



**National Lottery  
Commission**

# **Women and UK National Lottery play**

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## 1. Abstract

The 2001 Gambling Review proposed a liberalisation of gambling in the UK. The Government's 2002 White Paper on the future of gambling in the UK backed these proposals by suggesting a range of reforms that, following on from the success of the National Lottery, are likely to transform gambling into a broadly 'legitimate' and widely available leisure activity. In addition to this, however, the proposals impose a duty of 'responsibility' on the gambling industry. Such responsibility combines protecting vulnerable users with ensuring freedom to gamble and increasing consumer choice. In order to meet these responsibilities, a much greater knowledge of British gambling than that which is currently available is required. In particular, more research is needed into the gambling behaviour of certain groups of the population. This proposal suggests a shift of focus away from the pathology of gambling, towards an approach that engages with the social and cultural pleasures of gambling. It argues that some of the most important changes to the gambling industry since the National Lottery was introduced have to do with the popularity of the game amongst women. It is, therefore, imperative that we consider the specific appeal of National Lottery play to this hugely significant group of players, who may not have gambled with such regularity before the Lottery's launch.

Furthermore, the 2002 mission statement of the National Lottery Commission, included, for the first time, the aim 'to motivate the operator to maximise the enjoyment and benefits that the Lottery brings to the nation' (2002: 4). To date, the Commission has funded a range of research designed to protect players' interests and to monitor some of the potentially harmful effects of Lottery play. Sue Fisher's research, for example, assesses the impact of the National Lottery on underage gambling (1998, 2000) and Kerry Sproston's periodic research monitors and reports on participation and attitudes to gambling (2000, 2002).

This piece of research will focus on the prevalence of women players of the National Lottery. The research aims to compile the first empirical study of women Lottery players, and to offer an account and analysis of the experiences and motivations of women players in the C2 and D (skilled and working class) demographics. It attempts to understand the popular success of the National Lottery in terms of the proportion of the population who play, and the regularity with which they do so, by examining and analysing its appeal to women. The research aims to examine the everyday experiences and attitudes of women National Lottery players and to analyse the importance of gender as a factor influencing the popularity of bi-weekly ticket purchase.

## 2. Research objectives

The research will explore the National Lottery play of a group of women living and working in London. The aims of the research are fourfold:

- (i) to document and explore women's different experiences of National Lottery play
- (ii) to record the types of National Lottery games that women play, how frequently and the amounts spent on tickets
- (iii) to consider the factors which motivate women in social classes C2 and D to spend their limited financial resources on National Lottery tickets
- (iv) to produce a gender-sensitive analysis of National Lottery play which moves beyond conventional psychological and economic approaches

### 3. Introduction

There has been a general neglect of gambling within much academic research. This is despite the fact that gambling is a perfect example of the type of popular and institutionalised activity that social scientists seek to study (see also Douglas, 1995). The focus so far has been almost exclusively on addiction and problem gambling, and to date, very little is known about the motivations, experiences and pleasures of women who gamble (White, 1997). By focusing on the everyday experiences of women Lottery players, the proposed research reflects the transition of gambling from the margins of academic research, to a mainstream consumer product. The research, therefore, offers a novel, interesting and valuable contribution to existing literature on gambling.

The research builds on existing work undertaken by the University of North London<sup>1</sup> into the economic and social impacts of the National Lottery (Evans and White, 1996 & 1997, Evans et al., 1998), Evans' evaluation of the social impacts of good cause spending (2001), and Sproston's reports on participation, expenditure and attitudes towards the National Lottery (2002, 2003). The research will also develop further the growing body of qualitative gambling research, which has adopted a range of ethnographic (Scott, 2003), feminist (Mark and Lesieur, 1992) and qualitative techniques (Dixey and Talbot, 1982).

This report is structured around five key sections. The next section will discuss the research methods used for this research and will spend some time explaining how the project was organised. It will provide details on who the women taking part in the research were, how and why they were selected, and will consider some of the issues and problems that arose during the research and will say how these were addressed. Section 5 presents key trends in women's National Lottery play, section 6 explores motivations for play, section 7 focuses specifically on *gender* as a factor influencing play; section 8 examines Lottery play within the context of household budgeting and money management. As part of this discussion the findings of this study will be examined within the context of other relevant research. It is anticipated that this will help to form some constructive conclusions.

## 4. Research methods and organisation of the project

### 4.1 Contribution to methodology

At the time of writing, the vast majority of existing theories of gambling have focused on psychological accounts of 'addiction' (Griffiths, 1997a; Sproston et al., 2000), under-age gambling (Fisher, 2000) and economic interpretations of the gambling industry (Creigh-Tyte and Farrell, 1998). Dixey and Talbot (1982), Reith (1999) and McMillen (1996) represent notable exceptions to the general neglect of the social and cultural dimensions of gambling. One of the implications of this general neglect has been that much research into gambling has made use of quantitative research methods. This has generally involved large-scale surveys with some use of focus group interviews. In general, research into National Lottery play has tended to focus on questionnaire data to establish general trends to do with the frequency of lottery ticket purchase and to gain insights into the psychological impacts of lottery play and the prevalence of under-age gambling in the UK. Although this research is essential and valuable in terms of its contribution to our overall understanding of the rapidly changing gambling industry in the UK, it is limited in terms of its usefulness in understanding the operation of gambling in everyday life, and more specifically, in acknowledging the role that gender plays in shaping the experiences and motivations of National Lottery play. By

<sup>1</sup> Now London Metropolitan University

offering methodological innovations and emphasising the importance of gender, this research seeks to pinpoint some of the everyday practices of gambling. However, this project is not unrelated to other work. Rather, it is argued that by more fully understanding how and why people gamble in a routine, controlled and relatively unproblematic way, it is possible to add to our understandings of dangerous and addictive gambling practices.

The particular methodological innovations of this research stem from, firstly, the emphasis on *women* National Lottery players, and secondly, the investigation of everyday, domestic routines of lottery play. It was decided that an entirely quantitative methodology would be unsuitable since it would not allow the opportunity to properly examine in detail the complex routines, experiences and motivations of women National Lottery players. In particular, it was felt that a qualitative research methodology was necessary if it was to be possible to explore the impact of gender on Lottery play beyond simple recording of the frequencies of and expenditures of play. However, due to an absence of any detailed quantitative data on women National Lottery players, or of women gamblers more generally, a decision was made to combine both quantitative and qualitative research methods. This research, then, adopts a 'mixing of methods' (see below) which complements quantitative research with qualitative research. This mixing of methods and especially the emphasis on qualitative research methods represents a shift away from dominant methodological approaches. The research thus offers a richer, deeper and more multi-layered understanding of gambling than that possible through more quantitative methods.

#### **4.2 Selecting a sample**

Women living in London were chosen as the focus of this research, primarily for reasons of familiarity, as a result of earlier research based on women living in South East London (Casey, 2003a). Secondly, London offers a particularly interesting case for the study of Lottery play, being within close proximity to a range of high profile good cause funded projects and giving access to a large number of women Lottery players. By selecting one geographical location, the research is more tightly focused and enables close attention to gendered attitudes and experiences of Lottery play. The research sampled women from the C2 and D<sup>2</sup> social class.

#### **4.3 'Mixing methods'**

All research methods have advantages and disadvantages. Whilst quantitative methods offer reliability and often large amounts of quantifiable and generalisable data, they run the risk of producing data which 'skims' rather than thoroughly investigates the 'problem'. Qualitative research has the clear advantage of enabling the researcher to delve and probe more deeply into research questions and to produce a rich and more nuanced picture of reality. Bearing in mind the benefits of both methods, it was decided that this research would adopt a 'mixed methods' strategy to data collection. This approach has been used successfully by other researchers (for example, Maynard and Purvis, 1994) who have found that employing a range of methods adds to the overall depth and value of research findings and enables more complex conclusions to be reached.

Some time was spent designing a questionnaire that would be simple and straightforward to complete. The questionnaire was two-sided with predominantly tick-box style responses, although with some opportunity to respond to more 'open-ended' questions. A blurb of the research was included at the top of the questionnaire intended to introduce and explain the nature of the research and to assure anonymity. The questionnaire was piloted among staff working at Kingston University (where the researcher is an employee) to ensure ease of

<sup>2</sup> Social class C2 and D refer to 'skilled working class' and 'semi-skilled and un-skilled working class'

completion. Some changes were made to the final questionnaire following issues raised by those taking part in the pilot research. These were predominantly stylistic changes, where respondents had found difficulty interpreting the meaning of a question for example, with some changes made to the number of available responses to questions.

The final questionnaire (see appendix 1) was distributed to women living and working in Kingston-upon-Thames in south west London. Venues to distribute the questionnaire were chosen according to the number of women from the target sample of social class C2 and D (skilled and working class) demographics. Workplaces employing mostly women from these social classes were targeted. Questionnaires were delivered by hand. It was hoped that by the researcher presenting the questionnaires personally rather than delivering them anonymously, that the response rate would be increased. This method proved to be successful with only very few women refusing to complete the questionnaire. The researcher distributed the questionnaire to women staff at a whole range of workplaces which included call centres, administrative offices, retail stores, care homes for the elderly, agencies employing cleaners and hospitals. Questionnaires were also distributed at some non-workplace settings such as community centres and leisure centres in the local area. The researcher usually stayed with the women whilst they completed the questionnaire, but occasionally was asked to leave the questionnaire and come to collect at a later date. It was interesting to note that the completion rate of questionnaires was significantly higher in those cases where the researcher was present. Although it could be argued that the presence of a researcher might influence responses to questions, the researcher felt that this was unlikely owing to the large numbers of women being asked to complete the questionnaire. It was unlikely that the researcher would be able to identify the particular responses of any one individual. Furthermore, and as has been argued elsewhere (Casey, 2003b), a high response rate is always beneficial and avoids the problem of producing a skewed sample. 500 questionnaires were collected and completed by women whose occupations matched the C2 and D social class categories. The majority of the women responding to the questionnaire worked in the administrative, clerical, caring or service sectors.

As discussed above, it was decided to complement the quantitative research with qualitative research. The primary reason for making this decision was that so little gambling research is qualitative, with the majority making use of statistical, quantitative data. The researcher made the decision to begin by collecting quantitative data for two key reasons. Firstly, the very absence of any data on women National Lottery players meant that in the first instance it would be important to produce the first database of women Lottery players at least as a starting point. Secondly, as previous research has shown (see Casey, 2003b) questionnaires can offer a very useful way of gaining access to women who would be willing to participate in qualitative research. Completing a questionnaire is less time consuming than taking part in an in-depth interview and it is perhaps unsurprising that women are frequently unwilling – or unable – to devote time to talking in detail about their lives to a stranger. This is especially the case where the topic of the research might be taboo or sensitive, and bearing in mind gambling's association with addiction, danger and over-spending, it could be anticipated that convincing women to speak in detail about their Lottery playing practices might be difficult. The questionnaire, then, offered a way of introducing the research and for the researcher to gain the trust of the women taking part in the research. A question was included at the end of the questionnaire inviting the women to take part in further research. Past experience indicated that researchers can expect to interview approximately 5% of questionnaire respondents, but in this case, almost 25% agreed to be interviewed. However, time restrictions meant that 25 women were interviewed (5% of the 500 completed questionnaires).

In preparation for the interviews, a topic guide was produced setting out the key areas for discussion (see appendix 2). Topic guides are especially important when conducting in-depth

and semi-structured interviews. They ensure that all topics of interest to the research are covered, without posing specific questions and constraining the women's responses. The topic guide was designed to incorporate all relevant themes presented in the research questions. In other words, whereas the quantitative data would present a record of the types of games women played and the frequency with which they did so, as well as the amounts spent on play, the interviews would seek to find out more about women's everyday experiences and routines of playing the National Lottery and ultimately to produce a gender-sensitive account of lottery play which explores the meanings and motivations behind this particular form of leisure spending. The idea behind the interviews, then, was to allow the women freedom to discuss, explore and elaborate upon the issues that they defined as important without the constraints of time and the restrictions of set responses in a questionnaire. The researcher visited women in their homes, workplaces or in a 'neutral' location such as a café to conduct the interviews, leaving the choice up to the women themselves. The interviews lasted between 1 and 3 hours. They were recorded using digital equipment and then transcribed in full. It was important that the interviews were not 'edited' in any way, again to avoid censoring and the researcher imposing her own ideas about what is 'important' onto the women's voices.

#### **4.4 Analysis of the data**

The predominantly tick-box design of the questionnaire meant that coding was relatively unproblematic. Each question response was 'numbered' and responses to open-ended questions were listed, categorised and numbered. The questionnaire data was then analysed using the computer software *SPSS*. Once the data was inputted, the researcher was able to use *SPSS* to perform simple statistical tests on the data and to produce tables and graphs that were a very useful means of presenting and observing the quantitative findings. The key quantitative findings along with appropriate charts and graphs are presented in the next section. As mentioned earlier, this data represents the first database (quantitative or otherwise) of women UK National Lottery players.

The researcher wanted to hear the women's voices as much as possible and her own as little as possible. Analysing qualitative data can be highly complex and time consuming. This is compounded by the fact that there is no 'set', recognised method of qualitative analysis. The researcher wanted to be very careful to avoid categorising, so the decision was made not to use the qualitative analysis computer software, *NUDIST*. Instead, the researcher employed the 'voice-centred relational method' (Mauthner and Doucet, 1998) to code and analyse the women's responses. The voice-centred relational method advocates four separate 'readings' of qualitative interviews. Firstly, the interview is read for the 'story' being told. Recurrent images, words, metaphors and contradictions are picked out. The second reading asks how the narrator 'feels' about herself and the topic that she is discussing. Thirdly, the interview is read in order to document how women speak about interpersonal relationships with family, friends and broader social networks. The fourth reading involves placing the narrator's accounts and experiences within broader social, political and cultural and structural contexts. It was hoped that despite being time consuming, this method would avoid disguising the women's voices as much as possible and of diluting the depth and detail of the women's responses and discussions.

Although the data presented in this report is not 'generalisable', to the extent that the sample was not 'randomly' selected and is not large enough to enable generalisations to be made, the data produced is more detailed and nuanced than is possible through quantitative research. The detailed nature of the interviews meant that a deeper and richer understanding of the women's experiences of gambling could be elucidated than would be possible via quantitative methods alone. In addition, by focusing on gender, the research required an approach that could thoroughly investigate this often complex theme.

## 5. Trends in play

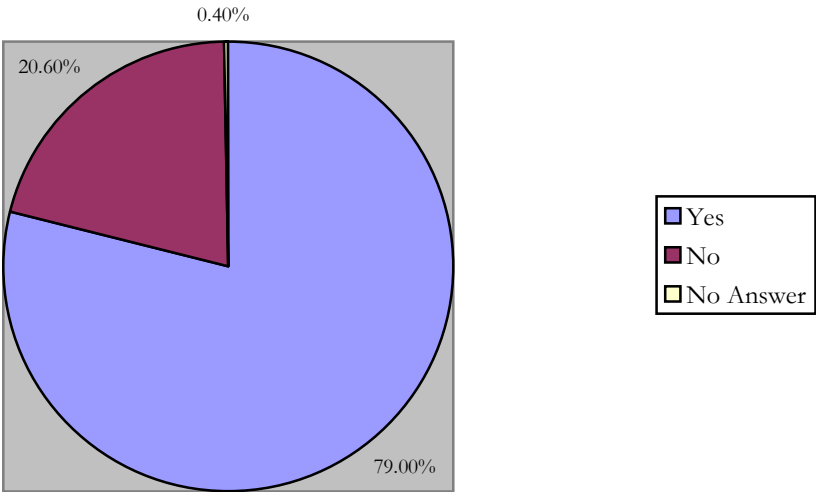
Research into the frequency of National Lottery games played has been complemented by work which examines the different types of National Lottery games played. Notably, a recent Mintel report pointed out that the National Lottery Saturday draw remains by far the most popular game, followed by the Wednesday draw, Scratchcards, then Thunderball (Mintel, 2004).

In this section, data from the quantitative research is presented and preliminary findings are made. In particular, it outlines the frequency of play and shows the types of National Lottery games played by the women taking part in this research. These findings will be contrasted with information demonstrating the national averages in terms of Lottery participation and used to begin to provide a profile of women National Lottery players.

### 5.1 Frequency of play

The respondents were asked: 'have you ever bought a National Lottery ticket'? 79% of women had bought a National Lottery ticket at some point since the launch of the lottery and 20.6% had not (2 women, 0.4%, did not answer the question). This is slightly more than the number of people (men and women) who have played the National Lottery in the past year. According to Sproston et al., 67% of the British population had played the National Lottery at some point in the past year (2003:p.3).

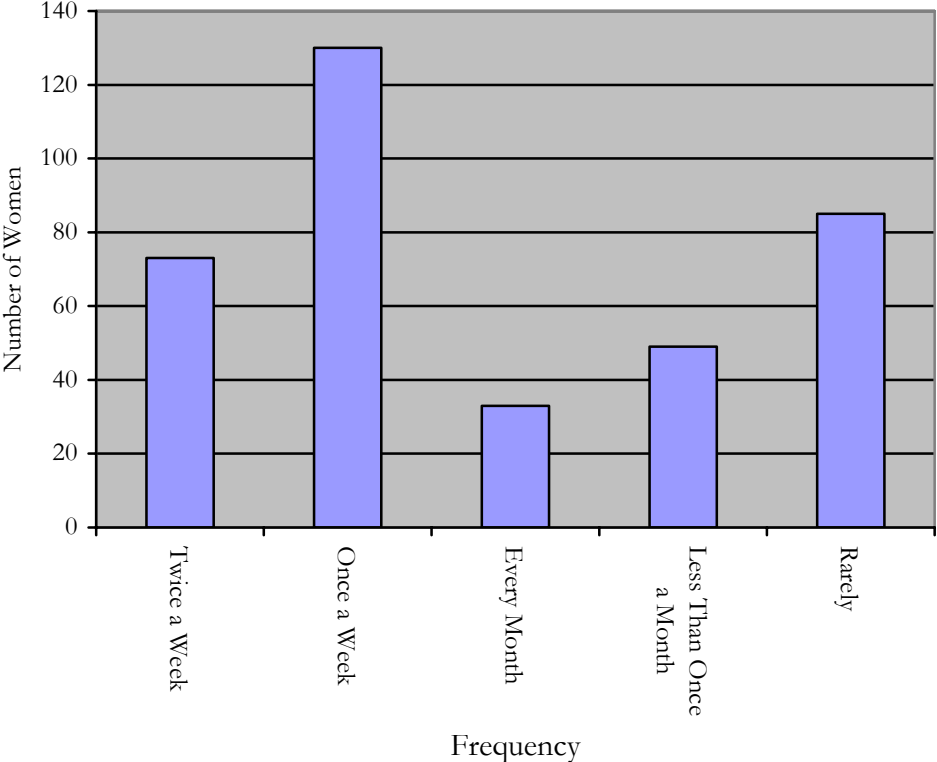
*Have You Ever Bought a National Lottery Ticket?*



In an attempt to decipher how frequently women played the National Lottery and to assess how this contrasted with the national average, the women were asked: 'if you have played the Wednesday or Saturday draw, how often do you play?' The most common response to this question was 'once a week'; 33% of the women who played bought tickets every week.

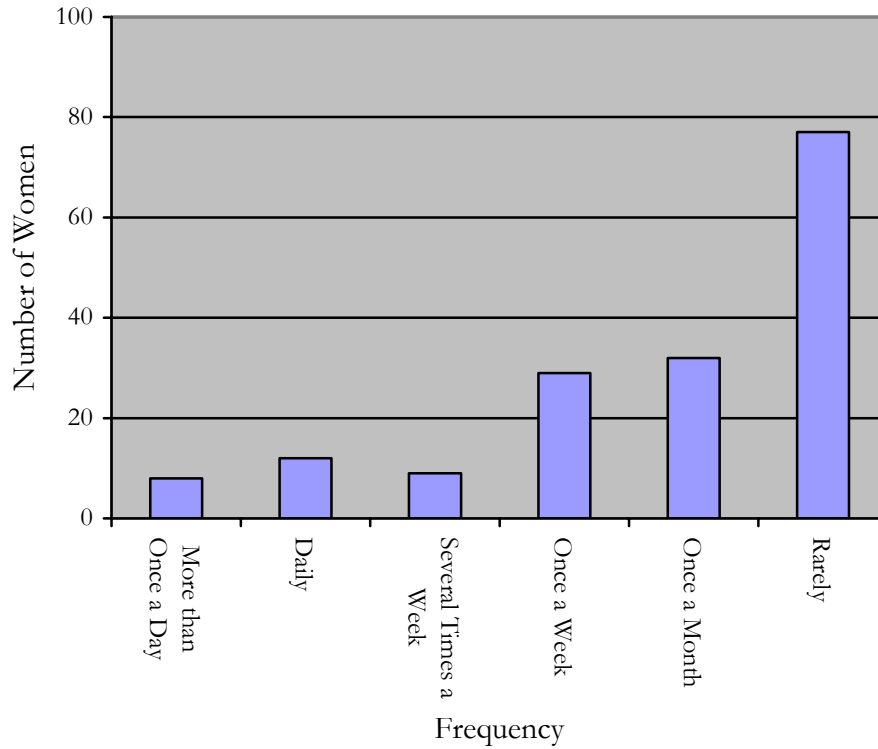
The least common response was 'every month'. Interestingly, fewer women played twice a week than 'rarely'. In fact, aside from once a week, 'rarely' was the most popular category. However, for the majority of women, lottery play was a regular, weekly or monthly purchase, although not necessarily weekly purchase.

*Frequency Of Play  
(Wednesday and Saturday Draws)*



The women were asked the same question in relation to Scratchcards. The women who bought Scratchcards most commonly said that they 'rarely' purchased Scratchcards. Scratchcards, then were far less of a regular, routine purchase than National Lottery tickets. Those who purchased Scratchcards more frequently tended to do so either once a week or monthly, however there was still a significant number of women (12 or 2.4%) buying Scratchcards daily and 8 women (or 1.6%) said that they bought Scratchcards more than once a day. The finding that women were significantly less likely to purchase Scratchcards than bi-weekly National Lottery tickets reflected Sproston et al.'s data which revealed that 23% of the British adult population had purchased Scratchcards at any point since they were introduced (2003: p.3).

### *Frequency of Scratchcard Purchase*

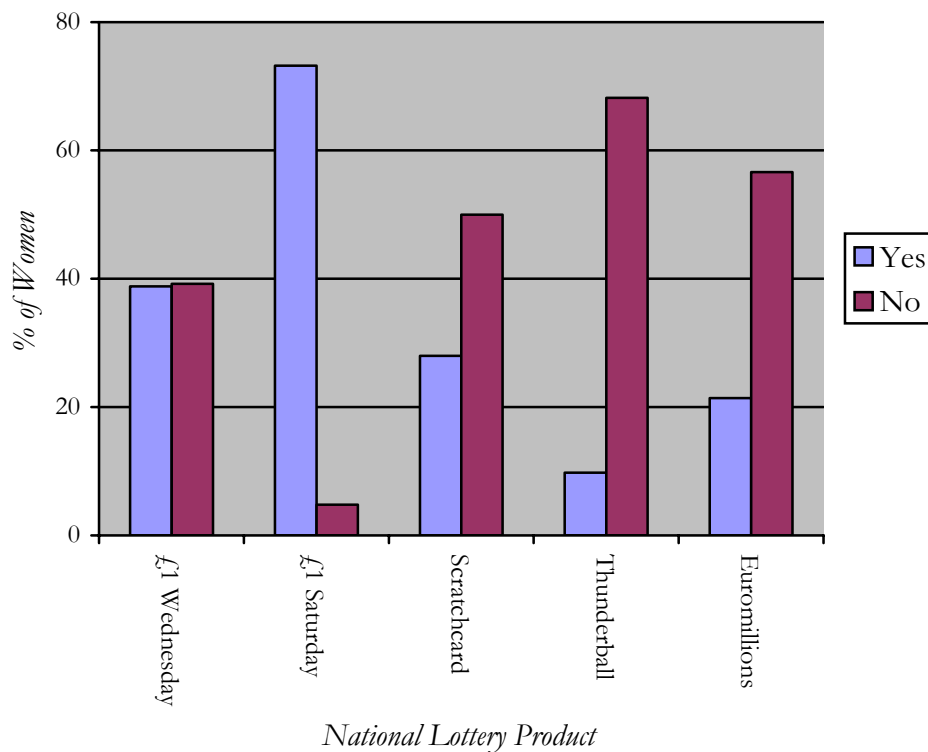


### **5.2 Types of games played**

Research into the frequency of National Lottery games played has been complemented by work which examines the different types of National Lottery games played. Notably, a recent Mintel report pointed out that the National Lottery Saturday draw remains by far the most popular game, followed by the Wednesday draw, Scratchcards, then Thunderball (Mintel, 2004).

In order to explore the types of National Lottery games that women play, the respondents were asked: "have you ever bought a £1 Wednesday ticket, a £1 Saturday ticket, a scratchcard, Thunderball or Euromillions?". 194 women (38.8%) had bought a £1 Wednesday ticket, 366 (73.2%) had bought a £1 Saturday ticket, 140 (28%) had bought a scratchcard, 49 (9.8%) had played Thunderball and 107 (21.4%) had played Euromillions. So, amongst the women completing the questionnaire, the £1 Saturday draw was by far the most popular. The least popular game was Thunderball.

*Have You Ever Purchased Any of the Following National Lottery Products?*



## 6. Motivations for play

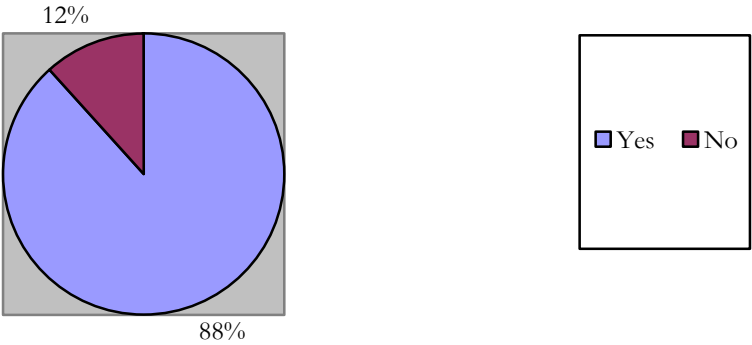
### 6.1 Addiction and 'danger'

Some of the most detailed and extensive research conducted on the National Lottery has focused on the addictive qualities of Lottery tickets and Scratchcards. Despite the evidence available that the vast majority of Lottery players are *not* addicted, much research has argued that it is the *potentially* addictive and alluring features of Lottery tickets and Scratchcards which makes them so appealing. The British psychologist Mark Griffiths has written particularly prolifically on this subject. Griffiths lists the often devastating consequences of compulsive gambling, including constant cravings for further gambling, often severe mood modification, increased tolerance and therefore a need to engage in increasingly extreme forms of gambling behaviour, withdrawal symptoms, conflict and finally, a tendency to relapse into old behaviour patterns (1997a: p.7). Griffiths expresses concern that the relaxation of gambling laws to allow for a "fair" playing field with the National Lottery, will lead to increased incidents of problem gambling (p.7). Indeed, by November 1995, only one year after the introduction of the Lottery, Gamblers Anonymous reported that the number of calls they received had risen by 17% (Griffiths, 1997c).

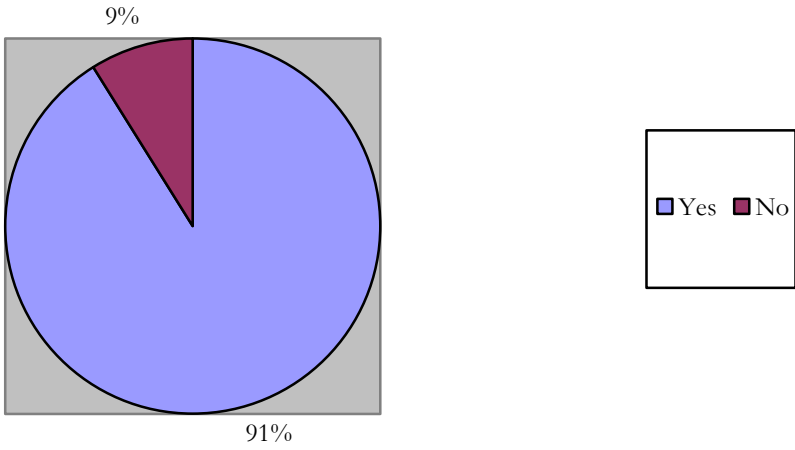
In order to uncover the women's attitudes towards gambling and to the National Lottery, and in particular, to uncover the extent to which there may be a relationship between the women's decisions to play the National Lottery and their feelings about addiction and the dangers often associated with gambling, it was decided that it would be useful to examine the women's attitudes both to the National Lottery and to gambling more generally. In

response to the question: 'Do you think that the National Lottery is a form of gambling?', 88% thought that it was. However, in response to the question 'Do you think that Scratchcards are a form of gambling?' significantly more women (91%) agreed that they were. This indicates that Scratchcards are possibly seen to be less 'safe', and possibly less 'respectable' than the National Lottery bi-weekly draw, although the difference is very slight.

*Do You Think That The National Lottery Bi-Weekly Draw is a Form of Gambling?*



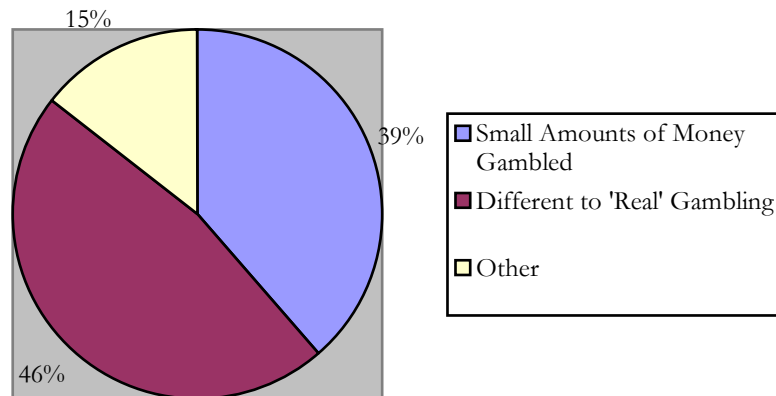
*Do You Think That Scratchcards Are a Form of Gambling?*



Those women who said that they did not believe the National Lottery draw or Scratchcards to be gambling were asked to explain why not. The majority (46%) said that this was because they saw a significant difference between National Lottery play and what they described as 'real' gambling. In other words, there was a noted separation between the National Lottery and 'other' types of gambling. Only a slightly smaller percentage of women said that they did not believe that the National Lottery was a form of gambling because the 'small' amounts of

money that they gambled made it distinguishable from 'real' gambling activities. The pie chart below sets out the range of responses:

*Why Do You Not Think That the National Lottery is a Form of Gambling?*



One of the ways in which the women dealt with the potential problems that are linked to gambling, and defended their National Lottery play as 'safe' and 'responsible' was by differentiating their own Lottery participation from 'dangerous', 'addictive' and 'irresponsible' play. Jayne, for example, a receptionist who plays the Lottery most weeks discussed the plight of players who might become addicted and contrasted it with her own 'careful' gambling:

'I don't think there is anything wrong specifically [with the National Lottery] other than the people who do have the illness where they gamble money when they can't afford to. I mean I don't know anybody who has got that and I don't know anyone who belongs to Gamblers Anonymous or anything like that, but I think that some people can't help it. Well it is isn't it? It's like an illness with some people.'

Certainly, there was a perception amongst the women that problem gambling is something that happens to 'other people', and is seen as a disease, or part of a person's genetic makeup. None of the women imagined that they could be vulnerable to gambling 'problems' or addictions, and all insisted that *their* gambling was controlled, careful and rational as Amy elaborated:

'I'm quite open minded about it and I think it's fine. Like anything it's in moderation. I think you know, you do hear all these stories about people getting hooked on gambling and things like that and go to extremes and you know, if it's for the sake of somebody spending their last few pennies or whatever on the a Lottery ticket or their food money or housekeeping and stuff then I think that's awful. I think you have to be careful with it. But I think it's a lot to do with your

nature. I think if you've got a particularly addictive nature or something. I don't know but I think it's probably, gambling's a bit like a disease like alcoholism.'

Some of the women made a deliberate effort to distinguish between National Lottery play and other 'real' forms of gambling. This helped to legitimise and make their gambling appear 'respectable'. Amanda, for example, an irregular Lottery player differentiated her Lottery play from other gambling by contrasting it with the 'irresponsible' gambling practices of those who cannot afford to play. Amanda carefully positions her Lottery play as 'fun' and 'informed' as opposed to a player for whom the Lottery is a desperate attempt to win money.

'To tell you the truth, I think all gambling is bad. The only difference though is with the Lottery. Let's say someone like myself can make an informed decision of sane mind, and think "oh, I've got a spare pound, I'll put some money on", whilst the person behind me is in a desperate situation, has pinned all their life hopes on it.'

For many of the women, 'real' or 'dangerous' gambling was seen as something which happened to other people. There was certainly a perception that addiction was something that happened to 'other' people, and a distinction was drawn, not only between rational, sensible gamblers and 'problem' gamblers, but also between types of gambling which may be seen to be more potentially 'addictive' than the National Lottery, as Stacey articulated:

'Horseracing is a bit sinister. I don't like it. I don't like the whole concept because I've seen what it can do to people. I've seen, I mean we know people who've gambled away their houses, you know – well a person. And I think, I don't know if you've got, if there is this addictive trait inside people. Some people are more easily sucked into it. For some people it can be harmful and some people can take it or leave it.'

Sylvia who played irregularly and had a maximum stake of £2, also made a point of distinguishing her own Lottery play from 'irresponsible' and 'frivolous' gambling practices. She emphasised in her interview what she saw to be the parameters of appropriate gambling by comparing her own Lottery play with that of others. It is likely that by speaking of 'commitment' and becoming 'paranoid' about buying Lottery tickets, Sylvia is making reference to the risk of becoming addicted to the Lottery:

'It depends on your level of commitment to it. I mean some people get really, you know, the thought that if they miss buying a ticket or something, you know, they get really paranoid about it. It [the National Lottery] is, definitely a form of gambling. I mean I know people that spend sort of like about a tenner or so a week on Lottery tickets and then complain that they're skint. They're always skint but I'm like, you know "why you spending that money each week?". You know you could do so much with it.'

Interestingly, Amanda also described her feelings of 'lows' and 'highs' as she played the Lottery, suggesting that she is aware of the potential dangers of the 'quick fix':

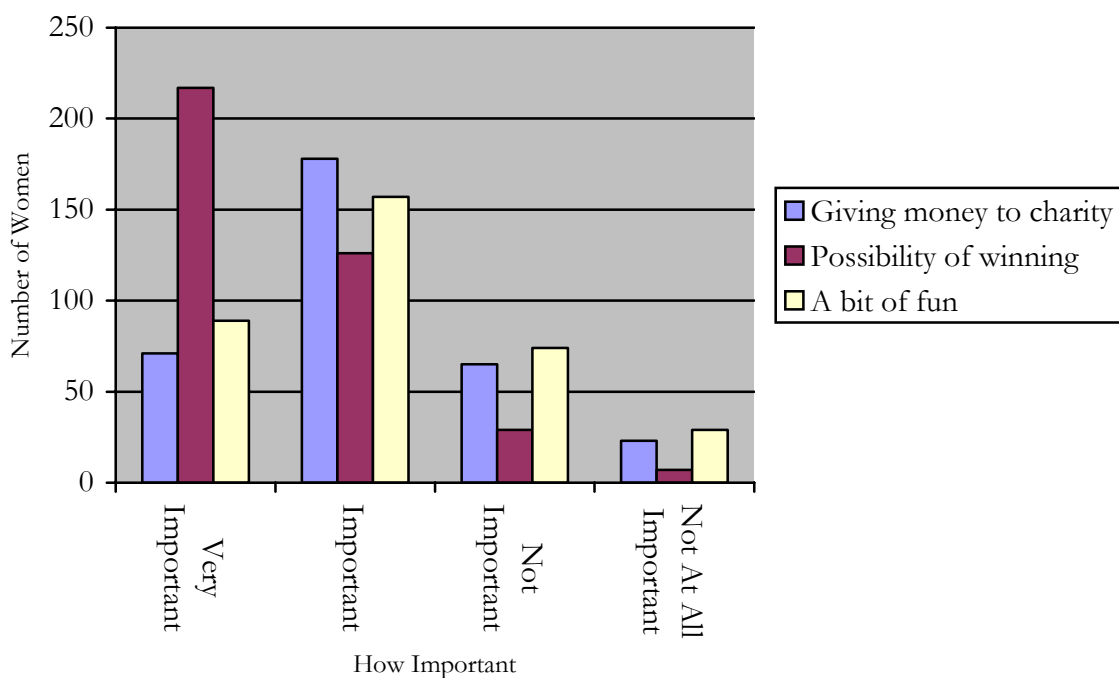
'This goes back to when I was poorer when I would play ... It offers you this hope and also though, what it can really do is cause really bad depression, 'cos I know when I play the Lottery I feel really, really lucky and then when I've lost I feel really down, I really do.'

## 6.2 The Dream of the Jackpot

Aside from addiction, perhaps the most common assumption made about National Lottery players is that the dream of the “big win” or the jackpot is their primary reason for buying tickets. Thus, Creigh-Tyte and Farrell (1998), in their attempt to understand why it might be that so many people play the National Lottery despite the long odds of winning the jackpot, argue that “buying a dream” or the possibility (however remote) of winning huge amounts of money is a very important factor motivating participation (p.4). The lure of the jackpot seems even more apparent when one considers that the number of tickets sold significantly increases on weeks where the jackpot is “rolled over” (ibid.). Clotfelter and Cook (1991) also point to the temptation of winning large amounts of money as being a key factor motivating play.

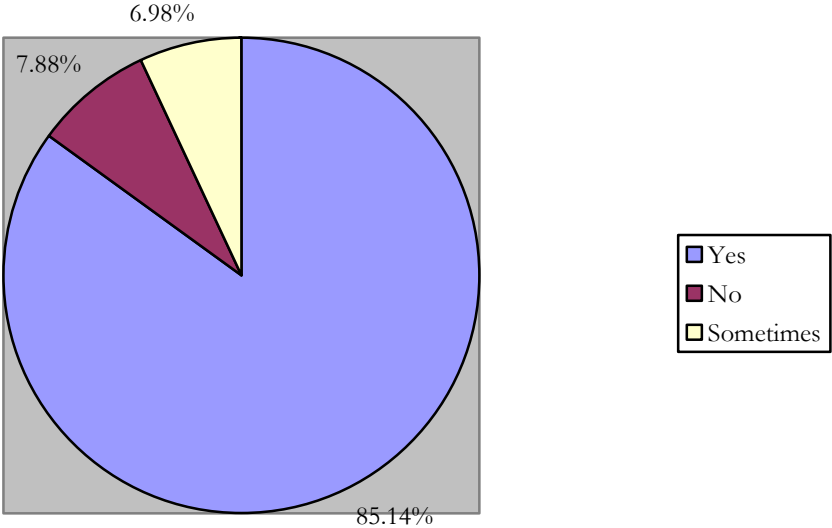
Perhaps as expected, the most cited motivation for playing the National Lottery was because of the chance of winning the jackpot. The women were asked to rank on a scale of 1-4 the extent to which a) giving money to charity, b) having a ‘bit of fun’ or a ‘flutter’ and c) the possibility of winning money were important factors influencing their decision to play the National Lottery. As the bar chart below shows, the most important factor was the possibility of winning money and the least appeared to be “a bit of fun”, although some women still said that they thought this was an important or very important factor which motivated their play.

*Factors Motivating the Decision to Play the National Lottery*



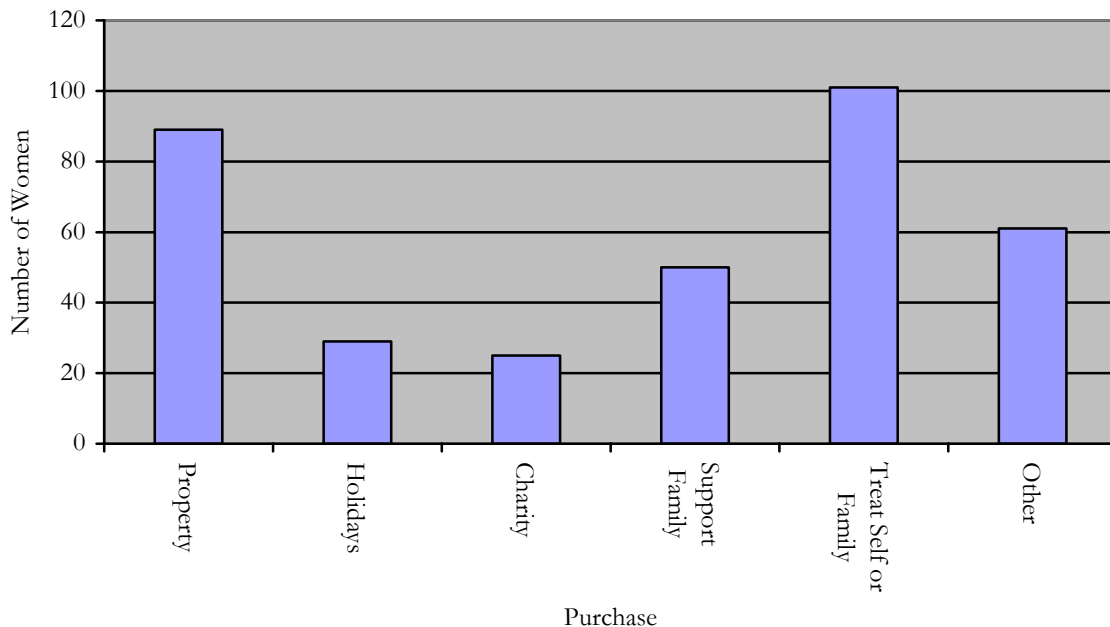
Another section, separate from the section on prizes was included in the questionnaire. It sought to examine the women's attitudes to the National Lottery jackpot itself and how this influenced their decision to play the Lottery. Most of the women (85.1%) said that they would like to win the National Lottery jackpot:

*Would You Like to Win the National Lottery Jackpot?*



The most popular way in which the women imagined they would spend their winnings was to purchase “treats” for themselves or their families as the bar chart below

*Ways in Which Jackpot Would be Spent*



This echoes existing gambling literature that National Lottery play offers a possible “way out”, or a means of escaping financial hardship and boredom. Charles Livingstone, in a recent account of poker machine gambling in Australia (2001), argues that individuals often resort to gambling as a means of temporarily alleviating boredom and escaping the mundane (p.10). He says:

‘...there is a certain logic to the idea that for many people, there is no hope of advancement beyond the mundane, day to day eking out of an undistinguished and largely unrewarding life of work and domesticity.’

(p.10)

For the women in this study, it was less boredom that they sought to ease through their National Lottery play, but more to do with relieving guilt and anxiety. Lottery play offered less an ‘escape’ through the act of gambling itself, but rather the *dream* of the jackpot offered an opportunity to ease some of the women’s everyday concerns about money. This supports the work of the British sociologist Gerda Reith who suggests that it is the dream of the Lottery jackpot that persuades people, especially those on a low income, to buy tickets (1999: p.100).

One of the characteristic features of the women’s lives was an on-going feeling of anxiety and stress over money and a sense of guilt that their lack of funds meant that they could not provide for their families in a way that they would perhaps like to. Many other social and economic studies have drawn attention to the emotions of shame and uneasiness that are commonplace for women living in low-income families. These emotions were reflected in the women’s discussions about their dreams of how they would spend the Lottery jackpot. Samantha, for example mentioned ‘struggle’, ‘worry’ and ‘stress’ as everyday features of her life that she anticipated would be eased were she to become more financially secure:

'I guess I'd just help everybody out [if I won the jackpot], so they haven't got to work and struggle for much ... I wouldn't have to worry about, you know, having to work, you know, having to work extra shifts overtime ... to pay the bills, things like that, 'cos it does get really stressful.'

Many of the women's discussions about how they imagined they would spend the jackpot centred around easing the everyday stresses and anxieties of managing on a limited household budget. The women often remarked that although they dreamed of the jackpot as a means of making their everyday lives easier, they were more wary of the 'dramatic' life-changes that winning the jackpot might cause. Tracy, for example, said that she would use the jackpot to make life easier by paying off the mortgage, but she did not want to give up work:

'I would like to win just to pay off the mortgage. I don't think I would want to give up work though. Just to pay off my mortgage and have an easier lifestyle really ... not to have to scrimp and save up for things all the time you know? ... Just to make it a bit easier than what it is now, just to get a bit more money really. I'd have that much extra every month. So I wouldn't need to win loads you know?'

Sylvia similarly made reference to a range of everyday domestic issues and anxieties that she imagined winning the National Lottery jackpot could eradicate:

'It's when you look around the house and you think "oh dear, God, you know, the kitchen needs doing, and this needs doing, and it needs painting and all that sort of thing. And I think I'd just have the decorators in to finish and have everything that I've always been looking at over the years and thinking "oh that really needs doing" you know?'

The jackpot offered an opportunity for women to imagine how they would use the money to help to care for relatives, and the women often focussed their dreams on the jackpot entirely on how they would support their families. Kerry, a Personal Assistant, considered the impact that her winning the jackpot would have on her family:

'Both our parents are retired, but they're not well off people so it would give them the opportunity to have a slightly more comfortable retirement period and be able to have holidays if they wanted to, things like that. Not have to worry about the bills coming in the winter and things. So they've got a nice little nest egg, and for my sister and brother it would just give them a bit more of a comfortable life style.'

Andrea also drew attention to the everyday anxiety and stress over money that she hoped the National Lottery could help to ease:

'You wouldn't have to worry about making the next mortgage repayment. You wouldn't have to worry about anything. There'd be no stress. You wouldn't have to worry even about you know, your parents making a mortgage payment for you ... I don't earn a lot of money at the moment and if I go shopping I'm constantly worrying about whether I'm going to have enough to see me through the month and I don't really want to be living like that. I'd rather know that I could go out and buy those pair of trainers and not have to worry about it two weeks later'

However, the dream of the National Lottery jackpot also provided the women with a means of considering how they might use the money to do something for themselves. For women living on a tight budget, buying things 'for myself' is often not an option and much research has demonstrated the ways in which low income women place their own needs as secondary to those of their children and extended families. Karen, for example, discussed how she would 'treat herself' if she won the jackpot:

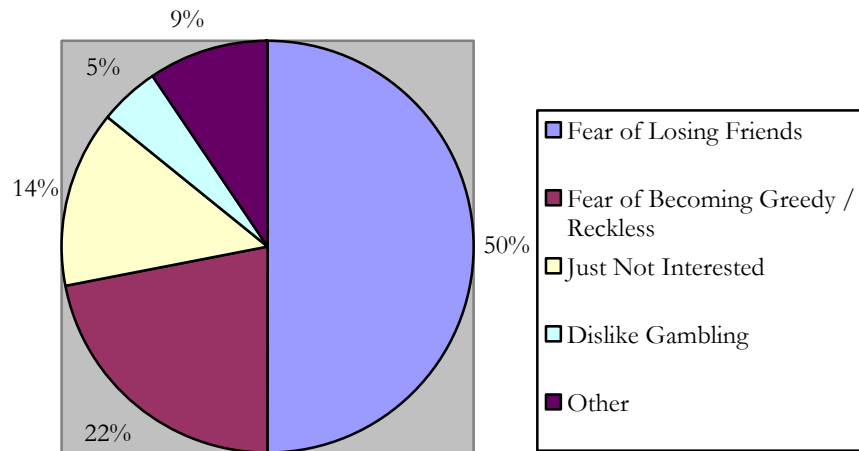
'I would go off and have my own time. I'd go on a spa break or you know, a solo break, really pampered, really just to recharge my own battery, 'cos I tend to give over myself a lot to other people and I think sometimes that really drains you ... but that's a very selfish thing and I find it difficult to be selfish.'

It is interesting that at the end of this quote, Caroline almost apologises for her moment of 'selfishness'. This supports other research which has uncovered a lack of ability among working class women to put their own needs before those of their children and families. However, not all of the women were so apologetic. Some of the women expressed dreams of entirely frivolous and excessive lifestyles, such as Caroline, who said that if she won the jackpot, she would buy a Mercedes and then buy a chauffeur to drive it as she doesn't drive.

As the quote above shows, it was clear that the women had thought very carefully and in depth about how they would spend the jackpot. It can be argued then, that an important part of the National Lottery's appeal lies in the 'dream' of the big win, rather than the 'flutter' or excitement that goes with traditional forms of gambling. Whereas other forms of gambling appear to be pleasurable for the act of gambling *itself*, for the women who played the National Lottery, the pleasure of play lay in dreaming and imagining the jackpot. Some of the women said that they frequently discussed with other women the dream of winning the jackpot.

However, a small but significant number of women taking part in the research (7.9%) said that they *would not* like to win the Lottery jackpot. The most common reason that the women gave for not wanting to win the jackpot was a fear of losing friends. The pie chart below highlights the range of responses given:

*Why Would You Not Like to Win the Jackpot?*



For some women, the perceived negative impacts that winning the National Lottery jackpot might have on their own and their families' lives was overwhelming. Indeed, *fear* of winning the jackpot was a common reason given by non-players to explain why they never bought tickets and to explain why they would not like to win the Lottery jackpot. There was a perception amongst some of the women that winning money via gambling was not synonymous with 'hard work', or as Katy mentioned, "You're not working for the money, you're just going to be given it". Indeed, some of the women feared the lifestyle changes that they imagined might be synonymous with winning money. Andrea remarked "I wouldn't want to become one of those snobby rich people". For some of the women, although winning the Lottery jackpot might alleviate some of the everyday feelings of guilt and anxiety arising from a limited financial budget, winning large amounts of money might cause even more guilt. Angela, an administrator explained why she never played the National Lottery:

'I wouldn't want to turn into someone who is just interested in money you know ... it worries me because I don't know what I'd do if it did happen. I don't know how I would cope with it. I'd feel guilty about it, especially when you think of people who don't have money and never will.'

Stacey remarked that although winning the jackpot might ease everyday financial concerns, she was reluctant to concede that 'becoming wealthy' would make her happy. Moreover, Stacey expressed a concern that winning 'too much' money might conversely exacerbate family problems rather than ease them:

'I don't think I'd be happy if I ever won a huge amount of money. A medium amount would be nice, but, I think you know, problems with friends and family and I just don't think money is that, erm, I don't think money solves problems or makes people happy. OK, I know some people who might, but I think that a huge amount of money would create more problems than it solves ... you read about

other people, people's relationships breaking up as a result of it and people having difficulties with friends and family'

Katy also expressed a fear of winning the jackpot and felt that suddenly 'becoming wealthy' might lead to superficial relationships with people and disagreements over money:

'You'd never know if they truly only wanted them for the money or whether they would be able to have like an honest relationship where they actually like the person for them not just for the money. A lot of people would want money and then you would have to decide who you were going to give money to, how much you were going to give them. They'd never be satisfied; they'd always feel that you should have given them a bit more.'

### 6.3 Risks, odds and luck

A good deal of existing gambling literature has drawn attention to the ways in which players are persuaded that the National Lottery is perhaps easier to win than it actually is (for example, Griffiths, 1997c). Central to this literature lie the ideas that players believe that Lottery play has more to do with 'effort and skill' than chance (Clotfelter and Cook, 1991: 90), and that Lottery players often believe that randomly selecting numbers will increase their chances of winning money (Creigh-Tyte and Farrell, 1998; Stewart, 1996; Rogers and Webley, 1998). Despite this, the women taking part in this research were overwhelmingly conscious of the small chances of winning money. Although they talked readily about the dream of winning the jackpot, they did so whilst acknowledging that the likelihood of winning money was very small. Caroline, summed up a common feeling amongst the women that winning the jackpot is something that happens to 'other' people, when she remarked "they're all up North; there's like a three mile radius that has got countless millionaires in it". Sue, a regular Lottery player talked about the Lottery as something to 'cheer her up' whilst conceding the low odds of actually winning:

'I think everybody likes to think what is the special thing they might do [with the jackpot], even though we all know we're never going to win it. But I think it is just something that cheers us up or keeps us interested and that's all it is to me. I'm well aware that it's not going to happen but I like doing it and it harms no one so there we are.'

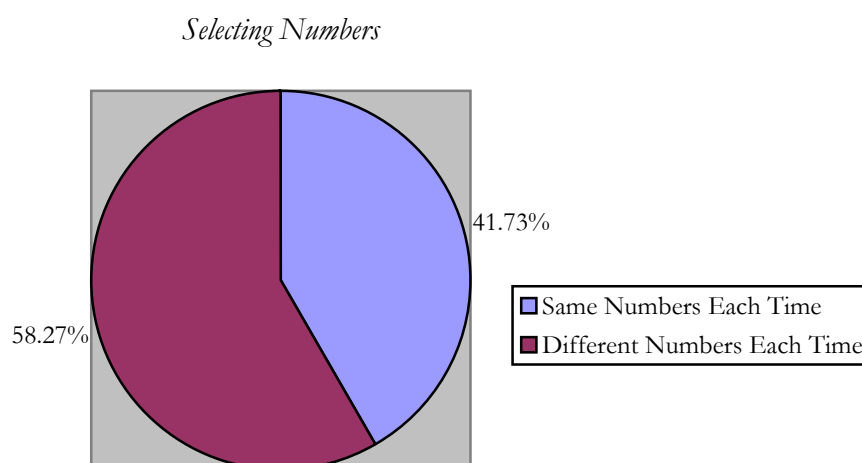
The women were also very aware that there were no greater odds during rollover weeks. It was the lure of a larger jackpot rather than a misconceived notion that there was more chance of winning during rollover weeks that sometimes convinced the women to buy tickets. Tracy explained:

'Occasionally I sometimes get a lucky dip as well if it's a rollover ... I don't know why 'cos there's no greater chance of winning is there, but you never know!'

Lucy who had stopped playing the National Lottery and had not purchased a ticket for three years also remarked that 'I wasn't going to win anyway, so why put a lot of money into something that probably isn't going to get me anything?'. Sylvia who limited her National Lottery purchases to a maximum spending amount of £2 per week, said that it was a recognition of the low odds of winning any money which persuaded her to limit her spending:

'I don't really want to spend any more than that [£2]. Most of the time I haven't got any, to go blowing like a fiver on it each week on Lottery tickets because I know the odds are like ridiculous, it's just the odds thing.'

In response to the question: 'Do you choose the same numbers each time you play?', the majority (58.3%) of those women answering the question who played the National Lottery said that they selected different numbers each time they played, and 41.7% said that they selected the same numbers each time they played.



Some women had complex routines of selecting numbers which were structured around notions of 'luck' and 'chance', although combined with a recognition of the low odds of actually winning any money. Amanda consulted her horoscopes to help her select her lucky numbers, and other women chose numbers that had specific personal meaning to them. Gail, for example, commented:

'One of them is the house number that we used to live in, one is five because my husband and I were born in the fifth month, thirteen 'cos I was born on the thirteenth of the fifth month, twelve because both my sons and grandson, their birthdays are on the twelfth. Forty because that was the year I was born and forty seven because that was the year my husband was born.'

As discussed in more detail in the next section, previous research has examined the ways in which people select lottery numbers and how this might be related to luck, chance (Reith, 1999) and the likelihood of becoming 'entrapped' if the same numbers are selected each

week (Griffiths, 1997c). Some of the women interviewed recognised that they had effectively become 'entrapped' into purchasing tickets by selecting the same numbers each week, as Sara remarked:

'Because I use the same numbers there's this, if you don't do it you think oh what if ... I didn't do it and my numbers came up? I think I'd be suicidal! [LAUGHS]'

#### 6.4 Good Cause Money<sup>3</sup>

There was a general lack of awareness about good cause money and how it was spent. Many of the women acknowledged that they were confused about good cause money – what percentage of the ticket price went to good causes and how this money was spent – and relied on the media to provide them with information. The women sometimes expressed a lack of trust of the National Lottery 'administration', and were especially critical of funding for schemes which either appeared to have no 'value', or which they believed the Government should have funded. Sue summed up these sentiments when she remarked:

'I don't know if they contributed to the Dome did they? I don't know. But I get the idea that now and then you hear of very tin-pot schemes getting a lot of money, and also, again, I can't tell you how I've come to this impression, perhaps I'm wrong, but I think that the Government has used it to pay for things that they should have. I like the idea that they give small grants to small concerns ... I think that's very healthy ... I don't know how it all pans out, I mean they're absolutely fraught with statistics and administration, it's very difficult to see what the net rewards are.'

Some of the women expressed frustration that National Lottery money was used to fund cultural projects which they claimed not to understand or to have any interest in. Caroline, for example, was especially frustrated at the use of good cause money to fund the Tate Modern:

'It doesn't interest me. I don't understand it. We did go up to the Tate Modern and I laughed because I don't understand it. It's just not something I get. I haven't been brought up in a world where there's been art around 'cos we never had that sort of money growing up, so never had sort of a nice piece of art ... so for me, no, a waste of money.'

The women frequently did not see the National Lottery as separate from the government, especially as far as good causes are concerned, and many understood the National Lottery as a type of 'tax'. Certainly, there was a sense of ownership over National Lottery money and a belief amongst some of the women that good cause funding was *public* money. Julie believed that players should have some control over how the money is spent:

<sup>3</sup> Approximately 28% of total National Lottery ticket sales goes to 'good causes' which include, health, education & the environment, sports, arts, heritage and charities.

'The public who spend the money on the Lottery don't really get to choose who it goes to themselves and it's their money so maybe they should get to.'

Indeed, many of the women described a lack of personal "association" with high cultural projects. Other women were far more sympathetic about the good cause funding for high-profile 'cultural' projects, such as Janine who associated the National Lottery with helping to preserve national identity and history:

'I honestly think a lot of our buildings and things should be preserved, 'cos it's our history and if you just pull them down and put these square block buildings up I mean that's our history gone isn't it?'

Similarly, Gail commented that spending money on heritage was beneficial because it "adds to tourism", however, she had some reservations about the ways in which some of the money had been spent, and blamed this on the choice of National Lottery operator:

'I think the Lottery money, a lot of it, could be better dished out ... I mean, I know I do the National Lottery and put my seven pounds a week into it in total, but I was really hoping that Richard Branson would get it when it changed contracts ... Because I think he would have done a lot more for charities and he would have spent the money a lot more wisely.'

There certainly appeared to be a lack of trust in the ways in which the good cause money is distributed, and a perception that possibly the 'whole story' about how money had been spent was unavailable. Sara was especially suspicious about where unclaimed prize money went:

'And those people still don't claim it, so where does that money go? What do they do with it? Does it go to charity? The reality is, we don't know where that money goes, and I'm fairly sure there's a mountain of money sitting there ... that goes back into whatever. But again, it's a con, I mean all things are a con aren't they? At the end of the day not enough of the money that goes to any charity gets to where it's supposed to go.'

Although the majority of the women interviewed expressed strong opinions about good cause money and its distribution, few were willing to admit that contributing to good cause funds was a significant factor motivating play. As Lucy remarked "No! I think of the money!!". The possibility of winning the jackpot was thus the most important factor motivating Lottery participation. Interestingly, when asked how they would like to see good cause funds spent, the women often mentioned help for victims of gambling; a tacit acknowledgement that the National Lottery is a form of gambling, and an insistence that the Lottery should be run in a "responsible" manner. As Andrea remarked; "Maybe [the National Lottery] should invest some of their money in Gambler's Anonymous or some sort of help for people".

## 7 Women and UK National Lottery play

This section explores the specific characteristics of National Lottery play that make it especially appealing to women players.

### 7.1 The Family

One of the major criticisms frequently levelled at gambling and particularly problem gambling, has to do with its negative effect on the family. This has particular ramifications for women for whom ensuring the well-being and security of the family frequently has particular significance. A whole range of authors have argued that it is primarily women who are defined and measured in terms of their ability to manage and protect the family, and who are blamed, even vilified, when things go wrong (see for example, Skeggs, 1997). It is vital then, when considering the reasons why *women* might gamble money on the National Lottery, that we attempt to do so from within the context of women's broader lives, with particular reference to their familial responsibilities. Looking at the ways in which gambling and National Lottery play are framed by social commentators and academics as detrimental to family life, can help to provide a framework for understanding how women tread a careful balance between gambling on the one hand, and avoiding criticism for putting the family "at risk" on the other.

The women tended to keep all forms of gambling separate from their children. As discussed earlier, children were discussed predominantly when considering how the women imagined they would spend the jackpot. However, children were also sometimes mentioned in terms of protecting the family from some of the negative consequences of gambling. Elaine, for example, drew attention to children and the family suffering financially, as a means of illustrating how gambling could get 'out of control':

'If you can gamble on something but you can walk away if you are losing ... then you are in control ... but if you put five pounds in and you're going back and forwards to the bar to change up twenties, thirties, forties, then you're not in control and it's a bad thing, because if you've got the money to gamble and it's not going to affect your life it's OK, but once it starts feeding into your life, like if you've got children and it's their, your budget for the week, then it's a problem.'

This echoes earlier research on gambling, such as Trevorrow and Moore (1998) who proposed a link between gambling and familial problems, especially where women gamble in a way that puts money intended for housekeeping and other essentials 'at risk'. As the quote above shows, Elaine was quick to distinguish her National Lottery play from gambling which puts the family at risk. Karen similarly commented that gambling and National Lottery play becomes a problem when it causes suffering of families and especially children:

'If you've got it [the money] and it's your choice, you want to spend it on that and you're not taking it away from anyone else. You're not taking it away from your family, your bills, your children, your pets. If you're not taking it away it's not hurting anybody and you're the only one who's going to suffer for it, that's your choice.'

Women are thus seen as those responsible for protecting the family, and acting as an arm of restraint on the gambling practices of husbands and partners. This reinforces women's role as "carer" and those who guard, rather than put the health and finances of the family at risk. Some researchers have recognised that the National Lottery offers a possible familial leisure space where the family can gather together, perhaps as a syndicate, or in order to watch the Lottery numbers being drawn (for example, Casey, 2004; White, 1997), and other commentators have drawn attention to the risks of exposing young people to gambling (for example, Fisher, 2000). However, in the present study, although the women were conscious of the need to protect their children from the financial consequences of gambling away money intended for the family, most women did not make any special effort to conceal their Lottery play from children. Indeed, there were a few instances of families sitting down together to select numbers, to purchase tickets or to check the winning numbers. Sara, for example, described how she involved her grandson in her routine of Lottery purchase:

'If I do more than my one line on the Lottery, I've let my grandson choose the numbers ... just because he, he knows that if we win the Lottery, we'll go to Disneyland.'

## 7.2 A 'respectable' and online leisure activity

Mark Griffiths argues that one of the reasons for the popularity of National Lottery play is that it is perceived as a "normal" and "socially acceptable" form of gambling (1997b). Indeed, he shows that 89% of the population approve of the National Lottery and 71% think that it is good for the country (p.23).

The women positioned National Lottery play as a "respectable" form of gambling by making a point of distinguishing it from other "less responsible" forms of gambling. Importantly, although the National Lottery is seen as "fun" and pleasurable, part of its appeal to women lies in being able to play without taking 'time out' from everyday duties to do so. Playing the National Lottery offers access to a pleasurable leisure activity that does not require a physical separation from everyday duties and responsibilities. Anne, for example, a supermarket checkout assistant purchases tickets at her workplace during her break:

'Because I work at [supermarket] and erm, if I'm off on shift you know, if it occurs to me at the time and there's nobody waiting I'll get myself one. But because we're not allowed money on the floor I have to be sort of, just before shift you know, getting ciggies or something.'

Significantly, the women played the National Lottery whilst keeping any interruption to their everyday routines to a minimum. For most of the women, this meant purchasing tickets *at the same time* as making other purchases and never, or only very rarely making a "special trip" to buy tickets.

For a small number of the women interviewed, the opportunity to play the National Lottery on-line meant that they were able to further reduce the amount of time and effort taken to purchase tickets and to check the winning numbers Tracy, a nurse who bought a Lottery ticket every Saturday, remarked:

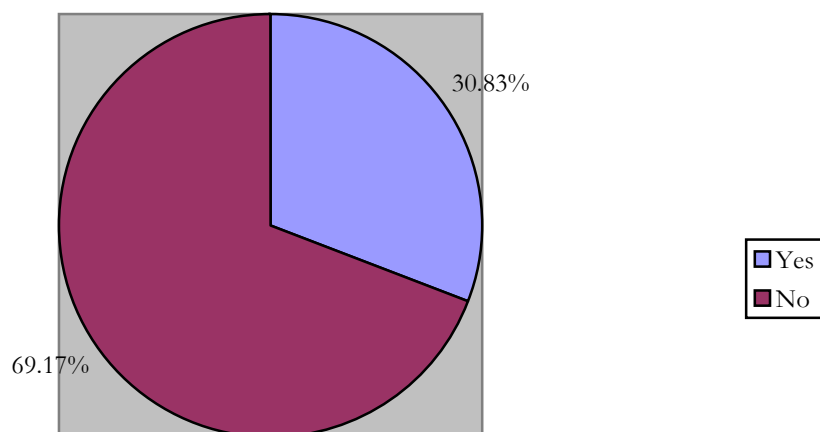
'I used to buy it at the local shop, but I buy it on the Internet now, you can get it over the net now ... I just buy my ticket as I say to save me going out to the shops ... if you buy it on the internet they send you an e mail telling you if you've won.'

Yolanda also purchased tickets on-line. She argued that this enabled her not only to avoid the inconvenience of making a special shopping trip each week to buy tickets, but also gave her the opportunity to manage the amount of money she spent. Having decided that she wanted to spend ten pounds a month – “I can justify ten quid essentially” – Yolanda used the Internet to enable her to set up her Lottery tickets once a quarter, and liked the fact that this enabled her to avoid the bother of remembering to buy tickets each week:

'I just go online. You can set it up for a number of weeks and you have, if you like, an account which basically debits your account, direct to your bank account and then you can opt to say whether you want to play on a Saturday, a Wednesday or the Thunderball, etc. So the way I do that, I allocate myself ten to fifteen pounds a month and I say “look, OK I'm actually going to do just the Saturdays”. I mean generally my principle is I set up one of those a quarter. So it's not a big issue.'

Another interesting feature of women's National Lottery play that seems to almost contradict the notion that it is a leisure activity is the fact that very few of the women actually watched the live draw. Despite being one of the most popular UK television shows with 6.55 million viewers weekly, the majority of women *did not* watch the live Lottery draw on TV. This suggests that the 'thrill' or excitement of playing does not lie in the event that the bet is placed on *per se*.

*Do You Watch the National Lottery TV Show / Live Draw?*



This clearly distinguishes Lottery play from other forms of gambling which require a physical presence at the bingo hall, the casino, or the dog track, for example. In contrast, the Lottery appears to require almost no “play” whatsoever. Even for those women who played regularly, every week, watching the live draw was not a priority. Lauren, for example, an office temp

said that “even if I’ve got a ticket it wouldn’t occur to me [to watch the live draw], very rare”. Jayne went so far as to say that she often forgets to check her numbers at all:

‘I’m not sort of waiting to see what the results are, in fact I sometimes forget. I had the ticket in my purse actually, I just remembered, a couple of weeks ago and I just, when I was paying my bill at the supermarket in Tolworth, I said “can you just check that?”’

The women described their National Lottery play in a way which sounded so mundane and so closely entwined with the routines of their everyday lives that it often did not sound like a “leisure” or even “gambling” activity at all. As Janine remarked, “I just want to know what the numbers are not the bit that goes with it”. Amy went so far as to say that “there’s no fun attached to it really”. As described above, time devoted to “play” was kept to an absolute minimum and often the women did not even purchase the tickets themselves. Many of the women appeared disconnected from the actual process of playing the Lottery. Stacey, for example, was happy to talk in great detail about the National Lottery good cause projects, and her dreams of winning the jackpot etc., but was unconcerned about the ticket purchase itself and remarked that ultimately, the decision to buy a ticket was often her husband’s. As the quote below shows, Stacey talks about the ticket purchase itself as something her husband does for both of them:

‘Well usually my husband buys the ticket, but about once a month he says “have you bought a ticket?” and I’m going to [the supermarket] so I buy the ticket ... I think he usually spends two pounds a week and I think in the early days we used to between us spend three or four pounds.’

Gail summed up the ambiguity of the National Lottery as a leisure activity by drawing attention to the significant differences between the Lottery and other forms of gambling:

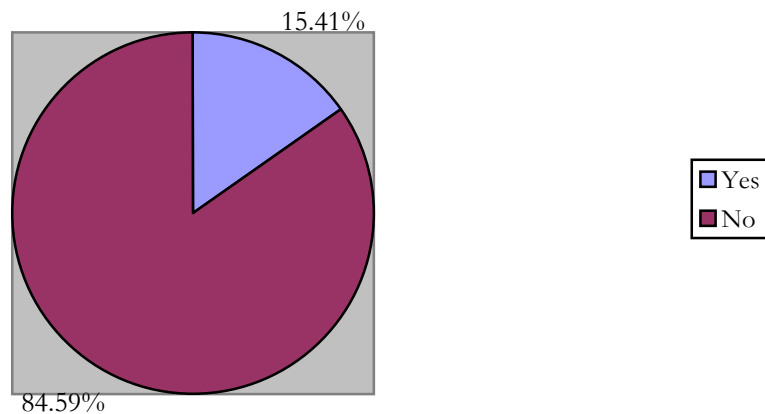
‘I could never say I prefer the Lottery ‘cos the Lottery is just going to the supermarket and paying for my tickets. I don’t sit there and you know, even when I sit there and watch the Lottery show, I never sit there with my tickets. To check them I only ever take them to the supermarket and check them there so I could never say it’s a social thing.’

Certainly, for the women taking part in this study, the pleasures of the National Lottery were “mental” and on-going rather than instant “fun” or a thrill, unlike, as we have seen, for other forms of gambling.

### 7.3 Syndicates

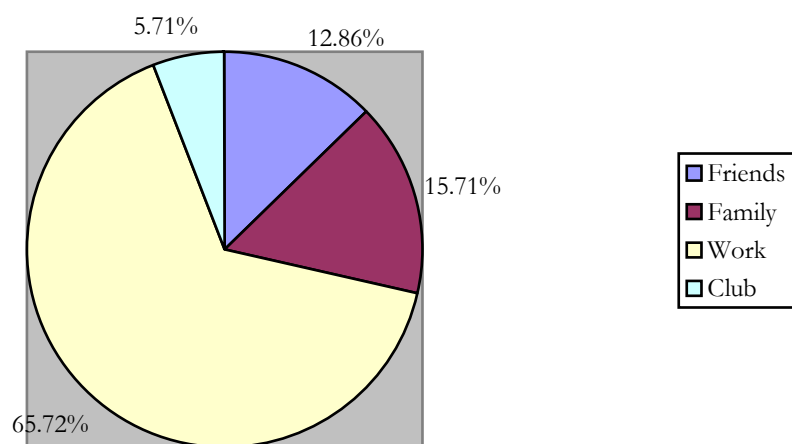
One of the interesting features of the National Lottery that distinguishes it from other more “individual” forms of gambling is that it is possible to play as part of a group of others, or a “syndicate”. A section of the questionnaire focused on syndicates in order to establish the extent to which women were involved in National Lottery syndicates. Although the majority of women *did not* belong to a National Lottery syndicate, nevertheless, 15.41% played the Lottery as part of a syndicate:

*Are You a Member of a Syndicate?*

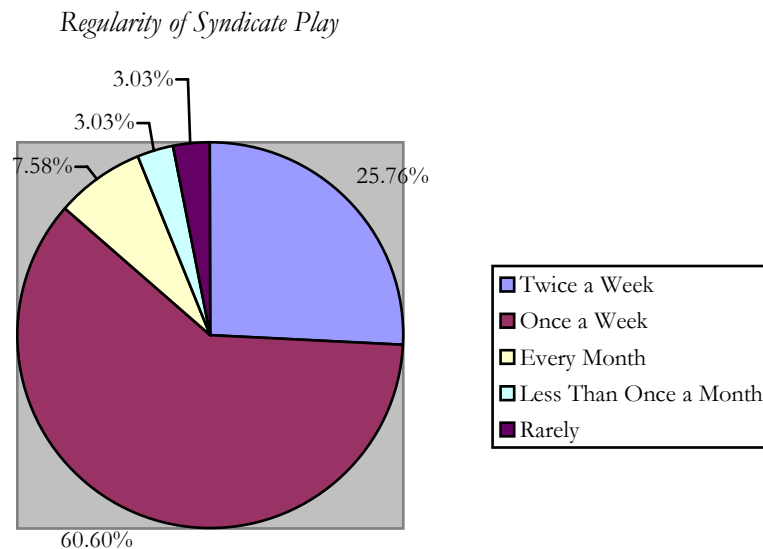


The most popular type of syndicate that the women were members of was work based syndicates. 65.7% of those who were a member of a syndicate were in a syndicate made up of work colleagues.

*Type of Syndicate*



60.6% of syndicates played the National Lottery once per week as the pie chart below shows:



As the previous section shows, for many of the women, National Lottery play represented a very specific type of leisure activity that offered pleasure via gambling without having to devote time and a space to play. However, for those women who were members of National Lottery *syndicates*, the Lottery also enabled access to a more conventional type of leisure activity. In particular, syndicates provided an opportunity for gambling and socialising with other women. National Lottery syndicates were often made up of a group of work colleagues. Money was collected and used to purchase Lottery tickets. Any winnings were saved and spent on a night out at the end of the year, often at Christmas, and in this sense provided an opportunity for further leisure activities. Sylvia described her syndicate participation:

'One person is responsible for buying the tickets and looking after the money and you know when we had enough money we'd go out for a meal or something ... We did have a couple of meals because we used to let it accumulate until we had about two hundred pounds or something, or a bit more and then we'd have a night out or something, and that would cover the meal and drink. Well, most of the drinks and then with whatever on top then people would just chip in.'

Syndicates also provided a space for social interaction with other women apart from using winnings to go out for an annual night out. Other authors have shown that for women gamblers, being able to socialise and to gain a sense of community with other gamblers has represented an important motivation for women who gamble (for example, Dixey, 1988; Freestone, 1995; O'Brien-Cousins and Witcher, 2004). Much of this research has focussed on bingo, however, this research shows that National Lottery syndicates similarly offer a space to talk, gossip and chat with other women and the Lottery provided the theme for discussion. A good number of women said that they got a lot of pleasure from talking about the Lottery, particularly in terms of how they would spend the jackpot as Karen explained:

'For example, say it's a huge rollover and it's Sunday, sort of mid-morning, I buy the Lottery ticket and then I'll say "come on let's go out to lunch" and then over lunch perhaps our conversation would be "what would you do with it this week?", and that always changes. It's a fun conversation to have. It's also a conversation that if you're having trouble in a new situation, or if you're trying to get blood out of a stone, trying to drag somebody into conversation.'

For women on a low income, National Lottery syndicates represented a useful means of gaining access to a budget for personal leisure activities that were not centred on the family. However, other syndicates used the money saved to provide a "nest egg" or a bonus for Christmas which was commonly seen as the most expensive time of the year. Gail commented:

'Every time we've won anything, ten pound, twenty pound, we did win one hundred and forty pound and we just put it into an envelope and thought, well come Christmas it won't be a fantastic amount unless we win bigger of course, we'll just share it out at Christmas ... I think it amounts to about two hundred and fifty pounds so far.'

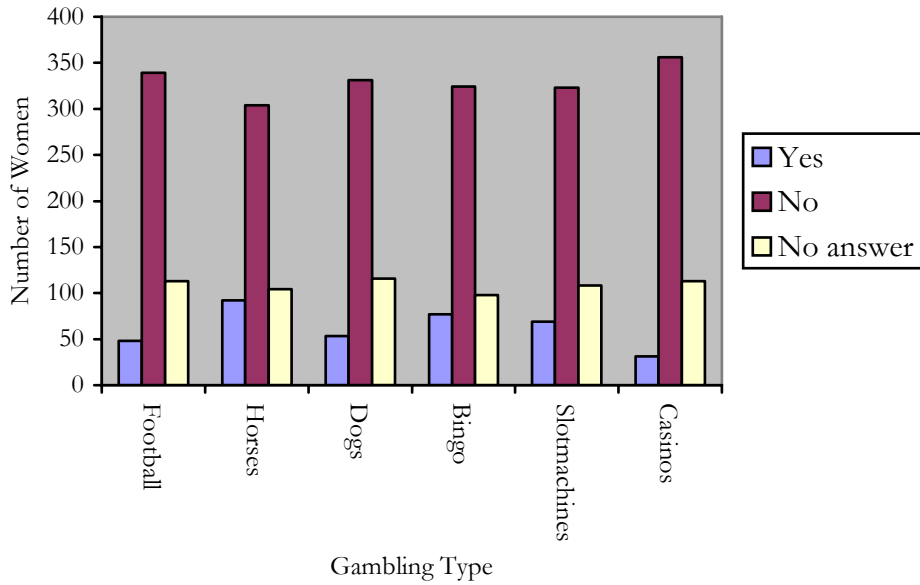
Other syndicates used the National Lottery as an opportunity to meet up more regularly than once a year. Caroline said that her work-based syndicate was an opportunity to have a "get together" as much as it was about helping to fund a group meal out:

'We try and meet up every five months. It works out twice a year as a way of a sort of get together for everybody who used to work here and it's a way of keeping in contact as well ... we wait until we've got what we all think is a reasonable amount and have a meal with it; take it off the bill.'

#### **7.4 Other forms of gambling**

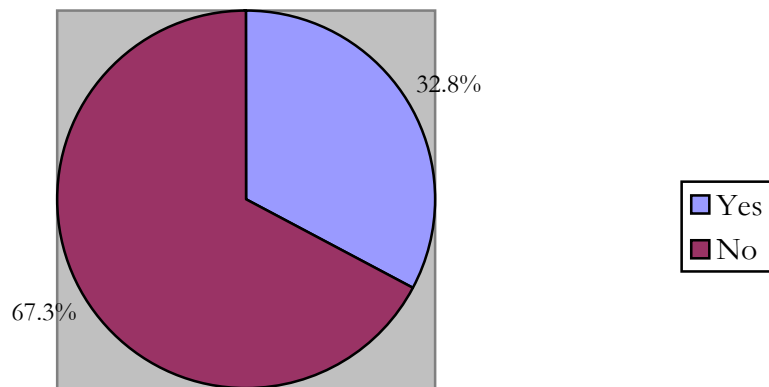
The extent to which the women saw gambling on the National Lottery as a "respectable" form of leisure was further exemplified when the women were asked to talk about any other types of gambling in which they might participate. Aside from the National Lottery, the most popular type of gambling was betting on the horses, usually at a race-track rather than in a betting shop, closely followed by bingo play. The least popular was casino gambling – only 6.2% had participated in the past 12 months:

*Other Types of Gambling*

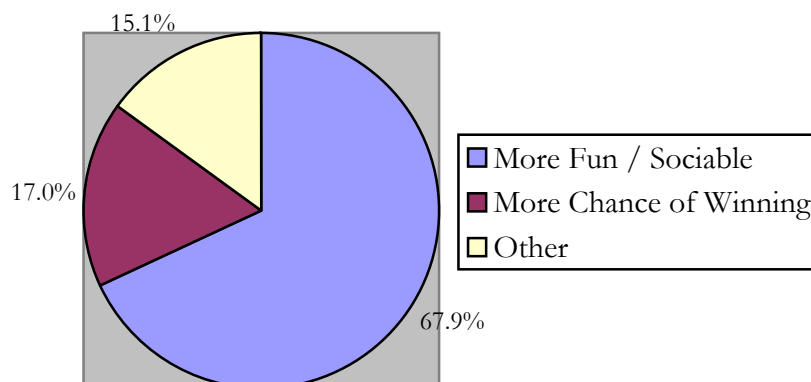


When asked, the majority of women (67%) said that they did not prefer other forms of gambling to the National Lottery. However, 33% of the women claimed to prefer other forms of gambling to the National Lottery. It is interesting then, that they chose to play the National Lottery so much more frequently. 68% of the women who said that they preferred other forms of gambling to the National Lottery said that this was because other forms of gambling offered more “fun” and “sociability”. Fewer, but significant numbers of women said that they preferred other forms of gambling because they offered “more chance of winning” (17%) 15% of the women who said that they preferred other forms of gambling to the National Lottery gave a range of other reasons.

*Do You Prefer Other Types of Gambling to the National Lottery?*



*Please Explain*



Checking numbers and waiting for the live draw did not appear to be part of the “thrill” or excitement of playing the National Lottery. This is in contrast to the other forms of gambling in which the women participated, which appeared to have a specific appeal that the National Lottery does not have. For Kerry, an infrequent National Lottery player, but a regular fruit machine player, slot machines offered a particular thrill or excitement that the Lottery did not:

‘Oh it’s all the bells and whistles isn’t it, and the flashing lights and everything. Sort of like, oh, I haven’t had a go on that one, and that one looks interesting, I’ll have a go on that one.’

For other women, the National Lottery was notably different from other forms of gambling in that it did not contain the same “social” opportunities. Whilst it is possible to play the National Lottery with an absolute minimum of “fuss” or inconvenience, participating in bingo, dog racing or horse racing for example, requires participation in a physical activity, and time to be devoted to it. Although this was clearly a key factor which motivated women’s participation in the Lottery, some of the women expressed a preference for the social opportunities and excitement that more traditional forms of gambling, such as bingo, offered. Yolanda, a care worker, felt that gambling offered clear social benefits, especially for her elderly women clients:

‘You’re not going to get the same excitement from the Lottery but, say if my sixty five year old goes to the bingo you could have the adrenalin and the social context, and I think there is a need there that my six who are playing bingo, actually have much more of a social interaction and therefore is more beneficial in that way ... That could be a team event, say for example let’s say the clinic decides to go to the races, we go once, we have a flutter, it gets everybody together, you have a fun time and that’s the end of it.’

Frankie, who used to play the National Lottery but had now stopped completely, complained that the National Lottery had stopped offering her any pleasurable experiences. She distinguished Lottery play from bingo, which although, she conceded was a form of gambling, it was one which offered her benefits other than simply gambling:

'It's just giving your money away like that , I can't sort of ... I think [with bingo] at least I've had a good drink ... you've had a social evening and got something out of it and participated. That would be a more rewarding way of gambling.'

Bingo was the second most popular form of gambling for the women taking part in this study, aside from the National Lottery, which reflects the fact that bingo has long been seen as an "acceptable" leisure / gambling space for women. Although slightly more women had bet on horses in the past 12 months than had played bingo, this generally involved a family day out at the races, and the women were overwhelmingly extremely wary of betting shops. When asked why she would never go into a betting shop, Amanda remarked, "They stink and are full of old men and drunkards". Sylvia also drew attention to a lack of access to betting shops, which she perceived to be "distasteful", and places that excluded her because of her gender, but seemed to display an interest nonetheless:

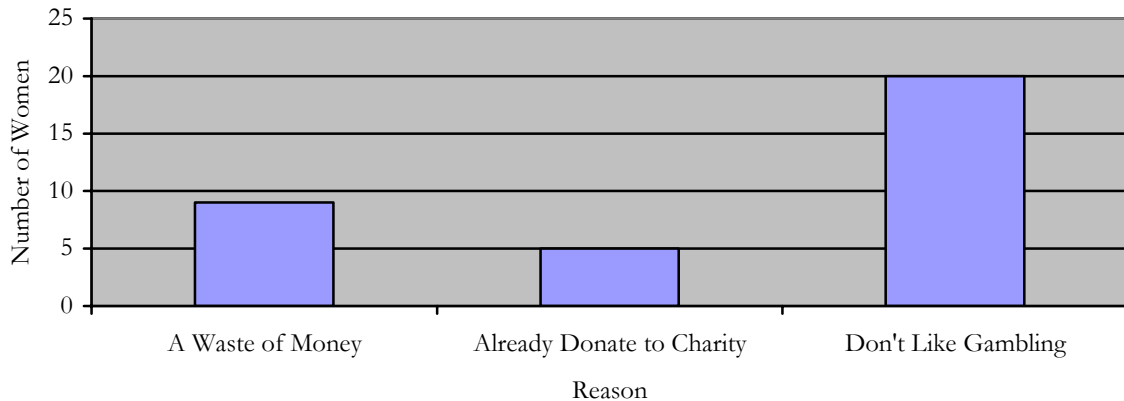
'The windows are all blanked out ... all you can see is the pictures of the horses and that sort of thing and the little doorway, you know? It's almost like you'd probably just walk past them most of the time, the most seedy ones, but if you do happen to look in and all you see is just rows of sort of benches and you're thinking "oh I wouldn't want to go in there".'

Amy said that she preferred playing bingo to the National Lottery (despite playing the Lottery more regularly than bingo) because she believed bingo offered better chances of winning money:

'I think you can probably win more money at bingo. I mean it's fine if you're going to get the – the odds of getting the "big one" at the Lottery whereas bingo, I've known loads of people that have won things. It might not be, it won't be millions, but it's been a hefty whack.'

Those women who said that they had never bought a National Lottery ticket were asked to explain why not. Of the women who had never bought a ticket, 24% said that this was because they disliked gambling. This raises an interesting point to be further discussed, namely that there was a feeling amongst a significant number of the women taking part in the study that they would not buy tickets because they viewed the National Lottery as a form of gambling. Thus, despite the common perception that the National Lottery is an "accessible" and "respectable" form of gambling, it is worth noting that the most common reason given amongst women for not playing, was because of its status as a form of gambling, as the chart below demonstrates:

### *Reasons for Not Playing the National Lottery*



## **8. Household budgeting and money management**

For the women taking part in this study, deciding how much they could afford to spend on play was crucial, especially bearing in mind their limited household budgets. The women talked in detail about how they came to a decision about how much they could reasonably afford to spend on tickets at any one time. Although ticket purchase was sometimes irregular and spontaneous, overall the women said that they set clear boundaries around how much they could afford to gamble. Anne, for example, explained how she reached the decision to spend a maximum of £5 on tickets at any one time:

'It's just a nice comfortable amount, it's not too much, its not going to break the bank, you know? I don't actually expect to win anything ... a one pound ticket is nothing it's only one pound I mean it's stupid even buying them, that's why they are so cheap.'

Tickets were often purchased alongside other household purchases, often at the supermarket, petrol station or newsagent. For the majority of the women, ticket purchase was careful and responsible and the women were wary of spending 'too much', as Katy remarked:

'I've been in the queue because my dad would have been buying a Lottery ticket and then he's say "here put a pound on" or something and then I'd put a pound on. Or if I was queuing up like with somebody to get cigarettes or something then I'd, while I was in the queue I'd fill in and put a pound on. I never put more than a pound on.'

Some of the women talked about the amount of money that they had decided they could afford to lose – an 'acceptable loss' as Kerry put it:

'It's working out what your acceptable loss is going to be; what you can afford to lose at the time. So it might be you know, five pounds.'

Working out an 'acceptable loss' sometimes meant making adjustments to the amounts of money spent on Lottery tickets. Janine, for example reduced the number of tickets that she purchased after a period of no winnings; 'I used to do five pound a week but I thought that was too much 'cos we never won so I reduced it to three' and Janet talked about the importance of 'measuring the risks against the benefits'. As discussed above, the National Lottery represents an easily accessible form of gambling which enables play with minimal time, effort or 'fuss' to the women who play.

Other women, such as Lauren, spent £10 wins on 'treats' for herself and friends:

'Sometimes I treat myself to a CD, or if I'm out with the girls I'd say "Oooh, I've had a ten pound win and buy a jug of cocktails. Yeah, I like to sort of do something with the winnings.'

For women on a low income, spending money on treats for themselves can often seem an unnecessary extravagance. This coupled with everyday guilt and anxiety about providing for the family and balancing debt can often mean that women frequently go without shopping for themselves. The National Lottery, to a certain extent, appears to offer occasional opportunities for women to spend money on themselves; money which otherwise would simply not be available. For other women, winnings are simply absorbed back into the household budget. For example, when asked if she could remember how she had spent her £10 Lottery winnings, Jayne laughed; "God no! I probably spent it on the housekeeping! ... That just went back in my purse." Amanda, a clerical temp, also coupled her small winnings on the National Lottery or on Scratchcards with her general housekeeping budget. Interestingly, by positioning her Lottery play as part of her household budgeting and money management, she seeks to distinguish it from what she terms "hardcore gambling":

'I'd be happy enough, say I put a pound and I got two pound back and think "thank God I got my pound back!" and I'd use that other pound to buy milk or something. It's just back into whatever I might need. So supposing in order to check the numbers I've gone down to the shop anyway, to go and check the numbers anyway and maybe I wasn't going to buy anything else. So it just means that I have a little bit more money extra. But I don't really do all that gambling stuff ... hardcore gambling.'

Sara described how winning £10 eased some of her immediate financial concerns:

'There was one time when I won ten pound and I actually didn't have any money so it came in very handy. You know, I mean the money was coming in the next Tuesday, but on that particular Sunday I was actually skint.'

The women were all very careful to say that their management of their household budgets was orderly and responsible, and that their Lottery participation, or indeed participation in any

other type of gambling never jeopardised money that was intended for the home or the family. “Food and bills” always came first as Gail was quick to point out:

‘I think if you can just have a little flutter I mean I know that if we didn’t have any money, if I didn’t have five pound a week to do the Lottery it wouldn’t be the end of the world, and probably when I do retire, I would probably just do that two pound a week on my regular numbers. But as I say, if it was two pound for a loaf of bread or two pound for the Lottery, the loaf of bread would be number one.’

Similarly, Amy insisted that to a certain extent she kept her National Lottery budget separate from her essential bills. She said that although she would not ‘rely’ on winning money on the National Lottery to help pay bills, she would use winnings towards her housekeeping budget:

‘[The winnings] probably just something like housekeeping, like shopping and you know, food shopping ... probably wouldn’t have gone on bills or anything like that because that would be separate. We would do that with the banks and whatever. So it would just go in my pocket so it would be like lunches or, if I was going anywhere like bus fares or petrol.’

As discussed earlier, Trevorrow and Moore (1998) see gambling as frequently detrimental to the household budget and household money management (p.16). However, other research has argued that gambling might reflect a well-thought out intention to *add* to the household budget. Lady Florence Bell, for example, writing about women and gambling as early as 1911, recognised the dilemma faced by working class women when presented with the chance to be able to relieve some of the pressures of a tight household budget. Writing of the plight of working class, low-income women, she writes:

‘[s]ystematic betting of the women ... is in many cases ... a quite deliberate effort to add to the income. A man comes to the door of a woman who ... is hard pressed for money and presents her with the possibility of spending a shilling and winning £5. How should she not listen to him?’

(Bell, 1911: p.354)

Other much more recent work, such as Casey (2003; 2006) examines National Lottery winnings as a possible means of supplementing the household income. Additionally, the author argues that for many women, the decision to routinely purchase Lottery tickets is part of a careful and complex system of weekly budgeting and looking after the family, within which women invest meaning (2003: p.250). It is interesting to note that the women of Casey’s research dreamed of winning enough to help to alleviate everyday financial anxieties and problems, but were fearful of the life transforming consequences associated with winning “too much”. In a similar vein, Dixey and Talbot (1982) observed that although the working class women bingo players of their study were keen to win enough to ease everyday worries about money, they did not want to win “life-changing” amounts of money. As one bingo player remarked:

‘I think people feel safe. I think people get frightened at too much change ... People tend to just want to stay as they are. Everybody wants more money and to live a bit better, but they don’t want to see things change too much. You get all these

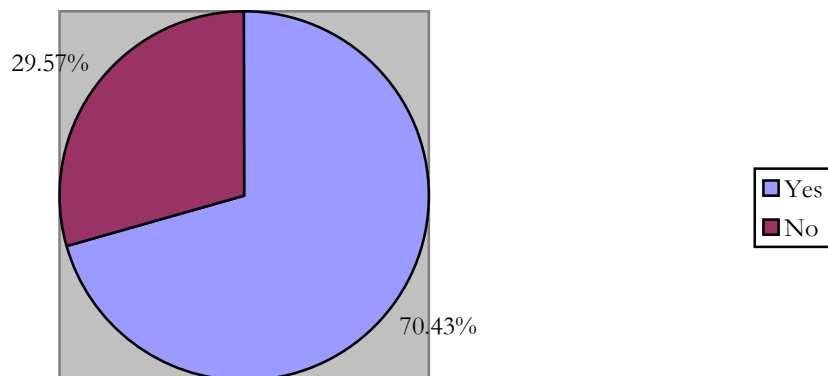
computers and things like that and it frightens people because they are losing control.'

(Dixey, 1988: p.97)

The women were asked to record the amounts spent on their National Lottery play; both on bi-weekly tickets and on Scratchcards *each time* they played. The average (mean) amount spent on purchasing National Lottery bi-weekly draw tickets was £3.26p with the most common amount of money spent at any one time £1. This compares with £2.59p for scratchcard expenditure, again with £1 being the most common expenditure. It was interesting to note that *per play*, the women spent more on purchasing bi-weekly National Lottery tickets, and also played the National Lottery more frequently than they purchased Scratchcards.

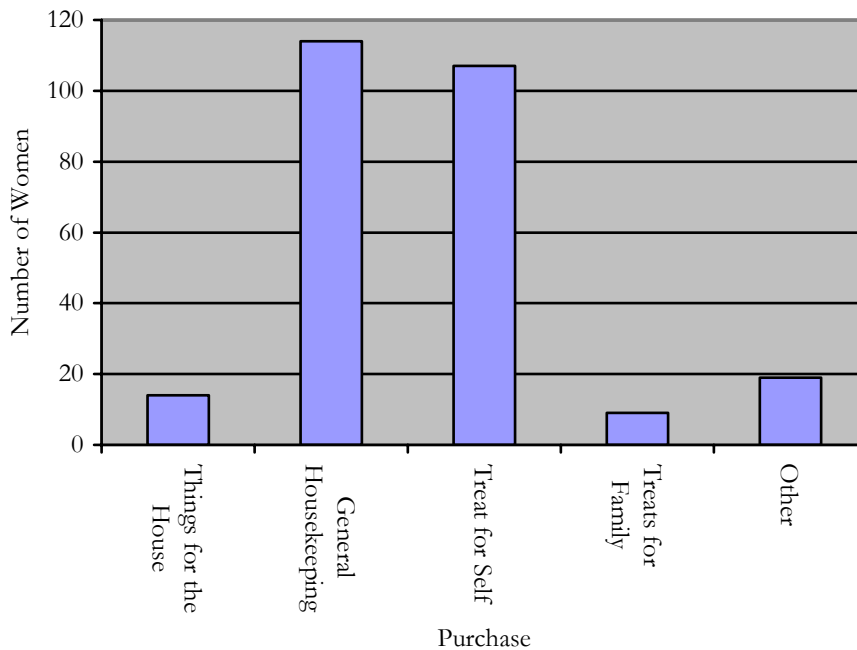
It was anticipated that the possibility of winning prizes would be a key factor motivating women to play the National Lottery, so a section of the questionnaire was dedicated to finding out more about women's attitudes to winning money and how they may have spent any money won on the National Lottery. To begin with, the women were asked: "Have you ever won any prizes on the National Lottery?". The majority of the women (70.43%) had won some money as the chart below shows:

*Have You Ever Won Any Prizes on the National Lottery?*



Of those women who *had* won money, most had won £10. The women who had won a prize were also asked: "What do you / have you done with your winnings?". Of those women who had won money through playing the Lottery, the most common response to this question was to pay for general housekeeping, followed by buying a "treat for myself".

### *Purchases Made With Winnings*



## 9. Conclusions

- This study has identified the importance of gender-specific research into National Lottery play and gambling more generally. It demonstrates that it is possible to enhance our understanding of gambling by incorporating women's gambling motivations and experiences into the research.
- Furthermore, by producing an account of National Lottery play which looks beyond the addiction and dangers associated with play, and by exploring the ordinary, everyday routines of women who play, the research offers a deeper, richer understanding of what motivates women to spend their limited resources on gambling.
- The vast majority of women had played the National Lottery at some point since its launch (79%). Women most commonly played once or twice a week (55%) although a significant percentage of women also play "rarely" (23%).
- This is in contrast to scratchcard play. Scratchcards were most commonly purchased "rarely", although 1.6% of the respondents (N=10) said that they purchased Scratchcards more than once a day.
- The National Lottery Saturday draw was by far the most popular National Lottery game (73.2% played), followed by the Wednesday draw (38.8%), Scratchcards (28%), Euromillions (21.4%) and least popular, Thunderball (9.8%).
- The majority of the women recognised that the National Lottery is a form of gambling (88%), and slightly more believed Scratchcards to be a form of gambling (91%). This

suggests that Scratchcards are possibly perceived to be more “dangerous” and perhaps less “respectable” than the bi-weekly draw.

- Despite acknowledging that the National Lottery is a type of gambling, during the interviews, the women defended their right to gamble by differentiating the National Lottery from what they described as “real” gambling. The women did this by discussing people who they believed were “addicted” to gambling and, by describing addiction as a “disease” or an “illness”, they distanced themselves from the possibility of it happening to them.
- The dream of winning the National Lottery jackpot was by far the most cited factor motivating the women’s decision to play, with 85.1% stating that they would like to win the jackpot. Discussions with friends and family about how they imagined the jackpot would be spent added an important “social” aspect to the women’s National Lottery play.
- The most talked about and hoped-for effect of the jackpot, was to ease the nagging feelings of anxiety and guilt over money which characterised the women’s everyday lives. The women talked about paying off mortgages, making their children and grandchildren’s futures “secure”, erasing debt, and not worrying about bills for example. This goes some way in challenging the idea that dreaming of the jackpot involves a longing for frivolous consumer goods, although “treating” the family also featured in these discussions.
- There was also a fear of the jackpot. In particular, the women feared that winning “too much” would have a negative effect on their lives and would damage those aspects of their lives which they believed held value, such as not being “greedy”, “snobby”, or disturbing familial relationships or friendships with disagreements over money.
- The women were very aware of the small odds of winning the jackpot, and many cited the “low” odds of winning any money at all as a reason not to play.
- Most of the women chose different numbers each time they played, and often cited the theory of “entrapment” as a reason for doing so.
- Nonetheless, a significant proportion of the women selected the same numbers each time they played, and had “lucky” numbers which were related to family birthdays for example, and sometimes to numbers in horoscopes.
- It was during discussions about good cause money that the women demonstrated the most frustration with the operation of the National Lottery. There was a strong feeling that good cause funding is “public” money and the women expressed feelings of ownership over it. This translated to their frustration at some of the more high profile projects, but also sympathy with local, small-scale, community projects and some sympathy with projects which were seen to preserve local or national heritage.
- The majority of the women were quite adamant that “giving money to charity” was not a key motivation to playing the National Lottery, although it did appear to give the National Lottery an air of “respectability”, especially when contrasted with other gambling activities.
- The women enjoyed the ease and convenience of the National Lottery which appeared to require minimum effort to play. Tickets were predominantly purchased

alongside “essentials” and the women rarely made a special trip to play. The Internet had made this even easier, and was certainly more important a feature of play than in previous research (see Casey, 2003c).

- The majority of the women did not watch the numbers being drawn on the live TV show which adds to the ease of play, but in addition, it separates the National Lottery from other forms of gambling. The pleasure, fun and “thrill” of the National Lottery is mental, metaphorical and on-going and does not offer the same “flutter” as other gambling activities.
- 15.4% of women were members of a syndicate. Syndicates were mostly work-based and offered a different type of pleasure than individual National Lottery play. Syndicates offered a space to talk, gossip and chat about the jackpot dream, and moreover, allowed the women to save for an annual night out on any winnings. For women on a low income, finding *time* amongst the demands of paid work and *money* to fund leisure for themselves with friends is often problematic. Syndicates, then, provided a space (physical and financial) for leisure time to socialise with other women.
- The specificity of National Lottery play as a gambling activity was further heightened when the women spoke about other types of gambling and their participation (or not) in them. Bingo was identified as an opportunity to socialise and betting shops were broadly defined as “men’s spaces” as “unsavoury”, “seedy” and unwelcoming.
- The ways in which the women tended to identify forms of gambling as inappropriate and not “respectable” helped to identify their National Lottery play as sensible, careful and rational. The women were aware of the criticisms of gambling, and kept careful control of the National Lottery spending budget to ensure that they did not gamble away any money intended for the home or the family. The women often talked about working out an “acceptable loss”; how much they could reasonably afford to lose.
- Winnings were also budgeted. Although the women were adamant that they never relied on winnings to purchase essentials, for example bills or food, some women admitted that winning £10 had “rescued” them from immediate financial crises. Most of the women used any winnings to add to the housekeeping, but some bought themselves “something special”, for example, a CD, lunch or a round of drinks.

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## **11. Appendices**

**APPENDIX ONE:** Questionnaire

**APPENDIX TWO:** Topic Guide

**APPENDIX THREE:** Mini-Biographies of Women Taking Part in the Qualitative Research

## UK NATIONAL LOTTERY QUESTIONNAIRE

**Dear Employee**, I am a researcher based at Kingston University and I am currently researching National Lottery play. I would be extremely grateful if you could spare a few minutes to help me with my research project by filling in this questionnaire and returning it in the envelope provided or directly to the research assistant. **Thank you for your co-operation.** Emma Casey

### All information given is kept in confidence

1) Have you ever bought a National Lottery ticket? Yes  No

2) If *no*, why not? (please give a short answer) [.....]  
[.....] (Please go to question 17)

3) If *yes*, what type of National Lottery ticket have you bought?

£1 Wednesday  £1 Saturday  Scratchcard  Thunderball  Euromillions

4) If *yes* to Wednesday or Saturday draw, how often do you play?

Twice a week  Once a week  Every month  Less than once a month   
Rarely

5) Do you choose the same numbers each time you play? Yes  No

6) How much do you usually spend each time you buy a) National Lottery tickets?

£[.....] and b) Scratchcards?  
£[.....]

7) If *yes* to Scratchcards, how often do you buy Scratchcards?

More than once a day  Daily  Several times a week   
Once a week  Every month  Rarely

8) Have you ever won any prizes on the National Lottery? Yes  No

9) If *yes*, what is the largest amount you have won? £[.....]

10) What do you / have you done with your winnings?

[.....]  
[.....]

11) How important do you think the following factors are in influencing your decision to play the National Lottery?

	Very important	Important	Not important	Not at all important
The possibility of winning money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Giving money to charity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A bit of fun or a 'flutter'	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

12) Do you belong to a National Lottery syndicate? Yes  No  (If *no*, please go to question 16)

**13) If yes, what sort of syndicate is it?**

Friends  Family  Work  Club  Neighbours  Other (please specify)

**14) How often does the syndicate play the National Lottery?**

Twice a week  Once a week  Every month  Less than once a month  Rarely

**15) How much does the syndicate spend each time it plays?**  
£[.....]

**16) Do you watch the National Lottery TV show?** Yes  No

**17) Would you like to win the National Lottery jackpot?** Yes  No  Sometimes

**18) If yes, how would you spend your winnings?**  
[.....]  
[.....]

**19) If no, why not?** [.....]

**20) Do you think that the National Lottery weekly draw is a form of gambling?**  
Yes  No

**21) Do you think that Scratchcards are a form of gambling?** Yes  No

**22) If no to any of the above, why not?**  
[.....]  
[.....]

**23) In the past twelve months, have you bet on any of the following? (If no, please go to question 25)**

	Yes	No		Yes	No
Football	<input type="checkbox"/>	<input type="checkbox"/>	Bingo	<input type="checkbox"/>	<input type="checkbox"/>
Horses	<input type="checkbox"/>	<input type="checkbox"/>	Casinos	<input type="checkbox"/>	<input type="checkbox"/>
Dogs	<input type="checkbox"/>	<input type="checkbox"/>	Slotmachines	<input type="checkbox"/>	<input type="checkbox"/>

**24) Do you prefer playing any of the above to the National Lottery?** Yes  No   
Please explain;  
[.....]  
[.....]

**25) Do you have Premium Bonds?** Yes  No  If yes, how many?  
[.....]

Are you; Male  Female

How old are you? 16-25  26-35  36-45  46-55  56-65  66-75  75+

What is your ethnic group? [.....]

What is your occupation? [.....]

Would you be willing to be interviewed for this research? Yes  No

If yes, please provide your name and a contact telephone number and / or address:

Name [.....] Address [.....]  
Telephone number [.....]

**Many thanks for completing this questionnaire**

## TOPIC GUIDE FOR INTERVIEWS

1. Frequency of play
2. Types of games played
3. Amounts spent on lottery tickets and Scratchcards
4. Where are tickets purchased?
5. Motivations for play? Daydreaming / fantasy experiences. How the women imagine they would spend their winnings.
6. Other forms of gambling that the women participate in
7. Why / why do they not gamble in these ways? How frequently and how much?
8. How do the women decide how much to spend on lottery tickets?
9. How do they organise their winnings?
10. What do the women do in their 'spare' or 'leisure' time?
11. General attitudes to gambling. Is the National Lottery seen as a gambling form?
12. Role of husbands / partners and children in lottery play and gambling more generally.
13. Syndicate membership?
14. How do syndicates operate? Etiquette / spending etc.
15. Attitudes to Good Cause spending.
16. General attitudes to the research topic. What do the women think of me?

## **Mini-Biographies of Women Taking Part in the Qualitative Research**

*(All names have been changed to protect confidentiality)*

1. Caroline. Early 30s; care worker
2. Frankie. Mid 30s; administrator
3. Katy. Early 20s; teaching assistant
4. Andrea. Late 20s; manager of video rental store
5. Julie. Mid 20s; support care worker
6. Amy. Mid 20s; administrator
7. Karen. Early 50s; office temp
8. Sara. Late 40s; pharmaceutical assistant
9. Anne. Late 40s; supermarket checkout assistant
10. Kerry. Mid 40s; personal assistant
11. Tracy. Mid 40s; nurse
12. Jayne. Mid 50s; reception manager
13. Angela. Mid 20s; administrator
14. Lauren. Mid 30s; office temp
15. Elaine. Early 20s; sales assistant
16. Sylvia. Early 50s; administrator
17. Janine. Mid 50s; support worker
18. Gail. Late 50s; research administrator
19. Yolande. Mid 40s; nurse
20. Samantha. Mid 20s; nurse
21. Lucy. Early 30s; administrator
22. Stacey. Early 40s; administrative manager
23. Sue. Mid 50s; care team manager
24. Amanda. Late 40s; clerical temp.
25. Janet. Mid 20s; care worker.