



Point of View

A BIBLICAL VIEW ON

Gambling

By Kerby Anderson



Gambling

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Gambling is everywhere in this country. Although it is now legal in most states, it wasn't always that way. A century ago most forms of gambling were illegal in this country. State-sponsored lotteries were not legalized until the 1960s.

Gambling is in the news these days because of the recent sports betting scandal. Rich Lowry writes about "America's Gambling Problem."¹ His article focuses on the NBA scandal

and reminds us that sports gambling thrives because of compulsive gamblers (e.g. 5 percent of bettors spend 70 percent of the money).

On the other side is Christian Schneider, who argues “Gambling Isn’t Ruining Sports.”² We have legalized sport gambling because the Supreme Court struck down a ban on sports betting. He reminds us that we have had gambling scandals in the past (the “Black Sox” scandal of 1919 and Pete Rose betting on baseball).

Types of Gambling—

Gambling comes in many forms. Perhaps the most popular type of gambling is state-sponsored lotteries. This would include the weekly lottery games, as well as the daily lottery numbers and scratch-off ticket games.

A second type of gambling is casinos. Gambling in this venue would include jackpot slot machines, video card game machines, various casino card

games such as poker and blackjack, and other casino games such as roulette.

Sports betting is a third type of gambling. Someone can bet on the outcome of a sporting event or a particular part of a sporting event. Usually, bets are placed on a bookmaker's odds so that the actual bet is against the point spread. Sports betting would also include office pools and even weekend golfers who bet dollars for each hole.

Pari-mutuel betting (e.g. horse racing, dog racing, and jai alai) is another form of sports gambling. Horse racing is legal in most states with over 150 racetracks in the United States.

Convenience gambling (also called retail gambling) includes stand-alone slot machines, video poker, video keno, and other games. These are usually found in bars, truck stops, and convenience stores.

Online gambling represents a new frontier in the spread of gambling. The availability and accessibility of internet gambling appears to have greatly increased the number of people gambling on a regular basis.

Bad Social Policy—

Legalized gambling is bad social policy. But that doesn't mean it will be outlawed. We can acknowledge that legalized drugs is bad social policy, but it is doubtful any state will ban drugs once they have been decriminalized. Pornography is bad social policy and hurts both individuals and marriages. But we aren't going to ban pornography any time soon.

The National Council on Problem Gambling estimates that approximately 5 million Americans meet the criteria for compulsive gambling.³ Sadly, only a small percentage (8%) ever seek help for their addiction. It doesn't make sense to have the state

promoting gambling. State sponsorship of gambling makes it harder, not easier, for the compulsive gambler to reform.

The economic costs that gamblers themselves incur are significant. The average compulsive gambler often has debts. And these figures pale in comparison with other social costs that surface because of family neglect, embezzlement, theft, and involvement in organized crime.

Compulsive gamblers affect the lives of family, friends, and business associates. Financial instability can result in eviction, repossession, or bankruptcy. Some of the consequences of gambling are marital disharmony, divorce, child abuse, substance abuse, and suicide attempts. Not only are gamblers affected, but so are their families.

Crime tends to increase when there is a strong gambling presence. This is due to the availability of cash com-

bined with the financial desperation that gambling can cause. Gambling addiction has also caused people to commit fraud or target family members financially. And sometimes gambling establishments have been linked to money laundering schemes.

Proponents argue that state lotteries are an effective way to raise taxes painlessly. But the evidence shows that legalized gambling often hurts those who are poor and disadvantaged. A national task force on gambling found that those in the lowest income bracket lost more than three times as much money to gambling (as a percentage of income) as those at the wealthiest end of the spectrum. Studies also indicate that gambling increases when economic times are uncertain, and people are concerned about their future.

Bad Governmental Policy—

Legalized gambling is also bad gov-

ernmental policy. Government should promote public virtue, not seduce its citizens to gamble in state-sponsored vice. Government is supposed to be a servant of God according to Romans 13, but its moral stance is compromised when it promotes a gambling enterprise.

Citizens would be outraged if their state government began enticing its citizens to engage in potentially destructive behavior (such as taking drugs). But those same citizens see no contradiction when government legalizes and even promotes gambling. Instead of being a positive moral force in society, government contributes to the corruption of society.

Economic Costs—

Legalized forms of gambling (state lotteries, pari-mutuel betting, and casinos) are often promoted as good economic policy. Proponents say they are painless ways of increasing billions

of dollars in state revenue. But there is another economic side to legalized gambling.

First, the gross income statistics for legalized gambling are much higher than the net income. State lotteries are one example. Although about half the states have lotteries and the figures vary from state to state, we can work with some average figures. Generally, the cost of management, advertising, and promotion is approximately sixty cents of each dollar. In other words, for every dollar raised in a lottery, only forty cents goes to the state budget. By contrast, direct taxation of the citizens costs only about one cent on the dollar, so that for every dollar raised by taxes, ninety-nine cents goes to the state.

Second, gambling adversely affects a state economy. Legalized gambling depresses businesses because it diverts money that could have been spent in the capital economy into

gambling that does not stimulate the economy. Boarded-up businesses surrounding casinos are a visible reminder of this, but the effect on the entire economy is even more devastating than may be at first apparent. Money that could be invested, loaned, and recycled through the economy is instead risked in a legalized gambling scheme.

Investing vs. Gambling—

Some might argue that investing in the stock market or in companies is like gambling. While there are a few similarities (people who get addicted to high-risk investing), there are many differences.

Investors research an investment with the goal of lowering the risks and making a wise investment. Gambling is all about risk and the odds cannot be lowered by further research (except perhaps for card games like poker or blackjack).

The goal of investing is to build up a company and portfolio. Even if it is done selfishly, it still can have a positive effect on the company and the economy. Gambling takes money out of the capital economy. It doesn't contribute to job creation and can actually hurt a local economy and increase social costs (abuse, neglect, bankruptcy).

Most investing is done with discretionary income and with certain limits (amount of stock that can be bought on margin, debt load allowed by a lender, etc.). Unfortunately, gambling is often not done with discretionary income. Money that should go for food, rent, and clothing is often risked in a “get-rich-quick” scheme.

Biblical Perspective—

Even though the Bible does not directly address gambling, a number of principles can be derived from Scripture. First, the Bible emphasizes

a number of truths that conflict with gambling. The Bible, for example, emphasizes the sovereignty of God (Matt. 10:29–30). Gambling, however, is based on chance. The Bible admonishes people to work creatively and for the benefit of others (Eph. 4:28), while gambling fosters a something-for-nothing attitude. The Bible condemns materialism (Matt. 6:24–25) while gambling promotes it.

Gambling breeds a form of covetousness, whereas the tenth commandment (Exod. 20:17) admonishes people not to covet. Coveting, greed, and selfishness are the base emotions that entice individuals to gamble. Christians should be concerned about gambling if for no other reason than the effect it has on the “weaker brother,” and how it will affect the compulsive gambler. State-sponsored gambling makes it more difficult for compulsive gamblers to reform. Legalized gam-

bling becomes an institutionalized form of greed.

Second, gambling destroys the work ethic. Two key biblical passages deal with the work ethic. In Colossians 3:23–24 the apostle Paul wrote, “Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.” And in 2 Thessalonians 3:7,10 he stated, “For you yourselves know how you ought to follow our example. . . . For even when we were with you, we gave you this rule: If a man will not work, he shall not eat.”

The Twentieth Century Fund research group commented, “Gambling’s get-rich-quick appeal appears to mock capitalism’s core values: disciplined work habits, thrift, prudence, adherence to routine, and the relationship between effort and reward.”⁴ These

core values of the work ethic are all part of the free enterprise system and are part of the Christian life. Gambling corrupts these values and replaces them with greed and selfishness. Rather than depending on hard work, gamblers depend on luck and chance. Third, gambling destroys families. Gambling is a major cause of family neglect. Many of the social costs associated with gambling come from a get-rich-quick mindset. As people get caught up in a gambling frenzy, they begin to neglect their families. Money spent on lottery tickets or at race-tracks is frequently not risk capital, but is income that should be spent on family needs. According to 1 Timothy 5:8, a person who refuses to care for his family is worse than an unbeliever. Parents must provide for their children (2 Cor. 12:14) and eat the bread of their labors (2 Thess. 3:12). When gambling is legalized, it causes people to neglect

their God-mandated responsibility to care for their families, and many of those families often end up on welfare.

Fourth, gambling is a form of state-sponsored greed. Romans 13:4 teaches that government is to be a servant of God, providing order in society and promoting public virtue. Legalized gambling undercuts government's role and subverts the moral fabric of society through greed and selfishness promoted by a state-sponsored vice.

Although there is no verse in the Bible that says, *Thou Shalt Not Gamble*, I hope you can see why Christians in the past have opposed legalized gambling and choose not to gamble even when it is legal.



Additional Resources

Kerby Anderson, *Christian Ethics in Plain Language*, Nashville, TN: Thomas Nelson, 2005, chapter eighteen.

Tony Evans, *Tony Evans Speaks Out on Gambling and the Lottery*, Chicago, IL: 1995.

Norman Geisler, *Gambling: A Bad Bet*, Old Tappan, NJ: Revell, 1990.

Endnotes

¹ Rich Lowry, “America’s Gambling Problem,” *National Review*, October 24, 2025.

² Rich Schneider, “No, Gambling Isn’t Ruining Sports,” *National Review*, October 30, 2025.

³ Statistics on Gambling Trends in the United States, Rutgers Addiction Research, 2025.

⁴ James Mann, “Gambling Rage: Out of Control,” *U.S. News and World Report*, May 30, 1983.

Coveting, greed, and selfishness are the base emotions that entice individuals to gamble. Christians should be concerned about gambling if for no other reason than the effect it has on the “weaker brother,” and how it will affect the compulsive gambler.





Point of View

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