

# Social Impact Assessment of Gambling in the Waipā District

April 2023

All efforts have been made to have data current to April 2023, unless specified in the text.  
In many instances more recent data was not available.

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## Executive Summary

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The Social Impact Assessment of Gambling in the Waipā District 2023 has been prepared in order to provide a comprehensive overview of the gambling situation in the district, with a focus on Class 4 gambling and TAB NZ.

### **Impact of gambling**

Gambling is a significant issue in Aotearoa New Zealand with around 1 in 5 adults being adversely affected at some time in their lives by their own gambling or the gambling of others. However, many community groups also rely on the funding provided by Class 4 gambling.

The Waipā district has 232 gaming machines (also known as pokies), located at 15 venues. Of these venues, most are private, three are owned by clubs and one is owned by TAB NZ.

There are inequalities in how gambling harm affects different parts of the Waipā community. This needs to be considered when looking at the four areas that gambling impacts; social, system, economic and community.

### Employment and Entertainment

Class 4 gambling and TAB betting provide employment and entertainment, with most people gambling for leisure. Research suggests that there is scope for creating more full-time equivalent jobs if gambling expenditure was removed and switched to retail spending instead.

### Community Funding

Of the \$4,827,578.45 spent on gambling in the Waipā district in the first half of 2022, just under 10% of that was returned to the community in the form of community grants. The money spent on gaming machines in Waipā is not necessarily returned to Waipā as the money goes into a pool of funds that can be accessed nationally. A criticism of this system is that the funds are predominantly raised from individuals living in more highly deprived areas and distributed to groups living in less deprived areas.

### Gambling Harm

Problem gambling affects not just the problem gambler but those close to them as well. Problem gambling is most commonly associated with gaming machines, with approximately 22% of people experiencing gambling harm at some stage. In Waipā, approximately \$28,000 is lost each day to Class 4 gambling. Whilst gambling participation has decreased for the general population, harmful gambling prevalence has not declined. This can be seen in Waipā with spending on Class 4 gambling increasing along with the number of people accessing gambling treatment services, although there are none of these located in Waipā.

### **Online gambling**

Although online gambling is out of the jurisdiction of the Waipā District Council gambling policy, it is an issue frequently related to Class 4 gambling. There is potential for Council's decisions relating to Class 4 gambling and TAB locations to be reflected in online gambling behaviour.

## **Stakeholder feedback**

Initial feedback on Waipā District Council's current gambling policy was sought from key stakeholders (central government departments, gaming machine societies, gaming machine venues, and gambling harm treatment services). Of the 38 letters sent during January and February 2023, 10 responses were received. The issues covered by the responses ranged from approval of the current policy to supporting the adoption of a sinking lid policy and lobbying the government for stronger regulations. No respondents supported having less regulation than is currently in place.

## **Policy options**

There are several policy options available to Waipā District Council.

### Current Policy

- A cap at 232 gaming machines.
- A relocation policy.
- Primary activity of Class 4 venue is not allowed to be gambling
- TAB venues are not allowed to adjoin any school, or licensed early childhood centre.

### Minimum Standards

- Maximum number of gaming machines at a Class 4 venue - 18 if a class 4 licence was held before 17 October 2001 and 9 after this date.
- If clubs merge, the number of gaming machines is the lesser of 30 or the sum of the gaming machines previously held under a Class 4 licence.
- Councils must state where Class 4 venues can be located
- Councils must state if new TAB venues can be established and the location of these new venues.

### Relocation Policy

A venue with a Class 4 licence can move to a new location, with the same requirements applying to the new venue as the old.

### Absolute Caps

Places a total limit on the number of gaming machines or Class 4 venues within the district. Shown to reduce the number of gaming machines, Class 4 venues, and expenditure.

### Per Capita Caps

Limits number of gaming machines and venues in proportion to population. Shown to reduce gaming machines and venues.

### Sinking Lid

This is a cap on the number of gaming machines or Class 4 venues allowed in the district which sinks as venues lose their licences or close. Shown to reduce gaming machine expenditure contemporaneously and in lagged years.

Please refer to [Appendix A](#) for a list of definitions.



**Socially  
resilient**



**Cultural  
champions**



**Environmental  
champions**



**Economically  
progressive**



## Purpose of the Social Impact Assessment

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Waipā District Council (Council) is required to have a Class 4 venue gambling policy, which must be reviewed every 3 years. Before adopting a policy, Council must consider the social impact that gambling has on the Waipā community. In addition, under the Racing Industry Act 2020, Council is required to maintain a "TAB Venue" policy, which must also be reviewed every 3 years. The social impact of gambling within the district must be taken into account before adopting any such policy.

Council has combined its Class 4 Gambling Venues policy with its TAB Venue policy into one, which is subject to the same 3-yearly review cycle. This assessment assesses the social impact of gambling in the district.

### Scope

Although there are several types of gambling available in the Waipā district, including Lotto, scratch tickets, and increasingly, internet gambling, Council's policy must only apply to Class 4 gambling venues and TAB venues.

This report provides an overview of gambling activity in the Waipā district, with a particular focus on Class 4 gambling because:

- Class 4 gambling's significance as a high turnover gambling activity;
- Class 4 gambling being the biggest contributor to problem gambling and gambling harm compared to other types of gambling<sup>1</sup>;
- The significance of grants received from the proceeds of Class 4 gambling; and
- Council's role in regulating Class 4 venues.

The other form of gambling touched on in this report is that provided by TAB venues.

### Method

This report has been prepared using the following methods:

- Review and analysis of secondary data;
- Literature review and analysis; and
- Feedback from key stakeholders (central government departments, gaming machine societies, gaming machine venues, and gambling harm treatment services).

### Data Analysis

The primary sources of data for this report were Te Tari Taiwhenua The Department of Internal Affairs (DIA), Manatū Hauora Ministry of Health (Manatū Hauora), Stats NZ, and [Granted.govt.nz](https://www.granted.govt.nz).

**All efforts have been made to have data current to April 2023, unless specified in the text. In many instances more recent data was not available.**

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<sup>1</sup> Manatū Hauora Ministry of Health (2022)

## Notes on the data:

- Information is usually shown with national level trends first, followed by Waipā district level information. This is to show overall trends as there is often less availability of district level data.
- The impacts of inflation are not considered in the financial figures.
- Population statistics are based on the 2018 Census. A review of the 2018 Census concluded there was limited participation, particularly amongst Māori and Pasifika communities.
- After relatively stable trends in Class 4 gambling, the COVID-19 lockdowns and associated upheaval has made it difficult to predict future trends in the data.

## Legislative Requirements

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The Waipā District Council Gambling Policy 2019 combines the Class 4 Venue Policy under the Gambling Act 2003 with the TAB Venue Policy under the Racing Act 2003 (now replaced by the Racing Industry Act 2020) (the Acts). The Acts require territorial authorities (councils) to have a policy on Class 4 gambling and TAB venues respectively, and review it every 3 years. The Acts also require the Council to consider the social impact of gambling within Waipā when adopting its gambling policy.

### Class 4 Venue Policy

Council's gambling policy must cover the following (under the Gambling Act 2003):

- where and if Class 4 venues can be located within the district.

Council's gambling policy may include the following:

- restrictions on the maximum number of gaming machines at a Class 4 venue;
- a relocation policy, which relates to setting out if and when consent will be granted where a venue is intended to relocate from an existing venue;

### TAB Venue Policy

The Racing Industry Act 2020 requires councils to have a policy on TAB venues. This policy must cover:

- if new TAB Venues can be located within the district;
- where new TAB venues can be located within the district;

### Review Requirements

The Waipā District Council's Gambling Policy must be reviewed every 3 years and can only be amended or replaced according to the special consultative procedure, as set out in the Local Government Act 2002.

## Gambling in Aotearoa New Zealand Overview

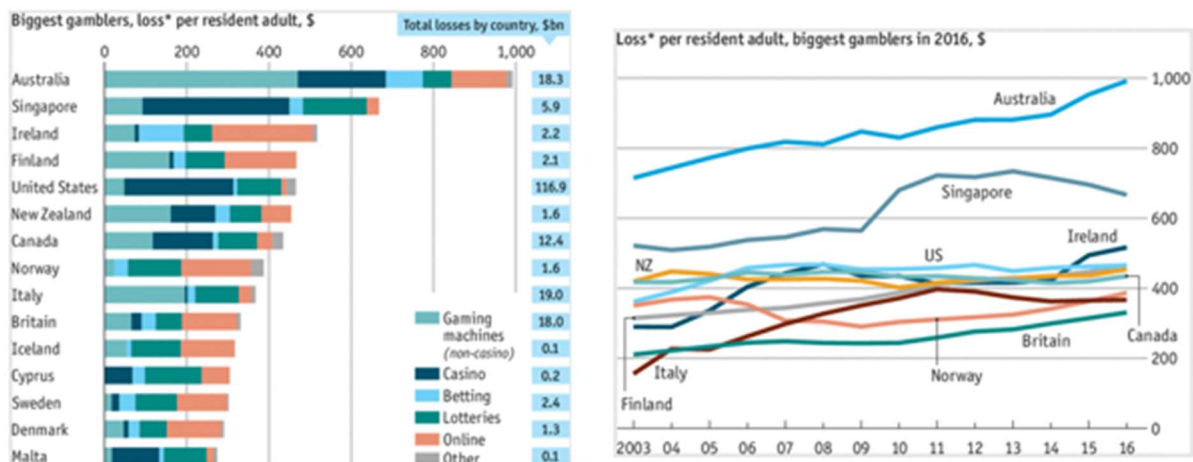


Figure 1: Biggest Gamblers around the world in February 2017<sup>2</sup>.

According to The Economist (2017), Aotearoa New Zealand as a whole, is the 6<sup>th</sup> biggest spender on gambling activities in the world per resident (Figure 1). This statistic indicates that gambling touches many people around the country, with an estimated 2.8 million New Zealanders participating in some form of gambling<sup>3</sup>. The \$2,254,000,000 spent on gambling in the 2021/22 financial year was divided up amongst the 4 types of gambling in the country – TAB NZ, Lotto, Class 4 gaming machines and casinos, with Class 4 gaming machines making up the largest part of the spending (Figure 2).



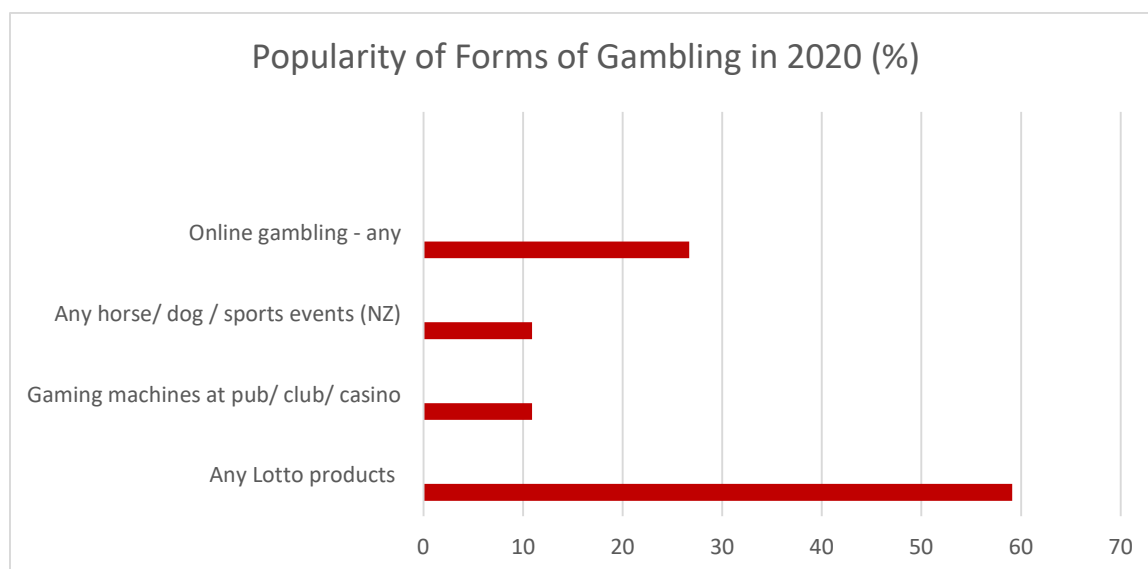
Figure 2: Net amount spent by people gambling in New Zealand. Note: All values are actual (not inflation adjusted), in NZ dollars, GST inclusive. Gambling Expenditure Statistics show the amount lost by gamblers (operator's profits) for the four main types of gambling activity at the end of each financial year<sup>4</sup>.

<sup>2</sup> The Economist (2017)

<sup>3</sup> Te Hiringa Hauora (2020)

<sup>4</sup> Te Tari Taiwhenua (2023)

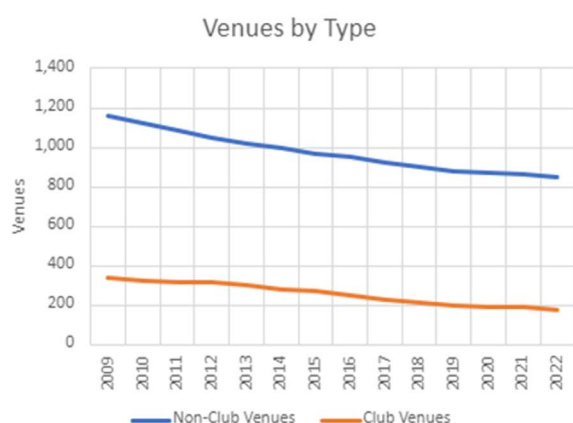
In terms of popularity, the most popular forms of gambling in 2020 were any Lotto products (with 59.1% participation), followed by online gambling (26.7%), horse, dog or sports events (10.9%), and gaming machines at either a pub, club or casino(10.9%) (Figure 3)<sup>5</sup>.



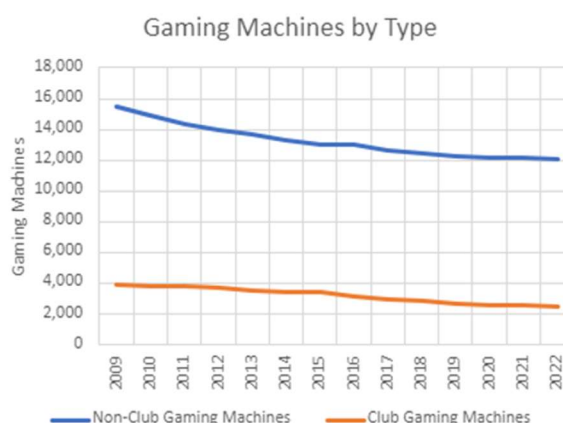
**Figure 3:** Most popular forms of gambling in 2020 in Aotearoa New Zealand (per centage who participated during the past 12 months).

The DIA reports that in Aotearoa New Zealand in December 2022 there were 14,503 gaming machines – 201 less than in September 2021. At the same time there were 1028 Class 4 venues – 249 less than in December 2021 (Figures 4 and 5)<sup>6</sup>. This reflects a decreasing trend since venues peaked at more than 2,200 in the late 1990s and gaming machines peaked at 25,221 in June 2003.

Despite the decline in venue and machine numbers, total gaming machine expenditure continues to increase (Figure 6), and so does Class 4 gaming machine profits (Figure 7).



**Figure 5:** Number of Class 4 venues across Aotearoa New Zealand 2009 - 2022.



**Figure 4:** Number of gaming machines across Aotearoa New Zealand 2009 - 2022 .

<sup>5</sup> Te Hiringa Hauora and Kupe (2020)

<sup>6</sup> Te Tari Taiwhenua Internal Affairs (2023c)

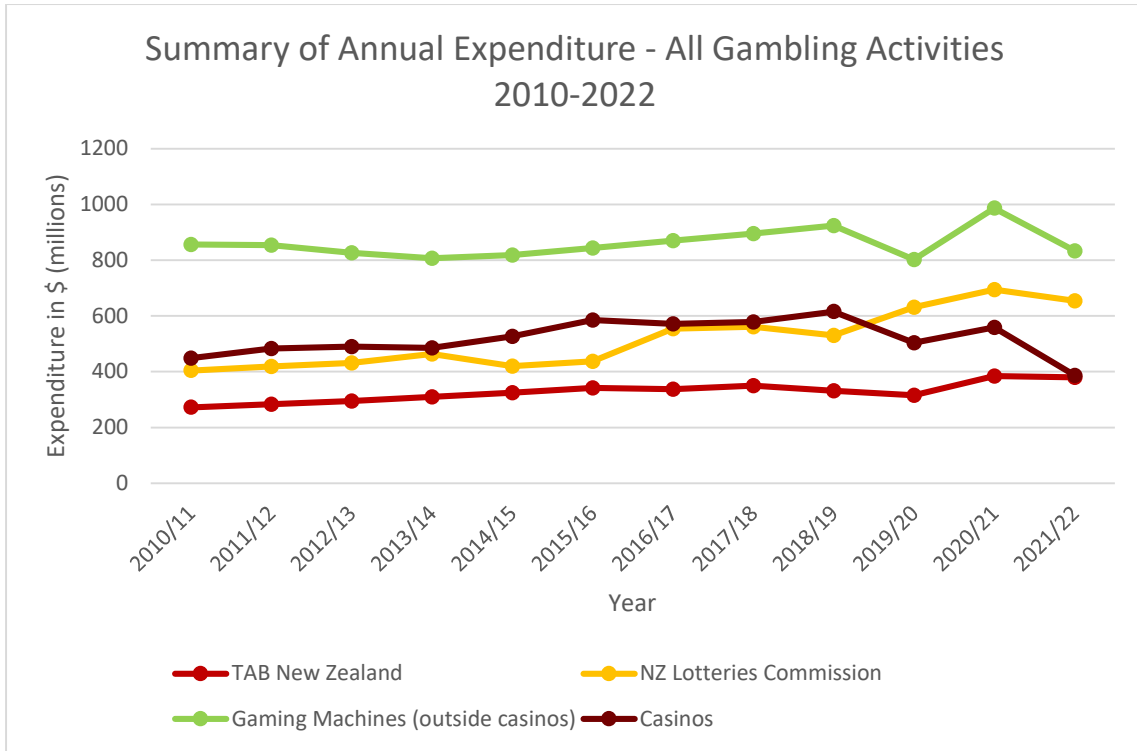


Figure 6: Summary of annual expenditure – all gambling activities. The table shows actual dollars (non-adjusted) for gambling operators' financial year-end<sup>7</sup>.

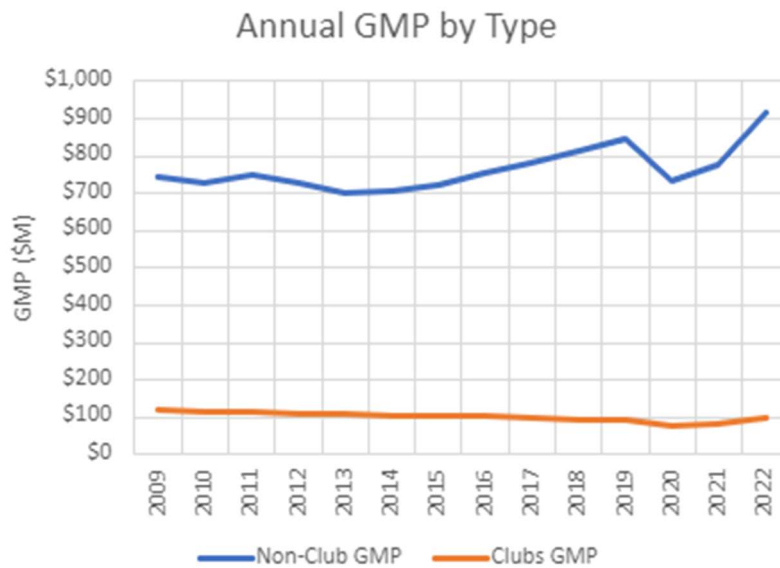


Figure 7: Gaming machine profits in all of Aotearoa New Zealand by corporate society type (2009 - 2022)<sup>8</sup>.

The reason these figures are significant is because an estimated 4.5% (~230,000 New Zealanders) have a gambling problem<sup>9</sup> and research shows that one in five New Zealand adults (22%) are affected at some time in their lives by their own or others' gambling<sup>10</sup>.

<sup>7</sup> Te Tari Taiwhenua Internal Affairs (2023c)

<sup>8</sup> Te Tari Taiwhenua Internal Affairs (2023b)

<sup>9</sup> Kupe Data Explorer (n.d.)

<sup>10</sup> Thimasarn-Anwar *et. al.* (2017)

## How the Class 4 Gambling System Works

Class 4 gambling generally involves a gaming machine (also known as a pokie machine). Gambling can also be classed as Class 4 if the net proceeds are used for 'authorised purposes'<sup>11</sup>, no commission is paid for conducting the gambling, there are game rules, the gambling follows these rules, and the Secretary for Internal Affairs has classed it as Class 4 gambling. Class 4 gambling does not include gaming machines in casinos.

The Council has the ability to regulate the number of gaming machines and the number and location of Class 4 gambling venues that can be established in the district.

Other issues relating to Class 4 gambling are regulated by the DIA, who is responsible for regulating the gambling sector in Aotearoa New Zealand. The DIA covers issues including:

- supervision of the premises;
- the character of the operators;
- distribution of proceeds from the gaming machines; and
- procedures to minimise harm from gambling, including mandated host responsibilities.

Class 4 gambling is operated on a not-for-profit basis, with the aim of creating money to return to communities through grants. The community grants aspect of the Class 4 system is unique to Aotearoa New Zealand. In most other jurisdictions gambling is a for-profit activity<sup>12</sup>. The grants are distributed by corporate societies to groups who apply for the grants.

### Corporate societies

Corporate societies are also called gaming machine societies, gaming societies or Class 4 societies, and are sometimes referred to as Trusts or Pokie Trusts. To be eligible for a licence under the Gambling Act 2003, the corporate societies must be completely non-commercial and be created to raise funds for community or authorised purposes.

There are two types of corporate society that operate gaming machines:

#### Clubs

Those that use funds for their own purposes. In Waipā there are 3 clubs - Cambridge Cosmopolitan Club Inc, Te Awamutu and District Memorial RSA, and Waipā Workingmens Club Inc.

#### Society

Those that make grants to other bodies for community purposes e.g. Grassroots Trust Limited.

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<sup>11</sup> Authorised purpose includes a charitable purpose, a non-commercial purpose that is beneficial to the whole or a section of the community and promoting, controlling, and conducting race meetings including payment of stakes under the Racing Industry Act 2020.

<sup>12</sup> Te Tari Taiwhenua Internal Affairs (2016)

Societies own the gaming machines but operate them at a host's venue. Clubs own the gaming machines and operate them at their own venues. Societies enter into agreements with venues to host the society's gaming machines in return for a commission payment based on weekly turnover. Venues receive a commission payment of up to 1.28% of their weekly turnover, capped at 16% of their net annual *gaming machine proceeds*<sup>13</sup>. The commission rate is set at a level that is intended to return the actual cost of operating Class 4 gambling without allowing pubs and bars to make a profit from the operation of gaming machines. Venues must keep gaming machine proceeds separate from all other funds. All gaming machines in Class 4 venues are electronically monitored to determine how much money has been put into each machine.

The Boards of corporate societies are self-appointed, with no public accountability for decisions made on how money is spent other than it needs to be within the scope of authorised purposes. This is important to note as they decide which groups do and do not receive the grant money from gaming machines, creating a risk of self-interest and inequality in the system<sup>14</sup>.

### **Grants**

Societies put money back into the community by way of grants. Societies can only grant money (distribute the gaming machine proceeds) to authorised purposes (see Footnote 11). Not all the money lost by gamblers on gaming machines is returned to the community. About a quarter of the proceeds is spent on fixed costs such as government duties, levies and licensing fees (Figure 8). Another portion of the proceeds is used by societies to meet 'actual, reasonable and necessary' operating costs which they incur in running their Class 4 operations. What is left is called gaming machine proceeds or net proceeds, and must be allocated to authorised community purposes.

Societies must return to the community a minimum of 40% of gaming machine proceeds, excluding GST, in each financial year. If societies are unable to meet the minimum rate, the DIA can revoke or not renew their operating licence.

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<sup>13</sup> The net annual gaming machine proceeds is the amount remaining from gaming machine proceeds, after various costs, levies and taxes have been deducted.

<sup>14</sup> PGF Group, Hāpai Te Hauora, and The Salvation Army (2020)

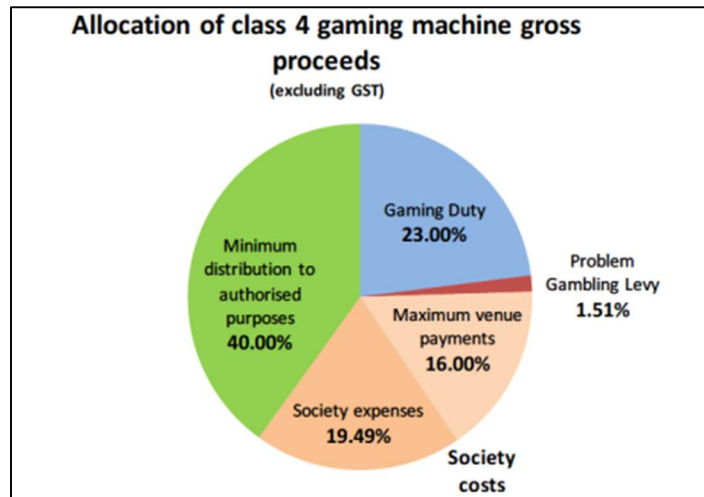


Figure 8: Allocation of Class 4 gaming machine gross proceeds (excluding GST)<sup>15</sup>.

### Gaming machines

Gaming machines, non-casino electronic gaming machines or electronic gaming machines are the formal name for pokies. Corporate societies are licensed by the DIA to operate gaming machines in clubs (such as the RSA or Cosmopolitan Club) or in commercial venues (pubs, bars and hotels).

The design of gaming machines is tightly regulated, with the return to player rate (the ratio of total wins) theoretically being 100%<sup>16</sup>, however, most return rates are set between 78% and 92%<sup>17</sup>.

### Levies

The Acts created a gambling levy to ‘recover the cost of developing, managing, and delivering the integrated problem gambling strategy’<sup>18</sup>. The levy must be paid to Inland Revenue on all gambling profits. The levy rates are set by regulation at least every three years, with the current levy period (1 July 2022 to 30 June 2025) being set at 1.8% (GST exclusive) for gaming machines. The formula for calculating the levy considers player expenditure, number of client presentations to problem gambling services, previous levy expenditure, and the funding requirement for the period for which the levy is payable<sup>19</sup>. The levy reimburses the Crown for the cost of problem gambling services delivered by Manatū Hauora.

### How the TAB NZ System Works

TAB NZ is a statutory body established through the Racing Industry Act 2020 which provides betting services to New Zealanders and also provides returns back to Aotearoa New Zealand racing and sporting organisations. TAB outlets can be stand-alone (dedicated TAB store), or

<sup>15</sup> Te Tari Taiwhenua Internal Affairs (2016)

<sup>16</sup> "Australian/New Zealand Gaming Machine National Standard 11.0" (2022)

<sup>17</sup> True (2023)

<sup>18</sup> Gambling Act 2003 Section 319(2)

<sup>19</sup> Ministry of Health (2022)



operate within pubs or clubs (bets can be placed either at the bar or by using a *Self Service Terminal*<sup>20</sup>). There are over 550 TAB stores across Aotearoa New Zealand.

### **Board Venues**

TAB Venues are properties owned or leased by TAB NZ where the main business carried out is to provide racing and sports betting services governed by the Racing Industry Act 2020. These are standalone or distinct venues and do not include TAB outlets or agencies that are additional activities of a bar or hotel, such as self-service TAB terminals, which territorial authorities cannot regulate. Gambling that occurs in a TAB Venue is often sport and animal racing focused but can also include gaming machines. TAB operates Class 4 gaming machines in 44 of its TAB Venues across Aotearoa New Zealand<sup>21</sup>.

### **TAB Grants**

TAB will mainly apply the net proceeds generated from its Class 4 Gaming Operation to its own Racing Authorised Purposes for the promotion, control and conduct of a race meeting (as defined in the Racing Industry Act 2022). TAB has determined that at least 80% of its net proceeds shall be applied to the Racing Authorised Purposes. TAB will also distribute net proceeds to the communities of Aotearoa New Zealand, in accordance with its Sports Authorised Purpose, and has determined that up to 20% of its net proceeds shall be distributed under its Sports Authorised Purposes<sup>22</sup>.

## **Waipā District – The Gambling Landscape**

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### **Class 4 Gambling Venues and Gaming Machines**

In January 2023 all 232 licences for gaming machines in the Waipā district were allocated. The gaming machines are located in 15 approved venues across Te Awamutu, Kihikihi and Cambridge (Table 1). Please note that the 18 gaming machines associated with the Masonic Hotel are currently not in operation as the venue is being renovated. Close up maps of the interest area are provided under Figure 13 and 14. During 2022, Class 4 expenditure (player losses) in Waipā was \$10,287,084.71 (Figure 9).

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<sup>20</sup> A Self Service Terminal is a touch screen terminal that allows you to place your own bets. They are usually located within another business such as a hotel.

<sup>21</sup> TAB NZ (n.d.)

<sup>22</sup> TAB NZ (n.d.)

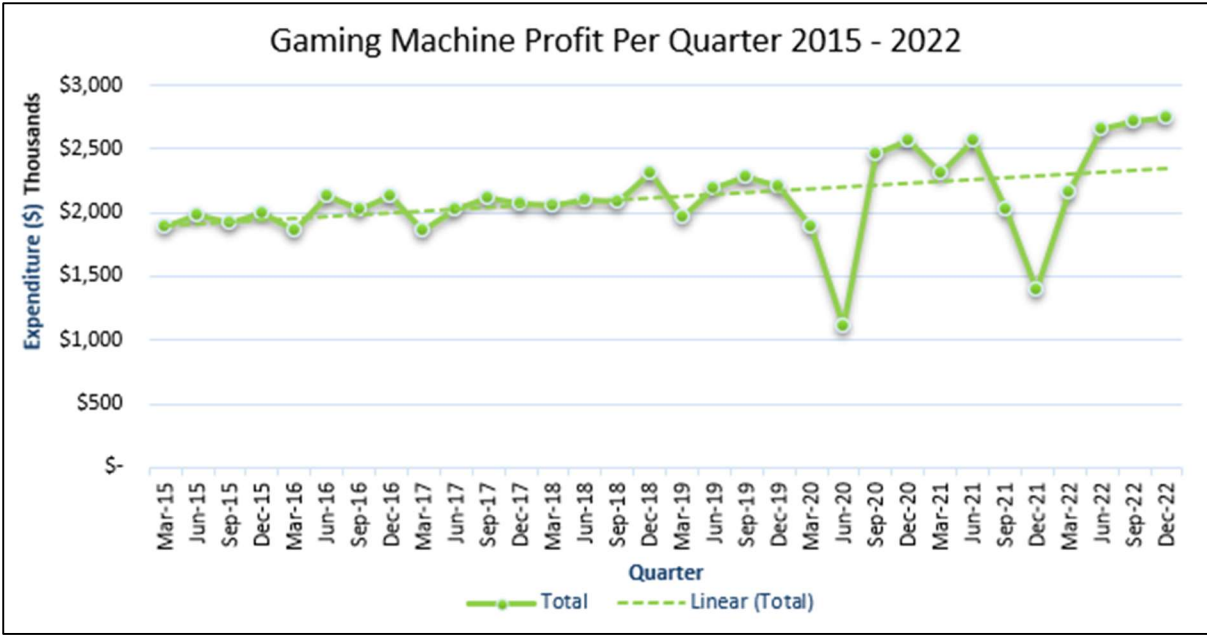


Figure 9: Quarterly Class 4 Gambling Expenditure in Waipā District (2015 – 2022)<sup>23</sup>.

### Waipā District Council and Class 4 Gambling

Waipā District Council has been the recipient of Class 4 gambling grants. In 2019 the Council was the second biggest grant recipient, receiving \$200,000 from Grassroots Trust (Figure 10). The 2019 grant was applied for and received for the Perry Aquatic Centre in Cambridge. The Council has also applied for and received money from Trillian Trust for the Perry Community Water Sports Centre at Karāpiro.

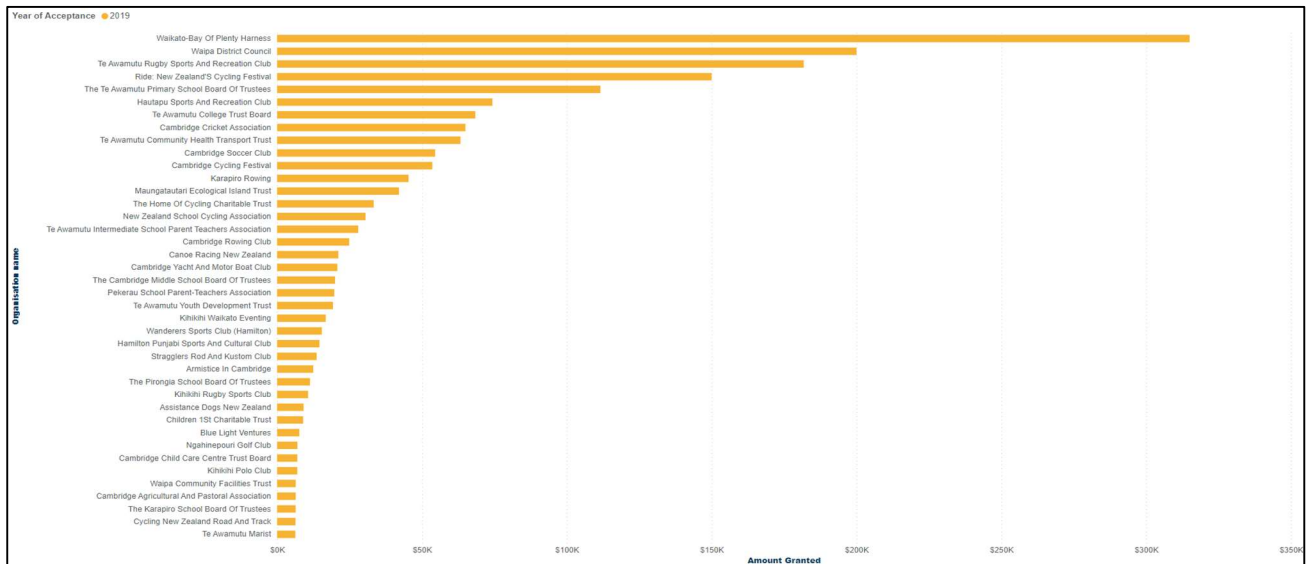


Figure 10: Amount Granted by Organisation in Waipā District 2019<sup>24</sup>

<sup>23</sup> Te Tari Taiwhenua Internal Affairs (2023c)

<sup>24</sup> Te Tari Taiwhenua Internal Affairs (2023)

**Table 1: Gaming Venues and Gaming Machines in Waipā District (December 2022)<sup>25</sup>.**

#	Location	Corporate Society Name	Venue Name	Venue Type	Number of Gaming Machines	Amount of Grants to Waipā in 2022	
1	Leamington	Cambridge Cosmopolitan Club Inc	Cambridge Cosmopolitan Club Inc	Non-Commercial: Cosmopolitan Club	18	Internal grants only	
2	Te Awamutu	Te Awamutu and District Memorial RSA Incorporated	Te Awamutu and District Memorial RSA	Non-Commercial: RSA Club	18	Internal grants only	
3	Te Awamutu	Waipā Workingmens Club Inc	Waipā Workingmens Club Inc	Non-Commercial: Workingmen's Club	18	Internal grants only	
4	Leamington	Grassroots Trust Limited	Five Stags	Tavern	18	\$281,063.00	
5	Te Awamutu	Grassroots Trust Limited	The Firkin Sports Bar	Tavern	18		
6	Te Awamutu	Grassroots Trust Limited	Joy's Place/ Joys Bar and Bistro	Tavern	18		
7	Te Awamutu	Grassroots Trust Limited	Oval Sports Bar – Grassroots Trust Limited	Tavern	9		
8	Kihikihi	Grassroots Trust Limited	Star Tavern	Tavern	18		
9	Cambridge	Grassroots Trust Limited	Prince Albert Olde English Pub	Tavern	18		
10	Cambridge	Grassroots Trust Limited	The Clubhouse Cafe and Sports Bar	Tavern	9		
11	Cambridge	TAB New Zealand	Cambridge TAB. NZ Racing Board	TAB	9		\$0.00
12	Cambridge	Trillion Trust limited	Group One Turf Bar	Tavern	18		\$80,032
13	Cambridge	Pub Charity Limited	Masonic Hotel	Hotel	18		\$81,541.00
14	Te Awamutu	Milestone Foundation Limited	Peach and Porker	Restaurant	18	\$0.00	
15	Te Awamutu	The Lion Foundation 2008	Stallions (formerly Station 32)	Tavern	7	\$12,176.00	
<b>TOTAL</b>					<b>232</b>	<b>\$454,812</b>	
<p><b>Note</b> that <a href="https://www.granted.govt.nz">Granted.govt.nz</a> (Te Tari Taiwhenua Internal Affairs (2022)) shows another \$26,216 granted to Waipā district during 2022 (Jan – June) through One Foundation (25,00) and Akarana Community Trust (\$1,217).</p>							

<sup>25</sup> Waipā District Council and Te Tari Taiwhenua Internal Affairs (2022)

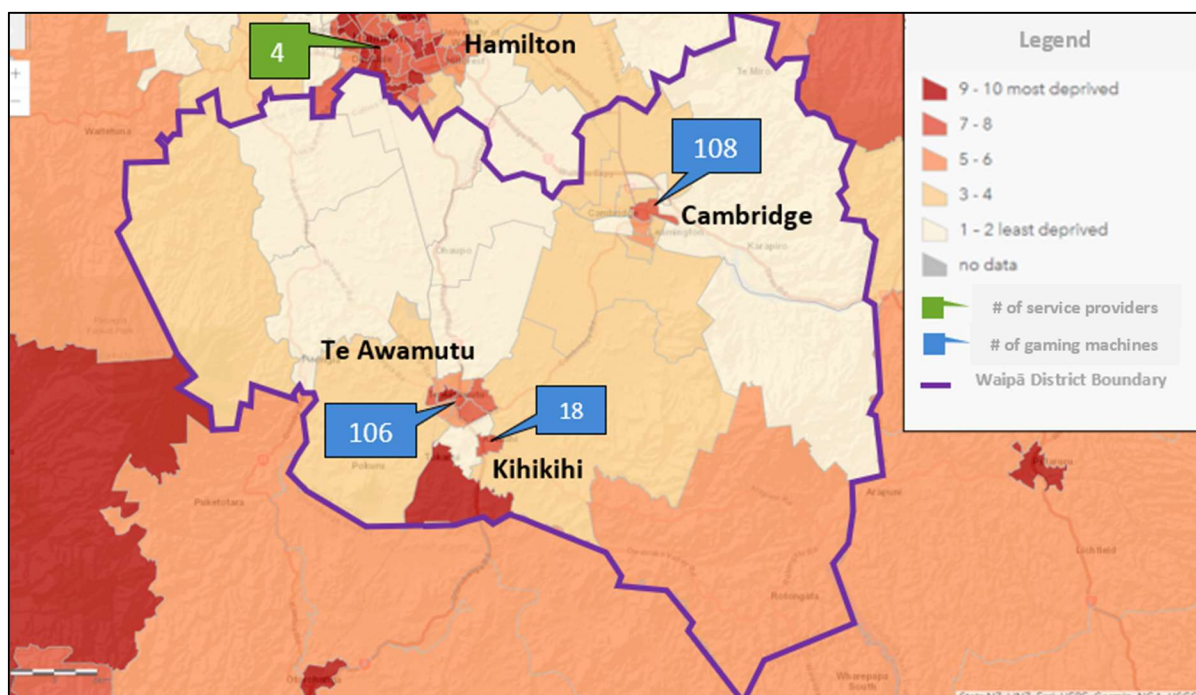
## Spatial Relationship Between Gaming Machines, Problem Gambling and the Deprivation Index

There is evidence that problem gambling occurs more frequently in areas with higher concentrations of gaming machines and that there is little evidence that the number of problem gamblers will reach a maximum plateau. However, researchers say there is often other complex factors that are hard to capture in the studies<sup>26</sup>.

There is limited research on the impact that the proximity of gaming machines has on the prevalence of problem gambling, with Erwin *et.al.* (2020) finding little statistical significance in this area but noting that there is scope for further research.

Studies have also found correlation between gaming machine profits and gaming machine density, meaning that the closer the gaming machines are to each other, the higher the spending. This is further backed up by studies finding that there is a connection between closer proximity to gambling venues as well as gaming machine density increases with an increase in problem gambling instances<sup>27</sup>.

A study by Manatū Hauora found that being a problem gambler was significantly associated with living closer to gambling venues. These findings suggest that policies aimed at preventing and minimising gambling related harm could focus on environmental modifications, which increase people's distance to gambling venues<sup>28</sup>.



**Figure 11:** Map showing the Waipā district, New Zealand Index of Deprivation (NZDep2018)<sup>29</sup> and the number and location of gaming machines and gambling venues.

<sup>26</sup> Storer, Abbott, and Stubbs (2009)

<sup>27</sup> Ward, McIvor, and Bracewell (2019)

<sup>28</sup> Ministry of Health (2008)

<sup>29</sup> Atkinson, Salmond, & Crampton (2019)

The 2018 New Zealand Index of Multiple Deprivation (NZDep 2018) is a set of tools for identifying concentrations of deprivation in Aotearoa New Zealand. The NZDep 2018 is often used in relation to spatially locating Class 4 venues (Figure 11).

The NZDep 2018 comprises 29 indicators grouped into seven domains of deprivation: Employment, Income, Crime, Housing, Health, Education and Access to services (Figure 12). NZDep 2018 is the combination of these seven domains, which may be used individually or combined. The output is a decile score with 10 being most deprived and 1 being least deprived.

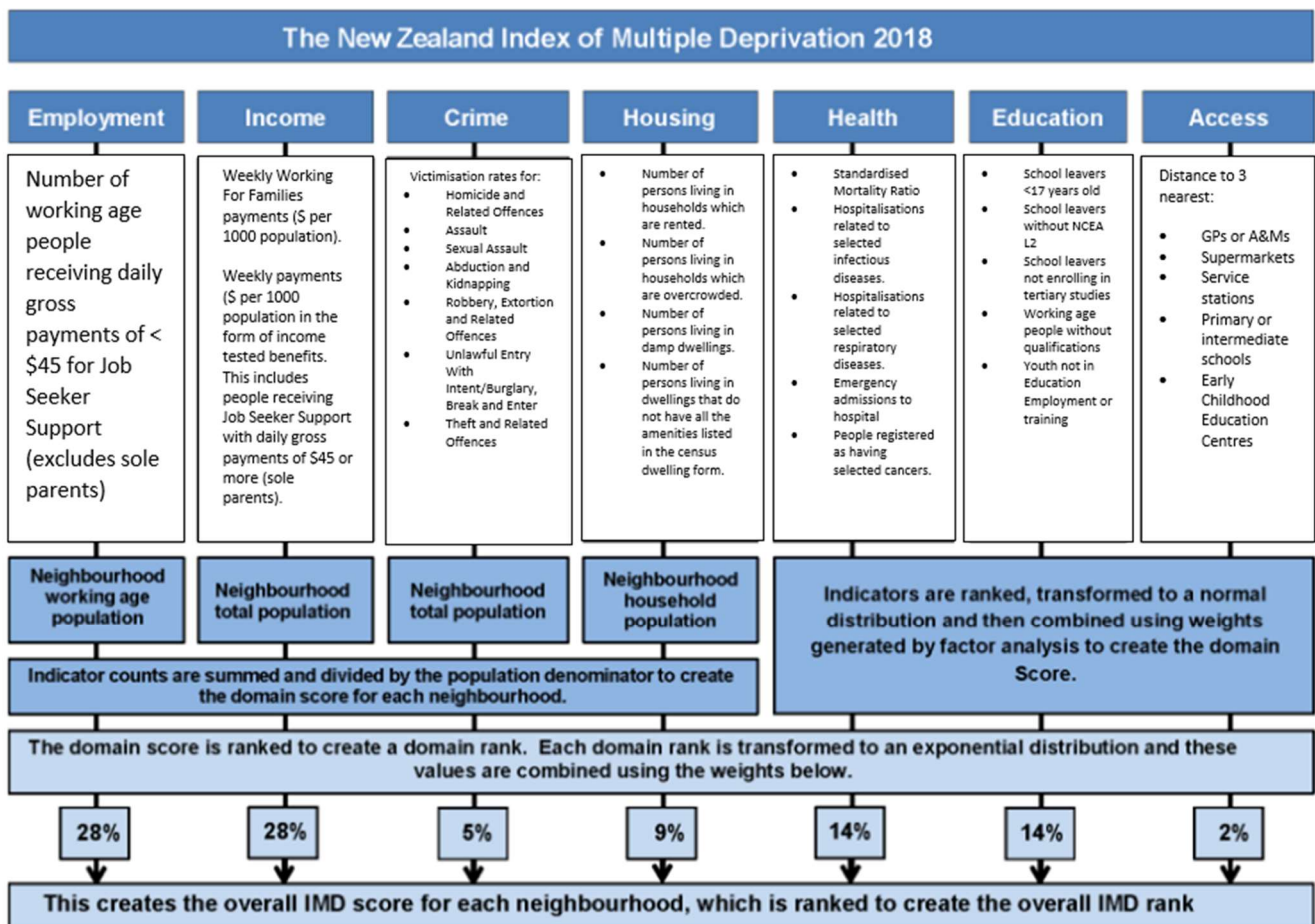


Figure 12: The New Zealand Index of Multiple Deprivation 2018<sup>30</sup>.

### How this looks in Waipā

In Waipā, the town centres of Kihikihi, Te Awamutu (Figure 13) and Cambridge (Figure 14) are all at the more deprived end of the scale, which is where most of the Class 4 gambling venues are located. ***The high deprivation score in the centre of towns could be due to the data being skewed because of the commercial aspects of the town centres.***

<sup>30</sup> The University of Auckland (n.d.)

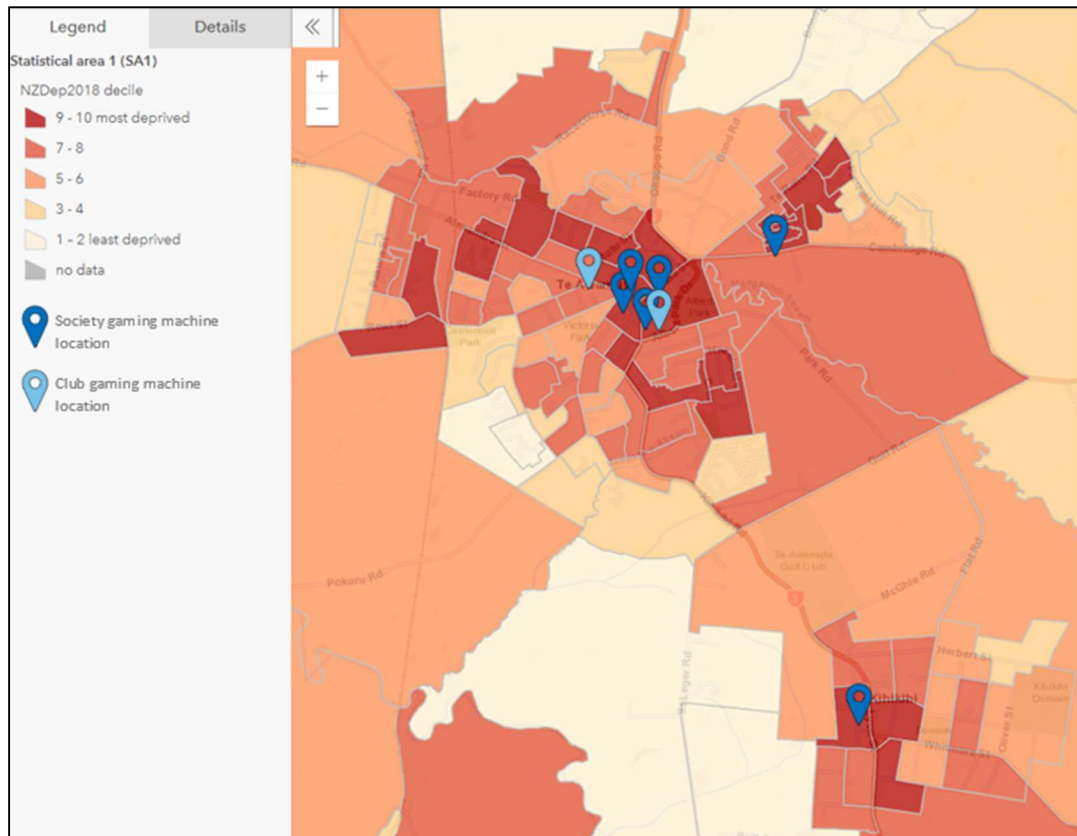


Figure 13: New Zealand Index of Deprivation, 2018 (NZDep2018) - Source: (Atkinson, Salmond, & Crampton, 2019)

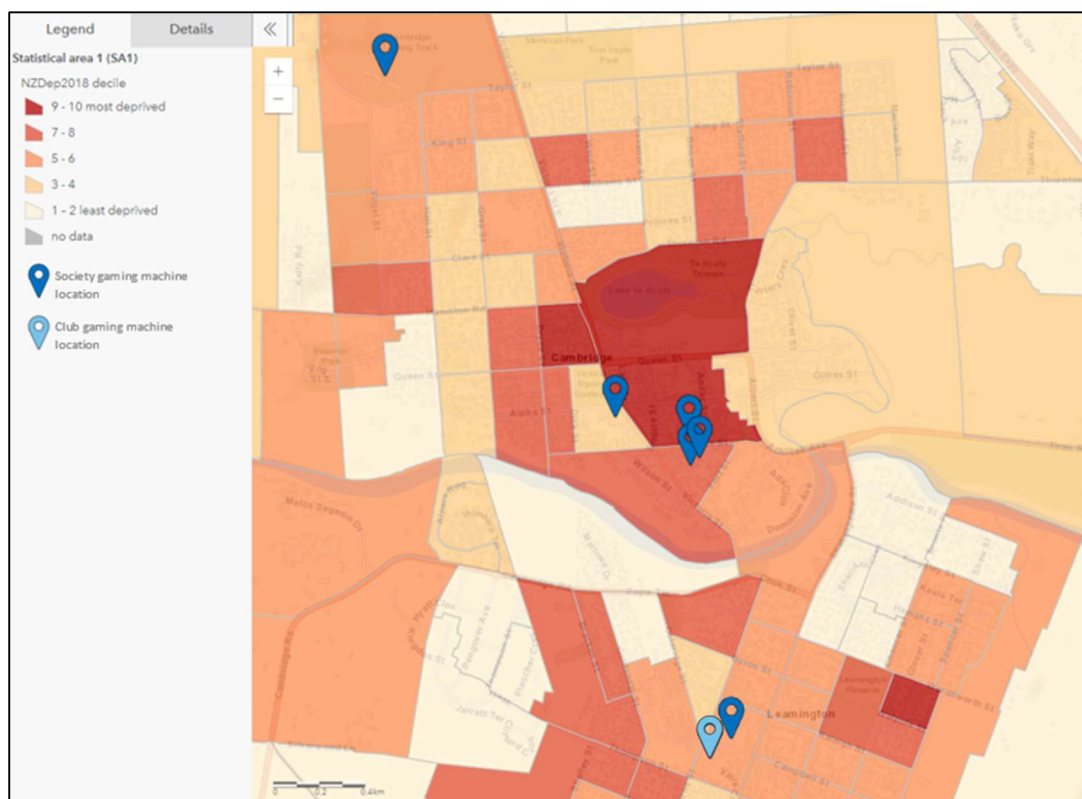


Figure 14: New Zealand Index of Deprivation, 2018 (NZDep2018) - Source: (Atkinson, Salmond, & Crampton, 2019)

## Waipā District Population Profile

The demographic makeup of the Waipā district in comparison to the whole of Aotearoa New Zealand is provided below (Table 2). This is important to the assessment as certain parts of the population can be at more risk of gambling harm than others. The Waipā district has 66 more machines than the national average of number of gaming machines per 10,000 people.

*Table 2: Population profile – Waipā District and Aotearoa New Zealand (2018 census)<sup>31</sup>.*

Demographic Group	Waipā District	Waikato District	Western Bay of Plenty	New Zealand Population
Population	53,241	75,618	51,321	4,699,755
Median Age (years)	40.5	37.6	45.2	37.4
Māori Median Age (years)	25.2	25.3	28.0	25.4
European	87.7%	76.8%	81.4%	70.2%
Māori	14.9%	26.4%	19.2%	16.5%
Pacific peoples	1.8%	4.2%	2.7%	8.1%
Asian peoples	4.3%	5.8%	6.5%	15.1%
Middle Eastern/Latin American/African	0.5%	0.6%	0.5%	1.5%
Other ethnicity	1.4%	1.2%	1.2%	1.2%
Population over 65	~19.85%	~12.6%	~21%	~15.2%
Population under 15	~20.7%	~23.45%	~18.6%	~19.6%
# of gaming machines	232	226	148	14,672
# of machines per 10,000 people	43.57	29.89	28.84	31.23

**Note:** Where a person reported more than one ethnic group, they were counted in each applicable group. The ethnicity variable is rated as high quality.

### Who is at risk from problem gambling?

Currently in Aotearoa New Zealand, the Problem Gambling Severity Index (PGSI) is the standardised measure used to identify risk behaviour in problem gambling. It is a tool based on research on the common signs and consequences of problematic gambling<sup>32</sup>. The PGSI categorises gamblers as non-problem gamblers; low-risk gamblers; moderate-risk gamblers; and problem gamblers. There are some public health researchers who argue that a quality of life years lost measure should be used instead. The quality of life years lost measure suggests that the cumulatively harm from gambling 'is close to twice that of drug use disorders, bipolar affective disorder, eating disorders and schizophrenia combined'<sup>33</sup>.

<sup>31</sup> Stats NZ (2018)

<sup>32</sup> Victorian Responsible Gambling Foundation (n.d.)

<sup>33</sup> Browne *et.al.* (2017)

For most New Zealanders, gambling is a recreational activity that is enjoyed safely and in moderation. There is, however, a significant minority of New Zealanders who are identified as 'moderate risk' or 'problem gamblers', and the harm they experience can have a significant negative impact on their own lives and the lives of others<sup>34</sup>.

*Around 1 in 5 Aotearoa New Zealand adults (22%) will be affected at some time in their lives by their own gambling or the gambling of others<sup>35</sup>.*

Research from Manatū Hauora shows that women, Māori and Pacific Peoples, some Asian Peoples and young people disproportionately experience gambling harm.

## Women

The National Health and Lifestyle Survey 2018 found that women living in areas with a high social deprivation index score were two times more likely than women in areas of low deprivation to experience gambling-related arguments or money problems related to gambling<sup>36</sup>.

Palmer du Preez *et.al.* (2019) infer that women, who are commonly the primary caregivers within their family or whānau, are also particularly vulnerable to the economic strain caused by harmful gambling. The authors cite research that has shown that women's socio-cultural positioning as primary caregivers for families contributes to gambling harm by placing unrealistic expectations on women while simultaneously constraining their ability to prioritise their own well-being and access rest, relaxation, and support. Gambling venues in local communities appear to offer women respite, distraction, comfort, time-out and/or connection - while placing them at heightened risk of experiencing problems and harm<sup>37</sup>.

## Māori

Māori were 3.13 times more likely to be moderate-risk or problem gamblers than non-Māori. Māori are also more likely to have other risk factors for gambling harm, such as low incomes and living in low socioeconomic communities where some forms of gambling, particularly gaming machines, are more accessible. Problem gambling is especially prevalent among wāhine Māori, who tend to be marginalised and come from economically deprived backgrounds<sup>38</sup>.

## Pasifika Peoples

It is estimated that Pasifika Peoples are 6 times more likely to develop gambling problems and it is more likely for these to be persistent<sup>39</sup>. Pasifika peoples are also more likely to have other risk factors for gambling harm, such as low incomes and living in low socioeconomic

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<sup>34</sup> Te Tari Taiwhenua Internal Affairs (n.d.)

<sup>35</sup> Thimasarn-Anwar *et. al.* (2017)

<sup>36</sup> Malatest International (2021)

<sup>37</sup> Palmer du Preez *et. al.* (2019)

<sup>38</sup> Browne *et.al.* (2017)

<sup>39</sup> Browne *et.al.* (2017)



communities where some forms of gambling, particularly gaming machines, are more accessible.

Although a large proportion of Pasifika People do not gamble (as reflected in the lower participation rate compared with the national average), those who do gamble are at greater risk of developing problem gambling. It has also been shown that whilst fewer Pasifika People take part in gambling activities than the general population, a disproportionate number of those who do gamble have a higher expenditure than other population groups<sup>40</sup>.

### **Asian Peoples**

Past research results show the proportion of Asian Peoples who gamble is relatively low when compared with Māori, Pasifika peoples and European / Other; however, those who do gamble are more likely to experience harm compared with European / Other<sup>41</sup>.

### **Young people**

Research shows that young people are likely to be experiencing gambling harm. Young people make up approximately 14% (9,000 people) of moderate and high risk gamblers. A Norwegian study<sup>42</sup> as well as a study involving Pasifika youth<sup>43</sup> have identified parallels between problem gaming and problem gambling later in life. A study by Bellringer et al. (2019) also found that Pacific people have a high risk for developing harmful gambling behaviours and that in their study of 17 year old Pasifika youth, 1 in 40 boys were problem gamblers compared with 1 in 167 girls<sup>44</sup>.

### **Older People**

There is evidence that people aged 65 and older are less likely to experience harm. However, some research also indicates older people may actually be vulnerable to gambling harm and that retirement was a factor for transition into moderate risk or problem gambling<sup>45</sup>.

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<sup>40</sup> Browne *et.al.* (2017)

<sup>41</sup> Manatū Hauora Ministry of Health (2022)

<sup>42</sup> Molde *et.al.* (2019)

<sup>43</sup> Taufa *et.al.* (2021)

<sup>44</sup> Bellringer *et.al.* (2019)

<sup>45</sup> Manatū Hauora Ministry of Health (2022)

*“We usually refer to the differences in health experience that occur between population groups as ‘health inequalities’. A health inequality can be attributed to social, cultural and economic factors rather than biomedical ones. Inequalities and inequity in health occur between groups because of a range of well-recognised socioeconomic, cultural and biological factors, the most common of which are sex, age, social deprivation, ethnicity and education.*

*Inequities are not random; they are typically due to structural factors present in society and the local community that cannot be explained by biomedical differences between population groups. This means their causes are often complex and multifaceted and are outside the scope of the health system to address on its own.”*

(Manatū Hauora Ministry of Health, 2022, pg.30)

## Comparing the Benefits and Impacts of Class 4 Gambling

According to analysis of gambling research, there are generally four areas that Class 4 gambling impacts; social, system, economic and community (Figure 15). All four of these areas have to be weighed against each other when considering the well-being of the people of Waipā.



Figure 15: Some of the possible costs and benefits of gambling in the four wellbeings - identified in previous research reports<sup>46</sup>.

## Employment

No recent figures could be found on how many people are employed as a result of Class 4 and TAB activities only (Figure 16).

In all, 40% of players' losses on gaming machines must be returned to the community in the form of grants. Research from the New Zealand Institute of Economic Research (NZIER) estimated that, if the current levels of household expenditure on gaming machines were switched to retail spending, this could create an additional 1,127 full-time equivalent jobs worth around the country, and approximately \$50 million in wages and salaries<sup>47</sup>. The tax impacts would be nearly \$60 million in increased GST collected and \$7 million in income tax on workers. The research also suggests that if gaming machines were removed, money that consumers would have spent on Class 4 gambling is unlikely to shift to other types of gambling, including illegal gambling and online gambling. NZIER found that most, if not all, money currently spent on Class 4 gambling is likely to be spent elsewhere rather than saved<sup>48</sup>. This research did not weigh these effects against the losses associated with a shutdown of

<sup>46</sup> Adapted from Cox, Hurren, and Nana (2019)

<sup>47</sup> New Zealand Institute of Economic Research (2020)

<sup>48</sup> New Zealand Institute of Economic Research (2020)

Class 4 gambling<sup>49</sup>, and the grantees in different sectors that rely on the financial assistance currently<sup>50</sup>.

This research assumed that all spending would switch to retail and not to other forms of gambling. Even if it is assumed that only half of the spending was switched, it could have a significant economic impact<sup>51</sup>.



Figure 16: Employees in the gambling industry (all types of gambling) 2000- 2022<sup>52</sup>.

## TAB NZ

In 2022 the TAB had approximately 430 staff and around 500 outlets (standalone TABs, and in pubs and clubs) around the country<sup>53</sup>. There is one TAB venue located in Waipā. Racing is a well-known industry in the Waipā district with the Cambridge Jockey Club, located in Cambridge, holding race meetings fortnightly between May and October, flat trials regularly throughout the year, and jumping trials during the winter months<sup>54</sup>. The Waipā district also has two other racetracks for training purposes.

## Entertainment

Most people gamble for leisure and recreation<sup>55</sup>, with 10.9% of the country's population playing gaming machines (including those in casinos) and 10.9% of the population betting on racing or sports at the TAB in 2020<sup>56</sup>. People can seek out gambling as a form of entertainment

<sup>49</sup> New Zealand Institute of Economic Research (2020)

<sup>50</sup> True (2023)

<sup>51</sup> Manatū Hauora Ministry of Health (2022)

<sup>52</sup> Figure.nz (2022)

<sup>53</sup> TAB NZ (2022)

<sup>54</sup> Cambridge Jockey Club (n.d.)

<sup>55</sup> Malatest International (2021)

<sup>56</sup> Kupe Data Explorer (n.d.)

for a variety of reasons including entertainment, socialising, relaxation, excitement, and the dream of winning the jackpot<sup>57</sup>.

The TDB Advisory found that the gross benefits to those who gamble from all forms of gambling (Lotto, casinos, TAB and Class 4) are in the range of \$2,740 to \$3,160 million per annum. This net benefit is not a money flow, per se, rather can be thought of as a monetary valuation of the net enjoyment value of gambling to the majority of participants<sup>58</sup>.

## Community Funding

### Aotearoa New Zealand

Gaming machine societies and the Lottery Grants Board together provide around 16% of total philanthropy and grants in Aotearoa New Zealand (Figure 17)<sup>59</sup>.

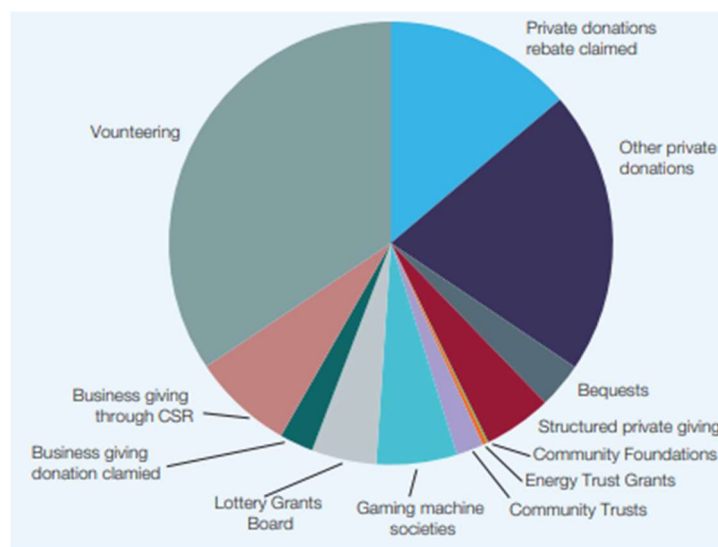


Figure 17: Value of volunteering and donor segments<sup>60</sup>.

The total amount of funds distributed by corporate societies and TAB (including applied funds kept for their own authorised purposes) in 2022 (Jan – June) was \$151.15 million<sup>61</sup>. The funds are broken down into categories including; sport; community; health/ welfare/ rescue; research and education; arts and culture; environment and animals; and unspecified. The breakdown of these categories can be seen in Figure 18.

Figure 19 shows the rate of return for grants and money applied from gaming machine profits around the country. The rate of return is calculated as a percentage of the amount of money applied<sup>62</sup> or distributed from gaming machine proceeds.

<sup>57</sup> TDB Advisory (2021)

<sup>58</sup> TDB Advisory (2021)

<sup>59</sup> McLeod, JBWere, and Philanthropy New Zealand (2020)

<sup>60</sup> McLeod, JBWere, and Philanthropy New Zealand (2020)

<sup>61</sup> Te Tari Taiwhenua Internal Affairs (2022)

<sup>62</sup> Gaming machine money allocated to 'Applied Funds' from Class 4 Societies since 2020 is reported within this data. Applied funds are not grants, they are funds retained by a licensed society that are returned to their own authorised purpose under the Gambling Act 2003. Licence holders included in this dataset who apply funds are

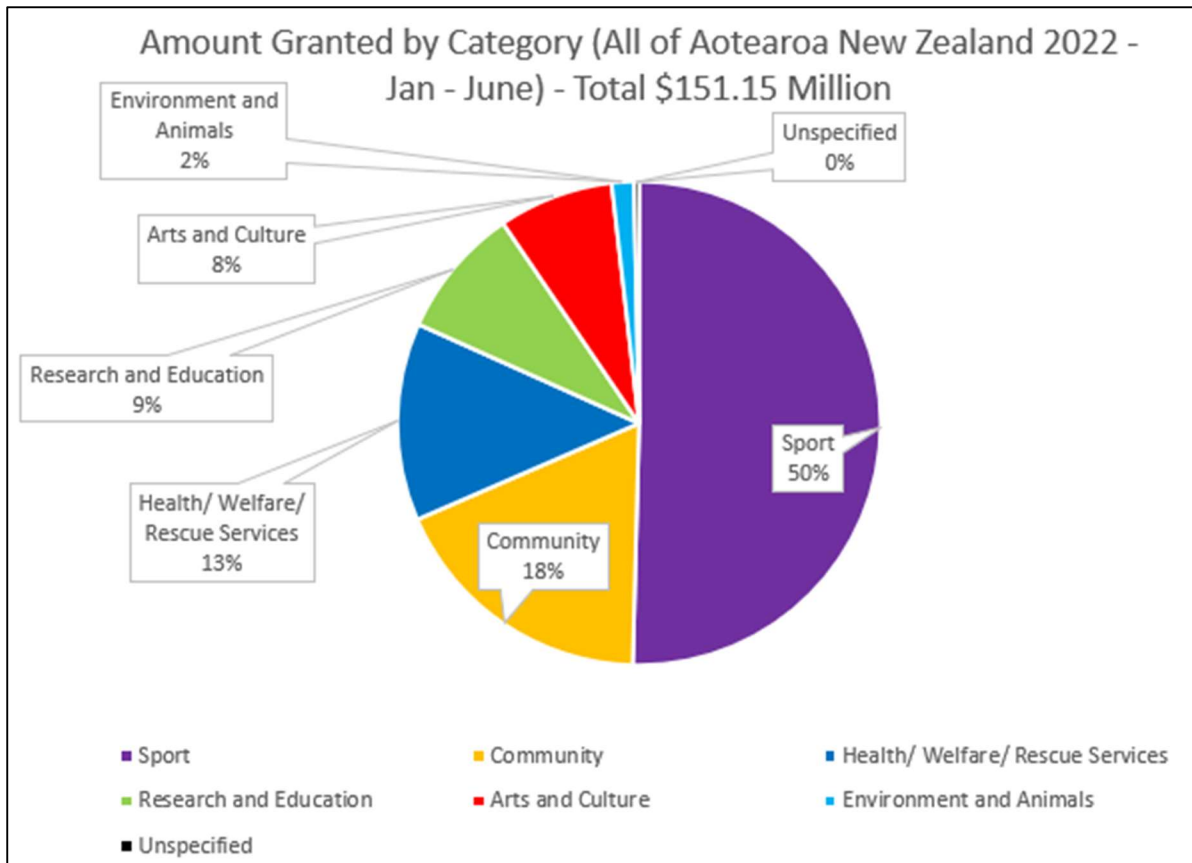


Figure 18: Amount granted by category in Aotearoa New Zealand in 2022 (Jan - June)<sup>63</sup>.



Figure 19: Gaming Machine Profit Returns to Community (All of Aotearoa New Zealand)<sup>64</sup>.

### Waipā District

Of the \$4,827,578.45 spent on gambling in Waipā district in the first two quarters of 2022 (January to June)<sup>65</sup>, just under 10% of that was returned to the community in the form of community grants.

TAB who apply funds to racing purposes. Applied funds and grants/donations from clubs and returned services associations (RSAs) are not represented in this data (Te Tari Taiwhenua Internal Affairs, 2022).

<sup>63</sup> Te Tari Taiwhenua Internal Affairs (2022)

<sup>64</sup> Te Tari Taiwhenua Internal Affairs (2023c)

<sup>65</sup> Te Tari Taiwhenua Internal Affairs (2023c)

- The Grassroots Trust made the biggest grants to the Waipā district in the first half of 2022. It contributed 58% of the total grants to the Waipā district. It has 7 venues in the area and 108 of the 232 gaming machines.
- Overall, the Sport category received the most in grants (\$244,951) followed by the Community category (\$154,272), Research and Education (\$57,536), and Health/ Welfare/ Rescue Services (\$24,269).
- The largest single grant recipient during the 2022 year of \$108,380.00 was given to Puahue Hall Association by the Grassroots Trust<sup>66</sup>.

Table 1 (page 19) shows the amounts contributed to the Waipā district by the societies in 2022, while Figures 20, 21 and 22 shows the amounts given to various ‘beneficiary’ types in the district.

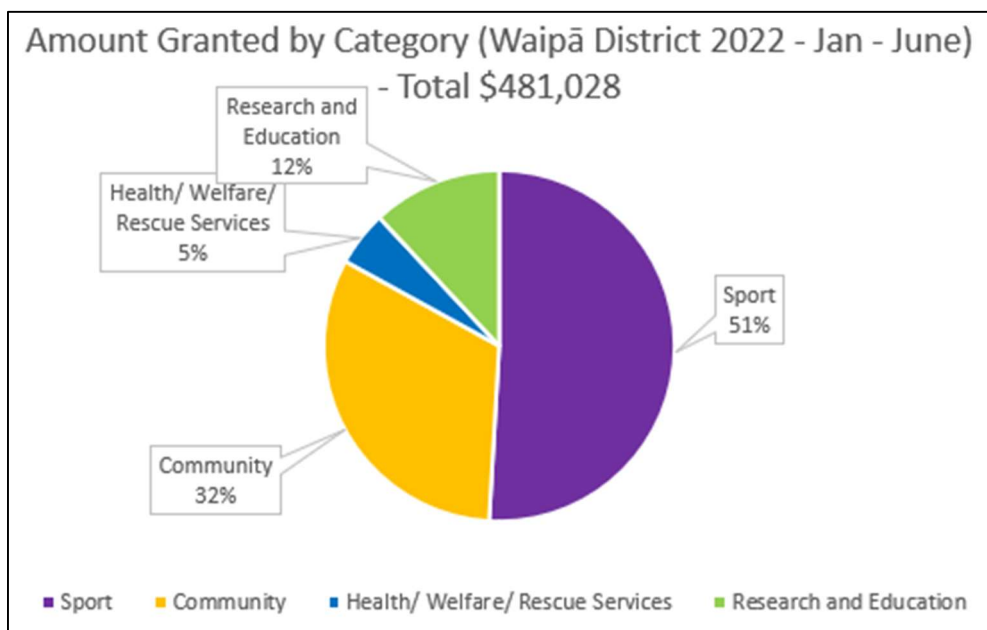


Figure 20: Amount granted by societies and TAB in Waipā District in 2022<sup>67</sup>.

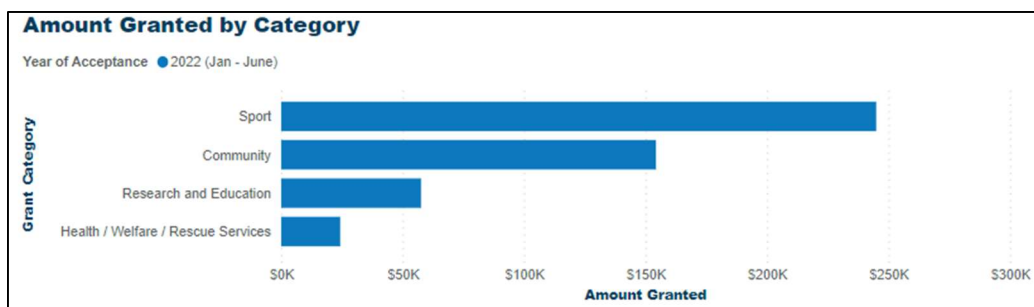
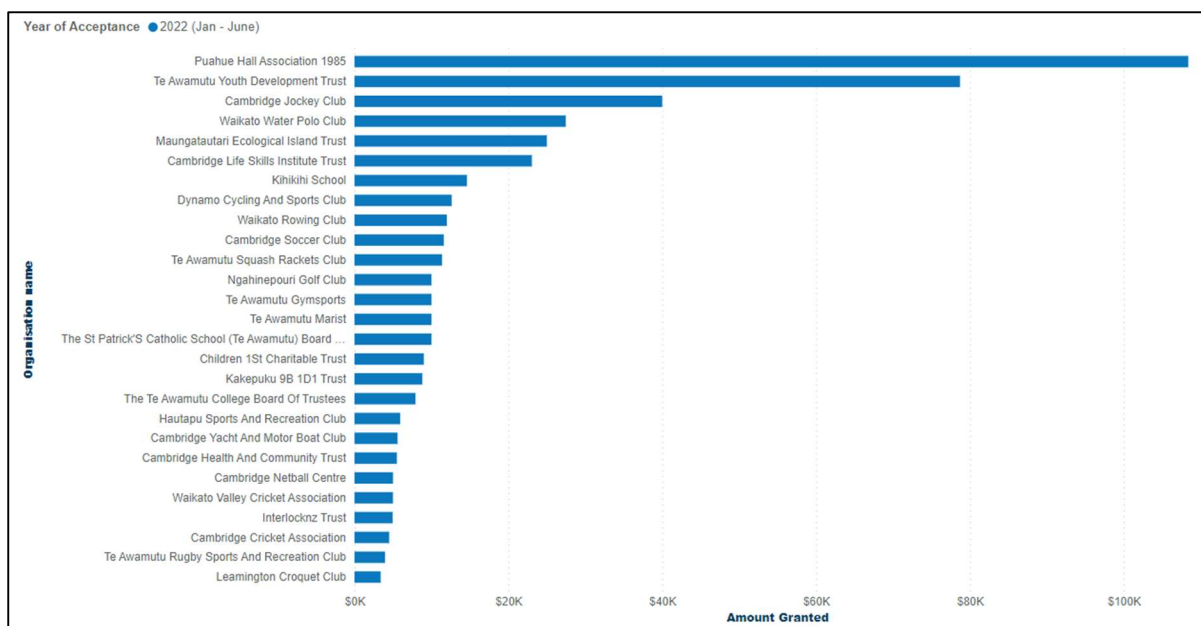


Figure 21: Amount Granted by Category in Waipā District in 2022 (Jan – June). Gaming machine money allocated to ‘Applied Funds’ from Class 4 Societies since 2020 is reported within this data<sup>68</sup>.

<sup>66</sup> Te Tari Taiwhenua Internal Affairs (2022)

<sup>67</sup> Te Tari Taiwhenua Internal Affairs (2022)

<sup>68</sup> Te Tari Taiwhenua Internal Affairs (2022)



**Figure 22:** Amount Granted by Organisation in the Waipā District 2022 (Jan – June). **Note:** Not included in figure – Destination Cambridge, Citizens Advice Bureau Cambridge, and Riding For The Disabled Cambridge, all received less than \$10K. <sup>69</sup>

**There is no legislative requirement for societies to disburse funds back into the area in which they were obtained<sup>70</sup>.**

Each society has a pool of funds into which the proceeds from all their gaming machines goes into. When grant applicants from around the country apply for funds, the society that the application is made to draws from their joint pool of gaming machine proceeds. This means that money that is lost in Waipā is not necessarily returned in the form of grants to Waipā.

**This also means that Waipā can access grants from other districts.**

Approximately 6% of all grants are made to national and regional organisations. For example, if St John sought funding for a new ambulance for the Cambridge station, the funding application would be made by the Auckland-based head office, and the funding allocated to Auckland, despite the grant having a direct benefit to the Waipā district<sup>71</sup>.

## TAB

In the year 2022 (Jan – June), the TAB distributed \$7,539,716 in grants and applied funds, \$6,438,715 of this (85%) was applied funds supporting the Racing Integrity Board. No grants were made to the Waipā district<sup>72</sup>.

## Distribution of Funding

One of the major criticisms that the Class 4 grants system in Aotearoa New Zealand receives is that the that the distribution of gaming machine funding by the corporate societies,

<sup>69</sup> Te Tari Taiwhenua Internal Affairs (2022)

<sup>70</sup> Te Tari Taiwhenua Internal Affairs (n.d.)

<sup>71</sup> True (2023)

<sup>72</sup> Te Tari Taiwhenua Internal Affairs (2022)



functions like a socially regressive tax, i.e. that funds are predominantly raised from individuals living in more highly deprived areas and distributed to groups living in less highly deprived areas, or from the poor to the rich<sup>73</sup>. The data presented here suggests that there is some evidence of this being the case in Waipā. In the Waipā district, 12 out of 15 Class 4 gaming machine venues are in the most deprived communities, as can be seen in Figures 11, 13, 14, and Appendix B<sup>74</sup>. This is also the case around the country (Figure 23).

*The benefit of funding for some in the community has to be weighed against the highest risk of harm from problem gambling through the use of gaming machines<sup>75</sup>.*

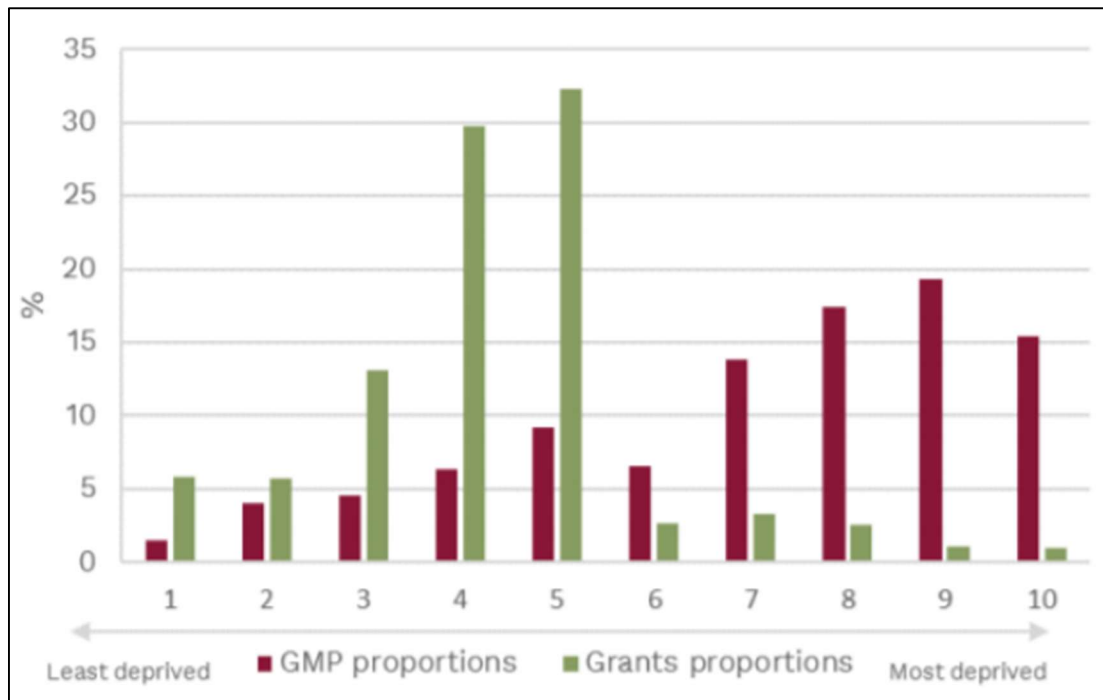


Figure 23: Origin of Gaming Machine Profit and destination of community and sports grants by deprivation<sup>76</sup>.

There is no way of ensuring that money from deprived areas is distributed back to those communities who need it most as the corporate societies have full jurisdiction over who’s grant application is accepted or declined. The grant applicants themselves also dictate how the money is distributed as those from less deprived areas might have more knowhow in how the funding system works or have more opportunities to apply for funds.

## Gambling Harm

When considering gambling-related harm, much of the focus is directed towards the person who gambles, and is experiencing problems with gambling. Often overlooked is the fact that gambling related harm generally occurs on a number of different levels: harm to the individual who gambles, harm to whānau and friends, and harm to the general community<sup>77</sup>.

<sup>73</sup> Ward, McIvor, and Bracewell (2019)

<sup>74</sup> PGF Group (2021)

<sup>75</sup> Browne *et.al.* (2017)

<sup>76</sup> Malatest International (2021)

<sup>77</sup> Browne *et.al.* (2017)

It is clear that harm can also accrue from gambling behaviour that does not reach clinical criteria for 'problem gambling', that is, gambling considered 'low risk' or 'moderate risk' may involve experience of harm. Around 4.5% (~230,000 New Zealanders) reported experiencing at least some level of individual gambling harm as measured by the PGSI<sup>78</sup>.

According to the 2020 Health and Lifestyles Survey<sup>79</sup> and Stats NZ data<sup>80</sup>, in Aotearoa New Zealand in 2020 there were:

- ~3,304,000 non-problem gamblers (64%)
- ~148,000 low risk gamblers (2.9%)
- ~ 82,000 moderate risk and problem gamblers (1.6%)

***Problem gambling is most commonly associated with gaming machines<sup>81</sup>.***

Approximately 2 in 5 regular gamblers on gaming machines can be classified as 'moderate risk' or 'problem' gamblers<sup>82</sup>.

Class 4 gambling, particularly the use of gaming machines, differs from most other forms of gambling as it is available most of the time and offers the possibility of instant gratification and a gambler can immediately 'reinvest' their winnings in further gambling. Most people accessing gambling-harm intervention services cite pub or club gaming machines as the primary problem gambling mode<sup>83</sup>.

Gambling problems affect people from all walks of life. Every person with a gambling problem affects between five and ten other people<sup>84</sup> (Figure 24). In New Zealand, we know that harmful gambling behaviour is strongly correlated with family, whānau or partner violence, with half of problem gamblers reporting having experienced family or whānau violence<sup>85</sup>. There is also evidence that children and young adults are exposed to considerable gambling messaging, for example, through advertising, which can normalise harmful gambling behaviours.

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<sup>78</sup> Thimasarn-Anwar *et.al.* (2017)

<sup>79</sup> (Kupe Data Explorer, n.d.)

<sup>80</sup> (Stats NZ, n.d.)

<sup>81</sup> Browne *et.al.* (2017)

<sup>82</sup> Department of Internal Affairs (2015)

<sup>83</sup> Manatū Hauora Ministry of Health (2022); Abbott, Bellringer, and Garrett (2018); Ministry of Health (2015)

<sup>84</sup> Bellringer *et.al.* (2019)

<sup>85</sup> Bellringer *et.al.* (2016)

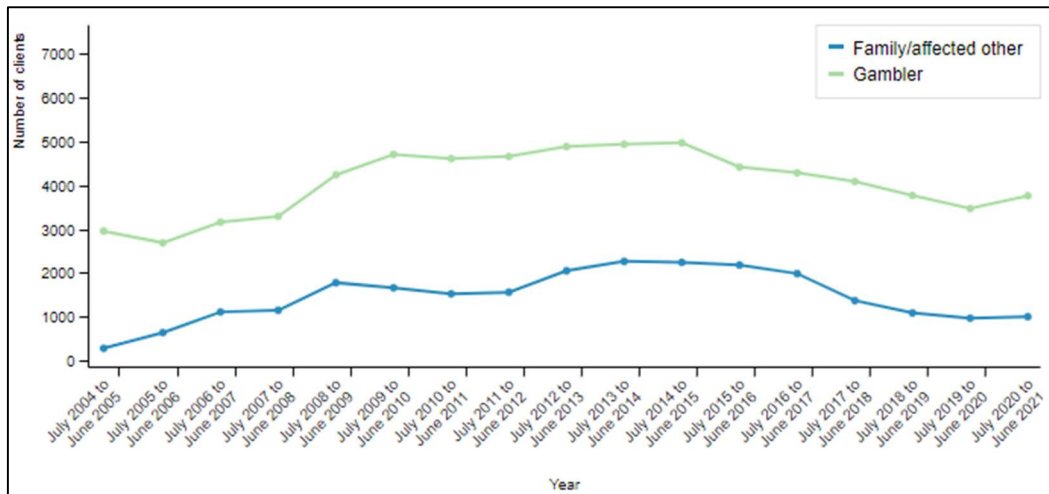
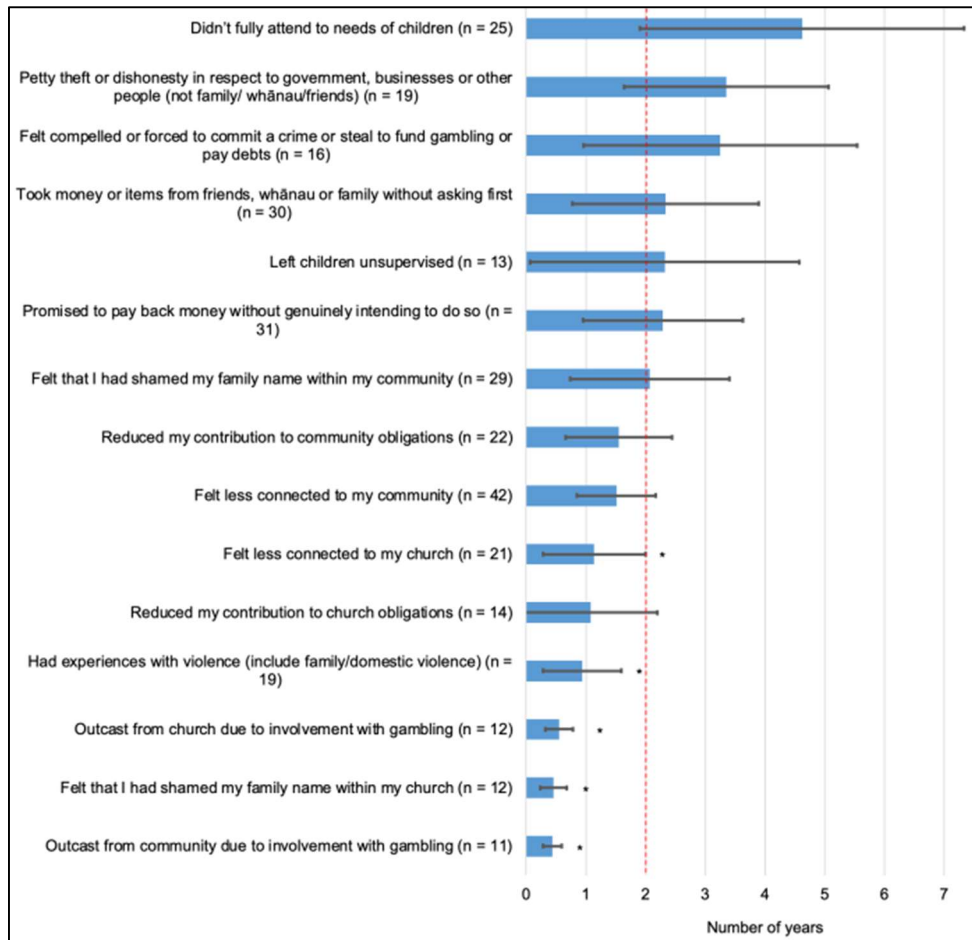


Figure 24: Clients Assisted in Aotearoa New Zealand, by Client Type (Excluding Brief Interventions)<sup>86</sup>.

Research conducted by Rockloff *et.al.* (2021) for Manatū Hauora found that the impact (financial, relationship, emotional/ physical, health, work/ study, and other (deviance)) from problem gambling can last years after the gambling problem has been addressed. The research found that on average, it takes approximately 4 years for all impacts from gambling harm to disappear. The research also drew attention to how someone with a gambling problem can affect those around them, as shown in Figure 25.

<sup>86</sup> Manatū Hauora Ministry of Health (2021)



**Figure 25:** Mean number of years since most recent gambling issue was largely resolved for the field Other Harm. Note: The blue bar indicates the number of years since most recent gambling issue was resolved, red dotted line is the average number of years it took to resolve all the issues shown (2 years), and the black line are error bars indicating 95% confidence intervals. \* indicates statistically significant differences from the red dotted line.<sup>87</sup>

It is interesting to note that research has found that transitioning into risky gambling (i.e. changing from non-problem gambler to low risk/moderate risk/ problem gambler) was significantly more likely to correspond with:

- Continuous low quality of life vs. average or higher quality of life
- Repeatedly experiencing one or more major life events in the prior year vs. no major events in prior year
- Starting to experience levels of individual deprivation vs. not experiencing deprivation during the study
- Stopping memberships of organised groups vs. continuously being a member of organised groups. Transitioning into risky gambling was not significantly less likely to be associated with changes or stability in any factor<sup>88</sup>.

These correlations could perhaps explain the upwards trend in gambling participation since the beginning of COVID-19, which saw gambling expenditure decreased during COVID 19

<sup>87</sup> Rockloff *et al.* (2021)

<sup>88</sup> Ministry of Health (2008)

lockdowns and returned to above pre-COVID levels shortly after the lockdowns lifted. If this is the case, an increase in problem gamblers could also be expected.

Although venue-based gambling expenditure decreased during COVID 19 lockdowns, this returned to pre-COVID levels shortly after the lockdowns lifted. Although gambling participation has decreased for the general population, harmful gambling prevalence has not declined<sup>89</sup>.

## Problem Gambling in Waipā District

***Approximately \$ 10,287,084 was lost playing gaming machines in pubs, clubs and TABs in Waipā district during 2022. This is around \$1,994,434 more than in 2020. That is about \$28,000 each day<sup>90</sup>.***

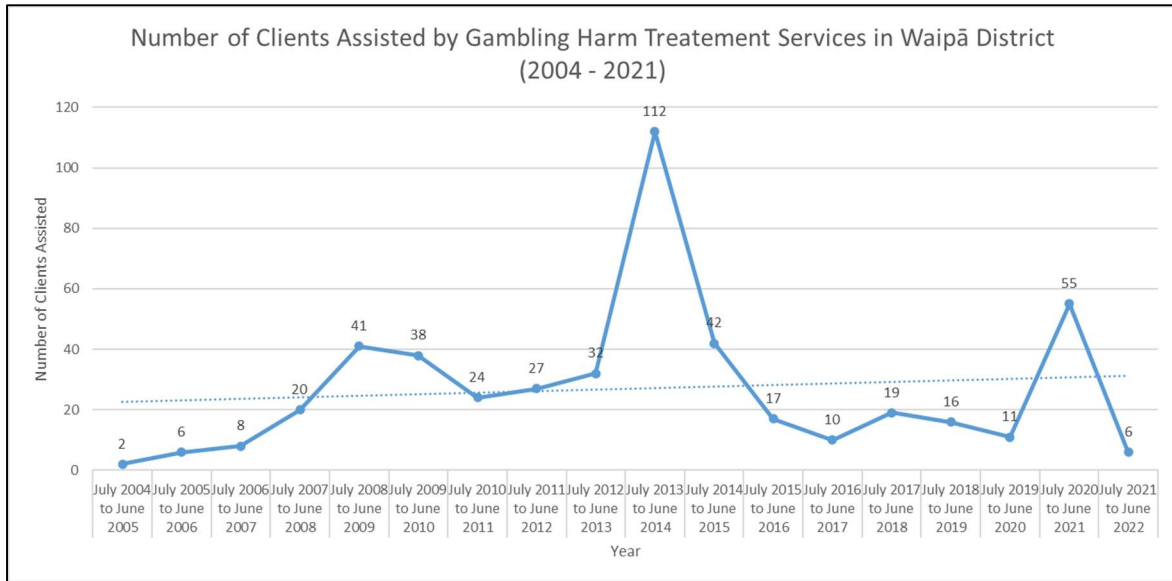
As with national level data, district level statistics on problem gambling can show an incomplete picture due to lack of people who access gambling harm treatment services. The picture presented here of problem gambling in the Waipā district might not be entirely accurate as to the real number of people whose lives have been negatively impacted by gambling.

Figures 26 and 27 both show that the total number of people as well as new people assisted by gambling harm treatment services in the Waipā district has slowly been increasing since 2004. The dramatic spikes correspond with global level crisis events. This trend supports the research that indicates transitioning to more harmful levels of gambling corresponds with repeatedly experiencing one or more major life events in the prior year vs. no major events in prior year. However, this is not conclusive as an increase in clients accessing gambling harm treatment services could mean either an increase in problem gambling or a shift to less gambling.

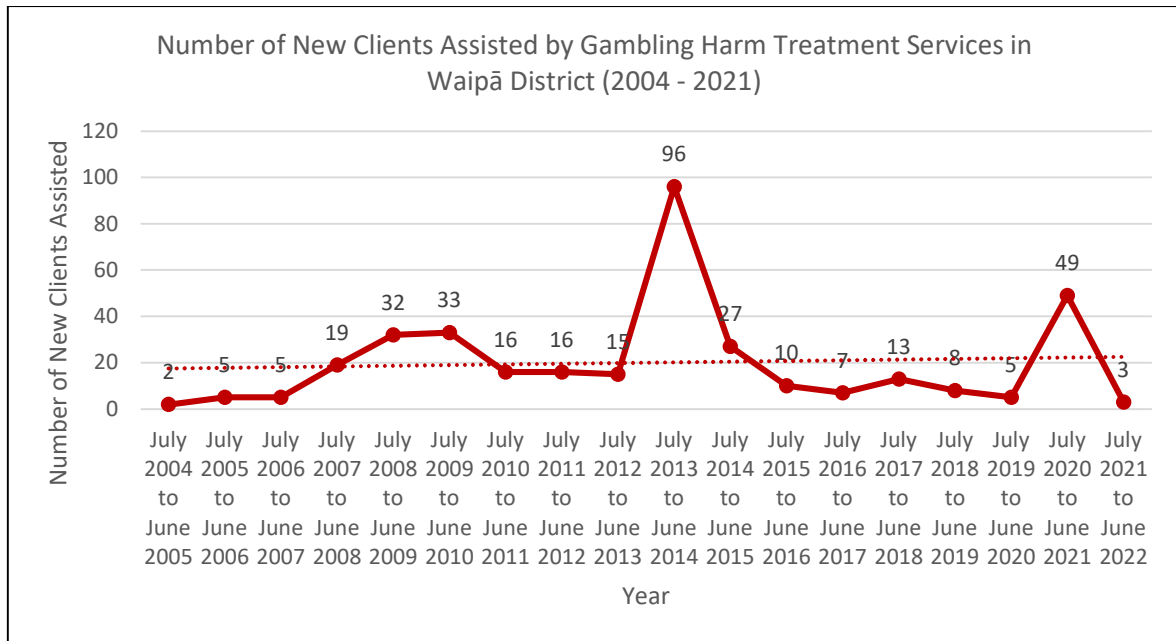
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<sup>89</sup> Manatū Hauora Ministry of Health (2022)

<sup>90</sup> Te Tari Taiwhenua Internal Affairs (2023c)



**Figure 26:** Total number of clients assisted by gambling harm treatment services in Waipā District throughout the year (2004 – 2021). Includes new clients and clients who first contacted a service in a previous year<sup>91</sup>.



**Figure 27:** New Clients – The number of clients that have contacted an intervention service for the first time in the period for psychosocial support either by phone or face-to-face in the Waipā district.

## Gambling Treatment Services

In 2015 only 1.6% of moderate-risk/problem gamblers sought professional help around the country<sup>92</sup>. It is believed that this is largely due to the perceived shame associated with receiving help, lack of available services and cultural barriers<sup>93</sup>.

<sup>91</sup> Manatū Hauora Ministry of Health (2021)

<sup>92</sup> Abbott, Bellringer, and Garrett (2018)

<sup>93</sup> Malatest International (2021)

Every year, people seek help from services funded by Manatū Hauora for harms due to their own or someone else’s gambling (Figure 28). In the 2020/21 year, over 6,605 people in Aotearoa New Zealand received treatment from Manatū Hauora funded services for harms due to their own gambling. This is a small proportion of the 45,000 to 92,000 people estimated to be experiencing moderate to significant harms from their own gambling, from analysis of the 2020 Health and Lifestyle Survey. In addition, between 144,000 and 230,000 Aotearoa New Zealand adults experienced at least one form of household-level gambling harm in the previous 12 months. In the 2020/21 year, around 4,341 families or whānau and others received treatment from Manatū Hauora funded services for issues related to someone else’s gambling<sup>94</sup>.

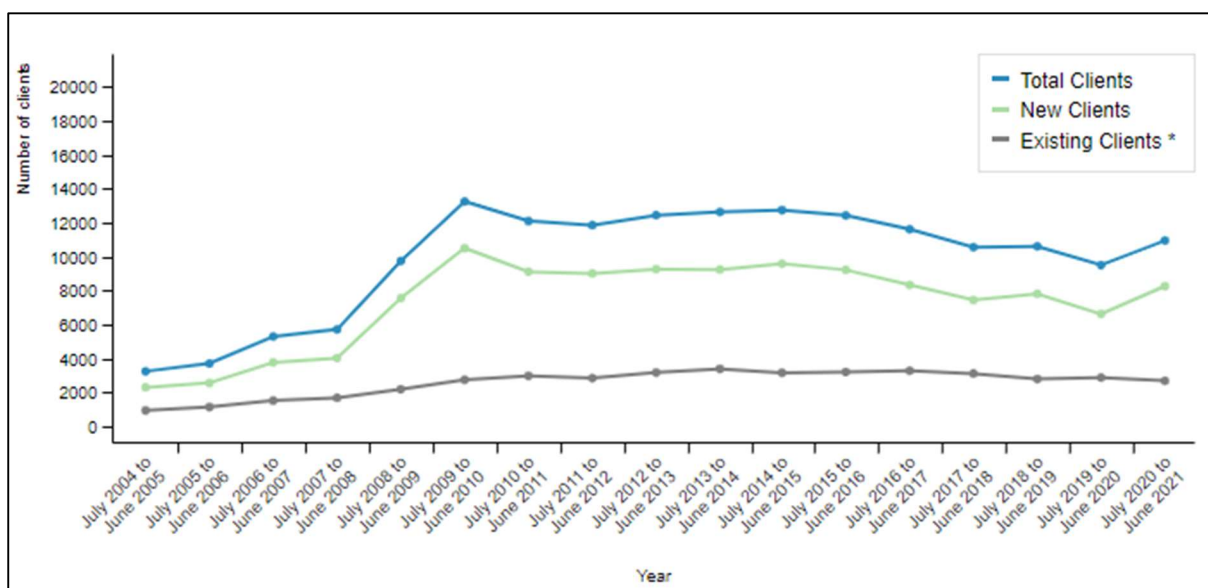


Figure 28: Clients Assisted by Gambling Treatment Services in Aotearoa New Zealand (2004 – 2021) - Total Clients Recorded (All Interventions)<sup>95</sup>.

Analysis of Manatū Hauora gambling service administrative data to 2020/21 shows that the number of gamblers seeking treatment continues to decrease, despite the increase in real numbers of people experiencing gambling harm. In the 2020/21 year, 6,605 ‘Gambler’ clients and 4,341 ‘Family / Affected Other’ clients received gambling harm treatment services from a Ministry-funded provider. The decrease is likely due to fewer new clients seeking help, a trend that was exacerbated by COVID-19 restrictions. This is seen in a low number of clients during 2019/20 followed by an increase in clients in the 2020/21 year. The number of existing clients receiving interventions has remained relatively stable over the same period. Overall, the numbers of people seeking help have been relatively stable for several years<sup>96</sup>.

It is important to note that these statistics are population prevalence rates, and although they are static, the actual number of people affected by gambling harm is increasing in line with population growth. The needs assessment and outcomes monitoring reports show that only a minority of potential clients for gambling support services (i.e., people whose reported harm

<sup>94</sup> Manatū Hauora Ministry of Health (2022)

<sup>95</sup> Manatū Hauora Ministry of Health (2021)

<sup>96</sup> Manatū Hauora Ministry of Health (2022)

results in a moderate to high PGSI score) actually access or present at these services. Low service use is also observed for other forms of addiction treatment. It is apparent that a number of New Zealanders who would benefit from gambling harm intervention are not seeking help<sup>97</sup>.

Between 2017 and 2019, the Manatū Hauora commissioned an evaluation into the health services accessed over the phone. The evaluation showed that in 2018-19, although contacts to the national mental health and addiction services increased, the number of contacts to the Gambling Helpline dropped by around 1800. Users of the Gambling Helpline also decreased by 30% and fell from 4806 users in 2017 to 3328 in 2019. Investigation into the cause of the decrease identified mixed reactions among respondents about the Gambling Helpline's usefulness. Some clients felt supported and noted having someone to talk to (in person or over the phone) before they embarked on a gambling session would help them stop. Others felt they did not receive the help they needed to control their gambling. For example, repeated calls resulted in the same information being given and on one occasion, a survey respondent was directed to a counsellor who became unavailable<sup>98</sup>. The information regarding phone service use is particularly important for Waipā, as there are no gambling treatment services located in the Waipā district.

### Services in Waipā

There are no gambling harm services located in the Waipā district. However, in the wider Waikato Region there are four organisations who are contracted by Manatū Hauora to deliver services to prevent and minimise gambling harm. These are:

- Oasis - The Salvation Army
- PGF - Problem Gambling Foundation
- Te Kōhao Health
- K'aute Pasifika Trust

These four services are based in Hamilton and offer face to face support as well as online and phone counselling. Home visits or meetings at a suitable location are also performed for some clients.

The other option for gambling help in Waipā is over the phone, with the following National Helpline Services being available nationwide:

- Gambling Helpline service - 0800 654 655
- Māori Gambling Helpline - 0800 654 656
- Vai Lelei Pasifika Gambling Helpline - 0800 654 657
- Gambling Debt Helpline - 0800 654 658
- Youth Gambling Helpline - 0800 654 659
- Asian Hotline - 0800 862 342

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<sup>97</sup> Manatū Hauora Ministry of Health (2022)

<sup>98</sup> Malatest International (2021)



## Online Gambling

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Councils' jurisdiction only extends to Class 4 gambling and TAB locations but it is important to understand the relationship between these and online gambling. Looking at the wider context beyond Council's jurisdiction upholds the purpose of the Local Government Act 2002 in councils playing a broad role in promoting the social, economic, environmental, and cultural well-being of their communities.

Remote interactive gambling (online gambling) is illegal under the Gambling Act 2003, apart from the two authorised providers operating online gambling – the Lotteries Commission (Lotto) and TAB. It is illegal for overseas online gambling operators to advertise to New Zealanders however, this does not extend to New Zealanders participating in online gambling with operators based outside Aotearoa New Zealand. For example, betting on overseas-based casino websites and sports betting applications is not illegal.

Both authorised providers of online gambling products (Lotto and TAB) operate websites and apps. Lotto sells some of its products online, including Lotto, Powerball, Strike, Keno, Bullseye, and Instant Kiwi. TAB offers online racing and sports betting, including live sports betting. New Zealanders can also access offshore gambling services which are not currently regulated under the Gambling Act 2003, such as casino operator SkyCity Entertainment Group's Malta-licensed online casino that offers a mix of live and random number generator casino games as well as slots and virtual sports<sup>99</sup>.

The 2018 New Zealand National Gambling Study: Wave 4 followed participants through the years 2012 – 2015, this is the most up to date study of its kind in Aotearoa New Zealand in February 2023. The study found that online gambling occurred substantially less than the same gambling via land based means. Total participation in Aotearoa New Zealand online gambling (Lotto and TAB) was 9% in 2015; this was essentially similar to 2012 when it was 8%. In 2015, total participation in overseas online gambling was 0.7%; this was a decrease from 1.7% in 2012<sup>100</sup>.

COVID-19 lockdowns led to increased national and offshore online gambling participation. This is seen in sales of MyLotto (online sales of Lotto NZ) in Figure 29, where even after lockdown restrictions eased, online sales settled into a “new normal” of 42% – 46%<sup>101</sup>.

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<sup>99</sup> (Malatest International, 2021)

<sup>100</sup> Abbott, Bellringer, and Garrett (2018)

<sup>101</sup> Lotto New Zealand (2022)



Figure 29: MyLotto as proportion of sales 2016 - 2022<sup>102</sup>.

### Quick facts about online gambling:

- Access to online gambling for money has increased.
- Offshore online gambling participation has increased slightly.
- New Zealanders are accessing ‘free to play’ online gambling, (i.e. not for money).
- Evidence shows a link between online gaming and harmful gambling.
- Recent research has identified gaming as a potential gateway behaviour to harmful gambling, and higher rates of at-risk and harmful online gambling among adults who bet on gaming enhancements as children compared with those who did not. Interviewed participants highlighted increasing numbers of parents asking for support for young people ‘addicted’ to gaming. Gaming is not currently recognised as gambling and therefore not funded by the gambling levy<sup>103</sup>.
- Offshore-based online gambling poses risks because it:
  - Is highly accessible, being available 24 hours a day from the comfort and privacy of your home;
  - Has no restrictions on bet sizes;
  - Has no capacity for venue staff to observe and assist people in trouble;
  - Reaches new groups of people who may be vulnerable to the medium;
  - Provides no guaranteed return to players;
  - Is more easily abused by minors;
  - Has reduced protections to prevent fraud, money laundering or unfair gambling practices; and
  - Is unregulated, so on-line gamblers are often encouraged to gamble more by being offered inducements or by being offered the opportunity to gamble on credit<sup>104</sup>.

It is difficult to predict the extent to which an increase in online gambling may result in an increase in problem gamblers and gambling-related harm. We do know that some forms of online gambling are addictive, particularly those that provide an opportunity for continuous gambling, such as online gaming machines.

<sup>102</sup> Lotto New Zealand (2022)

<sup>103</sup> Malatest International (2021)

<sup>104</sup> True (2023)

Online gambling presents challenges for the Aotearoa New Zealand gambling regulatory system. In the past, regulating gambling has focused on licensing Aotearoa New Zealand gambling operators and their land-based gambling premises, and ensuring compliance with domestic gambling legislation. Online gambling will require new and innovative regulatory approaches. The Government is in the process of developing its approach toward the regulation of online gambling<sup>105</sup>.

## Feedback from Key Stakeholders

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In January and February 2023, letters were sent to key stakeholders, including gaming venues and corporate societies, social agencies, Manatū Hauora, the Problem Gambling Foundation of New Zealand and Te Whatu Ora Waikato (previously Waikato District Health Board) inviting them to provide their thoughts on how Council's current gambling policies were working. Of the 38 letters sent, 10 responses were received. The issues covered by the responses are summarised below:

- The current policy is working and is reasonable. The currently policy should be rolled over for a further 3 years. There is no new evidence or new concern that would justify the adoption of a more restrictive policy.
- Alternative funding options to gambling proceeds are available for community groups, such as <https://philanthropy.org.nz/>.
- Consider adopting a sinking lid policy for class 4 venues which prohibits the establishment of any new class 4 venues. This would be crucial to reduce the over-saturation of pokies in some parts of Waipā district (i.e., highly deprived areas) and therefore minimise gambling harm. In addition to adopting the sinking lid, adopting a 'no relocations' policy alongside retaining a 'no merge' policy is necessary. These measures together would lead machines numbers to drop gradually over time, reduce gambling expenditure and harm in vulnerable areas and avoid shifting the burden of harm from one suburb to another.
- Consider ways to address the disproportionate concentration of venues in areas of high socioeconomic deprivation.
- Consider championing, and lobbying central government, for alternative options for community funding other than gambling proceeds.
- The current policy caps the total number of gaming machines at 232 – this is a sound policy. The policy is balanced and is a policy that ensures that the 8 purposes of the Gambling Act are met. The policy addresses the benefit to the local community that funding generated at venues provides, as well as the potential for gambling harm to the small segment of the community that may be adversely affected by their gambling. The adoption of a sinking lid is not supported. Given the current environment of high regulation and naturally reducing machine numbers as well as the fact that there is no evidence to support the finding that a reduction in venues or machines results in a reduction in problem gambling, it would be inappropriate to adopt a sinking lid policy.

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<sup>105</sup> Te Tari Taiwhenua Internal Affairs (n.d.)

- The policy sensibly provides for appropriate relocation of venues. Allowing a venue to relocate under specific circumstances is a valuable harm prevention tool.

National general feedback can also be found on Kupe – Data Explorer, which hosts the data from the 2020 Health and Lifestyle Survey. The survey data shows that attitudes towards gambling harm are as follows<sup>106</sup>:

- Raising money through gambling does more harm than good - 49.2% agreed with this statement.
- Concern with the level of gambling in the community - 47.8% agreed with this statement.

## Explanation of Policy Options and Key Interest Points

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This section aims to clarify terms, standards and options that are often used in relation to gambling policies. This section is intended to give information about each option. This section is not intended as giving direction towards any option.

The policy options available to the 67 councils across Aotearoa New Zealand include:

- No Class 4 gambling venues in the district.
- No restrictions on the number or location of Class 4 gambling venues.
- Restrict where Class 4 venues are allowed.
- Restrict the number of gaming machines.
- Restrict both the location and number of Class 4 gambling venues.
- Venue sinking lid – do not allow new Class 4 venues.
- Gaming machine sinking lid – do not allow new gaming machines.

### Minimum Standards

The Gambling Act 2003 sets a number of restrictions on Class 4 gambling, these include:

- The maximum number of gaming machines that a Class 4 venue can have is 18 if a class 4 licence was held before 17 October 2001 and 9 after this date.
- If clubs merge into a single venue and the Minister’s consent is obtained, the number of gaming machines is the lesser of 30 or the sum of the gaming machines previously held under a Class 4 licence.
- Councils must state where Class 4 venues can be located.

The Racing Industry Act 2020 sets restrictions on new TAB venues and the location of these new venues.

### Current Policy

The current Waipā District Council Gambling Policy 2019 has the following features (other than the minimum standards outlined in the Gambling Act 2003):

- A cap at 232 gaming machines (this being the maximum approved number of gaming machines permitted to operate in Waipā district at 26<sup>th</sup> March 2015).

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<sup>106</sup> Te Hiringa Hauora and Kupe (2020)

- A relocation policy.
- Primary activity of Class 4 venue is not allowed to be gambling.
- TAB venues are not allowed to adjoin any school, or licensed early childhood centre.

### Relocation Policy

It is an option for a council to adopt a relocation policy. A relocation policy means that a venue with a Class 4 licence can move to a new location, with the same requirements applying to the new venue as the old. For example, *The Wood Pigeon Pub is allowed 18 gaming machines and is located at 1 Pigeon Drive. The Wood Pigeon Pub then relocates to 20 Magpie Lane but is still allowed 18 gaming machines. Without the relocation policy the Wood Pigeon Pub would have to apply for a new licence and would only be allowed 9 gaming machines.*

### Absolute Caps

An absolute cap puts a total limit on the number of gaming machines or Class 4 venues within the district.

Absolute caps are estimated to reduce the number of gaming machines by 15% and the number of venues by 16.9%, on a per 100,000 population basis over one year. Absolute caps were shown to reduce cumulative expenditure by 10%, relative to the minimum standards, however it is unclear what proportion of this reduction is from casual gamblers compared to problem gamblers<sup>107</sup>.

### Per Capita Caps

A per capita cap puts a limit on the number of gaming machines or Class 4 venues in relation to the number of people in the district. This type of cap aims to keep gaming machine numbers or venue numbers proportional to the resident population in the district.

Per capita caps are estimated to reduce the number of gaming machines by 85 gaming machines and 8 venues on a per 100,000 population basis over one year. An increase in gambling intervention service use is found a year after implementation of per capita caps, which could be due to problem gamblers on the margin of quitting and seeking help being pushed in that direction because of the additional barrier to access<sup>108</sup>.

### Sinking Lid

This is a cap on the number of gaming machines or Class 4 venues allowed in the district which sinks as venues lose their licences. This means that once a Class 4 gambling venue closes down and leaves the market, or the number of machines licensed to operate in a community decreases for any reason, councils will not issue any other corporate society a licence to replace that venue or those machines.

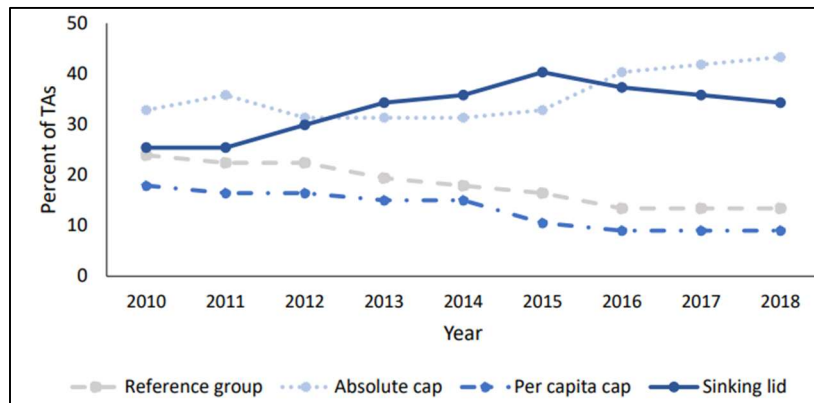
Sinking lids are the only policy estimated to reduce gambling expenditure in both contemporaneous and lagged years, relative to the minimum standards, however it is unclear what proportion of this reduction is from casual gamblers compared to problem gamblers. A

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<sup>107</sup> Erwin *et.al.* (2020)

<sup>108</sup> Erwin *et.al.* (2020)

decrease in gambling intervention service use is detected in the year of implementing a sinking lid policy, which could be due to there being fewer problem gamblers<sup>109</sup>.



**Figure 30:** Class 4 gambling policy types adopted by councils in Aotearoa New Zealand, by year. Note: The reference group referred to are the councils that have policies that restate the minimum standards set out in the Gambling Act 2003<sup>110</sup>.

As of 10 May 2021, 40% of councils had sinking-lid policies in place for gaming machines, and a further 48 percent had caps on the number of venues and / or machines in their area. As of 10 May 2021, a total of 27 of the 67 councils had reviewed their Class 4 and TAB venue policies since 1 July 2019<sup>111</sup>.

<sup>109</sup> Erwin *et.al.* (2020)

<sup>110</sup> Erwin *et.al.* (2020)

<sup>111</sup> Manatū Hauora Ministry of Health (2022)

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## Appendix A: Definitions

Term	Definition
<b>Board</b>	Means the New Zealand Lottery Grants Board established by section 116A of the Gaming and Lotteries Act 1977 and continued in existence under section 272 of this Act.
<b>Board Venue/s</b>	Premises that are owned or leased by the New Zealand Racing Board and where the main business carried out at the premises is providing racing betting or sports betting services.
<b>Class 4 Gambling/gaming</b>	All gambling using gaming machines/pokies outside of casinos. May be run only by a corporate society and only to raise money for authorised purposes (a charitable purpose; a non-commercial purpose that is beneficial to the whole or a section of the community; promoting, controlling, and conducting race meetings under the Racing Industry Act 2020, including the payment of stakes).
<b>Class 4 venue</b>	A place used to operate 'Class 4' gambling, not including a casino, that contains gaming machines.
<b>Club</b>	A voluntary association of persons combined for a purpose other than personal gain.
<b>Corporate Society/ Society/ Gaming Machine Societies/ Gaming Societies/ Class 4 Societies/ Trusts/ Pokie Trusts</b>	<p>Also called corporate societies, gaming machine societies, gaming societies or Class 4 societies, and are sometimes referred to as trusts or pokie trusts. The societies operate their EGMs out of venues and must distribute their net proceeds to authorised purposes. Society means an association of persons established and conducted entirely for purposes other than commercial purposes</p> <p>Corporate Society (as defined in Part 1 (4) of the Gambling Act 2003 means 1 society that is—</p> <ul style="list-style-type: none"> <li>(a) incorporated under the Incorporated Societies Act 1908; or</li> <li>(b) incorporated as a board under the Charitable Trusts Act 1957; or</li> <li>(c) a company incorporated under the Companies Act 1993 that— <ul style="list-style-type: none"> <li>(i) does not have the capacity or power to make a profit; and</li> <li>(ii) is incorporated and conducted solely for authorised purposes; or</li> </ul> </li> </ul> <p>a working men's club registered under the Friendly Societies and Credit Unions Act 1982</p>

Term	Definition
<b>Gambling</b>	<ul style="list-style-type: none"> <li>a) means paying or staking consideration, directly or indirectly, on the outcome of something seeking to win money when the outcome depends wholly or partly on chance; and</li> <li>b) includes a sales promotion scheme; and</li> <li>c) includes bookmaking; and</li> <li>d) includes betting, paying, or staking consideration on the outcome of a sporting event; but</li> <li>e) does not include an act, behaviour, or transaction that is declared not to be gambling by regulations made under section 368</li> </ul>
<b>Gaming machine/ Pokies/ Non-casino electronic gaming machines (NCGMs)</b>	<p>Gaming machines or 'Pokies' are electronic gaming machines that operate outside of a casino location (typically in a club, pub, bar or hotel). They may also be called 'gaming machines' as defined in Part 1 (4) of the Gambling Act 2003.</p> <p>Gaming Machine</p> <ul style="list-style-type: none"> <li>a) means a device, whether totally or partly mechanically or electronically operated, that— <ul style="list-style-type: none"> <li>i. is adapted or designed and constructed for gambling; and</li> <li>ii. is played or confers a right to participate, whether totally or partly, by the insertion of money into it or by the direct or indirect payment of money by any other means; and</li> </ul> </li> <li>b) includes a device for gambling that is conducted partly by a machine and partly by other means; and</li> <li>c) includes a device, or type of device, that is declared to be a gaming machine by regulations made under section 368; but</li> <li>d) does not include— <ul style="list-style-type: none"> <li>i. a device used only to draw a lottery; or</li> <li>ii. a random selection device used in a game of housie; or</li> <li>iii. a device used only to dispense tickets that is not capable of being used to decide the outcome of gambling; or</li> <li>iv. a jackpot device that links a series of gaming machines and that can only be played through those gaming machines; or</li> <li>v. a communication device that is used both to dispense tickets in and draw a lottery that is a sales promotion scheme; and</li> </ul> </li> <li>e) does not include a device, or type of device, that is declared not to be a gaming machine by regulations made under section 368; and</li> <li>f) does not include a device operated by the Lotteries Commission</li> </ul>

Term	Definition
<b>Gaming Machine Proceeds (GMP) / Net proceeds</b>	<p>Also known as Gaming Machine Profits or Player Losses. GMP = Turnover – prizes – jackpots + adjustments.</p> <p>The amount remaining to be distributed to authorised purposes after costs, levies and taxes have been deducted from a society's GMP and any interest or earnings from investment or sale of asset.</p> <p>The Electronic Monitoring System determines GMP by collecting and analysing daily meters from each and every gaming machine. The venue must bank this amount or make an adjustment.</p> <p>Adjustments is any correction claimed and entered into EMS by the society due to any malfunction by the gaming machine or EMS.</p>
<b>Minister</b>	<p>means the Minister of the Crown who, with the authority of the Prime Minister, is for the time being responsible for the administration of the Gambling Act 2003.</p>
<b>New Zealand Index of Deprivation (NZDep 2018)</b>	<p>The New Zealand Index of Deprivation (NZDep 2018) is a measure of socioeconomic status that combines a range of key socioeconomic factors to produce a deprivation index.</p>
<b>Premises</b>	<p>Any place at which a Class 4 Gambling Venue or Board Ven is located.</p>
<b>Problem gambling/gambling related harm/ problem gambler</b>	<p>Part 1 (4) of the Gambling Act 2003 defines gambling-related harm as:</p> <ul style="list-style-type: none"> <li>▪ harm or distress of any kind arising from, or caused or exacerbated by, a person's gambling; and</li> <li>▪ includes personal, social, or economic harm suffered: <ul style="list-style-type: none"> <li>○ by the person, the person's spouse, civil union partner, de facto partner, family, whanau, or wider community; or</li> <li>○ in the workplace; or</li> <li>○ by society at large.</li> </ul> </li> </ul> <p>Problem gambler means a person whose gambling causes harm or may cause harm.</p>

Term	Definition
<b>Remote interactive gambling/ online gambling</b>	<p>includes—</p> <ul style="list-style-type: none"> <li>(i) gambling by a person at a distance by interaction through a communication device; or</li> <li>(ii) the conduct of gambling described in subparagraph (i) by a person; but</li> </ul> <p>does not include—</p> <ul style="list-style-type: none"> <li>(i) gambling conducted by the Lotteries Commission; or</li> <li>(ii) gambling authorised under the Racing Industry Act 2020; or</li> <li>(iii) gambling by a person in New Zealand conducted by a gambling operator located outside New Zealand; or</li> <li>(iv) a sales promotion scheme that is in the form of a lottery and is conducted in New Zealand</li> </ul>
<b>Self-exclusion</b>	<p>Means that if a patron identifies him or herself as a problem gambler they can ask a gambling venue(s) to exclude them from the gambling area of the venue(s) for a period of up to two years.</p>
<b>Sinking Lid</b>	<p>Councils may also choose to adopt a “sinking lid” policy, for venues or machines or both. This means that once a class 4 gambling venue closes down and leaves the market, or the number of machines licensed to operate in a community decreases for any reason, councils will not issue any other society a licence to replace that venue or those machines. A licence expires after a period of six months of the licence not being used (Section 98(b)). After this period a consent will be required.</p>



<p><b>Special Procedure</b></p> <p><b>Consultative</b></p>	<p>Section 83 of the Local Government Act 2002 states:</p> <p>(1) Where this Act or any other enactment requires a local authority to use or adopt the special consultative procedure, that local authority must—</p> <ul style="list-style-type: none"> <li>a. prepare and adopt— <ul style="list-style-type: none"> <li>i. a statement of proposal; and</li> <li>ii. if the local authority considers on reasonable grounds that it is necessary to enable public understanding of the proposal, a summary of the information contained in the statement of proposal (which summary must comply with section 83AA); and</li> </ul> </li> <li>b. ensure that the following is publicly available: <ul style="list-style-type: none"> <li>i. the statement of proposal; and</li> <li>ii. a description of how the local authority will provide persons interested in the proposal with an opportunity to present their views to the local authority in accordance with section 82(1)(d); and</li> <li>iii. a statement of the period within which views on the proposal may be provided to the local authority (the period being not less than 1 month from the date the statement is issued); and</li> </ul> </li> <li>c. make the summary of the information contained in the statement of proposal prepared in accordance with paragraph (a)(ii) (or the statement of proposal, if a summary is not prepared) as widely available as is reasonably practicable as a basis for consultation; and</li> <li>d. provide an opportunity for persons to present their views to the local authority in a manner that enables spoken (or New Zealand sign language) interaction between the person and the local authority, or any representatives to whom an appropriate delegation has been made in accordance with Schedule 7; and</li> <li>e. ensure that any person who wishes to present his or her views to the local authority or its representatives as described in paragraph (d)— <ul style="list-style-type: none"> <li>i. is given a reasonable opportunity to do so; and</li> <li>ii. is informed about how and when he or she may take up that opportunity.</li> </ul> </li> </ul>
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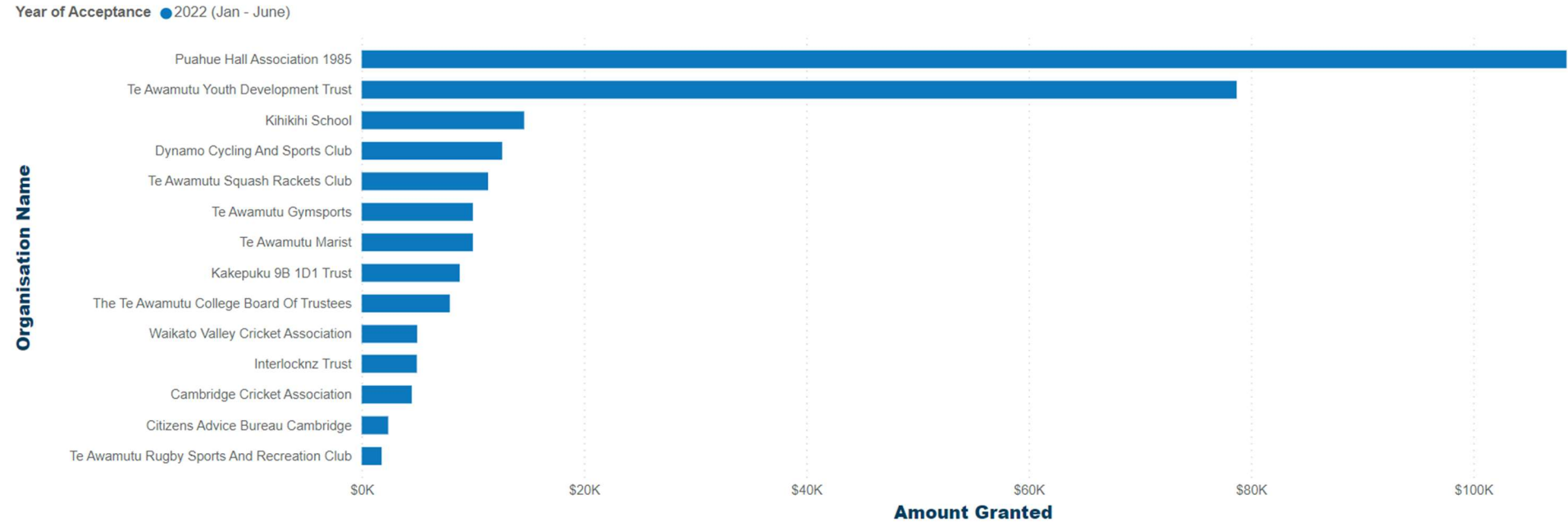
Term	Definition
	<p>(2) For the purpose of, but without limiting, subsection (1)(d), a local authority may allow any person to present his or her views to the local authority by way of audio link or audiovisual link.</p> <p>(3) This section does not prevent a local authority from requesting or considering, before making a decision, comment or advice from an officer of the local authority or any other person in respect of the proposal or any views on the proposal, or both.</p>
<b>Turnover</b>	<p>Turnover is the total amount betted by gamblers, including winnings that are re-invested. This figure is published by the New Zealand Lotteries Commission and by the New Zealand Racing Board for TAB betting. It includes a 'churn' factor, or re-investment, where the same dollar is counted more than once.</p>
<b>Venues</b>	<p>These are the pubs and other venues where gaming machines are located. They do not own the machines and must not be involved in decisions about who can apply for grants, who receives them or how much the grant should be.</p>

## Appendix B: Gaming Machine Statistics Dashboard

By the numbers										
Quarterly table				Yearly table						
Quarter	GMP (\$)	Δ GMP (\$)	GMP per EGM	# of venues	Δ venues	# of EGMs	Δ EGMs	Year	GMP (\$)	Δ GMP (\$)
Mar-15	\$ 1,890,716.54		\$ 8,366.00	15		226		2015	\$ 7,776,760.17	
Jun-15	\$ 1,973,851.23	\$83,134.69	\$ 8,733.85	15	0	226	0	2016	\$ 8,149,818.54	\$373,058.37
Sep-15	\$ 1,914,450.13	(\$59,401.10)	\$ 8,471.02	15	0	226	0	2017	\$ 8,058,913.55	(\$90,904.99)
Dec-15	\$ 1,997,742.27	\$83,292.14	\$ 8,878.85	15	0	225	-1	2018	\$ 8,544,337.79	\$485,424.24
Mar-16	\$ 1,866,212.41	(\$131,529.86)	\$ 8,294.28	15	0	225	0	2019	\$ 8,636,009.28	\$91,671.49
Jun-16	\$ 2,130,043.61	\$263,831.20	\$ 9,638.21	14	-1	221	-4	2020	\$ 8,030,636.67	(\$605,372.61)
Sep-16	\$ 2,027,345.18	(\$102,698.43)	\$ 9,173.51	14	0	221	0	2021	\$ 8,292,650.39	\$262,013.72
Dec-16	\$ 2,126,217.34	\$98,872.16	\$ 9,620.89	14	0	221	0	2022	\$ 7,537,914.30	(\$754,736.09)
Mar-17	\$ 1,852,887.36	(\$273,329.98)	\$ 8,384.11	14	0	221	0			
Jun-17	\$ 2,021,585.81	\$168,698.45	\$ 9,535.78	13	-1	212	-9			
Sep-17	\$ 2,121,704.87	\$100,119.06	\$ 10,008.04	13	0	212	0			
Dec-17	\$ 2,062,735.51	(\$58,969.36)	\$ 9,047.09	15	2	228	16			
Mar-18	\$ 2,050,398.80	(\$12,336.71)	\$ 8,992.98	15	0	228	0			
Jun-18	\$ 2,105,048.90	\$54,650.10	\$ 9,232.67	15	0	228	0			
Sep-18	\$ 2,078,454.12	(\$26,594.78)	\$ 9,116.03	15	0	228	0			
Dec-18	\$ 2,310,435.97	\$231,981.85	\$ 10,133.49	15	0	228	0			
Mar-19	\$ 1,968,885.59	(\$341,550.38)	\$ 8,635.46	15	0	228	0			
Jun-19	\$ 2,182,051.44	\$213,165.85	\$ 9,570.40	15	0	228	0			
Sep-19	\$ 2,283,516.35	\$101,464.91	\$ 10,015.42	15	0	228	0			
Dec-19	\$ 2,201,555.90	(\$81,960.45)	\$ 9,655.95	15	0	228	0			
Mar-20	\$ 1,892,335.65	(\$309,220.25)	\$ 8,299.72	15	0	228	0			
Jun-20	\$ 1,108,330.57	(\$784,005.08)	\$ 4,861.10	15	0	228	0			
Sep-20	\$ 2,458,729.45	\$1,350,398.88	\$ 10,783.90	15	0	228	0			
Dec-20	\$ 2,571,241.00	\$112,511.55	\$ 11,277.37	15	0	228	0			
Mar-21	\$ 2,308,104.92	(\$263,136.08)	\$ 10,123.27	15	0	228	0			
Jun-21	\$ 2,568,792.79	\$260,687.87	\$ 11,266.64	15	0	228	0			
Sep-21	\$ 2,025,529.38	(\$543,263.41)	\$ 8,883.90	15	0	228	0			
Dec-21	\$ 1,390,223.30	(\$635,306.08)	\$ 6,097.47	15	0	228	0			
Mar-22	\$ 2,166,650.21	\$776,426.91	\$ 9,502.85	15	0	228	0			
Jun-22	\$ 2,660,928.24	\$494,278.03	\$ 11,670.74	15	0	228	0			

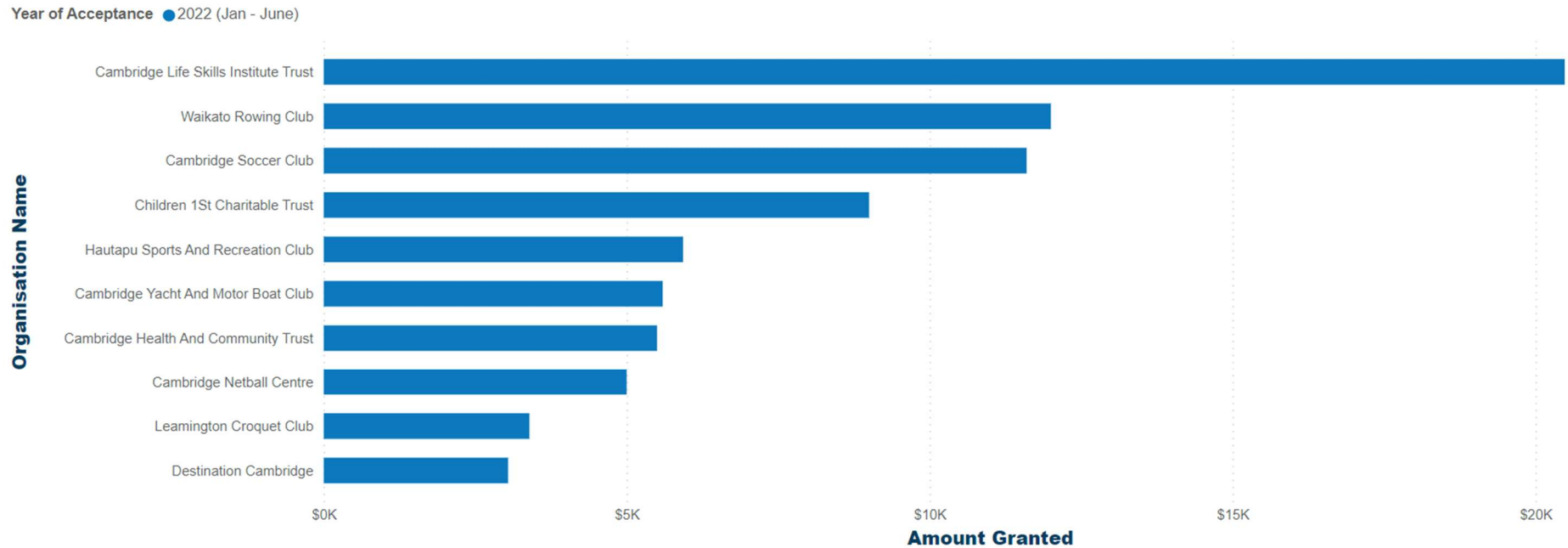


# Appendix C: Grassroots Trust Grants in Waipā 2022 (Jan – June)



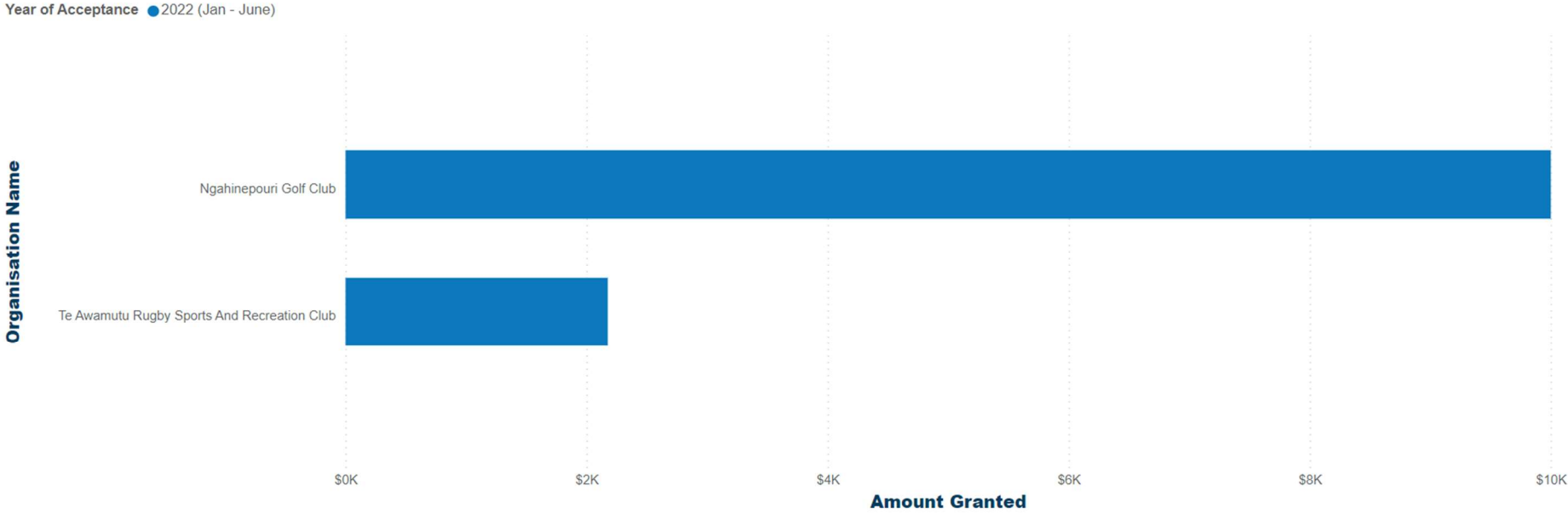
Source: <https://www.granted.govt.nz/dashboard.html>

## Appendix D: Pub Charity Limited Grants in Waipā 2022 (Jan – June)



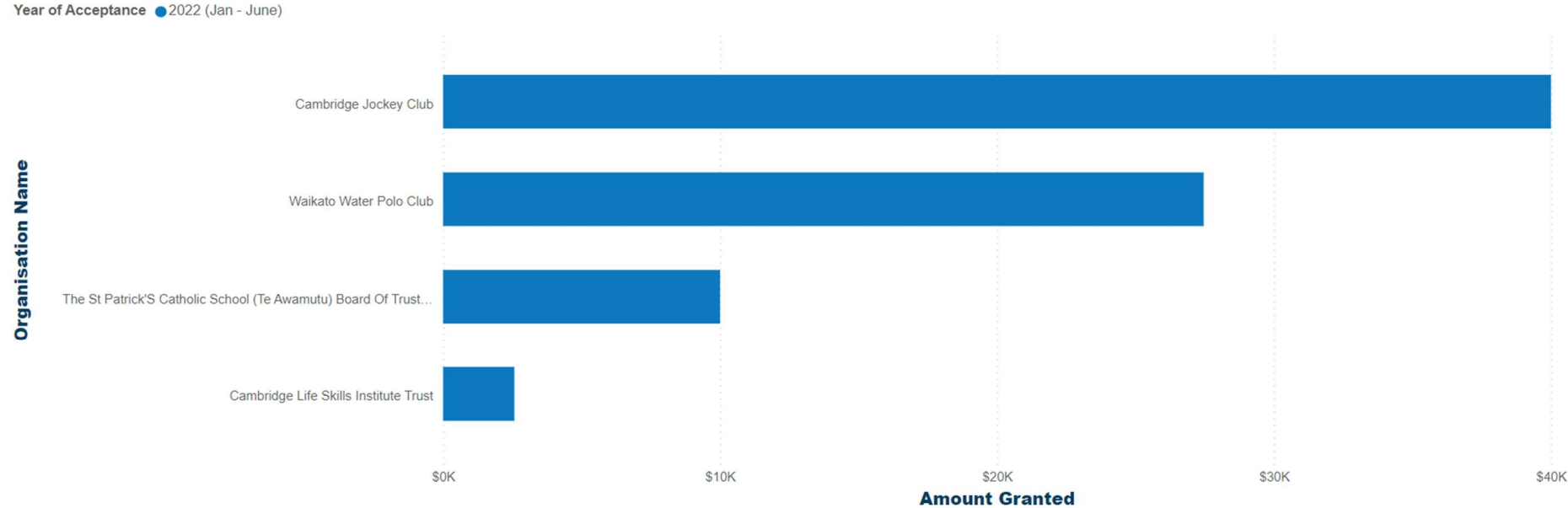
Source: <https://www.granted.govt.nz/dashboard.html>

# Appendix E: The Lion Foundation Grants in Waipā 2022 (Jan – June)



Source: <https://www.granted.govt.nz/dashboard.html>

# Appendix F: Trillion Trust Grants in Waipā 2022 (Jan – June)



Source: <https://www.granted.govt.nz/dashboard.html>