

A BIBLICAL PERSPECTIVE ON GAMBLING

POSITION PAPER

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The unprecedented pervasiveness of gambling in American culture and its consequences demand a critique from a Christian perspective. To determine whether participation in gambling is appropriate, Spirit-filled followers of Jesus must recognize the problematic nature of gambling, understand relevant principles derived from Holy Scripture, and apply those principles prayerfully and with sensitivity to the potential impact that gambling has on the individual and others in the individual's circle of influence.

The Nature of Gambling

The basic dictionary definition of gambling is "to play a game for money or property; to bet on an uncertain outcome."¹ A more precise, legal description may help Christians understand gambling and differentiate it from legitimate transactions in which creative efforts, useful skills, and responsible investment (positive expected returns, at least in the long term, as well as inherent value independent of the marginal risk being taken) are integral factors:

A person engages in gambling if he stakes or risks something of value upon the outcome of a contest of chance or a future contingent event not under his control or influence. . . . Gambling does not include bona fide business transactions valid under the law of contracts, such as the purchase or sale at a future date of securities or commodities, contracts of indemnity or guaranty and life, health or accident insurance.²

Gambling, then, is recognized as any activity in which wealth changes hands, mainly on the basis of chance and with risk to the gambler.

Gambling involves a wide variety of activities, both illegal (and thus prohibited by state and/or federal law) and legal (and thus usually highly regulated by state and/or federal law). Legalized gambling is often euphemistically referred to as "gaming" in the United States, and includes many types of games in which even some Christians may sometimes find themselves participating recreationally. These include, generally, three categories: fixed-odds (or "pari-mutuel") betting, including horse and greyhound racing and other sporting events; casino gaming, both table and electronic (e.g., slot machines, video poker); and noncasino gaming, such as bingo, dead pools, lotteries, scratch cards, carnival games, card games, confidence games (e.g., the shell game) and dice-based games. Activities (such as raffles and sometimes, bingo) that are designed primarily to support a charitable cause, and only secondarily to generate a possible return on a purchase, are not usually considered to be "gambling," though certain of these may be a matter of personal conscience.

1 <http://www.merriam-webster.com/dictionary/gamble>, accessed March 9, 2013.

2 <http://definitions.uslegal.com/g/gambling/>, accessed March 9, 2013.

The Problem of Gambling

The prevalence of gambling has increased as a result of its accelerated legalization³, enhanced media exposure through mega-lotteries, expanded accessibility through online gaming and state-sanctioned lotteries, perceived acceptability of “gaming” as healthy social activity and recreational entertainment, and professed claims of economic benefit through job creation. Nonetheless, gambling’s troublesome consequences, both individual and societal, remain.

For many persons gambling results in psychological addiction⁴ that mirrors other forms of addiction, such as alcohol and drug dependence, in terms of symptoms⁵ and variation in brain chemistry.⁶ Gambling’s threat to public health is understood in terms of its susceptibility to organized criminal influence and control, as well as its detrimental impact on society in terms of marital dissolutions⁷, impoverished families, bankruptcies, suicides⁸ and costs of associated social services, such as treating addictions and responding to increased crime.

In the social sciences, the term “gambling disorders” incorporates both “problem gambling” and “pathological gambling,”⁹ the latter being the more severe and subject to clinical diagnosis. Researchers spanning three decades estimate that from slightly less than 1 percent up to 1.9 percent of the U. S. general population suffers from *pathological* gambling.¹⁰ In a meta-analysis of 120 previous studies, researchers at the Center for Addictions at Harvard Medical School found that approximately 1.1 percent of the adult general population were past-year level three [pathological] gamblers and an additional 2.8 percent were classified as level 2 [problematic] gamblers who were having some problems as a result of their gambling but did not meet diagnostic criteria as pathological.¹¹ This research suggests that almost 4 percent of the adult population in the United States suffers from some form of gambling disorder. Of the pathological gamblers, approximately 75 percent have an alcohol use disorder and 38 percent also

3 Especially since passage of the federal Indian Gaming Regulatory Act of 1988.

4 This is illustrated classically in Fyodor Dostoevsky’s *The Gambler*, 1867. Originally published in Russian, it is available in many English translations and in online free editions. See also Howard J. Shaffer, “Understanding the Means and Objects of Addiction: Technology, the Internet, and Gambling.” *Journal of Gambling Studies* 12:4 (1996): 461–469.

5 This includes increasing tolerance (e.g., needs to gamble more money to achieve the desired excitement); symptoms of withdrawal if gambling is stopped or reduced; and an inability to stop or reduce gambling.

6 John Mangels, “Gambling Addicts Arise from Mix of Flawed Thinking, Brain Chemistry and Habitual Behavior,” *The Plain Dealer*, May 15, 2011.

http://blog.cleveland.com/metro/2011/05/gambling_addicts_arise_from_mi.html accessed March 12, 2013.

7 “It is estimated that one problem gambler affects at least seven other people—spouses, children, extended family members, and friends. Problem gambling can hurt not only one’s finances, but one’s physical and mental health, as well as relationships.” *AAMFT Therapy Topics*, American Association for Marital and Family Therapy. http://www.aamft.org/imis15/Content/Consumer_Updates/Problem_Gambling.aspx accessed March 12, 2013.

8 Alex Blaszczynski and E. Farrell, “A Case Series of 44 Completed Gambling Related Suicides.” *Journal of Gambling Studies*, 14 (1998): 93–110.

9 The diagnosis of “pathological gambling” was added to the American Psychiatric Association’s *Diagnostic and Statistical Manual of Mental Disorders* in 1980.

10 Christine Reilly, “The Prevalence of Gambling Disorders in the United States: Three Decades of Evidence” in *Increasing the Odds*, Vol. 3, Gambling and the Public Health, Part 1, 2009. http://www.ncrg.org/sites/default/files/uploads/docs/monographs/ncrg_monograph_vol3.pdf accessed March 9, 2013.

11 *Ibid.*, 4. Reilly cites a 1997 study by Shaffer, Hall & Vander Bilt. Research supported by a grant from the National Center for Responsible Gaming.

have a drug use disorder.¹² Sadly, more recent research conducted by the Research Institute on Addictions at the University of Buffalo indicates that 6.5 percent of young people (ages 14–21) are at-risk and problem gamblers (mostly male), a rate much higher than the general adult population.¹³

Those who think they may escape the problems by avoiding some types of gambling while participating in seemingly more innocuous forms should consider the conclusion of university researchers funded by the gambling industry itself: “Research does not substantiate the belief that some games—such as online poker or slot machines—are riskier than others. People can get into trouble with all types of gambling, from sports betting to the lottery, from bingo to casino games.”¹⁴ This should serve as a warning even to many good and relatively psychologically healthy people, including Christians, who “have been ‘softened’ toward frequent gambling by the permissive attitudes of family or friends, and by favorable portrayals of betting in popular culture. They start gambling for entertainment, or to be sociable. . . . From that point, the conditioning process takes over, forging a connection in the brain between winning and feeling good.”¹⁵

While all levels of society may be adversely affected by gambling, repeated studies have shown that the poor are particularly susceptible to the inducements of the industry, and are deliberately targeted.¹⁶ State-sponsored lotteries likewise generate much of their revenue from the less affluent who are often desperate for a solution to their financial ills and more easily drawn in by lottery advertising.¹⁷ That those at or near the poverty level spend a greater percentage of their income on various gambling venues is well documented. One recent study by a major university institute found that problem gambling was twice as common in “disadvantaged” neighborhoods as the more affluent. Moreover, the poorest in these disadvantaged neighborhoods were the ones at greatest risk for gambling problems.¹⁸

Given these problematic effects of gambling upon individuals, governmental reliance upon state-sanctioned gambling to fund its legitimate activities such as education is deplorable. Furthermore, marketing and promotion of state-sanctioned gambling—which amounts to a tax (though voluntary) upon those in society who can least afford to pay the monetary and social penalties accompanying such gambling—is especially egregious.

12 Ibid., 5. Reilly cites a 2005 study by Petry, Stinson & Grant, University of Connecticut Health Center and National Institute on Alcohol Abuse and Alcoholism, 2005.

13 John W. Welte, Grace M. Barnes, Marie-Cecile O. Tidwell & Joseph H. Hoffman, “The Prevalence of Problem Gambling Among U.S. Adolescents and Young Adults: Results from a National Survey.” *Journal of Gambling Studies* 24:2 (2008): 119-133.

14 National Center for Responsible Gaming, *Fact Sheet on Gambling Disorders*, <http://www.collegegambling.org/just-facts/gambling-disorders> accessed March 9, 2013.

15 John Mangels, “Gambling Addicts Arise from Mix of Flawed Thinking, Brain Chemistry and Habitual Behavior,” *The Plain Dealer*, May 15, 2011. http://blog.cleveland.com/metro/2011/05/gambling_addicts_arise_from_mi.html accessed March 12, 2013.

16 <http://opinionator.blogs.nytimes.com/2014/06/21/gaming-the-poor> accessed November 25, 2014.

17 <http://www.npr.org/2014/07/16/332015825/lotteries-take-in-billions-often-attract-the-poor>, accessed November 26, 2014.

18 <http://www.buffalo.edu/news/releases/2014/01/001.html>, accessed November 25, 2014.

The Bible and Gambling

Most religious authorities generally have disapproved of gambling because of the widely recognized social consequences associated with it. However, since the Bible contains no explicit statements condemning gambling¹⁹, it is often categorized among the *adiaphora*, “matters of indifference” in religion since they are not expressly forbidden by the Scriptures. However, the Bible certainly provides principles that should govern the Christian’s thinking about gambling.

1. Gambling is inadvisable because it disregards responsible stewardship.

The Bible clearly teaches that all things belong to God. “The earth is the LORD’s, and everything in it, the world, and all who live in it” (Psalm 24:1). Since all things belong to God, people are placed in the position of stewards who must give a proper accounting for everything given to them in trust.

The first step in a faithful administration of this stewardship is the giving of self to God. Believers must recognize they are not their own (1 Corinthians 6:19). They have been redeemed with a price, not of silver or gold, but with the precious blood of Jesus (1 Peter 1:18–19). The churches of Macedonia set a worthy example of personal dedication when “they gave themselves first of all to the Lord” (2 Corinthians 8:5). Life, with all it involves, is a stewardship to be administered for the glory of God.

People who honestly dedicate themselves to God will also recognize that all they possess must be handled as a stewardship. The Parable of the Bags of Gold [Talents] (Matthew 25:14–30) indicates that the good and faithful servants administered the talents entrusted to them in such a way that the master was pleased. The wicked and lazy servant failed in his stewardship responsibility and suffered the appropriate consequences.

When people recognize their stewardship responsibilities, they will not consider gambling in any form to be proper management of divinely bestowed resources, time, and ability. Even secular business ethics will not tolerate those who gamble with resources put in their trust. Christian responsibility transcends all other responsibility and, for the Christian, gambling is a total disregard of the principle of stewardship. It is a prostitution of God-given assets which should be used to glorify God by providing for family needs and advancing His kingdom.

2. Gambling is imprudent because it involves a chance of gain only at the expense and suffering of others, often the poor.

The nature of gambling is such that a person has a chance of gain only because others have suffered loss. The economic benefits come only to a very few. The financial loss is borne by many who usually least can afford it. Whether or not the financial loss is excessive, gamblers are basically the losers while the operators of gambling establishments are the winners.

19 In the Old Testament era casting lots was used to determine God’s will in some cases (Ex. 28:30; Josh. 18:6–10; 1 Sam. 14:41–42; Jonah 1:7). One New Testament occurrence is found in Acts 1:26. But these biblical practices in no way meet the definition of gambling.

The suffering caused by gambling is totally inconsistent with the teaching of Scripture concerning love. Not only is the Christian to love those who are lovable, but even enemies (Matthew 5:44). God's people are to love their neighbors as themselves (Matthew 22:39; cf. Leviticus 19:18). Love places limits on the Christian's choices: "No one should seek their own good, but the good of others" (1 Corinthians 10:24). Christians are under a love-obligation to choose not to engage in behaviors that they know could cause harm to others or cause other Christians to emulate their risky behavior and thus stumble and fall (Romans 14:13–15, 19–21; 1 Corinthians 8:9–13; 10:32).

The principle of love will prevent Christians from gambling because of the damage it does to others. The principle of love will cause Christians to oppose any effort by the state or any other organization to legalize any activity based on a weakness of people that degrades society. William Temple, late Archbishop of Canterbury, stated the Christian position well when he wrote:

Gambling challenges that view of life which the Christian church exists to uphold and extend. Its glorification of mere chance is a denial of the divine order of nature. To risk money haphazardly is to disregard the insistence of the Church in every age of living faith that possessions are a trust, and that men must account to God for their use. The persistent appeal to covetousness is fundamentally opposed to the unselfishness which was taught by Jesus Christ and by the New Testament as a whole. The attempt (inseparable from gambling) to make profit out of the inevitable loss and possible suffering of others is the antithesis of that love of one's neighbor on which our Lord insisted.²⁰

3. *Gambling is inconsistent with the work ethic of Scripture.*

Throughout Scripture the importance of work is emphasized. In several places, the correlation between working and eating is stated. The Old Testament reminds us that generally, "Those who work their land will have abundant food" (Proverbs 12:11). In the New Testament, the same principle is stated with great forcefulness. To the Thessalonians Paul wrote: "When we were with you, we gave you this rule: 'The one who is unwilling to work shall not eat'" (2 Thessalonians 3:10).

In the wisdom of God work was assigned in the Garden of Eden even before the Fall (Genesis 2:15ff; cf. 1:28). Though sin resulted in a change of the nature of work (Genesis 3:17, 19), the responsibility of working was never rescinded. Any effort to circumvent the work ethic of Scripture can result only in failure rather than flourishing.²¹ Gambling, whether to secure wealth in a hurry or to place bread on the table, is inconsistent with what the Bible teaches about work.

²⁰ William Temple, *Gambling and Ethics*. London: The Churches' Committee on Gambling, 1948.

²¹ For a thoughtful expression of a biblical work ethic, see Charlie Self, *Flourishing Churches and Communities: A Pentecostal Primer on Faith, Work, and Economics for Spirit-Empowered Discipleship* (Grand Rapids: Christian's Library Press, 2013).

4. *Gambling is contrary to biblical warnings against greed or avarice.*

Not only does the Bible require that one should work for the necessities of life, but much biblical wisdom also warns against the “something for nothing” or “get rich quick” approach that is fueled by greed: “One eager to get rich will not go unpunished” (Proverbs 28:20). On the other hand, Proverbs 13:11 encourages patient work and steady investment: “Dishonest money dwindles away, but whoever gathers money little by little makes it grow.”

Jesus warned against the seducing evil of greed: “Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions” (Luke 12:15). Likewise, Paul admonished Christians to avoid avarice. “But among you there must not be even a hint . . . of greed, because [this is] improper for God’s holy people” (Ephesians 5:3; cf. Romans 1:29). In fact, Paul repeatedly associated greed with idolatry (1 Corinthians 6:10; Ephesians 5:5; Colossians 3:5) that disqualifies one from participation in the kingdom of Christ. Inasmuch as greed motivates gambling, it certainly is a seductive evil that must be avoided by followers of Jesus.

5. *Gambling is inconsistent with a healthy recognition of God’s providence.*

Proverbs 16:33 clearly affirms the sovereignty of God over what people suppose are chance events. God’s people are not to covet riches or worry about material needs but are to trust in God’s sovereignty—not luck or chance. The Sovereign LORD rebuked and promised retribution on those disobedient ones among the Covenant People who forsook the LORD by committing virtual idolatry with “Fortune” and “Destiny” (Isaiah 65:11–15), the pagan gods of good fortune and fate in the ancient Babylonian world comparable to “Lady Luck” in the contemporary world.

Jesus’ warning against greed (Luke 12:15) is placed in the immediate context of His teaching on trusting in God the Father’s faithfulness and providential provision (12:22–34). Jesus admonished His disciples to neither worry nor set their hearts on their life’s sustenance, food, or clothing, “For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom, and these things will be given to you as well. . . . For where your treasure is, there your heart will be also” (12:30–31, 34).

Because gambling reflects people’s faith in Chance rather than Providence, and trust in Luck rather than the Lord, it ought to be avoided by those who are seeking the Father’s kingdom.

6. *Gambling is unwise because it tends to be enslaving.*

Gambling, like other evils, has a tendency to become an addiction, which is a condition that is contrary to the teaching of Scripture. The Word of God points out that a Christian will refuse to be enslaved to (or mastered by) even lawful, permissible activities (1 Corinthians 6:12). The person indwelt by the Holy Spirit will be characterized by self-control (Galatians 5:23).

It is obvious that habitual gamblers are under the control of the compulsion to gamble. Rather than being servants of God, they are servants of a desire they cannot handle. Paul described the condition clearly when he wrote, “Don’t you know that when you offer yourselves to someone as obedient slaves, you are slaves of the one you obey?” (Romans 6:16).

7. Gambling is a compromise of Christian ethics and witness.

A great deal of gambling, particularly casino gambling, takes place in lavish facilities offered relatively inexpensively to attract maximum participation, and featuring entertainment that is often tempting in its sensuality and indulgence. Attendance and participation in such an environment poses serious challenges for Christian witness and conduct.

The Christian and Gambling

As Jesus' followers consider the appropriateness of their involvement in various gambling activities, the following questions may help to focus many of the current issues and biblical principles set forth in this paper.

1. Is this good stewardship of the resources that God has entrusted to me?
2. Does it hurt anyone by taking money from others; by taking advantage of others' weaknesses; by causing others, following my example, to stumble; or by contributing to an immoral system?
3. Am I doing honest work regularly to meet my needs?
4. Am I motivated by greed and covetousness, which is idolatry?
5. Do I trust in God as my source, or do I trust Lady Luck?
6. Is this something that could become an addiction? Does it occupy my thoughts? Is it becoming a compulsion?
7. How does it impact my spiritual walk with the Lord?

With appropriate humility and holiness before the Sovereign LORD, sincere Christians acknowledge that other like-minded believers may feel greater freedom in regard to so-called *adiaphora* (debatable matters), especially when exercising self-control in occasional, budgeted entertainment. Nevertheless, Christians are called upon to recognize the weightiness of decision-making in regards to participation in gambling activities. There may be lurking danger in one's unforeseen predisposition to addiction. There may be an unintended example that leads others within one's sphere of influence into risky behavior. On the one hand, one's witness to the world may fall short with respect to avoiding avarice. On the other hand, one's example may also fail to inspire a responsible work ethic and conscientious biblical stewardship.

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