

Online Sports Betting: The Problem and How to Respond

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Introduction

If an American wanted to place a sports bet in the late twentieth century, he essentially had two options: Buy a plane ticket to Nevada or find an illegal neighborhood bookie. For decades, a federal ban kept sports gambling politically restricted and culturally taboo. But today, a person no longer has to travel to Vegas, down the road, or even outside his bedroom to bet. The casino has taken on a new form: a six-inch smartphone screen. Since the Supreme Court's decision in *Murphy v. National Collegiate Athletic Association* lifted the federal ban in 2018, the practice of sports betting has skyrocketed online, especially among young men and boys. This report explores the problem of online and app-based sports betting, examines its consequences, and describes how policymakers, schools, parents, and churches can respond.

The Problem

In 2026, 27% of Americans report having an active online sports betting account, a percentage that has steadily risen from 22% in 2025 and 19% in 2024.¹ Twenty-two percent of U.S. adults have actually bet on sports in the past 12 months, up from 19% in 2022. That increase has been driven entirely by online betting;² today, 94% of bets are placed online or using smartphones.³ In 2017, before the Supreme Court decision in *Murphy*, Americans bet \$4.9 billion on sports.⁴ Last year, that number rose to \$160 billion, a 32-fold increase in just under 10 years.

The upward trend in online sports betting is particularly strong among men, especially young men. *Fifty-two percent of men ages 18–49 have an active online sports betting account, compared to the 27% of Americans in general.*⁵ A 2023 survey by the NCAA found that two-thirds of 18- to 22-year-old men had engaged in sports betting.⁶ And unfortunately, gambling isn't isolated to this young adult demographic. *Although*

¹ Siena Research Institute, "More Than a Quarter of Americans, 27% Have an Active Online Sports Betting Account; A Third Have Opened an Account at Least Once," press release, April 13, 2026, <https://sri.siena.edu/2026/04/13/more-than-a-quarter-of-americans-27-have-an-active-online-sports-betting-account-a-third-have-opened-an-account-at-least-once/>.

² John Gramlich, "Americans Increasingly See Legal Sports Betting as a Bad Thing for Society and Sports," Pew Research Center, October 2, 2025, <https://www.pewresearch.org/short-reads/2025/10/02/americans-increasingly-see-legal-sports-betting-as-a-bad-thing-for-society-and-sports/>.

³ Atharva Yeola et al., "Growing Health Concern Regarding Gambling Addiction in the Age of Sportsbooks," *JAMA Internal Medicine* 185, no. 4 (2025): 382–89, <https://doi.org/10.1001/jamainternmed.2024.8193>.

⁴ McKay Coppins, "My Year as a Degenerate Sports Gambler," *Atlantic*, March 12, 2026, <https://www.theatlantic.com/magazine/2026/04/online-sports-betting-app-addiction/686061/>.

⁵ Siena Research Institute, "More Than a Quarter."

⁶ Opinion Diagnostics, "Sports Betting Activities Survey April 2023," NCAA, April 2023, https://ncaaorg.s3.amazonaws.com/research/wagering/Apr2023NCAA_WageringKeyFindings.pdf.

the legal age for gambling ranges from 18 to 21, 36% of boys aged 11 to 17 report gambling in the past year.⁷ Among teen boys who gamble, 34% participate in sports-related gambling—and those who bet on sports (as opposed to other types of gambling) do it especially frequently. Sixty percent of boys who bet on sports do so monthly or more often, and among higher-loss gamblers, 89% gamble monthly or more often.

The high rates of gambling among young men and boys have led to higher rates of problem gambling in those demographics. The term *problem gambling* is used to describe gambling behavior that is accompanied by signs of harm or disruption to the gambler's life, which may include thinking about gambling all the time, feeling a need to bet more money and more often, or gambling despite negative consequences.⁸ Ten percent of young men in the U.S. exhibit problem gambling behavior, more than three times the rate of the general population.⁹ The percentage of high school students with a gambling problem is double that of adults, and 5% of all young people between the ages of 11 and 17 meet at least one of the criteria for a gambling problem.¹⁰ Psychologically, these numbers make sense: People in their teens and early twenties are more vulnerable to problem gambling because of ongoing brain development, limited emotional regulation, susceptibility to peer influence, and heightened impulsivity.¹¹

Surveys have found that sports betting in particular increases rates of problem gambling, compared to betting at casinos or buying lottery tickets.¹² Betting online rather than in person is also associated with higher problem gambling rates. So online sports betting incorporates two modes of gambling that are particularly harmful, especially for the developing brain.

In an interview, the executive director of the National Council on Problem Gambling said, “We believe that the risks for gambling addiction overall have grown 30% from 2018 to 2021, with the risk concentrated among young males 18 to 24 who are sports bettors.”¹³ This is no accident: One former employee of sportsbook (sports gambling platform) FanDuel warned that “anybody under twenty-five [the sportsbooks] have their eye on” because these young gamblers are “the guys that bring you all the money.”¹⁴

Sportsbooks use strategic and often predatory methods to rope people in, latching onto users who bet more often and less successfully. Similar to the addictive design of social media apps, sportsbook apps are engineered to keep a user's attention, increasing dopamine levels in a way that mimics substance use.¹⁵ In 2024, *The Wall Street Journal* found that 0.5% of the customer base at one sportsbook generated more than 70% of its revenue, illustrating the way that these companies profit from the biggest losers.¹⁶ An ESPN report found that bookmakers severely restrict or close the accounts of people who are actually winning.¹⁷

⁷ Michael B. Robb and Supreet Mann, *Betting on Boys: Understanding Gambling Among Adolescent Boys* (Common Sense Media, 2026).

⁸ “FAQs: What Is Problem Gambling?,” National Council on Problem Gambling, <https://www.ncpgambling.org/help-treatment/faqs-what-is-problem-gambling/>.

⁹ Fairleigh Dickinson University, “FDU Poll Finds Online Betting Leads to Problems for Young Men,” news release, September 19, 2024, <https://www.fdu.edu/news/fdu-poll-finds-online-betting-leads-to-problems-for-young-men/>.

¹⁰ Marsha Mercer, “States Tackle Teenage Gambling as Sports Betting Grows,” *Education Week*, July 13, 2022, <https://www.edweek.org/leadership/states-tackle-teenage-gambling-as-sports-betting-grows/2022/07>.

¹¹ Xavier Noël, “Why Adolescents Are at Risk of Misusing Alcohol and Gambling,” *Alcohol and Alcoholism* 49, no. 2 (2014): 165–72, <https://doi.org/10.1093/alcalc/agt161>.

¹² Rachel A. Volberg, Robert J. Williams, Edward J. Stanek, Amanda Houpt, Martha Zorn, and Rosa Rodriguez-Monguio, *Gambling and Problem Gambling in Massachusetts: Results of a Baseline Population Survey* (School of Public Health and Health Sciences, University of Massachusetts Amherst, 2015).

¹³ Mercer, “States Tackle Teenage Gambling.”

¹⁴ Jonathan D. Cohen, *Losing Big: America's Reckless Bet on Sports Gambling* (Columbia Global Reports, 2025).

¹⁵ Luke Clark and Martin Zack, “Engineered Highs: Reward Variability and Frequency as Potential Prerequisites of Behavioural Addiction,” *Addictive Behaviors* 140 (2023): 107626, <https://doi.org/10.1016/j.addbeh.2023.107626>.

¹⁶ Katherine Sayre, “A Psychiatrist Tried to Quit Gambling. Betting Apps Kept Her Hooked,” *Wall Street Journal*, February 18, 2024, <https://www.wsj.com/business/hospitality/gambling-addiction-sports-betting-apps-4463cde0>.

¹⁷ David Purdum, “Won and Done? Sportsbooks Banning the Smart Money,” ESPN, August 30, 2018, <https://www.espn.com/>

The Consequences

Research shows that the rise in online sports betting creates disastrous problems for bettors and those around them. The most obvious of these problems is financial. A study in the United Kingdom found that 49% of students reported gambling in the past year, and 17% used their student loan money to gamble.¹⁸ Male gamblers in particular spent an average amount on gambling per week that was nearly equal to their grocery budget. Another study in the United States found that households that put money into online sports betting accounts reduced their financial investing by 14% on average.¹⁹ And in states that legalized online gambling, one study found increases in personal bankruptcy rates of up to 25% and credit card and auto loan delinquencies of 25% and 27%, respectively.²⁰ This rise in bankruptcy rates translates to roughly 30,000 more personal bankruptcies in the United States every year, and the households that experienced most adverse effects were the ones with existing financial constraints when legalization occurred.

Gambling, including sports betting, is clearly linked to mental health issues that can become severe. Twenty percent of severe gambling addicts attempt suicide, a rate higher than any other addiction.²¹ In adolescents, gambling disorder leads to academic problems, impaired relationships, low self-discipline, substance use, and mental health concerns including depression, anxiety, ADHD, and suicidality.²² Young adults who engage in sports betting in particular report increased symptoms of depression, anxiety, psychological distress, and loneliness.²³ One survey found that nearly half of sports bettors or their partners report mental health issues like depression as a result of sports betting.²⁴ The same survey found that 23% of all bettors reported a gambling addiction, compared to a higher percentage of 37% for Gen Z bettors. On top of all this, sports betting seems to trigger other harmful behaviors: One study found that the legalization of sports betting was associated with a 19% increase in credit card spending at mass-market alcohol merchants.²⁵

chalk/story/_/id/24425026/gambling-bookmakers-growing-us-legal-betting-market-allowed-ban-bettors.

¹⁸ Censuswide, “Student Gambling Survey 2025,” Ygam, March 2025, https://ygam.org/wp-content/uploads/2025/04/Annual-Student-Gambling-Survey-2025_v3.pdf.

¹⁹ Scott R. Baker, Justin Balthrop, Mark J. Johnson, Jason D. Kotter, and Kevin Pisciotto, “Gambling Away Stability: Sports Betting’s Impact on Vulnerable Households,” preprint, SSRN, June 30, 2024, <http://dx.doi.org/10.2139/ssrn.4881086>.

²⁰ Brett Hollenbeck, Poet Larsen, and Davide Proserpio, “The Financial Consequences of Legalized Sports Gambling,” preprint, SSRN, December 8, 2025, <http://dx.doi.org/10.2139/ssrn.4903302>.

²¹ Marc N. Potenza, David A. Fiellin, George R. Heninger, Bruce J. Rounsaville, and Carolyn M. Mazure, “Gambling: An Addictive Behavior with Health and Primary Care Implications,” *Journal of General Internal Medicine* 17, no. 9 (2002): 721–32, <http://onlinelibrary.wiley.com/doi/10.1046/j.1525-1497.2002.10812.x/full>.

²² Jeffrey L. Derevensky, Victoria Hayman, and Lynette Gilbeau, “Behavioral Addictions: Excessive Gambling, Gaming, Internet, and Smartphone Use Among Children and Adolescents,” *Pediatric Clinics of North America* 66, no. 6 (2019): 1163–82, <https://doi.org/10.1016/j.pcl.2019.08.008>; Jérémie Richard, Émilie Fletcher, Stephanie Boutin, Jeffrey Derevensky, and Caroline Temcheff, “Conduct Problems and Depressive Symptoms in Association with Problem Gambling and Gaming: A Systematic Review,” *Journal of Behavioral Addictions* 9, no. 3 (2020): 497–533, <https://doi.org/10.1556/2006.2020.00045>.

²³ Amir Shaygan, J. Lambuth, F. Song, M. Hurtado, Ty W. Lostutter, and Scott Graupensperger, “More Than Fun and Games: Problematic Sports Betting and Its Adverse Impact on Mental Health and Well-Being in Young Adults,” *Psychiatry Research* 342 (2024): 116258, <https://doi.org/10.1016/j.psychres.2024.116258>.

²⁴ Intuit Credit Karma, “The High Stakes of Sports Betting: Financial Fallout and Family Strain,” news release, February 6, 2025, <https://www.creditkarma.com/about/commentary/the-high-stakes-of-sports-betting-financial-fallout-and-family-strain>.

²⁵ Daniel McCarthy, Wayne Taylor, and Kenneth C. Wilbur, “Online Market Launch and the Distribution of Gambling Risk: Evidence from Online Sports Betting,” SMU Cox School of Business Research Paper No. 24-7, preprint, SSRN, April 9, 2026, <https://doi.org/10.2139/ssrn.4856684>.

Finally, online sports betting has disturbing effects on crime and family safety. *One study found crime increases of 30–70% during and immediately following professional sports games in states that legalized sports betting.*²⁶ Crimes that increased included larceny, vehicle theft, and assaults, the latter of which jumped by up to 93% after unexpected home game outcomes. Crime levels rose the most when game outcomes defied expectations. Another study found that after sports gambling became legal, upset losses by NFL home teams triggered an increase of 10% in reports of violence by intimate partners.²⁷ These increases were larger in states with legal mobile betting and in locations where higher bets were placed. The legalization of sports betting is also associated with a 7.5% increase in child maltreatment reports, driven almost entirely by mobile or online betting.²⁸

For the sake of those ensnared by online sports betting and those affected by its consequences, lawmakers and other civic institutions must take steps to limit this practice. Below are recommendations for policymakers, schools, parents, and churches, including examples of initiatives that should be replicated.

How to Respond

Policymakers

1. Regulate the design of betting apps.

Policymakers should regulate sports betting apps to limit predatory design features and protect users from making harmful choices. This could include limiting push notifications that entice users back into the apps (see New York’s proposed Regulating Addictive Notifications Act²⁹ and Colorado’s S.B. 26-131,³⁰ which was signed into law in June). It could also include banning “near miss” features that make users who lose bets feel like they “almost” won, as well as “risk-free” bets, where users are offered a “free” extra bet if they lose an initial bet. Sportsbooks use many other incentive structures that policymakers could consider regulating.

Other helpful regulations could introduce more friction into the betting process, making it less easy for users to make irresponsible financial decisions. This could include mandatory delays before bets finalize, default daily or weekly deposit caps, and required breaks after a user meets a certain betting threshold. In Massachusetts, for example, users are prohibited from using credit cards to bet.³¹ The federal SAFE Bet Act, introduced by Senator Richard Blumenthal (D-CT) and

²⁶ Wenche Wang and Hua Gong, “The Impact of Legalized Sports Betting on Aggression,” *Journal of Sports Economics* 27, no. 1 (2025), <https://doi.org/10.1177/15270025251396530>.

²⁷ David Card and Gordon B. Dahl, “Family Violence and Football: The Effect of Unexpected Emotional Cues on Violent Behavior,” *Quarterly Journal of Economics* 126, no. 1 (2011): 103–43, <https://doi.org/10.1093/qje/qjr001>.

²⁸ Eric Wilken, “The Impact of Legalized Sports Betting on Child Maltreatment: Evidence from Child Protective Services Reports,” preprint, SSRN, December 24, 2025, <https://doi.org/10.2139/ssrn.5962283>.

²⁹ New York State Assembly, *Assembly Bill A4279A, Regulating Addictive Notifications Act*, 2025–26 Legislative Session, introduced February 3, 2025, <https://www.nysenate.gov/legislation/bills/2025/A4279/amendment/A>.

³⁰ Colorado General Assembly, *Senate Bill 26-131, Sports Betting Protections (Signed Act)*, 2026 Regular Session, signed June 2, 2026, <https://leg.colorado.gov/bills/sb26-131>.

³¹ Massachusetts General Court, *Chapter 173, An Act Regulating Sports Wagering*, 2022 Massachusetts Acts, <https://malegislature.gov/Laws/SessionLaws/Acts/2022/Chapter173>.

Representative Paul Tonko (D-NY), would also prohibit credit card betting and would implement caps on how often users can deposit money and require apps to verify a user's ability to pay before accepting high-value bets.³²

Policymakers should also consider banning prop bets (bets on specific events within a sports game) and microbetting (live bets on real-time moments within a game), both of which can increase risk and addictiveness. The proposed Massachusetts Bettor Health Act would ban prop bets and live betting,³³ and New Jersey's proposed S.B. 2160 would ban microbetting.³⁴

2. Restrict advertising for gambling.

Gambling ads are a gateway into gambling, especially for young people. Nearly 6 in 10 boys report seeing gambling ads during live or streaming sports,³⁵ yet research shows that young gamblers recall gambling ads more vividly than other advertisements and often misinterpret them as promising guaranteed winnings.³⁶ Policymakers should restrict gambling advertising on TV and social media to protect boys and young men from preventable entry into the harmful world of gambling. The federal GAME Act, introduced in May by Senators Richard Blumenthal (D-CT) and Katie Britt (R-AL), would prohibit social media platforms from using targeted advertising systems to serve sports betting ads to children under age 18.³⁷ Policymakers should consider broader bans to protect vulnerable adults from this advertising as well.

3. Tax operators to fund public awareness campaigns, problem gambling assistance, and research.

Policymakers should consider using taxes on sports betting to fund public awareness campaigns and research. In Ohio, sports gambling operators are taxed at a rate of 20%.³⁸ That revenue supports education funding and efforts to alleviate problem sports gaming. Similarly, Kentucky's H.B. 551 directs 2.5% of sports betting tax revenue to a problem gambling assistance account.³⁹

States have also created public awareness initiatives about gambling addiction and its associated harms. Signed into law in 2022, Virginia's H.B. 1108 required the state's Board of Education to incorporate gambling into its existing curriculum on substance misuse and addiction.⁴⁰ A year later, Virginia created the Problem Gambling Treatment and Support Advisory Committee to coordinate

³² U.S. Congress, *SAFE Bet Act (Supporting Affordability and Fairness with Every Bet Act of 2025)*, S. 1033, 119th Congress (2025–26), <https://www.congress.gov/bill/119th-congress/house-bill/2087>.

³³ Massachusetts General Court, *Bill S.302, An Act Addressing Economic, Health and Social Harms Caused by Sports Betting*, 194th Legislative Session, <https://malegislature.gov/Bills/194/S302>.

³⁴ New Jersey Legislature, *Bill S2160*, 222nd Legislature (2026–27), https://njleg.gov/bill-search/2026/S2160/bill-text?f=S2500&n=2160_I1.

³⁵ Robb and Mann, *Betting on Boys*.

³⁶ E. McGrane et al., "What Is the Evidence That Advertising Policies Could Have an Impact on Gambling-Related Harms? A Systematic Umbrella Review of the Literature," *Public Health* 215 (2023): 124–30, <https://doi.org/10.1016/j.puhe.2022.11.019>.

³⁷ U.S. Congress, *Gaming Advertisement to Minors Enforcement (GAME) Act of 2026*, S. 4555, 119th Congress (2026), <https://www.congress.gov/bill/119th-congress/senate-bill/4555>.

³⁸ Ohio Revised Code Section 5753.021, "Tax Levied on Sports Gaming," Title 57, Chapter 5753, <https://codes.ohio.gov/ohio-revised-code/section-5753.021>.

³⁹ Kentucky General Assembly, *House Bill 551*, 2023 Regular Session, <https://apps.legislature.ky.gov/record/23rs/hb551.html>.

⁴⁰ Virginia General Assembly, *Chapter 192*, 2022 Regular Session, <https://legacylis.virginia.gov/cgi-bin/legp604.exe?221+-ful+CHAP0192>.

gambling prevention and treatment efforts.⁴¹ A proposed bill in New Jersey would launch a public awareness campaign about the risks of gambling.⁴² Other states should follow in introducing research-backed public health initiatives.

4. Consider banning online sports betting altogether.

Today, 11 states still have not legalized online or retail sports betting: Alabama, Alaska, California, Georgia, Hawaii, Idaho, Minnesota, Oklahoma, South Carolina, Texas, and Utah. These states should hold out and resist attempts to legalize. The remaining states plus Washington, D.C., have varied policies on sports betting in general and online sports betting in particular. In the states with legal online sports betting, policymakers should consider reversing course and enacting bans. This may be challenging to pursue in some states, but considering the detrimental consequences of sports betting that have become clear since the *Murphy* decision, it is a worthy goal.

Schools

1. Restrict devices during the school day.

Schools should consider bell-to-bell phone bans so that students cannot access phones throughout the school day. This will ensure that students are not betting during school, including during breaks or lunch periods, where they might compare bets with peers. For more information on phone bans, see the Ethics and Public Policy Center’s resource for schools.⁴³

2. Teach staff and educators to recognize signs and report problems.

As more young people engage in betting, school staff and educators are witnessing the practice more often. In one survey, 83% of teachers reported either observing or hearing of their students participating in online gambling or sports betting.⁴⁴ Schools should train teachers on how to address this behavior and have conversations in the classroom about the harms of gambling. Schools should also provide educators with avenues to report concerning behavior to school counselors and administrators, and administrators should notify parents of suspected dangerous or illegal betting activity.

3. Implement gambling literacy programs.

Research shows that gambling prevention and education programs can lower the frequency of gambling and correct cognitive distortions.⁴⁵ Whether or not these programs are mandated by the state,

⁴¹ Virginia General Assembly, *Senate Bill 836, Problem Gambling Treatment and Support Advisory Committee, Established*, 2023 Regular Session, <https://legacylis.virginia.gov/cgi-bin/legp604.exe?231+sum+SB836>.

⁴² New Jersey Legislature, *Bill A2396*, 222nd Legislature (2026–27), <https://www.njleg.state.nj.us/bill-search/2026/A2396>.

⁴³ Clare Morell, “Going Phone-Free at School? A Resource for Parents and Schools,” Ethics and Public Policy Center, August 8, 2024, <https://eppc.org/publication/going-phone-free-at-school-a-resource-for-parents-and-schools/>.

⁴⁴ “83% of Teachers Report Students Gambling on Sports,” Next Gen Personal Finance, April 2, 2026, <https://www.ngpf.org/blog/gambling-and-sports-betting/ngpf-flash-survey-83-of-teachers-report-students-gambling-on-sports/>.

⁴⁵ Aris Grande-Gosende, Carla López-Núñez, Gloria García-Fernández, Jeffrey Derevensky, and José Ramón Fernández-Hermida, “Systematic Review of Preventive Programs for Reducing Problem Gambling Behaviors Among Young Adults,” *Journal of Gambling Studies* 36 (2020): 1–22, <https://doi.org/10.1007/s10899-019-09866-9>.

schools should implement gambling literacy into their curriculums, teaching students about the financial risks of gambling and its mental and social effects.

North Carolina has offered the Stacked Deck program in middle schools, high schools, and community centers since 2011.⁴⁶ This program educates students on probability theory and the history and harmful effects of gambling. Last year, Massachusetts launched a gambling prevention curriculum specifically focused on sports betting, which covers the risks of gambling, gambling myths, and financial literacy skills.⁴⁷ It is already yielding positive results: 69% of the students who participated in the curriculum said they were more likely to wait until legal age before gambling, and the percentage of students who believed gambling was an easy way to make money dropped from 53% before the program to 44% after. State education departments, school districts, and individual schools would do well to introduce similar programs.

Parents

1. Monitor children's online behavior.

Parents need to know what their children are seeing online. Without monitoring their children's phone, computer, and other devices, parents cannot be sure whether children are participating in online gambling or other harmful activities. In one survey, 59% of boys aged 11 to 17 reported that gambling content appears in their social media feeds without them searching for it.⁴⁸ Nearly half of adolescent boys who gamble also see some kind of online gambling content, and those who watch this content more frequently spend more on gambling than nonviewers (an average of \$72 for viewers compared to \$33 for nonviewers). At the same time, over half of parents in one survey reported that they do not know their state's legal age for online gambling.⁴⁹ Only 2% of parents think that their child has used an online betting platform, and 16% admit that they would probably not know if their child had used one.

Parents should restrict their children's access to gambling-related content, even over social media, and they should not allow children to access gambling apps or sites at any time. This requires vigilance in checking on children's online behavior and implementing controls. Parents should keep in mind that children can often find ways to get around parental controls, and digital controls do not always successfully restrict children's access to harmful content. Parents should seriously consider delaying smartphone and social media access for their children as long as possible, ideally until adulthood. This will protect them from online gambling access and other gambling-related content along with a host of other online harms.

Although age restriction is mandated for sportsbooks, many boys under the legal age still report engaging in gambling.⁵⁰ For this reason, parents should ensure that their children do not have access to

⁴⁶ Stephanie Diez-Morel, "Stacked Deck Report 2021-2022," North Carolina Department of Health and Human Services, 2022, <https://morethanagame.nc.gov/wp-content/uploads/Highlights-of-Stacked-Deck-Report-2021-22.pdf>.

⁴⁷ "Youth Sports Betting Curriculum & Program," Massachusetts Council on Gaming and Health, accessed June 16, 2026, <https://macgh.org/trainings/youth-sports-betting-curriculum-program/>.

⁴⁸ Robb and Mann, *Betting on Boys*.

⁴⁹ C. S. Mott Children's Hospital, University of Michigan Health, "Parent Awareness of Online Betting Among Teens," *Mott Poll Report* 44, no. 5 (2024), https://mottpoll.org/sites/default/files/documents/012224_OnlineBetting.pdf.

⁵⁰ Robb and Mann, *Betting on Boys*.

any adults' devices or apps (including parents' own devices). Parents should use password protection and keep their devices away from children.

Parents should also monitor children's financial behavior, even if they have their own accounts. Be aware of sudden changes in financial behavior, large or increasing payments, or repeated payments. Parents should ask children about the source of any unrecognized payments.

2. Talk to children about gambling.

Parents should teach children about gambling and its negative effects before they are exposed to it—don't wait until after. They should impress upon children that gambling apps are designed to take advantage of them and lure them into addictive cycles. Along with teaching children how money should not be used, including for irresponsible pursuits like gambling, parents can present a positive vision of how money should be used. Parents can encourage valuable uses of money such as saving and giving to others.

3. Watch for warning signs.

In addition to monitoring changes in financial behavior, parents should watch for other signals that children have been pulled into online betting. They should be aware of how much time children are spending on devices and notice if children are becoming withdrawn or preoccupied. A new or intensified obsession with sports games and their outcomes can also be a warning sign of betting.

4. Encourage healthy risk-taking pursuits.

Parents can help children channel a desire for risk-taking into healthy, real-life pursuits. They should encourage children to pursue competitive activities such as sports, chess, and board games. Instead of screen-based activities, parents should encourage social time and outdoor activities.

Churches

1. Guide youth and young men away from sports betting.

The first step for church leaders and communities is to be aware that online sports betting is a growing problem among boys and young men. Those who work with youth, young adults, or men in general should openly discuss sports betting and its negative effects, ask boys and men about their involvement in sports betting, and counsel them to avoid it. Churches should be aware that the financial and social devastation that can come from problem gambling has downstream effects on young men's marriage and career prospects. They should educate the young men in their congregations about this risk.

2. Teach about finances and stewardship.

Where appropriate, church leaders should teach financial responsibility. Churches should encourage congregants to steward money responsibly, avoiding unnecessary risks and prioritizing wise saving and generous giving. Church leaders should also consider mentioning gambling (along with other

unhealthy or addictive behaviors) where relevant in preaching, teaching, and prayers as a way to shepherd congregants away from this behavior.

3. Offer accountability structures and counseling.

If possible, churches should offer financial counseling and accountability to those who are struggling with gambling. When necessary, churches should connect struggling congregants with resources to help them prevent or recover from addiction. This requires awareness of the resources available in one's state.

Conclusion

As online sports betting increases in prevalence, its negative effects have become too clear to ignore. There is a path forward to reverse Americans' descent into gambling, and policymakers, schools, parents, and churches each have a role to play. The recommendations in this report have the potential to turn the tide and deliver our communities from the consequences that accompany online betting: financial disaster, addiction, mental health issues, and increased crime. The sooner we recognize and address this problem, the fewer Americans will be targeted and victimized by a predatory industry whose goal is to destroy their lives for profit.

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