

Chairman of The House Finance Committee, Vice Chair and Representatives:

My name is Mary Ann Bassitt. I spoke in front of the Finance Committee last May in which most of did not attend! I wish you could have been there because one of your members who did see my testimony told me "well done." Most of you probably won't even read this and if I were in Columbus I would have testified in person. If you do read this, I would welcome a personal discussion. I wrote an op ed that was published in the Columbus Dispatch, I was invited to Senator Eklund's interested parties meeting, I met with Senator Eklund and Representative Greenspan personally, I volunteer on a national level with Stop Predatory Gambling.org. I live in Columbus and I am a very concerned citizen about legalizing sports gambling. I am providing this information to you in order to educate everyone and focus on whether HB194 is in the best interest of the people of Ohio.

With Ohio able to pass law allowing sports gambling, Representatives Greenspan and Kelly and the gambling companies - MGM and Penn National, have been spending alot of time together writing legislation to legalize sports gambling. MGM's 2018 revenues were \$11.8 billion, Penn's \$3.6 billion. The casino industry is one the biggest lobbyist in the country. Representative Greenspan and I spent 1 hour in person together discussing sports gambling a far cry to what the big casino companies must have spent.

There are a lot of heartbreaking stories of gambling problems in our state but one I would like to share is of Scott Stevens. Scott was from Steubenville, married with three girls, living a double life, a Chief Operating Officer with a Masters degree and a slot machine addict, who embezzled nearly \$4 million dollars from his employer to feed his addiction. Scott Stevens committed suicide in 2012 because he thought his family only had a chance if he weren't around to bring them further down. More gambling will lead to more problems: financial loss, addiction, stress on families, ruined families and maybe even suicide, like Scott Stevens. This is all too common. One in 5 gambling addicts attempts suicide! Gambling addiction has the highest rate of suicide of all addictions. This will be the sad legacy if the proposed legislation passes.

Gambling has been recognized as a behavioral addiction because of its powerful effects on the brains' reward system. We all know the addictive nature of smart phones add sports and gambling and this is downright "dangerous".

Let's take a closer look at the players in this game:

The Gambler – For millions of Americans, the lure of gambling leads to life-changing gambling addiction, anyone can develop the problem. Younger males prefer sports gambling and this is a real concern. Often times gamblers lead a double life, like Scott Stevens. They incur significant financial losses, thinking that he or she will "win it all back" if they just keep trying. They won't! Many addicted gamblers take from their savings or retirement accounts, borrow money from their family, take out personal loans, pay-day loans and or cash advances on credit cards or steal from others. A gamblers life becomes a downward spiral of mounting debt. According to psychiatrist Jon Grant,

author of, *Why Can't I Stop*, he says, addiction depends on a person's vulnerability, which is affected by genetics, trauma and depression, among other factors. Addiction is not a moral failing, he says.

Researchers and politicians have begun to raise the same question of gambling machines that is often asked of consumer products like cigarettes, alcohol, firearms . . . Are the problems in the product, the user, or their interaction? "An independent federal commission in Australia concluded in 2010 that "the problems experienced by gamblers - many just ordinary consumers - are as much a consequence of the technology of the games, their accessibility and the nature and conduct of the venues, as they are a consequence of the traits of the consumer themselves."

". . . some researchers point out that it is misleading to measure the problem by counting only those individuals who fit . . . "problem" gambler, since most individuals who regularly gamble will at some point experience the hallmark features of problem gambling behavior - namely difficulty controlling time and money spent on the activity, with negative consequences."

We've all felt the mild rush of dopamine when anticipating a pleasurable experience such as a vacation or perhaps a shopping excursion. Like that, gambling can create a pleasurable rush which can become an insatiable craving. In a fascinating, yet disturbing article in National Geographic, September 2017, "The Science of Addiction, The Addicted Brain", states, "We're learning more about the craving that fuels self-defeating habits - and how science can help fight it." The article outlines how the brain gets rewired by the consistent stimulus of gambling. Gambling has a powerful effect on the brain. The brain loses its ability to reason and creates a strong desire for the high that gambling provides. This addiction is similar to those from opioids and cocaine. Gambling addiction is a progressive disease which worsens over time. Like tobacco, one puff on a cigarette you won't get cancer but over time you may.

The Gambling Industry – Not long ago, casinos and sports betting were concentrated in Las Vegas and Atlantic City. Over time, casinos spread to Indian reservations and river boats and then to Ohio cities and now possibly a casino in your hand, on your smart phone. From the Bureau of Problem Gambling, Ohio Department of Mental Health and Addiction Services, "The first three attempts to approve casinos in Ohio were placed on the ballot as "Issues" to be approved. They were each defeated by a sound margin. The fourth try was on the ballot as a Constitutional Amendment and had many millions of dollars of advertising behind it." It won by a very small margin. Seems to me, Ohio didn't want casinos back then if it needed four tries to pass. Now, companies such as Fan Duel and Draft Kings has fantasy sports betting and MGM and Penn National have come to our state pushing sports betting.

Ohio is introducing a new product with HB194 this product has a lot of similarities to slot machines. Slot machines have proven to be a highly addictive. The slot machines and the entire environment around them have specifically been designed to be addictive. Research has shown the brain gets hijacked by the power of gambling which leads to financial exploitation. The slot machines are by far the biggest money maker with 70% - 75% of casino revenue in tourist locations and over 90% revenue

in other casinos locations. Sports gambling is a new product and has a lot of similarities to slot machines. Casinos are transferring their product knowledge and design of slot machines into mobile and on line sport betting.

What have we learned about the slot machines that we can apply here to sports betting?

Natasha Dow Schull has a PhD from UC Berkeley, with 15 years of research in Las Vegas on slot machine design, the casino industry and its effects on human behavior. Her research culminated in the industry leading book about the casino industry. She wrote the stunning and frightening, 300 page book, *Addiction by Design*. As the title of the book is meant to emphasize, the story of problem gambling is not just a story of problem gamblers, it is a story of problem machines, problem environments and problem business practices. Her research and op eds have been featured on 60 Minutes, NY Times, The Economist, The Atlantic, Washington Post, Forbes, NPR just to name a few. Ms. Schull describes how historically simple machines like the "One Armed Bandit" have evolved into sophisticated machines that deliberately enhance and sustain the "zone". The "zone" is the state of mind where people escape daily life and get financially exploited in the meantime by the casinos. Her research has proved 3 main things that make slot machines so addictive:

1. immersion - an absorbed involvement, people have been found to lose track of most everything from how much they have spent, to time, to responsibilities and to even basic human needs like food or using the restroom.
2. continuity - go from the end of one game to another, with no delay.
3. speed - event frequency is intensifying, gives people no time to think. Playing not to win but to continue playing.

Sports betting has these same qualities:

1. immersion – yes, people are absorbed with so many different sports to bet on, they are not thinking about their losses.
2. continuity – yes, multiple bets at the same time, in-game betting, so many different betting options like teaser bets, prop bets, real time pop up bets, cash out options - all going on at the same time. Taking away better judgement.
3. speed - multiple bets, over short periods of time with no time to think. Not one bet of a modest amount next week on the outcome of the game.

Studies have shown assessibility to gambling problems is a contributing factor. With the phone being immediately available right in everyone's hand!

I believe and do does Ms. Schull that sports betting is a highly addictive product for people in Ohio and all over the world. I urge you to contact Ms. Schull about her thoughts, go out to her Youtube videos or read her book regarding slot machines.

Please note: Mobile and on-line betting fit the characteristics of being the next slot machine. Gamblers use apps on their smart phones to make multiple sports bets - rapidly wagering. They have the ability to make "in-game" bets – wagering on most sporting events. For example, which football team will score the next touchdown to how fast a hockey puck is moving. In-game betting is important because it will create the same rapid playing experience that slot machines do. This gambling is complicated with odds changing during the game, "cashing out" options and marketing in real time to make more bets. This lures the gambler into a process of on-going multiple gambling decisions and will weaken and destroy judgment. Like slots, the game is no longer as important as the bets and the "high" achieved from being in the "zone."

State Legislators – Legislators are controlling the narrative by focusing on who is going to regulate sports gambling, the lottery or the Ohio Casino Commission Control - not focusing on whether sports betting is in the best interest of our people. Senator Eklund said "My sense right now is, yeah, there is very likely an appetite for this in the Buckeye State". Really? There is also an "appetite" in Ohio for other harmful behaviors like opioids. The Ohio Legislature considers those a problem. Why not sports gambling? And Representative Greenspan and I spoke in person about this, yes, his door was open but his mind was closed to not instigating this horrible law for the casino companies to make even more money!

What do others think:

Warren Buffet: there is an insightful video where he talks about gambling is selling a false hope and it is a distribution of wealth from the poor to the rich. Plus he said "I find it socially revolting when a government preys on its citizens rather than serving them. A government shouldn't make it easy for people to take their social security checks and (waste them pulling) a handle."

Jim Harbaugh, University of Michigan football coach was asked about sports betting: "Don't gamble. Avoid it like the plague. Don't walk away from that, run."

Marshall Athletic Director Mike Hamrick said on 60 minutes last March: "It's gambling. It can be handled to a certain extent. But nobody can sit here and tell you that they can deal with this and be 100 percent clean ... they can't."

The Columbus Dispatch: is skeptical that legalized sports betting will, on balance, be good for Ohio.

Of all the people I have mentioned this new law to, most everyone was against it.

I am emphatically against it!

And what have I left out . . . ALOT!

The family history this will create, can you imagine a father teaching a son about how to gamble. Would any of you sports gamble in front of your parents, kids, teach your sons, your daughters, son-laws, grandkids to gamble? If you can't say you would do this then why would you vote yes for this bill?

Ohio Department of Mental Health thought it was important enough to partner with Ohio for Responsible Gambling to create a program called, "Change the game Ohio". This is to educate parents, teachers and others on the risk with games kids play and how it may be a gateway to gambling and provides information on the risks and warning signs of youth problem gambling. Shocking! Loot boxes and instant upgrades. As if parents don't have enough to worry about! 450,000 UK children aged 11 to 16 bet regularly, more than those who have taken drugs, smoke or drank alcohol.

Gambling ads seem to be everywhere, on billboards, tv and subtly on the Fan talk radio in Columbus. I don't see tobacco companies advertising, because they are not allowed by law to do so.

And the veterans - I am alarmed that sports betting will be available because they already have seem already to have suicide problems and mental health issues.

What Can We Do - Please do not push this legislation through! Lets talk to the expert Ms. Schull and get her perspective! The narrative is being controlled with who is going to regulate sports gambling instead of . . . is sports gambling good for people in Ohio. Sometimes it is good to not be first to market - being a "lagger" in this case: study the data from other states, see the effects sports betting has on people, sports and kids. This seems like a reasonable and measured approach with such a new market as this. Secondly, have more committee meetings and invite industry experts like Ms. Schull on how sports betting will effect the population. Thirdly, take the time to read Ms. Schull's and others educated opinion, not just Representative Greenspan's.

From my perspective government exists to protect citizens. This bill to me is setting people up to fail miserably in so many ways. By voting for this bill you are helping casino's with their mission of getting people to lose their money to extinction. This is where the casino tries to get as much money from people until they have no more money, at all costs – this is so sad and disgusting. Las Vegas wasn't built on winners. This bill will make gambling mainstream, legitimizing it and glamorizing it through sports. Common sense and research already indicate sports betting will not be good for the health and finances for the people of Ohio. Why aren't you able to see this or have already recognized this!

Thank you,

Mary Ann Bassitt