Testimony of James, a person with lived experience and in recovery for gambling addiction Information Hearing on Economic, Health and Social Harms Resulting from Online Sports Gambling State Senate Finance Committee January 8, 2025

Dear Minnesotans,

I appreciate the opportunity to share my personal experiences with gambling and thoughts regarding gambling in our state.

I began gambling at age 16 in Minnesota casinos and immediately went through an exciting winning phase. There were perks and fun gambling times - I even bought a used car from my winnings following a large win. I had a terminally ill family member at home, and gambling was a distraction with many highs.

By age 18, I used credit cards and money from my job to gamble more. The winning did not last, and I filed for bankruptcy and later dropped out of college. I promised myself many times that I would stop gambling.

I continued gambling at casinos, in bars, and through lottery tickets while going through financial and personal problems for an additional 25 years. Lows included spending through my retirement savings, working long hours and gambling the money away, living with others because I could not afford my own housing, and periods of depression involving my gambling consequences. My most recent period of gambling included online gambling, and the consequences escalated.

I completed my first outpatient gambling program in 2013 and had a period of gambling abstinence afterward. I wanted to be done with gambling, but I continued.

I began gambling recovery again in early 2024 and am working hard to support what I intend to be a permanent and life-long decision to move forward without gambling.

I ask that a couple points be considered in the context of expanded gambling in Minnesota:

- I am concerned that expanded gambling, whether online or sports betting, will increase problem gambling/addiction and life-changing consequences for others.
- Gambling software platforms and apps do not appear to contain braking or safety mechanisms for gamblers who are making life-changing poor decisions. Today, it is possible for gamblers to literally lose everything very quickly.
- The expanded use of social medial advertising for gambling has made gambling more visible and immediate to people of all ages.

• Serious consequence from gambling can include homelessness, bankruptcy, job loss, family crises, suicide, and legal/criminal involvement.

Lastly, I ask that funding for gambling treatment and supportive services be expanded. However, money is not enough. Minnesota needs new and publicly accountable tools/resources all the way from preventing and identifying problem gambling to supporting people who have a desire for change and recovery.

Thank you,

James