



**CHRISTIAN BUSINESS PARTNERSHIP**  
*Ohio's Christian Chamber of Commerce*

Written Testimony before the Ohio  
Senate Select Committee on Gaming in  
Opposition to SB 197: Legalize, tax internet  
gambling; make other Gambling Law  
changes

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Good morning Chairman Stewart, Vice Chairman Dovilla, Ranking Member Rose Sweeney and all of the members of the House Finance Committee. My name is Monty Lobb and I serve as the Executive Director of the Christian Business Partnership, Ohio's only Statewide Christian Chamber of Commerce, and a division of the Center for Christian Virtue. In addition, I served as the former Dean of the School of Business & Government at Ohio Christian University.. Today I am here to speak in opposition to HB298.

To begin my remarks, I believe it is important that we frame this conversation so that it is centered around the residents of Ohio. We must always value people over money.



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Before we discuss the predatory iGambling expansion, let us make sure we define our terms **clearly**. What we are talking about here today is **not** the same as a game of poker you play in your buddy's basement every Thursday night, nor the wager you have with your friend over a friendly game of golf, and it is most certainly not your local community's charity bingo night. Predatory gambling is a commercialized form of gambling in which you, as the player, play against a corporate entity which has succeeded in the business of ensuring that they win and that you lose. With predatory gambling you are mathematically guaranteed to lose all of your money if you play long enough which ultimately leaves the most vulnerable, completely destitute. **That is the business model.** What other business do you know of where the goal of the business is to financially hurt it's clients or customers? And what's different between the business of gambling and the business of selling other vices is that, in the case of the latter, the consumer knows exactly what they pay for. With predatory gambling, this has never been the case. The advertisements, which often target vulnerable young men, attempt to create an inflated sense of the likelihood of winning, while creating a deceptively minimized perception of the actual financial harm wrought upon victims. Using tactics like providing "free bets" or characterizing gambling as "just harmless fun", the industry normalizes the activity lulling unsuspecting consumers into becoming hooked. These are the very reasons why it is illegal for a private individual or business to engage in such activities **unless** they have the blessing of the state.

Predatory iCasinos, or what is being considered in this bill, is no trivial or harmless activity. A predatory iCasino which you can access 24/7 on your mobile phone would effectively put a roulette wheel in every restaurant, a slot machine in every school, and a poker table in every professional workspace. Las Vegas can now come to your bedroom, Atlantic City to your dorm room. It is not enough for proponents to claim that legalizing online gambling will reduce or eliminate illegal gambling



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because this is demonstrably false. In Massachusetts, the home of Draft Kings, users of illegal online sports books increased from 4% in 2022 to 18% in 2023, after sports gambling had been legalized in the state. Furthermore, illegal online predatory gambling doesn't simply disappear. Rather these sites thrive due to the numerous advantages they hold over legal predatory iCasinos such as allowing better odds and greater rewards all while avoiding federal and state taxes. According to the American Gaming Association, the rate of searches for illegal online predatory gambling websites increased by 38% in 2021 which was a much faster rate of growth than the search rate for legal sites.

Moreover, predatory brick and mortar casinos are NOT, as some proponents claim, good for local economies nor do they create jobs. According to a 15 year study by Dr. Jonathan Krutz at Boise State University, casinos do not generate any new revenue in economies they're introduced into. Instead consumers substitute their previous spending habits with new spending habits on gambling. Furthermore, over that 15 year span, employment actually grew at a slower rate in areas with casinos when compared to areas which had no casinos refuting the idea that Casinos create jobs. Expanding iCasinos will only cannibalize what's already in place - less revenue, lower employment, more misery.

Knowing that money spent on casinos is substitutionary rather than supplementary in an economy, it's important that the committee understand how much money casinos are taking from the economy every year. Since 2012, Ohioans have lost \$38 billion in personal wealth to gambling related purchases. In 2024, Ohioans lost \$4.73 billion dollars alone and are predicted to lose another \$24 billion over the next 5 years. This doesn't even take into account the potential losses caused by iCasinos. Right now, Ohio can expect the casino industry to take a **\$9132 bite out of the pocket of taxpaying Ohioans every minute** and this will only balloon if iCasinos are legalized. All of this money spent gambling will no longer be spent in local communities or be invested into the market, meaning



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that by grossly expanding gambling from the current four authorized facilities to every nook and cranny of the state, the General Assembly will be dropping an economic anchor during financially uncertain times in America. University of Illinois economist Earl Grinols in his 2004 study analyzed the cumulative societal and economic costs of gambling over 30 years. He found that those costs outweigh the benefits 3 to 1.

A major portion of the Ohio workforce is the population of roughly 2.6 million between the ages of 15-30 years old. This group is a critical portion of the workforce as people in this age range are becoming heavy supporters of the retail and housing industries. Gambling advertising specifically targets this uniquely vulnerable group. According to a study by Fairleigh Dickinson University, 10% of young men polled indicated that they were “problem gamblers.” This number is more alarming when you realize that the top 10% of spenders generate more than the other 90% of gamblers combined and that 20% of problem gamblers end up committing suicide. This business model of predatory gambling profits off individuals at risk or addicted to gambling. The APA’s DSM-V, considered the “mental health bible,” says commercialized gambling is as addictive as cocaine, heroin or opioids. In the workplace we now have a problem called, “presenteeism.” You are physically present but you’re not really there because you’re either gambling at work or thinking about it. Can you imagine what will happen if you decide to open Pandora’s box with this bill?

Let’s not create a reverse Robin Hood scenario here in Ohio where we plug holes in the economy on the backs of the poor, the addicted, and young men. If you want to go to a flat tax, and we are 100% behind that, there are ways to do it without exploiting our fellow Ohioans. As the General Assembly ponders this expansion, I ask you as committee members one question: does putting the interests of non-Ohio, predatory gambling corporations outweigh the inevitable harm to local businesses, the economy, and the workforce? We must always put **people before money**.