



February 22, 2024

House Ways and Means Committee
Room 131
House Office Building
Annapolis, Maryland 21401

RE: HB 1015 – Frederick County – Gaming – Acceptance of Credit as Payment

Dear Chair Atterbeary:

The Maryland Center of Excellence on Problem Gambling is submitting this letter of information about *House Bill 1015 – Frederick County – Gaming – Acceptance of Credit as Payment*. HB 1015 creates an exception to existing law that prohibits organizations that host a gaming event from accepting credit cards as payment. Under this bill, emergency service organizations in Frederick County would be allowed to accept credit as payment for allowing a person to use a gaming device at a gaming event that the organization hosts. Allowing credit to be used for gambling can have detrimental effects on Marylanders in terms of financial stability, addiction, and mental health.

Numerous studies have demonstrated that the use of credit cards to gamble contributes to financial distress.¹ According to a report by researchers at the Gambling Treatment & Research Clinic at the University of Sydney, the use of credit for gambling increases the risk of financial problems and indebtedness among gamblers, leading to a cascade of negative consequences for individuals and their families. Additionally, in their 2019 report on credit card gambling, the UK Gambling Commission found that credit card gamblers were more engaged with gambling and more likely to have a lower “gambling literacy score (GLS).”

Furthermore, the potential for addiction is exacerbated when credit is readily available for gambling. The American Psychiatric Association recognizes gambling disorder as a behavioral addiction², and the accessibility of credit can facilitate a dangerous cycle of debt and compulsive gambling behavior.³ The study by researchers at the University of Sydney also found that access to credit can accelerate problem gambling by “catalyzing a cycle of intensified gambling involvement and repeated borrowing as the individual progressively uses up her/his financial resources and becomes increasingly distressed by the subsequent debt.” As a person’s addiction

¹ <https://www.sciencedirect.com/science/article/pii/S2352154619301019> ;

https://www.greo.ca/Modules/EvidenceCentre/files/GREO_04_2020_CreditCardRER.pdf

² <https://www.psychiatry.org/patients-families/gambling-disorder/what-is-gambling-disorder>

³ <https://www.sciencedirect.com/science/article/pii/S2352154619301019>



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deepens, they may feel that their financial situation – as well as relationships, employment, and housing – is contingent upon winning.⁴

The societal impact of allowing credit for gambling is also a cause for concern. Increased levels of indebtedness and financial instability can lead to higher rates of mental health issues⁵ and strain on social support systems. Allowing credit use in gaming could lead to problem gamblers feeling as though they have “unlimited” resources to keep trying their luck. As they continue to fall deeper into debt, psychological distress begins to take a toll on their wellbeing and that of those around them.⁶

If you would like more information, please contact Mary Drexler at mdrexler@som.umaryland.edu.

Sincerely,

A handwritten signature in black ink that reads "Mary Drexler". The signature is fluid and cursive, with the first name "Mary" and last name "Drexler" clearly distinguishable.

Mary Drexler, MSW

⁴ *Id.*

⁵ <https://harmreductionjournal.biomedcentral.com/articles/10.1186/s12954-018-0251-9>

⁶ *Id.*