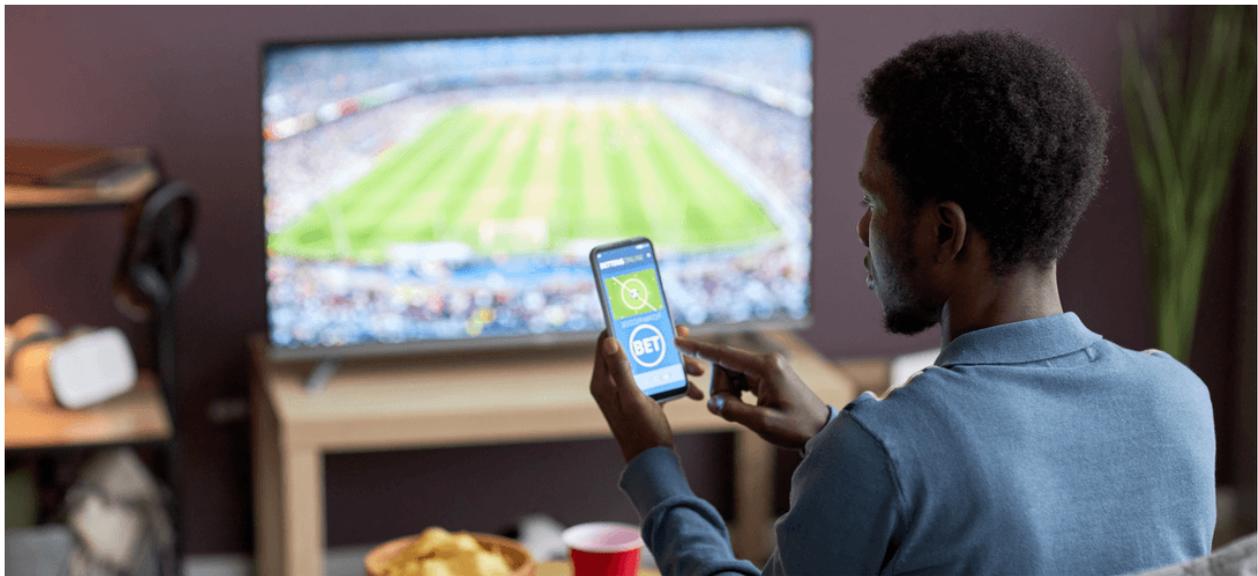


# Concerns over addiction lead to states introducing bills to regulate sports betting

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*Credit: SeventyFour*

At least 61 bills across 18 states are being considered to regulate sports wagering, which has exploded in the decade since it became widely available across the United States.

The bills range from placing overarching robust regulatory systems in place to more nuanced proposals targeted at addressing issues specific to gambling in the digital age.

While it has been a boon for state coffers, states are still figuring out how to best regulate the gaming sector as concerns rise over whether easy, unfettered access should be encouraged.

Betting platforms have yet to report numbers on total amounts wagered on Sunday's Super Bowl XL between the Seattle Seahawks and New England Patriots. Before the game, the American Gaming Association estimated that \$1.76 billion would be bet legally, up 26.6% from last year.

Revenue from sports betting reached \$16.83 billion from January through November of last year, according to the most recent figures available from the AGA.

Combined, the national total of state sales tax revenue from sports betting increased 382% from \$190 million in the third quarter of 2021, when data collection began, to \$917 million in the second quarter of 2025, according to the most recent data from the U.S. Census Bureau. State sales tax revenue across all states peaked in the first quarter of 2025 at \$992 million.

The U.S. Supreme Court lifted a ban on sports gambling in most states in 2018. Online sports betting remains outlawed in 19 states — including California, Texas and the Seahawks’ home state of Washington.

States are taking various measures to regulate legal wagering.

Illinois Senate Bill 2399 would amend the state’s Sports Wagering Act to cap deposits to sports betting platforms at no more than five per individual in a 24-hour period and ban all deposits from credit cards.

Platforms would also be required to conduct an “affordability check” before accepting deposits of more than \$1,000 in a 24-hour period or \$10,000 within a 30-day period from an individual. The affordability check can be done by verifying that the deposit is no more than 25% of the user’s monthly income or based on the standard that consumer lenders use to determine whether to issue an unsecured loan.

Maine Legislative Document 2080 also proposes banning credit card deposits for sports wagering.

New York Assembly Bill 7962 would cap wagers at \$5,000 per 24-hour period, bar more than five deposits in a 24-hour period, bar proposition bets and ban certain advertisements that encourage further betting, specifically the phrases “bonus,” “no sweat,” “bonus bet” and related terms. The bill initially barred credit cards from being used for deposits, but that language was later removed in an amended version.

The Empire State has several other bills specific to mobile sports betting. Assembly Bill 382 would place ad restrictions on mobile sports betting that are already in place for normal gambling or gaming. Senate Bill 7908 would require mobile sports wagering platforms to implement “reasonable and technically feasible” age verification technology to ensure minors are not gambling.

A slew of bills in the state seek to cut down on the most addictive and harmful aspects of mobile betting. Some experts consider gambling to be among the most destructive addictions because it is encouraged and can easily go unnoticed by others, especially when done on a phone app.

“Because the high-risk behaviors common in problem gambling are frequently normalized or overlooked in a trading environment, many don’t recognize trading itself as a form of gambling,” Cole Wogoman, director of government relations and league partnerships at the National Council on Problem Gambling, previously told State Affairs.

Among the other New York bills, companion legislation Assembly Bill 4280 and Senate Bill 9048 would require mobile sports wagering operators to establish default betting limits on their platforms, which users have the option to opt out of. Assembly Bill 4279 and Senate Bill 5537 propose banning operators from sending push notifications or texts, activities the sponsors say studies show are linked to increased risky behavior and addiction.

Assembly Bill 8916 would ban sports wagering operators from using artificial intelligence to track individual bettors’ gambling habits to create personalized recommendations and promotions based on their activity. Assembly Bill 9125 and Senate Bill 9047 propose prohibiting platforms from banning users or limiting the size and frequency of their deposits or wagers based on their winning track record or wagering activity, except in the case of suspicious activity or gambling disorder.

Les Bernal, national director at Stop Predatory Gambling, told State Affairs that state governments legalizing sports betting has been nothing short of a disaster for their constituents.

“No single act of state government inflicts more harm on the financial, social and mental well-being of the people of a state than the cruel and oppressive institution of predatory gambling,” Bernal said. “There’s a mountain of facts from the last five years demonstrating that legalizing commercialized sports gambling has been a policy disaster by every measure.”

“Only about one out of every hundred bettors makes money, and it’s unleashed an epidemic of gambling addiction amongst young adults and teens across the nation,” Bernal said. “Which is why Ohio Gov. Mike DeWine described it best when he said the biggest mistake he made in his eight years as governor was signing the bill authorizing online sports gambling.”

Experts worry about the impact that it has on young men in particular. Half of American men ages 18 to 49 have an active online sports betting account. More than a third of teen boys said they gambled in the past year, according to a report released last month.

There are no national laws prohibiting sports betting or prediction markets platforms — which essentially operate as sports wagering sites through an events contract loophole — from advertising during games. But the NFL did add prediction markets to its “prohibited list” shortly before the Super Bowl, banning commercials from

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the sector, alongside the likes of tobacco and pornography. The decision was first reported by Front Office Sports.

Ahead of the game, James P. Steyer, founder and CEO of Common Sense Media, called on NFL Commissioner Roger Goodell to increase transparency around how the NFL makes decisions around gambling and to address the impact on young fans. Steyer said it was important the league address the “online gambling crisis” and the “young mental health crisis among America’s young men and boys.”

“Your league is one of the most powerful cultural institutions in the country and the NFL has long positioned itself as a family-friendly institution,” Steyer said. “If boys are being funneled into the betting pipeline as early as 11, you are not bystanders to this problem — you are helping to architect this environment.”

Trying to strike a balance between permitting sports wagering and protecting constituents, state lawmakers have also introduced a slate of bills to tackle the pervasive issue of gambling addiction. A 2025 survey from the National Council on Problem Gambling found that nearly 20 million American adults reported experiencing at least one problematic gambling behavior “many times” in the past year, with 24% of fantasy sports bettors reporting problematic tendencies.

At least 19 bills have been introduced across six states related to gambling addiction. The majority seek to establish, fund or increase funding for problem gambling treatment services — with many mentioning the burgeoning issue of sports wagering specifically — but others seek to mitigate harm.

The bulk of the proposed legislation is in New York. Assembly Bill 9146 proposes to mandate operators have links to problem gambling services on their platforms and that they must submit an annual problem gaming plan to the state.

Assembly Bill 6944 calls for platforms to include frequent warnings about the addictive nature of gaming. The warning, which would appear when the user creates an account, every time they log in after 48-hours of inactivity and after two hours of play, would state in part that mobile wagering can be highly addictive, that most players don’t profit from it and that gambling addiction can negatively affect families and work.

Assembly Bill 6933 proposes imposing civil penalties for knowingly encouraging gambling addiction. Assembly Bill 9113 and Senate Bill 8636 would allow individuals to electronically exclude themselves from online gambling altogether including targeting ads, credit access, promotions.

Lawmakers in other states are exploring ways to protect their constituents as well. Hawaii Senate Bill 333 would require the state Department of Health to study addictive online activities like mobile sports betting and crypto trading and submit a report to the legislature with recommendations on how to best address it.

Maryland House Bill 46 proposes establishing a Gambling Preventing Technology Pilot Program on college campuses, implementing geofencing technology to create no gambling zones on two campuses. The aim is to collect data on how to mitigate the negative effects of problem gambling on students.

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