



NATIONAL ASSOCIATION
AGAINST iGAMING

March 9, 2026

Honorable Guy Guzzone
Budget and Taxation Committee
3 West Miller Senate Office Building
Annapolis, Maryland 21401

Re: **Testimony in Opposition to SB 885 (iGaming)**

Dear Chair Guzzone:

We write to provide testimony against SB 885, which could put a full casino on the smartphone of every adult Marylander. —and inevitably within reach of children. We respectfully ask the Budget and Taxation Committee to **oppose** the bill. Since the Committee last considered online gambling legislation, substantial new research and data have been released documenting the significant public health and economic harms associated with online casino gambling. This emerging body of evidence warrants renewed scrutiny. For example, the Harvard School of Public Health, leading problem gambling and public health experts have found that iGaming is “*extremely harmful*” and “*can be 10 times more harmful than other forms of gambling.*”¹

The push for iGaming is based on two faulty premises. First, proponents claims that iGaming will stop illegal online gambling in states. However, studies and common sense debunk this myth. ***Legalizing iGaming does nothing to shrink the illegal market***, as highly regulated and highly taxed operators cannot compete with illegal operators free from such burdens.² Moreover, ***enforcement – not legalization – is the answer to the illegal market.*** iGaming is illegal right now under Maryland law. We urge the legislature to focus on enhancing enforcement tools rather than perpetuating the harms of online gambling.

Second, proponents claim that iGaming will yield substantial new tax revenue for the state. Again, this claim is illusory. As detailed herein, ***a comprehensive financial analysis shows that any net incremental revenue for Maryland from iGaming would be minimal – and the State would be in the negative if social costs are considered.***

A recent statewide survey conducted by Lake Research Partners in October 2025 shows that a clear majority of Maryland voters oppose legalizing online casino gambling, with opposition

¹ *Deseret News*, “Online gambling: the stakes for public health” (Jan. 24, 2025); [Online gambling: The stakes for public health | Harvard T.H. Chan School of Public Health](#)

² *The Washington Post*, “Legal sports betting was supposed to end the black market. It didn’t,” (Sept. 12, 2024); see <https://cdn.sanity.io/files/42ezp3kj/production/3c51bcc5f56e9f4e49be0d36910c0db943805877.pdf>



NATIONAL ASSOCIATION AGAINST iGAMING

increasing as residents learn more about its operation and potential impacts.³ Initially, many Marylanders (49%) did not even know what iGaming was. Upon being provided with a simple definition that iGaming would allow continuous, 24/7 casino access on smartphones, 60% of Marylanders opposed legalization, with nearly half strongly opposed. After learning about the risks of addiction, youth access, and broader social harm, opposition climbed to 71%, with 64% expressing strong opposition. This data underscores strong public resistance to iGaming in Maryland and reflects a public understanding of the social consequences that would be wrought by SB 885.

Recent experience with legalized online sports betting in other states further highlights the dangers of placing gambling in people's hands 24/7. In Ohio, Governor Mike DeWine (R) has called signing legislation that allowed sports gambling in the state his biggest mistake during his seven years as governor, citing the unexpected intensity of advertising and the ease of access that encourage frequent betting and financial losses among residents.⁴ Similarly, Massachusetts State Senator John Keenan (D) has publicly apologized and stated that he “deeply regret[s]” his vote to legalize sports betting, noting that the industry now promotes near-constant wagering and acknowledging the social harms that have emerged in that state's market.⁵ The experience of these states shows that even this narrower form of gambling can produce broader financial and social harms—risks that are only magnified if full iGaming is legalized.

As has been well-documented over the past few decades, licensed, in-person gaming conducted at highly regulated, brick and mortar casinos and establishments is vital to communities throughout Maryland and across the country. In-person casino gaming supports over 27,000 jobs in Maryland, is an important source of business for Maryland small businesses, including MBE/WBE suppliers and contractors, provides essential funding for local governments and community organizations, and generates nearly \$1 Billion in direct gaming tax revenue for the State each year.

The National Association Against iGaming (NAAiG) was born out of a growing concern over the harmful societal and public health impacts of online gambling and the threats iGaming poses to the in-person gaming industry and the many team members and communities it supports. NAAiG welcomes casinos and in-person gaming operators, employee organizations, host communities,

³ *Lake Research Partners*, “Recent Survey Results on Opposition to Legalizing iGambling in Maryland” (Oct. 14, 2025); [Recent Survey Results on Opposition to Legalizing iGambling in Maryland](#)

⁴ *Cleveland.com*, “Mike Dewine reveals what he considers his biggest mistake during 7 years as governor” (Jan. 28, 2026); <https://www.cleveland.com/news/2026/01/mike-dewine-says-biggest-mistake-as-governor-was-to-sign-bill-legalizing-sports-gambling.html>

⁵ *Legal Sports Report*, “Massachusetts Senator Apologizes for Yes Vote on Sports Betting” (Nov. 13, 2025); <https://www.legalsportsreport.com/246462/massachusetts-senator-apologizes-for-yes-vote-on-sports-betting/>



NATIONAL ASSOCIATION AGAINST iGAMING

community and non-profit organizations, advocacy groups, and more. Our members include the Maryland Washington Minority Companies Association, The Seafarers Entertainment and Allied Trades Union (SEATU) and UFCW Local 27, both of whom represent Maryland employees, and multiple Maryland casino operators and owners.

We educate and advocate about the community benefits of in-person gaming, the destructive harms of online gambling, and the financial reality that, contrary to the overblown promises of those seeking to profit from iGaming, it will provide little to no material net tax revenue for states. The harms of online gambling are both financial and personal, including:

- **Significant job losses** for workers at brick-and-mortar casinos. More than 4,000 casino jobs in Pennsylvania disappeared after iGaming launched. Casinos offer good paying, accessible jobs that are often held by union workers. Strong union opposition to iGaming has led to its rejection in New York and other states;
- **Dramatic increases in problem gambling.** Recent research shows a clear rise in gambling-related harms in both online and mobile betting environments. In Pennsylvania, a 2025 statewide assessment found that up to 30% of adults engaged in online gambling in the past year, and a large share of the state’s problem-gambling hotline calls are tied to online play.⁶ In Maryland, a 2025 survey by the Maryland Center of Excellence on Problem Gambling found that the rate of disordered gambling increased from 4% to 5.7% since mobile sports betting became legal, with about 15% of adults who gambled on sports meeting criteria for disordered gambling—highlighting how expanded digital access is correlated with rising harm.⁷
- **Substantial cannibalization** of brick-and-mortar casino revenues as State policy encourages thousands of patrons each day to stay home and not visit their properties.⁸ This undermines one of the State’s largest employers, destroys the incentive to reinvest in and expand brick and mortar facilities, and sends damaging ripple effects throughout local economies and communities; and

⁶ Penn State, Online gambling participation increased in Pennsylvania in 2025, report finds (Jan 22, 2026); <https://www.psu.edu/news/social-science-research-institute/story/online-gambling-participation-increased-pennsylvania-2025>

⁷ University of Maryland, Rising Rates of Disordered Gambling Among Marylanders Since Legalization of Online Sports Betting (Oct. 22, 2025); <https://www.medschool.umaryland.edu/news/2025/new-survey-shows-rising-rates-of-disordered-gambling-among-marylanders-since-legalization-of-online-sports-betting-.html>

⁸ See Sage Policy Group, *The Economic Implications of iGaming Legalization in Maryland* (March 2024); Sage Policy Group, *iGaming in Maryland* (January 2024); The Innovation Group, *iGaming in Maryland* (November 2023); and NERA Economic Consulting, *Economic Assessment of iGambling in New Jersey* (Nov. 2023)



NATIONAL ASSOCIATION
AGAINST iGAMING

- ***Increased financial constraints on low and middle-income households.*** Studies and real-world data increasingly document the financial harm associated with widely accessible online gambling. Commentary in *The Globe and Mail* has highlighted striking trends in Canada, noting that consumer insolvencies in Ontario have climbed well above the four-year average and that online gambling — heavily advertised and normalized — appears to be a contributing factor to mounting debt and financial distress among residents, describing **digital wagering as a form of “financial fentanyl”** that can ruin lives.⁹
- ***Increased underage gambling and addiction among young people.*** A national survey conducted by The Harris Poll on behalf of the National Council on Problem Gambling found that nearly two-thirds (65%) of U.S. adults reported gambling before age 21, and 33% of adults aged 21–44 said they placed a sports bet before turning 21 — despite laws that prohibit underage wagering.¹⁰

International evidence highlights the significant harms associated with online gambling, underscoring the likelihood of worsening challenges in the United States. Governments in countries such as the United Kingdom, Canada, the Netherlands, Brazil, and Japan are grappling with substantial public health crises and the far-reaching social consequences of online gambling

Proponents of iGaming suggest that states like Maryland should accept these risks and harms in pursuit of substantial new tax revenues. However, the reality is that states may find themselves, much like iGaming customers, chasing losses rather than realizing meaningful financial gains.

A thorough analysis will reveal that iGaming will not generate significant net new tax revenue for Maryland. After accounting for cannibalized casino gaming tax revenue, reduced non-gaming tax revenue due to job losses and decreased economic activity, and the added costs of addressing iGaming's social harms—such as increased addiction, problem gambling, health care expenses, and crime—any remaining tax revenue is far outweighed by the associated harm.

Based on all of the foregoing, NAAiG respectfully urges the Ways and Means Committee to give **no favorable report** to SB 885. iGaming claimed financial gains are negligible at best, and the

⁹ *The Globe and Mail*, Our governments are willfully blind to the financial fentanyl that is online gambling (Nov. 16, 2025); <https://www.theglobeandmail.com/business/commentary/article-online-gambling-governments-willfully-blind-financial-fentanyl/?login=true>

¹⁰ *NCPG*, National Survey Finds Widespread Gambling Participation Before Age 21 Amid Public Concern About Youth Exposure Risk (March 2, 2026); <https://www.ncpgambling.org/news/survey-finds-widespread-gambling-participation-before-age-21/>



NATIONAL ASSOCIATION
AGAINST iGAMING

growing evidence of its significant financial, social, and public health harms makes it clear that this legislation is not in Maryland's best interest. Sound public policy demands prioritizing the well-being of our communities over the false promise of revenues.

Thank you and the Committee for your consideration of our testimony.

Respectfully submitted,

Oliver Baire
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