



**PALMETTO FAMILY**  
ALLIANCE

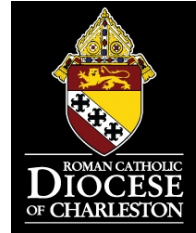
**FAITH WINS**  
America



**SOUTH CAROLINA**  
**BAPTIST CONVENTION**



THE SWAMP FOX INITIATIVE



April 22, 2025

Members of the South Carolina General Assembly:

As representatives of organizations representing the faith community and the business (economic) community in South Carolina, we urge you to oppose S. 344, the SC Equine Advancement Act, H. 4176, the I-95 Economic and Education Stimulus Act, S. 444/H. 3625, the South Carolina Sports Wagering Act, and all proposed legislation that aims to legalize sports betting, gambling and casino development in the Palmetto State.

Commonly misunderstood as an innocuous form of entertainment, gambling addiction has spread like wildfire in recent years. The convenience and 24/7 access of online smartphone gambling has allowed the industry to prey upon those already prone to addiction. What begins as a fun pastime can—and often will—quickly turn into a nightmare.

We ask you to consider if putting South Carolina families at risk of bankruptcy is worth the income that could be generated for a handful of people by passing this legislation. A study conducted by the University of California Los Angeles concluded that the legalization of online sports gambling increases a household's risk of bankruptcy by 25 to 30 percent.

The tentacles of problem gambling have already grasped young people as well. In fact, according to the National Council on Problem Gambling, between 60 and 80 percent of high school students have bet money in the past year on online or sports betting. The same group found that between 4 to 6 percent of these students meet the definition of compulsive gamblers.

Furthermore, they found gambling debt issues primarily affect low-income men. It disproportionately affects those who are most vulnerable because in hopes of hitting the jackpot, they squander funds that are needed to care for their families, such as house payments, rent, food and education costs.

H. 4176, the so-called I-95 Economic and Education Stimulus Act, aims to allow for the construction of casinos in some of the most economically depressed counties in our state. This project will only perpetuate the problems that residents of these counties face. Those living in poorer areas are more likely to fall prey to gambling addiction, according to a study published by

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the Journal of Behavioral Addictions. Allowing casinos in the I-95 corridor will cause great harm to these communities while also serving as cover for sex trafficking rings which are already a major problem.

As elected officials, you are charged to uphold virtue on both the side of the bettor and of the house or platform. The game must be just in so far as the player has an equal chance of winning or losing the game. Unfortunately, the games are not designed to give the player a fair shot. The bettor rarely wins—in fact, a recent study by Southern Methodist University showed that of 700,000 online sports gamblers, fewer than 5% made a profit. This industry takes advantage of the desperation of the gambling addict and creates more addicts with their product.

The bettor must have a degree of temperance that is rare, only gambling a certain amount for the sake of entertaining, never crossing the line into gambling what he needs for his and his family's basic needs. This is an incredibly narrow line to walk, as continuing to chase one's losses is a slippery slope.

All forms of gambling remove resources from the communities where they operate by enticing those who live in the community to pour their hard-earned money into the hope of instant riches. Those who profit from gambling make their profits off people who lose, not people who win. That means areas with casinos and sports betting are taking resources out of the hands of those who could reinvest them in the community and transferring those resources to those who profit from gambling through investment and the State that profits through taxation. As addiction takes hold, resources intended for advancing the community must be diverted to treat those who have been overcome by their addiction.

It is the responsibility of the state to protect its citizens from predatory businesses while also promoting the virtue and welfare of its citizens. The legalization of horse betting, online sports gambling and casinos does not bolster families or build strong local economies.

Thank you for considering our position. We ask that you oppose S. 344, the SC Equine Advancement Act, H. 4176, the I-95 Economic and Education Stimulus Act, S. 444/H. 3625, the South Carolina Sports Wagering Act, and all related legislation that will drive vice and the further destruction of business and our state's unique culture.

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Sincerely,



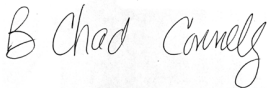
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