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Dear Legislator:

We write to express our opposition to House File 1415 authorizing Daily Fantasy Sports in Minnesota. We are also opposed to potential legislation to authorize sports gambling, allowing Minnesotans to bet on specific sporting events at home, school and work. Both pieces of legislation create immediate venues for gambling in every home, school and workplace every hour of the day.

Our faith traditions – Catholic, Protestant, Jewish and Islam – have varying beliefs about gambling. Some believe that all gambling is morally evil and should be banned. Others believe that gambling in moderation may be a legitimate form of entertainment. But all see the very real dangers of expansion of gambling in our state.

### **Impact on Individuals and Families**

In our faith communities, we have seen the dangers of gambling for individuals and families. The Catholic Church considers gambling “morally unacceptable” when it “deprive[s] someone of what is necessary to provide for his needs and the needs of others.”<sup>1</sup> The Lutheran Church – Missouri Synod has adopted a resolution calling attention to the potential dangers to persons involved in gambling.<sup>2</sup> The United Methodist Church states that [g]ambling is a menace to society, deadly to the best interests of moral, social, economic, and spiritual life, destructive of good government and good stewardship.<sup>3</sup> The Prophet Mohammed was opposed to all forms of gambling.

Gambling victimizes the poor. Those who can least afford it spend the largest percentage of their income on gambling. Problem gambling creates unmanageable debt and strips individuals of their savings and employment while creating significant burdens on families. While the initial effects of problem gambling are financial, these inevitably lead to family

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<sup>1</sup> Catechism of the Catholic Church, no 2413

<sup>2</sup> Lutheran Church – Missouri Synod, 1998 Convention, Resolution 326, *To Address the Issue of Gambling*

<sup>3</sup> *Social Principles: The Economic Community, Basics of our Faith, United Methodist Church.*

breakdown and divorce.<sup>4</sup> Research shows a correlation between problem gambling and increased domestic violence.<sup>5</sup>

Expansion of gambling will result in an increase in broken families, poverty, crime and gambling addiction. We are particularly concerned about young Minnesotans who are attracted to the instant gratification and the allure of easy money.

### **Gambling as an Addiction**

The American Psychiatric Association has recognized that gambling addiction as “similar to substance-related disorders in clinical expression, brain origin, comorbidity, physiology, and treatment,” and included it in the latest version of the Diagnostic and Statistical Manual of Mental Disorders (DSM 5, 2013).<sup>6</sup> For the first time the DSM also includes Internet Gaming Disorder, recognizing the need for additional research but noting the scientific literature showing “persistent and recurrent use of Internet games, and a preoccupation with them, can result in clinically significant impairment or distress.”

Some characterize this legislation as legalizing the informal types of betting currently happening around the NCAA tournament or office fantasy football leagues. In actuality, expansion of gambling via internet access – for both daily fantasy sports and direct sports betting – is significantly different and creates great risks. In our parishes and communities we see the addictive nature of gambling in individuals and families when access requires physically going somewhere to gamble. Making gambling possible 24 hours a day from any computer or smart phone will create significantly more problem gamblers.

### **Measurable Social Costs of Gambling**

Research shows that expanded legalization of gambling has significant social costs. A 2011 study by Baylor Economics Professor Earl Grinols addressed the societal costs of gambling.<sup>7</sup> These include lost work time and possible unemployment resulting in the need for unemployment compensation or other social service programs such as food stamps or direct cash assistance. Stolen or embezzled funds impact victims as well as placing burdens on our criminal justice system. Mental health issues such as suicide and depression, increased divorce rates and impact gambling on families are additional “hidden” costs. Criminal justice system costs directly associated with gambling are also significant.

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<sup>4</sup> See, Downs, C. and Woolrych, R. *Gambling and Debt: the hidden impacts on family and work life*, Community, Work and Family, Volume 13: 3 (2010)

<sup>5</sup> Dowling, N., Suomi, A., *Problem Gambling and Intimate Partner Violence: A Systematic Review and Meta-Analysis*, Trauma, Violence and Abuse, Vol 17, Issue 1 (2016)

<sup>6</sup> *Substance and Related Addiction Disorders*, American Psychiatric Association, 2013.

<sup>7</sup> Grinols, Earl, 2011, *The Hidden Social Costs of Gambling*, Center for Christian Ethics at Baylor University (2011).

Australia legalized sports betting in 2001. A 2017 report by the Victorian Responsible Gambling Foundation in Melbourne determined the cost to the state of Victoria for 2014-15 totaled \$7 billion.<sup>8</sup> This included \$2.2 billion resulting from family and relationship problems and \$1.3 billion due to financial losses from excessive spending or bankruptcy.

Spain legalized and regulated online gambling in 2011. A study examining the effect of this action after two years found a significant increase in the number of young people who became pathological gamblers.<sup>9</sup> It specifically noted "online gambling is more addiction than any other type of game due to its structural characteristics" - immediate accessibility, ease of betting, and quick results.

The United States International Gambling Report Series (2008), a collection of academic and government reports, includes national statistics showing that a government cost of three dollars in social welfare spending for each dollar that gambling generates.<sup>10</sup> The report's editor addressed the negative social impact of gambling based on proximity to slot machines, noting that studies showed that "around these slot machine areas we have people spending even 10 percent less on food."<sup>11</sup> One can easily imagine how much greater this impact would be with ever-available opportunities for online betting, either on Daily Fantasy Sports or express sports betting.

### **Action**

The research on gambling is troubling. Expansion of gambling will lead to more problem gamblers, impacting families, work places and our state's economy. The known problems are significant. We urge you to vote no on any bills to expand gambling in Minnesota.

Sincerely,



Anne Krisnik, Executive Director  
Joint Religious Legislative Coalition

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<sup>8</sup> Brown, M, Greer, N., 2017, *The social cost of gambling to Victoria*, Victorian Responsible Gambling Foundation, Melbourne.

<sup>9</sup> Gainsbury, Sally, 2015, *Online Gambling Addiction: The Relationship Between Internet Gambling and Disordered Gambling*. Technology and Addiction.

<sup>10</sup> Dennis, J., *New Book Series Renews Calls for Ban on Gambling*, Biomedicine, April 2, 2009.

<sup>11</sup> Dennis, J., *Gambling Ban Would Reverse Recession*, New Book Says, News Bureau, University of Illinois, April 16, 2009.