

ONLINE BETTING IS EXPLODING: THE COLLATERAL DAMAGE IS DESTROYING LIVES

“There was just something in my brain that kept me going.” Those are the chilling words of Kavita Fisher, a 41-year-old mental health professional who struck it big in online gambling, winning close to \$500,000. According to the Wall Street Journal, her windfall wiped out her six-figure online gambling losses, leaving her with money to spare. Although she knew she needed to withdraw her winnings, pay off her debt, and delete the gambling apps from her phone, this well-educated, common sense embracing, young professional was being held in the vice grip of gambling addiction. She left the money in the account and at the end of a single long day of constantly placing bets, she lost almost all of the money. Nearly \$500,000 gone in less than 24 hours.

Kavita’s story echoes in the lives of millions of people each year. Since a 2018 Supreme Court decision that cleared the way for states to legalize and regulate online gambling, it has grown into a \$15 billion a year industry. The money made on gambling enriches gambling companies, sports leagues, and of course, state governments. Mobile phones and other devices have become casinos where, according to a 60 Minutes report (aired February 4, 2024), “fans are enticed to make snap bets not just on games, but on every play within games.” Gambling companies like FanDuel and DraftKings use sophisticated AI, data, analytics, and engineering to create an aura of winning that lures millions into a gambling addiction that often leads to their financial, emotional, and domestic destruction. Gambling apps dole out thousands of dollars in “free credits” to entice players to keep coming back for more. The promise of more excitement, bigger payouts, and becoming rich through instant access to gambling plays into our fallen nature by fueling the desire for more. James writes, “But each person is tempted when he is lured and enticed by his own desire. Then desire when it has conceived gives birth to sin, and sin when it is fully grown brings forth death (James 1:15, ESV).

Fisher, drawing on her background as a psychiatrist, understood according to the Wall Street Journal article, what was happening to her, but her understanding alone was insufficient to free her from gambling’s grip. She said, “You know you’re wasting your life or time or money. You just can’t get out of it.” Fisher admitted that as her gambling debt increased, she drained her savings and retirement account, and used her credit cards as a cash advance to fund her addiction. When she reached out through the gambling app for help (the top two online gambling companies claim to help people avoid addiction), she was given an additional \$500 bonus from her gambling VIP accompanied by the message, “Hope you get hot!”

Fisher finally broke free from gambling when she successfully obtained a lifetime ban from online gambling platforms from the Pennsylvania Gambling Board. But her gambling debts have saddled her to years of crushing loan payments totaling \$4,900 per month. She plugged herself in to a church sponsored 12-step program for people addicted to gambling. She is slowly dragging herself out of the deep hole created by her addiction. For Fisher, it will be a long and costly road to full recovery.

If South Carolina passes H3625 into law, Kavita Fisher's story will become the story of thousands of South Carolinians. According to surveys, both national (968 respondents) and internal (3,320 respondents), conducted by QuitGamble.com, eighty-three percent of problem gamblers gamble online. Of that number, thirty-eight percent bet on sports, and seventy-three percent have debt related to gambling.

I Timothy 6:9-10 says, "But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.¹⁰ For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs." The South Carolina Legislature is already working toward expanding the Lottery by tying funding for the Education Scholarship Trust Fund (school choice) to Lottery sales and allowing debit cards to be used for lottery ticket purchases. Remember that sinful desire, always wanting more and more, leads us down a path of self-destruction and virtue cannot rise out of vice. South Carolina can do better' than putting South Carolinians' financial and spiritual well-being at stake by opening our doors to more gambling.

He must increase, I must decrease,

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Stories cited for this column can be found here:

<https://www.wsj.com/business/hospitality/gambling-addiction-sports-betting-apps-4463cde0>

And here: <https://www.youtube.com/watch?v=vDsLu0CWcgk>