



WISCONSIN CATHOLIC CONFERENCE

TO: All Wisconsin Legislators

FROM: Barbara Sella, Executive Director

DATE: November 13, 2025

RE: Opposition to Senate Bill 592 and Assembly Bill 601, Online Sports Gambling

The Wisconsin Catholic Conference (WCC), the public policy voice of the Catholic bishops of Wisconsin, urges opposition to SB 592 and AB 601. The Church does not object to games of chance or wagers in themselves.¹ However, gambling is unjust when it surpasses entertainment and becomes a source of enslavement, depriving people of what they need. Online sports gambling harms individuals and families, especially those that can least afford it.

Online Sports Gambling is Designed to be Addictive

- Instant access to wagering on a phone or mobile device—an impulse that can be immediately fulfilled at any time, in any place—has shown itself to be conducive to addiction.² Online bets put a sportsbook in every bar, bedroom, and boardroom across the state. This type of addictive gambling is distinct from that which happens in-person at a casino or even as part of a low-stakes fundraiser or game with friends.
- Online gambling is designed to increase impulsiveness, chase losses, and hide activity. According to a study of Australian online gamblers:³
 - Online gambling uses “targeted social media and push marketing messages ... including emails, notifications, text messages and phone calls.”
 - Frequent inducements lure participants. These include “deposit bonuses, bonus bets, bonus credit, price freezes, money-back offers, odds boosts, protest payouts, double your winnings, and free spins and credits.”
 - Online gambling facilitates secrecy and lying: “the privacy afforded by online gambling, particularly on a smartphone, [makes] it easier to hide from family: ‘You can gamble online more sneakily ... because you can just do it on your phone and you could be saying, ‘I’m just texting a friend’.”

Online Sports Gambling Hurts Families

- Online sports betting hurts family finances, decreases credit, and reduces investments. According to a Northwestern University study involving a sample of 230,000 households:⁴
 - Households involved in gambling saw their net investments fall by nearly 14%.

- For every \$1 a household spent on betting, it put \$2 fewer dollars into investment accounts.
- Households using sports gambling apps lost an average of \$1,100 per year.
- Online sports betting led to decreased credit availability, increased credit card debt, and a higher incidence of overdrawing. Researchers noted that the effects were particularly acute among households that were least able to afford it, pushing them deeper into debt.
- One of the lead researchers in the Northwestern study noted that the vast majority of money spent on gambling comes from online betting: “If we’re worried about people acting impulsively, then one lever that would move the needle would be to make all sports betting take place on premises somewhere.”
- The legalization of sports gambling decreases financial health. A study from the University of California Los Angeles (UCLA) found that:⁵
 - 91% of sports betting occurs online.
 - “Overall, we find that the legalization of sports gambling decreased consumer financial health. These results seem to be particularly pronounced when states legalize online betting, suggesting that the ease of access to gambling increases the problems associated with it.”
 - “Our main finding is that overall consumers’ financial health is modestly deteriorating as the average credit score in states with legalized sports gambling decreases by roughly 0.8 points. When states introduce access to online sports gambling, average credit scores decline by nearly three times as much (2.75 points).”
- Online sports gambling has spillover negative effects, especially because of its addictive nature. A study from Southern Methodist University (SMU) of 700,000 online sports gamblers found that:⁶
 - Fewer than 5% of online sports gamblers turn a profit over time.
 - Legalization also generated spillover effects, including a 20% increase in mass-market alcohol consumption and a 75% increase in calls to gambling helplines.
 - “The rate of irresponsible gambling—defined as monthly gambling expenditures exceeding 1% of income—rose by 372%.”

Financial Benefits Are Minimal and Do Not Offset Harms to Consumers

- Proponents argue that SB 592 and AB 601 will bring gambling out of illegal markets and into legal and regulated markets where Wisconsin can share in some of the revenue. However, legalization of online platforms does not mean that illegal offshore sites go away; instead, they just become a complement for online sports gamblers who want to use multiple platforms.
- As for the tax revenue that Wisconsin might expect, the SMU study also found that “state tax revenues were lifted by \$0.78 per capita” per month due to legalization of sports gambling.⁷
- This modest revenue does not include the increased societal costs to families and communities, which include higher rates of bankruptcy, decrease in net investments and financial health, as well as increased rates of mental health crises and suicide.
- SB 592 and AB 601 do not include important consumer protections, such as advertising restrictions, maximum spending amounts, or additional support for gambling addiction treatment and prevention.

Online Sports Gambling Will Not Make Wisconsin Stronger

In conclusion, the Catholic Church is not inherently opposed to games of chance. However, online sports gambling—especially with no significant safeguards—serves to harm families, especially those that can least afford it. The negative societal impacts to individuals, families, communities, and the common good will not be offset by more dollars in state coffers.

At a time when states are reckoning with the negative impacts of legalized gambling and gambling scandals increasingly rock the major sports leagues, Wisconsin should take the consequences seriously.

We strongly support the economic development of the State of Wisconsin and Tribal Nations but urge that all find other ways to achieve the same end.

For all these reasons, we respectfully urge you to oppose this bill.

¹ “Games of chance (card games, etc.) or wagers are not in themselves contrary to justice. They become morally unacceptable when they deprive someone of what is necessary to provide for his needs and those of others. The passion for gambling risks becoming an enslavement. Unfair wagers and cheating at games constitute grave matter, unless the damage inflicted is so slight that the one who suffers it cannot reasonably consider it significant” ([Catechism of the Catholic Church](#) 2413).

² University of California San Diego, [Study Reveals Surge in Gambling Addiction Following Legalization of Sports Betting](#), *UC San Diego Today* (February 17, 2025).

³ Nerilee Hing et al., [How Structural Changes in Online Gambling are Shaping the Contemporary Experiences and Behaviours of Online Gamblers: An Interview Study](#), *BMC Public Health* (August 26, 2022).

⁴ Northwestern University, [Online Sports Betting Is Draining Household Savings](#), *Kellogg Insight* (December 1, 2024).

⁵ Brett Hollenbeck, Poet Larsen, and Davide Proserpio, [The Financial Consequences of Legalized Sports Gambling](#), *UCLA Anderson School of Management* (April 2025).

⁶ Wayne Taylor, Daniel McCarthy, and Kenneth Wilbur, [The Effects of Sports Betting Legalization on Consumer Behavior, State Finances, and Public Health](#), *Southern Methodist University Cox School of Business*, Research Paper No. 24-7 (June 25, 2025).

⁷ *Id.*