

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

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**THE HONORABLE DONOVAN M. DELA CRUZ, CHAIR
SENATE COMMITTEE ON WAYS AND MEANS**

AND

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

February 26, 2025

RE: S.B. 1569, S.D. 1; RELATING TO SPORTS WAGERING.

Chairs Dela Cruz and Keohokaloe, Vice-Chairs Moriwaki and Fukunaga and members of the Senate Committees on Ways and Means and 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 S.B. 1569, S.D. 1.

The purpose of S.B. 1569, S.D. 1 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 Proserpio¹, 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 S.B. 1569 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."² 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."³

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."⁴ 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 impacts on the lives of Hawai'i residents?

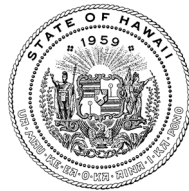
For all of the foregoing reasons, the Department of the Prosecuting Attorney of the City and County of Honolulu **strongly opposes** the passage of S.B. 1569, S.D. 1. Thank you for the opportunity to testify on this matter.

¹ The Financial Consequences of Legalized Sports Gambling; July 2024; https://bretthollenbeck.com/wp-content/uploads/2024/07/hollenbeck_sports_gambling.pdf

² 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>

³ See above.

⁴ 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



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LUIS P. SALAVERIA
DIRECTOR

SABRINA NASIR
DEPUTY DIRECTOR

EMPLOYEES' RETIREMENT SYSTEM
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
OFFICE OF THE PUBLIC DEFENDER

STATE OF HAWAII
DEPARTMENT OF BUDGET AND FINANCE
Ka 'Oihana Mālama Mo'ohelu a Kālā
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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 WAYS AND MEANS
AND COMMERCE AND CONSUMER PROTECTION
ON
SENATE BILL NO. 1569, S.D. 1

February 26, 2025
10:00 a.m.
Room 211 and Videoconference

RELATING TO SPORTS WAGERING

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

Senate Bill (S.B.) No. 1569, S.D. 1, adds a new chapter to the HRS to: 1) allow for lawful sports wagering under the regulation of the Department of Business, Economic Development and Tourism (DBEDT); 2) require DBEDT to issue licenses to sports wagering operators and suppliers; 3) require DBEDT 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 (DOH) for the purposes of treating and supporting gambling disorders. The bill also amends Section 237-13, HRS, to establish a 10% tax on gross sports wagering receipts for both licensed operators and suppliers; and 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.

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 S.B. No. 1569, S.D. 1, 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 appropriates general funds for DBEDT for infusion into the PGPTSF when the expending agency should be DOH and does not appropriate any expenditure ceiling for DOH for the proposed PGPTSF.

Thank you for your consideration of our comments.



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

ON THE FOLLOWING MEASURE:

S.B. NO. 1569, S.D. 1, RELATING TO SPORTS WAGERING.

BEFORE THE:

SENATE COMMITTEES ON COMMERCE AND CONSUMER PROTECTION AND ON
WAYS AND MEANS

DATE: Wednesday, February 26, 2025 **TIME:** 10:00 a.m.

LOCATION: State Capitol, Room 211

TESTIFIER(S): **WRITTEN TESTIMONY ONLY.**

(For more information, contact David L. Williams,
Deputy Attorney General, at 586-1170)

Chairs Keohokalole and Dela Cruz 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 Business, Economic Development, and Tourism. 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 ten percent 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."¹ 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.²

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"³ 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."⁴ 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."⁵

¹ 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. Last accessed February 21, 2025.

² 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 February 21, 2025.

³ Hollenbeck, Brett and Larsen, Poet and Proserpio, Davide, "The Financial Consequences of Legalized Sports Gambling" (July 23, 2024). Available online at: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4903302. Last accessed February 21, 2025.

⁴ *Id.*, at 12.

⁵ *Id.*, pp. 27-28.

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.⁶ 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%."⁷

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.⁸ And yet another study finds that the earlier children are exposed to gambling through online games and other avenues, the more severe their gambling problems are likely to be later on.⁹

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

⁶ 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 February 21, 2025.

⁷ 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

⁸ 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>.

⁹ Rahman, Ardeshir 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>

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

Additionally, the Department is concerned that section 1, page 1, line 1, to page 26, line 16, adds a new chapter to the HRS by proposing fairly extensive specifications regarding the licensing and regulation of sports wagering. However, 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 8, to page 3, line 4, the proposed definition of "sports wagering" (on page 4, line 11, to page 5, line 2) explicitly notes (on page 5, lines 1-2) that "sports wagering" does not include "fantasy sports **contests**." Also, in section 1, page 25, line 12, to page 26, line 12, a new penalty section is proposed for unlicensed sports wagering, with no mention of unlicensed "fantasy sports contests."

Moreover, section 2, beginning at page 26, line 17, proposes to amend section 237-13, HRS, Imposition of tax, by adding a tax on sports wagering in new paragraph (9) at page 43, lines 8-16, where again, there is no mention of "fantasy sports contests."

And finally, section 3 proposes to amend section 712-1220, HRS, by changing the definition of "Contest of chance" by excluding sports wagering and "fantasy sports contests" (page 44, lines 16-18) and by changing the definition of "Gambling" by excluding sports wagering and "fantasy sports" (page 44, line 19, to page 45, line 19).

The Department is concerned that by removing fantasy sports contests from the definition of "gambling" (section 3, page 45, line 19), 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 25, line 12, to page 26, line 12) 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.

OFFICE OF INFORMATION PRACTICES

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TELEPHONE: 808-586-1400 FAX: 808-586-1412
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To: Senate Committees on Commerce and Consumer Protection and
on Ways and Means

From: Carlotta Amerino, Director

Date: February 26, 2025, 10:00 a.m.
State Capitol, Conference Room 211

Re: Testimony on S.B. No. 1569, S.D. 1
Relating to Sports Wagering

Thank you for the opportunity to submit testimony on this bill, which would legalize sports wagering as authorized by the Department of Business, Economic Development, and Tourism (DBEDT). The Office of Information Practices (OIP) **takes no position on the substance of this bill, but has concerns about the overly broad confidentiality provision** in subsection __-3(e) on bill page 11, lines 5-12.

Proposed subsection __-3(e) would require DBEDT to keep confidential “all information, records, interviews, reports, statements, memoranda, or other data supplied to or used by the department in the course of its review or investigation of an applicant for a sports wagering operator license” and “any trade secret, proprietary information, confidential commercial information, or confidential financial information pertaining to any applicant or licensee.” This is a broad and vague collection of information; keeping confidential “all information” received in the course of DBEDT’s review or investigation of an application for a license would require keeping confidential information such as the applicant’s name and address,

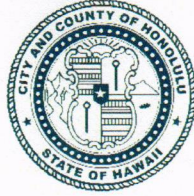
the applicant's corporate structure or ownership, or the applicant's previous related licenses, all of which are of public interest, and none of which are obviously sensitive information which should be kept confidential. Additionally, a business might consider any information not sent out in a press release to be "proprietary." Therefore, subsection __-(3)(e) is overly broad and should be narrowed and clarified. The Uniform Information Practices Act (Modified) (UIPA), chapter 92F, Hawaii Revised Statutes (HRS), provides a suitable standard since its exception to public disclosure for information whose disclosure would frustrate a legitimate government function applies to confidential commercial and financial information, as analyzed in numerous OIP opinions, as well as to trade secrets. **OIP therefore respectfully recommends amending subsection __-(3)(e)** (at page 11 lines 5 to 12) to instead require DBEDT to keep information about applicants and licensees confidential only to the extent it would not be publicly disclosable under the UIPA, as follows:

The department shall keep confidential information, records, interviews, reports, statements, memoranda, or other data supplied to or used by the department in the course of its review or investigation of an applicant for a sports wagering operator license confidential to the extent such information falls within an exception to public disclosure under chapter 92F. The department shall also keep confidential information pertaining to any applicant or licensee to the extent such information falls within an exception to public disclosure under chapter 92F.

Thank you for considering OIP's testimony.

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

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DEPUTY CHIEFS
HOPE LUNA NUI MĀKA'I

OUR REFERENCE RI-HR

February 26, 2025

The Honorable Donovan M. Dela Cruz, Chair
and Members
Committee on Ways
and Means
The Honorable Jarrett Keohokalole, Chair
and Members
State Senate
415 South Beretania Street, Room 211
Honolulu, Hawaii 96813

Dear Chairs Dela Cruz and Keohokalole and Members:

SUBJECT: Senate Bill No. 1569, S.D. 1, Relating to Sports Wagering

I am Raynor M. Ikehara, Major of the Narcotics/Vice Division of the Honolulu Police Department (HPD), City and County of Honolulu.

The HPD opposes Senate Bill No. 1569, S.D. 1, Relating to Sports Wagering.

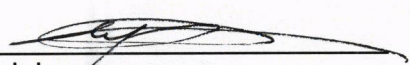
The HPD opposes legislation that aims to legalize sports wagering by not considering it gambling. Numerous studies have confirmed that gambling, including sports wagering, causes problems such as bankruptcy, theft, embezzlement, suicide, child abuse and neglect, divorce, incarceration, and homelessness. 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.

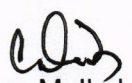
The HPD urges you to oppose Senate Bill No. 1569, S.D. 1, Relating to Sports Wagering.

Thank you for the opportunity to testify.

APPROVED:

Sincerely,


Arthur J. Logan
Chief of Police


for Raynor M. Ikehara, Major
Narcotics/Vice Division



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

Senator Donovan Dela Cruz, Chair
Senator Sharon Moriwaki, Vice Chair
Committee on Ways and Means

Wednesday, February 26, 2025 – 10:00 a.m.
Conference Room 211 & Videoconference

RE: SB 1569 SD1 – Relating to Sports Wagering – In Opposition

Aloha Chairs Keohokalole and Dela Cruz, Vice Chairs Fukunaga and Moriwaki and Members of the Committees:

Boyd Gaming appreciates the opportunity to provide written testimony in opposition to SB 1569 SD1, which would allow for the regulation of sports wagering by the Department of Business, Economic Development, and Tourism.

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 SB 1569 SD1 is too limited, restrictive and premature. The State would be better suited toward public policy that can serve as a catalyst of economic activity, employment, investment, and tax revenue, tailored to Hawai'i's specific needs and accounting for its unique culture and distinct tourism infrastructure.

We prefer SB 891 SD2 which establishes a Tourism and Gaming Working Group to develop a comprehensive gaming framework. Boyd Gaming has submitted testimony and recommends including members of law enforcement, a responsible gaming expert, and other relevant parties with experience and expertise.

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.



February 26, 2025

SB1569 - OPPOSE Sports Wagering

Aloha Senators:

HI Good Neighbor strongly opposes SB1569, the legalization of sports wagering.

Whether legal or illegal, whether you call it sports wagering or gambling, how can we even consider profiting 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 abundance of available information by those who are not profiting from this insidious industry.

[Stop Predatory Gambling](#) - nonprofit organization

[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 SB1569.

Mahalo,

Christine Otto Zaa, HI Good Neighbor



Testimony of Les Bernal, National Director of Stop Predatory Gambling, Opposing SB1569: A Bill Authorizing Online Gambling in Hawaii

Joint Hearing of Hawaii Senate Commerce & Consumer Protection Committee and
Hawaii Senate Ways & Means Committee
February 26, 2025

Dear Chair Keohokalole, Chair Dela Cruz, 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 SB1569 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 SB1569 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 SB1569 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.¹

¹ "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 SB1569 - 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.²

Yet at the same time it was peddling its “illegal gambling” story 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...”³
- “52 percent of gamblers continue to utilize illegal bookmakers.”⁴

² “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>

³ 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

⁴ *Ibid.*

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

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.**⁷

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. If a nuclear waste storage facility was proposed for Hawaii, would state legislators vote for it based on reports written by and paid for by the nuclear waste storage industry?

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?

⁵ 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

⁶ *Ibid.*

⁷ “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 SB1569 Will Unleash This Epidemic Upon Young People Across Hawaii.

Many major national news organizations have reported on the epidemic of gambling addiction among young people metastasizing across the US because of the introduction of online gambling.⁸

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.⁹

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?

⁸ "‘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>

⁹ "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.¹⁰ 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*.¹¹

In addition, a recent major national study found that online sports gambling has decreased the consumer financial health of everyday Americans, especially young men.¹² 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.¹³

If you add up all of the financial losses that citizens on the mainland are experiencing to commercialized sports gambling, regional casinos, state lotteries, and video gambling machine venues, over the next five years the American people are on a downward spiral to *lose almost \$1 trillion of their personal wealth* to commercialized gambling.¹⁴ More than \$150 billion in lost wealth each year.¹⁵ **That means the Americans on the mainland are losing almost \$300,000 of personal wealth every minute.**

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

¹¹ "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/>

¹² "The Financial Consequences of Legalized Sports Gambling," a study by Dr. Brett Hollenbeck of UCLA, Poet Larsen of USC, and Dr. Davide Proserpio of USC, July 2024. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4903302

¹³ *Ibid.*

¹⁴ H2 Gambling Capital, 2025. h2gc.com

¹⁵ H2 Gambling Capital, 2025. h2gc.com

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.¹⁶ 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.¹⁷

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.¹⁸ This predatory behavior is essential to 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*.¹⁹

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*

¹⁶ "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_post&page=1

¹⁷ *Ibid.*

¹⁸ *Ibid.*

¹⁹ *Ibid.*

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.²⁰
- 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."²¹

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*. "They only bring in 4% of our revenues, the responsible gamblers," the author of the study said. "If responsible gambling were successful then the industry would probably shut down for lack of income."²²

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.²³ Its profits are

²⁰ "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

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

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

²³ *Ibid*

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.²⁴ 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.²⁵ *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 or phone (202) 567-6996.

Thank you for your work.

Sincerely,



Les Bernal, National Director
Stop Predatory Gambling

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.

²⁴ 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>

²⁵ "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



Iron Workers Stabilization Fund

T. George Paris
Managing Director

February 4, 2025
1:00 pm

Senate Committee on Economic Development and Tourism

CR 229 & Videoconference

Re: Support for SB1569-Gambling: Sports Wagering: Fantasy Sports: DBEDT

Aloha Chair, Decoite, Vice-Chair Wakai and members of Senate Committee on Economic Development and Tourism

The Ironworkers Stabilization Fund strongly supports the legalization of sports wagering in the State of Hawaii.

In the 2021-2022 Hawaii Census data estimated over 67,000 residents moved out of state, and in the past 4 years the data reflects a population loss of 11,000-15,000 per year. The 2024 survey by Asset Limited Income Constrained, Employed (ALICE) reported an alarming 180,000 residents are currently considering relocating elsewhere for financial relief. This significant exodus has detrimentally impacted our workforce and significantly impacting struggling working families in Hawai'i.

We believe the legalization of sports wagering would diversify our economy, contributing to long-term economic stability through the generation of new tax revenue. This new income stream could enable the state to address the rising cost of living, fund critical services such as education, healthcare, and infrastructure, and create new job opportunities. It is imperative that we explore innovative solutions to retain our local residents, preserving our cultural identity, as many native Hawaiians and locals have relocated or are seriously considering relocation. Some may argue sports wagering will change the culture but the culture is already changing with so many locals moving out of state. Furthermore, Illegal gambling has infiltrated our communities since 1973 since the enactment of act 201. Now is the time to take some control of the pervasive problem

We urge this committee to give strong consideration to this bill to **keep local families homes**

Sincerely,

T. George Paris
Managing Director

SB-1569-SD-1

Submitted on: 2/21/2025 11:07:28 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

According to the EDT Committee Report: “nearly all sports wagers in Hawaii are placed online through websites in a robust illegal market, where sophisticated illegal operators capitalize on the popularity of this form of entertainment. To counteract these activities, thirty-nine states across the country are bringing sports wagering into a legal, regulated market that mandates robust and strong consumer protections.”

This idea that since something is already being done illegally, it therefore should be legalized and regulated is a slippery slope, at best. One could replace “sports wagers” with “human trafficking” and attempt a similar line of thinking.

And while that comparison was partly chosen for its over-sensationalism, there are scary similarities. 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>

SB-1569-SD-1

Submitted on: 2/20/2025 6:05:42 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Patti Yasuhara	Individual	Oppose	Written Testimony Only

Comments:

Please Vote NO [SB1569 SD1](#)

Mahalo, Patti Yasuhara

Honolulu, HI 96825- District 18

SB-1569-SD-1

Submitted on: 2/20/2025 7:37:46 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

I oppose this bill. I have personally been affected by what different forms of gambling can do to a family.

Sports Betting Threatens Families & Communities

- Easy 24/7 access via smartphones creates a **high-risk environment for addiction**.
- Gambling addiction is linked to **financial ruin, divorce, substance abuse, depression, and suicide**.
- States that have legalized sports betting, like **New Jersey, have seen a 277% increase** in problem gambling hotline calls.

2. Hawaii Should Learn from Other States' Mistakes

- New Jersey's **gambling crisis** led to a special task force in 2024 to combat problem gambling.
- A **Rutgers University study** found that **6% of New Jersey's population** now suffers from high-risk gambling addiction.
- Why would Hawaii want to follow this same **destructive path**?

3. Sports Betting Exploits Athletes & Undermines the Integrity of Sports

- Sports should be about **teamwork, perseverance, and discipline—not financial speculation**.
- Legalized betting **commodifies athletes**, using them as tools for profit without their consent.
- The purity of competition is **corrupted** when financial gain becomes the driving force behind sports.

4. Sports Betting Preys on Young Adults

- The majority of problem gamblers in New Jersey are **young men betting on sports**.

- Universities and dorm rooms could become **hotbeds for gambling addiction**, affecting students' futures.

5. Gambling Expansion is a Permanent Mistake

- Once legalized, sports betting is **difficult to regulate and even harder to undo**.
- **Hawaii has long stood against commercial gambling**—why change that now? It's bad enough that there is already illegal gambling going on here, let's not make it legal. Let's clean up what's already going on and not add to the problem.

SB-1569-SD-1

Submitted on: 2/20/2025 7:45:07 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

I oppose SB1569 because gambling is addictive. Like all addictions, it destroys lives, marriages, families and society. We already have enough problems with addictions and DO NOT need to open the door to another one!!! Protect our people, please!

SB-1569-SD-1

Submitted on: 2/20/2025 8:56:10 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Mandy Chang	Individual	Oppose	Written Testimony Only

Comments:

Sports betting has become a crisis in our Nation. It is undermining the beauty and joy of healthy competition. It's adding to addiction, family and financial hardship and brokenness. Hawaii is built on strong families, cultural values, and community well-being. Legalizing sports betting undermines these values and puts our most vulnerable at risk.

1. Sports Betting Threatens Families & Communities

- Easy 24/7 access via smartphones creates a **high-risk environment for addiction**.
- Gambling addiction is linked to **financial ruin, divorce, substance abuse, depression, and suicide**.
- States that have legalized sports betting, like **New Jersey**, have seen a **277% increase** in problem gambling hotline calls.

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- New Jersey's **gambling crisis** led to a special task force in 2024 to combat problem gambling.
- A **Rutgers University study** found that **6% of New Jersey's population** now suffers from high-risk gambling addiction.
- Why would Hawaii want to follow this same **destructive path**?

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- Legalized betting **commodifies athletes**, using them as tools for profit without their consent.
- The purity of competition is **corrupted** when financial gain becomes the driving force behind sports.

4. Sports Betting Preys on Young Adults

- The majority of problem gamblers in New Jersey are **young men betting on sports**.
- Universities and dorm rooms could become **hotbeds for gambling addiction**, affecting students' futures.

5. Gambling Expansion is a Permanent Mistake

- Once legalized, sports betting is **difficult to regulate and even harder to undo**.
- **Hawaii has long stood against commercial gambling**—why change that now?

Please vote NO to SB1569 SD1—sports betting doesn't belong in Hawaii.

SB-1569-SD-1

Submitted on: 2/20/2025 8:00:23 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Jacob Wiencek	Individual	Support	Written Testimony Only

Comments:

Aloha Committee Members,

I am glad to see this bill continue to work its way through the legislative process. I believe sports wagering can help enhance the overall tourist appeal of Hawaii and provide additional revenue to the state government, allowing for the greater provision of public service.

I urge the Committee to SUPPORT this bill!

SB-1569-SD-1

Submitted on: 2/21/2025 5:40:34 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

Aloha,

Please vote NO on this bill because of costs to society...addictions of all varieties, increased homelessness, family breakdown and more. Mahalo

SB-1569-SD-1

Submitted on: 2/21/2025 7:56:22 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

Sure, 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. That’s not what sports were meant to be.

Even though the bill claims that “**sports wagering shall not be considered games of chance or gambling,**” we strongly disagree. Hawaii is one of only two states that have 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.

People are already sports betting, there is currently nothing done to stop that, it almost seems that it is legal, I don't hear about people here getting arrested for sports betting so why does it officially have to be legalized? Why should the government get involved in this? Let's work harder to help the homeless and crucial issues we need to give more attention to. Instead of trying to get a piece of the action through gambling, why not become more fiscally responsible? Make bills that will cut the pork out! I can't believe the bills that are being put through when there is so much need that is not being addressed.

OPPOSE sports wagering - HB1308 & SB1569

A TURD IS STILL A TURD

February 24, 2025

Elected leaders:

As someone who has enjoyed social gambling with friends, even I know this is BAD for our state.

Are we that desperate and stupid to even consider this bill? Where does someone get the idea that you can take something that is illegal, immoral and a detriment to society, and then legalize it and repackage it as a good thing. Call it what you want...a turd in a \$5,000 suit is still a stinkin' turd.

What's next on the state's agenda to create revenue? Prostitution is illegal, immoral and a detriment. Drugs are illegal, immoral and a detriment. Are we looking to legalize prostitution and drugs?

We elected you to protect our way of life and safety. Hawaii is a special and unique place thanks to previous elected leaders who wisely kept gambling out of our state. And now you are willing to trade that for money and sell us programs that will supposedly "soften" the damage it does, aka gamblers anonymous...HOW STUPID IS THAT! THINK ABOUT IT.

There's only one outcome for legalizing sports gambling:

Corporations = WINNERS

People of Hawaii, aka future gambling addicts = generations of LOSERS

Representatives of the people, I strongly urge you to oppose HB1308 and SB1569.

If we compromise our morals and values for short term gains and don't consider the long term consequences, then we are FOOLS and deserve what will befall us. There's a reason why they say money is the root of all evil.

Mahalo,

John Otto

SB-1569-SD-1

Submitted on: 2/21/2025 2:33:18 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Paula Yamashiro	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill for the harmful effects legalizing sportsbetting will produce such as addictions to the vulnerable, especially our youth. If we can learn anything at all from other states, we can use New Jersey as an example to learn from. After making sportsbetting legal, they reported a 277% increase in problem gambling hotline calls, finally leading to a special task force created in 2024 to combat this problem. A Rutger University study reports that 6% of New Jersey's people now have gambling addictions. With these concerning statistics, I see no need to bring this can of worms into our beautiful state. The damage and the costs to restore this problem will far outweigh any potential revenue it can bring in.

Testimony in Opposition of SB 1569: Relating To Sports Wagering

Here are three reasons I am concerned about the legalization of fantasy sports and sports betting:

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.

1. Sports Betting Threatens Families & Communities

- Easy 24/7 access via smartphones creates a high-risk environment for addiction.
- Gambling addiction is linked to financial ruin, divorce, substance abuse, depression, and suicide.
- States that have legalized sports betting, like New Jersey, have seen a 277% increase in problem gambling hotline calls.

2. Hawaii Should Learn from Other States' Mistakes

- New Jersey's gambling crisis led to a special task force in 2024 to combat problem gambling.
- A Rutgers University study found that 6% of New Jersey's population now suffers from high-risk gambling addiction.
- Why would Hawaii want to follow this same destructive path?

3. Sports Betting Exploits Athletes & Undermines the Integrity of Sports

- Sports should be about teamwork, perseverance, and discipline—not financial speculation.
- Legalized betting commodifies athletes, using them as tools for profit without their consent.
- The purity of competition is corrupted when financial gain becomes the driving force behind sports.

4. Sports Betting Preys on Young Adults

- The majority of problem gamblers in New Jersey are young men betting on sports.
- Universities and dorm rooms could become hotbeds for gambling addiction, affecting students' futures.

5. Gambling Expansion is a Permanent Mistake

- Once legalized, sports betting is difficult to regulate and even harder to undo.
- Hawaii has long stood against commercial gambling—why change that now?

Cynthia A Dorflinger
2536 Manoa Road
Honolulu, HI 96822

SB-1569-SD-1

Submitted on: 2/22/2025 10:55:15 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Andrew Crossland	Individual	Oppose	Written Testimony Only

Comments:

As a citizen grounded in the principles of economic freedom, personal responsibility, and protecting American values, I submit this testimony in strong opposition to SB1569. This bill legalizes sports wagering, imposes a 10% tax on adjusted gross receipts, establishes a regulatory framework with \$250,000 operator licenses, and creates a Problem Gambling Fund—all funded by taxpayers. While it promises revenue, it delivers social and economic harm. I urge you—Republicans and Democrats alike—to **VOTE NO**. Here’s why this bill fails Hawaii.

It Exploits Vulnerable Families

Legalizing sports betting, with its mobile apps and 10% tax grab, preys on low-income households, luring them with false hopes of quick wins. The National Council on Problem Gambling reports 2-3% of adults develop gambling disorders post-legalization, hitting poorest communities hardest—costing families \$5,000-\$10,000 annually per addict (2019 data). Democrats, you’ve fought for economic justice—why support a bill that deepens poverty for working-class parents and undermines their stability? This isn’t opportunity; it’s exploitation.

It Siphons Money from Local Economies

The bill’s structure—requiring operators to be big players in at least three U.S. jurisdictions—ensures profits flow to mainland corporations, not Hawaii’s small businesses. A 2021 University of Nevada study found sports betting shifts spending from local retail, cutting jobs in places like diners and stores. Democrats, you’ve championed Main Street—why back a 10% tax that fuels out-of-state giants while our communities lose out? This bill drains Hawaii’s economy, not boosts it.

It Burdens Taxpayers with Hidden Costs

With \$250,000 licenses and a Problem Gambling Fund, this bill grows government and sticks taxpayers with the tab—starting with appropriations in 2025-2026. Enforcement, health services for addicts, and crime spikes add up fast; Florida’s 2019 analysis pegged gambling-related costs at \$13,000 per problem gambler yearly. Democrats, you’ve demanded fiscal responsibility—why saddle Hawaii with a bloated bureaucracy to fix a problem we’re creating? We should cut waste, not fund vice.

It Ignores Proven Revenue Alternatives

Trump's tax cuts lifted 6.6 million out of poverty (2016-2019) by growing the economy, not gambling on it—federal receipts rose 10% without new taxes. This bill's 10% tax on wagering receipts bets on addiction, not prosperity. Democrats, you've pushed for fair taxation—why not close corporate loopholes or boost tourism instead of legalizing a regressive scheme? Hawaii deserves real economic growth, not a risky wager.

It Undermines Our Shared Values

Committee members, we all want a thriving Hawaii—Republicans value freedom and accountability, Democrats seek equity and community health. SB1569 fails both by threatening families, local jobs, and taxpayer dollars while eroding personal responsibility. **VOTE NO** to reject this flawed experiment. Let's protect our state with policies that build up, not break down—focusing on work, not wagers, for a stronger future.

SB-1569-SD-1

Submitted on: 2/23/2025 4:01:40 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Veronica Simao	Individual	Oppose	Written Testimony Only

Comments:

To whom it may concern:

I am writing to oppose SB1569 with the following testimony:

1. Studies have shown that legalized gambling results in adverse societal impacts, high costs to address those adverse impacts, and increases crime.
2. This bill has many unaddressed gaps & does not address the entire process other than already admitting that legalization means "Problem Gambling, Prevention, & Treatment" must be addressed. You are wanting to legalize something for money that causes problems & is unnecessary.

Please do not allow SB1569 to pass for the sake of the people of Hawai'i. Thank you for your time and consideration.

Sincerely,

Veronica Simao

SB-1569-SD-1

Submitted on: 2/23/2025 10:15:23 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

I oppose SB1569. Why set up the State for more adversity? Where will the money go besides for treatment of the problem you're creating? How will this keep people from moving away as some have offered?

1. Studies have shown that legalized gambling results in adverse societal impacts, high costs to address those adverse impacts, and increases crime.
2. This bill has many unaddressed gaps & does not address the entire process other than already admitting that legalization means "Problem Gambling, Prevention, & Treatment" must be addressed. You are wanting to legalize something for money that causes problems & is unnecessary. How does that make sense - that is not proactive.

Testimony of Jacqueline Irving
Opposing SB1569: Bill authorizing online gambling in Hawaii

Joint Hearing of Hawaii Senate Commerce & Consumer Protection Committee and Hawaii
Senate Ways & Means Committee
February 26, 2025

Dear Chair Keohokalole, Chair Dela Cruz, and Committee Members:

I am writing in strong opposition to SB1569 that would allow online gambling in the state and urge you to vote to oppose passage of this bill.

In December 2024, my son, Xavier, should have celebrated his 29th birthday. But we were not able to celebrate it—or any future birthday he should have had. I lost my son to suicide in May of the same year. I had no indication ahead of time that he was in a place whereby he would suddenly take his own life.

I knew that, just over four years after graduating university, he was going through a shift in career goals and also was reconsidering whether he wanted to remain in Columbus, OH. By outward appearances, however, he seemed to be managing this transition, which is not an uncommon state of mind for young people in their late 20s.

What I did not know, until after his death, was that he had lost thousands of his hard-earned money. We spoke by phone at least a few times every week and I had spent the Easter weekend with him in Columbus, just five weeks before his death. However, he kept secret from me the fact that a sports gambling problem had overtaken his life and mind.

Based on the evidence that I have gathered since my son's sudden death, I would argue that online sports gambling is mostly about exploiting and endangering people's lives in the name of this predatory industry's greed and disregard for human life—rather than being about a new way for avid sports fans to enjoy themselves.

Most people are aware that the convenience of the smartphone always in close proximity has fueled the rapid boom in online sports gambling's popularity over just a few years in the U.S. states that have legalized it. Most people, however, are unaware of the insidious ways in which the industry employs this technology to collect personal data—more than 90 different data points, according to one source in this *60 Minutes* documentary (<https://www.youtube.com/watch?app=desktop&v=vDsLu0CWcgk>). Armed with the knowledge of an individual's betting tendencies, the industry cultivates and fuels addiction, directly targeting those that it identifies as emerging problem gamblers.

Horried as I examined my son's phone in the weeks after his death, I saw first-hand how sports gambling operators offered him free box seat tickets to appealing live, local sports events, addressed directly in personalized texts to him from a "VIP host" and "free" (couple

hundred dollar) amounts of gambling money to ensure he remained actively engaged with the multiple gambling apps on his phone.

Still in its early days in this country, online sports gambling is viewed by many as a social activity and therefore in a different category from the stereotypical lone person pouring money into a casino slot machine for hours on end. The \$10,000 bet my son frenetically placed on a (losing) NHL Stanley Cup game team during the last 48 hours of his life was followed by a series of still more frenetic bets placed in isolation on his phone as he tried to win back (chase) his massive loss. It is clear that he died alone.

Sports enthusiasts such as my son (was, during his short time on earth) are lured into thinking that this activity must be relatively benign because they were raised to consider sports as wholesome, healthy, social activities. My son's phone showed that much of his gambling activity was in the form of "in-play bets," made prior to watching the game on which he had bet in the company of others. But with five sports gambling apps on his phone by the end of his life, he and other gamblers could have multiple bets going at any given time. And, sports gamblers tend to delude themselves when they do win that they are drawing on their "skill"—their knowledge of sports. The gambling industry knows and exploits all of this.

I urge you, at a minimum, to view the short *Fault Lines* documentary interviewing victims recounting similar experiences: "The Big Gamble: The world of online sports betting in the U.S." <https://youtu.be/fQ9qp9UftEE?si=7Mrc9VGrdX8m4Q2e>

One interviewed victim recalls being "assigned a VIP host" by sports gambling company DraftKings to "keep her in action" through live professional football game tickets and other incentives after she had suffered major gambling losses. This particular victim reportedly emailed her DraftKings "VIP host" that she had reached the point of not being able to pay her mortgage due to losses—only to be offered US\$250 in "free" gambling money in the reply email by the DraftKings "host."

Until he became ensnared by the predatory online sports gambling apps on his phone last year, my son had saved a considerable amount of his earnings, working hard in a professional, full-time job since graduating college in 2019. He lived frugally in a studio apartment that he rented in Columbus. My son never went into credit card debt, but he lost \$41,300 of his hard-earned savings over several months. Paradoxically, because he had supported himself independently and had always been good at earning, managing and saving his own money, the prospect that online gambling had taken over his mind and life was not on my radar screen—until after his death. With tears streaming down my face and looking for answers to the questions around his sudden death, I analyzed my son's phone and accounts after his death, discovering too late the increasingly frenzied sports gambling cash inflow and outflow activity in his savings and checking accounts during the last several months of his life.

Many falsely believe that other vices that have helped fund government budgets through their taxes over the decades -- alcohol and tobacco -- are responsible for far more catastrophic

harm.” According to a team of Australian and Indian psychiatry researchers (<https://pmc.ncbi.nlm.nih.gov/articles/PMC9983450/>), several studies conducted in the U.S. reported that “those with [gambling disorder] GD had the highest suicide rate of any addiction disorder with one in five GD patients having attempted suicide. Similar findings were reported from the UK where those with GD were six times more likely to have suicidal thoughts and 15 times more likely to make a suicidal attempt.” Even taking the most cynical and hard-nosed view of the value of human life, this is a revenue-earning model for states that will fail in the short term. According to a recent University of Massachusetts report (<https://www.umass.edu/seigma/documents/2024-social-and-economic-impacts-casino-introduction-massachusetts>; <https://www.umass.edu/public-health-sciences/news/report-summarizes-decade-gambling-research>), “the percentage of casino revenue derived from problem and at-risk gamblers was 90% in 2021-2022.” And the evidence is not entirely out on how the earnings of those most addicted to the new high-octane, always accessible online sports gambling apps add to the state coffers (and coffins). Yes, the only thing in life that’s certain is death and taxes. But states can’t tax their highest gambling revenue earning sources when they’re dead and/or bankrupt.

Proponents of gambling and supporters of the big gambling industry will argue that Americans should be free to choose how they pass their leisure time and spend their earnings -- including in gambling activities, if they so choose. Can the lawmakers reading my testimony really believe that my son—and the other people whose money (and lives) were taken from them due to the predatory nature of the sports gambling industry—lived their prematurely shortened lives “in freedom,” once ensnared by these addictive apps?

I urge you to vote against S.B. 1569, which, by legalizing online sports gambling, in Hawaii would lead to significant human suffering—as has already occurred over the past few years where legal in the U.S.—and as my son endured and as I will continue to endure for the rest of my life.

Sincerely,

Jacqueline Irving

SB-1569-SD-1

Submitted on: 2/24/2025 7:05:05 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
kamakani de dely	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

SB-1569-SD-1

Submitted on: 2/24/2025 7:06:50 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Mallory De Dely	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

SB-1569-SD-1

Submitted on: 2/24/2025 7:08:24 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

I oppose this bill.

SB-1569-SD-1

Submitted on: 2/24/2025 7:17:30 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

I OPPOSE this bill

SB-1569-SD-1

Submitted on: 2/24/2025 7:43:30 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Madeleine D Fernandez	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose this bill!

SB-1569-SD-1

Submitted on: 2/24/2025 8:16:57 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

I oppose SB1569 which legalizes sports betting, taxing it at 10%, and funnels taxpayer money into a wasteful gambling fund.

SB-1569-SD-1

Submitted on: 2/24/2025 8:17:36 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

Aloha Leaders of the Citizens of Hawai'i~

TYSVM for taking time to read & review our testimonies as our representatives, I surely appreciate it & I appreciate you.

I am in **STRONG OPPOSITION** to this bill as it would legalize gambling in Hawai'i which is detrimental to our people. We all know it's already being done illegally by the appearance of game rooms being busted regularly & appearing in the news, but to make it legal would further advance an already downhill slide for our people. It leads to addiction, increased drinking &/or drugging, increased domestic violence, and a plethora of people problems we don't need more of.

Further, in states that have legalized sports betting there are increased crime that wipes out any benefit that increased taxes from the gambling would bring in as economy to the state coffers. Overall this threatens family values and economic freedom, further shackling the tax-paying citizens of Hawai'i to a horrible future. Why would you consider this? For special interests and kickbacks? There is no good in it for the long-term future of our people and you are already not managing the current taxes well (i.e. Rail expenditures), so let's be faithful with the taxes you already all take in before proposing more.

In summary, I'm in strong **OPPOSITION** to this bill & encourage you to represent the majority of tax-payers in Hawai'i & also **OPPOSE THIS BILL**.

Mahalo & Mālama!

Dawn O'Brien

President, HOPE HI, Inc.

Lifelong resident & taxpayer of Hawai'i

SB-1569-SD-1

Submitted on: 2/24/2025 8:47:33 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

I oppose

Marlies Lee

SB-1569-SD-1

Submitted on: 2/24/2025 8:47:55 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Terry Murakami	Individual	Oppose	Written Testimony Only

Comments:

I oppose. This will legalize sports gambling and create more taxation that isn't needed.

SB-1569-SD-1

Submitted on: 2/24/2025 9:02:12 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

- 1. This bill has many unaddressed gaps & does not address the entire process other than already admitting that legalization means "Problem Gambling, Prevention, & Treatment" must be addressed. You are wanting to legalize something for money that causes documented lifelong problems & is unnecessary.**
- 2. Studies have shown that legalized gambling results in adverse societal impacts, high costs to address those adverse impacts, and increases crime.**

As with many Hawaii residents, I strongly OPPOSE passage of any type of gambling related bill. Even "wagering" and even if other states are doing this. Follow the good things please.

SB-1569-SD-1

Submitted on: 2/24/2025 9:05:15 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Deven English	Individual	Oppose	Written Testimony Only

Comments:

I am in strong opposition of this bill.

SB-1569-SD-1

Submitted on: 2/24/2025 9:21:10 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Bart Burford	Individual	Oppose	Written Testimony Only

Comments:

I oppose this measure - Sincerely, Bart

SB-1569-SD-1

Submitted on: 2/24/2025 9:23:16 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

Hello legislators,

I am testifying in opposition to this bill. Gambling leads to many problems for our society and families. Our state should not be pursuing revenue at all costs, most of all the fabric of our society. For the sake of our community I am in opposition to this bill.

Thank you,

Tanya Baker .

JOSH GREEN M.D.
GOVERNOR

SYLVIA LUKE
LT. GOVERNOR



STATE OF HAWAII
DEPARTMENT OF TAXATION

Ka 'Oihana 'Auhau
P.O. BOX 259

HONOLULU, HAWAII 96809
PHONE NO: (808) 587-1540
FAX NO: (808) 587-1560

GARY S. SUGANUMA
DIRECTOR

KRISTEN M.R. SAKAMOTO
DEPUTY DIRECTOR

LATE

LATE

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

TESTIMONY ON THE FOLLOWING MEASURE:

S.B. No. 1569, S.D.1, Relating to Sports Wagering.

BEFORE THE:

Senate Committees on Ways and Means, and Commerce and Consumer Protection

DATE: Wednesday, February 26, 2025

TIME: 10:00 a.m.

LOCATION: State Capitol, Room 211

Chairs Dela Cruz and Keohokalole, Vice-Chairs Moriwaki and Fukunaga, and Members of the Committees:

The Department of Taxation (DOTAX) offers the following comments regarding S.B. 1569, S.D.1, for your consideration.

S.B. 1569, S.D.1, 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 23, line 20 imposes the general excise tax (GET) 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 of sports wagering in the state.

Section 2 of the bill amends section 237-13, HRS, to impose the GET on licensed sports wagering operators or sports wagering suppliers at a rate of 10 percent of the adjusted gross sports wagering receipts (AGSWR). AGSWR is defined in section 1 of the bill (page 1, lines 8 to12) 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, 2050.

DOTAX recommends that the new section 237-13(9), HRS, on page 43, lines 8 to 16, be amended to clarify how the 10 percent rate will be imposed on any amounts received by sports wagering suppliers. Although section 237-13(9), HRS, states that the 10 percent tax is imposed on a “licensed sports wagering operator or sports wagering supplier,” section 237-13(9) appears to limit the 10 percent rate to “adjusted gross sports wagering receipts.” A sports wagering supplier, however, would not be authorized to accept wagers (see page 3, lines 14 to 17), 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.

DOTAX estimates the following revenue gains from this measure:

General Fund Impact (\$ millions)

FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031
\$5.3	\$5.5	\$5.7	\$5.9	\$6.1	\$6.3

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



**DEPARTMENT OF BUSINESS,
ECONOMIC DEVELOPMENT & TOURISM**
KA 'OIHANA HO'OMOHALA PĀ'OIHANA, 'IMI WAIWAI
A HO'OMĀKA'IKA'I

JOSH GREEN, M.D.
GOVERNOR

SYLVIA LUKE
LT. GOVERNOR

JAMES KUNANE TOKIOKA
DIRECTOR

DANE K. WICKER
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Web site: dbedt.hawaii.gov

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Fax: (808) 586-2377

Statement of
JAMES KUNANE TOKIOKA
Director
Department of Business, Economic Development, and Tourism
before the
SENATE COMMITTEE ON WAYS AND MEANS
AND
SENATE COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

Wednesday, February 26, 2025
10:00 AM
State Capitol, Conference Room 211

In consideration of
SB1569, SD1
RELATING TO SPORTS WAGERING.

LATE

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Chairs Dela Cruz and Keohokalole, Vice Chairs Moriwaki and Fukunaga, and members of the Committees.

The Department of Business, Economic Development and Tourism (DBEDT) offers **comments** on SB1569, SD1 which allows for the regulation of sports wagering by DBEDT and establishes licensing requirements for sports wagering operators and sports wagering suppliers.

The main purposes of legalizing sports wagering are: (1) regulating the operation to protect businesses and consumers; and (2) increasing state revenue. According to our study on the operations of the 39 states plus Washington D.C. in the nation with legalized sports wagering, 67.5% of them have independent regulatory agencies with staff from a few dozen to a few hundred with specified funding sources. None of the states use an economic development agency to regulate and manage sports wagering operations. DBEDT may not be the best to be the regulatory agency for this operation in our state. Also, for the feasibility of operations, the following items may need clarification:

- The resource allocation including funding sources and organization structure.

- If the regulating agency is funded by application fees, the fee collection may not be enough to fund the operations of the agency since the collection is only about \$1 million for every 5 years based on 4 operators.
- The usage of tax proceeds.
- The 180-day requirement, after the bill becomes law, to qualify a minimum of 4 operators seems not realistic.
- If there are less than 4 applications or less than 4 qualify, the minimum of 4 operators approval requirement might be unreasonable.
- The sports wagering system testing and certification requirement could exclude existing Hawaii firms since there has been no operation in the state.
- In Regulation of Sports Wagering Chapter, Section 12 says the problem gambling prevention and treatment special fund shall be expended by the department of health, while in Section 4, the bill says the sum appropriated shall be expended by the department of business, economic development, and tourism.
- In 237-13 (9), "Upon every person engaged in sports wagering as a licensed sports wagering operator or sports wagering supplier in the state ...shall be assessed and collected a tax equal to ten percent of the adjusted gross sports wagering receipts." Since suppliers do not have sports wagering receipts, the tax base need to be clarified if the intention is to tax the suppliers as well.

Thank you for the opportunity to testify.



**HAWAII STATE
COMMISSION**
ON THE STATUS OF WOMEN

LATE

February 24, 2025

To: Senator Donovan M. Dela Cruz and Senator Jarrett Keohokalole, Chairs
Senator Sharon Y. Moriwaki and Senator Carol Fukunaga, Vice Chairs
Members of the Senate Committees on Ways and Means, and Commerce and Consumer Protection

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

Re: Comments on SB1569 SD1, Relating to Sports Wagering

Hearing: Wednesday, February 26, 2025, 10:00 a.m.
Conference Room 211, State Capitol

I would like to provide the following comments on SB1569 SD1, 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 Statement¹ 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**.² 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 region³, 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**.⁴

When deciding the fate of this measure, the limited economic gains of this bill should be weighed against the considerable community cost and **the expense to the state amidst reduced federal funding**. Thank you for this opportunity to comment.

¹ 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/>

² 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>

³ 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>

⁴ 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/>



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

**Committee on Commerce and Consumer Protection
SB 1569
February 24, 2025**

Dear Chairman Keohokalole and Members of the Committee:

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 SB 1569, 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.

SB 1569 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 SB 1569 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.¹ 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.

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



LATE

Submitted Online: Monday, February 24, 2025

TO: Senate Committee on Ways & Means
Senator Donovan Dela Cruz, Chair
Senator Sharon Moriwaki, Vice Chair

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

FROM: Eva Andrade, President

RE: Opposition to SB1569 SD1 Relating to Sports Wagering

Hawaii Family Forum stands in strong opposition to SB 1569 SD2, 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 menⁱ. A government-commissioned study by Rutgers University found that 6% of New Jersey's population now suffers from high-risk problem gamblingⁱⁱ. 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 SB 1569 SD1 and reject the creation of sports betting in our state – regardless of what you call it. Mahalo for your time and consideration.

ⁱ 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/>

ⁱⁱ 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/>

LATE



**Hawaii Senate
Committees on Ways & Means and
Commerce & Consumer Protection
Testimony in Support of SB 1569, HD1
February 26, 2025**

Dear Chair Dela Cruz, Chair Keohokalole, Vice Chair Moriwaki, 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 SB 1569, HD1.

SB 1569, 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.

***SB 1569 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.

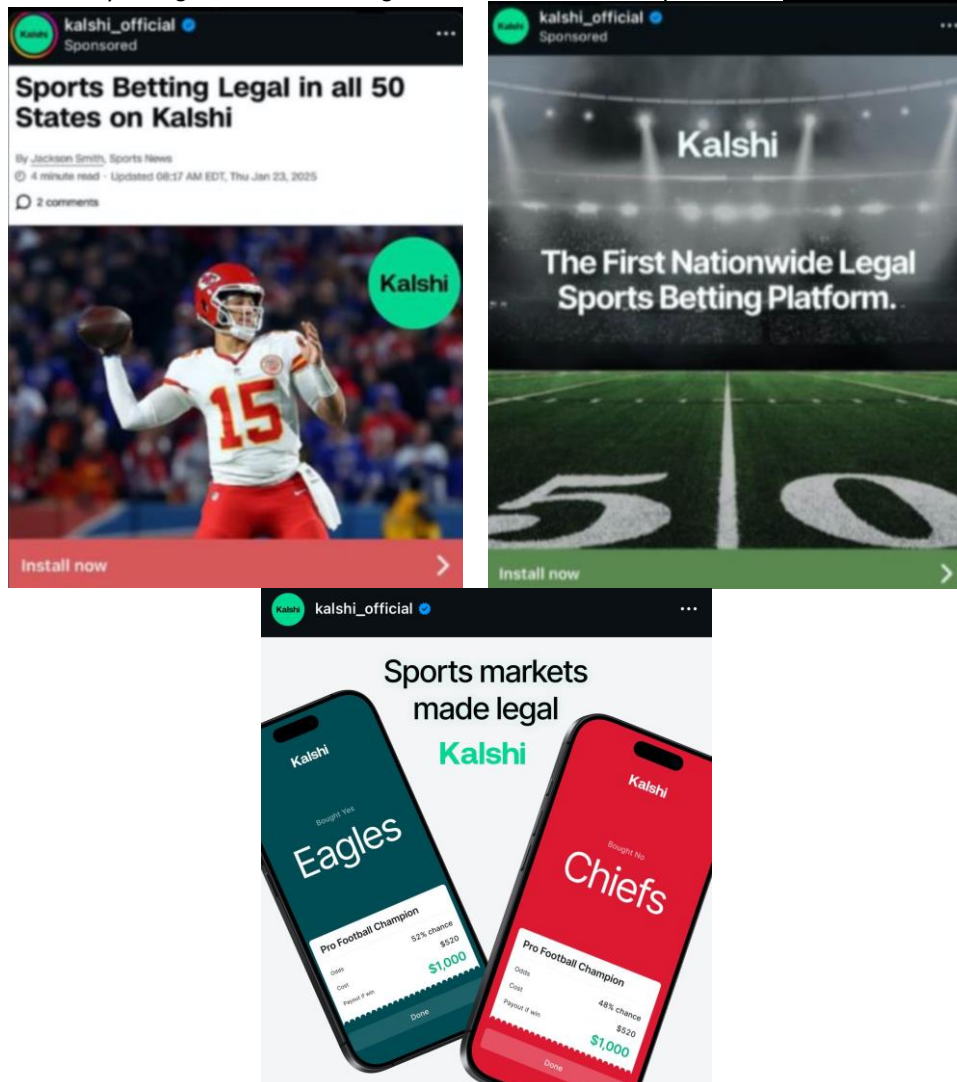
Additionally, there is also a growing presence of online “social sports books and sweepstakes.” Readily available on major online stores for download, including in Hawaii, most of these illegal

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:

- WASHINGTON
- NEW YORK
- NEVADA
- IDAHO
- KENTUCKY
- MICHIGAN
- VERMONT
- NEW JERSEY
- DELAWARE
- WEST VIRGINIA
- PENNSYLVANIA
- 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 SB 1569 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 SB 1569 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.

LATE



Hawaii Senate
Joint Committee on Commerce and Consumer Protection & Ways and Means
Testimony in Support of SB 1569 SD1

February 26, 2025

Chair Keohokalole, Chair Dela Cruz, and members of the Joint Senate Committee on Commerce and Consumer Protection & Ways and Means, thank you for the opportunity to provide testimony in support of SB 1569 SD1.

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. jurisdictions¹ 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 market²—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.

¹ 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.

² *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

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.³

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.⁴ Two states studied their own problem gambling rates after they legalized sports betting and found them to be consistent with those nationwide rates.⁵ 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.”⁶

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.

³ 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.”

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

⁵ 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/>

⁶ *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

SB 1569 SD1, 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.⁷

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

⁷ *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

help.⁸ 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, the SBA respectfully requests one small technical amendment to language that was included in the bill during drafting:

- 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.

The SBA supports SB 1569 SD1 and the framework that it would establish to regulate sports betting in Hawaii. Thank you again for the opportunity to testify.

⁸ 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



LATE

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.¹ 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 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.

¹ *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



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.²

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.³ 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.

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

³ 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



Finally, concerns about increases in crime with legalization of online sports wagering are unfounded. In fact, while not suggesting causation, the FBI's data shows the top nine states with the lowest crime rate are states with legal sports wagering.⁴ Connecticut and Illinois, states near the top of this list, have seen drops in violent crime since legalization of sports wagering, according to the same FBI data.

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.

⁴ <https://www.usnews.com/news/best-states/rankings/crime-and-corrections/public-safety/violent-crime-rate>



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

LATE

TO: Honorable Senator Donovan M. Dela Cruz
Chair, Senate Committee on Ways and Means

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: SB 1569, SD1 - RELATING TO SPORTS WAGERING.

DATE: February 25, 2025

POSITION: IHS opposes the passing of SB 1569 SD1.

IHS, The Institute for Human Services, opposes the passing of SB 1569 SD1.

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 3,5 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 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.

LATE

LITT LAW, LLC

Matthew R. Litt, Esq.*

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Bordentown, New Jersey 08505

www.BetterLawyers.com

* Licensed to Practice Law in NJ & NY

**Testimony of Matthew R. Litt, Esq., Principal of Litt Law LLC
In Opposition to SB1569: A Bill Authorizing Online Gambling in Hawaii**

**Before a Joint Hearing of Hawaii Senate & Consumer Protection Committee and Hawaii
Senate Ways & Means Committee
February 26, 2025**

Dear Chair Keohokalole, Chair Dela Cruz, and Committee Members:

I am testifying as the principal of Litt Law LLC, a law firm with a near-exclusive focus on the representation of addicted gamblers and their families against the predatory practices of online sportsbooks and casinos. My cases and testimony herein focus on the abuses of VIP programs and VIP hosts, which have been used across the United States state to initiate, grow, and exacerbate the gambling addictions of the most vulnerable residents leading to catastrophic results for not just the gamblers, but their families, businesses, and employers as well. It is for this reason, that I write in strong opposition to SB1569.

VIP Programs and VIP Hosts

If you drive down the New Jersey Turnpike in my home state, you'll see billboard after billboard advertising legalized sports betting. The billboards depict a few guys having fun, presumably watching a Yankees or Mets game with a little extra enthusiasm because they have a

financial stake and put a few dollars on the game. This is always the promise of sports gambling in the abstract...harmless entertainment.

But this is not how it has worked in practice in any of the thirty-eight states where it's been legalized. The greatest culprit of bringing sports betting from harmless entertainment to a public health catastrophe is the VIP program and the VIP host, used by every online sportsbook in America to take as much money as possible from vulnerable persons until they hit rock bottom.

My office receives an email or phone call nearly every day from a problem gambler or spouse of a problem gambler desperate for help -- almost every one of them was subject to a VIP program and had a VIP host.

A player is given VIP status and assigned a VIP host when their deposits exceed a certain amount of money -- the metric is secret and changes over time. This level of deposits is a sign of problem gambling in most people, but instead of using the deposit data they collect to help the gambler, they use it to identify him or her for this "special" program. The VIP engagement is most often initiated without any meaningful verification of a gambler's source of funds -- it is not unusual for someone to deposit millions of dollars without the casino ever verifying where the money is coming from.

The VIP host often becomes a very strange intimate one-sided quasi-friendship between an addicted gambler and the only person who knows about the addiction. The VIP host keeps the gambler gambling. The host knows when the gambler had a bad weekend and lost all his bets -- and feeds him free money to keep him going; the VIP host sends the gambler all-expense paid trips worth tens of thousands of dollars to every sporting event you can imagine; the VIP host sends the gambler trophies and other gifts to "congratulate" them on what they term "loyalty" milestones -- all of which are just deposits.

I spend a substantial part of my days reading through text chains between gambler and VIP host and it's horrifying; you see the addiction so clearly, as the gambler goes to the VIP host begging for money so they can keep gambling, mirroring the relationship between a drug dealer and addict.

As one example, in one of my more high-profile cases, Patel v. FanDuel, the VIP host created a custom bonus scheme which ended up providing Mr. Patel with over \$1M dollars in FanDuel credits to keep him gambling, in addition to not just giving him trips but joining him on these trips. In another one of my cases, Antar v. BetMGM, the VIP host boasted on his resume that he is skilled at "converting lapsed players" – lapsed players are players who are trying not to gamble.

Sports and casino gamblers frequently show the telltale signs of gambling addiction in these communications with their VIP hosts, often on a daily basis, and the hosts don't ignore it – they typically use it to get more and more deposits until the inevitable result – the gambler hits rock bottom and has no more money to spend. Occasionally, the VIP host will ask the sports or casino gambler if they're comfortable with the amounts their gambling, and whether they're gambling within their means – all the gambler has to say is "yes," and the VIP host continues the incentives unabated. It goes without saying that an addicted gambler, no different from any other addict, will say whatever they need to say to continue their addiction – such a "responsible gambling" check is useless, and intentionally so.

There is no profile of the person who is susceptible to the VIP host – my office represents men, women, blue collar workers, doctors, lawyers, business owners, old, young, black, white, Hispanic – we receive calls from every imaginable demographic.

Through the VIP host, the sportsbook or casino becomes an active participant in the gambler's addiction until the gambler hits rock bottom – the casino then walks away with all of the money and none of the personal, familial, business, or social consequences.

I'm asked all the time, isn't it the gambler's fault, aren't they responsible for themselves? Of course they are...but that responsibility is not exclusive. The casinos through the VIP hosts turn manageable, reversible mistakes into catastrophes for the gambler and their families and spread that catastrophe throughout the community. Through the VIP host, a week or a month of over-extension becomes an extended years-long life-changing tragedy.

The VIP host is remarkably adept at ensuring that all of this appears normal to the gambler as they lose their life savings, retirement accounts, max-out credit cards and take new loans, and even steal to continue gambling; they assure the gambler both explicitly and implicitly that big losses happen to everyone and that it's perfectly normal. They do this by sending relentless prizes in the form of free bets, deposit matches, trips, and trophies equating the quantity of deposits and "loyalty" to the sportsbook with success. They also do this through online and in-person social functions, where gamblers are encouraged to share large bets with the community, and get together with other problem gamblers at high-end sporting events and expensive restaurants and other getaways. The casinos will also flaunt their commitment to responsible gambling with a phone number and disclaimers that have been proven completely ineffective at preventing addiction.

Lack of Consumer Protections

These abuses all come from a perceived lack of legal accountability. There's not a state legislature yet that has addressed predatory gambling. That's what I'm working to change through the Courts – I have no doubt that in 5-10 years, none of these abuses are tolerated under law, but countless lives, families, and businesses are being destroyed in the meantime.

In summary, the law is generally that a casino is not obligated to save an addicted gambler from themselves. This law was established in the pre-historic brick and mortar days before people were carrying 24-hour access to a sportsbook in their pockets.

This law was also made before gambling addiction was understood the way it is now -- since 2014 through the American Psychiatric Association DSM5, it's been classified alongside alcohol, opioid, and cigarette addiction, but the law has not yet adapted -- and in the meantime the sportsbooks are trying to take full advantage.

There is a critical distinction between passively allowing a sports gambler to gamble and a sportsbooks' active participation in the addiction by affirmatively incentivizing and manipulating the gambler to keep depositing money and continue in greater amounts, which the law appears slow to understand.

But sportsbooks are a business entity like any other, and the gambler is a consumer -- if the business entity knows its product is harmful and not just allows but encourages its use anyway, they should be negligent just like any other product or service. The problem is that without this being made explicit by the legislature, the sportsbooks believe themselves to be free to prey on its most vulnerable customers. Lawyer perform an important function between a business and a consumer -- they ensure that those causing or who would cause harm in our society fix it through the threat of serious financial consequences. If those consequences don't exist, or when they're perceived to not exist, the bad actor is free to exploit its imbalance of power undeterred.

In the case of sportsbooks, the imbalance of power is massive. A person vulnerable to problem gambling simply doesn't stand a chance against the casino's resources.

3rd Party Harm

I've never spoken with an addicted gambler whose addiction did not have a severe and tangible financial effect on his or her family, business, employer, or children. As one example, in another case handled by my firm, D'Allasandro v. DraftKings the addicted gambler is alleged to have taken money first from joint marital accounts, then from his wife's credit cards, then from his children's Christening and birthday gifts. I have received calls from several families with similar situations.

The frustration is that this is all so predictable. An addicted gambler will take money from anywhere he or she has access to continue gambling, because in the addict's mind the next bet is the one that's going to make this all better. The addicted gambler in the throes of addiction does not know any better – but the VIP host certainly does.

One of my clients is in prison for six years for stealing money from his employer to gamble; another served a little more than a year in prison for stealing money to gamble; I have several clients awaiting indictments or prison sentences -- no pot of money is safe. Getting a divorce, losing your home, declaring bankruptcy, those are some of the best case scenarios for gamblers whose lives are infiltrated by a VIP host.

Conclusion

Your work on this issue and consideration of my testimony is appreciated. Please always feel free to contact me by email (MLitt@LittLaw.net) or telephone (908-902-7071) to discuss anything in additional detail.

Respectfully submitted,
Litt Law, LLC

A handwritten signature in blue ink, appearing to read "M2 L", with a long horizontal stroke extending to the right.

By: Matthew R. Litt, Esq.

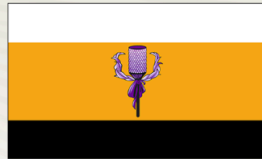
About Matthew R. Litt and Litt Law LLC

I live in and work from New Jersey, where legalized sports betting all began. I am a lawyer with more than 20 years of experience with a focus on consumer protection work -- so I've always watched television advertisements different than most people. As soon as sports betting was legalized, we were flooded with "Risk Free bets" advertisements. It was immediately clear to me that there was nothing risk free about these bets, and so I started digging into this world of sports gambling.

I read everything I could, spoke with everyone I could, I even attend G.A. meetings to get a feel for what was going on – it didn't take long to realize this was a public health disaster, this was about so much more than a risk-free bet offer. It was clear to me that a jurisprudential solution was needed, and I began writing a letter to the-then seven NJ sports books explaining why the Risk-Free bet promotion was a violation of NJ law, and instructing them to stop. I didn't even have a client to represent at that point, I just knew that I had to do *something* to slow the sports books down.

Since then, I have represented some of the most high-profile cases in this space, and from those receive phone calls and emails from gamblers and their families from all over the country telling me their stories and asking for help.

INDEPENDENT & SOVEREIGN NATION STATE OF HAWAI'I



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EXECUTIVE

Office of the Foreign Minister
41-1300 Waikupanaha Street Waimānalo, HI 96795

TESTIMONY OF JOHN KEALOHA GARCIA

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

**BEFORE THE SENATE COMMITTEE ON WAYS AND MEANS &
COMMITTEE ON COMMERCE AND CONSUMER PROTECTION**

February 26, 2025

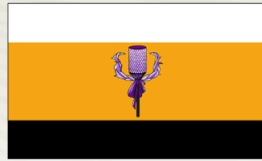
IN STRONG OPPOSITION TO SB 1569, SD1

Aloha Chair and Members of the Committee,

Hawai'i has always been cautious about gaming, and for good reason. Any decision to introduce gambling should be based on clear economic benefits, thorough research, and a model that serves the people of Hawai'i - not just corporate interests. SB 1569 does not meet that standard.

Sports betting is not the economic boost its proponents claim it to be. If this bill truly aimed to improve Hawai'i's economy, we would see evidence of its success elsewhere. Instead, in states like West Virginia and Wyoming, sports betting has generated just \$2 to \$2.5 million annually - a drop in the bucket compared to what is needed to regulate and enforce it properly. The revenue generated won't strengthen Hawai'i's local economy; it will flow directly to offshore companies and mainland corporations, while the state is left footing the bill for oversight and regulation.

INDEPENDENT & SOVEREIGN NATION STATE OF HAWAI'I



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Office of the Foreign Minister

41-1300 Waikupanaha Street Waimānalo, HI 96795

Unlike destination-driven gaming models that integrate with local industries and generate tourism revenue, online sports betting offers no meaningful economic opportunity for Hawai'i. It creates no sustainable jobs, no reinvestment in local businesses, and no long-term economic multiplier effect. Instead, it would introduce gambling access on an unprecedented scale with limited safeguards and minimal local benefit.

The Nation of Hawai'i has spent more than two years developing a gaming framework designed to serve the people of Hawai'i, one that ensures revenue stays here, creates real economic opportunities, and aligns with our values. Yet this bill moves forward without even considering those efforts, ignoring Native Hawaiian leadership in the process.

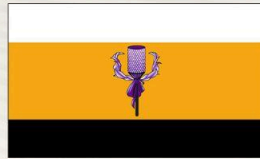
Hawai'i deserves better than a rushed, extractive model that benefits corporate interests over the people who live here. I urge this committee to reject SB 1569 and take the time to consider a gaming approach that actually benefits Hawai'i.

Mahalo,

John Kealoha Garcia

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

INDEPENDENT & SOVEREIGN NATION STATE OF HAWAI'I



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Office of the Vice President
41-1300 Waikupanaha Street Waimānalo, HI 96795

TESTIMONY OF BRANDON MAKĀ'AWA'AWA

Vice President, Nation of Hawai'i

**BEFORE THE SENATE COMMITTEE ON WAYS AND MEANS &
COMMITTEE ON COMMERCE AND CONSUMER PROTECTION**

February 26, 2025

**IN STRONG OPPOSITION TO SB 1569, SD1 - RELATING TO SPORTS
WAGERING**

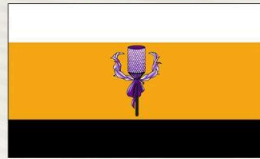
Aloha Chair and Members of the Committee,

Hawai'i needs economic policies that genuinely uplift our people—not rushed legislation that benefits outside interests while leaving our communities behind. As someone who works on housing and economic stability for Native Hawaiians, I must ask: Where is the real economic benefit for local families and businesses?

Supporters of this bill claim it will bring in revenue, but in states with similar populations - like West Virginia and Wyoming - sports betting has generated much less than the tens of millions of dollars mentioned in prior hearings. The actual revenue it will generate barely covers the cost of setting up and maintaining a regulatory system. At best, this bill breaks even; at worst, it costs the state more than it brings in. Hawai'i would be taking on all the risk while the real financial winners would be out-of-state gaming companies.

Beyond the numbers, this bill has no clear plan for reinvesting revenue into local needs. It does nothing to address Hawai'i's growing housing crisis, economic disparities, or job creation for Native Hawaiians. It creates a system where profits flow outward, while our communities see little to no return. If gaming is to be introduced in Hawai'i, it must be structured in a way that prioritizes reinvestment

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in Native Hawaiian housing, education, and economic development—not just filling corporate pockets.

Additionally, this bill shortcuts the process the legislature itself put in place. Last year, lawmakers passed a measure requiring a study on gaming's impact in Hawai'i, with findings due before the 2026 session. Why move forward now, before those results are even available? Responsible policymaking requires informed decision-making, and this bill disregards that entirely.

The Nation of Hawai'i has already spent more than two years developing a comprehensive gaming framework that ensures revenue stays in our communities. The state should be engaging with those of us already working toward sustainable, Hawaiian-led solutions—not pushing through legislation that ignores us entirely.

For these reasons, I urge you to reject SB 1569 and commit to a process that ensures Native Hawaiians have a voice in shaping Hawai'i's economic future.

Mahalo for your consideration.

Me Ke Aloha Pumehana,

Brandon Maka'awa'awa

Vice President, Independent & Sovereign Nation State Of Hawai'i

Producer - How to Build a Nation

SB-1569-SD-1

Submitted on: 2/25/2025 10:32:56 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Pu'uhonua Bumpy Kanahele	Testifying for Nation of Hawai'i	Oppose	Written Testimony Only

Comments:

TESTIMONY OF PU'UHONUA D.B.K KANAHELE

President, Nation of Hawai'i

IN OPPOSITION TO SB 1569 SD1 – RELATING TO SPORTS WAGERING

Senate Committee on Ways and Means & Commerce and Consumer Protection

Hearing Date: February 26, 2025

For too long, Native Hawaiians have been left out of decisions that shape our future. From the illegal overthrow of the Hawaiian Kingdom to the Apology Resolution acknowledging these injustices, we continue to see history repeat itself. Now, with SB 1569, we face yet another economic decision made without us.

Hawaiians are not opposed to gaming. But any gaming initiative in Hawai'i must begin and end with Native Hawaiians. This is about more than revenue - it is about self-determination and reconciliation. If this legislature truly values reconciliation, it cannot continue excluding Native Hawaiians from discussions that impact our economic future.

The state commissioned a study on gaming that has yet to be completed. Why rush this bill when the study hasn't even presented its findings? The Nation of Hawai'i has spent over two years developing a gaming framework that is culturally grounded, economically sustainable, and ensures direct benefits for our people. Yet, instead of working with us, SB 1569 hands control to outside entities that have no stake in Hawai'i beyond profit.

The financial case for sports betting simply does not hold up. States with similar populations, like West Virginia and Wyoming, have generated only \$3 to \$3.5 million per year in sports betting revenue - barely enough to cover regulatory costs. Hawai'i would be building an expensive system with minimal returns, while the real financial beneficiaries would be offshore gaming companies and mainland operators, not our local communities. The dollars simply don't make sense.

This is not just a financial issue; it is a matter of sovereignty. The legislature must reject SB 1569 and any attempt to impose gaming without Native Hawaiian leadership. If gaming is to happen in Hawai'i, it must be on our terms, for the benefit of our people - not outsiders.

Aloha and Mahalo for your time and consideration.

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

President, Nation of Hawai'i

LATE

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 10:26:42 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Paul Littleton	Individual	Oppose	Written Testimony Only

Comments:

I oppose SB1569

LATE

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 10:51:56 AM
Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

No on this

LATE

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 10:57:42 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Debbie Wyand	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill as it changes the lifestyle of Hawaii.

This bill legalizes sports betting, taxing it at 10%, and funnels taxpayer money into a wasteful gambling fund, threatening family values and economic freedom.

LATE

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SB-1569-SD-1

Submitted on: 2/24/2025 11:44:01 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

I OPPOSE this bill.

LATE

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 12:38:03 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Kirk Powles	Individual	Support	Written Testimony Only

Comments:

Go for it.

LATE

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 12:43:31 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Jeffrey F Mizuno	Individual	Oppose	Written Testimony Only

Comments:

Text

LATE

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 12:44:30 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Sharron VanDeusen	Individual	Oppose	Written Testimony Only

Comments:

Oppose!

LATE

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 12:56:11 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

I strongly oppose bill SB1569

I oppose legalized gambling of any sort in our State. The 10% kickback from this will not be worth the cost to our younger generation who will be hooked into this. Legalized gambling of any sort will only hurt our society and creates zero benefit except to enrich a certain few individuals with connections in this State.

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February 24, 2025

Dear Chair Del Cruz, Vice-Chair Moriwaki, and members of the Committee,

My name is Noel Morin. I oppose SB 1569 SD1, which *Allows for the regulation of sports wagering by the Department of Business, Economic Development, and Tourism. Establishes licensing requirements for sports wagering operators and sports wagering suppliers. Specifies that sports wagering shall not be considered games of chance or gambling. Establishes the Problem Gambling Prevention and Treatment Special Fund..*

I strongly oppose **SB 1569 SD1**, 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 **SB 1569 SD1**.

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>

LATE

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SB-1569-SD-1

Submitted on: 2/24/2025 1:49:31 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Sarah Wing	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill

SB-1569-SD-1

Submitted on: 2/24/2025 2:40:10 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

LATE

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Submitted By	Organization	Testifier Position	Testify
Paul Giles	Individual	Oppose	Written Testimony Only

Comments:

I Oppose SB1569,

Paul Giles

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 4:48:15 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

Gambling is wrong. This is a no-no. It is a gateway for organized crime and if you don't think so, you are lieing to yourself. Don't let this evil in more than it already is. Why don't you spend your time, efforts and skills on doing something constructive and creative for our state rather than focusing on just revenue and money?

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 5:16:05 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Tiare Smith	Individual	Oppose	Written Testimony Only

Comments:

****Testimony in Opposition to SB 1569 – Relating to Sports Wagering****

Aloha Honorable Members of the Legislature,

My name is Tiare Smith, and I am a resident of Hawaii writing to express my strong opposition to SB 1569, which seeks to legalize and regulate sports wagering in our state. While I understand the intent to generate revenue and modernize our economy, I believe this bill poses serious risks to our communities, families, and values that outweigh any potential benefits. I urge you to carefully consider these concerns before moving forward.

First, legalizing sports wagering could deepen gambling addiction across Hawaii. We're already seeing the toll of problem gambling in other states where sports betting has taken off—skyrocketing calls to helplines, broken families, and financial ruin for vulnerable people. SB 1569 sets up a "Problem Gambling Prevention and Treatment Special Fund," but that feels like putting a Band-Aid on a wound we don't need to create in the first place. Why invite a problem into our homes and then scramble to fix it? Our state's unique isolation and tight-knit communities mean that gambling's harms could spread fast and hit hard, especially for those already struggling to make ends meet.

Second, the economic promises of this bill seem shaky at best. The 10% tax on adjusted gross sports wagering receipts might bring in some money, but studies from other states show that gambling revenue often comes with hidden costs—like increased crime, strained social services, and lost productivity. For every dollar gained, we could lose more in dealing with the fallout. Hawaii's economy thrives on tourism, agriculture, and our cultural identity—not on betting apps. Do we really want to gamble our future on a business that profits off people's losses?

Third, I'm worried about what this says to our keiki. Sports are a big part of life here—Little League, high school football, paddling. SB 1569 bans betting on youth sports, which is good, but it still normalizes wagering on college and professional games. Kids grow up idolizing athletes; tying sports to gambling could blur the lines between healthy fandom and risky behavior. We've worked hard to keep Hawaii a place where family and community come first—why shift toward a culture that's all about quick bets and chasing payouts?

Finally, the bill's rush to implementation raises red flags. A universal start date within 180 days, temporary licenses, and emergency rules suggest we're leaping before we look. Legalizing

something this big needs more than a fast-tracked process—it deserves real public input and a hard look at the consequences. Our islands have a history of resisting outside pressures that don't fit our way of life. Sports wagering feels like one of those pressures.

I respect that lawmakers are trying to find new ways to fund our state, but there are better paths—ones that don't risk our people's well-being or trade our values for a few bucks. I humbly ask you to vote no on SB 1569 and keep Hawaii a place where we lift each other up, not bet each other down.

Mahalo for your time and consideration.

Sincerely,

Tiare Smith

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 5:24:38 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Ayman El-Swaify	Individual	Oppose	Written Testimony Only

Comments:

I am opposed to any bills which legalize gambling in the State of Hawaii. As can be seen by the text of the bill which seeks to also expand government and stand up an abuse treatment capability, gambling only results in detriments to those who can least afford to lose money in this way.

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 5:25:41 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Lora Burbage	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

I oppose the legalization of gambling. So many statistics on how legalized gambling hurts communities, which I'm sure this committee has seen. Say no for the weak willed persons and instead incentivise those to work hard and be gainfully employed.

Mahalo!

Lora Burbage

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 6:24:33 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

Legalizing sports betting and taxing it at 10% to fund a wasteful gambling program is a misguided policy that will only exacerbate the social harms associated with gambling addiction. Rather than promoting strong families and responsible financial habits, this bill encourages reckless behavior, disproportionately preying on the vulnerable, including young people and those struggling financially. The government should not be in the business of profiting from vice, especially when the revenue is directed toward a bureaucratic slush fund rather than essential services like education or infrastructure. Instead of expanding gambling, lawmakers should focus on policies that strengthen families, promote personal responsibility, and foster economic growth through productive industries, not exploitative ones.

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 8:19:00 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Donald Carroll	Individual	Oppose	Written Testimony Only

Comments:

Legalizing sports betting can have several negative effects, including:

1. **Increase in Gambling Addiction:** Legalizing sports betting can lead to a rise in gambling addiction, which can cause financial and emotional stress for individuals and their families. Gambling addiction can also lead to other social issues like crime and domestic violence.
2. **Risk of Game-Fixing and Corruption:** The financial incentives of sports betting can increase the likelihood of game-fixing and corruption, as athletes, referees, or officials may be tempted to manipulate game outcomes for profit.
3. **Economic Impact:** Sports betting is seen as a nonproductive economic activity that redistributes wealth without creating new value. This can lead to a decrease in overall economic productivity and growth.
4. **Financial Instability for Individuals:** Individuals who develop gambling addictions may face severe financial instability, including debt and bankruptcy. This can have long-term effects on their quality of life and financial security.
5. **Social Consequences:** The normalization of sports betting can lead to an increase in problem gambling behaviors, which can have ripple effects throughout society. This includes increased crime rates, strained relationships, and mental health issues.

T

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 9:23:09 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Candace Vizcarra	Individual	Oppose	Written Testimony Only

Comments:

No!! We should not be promoting & legalizing any activities that take away from the family unit!! HARD NO!! GOD KNOWS & SEES ALL!!!

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 9:28:16 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

I oppose this bill SB1569. I oppose gambling in Hawaii and do not want my tax dollars used for any funds or to facilitate gambling in Hawaii.

Thank you.

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 9:39:32 PM
Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Dayna Matsumura	Individual	Oppose	Written Testimony Only

Comments:

Oppose

SB-1569-SD-1

Submitted on: 2/24/2025 9:53:15 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

LATE

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

Comments:

Oppose this bill. Stop eroding family values just to make some money

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 10:08:01 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Blaine De Ramos	Individual	Oppose	Written Testimony Only

Comments:

I strongly oppose SB1569. Hawaii is still a special place to the residents. Hawaii does not need to be a follower of other states with the increase of crime and the decrease of law enforcement.

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 10:35:01 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

I support this bill.

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 10:49:26 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Tim Huycke	Individual	Support	Written Testimony Only

Comments:

I support SB1569.

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 11:03:45 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Chris Caoagdan	Individual	Oppose	Written Testimony Only

Comments:

Aloha CPN and WAM Committees,

I am a voting constituent in one of your districts (*Waikele, Sen. Kidani*). I would like to express my **strong opposition** to SB1569 SD1 due to the following reasons:

1. Studies have shown that legalized gambling results in adverse societal impacts, high costs to address those adverse impacts, and increases crime.
2. This bill has many unaddressed gaps & does not address the entire process other than already admitting that legalization means "Problem Gambling, Prevention, & Treatment" must be addressed. You are wanting to legalize something for money that causes problems & is unnecessary.

Mahalo for taking the time to consider my testimony in **strong opposition** to SB1569 SD1.

Sincerely,

Chris Caoagdan

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 11:30:14 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Dorinda Ohelo	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill. It threatens family values and our economy.

LATE

SB-1569-SD-1

Submitted on: 2/24/2025 11:48:39 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Matt Smith	Individual	Oppose	Written Testimony Only

Comments:

Keep hawaii free of gambling, we don't need it. learn to spend less and not be tricked into seeing gambling as a new source of tax money.

LATE

SB-1569-SD-1

Submitted on: 2/25/2025 6:17:04 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
kim santos	Individual	Oppose	Written Testimony Only

Comments:

Please vote no as this will hurt family stability and society as a whole.

LATE

SB-1569-SD-1

Submitted on: 2/25/2025 7:17:15 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Bruce Javellana	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill.

LATE

SB-1569-SD-1

Submitted on: 2/25/2025 8:37:59 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

I'm against S.B. No. 1569 S.D. 1 because it's a bad bet for Hawaii that's going to hurt more than it helps. I don't buy this idea that legalizing sports wagering through some slick mobile apps is going to magically boost our economy—it's just opening the door to addiction and financial ruin for too many folks. Legalizing something bad doesn't make anything good; it'll only deteriorate our state, and before we know it, we'll turn into the next LA, San Francisco, Portland, or Seattle, with all their urban decay and social messes. I'm not thrilled about the Department of Business running this show either—they've got no track record handling something as messy as gambling, and I can already picture the screw-ups with licensing and enforcement. And targeting everyone over 21 with no physical betting spots? That's just begging for kids to sneak in online, no matter what the rules say. Hawaii's got a chill vibe—we don't need this mainland-style gambling hustle messing with our way of life. I'd rather keep our money in our pockets than hand it over to some out-of-state betting outfit that's laughing all the way to the bank. This isn't progress; it's a gamble we're bound to lose.

Tuesday, February 25, 2025

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

LATE

To the distinguished members of the Hawaii State House,

I am writing to voice my concerns with Senate Bill 1569, 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.¹ Another finds that online sports gambling increases the risk of bankruptcy by 25 to 30 percent.² 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.³

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.⁴

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.

¹ 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>.

² 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>.

³ 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>.

⁴ 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.⁵ By comparison, states spent about \$2 trillion in FY 2021—implying gambling revenues can cover just 1/1000th of their spending obligations.⁶

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

⁵ 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>.

⁶ "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>.

SB-1569-SD-1

Submitted on: 2/25/2025 8:38:04 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Theresa Shelby	Individual	Oppose	Written Testimony Only

Comments: I oppose SB1569.

LATE

SB-1569-SD-1

Submitted on: 2/25/2025 9:00:00 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Vernelle Oku	Individual	Oppose	Written Testimony Only

Comments:

Please vote no on this bill that will allow gambling in Hawaii

LATE

SB-1569-SD-1

Submitted on: 2/25/2025 9:13:20 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

I stongly oppose this bill. Please vote no. Many other important issues take priority over this.
Thank you for reading my testimony.

SB-1569-SD-1

Submitted on: 2/25/2025 9:18:34 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

LATE

Submitted By	Organization	Testifier Position	Testify
Alfred Hagen	Individual	Oppose	Written Testimony Only

Comments:

Aloha,

This bill is crazy stupid: more crime, more trafficking, more prostitution, drug trade, bankruptcies, more homelessness and broken families. What good comes from it? None!

And, it'll be the local people who'll suffer. Not the tourists who come here for the sun, beaches and the island ambiance.

Oh, the lure of the lucre; that's all it is; the lucre. And, at what cost?

I urge the legislatures who are voting on this bill to vote NO.

I oppose SB1569 and vote NO!

Mahalo,

Alfred Hagen

LATE

SB-1569-SD-1

Submitted on: 2/25/2025 9:27:40 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

I oppose this bill and do not want any type of gambling in Hawaii!

I am against this due to the effects that it will have on our community like poverty and crime.

Kill this Bill.

Sincerely,

Pualani

SB-1569-SD-1

Submitted on: 2/25/2025 9:33:04 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

LATE

Submitted By	Organization	Testifier Position	Testify
Pamela Vera	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill and the idea of legalizing sports betting. Gambling brings so many attacks on our families... For the love of the game (any/all sports), please leave it alone.

There really are NO Winners in this idea. Please, I urge you to Vote NO on this bill!

Pamela Vera

SB-1569-SD-1

Submitted on: 2/25/2025 10:02:14 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

LATE

LATE

Submitted By	Organization	Testifier Position	Testify
Kim Cordery	Individual	Oppose	Written Testimony Only

Comments:

I appose this bill and All gambling bills! Hawaii doesn't need gambling!

This does not add value to our society, economy or values!

LATE

LATE

SB-1569-SD-1

Submitted on: 2/25/2025 10:05:16 AM
Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Noela von Wiegandt	Individual	Oppose	Written Testimony Only

Comments:

Oppose

LATE**LATE****SB-1569-SD-1**

Submitted on: 2/25/2025 10:08:58 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Leslie J.	Individual	Oppose	Written Testimony Only

Comments:

Aloha Committee members, Please defer this measure. Its intent may be commendable, but it raises several concerns, not the least of which is the danger of normalizing the risks associated with gambling and sports betting to our youth. Hawaii, as a conservative ohana state, has always opposed legalized gambling for these and other sound reasons. Please continue to protect our youth and their sports by deferring this measure. Mahalo for this opportunity to testify.

SB-1569-SD-1

Submitted on: 2/25/2025 11:23:46 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

LATE**LATE**

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

Comments:

Aloha,

These are just a few of the reasons that I strongly oppose this bill and ask that you would as well.

The amount of COST incurred by the state of Hawaii for the regulation of the gaming industry would be another misuse of taxpayers dollars...

The RISE of Bankruptcy with the introduction of "Sports Gambling" in states that have legalized it...

I cannot comprehend why, with those who are pushing for and encouraging this bill to pass as law in Hawaii, with their acknowledging in committee meetings that gambling addictions are a very real thing here in the State of Hawaii,... even speaking about in committee, that there would be the allocating of a portion of the tax dollars brought in from the revenues to help those with addictions....

WHY would our leaders even think of adding to that temptation for those with that addiction???

To say that Hawaii would make 10-15 million dollars a year on tax revenue.... THAT'S NOTHING! Especially understanding what would need to be spent in regulation and helping those with addiction (that we would be encouraging ??!)

The "idea" that MGM 'Sports Gaming` Only makes 10% off of all the gambling cannot be correct... that 90% percent of monies taken in would go out to those who are Betting? Who really believes that??

To say that;``"Sports Betting" is going to help with gambling addiction.... because the revenue will be used to address and help those with gambling addictions...`¿¿¿????!!!!

To say, "Typical Sports Bettors gamble with less than \$100 a month..."

HB1308 HD2, the `Sports Betting` bill, comes under great scrutiny because it is a BAD BILL.

This is clearly seen in the many testimonies and committee debate. With just a few—mostly special interest groups, Gaming Businesses from mainland— in support.

The people of Hawaii spoke out in opposition with many strong testimonies from residents.

Please end this bill now.

Respectfully ,

Steve Santos

LATE

LATE

SB-1569-SD-1

Submitted on: 2/25/2025 11:32:46 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Shawn Michelle Wallen	Individual	Oppose	Written Testimony Only

Comments:

Aloha!

Sure, 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. That’s not what sports were meant to be.

Even though the bill claims that **“sports wagering shall not be considered games of chance or gambling,”** I strongly disagree. Hawaii is one of only two states that have 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.

Thank you for doing your part in representing the people of Hawaii.

Aloha,

Shawn Michelle Wallen

LATE**LATE****SB-1569-SD-1**

Submitted on: 2/25/2025 11:47:21 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Ellie Kapihe	Individual	Oppose	Written Testimony Only

Comments:

Aloha esteemed members of the committee,

I hope this message finds you well. I'm writing to express my concerns regarding SB 1569, which proposes the legalization of sports wagering in our state. While I understand the potential economic benefits, I believe it's crucial to consider the profound negative impacts that sports betting can have on the integrity of sports, the well-being of those involved, and the foundational values that sports instill in our communities.

Erosion of Sports Integrity

Recent events have highlighted how sports betting can compromise the authenticity of athletic competitions. For instance, federal authorities recently arrested Shane Hennen, the alleged mastermind behind a significant basketball gambling scheme involving professional and college athletes. This scandal not only undermined the trust in the games but also cast a shadow over the athletes' genuine efforts and the fans' experiences.

[nypost.com](https://www.nypost.com)

Similarly, Fresno State's men's basketball team faced an investigation where key players were suspended due to potential involvement in gambling activities. Such incidents disrupt team dynamics and tarnish the sport's reputation, leading fans to question the legitimacy of the outcomes.

[nypost.com](https://www.nypost.com)**Impact on Athletes and Team Dynamics**

The pressure and temptations associated with sports betting can have detrimental effects on athletes' mental health and team cohesion. Studies have shown that athletes deeply involved in betting are more susceptible to gambling problems, which can lead to emotional distress and strained relationships within the team.

[pmc.ncbi.nlm.nih.gov](https://pubmed.ncbi.nlm.nih.gov)

Moreover, the rise of sports betting has been linked to an increase in abusive behavior towards athletes. The NCAA reported that one in three high-profile athletes receive abusive messages from individuals with betting interests, with 90% of this harassment occurring online or through social media. This toxic environment not only affects players' mental well-being but also detracts from the positive, character-building aspects of sports.

ncaa.org

Undermining the Spirit of Sportsmanship

Sports have always been a conduit for character development, teaching values like teamwork, perseverance, and integrity. The introduction of betting shifts the focus from these core principles to financial gain, potentially leading to unethical behaviors such as match-fixing and spot-fixing. These practices not only compromise the game's fairness but also erode the trust and passion that fans have for their teams.

baltictimes.com

Broader Societal Implications

The widespread legalization of sports betting has also been associated with a surge in gambling addiction. A recent study observed a significant rise in gambling addiction and help-seeking behaviors correlating with the expansion of legal sports betting. This trend poses a public health concern, affecting not only the individuals directly involved but also their families and communities.

nypost.com

In conclusion, while the economic incentives of legalizing sports wagering are evident, the potential costs to the integrity of sports, the well-being of athletes, and the foundational values of our communities are substantial. I urge you to consider these factors carefully and prioritize the long-term health and spirit of our sporting culture.

Mahalo for your time and consideration.

Sincerely, Ellie Kapihe

LATE**LATE****SB-1569-SD-1**

Submitted on: 2/25/2025 12:52:46 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Gregory Misakian	Individual	Oppose	Written Testimony Only

Comments:

I oppose SB1569 SD1, and ask that you please say no to legalizing sports betting.

First, in case anyone hasn't noticed, Hawaii seems to be that place where many like 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.

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.

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

Mahalo,

Gregory Misakian

LATE**LATE****SB-1569-SD-1**

Submitted on: 2/25/2025 1:40:55 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

Aloha,

Thank you for taking the time to to hear from me.

I am strongly OPPOSED to SB1569....as is most of the island. This is

The following are a few of the reasons for my opposition:

1. Studies have shown that legalized gambling results in adverse societal impacts, high costs to address those adverse impacts, and increases crime.
2. This bill has many unaddressed gaps & does not address the entire process other than already admitting that legalization means "Problem Gambling, Prevention, & Treatment" must be addressed. You are wanting to legalize something for money that causes problems & is unnecessary.
3. No amount of revenue gained by legalizing gambling is worth the problems, addictions and chains this can create for our families. Please vote NO

Mahalo,

Arielle

LATE

LATE

SB-1569-SD-1

Submitted on: 2/25/2025 2:31:31 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

Aloha Senators,

I stand opposed to SB 1569 SD1.

We do not need sports betting in our Hawaii.

If your argument that it is already happening, the same can be said about aerial fireworks. It's already here, let's go with it. NO! Absolutely not.

Please don't allow these kinds of acts that keep our people in poverty. Please don't carve out the trajectory for our young people to lead them into poverty and a lifestyle that keeps them in poverty.

NO to SB 1569 SD1.

SB-1569-SD-1

Submitted on: 2/25/2025 4:41:35 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

LATE

LATE

Submitted By	Organization	Testifier Position	Testify
Mel Kahele	Individual	Support	Written Testimony Only

Comments:

Aloha Chair Delacruz Members of the Committee.

I'm in support of SB1569SD1.

Thank you,

Mel Kahele

LATE**LATE****SB-1569-SD-1**

Submitted on: 2/25/2025 6:41:24 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Robert Minnick	Individual	Oppose	Written Testimony Only

Comments:

My name is Rob Minnick and I am in recovery from a gambling addiction. I made my last bet on November 12th of 2022 and I now create content online under the name ODAAT Gambling Awareness in an effort to help others avoid following the same path with their life as I went down with mine.

In my home state of New Jersey, we were one of the first to legalize online sports betting following the 2018 overturn of PASPA by the Supreme Court. I was just graduating high school and going off to college at this time.

Growing up close to the city of Philadelphia, we had a strong love for our sports teams, so when the time came that we turned 18 and got the option to play daily fantasy sports (which in every sense of the word should be deemed gambling, the only reason it is not is so it can be marketed to a younger demographic and get them hooked to the risk reward before they become more valuable customers to squeeze value from at age 21), we took it as an opportunity to make money on the things we already loved doing... Little did we know that wasn't the case.

I very quickly developed a dependancy on gambling to the point where I was betting for 6-8 hours a day, and in 2018 I found myself in gambling debt significantly enough that I had to work 80 hours a week in the subsequent months just to scrape back to the even mark financially. This process would repeat itself 5 more times over the following 5 years and I would lose friendships, relationships, my mental and physcial health and honestly my sanity.

I viewed gambling as a part time job. I viewed gambling as my sense of meaning in life. I viewed gambling as my one way to prove to the world that I could win. It turned out that I was fighting a losing battle.

When we look at gambling run as a business, or commercialized gambling, the zero-sum nature of it creates a situation where for these billion dollar businesses to win, people like me have to lose.

I understand that it may feel like I'm in the minority here, at least that's what the gambling industry would say, and by the math they could be correct that the majority of players don't get hooked... But imagine if 5% of your youth became addicted... Is that a number you'd be comfortable with as an opportunity cost here?

What do we do to protect those that do find themselves addicted? Maybe that can be the solution! Well... right now, we tell them to gamble responsibly and call us if they have a problem... Now ask yourself... If your friends, family, and everyone you talk to are talking about their wins, their picks for the game, etc. would you have the courage to call a phone line and tell them you have a problem?

The belief of my support group, Gambler's Anonymous, is that once a gambler becomes a gambling addict we can never go back to "responsible" or "normal" gambling, so telling me to do

it responsibly doesn't help me. A gambling addiction is a dependency on the thrill we get from placing bets. If we stop, we can withdraw from it the same way a drug addict would withdraw from using heroin.

I was never asked the question "should we legalize this" in New Jersey... I was just thrown into the fire. You have the chance to keep pandora's box closed here.

When you have gambling as a business in the current climate of how these businesses operate, you are quite literally trading lives for dollars.

Maybe the day will come that this industry can operate in an ethical way where the wellbeing of their players is actually important. But I know for a fact that today... is unfortunately not that day.

The best way to control the damage that's done by gambling and gambling addiction is to prevent it from happening in the first place.

I will continue doing work to help those struggling with a gambling addiction to avoid suffering more than they already have, I truly hope you don't give me more followers with this bill.

Thank you for your time and consideration,

Rob Minnick

@odaatgamblingawareness

LATE

LATE

SB-1569-SD-1

Submitted on: 2/25/2025 7:57:23 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

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

Comments:

I oppose SB1569.This will make a dump state as we already are.Could you pass policys that make hawaii great again.Be like Trump MAGA!!!!

SB-1569-SD-1

Submitted on: 2/25/2025 9:26:12 PM

Testimony for CPN on 2/26/2025 10:00:00 AM

LATE

LATE

Submitted By	Organization	Testifier Position	Testify
Roxanne Earwood	Individual	Oppose	Written Testimony Only

Comments:

Hawaii already has enough crime hiding in its underbelly. No need to add more opportunities to destroy lives.

LATE

LATE

Chair Jarrett Keohokalole
Vice Chair Carol Fukunaga
Members of the Senate Committee on Commerce and Consumer
Protection

Chair Donovan M Dela Cruz
Vice Chair Sharon Moriwaki
Members of the Senate Committee on Ways & Means
Thirty-Third Legislature, Regular Session of 2025

RE: **STRONG SUPPORT** for SB 1569 SD1 -Relating to Sports Wagering

Hearing Date: February 26, 2025, at 10AM

Aloha Chair Keohokalole, Dela Cruz
Vice Chair Fukunaga, Moriwaki and Members of the,

My name is Dwayne Bautista. While I am employed with the Iron Workers Local 625 Stabilization Fund, I am here today to offer my personal testimony. Thank you for the opportunity to submit my strong support for SB 1569 SD1, relating to sports wagering.

I believe it is imperative that Hawaii legalizes sports wagering. This legislation presents a significant opportunity to generate much-needed revenue for critical state programs. Specifically, I propose that revenue derived from gaming taxes be allocated to fund the Department of Education, homeless programs, childcare initiatives, gambling awareness programs, and the maintenance and improvement of our state and city infrastructure.

The potential for online sports wagering is to generate substantial revenue is undeniable. Conservative estimates suggest we could see at least \$200 million in wagering activity. This revenue stream would provide a powerful tool to address the pressing needs of our community.

Furthermore, legalizing online sports wagering offers a crucial strategy for combating illegal gambling operations. By providing a regulated and transparent alternative, we can effectively draw customers away from underground venues. This shift is not merely about revenue; it's about safeguarding our residents. Legalized gambling allows for proper oversight, taxation, and the implementation of responsible gaming measures, including resources to address problem gambling.

Currently, an estimated \$275 million in gambling activity occurs within illegal game rooms in Hawaii. This substantial sum benefits only the operators of these illicit establishments, leaving the State of Hawaii with no financial return. By legalizing online sports wagering, we can redirect these funds back into our state, ensuring they support essential programs that benefit all residents.

I strongly urge this committee to support SB 1569 SD1 and recommend its passage. This legislation represents a vital step towards a more equitable and prosperous future for Hawaii.

Thank you for your consideration.

A handwritten signature in black ink, consisting of a series of loops and a long horizontal stroke at the end.

LATE

LATE

SB-1569-SD-1

Submitted on: 2/26/2025 8:20:18 AM

Testimony for CPN on 2/26/2025 10:00:00 AM

Submitted By	Organization	Testifier Position	Testify
Sarah Tiritas	Individual	Oppose	Written Testimony Only

Comments:

I oppose this bill