



**Testimony of Les Bernal, National Director, Stop Predatory Gambling  
H1319, Maryland House Ways and Means  
February 22, 2024**

Dear Madam Chair and Committee Members:

On behalf of our Maryland members of Stop Predatory Gambling, we are writing in opposition to H1319 that would allow online casino gambling in the state and strongly urge you to please vote NO.

What is “predatory gambling?” Predatory gambling is when state governments like Maryland partner with powerful corporate gambling interests to use *commercialized* gambling to exploit and defraud citizens and their communities. When gambling is being run as a business, it creates an adversarial relationship between the gambling operator and the gambler. The same cannot be said of any other business.

**No form of commercialized gambling is more predatory and dangerous than online casino gambling which H1319 would permit, if passed.**

There are several important and urgent facts why H1319 should be voted down. Our testimony focuses on three of those facts:

- 1) Maryland citizens are *already* losing more than \$5600 every minute to gambling being pushed by the state, causing *life-changing financial losses* for tens of thousands of your constituents.**

There is no citizens grassroots movement for online casino gambling in Maryland. The massive lobbying push for H1319 is being driven by powerful gambling interests in partnership with a handful of public officials. The people of Maryland are not demanding online casinos because they are *already losing massive sums of personal wealth* to commercialized gambling being pushed by the state.

To help you understand the amount of personal wealth being lost by citizens, Stop Predatory Gambling conducted a review of Annual Reports of the Maryland Lottery Commission from FY2011-FY2022.<sup>1</sup> Here is what we learned:

- **Maryland citizens lost \$3 billion of personal wealth to commercialized gambling pushed by state government in FY22** (personal wealth lost to the state lottery, MD casinos, and fantasy sports gambling in FY22 *combined*)
- **Marylanders are losing \$5600 every minute.**
- **Maryland citizens have lost more than \$23 billion of their personal wealth to commercialized gambling since the state’s casinos first opened in 2011.**
- If Maryland state officials don’t address the staggering amount of financial hardship already being experienced by the people of the state because of gambling, **citizens are on course to lose more than \$15 billion of their personal wealth to commercialized gambling over the next five years.**
- Allowing online casino gambling in Maryland *will dramatically increase* the staggering amount of these financial losses citizens are suffering at the hands of state gambling operators.
- With the zeal of a teetotaler, most of the people who operate and invest in commercialized gambling such as online casino gambling, sports betting, regional casinos, and lotteries, along with the public officials who lobby to bring them in, **rarely, if ever, gamble themselves.** Yet these hypocrites cause life-changing financial losses for tens of thousands of Maryland citizens.<sup>2</sup>

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<sup>1</sup> Maryland Lottery Commission, 2024. <https://www.mdlottery.com/>

<sup>2</sup> “The Hypocrite Hall of Fame,” February 2024. <https://www.stoppredatorygambling.org/meet-the-men-and-women-enshrined-as-members-of-the-hypocrite-hall-of-fame/>

**2) “Responsible Gambling” campaigns funded by the gambling industry and Maryland state officials are a sham. Their primary purpose is merely to give the appearance that something is being done to protect the public from predatory and dangerous business practices.**

There are at least two fundamental questions that *every state legislator* who is serious about their job has a duty to ask. The first is *what percent of commercialized gambling profits is based upon citizens who have become addicted gamblers?* What you will learn is the gambling industry business model depends upon the addicted citizen:

- One of the most influential studies of online gambling in the world found that 86% of gross online gambling profits were extracted from 5% of gamblers: those already addicted or at serious risk of addiction.<sup>3</sup>
- In the brick-and-mortar casino business, it’s been reported there are “at least nine independent studies demonstrating that addicted gamblers generate up to 60% of total gambling revenues.”<sup>4</sup>

The second question every serious legislator needs to ask is *what percent of gambling profits comes from people who follow “responsible gambling codes of conduct?”* The reality is the percentage of gambling profits that comes from people who follow “responsible gambling codes of conduct” (i.e. the casual gambler) is *virtually irrelevant to their profits*. NYU Professor Natasha Schull reported in her nationally acclaimed book *Addiction By Design* that people who follow responsible gambling guidelines *made up 75% of the players but contribute a mere 4% of gambling profits*. “They only bring in 4% of our revenues, the responsible gamblers,” the author of the study said. “If responsible gambling were successful then the industry would probably shut down for lack of income.”<sup>5</sup>

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<sup>3</sup> “Exploring Online Patterns of Play,” National Center for Social Research (UK), March 9, 2021 [https://www.begambleaware.org/sites/default/files/2021-03/PoP\\_Interim%20Report\\_Short\\_Final.pdf](https://www.begambleaware.org/sites/default/files/2021-03/PoP_Interim%20Report_Short_Final.pdf)

<sup>4</sup> “How Casinos Enable Gambling Addicts,” *The Atlantic*, By John Rosengren, December 2016 <https://www.theatlantic.com/magazine/archive/2016/12/losing-it-all/505814/>

<sup>5</sup> Natasha Dow Schull, PhD, *Addiction By Design, Machine Gambling in Las Vegas*, Pg. 267 (2012), available at <http://press.princeton.edu/titles/9156.html>

**3) Science has shown us that online casino gambling is a known dangerous and addictive product *on the same level as heroin, cocaine, and opioids.***

Many state legislators are under the false impression that the extreme forms of commercialized gambling being pushed by state governments like Maryland's are considered safe for citizens to frequently take part. But the science makes clear that these forms of gambling *are not safe* for frequent use by citizens.

Commercialized gambling is now recognized as an addiction ***on the same level as heroin, cocaine, and opioids*** in the American Psychiatric Association's DSM-5, used by hospitals, health care professionals, and health insurance companies as the principal source for mental health diagnoses:

*"In the DSM-5, gambling disorder has been placed in a new category on behavioral addictions. This reflects research findings showing that gambling disorder is similar to substance-related disorders in clinical expression, brain origin, comorbidity, physiology and treatment."*<sup>6</sup>

Online casino gambling represents the most dangerous and predatory form of gambling being pushed by states *because it offers unlimited access and gambling action*. It's the equivalent of opening a Las Vegas-style casino in every bedroom, dorm room, office, smart phone, and computer across the state, 24 hours a day. At the same time, the online casino operator uses the latest data tracking and marketing technologies *to induce* citizens to gamble relentlessly with tactics such as "free gambling wagers" and a barrage of text messages offering "bonus bets."

Why would any state or local official advocate for something as dangerous and predatory as online casino gambling that would cause their constituents to lose their money 24 hours a day, seven days a week?

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<sup>6</sup> American Psychiatric Association, Diagnostic and Statistical Manual of Mental Disorders (DSM-5), 2024  
<https://www.psychiatry.org/patients-families/gambling-disorder/what-is-gambling-disorder>

Thank you for your serious consideration of the facts presented in our testimony about why you should oppose online casino gambling in the state. If you need further information about this issue, I invite you and your staff to please contact me by email [mail@stoppredatorygambling.org](mailto:mail@stoppredatorygambling.org) or phone (202) 567-6996.

Thank you for your work.

Sincerely,



Les Bernal, National Director  
Stop Predatory Gambling

### **About Stop Predatory Gambling**

Stop Predatory Gambling believes people are worth more than money. Our members work to reveal the truth behind commercialized gambling operators to prevent more victims. A 501c3 non-profit, we are a national education and advocacy network of citizens and partner groups of all political stripes with members in all 50 states. We do not accept contributions from commercialized gambling interests.