RUTGERS UNIVERSITY
Center for Gambling Studies

Protecting Young People from Gambling Harm

POLICY BRIEF • OCTOBER 2026 • FOR FEDERAL AND STATE LEGISLATORS

WHY ACTION IS NEEDED

Young people should be able to grow up without preventable financial and mental health harms. Yet an increasing number of adolescents are gambling well before adulthood. A 2026 national survey of 1,677 Americans ages 13–27 found that 52.5% had gambled in the past year, including 42.7% of 13–17-year-olds. Among young people who gambled, 39.5% showed some level of gambling-related risk and 10.3% screened at high risk for problem gambling. Legislators can respond by strengthening early prevention, extending protections across gambling settings and emerging products, and making screening and treatment easier to access.

52.5%	42.7%	39.5%	10.3%
of 13 to 27-year-olds gambled	of 13 to 17-year-olds gambled	of gamblers had some risk	of gamblers were high risk

WHAT THE RESEARCH SHOWS

Risk starts early and is not limited to boys. Among adolescents who gambled, 10.8% screened at high risk for gambling problems, similar to the 11.3% among gamblers ages 21–27 but substantially higher than those ages 18 to 20 (7.2%).. High-risk classifications were also similar among males (9.9%) and females (10.7%) who gambled, unlike in prior surveys. Prevention efforts aimed only at adult men will miss many young people.

Risk is concentrated in some communities. Among young people who gambled, 17.7% of Black respondents and 12.8% of Hispanic respondents screened at high risk for problems, compared with 6.4% of White respondents. Nearly 30% of gamblers from households earning under $10,000 were high-risk problem gamblers, compared with 2.3% in households earning $75,000–$100,000. These findings support targeted access to services without stigmatizing communities.

Multiple activities and settings are warning signs. Nearly 46% of those who gambled and more than 65% of high-risk problem gamblers wagered both online and at land-based venues. Among high-risk problem gamblers, 52.5% gambled at least weekly. They also bet on an average of 7 activities, compared to about 3 activities for gamblers without problems. Around 40% of prediction-market participants and 41% of social casino players screened at high risk for problems.

What happens at home matters. Among high-risk adolescent problem gamblers, ages 13–17, 75.5% had a family member who gambled, 61.2% had gambled with a family member, and 66.3% believed a family member had a gambling problem – all higher proportions than among high-risk problem gamblers in older age groups. In addition, 26.5% of respondents who had gambled with family or household members during adolescence and 34.8% who perceived a family member had a gambling problem were at high risk for problems themselves. What adults model and normalize at home may shape children’s attitudes toward gambling and their own behavior.

HOW POLICY CAN REDUCE HARM

Existing age restrictions for regulated gambling do not fully address the range of gambling-like experiences reported by adolescents. Young people encounter traditional activities like lotteries and scratch-offs, online casino and sports wagering, social casino and sports wagering apps, and newer financial or prediction products. Because risk is associated with frequency, number of activities, and use of multiple venues, protections and referral pathways should not stop at one product or one setting.

ACTIONS LEGISLATORS CAN TAKE

1	**Start prevention with families and schools.** Fund gambling education beginning in middle school, with practical guidance for parents and other caregivers. Explain how gambling at home, including raffles, playing games for money, and online wagering, can normalize betting for children. Help families recognize warning signs, discuss risks openly, and avoid inviting minors to gamble.
2	**Establish a federal gambling regulatory body and modernize the legal definition of gambling.** Create a national regulatory authority to establish and enforce minimum standards for gambling regulation across states. This would allow states to implement additional protections in key areas, including advertising, age verification, youth protections, and consumer safeguards. Modernize the legal definition of gambling to encompass emerging gambling and gambling-like products, ensuring consistent regulatory oversight as new products and technologies evolve.
3	**Build an early-identification-to-treatment system.** Fund comprehensive, evidence-based service frameworks rather than simply allocating money for treatment that may go unused. Embed routine gambling screening in schools, pediatric and primary care, behavioral health, and other settings where young people already present. Establish clear triage protocols to assess severity and connect youth directly to age-appropriate treatment and family support, with trained staff, referral coordination, and follow-up to evaluate the care received.
4	**Provide access and accountability where risk is greatest.** Support coordinated services in lower-income communities and those showing elevated risk. Require programs to track screening, completed referrals, treatment engagement and outcomes, so funding builds pathways into care rather than services that remain unused.

THE OPPORTUNITY

Protecting young people requires more than age restrictions or treatment availability alone. Legislators can help families model safer behavior, support early prevention, strengthen regulatory safeguards across gambling products, and fund connected systems that identify problems early, triage needs, and ensure young people reach appropriate care.

SOURCE AND STUDY NOTE

Nower, L. & Stanmyre, J. F. (2026). *Adolescent and Young Adult Gambling in the United States*. New Brunswick, NJ. Authors.