Economic Onanism, the Protestant Work Ethic, and the Theological Roots of a Fruitless Culture

A Historical, Theological, and Statistical Analysis

April 2026

I. INTRODUCTION

In 2024, Americans wagered $172 billion across all regulated gambling channels; a figure that includes commercial and tribal casinos, sports betting, and state lotteries, and represents a 3.3% year-over-year increase.[1] Commercial gaming revenue alone set a fourth consecutive annual record at $71.92 billion.[2] Sports betting, the fastest-growing segment, posted $13.71 billion in revenue (a 25.4% increase from 2023) on $148 billion in total wagers.[3] Americans spent an additional $104.7 billion on state lotteries.[4] When underground and unregulated markets are included, some estimates place total gambling spend above $200 billion annually.

These are not merely economic statistics. They are a moral diagnostic. Gambling does not build homes or families. It does not produce goods, cultivate land, or bless communities. It is, as the Puritans argued and as this paper will demonstrate, a form of organized theft — the attempt to redistribute wealth without labor, in defiance of the creational order God has established. It is economic onanism: spilling seed on the ground. It is, in a word, gay.

II. THE EXPLODING MODERN SCENE

The transformation of gambling in America since 2018 has been staggering in both speed and scale. Prior to the Supreme Court's 2018 ruling in Murphy v. National Collegiate Athletic Association *Murphy v. National Collegiate Athletic Association*, sports betting was legal in only one state – Nevada. As of early 2025, [5]38 states and Washington D.C. have legalized sports betting in some form, with 24 jurisdictions offering full online options with multiple operators.[6] Online sports betting grew 34% in 2024, with a five-year compound annual growth rate of 96%.[7]

The structure of this industry reveals its exploitative character. In sports betting, 86% of the revenue comes from just 5% of players — meaning the industry is structurally dependent on addicts and problem gamblers to survive.[8] Casino gaming relies on similar dynamics: the losses of just 5% of casino players account for 70–74% of casino revenue.[9] The industry is not primarily in the entertainment business. It is in the addiction business.

The digital revolution has compounded the harm exponentially. In the old days, a man had to travel to a riverboat or a notorious city to find a casino. Now he has a slot machine in his pocket. Mobile betting now accounts for a commanding share of all online wagers. Nearly 80%

of online gamblers use smartphones as their primary device.[10] The barriers of geography, time, and social visibility — which once served as providential restraints on vice — have been systematically eliminated by technology and friendly regulatory regimes.

Like pornography, online gambling short-circuits God's design. God designed a man to pursue one woman faithfully, with the physical and emotional reward of fruitfulness built into the covenant of marriage. Pornography rewires the soul to seek that pleasure through false and fruitless counterfeits. Likewise, online gambling offers a false simulacrum of the rush of risk and reward — the thrill of the hunt without the labor, the payoff without the production. It is the pleasure of the harvest without the plowing.

The targeting of young men is deliberate and systematic. People in their early twenties are the fastest-growing demographic of new gamblers.[11] Sports betting companies design their products to convert young men who bet on sports into online casino users, where profit margins are far higher.[12] The result is a generation being trained to think in terms of randomness, luck, and nihilism rather than the covenant faithfulness of God and the blessing of honest labor.

III. THE THEOLOGY OF GAMBLING: AGAINST PROVIDENCE

Gambling is not merely a bad habit with bad results. It is the bad result of a broken and corrupt worldview. To understand why, one must understand what gambling claims about reality.

The worldview of gambling denies the existence of a personal, sovereign Creator who governs the world with covenantal wisdom and love. In the gambling worldview, the universe is governed by randomness — by luck, chance, and probability. History is not the unfolding of divine providence; it is a crap shoot. The dice are not in anyone's hands. This is functional atheism. It is, as the Scriptures declare, blasphemy against the living God who "causes all things to work together for good" (Romans 8:28) and in whose hand the lot is cast: "The lot is cast into the lap, but its every decision is from the Lord" (Proverbs 16:33).

The Protestant work ethic — what Max Weber identified as the distinctively Calvinist contribution to Western civilization — rested precisely on this doctrine of providence. Because God is sovereign and rewards covenant faithfulness with material blessing (Deuteronomy 28), the believer works with diligence, disciplines desire, saves patiently, and trusts that honest labor under God's blessing is the ordinary path to fruitfulness. "Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase" (Proverbs 13:11).

Gambling inverts this entire order. It offers wealth without labor, reward without production, blessing without covenant. It trains the soul to expect windfall rather than harvest, to seek the lucky break rather than the patient toil. It is, as the Puritans said, an abuse of God's sovereignty — an attempt to use the lot as a mechanism for private enrichment rather than as a reverent means of discerning God's will.

The Puritan William Perkins wrote: "We are not to use lots, except with great reverence, in that their disposition comes immediately from the Lord, and their proper use is to decide great controversies." Thomas Gataker similarly argued that a lot "as an Oath, is not to be used but in case of necessity… being a solemn act of religion, may not be applied to sporting." To wager money on a game of chance, therefore, is to invoke God's providence in service of covetousness and theft — to ask the Lord of the universe to orchestrate an unjust economic exchange for your private benefit.

Moreover, gambling always tends toward the corruption of providence by the attempt to control it. Gambling has historically attracted organized crime — from Al Capone and the Chicago Outfit to the Black Sox Scandal to Pete Rose — because when you have rejected the sovereignty of God, the next step is to try out for His job.[13] The same logic drives the match-fixing and insider betting scandals that have plagued every major sport touched by legalized wagering.

IV. A HISTORY OF GAMBLING IN AMERICA

A. The Puritan Foundation

The founders of Anglo-American civilization understood gambling's dangers with a clarity that their descendants have lost. The Massachusetts Bay Colony strictly regulated games of chance, banned public gaming houses, and subjected habitual gamblers to church discipline.[14] Plymouth Colony operated similarly. To the Puritans, the issue was not mere social disruption but theological: gambling violated the eighth commandment's protection of neighbor's property, treated God's providence with contempt, and trained the soul in covetousness.

The Westminster Larger Catechism, adopted in 1648 and still the confessional standard of Presbyterian churches in the Reformed tradition, explicitly lists “wasteful gaming” among the sins forbidden by the eighth commandment (Q. 142). It also forbids “defrauding ourselves of the due use and comfort of that estate which God hath given us.” The confessional tradition was clear: gambling was not a neutral entertainment. It was a sin against God and neighbor.

Richard Baxter, the great Puritan casuist, denounced gambling games “because they are a means of getting other men’s estates without just labor or exchange, and ordinarily are the effects of covetousness, and tend to stir up covetousness in others.” The Puritans grounded this judgment in the natural law doctrine of commutative justice*commutative justice* — the principle that economic exchanges must be characterized by proportional equality, where what one receives corresponds to what one gives. In gambling, one gains money and everyone else loses, and the gain bears no relation to labor, skill, or value rendered.

B. Lotteries and the Revolutionary Era

During and after the American War for Independence, states sometimes relied on lotteries to fund civil needs — roads, bridges, colleges. This represented a pragmatic concession to necessity that the Puritans themselves would have regarded with suspicion. By the early nineteenth century, the corruption and crime that accompanied lotteries became impossible to ignore.[15] Congress enacted measures in the 1890s to outlaw lotteries delivered through the mail, and the Supreme Court described them as a “wide-spread pestilence” compared favorably to neither bare-knuckle boxing nor cockfighting.[16]

By the early twentieth century, most states had banned gambling, and it was broadly illegal nationwide. The legal regime reflected the cultural inheritance of Puritan social order, however attenuated.

C. The Great Depression and the First Surrender

The Great Depression changed everything. On March 19, 1931, faced with the collapse of its mining industry and a desperate economy, Nevada became the first state to fully legalize commercial gambling.[17] The justification was economic stimulus — jobs and tax revenue. This was a capitulation to pagan worldview, however well-intentioned. You cannot trick real wealth out of covetousness. In God's world, fruitfulness is the result of hard, honest labor, not the redistribution of losses.

The pattern was set: moral prohibition would yield whenever economic pressure was applied, and gambling would always be justified by reference to the public goods its revenues would fund. As Nevada's success became visible over the following decades, the template was copied across the country.

D. State Lotteries and the Normalization of Legal Plunder

New Hampshire became the first state in the modern era to legalize a statewide lottery in 1964, with revenues earmarked for public education.[18] The framing was brilliant: "voluntary taxation" for schools. It might as well have been called voluntary theft — or the legalization of gay economics. For every dollar spent on New Hampshire lottery tickets, only 29 cents goes back to the state for education.[19] The other 71 cents is consumed by the house and prize payouts.

New Jersey opened casinos in Atlantic City in 1978. By the 1980s most states had lotteries. The federal government legalized gambling for tribal reservations in the 1988 Indian Gaming Regulatory Act. Many Midwest states legalized riverboat casinos during the 1980s and 1990s. With each expansion, the moral argument receded further.

E. Murphy v. NCAA and the Sports Betting Explosion

The decisive turning point came in 2018. In Murphy v. National Collegiate Athletic Association*Murphy v. National Collegiate Athletic Association*, the United States Supreme Court struck down the Professional and Amateur Sports Protection Act of 1992 (PASPA) in a 6–3 decision.[20] Writing for the majority, Justice Samuel Alito held that PASPA violated the anti-commandeering doctrine of the Tenth Amendment by prohibiting states from legalizing sports gambling.[21] The case was brought by New Jersey under a Democratic governor who was eager to capture gambling revenue for the state.[22]

The ruling did not endorse sports betting on its merits; it held that the federal government could not constitutionally prevent states from making their own decisions. But the practical effect was a nationwide explosion of sports betting. Within six years, 38 states had legalized it in some form. Gambling advertisements now saturate major sporting events. The slot machine is in every pocket.

V. THE PURITAN CASE AGAINST GAMBLING: THE MATH AND THE MORALITY

Not only is gambling theologically corrupt; it is simply terrible math. The house always wins — not by luck, but by design.

State lotteries are the worst bet in all of legal gambling. Nationally, for every dollar spent on lottery tickets, the average return in prizes is approximately 60–67 cents.[23] No state lottery in America pays out more in prizes than players spend.[24] In 2024, Americans spent $104.7 billion on lottery tickets; prizes paid out totaled $70.2 billion — a net loss to players of $34.5 billion before taxes on winnings.[25] The odds of winning a Powerball jackpot are 1 in 292 million.

Casino slot machines and table games return approximately 90% of wagers in prizes — mathematically better than lotteries, but still hardwired for long-run player loss.[26] Sports betting carries a house edge of roughly 10%, meaning for every $100 wagered, the bettor loses approximately $10 on average.[27]

The "near miss" effect — by which gambling machines are engineered to create the illusion that the player almost won — is a deliberately designed psychological mechanism to sustain play past the point of rational interest. It creates addicts. Combined with the dopamine feedback loops of variable reward schedules, gambling machines are among the most addictive products ever engineered.

Equal weights and measures are required by God, and "a false balance is an abomination to the Lord" (Proverbs 11:1). The fact that everyone voluntarily agrees to the false balance does not make it righteous. If everyone agrees to a rigged exchange, the exchange is still rigged. Consent does not consecrate theft.

VI. THE SOCIAL DEVASTATION OF GAMBLING

The theological argument against gambling is conclusive on its own terms. But the social data confirms the theological diagnosis with remarkable fidelity. A worldview produces a culture, and a culture produces measurable human outcomes.

A. Addiction and Problem Gambling

The National Council on Problem Gambling (NCPG) estimates that 2.5 million U.S. adults (1%) meet the full diagnostic criteria for severe gambling disorder in any given year, with another 5–8 million having mild to moderate problems.[28] The NCPG's most recent survey estimates that up to 20 million Americans experience problematic gambling behavior.[29] The NCPG saw a 30% increase in reported gambling problems between 2018 and 2023 — precisely the period of the sports betting explosion.[30]

The industry knows this and designs for it. In sports betting, 86% of revenue comes from 5% of players.[31] The Florida Council on Compulsive Gambling reported a 138% increase in calls to their help hotline between December 2023 and January 2024 alone.[32]

B. Financial Ruin

The financial devastation is staggering. More than 20% of compulsive gamblers file for bankruptcy as a result of their gambling losses.[33] For male gambling addicts, average debt ranges from $55,000 to $90,000.[34] A 2021 analysis of banking transactions found that a 10% increase in spending on gambling increased the likelihood of missing a mortgage payment by 97.5%.[35]

A major study found that bankruptcy rates rose 25–30% in the three to four years after online sports betting was legalized in a given state, translating to roughly 30,000 additional bankruptcies in the United States.[36] Debt collections increased by 8%, with $30 more debt per consumer in states with online sports betting access.[37] Auto loan delinquencies increased by 9%.[38]

According to Kindbridge Behavioral Health, 20% of adult men in the United States are now or have been in debt from sports betting — roughly 20 million men.[39] A U.S. News & World Report survey found that nearly 1 in 4 sports bettors has missed at least one bill payment due to gambling; 30% say they have gone into debt.[40] More than half of bettors carry monthly credit card balances.[41]

C. Family and Social Destruction

Gambling destroys families at a rate twice that of non-gamblers. The divorce rate for problem gamblers is double the rate of the general population.[42] One in five addicted gamblers attempts suicide — twenty times the rate of non-gamblers.[43] A landmark study found that 37% of people experiencing a gambling problem have perpetrated intimate partner violence.[44] One study of NFL game outcomes found that an unexpected loss by a local team resulted in a 10% increase in intimate partner violence, with spikes even higher in states with legal sports betting.[45]

The NCPG estimates the annual national social cost of problem gambling at $14 billion, encompassing criminal justice, healthcare, job loss, and bankruptcy.[46] Because one gambler's problem behavior typically affects six to eight additional people — family members, co-workers, friends, and employers — the ripple effects through communities are incalculable.[47]

D. The Targeting of Young Men

The gambling industry's most aggressive target demographic is young men. People in their early twenties are the fastest-growing demographic of gamblers.[48] A Rutgers University study of New Jersey gambling found that men aged 18–44 were most likely to be high-risk gamblers.[49] Sports betting companies deliberately use sports betting as a gateway to online casino play, where profit margins are significantly higher and addiction rates more severe.[50]

Young men in low-income areas bear disproportionate harm: they experience nearly twice the average increase in bankruptcy probability following sports betting legalization, and an almost 4% decrease in credit limits.[51] The industry is harvesting the financial futures of young men who lack the economic stability to absorb the losses. It is training a generation to live for quick euphoric buzzes rather than the blessing of building homes and raising families over generations.

VII. ARE WE ALL FUNDAMENTALISTS NOW?

At this point a reasonable objection must be addressed: were the fundamentalists right all along? No cards, no dice, no games at all?

There is a massive difference between playing a casual game of chance for small stakes with friends — as an occasion for fellowship and entertainment — and the organized commercial system of wealth redistribution that constitutes modern gambling. The Puritans themselves recognized this distinction. Even the Westminster Larger Catechism condemns "wasteful*wasteful* gaming" — not all gaming. The issue is not the existence of games involving probability but the covetous, systematic exploitation of those games for wealth extraction at the expense of one's neighbors.

The relevant question is: what kind of world are you practicing? What kind of world are you trying to build? In God's world, work is central. Work is good. Sabbath rest includes the principle of recreation, games, and entertainment. But if games and play become the main event — if they consume money intended for families and communities, if they train the soul in covetousness and idle fantasy — then they invert the Christian worldview.

The day-trading analogy illuminates the line. When a man purchases stock in a company, he is at least providing capital for real goods and services. There is a claim on real economic activity. Gambling produces nothing. It redistributes existing wealth — from the many to the few, from the addicted to the house — while consuming time, energy, and money that could be devoted to genuine fruitfulness. Sports betting cultivates no gardens. It builds no homes. It strengthens no families. It blesses no nations.

While the fundamentalists may have slightly overcorrected in their complete prohibition of card games, their instinct was sound. They sensed that gambling was spiritually toxic, even when they could not always articulate precisely why. The Reformed tradition, with its resources in natural law, the Westminster Standards, and the Puritan casuistical tradition, provides the clearer theological account.

VIII. DISCIPLESHIP AND COSMOLOGY: WHAT KIND OF WORLD DO YOU LIVE IN?

The deeper issue underlying gambling is cosmological. What kind of world do you believe you live in?

Is it a world ruled by your faithful Father, in which He sovereignly administers blessing and curse according to His covenantal purposes? Or is it a world of random chance, in which the lucky win and the unlucky lose, and if you are clever enough you might game the randomness in your favor?

A 2025 Lancet report co-authored by Harvard University researchers confirmed what the Reformed tradition has known for centuries: gambling is a "health-harming addictive behavior" that affects not only individual well-being but "wealth and relationships, families and communities."[52] The report found that Europe — which legalized online betting before North

America and has therefore seen its consequences for longer — now has robust data showing increases in depression and anxiety among gamblers, with gambling-related suicides, domestic violence, and family disintegration measurable at the population level.[53]

What is being trained into young men through sports betting apps and casino platforms is not merely poor financial decision-making. It is a false metaphysic. It is the practical denial of divine providence — the lived belief that the universe is not governed by a personal God who rewards covenant faithfulness, but by impersonal randomness that can be gamed. Functional atheism does not require intellectual assent. It is produced by daily habits of the soul.

The same power that raised Jesus from the dead can raise young men from the bondage of gambling. The promise is not that the apps will become less addictive or the houses less ruthless. The promise is that Christ crucified for economic idolaters, and Christ risen as Lord of every pocket, is stronger than the dopamine feedback loop of the slot machine.

The church's task is not primarily political but theological: to proclaim the doctrine of divine providence clearly enough that the gambling worldview becomes not merely illegal or socially unacceptable, but genuinely unbelievable. Men who are persuaded that the Lord God governs the universe with covenantal wisdom — that there is no such thing as luck — will find the lure of the bet not merely sinful but literally nonsensical.

IX. CONCLUSION

This paper has argued that gambling is not merely a social harm or a financial trap, but a coherent anti-theology: a practical denial of divine providence, the Protestant work ethic, and the covenantal order of creation. It is the attempt to receive the fruit of labor without the labor — to get the reward without the covenant — and in doing so it trains the soul in covetousness, idleness, and nihilism.

The data confirms the diagnosis. Americans wagered $172 billion in regulated gambling in 2024.[54] Twenty million Americans experience problematic gambling behavior.[55] More than 20% of compulsive gamblers file for bankruptcy.[56] The annual national social cost is $14 billion.[57] The fastest-growing demographic of problem gamblers is young men.[58] The bankruptcy rate rises 25–30% in states after online betting legalization.[59]

The church has largely been silent, ceding the field to the state, the courts, and the gambling industry. The Reformed confessional tradition, rooted in the Westminster Standards, the Puritan natural law heritage, and the biblical theology of labor and fruitfulness, provides the resources for a robust theological response. What is needed is not mere political opposition to gambling, but the proclamation of a rival worldview: that God governs the universe with covenantal wisdom; that work is a blessing and fruitfulness is His gift to the faithful; that wealth gotten by vanity shall be diminished, but he that gathereth by labour shall increase.

Sports betting does not cultivate gardens. It does not build homes. It does not strengthen families. It does not bless nations. It trains men to seek gain without work. But that first and glorious blessing is still there for all who look to Christ in faith. Because of the work of Christ, your work is meaningful. Because Christ took the curse of sin and death and rose from the dead, your labor is not in vain.

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