



**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 afternoon to Chairman Manning, Vice Chairman Romanchuck, and Ranking Member Blackshear. 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. In addition, I served as the former Dean of Ohio Christian University's School of Business. Today I am here to speak in opposition to SB197.

To begin my remarks, I believe it is important to frame this conversation around the citizens of Ohio. We must always value people over money.

Before we discuss the iCasino 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 is it the wager you have with your friend over a friendly game of golf. 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 that 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 entirely destitute. That is the business model. What other business do you know of where the goal of the business is to hurt its clients or customers financially? And what's different between the business of gambling and the business of selling other vices is that, in the case of the



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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.

iCasinos, or what is being considered in this bill are no trivial or harmless activity. An 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 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 gambling doesn't simply disappear. Rather these sites thrive due to the numerous advantages they hold over legal 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 gambling websites increased by 38% in 2021 which was a much faster rate of growth than the search rate for legal sites. Rather than solve the problem of illegal online gambling, legal iCasinos only exacerbate the issue.

Furthermore, Casinos are NOT, as some proponents may claim, good for local economies nor do they create jobs. According to a 15-year study by Dr. Jonathan Krutz at Boise State University, regular casinos do not generate any new revenue in the economies they're introduced into. Instead, consumers substitute their previous spending habits with new spending habits on gambling. Areas with brick-and-mortar casinos are shown to recover 2 to 3 times more slowly from recessionary periods, with retail sales being significantly lower than in the regions that do not have casinos. Over the 15 years the study was conducted, the employment rate grew more slowly in areas with casinos compared to areas with no casinos, refuting the idea that Casinos create jobs.

Knowing that money spent on casinos is substitutionary rather than supplementary in an economy, the committee must 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 the potential losses caused by iCasinos into account. Right now, Ohio can expect the Casino industry to take a \$9132 bite out of the pocket of Ohioans every minute and this will only balloon if iCasinos are legalized. This is all money currently spent on gambling that is not spent



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in local communities or be invested into the market. According to a 2004 study by Earl Grinols, analyzing 30 years of gambling the cumulative societal and economic costs of gambling outweigh the benefits by 3 to 1. Grossly expanding gambling from the four localized brick and mortar casinos to the pockets of every Ohioan, the legislature will place these same burdens on every city, village, and township's economy rather than just those which are located nearby casinos right now.

According to the United States Census Bureau, Ohio has a population of roughly 2.5 million between the ages of 15-30 years old. This range is a critical portion of the workforce as people in this age range are heavy supporters of the retail and housing industries. Gambling advertising specifically targets this uniquely vulnerable group. According to another study by Fairleigh Dickinson's University, 10% of young men polled indicated that they were problem gamblers. This number is more harrowing when you realize that it is the top 10% of spenders who generate more revenue than the other 90% of gamblers combined. This business model of predatory gambling primarily profits off of individuals at risk or addicted to gambling. Worst of all, gambling is one of the deadliest addictions with 1 in 5 of those with serious gambling problems attempting suicide according to the National Council on Problem Gambling. By legalizing iCasinos the effect would extend to an even larger proportion of this vital demographic, and put those in the workforce with addictive tendencies in serious risk of harm or death.

Ultimately, the move to expand predatory gambling is one which presents a clear and present danger for many Ohioans with arguably a non-existent net benefit. 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.