

GAMBLING

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1. Introduction

1.1 Britons gambled £53 billion in 2005. That figure represents a 7-fold increase in 5 years, and equates to more than £800 for every man, woman and child in the country. Thanks to the Football World Cup, the 2006 equivalent figure will certainly be higher. The turnover of Ladbrokes and William Hill rose by, respectively, 110% and 219% between 2002 and 2005. The nature, scale and regulation of gambling in the UK are changing rapidly. The most recent data on gambling prevalence are already 7-8 years old, and widely thought to be significantly out of date. Gambling participation and expenditure in Scotland tend to be higher than the national average.

1.2 It is against this backdrop that we are responding to the General Assembly of 2005, which instructed the Church and Society Council to, “take forward the ongoing work of Social Responsibility in relation to Gambling, in particular to maintain a watching brief on [the implementation of the Gambling Act], to respond appropriately and address key issues such as the Internet and other interactive forms of gambling”.

1.3 In fulfilling this remit, we have examined the roots of Christian concern about gambling; developments in social and religious views in the 19th and 20th Centuries; the shift in the state’s approach to gambling signalled by the Gambling Act, and the mushrooming of internet and other interactive forms of gaming. We have been particularly alert to the activities of the Casino Advisory Panel and the ongoing scrutiny of applications for new Casino licenses throughout the country, including in Scotland. Finally, we have reflected on the principles which might guide us to formulate an appropriate Christian response to these developments.

1.4 In addition to desk research, we have interviewed a number of people, all of whom have been generous with their time and whose assistance we gratefully acknowledge. While there is a vast amount of information to draw on, and increasing amounts of research evidence, we have become acutely conscious that one of the notable features of the current position is the relative ignorance about its likely ramifications. Simply too little is known about the possible effects of the current level and types of gambling on individuals and on society. That fact alone should give us all cause for concern.

2. What is gambling?

2.1 The Gambling Act 2005 defines gambling as, “Gaming, (playing a game of chance for a prize); betting, (making or accepting a bet on the outcome of a race etc); or participating in a lottery”. We were also interested to note the definition used in *A New Dictionary of Christian Ethics* (1967): “the

determination of the possession of money, or money value, by an appeal to an artificially created chance, where the gains of the winners are made at the expense of the losers, and the gain is secured without rendering in service or in value an equivalent of the gains obtained.”

2.2 The term ‘gambling’ clearly embraces a wide range of activities. What we might regard as the ‘older’ forms of gambling are those which predominated last century: horse and dog racing, bingo, raffles, football pools, and latterly the National Lottery. This report is primarily concerned with the ‘newer’ forms of gambling, those which have emerged or changed significantly in the past decade and which include internet and interactive gambling; spread-betting and the new type of casino.

3. Roots of Christian concern

Over time, Christian concerns about gambling have reflected two perspectives. Firstly, they have arisen from a theology about money and its uses and the proper stewardship of our possessions. Secondly, they have been associated with direct pastoral concerns: the problem of addiction for both addicts and their dependents; the effect on the poor; and the distortion of the values on which our society is based. Each of these perspectives is relevant to our current study.

3.1 *The theological perspective*

3.1.1 The theological perspective is principally informed by a theology of money and its uses and an understanding of the nature of possessions and stewardship.

3.1.2 With something approaching unanimity, Scripture teaches that ownership is not absolute. We may not do anything we wish with our property, for we have been given stewardship, rather than unconditional rights, over our belongings, our wealth, and our resources. We are accountable to God for the way we use the goods that God has entrusted to us, and God wills that they be shared and used for building up community. In a sense, this means that we hold things in common, and should not use possessions selfishly. We share for the sake of fellowship, and as a way of establishing fellowship. There is a strong thrust in the Bible and in the Christian tradition towards greater economic equality, the encouragement of fellowship through generosity and an emphasis in favour of the poor, vulnerable and marginalised.

3.1.3 Money is to enable market transactions, to encourage production and exchange. It is a tool, an instrument, but it does not in itself sustain life or community. Yet it easily becomes a kind of idol. The Bible in both testaments commends lending of money and of goods, as a way of helping those in need, or the relatively disadvantaged. Jesus picks up the theme of lending and radicalizes it. Lend, he says, expecting nothing in return (Luke 6.34-35). In other words, we should do daring things with our resources, but only in order to love and help our neighbours and the strangers among us, rather than for our own amusement or enrichment. This was an extension of the Old Testament ban on usury, or the taking of interest on loans. There was a strong injunction not to take interest from one’s kin or from fellow Israelites; but Jews were allowed to lend at interest to foreigners.

3.1.4 None the less, it is clear that lending at interest, commonly called usury, went on in the time of Jesus. Otherwise the Lord’s injunction to lend expecting nothing in return would have been pointless. In the parable of the talents, the unfaithful servant was expected by his master when he returned to have earned interest on the money with which he had been entrusted (Matthew 25.27 and Luke 19.23). Usury clearly went on, but it was generally disapproved of as exploitation of the poor, and a mean-spirited action. Of course this was all in the context of very simple economies. Yet even here, debt was of such importance that Christians all down the ages have prayed “Forgive us our debts, as we forgive our debtors”.

3.1.5 The Fathers of the Church and the medieval theologians developed the opposition to usury. Usury, it was argued, is unnatural, for it is letting money “breed”, and be used in ways which are unnatural and improper. During the Reformation period, the ban on usury was quietly relaxed, particularly in Calvinist countries. According to Max Weber, R.H. Tawney and many others, this provided the context in which modern capitalism could emerge. However, there remained a strong

emphasis on the virtue of frugality and a horror at luxury. Those who profited from the new markets were expected to be generous in giving to those in need, recognising that riches were given by God for the common good and not for the prodigality and selfishness or for the amusement of the few. Devout Calvinists were commonly at the forefront of efforts to develop a responsible capitalism and an accountable market.

3.2 *The pastoral perspective*

3.2.1 From the nineteenth century onwards, gambling by the poor became more prevalent, addictive, and destructive. Protestant Churches - particularly from the Reformed tradition - and bodies like The Salvation Army became increasingly opposed to gambling as they engaged with its terrible effects on the people in the slums of the newly industrialised cities. Their critique of gambling was that it was addictive; that it held out a false and destructive hope as the new “opium of the people”; that it destroyed family life, and that it plunged many into despair. John Wesley explicitly counted gambling as a means of gain inconsistent with love of neighbour.

3.2.2 This position has also traditionally been shared by some left-wing political groups, as expressed by Martin Bright (*New Statesman*, 4 September 2006):

“When I was growing up, gambling was something that distinguished my working class grandparents from my middle-class parents. The older generation saw it as a harmless flutter on the horses, while my mum and dad knew that gambling helped keep their parents poor.”

3.2.3 The Church of Scotland has fairly consistently adopted a formal position of total opposition to gambling. In the more recent past, this debate has sometimes focused disproportionately on the church’s own activities, rather than the wider societal issues on which this report concentrates.

4. The current situation and areas of particular concern

“The National Lottery really did turn us into a nation of gamblers. It meant that two thirds of the British population were regularly gambling. It brought women into gambling. Gambling became destigmatised.” (Mark Griffiths, Professor of Gambling Studies, Nottingham Trent University)

The picture of gambling in the UK is changing rapidly. Most people would recognise a description of the normalisation and commercialisation of gambling in recent years. Much of this can be traced to the change in regulatory framework, and thereafter attitudes, brought about by the advent of the Lottery in 1994. From this time, gambling became more socially acceptable than ever before, as the law changed to allow betting shops to serve food and light refreshments and to have windows open to the street. The other seismic influence has been the growth of internet and interactive gambling, as one aspect of the overall burgeoning of the internet’s impact on our lives. Given the pace and scale of change, this report is necessarily a snapshot in time which seeks to identify the main drivers of change and areas of future concern.

4.1 *The new regulatory framework*

4.1.1 Legislation on gambling is reserved to Westminster and is dealt with at a UK level, although the Scottish Parliament has a role in determining the form of licensing authorities’ policy statements, and local authority licensing committees will determine whether or not to grant licenses in their local communities. Traditionally, the primary purpose of UK gambling legislation had been regulation with a view to social control, rather than economic regeneration. This differed from the approach taken to regulation in other countries. UK law said that gambling should be legal, but not stimulated, and commercial and economic interests took a secondary place in determining the nature of legislation. This changed with the National Lottery etc. Act 1993 and since then, UK legislation has sought to stimulate, rather than to discourage gambling.

4.1.2 The Council deeply regrets the fact that the effect of this has been to change the way that gambling is generally viewed in this country. We recognise the paradox that the more that an activity is “sanitised” through regulation for essentially good reasons, the more socially acceptable it becomes. However, we believe that the balance has now shifted too far in the direction of “normalisation”.

4.1.3 The Gambling Act of 2005 replaced most of the existing law about gambling in Great Britain. Much of what that Act does is to be welcomed, in terms of introducing a comprehensive structure of gambling regulations and greater protections for children and young people as well as bringing the internet gaming sector within British regulations for the first time. However, at least in part to satisfy commercial and economic interests, the Act allows for an increase in the number of casinos in Great Britain, currently a maximum increase of 17, including one “super” or regional casino. Almost all media attention has concentrated on this aspect of the Act, and on the one regional or “super” casino in particular, (discussed further below).

4.1.4 The new regulatory body for Gambling in the UK is the Gambling Commission, which came into existence on 1 October 2005. It currently regulates bingo, casinos, charitable lotteries and gaming machines. From September 2007 it will also regulate betting and remote gambling, including online, mobile phone and other non-terrestrial forms of gambling. Ultimately, it will regulate all commercial gambling except the National Lottery and spread betting. The statutory duty of the Commission is to pursue three objectives which are set out in the 2005 Act, and to permit gambling insofar as it is judged reasonably compatible with these:

- Preventing gambling from being a source of crime and disorder, being associated with crime or disorder or being used to support crime;
- Ensuring that gambling is conducted in a fair and open way;
- Protecting children and other vulnerable persons from being harmed or exploited by gambling.

4.1.5 We welcome the appointment of Rachel Lampard to the Board of the Gambling Commission. Rachel has been the Methodist Church's Secretary for Parliamentary and Political Affairs since 2000, and took the lead for the Christian churches on the Government's gambling proposals. Her work on this subject on behalf of the Methodist Church has significantly informed our own study.

4.2 Internet and interactive gambling – new, vast in scale and hard to control

Case Study

In April 2005, a 25 year old from Brechin used the computer at his family home to access internet gambling sites while his parents were away. Using their credit cards he created 13 accounts by typing in the numbers which he had got from his parents' bank statements. He won £90,000 in the first hour, but continued to bet and started losing money. In a desperate attempt to recover, he kept gambling, not only losing his winnings, but ending up £68,000 in debt. When he realised the extent of his gambling he took about 170 painkillers and cut his wrists.

4.2.1 Internet gambling is, essentially, using the internet to place bets, through credit, on casino games, sports games, or whatever the particular “casino” offers. Wins or losses are paid or collected accordingly. Until recently it was thought that about one million people in Britain gambled regularly online, (representing about a third of the 3.3m across the whole of Europe), but more recent estimates have suggested that the UK figure could be as high as 3.8m. In Autumn 2005, GamCare, (a UK organisation which works for the provision of proper care for those who have been harmed by gambling dependency), reported the existence of 1,700 gambling websites in addition to interactive television channels and mobile phones offering gambling services. GamCare says that the average online gambling debt in 2004 was £25,676, an increase of £5,000 from the previous year.

4.2.2 In April 2006, online gaming site *Partygaming* saw its first quarter revenues rise by 54% to £193.6m following a record number of people signing up to play poker online. The number of the group's poker players leapt by over 20% to 263,254, of which 39% were from outside the USA. Anyone using the Internet will find themselves being offered enticements to visit internet gaming sites, including starting “kitties”. The UK is seen as a hub for on-line betting. Ladbrokes has 13 foreign-language websites and William Hill has online clients in 197 countries.

4.2.3 Internet gambling has a number of features which make it particularly dangerous for those with a tendency to problem, or addictive, gambling. It is essentially a private activity, rather than a social one; it promotes repetitive and continuous play; it is highly available and accessible and there is relatively low public awareness of the dangers. Devoid of the traditional stigma associated with betting shops, it is perhaps not surprising that women represent an increasingly large part of the online gambling market, accounting for 30% of visits to UK sites during the World Cup.

4.2.4 Paradoxically, it is easier to attach safety features to online gambling than any other form of gaming. Self checking can be made easily available; patterns of play can be monitored and codes of practice enforced. However, this can only be enforced on those companies which choose to submit to regulation; and therein lies one of the most serious problems, since the particular challenge posed by the internet lies in its disrespect for territorial boundaries. The Gambling Commission cannot regulate off-shore or overseas companies, and it is very difficult to see how any real protection from these can be afforded to those who are not able or willing to protect themselves.

4.2.5 In the USA, Congress passed legislation which makes it illegal for banks to process online gambling transactions in an attempt to stop the money flow from this form of gambling. However, the legislation has been likened to the alcohol prohibition of the 1920s. It does not prevent Americans from gambling online, so they are still free to search for potential websites. It only prevents the companies from making credit card transactions with US citizens. The likelihood is that it will be the more "legitimate" online companies who "play by the rules" that will exit the market, while other companies will operate and thrive in the underground economy. New companies will enter the market using techniques to get around the legislation.

4.2.6 The UK Government is seeking international agreement on the regulation of e-gambling which would secure agreement to shared regulatory principles. However, given the potential sums to be made, some companies will always be reluctant to operate under tight regulatory structures. It seems reasonable to expect these sites to remain a persistent and pernicious feature of the online landscape.

4.2.7 From 2007 the UK is to be the first major country to offer online gaming licences. The Gambling Commission's licensing and regulation of UK operators must be effective in fulfilling its three objectives. Given the enhanced protection that this is capable of offering in comparison with unregulated, off-shore sites, it is not unreasonable for the Government to encourage existing online poker and casino operators to relocate to the UK and thereby to come under the Commission's sway. However, the Government's motives appear at best muddled; the Council deplores the terms of the aspiration articulated by Richard Caborn, Minister in the Department of Culture, Media and Sport in a memorandum to Mark Davies, Managing Director of Betfair (quoted in the *Observer* 27 January 2007) that, "Britain should become a world leader in the field of online gambling." In reality, the UK tax regime is likely to be the determining factor in whether operators decide to relocate their business to this country: current wisdom suggests that the Chancellor would either have to tax the sites like any other gambling company - which would attract very few to the UK - or offer tax breaks.

4.2.8 A significant "carrot" in the Commission's gift is the regulation of advertising (and the "stick", a UK media advertising ban on offshore sites). However, the position in relation to the internet is not clear; and in any case the ban cannot be enforced in the European Economic Area, which includes offshore havens Gibraltar and Malta.

4.3 *The expanding casino estate*

4.3.1 The only "new" gambling to be permitted under the Gambling Act 2005 consists of 17 new casinos, comprising one regional casino, eight large casinos and eight small casinos. Approximately 3% of the total gamble of the £53bn in 2005 in the UK was in casinos.

4.3.2 Churches, most notably the Methodists and The Salvation Army, have lobbied consistently against the increase in casinos and gaming machines, and particularly against the Regional Casino concept. Their published material expresses concerns that the Category A gaming machines to be

placed in these are very interactive and highly addictive, enabling players to stake money rapidly and encouraging them to chase their losses, (there are currently no such machines in Britain). Others, including the Centre for the Study of Gambling at Salford University and GamCare do not share this view, seeing regional casinos as comparatively less dangerous than other more convenient forms of machine and remote gambling, if they are introduced alongside appropriate public awareness and education campaigns. Indeed, research from South Africa suggests that the number of problem gamblers across the board can be reduced, (as opposed to simply not increasing), if effective education on the dangers and how to avoid them is provided at the same time as opening a big casino. This education is most effective when fully integrated into the curriculum and includes information on what gambling is, how it works and the fact that in the long term you will lose.

4.3.3 We have already acknowledged that the Government requires to strike a balance in regulation between protection, and what we have called “normalisation”. We cannot see how the growth in the casino estate provided for in the Gambling Act 2005 is intended to do anything other than stimulate the gambling industry, and as such we did not support that introduction and continue to oppose it.

4.3.4 During the period of our research, Glasgow was on the short-list of eight possible sites for the single Regional Casino and has subsequently been unsuccessful in its attempt to secure the venue for the city. We met and discussed the bid with Cllr Steven Purcell, Leader of Glasgow City Council. We were impressed by the force and passion of Cllr Purcell’s vision for Glasgow, and we recognise and applaud the many regeneration initiatives which continue to transform that city. We recognise that the casino is seen by those promoting it within the Council as part of that ongoing regeneration, building on past successes and bringing much-needed new, and comparatively high-value, jobs to the city. Cllr Purcell recognises the possible risks associated with a casino development, but believes that the various agencies involved in Glasgow’s bid can plan and execute their scheme in such a way as to avoid these. We have also read the note of caution sounded by economic consultants Hall Aitken who have concluded that the economic benefits shown in the Glasgow bid are outweighed by the negative social costs associated with the casino.

4.3.5 We have not had access to all the relevant data, and as such are not in a position to reach a judgment about the relative merits of the economic and social impact arguments. At best, the jury remains out on these and, as with so much of the “new gambling”; one will only really be able to assess the impact some way into the future. There are already indications from within the Government that the current cap on the number of super casino establishments will not remain in place for long. The Methodists and The Salvation Army have already called on the Government to wait a minimum of five years to assess the social and economic impact of the first Regional Casino before allowing any more, a position which we would strongly endorse.

4.3.6 We note that a new casino licence has been awarded to Dumfries and Galloway Council with the casino to be built in Stranraer. We are concerned about the morality of deliberately attracting visitors to Scotland solely for the purpose of gambling.

4.4 *Gambling and sport*

4.4.1 More than £50m was bet by British punters on the outcome of just one football match, England v Portugal on July 1 2006, and the Football World Cup as a whole was the biggest betting event in history.

4.4.2 Ladbrokes plc posted gross profits of £788m in 2005. The company owns and operates 2135 betting shops in the UK and boasts a ‘consumer awareness level’ higher than other High Street brands such as Next and Marks and Spencer. By far the bulk of the business is based on sports betting (mainly football or horse racing), with the majority of the take either over the counter or by telephone. The enormous commercial power – and consequent influence – of the British betting industry can only increase as the total annual gamble in the UK continues to multiply.

4.4.3 Those interested in watching football, whether by attending a match or watching it on television, are increasingly sucked into a culture where gambling is presented as an intrinsic and powerful part of the experience. Bets are now routinely encouraged not just on the outcome of matches, but also on matters such as transfers and managerial appointments.

4.4.4 More than 100,000 people in Scotland attend a game in the Scottish Premier League most weekends where there are several betting facilities available before and during the match. Those watching a live game on Sky TV will be encouraged to bet on the outcome before the game and again at half-time through Sky's own betting service. Bets can also be placed by telephone or through the TV set or internet. The average stake on a phoned bet with Ladbrokes is £91. During live games at the bigger stadia, viewers are encouraged to place bets during the game and the fluctuating odds are constantly updated on electronic hoarding round the perimeter of the pitch and therefore also clearly visible to TV viewers.

4.4.5 An interest in sport these days clearly runs the risk of generating an interest in gambling, which gives rise to particular concerns about the impact on young people. Particularly in the context of sport, we believe that the promotion and advertising of gambling should be subjected to far more rigorous and effective regulation than it appears to be at present.

4.5 Spread-betting

Case study

In a football match between Celtic and Rangers, the index firm believes there will be 12 or 13 corners in total during the match. A gambler approaches the firm with the belief that there will be more than 13 corners during the game, and 'buys' at £25 a point. If the final total of corners is 16 the bettor has won, receiving 3 x £25. If the final total of corners is 10, the bettor loses 3 x £25.

4.5.1 This is a high risk form of gambling, increasingly popular with people wishing to bet on the stock exchange and sporting events. It developed in the City of London in the 1980s, where betting on commodity prices provided a tax-free and potentially very lucrative new form of gambling. Winnings can be large but gamblers have less control over how much they may lose and, the crucial and novel point, can lose far more than the original stake.

4.5.2 Spread-bets are increasingly being offered on things which are further and further removed from the exercise of any element of skill, for example the aggregate of the shirt numbers of the scorers in a particular game in the World Cup.

4.6 Addiction, problem gambling and risky behaviours

"The prevalence of problem gambling was higher than anticipated and gambling in general is incontrovertibly commonplace among Scotland's youths." (Prevalence and Correlates of Youth Gambling in Scotland, 2006)

4.6.1 It is the view of the Royal College of Psychiatrists that the most important factors determining the incidence of excessive gambling leading to addiction are the availability of gambling facilities and the social pressures encouraging participation. It is self-evidently the case that both of these factors have increased in impact in recent years.

4.6.2 The Foresight project on *Brain Science, Addiction and Drugs* examined so-called "behavioral addiction" and identified gambling as being at the forefront of these. In common with chemical addictions, it seems to involve learning and rewards and individual susceptibility may vary. The Foresight project noted that in gambling, an important stimulus is the illusion of control that the player receives and the belief that he or she is exercising skill. Many forms of gambling are designed to give the impression that the player nearly won a major prize. Technological innovation means that it is now much simpler to provide such rewards, (a particular risk with online gambling).

4.6.3 The British Prevalence Study of 2000 suggested that there were between 275,000 and 370,000 problem gamblers in the UK, (0.6–0.8% of the population, depending on the diagnostic method used). Again, it must be remembered that this study is seven years out of date, seven years which have witnessed an unprecedented increase in the promotion and advertising of gambling. Problem Gamblers are people who find that their gambling causes them to run into debt, have difficulties holding down jobs, puts their homes or relationships at risk, causes health breakdown and can even push some towards suicide. Gambling is distinctive in that it allows people to get into financial difficulties very quickly. Attempts to remedy the situation by gambling to win back one's losses ("chasing losses") make the situation worse.

4.6.4 Games which allow for rapid re-staking, have "near-misses", a combination of high top prizes and frequent winning of small prizes and where there is a suspension of judgment over the amount of money staked, are all likely to be more addictive than "soft gambling" such as the National Lottery weekly draw.

4.6.5 The explicit provisions in the Gambling Act relating to the protection of the vulnerable are a statutory novelty and the Gambling Commission says that their standards of social responsibility will be second to none in the world. The Commission has a responsibility to measure and monitor the proportion of adults in the UK with gambling problems. This will be done through the *National Study of Gambling Attitudes and Activities* (the new prevalence study) which will be available in summer 2007.

4.6.6 We have noted with concern the recent study on prevalence and correlates of youth gambling in Scotland (Glasgow and North Lanarkshire) which identified 9% problem gamblers and a further 15.1% deemed to be at-risk in the 11-16 age group. Fruit machines were by far the most popular type of youth gambling. In this context we call on local authorities to ensure that the regulations in relation to arcades *etc* are properly enforced as anecdotal evidence suggests that this is not currently universally the case.

4.6.7 The same study highlights the fact that, "treatment for problem gamblers is virtually non-existent in Scotland". In particular, they noted that, given observed suicide proneness in young pathological gamblers, it was very worrying that a third of problem gamblers admitted that they gambled as a way of escaping depression or anxiety, issues which require attention in a treatment setting. The same issue was drawn to our attention by Alan Faulkner of GamCare who is active in encouraging the Scottish Executive to recognize the extent of problem gambling in Scotland and the need for appropriate support services. The British Medical Association have also highlighted the need for adequate support for psychological and relationship problems associated with problem gambling.

4.6.8 We strongly support further research into what makes people gamble and what causes some who do to become problem gamblers. We also endorse the development and enhancement of education material about gambling, educating young people in particular about mathematical probability and statistics, and exposing the fallacy that the longer one plays, the more likely one is to win. The reality is that the only winner in this scenario is the Bookmaker.

5. A Christian response for today

5.1 At its extremes, the gambling culture nourishes a radically distorted hope, suggesting that all one's problems will be resolved if only you hit the literal jackpot. A measure of the distortion lies in one study reported to us where a class of school children, when asked what they wanted to be when they grew up replied, "Lottery winners". Gambling encourages a kind of idolatry of wealth, and indeed one might well argue that gambling, rather than religion, is today the "opium of the people", to adapt Marx's phrase. Gambling subtly reinforces and justifies the distorted values of a radically and increasingly unequal society such as Britain in 2007. We do well to remember that, "the love of money is the root of all evil" (1 Timothy 6.10), and serious gambling is an obsessive form of the love of money. So, how do we respond?

5.2 Some in the churches choose to witness in response to issues related to great social problems by taking a stance that completely eschews and condemns any form of gambling, however small. While this approach will feel appropriate for some, the Council recognises that individuals ultimately decide for themselves how they wish to spend their time and their money in the light of their personal beliefs and circumstances.

5.3 Our primary concern here is less with commenting on the personal choices of individuals, and more with the huge problems which occur when gambling becomes a major element in our economy, in effect a form of redistribution of resources from the poor towards the rich and a major social pathology. In our Reformed tradition, government and regulation are often seen as a “dyke against sin”, combating, reducing and regulating harmful practices, especially those that damage the poor and the weak in society. The Church can surely both care lovingly for the victims of our gambling culture, and challenge government and society to regulate gambling in such a way that the young and vulnerable are protected, and the exploitation of the weak is discouraged.

5.4 The Church, in this matter as in everything else, should seek to prefigure the Kingdom of God in its own life. In its pronouncements it should seek to build a neighbourly society where people care for one another, and see themselves as custodians or stewards under God of their material and other resources. In announcing the good news of the gospel, Christians must denounce exploitation, especially of the weak and the vulnerable.

5.5 We have not looked at how Government spending is increasingly founded on revenue from gambling, and intend to look at this in a further study.

6. What should we do and say now?

As members of the Church, there are actions we can and should take to respond to the rapid industrialisation of gambling in our country. As individuals, congregations, Presbyteries and as a Church we should:

- Contribute to a wider and more open debate, challenging the growth of the gambling culture in our country and exposing the false hope of gambling as a route out of poverty;
- Continue to argue for regulation to provide maximum protection to vulnerable groups and in particular better enforcement of regulation to the lower end of gaming;
- Seek Government funding for ongoing research into the impact of the new regulatory framework in general and casinos in particular; gambling prevalence; public attitudes and the extent and nature of addictions and problem gambling;
- Urge Government funding and support for education programmes in schools and elsewhere which teach about probability, risk and more specific lessons about gambling;
- Urge funding for those organisations supporting problem gamblers; and
- Support those who suffer from gambling addiction, both directly and indirectly.

ANNEX: Witnesses

Alan Faulkner, Partners’ Manager, Gamcare

Cllr Steven Purcell, Leader of Glasgow City Council

Steve Inch, Director of Development and Regeneration Services, Glasgow City Council

Peter Dean, Chairman of the Gambling Commission

Prof Peter Collins, Director of the Centre for the Study of Gambling, University of Salford

Church and Society Council
Church of Scotland
121 George Street, Edinburgh, EH2 4YN
Phone: 0131 225 5722
www.churchofscotland.org.uk
Charity Number: SC011353
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