

Should my church use National Lottery funding?

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About Stewardship

Stewardship is here to help the Christian community in the UK to give and receive.

We help over 40,000 people to give generously and sacrificially to support the causes they love, and connect them in to a growing community of 4,000 churches, 6,000 charities and 2,800 individual partners creating positive change, and being responsible stewards, in Jesus' name.

For more than a century we have actively served those pioneering Christian mission. Together, we are driven by our desire that the wider world will encounter Jesus through the generosity of his people and the transformational work of the causes they support.

We call this **Active Generosity**.

1 Introduction

This is very much intended to be a discussion paper setting out to explore the issue of churches and their use of National Lottery funding; to provide some context for the debate; and to stimulate thought, discussion and prayer.

Church leaders have differing views on whether churches should consider using Lottery funding. Even where leaders would see gambling as wrong, some would argue that once Lottery funds become available then churches should not shy away from applying for them; others would argue that such funds are always 'off limits'.

In this paper, we seek to set out the bases both for and against the use of Lottery funds drawing on sources close to the gambling industry as well as from a broad spectrum of theologians. Is there a definitive answer? Perhaps not; but read on, make your own mind up and join us in the discussion.

2 Framework

In this paper we will first set the context looking at:

- The Gambling industry in general;
- The National Lottery's place within the industry;
- Hear the warnings from concerned parties about the social impact of gambling;
- Listen to the church's voice on the morals and ethics of gambling;

And then move on to the heart of the issue considering:

- Reasons why churches might want to apply for Lottery funding;
- Reasons why churches might not want to apply for Lottery funding;
- The types of restrictions Lottery funding may place on churches.

3 The Gambling Industry in general

A PSC is a person who meets at least one of the following five conditions.

Three of which are quantifiable with the other two introducing an element of judgement:

In the most recent “Gambling Commission’s annual guide to Gambling participation: behaviour, awareness and attitudes”¹; covering 2017, some of the headline findings are:

- That 45% of adults (16+) have participated in gambling in the last 4 weeks. That’s down 3% from 48% in 2016 and down from 53% in the year 2000². However, it is possible that these figures are skewed by the relative ‘newness’ of the Lottery in 2000 resulting in more people playing it then, than is the case today.
- There is a gender bias with 48% of men having gambled as opposed to 41% of women.
- The National Lottery remains the most common form of gambling activity, with 31% of gamblers having only gambled on the Lottery in the past four weeks suggesting that for 15% of the adult (16+) population the National Lottery is the only (and regular) form of gambling that they participate in. In fact, when combined with scratch cards and other forms of Lottery this type of gambling accounts for over half of all gambling activities identified by the Gambling Commission.

¹ Gambling participation in 2017: behaviour, awareness and attitudes – <http://www.gamblingcommission.gov.uk/PDF/survey-data/Gambling-participation-in-2017-behaviour-awareness-and-attitudes.pdf>

² Gambling behaviour in Britain – June 2000 - <http://www.Nationalcasinoforum.co.uk/wp-content/uploads/2013/11/British-Gambling-Prevalence-Survey-1999.pdf>

4 The National Lottery

It is surprisingly difficult to find out the average amount spent buying tickets for the National Lottery each week in the UK. Good causes receive around 25% of all stake money and since the Lottery's inception in 1994 have received around £38 billion. That equates to total stake money approaching £1.5 trillion over the last 24 years.

These figures suggest the Lottery attracts somewhere near £120 million each week spread across some 30 million regular players providing an average stake of £4 each. That is just over £200 per year. It is highly likely that many players will stake considerably more, but there is no data readily available to support this premise.

Research tends to suggest that many people do not see the National Lottery as gambling at all but consider it to be more a leisure activity akin to gym membership or a hobby.

5 Concerns about the social impact of gambling

Regardless of whether you determine that you have any PSCs there are certain things that you have to do.

Although there has not been a significant amount of research in the UK³, overseas studies have concluded that harmful gambling can have crippling financial and social effects of the gambler⁴⁵, their friends and their family. Some of the social issues faced by gamblers include:

- Leading a 'double' (hidden) life until unable to continue to do so;
- Relationships are negatively impacted, trust is destroyed;
- Becoming more and more isolated from family and friends;
- Higher than average incidences of job loss and depression;
- The financial impact on gambling disproportionately impacts lower income families;
- Low level crime increases to fund an addiction.

Now, whilst participation in the National Lottery is considered to be at the 'softer' end of the gambling spectrum, problem gambling can start in ways that seem harmless. Heather Wardle, the project director at the British gambling prevalence society notes that problem gambling is less linked to the National Lottery than to other activities. But many people who might not be classified as problem gamblers could be spending more than they can afford on lotteries.

³ Research on the social aspects of gambling – chapter 5 in particular. https://www.gla.ac.uk/media/media_34552_en.pdf

⁴ The Social and economic impacts of gambling (Canadian research) - <http://www.ccgr.ca/en/projects/resources/The-Social-and-Economic-Impacts-of-Gambling-Full-report-English.pdf>

⁵ Australian institute of family studies – the impact of gambling problems on families - <https://aifs.gov.au/agrc/publications/impact-gambling-problems-families/what-are-impacts-gambling-problems-families>

They can, for example, get addicted to using the same numbers for every draw. Ms Wardle explained: "One of the things they worry about is that if they don't play then they could have won."⁶

Additionally, consumer credit counsellors are concerned that even relatively small amounts can have an impact. Even "£5 a week can be the difference between paying your debts or not."⁷ One of the issues faced by gamblers is that of "chasing their losses", i.e. spending more money gambling in an attempt to recoup previous losses.



The church's attitude to gambling

No pro-forma templates for registers are provided and the layout of a register is not stipulated anywhere in the guidance. All that is listed is the information required to be included (see below).

The churches' attitude towards gambling is almost universally negative with most churches and denominations prohibiting gambling on its own premises and discouraging Christians and church attendees from taking part in any form of gambling. Although the Bible does not explicitly speak about gambling, church leaders use the following arguments to support the "no gambling" stance.

- Gambling is not an act of faith, but a game of chance. It reduces or removes altogether our reliance on God and his provision;
- Gambling does not demonstrate a good stewardship of God's resources;
- Gambling is exploitative in the sense that there are winners and losers and this conflicts with Jesus teaching of wanting good for our neighbours;
- Gambling is motivated by greed, which is another name given to covetousness specifically listed in the 10 commandments;
- Gambling has innocent victims e.g. the gamblers own family – Proverbs 15:27 says that "a greedy man brings trouble to his family";
- Gambling undermines the biblical command to work and promotes a something for nothing mentality;
- Gambling, especially where some money goes towards good causes, provides a mask of giving. Gambling in this way can be 'justified' by the good cause even though it is far more effective for a donor to give directly to a good cause themselves. Remember, the Lottery only applies 25% of takings towards good causes.

Whilst individually or as a package these might be persuasive arguments to dissuade the Christian from gambling, there is little expectation that such arguments will halt or reverse the march of the UK gambling industry. The UK government has recently taken steps to curb some

⁶ <https://www.independent.co.uk/money/spend-save/the-problem-with-gambling-new-figures-show-more-people-than-ever-are-ruining-their-lives-7942230.html>

⁷ <https://www.independent.co.uk/money/spend-save/the-problem-with-gambling-new-figures-show-more-people-than-ever-are-ruining-their-lives-7942230.html>

of the worst excesses of the industry but do not appear to have the will or desire to go any further.

So with the Lottery here to stay, and a sizeable pot of money made available for good causes, we turn to the central question of this paper and address whether it is right for churches to apply for and make use of Lottery funds.

7

To the heart of the matter

Where you have PSCs, you are required to record the following information for each of them:

7.1 The arguments for churches using Lottery funding

- Utilitarianism, the greater good argument. The good that can be done with the money outweighs any concern over how it was obtained. The primary focus is on results.
- Previous precedent. There are examples from the Bible where obviously tainted objects or money has been used for Kingdom purposes:
 - The gold that was used to build the Ark of the Covenant was taken from their Egyptian captors;
 - Paul having no issue with meat that had previously been offered to idols;
 - The prostitute who anointed Jesus with perfume;
 - The source of funding that supported Jesus ministry. We read in Luke chapter 8 that these women (that included Mary Magdalene, Joanna and Susanna) helped to support Jesus ministry out of their own means. For Mary that may in the past have been prostitution. For Joanna the funds may well have originated with Herod's treasury some of which would almost certainly have been derived from bribery.
- No money is ever "completely clean" and that in some way all money has been tainted at some point. For some Christians, this "tainting" can come from what others might call legitimate sources. E.g. banking bonuses; investment returns; salaries or dividends from companies considered not to be paying sufficient tax.
- Some Christians consider some forms of investment to be a form of gambling. If that is the case, then what is the difference between money obtained through gambling or through stock market speculation?
- If Christians didn't make use of the money then somebody else will. An effective church operating within its community could arguably make better use of funds than some other charities. Not always but hopefully quite often.

7.2 The arguments against churches using Lottery funding

The underlying premise for many of the arguments against using Lottery funding is that Lottery funds are 'dirty money'. Lottery funds are thought by many churches and Christians to have come from an immoral source and are therefore contaminated in some way and not fit to be used in God's kingdom.

Other arguments put forward for not using Lottery funding include:

- Churches give an implicit consent to gambling. Although seen to be at the 'softer' end of the gambling spectrum, playing the Lottery can lead to a misuse of funds, perhaps by chasing earlier losses and potentially leading to stronger forms of gambling and even addiction.
- Churches can be perceived to validate the false hope that gambling provides. The chances of a Lottery win are astronomically unlikely and it can be argued that the lives of those playing are made worse not only by the money spent but also by the false dreams that are dangled before them and then almost always dashed.
- Churches are perceived to be supporting actions which it considers to be bad stewardship; discouraging saving and selfless giving (see earlier arguments for the church and gambling).
- Churches are seen as hypocritical and lose their ability to be able to teach objectively or speak into an issue where they now have a 'vested interest'.
- In order to obtain Lottery funding, churches might reshape their work in the community so as to meet Lottery funding criteria. This may detract or change the emphasis from what God has called the church to. Accepting Lottery funding could see the church unhelpfully tied to a secular organisation perhaps imposing some degree of control over the church and what it does.
- God's people should pay for God's work. Some church leaders feel that church attendees, supported in some cases by Christian motivated grant making organisations, should fund the church's ministry, believing amongst other things that even for initiatives where external funding is available, a stronger witness comes from using a church's own funds.

7.3 Restrictions Lottery of funding

Lottery funding is not provided for either explicitly worship or evangelistic initiatives, but neither is it restricted to building projects. The Big Lottery Fund is a major funder of church-based community projects.

Churches can apply under the "Awards for All" stream for smaller grants and the "Reaching Communities" stream for larger grants so long as the project is genuinely open to the whole community and its beneficiaries are not limited to church members or attendees.

To be successful, the project needs to meet at least one of the listed aims which include:

- Bring people together and build strong relationships in and across communities;
- Enable more people to fulfil their potential by working to address issues at the earliest possible stage.

These are likely to be outcomes that most churches would be happy to sign up to, especially if they are able to align these community initiatives in such a way that there is a gospel centred angle to the project.

7.4 Views of some church leaders

Here are views from three church leaders:

1. Leader 1 - "I am very happy to apply for National Lottery funds to pay for the work we plan to do in our community service. I consider it a form of 'holy money-laundering' – taking dirty money and cleaning it by using it for Kingdom purposes. Lottery funds are disproportionately extracted from the poorest and we aim to spend it for the benefit of those very people. I don't see this as a passive association with sinfulness but a proactive step to bring redemption to a part of our fallen world."
2. Leader 2 - "I do not agree with the Lottery for the reasons stated. But pragmatically there is a lot of 'dirty' money around which is going to be used for various purposes. I believe that the church and Christian agencies are well placed to use funds effectively and, if we are using them, others cannot do so!" This leader went on to say where applying for a grant would be a stumbling block for another trustee, they would not go ahead.
3. Leader 3 - "The intentionality to encourage or promote, putting a person's money to ambiguous chance with great tendency of developing an unholy and unprofitable addiction, strengthens my personal deep reservation about the whole principle of the Lottery. My firm and current view for Bible believing Christians and churches, is to seek the Lord for yourself on the matter and follow the Lord's leading. I won't be recommending it, because if the matter and issue is so grey and unclear, I'd rather not touch it. If you're not sure don't take it. Not taking lottery funding is certainly not a sin but taking it could be a sin."



Conclusion

As we said at the outset, this is a discussion paper and therefore without conclusion.

Hopefully you can now better understand some of the arguments on both sides and are better equipped to reach an informed decision. If you want to comment on this paper and so join the debate, then please email us or join the Stewardship community on [Facebook](#).