONE. Throughout the show numbers are drawn and prizes are won for matching the numbers drawn with:

- Numbers on a ticket in the “four corners” (see diagram below), from the first 27 numbers drawn
- Numbers on the ticket forming a diagonal “Cross” (see diagram below), from the first 34 numbers drawn
- All the numbers on the ticket (“Bingo”), from any of the numbers drawn. A minimum of 34 numbers are drawn, regardless of whether or not someone has already won bingo.

Four corners:

✓	20	31	50	62
7	17	42	48	68
12	22	33	46	70
9	29	39	60	71
3	30	40	57	75

Cross:

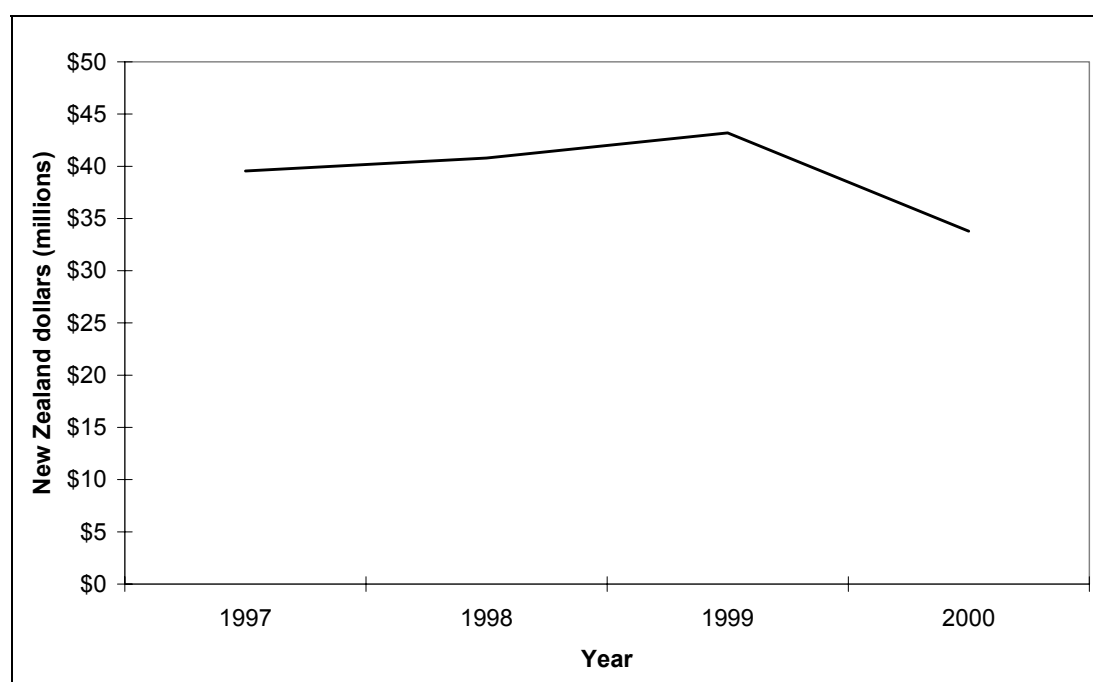
✓	20	31	50	62
7	17	42	48	68
12	22	33	46	70
9	29	39	60	71
3	30	40	57	75

Annual TeleBingo sales continuously increased after its introduction in the 1996/1997 financial year, reaching a sales peak in 1999 (Figure 3.20). The decline in sales between 1999 and 2000 was attributed to the shift in the screening time of the televised show to a later time in the evening.

TeleBingo sales have decreased by 15% in inflation adjusted terms since their introduction in the 1997 financial year (Table 3.31). However, the decline in sales occurred between 1999 and 2000 when sales decreased by more than a fifth in inflation adjusted terms (22%).

³³ Questions in this sub-section were asked only of those who had bought TeleBingo tickets at least once in the last 12 months (n=296)

Figure 3.20: Annual TeleBingo sales in inflation adjusted terms, 1995-2000



Source: New Zealand Lotteries Commission annual reports

Table 3.31: Annual TeleBingo sales - 1995-2000^a

	Nominal dollars (\$millions)	Adjusted (2000) dollars (\$millions)
1997	\$38	\$40
1998	\$40	\$41
1999	\$42	\$43
2000	\$34	\$34
	Nominal change %	Adjusted change %
1997-2000	-11	-15
1999-2000	-20	-22

^a All amounts are rounded to the nearest million

Participation

Almost a fifth of respondents (20%) reported playing TeleBingo at least once in the 12 months prior to being surveyed (Table 3.32), with the majority playing infrequently (less than once a month).

Table 3.32: Q24, Frequency of buying TeleBingo tickets by respondents in the last 12 months - 2000

Response option	2000
At least once a week	5
At least once a month (but not weekly)	4
Less often than monthly	10
Total who played TeleBingo	20 ^a
Not played TeleBingo	80

^a Due to rounding percentages may not match

Over a quarter of participants played TeleBingo frequently (Table 3.33), but the majority (51%) of participants played infrequently.

Table 3.33: Q39, Frequency of buying TeleBingo tickets by participants in the last 12 months (n=296)

Response option	%
Once a week	26
Once every 2 weeks	8
Once every 3 weeks	3
Once a month	11
Once every 2 months	9
Once every 3 months	14
Once every 6 months	14
Once a year	10
Less frequently than once a year	4

Reported expenditure

The majority (66%) of participants reported purchasing an average of two TeleBingo tickets (\$4) a week, which is the minimum entry amount (Table 3.34). The 7% of participants who spent less than \$4 in the average week probably shared the cost of a ticket with others. Respondents reported spending an average of \$19 annually on TeleBingo, while participants reported spending an average of \$96 annually.

Table 3.34: Q40, How much participants reported spending on TeleBingo tickets in an average week (n=296)

Response option	%
\$1 - \$3	7
\$4	66
\$5 - \$6	14
\$7+	14
Don't know	<1
Mean	\$4.90

Reasons for participation

The object of playing TeleBingo was to win money or prizes for the majority of participants. To a lesser extent TeleBingo was seen as a form of entertainment (Table 3.35).

Table 3.35: Q41, Reasons why participants buy TeleBingo tickets (n=296)

Response option	%
To win prizes/money	70
For excitement/or a challenge	19
To support worthy causes	3
Out of curiosity	7
To oblige or please other people	2
As a gift for another person	4
As an interest/or a hobby	6
To be with people/ get out of the house	<1
As entertainment	36
Don't know	<1

Multiple response

Beliefs about playing TeleBingo

Table 3.36 shows the odds of winning each of the prize tiers when playing TeleBingo.

Table 3.36: TeleBingo prize structure and average chance of winning

Prize tier	Winning numbers	Chance of winning (per entry)
Bingo	Match all numbers on ticket	1 in 350,000
Cross	Match cross pattern corner to corner	1 in 929.22
Four corners	Match four corners	1 in 23.085

Source: "More About Lotteries", New Zealand Lotteries Commission, p17

Most participants (78%) felt they lost money overall playing TeleBingo in the last 12 months (Table 3.37). An equal proportion of participants felt they had won money (11%) or broken even (11%) overall playing TeleBingo in the past 12 months.

Table 3.37: Q42, Whether participants have won or lost money overall when buying TeleBingo tickets in the last 12 months (n=296)

Response option	%
Won money overall	11
Broken even	11
Lost money overall	78

Less than 1% of participants said they used a special skill or system to improve their chances of winning at TeleBingo (Table 3.38).

Table 3.38: Q43, Do participants use a system or special skills to improve their chances of winning at TeleBingo (n=296)

Response option	%
Yes	<1
No	99
Don't know/Don't know of any such system	<1

3.8 Further analysis of TeleBingo

Table 3.39: TeleBingo participation by personal characteristics of respondents - 2000; and percentage of TeleBingo participants - 2000

		2000 % of sample (n=1,500)	2000 % of players (n=296)
TOTAL TELEBINGO PLAYERS		20	100
Sex	<i>Male</i>	16	40
	<i>Female</i>	23	60
Age	<i>15-24 years</i>	14	14
	<i>25-34 years</i>	19	20
	<i>35-44 years</i>	19	18
	<i>45-54 years</i>	22	17
	<i>55-64 years</i>	27	14
	<i>65+ years</i>	22	17
Ethnicity ³⁴	<i>NZ Māori</i>	31	16
	<i>Pacific peoples</i>	20	7
	<i>General</i> ³⁵	19	77
Personal income ³⁴	<i>Under \$20,000</i>	21	45
	<i>\$20-\$40,000</i>	21	33
	<i>\$40,000+</i>	14	14
Household Income ³⁴	<i>Under \$30,000</i>	26	32
	<i>\$30-\$60,000</i>	23	39
	<i>\$60,000+</i>	13	18
Occupation	<i>White collar</i>	16	29
	<i>Blue collar</i>	24	26
	<i>Home duties</i>	21	10
	<i>Retired</i>	25	20
	<i>Benefit/unemp</i>	30	8
	<i>Student</i>	11	7
Education	<i>Prim/sec school</i>	27	34
	<i>School Cert</i>	22	20
	<i>UE/6FC/Bursary</i>	19	16
	<i>Trade/tech qual</i>	16	13
	<i>Other tertiary</i>	15	15
	<i>Univ graduate</i>	10	3

Sex

Almost a quarter (23%) of female respondents played TeleBingo at least once in the 12 months prior to being surveyed compared to 16% of males. Females comprised 60% of all TeleBingo participants, compared to the remaining 40% of participants who were males (Table 3.39). Male and females played TeleBingo with relatively equal frequency, with just under 50% of both groups playing TeleBingo at least once a month.

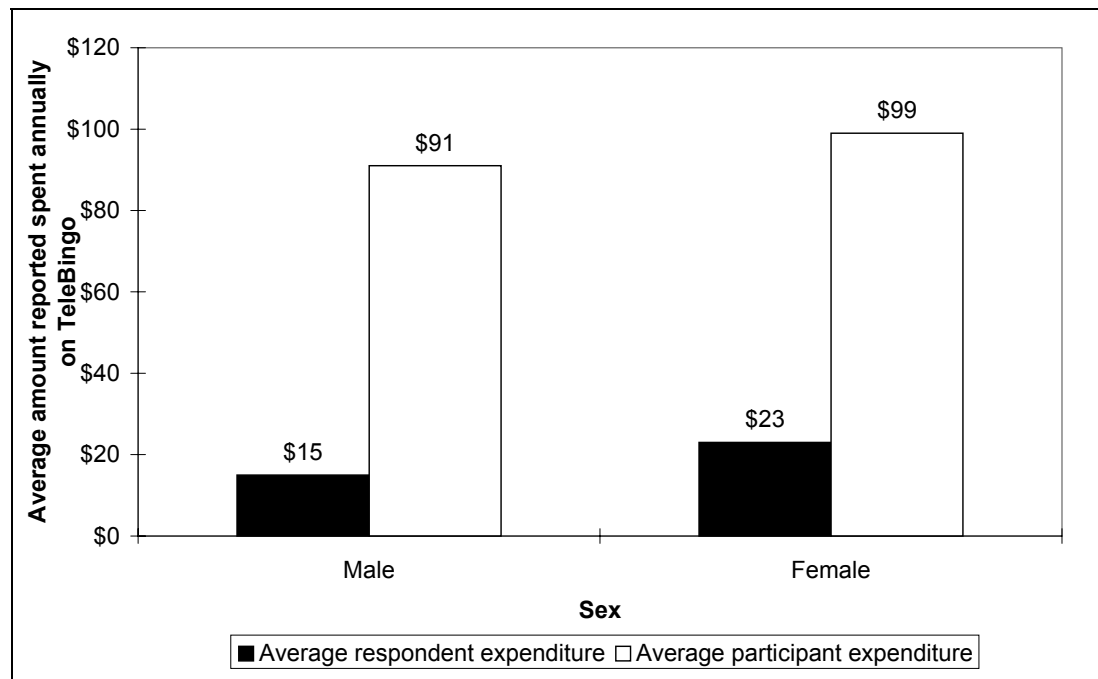
Female participants reported slightly higher expenditure on TeleBingo compared to males (30% of female participants spent \$5 or more in the average session compared

³⁴ Percentages may not add up to 100% due to non-responses to certain questions

³⁵ General population refers to the remaining respondents who did not indicate they belonged to the Māori or Pacific peoples ethnic groups. For further explanation refer to the methodology section

to 24% of male participants). However, there was little difference in the average expenditure per session between males and females (\$4.90 for females and \$4.80 for males). Due to the close similarities in the frequency of male and female participation and male and female expenditure on TeleBingo, there was little difference in the annual expenditure of participants (Figure 3.21). There was greater difference between male and female respondents' expenditure on TeleBingo due to the higher rates of participation by females.

Figure 3.21: Average estimated annual reported spending on TeleBingo by respondents and participants, by sex



Female participants were slightly more likely than males to feel they were lucky at playing TeleBingo with 24% of females reporting winning money or breaking even overall compared to 20% of males.

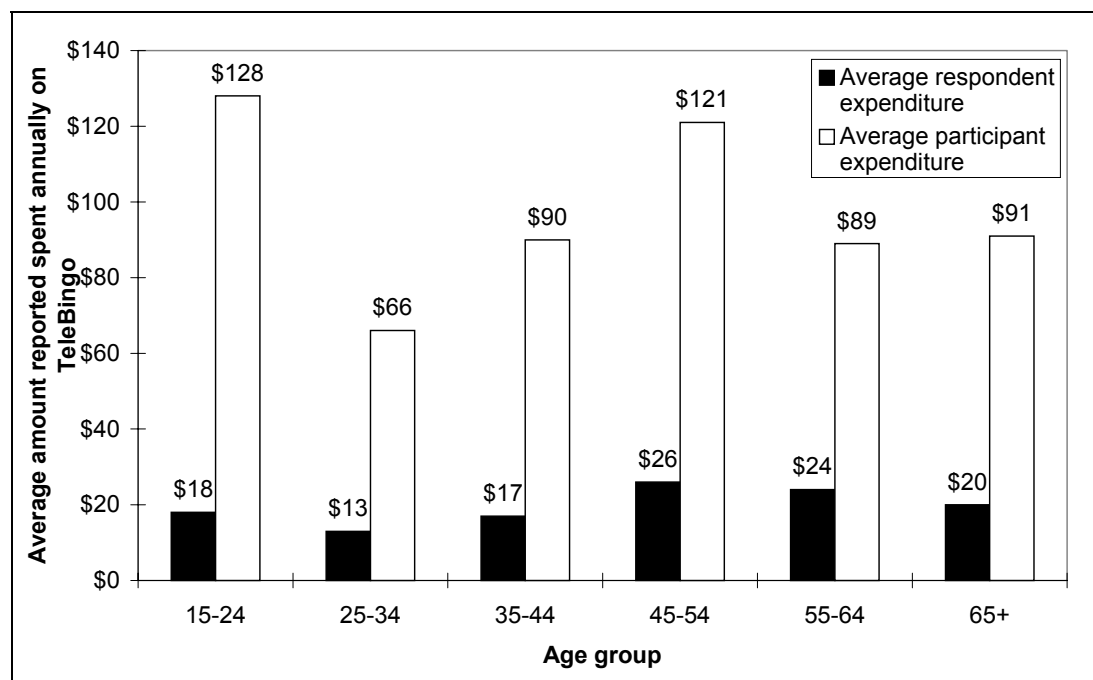
Age

Participants between the ages of 25-34 years of age comprised the biggest proportion of TeleBingo participants (Table 3.39). Participants under the age of 25 years or between the ages of 55-64 years comprised the smallest proportion of participants (14% of participants each). However, people between the ages of 55-64 years comprised the highest proportion of TeleBingo respondents (27% compared to 19% of respondents in other age groups).

Participants under the age of 25 years reported spending the most on TeleBingo in an average session (\$5.70) followed by participants in the 45-54 year age group (\$5.30). The lowest average spending by participants was by people in the 55-64 year age group who reported spending \$4.10. A higher proportion of participants under the age of 25 years reported spending \$5 or more in an average session of playing TeleBingo compared to other age groups (45% compared to 25% of participants aged 25 years and over). Participants under the age of 25 years of age spent the most on

average annually on TeleBingo followed by those in the 45-54 year age group (Figure 3.22). However, respondents aged 45 years and over spent the most annually on TeleBingo.

Figure 3.22: Average estimated annual reported spending on TeleBingo by respondents and participants, by age group



Participants under the age of 25 years were also more likely to play TeleBingo to “win prizes or money” (77% compared to 68% of participants aged 25 years and over), and as “entertainment” (43%; 35%).

Participants in the youngest age group were also more likely to say they won money, or broke even overall playing TeleBingo (35% compared to 20% of participants aged 25 years and over).

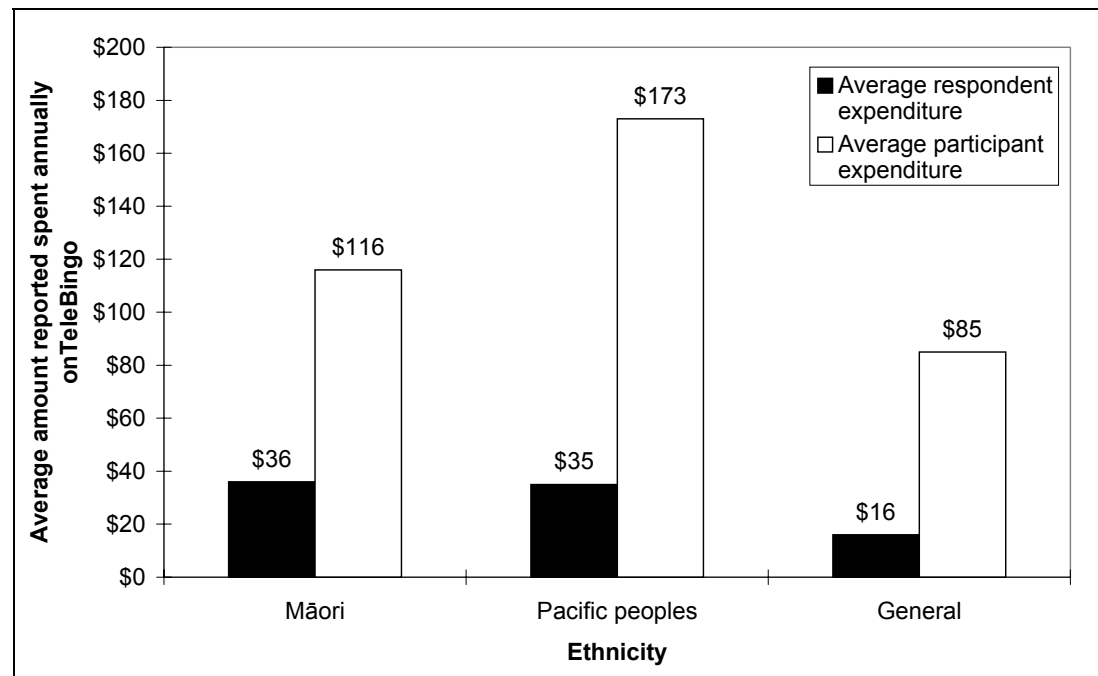
Ethnicity

Māori respondents were most likely to have played TeleBingo at least once in the last 12 months (31% of Māori compared to 20% of Pacific peoples and 19% of respondents in the General population). Both Māori and Pacific peoples were the most frequent players of TeleBingo with 60% of Māori participants and 63% of Pacific participants having played TeleBingo at least monthly compared to 45% of the General population.

Māori and Pacific peoples had the highest proportions of participants who spent an average of \$5 or more in an average session of TeleBingo (46% of Māori participants and 57% of Pacific peoples compared to 21% of participants in the General population). Māori and Pacific participants were also more likely to spend the most on average in a typical session of TeleBingo (\$5.90 for Māori participants, \$6.30 for Pacific peoples compared to \$4.50 for the General population). Of all participants, Pacific peoples reported spending the most amount of money annually on TeleBingo,

but due to their comparatively low level of respondent participation, Māori respondents reported spending slightly more annually (Figure 3.23).

Figure 3.23: Average estimated annual reported spending on TeleBingo by respondents and participants, by ethnicity



Māori and Pacific peoples were more likely to play TeleBingo to win prizes/money (82% of Māori participants, 79% of Pacific peoples compared to 66% of the General population). However, participants from the General population were more likely to play TeleBingo for entertainment (39% compared to 26% for Māori and Pacific peoples).

Māori participants were more likely to report that they had won money or broken even overall playing TeleBingo in the last 12 months (35% of Māori participants compared to 22% of Pacific peoples and 20% of the General population).

Household income

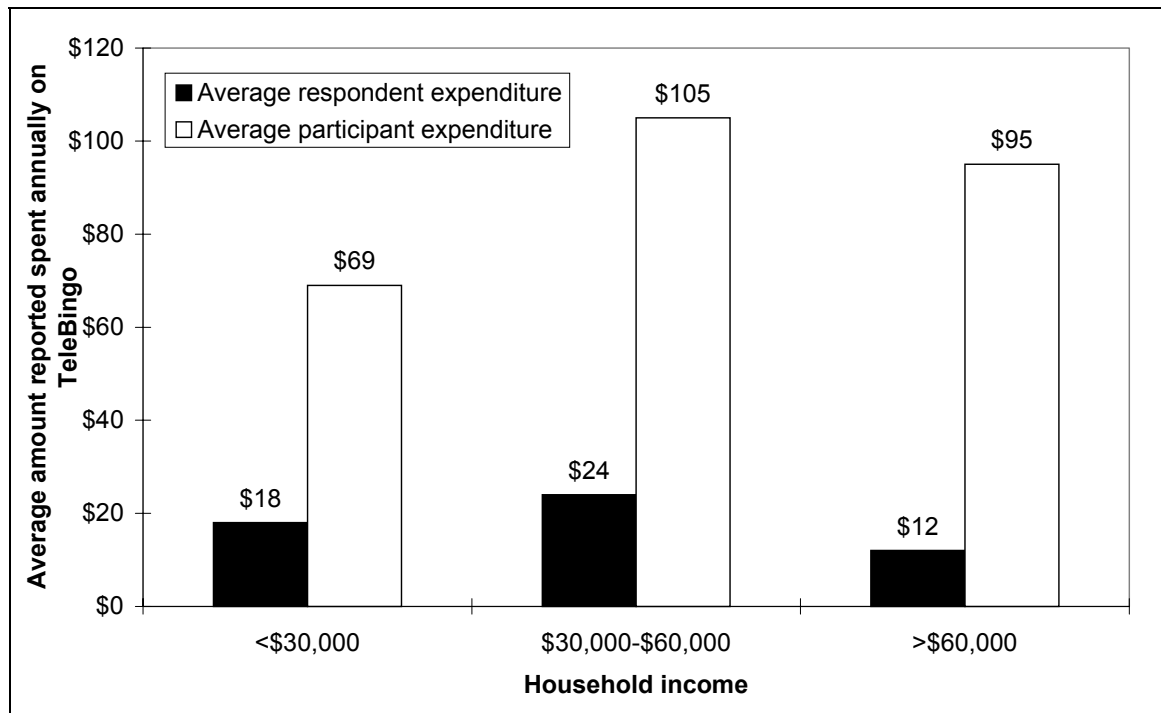
People from lower income households were more likely to have played TeleBingo in the last 12 months compared to respondents from households with an income of over \$60,000 (Table 3.39).

TeleBingo participants who lived in households with an annual income of \$30,000-\$60,000 were the most frequent players (33% played at least once a week compared to 18% of participants with other household incomes).

People from households with an income of over \$60,000 had the highest proportion of participants who reported spending \$5 or more in an average session of TeleBingo (38% compared to 25% of participants from households with an income of under \$60,000). They also spent the most on average in a typical session of TeleBingo (\$5.50 compared to \$4.60 for participants from households with an income of under

\$60,000). However, the average annual reported spending on TeleBingo by participants from households with an income of \$60,000 or more was lower than people from households with an income of \$30,000-\$60,000 because they do not play TeleBingo as frequently. Similarly, respondents from households with an income of under \$30,000 spent more on average annually than respondents from households with an income of \$60,000 or more because of their comparatively higher participation rates (Figure 3.24).

Figure 3.24: Average estimated annual reported spending on TeleBingo by respondents and participants, by household income



Participants from lower income households were the most likely to play TeleBingo to win prizes/money (75% compared to 65% of participants from households with an income of \$30,000 or more).

A higher proportion of participants from households with an income of between \$30,000-\$60,000 reported that they won money or broke even overall (30% compared to 18% of participants from households with higher or lower income).

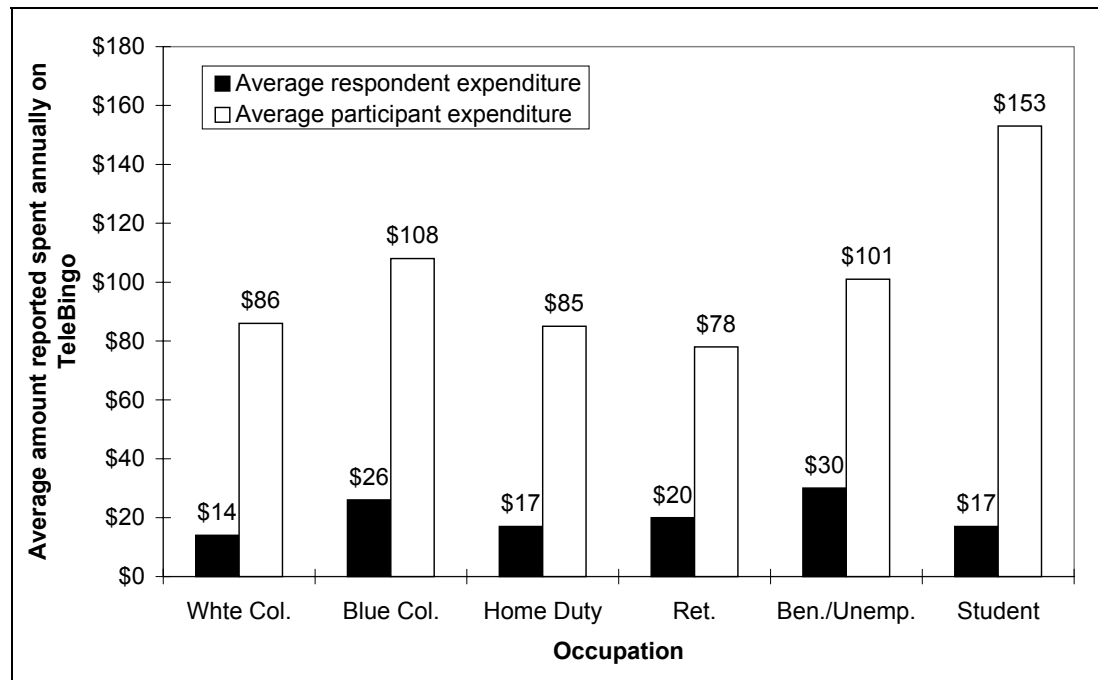
Occupation

Beneficiaries/unemployed persons were the most likely of all respondents to have played TeleBingo at least once in the 12 months prior to being surveyed (30% of respondents compared to 19% of respondents in other occupations). However, they were only a small proportion of TeleBingo participants (8%), with white-collar workers (29%) comprising the biggest proportion of participants (Table 3.39).

Beneficiaries and students were the most frequent participants in TeleBingo (66% of participants played at least monthly or weekly compared to 46% of participants in other occupations).

Beneficiaries and students also had the highest proportion of participants who reported spending \$5 or more in an average session of TeleBingo (41% compared to 25% of participants in other occupations). However, students (\$5.80) and blue-collar workers (\$5.60) on average spent the most on TeleBingo in an average session. Participants from these two occupational groups also spent the most on average annually on TeleBingo (Figure 3.25). However, beneficiaries spent the most of all respondents due to their comparatively higher rates of participation.

Figure 3.25: Average estimated annual reported spending on TeleBingo by respondents and participants, by occupation



Blue-collar workers were the most likely to report playing TeleBingo to “win prizes or money” (82% compared to 66% of participants in other occupations). Students were the most likely to play TeleBingo for “excitement or a challenge” (34% compared to 18% of participants in other occupations).

Students and homemakers were the most likely to say they had won money playing TeleBingo in the 12 months prior to being surveyed (27% compared to 8% of participants in other occupations). Blue-collar workers were more likely to say they had broken even when playing TeleBingo in the 12 months prior to being surveyed (20% compared to 8% of participants in other occupations). However, homemakers were the most likely to say they had won or broken even overall (37% compared to 21% of participants in other occupations).

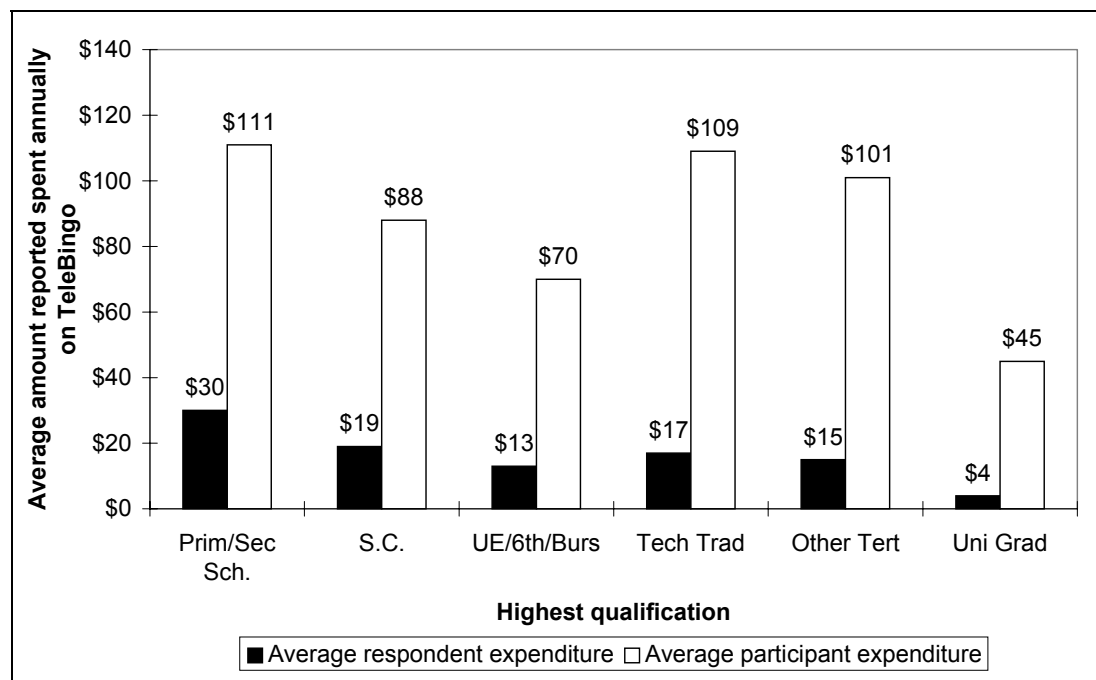
Highest qualification

Respondents without formal educational qualifications were the most likely to have played TeleBingo at least once in the 12 months prior to being surveyed (Table 3.39). Together with people whose highest educational qualification was School Certificate, they comprised 54% of all TeleBingo participants. Participants with no formal educational qualifications and those with Other Tertiary qualifications played TeleBingo most often (56% played at least monthly compared to 41% of participants

with other qualifications). However, people with a trade/technical qualification had the highest proportion of participants who played at least once a week (34% compared to 24% of participants with other qualifications).

People whose highest educational attainment was university entrance/sixth form certificate/bursary had the highest proportion of participants who reported spending \$5 or more in an average session of TeleBingo (43% compared to 24% of participants with other qualifications). They also reported spending the most on average in a typical session of TeleBingo (\$5.40). However, participants with no formal educational qualifications and those with technical/trade qualifications reported spending the most annually due to their more frequent participation (Figure 3.26). People with school certificate as their highest qualification and those without formal educational qualifications reported spending the most on TeleBingo of all respondents due to their relatively higher levels of participation.

Figure 3.26: Average estimated annual reported spending on TeleBingo by respondents and participants, by highest qualification



University graduates were the most likely to have played TeleBingo for “excitement” (37% compared to 19% of participants with other qualifications).

Participants without formal educational qualifications were most likely to say they had won money (19% compared to 7% of participants with other qualifications). However, participants whose highest educational attainment was university entrance/sixth form certificate/bursary and those with an Other Tertiary qualification were more likely to say they had broken even playing TeleBingo (16% compared to 9% of participants with other qualifications). Overall, those without formal educational qualifications and those with university entrance/sixth form certificate/bursary were the most likely to have won money or broken even overall playing TeleBingo (28% compared to 16% of other participants with other educational qualifications).

3.9 Housie³⁶

Housie (known in other countries as bingo) has been legal in New Zealand since 1959. Housie games must be run to raise money for a specified charitable or community purpose and the profits that housie sessions make must be returned to the society's authorised purposes, under the Gaming and Lotteries Act³⁷. There are two types of housie games:

- Housie Part 1: Up to 1000 cards may be sold per session and 70% must be paid out in prizes from the gross takings of each session
- Housie Part 2: Up to 200 cards may be sold per session and 85% must be paid out in prizes from the gross takings per session.

Participation

Few respondents reported playing housie in the 12 months prior to being surveyed (Table 3.40). The proportion of respondents who played housie has halved since 1985. The declines in respondent participation have occurred amongst both frequent and infrequent players, although a higher proportion of respondents continue to play less often than monthly.

Table 3.40: Q44, Frequency of playing a session of housie by respondents in the last 12 months - 1985, 1990, 1995 and 2000

Response option	1985 (n=1,500) %	1990 (n=1,200) %	1995 (n=1,200) %	2000 (n=1,500) %
At least once a week	2	2	2	1
At least once a month (but not weekly)	1	1	1	1
Less often than monthly	4	2	3	2
Total who played Housie	8	5	6	4
Not played Housie	92	95	94	96

^a Due to rounding percentages may not match

Table 3.41 shows how often (the frequency with which) participants played housie in the last 12 months. Between 1995 and 2000 there has been a sharp decline in the proportion of people who played housie frequently (at least once a week). There was a slight increase in the proportion of people playing less frequently than weekly, but at least once a month. Most of the increases occurred in the proportion of people who played once every six months or less frequently.

³⁶ Questions in this sub-section were asked only of those who had played Housie at least once in the last 12 months (n=53). Because of the small number of housie participants in the sample, all figures must be treated with caution

³⁷ For further information on the rules and regulations around housie, refer to the Gaming section of the Department of Internal Affairs web-site: www.dia.govt.nz

Table 3.41: Q44, Frequency of playing a session of housie by participants in the last 12 months - 1985, 1990, 1995 and 2000

Response option	1985	1990	1995	2000
	(n=119) %	(n=66) %	(n=74) %	(n=53) %
Four times a week or more	1	4	0	4
Two or three times a week	10	13	7	8
Once a week	21	27	23	7
Once every 2 weeks	5	8	7	<1
Once every 3 weeks	-	3	1	-
Once a month	7	8	8	19
Once every 2 months	9	4	5	5
Once every 3 months	5	8	5	9
Once every 6 months	14	8	21	27
Once a year	20	15	14	19
Less frequently than once a year	8	3	8	2
Don't know	1	-	1	-

Reported expenditure

In 1995, the majority (56%) of participants spent an average of \$10 or less in a typical day playing housie (Table 3.42). However, between 1995 and 2000 there has been an upward shift in the average amount spent, with 39% of participants reporting spending \$21 or more in an average day playing housie compared to 18% in 1995.

Table 3.42: Q45, How much participants reported spending on housie in an average session - 1995 and 2000

Response option	1995	2000
	(n=74) %	(n=53) %
\$1 - \$5	23	18
\$6 - \$10	33	26
\$11 - \$20	26	17
\$21 - \$30	12	26
\$31+	6	13
Don't know	1	-
Mean	-	\$18.20

Percentages may not add up to 100% due to rounding

The amount respondents reported spending on housie sharply declined, by 77% in inflation adjusted terms, since 1990³⁸. The decline in reported spending between 1990 and 1995 occurred despite a slight increase in the proportion of respondents who played housie. However, part of the decline in annual reported spending on housie between 1995 and 2000 was attributable to a decline in the proportion of respondents who had played housie.

³⁸ The average annual amount spent on housie was not calculated in the 1985 survey

Table 3.43: Average estimated annual reported spending by respondents on housie - 1990, 1995 and 2000

Year	Average amount spent	Average (in 2000 \$'s)
1990	\$52	\$62
1995	\$27	\$29
2000	\$14	\$14

Year	% change in nominal terms	% change in inflation adjusted terms
1990-1995	-48	-53
1995-2000	-48	-52
1990-2000	-73	-77

Reasons for participation

Between 1985 and 2000, the main reason given by participants for playing housie was to win prizes or money (Table 3.44). Until 2000, the second most important reason had been to be with people or get out of the house. For the first time in this survey series, the social aspect of housie playing has been supplanted by the “entertainment” and “excitement or a challenge” options.

Table 3.44: Q46, Reasons why participants play housie - 1985, 1990, 1995 and 2000

Response option	1985	1990	1995	2000
	(n=119) %	(n=66) %	(n=74) %	(n=53) %
To win prizes/money	39	50	47	50
For excitement/or a challenge	28	33	24	36
To support worthy causes	19	22	19	15
Out of curiosity	NA	3	1	6
To oblige or please other people	9	4	6	4
As a gift for another person	NA	NA	NA	3
As an interest/or a hobby	NA	13	9	11
To be with people/ get out of the house ^a	39 33	45	34	16
As entertainment	NA	NA	29	37
Other	5	2	3	-
Don't know	-	-	1	-

^a Asked as two separate questions in 1985, afterwards combined

NA - Not asked

Multiple response

Beliefs about playing housie

The majority of participants (63%) felt that they had won money or broken even overall playing housie in the 12 months prior to being surveyed, although more participants thought they had broken even than had won money overall.

Table 3.45: Q47, Whether participants have won or lost money overall when playing housie in the last 12 months (n=53)

Response option	%
Won money overall	28
Broken even	35
Lost money overall	37

None of the housie participants said they used a special skill or system to improve their chances of winning at housie (Table 3.46). This was the only activity asked about in this survey where no participants reported that they used a system or special skill to improve their chances of winning.

Table 3.46: Q48, Do participants use a system or special skills to improve their chances of winning at housie (n=53)

Response option	%
Yes	-
No	100
Don't know/Don't know of any such system	-

3.10 Further analysis of housie

Table 3.47: Housie participation by personal characteristics of respondents - 1990, 1995, and 2000 surveys; and percentage of housie participants - 2000

		1985 % of sample (n=1,500)	1990 % of sample (n=1,200)	1995 % of sample (n=1,200)	2000 % of sample (n=1,500)	2000 % of players (n=53)
TOTAL HOUSIE PLAYERS		8	5	6	4	100
Sex	<i>Male</i>	5	2	3	2	23
	<i>Female</i>	11	9	9	5	77
Age	<i>15-24 years</i>	10	4	9	6	30
	<i>25-34 years</i>	7	6	7	3	17
	<i>35-44 years</i>	6	4	5	2	13
	<i>45-54 years</i>	7	6	4	4	15
	<i>55-64 years</i>	10	8	7	4	11
	<i>65+ years</i>	7	5	4	3	15
Ethnicity ³⁹ (1990-1995)	<i>NZ Māori</i>	NA	12	25	N/A	N/A
	<i>Other</i>	NA	5	4	N/A	N/A
	(2000)					
	<i>NZ Māori</i>	N/A	N/A	N/A	9	25
	<i>Pacific peoples</i>	N/A	N/A	N/A	11	23
	<i>General</i> ⁴⁰	N/A	N/A	N/A	2	53
Personal income ³⁹	<i>Under \$20,000</i>	NC	6	9	5	60
	<i>\$20-\$40,000</i>	NC	6	3	3	25
	<i>\$40,000+</i>	NC	1	2	1	6
Household Income ³⁹	<i>Under \$30,000</i>	NC	7	8	6	38
	<i>\$30-\$60,000</i>	NC	5	8	3	30
	<i>\$60,000+</i>	NC	1	1	2	15
Occupation	<i>White collar</i>	4	5	3	3	26
	<i>Blue collar</i>	8	5	5	4	26
	<i>Home duties</i>	12	9	16	4	11
	<i>Retired</i>	9	4	2	3	15
	<i>Benefit/unemp</i>	10	9	12	10	15
	<i>Student</i>	8	3	9	1	4
Education	<i>Prim/sec school</i>	NC	9	11	4	28
	<i>School Cert</i>	NC	5	8	6	30
	<i>UE/6FC/Bursary</i>	NC	5	5	5	25
	<i>Trade/tech qual</i>	NC	3	2	1	4
	<i>Other tertiary</i>	NC	1	4	2	9
	<i>Univ graduate</i>	NC	0	<1	1	2

NC - not comparable

NA - not asked

N/A - not applicable

³⁹ Percentages may not add up to 100% due to non-responses to certain questions

⁴⁰ General population refers to the remaining respondents who did not indicate they belonged to the Māori or Pacific peoples ethnic groups. For further explanation refer to the methodology section

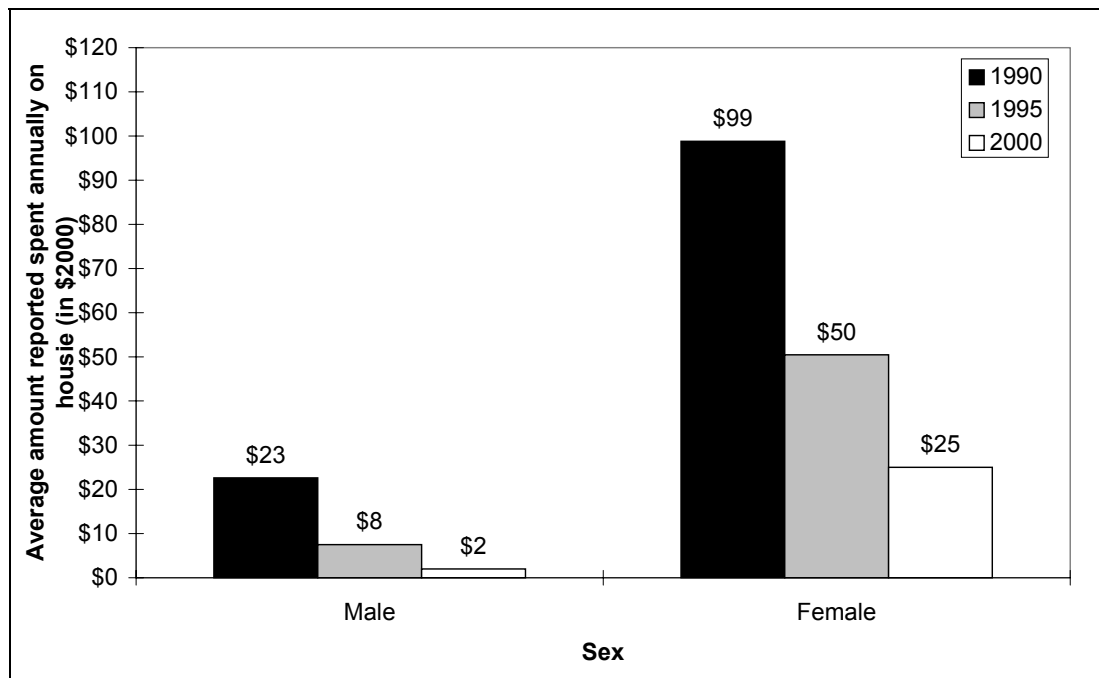
Sex

Fewer male respondents played housie between 1985 and 2000, compared to females (Table 3.47). The increase in participation in housie between 1990 and 1995 occurred solely due to an increase in the proportion of male participation while the decline between 1995 and 2000 were due to an almost halving of female participation. However, females comprised 77% of all participants in 2000. Not only did fewer males play housie in 2000, they also played less frequently than female participants (80% of males played once every six months or less compared to 35% of female participants).

A higher proportion of male participants reported spending more than \$10 in an average housie session (68% compared to 52% of females). Male participants, on average, spent more on housie in a typical session than females (\$21.40 compared to \$17.20 by females).

Due to their considerably lower participation rates, male respondents reported spending considerably less on housie annually compared to female respondents (Figure 3.27). Despite males reporting spending more on housie in a typical session than females, the average annual reported spending on housie by male participants was considerably lower than female participants due to the relative low number of times males played housie in a year (\$121 compared to \$464 for female participants).

Figure 3.27: Average estimated annual reported spending on housie by respondents in inflation adjusted terms, by sex - 1990, 1995 and 2000



Females' reasons for playing housie differed to those of male participants. Females were more likely to play housie:

- As entertainment (43% of females compared to 19% of male participants)
- For excitement or a challenge (38%; 27%)
- To get out of the house/be with people (20%; 3%)

However, males were more likely to play housie to “support worthy causes” than female participants (22% compared to 12% of female participants).

Female participants were more likely to say they won money overall playing housie in the last 12 months compared to males (32% compared to 14% of male participants). They were also more likely to say they broke even playing housie compared to males (38% compared to 25% of male participants).

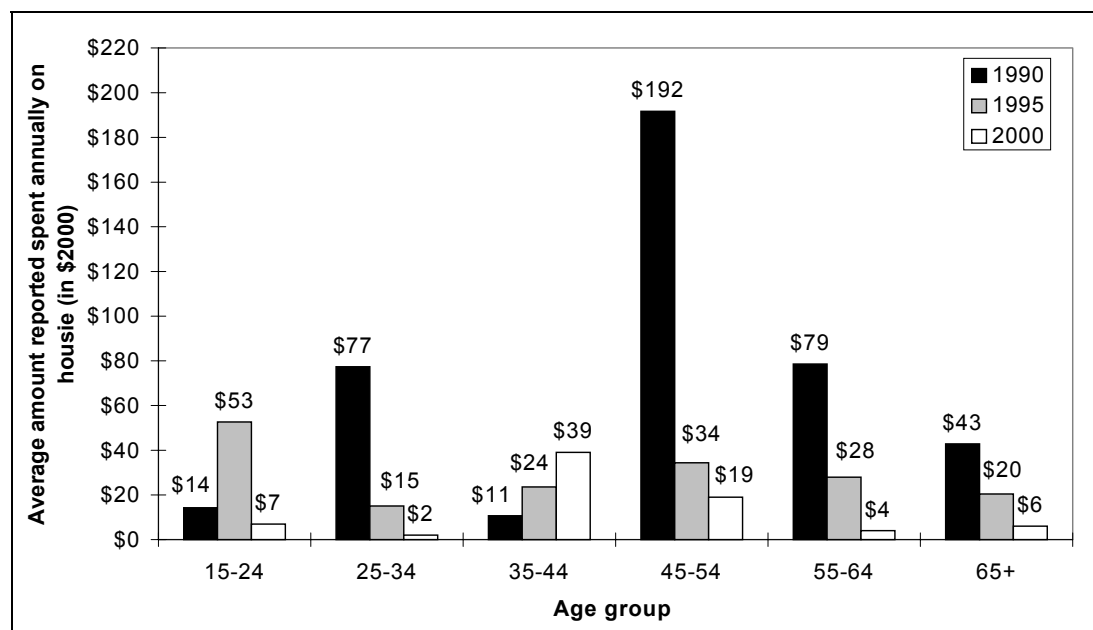
Age

People under the age of 25 years comprised the highest proportion of respondents who had played housie between 1985 and 2000, except in 1990 (Table 3.47). People in this group also comprised 30% of all housie participants in 2000. However, participants between the ages of 35-44 and 45-54 years of age played housie more frequently than participants in other age groups. Sixty percent of participants in the 35-44 year age group and 42% of those in the 45-54 year age group played housie at least monthly compared to 36% of participants in other age groups.

People between the ages of 35-54 years had the highest proportion of participants who reported spending more than \$20 in a typical session playing housie (78% compared with 23% of participants of other ages). People in the 35-44 year and 45-54 year age groups also reported spending the most in a typical session playing housie (\$25.30 by those aged between 35-44 years and \$23.20 by those aged between 45-54 years compared to the lowest, \$8.40, spent by those aged 65 years and over).

Annual spending on housie has declined steadily since 1990 for respondents in most age groups with only the 35-44 year age group recording an increase in reported spending in inflation adjusted terms (Figure 3.28). Respondents in the 35-44 year age group on average spent the most on housie in 2000. Respondents in this group also reported spending considerably more annually on housie than other participants (\$1,633 compared to the next highest, \$505 by participants in the 45-54 year age group and \$188 by those aged 65 years and over).

Figure 3.28: Average estimated annual reported spending on housie by respondents in inflation adjusted terms, by age group - 1990, 1995 and 2000



Participants aged between 35-54 years were more likely to say they had won money or broken even overall playing housie in the past 12 months compared to participants in other age groups (87% compared to 51% of participants in other age groups).

Ethnicity

Māori and Pacific peoples were more likely to have played housie at least once in the 12 months prior to being surveyed than respondents in the General population (9% of Māori, 11% of Pacific peoples compared to 2% of respondents in the General population). However, the General population comprised 53% of participants while Māori comprised 25% and Pacific peoples the remaining 23% of participants (Table 3.47).

Pacific peoples played housie more frequently than other participants (57% played at least monthly, compared to 38% of Māori and 32% of the General population).

A higher proportion of Māori participants reported spending an average of \$21 or more on housie in a typical housie session (63% compared to 40% of Pacific peoples and 27% of the General population). On average, Māori participants reported spending \$25.70 in a typical session playing housie, compared to \$19.60 spent by Pacific peoples and \$14.10 by participants in the General population. Pacific peoples reported spending the most annually on housie of all respondents (\$48 compared to \$19 by Māori respondents and \$10 by those in the General population).

Participants from the General population were more likely to play housie for “entertainment” reasons compared to other participants (50% compared to 33% of Māori participants and 10% of Pacific peoples).

Pacific peoples and Māori were more likely to say they had won money or broken even overall playing housie in the past 12 months compared to participants in the

General population (67% of Māori and 70% of Pacific peoples compared to 58% of participants in the General population).

Household income

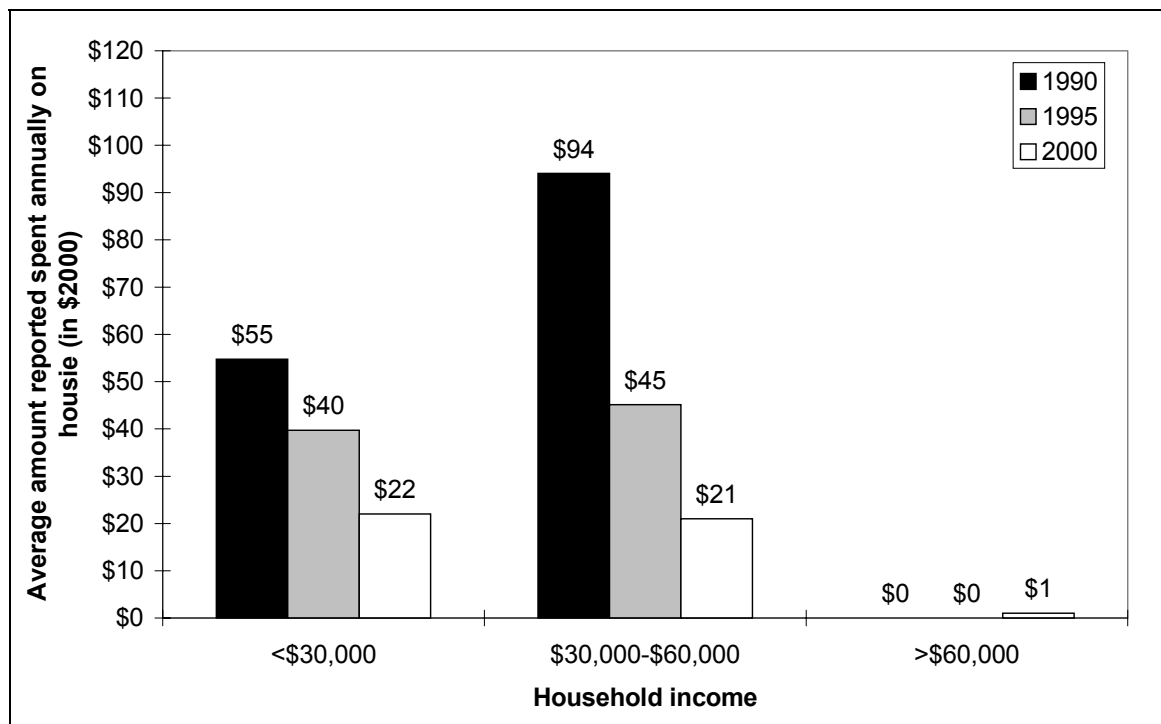
The lower their household income, the more likely the respondent was to have played housie at least once in the 12 months prior to being surveyed (6% of respondents from households with an income under \$30,000 had played housie at least once compared to 3% of other respondents). People from households with an income of under \$30,000 comprised 38% of all housie participants.

Participants from households with incomes under \$30,000 played housie more frequently than participants from households with higher incomes (62% played at least monthly or weekly, compared to 17% of participants from households with an income of \$30,000 or more).

A higher proportion of participants from households with an income of \$60,000 or more spent an average of \$21 or more in a typical session playing housie (50% compared to 36% of participants from households with an income of under \$60,000). People from households with an income of \$60,000 or more spent an average of \$24.70 in a typical session compared to \$14.50 by participants from households with an income of between \$30,000-\$60,000 and \$17.70 by participants from households with an income of under \$30,000.

Respondents from middle-income households (\$30,000-\$60,000) spent the most on average annually on housie between 1990 and 1995 (Figure 3.29). However, by 2000 respondents from households with incomes under \$30,000 spent slightly more on housie annually.

Figure 3.29: Average estimated annual reported spending on housie by respondents in inflation adjusted terms, by household income - 1990, 1995 and 2000



Participants from households with an income of under \$30,000 were more likely to play housie to “win money or prizes” compared to other participants (57% compared to 38% of participants with other household income). They were also more likely to play housie to “be with people/get out of the house (22%; 13%).

The lower their household income, the more likely participants were to have won money or broken even overall playing housie (71% of participants with household income of under \$30,000 and 47% of participants with household income of between \$30,000-\$60,000, compared to 38% of participants from households with incomes of \$60,000 or more).

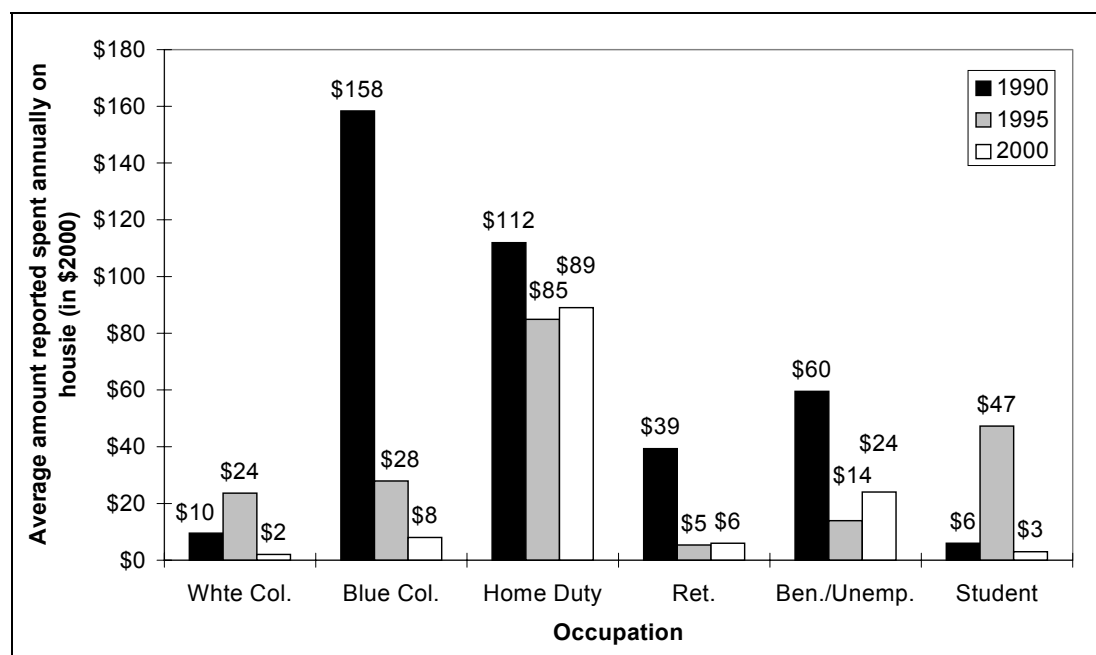
Occupation

Respondents who were unemployed or on a benefit were more likely to have played housie at least once in the 12 months prior to being surveyed (10% compared to 3% of respondents in other occupations). However, over half of all participants (52%) were blue-collar and white-collar workers (Table 3.47).

Homemakers, beneficiaries and students were the most frequent players of housie (56% played at least monthly compared to 28% of participants in other occupations).

Blue-collar workers, homemakers and students had the highest proportion of participants who spent an average of \$21 or more in a typical session playing housie (64% compared to 23% of participants in other occupations). Blue-collar workers and students reported spending the most on average in a typical session playing housie of all participants (\$23.50 reported spent by blue-collar workers and \$23.30 reported spent by students compared to the lowest group, retired people who reported spending an average of \$13.30). Homemakers reported spending the most annually on housie of all respondents (Figure 3.30).

Figure 3.30: Average estimated annual reported spending on housie by respondents in inflation adjusted terms, by occupation - 1990, 1995 and 2000



White-collar workers were the only group of participants of whom the majority did not report that they had won money or broken even overall playing housie in the last 12 months (37% compared to 76% of participants in other occupational groups).

Highest Qualification

A higher proportion of respondents with no formal qualifications, or high school/secondary qualifications (either School Certificate or University Entrance/Sixth Form Certificate/Bursary) played housie at least once in the 12 months prior to being surveyed (5% compared to 1% of respondents with other qualifications). Together, participants in these groups comprised 83% of all housie participants (Table 3.47).

Participants who had no formal qualifications and those with University Entrance/Sixth Form Certificate/Bursary as their highest educational qualification reported spending the most in a typical session playing housie (\$22 by University Entrance/Sixth Form Certificate/Bursary participants, \$21 by participants with no formal qualifications compared to \$5 for the lowest group, University graduates). However, on an annual basis, respondents with School Certificate as their highest educational qualification spent the most on housie (Figure 3.31).

Figure 3.31: Average estimated annual reported spending on housie by respondents in inflation adjusted terms, by highest qualification - 1990, 1995 and 2000

