

The Harm of Predatory Gambling

BY SUZII PAYNTER

It is not the simple personal impulse to wager that is so destructive; it is the multi-billion dollar business model and its complicit partner, the state, that have elegantly designed machines and marketing that will without conscience “play you to extinction.”

Before I came to the Christian Life Commission, I knew precious little about gambling. Ten years later, I have been morally shaped by battling against one of the most aggressive and predatory businesses in the country. People often say, “What’s the fuss? It seems harmless.” What is so wrong with small-stakes poker games or sports betting among friends? What is so wrong with buying an occasional lottery ticket, going to the pari-mutuel track, or spending a little time at the casino?

The presumed answer in each case is “nothing really.” What I have learned is that it is not the simple personal impulse to wager that is destructive; it is the multi-billion dollar business model and its complicit partner, the state, that have elegantly designed machines and marketing that will without conscience “play you to extinction,” or until all your money is gone.¹

Considering gambling harmless is an attitude that serves the interests of those who want expansion of gambling. This deception can divert us from addressing more substantive questions and issues: Is it right for government to prey upon its citizens—especially the most vulnerable of its citizens? Is it right for government to encourage citizens to expend their resources on gambling rather than saving and investing in their futures? Is it right to fund critical government services like public education with unstable and inadequate income streams that derive from human weakness? Is it right to enact public policies that put the private interests of the gambling industry ahead of the public good?



By definition, predatory gambling is the practice of using gambling products and venues to prey on human weakness in pursuit of corporate profits and government revenue. There are major differences between social forms of gambling like Friday night poker games versus predatory products like slot machines: the speed of the games, the “buzz” or “high” people get when they play, the mountain of losses, and the manipulative marketing practices. The collective effect is to produce problem gamblers and addictive behavior that is the profit center of the enterprise. In many casinos, ninety percent of the casino profits come from ten percent of gamblers.²

Income from all forms of legalized gambling vastly exceeds annual revenues from movie tickets, sports, concerts, theme parks, books, magazines, and newspapers combined. This scope has provoked economists, sociologists, and ethicists to describe and measure the costs of gambling in bankruptcy, addiction, and crime in American life.³

Today the burgeoning gambling industry likes to portray itself as mere entertainment, when addiction is at its heart. In ten years of state legislative hearings in Austin, Texas, there has not been one casino developer that has agreed to bring the shows, restaurants, and shopping of resort casinos to Texas *without* slot machines.

With regard to the legalization of predatory forms of gambling, the issue is not whether we permit people to gamble, but whether we should incent them to gamble. Should we the people, through government-sponsored products and venues, exploit the human weaknesses of citizens in our own communities for profit and revenue?

By legalizing and promoting gambling, the government effectively turns millions of people who are small earners with the potential to be small savers into a new class of habitual bettors. According to the Consumer Federation of America, these one in five Americans think the best way to achieve long-term financial security is to gamble.⁴ To provide historic perspective for the current economic context of the debate, imagine that in the shadow of the Great Depression the country’s leaders proposed to legalize and promote slot machines to make up for the revenue lost in a depressed economy to help finance the war effort. Our leaders fortunately followed a different path and challenged citizens to buy savings bonds, which along with other economic strategies and circumstances helped to promote the highest savings rate during the twentieth century, widespread prosperity, and the smallest gap between rich and poor in the United States during the past century.⁵



For Christians, the most critical issues of the debate should be directed more by biblical and theological foundations than by utilitarian claims regarding gambling as a form of revenue or personal entertainment. While

no Bible text directly addresses gambling either in terms of personal practice or social ethics, the biblical narrative does include themes and precepts that should inform our thinking, behavior, and conversations in relation to gambling.⁶ I will briefly survey three of these: love of neighbor, creativity and work, and stewardship of resources.

The Parable of the Good Samaritan (Luke 10:25-37) offers a window on interpreting the biblical precept to love our neighbors. A lawyer asks Jesus a question: "Teacher, what must I do to inherit eternal life?" In reply Jesus asks him, "What is written in the law?" and the lawyer quotes Deuteronomy 6:5 and Leviticus 19:18: "You shall love the Lord your God with all your heart, and with all your soul, and with all your strength, and with all your mind" and "You shall love your neighbor as yourself."

With the terse affirmation, "do this and you will live," Jesus affirms the lawyer's response: authentic living in covenant with God is theological and ethical, vertical and horizontal. These two conceptually distinct acts—devoting ourselves to God and God's ways and valuing other people's lives and welfare—are scripturally and practically inseparable.

Then the lawyer asks a follow up question: "And who is my neighbor?" Jesus' anecdotal reply through the parable of the Good Samaritan both reinterprets and answers the lawyer's question. Loving God means loving our neighbor just as the Good Samaritan loved the man who had been assaulted on the road to Jericho.

As the people of God, we must act in very specific ways to serve others—treating them as neighbors and, in doing so, becoming their neighbors. We must do this for perfect strangers, for people who are not our own, for people who will dirty us with the blood of their wounds and divert us from our appointed rounds, gifting them with acts of service which are exceedingly costly and inconvenient.

Refusing this path of neighbor love, Jesus says, reveals us to be faithless even if we have impeccable religious and community credentials. Embracing this path constitutes covenant fidelity even if we have suspect credentials. Stunned, the lawyer finds himself on the receiving end of another question and a direct command: "Which of these was a neighbor?" and "Go and do likewise."

The Bible demands that right and just actions (and by implication right and just policies) resemble neighbor love. Especially with respect to the most vulnerable people in society, we are called to think, act, and legislate more like Good Samaritans than robbers, and more like concerned neighbors than indifferent passers-by. Neighbor love and predatory behaviors are mutually exclusive. If our practices and policies look more like those of robbers than of Good Samaritans, we will be judged accordingly. This is true even if we simply ignore the predatory behaviors and policies perpetrated by others.

Scripture's high regard for creativity and work is a second biblical theme that should inform our reflection on the issue of gambling. The Bible depicts

God as an active creator who speaks the heavens and the earth into existence (Genesis 1) and tends the garden of paradise, crafting humankind out of its fertile soil (Genesis 2). Created in God's image, humans are called to emulate God's creativity as we work in the world. Jesus' own vocation and teaching embodies this very calling. As a Nazarene carpenter, he worked with his hands and taught his followers to devote their lives and work to the glory of God and the service of others.

Through the course of Christian history, these biblical images evolved into a work ethic. The profits of work should not serve narrow interests and individual greed, but rather the common good. Grounded in this work ethic, the reformed theologians especially were critical of gambling enterprises. Whatever gambling might be, they insisted, it was not creative, not work, and not an imitation of God.⁷

The biblical concept of stewardship also bears on the gambling issue. Simply stated, stewardship means trusteeship; the One who speaks the world into existence and who therefore rightfully owns all of the world's resources entrusts these same resources to our care. The psalms of God's kingship capture this sense of divine ownership:

The earth is the LORD's and all that is in it,
the world, and those who live in it
for he has founded it on the seas,
and established it on the rivers.

Psalm 24:1-2

The story of the naming of the animals in the Garden of Eden depicts human trusteeship (Genesis 2:18-25). Jesus gives us the Parable of the Talents (Matthew 25:14-30) that tells the story of the lord who entrusted significant sums of money to his servants and held them accountable for their investments. Similar texts abound throughout Scripture. Taken together, they drive home the point that we are responsible to God for our use of the resources that God has entrusted to us. Since whether we use our money wisely or not matters to God, it follows that the very concept of "gambling" with God's resources falls short of the biblical sense of good stewardship.



Forty-five years ago, not one state ran a lottery, and only Nevada allowed casinos. From 1920 to 1964, in fact, nearly all forms of gambling were illegal throughout the country. Today, thirty seven states currently serve as the location for more than 900 casino-style venues: 445 land-based or riverboat casinos, 44 racinos (race tracks that offer casino-like video games), and 423 tribal casinos.⁸

The scriptural admonition is resounding: "You will know them by their fruits" (Matthew 7:16). The fruit of predatory gambling is rotten. The addic-

tion to spending money through gambling creates a vortex of destruction for families and it has spread all over the country. Oklahoma now has more than one hundred casinos, Wisconsin has a gambling addiction rate of seven percent (which is more than its cancer victims), and other states are introducing gambling prevention curriculum into schools as early as fifth-grade level.

Gambling has grown to a large enterprise in American life. We need a voice of biblical proportions – literally – to match the size and scope of the gambling enterprise itself. Our response needs to be one concerning justice, thrift, the proper role of government, and the meaning of public righteousness and the common good.

NOTES

1 For the predatory business models that are behind the recent expansion of casinos in Las Vegas, see Christina Binkley, *Winner Takes All: Steve Wynn, Kirk Kerkorian, Gary Loveman, and the Race to Own Las Vegas* (New York: Hyperion, 2008).

2 *Ibid.*, 184.

3 Alan Wolfe and Eric C. Owens, eds., *Gambling: Mapping the American Moral Landscape* (Waco, TX: Baylor University Press, 2009), 1; and John Lyman Mason and Michael Nelson, *Governing Gambling: Politics and Policy in State, Tribe, and Nation* (New York: The Century Foundation, 2001), 2.

4 Alicia Hansen, "Gambling with Tax Policy: States' Growing Reliance on Lottery Tax Revenue," *Tax Foundation Background Paper*, 54 (July 3, 2007), 1, 10, 11, and 21-26, available online at www.taxfoundation.org/files/bp54.pdf, accessed May 19, 2011.

5 Les Bernal, "Predatory Gambling, Democracy, and the American Dream," SPG Primer on Predatory Gambling (Washington, DC: Stop Predatory Gambling, 2008), 2, available online at www.mobilebaptists.org/PDF/SPG%20Primer%20on%20Predatory%20Gambling.pdf, accessed May 19, 2011. Also see Hansen, "Gambling with Tax Policy," 25-28.

6 The Bible has more to say about casting lots – which was an ancient way to reach a fair distribution (something like the modern practice of flipping a coin), rather than a gamble. The casting of lots is condemned when the distributed items are ill-gotten. For more on this, see Kevin Moore, "Would a Good and Faithful Disciple Gamble," *Gambling Culture, Christian Reflection: A Series in Faith and Ethics* (Waco, TX: The Center for Christian Ethics at Baylor University, 2011), 11-18.

7 George K. Schweitzer, "Work in the Kingdom," *Therefore* (Dallas, TX: The Christian Life Commission, Summer, 1982), 2-3; William Galston identifies this emphasis in Reformed thought in "The Memory of Sin: Gambling in Jewish Law and Ethics," in Wolfe and Owens, eds., *Gambling*, 213-226, here citing 215, 219.

8 Wolfe and Owens, eds., *Gambling*, 1.



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