

Wisconsin Catholic Conference: Dismayed at Assembly passage of predatory gambling and rent-to-own bills

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The Wisconsin Catholic Conference (WCC), the public policy voice of the state's Catholic bishops,

expresses deep dismay at the Assembly's passage of AB 601, which begins the process of expanding online sports gambling in Wisconsin, and AB 742, which weakens consumer protections for lease-purchase agreements, commonly known as rent-to-own. If signed into law, these bills will make Wisconsinites less prosperous.

Online sports gambling (OSG) is highly addictive and increases consumer debt, crime, mental health crises, and suicide. Studies have found that [96 percent of online sports gamblers lost money](#) over time, criminal [assaults increase 93 percent](#) after an unexpected home team outcome, and [1 in 6 individuals with gambling disorder attempt suicide](#), the highest rate of any addiction disorder.

OSG hurts even non-gambling residents because the effects of consumer debt, crime, and family and personal disintegration have ripple effects throughout the community, burdening the already stretched criminal justice, public assistance, and educational systems. Ultimately, all taxpayers pay the price.

Similarly, rent-to-own (RTO) transactions hurt Wisconsinites. The Wisconsin Department of Financial Institutions has found that on average [RTO transactions charge two to five times the sticker price](#) on consumer goods. According to the National Consumer Law Center, [nearly 80 percent of RTO customers make less than](#)

[\\$40,000](#). Moreover, [7 out of 10 customers fail to obtain ownership](#) of their leased items. In other words, individuals with low-incomes often end up paying more than double the sticker price and still lose their goods. This is not helping those in need, nor solving an affordability crisis—it is exacerbating it.

For both of these industries to make money, the vast majority of their customers must fail. How does this help Wisconsin consumers?

It is not inevitable that such damaging bills will become law. All it takes is for Senators who wish to defend their constituents from predation and exploitation to stand up to the OSG and RTO industries. The prosperity of Wisconsinites depends on it.

Read more about the WCC's opposition to [OSG](#) and [RTO](#) transactions.