

Is Gambling Moral or Immoral?

Lotteries, Casinos, Slot Machines, and the Bible

Gambling or "gaming" for stakes is becoming increasingly popular. A person can bet by lottery, casino, poker, slot machines, raffles, office pools, sports wagers, or online betting. But does God view it as moral or immoral? Should a Christian gamble? What does the Bible say? What about gambling addiction?

Introduction:

Gambling is big business.

Consider the following facts:

- * Nearly all states allow some form of legalized "gaming." Many allow legal casinos and even more have a lottery. In addition, much gambling is still illegal.
- * Americans gamble more money each year than they spend on groceries!
- * In Mississippi more money is spent on betting than on all retail sales combined.
- * 85% of young people have already become gamblers.
- * Usually the people who gamble the most are the people who can afford it the least: the poor and the elderly.

[All statistics cited are from Dr. James Dobson, who served on the National Gambling Impact Study Commission, whose report was issued in 1999.]

The purpose of this study is to consider whether or not gambling is morally acceptable.

We hope to discuss what constitutes gambling and what the teaching of Jesus Christ says regarding its moral significance. Since the Bible is the highest moral standard ever known, and since it reveals the will of the God who created us all, we will appeal to it as the supreme standard (2 Tim. 3:16,17; 1 Cor. 14:37; John 17:17; Matt. 7:21-27).

Part I: What Gambling Is

A. Definition of Gambling

In this study "gambling" refers to a wager or bet in which each player agrees to risk losing some material possession to other players in exchange for the chance to win the possessions of other players without compensation to the loser, the winner(s) and loser(s) being determined by the outcome of a game.

Please note four essential elements of gambling in this definition:

1. A game of chance or skill - any event of uncertain outcome.

This may be a game the gamblers play among themselves or may be some event that would have occurred anyway (such as the outcome of an election or sports event).

2. The stakes

Each player places at risk some possession of material value.

3. The agreement (wager or bet)

Before the game each player *agrees* to risk losing his possession in exchange for the opportunity to take the possessions of others, depending on the outcome of the game.

4. Lack of fair compensation

No goods or services of fair value are given in exchange for what is lost. The loser will give up his possessions without being recompensed, and the winner will gain possessions without repaying the loser.

B. Activities That Are Not Gambling

People sometimes confuse the issue by claiming that certain acts are gambling, even though some essential elements of gambling are missing.

Crossing the street, driving a car

Some people say, "Everything in life involves a gamble." This confuses risk with gambling. Not all risks involve gambling. These acts involve no wager and no stakes. There is no agreement to try to take someone else's possessions.

Games without stakes or bets

The same games, on which people sometimes bet, can be played simply for fun with no possessions put at risk. This too is not gambling.

Farming, owning a business, etc.

Some say this is gambling because one risks losing money. But again there is no wager, but there is compensation. There is no agreement to take other people's property without compensation. The intent is to produce goods or services of benefit to others in exchange for that which benefits us. This is expressly authorized in Scripture.

Investing in stock

Some say this is gambling, but what is stock? Stock is a means for people to become part owners of a company. Buying stock is no more inherently gambling than is ownership of any other business. The intent is to make a profit by producing something of benefit to customers. Investors receive their share of these profits in the form of dividends or increases in the value of the stock.

Further, when stock is sold, both buyer and seller agree on the price. There is no wager - no prior agreement to risk loss at another's expense. If either thinks the price is unfair, they refuse to deal. (It may be possible to gamble or otherwise sin in the stock market, but buying stock does not inherently constitute gambling.)

Buying insurance

Some think insurance is gambling. But again, there is no wager and there is compensation. No one agrees to gain at the expense of someone else's loss. On the contrary, the whole purpose of insurance is to compensate the insured if he does have a loss (such as death, car wreck, hospitalization, etc.). If no such loss occurs, the customer has purchased the peace of mind of knowing he would have been compensated if he had experienced a loss. Regardless of whether or not this is a wise investment, the point here is that it is not gambling.

In short, none of these examples constitute gambling, since no one necessarily wants uncompensated losses to occur. ***But the gambler always wants financial loss to occur, because he hopes to profit from those losses.***

C. Activities That Are Gambling

In the following examples, all the elements of gambling are present.

* Casino gambling: slot machines, roulette wheels, dice and card games, numbers games, etc., played for stakes.

* Racetrack betting on horses, dogs.

* Lotteries.

* Charity and church-sponsored bingo, raffles, etc. If someone says, "It's for a good cause," then just make a donation and skip the gambling!

* Bazaar and fair booths where you pay to spin a wheel and try to win a prize, etc.

* Amateur gambling including poker games for money, office pools, matching quarters for cokes or coffee, playing marbles for keeps. Also included are some athletic leagues where winners are not just awarded a trophy or plaque, but players put money into a "kitty" then play to try to win some of the money.

Even if small amounts of money are involved, such activities still violate Bible principles. Further, they establish a precedent that makes it impossible for one to consistently object to other people's gambling. Where do you draw the line and say, "This much money risked is all right, but any more is immoral?"

Part II: Objections to Gambling

The word "gamble" is not found in the Bible, yet the practice violates Bible principles regardless of the amount of money involved.

A. Rules for Transfer of Property

The Bible authorizes only three morally legitimate ways for money or possessions to pass from one owner to another. Gambling fits none of them.

1. The law of labor ("the work ethic")

One may be paid as compensation for work done to produce goods or services that benefit other people. Scripture strongly teaches this "work ethic."

1 Timothy 5:18 - The laborer is worthy of his wages. [Luke 10:7]

Ephesians 4:28 - Do not steal but labor at good (beneficial) work.

1 Thessalonians 4:11,12 - To meet our needs, we should do our own business and work for an income (not take what other people earned). [Matt. 20:1-15; James 5:4]

2 Thessalonians 3:10-12 - Like Paul, people should work so they can eat their own bread (not other people's bread). If they will not work, they should not eat.

We must not try to live off the labors of others. We can expect goods or services from others only as compensation for work we do that produces something of benefit (that which is good - Eph. 4:28). Gambling undermines the Biblical work ethic because, instead of accomplishing productive labor that benefits others, the gambler seeks to get something for nothing by taking what other people have earned.

If someone claims that gamblers must work to win, we respond that this is not the labor described in these verses, because it produces nothing of benefit to others. Instead it attempts to take what others have, without compensating them. A thief also must do some labor; but such "work" is forbidden because it is harmful to others, not beneficial. If gambling were Scriptural labor, then all gamblers should be paid because all are laboring to win.

Someone may argue, "Gamblers are just paying for a form of entertainment." However, in legitimate entertainment the entertainers are paid a predetermined fee for providing a service to others. But gamblers are all providing the same "service" for one another; so if gambling were legitimate entertainment, then all participants should be paid or all should pay. The gambler does not want the other players to profit; he wants to profit at their expense! This violates the principle that the laborer is worthy of his hire.

Gambling undermines the work ethic and leads people to seek to profit by causing loss to others.

(Other scriptures are: 1 Cor. 9:7-10; Gen. 3:17-19; Prov. 31:24; Acts 18:3.)

2. The law of exchange

A person may simply agree to exchange possessions (goods or money) with someone else. Each party is paid or fairly compensated by receiving possessions of fair value in return for what he gives up. Bible examples are:

Genesis 23:1-18 - Abraham bought a field and a cave for money.

Matthew 13:45,46 - A merchant sold possessions to buy a pearl.

John 4:8 - Disciples bought food.

Note that, in a fair transaction, both parties receive what they view as fair value compared to what they give up. Neither party should attempt to take other people's property without giving fair value in exchange. But again gambling does not fit here, because the winner has no intention to compensate the loser. In fact, each gambler hopes other people will lose so he can take their property, while at the same time he hopes no one will take his property. This violates the law of exchange.

(Other passages: Gen. 33:19; Prov. 31:16; Acts 4:34,37.)

3. The law of giving

A person may knowingly choose, of his own free will, to unconditionally give something away as an expression of good will or kindness, with no obligation for the receiver to offer any compensation in return. Bible examples are:

Ephesians 4:28 - One who has earned goods by his own labor may choose to give to others in need.

2 Corinthians 9:6,7 - We should give willingly and cheerfully, not grudgingly. Note: If gambling fits this, then we should all gamble bountifully!

Acts 20:35 - It is more blessed to give than to receive. Do gamblers consider giving to be more blessed than receiving?

1 John 3:17,18; 1 Corinthians 13:3 - Giving must be motivated by love, compassion, and desire to help others. Is this what motivates gamblers? No, they agree to give (if they lose) only because they want to win what others possess!

Again, gambling does not fit this category because gamblers do not give willingly, freely, as an act of love or compassion.

(Other passages: Matt. 19:21; 25:35; 2:11; Acts 2:45; 4:34,35)

God authorizes three legitimate ways for people to obtain property from others. Gambling not only does not fit any of them, but it clearly contradicts and undermines them. Hence, it is a morally illegitimate way of obtaining others' possessions. If it does not fit these categories, then what category does it fit? Consider the next point.

B. Covetousness and Greed

The Bible repeatedly warns against greed and covetousness.

Ephesians 5:5-7; 1 Corinthians 6:9-11 - Those who covet will not receive the kingdom of God, but God's wrath abides on them.

Romans 1:29-32 - They are worthy of death, and so are those who approve or encourage their conduct.

1 Corinthians 5:11 - Church members who practice it should be disciplined.

(See also Deut. 5:21; Mark 7:20-23; 1 Tim. 6:6-10; 2 Tim. 3:2; Prov. 1:19; 21:26; 15:27; Heb. 13:5.)

What is covetousness and greed?

In general covetousness is the desire to wrongfully take someone else's property. It is "a desire for the increasing of one's substance by appropriating that of others" (*Baker's Dictionary of Theology*). So a person is covetous if he wants to take other people's property in a way not authorized by God.

Note some Bible passages.

Acts 20:33-35 - Paul did not covet other people's property but was willing to work to earn what he needed. So covetousness contrasts with the legitimate means for obtaining the property of others. Clearly gambling fits the definition of covetousness.

2 Corinthians 9:5-7 - If a person is compelled to give property against his will ("grudgingly or of necessity"), instead of cheerfully out of generosity, this is here called "covetousness" (v5 - KJV). A legitimate gift involves willingly choosing to give as a gesture of good will and kindness.

If we seek to take someone else's property which he really does not want to give, while at the same time we seek to avoid giving him fair compensation in return, that would be covetousness. Yet this is exactly what gambling involves.

Efforts to rationalize gambling

Someone may say, "Gamblers agree to pay up if they lose, so they do give it willingly." But it is not done in the spirit of good will that the Bible describes, else why does the gambler try to keep others from taking his possessions?

The truth is, gambling is mutual covetousness like dueling is mutual attempted murder. In dueling, each person agrees to let the other person try to kill him in exchange for the opportunity to try to kill the other person. But killing would still be unauthorized regardless of the agreement (Romans 13:8-10). So a gambler agrees to let others try to take his possessions in exchange for the opportunity for him to try to take the other person's possessions. And it is still covetousness, just like dueling is still attempted murder. The agreement simply makes both parties guilty of sin!

Someone else may say, "It's just a friendly game. We don't really care whether we win or lose the money." A professional gambler once told me that people gamble, not to make money, but for the thrill, the high, the excitement.

Have these folks been listening to the advertisements? The people who provide the gambling know that people do care about the money, and that's the way they advertise it.

If people don't gamble for the money, why not leave the money out of it and just play for fun? If you say, "the money makes it more exciting," then I ask why so, if you don't care about the money! The only possible reason why the money makes it more exciting, is that gamblers do care about the money! So the money does matter, and therefore gambling really is covetousness.

When a person wants to take someone else's property that they really don't want to give and without returning fair value in exchange, that person is guilty of covetousness. And that is exactly what the gambler does.

C. The Principle of Stewardship

We are stewards of possessions that belong to God.

1 Peter 4:10,11 - We are stewards of God's manifold blessings and should use these blessings to glorify God "in all things." A steward is a servant who has been entrusted to use his master's property to achieve the master's purposes. The master will judge the steward for how well he used the property. [Luke 12:42-46; 2 Chron. 28:1; 1 Cor. 4:1,2]

Psalms 24:1,2; 50:10-12 - Material property is part of our stewardship in that God ultimately owns all physical things but has entrusted them to us.

1 Timothy 6:9,10,17-19 - Instead of being greedy and loving physical things, we should use them to accomplish God's purposes. This includes providing for the needs of ourselves and our families, giving to the church, preaching the gospel, and helping the needy. Our material possessions are not ours to use as we please. We must use them to do God's will and then give account to Him for our use of them.

[Haggai 2:8; 1 Chron. 29:11-14; Acts 4:32-35; 1 John 2:15-17; Deut. 10:14]

The gambler is an unfaithful steward.

Luke 16:1,2 - Instead of using the Master's possessions for the intended purpose, the unfaithful steward wastes them or risks losing them for selfish purposes. This is exactly what the gambler does. [Matthew 25:14-30]

To illustrate, suppose you give some money to a friend for safekeeping. But then, without your permission, he uses your money as his stakes for gambling. Whether he won or lost, would you not confront him for misusing your money? For his own self-indulgence he risked losing what belonged to you.

But every gambler gambles with money that belongs to God without His permission. He wastes his master's substance and risks losing it in unauthorized activities for his own selfishness. God will hold him accountable.

D. The Law of Love

Matthew 22:39 - The second greatest command is "love your neighbor as yourself." Does the gambler love his neighbor as he loves himself?

Luke 6:27; 1 John 3:16-18 - Loves leads us to do good, not harm, even to our enemies. Note that coveting violates the law of love because it does harm our neighbor (Romans 13:8-10). Love does not seek to profit by taking what belongs to others against their will and without compensation. But the very essence of gambling is hoping other people will lose, so you can profit at their loss.

Matthew 7:12 - Do to others as you want them to do to you. Does the gambler want the other players to take his possessions? No! Then he must not try to take theirs! By definition, gambling violates the law of love because a gambler tries to do to others what he does not want them to do to him.

1 Corinthians 13:5 - Love seeketh not its own.

Philippians 2:4 - We should seek, not just our own interests, but the interests of others. Gambling, by its nature, is selfish and self-seeking. The gambler seeks personal gain and profit by taking other people's possessions without requiring them. Such is completely contrary to love.

E. A Root of Evil

A Bible principle

1 Timothy 6:9,10 - Love of money is a root of all kinds of evil. Greed leads to many foolish and hurtful lusts, many sorrows, etc. If gambling is greed, as we have claimed, then we should expect to find it associated with all kinds of sin and immorality.

Matthew 7:16-19 - A tree is known by its fruits. A corrupt tree will surely produce corrupt fruits. If so, it should be destroyed (v19). Hence, if gambling produces many forms of evil, this will confirm our conclusion that gambling is evil of itself.

The fruits caused by and associated with gambling

* **Poverty, neglect of families, quarreling, and divorce** because gamblers often gamble with money the family needs.

One out of every five homeless people admit that gambling contributed to their poverty. Among the states Nevada, long known for gambling, has the highest rate of divorce and the highest rate of high school dropouts. Even casino owner Donald Trump admitted: "People will spend a tremendous amount of money in casinos, money that they would normally spend on buying a refrigerator or a new car."

And interestingly, about one third of all millionaire lottery winners end up in poverty again afterward!

* **Anger, hatred, and even murder** directed by the losers against the winners, especially if the losers think they have been cheated.

* **Drinking and drugs, alcoholism and addiction.** These always abound where gambling occurs. Gamblers who lose seek to drown their sorrow and guilt. One tenth of all southern Nevadans are alcoholics.

* **Lying** because gamblers seek to hide their habit and their losses.

* **Crime** - Much gambling is illegal. Gambling of all kinds attracts criminal types and is often sponsored by organized crime syndicates. Gamblers often deal drugs, embezzle, or steal to get money to gamble or to pay gambling debts.

* **Influence on government** - Why don't lawmakers outlaw gambling? It provides government money without raising taxes. But more importantly, the overwhelming majority of both Republicans and Democrats receive major campaign contributions from gambling interests.

* **Prostitution, lasciviousness, and general sexual immorality** because of the immoral entertainment provided in gambling houses, and because many women use these means to get money to gamble or to pay gambling debts. The Las Vegas Yellow Pages list 136 pages of advertisements relating to prostitution.

* **Suicide** as an escape from compulsive gambling or from huge losses. Nevada is first in the nation in suicides.

Truly, "by their fruits ye shall know them," and "the love of money is the root of all kinds of evil."

F. Temptation and Evil Influence

Like drinkers and drug abusers, gamblers begin by thinking they can avoid the dangers involved. But participation lures them in deeper and subjects them to the moral dangers associated with gambling. Is it worth the risk?

Note some passages that warn us to avoid taking such risks for the sake of our own self-indulgence.

1 Timothy 6:9 - Those who love money (v10) and are minded to be rich fall into temptation, a snare, and many foolish and hurtful lusts. Surely no one can deny that temptation is associated with gambling.

Matthew 6:13; 26:41 - We should pray to avoid evil and temptation. Watch and pray lest you enter into temptation. Is it right to pray to avoid temptation and then deliberately subject ourselves to it, simply for the sake of passing pleasure? Note James 4:3; Matthew 18:6-9.

1 Corinthians 15:33 - Evil companions corrupt good morals. Yet all gambling puts us in the company of evil men and tempts us to participate in other sins.

Proverbs 13:20 - Keeping company with wise men will make us wise, but associating with morally and spiritually foolish people will cause us to suffer. [24:1,2]

Surely the gambler is running with the wrong crowd, subjecting himself to temptation exactly like these passages forbid. Many people will be lost eternally because of gambling's influence. Why submit ourselves to the danger?

G. Example and Influence

Gamblers not only sin and tempt themselves to sin, they also tempt others to sin.

Consider these passages.

1 Timothy 4:12 - Set a good example in word, manner of life, love, faith, and purity. Does the gambler set this kind of example?

Matthew 5:13-16 - Our lives should be like a light so others may see our good works and glorify God. Who will glorify God from seeing you gamble?

Matthew 18:6,7 - Woe to one who tempts others to sin. It is better to be drowned than to be guilty of this.

Whom does the gambler tempt to sin?

* **Young people** - As with smoking, drinking, and drug abuse, most gamblers start young because of the influence of others: friends, relatives, older people they respect. If you gamble, your example may lead some young person to start or continue gambling.

He may then become trapped in the sins involved in and associated with gambling. If so, you will also be held responsible for his fate. Do you want this on your conscience?

* **Reformed compulsive gamblers** - As with alcoholics and drug addicts, when a compulsive gambler quits, he must never again return to the practice or he immediately becomes an addict again. If he sees or knows you gamble, your example encourages him to try the practice again. If he does, he is immediately addicted again. And you are responsible.

* **Non-Christians** - Many people who are not Christians know that gambling is very un-Christlike. If you gamble, you may never be able to lead them

to hear the soul-saving gospel. Yet the Bible plainly obligates you to do all you can to help other people be saved (1 Corinthians 8-10). The gambler will never be a successful soul-saver (Prov. 11:30).

No one gambles alone. If you gamble, you must gamble with others. So every gambler has a bad influence on someone. The only way to avoid this problem is simply to avoid gambling altogether.

Conclusion

We may consider other points regarding gambling. Much gambling is illegitimate. And those who begin gambling legally often end up gambling illegally, because they become desensitized and because the odds are better. But Christians must obey civil law (Romans 13:1-7; 1 Peter 2:13-15). Also, many young people gamble in violation of their parents' will (Ephesians 6:1; Romans 1:29-32). Many gamblers know that their marriage companion strongly objects. Is this the proper, loving way to treat a spouse (Ephesians 5:22-29)?

Finally, we must imitate the example of Jesus (1 Peter 2:21,22; Matthew 10:24,25; 1 Corinthians 11:1). Can you honestly imagine Jesus playing a slot machine or roulette wheel or betting on a dice or poker game? Honestly now, does gambling harmonize with the example of Jesus and the teaching of His word?

Note: If you would like to study further about related Bible topics, we have a number of other study materials on our web site that should interest you.

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