

Smartphone Gambling is a Disaster

We aren't meant to have a casino in our pockets

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Introduction from Jon Haidt and Zach Rausch:

In *The Anxious Generation*, Chapter 7, we looked at the long decline of males in school, work, and relationships. We drew on Richard Reeves' important book *Of Boys and Men*, but we also extended his analysis by including the long rise of the digital world in boys' lives. We argued that boys today face a push-pull dynamic: **pushed** out of a real world that often feels hostile, and pulled into a virtual world that feels more rewarding and controllable, but that is **designed** to addict and exploit them.

As we were writing *The Anxious Generation*, Richard launched the [American Institute for Boys and Men \(AIBM\)](#) to deepen the research on boys' struggles, and determine what can be done to help them thrive. Jon and Richard (who previously co-authored a [book on free speech](#)) recognized that we needed to work together to understand how changes in the real and virtual worlds are reshaping boyhood.

To kick off that collaboration, we asked Isaac Rose-Berman — an AIBM fellow who writes the newsletter *How Gambling Works* — and Jonathan D. Cohen, a historian and the author of *Losing Big: America's Reckless Bet on Sports Gambling*, to examine one of the most powerful new temptations: mobile gambling, in particular sports betting.

Together they lay out why modern online gambling is uniquely dangerous for young men and what parents and policymakers must do next.

– Jon and Zach

Smartphone Gambling is a Disaster

by Jonathan Cohen and Isaac Rose-Berman



Source: Shutterstock / ChatGPT

Humans are hardwired to enjoy gambling. Nearly every society has developed ways for people to play high-stakes games of chance. Archaeological evidence dates back to 3000 BC, when Mesopotamians wagered with dice made from animal bones. In ancient Rome, lotteries served as after-dinner entertainment for nobles and emperors, with prizes ranging from vases to human slaves. As a congressional commission [determined](#) in 1975, “gambling is inevitable.”

But gambling today is fundamentally different from every other form of gambling in recorded human history. In the last few years, limitless, frictionless gambling has become available to anyone with an internet connection. What once required a trip to the bank and casino can now be done on an app — from home or from school, at all hours of the day.

Others have [written](#) about how today’s young people are the first to grow up with limitless access to hardcore porn. They are also the first to have gambling at their fingertips. The harms from this technologically-enhanced version of gambling are already spreading. Left

unaddressed, a generation of young people — especially young men and boys — are at risk of losing their money, dignity, and livelihood, all without ever setting foot in a casino.

From Dice to Device

Until relatively recently, if someone in the United States wanted to legally place a bet, they had to get up off the couch and drive to Las Vegas, Atlantic City, or the nearest tribal casino. These places came with some built-in guardrails protecting gamblers. Bettors had to be physically present. They had to pull the lever on the slot machine, place their chips on the table, or signal to the dealer if they wanted to hit or stand. To bet on sports, they had to walk up to the counter, lay down some cash, and indicate exactly what wager they wanted from a long but manageable menu of options.

This is not to suggest a rosy view of old-school gambling operations. Casinos were full of people with gambling addictions — even today, problem gamblers account for as much as [half](#) of casino revenue. Slot machines were built to keep bettors “[play\[ing\] to extinction.](#)” Even so, natural friction prevented most people from running into too much trouble. Gambling was acknowledged as a *vice*, and it was tolerated because it was sequestered in the western desert or on a tribal reservation.



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That friction began to diminish with the arrival of internet gambling. In the 1990s, unregulated operators based in the Caribbean offered Americans the chance to win big by betting on their computers. Yet frictions remained. Interfaces were clunky. Depositing cash could be tricky. And users feared, rightfully, that sketchy sites would run away with their funds.

The advent of smartphones in 2007 and a Supreme Court [decision](#) in 2018 opened the door to fully frictionless, 24/7 legal gambling. In the past seven years, seven states have legalized online *casino* gambling — known as iGaming — and 30 states plus Washington D.C. have legalized online *sports* betting. [Quasi-legal](#) forms of casino and sports gambling have exploded across the country.¹ Americans now gamble hundreds of millions of dollars a day on sites like DraftKings and FanDuel — far more if you include lottery tickets, prediction markets, and meme-stock or crypto speculation.

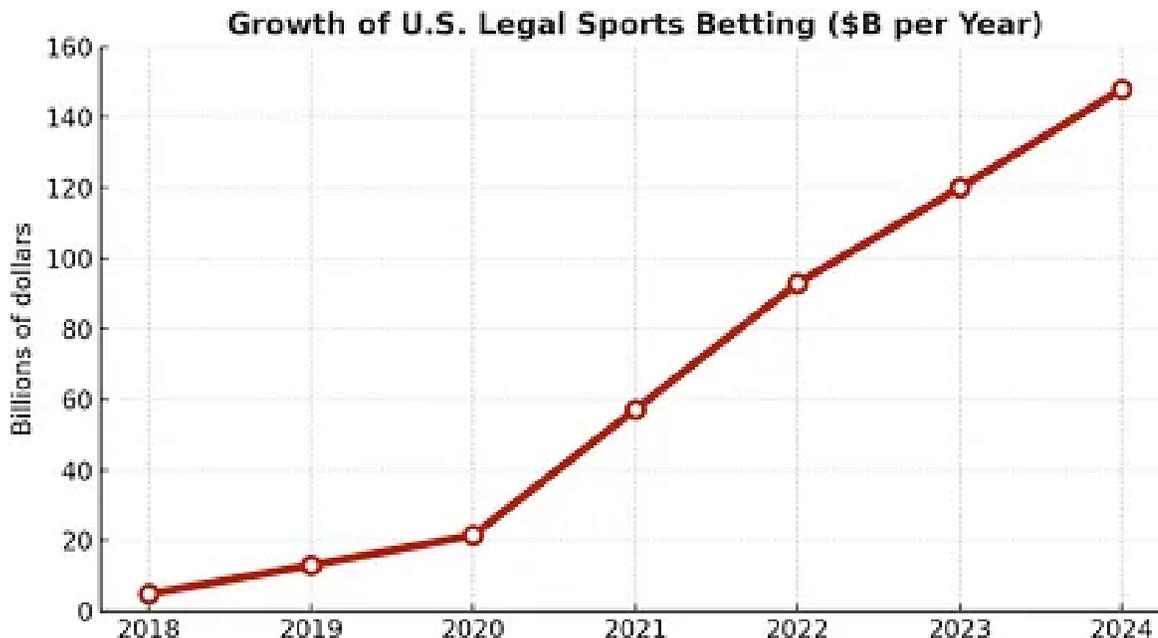


Figure. Total amount legally bet on sports in the U.S. from 2018 (\$4.6 billion) to 2024 (\$150 billion). [Data from InGame.](#)

More money is being gambled because more people have gambling readily available. This is particularly true for sports betting. Thirty percent of American men and 22 percent of American women now have a sports betting account, including nearly [half](#) of men ages 18 to 49. A

quarter of men and 12 percent of women now bet on sports three or more times per week, and a NCAA survey reported almost 70 percent of college students living on campus bet on sports.

Though not available in as many states, iGaming and online lottery tickets are also gaining popularity.² A recent report found that in Pennsylvania — which has online lottery tickets, iGaming, and online sports betting — the number of online gamblers nearly doubled between 2021 and 2024, and only 40 percent of bettors were gambling on sports. Online gambling of all types is most prevalent among young people. A 2022 National Council on Problem Gambling press release reported that 60 percent of *high schoolers* had gambled in the last year.³

Scroll, Bet, Repeat

Beyond easier access, much of the increase in online gambling is due to the fact that gambling companies have engineered their games to be ever more difficult to resist. They feature the same behavioral nudges and dopamine delivery mechanisms as social media platforms. These are not your grandparents' slot machines.

Every part of a gambling app is designed to be fun, easy to use, and hard to quit. After a cursory age-verification process — basically nonexistent on some unregulated sites — bettors can deposit money as easily as buying anything else online. The apps have their own version of the endless scroll, with a constantly updating menu of things to bet on. Fine-tuned personalization serves up anything from Charles Barkley's parlay of the day⁴ to *Baywatch*-themed slots. And whenever users spend a while away from the app, carefully timed push notifications lure them back for one more spin, scroll, or bet.



Image: TNT. On April 11th, Charles Barkley finally won a "Same Game Barklay" bet — a promotional wager he designed that predicted multiple player outcomes in a single game.

Before that win, Barkley had gone 0 for 21 on his picks, all of which were promoted by FanDuel. If you had bet \$10 on each of his 22 bets, you would have lost a total of \$164.

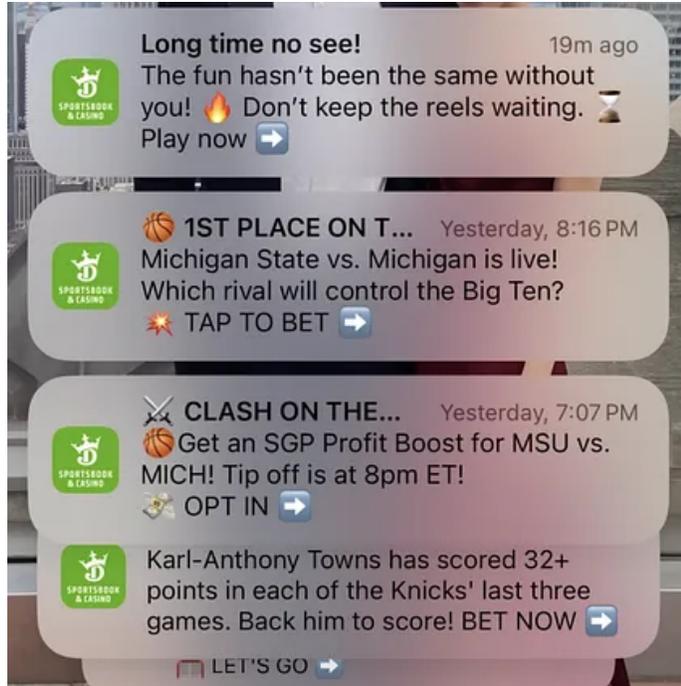


Image. Push notifications from DraftKings. From "More Perfect Union" mini-doc.

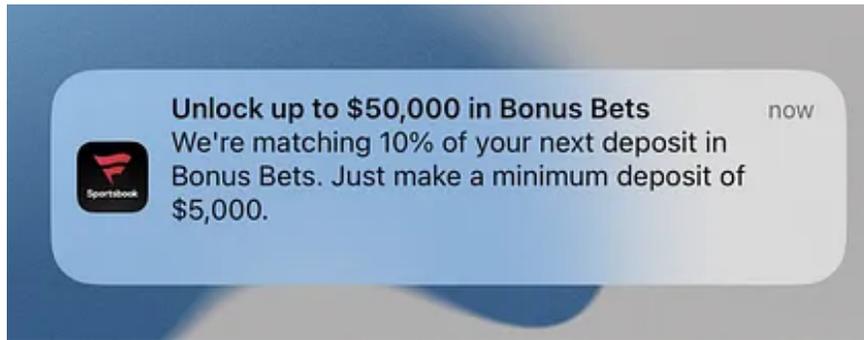


Image. Push notification shared with Isaac from Fanatics sportsbook, soliciting a deposit of between \$5,000 and \$500,000. The offer was sent after the user, who had previously been gambling daily, stopped betting for a week.

There are no real limits on how much users can wager.. They can bet on the sorts of things sports gamblers have always bet on, such as how many games their favorite baseball team will win this season. But if they don't want to wait six months until the season's over, they can risk their rent money on whether the next pitch in tonight's game will be a ball or a strike. In Vegas, bettors could only physically be at one table at a time. Now, bettors can gamble as fast as their thumbs can move. They don't even need to be awake. Most sites offer [autoplay](#), so users can keep the online slot machine spinning as they sleep.

From Ads to Addicts

Gambling companies are spending heavily to attract new customers. Since legalization began in 2018, sportsbooks have **bombarded Americans with ads**, paid celebrities to promote their products, and given away **billions** in new-user promos. The message: gambling is easy, fun, and a quick way to make life more exciting. This marketing drives cultural normalization. It transforms what was once a vice into a common daily habit, something that everybody does — or should do. Much of this advertising airs during sports broadcasts, when kids are watching. This is no accident. Speaking of their previous employer, one ex-FanDuel employee told Jonathan “anybody under twenty-five they have their eye on.”



Image: [Ad](#) from Caesars Sportsbook



Image: [Ad](#) from BetMGM Sportsbook featuring actor Jamie Foxx.



Image: [Ad](#) from Fanduel Sportsbook

Normalization brings more gamblers, which means an [increase](#) in the number of problem gamblers. And many of those who avoid addiction still suffer gambling-related harm, losing more than they can afford or than they had intended. The number of people harmed is so vast that it shows up in aggregate statistics: states with legal online gambling have seen an [increase](#) in bankruptcies and auto loan delinquencies, a reduction in credit scores, as well as [reduced](#) savings and investment in low-income households, compared to states that did not legalize online gambling. In 2023, 60 percent of sports bettors who deposited \$500 or more per month [said](#) they would be unable to pay at least one of their bills or loans.

Unlike in previous decades, young people — and in particular young men — appear to be suffering the most. A [2019 literature review](#) of 127 research papers found that men accounted for 98% of online sports bettors with a gambling problem.

The best available data comes from surveys, and the results are alarming.⁵ A [2023 study](#) commissioned by the state of New Jersey found almost 19 percent of 18 to 24-year-olds qualified as having a gambling problem. They exhibited at least eight of the behaviors included on the [Problem Gambling Severity Index](#), including betting more than they could afford to lose, chasing their losses, or needing to bet with larger amounts to receive the same excitement from gambling. Across all age groups, 11.6 percent of men and 6.5 percent of women qualified as problem gamblers. A recent [Credit Karma survey](#) found that nearly half of sports bettors or their partners reported experiencing mental health issues like depression as a result of sports betting. Among Gen Z bettors, 37 percent said they had a gambling addiction, compared to 23 percent of all bettors.

Teachers and principals we've spoken to report that almost all of their male students seem to be gambling. One suburban Massachusetts public school teacher told Jonathan that his tenth-grade students "are always talking about their bets ... betting lines and odds and all kinds of stuff. 15 year olds." Some kids told the teacher that their parents made it possible for them to bet. Others — including the class's "unofficial bookie" — were doing it behind their parents' backs. The National Council on Problem Gambling [estimates](#) that 5 percent of high schoolers show signs of a gambling problem. No wonder gambling addiction treatment providers [report](#) a spike in twenty-something and teenage clients.

These harms are becoming more pervasive due to the accessibility of the apps and their addiction-promoting design. Gambling can [alter the brain's dopamine pathways](#) in ways comparable to drugs or alcohol, and the apps simply make it too hard for someone trying to quit. As one Reddit user [put it](#), "Imagine being a gambling addict and always having a slot machine in your pocket except you also need that slot machine to stay in touch with friends/family, to get jobs and contact coworkers, for banking, for navigation." Even substance addiction entails some measure of friction. Not gambling. As the same user remarked, "I quit [cigarettes] and honestly if getting cigs meant all I had to do was open an app, I'd be dead."

What To Do

We believe that online gambling should not be allowed to exist in its current form. Over the last few years, driven by celebrity endorsements and incessant advertising, millions of people who might never have placed a bet have downloaded a supercharged gambling app onto a device that they carry with them at all times. Without changes to how the nation treats gambling, the harms will only get worse. Too many people — young men in particular — are being exploited and indebted to such a degree that they will face [reduced odds](#) of reaching developmental milestones, such as owning a home or finding a spouse.

But regulating gambling is notoriously difficult and full of unintended consequences. The United Kingdom, for example, enacted what might have been a straightforward ban on funding gambling accounts with credit cards. The result? The use of credit cards for gambling among problem gamblers [increased](#), as users found ways around the ban. Good-on-paper measures can end up harming the people they are supposed to help. With the total normalization of gambling in the last few years, an overly severe crackdown risks sending bettors into the arms of even more dangerous unregulated gambling entities.

With these challenges in mind, we offer a few possible solutions — for policymakers, for parents and teachers, and for young people themselves.

Policymakers

The mission of gambling regulation needs to change. For too long, policymakers have viewed gambling as an easy source of revenue, and regulators have prioritized ease and convenience for bettors. That mission must now shift: player well-being should be prioritized over revenue generation.⁶

To that end, states should ban the most dangerous form of online gambling: online casino games. They should also take action against unlicensed or semi-legal operators and much more aggressively **fine** companies that fail to comply with regulations. And states should set up guardrails around sports betting. Ad restrictions — which have become **common** in other countries — could slow the normalization of gambling. States that have not yet legalized online gambling should carefully weigh the trade-offs.

Parents and Teachers

If you have a young person in your life, they are either gambling or have friends who are. And the gambling they are doing is fundamentally unlike gambling from any other period in human history. Moreover, they've been groomed to gamble. Teenagers may not remember a time when professional sports did not include in-game gambling promotions. Popular video games often include **disguised gambling mechanics**, even in games marketed to children, such as Roblox. Parents should be wary of allowing their children to play any game that includes these features.

They should also start the conversation early. Just as parents and teachers know it's important to talk to kids about drugs, alcohol, sex, social media, and pornography, they need to discuss gambling and the ways it can get its hooks into the brain. This means challenging the myth that gambling is an easy way to make money and explaining how betting advertisements and promotions trick users into losing.

Whether or not you want to completely ban kids from gambling is up to you. We know wonderful parents who completely restrict gambling, and others who responsibly place bets with their children. Those who opt for the first route should look into software like **Gamban**, which blocks access to gambling sites. Those who opt for the second should wait until their kids are at least 16, ensure their kids only bet with them, not install gambling apps on their kids' personal devices, and closely monitor behavior for signs of escalation. They should keep wagers small, infrequent, and strictly cash-based so each loss feels concrete.

Above all, parents need to keep the conversation open and model the restraint they hope to instill. Gambling can be fun, and young people shouldn't be told that it isn't. But kids must know what to do and where to turn when the line between fun and harm starts to blur.

Young Adults

You need to understand the fundamental rule of gambling: *the house always wins*. It's impossible to sustainably make money playing online slots or blackjack, and anyone who claims to have a "system" is lying to you.⁷ In sports betting, where it is *technically* possible to have an edge over the house, gambling companies will **cut you off** the moment they suspect you know what you're doing. If you're still allowed to bet, it's because the companies think you are stupid and will lose money. Your half-baked opinions are no match for the models and analysts gambling companies employ. The more you gamble, the more you will lose.

Knowing this, if you still want to gamble:

- **Stay away from online slots and other casino games.** Gambling can be social and it can make sports more fun; these games do neither, and they have by far the highest rates of addiction.
- **Before starting, think seriously about what you're hoping to get out of gambling and how much you are willing to lose.** Stick to that goal.
- **After a big win, withdraw at least some money immediately.** Don't drastically increase your bet size. You can always redeposit later, and this will slow down the rate at which you lose money over time.
- **Never chase losses.** Once the money is gone, walk away. Don't dig yourself into a hole you can't get out of.
- **If you are betting on sports, avoid micro-bets** (e.g., whether the next pitch will be a ball or strike). Opt for wagers that take at least half the game to be decided.
- **Opt out of push notifications and email alerts.**
- **Gamble with friends, not on your own** (but don't push others to gamble).
- **Don't gamble from your cellphone.** Use a laptop, tablet, or device that you do not have on you at all times.
- **If you feel yourself close to getting out of control, seek help from those around you, or specialists.** You are not alone.

At one time, what happened in Vegas could stay in Vegas. Now, Vegas is in your pocket. Good luck.

¹ These include [sweepstakes](#) (which evade regulation by offering a free to play version), [daily fantasy](#) (which purport to offer a skill-based, user vs user experience but in reality often mimic

sportsbooks), and [prediction markets](#) (which classify their sports bets as “event contracts” and claim to be regulated at the federal level, and are therefore are not subject to state-level oversight).

- 2 Last year DraftKings [acquired](#) Jackpocket, the largest digital lottery app for \$750 million, and has since integrated it into their sports betting and casino app.
- 3 There are various ways those under 21 are able to bet on sports, including but not limited to: using daily fantasy apps/sweepstakes/prediction markets which are 18+, using offshore sportsbooks or bookies which have minimal to no Know Your Customer (KYC) rules, and, most common, using the sports betting account of an older friend or family member. Those under the age of 21 are *not* able to sign up for a legal sports betting account at sites like DraftKings and FanDuel (outside of a few states which are 18+).
- 4 A [parlay](#) is a bet on multiple events, all of which have to occur for the bet to win. Someone might bet, for example, on the Los Angeles Lakers to win, LeBron James to record a certain number of points, and Luka Doncic to record a certain number of assists. Each additional part of the parlay—or leg—reduces the odds of winning, so parlays are the bet of choice for people hoping to turn small wagers into big cash. They are promoted heavily by sportsbooks because they have the highest profit margin for the house, making them the worst bet for gamblers.
- 5 It is important to note that surveys, especially about gambling, often contain inaccuracies. People are unreliable narrators: roughly [30 percent](#) of surveyed bettors acknowledge they have lost money overall, despite the true number being about [96 percent](#).
- 6 These goals actually go hand in hand. Unfettered gambling is [bad](#) for the economy, even if it raises revenue in the short run, because the subsequent [costs](#) of addiction and problem gambling are massive and money lost on gambling would otherwise have been spent on [more economically productive activities](#). Moreover, revenue [diminishes significantly](#) over time.
- 7 If they did have a license to print money, why would they tell you? In the case of those selling sports betting picks or other get rich quick schemes, why would they give away the secret for \$20/month?