



Chairwoman Jheanelle Wilkins  
H-101 State House  
100 State Circle  
Annapolis, MD 21401  
Cc: Honorable Members, House of Delegates

March 5, 2026

Chair Wilkins and Honorable Members:

Thank you again for the opportunity to share The Campaign for Fairer Gambling's concerns regarding HB 1343. The campaign aims to advance a bipartisan, evidence-based approach to enhance consumer protections across the gambling sector. We strive to raise awareness of gambling-related harm, ultimately doing all that we can to prevent and reduce it.

According to the National Council on Problem Gambling (NCPG), there are an estimated 9 million Americans who are struggling with problem gambling nationwide, with the annual social costs of problem gambling totaling an astounding \$14 billion. Among Maryland adults, the rate of disordered gambling in the state increased by 42% between 2022 and 2024, from 4% of Marylanders to 5.7%. That is nearly three times the national average and among the highest rates in the nation. This rate would only increase, with the legalization of what experts consider to be the most addictive form of gambling. A 2024 Maryland prevalence study highlighted that the majority (66.2%) of disordered gamblers were males. Disordered gambling was more prevalent in Blacks/African Americans (10.8%) compared to Whites (3.6%) and Asians (1.9%). Disordered gambling was also higher among Hispanics (8.8%) compared to non-Hispanics (5.5%).

Additionally, nearly two out of five Marylanders who bet on sports that year exhibited either disordered gambling (14.3%) or at-risk gambling behavior (25.1%) in their lifetime. Research highlights that introducing a new form of gambling within a jurisdiction will increase the number of problems. This will certainly happen with the introduction of iGambling, where online gamblers are eight times more likely to report problem gambling, according to the National Institute of Health. These products are illegal in 42 of the U.S. states and for good reason. Not only will problem gambling prevalence rates increase, the harm to families, children, and communities will be magnanimous.



Headlines continue to run rampant across the nation highlighting the ever-increasing number of calls for help, policymakers begging for more funds to address gambling-related harm or predatory and worrisome practices being deployed by industry operators. The City Council of Baltimore filed a lawsuit in April 2025 against DraftKings and FanDuel for targeting and exploiting vulnerable gamblers with deceptive and misleading promotions. Policymakers must seriously consider the consequences of legalization and the impending social costs and harm that follow suit.

A 2024 National Economic Research Associates (NERA) study examining the New Jersey iGambling market found that, while iGambling taxes contributed nearly \$385 million to the state, this was significantly dampened by the astounding \$350 million in social costs the state also incurs from iGambling related harm. Those social costs are mainly driven by 6% of the population that has been found to be struggling with a gambling disorder. This is three times the national average and rates from another state with online casinos, Pennsylvania, are similarly high.

Public health officials and other specialists in the field of gambling agree that the growing prevalence of gambling on smartphones and electronic devices has caused a dramatic increase in gambling addiction. NCPG warns that the risk of gambling addiction grew by 30% in the last three years while online gambling has expanded.

When Maryland legalized sports betting in 2021, the legislature failed to increase the funding desperately needed to address the increased harm. Any further legalization should address this deficit and allocate more than the proposed 1%. Further, the important, mobile gambling-specific prevalence study called for in HB 1409 should be completed before any further expansion of online gambling is considered.

Additionally, a 2024 survey by the State of Connecticut found that 70% of gambling revenue is derived from 7% of the population. 1.8% of these individuals have a gambling problem, and the remaining 4.9% are considered at risk. The current business model for iGambling appears to generate most of its revenue from the vulnerable few, as highlighted by a recent Wall Street Journal article.

A recent story in USA Today highlighted that the Know Your Customer systems in place at regulated sportsbooks and touted as the way to keep minors offline failed to stop numerous minors across the country from placing millions of wagers. The families and children of Maryland deserve more protection than that.



The intent of the legislation should be done with open eyes. This would create a new industry. The proof that the illegal market is captured and offset by legalization is simply not there. The catastrophic harm to some that will result from this legalization will not only be gravely felt by that individual. It will trickle into your communities and ultimately be felt by the entire state.

I appreciate your consideration, and I'd be happy to answer any questions you may have.

Warmest Regards,

Brianne Doura-Schawohl