

# Gambling

## Preacher's Toolkit



### Summary

For some, gambling is harmless fun, but for a significant minority it causes devastation. The Bible teaches us to steward our money well and avoid greed. Loving our neighbour includes speaking up for the vulnerable, standing against exploitative practices, and supporting those affected by gambling harms.

## A Clash of Worldviews

### *A better story*

God has given us many good things and calls us to be stewards of the resources he has given to us. We do not need to be trapped in greed or the love of money, since God has lavished on us every good thing in Jesus Christ. As Christians, we need not be enslaved by sin and addictive behaviours, but we have been set free by Jesus' death. God's word calls us to love our neighbour, looking after the most vulnerable, including those affected by gambling habits.

### *Points of difference*

**Some might say we are free to gamble since the Bible does not forbid it.** Many will wonder whether comparatively trivial pursuits such as buying an occasional lottery ticket or playing a game at the fair-ground, or other financial activities such as buying stocks and shares, count as gambling. Christians will have different consciences, and should not condemn one another. Nevertheless, the Bible tells us not to use our freedom as an opportunity for sin, and some things we are free to do are not beneficial to us. Gambling can exacerbate traits which the Bible warns us to resist, such as greed, the love of money or selfishness.

**The gambling industry suggests that gambling is an innocent activity.** While as Christians, we want to see every human being flourish, and we recognise that people have the right to make their own choices, gambling can be destructive both for the gambler and those around them. Gambling harm manifests in different ways, but usually it impacts a family's finances, a person's ability to maintain employment, relationships, physical and mental health, and for some it even leads to criminal activity. There is more than one suicide every day in the UK which is linked

to gambling harm. Those addicted to gambling are 15 times more likely to die by suicide than the general population. For every person involved in gambling harm, it is estimated that another 5 to 10 people are directly or indirectly impacted. That includes spouses/partners, children, employers and the wider community.

**The gambling industry wants you to think you are a free agent.** But gambling is addictive for many and the Bible warns us against things that might have mastery over us. Christians believe that addiction is not part of God's plan for humanity; we do not have to be 'slaves to sin' but we can be 'free indeed', because of Jesus' death on the cross. Gambling addiction is easier to hide than most addictions, and can involve complex webs of deception and dishonesty. This is one of the reasons for such a high prevalence of relationship breakdown for those addicted to gambling. Those addicted to gambling are also less likely to seek help and support than those with other addictions. Gambling is now far more widespread due to internet betting. Before the rise of internet betting, people could only place a bet when a betting shop was open. Now the online shop never closes and people in gambling harm cannot escape their addiction.

**The gambling industry targets the most vulnerable.** The gambling industry makes a profit by people losing money, and regularly targets those in more deprived areas, or those already experiencing addiction. Somewhere between 65% and 86% of gambling companies' profits is collected from 5% of accounts. It is in the interests of gambling companies to ensure that these accounts, generating high yields, are retained by the company and that they continue to lose. As Christians, we have a duty to speak up on behalf of the most vulnerable, and to love our neighbour, and this includes people trapped in gambling harm.

## Politics

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Although bookies and illicit gambling have existed for centuries, Britain has only had licensed betting shops and casinos since the 1960 Betting and Gaming Act; this both regulated illegal activity but also led to the expansion of the industry.

The Gambling Act 2005 (and all subsequent legislation) does not apply in Northern Ireland, which remains an unregulated market. Northern Ireland makes up less than 3% of the UK population, yet almost 10% of people in gambling harm are located in the province. The rate of harm in Northern Ireland is 4.5x larger than the rate of harm in England, largely due to outdated legislation and the lack of a regulator.

The Gambling Act 2005, which applies to England, Wales and Scotland, allowed local authorities (rather than a central magistrates court) to grant licenses to betting shops for the first time, and led to the creation of the Gambling Commission, who regulate gambling law in the UK.

People were allowed to self-exclude from their betting shops, but it was harder to establish a similar scheme online, where there are many more gambling providers. CARE worked closely with Parliamentarians to secure an amendment through which the Government agreed to facilitate the creation of a 'multi-operator self-exclusion' tool, now known as GAMSTOP, which has enabled over 500,000 people to self-exclude from online gambling.

In 2023, the Conservative government proposed a number of changes to the Gambling Act 2005, including:

- Placing a mandatory levy on betting firms to pay for the treatment of addiction and research (previously levels of contribution were voluntary)
- New stake limits for online slot games
- Player protection checks to protect those most at risk of harm before they incur losses they cannot afford

- Rules to prevent bonus offers being targeted at vulnerable people
- Closing any loopholes to ensure under-18s cannot gamble online or via cash fruit machines

In the 2024 General Election, Labour's manifesto promised to "reduce gambling-related harm" and to "reform gambling regulation, strengthening protections".

In November 2024, the Labour government announced new restrictions on online slot betting, some of which were in line with the Conservative proposals, including:

- Capping spins at £5 for those 25 and over, and at £2 for 18-24-year-olds.
- Introducing the mandatory levy on gambling companies, raising £100m annually for treatment and prevention. This is still a tiny percentage of the profits made by gambling companies, and the cost of treatment for gambling related harms.

The Premier League has announced that clubs will be forbidden from advertising betting companies on the front of their shirts from the 25/26 season.

There is much more to be done. We are currently calling for:

- The NI Assembly to bring a much needed update to their outdated gambling laws, including introducing a regulator
- A 9pm watershed on gambling ads, as in the Republic of Ireland
- Loot boxes to be restricted for under 18s, as in the Netherlands and Belgium
- An end to 'free bet' promotions, which are often targeted at those who have struggled with gambling addiction
- Greater use of age-verification tools for online gambling sites and affordability checks to be carried out before allowing someone to place a bet.

## Glossary

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### GAMBLING HARM

Also called 'problem gambling', when a person develops a serious preoccupation with gambling which impacts on mental or physical health, and damages relationships. It can include severe mental health problems, including suicidal thoughts.

### SELF-EXCLUSION

A mechanism for protecting people from betting shops; if someone is concerned about their gambling habits they can request not to be served by that gambling provider for a minimum of six months.

### STAKE LIMITS

The maximum funds someone is allowed to risk in a game cycle.

### VIP SCHEMES

Loyalty programmes where gambling companies offer valuable customers extra incentives to gamble, such as free bets, exclusive offers and being entered into prize draws.

### PEER TO PEER GAMBLING

A form of betting where, instead of betting on a price fixed by a company, a user sets a price and exchanges money with a peer.

### PARIMUTUEL BETTING

Also known as pool betting, this is a form of betting where all the stakes are placed into a single pool, and the winner takes all.

### AFFORDABILITY CHECKS

Background checks which are designed to protect players from gambling-related harms, such as by checking for bankruptcy orders or for a history of unpaid debts, triggered at a certain degree of monthly spend.

### LOOT BOXES

Virtual items in video games that players can purchase or earn, containing a randomised selection of in-game items. The contents are typically unknown until the loot box is opened, creating an element of chance. They are often available in games targeted at children.

### FIXED ODDS BETTING TERMINALS (FOBT)

Machines which allow players to bet on a variety of games, such as roulette, blackjack, and slot games, with fixed odds of winning. Players can place bets quickly, which has led to concerns about their potential to contribute to gambling harms.

### VIRTUAL CASINO

An online version of a traditional physical casino, allowing gamblers to wager on casino games through the internet.

### ONLINE SLOT BETTING

In a slot game, players spin reels containing various symbols in an attempt to match specific combinations. Online slot games often include features such as bonus rounds, jackpots, and themed graphics. The ease of access, variety of games, and fast-paced nature of online slot betting have raised concerns about its potential to contribute to gambling addiction. The UK now has restrictions on online slot betting, capping spins at £5 for those 25 and over, and £2 for 18–24-year-olds.

### GAMBLING COMMISSION

The executive public body of the UK government responsible for regulating gambling law. Its remit covers arcades, betting, bingo, casinos, slot machines and lotteries. It was established under the Gambling Act 2005 and assumed full powers in 2007. Its stated aims are to keep crime out of gambling and to protect the vulnerable.

### GAMSTOP

A multi-operator self-exclusion tool that enables people to register their self-exclusion with the Gambling Commission, so as to protect them from gambling online.

### GAMCARE

A leading provider of information, advice and support for anyone affected by gambling harms. They operate the National Gambling Helpline (0808 80 20 133), open 24 hours a day, 365 days a year.

## Key Bible Passages

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*When preaching a sermon on gambling, many will wonder whether the Bible opposes gambling in principle. There are no Bible verses which explicitly say that gambling is a sin. With the exception of the Roman soldiers at the cross, none of the examples of casting lots in the Bible involve betting.*

### PROVERBS 16:33

“The lot is cast into the lap, but its every decision is from the Lord.”

### JOHN 19:24

““Let’s not tear it,” they said to one another. “Let’s decide by lot who will get it.” This happened that the scripture might be fulfilled that said, “They divided my clothes among them and cast lots for my garment.” So this is what the soldiers did.”

*However, there are other Bible verses that will still help Christians to think through various angles on this topic.*

## Attitudes to money

### PROVERBS 13:11

“Dishonest money dwindles away, but whoever gathers money little by little makes it grow.”

### PROVERBS 28:19

“Those who work their land will have abundant food, but those who chase fantasies will have their fill of poverty.”

### ECCLESIASTES 5:10

“Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless.”

### 1 TIMOTHY 6:10

“For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”

### HEBREWS 13:5

“Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.””

### 1 PETER 4:10

“Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace in its various forms.”

## Not taking advantage of people

### PROVERBS 14:31

“Whoever oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.”

### PROVERBS 22:16

“One who oppresses the poor to increase his wealth and one who gives gifts to the rich—both come to poverty.”

### PROVERBS 22:22-23

“Do not exploit the poor because they are poor and do not crush the needy in court, for the Lord will take up their case and will exact life for life.”

### ISAIAH 32:7

“Scoundrels use wicked methods, they make up evil schemes to destroy the poor with lies, even when the plea of the needy is just.”

## Speaking up against injustice

### JOB 29:16-17

“I was a father to the needy; I took up the case of the stranger. I broke the fangs of the wicked and snatched the victims from their teeth.”

### PROVERBS 31:8-9

“Speak up for those who cannot speak for themselves, for the rights of all who are destitute. Speak up and judge fairly; defend the rights of the poor and needy.”

### MICAH 6:8

“He has shown you, O mortal, what is good. And what does the Lord require of you? To act justly and to love mercy and to walk humbly with your God.”

## For Further Research

CARE’s Topic Page ([care.org.uk/cause/gambling](https://care.org.uk/cause/gambling))

GAMSTOP ([gamstop.co.uk](https://gamstop.co.uk))

Gambling With Lives ([gamblingwith-lives.org](https://gamblingwith-lives.org))

Sarah Zylstra and John Hollinger, Young Men, Sports Gambling, and a Better Way to Play ([www.thegospelcoalition.org/article/young-men-sports-gambling/](https://www.thegospelcoalition.org/article/young-men-sports-gambling/))

Darin White and Robert Brooks, Should a Christian Bet on Sports? ([www.thegospelcoalition.org/article/bet-sports/](https://www.thegospelcoalition.org/article/bet-sports/))

Tim Chester: You can change, 2008

Rob Davies: Jackpot: How Gambling conquered Britain, 2023

Gamble Aware: Lifting the Lid on Loot Boxes, 2021

Gotquestions.org Podcast: What does the Bible say about gambling, 2022

Declan Lynch and Tony O’Reilly: Tony 10: The astonishing story of the postman who gambled €10,000,000...and Lost It All, 2019

Aaron Rogan: Punters, 2021

## Addiction

### ROMANS 7:15, 18-19

"I do not understand what I do. For what I want to do I do not do, but what I hate I do.... For I have the desire to do what is good, but I cannot carry it out. For I do not do the good I want to do, but the evil I do not want to do—this I keep on doing."

### 1 CORINTHIANS 6:12

"I have the right to do anything," you say—but not everything is beneficial. 'I have the right to do anything'—but I will not be mastered by anything."

### GALATIANS 5:1

"It is for freedom that Christ has set us free."

### JAMES 1:13-15

"When tempted, no one should say, 'God is tempting me.' For God cannot be tempted by evil, nor does he tempt anyone; but each person is tempted when they are dragged away by their own evil desire and enticed. Then, after desire has conceived, it gives birth to sin; and sin, when it is full-grown, gives birth to death."

## Quotes

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"When the fun stops, stop."

**Slogan used in a UK responsible gambling campaign which was shown to lead to an increase in gambling**

"I've been addicted to alcohol and cocaine, but the most destructive and only one I'm still struggling with is gambling."

**PAUL MERSON, Former Arsenal and England footballer**

"Gambling is the very embodiment of greed. Greed is its raison d'être."

**NORAH VINCENT, Writer**

"They call gambling a disease, but it's the only disease where you can win a bunch of money."

**NORM MACDONALD, Comedian**

"People think I'm a gambler. I've never gambled in my life. To me, a gambler is someone who plays slot machines. I prefer to own slot machines. It's a very good business being the house."

**DONALD TRUMP, Businessman and US President**

"In gambling the many must lose in order that the few may win."

**GEORGE BERNARD SHAW, Playwright and activist**

"You don't gamble to win. You gamble so you can gamble the next day."

**BERT AMBROSE, Musician**

"The secret of gospel change is being convinced that Jesus is the good life and the fountain of joy. Any alternative we might choose would be the letdown."

**TIM CHESTER, Pastor and author**

"Much of the reward comes not from winning, but from the possibility of winning."

**DR DAVID SACK, Addiction Psychiatrist and Addiction Medicine expert**

"A dollar picked up in the road is more satisfaction to us than the 99 which we had to work for, and the money won at Faro or in the stock market snuggles into our hearts in the same way."

**MARK TWAIN, Author**

"One of the worst things that can happen to you in life is to win a bet on a horse at an early age."

**DANNY MCGOORTY, Pool hustler**

"Addiction begins with the hope that something 'out there' can instantly fill up the emptiness inside."

**JEAN KILBOURNE, Educator and activist**

"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 haphazard 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 a profit out of the inevitable loss and possible suffering of others is the antithesis of that love of one's neighbour on which our Lord insisted."

**WILLIAM TEMPLE, Former Archbishop of Canterbury**

“If you say you are a Christian when you are a dice-player, you say you are what you are not, for you are a partner with the world.”

**DE ALEATORIBUS, Tract on the dangers of gambling written by Bishop Cyprian of Carthage in 3rd century AD**

“When a man takes to the gaming table, it seems as if his whole soul ran out at the sluice, and his entire life is just nothing to him. Wife, children, substance – all must go at the throw of the dice or be staked at the running of a horse.”

**CHARLES SPURGEON, Preacher**

“Whatever controls us is our lord. The person who seeks power is controlled by power. The person who seeks acceptance is controlled by the people he or she wants to please. We do not control ourselves. We are controlled by the lord of our lives.”

**TIM KELLER, Pastor and author**

## Key Stats

### *Volume of gambling:*

- Just under half of the UK population participates in some sort of gambling on a weekly basis.
- Even when you exclude people who only take part in the National Lottery, 19.4 million people gamble weekly.
- Half the population has someone close to them who gambles at least occasionally.
- 6.9 million adults in the UK participated in online gambling in 2021 (excluding lotteries).
- There are currently 5,825 betting shops in Great Britain.

### *Gambling advertising:*

- Research from the Premier League’s opening weekend in 2024 indicates that 29,000 betting messages were shown. West Ham’s match against Aston Villa saw around 6,500 gambling-related ads.
- £1.5 billion is currently spent on gambling advertising each year in the UK

### *The gambling industry in 2024-2025:*

- £16.8 billion – Gross Gambling Yield (GGY) profit made by the gambling industry
- £7.8 billion – GGY profit made from remote (online) gambling
- £5 billion – GGY profit made from online casino games
- £2.6 billion – GGY profit made from sports betting (mostly football and horse betting)
- £7.9 billion – amount spent on National Lottery tickets

### *Gambling harm:*

- According to the 2021 NHS Health Survey, 2.8% of adults, the equivalent of 1.8 million people, in England are engaging in at-risk or problem gambling.
- 3.5% of those who gambled in the past year, or around 900,000 people, sought support for their gambling.
- Approximately 96% of people diagnosed with gambling disorder have at least one additional lifetime psychiatric disorder, and are significantly more likely to have substance use disorders.
- 20% of the UK population, around 13 million people, are harmed either directly or indirectly by gambling.
- The rate of harm in Northern Ireland is four and a half times larger than the rate of harm in England. While there are many reasons for this difference, undoubtedly a lack of a regulator and outdated legislation has led to a greater prevalence of harm.
- The most reported severe consequence of gambling was relationship breakdown, while other frequently reported consequences were: reducing spending on everyday items, lying to family, and using savings or borrowing money.

### *Targeting the vulnerable:*

- The most common reasons for adults to participate in gambling were for the chance of winning big money (85%), because gambling is fun (72%), to make money (57%) and because it was exciting (56%).
- Approximately 86% of gambling companies’ profits is collected from just 5% of accounts.

- 35% of those suffering gambling harms receive daily incentives to gamble, compared to 4% of those not suffering from gambling harm.
- Punters' losses, worth £11 billion a year to the gambling industry, are disproportionately skewed towards more economically deprived areas.
- 18% - or 3.3 million - of online gamblers in Britain are in debt, owing £10,000 on average.
- There are between 117 and 496 gambling-related suicides in England every year, and 44% of those directly experiencing gambling harms are classified as 'at high risk of suicidal behaviour'. Research from Sweden suggests those struggling with gambling disorder are 15x more likely to take their own lives.
- Gambling companies are meant to monitor

spend and contact people who spend more than £2,000 over a year. However, research by the University of Liverpool found that for all accounts which crossed that threshold, fewer than 1% of the account holders were contacted or had any intervention from the gambling industry.

### *Gambling and young people*

- 30% of 11 to 17 year olds, around 2 million young people, spent their own money on gambling in the past year.
- 29% of young people had seen family members they live with gambling.
- 190,000 children in Great Britain suffer problem gambling
- Around 24,000 young people (1.2% of those who gambled) were classified as problem gamblers, while a further 44,000 (2.2%) experienced 'at risk' gambling.

## Stories

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**Luke Ashton**, from Leicester, was married to Annie, and they had two children together. He was an avid Leicester City fan, and took his son to matches frequently. In 2018, he was drawn into gambling by introductory 'free bet' offers. Things spiralled quickly, and he accumulated debts of £18,000. He would tell Annie that when he was gambling, he was just trying to get enough money to pay back his loans, and he hated doing it. With Annie's support, he cleared the debts and closed his gambling accounts in 2019. During the pandemic, Luke was lured back into gambling by more 'free bet' bonuses. Later examinations of his betting records showed he gambled up to 100 times a day, including early in the morning and late at night when his wife was in bed. Luke took his own life in April 2021.

**Alex**, 35, is a teacher. He describes himself as 'responsible' in every other area of life, but addicted to gambling. He first gambled when he was 17. He says he will bet on anything, whether that be a football match in League 1 or an obscure Russian fixture. One weekend, he made a £127,000 profit through online gambling. He then lost the entire amount within 26 minutes, through 11 spins of a roulette wheel. As a result of his addiction he has lost friendships, jobs, and relationships. He no longer has any contact with his daughter. Because of the prevalence of online gambling, to resist temptation he has isolated himself. He doesn't own a mobile phone, and doesn't have internet or a smart TV at home. He says, "I'll never get back some of the relationships I lost and that's the hardest thing."

**David** (name has been changed) began gambling when he was 16, and transitioned to gambling online when he was 19. He gambled for more than ten years, finding it ever more addictive. He commented, "I would wake up every morning wondering when I would be able to bet and how I would get the money. I would look forward to payday every month so that I could bet more and if I didn't have the money before then I would take out payday loans and would always find a way to get some money to gamble." When he was 26, he gambled away £8,000 in one hour, and within a few days, had lost his entire life savings of £31,000. Eventually, one of his friends told him about GAMSTOP. He later described it as "the best thing I have ever done." He now hasn't gambled in four years, works as a teaching assistant, and does outreach work for the group 'Gambling with Lives', visiting schools, youth groups and sports clubs to raise awareness of gambling harm.

### *For those struggling with gambling addiction*

- It is highly likely that some people within your church will gamble in some form, and very possible that there will be some who experience addiction or gambling-related harm. It is worth asking, 'Would someone with a gambling addiction think that our church is a safe place to seek help?'
- Many of those experiencing gambling addictions are not open with family and friends. Encourage them to confide in a trusted friend, and if they are married, to be especially open with their spouse.
- It is important that all of us reflect on the weight of our sin; but many will already feel ashamed of what they are doing. Encourage them that when we confess our sins, Jesus is faithful. Above all, help them to turn their eyes to Jesus; we do not just battle sin by turning away from something, but by turning towards Him and being 'captured by a better vision'.
- We also recommend the following organisations, who provide dedicated help for people experiencing gambling harm:
- GAMSTOP ([www.gamstop.co.uk](http://www.gamstop.co.uk)) - an online tool which CARE was involved in setting up, providing people with the ability to self-exclude themselves from gambling websites if they are looking to beat their gambling addiction. Since being set up, it has been used by more than 500,000 people.
- GamCare ([www.gamcare.org.uk](http://www.gamcare.org.uk)) - a leading provider of information, advice and support for anyone affected by gambling harms. They operate the National Gambling Helpline (0808 80 20 133), open 24 hours a day, 365 days a year.

### *Someone affected by gambling addiction*

- Learning about the addiction of someone you love can really blind-side a person, and, depending on the closeness of the relationship (eg. a spouse), may lead to someone feeling betrayed. These feelings are entirely natural: the best route forward will be to take steps to rebuild trust. It may be helpful to set up accountability software.
- Family and friends may also feel helpless in the face of addiction. Encourage them to seek open, honest conversations, which will involve them being able to listen well. The road ahead may not always be smooth, and involve slip-ups. It may be helpful for them to stress that even when they are angry or frustrated at progress, this is because they love and are seeking the good of the person they are supporting.
- Suggest they seek support from a close friend who they can confide in, rather than going through this alone. Support groups are available for people who are directly affected by the gambling addiction of others, such as Chapter One and GamFam, or again, ring the National Gambling Helpline.