

To: The Honorable Bruce Bannister, Chairman, House Ways and Means Revenue Policy Subcommittee, and,

The Honorable Bill Whitmire

The Honorable Leon Stavrinakis

The Honorable Phillip Lowe

The Honorable Lee Hewitt

Dear Mr. Chairman and Members of the Committee:

“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 the money. Nearly $500,000 gone in less than 24 hours.

Kavita’s story echoes in the lives of millions of people each year. Online gambling operations use sophisticated AI, data, analytics, and engineering to create an aura of winning that lures people 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).

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. Research into gambling has revealed the devastating effects of all its various forms eclipse any financial benefit gained from its proceeds. By nature, gambling in built on a foundation of losses, pain, and suffering of those who get pulled into the false promise of instant riches.

In 2024, researchers at the University of California and the University of Southern California released a study entitled “The Financial Consequences of Legalized Sports Gambling.” The study showed states with legalized sports gambling had seen a decrease in average credit scores; a substantial increase in average bankruptcy rates; and increases in debt sent to collections, use of debt consolidation loans, and auto loan delinquencies. Another study conducted by Northwestern University’s Kellogg School of Management found “datasets showing deposits and withdrawals into and out of online sports betting platforms like FanDuel and DraftKings, as well as to and from equity brokerage accounts like Charles Schwab, E-Trade, Vanguard and Fidelity, lead researcher Scott Baker and his co-authors found that legalization has led to higher credit card balances, lower access to credit, a reduction in longer-term and higher-yield investments, as well as an increase in lottery play — with the effects particularly pronounced among financially constrained households.”

Gambling addictions also increase the risk of self-harm and violent behavior. According to a study published in Frontiers in Psychology, “In clinical populations and in treatment services for problem gambling, between 22 and 81 percent of individuals have been found to have suicidal ideations, while between 7 and 30 percent of individuals have had suicide attempts ([9](https://www.frontiersin.org/journals/psychiatry/articles/10.3389/fpsyt.2022.980303/full#B9)–[16](https://www.frontiersin.org/journals/psychiatry/articles/10.3389/fpsyt.2022.980303/full#B16)). In other reporting, approximately 40 percent of help-seekers have been identified as presenting a risk of suicide.”

Returning to the case of Kavita Fisher, she writes, ““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. 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.

Finally, in a recent interview with WIS-TV, when asked about the gambling bills, Governor Henry McMaster said, “Gambling is bad for our culture. It’s not a part of our heritage, and there are better ways to make money, to give jobs, to generate tax money, to generate a thriving economy, than gambling.” Gambling doesn’t profit off winners. It profits off those who lose. Some lose a little, many lose much, and some lose all. It pulls people away from investing their God-given talents in producing something that provides a living and improves the community, trapping them in an endless cycle of reaching for the brass ring that is always just out of reach.

South Carolina can do better’ than putting South Carolinians’ financial and spiritual well-being at stake by opening our doors to more gambling. I urge you to vote against H3625.

He must increase, I must decrease,

Dr. Tony Beam

Policy Consultant, The South Carolina Baptist Convention