

# **Maryland iGaming Written Testimony 11 Mar 2026.pdf**

Uploaded by: Ravi Kapur

Position: FAV



**Written Testimony**  
**Maryland Senate Budget and Taxation Committee**  
**Hearing on Internet Gaming and Online Bingo Legislation**  
*Of 11 March 2026*

## **Introduction**

On behalf of Playtech, I am pleased to submit this written testimony in support of iGaming and online bingo legislation and thank the Committee for the opportunity to contribute to these important deliberations.

Playtech is a world-leading gambling technology group, an FTSE 250 company regulated in over 45 jurisdictions. ([AnnualReport](#)) In the United States, we hold licenses in several iGaming and sports betting states, supplying content and technology to leading US operators. In Maryland, we hold a Sports Wagering Contractor license, and we have engaged directly with the Maryland Lottery and Gaming Control Commission on compliance and responsible gambling.

## **The Case for Legalizing and Regulating iGaming**

In 2025, US iGaming revenue reached \$10.74 billion, generating significant tax revenues and thousands of jobs across the regulated iGaming states. According to the American Gaming Association (AGA), commercial gaming revenue reached \$78.7 billion in 2025, a 9.2% increase over the previous year, and generated a record \$18.1 billion in gaming taxes nationwide ([CommercialGamingRevenue](#)). AGA goes on to state that all 38 commercial gaming markets saw annual revenue increases in 2025.

Maryland residents are already participating in iGaming; the stark difference is that they are doing so offshore, without any contribution to Maryland's treasury.

Illegal markets form when customers cannot find their products of choice domestically. No enforcement effort will prevent this effectively if the legal alternative is absent or is uncompetitive. The AGA estimates unregulated sites capture \$13.6 billion annually from American consumers.

Any iGaming framework must balance three interdependent stakeholders: the state, the licensed operators, and the players. These cannot be separated. 'Penalize' legal operators excessively and the market fails to attract investment, neglect player protection and the framework loses its legitimacy, set unworkable forecasts/economics and the state sees no durable revenue.

## **Economic Benefits and Maryland's Market Potential**

The evidence from peer states is compelling. There is every reason to believe Maryland will perform similarly to Pennsylvania, New Jersey, or Michigan. These are comparable states with strong consumer bases. The table below, drawn from official data, shows what regulated states have delivered and projects Maryland's realistic potential.

State	Population	iGaming Launch	2024 GGR	2024 Tax Revenue	iGaming Tax Rate
New Jersey	~9.3m	2013	\$2.39bn	\$358m	17.5%
Pennsylvania	~13.0m	2019	\$2.18bn	\$542m	16–54%*
Michigan	~10.0m	2021	\$2.20bn	\$451m	20–28%
Connecticut	~3.6m	2021	\$687m	\$105m	18%
West Virginia	~1.8m	2020	\$352m	\$53m	15%
Maryland (projected)	~6.2m	TBD	\$500m–\$1bn+	\$75m–\$175m+	TBD

Sources: American Gaming Association State of the States 2025; NJ DGE, PGCB, MGCB official reports. \* Pennsylvania applies 54% on online slots, 16% on table games/poker. Maryland projection is population-adjusted based on comparable regulated states.

The oft-cited concern that iGaming will cannibalize land-based revenues is not supported by the data. The data from AGA cited states that digital channels represent roughly a third of the total revenue cited. Digital is not eating into land-based gaming, it is complementing and expanding it.

## Maryland's Regulatory Blueprint Is Already in Place

Maryland does not need to build an iGaming framework from scratch. The digital infrastructure and regulatory systems that the Maryland Lottery and Gaming Control Commission has established for online sports betting — identity verification, geolocation, integrity software, AML controls, and consumer protections — translate directly to iGaming. The Commission has to date demonstrated the competence and credibility to oversee a broader digital gaming market. The Commission attends industry events/trade shows as well as regulatory ones, which provide the opportunity to keep up with industry and regulation in the iGaming space. Expanding the existing framework is not a leap into the unknown; it is the logical next step.

## Tax Rate

As a B2B supplier, we would like to note that sustainable tax policy, one that enables licensed operators to compete effectively against offshore alternatives and invest in compliance and player protection, will deliver more to Maryland over time than a rate set at a level that suppresses market development. The rates and outcomes of peer states, set out in the table above, offer a useful reference point for the Committee's deliberations.

By way of information, according to information by PwC, Western European markets that raised taxes averaged 6% growth rates versus 17% in markets that maintained rates. Whilst for the UK, where tax is being raised significantly, the industry trade group BGC has cited UK government figures, that tax changes are projected to drive £500m more into the black market.

## A Full Product Suite and Fair Market Access

Maryland's framework should permit all mainstream iGaming products, slots, table games, live casino, poker, and bingo. Fair market access matters equally. Licensing conditions should be designed so that all qualifying operators and suppliers can participate.

For poker, we strongly support Maryland being able to join the Multi-State Poker Compact. Notably, legislative drafting should avoid language that inadvertently excludes network operators

or smaller suppliers, as this narrows player choice and reduces the long-term revenue base, i.e. referring only to 'operators' may limit opportunities across all licensees.

### **Live Casino: A Distinct and Regulated Vertical**

Live casino is one of the most commercially significant and fastest-growing verticals in iGaming.



*Playtech Live Casino — game-show entertainment from a state-of-the-art studio*

Like all iGaming products, live casino is subject to stringent certification, game fairness testing, and consumer protection requirements in each regulated iGaming state. It is important that Maryland's framework recognises what live casino has become: no longer RNG-based replicas of physical table games, but a fully evolved entertainment vertical — immersive, presenter-led, broadcast-quality experiences that are regulated on their own terms in every US iGaming state.

This is also a highly concentrated supplier market. Unlike online slots, where dozens of suppliers compete, only two suppliers currently serve all three leading US iGaming states. Building a local studio requires months of construction and up to six months to operational readiness, during which no live casino revenue flows.

We urge that Maryland adopt a hybrid model: in essence, permitting interstate streaming from studios already certified in other regulated US states, while allowing in-state studio development over time. This is the approach being taken in other US markets. It ensures operators can offer a complete, competitive live product from launch, maximises player choice across providers and game types, and preserves the opportunity for local studio investment and employment without making it a condition of market entry.

### **Responsible Gambling and Player Protection**

We urge the Committee to maintain a clear distinction between responsible gambling and problem gambling; they are not interchangeable. The overwhelming majority of players engage with iGaming as entertainment, without harm. All types of players should be supported. Responsible gambling frameworks are intended to: keep play enjoyable, provide adequate tools, and support informed choices. Problem gambling is a distinct condition requiring targeted clinical intervention. Where a player self-excludes, appropriate assistance is required.

Technology has fundamentally changed what is possible in player protection.

AI-driven behavioral analytics and Playtech's proprietary platform monitors 70-plus indicators including, deposit patterns, session timing, bet variability, and withdrawal behavior, can identify risk signals weeks or months before traditional tools would detect a problem, and before a player reaches the stage of self-exclusion. This approach, utilizing data science and technology complements the traditional approach and is increasingly required across regulated jurisdictions. Traditional tools such as deposit limits rely extensively on player pro-activeness and player self-awareness, rather than a more balance in responsibilities player-operator.

Research shows personalized, data-driven interventions are up to 20 times more effective than generic responsible gambling messaging.

Maryland should set standards that require operators to deploy these capabilities, not simply make legacy tools available.

We also recommend that Maryland enable controlled, anonymized data sharing for research, that could be modelled on West Virginia's Responsible Gaming Research and Industry Development Act, which created a dedicated academic research Centre at West Virginia University. ([West Virginia University Hosts Inaugural Responsible Gaming and Digital Entertainment Symposium](#))

More and better data produces better models, earlier identification of at-risk players, and more effective intervention. The regulated market generates this data; it should be put to work.

## **Conclusion**

Maryland's residents are already gambling online. The only question is whether they do so in a regulated environment that protects them, generates tax revenue, and creates jobs — or on offshore sites that offer none of these things. The infrastructure is ready. The evidence from peer states is clear. The opportunity is significant and time sensitive.

Playtech supports Maryland's move to regulate iGaming and stands ready to engage with the Committee, the Commission, and fellow stakeholders to help design a framework that works for the state, its operators, and above all, its players.

**Submitted on behalf of Playtech**



**Charmaine Hogan**  
**Global Head of Government Relations**

*Charmaine.hogan@playtech.com*

# **Bill Response - SB885.pdf**

Uploaded by: David Wilson

Position: FWA



*Office of the President*

Morgan State University Testimony  
Dr. David K. Wilson, President

Senate Bill 885 (Senator Ron Watson)  
Internet Gaming and Online Bingo - Authorization and Implementation

March 11, 2026

Favorable with Amendments

Chair Guy Guzzone, Vice Chair James Rosapepe, and members of the Budget and Taxation Committee. We, at Morgan, thank you for the opportunity to share our position on Senate Bill 885. The summary of the Bill states the following: *Authorizing the State Lottery and Gaming Control Commission to issue certain licenses to certain qualified applicants to conduct or participate in certain Internet gaming and online bingo operations in the State; requiring the Commission to regulate Internet gaming, online bingo, and the conduct of Internet gaming and online bingo in the State; requiring an Internet gaming licensee and online bingo licensee to require individuals to provide proof of registration in order to participate in Internet gaming or online bingo; etc.*

Morgan State University is the Preeminent Public Urban Research University in Maryland, known for its excellence in teaching, intensive research, effective public service and community engagement. Morgan prepares diverse and competitive graduates for success in a global interdependent society.

On behalf of Morgan State University, I write to express the University's support for Senate Bill 885 with a recommended amendment. Morgan State University supports the bill's emphasis on responsible gaming measures and consumer protections as Maryland evaluates the expansion of online wagering products.

As new forms of online gaming are introduced, it is essential that policymakers and regulators have access to independent, data-driven research to better understand the economic, behavioral, and social impacts of these developments. The attached amendment would require Internet gaming licensees to provide anonymized transactional data to Morgan State University and Bowie State University for academic research purposes.

This provision would enable university researchers to conduct advanced analytics and predictive modeling related to responsible gaming, consumer protection, and the broader impacts of online gaming. The amendment also recognizes the need for resources to support this research, including research personnel, graduate students, and the secure data infrastructure necessary to analyze complex gaming datasets.

Morgan State University is home to the Center for Data Analytics and Sports Gaming Research (DASGR Center), which conducts interdisciplinary research on gambling behavior, analytics, and policy. Access to structured data, together with the resources necessary to analyze it, would allow the University to provide valuable insights to policymakers and regulators as Maryland continues to expand online gaming and strengthen responsible gaming safeguards.

Morgan State University appreciates the Committee’s leadership on this important legislation and respectfully requests consideration of the foregoing amendment.

### **Recommended Amendment**

To preserve the intent of Senate Bill 885, Morgan State University respectfully requests consideration of the following amendment:

#### **9–1F–09. DATA ACCESS FOR ACADEMIC RESEARCH.**

##### **(a) Data Provision.**

(1) Each Internet gaming licensee shall provide to Morgan State University and Bowie State University anonymized transactional data and operational metrics related to Internet gaming conducted in the State.

(2) Data provided under this subsection shall exclude personally identifiable information.

##### **(b) Research Use.**

Morgan State University and Bowie State University may use the data provided under this section to conduct statistical analysis, predictive analytics, behavioral research, and other academic research related to:

1. responsible gaming and problem gambling prevention;
2. consumer protection;
3. the economic and social impacts of Internet gaming; and
4. regulatory and policy evaluation.

##### **(c) Data Format, Scope, and Frequency.**

(1) Data provided under this section shall include transactional and behavioral datasets reasonably necessary to support academic research and analytical modeling.

(2) Data shall be provided in a structured electronic format suitable for statistical analysis, machine learning, and predictive analytics.

(3) Data shall include, to the extent available:

- (i) wagering activity and wager amounts;
- (ii) deposits and withdrawals;
- (iii) session duration and frequency of play;
- (iv) game categories and product types;
- (v) promotional and bonus activity; and

(vi) responsible gaming interactions, including deposit limits, cooling-off periods, and self-exclusion activity.

(4) Each Internet gaming licensee shall provide to Morgan State University and Bowie State University the data required under this section, monthly and quarterly, and more frequently as required by the State Lottery and Gaming Control Commission, in a complete and timely manner, and in the form, format, and level of detail required by the Commission.

(d) Research Support.

To support the analysis of Internet gaming activity and the impacts of expanding online wagering products in the State, the State shall provide resources to Morgan State University and Bowie State University to conduct research under this section. Funding to support research conducted under this section shall be provided from revenues generated by Internet gaming and deposited in the Internet Gaming Fund.

Resources provided under this subsection may support:

1. research personnel and graduate researchers;
2. secure data infrastructure and computing environments;
3. advanced analytics and predictive modeling capabilities; and
4. research evaluating responsible gaming policies, consumer protections, and the social and economic impacts of gambling in the State.

(e) Purpose.

Research conducted under this section shall inform policymakers, regulators, and the public regarding responsible gaming practices and the economic and social impacts of Internet gaming in the State.

Morgan State University requests a favorable report of Senate Bill 885 with the suggested amendment.

We appreciate the opportunity to work with the State in reaching a solution to support our students as we continue to grow the future and lead the world.

Sincerely,



David K. Wilson  
President, Morgan State University

**20260311 - MGMNH - iGaming Testimony - SB885.Final**

Uploaded by: Ricardo Limardo

Position: FWA



**To:** Chair Guy Guzzone and Members of the Senate Budget & Tax Committee  
**From:** MGM National Harbor  
**Date:** March 11, 2026  
**Re:** Senate Bill 885 (Internet Gaming and Online Bingo - Authorization and Implementation)  
**Position:** Support with Amendments

My name is Rick Limardo, Senior Vice President of Government and Community Affairs for MGM Resorts International, a global entertainment company with national and international destinations featuring best-in-class hotels and casinos.

**I appreciate the opportunity to submit testimony in support of SB 885 with amendments, and would like to thank Senator Ron Watson for introducing this bill and for his leadership on this timely conversation about iGaming.**

The MGM Resorts portfolio encompasses 31 unique hotel and gaming destinations globally, including one of the most recognizable resort brands here in Maryland – MGM National Harbor. The Company’s 50/50 venture, BetMGM, offers U.S. sports betting and online gaming through market-leading brands. BetMGM is currently licensed in Maryland and operates both statewide online sports betting as well as our retail sports book located inside MGM National Harbor.

Maryland’s commercial brick-and-mortar casino gaming industry, of which MGM National Harbor is proudly a part, continues to be a significant economic engine for the state through robust job creation and the generation of substantial tax revenues that fund important public priorities, including education.

**Collectively, Maryland’s six commercial casinos have generated nearly \$6 billion in economic impact<sup>1</sup>; creating more than 15,000 direct jobs to date; and produced \$831 million in positive tax impact in FY 2025<sup>2</sup>.**

Since the creation of the Maryland Education Trust Fund (ETF), the state’s commercial casinos contributed \$6.1 billion to the fund. **Since opening in December 2016, MGM National Harbor contributed more than \$2 billion to the ETF.**

MGM Resorts is deeply committed to supporting the vitality and growth of the communities in which we operate. At MGM National Harbor, approximately 47% of our more than 3,200 employees are local residents of Prince George’s County and/or veterans, reflecting our dedication to creating opportunities close to home. Our mission is rooted in making lasting, positive impacts on the local area through job creation, business partnerships, and community involvement that support the people and organizations in the communities we serve.

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<sup>1</sup> *State of Play*, American Gaming Association. As of December 31, 2024.

<sup>2</sup> *Fiscal Year 2025 Annual Summary*, Maryland Lottery and Gaming.



Our commitment to the community is evident – since the inception of our *Community Benefits Agreement* in 2014, MGM National Harbor has contributed more than \$8 million in financial assistance and in-kind support to local non-profit organizations. Since opening in 2016, our team members have collectively volunteered more than 40,000 hours, contributing their time and talents to local organizations that address critical issues and support the unhoused, veterans, low-income families, youth, and environmental causes.

The land-based casino gaming industry has been a significant economic driver that has positively impacted the lives of many Marylanders – whether they be our employees, our local suppliers, our community partners, or residents who have benefited from the tax dollars that our industry generates. It is in this context that we vocalize our strong support of efforts to legalize iGaming, which we believe will **increase revenue growth for existing casino gaming, create meaningful new tax revenue to fund critical state programs, and modernize the state’s gaming industry.**

iGaming – casino-style slots and table games offered on an online platform – presents a significant economic opportunity not only for industry participants but also for the State in terms of incremental tax revenues, job creation, and diversification of the land-based casino industry. **Legal and operational in eight states, including in Maryland’s neighboring states of Pennsylvania, West Virginia, and Delaware, full-scale iGaming is a \$10.8 billion<sup>3</sup> industry as of 2025 and growing.** That number represents a **27% increase** from the prior 2024 calendar-year period. The industry produces substantial tax revenues in each respective jurisdiction.

We recognize that there are some who may be concerned about the effect of iGaming legalization on land-based operations. **Based on our experience in two iGaming states – New Jersey and Michigan – where MGM Resorts currently operates both retail and online casino gaming, there are complementary synergies between our retail casino properties and iGaming that have allowed us to enhance the customer experience, and build business, with both.**

**For example, we have found that a significant percentage of iGaming “omnichannel” customers (i.e., patrons with both land-based casino activity and online casino play) first interacted with our online gaming platform prior to visiting an MGM Resorts retail property in those two states, indicating an opportunity to leverage online gaming to convert digital gaming customers to retail as well as increase the frequency of land-based casino visitation. In addition, MGM and BetMGM work closely together to drive omnichannel value and ensure online players have the opportunity to enjoy the MGM brand on property. These meaningful efforts include organizing and leveraging unique and compelling experiences that motivate our online customers to step into our retail properties—sometimes for the first time. In Maryland alone, the tax revenue generated by iGaming would be at least \$450 million annually at market maturity (i.e., five years from market launch).**

Additionally, iGaming legalization ensures that the gaming entertainment we offer – just like any other entertainment product – stays relevant and continues to evolve with technology and modern-day delivery

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<sup>3</sup> Eilers & Krejci Gaming, U.S. Online Casino Monitor, January 2026.



methods. We are particularly excited about an emerging but fast-growing segment of iGaming called online “live dealer” games which are live table games conducted in real time either at a studio or at a land-based casino. They are livestreamed on an iGaming platform, allowing patrons to participate as those games occur in studio or on the casino floor. Live dealer is a prime example of how the synergies between retail and online can make gaming entertainment more innovative, interactive, and fun while creating new opportunities for Maryland businesses.

Based on our experience, our digital gaming customer database varies compared to our overall customer database. iGaming can give retail casino operators a new way to (1) interact with and engage their customers digitally wherever they are and (2) introduce a new customer demographic to land-based casino gaming.

These anecdotal observations of our experiences in New Jersey and Michigan are further substantiated by several empirical studies that have examined the interplay between retail and online casino. **A recent study by Eilers & Krejcik concluded that 1) online casinos have a positive impact on land-based casino revenue; 2) online casinos attract different customers versus land-based casinos; and 3) the typical state would boost casino revenue after introducing iGaming.**<sup>4</sup>

**To repeat: We have over a billion dollars invested here in Maryland, and most assuredly, we would not jeopardize that investment if we thought iGaming would compete or negatively impact our business or employees. We know that iGaming, whether online slots, table games, or live dealer, is a different form of entertainment, and our land-based venues will always offer an experience that cannot be replicated on a computer.**

While we appreciate and strongly support the intent of SB 885 to legalize and regulate iGaming, we are concerned by certain provisions in the bill relative to licensure and taxation.

**First, we support a licensure framework that tethers iGaming licenses to the incumbent land-based casino gaming operators who have fostered and maintained deep ties to the community; have invested billions of dollars into the state; and continue to generate jobs, economic development, and tax revenues for the state. MGM National Harbor, as outlined above, is committed to supporting our communities and businesses at the state and county level.**

Additionally, as a highly regulated gaming company MGM Resorts must prove that we are suitable for the privilege of holding a license to operate the very same casino games that would be offered on an iGaming platform. Our gaming license in any jurisdiction is dependent not only upon the integrity with which we operate in that market, but in all markets. As a company with several destination resorts in the country, we have billions of dollars of investment that depend on our ability to conduct our business consistent with the strongest regulatory standards to which we are subject.

To put it simply, MGM is engaged in a race to the top. This race to the top is evident in every aspect of our business, and we incorporate the following principles into our iGaming product:

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<sup>4</sup> “Comparing Online and Land-Based Casino Gaming,” Eilers & Krejcik, February 2024.



- We know our customer. Our online gaming partner, BetMGM, creates all our technology in-house and in a manner that reflects the regulatory requirements of each jurisdiction in which we operate.
- A customer must create an account before they are permitted to gamble on our mobile app or Internet site. When verifying our customer accounts, we use a sophisticated multi-factor identity verification process that uses a customer’s name, Social Security Number, and date of birth to confirm identity across different databases and that the customer is as purported and of legal age. These are the same know-your-customer protocols we use for sports betting accounts created in the state.
- We invest in responsible gaming. MGM Resorts is an industry leader in responsible gaming in the brick-and-mortar environment, and we carry that expertise into the mobile environment. We, along with BetMGM, continue to develop protocols that encourage responsible gaming on the front-end and use a series of markers to identify when a player may be exhibiting signs of problem gambling. We offer messaging and interaction with players, self-exclusion lists, and wager limits as examples of ways that players may limit their engagement.

**That is why we believe any iGaming licensing framework should recognize those who have made existing investments in the state as well as the most suitable and experienced operators in the market.**

Second, the most entrenched competition that regulated iGaming operators would face in a legalized iGaming market would be the existing illegal offshore operators who pay no taxes, have no compliance overhead costs, do not invest in responsible gaming tools, and thus can invest heavily in marketing to drown out the legal competition. **We believe that a reasonable tax rate is critical to stamping out unregulated online offshore operators and to recognize the already significant tax revenues<sup>5</sup> that incumbent casino gaming operators already produce for the state.**

**While you may be familiar with offshore online gaming operators like Bovada that continue to capitalize on existing demand for iGaming and the lack of a legal, regulated alternative, we also would like to draw the committee’s attention upon the more recent proliferation of online sweepstakes casinos. These platforms, many of which are *onshore with headquarters in the United States and whose apps are readily available on major online stores for download*, take advantage of legal loopholes around sweepstakes and provide customers the ability to play casino games or substantially equivalent games with similar statistical odds of winning. Advertised as “social casino games,” these platforms are anything but and run multi-million-dollar marketing campaigns, including through social media and celebrity influencers, that often target teens and young people. Despite their rapid proliferation, this illicit sweepstakes industry is not subject to**

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<sup>5</sup> The blended casino gaming tax rate in the state is 41 percent, which is second highest in the country.



**any state gross gaming tax; does not offer any meaningful responsible gambling tools; and does not employ sophisticated KYC (Know Your Customer), identity- or age-verification processes – to the contrary, most of these platforms allow prospective customers to simply check a box and self-certify that they are of gambling age.**

**In our view, the continued and growing prevalence of the illicit online gaming market, including this latest crop of illegal online sweepstakes operators, further necessitates passage of a reasonable iGaming legalization and regulatory framework in the state of Maryland.**

We look forward to working with Chair Guzzone, Senator Watson and the Committee on developing a framework that legalizes iGaming in a responsible way that creates opportunities for all Marylanders while recognizing the current contributions of the brick-mortar casino industry.

Thank you very much, and I welcome any questions you may have on this important and timely topic.

Regards,

Rick Limardo  
Senior Vice President, Government Affairs  
MGM Resorts International

**SB885\_HRT\_FWA.pdf**

Uploaded by: Therese Hessler

Position: FWA



March 11, 2026

Senate Budget & Taxation Committee

**Senate Bill 885 - Internet Gaming and Online Bingo - Authorization and Implementation**

**Position:** SUPPORT W/AMENDMENT

Chair Guzzone, Vice Chair Rosapepe, and Members of the Committee:

High Roller Technologies, Inc. (“HRT”) is supportive with amendment of Senate Bill 885 - Internet Gaming and Online Bingo - Authorization and Implementation.

Legalizing and regulating online casinos within Maryland is essential for channeling black-market activity into a safer, more trusted environment for consumers. The current lack of regulation leaves consumers vulnerable to unregulated and potentially predatory operators. By introducing enabling legislation, Maryland can establish an overarching governance structure that ensures fair play, data security, and consumer protections. This framework will encourage reputable operators to enter the market, enhancing trust and accountability while protecting Marylanders who choose to participate in online gaming.

A well-designed regulatory structure that fosters healthy competition among operators will drive innovation in products and services, ultimately delivering a better entertainment experience for consumers. Competition encourages operators to develop new features, implement responsible gaming measures, and invest in cutting-edge technologies that enhance both safety and enjoyment. As a result, Maryland residents will have access to a vibrant, secure, and innovative iGaming market that meets the highest industry standards.

We ask that prior to the passage of SB885 include the following friendly amendment be in the language where appropriate:

**“A PRINCIPAL ENTITY OF A HOLDER OF A SPORTS WAGERING FACILITY DESCRIBED UNDER § 9-1E-06(A)(1)(I)(2) THAT HAS BEEN QUALIFIED UNDER COMAR 36.10.02.10; AND”**

HRT encourages the adoption of the aforementioned amendment which would enable greater participation from minority business enterprise stakeholders, as minorities are heavily underrepresented throughout the gaming ecosystem.



By creating pathways for minority-owned businesses to participate and thrive within the iGaming space, Maryland can foster a more inclusive and equitable market. This approach not only strengthens the industry’s diversity but also ensures that the economic benefits of this legislation reach all communities across the state.

**For more information call or email:**

Therese M. Hessler | 301-503-2576 | [therese@ashlargr.com](mailto:therese@ashlargr.com)

# **2026 SB 885 Maryland Center of Excellence on Probi**

Uploaded by: Blair Inniss

Position: UNF



March 11, 2026

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

RE: SB 885 – Internet Gaming and Online Bingo - Authorization and  
Implementation – Oppose

Dear Chair Guzzone:

This letter is in opposition to *SB 885 – Internet Gaming and Online Bingo - Authorization and Implementation*. This bill would allow Marylanders to participate in a full casino experience from anywhere and at any time on an internet-accessible device.

Many studies have consistently shown that gambling addiction can have severe consequences, leading to financial ruin, family breakdowns, and mental health issues. The convenience and accessibility of iGaming platforms would only exacerbate these risks to Marylanders, as people can easily access these services from the comfort of their homes and on their mobile devices. The potential for increased addiction rates and its associated social costs should give us pause before considering the legalization of iGaming.

iGaming is already an international problem. In an Australian study, the rate of problem gambling among non-internet gamblers was 0.9%, while the rate among internet casino gamblers was 2.7%.<sup>1</sup> A study of international gamblers as a whole found a similar relationship between internet gaming and problem gambling, with the prevalence rate of problem gambling being 17.1% amongst internet gamers and much lower 4.1% amongst non-internet gamers.<sup>2</sup>

Additionally, the potential for underage gambling cannot be overlooked. By allowing casinos to be accessed online, age verification is near impossible to enforce effectively.<sup>3</sup> Many researchers have found that gambling has been detrimental to the mental health of adolescents<sup>4</sup>, including increased rates of suicidal ideation, anxiety, alcohol and substance abuse, and poor academic performance.<sup>5</sup>

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<sup>1</sup> <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4610999/>

<sup>2</sup> <https://www.nj.gov/oag/ge/2015news/ResponsibleGamingFinalReport%202015.pdf>

<sup>3</sup> <https://crsreports.congress.gov/product/pdf/IN/IN12055#:~:text=Potential%20Challenges%20with%20Identifying%20Minors&text=This%20suggests%20that%20most%2016.ID%20than%20a%20driver's%20license>

<sup>4</sup> <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2533814/>

<sup>5</sup> <https://pubmed.ncbi.nlm.nih.gov/12766444/> ; <http://youthgambling.mcgill.ca/en/PDF/OPGRC.pdf> ;  
<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2533814/#b13-0130003>



UNIVERSITY of MARYLAND  
SCHOOL OF MEDICINE

While researchers are still learning about the extent of the ramifications of iGaming, we know that there are risks already associated with gambling. This body continues to subsidize resources like the Problem Gambling Fund because it recognizes that Marylanders need help. For these reasons, we strongly urge an unfavorable report.

We urge an unfavorable report on SB 885. If you would like more information, please contact Heather Eshleman at [heshleman@som.umaryland.edu](mailto:heshleman@som.umaryland.edu) or (667) 214-2120.

Sincerely,

*Heather Eshleman*

Heather Eshleman, MPH  
Director of Operations  
Maryland Center of Excellence on Problem Gambling  
Office Direct: 667-214-2120  
Email: [heshleman@som.umaryland.edu](mailto:heshleman@som.umaryland.edu)

**SB 761 SB 885 letter of opposition.pdf**

Uploaded by: Chip Bertino

Position: UNF



OFFICE OF THE  
COUNTY COMMISSIONERS

## Worcester County

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February 25, 2026

Honorable Senator Guy Guzzone  
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Annapolis, MD 21401  
Jim.rosapepe@senate.maryland.gov

Dear Chair Guzzone, Vice Chair Rosapepe and committee members:

The Worcester County Commissioners strongly oppose SB 761 Expansion of Commercial Gaming – Internet Gaming Referendum and SB 885 Internet Gaming and Online Bingo - Authorization and Implementation. We are concerned the introduction of internet gaming to Maryland would threaten existing brick-and-mortar institutions, fuel gambling additions and result in lost revenues to jurisdictions in Worcester County.

Worcester County is home to the Ocean Downs Casino. Since opening its doors in 2011, the casino has grown to become a vital tourism and economic development partner, generating more than \$51 million in local impact grant (LIG) funds to Worcester County, Ocean City, Berlin and Ocean Pines. These funds are reinvested in our communities. Just a few of the many projects our jurisdictions have been able to fund, even in years of economic downtown, include improvements to our roadways and bridges, upgrades to public safety radio systems, additional police vehicles, a new Berlin Police Department, and a new Worcester Technical High School that trains area youth for family sustaining careers right here at home.

Unlike the Ocean Downs Casino, which has established partnerships designed to attract residents and visitors to invest their discretionary income in area hotels, eateries and retail establishments, most online gambling operators are out of state. Every dollar spent gambling online would

equate to a direct loss to our local economy. We respectfully urge you to oppose SB 761 and SB 885.

Sincerely,



Theodore J. Elder  
President

# **SB 885 - I Gaming - Unfavorable.pdf**

Uploaded by: Courtney Jenkins

Position: UNF



# METROPOLITAN BALTIMORE COUNCIL AFL-CIO Unions

**SB 885 Internet Gaming and Online Bingo - Authorization and Implementation**  
**Budget and Taxation Committee**  
**March 11th, 2026**  
**Unfavorable**

To: Chair & members of the Senate Budget and Taxation Committee

From: Courtney Jenkins, President, Metropolitan Baltimore Council AFL CIO Unions

Chair and Members of the Committee:

My name is Courtney Jenkins, President of the Metro Baltimore AFL CIO, representing thousands of union members and working families. I stand in strong opposition to SB 885, which seeks to expand Internet gaming in Maryland by authorizing and regulating online casino-style gambling statewide. While proponents frame this proposal as a revenue generator for education and other state programs, it fails to address the real cost to Maryland's workforce, especially the union members in our gaming and hospitality sectors.

SB 885 will accelerate the shift away from brick-and-mortar gaming jobs. These jobs are unionized, provide good wages, benefits, career advancement, and are deeply rooted in our communities. The bill authorizes online gaming operations that compete directly with traditional casino floor operations, leading to reduced foot traffic at physical facilities and threatening the employment of thousands of skilled dealers, technicians, security personnel, food and beverage workers, and other support staff who depend on live gaming venues for their livelihoods. Unlike online platforms, which require minimal onsite labor, traditional facilities support real jobs that contribute to our local economy and sustain families.

Although SB 885 does establish some licensing and regulatory structures, and even creates a small Video Lottery Facility Employee Displacement Fund, these measures are insufficient to address the long term loss of work and economic stability for workers whose jobs will be displaced by igaming. The displacement fund is limited in scope and duration, while the scale of job loss could be ongoing and widespread. This legislation places the interests of online gaming companies and distant investors above the needs of working people in Maryland.

Moreover, the bill's provisions for workforce development planning and diversity goals do not guarantee union jobs or collective bargaining rights, and they fall far short of protecting existing



# METROPOLITAN BALTIMORE COUNCIL AFL-CIO Unions

workers whose jobs are at risk. Igaming platforms will operate with far fewer employees and limited labor standards, further eroding the middle class jobs that unions have fought to secure over decades.

For these reasons, the Metro Baltimore AFL-CIO respectfully urges an unfavorable report on SB 885. We believe that public policy should strengthen, not weaken, employment opportunities for union members and working families. This bill does the opposite.

Thank you for your consideration.

Courtney Jenkins  
President  
Metropolitan Baltimore Council AFL-CIO

**Scan0548.pdf**

Uploaded by: Denise Hill

Position: UNF

W.M. RICKMAN CONSTRUCTION COMPANY LLC

15215 Shady Grove Road, Suite 201

Rockville, MD 20850

301-840-2011

March 11, 2026

Honorable Guy Guzzone

Chair

Senate Budget & Taxation Committee

Miller Office Building

Annapolis, MD 21401

RE: Opposition to SB 761 & SB 885, Expansion of Commercial Gaming

Dear Guy,

As the former owner of two casinos, I am writing today in opposition to legalizing iGaming.

Maryland's brick-and-mortar casinos are a cornerstone of the State's economy, driving substantial revenues to Maryland and its local communities. I know firsthand, that the casinos spent over \$3 billion in initial construction and another \$1 billion since opening. In addition, Maryland's "in person" casino gaming supports over 15,000 jobs.

I am very concerned that the introduction of iGaming would cannibalize our brick-and-mortar casinos which would adversely impact the casinos and the casino employees. I am also very worried that iGaming would fuel gambling addictions, since everyone would be able to gamble at any time, day or night, 24/7 on their smart phones or at home on their computers.

I hope that you and your committee members will reject both SB 761 & SB 885.

Sincerely,



William M. Rickman

**SB885\_OPP.pdf**

Uploaded by: Donna Edwards

Position: UNF



## MARYLAND STATE & D.C. AFL-CIO

*Affiliated with the National AFL-CIO*

**Donna S. Edwards**  
President

**Samuel Epps, IV**  
Secretary-Treasurer

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### **SB 885 - Internet Gaming and Online Bingo - Authorization and Implementation**

#### **Senate Budget and Taxation Committee**

**March 11, 2026**

**OPPOSE**

**Donna S. Edwards**

**President**

Chairman and members of the Committee, thank you for the opportunity to submit testimony in opposition to SB 885. On behalf of our 700 affiliated unions, I offer the following comments.

Currently, the following unions represent thousands of workers in six Maryland casinos: UNITEHERE, Seafarers International Union (SIU), International Union of Operating Engineers (IUOE), United Food and Commercial Workers International Union (UFCW), United Auto Workers (UAW), International Alliance of Theatrical Stage Employees (IATSE), American Federation of Teachers (AFT), and the Teamsters (IBT). These workers—table game dealers, slot attendants, bussers, wait staff, bartenders, maintenance, cleaners, and cooks—drive an industry built on in-person hospitality, gaming operations, food service, and security, and are all jobs that cannot be replaced by online platforms.

Proponents assert that there will be millions of dollars in new revenue, but data contradict this claim. Labor’s experience in states that have legalized online gaming is different from what the proponents assert. According to a 2025 Innovation Group report, when online casino gambling is introduced, land-based casino revenue drops by an average of 16%<sup>1</sup>, and that directly translates into job loss. Maryland’s casinos employ thousands of workers whose livelihoods depend on in-person operations, and HB 1343 puts those jobs at significant risk.

That same report further underscored the economic harms, finding that Maryland’s brick and mortar casinos could lose over \$340 million in gaming revenue if iGaming is introduced. This is compounded by an additional \$35 million in lost food and beverage revenue and nearly \$8 million in lost hotel revenue. This is a significant hit to the hospitality and tourism sectors that rely on in-person casino traffic.<sup>2</sup> Focusing on online gaming as a new potential state revenue source shifts the attention away from Maryland’s structural revenue problems that require real solutions like combined reporting, changing the throwback rule, and increasing income taxes on millionaires.

The financial harm to players themselves is well-documented. A study done by the University of California San Diego’s Rady School of Management examined more than 700,000 online

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<sup>1</sup> “Economic Impacts of iGaming Expansion.” The Innovation Group. February 2025.

<sup>2</sup> “Economic Impacts of iGaming Expansion.” The Innovation Group. February 2025.





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gamblers and found that “96% appeared to lose money to online gambling” while “only 4% made money from online gambling.”<sup>3</sup> This is due to the design of the platforms using algorithms, and constant access to maximize losses and keep players engaged. This is millions of dollars lost by wage earners, not going into local economies.

Online gaming will contribute to more problem gambling. Many of the states that have legalized online gambling have seen a significant increase in the number of calls made to their respective problem gambling hotlines. Calls to the National Council on Problem Gambling’s helpline grew by 150% over five years, increasing from 32,666 in 2019 to 83,660 in 2023.<sup>4</sup> This is a testament to the rise of online betting and the ease at which individuals can develop problem habits. This finding is hardly unique; a 2023 article by Dr. Tristian Brass and Dr. Shawn R. Charlton of the University of Central Arkansas found that, “The easy access and always-on nature of online gambling could encourage compulsive behavior... bettors can easily conceal their gambling activity from others, making it easier for individuals to engage in excessive gambling behavior.”<sup>5</sup>

These problems are not just limited to adults that can legally participate in online gaming but are especially concerning for young people, primarily young men. Today, 90% of bets are placed on phones, meaning gambling is no longer an occasional activity, it is a constant impulse. Young men are 3.4 times more likely to engage in problematic gambling, and the most vulnerable years are ages 16-22, when the brain is still developing impulse control. A 2026 Common Sense Media report found that 36% of adolescent boys ages 11-17 reported gambling in the past year. These children are carrying betting platforms in their pockets 24/7.<sup>6</sup> We cannot risk the long-term negative effects that online gambling has on young people.

As brick-and-mortar casinos lose revenue to online gaming, it will decrease important funding for problem gaming. Online gaming may raise additional funds set aside in the bill for problem gaming but not nearly enough to combat the increase in the problem it is helping to cause in the first place. CNN reported that, “Resources for gambling addiction programs have long been thin in the United States and have been stretched further by the current wave of sports betting.”<sup>7</sup> A

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<sup>3</sup> Christine Clark (University of California San Diego), “Legalized Gambling Increases Irresponsible Betting Behavior, Especially Among Low-Income Populations.” July 2024.

<sup>4</sup> Wayne J. Taylor, Daniel M. McCarthy, Kenneth C. Wilbur, “Online Gambling Policy Effects on Tax Revenue and Irresponsible Gambling.” June 2024.

<sup>5</sup> Tristan Brass and Shawn R. Charlton, PhD (University of Central Arkansas), “The (Unfortunate) Rise of Online Gambling.” PSI CHI. April 2023.

<sup>6</sup> “The Hidden Epidemic: Online Gambling Among Teens and Young Adults.” Prairie Care. February 2026.

<sup>7</sup> Nathaniel Meyersohn. “The dark side of the sports betting boom.” CNN. February 10, 2023.





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2024 gambling addiction study found that up to 20 million Americans have gambling problems or are at risk of developing one.<sup>8</sup>

Maryland should not balance its budget on the backs of workers, families, and young people. SB 885 will not deliver what it promises, and our state cannot take that risk.

For these reasons, we urge an unfavorable vote on SB 885.

---

<sup>8</sup> Anders Bergman, "Gambling Addiction Study – 3300 Participants." QuitGamble. January 2024.



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# **2026 Lisa Johnson testimony.pdf**

Uploaded by: Lisa Johnson

Position: UNF

I am writing to respectfully urge you to **vote against any bill that would expand gambling opportunities for the citizens of Maryland.**

While expanded gambling may appear to offer financial benefits to the state, the **human cost far outweighs any monetary gain.**

I know this personally. I am a **recovering gambling addict**, and I have seen firsthand the devastation that gambling addiction can bring. It touched every part of my life—my work, my family, my relationships, and my health. Here I am four years later still trying dig out of the financial mess my gambling addiction created.

I am a **highly educated professional**, yet I was still pulled into the grip of gambling addiction. Addiction does not discriminate. It can affect anyone.

Maryland already has many gambling opportunities. Expanding them further—especially through **easier and more accessible platforms such as online gambling and expanded sports betting**—will only increase the number of Maryland families who suffer the same devastation.

When weighing this issue, I urge you to remember that **people must weigh more than profits.**

I am also speaking for the many voices that cannot be here today—the individuals who lost their lives after gambling addiction overtook them. Their families and loved ones will never again hug them or hear their voices. The pressures and losses caused by gambling addiction became too much to bear.

Thanks to **Gamblers Anonymous of Maryland and the support of caring peer mentors**, I was fortunate enough to find recovery and rebuild my life. Not everyone is that fortunate.

Please do not make gambling even more accessible in our state. The easier it becomes, the more lives it will quietly destroy.

Before voting yes on any expansion of gambling, I ask you to **picture the tear-filled eyes of the families who have lost loved ones to this addiction.**

Their lives mattered.

**Lives outweigh money.**

Please vote **NO** on expanding gambling in Maryland.

Lisa Anne Johnson

MD Resident

**SB 885 testimony (iGaming-2026).pdf**

Uploaded by: Mark Stewart

Position: UNF

**Testimony of The Cordish Companies and Live! Casino Hotel Maryland**

**Presented by Mark Stewart, General Counsel**

**In OPPOSITION to SB 885**

**Budget and Taxation Committee Hearing**

**March 11, 2026**

On behalf of The Cordish Companies and Live! Casino Hotel Maryland, I respectfully submit this written testimony in **opposition** to SB 885 and the authorization of online casino gambling (“iGaming”) in Maryland. Online gambling – whether online casino games or even online sports betting – is aptly summed up as follows:

***It’s the bookie in your pocket or the casino in your hand – the opportunity to gamble that follows us everywhere our mobile devices do from bed to desk to toilet, never closing its doors.<sup>1</sup>***

Not surprisingly, this constant access to gambling, without any friction points or breaks in the action, has led to tremendous social and financial harm, not only for the citizens of the few states that have iGaming, but also for those with online sports betting. In September 2025, the Maryland Center of Excellence on Problem Gambling released a sobering report on the impacts already being felt by Marylanders from online gambling:

- 51% of online sports bettors are disordered or at-risk gamblers;
- 66% of disordered online sports bettors are male;
- African American and Latino individuals are more likely to suffer from disordered online sports betting; and
- Much like the experience in iGaming states, the rate of disordered online sports gambling in Maryland is nearly 3x the national average.<sup>2</sup>

The obvious questions are – Why is this happening? Why is online gambling so different? Indeed, both Harvard University and Morgan State University have concluded that online gambling can be ***10x more harmful*** than traditional forms.<sup>3</sup>

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<sup>1</sup> *The Irish Times*, “Generation Gamble: the Invisible Addiction Crisis Gripping Ireland’s Teenagers” (May 3, 2025).

<sup>2</sup> *University of Maryland*, “New Survey Shows Rising Rates of Disordered Gambling Among Marylanders Since Legalization of Online Sports Betting” (Oct. 22, 2025)

<sup>3</sup> *Desert News* “Online Gambling: the stakes for public health” (Jan. 24, 2025)

Respected authors Jonathan Cohen and Isaac Rose-Berman, who wrote “Smartphone Gambling is a Disaster,” provide an answer:

Gambling today is *fundamentally different* from every other form of gambling in recorded human history. In the last few years, *limitless, frictionless gambling* has become available to anyone with an internet connection. What once required a trip to the bank and [brick & mortar] casino *can now be done on an app – from home or from school*, at all hours of the day.<sup>4</sup>

Non-stop, 24/7 access to gambling is just one piece of the problem, however. The games themselves are different:

Much of the increase in online gambling is due to the fact that gambling companies have *engineered their games to be ever more difficult to resist*. They feature the *same behavioral nudges and dopamine delivery mechanisms as social media platforms*. These are not your grandparents’ slot machines.<sup>5</sup>

Indeed, like a social media app, the entire business model of an online gambling operator is to bring the gambler back to the app as often as possible and to keep him in the app for as long as possible. In addition to the games or bets themselves, the delivery device – the smartphone – helps online gambling companies achieve this goal. As one author explained: “The smartphone ... is the perfect device to exacerbate the gambler’s worst impulses. *Smartphones are designed to keep you coming back to them.*”<sup>6</sup>

The Sports Betting Alliance (DraftKings, Fanatics, FanDuel, others), the main proponent of iGaming around the country, does not hide the fact that their members’ entire business plan is centered around keeping customers in the app. Indeed, they boast about it. In testimony before the Kansas legislature, a representative from the Sports Betting Alliance talked about it being normal for patrons to be in their online sports gambling app 10x/day.<sup>7</sup> Certainly, with the non-stop gambling action that is iGaming, 10x/day would be on the low side – especially when online gambling companies are known for *sending gamblers as many as 100 push notifications per day encouraging them to visit the app and gamble.*<sup>8</sup>

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<sup>4</sup> *Afterbabel.com*, “Smartphone Gambling is a Disaster” (July 24, 2025)

<sup>5</sup> *Id.*

<sup>6</sup> Leander Schaerlaeckens, *The Guardian*, “How the Quick High of ‘Fast-Food Gambling’ Ensnared Young Men” (Jan. 31, 2025).

<sup>7</sup> *GamblingHarm*, “Trade Group Says Checking Betting App 10 Times a Day Is Normal” (Oct. 3, 2025)

<sup>8</sup> *The Wall Street Journal*, “A Psychiatrist Tried to Quit Gambling. Betting Apps Kept Her Hooked.” (Feb. 19, 2024).

With this in mind, it is not surprising that iGaming, as the “most dangerous form of online gambling,”<sup>9</sup> has been called the “fentanyl” and “crack cocaine” of gambling,<sup>10</sup> Professor of Global Health at Harvard, Shekhar Saxena, explained: “It’s continuous, it’s intense, and it can be financially – and also physically and mentally – extremely harmful.”<sup>11</sup> Ohio Governor Mike DeWine put the threat of iGaming into perspective:

This is just *not an incremental increase in gaming*. This literally puts [a casino] in anybody’s hands – a 19-year-old, an 18-year-old, a 16-year-old. It *puts in their hands the ability to game constantly, all day, any day, 2:00 am* in the morning. It’s right there.<sup>12</sup>

Governor DeWine’s comments about underage online gambling were not hyperbole. A recent report by Common Sense Media found that *36% of adolescent boys age 11-17 reported gambling* in the past year.<sup>13</sup> For boys whose friends also gamble, the prevalence rate hits 84%. This is not by accident. 60% of boys reported seeing gambling ads on YouTube and social media channels. Of boys who gambled, nearly 50% reported seeing gambling ads and videos online and 60% of those boys said that these *gambling ads “just started showing up” in their feeds* thanks to algorithmic exposure.<sup>14</sup> Clinical psychologist Michelle Chung, who sees teens who gamble in her practice, explains that online gambling is “the next wave of the mental health crisis that will happen in teenage boys.”<sup>15</sup> Jim Steyer, founder of Common Sense Media, captured the sobering reality of online gambling for boys under age 21:

I think the results of this new research are absolutely astounding, and a wake-up call for every parent everywhere . . . *The truth is, one out of three boys in this country are gambling online before they’re old enough to vote.*<sup>16</sup>

In the face of these realities, Maryland should not expand online gambling to include online casino games.

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<sup>9</sup> *Id.*

<sup>10</sup> “Paddy Power Founder Speaks Out about the ‘Crack Cocaine’ of Online Gambling” Irish News (Sept. 21, 2021); Capital News Service, Maryland legislature to analyze gambling expansion (Feb. 15, 2023)

<sup>11</sup> Online gambling: The stakes for public health | Harvard T.H. Chan School of Public Health

<sup>12</sup> Cleveland.com, DeWine warns Ohio iGaming proposal could put casino in every phone - increasing addiction (May 30, 2025)

<sup>13</sup> Common Sense Media, “Betting on Boys: Understanding Gambling Among Adolescent Boys” (Jan. 29, 2026)

<sup>14</sup> *Id.*

<sup>15</sup> *Today.com*, “Study Finds This Is How Teen Boys Are Being Lured Into Gambling” (Jan. 29, 2026)

<sup>16</sup> *Id.*

## What Is iGaming?

Taking a step back, many Marylanders are unfamiliar with “iGaming.” So, what is it?

- ☒ iGaming puts *a casino in the pocket of every Marylander*. It takes one of the most addictive devices ever designed – the smartphone – and adds slots and casino games
- ☒ iGaming is 24/7, constant access to non-stop gambling action
- ☒ iGaming is gambling in *isolation* – in your bathroom, bedroom, or even in your car
- ☒ iGaming is *10x more harmful* than traditional forms of gambling according to Harvard University School of Public Health
- ☒ Currently illegal in 42 states – since 2024, iGaming bills have been consistently rejected 24 times by other states
- ☒ iGaming is pushed by out-of-state and foreign companies that make no investment in Maryland and create no jobs
- ☒ In fact, iGaming has costs thousands of jobs in the few states that have it – over 4,000 jobs lost in Pennsylvania, 38% of union members lost their jobs in Michigan, and more
- ☒ iGaming, by law, will take all its revenue from Marylanders and then export the vast majority of its proceeds out of Maryland for the benefit of online platform providers.

The consequences of online gambling are severe:

- “Problem gambling addiction rates have reached an all-time high in the U.S.”<sup>17</sup>
- “A generation of young people – especially young men and boys – are at risk of losing their money, dignity, and livelihood, all without ever setting foot in a casino.”<sup>18</sup>
- A study by New Jersey, the first online gambling state, found that nearly 20% of 18 – 24-year-olds qualified as having a gambling problem.<sup>19</sup>
- Problem gambling helpline calls in iGaming states have skyrocketed: 378% increase in West Virginia; 320% increase in Pennsylvania; 277% increase in New Jersey; and 267% increase in Michigan.<sup>20</sup>
- Bankruptcies, debt levels, auto loan delinquencies and other financial problems all increase, especially harming families and households that are already struggling financially.<sup>21</sup>

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<sup>17</sup> *Birches Health*, Gambling Addiction Rates Hit All-Time High in U.S.(March 13, 2024)

<sup>18</sup> *Id.* (emphasis added).

<sup>19</sup> *The New York Post*, Young men face high risk for gambling addiction as sports betting surges (Jan 1,2024)

<sup>20</sup> *NJ Spotlight News*, “Surge in problem gambling in NJ – and in calls for help” (Sept. 26, 2024); *12News*, “Revenue and addiction skyrocket in 5 years since law legalizing online gambling” (Nov. 19, 2024); see National Problem Gambling Council helpline call data (PA) 2019-2024.

<sup>21</sup> Congressional Research Service, *Sports Gambling and Consumer Finance* (2024)

- “A person can lose tens of thousands of dollars in minutes just by picking up their phone, placing a bet, and never having to leave the house.” Felicia Grondin, Executive Director, The Council on Compulsive Gambling of New Jersey<sup>22</sup>
- Brazil’s Central Bank reported in September 2024 that 20% of welfare funds issued by the government were being spent on online gambling.<sup>23</sup>
- Morgan State University, in a report entitled *The Impact of iGaming on African American Communities: a Public Health, Mental Health, Social and Economic Assessment* (January 30, 2025),<sup>24</sup> found that “**iGaming will cause severe public health, mental health, financial and other problems in African American communities;**”

### **iGaming’s Faulty Premises**

The push for iGaming is based on two faulty premises. First, proponents claim that iGaming will stop or reduce illegal online gambling in Maryland. The exact opposite is true, as documented by both studies and common sense. Legalizing iGaming does nothing to shrink the illegal market<sup>25</sup> In fact, a recent study from The Campaign for Fairer Gambling and Yield Sec shows that 74% of online gambling revenue in the United States in 2024 went to illegal operators despite sports betting being legal in 38 states and iGaming in 7 states.<sup>26</sup>

Indeed, we’ve seen this movie before with online sports betting. As *The Washington Post* has explained:

When the gambling industry urged the Supreme Court to strike down the federal ban on most bookmaking outside Nevada, it cited states’ desire “to combat sprawling black markets for illegal sports gambling.” Indeed, many of the 37 states to legalize sports betting since 2018 said doing so would help drive out operators . . . that have thrived since the 1990s without paying U.S. taxes. But a staggering amount of action continues to go offshore — and bypass state and federal tax collectors — despite the growing availability of licensed sportsbooks, which, unlike their black-market competitors, must comply with rigorous consumer protections and anti-money-laundering protocols.<sup>27</sup>

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<sup>22</sup> *NJ101.5*, “Link between gaming and problem gambling among NJ youth” (Oct. 9, 2024)

<sup>23</sup> *iGaming Business*, “Brazil supreme court upholds ban on betting with benefits and ads targeting minors” (Nov. 15, 2024).

<sup>24</sup> *Morgan State University*. *The Impact of iGaming on African American Communities: A Public Health, Mental Health, Social, and Economic Assessment* (Jan. 30, 2025)

<sup>25</sup> *The Washington Post*, “Legal sports betting was supposed to end the black market. It didn’t,” (Sept. 12, 2024)

<sup>26</sup> *Sportsbookreview.com*, “Latest Report Says 74% of Online Gambling Revenue in the US Comes from Illegal Sites” (June 17, 2025); *Campaign for Fairer Gambling*, USA National Online Gambling Marketplace (2024)

<sup>27</sup> *The Washington Post*, “Legal sports betting was supposed to end the black market. It didn’t” (Sept. 12, 2024).

True to this experience, in the iGaming states of Pennsylvania and Michigan, the illegal market is thriving nearly 10 years after the legalization of iGaming. According to a 2026 study released by Penn State University, the percentage of Pennsylvanians gambling on illegal online sites nearly doubled from the prior year.<sup>28</sup> Similarly, in 2025, many years after legalizing iGaming, the Michigan Gaming Control Board issued more than 160 cease and desist letters to illegal online operators.<sup>29</sup> Proliferation of illegal sites is what follows from legalizing iGaming.

***Enforcement – not legalization – is the answer to the illegal market.*** We urge the Committee to focus on enhancing enforcement tools rather than perpetuating the harms of online gambling. HB 1226 and SB 625, along with HB 295 and SB 112, would do just that. Notably, the State of Maryland is currently in litigation against a new segment of illegal online sports betting – prediction markets.<sup>30</sup> The MLGC has issued a written warning to licensees in Maryland against engaging in prediction markets in this state or any other jurisdiction that has not authorized prediction market gambling.<sup>31</sup> Ironically, in contravention of this warning, multiple members of the Sports Betting Alliance, who claim to be concerned about the illegal market, have launched their own prediction market products<sup>32</sup> – the same type of product the MLGC and numerous governmental agencies or officials have considered to be unlawful gambling.<sup>33</sup> Derek Webb, founder of the Campaign for Fairer Gambling, revealed the hypocrisy and pretext behind the illegal gambling claims of iGaming proponents:

The black market is alive and well in America. Legalizing iGambling was never going to adequately weaken the illegals. But the presence of the black market has

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<sup>28</sup> *Penn State University*, “Online gambling participation increased in Pennsylvania in 2025, report finds” (Jan. 22, 2026)

<sup>29</sup>

<sup>30</sup> *KalshiEX LLC v. Martin et al.*, Case No. 1:2025cv01283 (D. Maryland).

<sup>31</sup> MLGC Notification – Involvement in Prediction Markets – Sporting Event Contracts (Nov. 19, 2025).

<sup>32</sup> *Yahoo!*, FanDuel Predicts Goes Live in All 50 U.S. States, Offers Sports in 18 (Jan. 15, 2026); *Legal Sports Report*, “DraftKings Predictions Live In 38 States” (Dec. 19, 2025); *CNBC*, “Fanatics launches prediction market in 24 states” (Dec. 3, 2025); *Nevada Independent*, “DraftKings, FanDuel agree to abandon Nevada in favor of prediction markets” (Nov. 12, 2025); *Washington Post*, “DraftKings, FanDuel split with gambling lobby, embrace prediction markets” (Nov. 19, 2025)

<sup>33</sup> *NBC News*, “Kalshi cannot operate sports-prediction market in Massachusetts, judge rules” (Jan. 20, 2026); *The Nevada Independent*, “Federal judge rules that Kalshi must stop offering prediction contracts in Nevada” (Nov. 25, 2025); *Yahoo News*, “More state regulators denounce rapidly growing prediction markets” (Dec. 11, 2025); *CNBC*, “New York AG warns about prediction markets ahead of Super Bowl” (Feb. 3, 2026); *Yahoo Sports*, “Arizona regulator reportedly set to revoke Underdog’s DFS license for prediction market involvement” (Dec. 13, 2025)

served as a useful foil – the legal gambling sector’s main rationalization for expansion.<sup>34</sup>

The second faulty premise of iGaming is that its proponents will (or even can) implement so-called safeguards to protect the public from the rampant problem gambling and social harms online gambling causes. The fact of the matter is that, whether in the few states that have iGaming or the many that have online sports betting, there are no safeguards protecting the public. On February 4, 2026, USA Today did an expose` on the substantial amount of online sports betting that is happening by thousands of minors in multiple states each year and totaling millions of dollars bet. Indeed, the report only focused on the instances being self-reported by the operators, and still the numbers were shocking. For instance, in Ohio, since 2023, ***a single operator (DraftKings) took 620 bets from minors totaling more than \$2.78 million.***

Another report from February 13, 2026, revealed that BetMGM in Massachusetts sent gambling promotions to over 3,800 recipients who were under 21 years if age. Moreover, the company could not confirm the age of another 37,632 recipients. These are the safeguards the online companies are promising Maryland for iGaming? The only real safeguard is to reject iGaming.

Actual experience in states with iGaming flatly debunks proponents’ claims of safeguards. In both Pennsylvania and New Jersey, prevalence rates for problem gambling are over 3x the national average.<sup>35</sup> Looking specifically at Pennsylvania, the state has seen dramatic increases in problem gambling issues since the launch of iGaming. National Problem Gambling Council Helpline ***data shows a 320% increase*** in the average calls from Pennsylvania from iGaming’s launch in 2019 through 2024. In the 2023-2024 period, ***treatment intake calls increased 115% and 50% of intake calls mentioned online gambling*** as the individual’s most problematic form of gambling.<sup>36</sup>

Further, according to a 2024 online gambling prevalence study conducted by Penn State University, 37% of people who engaged exclusively in online gambling were considered

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<sup>34</sup> *CDC Gaming*, “Illegal betting market dominates U.S. legal market, report suggests” (March 24, 2024)

<sup>35</sup> Rutgers University School of Social Work, “Prevalence of Problem Gambling in New Jersey” (2023). Pennsylvania Department of Drug and Alcohol Programs / PSU, “2025 Pennsylvania Interactive Gaming Assessment” (2025)

<sup>36</sup> *The Pennsylvania State University*, Interactive gaming assessment online gambling report (2024),

pathological gamblers. Additionally, over 43% of people who participated in some level of online gambling suffered from at least one problem gambling indicator, nearly 3x greater than individuals who exclusively gamble offline.<sup>37</sup>

Even worse than the illusory “safeguards,” according to multiple news reports, *proponents of online gambling have fought to quash regulations* that would impose some measure of actual consumer protection and have brought to America practices that countries, like the United Kingdom, deemed unsafe. For example:

- “In Virginia, the report states that both Caesars and DraftKings *lobbied against* a proposed rule in 2021 requiring platforms to include *game designs that promote breaks in play and avoidance of excessive play.*”<sup>38</sup>
- “Online gambling giants conquer U.S. with tactics deemed too tough for Britain. Amid a U.S. boom in betting online, the European companies behind FanDuel and BetMGM are *using features in America that they dropped in Britain after acknowledging them as risks to gamblers.*”<sup>39</sup>
- Online “gambling firms have fanned out across the US, *lobbying an array of state capitals against consumer protections that experts say could help reduce addiction-related harms,* according to a non-profit watchdog” the Campaign for Accountability.<sup>40</sup>
- The Sports Betting Alliance is opposing pending bipartisan legislation in Colorado to prohibit gambling on a credit card, limit TV commercials, and stop push notifications related to online sports betting.<sup>41</sup>

### **iGaming is Not a Revenue Fix for the State**

There is not a dollar amount that outweighs the harm that iGaming would inflict on Maryland. Nonetheless, even if one considers the tax revenue question, a thorough economic analysis shows that iGaming will not be a revenue fix for the state. The real question is what is the net, incremental tax revenue to the State from iGaming? The net gain is calculated only *after*

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<sup>37</sup> *Id.*

<sup>38</sup> *The Guardian*, “US Gambling Firms Fight Protections Meant to Reduce Addiction-Related Harms, Watchdog Warns” (Apr. 15, 2025).

<sup>39</sup> *Reuters*, “Online Gambling giants Conquer US with Tactics Deemed Too Tough for Britain” (July 3, 2024).

<sup>40</sup> *The Guardian*, “US Gambling Firms Fight Protections Meant to Reduce Addiction-Related Harms, Watchdog Warns” (Apr. 15, 2025).

<sup>41</sup> *Gambling911.com*, “Colorado the Latest State Looking to End the Use of Credit Card Deposits for Sports Betting” (Feb. 26, 2026)

deductions for cannibalization of brick and mortar gaming taxes, *after* deductions for lost hotel, restaurant and entertainment tax revenues from lost foot traffic, *after* lost tax revenues stemming from significant job losses caused by iGaming, *after* lost tax revenue from reductions in casino purchases from small businesses and suppliers, and *after* deductions for the major increases in social costs related to increased problem gambling, bankruptcies, welfare, health care costs, homelessness and criminal justice impacts. **This comprehensive picture – which is not considered in a fiscal note – reveals that iGaming will not produce any material net tax revenue for the State.**

The Innovation Group, an internationally renowned research and advisory firm in the gaming, hospitality, leisure and tourism sectors, which previously worked for the MLGCA on this issue in 2023, conduct just this type of rigorous economic analysis of iGaming. The Innovation Group’s study, *Economic Impacts of iGaming Expansion* (February 2025),<sup>42</sup> shows that iGaming on a net basis is a losing bet for Maryland, including:

- **16% cannibalization** of Maryland casino revenues, resulting in approximately **\$130 million/year in lost gaming taxes** that currently support education;
- More than **1,600 lost jobs** suffered by casino workers, **many of them union members**, and other workers supporting brick and mortar gaming facilities;
- Up to **\$120 million/year in lost labor income** for Marylander workers and their families;
- Nearly **\$100 million/year in lost non-gaming taxes** stemming from the lost jobs and negative economic ripple effects throughout the Commonwealth’s economy;
- Reduced investment, development and community reinvestment from casinos; and
- Over **\$410 million/year** in lost GDP for the state.

In sum, The Innovation Group concluded that Maryland should **only expect \$19 million/year** in net tax benefits from iGaming – and that’s **before** taking into account the increased social costs. Maryland could suffer **\$235 million** in social costs annually based on research out of New Jersey on iGaming’s harms.<sup>43</sup> The state could easily end up in the red. While not providing any

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<sup>42</sup> National Association Against iGaming, *Economic Impacts of iGaming Expansion* (Feb. 2025).

<sup>43</sup> *Economic Assessment of iGambling in New Jersey*, NERA Economic Consulting (Nov. 9, 2023) figures pro-rated for Maryland.

financial help, iGaming presents real financial risk for the State and its gaming industry. With its harmful impacts on casino employees, their casino employers and reinvestment in brick and mortar casino properties, a leading gaming industry writer has concluded that “iGaming is part of a vicious cycle of decline in [New Jersey].”<sup>44</sup>

## **Conclusion**

The authors of *Smartphone Gambling is a Disaster* offer this tidbit, which epitomizes the need to reject iGaming: iGaming enables bettors to “*gamble as fast as their thumbs can move,*” and most games feature *autoplay*, “*so users can keep the online slot machine spinning as they sleep.*”<sup>45</sup> An online industry that enables gamblers to keep betting even while they sleep shows they have no bounds and have no place in Maryland.

Only seven states have active iGaming. **42 states have not authorized it.** Maryland has a full plate of priorities for its gambling industry – reining in online sports betting, authorizing and conducting a mobile betting prevalence study, analyzing and acting upon the findings of that study, encouraging new investment, job creation, economic development and growth in its brick-and-mortar industry, and more. For a myriad of reasons, iGaming should not be one of those priorities. We respectfully urge no favorable report on SB 885.

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<sup>44</sup> *CDC Gaming*, “Igaming is part of a vicious cycle of decline in Atlantic City” (Oct. 20, 2024).

<sup>45</sup> *Id.*

# **NCADD-MD - 2026 SB 885 UNF - Internet Gaming - Sen**

Uploaded by: Nancy Rosen-Cohen

Position: UNF



**Senate Budget & Tax Committee  
March 11, 2026**

**Senate Bill 885 – Internet Gaming and Online Bingo - Authorization and  
Implementation  
Oppose**

The National Council on Alcoholism and Drug Dependence-MD strongly opposes Senate Bill 885. We believe that making gambling as easy as picking up your phone at any hour of any day is a dangerous step, especially for young people.

Evidence is growing that shows more and more young people are accessing gambling activities online. While no one in this General Assembly is advocating for young people to gamble, we know they are gambling and access will increase. The 2021-22 Youth Risk Behavior Survey showed that among high school students in Maryland, 14% at or under the age of 14 reported gambling, and that number rose to 21% of those at least 18 years old.

Overall, research shows that more people in Maryland are gambling, and the number of people who are considered to have a gambling disorder has risen as well. ([Statewide Gambling Prevalence in Maryland: 2022](#))

We need more research related to mobile gaming. We need to learn lessons from other states and countries around the world. We should not be rushing into iGaming without understanding the impact and until we believe we have the resources to mitigate the harms it will lead to.

We respectfully oppose Senate Bill 885.

**NAAiG MD SB 885 (iGaming)..pdf**

Uploaded by: Oliver Barie

Position: UNF



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.*”<sup>1</sup>

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.<sup>2</sup> 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

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<sup>1</sup> *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](#)

<sup>2</sup> *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.<sup>3</sup> 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.<sup>4</sup> 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.<sup>5</sup> 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,

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<sup>3</sup> *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](#)

<sup>4</sup> *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>

<sup>5</sup> *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.<sup>6</sup> 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.<sup>7</sup>
- **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.<sup>8</sup> 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

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<sup>6</sup> 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>

<sup>7</sup> 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>

<sup>8</sup> 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.<sup>9</sup>
- **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.<sup>10</sup>

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

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<sup>9</sup> *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>

<sup>10</sup> *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  
Director of Government Affairs, NAAiG

# **SB 885 MTC Testimony - Oppose.pdf**

Uploaded by: Ruth Toomey

Position: UNF



March 9, 2026

The Honorable Guy Guzzone  
Budget & Taxation  
3 West Miller Senate Office Building Annapolis, Maryland 21401

Dear Chair Guzzone and Members of the Budget & Taxation Committee

My name is Ruth Toomey, Executive Director of the Maryland Tourism Coalition (MTC), the trade association representing all sectors of Maryland's tourism industry. I respectfully urge you to oppose SB885

Maryland is home to six brick-and-mortar casinos, including properties. These facilities are not simply gaming floors. They are integrated hospitality and entertainment destinations that include hotels, restaurants, retail, golf courses, spas, live entertainment venues, and meeting space.

They are also year-round employers—particularly critical in rural jurisdictions—providing thousands of stable jobs with upward mobility. These properties drive visitation not only to their facilities but to surrounding destinations, supporting restaurants, retailers, cultural attractions, and small businesses throughout their regions.

Legalizing iGaming threatens that ecosystem.

### **The Economic Substitution Effect**

iGaming does not create new entertainment demand at scale—it often shifts existing consumer spending from physical destinations to online platforms. That substitution effect carries measurable consequences:

- Land-based casino revenues decline when iGaming is introduced.
- Capital expansion plans are paused or canceled.
- On-site employment contracts.
- Ancillary businesses lose visitor traffic.

A study by National Economic Research Associates (NERA) concluded that although iGaming can generate headline revenue and tax collections, the broader fiscal picture is far more complex:

- Social costs associated with problem gambling substantially offset fiscal gains.
- iGaming is significantly less labor-intensive than brick-and-mortar casinos, meaning fewer wages circulate in local economies.
- In modeling scenarios, equivalent consumer spending in non-gambling recreation generated greater economic output and higher wage impacts than iGaming.



Separate industry reporting has cited findings that land-based casino revenue drops an average of 16% after iGaming introduction. Those declines translate directly into job losses, reduced economic output, and lower tax contributions that support public services.

This is not theoretical. In multiple states, projections estimate thousands of brick-and-mortar job reductions following iGaming legalization.

### **Impact on Local Communities and Nonprofits**

Maryland's existing casino model was intentionally structured to ensure community reinvestment. Approximately 5.5% of gross VLT proceeds are directed to local impact grants in the jurisdictions where facilities operate.

These funds support:

- Public safety
- Education
- Human services
- Infrastructure
- Community beautification
- Nonprofit programming

For example, in FY2025:

- Live! Casino & Hotel Maryland, through the Anne Arundel County Local Development Council, awarded approximately \$17.5 million in local impact and community grants.
- The Video Lottery Terminal Local Community Grant Program in Cecil County awarded approximately \$700,000 to nonprofit and community organizations addressing priority needs.

iGaming revenue is not structured to replace or proportionally supplement these local grant streams. If brick-and-mortar revenues decline, local impact funding declines. That means fewer dollars for nonprofits, schools, public safety, and community development.

### **Tourism and Competitive Positioning**

Maryland's casinos function as destination anchors within the broader tourism economy. They draw overnight visitors who spend on lodging, dining, retail, and attractions across the state.

iGaming shifts that spending into private digital channels with minimal employment footprint and limited secondary economic impact. The result is a smaller multiplier effect and diminished community reinvestment.



Tourism businesses across Maryland depend on visitation, foot traffic, and experiential spending. iGaming fundamentally alters that dynamic.

### **Conclusion**

SB885 presents significant unintended economic consequences:

- Reduced brick-and-mortar revenue
- Job losses
- Halted capital investment
- Lower local impact funding
- Increased social costs
- Weaker tourism ecosystem performance

The question before you is not simply whether iGaming generates tax revenue. It is whether it generates **net economic benefit** for Maryland communities.

On behalf of the Maryland Tourism Coalition and the broader hospitality industry, I respectfully urge an unfavorable report on SB885.

Thank you for your time and consideration. I am happy to answer any questions.

Sincerely,

Ruth Toomey  
Executive Director  
Maryland Tourism Coalition  
336-254-4648  
[ruth@mdtourism.org](mailto:ruth@mdtourism.org)

\* <https://igamingbusiness.com/gaming/online-casino/new-jersey-study-finds-igaming-detrimental-economy-tax-benefits/>

\*\* CDC Gaming <https://cdcgaming.com/gaming-industry-polarization-over-igaming-deepens>

**Anne Arundel County \_UNF\_SB885.pdf**

Uploaded by: Tom Ni

Position: UNF



March 11, 2026

**Senate Bill 885**

**Internet Gaming and Online Bingo - Authorization and Implementation**

**Senate Budget and Taxation Committee**

**Position: UNFAVORABLE**

This legislation authorizes the State Lottery and Gaming Control Commission (SLGCC) to license video lottery operators to conduct and operate internet gaming and online bingo in the State. The authorization of internet gaming would have significant and detrimental economic impacts for Anne Arundel County communities.

Anne Arundel County has had a meaningful and successful partnership with Live! Casino since it opened in 2012. In addition to the generation of revenue that provides critical funding for fire and public safety services, recreation and parks, education and libraries, transportation systems, and other community services and projects, Live! employs over 2,200 individuals. Live! has also invested over \$250 million in a hotel and event center, which opened in 2018. During the pandemic, Live! partnered with the Anne Arundel County Health Department to operate a COVID vaccination clinic in the casino's convention space.

Like the other five Maryland counties with state-licensed casinos, Anne Arundel County receives a portion of revenues derived from table gaming and video lottery terminals in the form of local impact grants. Anne Arundel County receives 5% of table gaming revenues associated with Live! Casino, and a portion of video lottery terminal (VLT) revenues associated with the three casinos in the central Maryland area. A Local Development Council guides spending of the revenue from VLTs, which is spent on programs and services located in a 3-mile radius surrounding the casino. Permitted uses include infrastructure improvements, facilities, public safety, sanitation, economic and community development, and other public services and improvements.

We anticipate that, once implemented, internet gaming will impact local jobs, the local economy, and local revenues associated with in-person table gaming and VLTs. Internet gaming will transfer revenue from the economic engine that benefits our residents to online platforms that do not. For this reason, Anne Arundel County opposes the authorization of internet gaming.

A handwritten signature in blue ink, appearing to read "Steuart Pittman".

Steuart Pittman  
County Executive

# **MCF\_INFO\_SB885.docx - Google Docs.pdf**

Uploaded by: Barbara Zektick

Position: INFO



## **SB885 - Internet Gaming and Online Bingo - Authorization and Implementation**

Position: Information Only  
Hearing Date: March 11, 2026  
Committee: Budget & Taxation

**The Maryland Coalition of Families (MCF)** is a statewide nonprofit organization that provides family peer support services at no cost to families who have a child or other loved one with a mental health, substance use, or problem gambling disorder. As experienced caregivers, we provide support, guidance, and hope to people who love or care for someone with a behavioral health challenge and advocate to improve the systems they rely on.

The National Survey on Gambling Attitudes and Gambling Experiences found that one of the greatest predictors of risk for developing a problem gambling disorder was participation in online gambling<sup>1</sup>. Low barrier access to online gaming and gambling platforms can lead to the development of gambling disorders in anyone though young adults, particularly men of color, are at the highest risk.<sup>2</sup>

As the State explores options to legalize various types of online gaming for Marylanders, it is crucial to consider the cost of treatment and resources for people who develop gambling disorders as a result. Treating gambling disorders is already challenging. Gambling is not widely viewed as a behavioral health disorder. People tend to focus on the financial impact of gambling which is only a symptom of the larger problem of addiction. When people do seek help, they find few treatment options that specifically address problem gambling, long waiting lists to access services, and prohibitive costs that make treatment inaccessible. People with gambling challenges may have strained relationships with family and friends because of their gambling behavior, leaving them isolated without crucial support.

Individuals with addictions have far better outcomes when they are surrounded by a strong, supportive network of people they can rely on, who understand their challenges, and are committed to helping them in their recovery. It's crucial that as resources are developed to treat gambling challenges, families are not forgotten. Family members are key to a person's recovery, but they need support too. They may not understand that their loved one's disorder is a disease that requires treatment. They may harbor resentment from the impact their loved one's gambling has had on them. They simply may not know how to help. Peer support programs for individuals with problem

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<sup>1</sup> <https://www.ncpgambling.org/training/ngage-survey/ngage-3/>

<sup>2</sup> Moreira D, Azeredo A, Dias P. Risk Factors for Gambling Disorder: A Systematic Review. *J Gambl Stud.* 2023 Jun;39(2):483-511. doi: 10.1007/s10899-023-10195-1. Epub 2023 Mar 8. PMID: 36884150; PMCID: PMC9994414.



gambling challenges are highly successful and similar family peer services are just as valuable. Problem gambling challenges impact social systems, not just individuals. A holistic approach is required. If the families surrounding the person with the gambling disorder are supported, provided with resources, and educated about their loved one's disorder, then the effectiveness of other interventions and strategies are reinforced and the chances of success are greater.

If internet gaming and online bingo are legalized in Maryland, MCF strongly urges a holistic approach to funding prevention and early intervention strategies that focus on providing evidence-based support to people with gambling challenges as well as their families.

Karen L. Duffy  
Executive Director  
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240.885.2549