



**JOSH GREEN, M.D.**  
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**SYLVIA LUKE**  
LIEUTENANT GOVERNOR | KA HOPE KIA'ĀINA

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## **Testimony of the Department of Commerce and Consumer Affairs**

**Before the**  
**Senate Committee on Economic Development and Tourism**  
**And**  
**Senate Committee on Commerce and Consumer Protection**

**Thursday, March 13, 2025**  
**1:02 p.m.**  
**Conference Room 229**

**On the following measure:**  
**H.B. 1308, H.D.3, RELATING TO SPORTS WAGERING**

Chair DeCoite, Chair Keohokalole, and Members of the Committees:

My name is Nadine Ando, and I am the Director of the Department of Commerce and Consumer Affairs (Department). The Department opposes this bill.

The purpose of this bill is to: (1) allow for the regulation of sports wagering by the Department of Commerce and Consumer Affairs; (2) establish licensing requirements for sports wagering operators and sports wagering suppliers; and (3) specify that sports wagering and fantasy sports contests shall not be considered contests of chance or gambling.

The Department's mission is to protect consumers, promote fair competition, and foster a healthy and vibrant business environment in Hawaii. While we are charged with overseeing a wide array of industries, the introduction of regulating sports wagering presents unique challenges that may conflict with our existing mandate. Therefore, the

Department may not be suited to regulate this operation. Sports wagering, by its nature, carries inherent risks for consumers, including the potential for gambling addiction, financial hardship, and related social issues. While we recognize the intent to address illegal gambling markets and generate tax revenue, we believe this bill raises substantial concerns that outweigh its potential benefits.

In addition, if the regulation of sports wagering is being considered for its revenue-generation potential, the Department believes it is premature and short-sighted to pass isolated sports wagering legislation without first studying the overall feasibility of a more comprehensive gaming framework, as most states that regulate sports wagering do so as a component of gaming activity regulation – typically by a gaming commission or board that is either a fully independent agency, or a separate unit or department. In Boyd Gaming’s testimony on HB 1308 HD2 before the House Finance Committee, it was noted that. **“[m]any other states in comparable sized markets to Hawai‘i that have passed isolated sports wagering legislation have been disappointed in the outcome – tax revenues from online sports wagering are often less than anticipated, and the revenues are usually not sufficient to fund or sustain regulatory and enforcement oversight and a responsible gaming infrastructure, crucial components of any gaming framework.”**

The complexity and significant expense of placing regulation of online sports wagering in the Department is a consideration that must be balanced against the prospect of revenue generation. The Department points out that the measure as originally drafted had only provided for operator licensing fees of \$250,000 for a five-year period, with a requirement that a minimum of four operators be qualified by the Department for licensure within 180 days of the passage of the bill. Although the House Finance Committee’s amendments including blanking out these amounts, it is clear that an effective regulatory framework could not be established for what would amount to \$200,000 a year. As most of the states that have passed legislation for regulation of sports wagering have it as an added component of other gaming activities under a gaming commission or board or separate gaming department/agency/unit, the regulatory expense for that component alone may not require significantly higher

licensing fees. Here, however, the expense to stand up the regulation of sports wagering as a stand-alone will require a major expenditure of general fund monies.

Therefore, the Department respectfully requests that this measure be held in Committee. However, if the Committee is inclined to proceed with establishing this new licensing scheme, the Department respectfully requests an appropriation of \$2.5 million from general fund revenues to support the necessary staffing and infrastructure required to implement an effective regulatory framework for online sports wagering. Further, additional future recurring general funds will be required if licensing revenues do not meet operating expenses required to regulate this industry.

Thank you for the opportunity to testify on this bill.

**JOSH GREEN M.D.**  
GOVERNOR

**SYLVIA LUKE**  
LT. GOVERNOR



**GARY S. SUGANUMA**  
DIRECTOR

**KRISTEN M.R. SAKAMOTO**  
DEPUTY DIRECTOR

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**TESTIMONY OF**  
**GARY S. SUGANUMA, DIRECTOR OF TAXATION**

**TESTIMONY ON THE FOLLOWING MEASURE:**

H.B. No. 1308, H.D. 3, Relating to Sports Wagering.

**BEFORE THE:**

Senate Committees on Economic Development and Tourism and Commerce and Consumer Protection

**DATE:** Thursday, March 13, 2025  
**TIME:** 1:02 p.m.  
**LOCATION:** State Capitol, Room 229

Chairs DeCoite and Keohokalole, Vice-Chairs Wakai and Fukunaga, and Members of the Committees:

The Department of Taxation (DOTAX) offers the following comments regarding H.B. 1308, H.D. 3, for your consideration.

H.B. 1308, H.D. 3, establishes a regulatory framework for sports wagering, along with licensing requirements for sports wagering operators and sports wagering suppliers.

Section 1 of the bill, beginning on page 25, line 14, imposes the general excise tax (GET) proposed under section 237-13(9), Hawaii Revised Statutes (HRS), on persons holding a license to engage in sports wagering as a sports wagering operator. This tax is imposed in lieu of all other taxes on the operation or proceeds of sports wagering in the state. An unspecified percent of these taxes collected are to be deposited into the "Problem Gambling Prevention and Treatment Special Fund" established under § -12 of the bill.

Section 2 of the bill amends section 237-13, HRS, to impose the GET on licensed sports wagering at an unspecified percent of the adjusted gross sports wagering receipts

(AGSWR). AGSWR is defined in section 1 of the bill (page 1, lines 8 to 12) as “gross sports wagering receipts less the total of all sums actually paid out as winnings to patrons, including the monetary value of any merchandise or thing of value awarded as a prize and subject to federal income tax.”

Section 3 of the bill amends the definition of “gambling” in section 712-1220, HRS, to exempt sports wagering authorized under the proposed HRS chapter in section 1 of the bill. This removes these activities from constituting gambling offenses under HRS 712, Part III.

This measure has a defective effective date of July 1, 3000.

DOTAX notes that the new section \_\_\_\_-11, HRS, on page 25 of the bill, provides that the tax on sports wagering revenues will be enforced by the “department,” which is defined in the new section \_\_\_\_-1, HRS, on page 2 of the bill as the Department of Commerce and Consumer Affairs (DCCA). DOTAX recommends that the new section \_\_\_\_-11, HRS, be amended to clarify that enforcement of the GET imposed on sports wagering will be administered by DOTAX.

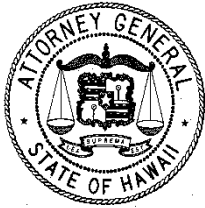
DOTAX further notes that the provisions on page 26, lines 3 to 5 and 12 to 14, which allocate a percentage of GET revenue from the sports wagering operator into the problem gambling prevention and treatment special fund, would require a fundamental change in the way that DOTAX accounts for and reports on GET revenues. This bill would create administrative difficulties, as DOTAX will need to reconcile the amounts reported from adjusted gross sports wagering receipts with the amounts collected. Discrepancies will arise because the amount of tax collected often does not match the amount of tax reported for various reasons, including errors in payment or reporting or intentional underpayment. Additionally, many taxpayers report multiple categories of business activities on a single GET return.

DOTAX therefore requests that the allocation of revenue to the special fund be replaced with an appropriation of a set dollar amount. In the alternative, if the Committee intends to maintain the allocations of tax revenues from sports wagering into the special fund, DOTAX suggests that a separate tax be established on sports wagering by adding a new chapter to title 14, HRS. A separate tax would be less administratively burdensome to separately account for gaming revenues and would avoid potential issues with processing and administering the GET.

Additionally, DOTAX recommends that the new section 237-13(9), HRS, on page 45, lines 12 to 20, be amended to clarify how the GET will be imposed on amounts received by sports wagering suppliers. Although section 237-13(9), HRS, states that the GET is imposed on a “licensed sports wagering operator or sports wagering supplier,” section 237-13(9) appears to limit the assessment to “adjusted gross sports wagering receipts.” A sports wagering supplier, however, would not be authorized to accept wagers (see page 4, lines 1 to 4), and would therefore not have adjusted gross sports wagering receipts.

If passed, DOTAX requests the effective date be amended to January 1, 2027, to allow sufficient time to make the necessary system, forms, and instruction changes.

Thank you for the opportunity to provide comments on this measure.



**TESTIMONY OF  
THE DEPARTMENT OF THE ATTORNEY GENERAL  
KA 'OIHANA O KA LOIO KUHINA  
THIRTY-THIRD LEGISLATURE, 2025**

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**ON THE FOLLOWING MEASURE:**

H.B. NO. 1308, H.D. 3, RELATING TO SPORTS WAGERING.

**BEFORE THE:**

SENATE COMMITTEES ON ECONOMIC DEVELOPMENT AND TOURISM AND ON  
COMMERCE AND CONSUMER PROTECTION

**DATE:** Thursday, March 13, 2025

**TIME:** 1:02 p.m.

**LOCATION:** State Capitol, Room 229

**TESTIFIER(S):** Anne E. Lopez, Attorney General, or  
David L. Williams, Deputy Attorney General

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Chairs DeCoite and Keohokalole and Members of the Committees:

The Department of the Attorney General (Department) opposes this bill.

This bill legalizes and regulates sports wagering by adding a new chapter to the Hawaii Revised Statutes (HRS) that allows for the regulation of sports wagering by the Department of Commerce and Consumer Affairs. It establishes licensing requirements for sports wagering operators and sports wagering suppliers. It excludes sports wagering and fantasy sports from current gambling laws by providing that sports wagering and fantasy sports contests shall not be considered games of chance or gambling. It levies a tax on the adjusted gross sports wagering receipts.

The Department opposes this bill because it may lead to the well-studied public health and safety issues that come with legalized gambling. This bill allows for licensed and regulated sports wagering gambling operations, but provides only limited regulation and minimal punishment for those who engage in unlicensed sports wagering activity. The only prohibition is for conducting unlicensed sports wagering by operators and suppliers who are required to have licenses. Anyone else could participate in unlicensed sports wagering activity without consequences. The bill also allows for completely unregulated and unlicensed gambling in the fantasy sports context.

Studies have shown that legalized online sports betting results in adverse societal impacts, high costs to address those adverse impacts, and increased crime.

For example, a study issued in June 2024 compared changes in household spending between states that prohibit online sports betting and states that legalized online sports betting between 2018 and 2023. Based on the data, "[t]he legalization of [online] sports betting . . . increases credit card balances, reduces available credit . . . and decreases net investments in financial markets. These effects are particularly pronounced among financially constrained households."<sup>1</sup> Rather than redirecting household spending from other forms of entertainment—which would be a neutral or even positive use of funds—people overwhelmingly redirected funds that used to be spent on more stable, long-term investments, like retirement accounts.<sup>2</sup>

Consistent with these findings, a separate study issued in July 2024 analyzed credit bureau data to assess the effects of legalized sports betting on credit scores, debt, bankruptcy, and delinquency, and found a "substantial increase in bankruptcy rates, debt sent to collections, use of debt consolidation loans, and auto loan delinquencies . . . noting that these results are substantially stronger for states that allow online sports gambling . . . ." <sup>3</sup> Specifically, data showed that "online access significantly increases the likelihood of bankruptcy filing . . . by as much as 25-30% when compared to pre-treatment [i.e., before legalization] levels."<sup>4</sup> Percentage-wise, these impacts of online sports betting were generally consistent among all ages, genders, and income levels, with young men (i.e., below age forty-five) from low-income areas being slightly more impacted by "higher rates of bankruptcy, more usage of consolidation and secured loans, more credit card delinquencies . . . [and] credit card limits decrease[d] the most."<sup>5</sup>

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<sup>1</sup> R. Baker, Scott and Balthrop, Justin and Johnson, Mark J. and Kotter, Jason D. and Pisciotta, Kevin, "Gambling Away Stability: Sports Betting's Impact on Vulnerable Households" (June 30, 2024), at p.30. Available online at: [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=4881086](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4881086). Last accessed March 6, 2025.

<sup>2</sup> Walsh, Dylan. "Online Sports Betting Is Draining Household Savings" (December 1, 2024). Available online at <https://insight.kellogg.northwestern.edu/article/online-sports-betting-is-draining-household-savings#!>. Last accessed March 6, 2025.

<sup>3</sup> Hollenbeck, Brett and Larsen, Poet and Proserpio, Davide, "The Financial Consequences of Legalized Sports Gambling" (July 23, 2024). Available online at: [https://bretthollenbeck.com/wp-content/uploads/2024/07/hollenbeck\\_sports\\_gambling.pdf](https://bretthollenbeck.com/wp-content/uploads/2024/07/hollenbeck_sports_gambling.pdf). Last accessed March 6, 2025.

<sup>4</sup> *Id.*, at 18.

<sup>5</sup> *Id.*, pp. 23-26.



In addition to the direct impacts of online sports betting on household finances, multiple studies have shown a correlation between problem gambling and domestic violence, with approximately 38.1 percent of problem gamblers reportedly being victims of intimate partner violence, and 36.5 percent reportedly being perpetrators of intimate partner violence.<sup>6</sup> A study issued in August 2024 found that "legalizing sports gambling increases the effect of upset loss [i.e., an unexpected loss by a favored team] on IPV [i.e., incidents of intimate partner violence] by 4.1 to 6.31 percentage points" and overall, "when sports betting is legal, IPV increase by 8.5 to 9.6%."<sup>7</sup>

There is also a concern about youth and legalized gambling. For instance, one study notes that children who see parents, siblings, and other members of their household gamble are more likely to engage in gambling and other risky behaviors themselves.<sup>8</sup> And yet another study finds that the earlier children are exposed to gambling, the more severe their gambling problems are likely to be later on.<sup>9</sup>

Hawaii's gambling laws currently provide an exception for "social gambling" (see section 712-1231, HRS), that allows, for example, a typical "poker night" or Super Bowl "betting pool" at a friend or family member's home. If conducted in this manner, "sports wagering" can already be enjoyed legally by Hawaii residents and the Department has no concerns about such activity. The Department is concerned, however, that once legalized gambling starts to involve large-scale operations, business corporations, or other money-making enterprises, the known risks and societal costs associated with

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<sup>6</sup> Dowling N, Suomi A, Jackson A, Lavis T, Patford J, Cockman S, Thomas S, Bellringer M, Koziol-Mclain J, Battersby M, Harvey P, Abbott M. "Problem Gambling and Intimate Partner Violence: A Systematic Review and Meta-Analysis." *Trauma Violence Abuse*. Available online at: <https://pubmed.ncbi.nlm.nih.gov/25477014/>. Last accessed March 6, 2025.

<sup>7</sup> Matsuzawa, Kyutaro and Arnesen, Emily, "Sports Betting Legalization Amplifies Emotional Cues & Intimate Partner Violence" (August 27, 2024), p. 13. Available online at: [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=4938642](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4938642). Last accessed March 6, 2025.

<sup>8</sup> Nower, Lia, "The Intergenerational Transmission of Gambling and Other Addictive Behaviors: Implications of the Mediating Effects of Cross-Addiction Frequency and Problems." Available online at: <https://www.sciencedirect.com/science/article/pii/S030646032200226X?via%3Dihub>. Last accessed March 6, 2025.

<sup>9</sup> Rahman, Ardesheer R., "The Relationship Between Age of Gambling Onset and Adolescent Problematic Gambling Severity." Available online at: <https://www.sciencedirect.com/science/article/abs/pii/S0022395612000623?via%3Dihub>. Last accessed March 6, 2025.

legalized gambling will become real problems for the people of Hawaii on a much larger scale."

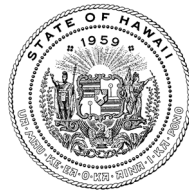
Additionally, the Department is concerned that the new chapter set forth in section 1 of this bill on page 1, line 1, to page 28, line 19, proposes fairly extensive specifications regarding the licensing and regulation of sports wagering, but nowhere in section 1 is "fantasy sports" included in the licensing and regulation provisions similar to sports wagering. Moreover, while "fantasy sports contest" is defined on page 2, line 14, to page 3, line 12, the proposed definition of "sports wagering" (on page 4, line 19, to page 5, line 7), explicitly notes (on page 5, lines 6-7) that "sports wagering" does not include "fantasy sports **contests**." Also, in section 1, page 27, line 17, to page 28, line 15, a new penalty section is proposed for unlicensed sports wagering, with no mention of unlicensed "fantasy sports contests."

Moreover, section 2, beginning at page 28, line 20, proposes to amend section 237-13, HRS, Imposition of tax, by adding a tax on sports wagering in new paragraph (9) at page 45, lines 12-20, where again, there is no mention of "fantasy sports contests."

And finally, section 3 proposes to amend section 712-1220, HRS, by amending the definition of "Contest of chance" to exclude sports wagering and "fantasy sports contests" (page 46, line 21, to page 47, line 2) and by amending the definition of "Gambling" to exclude sports wagering and "fantasy sports contests" (page 47, line 9, to page 48, line 3).

The Department is concerned that by removing fantasy sports contests from the definition of "gambling" (section 3, page 48, line 3), the bill decriminalizes fantasy sports contest activity altogether, in essence carving out an activity that can be done with no licensing, no regulation, and no taxing. Disconcertingly, there is also no penalty section provided similar to that proposed for unlicensed sports wagering (section 1, page 27, line 17, to page 28, line 15) for unlicensed fantasy sports contests, leaving fantasy sports contests open to not only unlicensed and unregulated activity, but also providing no penalty provisions for unlicensed and unregulated fantasy sports contest activity.

For the foregoing reasons, the Department respectfully opposes this bill and requests that it be deferred.



JOSH GREEN, M.D.  
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LUIS P. SALAVERIA  
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SABRINA NASIR  
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EMPLOYEES' RETIREMENT SYSTEM  
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**DEPARTMENT OF BUDGET AND FINANCE**  
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ADMINISTRATIVE AND RESEARCH OFFICE  
BUDGET, PROGRAM PLANNING AND MANAGEMENT DIVISION  
FINANCIAL ADMINISTRATION DIVISION  
OFFICE OF FEDERAL AWARDS MANAGEMENT

**WRITTEN ONLY**

TESTIMONY BY LUIS P. SALAVERIA  
DIRECTOR, DEPARTMENT OF BUDGET AND FINANCE  
TO THE SENATE COMMITTEES ON ECONOMIC DEVELOPMENT AND TOURISM  
AND COMMERCE AND CONSUMER PROTECTION  
ON  
HOUSE BILL NO. 1308, H.D. 3

**March 13, 2025**  
**1:02 p.m.**  
**Room 229 and Videoconference**

**RELATING TO SPORTS WAGERING**

The Department of Budget and Finance (B&F) offers comments on this bill.

House Bill (H.B.) No. 1308, H.D. 3, adds a new chapter to the HRS to: 1) allow for lawful sports wagering under regulation of the Department of Commerce and Consumer Affairs (DCCA); 2) require DCCA to issue licenses to sports wagering operators and suppliers; 3) require DCCA to establish a voluntary exclusion program; and 4) establish the Problem Gambling Prevention and Treatment Special Fund (PGPTSF), which is to be administered by the Department of Health for the purposes of treating and supporting gambling disorders and receive an unspecified percentage of sports wagering taxes collected from licensed sports wagering operators. The bill also amends Section 237-13, HRS, to establish an unspecified percentage tax on gross sports wagering receipts for both licensed operators and suppliers; amends Section 712-1220, HRS, to exclude sports wagering and fantasy sports contests from the definitions of "contest of chance" and "gambling" as pertaining to gambling offenses; and amends Section 846-2.7, HRS, to

authorize DCCA to conduct criminal history record checks for applicants and licensees of sports wagering operator and supplier licenses.

As a matter of general policy, B&F does not support the creation of any special fund, which does not meet the requirements of Section 37-52.3, HRS. Special funds should: 1) serve a need as demonstrated by the purpose, scope of work, and an explanation why the program cannot be implemented successfully under the general fund appropriation process; 2) reflect a clear nexus between the benefits sought and charges made upon the users or beneficiaries or a clear link between the program and the sources of revenue; 3) provide an appropriate means of financing for the program or activity; and 4) demonstrate the capacity to be financially self-sustaining. Regarding H.B. No. 1308, H.D. 3, it is difficult to determine whether the proposed PGPTSF would be self-sustaining.

B&F defers to the Department of Taxation on the tax revenue projections of this bill and notes other State “sin” taxes are designed to generate sufficient general fund revenue to offset the State’s overall administrative costs to regulate harmful products and services. For reference, cigarette and liquor tax collections were respectively \$84,200,000 and \$51,600,000 for FY 24. Therefore, B&F recommends that the proposed sports wagering tax be set at a parity to, if not higher than, other “sin” taxes, with the portion of revenues deposited to the general fund at a sufficient level needed to support the intents of this bill in a self-sustaining manner. As currently written, it is unclear if the current proposed tax rate would generate sufficient revenues to regulate the sports wagering industry in Hawai‘i.

Finally, B&F notes this bill does not appropriate any expenditure ceiling for the proposed PGPTSF.

Thank you for your consideration of our comments.

**DEPARTMENT OF THE PROSECUTING ATTORNEY  
KA 'OIHANA O KA LOIO HO'OPI'I  
CITY AND COUNTY OF HONOLULU**

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**THE HONORABLE LYNNE DECOITE, CHAIR  
SENATE COMMITTEE ON ECONOMIC DEVELOPMENT & TOURISM**

**THE HONORABLE JARRETT KEOHOKALO, CHAIR  
SENATE COMMITTEE ON COMMERCE AND CONSUMER PROTECTION  
Thirty-Third State Legislature  
Regular Session of 2025  
State of Hawai'i**

March 13, 2025

**RE: H.B. 1308, H.D.3; RELATING TO SPORTS WAGERING.**

Chairs DeCoite and Keohokalole, Vice-Chairs Wakai and Fukunaga, and members of the Senate Committee on Economic Development & Tourism and the Senate Committee on Commerce and Consumer Protection, the Department of the Prosecuting Attorney of the City and County of Honolulu ("Department") submits the following testimony in **strong opposition** of H.B. 1308 H.D. 3.

The purpose of H.B. 1308, H.D. 3 is to legalize sports wagering and have it regulated under the oversight of the Department of Commerce and Consumer Affairs. It establishes a ten percent tax on the adjusted gross sports wagering receipts. Given the serious public safety and wellness issues that inevitably accompany legalized gambling, the Department is strongly opposed to any legislative changes—such as this one—that would open the door to legalizing gambling in Hawai'i.

Currently, Hawai'i's gambling laws include a substantial exception for "social gambling" (see Section 712-1231, Hawaii Revised Statutes), which allow, for example, a typical "poker night" or Super Bowl "betting pool" at the home of a friend or family member. If conducted in this manner, "sports wagering" can already be enjoyed legally by Hawaii residents, and the Department has no problems with such activity. Once gambling starts to involve large-scale operations, business corporations or other money-making entities, however, the Department is extremely concerned about the known risks and societal costs associated with legalized gambling. Our laws currently list "gambling" within the definitions of "organized crime" and "racketeering" for good reason.

In a study conducted by Brett Hollenbeck, Poet Larsen, and Davide Proserpio<sup>1</sup>, researchers examined the effects that legalized sports gambling had on communities after laws were enacted to allow sports wagering. This study found that "...the ease of access to sports gambling is harming consumer financial health by increasing their level of debt." This study found that there was a 25-30% increase in likelihood of bankruptcy filings. The ease of access that H.B.1308 H.D. 1 offers will contribute to an exacerbation of gambling-related financial harm because citizens will be able to place bets "anytime and anywhere". This is in addition to an increase in auto loan delinquency, credit card delinquency, and collections. This is not a policy we want to promote when Hawai'i citizens already live in a place that has one of the highest cost of living.

A recent study conducted by the Rady School of Management found that "...legalization leads to more irresponsible gambling spending among lower-income consumers than among higher-income gamblers."<sup>2</sup> This study also found that,

"Of the more than 700,000 gamblers that we studied, 96% percent appeared to lose money to online gambling," Wilbur said. "Only 4% made money from online betting. That is by design. Online gambling platforms often ban or throttle frequent winners' accounts. There is no right to gamble."<sup>3</sup>

In addition to financial issues, legalized sports wagering increases intimate partner violence ("IPV"). Kyutaro Matsuzawa and Emily Arnesen found that "... when sports gambling is legalized, the effect of NFL home team upset losses on IPV increases by around 10 percentage points."<sup>4</sup> Additionally, their study found that the effect is larger in states where there is mobile betting.

With so many issues facing our state, such as lack of affordable housing, homelessness, drug and alcohol addiction, we should be focused on addressing these real issues that impact our residents instead of bringing in legalized sports wagering and gambling that will exacerbate the problems already facing our community. Is the increase in tax revenue worth the negative impact on the lives of Hawai'i residents?

For all of the foregoing reasons, the Department of the Prosecuting Attorney of the City and County of Honolulu **strongly opposes** the passage of H.B. 1308, H.D. 3. Thank you for the opportunity to testify on this matter.

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<sup>1</sup> The Financial Consequences of Legalized Sports Gambling; July 2024; [https://bretthollenbeck.com/wp-content/uploads/2024/07/hollenbeck\\_sports\\_gambling.pdf](https://bretthollenbeck.com/wp-content/uploads/2024/07/hollenbeck_sports_gambling.pdf)

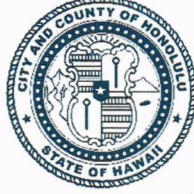
<sup>2</sup> Legalized Gambling Increases Irresponsible Betting Behavior, Especially Among Low-Income Populations; UC San Diego Today; July 23, 2024; <https://today.ucsd.edu/story/legalized-gambling-increases-irresponsible-betting-behavior-especially-among-low-income-populations>

<sup>3</sup> See above.

<sup>4</sup> Sports Betting Legalization Amplifies Emotional Cues & Intimate Partner Violence; Kyutaro Matsuzawa and Emily Arnesen; August 2024; [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=4938642](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4938642)

HONOLULU POLICE DEPARTMENT  
KA 'OIHANA MĀKA'I O HONOLULU  
**CITY AND COUNTY OF HONOLULU**

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OUR REFERENCE JP-HR

March 13, 2025

The Honorable Lynn DeCoite, Chair  
and Members  
Committee on Economic Development  
and Tourism  
The Honorable Jarrett Keohokalole, Chair  
and Members  
Committee on Commerce  
and Consumer Protection  
State Senate  
415 South Beretania Street, Room 229  
Honolulu, Hawaii 96813

Dear Chairs DeCoite and Keohokalole and Members:

SUBJECT: House Bill No. 1308, H.D. 3, Relating to Sports Wagering

I am Jerome Pacarro, Acting Major of the Narcotics/Vice Division of the Honolulu Police Department (HPD), City and County of Honolulu.


The HPD opposes House Bill No. 1308, H.D. 3, Relating to Sports Wagering.


The HPD opposes legislation that aims to legalize sports wagering by not considering it gambling. Numerous studies have confirmed that gambling, including sports wagering, causes problems such as bankruptcy, theft, embezzlement, suicide, child abuse and neglect, divorce, incarceration, and homelessness. Studies have also demonstrated that gambling schemes are essentially regressive taxes on low-income people, those who can least afford to participate. The financial burden associated with these problems will far outweigh any benefit realized in the name of community betterment.

The HPD urges you to oppose House Bill No. 1308, H.D. 3, Relating to Sports Wagering. Thank you for the opportunity to testify.

APPROVED:

Sincerely,

  
Arthur J. Logan  
Chief of Police

  
Jerome Pacarro, Acting Major  
Narcotics/Vice Division





**Hawaii Senate  
Committees on Ways & Means and  
Commerce & Consumer Protection  
Testimony in Support of HB 1308, HD3  
March 13, 2025**

**Dear Chair DeCoite, Chair Keohokalole, Vice Chair Wakai, Vice Chair Fukunaga and Members of the Committees:**

My name is Jeremy Limun, Director of Government Affairs, representing BetMGM, a top online sports betting company with active operations in 29 markets across North America. BetMGM appreciates the opportunity to provide testimony in support of HB 1308, HD3.

HB 1308, if adopted, would create a licensed, controlled, and regulated sports betting industry in the state of Hawaii. Under the bill, only qualified and suitable operators that have the necessary experience, operational expertise and financial capability would be licensed and authorized to conduct sports betting. The operators would be required to undergo background investigation; pay license fees to ensure the administration and regulation of Hawaii sports betting is cost-neutral to the state; and more importantly pay gross sports betting tax revenues. Part of those tax proceeds would be deposited into a problem gambling prevention and treatment special fund.

***HB 1308 Would Generate Taxes for Hawaii; Protect Consumers; and  
Provide Hawaii Residents A Legal, Regulated Alternative to an Existing  
Illegal Sports Betting Industry.***

As you know, sports betting has been legalized in 38 states plus the District of Columbia, of which 32 have legalized online sports betting. Each of those jurisdictions has created a legal industry that acts as an alternative to an illegal and unregulated industry that **are not** subject to state licensure, control or regulation; **do not** invest in responsible gambling; **are not** subject to state consumer protection or anti-money laundering requirements; and **do not** pay gross sports betting taxes to the state.

The reality is that sports betting – a highly popular activity – already is happening in Hawaii today, but state residents currently lack any legal and safe alternative to the highly entrenched illegal and unregulated sports betting industry. This illicit market is pervasive and continues to flourish across all mediums – in person, over the Internet, and through sophisticated mobile applications – in states that have not legalized sports betting, including Hawaii. Indeed, top illegal offshore sports books like Stake and Bovada received about the same amount of traffic in the United States as legal operators, but most of that traffic is coming from states where sports betting is still illegal.

Additionally, there is also a growing presence of online “social sports books and sweepstakes.” Readily available on major online stores for download, including in Hawaii, most of these illegal



platforms are offshore with headquarters in Cyprus, Malta and Gibraltar; take advantage of legal loopholes around sweepstakes; and provide customers the ability to wager on sports. While advertised as “social sports books,” these platforms are anything but and run multi-million-dollar marketing campaigns, including through social media and celebrity influencers, that often target teens and young people.

This illicit industry in recent years has grown at an astonishing rate. More than a million Americans play each month, and the games drew nearly \$6 billion in player purchases, including \$1.9 billion in net revenue, in 2023. This year, the industry expects to see \$11.4 billion in player purchases and \$4 billion in net revenue.

Furthermore, American event-based trading companies, such as Kalshi – which had allowed bettors to make wagers on the U.S. presidential election, have also entered sports betting, allowing users to place bets in all 50 states, including on the most recent Super Bowl. Just like Stake, Bovada, and many other illegal operators, Kalshi takes sports bets from Hawaii residents.

*Exhibit 1: Event-based trading company Kalshi advertises itself as a sports betting platform that takes bets on sporting events, including on the most recent Super Bowl, **in all 50 states**.*

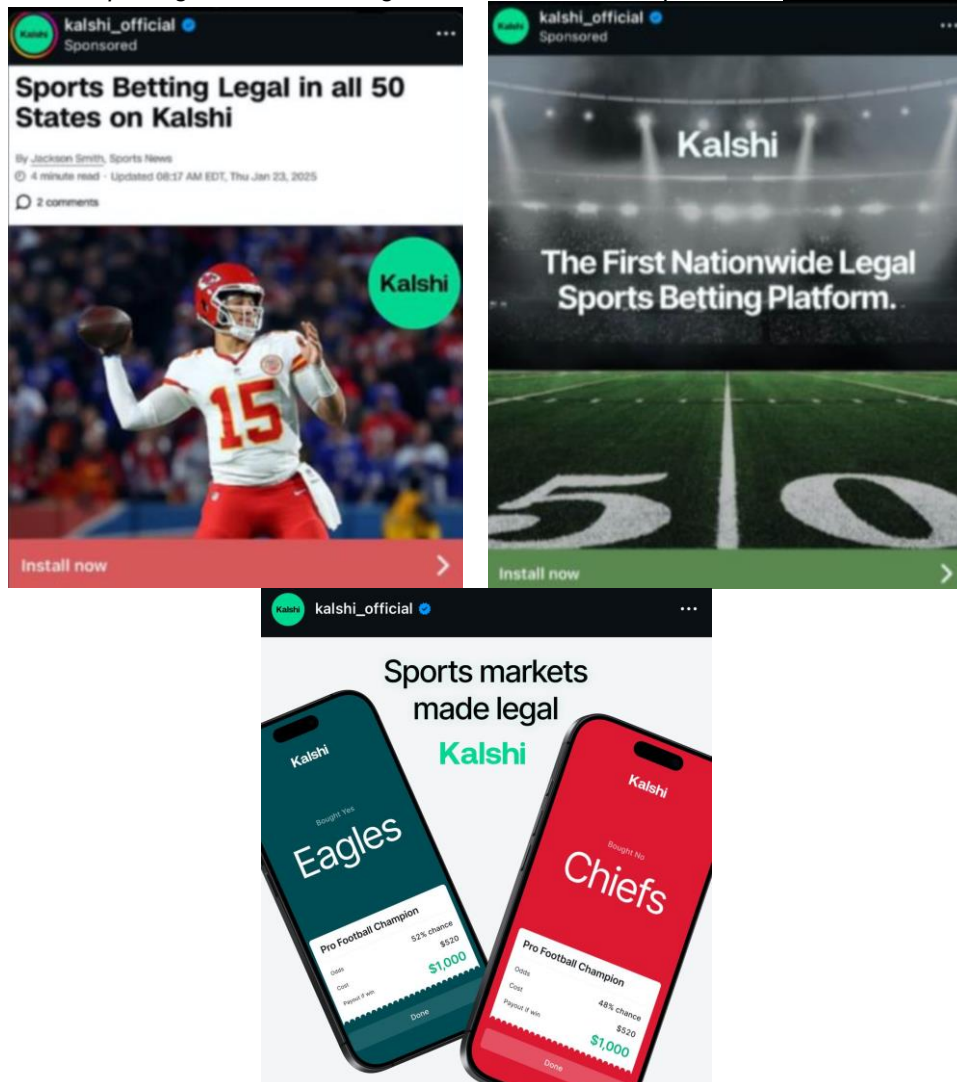





Exhibit 2: The terms and conditions of Bovada and Stake (a sweepstakes-based sports betting platform) make clear that these sites do not block wagers made from Hawaii and many other states – **Stake even explicitly indicates that they accept wagers from Hawaii**. Please note also that virtually all the states blocked by Bovada and Stake are states **that have a legal and regulated framework for sports betting**.

**BOVADA** JOIN LOGIN   EN

SPORTS CASINO LIVE DEALER POKER HORSES

## Bovada Help Center

How Can We Help?

Search in Help 

### Which Countries are Restricted?

Bovada remains open to United States residents, except for those living in the following states:

- Arizona
- Colorado
- Connecticut
- Delaware
- District of Colombia
- Kansas
- Louisiana
- Maryland
- Massachusetts
- Michigan
- Nevada
- New Hampshire
- New Jersey
- New York
- Ohio
- Pennsylvania
- Tennessee
- Washington DC
- West Virginia

Should you reside in a restricted state and still retain an account balance, please contact Customer Service for more information or to arrange a cryptocurrency withdrawal.

**Stake** Sign in Register

## 2. STAKE STATEMENT

2.1. The following are "Excluded Territories":

a) Any country other than the continental United States of America and Hawaii ("US");

b) Within the US the following States are excluded:

i. WASHINGTON

ii. NEW YORK

iii. NEVADA

iv. IDAHO

v. KENTUCKY

vi. MICHIGAN

vii. VERMONT

viii. NEW JERSEY

ix. DELAWARE


x. WEST VIRGINIA

xi. PENNSYLVANIA

xii. RHODE ISLAND

xiii. Any other states or jurisdictions which, under the laws applicable to you, are legally precluded from playing the Games offered on the Platform, and any other jurisdiction Stake excludes, in its sole discretion, from time to time.


Q stake sports betting app

 Stake  
https://stake.com

## Sports Betting - Online Sportsbook

Bet online on the best online sportsbook and view the latest betting odds on your favourite sport! Bet on Football, NBA, MMA, MLB and more at Stake.com.

Cricket Betting Guide Soccer Boxing Best U

 Stake  
https://stake.com

## Stake: Online Casino & Sports Betting - Play & Bet Online

Play the best online casino games, slots & live casino games, or bet on sports at Stake.com! Unlock VIP bonuses, bet with crypto and win big prizes.

Yet, despite their rapid proliferation the illegal and gray-market online sports betting industry, including this latest crop of event-based trading platforms and online sweepstakes, is not subject to any state gross sports betting tax; does not offer any meaningful responsible gambling tools; and does not employ sophisticated know-your-customer (KYC), identity- or age-verification processes – to the contrary, many of these platforms allow prospective customers to simply check a box and self-certify that they are of gambling age.

Opponents of HB 1308 have asserted, without any empirical basis, that legalized sports betting leads to higher rates of violent crime. Opponents also have cited misleading studies asserting, again without any empirical basis as to causation, that legalized sports betting *causes and leads* to various social ills, including increases in bankruptcies and even domestic violence.

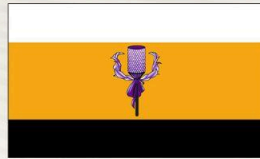
First, it is important to note that, as stated, 39 U.S. jurisdictions have legalized sports betting, of which 32 have authorized online sports betting. None of those states have repealed their sports betting statutes – to the contrary, these states continue to generate sports betting tax revenues; provide their residents a legal and safe alternative; and refuse to go back to a time when they ceded the sports betting market to unlicensed and illegal operators that did not provide their consumers any protections nor safeguards.

Finally, the studies cited by the opponents of HB 1308 miss one essential point – as outlined above, **illegal online sports betting is already happening**. The purpose of legalizing and regulating this activity is to ensure the state has dedicated funding to address problem gambling harms and can require operators to invest and conduct responsible gambling programs, including self-exclusion lists; offer deposit, wager, and time self-limits; as well as message responsible gambling interventions to patrons who may be exhibiting certain markers of harm.

The National Council on Problem Gambling (NCPG) [has indicated](#) that most individuals are able to gamble in a fun and responsible manner and that only a very small percentage of the population (around 1 to 3 percent) suffer from a spectrum of gambling disorder. This explains why regulated sports betting platforms and policymakers are focused on getting problem gambling treatment assistance and resources to this small percentage of patrons. The regulatory approach and online tools employed by legal operators can help better identify patrons who need help, rather than pushing them toward illegal bookies or illegal apps whose servers are often housed overseas.

Again, thank you very much for this opportunity and I welcome any questions you may have on this important and timely topic.

# INDEPENDENT & SOVEREIGN NATION STATE OF HAWAI'I



## EXECUTIVE

Office of the Vice President

41-1300 Waikupanaha Street Waimānalo, HI 96795

### **Testimony Before the Hawai'i State Senate**

*Committee on Economic Development and Tourism &*

*Committee on Commerce and Consumer Protection*

**Hearing on HB1308 – March 13, 2025**

**Aloha, Chair, Vice Chair, and Members of the Committee,**

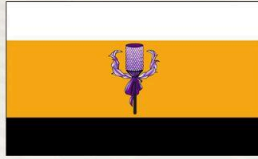
I am here today to urge this Committee to reject HB1308. The state commissioned a gaming feasibility study to provide lawmakers with critical data on the economic, regulatory, and social implications of gaming in Hawai'i. That study is not yet complete, yet this bill is attempting to push forward a structure without knowing if it will actually work. It is simply not responsible policymaking to move forward without waiting for the very data lawmakers requested.

One of the biggest flaws in this bill is its financial assumptions. The dollars just do not make sense. If sports betting were as profitable as some claim, states with years of experience would have seen far greater returns. West Virginia has collected only \$20 million in tax revenue from sports betting since 2019.

Wyoming, which has a similar tourism economy to Hawai'i, has seen similarly low revenues. These figures make it clear that sports betting is not the revenue generator some claim it to be.

Beyond revenue concerns, HB1308 does not account for the significant costs associated with gaming regulation and enforcement. States that have rushed into gaming without a well-defined regulatory framework have struggled with compliance costs that eat into any financial benefits.

# INDEPENDENT & SOVEREIGN NATION STATE OF HAWAI'I



## EXECUTIVE

### Office of the Vice President

41-1300 Waikupanaha Street Waimānalo, HI 96795

That is exactly why the study should be completed first. It is not just about whether gaming should exist in Hawai'i, but how it should be structured to ensure success rather than failure.

I strongly urge the Committee to reject HB1308. Hawai'i should not move forward based on speculation. The study was put in place to guide this decision, and lawmakers owe it to the people of Hawai'i to let it be completed before taking legislative action.

**Mahalo for your time and consideration.**

Brandon Maka'awa'awa  
Vice President, Nation of Hawai'i



# Iron Workers Stabilization Fund

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T. George Paris  
Managing Director

March 13, 2025  
1:02 PM

Senate Committees on Economic Development & Tourism and Commerce and Consumer Protection

CR 211 & Videoconference

Re: Support for HB1308 HD3-Gambling:Sports Wagering: Fantasy Sports: DBEDT

Aloha Chair Decoite, Chair Keohokalole, Vice-Chairs and members of Senate Committees on Economic Development & Tourism and Commerce and Consumer Protection

The Ironworkers Stabilization Fund respectfully submits this testimony in strong support of the legalization of sports wagering within the State of Hawaii.

The urgency of this matter is underscored by the 2024 ALICE (Asset Limited, Income Constrained, Employed) report, which reveals a deeply concerning trend: approximately 180,000 Hawaii residents are actively considering relocation due to escalating financial pressures. This potential exodus poses a significant threat to our state's workforce stability and the integrity of our communities, forcing families to make the difficult decision to leave their homes.

Furthermore, Hawaii is currently navigating a period of fiscal constraint, exacerbated by recent budget cuts. With a substantial portion of our state budget, roughly 20%, reliant on federal funding, we face a precarious financial landscape that demands proactive and sustainable solutions.

The legalization of sports wagering presents a viable strategy for economic diversification and long-term fiscal stability with a imposed tax of a 15-20%. This revenue stream can be allocated to address the rising cost of living, bolster critical public services such as education, healthcare, and infrastructure, and stimulate job creation. We must prioritize innovative approaches to keep our people home. The departure or potential departure of Native Hawaiians and long-term residents represents a significant cultural loss.

We acknowledge the concerns regarding the potential impact of sports wagering on Hawaii's cultural fabric. However, we contend our population drop of 15,000 residents a year is already precipitating a profound cultural shift. Moreover, the unregulated and illegal gambling within our communities for over 50 years needs a regulated framework to mitigate its negative impacts. For too long we have kept the pennies home and watched the dollars fly away. We urge this committee to give strong consideration to this bill to **keep local families homes.**

T. George Paris

Managing Director



**HB-1308-HD-3**

Submitted on: 3/12/2025 7:56:01 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Margaret Mejia	Testifying for Hawai'i Christian Coalition	Oppose	In Person

Comments:

Aloha Chair Lynn DeCoite, Vice Chair Glenn Wakai and Economic Development and Tourism Committee Members & Chair Jarrett Keohokalole, Vice Chair Carol Fukunaga and Commerce and Consumer Protection Committee Members,

My name is Margaret Mejia, and I am testifying on behalf of *Hawai'i Christian Coalition*. We have approx. 35,000 members and we represent about 130,000 people including spouses and children. We strongly OPPOSE any form of gambling, including "Sports Wagering."

I once came to a Hearing here at the Capitol with 16 pages of statistics on Gambling. I don't want to submit 16 pages. However, I will go over the main points:

- **Gambling affects the family. I will start with the children. Yes, even children can become addicted to gambling.** Even though it's "regulated," there are no safeguards for children and teenagers when it comes to gambling, especially if it's on the internet.
  - **Compulsive gambling is an illness, progressive in its nature, which can never be cured, but can be "arrested," according to *Gamblers Anonymous*.** Once a child, teenager or adult has access to gambling and becomes addicted, there is an ongoing cycle which has destroyed families and their communities.
  - **There are many reasons why Hawai'i has never legalized gambling in any way, shape or form.**
1. If people want to gamble, they can go to the "9th Island" of Las Vegas (which has the highest divorce rate in the nation, and there are literally pages of negative statistics, regarding states like Nevada where gambling is legal and prominent).
  2. The legalization of gambling brings with it multitudes of problems!... too many to list.
  3. **The amount of financial gain versus the issues that need to be dealt with** (addictions, crimes, breakdown of the family, etc.) **are not worth even considering legalizing gambling in Hawai'i.**
- As we work with teenagers across the Island, physical sports can be a solution for anger management (giving them a healthy option for relieving anger), stress, and it is also very helpful in dealing with social issues. Physical sports helps teenagers to work as a team and communicate. **Online "sports wagering" diverts children/teens from physical sports to online sports. Statistics show that teenagers are already spending excessive time online resulting in lower grades, less social skills being developed and their**

**brains are not developing as they should.** IF “sports wagering” were to become legal, it would be very detrimental to these teenagers and not just result in the negative effects of spending too much time online, it would also result in the negative effects of gambling addiction.

- It is **very difficult** to regulate any gambling that’s done online.

Sincerely,

Margaret Mejia, Vice President

Hawaii Christian Coalition





March 12, 2025

**Position: Comments on HB1308 HD3**

**To:** Senator Lynn DeCoite and Senator Jarrett Keohokalole, Chairs  
Senator Glenn Wakai and Senator Carol Fukunaga, Vice Chairs  
Members of the Senate Committees on Economic Development and Tourism, and Commerce and Consumer Protection

**From:** Llasmin Chaîne, LSW, Executive Director, Hawai'i State Commission on the Status of Women

**Re:** Comments on HB1308 HD3, Relating to Sports Wagering

Hearing: Thursday, March 13, 2025, 1:02 p.m.  
Conference Room 229, State Capitol

On behalf of the Hawai'i State Commission on the Status of Women, I would like to thank the committees for hearing my testimony and comments on HB1308 HD3, Relating to Sports Wagering, which specifies that sports wagering shall not be considered games of chance or gambling.

My primary concern with this bill is that it legalizes gambling in Hawai'i. **I fear it will lead to the eventual expansion of "wagering" to include additional forms of gambling, betting and ultimately the development of a casino in Hawai'i.**

In 2021, the Hawai'i State Commission on the Status of Women detailed a Gender Impact Statement<sup>1</sup> outlining **the significant community harm that a casino would bring to Hawai'i** and the disproportional negative impacts upon Native Hawaiians, immigrants, and impoverished women. Current research substantiates the Commission's findings, that gambling harms to intimate partners and family members include an **increased risk of experiencing gender-based violence and child abuse**.<sup>2</sup> This past November, **the United Nations Office on Drugs and Crime (UNODC)**, reported that in recent years gambling and casino-related crimes have emerged as significant challenges in our region<sup>3</sup>, where international drug cartels and criminal syndicates have leveraged casinos to mask their operations and infiltrate local economies. These **criminal networks utilize casinos to engage in human trafficking and to launder the proceeds of drug trafficking**.<sup>4</sup>

When deciding the fate of this measure, **the limited economic gains of this bill should be weighed against the considerable community cost.**

If it is the intent of the Legislature to move forward with this measure, please consider amending the current bill to include the following additions for both the Department of Commerce and Consumer Affairs' future scope regarding sports wagering, and other pertinent stakeholders.:

1. **License applicant ineligibility criteria for any international court rulings** of organized crime, racketeering, and human trafficking (including sex trafficking and forced labor).
2. Inclusion of the United Nations Office on Drugs and Crime (UNODC) recommendations to combat the impact of gambling and casino-related crimes:
  - a. **Regional/international level collaboration expectations**, reviewing and utilizing pertinent strategies as outlined in the *Pacific Islands Forum - Regional Transnational Organised Crime Disruption Strategy, 2024 – 2028*<sup>5</sup>.
  - b. **Enhanced law enforcement capabilities** to support sports wagering mission/operations, and
  - c. **Improved anti-money laundering (AML) measures**.

Thank you for this opportunity to provide testimony and comment.

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<sup>1</sup> Gambling with Women's Safety (February 21, 2021). Hawai'i State Commission on the Status of Women. <https://humanservices.hawaii.gov/hscsw/hscsw-gambling-report/>

<sup>2</sup> Hing Nerilee, O'Mullan Cathy, Mainey Lydia, Greer Nancy, and Breen Helen. (2022) An integrative review of research on gambling and domestic and family violence: Fresh perspectives to guide future research. *Frontiers in Psychology*, volume 13, October 12, 2022. <https://www.frontiersin.org/journals/psychology/articles/10.3389/fpsyg.2022.987379>

<sup>3</sup> The Pacific's evolving threat: transnational organized crime. UNODC Regional Office for Southeast Asia and the Pacific. <https://www.unodc.org/roseap/en/pacific/2024/11/evolving-threat-transnational-organized-crime/story.html>

<sup>4</sup> Moura, Nelson. (January 6, 2025). UN report reveals growing presence of organized crime in Pacific Islands casino projects. Asia Gaming Brief. <https://agbrief.com/intel/deep-dive/06/01/2025/un-report-reveals-growing-presence-of-organized-crime-in-pacific-islands-casino-projects/>

<sup>5</sup> Regional Transnational Organised Crime Disruption Strategy 2024-2028. Pacific Islands Forum. <https://forumsec.org/sites/default/files/2024-04/Regional%20Transnational%20Organised%20Crime%20Disruption%20Strategy.pdf>



Chair Keohokalole, Chair Dela Cruz, and members of the Joint Senate Committee on Commerce and Consumer Protection and Ways & Means, thank you for your time today. My name is Rebecca London, Senior Government Affairs Manager for DraftKings Inc., and I am here today to provide testimony on behalf of DraftKings in support of SB 1569 SD1, relating to sports betting. We appreciate the opportunity to participate in today's hearing—and additional conversations—to discuss the importance of Hawaii embracing a competitive, fully mobile sports wagering market.

DraftKings is a digital sports entertainment and gaming company with products that range across daily fantasy, regulated gaming, and digital media. Headquartered in Boston and launched in 2012, DraftKings is the only U.S.-based vertically integrated sports betting operator. DraftKings Sportsbook is live with mobile and/or retail sports betting operations pursuant to regulations in 28 states, Washington, D.C., and in Ontario, Canada. DraftKings is committed to being a responsible steward of this new era in real-money gaming by developing and promoting educational information and tools to help all players enjoy our games responsibly.

DraftKings supports a sports wagering framework in Hawaii that protects consumers, generates revenue for the state, and stamps out the pervasive illegal market.

It is important to recognize that sports wagering is already taking place in Hawaii, with an estimated hundreds of millions in illegal wagers each year.<sup>1</sup> Nearly all the sports wagers in Hawaii are placed online through websites in the robust illegal market, where sophisticated illegal operators capitalize on the popularity of this form of entertainment.

To create an effective legal market, legal operators must be able to compete with pricing from illegal, offshore sportsbooks that do not face the same taxation and regulatory costs. Barriers to market entry, such as high taxes and fees, reduce their ability to offer competitive pricing or effectively market and innovate, all significant factors for consumers when making the decision on where to spend their money.

A marketplace with multiple choices for consumers leads to a better consumer experience that forces operators to innovate, offering new and exciting products to residents in Hawaii, and to compete with one another to provide consumers the best odds. A market with multiple operators increases the overall economic impact that sports wagering has in the state through license fees, advertising, and promotional events. Further, a competitive mobile market provides steady tax revenue.

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<sup>1</sup> *Sizing the Illegal and Unregulated Gaming Markets in the United States*, American Gaming Association, November 2022. Available at [americangaming.org/wp-content/uploads/2022/11/Sizing-the-Illegal-and-Unregulated-Gaming-Markets-in-the-US.pdf](https://americangaming.org/wp-content/uploads/2022/11/Sizing-the-Illegal-and-Unregulated-Gaming-Markets-in-the-US.pdf)



Estimates based on data collected by the American Gaming Association, sizing the illegal market, predict revenue for the state of Hawaii in the tens of millions of dollars annually. These funds can be used for important policy priorities this legislature is currently looking to fund. This revenue is in addition to the licensing, investigative, and administrative fees the regulatory body has the authority to assess to support licensing and regulatory oversight.

We are currently working with relevant Departments to determine the appropriate fee structure for the regulation of this new industry, and we welcome the opportunity to discuss what is appropriate for the state of Hawaii, with both legislators and regulators.

In a well-regulated market, consumers benefit from a variety of competitive and innovative products, as well as the robust problem gaming resources and consumer protections offered by these regulated companies that are not available in illegal markets.

Regulated operators, like DraftKings and other members of the Sports Betting Alliance, take the issues of underage wagering and problem gaming seriously. We use a number of tools and technology to verify our customers. Upon account creation, a player immediately has access to safeguards that allow them to set their own deposit and play limits and to self-exclude from participation should they choose. A user has access to their transaction history available to them in their account information. The account history provides detailed information regarding all bets placed, all winnings and losses, and a summary of their play over the last month, three months, year, and lifetime. For the majority of players, legal sports wagering is a form of entertainment, spending less than \$100 per month on the activity.<sup>2</sup>

DraftKings appreciates the inclusion of problem gaming resources in HB1308, including funding for access to resources for those that need it. In testimony provided earlier this month by the National Council on Problem Gambling, they estimated that just over two percent of the population, or 25,000 residents of Hawaii, may currently have a gambling problem.<sup>3</sup> Regulated operators, like DraftKings, provide additional resources for those who need it and we have found that sports wagering has sometimes been a catalyst in other states across the country for them to revamp their responsible gaming tools and resources. Additionally, some sports wagering operators go above and beyond responsible gaming requirements imposed on them by a jurisdiction. For example, at DraftKings, we have a partnership with Kindbridge Behavioral Health to provide access to therapy and treatment for problem gaming in every jurisdiction where DraftKings operates its online sportsbook product.

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<sup>2</sup> <https://www.newsweek.com/legal-sports-betting-good-thing-heres-why-opinion-1999456>

<sup>3</sup> National Council on Problem Gambling, written testimony Feb. 12, 2025, Committee on Judiciary and Hawaiian Affairs

[https://www.capitol.hawaii.gov/sessions/session2025/Testimony/HB1308\\_HD1\\_TESTIMONY\\_JHA\\_02-12-25\\_.PDF](https://www.capitol.hawaii.gov/sessions/session2025/Testimony/HB1308_HD1_TESTIMONY_JHA_02-12-25_.PDF)



As the committee considers this bill, we respectfully suggests one amendment that aligns the bill with industry standard language:

- On Page 1, Lines 8-12, we request that part of the definition of “Adjusted gross sports wagering receipts” be amended as follows:
  - “Adjusted gross sports wagering receipts” means gross sports wagering receipts less the total of all sums actually paid out as winnings to patrons, including the monetary value of any merchandise or thing of value awarded as a prize, and ~~subject to federal income~~ **excise** tax.”
    - The inclusion of “federal excise tax” is a necessary component to the calculation of adjusted gross sports wagering receipts. There is a specific federal excise tax imposed on sports wagering receipts and this language prevents double taxation of an operator’s receipts.

Thank you very much for your time today, and I would be happy to answer any questions you may have.



## **Testimony of Les Bernal, National Director of Stop Predatory Gambling, Opposing HB1308: A Bill Authorizing Online Gambling in Hawaii**

Joint Hearing of Hawaii Senate Economic Development and Tourism Committee and  
Hawaii Senate Commerce & Consumer Protection Committee and  
March 13, 2025

Dear Chair DeCoite, Chair Keohokalole, and Committee Members:

I am testifying on behalf of our Hawaii members of Stop Predatory Gambling, a national nonprofit organization with members in all 50 states whose mission is to reveal the truth behind commercialized gambling to advocate for those who have suffered harm, to prevent more victims, and to champion policy reforms that stop *predatory* gambling.

We are writing in strong opposition to HB1308 that would allow online gambling in the state and urge you to vote NO.

There is no citizens grassroots movement for online gambling in Hawaii or in any other state. The lobbying effort in Hawaii is being driven by the greed of powerful, out-of-state financial interests who stand to reap hundreds of millions of dollars in profits at the expense of your constituents.

Our testimony will make clear what predatory gambling *is* and *is not*, as well as present several important and urgent facts why HB1308 merits to be rejected.

### **What is NOT “Predatory Gambling”?**

Predatory gambling is NOT the Friday night poker game with friends. Or the March Madness Bracket. Or buying a square in the Super Bowl office pool. Or the bingo night at a local Catholic church. Or a wager on the golf course with the guys from work.

These informal events are examples of *social gambling*. There is no “house” skimming a large profit, guaranteeing the participant will inevitably lose over the long-term. No one is wagering continuously at rapid speeds of every five seconds, hour after hour. Very few people feel an intense “buzz” or high from the experience. There’s no aggressive and deceptive marketing to get people to gamble more often with bigger sums of money. No one is lending or borrowing cash to participate or ends up losing their entire pay check. It doesn’t go on 24 hours day, every day of the week, year round. And it doesn’t require the majority of Americans who rarely gamble to subsidize it with any of their own money.

When gambling lobbyists push claims of “illegal gambling,” they include these forms of social gambling which are the most common.

### **What IS “Predatory Gambling?”**

Predatory gambling is when state governments partner with powerful corporate gambling interests to use *commercialized gambling - gambling being run as a business* - to exploit citizens and their communities. Unlike any other business, in commercialized gambling there is *a predatory and adversarial relationship* between the gambling operator and its customer, the gambler. *They are trying to take you down.*

Online gambling operators, their partners in government, and gambling industry lobbyists like to call it “regulated gaming.” But for the rest of us, the only term that accurately describes it is predatory gambling.

No form of commercialized gambling is more predatory and dangerous *than online gambling* which HB1308 would permit if passed. The reason *is because it offers unlimited access and action to hardcore forms of gambling*. It’s the equivalent of opening a Las Vegas-style casino in every bedroom, dorm room, office, smart phone, and computer with internet access across Hawaii, 24 hours a day. At the same time, the online gambling operator uses the latest data tracking and marketing technologies *to induce* citizens to gamble relentlessly with tactics such as “free gambling wagers” and a barrage of text messages offering “bonus bets.”

## Why Is Predatory Gambling Called "The Big Con" and How Is It Different Than Every Other Business, Including Other Vices Like Alcohol and Tobacco?

What separates commercialized gambling from every other business, including other vices like alcohol and tobacco, is it's a big con game. It's a form of consumer financial fraud in the family of price-gouging and false advertising.

If you pay for a pizza, a ticket to a sporting event, or a glass of wine, that's what you receive in return. It's a one-for-one exchange. In commercialized gambling, what you receive is *a financial exchange* offering *the lure* that *you might* win money. But this financial exchange is mathematically stacked against you so inevitably you will lose your money in the end, especially if you keep gambling. Citizens are conned into thinking they can win money on games that are designed to get them fleeced in the end. Success only comes at someone else's expense. That's what the phrase "the House always wins" really means.

This con is the reason why commercialized gambling is still illegal *unless* you partner with state government. None of us can run our own state lottery. None of us can run our own casino or online gambling business unless we're in partnership with the state.

My favorite fact about "The Big Con" is this: with the zeal of a teetotaler, most of the people who operate and invest in commercialized gambling schemes like online gambling, along with the public officials who lobby to bring them in, ***rarely, if ever, gamble themselves.*** Yet these hypocrites cause life-changing financial losses for tens of millions of Americans. We have awarded these individuals special status by inducting them into ["The Hypocrite Hall of Fame"](https://www.stoppredatorygambling.org/meet-the-men-and-women-enshrined-as-members-of-the-hypocrite-hall-of-fame/) which you can view by visiting our website.<sup>1</sup>

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<sup>1</sup> "The Hypocrite Hall of Fame," January 2025. <https://www.stoppredatorygambling.org/meet-the-men-and-women-enshrined-as-members-of-the-hypocrite-hall-of-fame/>



**Key Facts Every Legislator Needs to Know About HB1308 - A Bill That Would  
Authorize Commercialized Online Gambling Across the State:**

- 1) The amount of illegal gambling *has increased* since states introduced online gambling, *the complete opposite* of what gambling operators claimed would happen.**

*The Sunday New York Times's* series in November 2022 on the national lobbying campaign to push online gambling revealed that the American Gambling Association (AGA) orchestrated the phony “They’re already doing it”/“We’ll reduce illegal gambling” narrative as a multimillion dollar national public relations campaign to create a fake sense of momentum for online gambling.<sup>2</sup>

Yet at the same time it was peddling “We’ll reduce illegal gambling” fiction to state legislatures across the US, the AGA wrote a 2022 letter to then US Attorney General Merrick Garland calling on him to take action against the growing problem of illegal online gambling, ***four years after legalization began!*** In the AGA’s *own words* to AG Garland:

- “A vast illegal sports betting market continues to exist through offshore websites, which have established well-known brands—such as Bovada, MyBookie and BetOnline—that operate with a high degree of visibility and are readily accessible to every American with a smart phone or Internet connection. These illegal sites also enjoy many competitive advantages that allow them to offer better odds and promotions...”<sup>3</sup>
- “52 percent of gamblers continue to utilize illegal bookmakers.”<sup>4</sup>

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<sup>2</sup> “A Risky Wager: Key Findings From The Times’ Investigation of Sports Betting,” *The Sunday New York Times*, Nov, 20, 2022. Pg. 1. <https://www.nytimes.com/2022/11/20/business/sports-betting-investigation.html>

<sup>3</sup> American Gambling Association Letter to US Attorney General Merrick Garland, April 13, 2022: [https://www.americangaming.org/wp-content/uploads/2022/04/AGA\\_DoJIIllegalGambling-4.13.22.pdf](https://www.americangaming.org/wp-content/uploads/2022/04/AGA_DoJIIllegalGambling-4.13.22.pdf)

<sup>4</sup> *Ibid.*

- “Internet searches for illegal betting sites increased by 38% last year, faster than the rate of searches for legal betting sites.”<sup>5</sup>
- “Searches for offshore online gambling brands represented a majority of all sportsbook searches.”<sup>6</sup>

The facts coming in from the states themselves further demonstrate this truth: according to a study commissioned by the Massachusetts Gambling Commission, the state where DraftKings is headquartered, **citizens who use illegal sports books in Massachusetts jumped from 4 percent in 2022 to 18 percent in 2023, after sports betting was legalized.**<sup>7</sup>

It is also important to highlight that the figures promoted by gambling industry lobbyists about the alleged problem of “illegal gambling” occurring in Hawaii *are not* coming from an independent source. Gambling lobbyists are not citing data produced by the FBI or the Hawaii Department of Law Enforcement. The source of their numbers are gambling industry trade groups and gambling consultants, entities that have a strong financial interest in commercialized gambling bills being pushed through the Hawaii Legislature.

Despite this mounting pile of facts, gambling industry lobbyists and the state legislators who carry the online gambling bills continue to willfully mislead their colleagues, the media, and the public by claiming that allowing online gambling would reduce illegal gambling. Why do they continue to make these blatantly false claims?

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<sup>5</sup> American Gambling Association Letter to US Attorney General Merrick Garland, April 13, 2022: [https://www.americangaming.org/wp-content/uploads/2022/04/AGA\\_DoJIIllegalGambling-4.13.22.pdf](https://www.americangaming.org/wp-content/uploads/2022/04/AGA_DoJIIllegalGambling-4.13.22.pdf)

<sup>6</sup> *Ibid.*

<sup>7</sup> “Addiction in mind, Mass Gambling officials mull stricter advertising regulations,” *Commonwealth Magazine*, June 24, 2024 <https://commonwealthbeacon.org/gambling/addiction-in-mind-mass-gaming-officials-mull-stricter-advertising-regulations/>

## **2) The Mainland United States is Experiencing a Metastasizing Epidemic of Gambling Addiction Among Young Adults and Teens Because of the Exploitation and Manipulation By Online Gambling Operators. Passing HB1308 Will Unleash This Epidemic Upon Young People Across Hawaii.**

Almost every major national news organization has reported on the epidemic of gambling addiction among young people metastasizing across the US because of the introduction of online gambling.<sup>8</sup>

Young adults, especially young males, are being targeted by online gambling apps and exposed to a barrage of gambling marketing to incentivizing them to gamble. It's a key reason why states are reporting the number one demographic calling gambling addiction hotlines today are young adults and teens.<sup>9</sup>

Kids used to collect sports cards growing up as fans of their favorite athletes and teams. Now kids are gambling. The high frequency of marketing by gambling operators has normalized gambling for kids, leading them to believe gambling was central to playing and watching sports.

Exposing young people to gambling ads normalizes and desensitizes them to the dangers of gambling and makes them more likely to develop problems later in life. They grow up mistakenly thinking it's a harmless activity. The younger children start gambling, the more likely it is they will become habitual and addicted gamblers.

After the harm that online gambling operators have inflicted on the mainland, why would Hawaiian public officials welcome them in to target the state's young adults and teens?

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<sup>8</sup> "‘We’re killing the youth of America’: calls grow for crackdown on US gambling," *The Guardian*, December 1, 2023. <https://www.theguardian.com/us-news/2023/dec/01/sports-betting-regulation-gambling-addiction>

<sup>9</sup> "Teens Are Developing ‘Severe Gambling Problems’ as Online Betting Surges: An increasing amount of evidence suggests that young adults and even minors are easily able to bet online despite a variety of industry safeguards." *Vice*, October 11, 2023. <https://www.vice.com/en/article/4a37mp/teens-are-developing-severe-gambling-problems-as-online-betting-surges>

### **3) Online Gambling Operators Use Deceptive Marketing Tactics to Minimize the Public Health and Financial Risks of Online Sports Gambling**

The American Psychiatric Association's DSM-V, considered "the mental health bible" by hospitals, health insurance companies, and other health care professionals, now recognizes commercialized gambling as addictive as cocaine, opioids, and heroin.<sup>10</sup> Despite its status as a known, dangerous addictive product, the corporate online gambling industry currently markets its offerings as "harmless fun," making itself attractive to young people by offering "free bets" and normalizing the activity with massive advertising and marketing.

But these corporations are also deceptively minimizing the actual financial harm their products cause. Many citizens who have become addicted now have personal debt levels *close to \$100,000*.<sup>11</sup>

In addition, a recent major national study found that online sports gambling has decreased the consumer financial health of everyday Americans, especially young men.<sup>12</sup> According to the study, states with legal online sports gambling saw a significant drop in average credit score and significant increases in both the amount of money in debt collections and bankruptcy filings and the amount of money in debt collections.<sup>13</sup>

Allowing online sports gambling in Hawaii will dramatically harm the financial well-being of tens of thousands of families across the state. We don't need to speculate about what the toll of predatory gambling will be in Hawaii. Just look at the massive financial losses that Americans on the mainland are already suffering to predatory gambling:

- **Americans on the mainland are on a downward spiral to lose almost \$1 trillion of their personal wealth to commercialized sports gambling, regional casinos, state lotteries, and video gambling machine venues combined over the next five years.**<sup>14</sup>

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<sup>10</sup> American Psychiatric Association, (DSM-5), 2025. <https://www.apa.org/monitor/2023/07/how-gambling-affects-the-brain>

<sup>11</sup> "The Human Cost of the Sports-Betting Boom: Why is no one paying attention?" *Men's Health Magazine*, September 2023. <https://www.menshealth.com/health/a44652587/sports-betting-gambling-dangers/>

<sup>12</sup> "The Financial Consequences of Legalized Sports Gambling," a study by Dr. Brett Hollenbeck of UCLA, Poet Larsen of USC, and Dr. Davide Prosperio of USC, July 2024. [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=4903302](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4903302)

<sup>13</sup> *Ibid.*

<sup>14</sup> H2 Gambling Capital, 2025. [h2gc.com](https://h2gc.com)

- **Americans on the mainland lost more than \$150 billion in personal wealth to predatory gambling in 2024.<sup>15</sup>**
- **Americans on the mainland *are losing almost \$300,000 of personal wealth every minute* to predatory gambling.**

The people of Hawaii have largely been spared these massive, life-changing financial losses because of the foresight and wisdom of prior Hawaii legislatures and governors.

**4) “Responsible Gambling” campaigns funded by the gambling industry and state government officials are a sham. Their primary purpose is merely to *give the appearance* that something is being done to protect the public from predatory and dangerous business practices.**

The corporate online gambling industry is relentlessly targeting individuals who are demonstrating fundamental and visible symptoms of suffering from a gambling addiction.<sup>16</sup> Operators have precise records and data about an individual’s online gambling behavior and patterns such as the amount of money an individual gambles, the *frequency* with which he or she gambles, whether an individual “chases” one’s losses, and whether the person demonstrates a preoccupation with gambling.<sup>17</sup>

Gambling operators often assign “hosts” to keep in continuous contact with these individuals, creating a “personal” relationship that usually involves hundreds of text messages that can begin first thing in the morning and continue throughout regular working hours, the subject of which are almost always special financial bonuses, deposit incentives, and credits for past gambling losses.<sup>18</sup> This predatory behavior is essential to

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<sup>15</sup> H2 Gambling Capital, 2025. [h2gc.com](https://h2gc.com)

<sup>16</sup> "A Child Psychiatrist Tried to Quit Gambling - Betting Apps Kept Her Hooked," *The Wall Street Journal*, by Katherine Sayre, February 18, 2024. [https://www.wsj.com/business/hospitality/gambling-addiction-sports-betting-apps-4463cde0?mod=Searchresults\\_pos1&page=1](https://www.wsj.com/business/hospitality/gambling-addiction-sports-betting-apps-4463cde0?mod=Searchresults_pos1&page=1)

<sup>17</sup> *Ibid.*

<sup>18</sup> *Ibid.*

the online gambling industry's business model: as reported by *The Wall Street Journal*, 70% of online gambling revenue comes from *less than 1/2 of 1% of all gambling customers*.<sup>19</sup>

These types of predatory business practices are why there are at least two fundamental questions that *every* state legislator who is serious about their job has a duty to ask. The first is what percent of commercialized gambling profits is based upon citizens who have become addicted gamblers? What you will learn is the gambling industry business model depends upon the addicted citizen:

- Reinforcing what *The Wall Street Journal* uncovered in its investigation, one of the most influential studies of online gambling in the world found that 86% of gross online gambling profits were extracted from 5% of gamblers.<sup>20</sup>
- In the brick-and-mortar casino business, it's been reported there are "at least nine independent studies demonstrating that addicted gamblers generate up to 60% of total gambling revenues."<sup>21</sup>

The second question every serious legislator needs to ask is what percent of gambling profits comes from people who follow "responsible gambling codes of conduct?" The reality is the percentage of gambling profits that comes from people who follow "responsible gambling codes of conduct" (i.e., the casual gambler) is *virtually irrelevant to their profits*. NYU Professor Natasha Schull reported in her nationally acclaimed book *Addiction By Design* that people who follow responsible gambling guidelines *made up 75% of the players but contribute a mere 4% of gambling profits*. "If responsible gambling were successful then the industry would probably shut down for lack of income," the author of the study said.<sup>22</sup>

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<sup>19</sup> A Child Psychiatrist Tried to Quit Gambling - Betting Apps Kept Her Hooked," *The Wall Street Journal*, by Katherine Sayre, February 18, 2024. [https://www.wsj.com/business/hospitality/gambling-addiction-sports-betting-apps-4463cdeo?mod=Searchresults\\_pos1&page=1](https://www.wsj.com/business/hospitality/gambling-addiction-sports-betting-apps-4463cdeo?mod=Searchresults_pos1&page=1)

<sup>20</sup> "Exploring Online Patterns of Play," National Center for Social Research (UK), March 9, 2021. [https://www.begambleaware.org/sites/default/files/2021-03/PoP\\_Interim%20Report\\_Short\\_Final.pdf](https://www.begambleaware.org/sites/default/files/2021-03/PoP_Interim%20Report_Short_Final.pdf)

<sup>21</sup> "How Casinos Enable Gambling Addicts," *The Atlantic*, By John Rosengren, December 2016 <https://www.theatlantic.com/magazine/archive/2016/12/losing-it-all/505814/>

<sup>22</sup> Natasha Dow Schull, PhD, *Addiction By Design, Machine Gambling in Las Vegas*, Pg. 267 (2012), available at <http://press.princeton.edu/titles/9156.html>

## Conclusion

Predatory gambling, including its latest form of online commercialized sports gambling, is an antiquated, outdated public policy and a relic of past failures of leadership. It has inflicted life-changing financial losses on tens of millions of Americans.<sup>23</sup> Its profits are based upon cultivating an addiction that causes a degree of human misery like very few things can including significant increases in rates of personal bankruptcy, divorce, domestic violence, and suicides.<sup>24</sup> And lastly, it has proven to be the ultimate budget gimmick as a state government revenue source, leading to higher taxes for less services over the long term.<sup>25</sup> *You pay even if you don't play.*

Over the last forty years, the citizens of Hawaii have experienced better economic mobility out of poverty, more stable families, less addiction, less domestic violence, stronger communities, less state budget problems, and lower taxes because the state officials said No to predatory gambling.

Thank you for your serious consideration of the facts presented in our testimony. If you need further information about this issue, I invite you and your staff to please contact me by email [mail@stoppredatorygambling.org](mailto:mail@stoppredatorygambling.org) or phone (202) 567-6996.

Thank you for your work.

Sincerely,



Les Bernal, National Director  
Stop Predatory Gambling

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<sup>23</sup> Natasha Dow Schull, PhD, *Addiction By Design, Machine Gambling in Las Vegas*, Pg. 267 (2012), available at <http://press.princeton.edu/titles/9156.html>

<sup>24</sup> Institute for American Values, Why Casinos Matter Institute for American Values, Council on Casinos, Why Casinos Matter, Thirty-One Evidence-Based Propositions from the Health and Social Sciences, September 2013, at 29, <https://stoppredatorygambling.org/wp-content/uploads/2013/09/2013-Why-Casinos-Matter-FINAL.pdf>

<sup>25</sup> "State Revenues from Gambling: Short-Term Relief, Long-Term Disappointment," Nelson A. Rockefeller Institute of Government, SUNY-Albany, April 2016, [http://www.rockinst.org/pdf/government\\_finance/2016-04-12-Blinken\\_Report\\_Three.pdf](http://www.rockinst.org/pdf/government_finance/2016-04-12-Blinken_Report_Three.pdf)

## **About Stop Predatory Gambling**

Stop Predatory Gambling believes people are worth more than money. We are a national nonprofit organization with members of all political stripes in all 50 states whose mission is to reveal the truth behind commercialized gambling to advocate for those who have suffered harm, to prevent more victims, and to champion policy reforms that stop *predatory* gambling. We do not accept financial contributions from commercialized gambling interests.





March 13, 2025

### **HB1308 - OPPOSE Sports Wagering**

Aloha Senators:

HI Good Neighbor strongly opposes all versions of HB1308, the legalization of online sports wagering. Using data and ads to manipulate behavior and with 24/7 access, users/future addicts stand no chance against this predatory, multibillion dollar industry.

**Whether legal or illegal, whether you call it sports wagering or gambling, let's not profit off of people's misfortunes and addictions.**

At a time when our residents are living paycheck to paycheck, why legalize a highly addictive activity that will tear down families instead of build them up? We should not make it easier for families to enter into the cycle of poverty, or remain there. All evidence shows that gambling is a loser's game. The only winners in gambling are predatory businesses, while families and communities bear the social and economic consequences of the broke and broken.

Please read the testimony of the national group [Stop Predatory Gambling](#) and the abundance of available information by those who are not profiting from this insidious industry.

[\*The Predatory Gambling Industry Is Misleading Voters\*](#): "Gambling companies are convincing states to legalize sports betting with promises of tax-revenue windfalls. The benefits are often less than promised--and they come at a severe human cost."

[\*'Addictive, Exploitive, Manipulative': Les Bernal Breaks Down Predatory Gambling Ahead of Super Bowl\*](#): "It's the only business in the world where the business owner or the business operator is trying to hurt you."

[\*Is Gambling More Addictive Than Drugs?\*](#): "A gambling addict is five times more likely to die via suicide than an alcoholic or a drug addict."

**Please put our people over profits and vote NO on HB1308.**

Mahalo,

Christine Otto Zaa, HI Good Neighbor



Senator Lynn DeCoite, Chair  
Senator Glenn Wakai, Vice Chair  
Committee on Economic Development and Tourism

Senator Jarrett Keohokalole, Chair  
Senator Carol Fukunaga, Vice Chair  
Committee on Commerce and Consumer Protection

Thursday, March 13, 2025; 1:02 p.m.  
Conference Room 229 & Videoconference

**RE: HB 1308 HD3 – Relating to Sports Wagering – In Opposition**

Aloha Chairs DeCoite and Keohokalole, Vice Chairs Wakai and Fukunaga and Members of the Committees:

Boyd Gaming appreciates the opportunity to provide written testimony in opposition to HB 1308 HD3, which would allow for the regulation of sports wagering by the Department of Commerce and Consumer Affairs (DCCA).

Founded in 1975, Boyd Gaming is now a nationwide gaming company operating 28 casinos in 11 states, and has a presence in 19 distinct markets including our online presence in online gaming and sports wagering. Our perspective that we are sharing with you today has been shaped by 50 years of experience in the gaming industry, operating in all facets of gaming including brick-and-mortar casinos, sports wagering, online real money and social gaming, among others.

Our Company has strong ties to Hawai'i, as the state and its residents were a critical component of Boyd's foundational beginnings and continue to be an important part of the Company's success today. Boyd Gaming also owns and operates Vacations Hawaii, which has served over 1.5 million Hawai'i residents with convenient and affordable direct flights to Las Vegas since 1996. Vacations Hawaii is proud to be an established part of Hawai'i's local history, community and economy with employees based in both Hawai'i and in Las Vegas.

While sports wagering is an important component of an overall gaming policy framework, taken alone it is not a significant source of tax revenue and creates few jobs. Many other states in comparable sized markets to Hawai'i that have passed isolated sports wagering legislation have been disappointed in the outcome—tax revenues from online sports wagering are often less than anticipated, and the revenues are usually not sufficient to fund or sustain regulatory and enforcement oversight and a responsible gaming infrastructure, crucial components of any gaming framework.

With no underlying public policy objective, Boyd Gaming believes that HB 1308 HD3 is too limited, restrictive and premature. The State would be better suited toward a public policy that can serve as a catalyst of economic activity, employment, investment, and tax revenue.

As a result, we prefer SCR 121, which requests the Department of Business Economic Development and Tourism (DBEDT) to establish a Tourism and Gaming Working Group to develop a comprehensive tourism gaming framework. We believe that SCR 121 is an appropriate first step for the Legislature to take before passing any gaming policy legislation. Given that Hawai'i currently does not have any form of legalized gaming, the state has a unique opportunity to create a comprehensive gaming policy framework that is specifically tailored to Hawai'i's unique culture and tourism economy. The data, information and analysis done by the working group will be critical to help shape public policy for the Legislature to consider that will serve as a catalyst of economic growth, job creation, capital investment, and state and local tax revenue. Any gaming policy considered in Hawai'i should be complementary and additive to Hawai'i's existing robust tourism and hospitality industry. However, if done correctly, the main focus of gaming policy should not be solely to authorize gaming, but drive significant private capital investment to build upon and enhance Hawai'i's existing tourism infrastructure while supporting local priorities. The working group established by SCR 121 would allow for sufficient time, information and expertise to establish a comprehensive tourism framework for consideration by the Legislature to best position Hawai'i to take advantage of the intersection of tourism, sports, entertainment and gaming as part of the state's own "Fun Economy."

Boyd Gaming respectfully requests that the Committees defer this measure because of the reasons stated above. Thank you for the opportunity to submit testimony on this measure.



**Hawaii Senate  
Joint Committee on  
Economic Development and Tourism & Commerce and Consumer Protection**

**Testimony in Support of HB 1308 HD3**

**March 13, 2025**

Chair DeCoite, Chair Keohokalole, and members of the Joint Senate Committee on Economic Development and Tourism & Commerce and Consumer Protection, thank you for the opportunity to provide testimony in support of HB 1308 HD3.

My name is Kathleen (Kate) Owen, and I am an attorney with the law firm Orrick, Herrington & Sutcliffe. I represent the Sports Betting Alliance (“SBA”), and I am submitting this testimony on their behalf. The SBA is a trade organization comprised of many of the top sports betting operators in the country—BetMGM, DraftKings, Fanatics, and FanDuel. Taken together, our membership is active in nearly all of the 33 U.S. jurisdictions<sup>1</sup> with legal online sports betting.

Nearly four-fifths of the states now offer some form of sports betting, which is a remarkable development since sports betting was restricted to only a handful of states prior to 2018. However, the rapid adoption of sports betting by state legislatures since the Supreme Court struck down that restriction comes as no surprise. Allow me to highlight three reasons why.

First, there is a robust illegal sports betting market that thrives in the absence of a legal, regulated framework. The American Gaming Association estimated in 2022 that Americans wager \$63.8 billion dollars each year in the illegal sports betting market<sup>2</sup>—which works out to nearly \$300 million wagered in Hawaii alone. This money is being wagered with offshore websites and illegal bookies with no oversight, consumer protections, or revenue generated for the state. The illegal and unregulated market continues to grow around the country in states without a legal alternative, and Hawaii is no exception.

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<sup>1</sup> Thirty-one states plus the District of Columbia and Puerto Rico, including Missouri where voters approved legal online sports betting in November 2024, and it is expected to go live later this year.

<sup>2</sup> *Sizing the Illegal and Unregulated Gaming Markets in the United States*, American Gaming Association, November 2022. Available at [americangaming.org/wp-content/uploads/2022/11/Sizing-the-Illegal-and-Unregulated-Gaming-Markets-in-the-US.pdf](https://americangaming.org/wp-content/uploads/2022/11/Sizing-the-Illegal-and-Unregulated-Gaming-Markets-in-the-US.pdf)

Second, sports wagering is offered safely and responsibly by reputable operators in jurisdictions where it is legal. These operators implement robust measures with regard to identity verification, consumer protection, responsible gaming, and game integrity that are not present in the illegal market.

Third and finally, states stand to generate significant revenue by putting a regulatory framework in place around this activity. By channeling this activity into the legal market and building a robust and responsible market for sports betting, Hawaii stands to gain millions per year in additional tax revenue. In addition to Hawaii residents, Hawaii welcomes approximately 10 million tourists each year, which will create additional tax revenue potential.

A regulated, competitive mobile sports betting market would replace the predatory, illegal platforms and bookies already operating in Hawaii and generate new revenue for the state through a policy that has the support of constituents. According to a 2022 poll conducted by Anthology Research, 73% of Hawaii residents support legalizing and regulating online sports wagering in Hawaii for adults 21 years of age or older to generate annual tax revenue.<sup>3</sup>

It is also important to highlight that despite purported studies and news stories to the contrary, the reality is that approximately 97% of individuals gamble responsibly. The vast majority of participants view sports betting as a form of entertainment that enhances their sports viewing experience. And the experts have reached the same conclusion. For example, the National Council on Problem Gambling (NCPG) has found that severe problem gambling affects only an estimated 1% of the population nationwide.<sup>4</sup> Two states studied their own problem gambling rates after they legalized sports betting and found them to be consistent with those nationwide rates.<sup>5</sup> One of the states concluded that “[c]onsidering that legal gambling availability has continued to increase both in [the state] and North America more generally beyond the early 2000s, the present fairly low rate of problem gambling illustrates that populations tend to adapt to the presence of legalized gambling over time.”<sup>6</sup>

In their February 12, 2025 testimony on this bill, the NCPG advised that an estimated 2.2% percent of the adult population in Hawaii currently struggles with problem gaming, which is consistent with the relatively static national average as well as the rates found in legal sports betting states, despite the fact that gambling is not legal in Hawaii. This means that the individuals in Hawaii who are currently struggling are doing so in the dangerous illegal market.

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<sup>3</sup> Specifically, the Anthology Research survey inquired whether participants support this legalization “to generate annual tax revenue which can be used to improve Hawaii schools and to fund other critical priorities for the islands.”

<sup>4</sup> *FAQs: What is Problem Gambling?*, The National Council on Problem Gaming. Available at <https://www.ncpgambling.org/help-treatment/faqs-what-is-problem-gambling/>

<sup>5</sup> Connecticut found a problem gaming rate of 1.9% and Indiana a rate of between 1.3-2.3%. *Study: Connecticut Problem Gambling Declines Over Past Three Decades*, SBC Americas, February 22, 2024. Available at <https://sbcamericas.com/2024/02/22/connecticut-study-gambling-residents/>

<sup>6</sup> *Adult Gambling Behaviors in Indiana 2022*, Prevention Insights at the Indiana University School of Public Health, 2022. Available at [https://ipgap.indiana.edu/documents/2022\\_Adult\\_Gambling\\_Behaviors\\_in\\_Indiana.pdf?\\_gl=1\\*oagzyh\\*\\_ga\\*MTI3NDQwMDk2LjE2O DkwNDM3NDQ.\\*\\_ga\\_61CH0D2DQW\\*MTY4OTA0Mzc0NC4xLjAuMTY4OTA0Mzc0NC42MC4wLjA.&\\_ga=2.262835852.146966882.3.1689043745-127440096.1689043744](https://ipgap.indiana.edu/documents/2022_Adult_Gambling_Behaviors_in_Indiana.pdf?_gl=1*oagzyh*_ga*MTI3NDQwMDk2LjE2O DkwNDM3NDQ.*_ga_61CH0D2DQW*MTY4OTA0Mzc0NC4xLjAuMTY4OTA0Mzc0NC42MC4wLjA.&_ga=2.262835852.146966882.3.1689043745-127440096.1689043744)

HB 1308 HD3, however, includes extensive problem gaming provisions and consumer protections, including a provision requiring a to-be-determined percentage of taxes collected to be deposited into a problem gambling prevention and treatment fund, which will be a benefit to all residents of Hawaii. Additionally, the bill requires that all operators be required to conspicuously display in all advertising for sports wagering the availability of the toll-free helpline “1-800-GAMBLER,” which spreads the message that this resource is open to everyone who needs help.

There have also been allegations that sports betting leads to more violent crime. This is simply not based in fact. We can point to several states, including Arizona, Connecticut, Delaware, Illinois, and New Jersey, that have experienced a *decrease* in violent crime after legal sports betting launched. In fact, based on FBI data, nine out of the ten states with the lowest rate of violent crime have legal and regulated sports betting.<sup>7</sup>

Opponents of legal sports betting have also cited a study finding that unexpected game losses by the home team on a Sunday increase intimate partner violence (“IPV”) more in states where sports betting is legal than in states where sports betting is not legal. But this study suffers from numerous flaws, including the fact that the authors’ reported increase from the baseline is so small and statistically insignificant that it could be driven by randomness and coincidence—showing a purported change in IPV from 4.17 per 1 million people up to 4.21 per 1 million people. This suggests that the study shows minimal correlation at best but certainly not causation between sports betting and violence—the study does not even analyze whether the individuals involved in IPV had placed bets.

Similarly, the assertion that sports betting leads to higher rates of bankruptcies and other markers of financial distress is not based on a sound empirical foundation. Opponents have cited population or state-level surveys that, just like the IPV study, try to ascribe correlation to causation. Notably, these studies—purporting to show higher credit card delinquencies, lower savings, or higher rates of bankruptcy—fail to test or control for external variables and larger macroeconomic factors driving such results, including inflationary and other cost pressures. For example, it is important to note that the timing of legalization of sports betting in many states coincided with the COVID-19 pandemic. Thus, changes in behavior and personal finances during COVID may be correlated with the timing of the launch of sports betting, leading to biased or overstated results. Critically, none of them determine whether the additional individuals or households that experienced financial distress ever participated in online sports betting—leaving any connection to sports betting speculative and tenuous at most.

The authorization of the legal market removes the stigma that some may feel when struggling with problem gambling in the illegal market and opens an invaluable door for those who need

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<sup>7</sup> *Low Violent Crime*, US News & World Report, accessed on Feb. 22, 2025. Available at [https://www.usnews.com/news/best-states/rankings/crime-and-corrections/public-safety/violent-crime-rate#google\\_vignette](https://www.usnews.com/news/best-states/rankings/crime-and-corrections/public-safety/violent-crime-rate#google_vignette)

help.<sup>8</sup> While it is true that call-center traffic often increases when online sports betting is legalized, regulators and experts have cautioned that this does not necessarily correlate to an increase in problem-gaming cases. Rather, many calls are coming in from people seeking information such as winning lottery numbers (in states where the lottery is legal), technology help with apps, or customer service, rather than treatment. The Executive Director of the NCPG has called call volume a “fairly weak predictor of gambling addiction.” The above findings are consistent with rates observed across the U.S., suggesting there is no evidence of a significant increase in problem gambling as a result of legalization.

Finally, we thank the members of the legislature for the robust and productive dialogue around creating a sports wagering framework that fits the unique needs of the state of Hawaii. Accordingly, the SBA respectfully requests the following amendments to the bill, which we believe are consistent with feedback we have received from the legislature and also in the course of our participation in the Working Group.

- On Page 2, Lines 12-13, replace “department of commerce and consumer affairs” with “department of business, economic development, and tourism.” We have heard the feedback from the DCCA that this regulatory framework should not be housed in their department and recommend that this should be reverted back to DBEDT.
- On Page 4, Lines 15-18, we request that part of the definition of “Qualified gaming entity” be amended as follows:
  - “Qualified gaming entity” means an entity that ~~can offer~~s sports wagering through computers, mobile applications, or digital platforms ~~in no fewer than three jurisdictions in the United States~~ pursuant to ~~a the~~ Hawaii state regulatory structure.”
  - We have heard the feedback of legislators that they would prefer a more open market, including one that could possibly include a start-up, Hawaii-based operator in the future, and we defer to the preference of the legislature on this provision. We originally included this language to ensure that entrants to the Hawaii market were already carefully vetted and regulated as sports betting operators elsewhere in the United States. Accordingly, the subsequent amendment will be necessary as well.
- On Page 8, Lines 16-20, we suggest the following amendment:

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<sup>8</sup> The increased visibility of the 1-800-GAMBLER number that accompanies the entrance of the legal market allows for people whose addiction predates legalization to engage with it, and it can also serve as a resource for people whose gambling problems have nothing to do with sports betting. Robert Williams, Executive Director of the New York State Gaming Commission, emphasized in his 2023 testimony before the New York Senate that the “advertising by mobile sports wagering companies has resulted in unprecedented exposure for the HOPEline and I am encouraged that people are using it.” *Joint Public Hearing, Mobile Sports Betting in New York: A First Year Review & Its Budget Impact*, January 31, 2023. Available at [https://www.nysenate.gov/sites/default/files/robert\\_williams\\_testimony.pdf](https://www.nysenate.gov/sites/default/files/robert_williams_testimony.pdf)

- (5) For a sports wagering operator applicant, proof that the sports wagering system has been tested and certified for use in Hawaii or another United States jurisdiction by an independent testing laboratory within the last six months; and
- On Page 14, Line 4, insert “500,000” in the blank provision regarding initial or renewal sports wagering operator license fees. After additional analysis and discussions with legislators and the Working Group, we propose to double the amount of the five-year-license that was initially proposed in the initial bill draft. With this entire sum paid in year one to cover the five-year period, we believe that this sum will cover the regulatory costs necessary for administering this chapter.
- On Page 15, Line 3, reinsert “250,000” in the blank provision regarding a temporary license fee for operators. Temporary license fees help quickly generate capital for the Department as it gets the full framework established, and it can help to cover initial, one-time costs of setting up the framework within the Department.
- On Page 17, Line 8, insert “20,000” in the blank provision regarding initial or renewal sports wagering supplier license fees. Consistent with the above, we propose to double the amount of the five-year-license that was proposed in the initial bill draft.
- On Page 18, Line 4, reinsert “10,000” in the blank provision regarding a temporary license fee for suppliers.
- Delete Page 26, Line 6 to Page 27, Line 9, and replace it with the language attached hereto at “Exhibit A.”
  - Based on feedback received, we have endeavored to provide updated language regarding establishing a sports betting and problem gambling prevention and treatment special fund.
  - We have also proposed language regarding appropriating initial start-up sums to DBEDT to establish the sports betting framework, which would then be repaid to the general fund. The purpose of this appropriation would be to “carry out the purposes of this Act, including the establishment, hiring, and filling of three permanent full-time equivalent (3.0 FTE) positions to carry out the purposes of the sports betting program established pursuant to this Act.”
  - In addition to hiring the requisite FTEs to run the program, as set forth in our proposed language, part of this sum may be used to hire a consultant, such as a former regulator from another state, to assist with this set-up process.



- Finally, on Page 1, Lines 8-12, we request that part of the definition of “Adjusted gross sports wagering receipts” be amended as follows:
  - “Adjusted gross sports wagering receipts” means gross sports wagering receipts less the total of all sums actually paid out as winnings to patrons, including the monetary value of any merchandise or thing of value awarded as a prize, and ~~subject to~~ federal ~~income~~ excise tax.”
  - The inclusion of “federal excise tax” is a necessary component to the calculation of adjusted gross sports wagering receipts since the federal government imposes a 0.25% excise tax on the amounts wagered on legal sports betting. Without the inclusion of this provision, sports betting operators would be taxed twice for this same amount.

The SBA supports HB 1308 HD3 and the framework that it would establish to regulate sports betting in Hawaii. Thank you again for the opportunity to testify.

# **Exhibit A**

§ -12 Sports betting and [P]problem gambling prevention and treatment special fund. (a) There shall be established the sports betting and problem gambling prevention and treatment special fund into which shall be deposited:

(1) Sports wagering operator license fees collected under section -5;

(2) Appropriations by the legislature to the special fund; and

(23) The portion of taxes collected under section -11 for deposit into the problem gambling prevention and treatment special fund.

Any interest and moneys earned on the investments shall be credited to the sports betting and problem gambling prevention and treatment special fund. Notwithstanding any other provision of law to the contrary, any moneys remaining in the special fund at the end of the biennium shall not revert to the credit of the general fund of the State.

(b) Subject to legislative appropriation, moneys in the sports betting and problem gambling prevention and treatment special fund shall be expended at the discretion of the director of [by] the department for:

(1) Positions and operating costs; and

(2) A prevention and treatment program, including:

(4A) Counseling and other support services for disordered and problem gamers;

(2B) Developing and implementing problem gaming treatment and prevention programs;  
and

(3C) Creating and disseminating responsible gaming education and messages.

(3) Any other expenditure necessary, consistent with this chapter to implement a sports betting program.

SECTION . There is appropriated out of the general revenues of the State of Hawaii the sum of \$400,000 or so much thereof as may be necessary for fiscal year 2025-2026, and the same sum or so much thereof as may be necessary for fiscal year 2026-2027, to be deposited into the sports betting and problem gambling prevention and treatment special fund established pursuant to section -12.

SECTION \_\_\_\_ . There is appropriated out of the sports betting and problem gambling prevention and treatment special fund the sum of \$400,000 or so much thereof as may be necessary for fiscal year 2025-2026 and the same sum or so much thereof as may be necessary for fiscal year 2026-2027 to carry out the purposes of this Act, including the establishment, hiring, and filling of three permanent full-time equivalent (3.0 FTE) positions to carry out the purposes of the sports betting program established pursuant to this Act.

The sums appropriated shall be expended by the department for the purposes of this Act.

SECTION \_\_\_\_ . Not later than July 1, 2027, the department shall establish a repayment plan and schedule to repay to the general fund, the sums deposited into the sports betting and problem gambling prevention and treatment special fund established pursuant to section -12. The department shall only use moneys from the sports betting and problem gambling prevention and treatment special fund to repay the general fund.

SECTION \_\_\_\_ . For the purposes of effectuating this Act, the personnel hired and the contracts entered into by the department, pursuant to this Act, shall be exempt from chapter 76, Hawaii Revised Statutes, for a period beginning on July 1, 2025, and ending on June 30, 2027; provided that:

(1) All personnel actions taken pursuant to this Act by the department after June 30, 2027, shall be subject to chapter 76, Hawaii Revised Statutes, as appropriate; and

(2) Any employee hired by the department to effectuate this Act, who occupies a position exempt from civil service on July 1, 2027, shall:

(A) Be appointed to a civil service position; and

(B) Not suffer any loss of prior service credit, vacation or sick leave credits previously earned, or other employee benefits or privileges;

provided that the employee possesses the minimum qualifications and public employment requirements for the class or position to which appointed; provided further that subsequent changes in status shall be made pursuant to applicable civil service and compensation laws.



**LATE**

**Written Statement of Cole Wogoman  
National Council on Problem Gambling**

**Senate Committee on Economic Development and Tourism and Senate Committee on  
Commerce and Consumer Protection  
HB 1308 HD 3  
March 12, 2025**

Dear Chairs DeCoite and Keohokalole and Members of the Committees:

I write on behalf of the National Council on Problem Gambling (NCPG), the sole national advocate for those suffering from a gambling addiction and their loved ones, to provide comments on HB 1308 HD 3, which would legalize sports betting in the state of Hawaii. NCPG's mission is to lead state and national stakeholders in the development of comprehensive policy and programs for all those affected by problem gambling. Our vision is to improve health and wellness by reducing the personal, social, and economic costs of problem gambling. NCPG is neither for nor against legalized gambling.

There are an estimated 25,000 (2.2% of the adult population) Hawaiians currently struggling with a gambling problem. In addition, according to the *2021 Survey of Problem Gambling Services in the United States*, Hawaii tied for last out of 50 U.S. states in 2021 in terms of per capita public funds dedicated to problem gambling services. The average per capita allocation of public funds for problem gambling services in the 42 states reporting publicly funded services was 40 cents; Hawaii's per capita public investment was zero. We stress this to illustrate that right now those who develop a problem gambling have very few resources in place to assist them.

HB 1308 HD 3, currently contemplates devoting a portion of tax revenue to problem gambling treatment and services, and NCPG supports that provision. NCPG recommends that all states dedicate a percentage of gross tax revenue from legalized gambling to preventing, treating, and researching problem gambling. NCPG recommends that the legislature devote at least between 1% and 10% of tax revenue from legal gambling to problem gambling prevention, treatment, and research. Other states such as Virginia designate 2.5% of tax revenue to problem gambling, while Tennessee designates 5%, and Missouri, for example, designates 10%. Hawaii will be in dire need of funding for problem gambling services given the expansion of legalized gambling this bill would provide. NCPG has long believed that everyone who profits from legalized gambling bears responsibility for gambling problems. Dedicating a portion of profits from gambling to mitigate gambling harm is an ethical imperative and an economic necessity.



Because Hawaii currently has no funding for problem gambling whatsoever, the law should include an appropriation of seed money to get programs started even before tax revenue has been generated and transferred to the problem gambling and addictions grant fund. Without seed money, it could be a year or more once sports betting is operational before there are resources available for those who will need it. During this time, those who develop problems will have nowhere to turn in the state.

NCPG also recommends that gaming oversight be given to a gaming control board type commission, but that problem gambling resources be given to the same Executive agency which runs other addiction treatment services, likely the Behavioral Health Administration within the Hawaii Department of Health. These agencies are better equipped to handle addiction than the gaming regulator. NCPG recommends the legislation consider charging the agency with the following:

- Designate a senior staffer to be responsible for problem gambling issues;
- Create a problem gambling plan with public and private sector participation;
- Add brief gambling screens to intake/assessment and data tracking systems;
- Add gambling participation & problem symptom questions to existing surveillance, monitoring and survey efforts;
- Develop state and culturally-specific materials on gambling addiction based on existing behavioral health initiatives;
- Develop a plan to train current behavioral health counselors in basic problem gambling screening, assessment, treatment & referral;
- Identify certified counselors with prerequisite education and certification to receive advanced training with goal to achieve national certification and become trainers;
- Convene stakeholders to create a state non-profit council on problem gambling

NCPG recommends HB 1308 HD 3, require operators to prominently display tools that assist players in making responsible decisions and allowing them to set limits. The bill should require operators to provide a variety of information to players to assist them in their decision making. This includes practical tips on how to keep gambling within safe limits, common myths associated with specific types of sports betting, information on how individual games work, how to use key responsible gambling tools, the risks associated with gambling, and signs of a potential gambling problem. In addition, operators should be required to provide players with information on their play. Players should have easily accessible and periodic updates regarding their gambling history including time and money spent, games played, net wins/losses, as well as session information. Players should have access to their account details including all deposit and withdrawal amounts. Players should be able to set limits on the amount of time they spend gambling and the amount of money they spend in a given time period (such as a day, week, or month).



In addition, some states designate a portion of gambling tax revenue to state universities to create programs that research the rates and preventative measures associated with problem gambling. For instance, New Jersey has a robust research program at Rutgers University funded by gambling tax dollars. The Center for Gambling studies at Rutgers focuses primarily on behavioral addictions—excessive gambling, video gaming, other interactive technology use—as well as comorbid substance-based addictions and mental health issues.<sup>1</sup> Massachusetts also currently has one of the most thorough research effort in place, as their Expanded Gaming Act requires that the regulator establish an “annual research agenda” in order to understand the sociological and economic effects of expanded gaming in the Commonwealth.

Finally, NCPG recommends that state laws on sports betting include the requirement that operators include a “a nationally recognized problem gambling helpline number in all promotional activity[.]” NCPG has operated the national problem gambling helpline (designated as 800-GAMBLER) since 1995. The number routes calls to local problem gambling helplines where available. Use of the national helpline number is important as many advertisements are seen nationally, and use of one number reduces clutter on the screen—allowing those needing help to easily see one number to call. We recommend that the bill also require that a nationally recognized number be easily viewable on sports betting mobile apps and websites. Anyone placing a wager should be able to easily find the number to call should they decide they need help.

As with all forms of gambling, we know that there will be a significant portion of the population that will experience negative consequences as a result of legalizing a new form of gambling. We recommend that Hawaii look thoroughly at how other states mitigate gambling harm in legislation before legalizing sports betting. If you have any questions about the recommendations, or want additional details or recommendations, please do not hesitate to contact us. I would be happy to answer any and all questions that you may have. Thank you for the opportunity to submit our testimony.

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<sup>1</sup> <https://socialwork.rutgers.edu/centers/center-gambling-studies/research-publications>

# INDEPENDENT & SOVEREIGN NATION STATE OF HAWAI'I



## EXECUTIVE

Office of the Foreign Minister

41-1300 Waikupanaha Street Waimānalo, HI 96795

### **Testimony Before the Hawai'i State Senate**

*Committee on Economic Development and Tourism &*

*Committee on Commerce and Consumer Protection*

**Hearing on HB1308 – March 13, 2025**

Aloha, Chair, Vice Chair, and Members of the Committee,

I respectfully urge this Committee to reject HB1308. The gaming feasibility study currently underway is meant to provide lawmakers with the necessary information to make an informed decision. Passing this bill before the study is completed undermines the very purpose of that research. If lawmakers determined that a study was necessary, then they should wait for the results before taking action. Otherwise, what was the point of commissioning it?

The claim that gaming will provide a major source of state revenue needs serious scrutiny. The reality in other states tells a different story. West Virginia, despite having legalized sports betting since 2019, has generated only \$20 million in total tax revenue. Wyoming, which shares similarities with Hawai'i in terms of population and tourism, has also seen modest returns. Proponents of this bill suggest that gaming will provide significant financial benefits, but the data from comparable states does not support that claim.



# INDEPENDENT & SOVEREIGN NATION STATE OF HAWAI'I



## EXECUTIVE

### Office of the Foreign Minister

41-1300 Waikupanaha Street Waimānalo, HI 96795

Financial sustainability must also be considered. Gaming is not just about revenue, it is about regulation, oversight, and enforcement. If a gaming framework is not well-designed, regulatory costs could outweigh the financial benefits. The study is supposed to provide clarity on these costs, yet this bill seeks to move forward without that information. That is not responsible governance.

I urge this Committee to reject HB1308 and allow the study to be completed before making any decisions. A rushed approach now could lead to greater problems down the road.

**Mahalo for your time and consideration.**

John Kealoha Garcia

Second Vice President, Foreign Affairs & Commerce, Nation of Hawai'i



The Institute for Human Services, Inc.  
Ending the Cycle of Homelessness

**TO:** Honorable Senator Lynn DeCoite  
Chair, Senate Committee on Economic Development & Tourism  
  
Honorable Senator Jarrett Keohokalole  
Chair, Senate Committee on Commerce and Consumer Protection

**FROM:** Angie Knight, Community Relations Manager  
IHS, Institute for Human Services, Inc.

**RE:** HB1308 HD3 - RELATING TO SPORTS WAGERING.

**DATE:** March 10, 2025

**POSITION:** IHS opposes the passing of HB1308 HD3

IHS, The Institute for Human Services, opposes the passing of HB1308 HD3.

As a homeless service provider, we often see the result of a combination of economic desperation made worse when compounded by an addiction to gambling. We've seen life savings go up in smoke impacting whole families and chronic gambling in game rooms that deplete monthly incomes in quick time. The children are the innocent victims in these cases.

Per ALICE's recent report, 1 in 2 households with one child or more are likely to live below the ALICE threshold. Moreover, if you're under the age of 35 you're 53% likely to live below the ALICE threshold, meaning it's highly likely you're living paycheck to paycheck, unprepared for unexpected costs or loss of income. By legalizing a highly addictive activity, we are increasing the likelihood for addiction and its adverse income and societal effects, including mental health issues, including depression, anxiety, and even suicide.

By passing this bill, we're permitting a harmful and addictive avenue for Hawai'i households to enter the cycle of poverty. Gambling is rarely net neutral in its effects. The only winners in gambling are predatory businesses, while families, nonprofits and government agencies bear the social and economic consequences of the poor and dejected.

Mahalo for the opportunity to testify.

**HB-1308-HD-3**

Submitted on: 3/11/2025 10:21:42 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

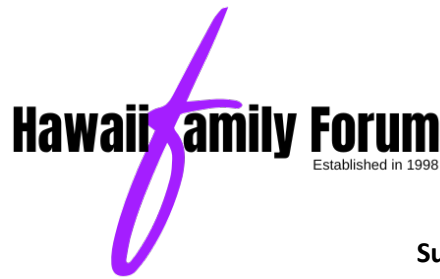
Submitted By	Organization	Testifier Position	Testify
Steve Santos	Testifying for Calvary Chapel Westside	Oppose	Written Testimony Only

Comments:

Please vote NO on HB1308.

Any form of legalized gambling will be detriment in our State. Not only opening doors for organized crime, but encouraging gambling addiction which is proven to devastate families, leading to issues like divorce, bankruptcy, alcohol abuse, crime, and even suicide.

Mahalo



Submitted Online: March 13, 2025

**TO:** Senate Committee on Economic Development & Tourism  
Senator Lynn DeCoite, Chair  
Senator Glenn Wakai, Vice Chair

Senate Committee on Commerce & Consumer Protection  
Senator Jarrett Keohokalole, Chair  
Senator Carol Fukunaga, Vice Chair

**FROM:** Eva Andrade, President

**RE:** Opposition to HB1308 HD3 Relating to Sports Wagering

Hawaii Family Forum strongly opposes HB1308 HD3, which would legalize for-profit sports betting in Hawaii for the first time in our state's history. This bill represents a major cultural shift with significant consequences for families, individuals struggling with gambling addiction, and the broader common good.

The ease of 24/7 access to sports gambling through computers and smartphones would effectively place a virtual sportsbook in every home, dorm room, and workplace. This level of accessibility, combined with the addictive nature of gambling, is a dangerous mix—comparable to the explosion of online pornography addiction due to unrestricted access. Gambling addiction is linked to financial ruin, divorce, substance abuse, depression, and even suicide.

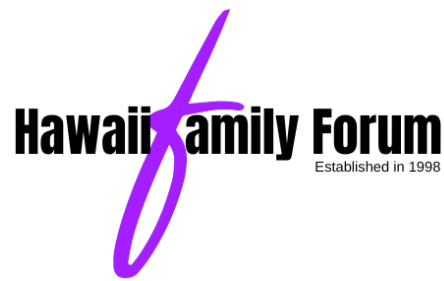
As an example, New Jersey legalized sports betting in 2018, and since then, the state's Council on Compulsive Gambling has seen a staggering 277% increase in calls to its problem gambling hotline—many from young adults, particularly young men<sup>i</sup>. A government-commissioned study by Rutgers University found that 6% of New Jersey's population now suffers from high-risk problem gambling<sup>ii</sup>. The issue has become so severe that in 2024, the New Jersey governor established a special task force to address problem gambling. Why would Hawaii want to follow this same destructive path?

Sport, at its best, builds character. It teaches discipline, teamwork, and perseverance. It brings people together—regardless of background—creating moments of pure joy and shared excitement. But when sports gambling is commercialized, it strips away these noble aspects and turns the game into just another way to make money. Instead of inspiring athletes to push their limits for the love of the game, it turns them into commodities—tools for profit, often without their knowledge or consent.

For these reasons, Hawaii Family Forum urges you to vote NO on HB1308 HD3 and reject the creation of sports betting in our state – regardless of what you call it.

Mahalo for your time and consideration.

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[www.hawaiifamilyforum.org](http://www.hawaiifamilyforum.org) | [info@hawaiifamilyforum.org](mailto:info@hawaiifamilyforum.org)



Page Two  
HB1308 HD3 Relating to Sports Wagering  
Senate EDT/CPN Committees

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<sup>i</sup> Brier, B. (2024, September 26). *Surge in problem gambling in NJ — And in calls for help*. NJ Spotlight News. Retrieved February 10, 2025, from <https://www.njspotlightnews.org/2024/09/problem-gambling-surges-in-new-jersey-more-young-men-call-helpline-sports-betting/>

<sup>ii</sup> Nower, L., Ph.D, Stanmyre, J. F., ABD, M.S.W, & Anthony, V. (. L., Ph.D (n.d.). *The Prevalence of Online and Land-Based Gambling in New Jersey*. Rutgers (Center for Gambling Studies). Retrieved February 10, 2025, from <https://www.njspotlightnews.org/2024/09/problem-gambling-surges-in-new-jersey-more-young-men-call-helpline-sports-betting/>

**HB-1308-HD-3**

Submitted on: 3/12/2025 7:52:56 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Kim Cordery	Testifying for Aloha Freedom Coalition	Oppose	Written Testimony Only

Comments:

I appose HB1308!

Hawaii doesn't need the ills or negative issue that come with gambling addictions! This bill opens the door for criminal behavior.

The Love of \$\$ is the root of all evil!

I appose gambling in Hawaii! Keep LV in Vegas!

# HAWAII PATRIOT REPUBLICANS

Written Testimony in Opposition to H.B. No. 1308, H.D. 3  
Submitted to the Senate Committee on Judiciary & Hawaiian Affairs  
March 12, 2025

Aloha Members of the Committee,

I submit this testimony to urge you to vote NO on H.B. No. 1308, a bill that legalizes and regulates sports wagering in Hawaii under the Department of Commerce and Consumer Affairs (DCCA). While the promise of revenue and regulated entertainment may appeal to some, this legislation is a Trojan horse that threatens economic stability, public welfare, and personal freedom. As a staunch defender of limited government, individual responsibility, and common-sense policy—principles that should resonate across party lines—I present the following objections for your consideration.

## **1. Exploitation of Vulnerable Communities**

H.B. 1308 opens the door to predatory gambling practices that disproportionately harm low-income and vulnerable populations. Legalizing sports wagering via mobile platforms makes betting dangerously accessible, preying on those least able to afford losses. The bill's token "problem gambling fund" is a Band-Aid, not a solution—history shows such measures fail to mitigate harm.

In New Jersey, where sports betting was legalized in 2018, a [Rutgers University study](#) found a 39% increase in gambling problems among residents within three years, with low-income and minority communities hit hardest. Democrats who champion social justice should reject this bill to protect Hawaii's working families from a system rigged against them.

## **2. Economic Risks Outweigh Revenue Promises**

Proponents tout tax revenue, but the economic downside of sports wagering often overshadows the gains. H.B. 1308's reliance on adjusted gross receipts taxes ignores the hidden costs: lost productivity, increased debt, and strain on social services. States that rushed to legalize have seen these pitfalls firsthand.

Illinois, after legalizing sports betting in 2019, generated revenue but also saw a [13% rise in personal bankruptcy filings](#) linked to gambling losses, per a 2022 state report. Democrats who prioritize fiscal responsibility should question whether Hawaii can afford this gamble—our tourism-driven economy doesn't need another shaky leg.

## **3. Threat to Personal Freedom and Responsibility**

This bill erodes personal liberty by entangling government in a vice it should not endorse. H.B. 1308's heavy-handed licensing, fees, and regulations—down to approving "house rules"—smack of nanny-state overreach, undermining the free market and individual accountability. True freedom means trusting citizens to make their own choices, not luring them into a state-sanctioned betting trap.

Colorado's 2019 sports betting legalization offers a warning: excessive regulation led to a [black market boom](#), with illegal bets outpacing legal ones by 2022, per the Denver Post. Democrats who value personal agency and fair markets should oppose H.B. 1308's micromanagement and its inevitable unintended consequences.

#### **4. Strain on Public Resources and Law Enforcement**

H.B. 1308 burdens taxpayers with enforcement costs—background checks, monitoring systems, and policing unlicensed betting—while diverting resources from real priorities like education and healthcare. The DCCA, already stretched, isn't equipped to oversee this complex industry without significant expense.

In Pennsylvania, post-2017 legalization, state police reported a [20% uptick in gambling-related crimes](#), including fraud and money laundering, straining law enforcement, per the Pennsylvania Capital-Star. Democrats who support efficient government should reject this bill to keep Hawaii's resources focused where they belong.

#### **5. Moral and Social Decay**

Legalizing sports wagering normalizes gambling as a societal good, eroding family values and community integrity. H.B. 1308's exclusion of youth events is a fig leaf—its pervasive mobile betting framework will still hook young adults and normalize risk-taking over hard work. The "voluntary exclusion" program is a weak gesture against a tidal wave of addiction.

Tennessee's 2020 online-only sports betting model saw a [300% surge in calls to gambling helplines](#) within two years, per The Tennessean, with families torn apart by debt and despair. Democrats who care about community health should vote NO to shield Hawaii from this moral slide.

#### **Conclusion: Vote NO for Hawaii's Future**

H.B. No. 1308 is a reckless bet that exploits the vulnerable, risks our economy, stifles freedom, drains resources, and undermines our values. I urge you—Republicans defending liberty and Democrats protecting equity and community—to reject this bill. Hawaii thrives on its people, not on government-backed gambling schemes. Vote NO and choose a stronger, freer, fairer future.

Sincerely,

*Andrew Crossland*

Hawaii Patriot Republicans

[hawaiipatriotRepublicans@gmail.com](mailto:hawaiipatriotRepublicans@gmail.com)





**OPERATIVE PLASTERERS' AND CEMENT MASONS'  
INTERNATIONAL ASSOCIATION LOCAL #630, AFL-CIO**

2251 North School Street • Honolulu, HI 96819  
Phone No.: (808) 841-0491 • Fax No.: (808) 847-4782



TO: HAWAII STATE SENATE COMMITTEES ON ECONOMIC  
DEVELOPMENT AND TOURISM & ON COMMERCE AND  
CONSUMER PROTECTION

SUBJECT: TESTIMONY IN SUPPORT OF HB1308

Hearing

DATE: Thursday, March 13, 2025  
TIME: 1:02pm

Aloha Honorable Chairs, DeCoite and Keohokalole, Vice Chairs, Wakai and Fukunaga, and Committee Members,

The Operative Plasterers' and Cement Masons' International Association Local 630 (OPCMIA Local 630) is a trade union of over 900 plasterers and cement masons. Plasterer members of the union finish interior walls and ceilings of buildings and apply plaster on masonry, metal, and wire lath or gypsum. While cement mason members are responsible for all concrete construction, including the pouring and finishing of slabs, steps, wall tops, curbs and gutters, sidewalks, and paving. Local 630 is proud to represent its members in all matters related to the construction industry, while improving the quality of construction and protecting the public interest.

Financial Secretary-Treasurer & Business Manager of OPCMIA Local 630, Peter T. Iriarte, and the members of OPCMIA Local 630 stand in strong support of HB1308 which allows for the regulation of sports wagering by the Department of Commerce and Consumer Affairs, establishes licensing requirements for sports wagering operators and sports wagering suppliers, and specifies that legal sports wagering and fantasy sports contests shall not be considered contests of chance or gambling.

We strongly believe that this bill will both allow for a safe market for sports bettors and for the generation of much need funds into the state coffers. Funds which could be used to enhance our social safety net for those most in need and for capitol improvement project spending to strengthen our local construction industry.

Thank you for the opportunity to submit testimony in support of HB1308.



T. George Paris  
Managing Director

# Iron Workers Stabilization Fund

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March 13, 2025

**LATE**

To Chair Lynn Decoite, Jared Keohokalole, Vice Chair Glen Wakai, Carol Fukunaga and Members of the Senate Committee on Economic Development & Technology, Senate Committee on Commerce and Consumer Protection

**Written Statement Regarding HB 1308, HD3 Relating to Sports Wagering**

Thursday, March 13, 2025, 1:00 PM; Conference Room 229 & Videoconference

My name is Dwayne Bautista and I'm a lobbyist for the Iron Workers Local 625 Stabilization Fund; I am here to express our Strong Support for the proposed HB 1308, HD3 Relating to Sports Wagering. Legalizing sports wagering in Hawaii offer numerous advantages. Primarily, it presents the potential for substantial tax revenue, which can be directed towards essential public services, including education, infrastructure, and social programs.

A regulated market would effectively recapture revenue currently lost to illegal betting platforms. Moreover, legalization is anticipated to stimulate economic activity, generating new employment opportunities within the regulated sports betting sector.

Consumer protection is enhanced through a regulated market, ensuring fair play and responsible gambling practices. Importantly, proposed legislation includes provisions for dedicated funds to address problem gambling, providing vital resources for affected individuals and families.



# Iron Workers Stabilization Fund

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Finally, legalizing sports betting would allow Hawaii to retain capital currently flowing to offshore platforms, channeling newly generated gaming revenue towards crucial state programs."

Mahalo,

Dwayne Bautista Hawaii Ironworkers Stabilization Fund

**LATE**

**HB-1308-HD-3**

Submitted on: 3/12/2025 2:55:49 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Cliff Laboy	Individual	Support	In Person

Comments:

Strongly Support HB 1308 HB3

**HB-1308-HD-3**

Submitted on: 3/11/2025 8:01:39 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Gregory Misakian	Individual	Oppose	Remotely Via Zoom

## Comments:

I oppose HB1308 HD3, and ask that you please stop amending and just say no to legalizing sports betting.

First, in case anyone hasn't noticed, Hawaii seems to be that place that everyone likes to do things illegally, and even when legalizing one element of something, like fireworks, the general population still can't seem to control themselves and comply.

Second, just look at all the pay-to-play endeavors, at DPP, at the legislature, and many other places. Legalizing gambling will offer an addictive, dangerous, and legal pay-to-play gambling option that will most likely see children and families suffer, when an addicted father starts gambling often and losses the rent money and grocery money.

Third, putting anything new under the DCCA is just further showing that our legislators don't see that the DCCA doesn't do a good job overseeing what they currently have. They can't even properly regulate management companies that oversee condominium associations, or provide any proper enforcement and penalties, so how could they ever regulate something like gambling.

I respectfully ask our legislators to please stop pushing this bill through, and please protect the families and keiki of Hawaii.

Mahalo,

Gregory Misakian

**HB-1308-HD-3**

Submitted on: 3/11/2025 12:45:57 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Brett Kulbis	Individual	Oppose	Remotely Via Zoom

Comments:

Chair DeCoite, Chair Keohokalole Committee Members,

I STRONGLY OPPOSE HB-1308.

**HB-1308-HD-3**

Submitted on: 3/10/2025 2:21:28 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Linda	Individual	Oppose	Written Testimony Only

Comments:

This is a BAD idea....the proverbial 'slippery slope' that will lead to all kinds of Gambling in our state. Despite the 'wagering' label, it is still GAMBLING and a waste of hard-earned money for the majority of participants. Please do not approve this!

Mahalo, Linda Howe

**HB-1308-HD-3**

Submitted on: 3/10/2025 2:47:49 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Terri Yoshinaga	Individual	Oppose	Written Testimony Only

## Comments:

1. Gambling Addiction & Financial Risks – Legalized sports betting can lead to an increase in gambling addiction, which can have serious financial and personal consequences. Easy access through online platforms make it even more challenging for vulnerable individuals to control their habits.
2. Integrity of Sports – There is concern that widespread betting could lead to match-fixing or corruption, where players, referees, or coaches might be influenced to manipulate outcomes for financial gain. Even if rare, scandals could damage the credibility of sports.
3. Youth Exposure & Normalization – With betting ads and promotions becoming more common, younger audiences may be more likely to view gambling as a normal part of sports culture. This can lead to underage gambling or unhealthy attitudes toward risk-taking.

Regulation and consumer protections are critical concerns when it comes to legalized sports betting and fantasy sports. Without strong oversight, consumers can be vulnerable to unfair practices, fraud, and addiction risks.

Here are some key areas of concern:

1. Predatory Practices & Responsible Gambling Measures
  - Some betting companies use aggressive marketing tactics, including targeted ads and promotions that encourage excessive gambling (e.g., risk-free bets, deposit matches).
  - A lack of strictly responsible gambling measures can lead to addiction, especially for vulnerable individuals. Strong regulations should include self-exclusion programs, spending limits, and clear warning labels about gambling risks.
2. Fair Play & Transparency



- Some platforms may not have clear terms and conditions, leading to disputes over payouts or odds.
- Regulations should require transparency in odds calculation, bet settlement processes, and dispute resolution mechanisms to protect consumers.

### 3. Data Privacy & Security

- Sports betting platforms collect sensitive personal and financial information. Without proper safeguards, users could be at risk of data breaches or identity theft.
- Regulations should enforce strict data protection measures and ensure companies follow cybersecurity best practices.

### 4. Underage Gambling & Accessibility

- Without strict age verification, minors could access betting platforms, leading to early exposure to gambling habits.
- Strong laws should require identity verification, geofencing (to restrict access based on location), and advertising restrictions aimed at minors.

### 5. Combating Illegal or Unregulated Markets

- A poorly regulated legal market could allow bad actors to operate, potentially leading consumers to unlicensed or offshore betting sites where there are no protections.
- Strong enforcement against illegal operators is needed to keep consumers in a regulated, safer environment.

**HB-1308-HD-3**

Submitted on: 3/10/2025 5:36:14 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Victor K. Ramos	Individual	Oppose	Written Testimony Only

Comments:

I am oppose to any form of gambling.

March 10, 2025

Dear Chairs DeCoite and Keohokalole, Vice-Chairs Wakai and Fukunaga, and members of the Committees,

**My name is Noel Morin. I oppose HB 1308 HD3**, which *Allows for the regulation of sports wagering by the Department of Commerce and Consumer Affairs. Establishes licensing requirements for sports wagering operators and sports wagering suppliers. Specifies that legal sports wagering and fantasy sports contests shall not be considered contests of chance or gambling.*

I oppose **HB1308 HD3**, which seeks to establish legalized gambling in Hawaii. Despite the suggestion that legalized gambling can provide the state with economic benefits, the reality is that the social and economic costs far outweigh any potential revenue gains.

There is ample evidence that gambling results in financial hardships, mental health issues, and family breakdowns. We've heard stories (perhaps that of family and community members) who have destroyed their financial health because of gambling. We only need to look at states where gambling has led to bankruptcies and an overburdened social support system.

There are more sustainable approaches to generating revenue, ones that align with our values and avoid social harm. Let's focus on strategies that strengthen the well-being of our communities.

I urge you to reject **HB1308 HD3**.

Thank you for the opportunity to testify.

Sincerely,  
Noel Morin  
Hilo, Hawaii

Resources:

<https://pmc.ncbi.nlm.nih.gov/articles/PMC4795333/>

<https://atlanticbehavioralhealth.com/consequences-of-gambling-addiction-impacts-amp-recovery>

<https://www.ncbi.nlm.nih.gov/books/NBK230628>

<https://today.ucsd.edu/story/legalized-gambling-increases-irresponsible-betting-behavior-especially-among-low-income-populations>

<https://sbmediashowcase.com/2433/studies/how-sports-gambling-presence-through-social-media-has-impacted-our-society>

**HB-1308-HD-3**

Submitted on: 3/10/2025 8:38:58 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Cheryl Rzonca	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB 1308 and ask you to vote NO on it.

Hawaii is one of only two states that has resisted the expansion of legalized gambling—and for good reason. If this bill becomes law, it will **crack open a door that, once opened, may never be closed.** This isn't just about sports betting; it's about setting a precedent that could fundamentally change Hawaii's future.

**HB-1308-HD-3**

Submitted on: 3/10/2025 8:53:00 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Benjamin Ancheta Jr	Individual	Oppose	Written Testimony Only

Comments:

To Whom It May Concern,

I am opposed to HB1308, which would allow for regulated, legalized gambling, specifically sports betting.

Allowing the gaming industry to gain a foothold in Hawaii by allowing legal sports betting would be a disaster for Hawaii and its people. The most likely to participate and to lose the most will be those who can afford it the least. Many other states have legalized sports betting, and the incidence of gambling addiction has gone through the roof. If it happens in Hawaii, the number of bankruptcies and broken families will only go up.

Please do not legalize gambling in our state!

Mahalo,

Ben Ancheta

Manoa resident

**HB-1308-HD-3**

Submitted on: 3/10/2025 11:02:58 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Seth Kamemoto	Individual	Oppose	Written Testimony Only

## Comments:

Sports wagering preys on gambling addiction tendencies, and **tends to hurt our most vulnerable the most**: those who are barely getting by and desperate for any chance to improve their lives, even if the odds are stacked heavily against them. Any tax revenue that we might derive from this activity, assuming that it even runs “profitably” after administration costs, would be extracted mostly from this vulnerable group. Tax revenue based on gambling-like activity tends to be highly regressive, as those with less income tend to allocate a much higher percentage of that income towards these activities, all other things equal.

Unlike currently-legal social gambling, where there is no rake and is usually between friends, the proposed framework creates a huge “tax”, both from overhead due to the business’s cost (and profit!!) as well as the actual proposed taxes. There is also a huge incentive to make customers gamble more without regard for their well-being, compared to social gambling where hopefully the friends would dissuade additional gambling and/or forgive some losses.

The argument to legalize since it’s already being done, especially if the activity is potentially dangerous to the participants, really only makes sense if the activity won’t expand. In that case, the hope is that legalizing would provide some protection over the status quo. The problem is that legalizing sports betting will drastically expand the base, just like how having legalized e-cigarettes creates a marketing blitz to everyone and their children. This creates a huge problem because it tends to elicit more future sports bettors who could get addicted to gambling and would then be taxed for participating. Any gains in protections to the participants (and possibly tax revenues) are more than offset by the loss of having more local residents addicted to sports betting.

"The worst thing we could hope to do for the state of Hawai'i is have gaming here." -- Senator Daniel Inouye, circa 2002

<https://the.honoluluadvertiser.com/article/2002/Jan/11/ln/ln02a.html>

Tuesday, March 11, 2025

Charles Fain Lehman  
Manhattan Institute for Policy Research  
52 Vanderbilt Ave.  
New York, NY 10017

To the distinguished members of the Hawaii State Senate,

I am writing to voice my concerns with House 1308, which would legalize gambling on sports in the state of Hawaii. I am a public policy researcher, who focuses in large part on addictive products, the markets therein, and the consequences of those markets. In my view, legalized sports gambling would do significant harm to the health of Hawaiians.

As you are no doubt aware, Hawaii is one of just 11 states where sports gambling has not been legalized. Evidence from the other 38 states, though, indicates that its effects have been disastrous. Research exploits the varied timing of legalization's implementation to estimate its *causal* effects on a variety of outcomes.

One paper finds that for every \$1 spent on betting, households forgo \$2 of investment; risks of overdrafted bank accounts and maxed out credit cards go up.<sup>1</sup> Another finds that online sports gambling increases the risk of bankruptcy by 25 to 30 percent.<sup>2</sup> Both of these risks are most concentrated among the most economically precarious households, and especially among young men. Evidence also suggests that legalized sports gambling increases the risk of intimate partner violence.<sup>3</sup>

These findings are consistent with lower-quality research, which indicates that gambling is harmful to both gamblers and their loved ones. Parental problem gambling has been linked to depression and anxiety in children, as well as suicidality in both gamblers and their loved ones.<sup>4</sup>

Why do these results obtain? Because sports gambling is addictive. A small fraction of gamblers will be responsible for the large majority of gambling spend, as a result of the compulsive nature of the activity. Sportsbooks have proved their willingness to prey on these users, giving them deals and discounts to further their irresponsible spending—and reinforcing their pathological behavior in the process.

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<sup>1</sup> Scott R. Baker et al., “Gambling Away Stability: Sports Betting’s Impact on Vulnerable Households,” SSRN Scholarly Paper (Rochester, NY: Social Science Research Network, June 30, 2024), <https://doi.org/10.2139/ssrn.4881086>.

<sup>2</sup> Brett Hollenbeck, Poet Larsen, and Davide Proserpio, “The Financial Consequences of Legalized Sports Gambling,” SSRN Scholarly Paper (Rochester, NY: Social Science Research Network, July 23, 2024), <https://papers.ssrn.com/abstract=4903302>.

<sup>3</sup> Kyutaro Matsuzawa and Emily Arnesen, “Sports Betting Legalization Amplifies Emotional Cues & Intimate Partner Violence,” SSRN Scholarly Paper (Rochester, NY: Social Science Research Network, August 27, 2024), <https://doi.org/10.2139/ssrn.4938642>.

<sup>4</sup> Aino Suomi et al., “Parental Problem Gambling and Child Wellbeing: Systematic Review and Synthesis of Evidence,” *Addictive Behaviors* 126 (March 2022): 107205, <https://doi.org/10.1016/j.addbeh.2021.107205>; Virve Marionneau and Janne Nikkinen, “Gambling-Related Suicides and Suicidality: A Systematic Review of Qualitative Evidence,” *Frontiers in Psychiatry* 13 (October 26, 2022): 980303, <https://doi.org/10.3389/fpsy.2022.980303>.

What do states get in return? Very little. Data from the Census Bureau's QTAX system indicates that across all 37 then-legal states, sports gambling generated only about \$2 billion on an annualized basis.<sup>5</sup> By comparison, states spent about \$2 trillion in FY 2021—implying gambling revenues can cover just 1/1000<sup>th</sup> of their spending obligations.<sup>6</sup>

In other words, the meager benefits gambling legalization would likely bring to Hawaii's coffers are not worth the serious social harm it would almost certainly do. Look to the example of other states, where viewers are battered by sports gambling ads, and where families and friends now suffer as their loved ones are sucked into gambling's thrall. Look to these examples, and please consider doing otherwise.

Best regards,  
Charles Fain Lehman

Fellow, Manhattan Institute for Policy Research

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<sup>5</sup> Adam Grundy, "Quarterly Survey of State and Local Tax Revenue Shows Which States Collected the Most Revenue from Legalized Sports Betting," U.S. Census Bureau, accessed February 25, 2025, <https://www.census.gov/library/stories/2024/02/legal-sports-betting.html>.

<sup>6</sup> "State and Local Expenditures," Urban Institute, December 30, 2021, <https://www.urban.org/policy-centers/cross-center-initiatives/state-and-local-finance-initiative/state-and-local-backgrounders/state-and-local-expenditures>.



**HB-1308-HD-3**

Submitted on: 3/11/2025 6:07:20 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Frank Schultz	Individual	Oppose	Written Testimony Only

Comments:

We do not need gambling in Hawaii.

That is what Vegas is for.

**HB-1308-HD-3**

Submitted on: 3/11/2025 7:27:23 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
missy	Individual	Oppose	Written Testimony Only

Comments:

No legal gambling in Hawaii. People are already living paycheck to paycheck. They will bet everything in hopes of winning big and lose everything. More violence, more poor, more struggling.

**HB-1308-HD-3**

Submitted on: 3/11/2025 10:09:05 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Lucy Salas	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

Mahalo for taking my testimony. I strongly oppose this bill, 1308 HB RELATING TO SPORTS WAGERING. There are too much at risk with our economy, families, and mental breakdowns in society making it more difficult for families to fight the causes of gambling addictions let alone we cannot even control homelessness and drug addicts. This will be distasteful and it would be more hazardous and harmful to our own loved ones, friends or families from all ages. Please do not start something that we later are not going to be able to control nor have enough people to maintain the kind of problems this will create. Be akamai and say NO. Mahalo!

**HB-1308-HD-3**

Submitted on: 3/11/2025 10:42:11 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Lucas Mullahy	Individual	Support	Written Testimony Only

Comments:

I support sports betting

**HB-1308-HD-3**

Submitted on: 3/11/2025 10:47:20 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
William J Marchand	Individual	Support	Written Testimony Only

Comments:

- **Personal freedom**—Adults can choose to engage in a recreational leisure activity that enhances their gameday experience.
- **Keep tax dollars in Hawaii**—Instead of losing millions to illegal markets, we can use that revenue to support vital community services.
- **Safeguards for players**—Ensures that licensed, accountable sports betting operators provide Hawaii residents with safe, secure, and responsible betting options.

**HB-1308-HD-3**

Submitted on: 3/11/2025 10:53:43 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Beverly Santarelli	Individual	Oppose	Written Testimony Only

## Comments:

I would like to go on record as opposing gambling. Hawaii is a family friendly state that should stay that way. Please do not open the pandora's box of any form of gambling in Hawaii. Hawaii legislatures should not try to solve the financial problems by creating more with gambling. Hawaii is not equipped to implement, regulate and manage any form of gambling.

**HB-1308-HD-3**

Submitted on: 3/11/2025 11:03:42 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Dave Watase	Individual	Oppose	Written Testimony Only

## Comments:

Aloha, What we really need is a Department of Government Efficiency for the State of Hawaii and not another scheme to fill the State's coffer. Let's not stray from the rule of common sense. Let's increase our wealth from sweat and hard work earned through steady employment which improves security with a positive outlook toward the future. Then through spending, more job creation, more wealth, and a better more stable society will be created through the increase in commerce and corresponding tax revenues. Let's not sell the citizen and children of Hawaii a false sense of hope by legalizing sports wagering of any kind and any means because it is a contest of chance the definition of gambling. This type of gambling is looked at as something fun to participate in especially for our younger generation who are tempted by the payoff hoping to defy the odds. When in their youth they should instead be paying off school loans, saving for a downpayment or wedding, or their childrens education. HB1308 HD3 has a tradeoff provision for establishing a gambling prevention and treatment fund for counseling, treatment and prevention programs and for educational warning programs. This bill is not all good and wagers the lives, marriages, life savings, of our people because gambling is like a drug and people get hooked. These people are our family, friends, and neighbors. Please oppose HB1308. Mahalo, Dave Watase (Age 65)

**HB-1308-HD-3**

Submitted on: 3/11/2025 11:23:25 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Trevor L. Johnson	Individual	Support	Written Testimony Only

Comments:

Why should Hawaii legalize sports betting? It's simple and will make it much more secure and safe for the bettors and gaming enthusiasts.

- **Personal freedom**—Adults can choose to engage in a recreational leisure activity that enhances their gameday experience.
- **Keep tax dollars in Hawaii**—Instead of losing millions to illegal markets, we can use that revenue to support vital community services.
- **Safeguards for players**—Ensures that licensed, accountable sports betting operators provide Hawaii residents with safe, secure, and responsible betting options.

Let's stop sending our \$ overseas or worse yet to gangsters! Please support in legalizing and legitimizing sports betting.

Mahalo nui loa ~

Trevor L. Johnson



**HB-1308-HD-3**

Submitted on: 3/11/2025 11:27:30 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Diane Y Omura	Individual	Oppose	Written Testimony Only

Comments:

Dear Committee on Economic Development and Tourism

Committee on Commerce and Consumer Protection

As a former educator, I strongly oppose HB 1803 which will allow legalized gambling, an activity that has been shown to have detrimental consequences on our community, family and our children. Financially struggling families may be tempted to use and lose their resources thus not be able to provide for their needs. This bill will encourage children to participate in underage gambling and develop unhealthy attitudes towards risk taking. Kids will always find ways to get on to platforms despite their real age. Children are vulnerable to predatory practices of betting companies' use of aggressing marketing tactics. Early exposure may also lead to gambling addiction. For ethical, social and economical reasons, vote against this bill.

**HB-1308-HD-3**

Submitted on: 3/11/2025 12:09:45 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Wayne Omura	Individual	Oppose	Written Testimony Only

## Comments:

As a retired educator from the Department Of Education I strongly feel that sports betting is not condusive to Hawaii's Lifestyle. Allowing gambling to become legal in Hawaii will lead to addiction and crime along with the disruption of many families due to gambling. If we believe that in order to keep Hawaii as the special place that it is, allowing gambling to become legalized will create more social problems resulting from it. Although underground gambling takes place throughout the year on sports, chicken fights, internet, game palors, etc., legalizing gambling sends a different message to our youth, young adults and seniors that gambling is okay and there is no harm to be done. Do we need to create more jobs here to take care of those vunerable soles who become afflicted by gambling? I believe that as legislators your concern would be better taken if you focused more towards programs that help our youths in becoming productive and contributing members to Hawaii. What program would that be? I am not sure though I am certain there are better HB's to look into that. Aloha.

**HB-1308-HD-3**

Submitted on: 3/11/2025 12:51:55 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Don Baluran	Individual	Oppose	Written Testimony Only

Comments:

Please oppose this bill. Gambling and sports wagering gives a false sense of reality and impacts lower income people the most.

**HB-1308-HD-3**

Submitted on: 3/11/2025 1:16:49 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Will Caron	Individual	Oppose	Written Testimony Only

## Comments:

Aloha e Chairs DeCoite and Keohokalole, and members of the joint committee,

My name is Will Caron, and I am a resident of Kahalu‘u, O‘ahu. I am testifying in strong opposition to this HB1308 HD3.

At a time when our residents are living paycheck to paycheck, let's not legalize a highly addictive vice that has been proven to have significant adverse impacts on communities—particularly low-income communities and communities of color. Legalizing any form of gambling—but especially online sport betting—in order to raise revenue for the state means putting the financial burden of that revenue primarily on low-income households who are much more vulnerable to the impacts of losing money to gambling.

And statistically, the vast majority of people who gamble will lose far more money than they win. That's how these gambling enterprises are so profitable. The only real winners in gambling are these predatory businesses. Families, nonprofits, government agencies and the general taxpaying public are left to bear the social and economic consequences of the broken households struggling with addiction, debt, stress, mental health breakdowns, domestic violence and more.

We should, instead, be targeting big corporations and the super rich for revenue through enhanced, equitable taxation on wealth.

**[The Predatory Gambling Industry Is Misleading Voters:](#)** "Gambling companies are convincing states to legalize sports betting with promises of tax-revenue windfalls. The benefits are often less than promised--and they come at a severe human cost."

**['Addictive, Exploitive, Manipulative': Les Bernal Breaks Down Predatory Gambling Ahead of Super Bowl:](#)** "When gambling is used as a business, there is a predatory and adversarial relationship between the gambling operator and its customer. That's how they make their money. It's the only business in the world where the business owner or the business operator is trying to hurt you."

**[Is Gambling More Addictive Than Drugs?:](#)** "Gambling and drugs overlap in some ways...Both addictions leave devastating consequences on the individuals and their families. It can result in people losing their jobs and leaving their loved ones homeless...a gambling addict is five times more likely to die via suicide than an alcoholic or a drug addict."



AYMAN EL-SWAIFY PUBLIC TESTIMONY  
HB1308 - RELATING TO SPORTS WAGERING

Good afternoon, House Committee Members. My name is Ayman El-Swaify and I am OPPOSED to Senate Bill 1308.

The promise of increased tax revenue should not be the deciding factor in making this decision. There are financial and societal consequences that must be weighed. Indeed, these reasons are why the legislature has wisely resisted legalizing gambling every past year that it has been proposed.

Sports Wagering is simply a form of gambling. Despite the modified name, sanctioned gambling in any form is harmful to individuals and society. Casinos and lotteries are profit-driven businesses who use sophisticated techniques to ensure that the “house” wins the majority of the time. The gaming industry implies that “winning big” is more probable than it really is. Thus, it is those who are worse off financially that are most attracted to gambling because it gives them a false hope their plight will be solved by hitting it big.

The positive psychological effects of gambling are addictive. The American Psychiatric Association defines pathological gambling as a clinical disorder characterized by a persistent and recurring failure to resist gambling behavior that is harmful to the individual and concerned others. The social ills associated with problem gamblers are widespread and often go beyond an addiction to gambling. Problems with gambling can lead to bankruptcy, crime, domestic abuse, and even suicide.

I believe that the financial burden of dealing with such societal ills will far outweigh the financial tax incentives. I therefore implore you to please OPPOSE this bill.

**HB-1308-HD-3**

Submitted on: 3/11/2025 2:34:36 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Leslie Tummons	Individual	Support	Written Testimony Only

Comments:

Why should Hawaii legalize sports betting? It's simple.

Personal freedom—Adults can choose to engage in a recreational leisure activity that enhances their gameday experience.

Keep tax dollars in Hawaii—Instead of losing millions to illegal markets, we can use that revenue to support vital community services.

Safeguards for players—Ensures that licensed, accountable sports betting operators provide Hawaii residents with safe, secure, and responsible betting options.

**HB-1308-HD-3**

Submitted on: 3/11/2025 2:41:56 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
daryl matsuo	Individual	Support	Written Testimony Only

Comments:

I support HB1308. Hawaii needs the revenue.



**HB-1308-HD-3**

Submitted on: 3/11/2025 2:55:21 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Chanara Caey Richmond	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB1308. Chanara Richmond HD42.

**HB-1308-HD-3**

Submitted on: 3/11/2025 3:07:12 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Mary Newberg	Individual	Oppose	Written Testimony Only

Comments:

Gambling hurts families

**HB-1308-HD-3**

Submitted on: 3/11/2025 3:28:08 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Loree Jean Searcy	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB 1308 as I do not support gabbling habits in the state of Hawaii! It is a dangerous sport and can lead to violence and death.

**HB-1308-HD-3**

Submitted on: 3/11/2025 5:34:21 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
james wallace	Individual	Oppose	Written Testimony Only

## Comments:

I oppose HB1308 HD3.I know this bill dies every year but these money hungry lobbyist keep paying somebody to put it up to vote.This is the way to bring more Child Trafficking in hawaii as if we dont have enough and more crime as if we dont have enough.Please trash this bill once and forever and tell the lobbyist to go back mainland and tell him we have enough young girls being trafficked and were not doing anything about it and crime and homeless is rising so we have enough problems!!!!Tell lobbyist go worship the devil some place else!!!!!!!

**HB-1308-HD-3**

Submitted on: 3/11/2025 6:28:56 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Raquel Pascua	Individual	Support	Written Testimony Only

## Comments:

All the reason of fee responsibility will be. It's unfair HAWAII is EXCLUDED FROM EVERYTHING. We are USA but no shipping to Hawaii/Alaska, we don't have powers or cash winnings to participate in like mainland, it's so boring in Hawaii, we need entertainment. Everyone travels outside to seek fun and our monies are very deposited in another State and not into HAWAII.

WE ARE SICK OF NOT BEING ABLE TO PARTICIPATE. Allow legal gambling and also bring CASINOS TO HAWAII. Gam and sports betting needs to be allowed in Hawaii please.

all these were valid reasons too:

- **Personal freedom**—Adults can choose to engage in a recreational leisure activity that enhances their gameday experience.
- **Keep tax dollars in Hawaii**—Instead of losing millions to illegal markets, we can use that revenue to support vital community services.
- **Safeguards for players**—Ensures that licensed, accountable sports betting operators provide Hawaii residents with safe, secure, and responsible betting options.

**HB-1308-HD-3**

Submitted on: 3/11/2025 8:06:50 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Leane Kaneko	Individual	Oppose	Written Testimony Only

Comments:

**I STRONGLY OPPOSE:**

1. **Gambling Addiction & Financial Risks** – Legalized sports betting can lead to an increase in gambling addiction, which can have serious financial and personal consequences. Easy access through online platforms make it even more challenging for vulnerable individuals to control their habits.
2. **Integrity of Sports** – There is concern that widespread betting could lead to match-fixing or corruption, where players, referees, or coaches might be influenced to manipulate outcomes for financial gain. Even if rare, scandals could damage the credibility of sports.
3. **Youth Exposure & Normalization** – With betting ads and promotions becoming more common, younger audiences may be more likely to view gambling as a normal part of sports culture. This can lead to underage gambling or unhealthy attitudes toward risk-taking.

Regulation and consumer protections are critical concerns when it comes to legalized sports betting and fantasy sports. Without strong oversight, consumers can be vulnerable to unfair practices, fraud, and addiction risks.

**HB-1308-HD-3**

Submitted on: 3/11/2025 8:14:21 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Alan Kaneko	Individual	Oppose	Written Testimony Only

Comments:

**I STRONGLY OPPOSE!**

1. Gambling Addiction & Financial Risks – Legalized sports betting can lead to an increase in gambling addiction, which can have serious financial and personal consequences. Easy access through online platforms make it even more challenging for vulnerable individuals to control their habits.
2. Integrity of Sports – There is concern that widespread betting could lead to match-fixing or corruption, where players, referees, or coaches might be influenced to manipulate outcomes for financial gain. Even if rare, scandals could damage the credibility of sports.
3. Youth Exposure & Normalization – With betting ads and promotions becoming more common, younger audiences may be more likely to view gambling as a normal part of sports culture. This can lead to underage gambling or unhealthy attitudes toward risk-taking.

Regulation and consumer protections are critical concerns when it comes to legalized sports betting and fantasy sports. Without strong oversight, consumers can be vulnerable to unfair practices, fraud, and addiction risks.

**HB-1308-HD-3**

Submitted on: 3/11/2025 10:12:36 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Ted Bohlen	Individual	Oppose	Written Testimony Only

Comments:

**STRONG OPPOSITION!**



**HB-1308-HD-3**

Submitted on: 3/11/2025 9:08:46 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Carolina Jesus	Individual	Oppose	Written Testimony Only

Comments:

**Here are three reasons I am opposed to the legalization of fantasy sports and sports betting:**

1. Gambling Addiction & Financial Risks – Legalized sports betting leads to an increase in gambling addiction, which will have serious financial and personal consequences. Easy access through online platforms make it even more challenging for vulnerable individuals to control their gambling addiction.
2. Integrity of Sports – Widespread betting leads to match-fixing or corruption, where players, referees, or coaches can be influenced to manipulate outcomes for financial gain. Even if rare, scandals will damage the credibility of sports.
3. Youth Exposure & Normalization – With betting ads and promotions becoming more common, younger audiences will be more likely to view gambling as a normal part of sports culture. This will lead to underage gambling or unhealthy attitudes toward risk-taking.

Here are more key areas of concern:

1. Predatory Practices & Responsible Gambling Measures
  - o Some betting companies use aggressive marketing tactics, including targeted ads and promotions that encourage excessive gambling (e.g., risk-free bets, deposit matches).
  - o Lack of strictly responsible gambling measures will lead to addiction, especially for vulnerable individuals.
2. Fair Play & Transparency
  - o Some platforms do not have clear terms and conditions, leading to disputes over payouts or odds.
  - o Regulations must require transparency in odds calculation, bet settlement processes, and dispute resolution mechanisms to protect consumers.
3. Data Privacy & Security

- Sports betting platforms collect sensitive personal and financial information. Without proper safeguards, users will be at risk of data breaches or identity theft.
  - Regulations must enforce strict data protection measures and ensure companies follow cybersecurity best practices.
4. Underage Gambling & Accessibility
- Without strict age verification, minors will access betting platforms, leading to early exposure to gambling habits.
  - Strong laws must require identity verification, geofencing (to restrict access based on location), and advertising restriction aimed at minors.
5. Combating Illegal or Unregulated Markets
- A poorly regulated legal market will allow bad actors to operate, potentially leading consumers to unlicensed or offshore betting sites where there are no protections.
  - Strong enforcement against illegal operators is needed to keep consumers in a regulated, safer environment

PLEASE, DO NOT PASS THIS BILL !!!

**HB-1308-HD-3**

Submitted on: 3/11/2025 10:28:26 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Joy Chinen	Individual	Oppose	Written Testimony Only

Comments:

Dear Representatives.

I am a concerned citizen in OPPOSITION to sports wagering of any kind.

We need to see down the road and what this will lead to. This will lead to more poverty. This will keep people in poverty. This will lead to the breakdown of our families and marriages. This will lead to the breakdown of our children's education. The future does NOT look good, if you allow sports wagering in Hawaii.

What are we modeling to our children, the children of Hawaii?

Please don't allow this in our beautiful Hawaii.

**HB-1308-HD-3**

Submitted on: 3/12/2025 7:38:43 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
David E Shormann	Individual	Oppose	Written Testimony Only

## Comments:

Our state motto is "the life of the land is perpetuated in righteousness." Please remember this when creating legislation. Simply ask yourself, "is this bill going to perpetuate righteousness or wickedness in Hawaii?" You know gambling has incredible potential to perpetuate wickedness, so kill this bill and in the future do your part to promote righteousness in Hawaii.

**HB-1308-HD-3**

Submitted on: 3/12/2025 7:48:07 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Ryan Willis	Individual	Oppose	Written Testimony Only

Comments:

Slippery slope for the government to be involved.

I Oppose

**HB-1308-HD-3**

Submitted on: 3/12/2025 7:48:53 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Kanoe Willis	Individual	Oppose	Written Testimony Only

Comments:

Slippery slope for the government to be involved.

I Oppose

**HB-1308-HD-3**

Submitted on: 3/12/2025 7:51:04 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Jennifer Cabjuan	Individual	Oppose	Written Testimony Only

Comments:

Oppose this bill. Hawaii already has a drug addiction problem. Why would you want to add to this by allowing more addictive behavior like gambling to destroy lives? Please do not pass this bill

**HB-1308-HD-3**

Submitted on: 3/12/2025 8:14:14 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Joelle Seashell	Individual	Oppose	Written Testimony Only

Comments:

Opposed. Let's minimize encouragement of degenerate behavior.



**HB-1308-HD-3**

Submitted on: 3/12/2025 8:33:21 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Sally Lee	Individual	Oppose	Written Testimony Only

## Comments:

I oppose. This bill is not in the best interest of the people of Hawaii. We have enough addictions on the Island. Don't add to it. Don't let greed and personal gain, and the illusion of more taxes to "help" our state blind you to the irreversible damage that would be done to people and families, generations to come.

**HB-1308-HD-3**

Submitted on: 3/12/2025 8:36:14 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Cindy R Ajimine	Individual	Oppose	Written Testimony Only

Comments:

I STRONGLY OPPOSE passage of this bill in any form.

- Increasing revenue does not warrant approving a bill that also (wisely) requires addressing addiction which is just one of the many problems that is guaranteed to evolve from legalization.
- Sports betting is just a FIRST STEP to allowing gambling into the state if this bill passes. Recreational gambling will be the next logical step. Hawaii remains only one of two states without any form of legalized gambling - let's keep it that way.
- Gambling addiction can devastate families, leading to serious issues like divorce, bankruptcy, abuse, crime, and even suicide.
- Where is the funding to address increases in violent crime, property crime, addiction, family deterioration and drug-related crime; an increased influence of organized crime; a disproportionately adverse impact on youth and the poor; and, a net negative economic impact?

**HB-1308-HD-3**

Submitted on: 3/12/2025 8:52:31 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Russell Garcia	Individual	Oppose	Written Testimony Only

Comments:

Hawai'i no need any gambling that why we have Vegas . I oppose this bill

**HB-1308-HD-3**

Submitted on: 3/12/2025 8:57:54 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Robin D. Ganitano	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB1308 and against legalizing online sports betting in Hawaii.

**HB-1308-HD-3**

Submitted on: 3/12/2025 8:59:12 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
L Toriki	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose bill HB1308

Hawaii has laws against gambling.

Passing this bill allowing online sports betting will open the door to legalize gambling in our State.

People can go to Vegas or continue to play outside of our State. The revenue generated from this will only be used to pad certain pockets and will cost our State way more in gambling related crime and societal woes.

**HB-1308-HD-3**

Submitted on: 3/12/2025 9:00:36 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Mary Katherine Trevithick	Individual	Oppose	Written Testimony Only

Comments:

I oppose HB1308. Sports betting, legalized gambling of any sort, is a bad idea for Hawaii. Please vote against this bill. Thank you.

**HB-1308-HD-3**

Submitted on: 3/12/2025 9:16:08 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Lani Primacio	Individual	Oppose	Written Testimony Only

Comments:

OPPOSE ! Save it for Vegas

**HB-1308-HD-3**

Submitted on: 3/12/2025 9:18:20 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Tryslynn Kauionalani Jones	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I oppose this bill because it could harm our way of life on the islands and encourage citizens to have bad addictions and lack of Aloha for their fellow neighbors and communities.



**HB-1308-HD-3**

Submitted on: 3/12/2025 9:29:33 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Dawn O'Brien	Individual	Oppose	Written Testimony Only

Comments:

Aloha Leaders of Hawai'i's People,

TYSVM for taking time for written testimony as I work multiple jobs to pay taxes & cost of living in Hawai'i & cannot make it to the State Capitol to testify. I'm grateful for this option & your consideration of these testimonies.

I stand in STRONG opposition to HB1308 legalizing online sports betting in Hawai'i. We all know that sports betting is already happening here in Hawai'i by the almost weekly busts made at various illegal gambling rooms as well as activities in homes and sports bars. So to make it legal will take an illegal activity and make it even more than it is already happening, influencing more -- especially our youth -- to get involved in what is essentially an addictive and criminal activity. There is no good that comes out of this, only greater crime and addiction. Statistically proven time & again. So is this bill to get more taxes out of a populace that is already infested with so many leeches of taxes that we are the Highest Cost of Living & Highest Tax rate in the nation? The people often turn to illegal activity like sports betting to try to make headway on their debts and need for survival. Please do not encourage this for further tax' sake, it's a huge backfire.

In summary, this bill will most likely increase gambling addiction, undermine sports integrity, & expose our community to financial & social harms. I strongly oppose HB1308 and urge you to vote against it also.

Mahalo &amp; Malama,

Dawn O'Brien

President, HOPE HI, Inc.

Lifelong resident &amp; taxpaying citizen of Hawai'i for over 40 years

**HB-1308-HD-3**

Submitted on: 3/12/2025 9:37:41 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Jan K Baldado	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I oppose all drafts of HB 1308.

Mahalo nui.

**HB-1308-HD-3**

Submitted on: 3/12/2025 9:45:56 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Catherine Collado	Individual	Oppose	Written Testimony Only

## Comments:

I am strongly AGAINST this bill HB 1308 re: sports wagering.

The thought of leagalizing sports gambling does NOT equate to bringing in revenue for this state. Leave the gambling entertainment out of Hawaii. Las Vegas is somewhere Hawaii people go to vacation. If provided here, at any degree of legalized gambling, those who go away for a vacation will not be entertained in their own land. And if you think you're going to bring in tourist with this, think again. What type of tourists will you be inviting in?

The thought of legalizing sports gambling will open more doors to criminal activity in Hawaii of which we don't need. We already have a drug problem and associated crime problem. Why would you even entertain the idea of broadening that scope of criminal activity in our land? Legalizing sports gambling will entice the underaged youth to do these acitvities without paying any taxes or fees to the Hawaii State government. "Legal" means the people will not involve themselves in this type of gambling. "Illegal" means the people will be entertained in how they can cheat the system without paying fees to the government. They will find a way. In addition, legalizing sports gambling will increase criminal activity in Hawaii, bringing in human trafficking, threats to owing money to others, property damage, etc. Gambling will open the doors to those who don't have money as an option to "chase" after any chance of gaining money to pay debt which then results in gambling addiction. How are you going to enforce the legal and, worse yet, the illegal activities that spew out from this? HPD is already stretched. Psychologists and counselors are already stretched. The prison system is already overflowing. Think hard about the chain reaction results of legalizing sports gambling.

Please vote AGAINST this bill.

Thank you

**HB-1308-HD-3**

Submitted on: 3/12/2025 10:03:53 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Ronald Gouveia	Individual	Oppose	Written Testimony Only

Comments:

I think sports betting would be bad for the families in Hawaii who have many challenges already.  
Please do not pass this bill.

**HB-1308-HD-3**

Submitted on: 3/12/2025 10:30:55 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Rita Kama-Kimura	Individual	Oppose	Written Testimony Only

Comments:

Committee on Economic Development and TourismSen. Lynn DeCoite, Chair    Sen. Glenn Wakai, Vice-Chair

Committee on Commerce and Consumer ProtectionSen. Jarrett Keohokalole, Chair    Sen. Carol Fukunaga, Vice-Chair

Re: HB1308 HD3 Gambling; Sports Wagering; Fantasy Sports; DCCA

My name is Rita Kama-Kimura, and I stand in strong opposition to this Bill HB1308 HD3 “relating to Sports Wagering.”

I can only image that the real “goal” is to generate money for the state. What it will generate is crime and more financial burden to the Hawaii residents and families. We are all well aware of how addictive gambling is!

At the last hearing, they heard testimony in support of this bill from DraftKings Inc.; BetMGM; Sports Betting Alliance; Iron Workers Stabilization Fund; and six individuals.

They received testimony in opposition to this measure from the **Department of Commerce and Consumer Affairs; Department of the Attorney General; Department of the Prosecuting Attorney of the City and County of Honolulu**; Boyd Gaming; Hawaii Family Forum; Stop Predatory Gambling; L±tt Law, LLC; HI Good Neighbor; Hawaiian Islands Republican Women; and numerous individuals = **I counted more than 20 individuals**.

The people understand what this will lead to but were ignored by too many representatives. Elected officials who promised to represent the people, yet sadly ignored them, once again!

In closing, I ask you to do the right thing, listen to the people and stop this bill, HB1308 HD3, from moving forward.

Respectfully, Rita Kama-Kimura

**HB-1308-HD-3**

Submitted on: 3/12/2025 10:38:31 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Barilyne Sakamoto	Individual	Oppose	Written Testimony Only

## Comments:

My name is Barilyne Sakamoto and I STRONGLY OPPOSE passage of this bill in any form for the following reasons

- For the purpose of increasing revenue does not warrant approving a bill that also (wisely) requires addressing addiction which is just one of the many problems that is guaranteed to evolve from legalization.
- As we know and have seen gambling addiction can devastate families, leading to serious issues like divorce, bankruptcy, abuse, crime, and even suicide.
- The criminal activity in Hawaii is already on the rise with more houseless, the cost of living getting higher each year, businesses closing up, and so on. Where is the funding to address increases in violent crime, property crime, addiction, family deterioration and drug-related crime; an increased influence of organized crime; a disproportionately adverse impact on youth and the poor; and, a net negative economic impact?
- Sports betting is just a FIRST STEP to allowing gambling into the state if this bill passes. Recreational gambling will be the next logical step. Hawaii remains only one of two states without any form of legalized gambling - let's keep it that way. We do not want to have a mini Las Vegas here to ruin our beautiful islands and cause corruption to increase.

**HB-1308-HD-3**

Submitted on: 3/12/2025 11:22:02 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Deborah Umiamaka	Individual	Oppose	Written Testimony Only

Comments:

**Dear Hawaii Legislature,**

**I am writing to express my deep concern regarding HB1308 HD3, which proposes to legalize online gambling in Hawaii. This bill, if passed, would expose our community to significant financial and social harms, exacerbating existing problems related to addiction and placing an additional burden on our already strained social services.**

**Hawaii is currently grappling with a severe drug addiction crisis, particularly involving methamphetamine and fentanyl. Recent studies have shown alarming trends in drug-related fatalities and treatment admissions. In 2022, 64% of overdose deaths in Hawaii involved psychostimulants, primarily methamphetamine. Furthermore, methamphetamine poisoning has become the leading cause of fatal overdoses among adults aged 50 to 79 in our islands.**

**The impact of these addictions extends far beyond individual health concerns. Our child welfare system is already overwhelmed, with many children placed in protective services due to parental substance abuse. This situation not only breaks families apart but also creates a significant financial burden on our state resources.**

**Introducing legalized gambling into this fragile ecosystem would only compound these issues. Research has consistently shown that gambling addiction often co-occurs with substance abuse disorders, creating a perfect storm of addiction that can lead to devastating consequences such as debt, unemployment, family breakdown, and homelessness.**

**Additionally, gambling has historically been linked to organized crime and predatory practices. It attracts criminal enterprises, including Mafia-related activities, which thrive on exploiting vulnerable individuals and communities. Gambling establishments often become hubs for illegal activity, further endangering public safety and eroding trust within neighborhoods. Families are left devastated by the ripple effects of gambling addiction, which destroys relationships, drains financial resources, and destabilizes homes.**

**Hawaii's unique position as one of only two states that prohibit all forms of gambling has served as a protective factor against these harms. Changing this status quo would**

**fundamentally alter the social fabric of our communities and potentially lead to an increase in addiction-related problems and crime.**

**It's important to note that the projected annual tax revenue from sports betting, estimated at up to \$37 million, is insufficient to address the potential social costs that would arise from increased gambling addiction and crime. Our state simply does not have the financial backing to support the serious problems that the combination of drug addiction, gambling addiction, and organized crime will inevitably create.**

**This bill does not serve the best interests of our State or families in Hawaii. Instead, it threatens to attract crime and destroy the very foundation of our communities. I urge you to consider the long-term consequences of this legislation and prioritize the well-being and safety of our citizens over potential short-term financial gains.**

**Sincerely,  
Deborah Umiamaka**



**HB-1308-HD-3**

Submitted on: 3/12/2025 11:22:24 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
arielle adenew	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I STRONGLY OPPOSE the passage of this bill in any form. The following are a few of the reasons:

- Increasing revenue does not warrant approving a bill that also (wisely) requires addressing addiction which is just one of the many problems that is guaranteed to evolve from legalization.
- Gambling addiction can devastate families, leading to serious issues like divorce, bankruptcy, abuse, crime, and even suicide.
- Where is the funding to address increases in violent crime, property crime, addiction, family deterioration and drug-related crime; an increased influence of organized crime; a disproportionately adverse impact on youth and the poor; and, a net negative economic impact?
- Sports betting is just a FIRST STEP to allowing gambling into the state if this bill passes. Recreational gambling will be the next logical step. Hawaii remains only one of two states without any form of legalized gambling - let's keep it that way.
- Nothing gained by passing this measure is worth the cost of the harm it will bring to the families of Hawaii.

Thank you,

Arielle

**HB-1308-HD-3**

Submitted on: 3/12/2025 11:27:22 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Pu'u honua Bumpy Kanahele	Individual	Oppose	Written Testimony Only

Comments:

**Testimony Before the Hawai‘i State Senate***Committee on Economic Development and Tourism &**Committee on Commerce and Consumer Protection***Hearing on HB1308 – March 13, 2025****Aloha, Chair, Vice Chair, and Members of the Committee,**

Thank you for the opportunity to testify today. I strongly urge this Committee to reject HB1308. Lawmakers commissioned a gaming feasibility study to determine the best course of action for Hawai‘i. Pushing this bill forward before that study is completed is premature and risks creating a framework that does not serve the state’s long-term interests. It is like putting the cart before the horse. The responsible path is to wait for the study’s findings and then decide on the best course of action.

Beyond process, the financial expectations tied to gaming need to be carefully examined. Many states have embraced sports betting under the promise of significant tax revenue, only to see returns that fall far short of expectations. West Virginia, which legalized sports betting in 2019, has generated only \$20 million in tax revenue over five years. Wyoming, which has a population and tourism economy similar to Hawai‘i, has also seen modest returns. These are not isolated

cases. The idea that gaming will be a financial windfall for Hawai'i is not supported by real-world data.

phone: 808-551-5056 e-mail: puuhonua@nohgov.com www.nohgov.com Regulation and enforcement costs must also be considered. Without a well-defined

framework, there is no way to accurately project how much the state would need to spend to oversee gaming operations. Rushing forward without that information could lead to an outcome where regulatory costs exceed the revenue the state hopes to collect.

For these reasons, I respectfully urge the Committee to reject HB1308. Let the study be completed, evaluate its findings, and ensure that any decision on gaming is based on sound data and a structure that serves Hawai'i's best interests.

Mahalo for your time and consideration.

**Aloha and Mahalo for your time and consideration.**

Pu'u'honua D.B.K. Kanahele

President, Nation of Hawai'i

phone: 808-551-5056 e-mail: puuhonua@nohgov.com www.nohgov.com

**HB-1308-HD-3**

Submitted on: 3/12/2025 12:23:45 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Sean J deMello	Individual	Oppose	Written Testimony Only

Comments:

iI am opposing this bill because i beleive this would negatively impact the residents of Hawaii.

**HB-1308-HD-3**

Submitted on: 3/12/2025 12:35:40 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Sarah-Lyn Lokelani Jacobson	Individual	Oppose	Written Testimony Only

Comments:

I OPPOSE this bill. Not needed, not wanted

**HB-1308-HD-3**

Submitted on: 3/12/2025 12:35:55 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Shani Hough	Individual	Oppose	Written Testimony Only

Comments:

This legalizes online sports betting in Hawaii, ootentiall increasing gambling addiction, undemining sports integrity and exposes our community to financial and social harm!

**HB-1308-HD-3**

Submitted on: 3/12/2025 12:56:10 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Sharan Sadowski	Individual	Oppose	Written Testimony Only

Comments:

Opposed; exposes our community to financial and social harms.

**HB-1308-HD-3**

Submitted on: 3/12/2025 1:24:42 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

**LATE**

Submitted By	Organization	Testifier Position	Testify
John Sadowski	Individual	Oppose	Written Testimony Only

Comments:

Opposed



**LATE**

**HB-1308-HD-3**

Submitted on: 3/12/2025 3:08:04 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Alika Valdez	Individual	Support	Written Testimony Only

Comments:

I support this bill.

**HB-1308-HD-3**

Submitted on: 3/12/2025 4:50:26 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

**LATE**

Submitted By	Organization	Testifier Position	Testify
Russell Waialae	Individual	Oppose	Written Testimony Only

## Comments:

I strongly oppose HB1308!! We the people don't want legalize online gambling in Hawaii it will potentially increase gambling addiction, under mining sports integrity, and exposing our community to financial and social harms!

**HB-1308-HD-3**

Submitted on: 3/12/2025 8:07:03 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

**LATE**

Submitted By	Organization	Testifier Position	Testify
Louella Vidinha	Individual	Oppose	Written Testimony Only

Comments:

No. Only raffle.

Louella Vidinha

Hawaii resident

**HB-1308-HD-3**

Submitted on: 3/12/2025 8:57:26 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

**LATE**

Submitted By	Organization	Testifier Position	Testify
Martin Jones	Individual	Support	Written Testimony Only

## Comments:

Aloha and thank you for this opportunity to voice my support of legal Sports Gaming in Hawaii. As we all know Hawaii is solely dependent on tourism dollars to support our economy and when tourism spending is down then how do we fund the needs of our state? If legal sports gaming taxes are not a viable alternative to tourism taxes to support Schools, Hawai'i Homelands and State infrastructure then what is? It's time be proactive and change our state law to allow Sports Gaming.

**HB-1308-HD-3**

Submitted on: 3/12/2025 10:17:13 PM

Testimony for EDT on 3/13/2025 1:02:00 PM

**LATE**

Submitted By	Organization	Testifier Position	Testify
Susan Kuwaye	Individual	Oppose	Written Testimony Only

## Comments:

Strongly opposed. Hawaii should not try to be like other states. We should maintain our unique Aloha Spirit that is founded on our state motto "Ua Mau ke Ea o ka Aina I ka Pono". The life of the land is pertuated in righteousness.

To say or think that sports wagering will not impact our community negatively, even in household incomes and downgrading the values of our culture, is to be deluded and to live with a lower standard of life.

**LATE**

**HB-1308-HD-3**

Submitted on: 3/13/2025 10:54:34 AM

Testimony for EDT on 3/13/2025 1:02:00 PM

Submitted By	Organization	Testifier Position	Testify
Jason Stanwood	Individual	Oppose	Written Testimony Only

Comments:

We dont need more degeneracy, anywhere