



The Impact of iGaming on African American Communities: A Public Health, Mental Health, Social, and Economic Assessment

Center for Data Analytics and Sports Gaming Research (DASGR)
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Executive Summary

This article examines the impact on African American communities if Maryland were to authorize iGaming. The key points are:

- iGaming is illegal in 43 of the 50 states and there are increasing concerns about online gambling as more data from online sports betting and iGaming is becoming available for study by governmental entities, universities and health organizations. Last year, eight states introduced bills to legalize iGaming, and, in every state, the bills failed to become law, including in Maryland. More recently, when iGaming legislation was introduced, the bills instead have been referred to committee to conduct a three-year study. Virginia adopted this approach when iGaming legislation was introduced in 2025.
- The societal harm of iGaming outweighs the purported benefits. The societal costs from increased problem gambling resulting from iGaming in New Jersey, pro-rated for Maryland's population, are expected to equal or exceed \$235 million annually.
- Research shows that online gamblers are more likely to be problem gamblers than those who engage only in traditional forms of gambling and that online gambling can be 10 times more harmful than traditional forms.
- Public health officials and other specialists in the field of gambling addiction from around the world are in agreement that the ease of accessibility of iGaming on smartphones and electronic devices has caused a dramatic increase in gambling addiction. The National Council on Problem Gambling warns that the risk of gambling addiction grew by 30% in the last three years while online gambling has expanded.
- A 2023 study commissioned by the Maryland Lottery and Gaming Control Agency found that revenues and, thus, the taxes paid by brick-and-mortar casinos would decrease by an estimated 10.2% if iGaming were legalized in Maryland.¹ When the costs to Maryland to address the social ills caused by iGaming are added to the lost revenues from brick-and-mortar casinos, a net loss of revenue to Maryland could be the result if iGaming were authorized.
- Problem gambling hotline calls have surged everywhere that iGaming has been introduced.
- Studies in the U.S. and around the world have shown minorities are disproportionately affected by gambling-related harms.
- iGaming will cause severe public health, mental health, financial, and other problems in African American communities.

¹ The Innovation Group, *iGaming in Maryland* (November 2023).

- Online gambling is known to cause significant financial distress. For example, in Brazil, a study found 20% of all welfare funds provided to low-income families were diverted to gambling activities.

The rise of iGaming, encompassing online casino gambling and eSports betting, has brought new challenges to African American communities. While its proponents claim that it will generate new tax revenue for states and displace existing illegal online gambling, emerging data from the United States and abroad suggests instead that it has dramatic negative social consequences in areas such as public health, mental health, social equity, and economic well-being, which disproportionately fall on African American communities.

This article explores the impact of iGaming on African American communities, with a focus on harm reduction, policy challenges, and prevention strategies. However, we must caution that online gambling is in its infancy in the United States and researchers are only beginning to compile the data necessary to understand its full implications. Given the troubling indications of the early data, we encourage policymakers to allow at least three to five years—for researchers to further explore the full impacts of online gambling before authorizing further expansions.

I. iGaming Introduces New Social and Economic Harms

The value and importance of the gaming industry in the United States, to both the private sector and state and local governments, has unquestionably increased in the last twenty years. In the first nine months of 2024, commercial gaming generated \$53.24 billion in revenue, 8% ahead of 2023 levels. In the third quarter of 2024 alone, commercial gaming operators contributed \$3.79 billion in taxes to state and local governments.² During this period, iGaming experienced double-digit increases in year-over-year revenue generation, driven by the expanded legalization of this form of gambling in several states. These revenue increases are accompanied by rising costs associated with problems and disordered gambling impacting adult gamblers, adolescents enticed to play, as well as families, employers and communities.³

According to the National Council of Problem Gambling, approximately 7 million Americans suffer from gambling problems. Experts estimate that the societal cost of problem gambling in the United States is \$14 billion annually⁴ – between \$13,000 and \$52,000 per problem gambler, per year to the combined public and private sector economies of a state.⁵ That equates to over \$258 million that is potentially attributable to Maryland. Another study looking specifically at the societal cost of iGaming in New Jersey found the cost there to be \$350 million.⁶ Adjusting by population reveals a potential societal cost from iGaming in Maryland of \$235 million annually. Together, these studies suggest that online gambling drives a disproportionate share of gambling’s societal costs. These costs encompass gambling-related criminal justice expenses, healthcare

²CDC Gaming; American Gaming Association reports record revenue in third quarter (November 21, 2024). *The United States iGaming Revenue Report — October 2023*. CDC Gaming Reports. American Gaming Association, Commercial Gaming Revenue Tracker

³ Birches Health. (2024). *What will be the social costs of increased gambling? Who will pay them?* Retrieved from <https://bircheshealth.com/resources/what-will-be-the-social-costs-of-increased-gambling-who-will-pay-them>

⁴ npgambling.org

⁵ Kindt, John W. 1994. Testimony to U. S. House of Representatives Committee on Small Business. September 21.

⁶ *Economic Assessment of Gambling in New Jersey*, NERA Economic Consulting (Nov. 9, 2023)

spending, job loss, bankruptcy, and community disengagement. As the accessibility and appeal of iGaming platforms grows, gambling addiction is becoming increasingly prevalent and of ever greater concern.

Limited scientific research has been conducted into the behaviors of those engaged in iGaming, most of which has been done overseas in countries where iGaming has been approved for several decades. In those countries that have legalized iGaming, the consequences have been so severe that many have passed stringent crackdowns on the iGaming industry. In the United States, where only a few states have legalized iGaming, academics and health professionals have been forced to argue by analogy regarding the harmful impacts of iGaming by studying the impacts online sports betting has had in those states that have legalized that form of gambling.

Ultimately, the research has found that across all populations those who engage in iGaming are more likely to be problem gamblers, both online and offline, than those who engage in only traditional forms of gambling.⁷ This new form of gambling has been found to be more problematic because it combines the problems associated with traditional gambling addiction with the problems associated with video gaming addiction.⁸ As recently described by Harvard T.H. Chan School of Public Health Professor Shekhar Saxena, “[i]t’s definitely much more harmful than the usual other kinds of traditional gambling that people indulge in. It’s continuous, it’s intense, and in can be financially—and also physically and mentally—extremely harmful.”⁹ According to Prof. Saxena, online gambling can be 10 times more harmful than other forms of gambling.

One explanation for this finding is that iGaming participants are more likely to disassociate and lose track of the amount of gambling taking place, resulting in an increase in total gambling activity.¹⁰ The isolated nature of online play, in turn, then “limits the ability for users to feel the need to rely on consumer protections that would help limit the effects of gambling addiction.”¹¹

When gambling becomes the most important activity in a person’s life, it begins to dominate thoughts, feelings, and behaviors.¹² This intense focus has adverse effects including social isolation in which addicted individuals neglect real-world conversations, support systems, and relationships. Preoccupation leads to planning the next session even when not actively playing and displacing other meaningful activities, worsening the addiction cycle. These behaviors, in turn, alienate those engaged in gambling from family and friends, causing feelings of exclusion.

⁷ Gainsbury, Russell & Hing (2014). An investigation of social casino gaming among land-based and Internet gamblers: A comparison of socio-demographic characteristics, gambling and co-morbidities. *Computers in Human Behavior* 33, p. 133.

⁸ Delfabbro, O., King, D., & Carey, P. (2021). Harn severity in internet gaming disorder and problem gambling: A comparative study. *Computers in Human Behavior* 124.

⁹ Online Gambling: The Stakes for Public Health (2025). <https://hsph.harvard.edu/news/online-gambling-the-stakes-for-public-health/>

¹⁰ McMullan, J. & Kervin, M. (2012) Selling Internet Gambling: Advertising, new media and the content of poker promotion. *International Journal of Mental Health Addiction*, 10, 622-645.

¹¹ Proctor, L., Angus, D., Blaszczynski, A., & Gainsbury, S., (2019). Understanding use of consumer protection tools among internet gambling customers: Utility of the Theory of Planned Behavior and Theory of Reasoned Action. *Addictive Behaviors* 99, 1-7.

¹² Griffiths, M. D. (2005). A “components” model of addiction within a biopsychosocial framework. *Journal of Substance Use*, 10(4), 191–197; Tao, R., Huang, X., Wang, J., Zhang, H., Zhang, Y., & Li, M. (2010). Proposed diagnostic criteria for internet addiction. *Addiction*, 105(3), 556–564; Petry, N. M., Rehbein, F., Gentile, D. A., Lemmens, J. S., Rumpf, H., Mößle, T., Bischof, G., Tao, R., Fung, D. S., Borges, G., et al. (2014). An international consensus for assessing internet gaming disorder using the new DSM-5 approach. *Addiction*, 109(9), 1399–1406.

Financial distress is one of the most visible consequences of iGaming addiction.¹³ Problem gamblers often incur significant debt, max out credit cards, deplete bank accounts and retirement savings, borrow money from friends and family and even take out loans to continue their play. These actions lead to financial crises, such as bankruptcy and foreclosure. To fund their online gambling or to pay off debt, some problem gamblers resort to illegal activities, such as theft, fraud, or embezzlement, leading to increased rates in crime. This very situation is currently being observed in Japan, where iGaming-related problem gambling has significantly increased, and the country is battling a trend whereby online gamblers resort to illegal activities to feed their iGaming.¹⁴

The financial burden on families and communities grows as problem gamblers exhaust personal and communal resources. These economic impacts disproportionately affect lower-income populations. Individuals with limited financial resources often spend a greater portion of their income on gambling, exacerbating poverty, food instability, and housing displacement, leading to poorer health outcomes and reduced opportunities for social mobility. These impacts are felt not just by the individuals engaged in iGaming and their families but by the whole of the economy. A recent study from Brazil found that of those who engaged in online betting, 63% reported having part of their income compromised and had reduced their consumption of other products – 23% stopped buying clothing, 19% stopped shopping at supermarkets, 14% stopped buying hygiene and beauty products, and 11% reduced spending on healthcare and medication.¹⁵

Problem gambling is also closely linked to severe mental health challenges. Compulsive gambling increases stress, anxiety, and depression as well as guilt, self-loathing, and even suicidal thoughts. Those with pre-existing mental health conditions, such as depression or ADHD, may use gambling as a coping mechanism. Unfortunately, this can exacerbate underlying mental health issues, creating a vicious cycle, which can lead to the need for mental health interventions, such as counseling and psychiatric care. These increased needs place an additional burden on healthcare systems.

The negative implications of iGaming are not unique to the United States. As the first Canadian province to launch iGaming in 2022 following the Canadian Parliament's lifting of the prohibition on single-event sports betting activity, Ontario has found that the average monthly spend per iGaming account has more than doubled in just the second year of legalized iGaming operations.¹⁶ However, with this increased player engagement has come an increase in the average monthly calls to Ontario's problem gambling hotline. In just one year, calls to the hotline have more than doubled indicating a clear link between the legalization of iGaming and problem gambling.¹⁷ The same alarms are being rung in Japan where iGaming has become a more serious problem. The Society Concerned about Gaming Addiction, a public interest group based in Tokyo, has reported a greater than ten times increase in the number of requests for assistance with gambling addiction in just

¹³ NSoft. (2023). *Responsible gaming and gambling disorder*. Retrieved from <https://www.nsoft.com/news/responsible-gaming-and-gambling-disorder>

¹⁴ *Online gambling addiction becoming serious issue in Japan*. Japan Times. January 5, 2025. Retrieved from <https://www.japantimes.co.jp/news/2025/01/05/japan/society/japan-online-gambling-addiction/>

¹⁵ Effect of sports betting on Brazilian Retail, Brazilian Society of Retail and Consumption (2024), sbvc.com.br

¹⁶ MacDonald, C. A., & Flaherty, G. (2022). Online sports betting legalized: How iGaming works and its impact on Canada's bettors and businesses. *Lexpert*. Retrieved from <https://www.lexpert.ca/news/legal-insights/online-sports-betting-legalized-how-igaming-works-and-its-impact-on-canadas-bettors-and-businesses/365758>

¹⁷ <https://finance.yahoo.com/news/uk-gambling-operators-face-100-110114997.html>

five years.¹⁸ The accessibility of gambling 24 hours a day via smartphones was identified as a key factor. In the United Kingdom, these problems have become so severe that the government is proceeding with plans to institute a new tax of £100 million annually on iGaming operators to invest in harm reduction and research.¹⁹

Similar concerns are being raised in Brazil. Since the legalization of sports betting in 2018, Brazil has become the third largest market in the world, with an estimated \$8.5 billion spent in on-line betting. The rise in market share has come at a price, however, particularly to the most vulnerable populations. For example, the Central Bank recently found that of the 13 million low-income families who receive Bolsa Familia - funding to low-income families to reduce current poverty, improve health and education outcomes and incentivize families to invest in their children - five million individuals made on-line bets with this funding totaling \$500 million in August 2024 alone.²⁰ Furthermore, an astounding 20% of all Bolsa Familia funding was estimated to have been diverted to gambling activities monthly, undermining the program's goal of supporting low-income families and children in poverty. The Chief of the Central Bank, Roberto Campos Neto, has stated that the Bank's assessment was not intended to criticize Bolsa Familia but to warn of the rapid rise of online gambling that could further jeopardize the financial stability of low-income households.²¹

II. iGaming's Impacts are Particularly Acute among Minorities

At a recent forum, Victor Ortiz, the Director of the Office of Problem Gambling Services for the Commonwealth of Massachusetts, succinctly summarized decades of research, stating: "We know that people of color are disproportionately impacted by gambling."²² Indeed, several studies have found that African Americans, Hispanics, and other minorities in the United States are disproportionately affected by gambling-related harms, including higher rates of problem gambling compared to Whites.²³ One noteworthy study found that "Blacks have significantly increased odds of being a frequent gambler or being a problem gambler as compared with all others" and that "[l]ower [socioeconomic status] and higher neighborhood disadvantage both are significant risk factors for frequent gambling and problem gambling."²⁴

This research is consistent with results seen abroad in countries that have legalized online gambling for longer than any US jurisdiction. For example, studies have found that although the White/White British racial-ethnic group has higher gambling participation, those from the

¹⁸ <https://agbrief.com/news/japan/06/01/2025/association-sounds-alarm-over-online-gambling-addiction-in-japan/>

¹⁹ Statutory levy and online slot stake limits to be introduced to tackle gambling harm (2024).

<https://www.gov.uk/government/news/statutory-levy-and-online-slot-stake-limits-to-be-introduced-to-tackle-gambling-harm>

²⁰ <https://www1.folha.uol.com.br/internacional/en/business/2024/09/brazilian-social-program-beneficiaries-spent-549-million-on-bets-in-just-one-month.shtml>

²¹ Brazil to propose steps to block use of benefits for online bets (Reuters, 2024), retrieved from

<https://www.reuters.com/world/americas/brazil-propose-steps-block-use-benefits-online-bets-2024-09-27>

²² Online Gambling: The Stakes for Public Health (2025). <https://hsph.harvard.edu/news/online-gambling-the-stakes-for-public-health/>

²³ *Caler et al.*, 2017. Problem gambling among ethnic minorities: results from an epidemiological study. *Asian J. Gambling. Issues Public Health*. 2017 Sep 7;7(1):7. <https://pmc.ncbi.nlm.nih.gov/articles/PMC5589834/>

²⁴ *Barnes et al.*, 2013. Effects of neighborhood disadvantage on problem gambling and alcohol abuse. *Journal of Behavioral Addictions* 2(2), pp. 82–89. <https://akjournals.com/view/journals/2006/2/2/article-p82.xml>

Black/Black British racial-ethnic group were more likely to have gambling disorder.²⁵ Other studies have found much higher rates of gambling problems among Indigenous peoples compared to non-Indigenous peoples in Australia and elsewhere.²⁶

A combination of socio-economic disadvantage, limited access to treatment resources, and cultural attitudes towards gambling contribute to these disparities. Minority populations, including African Americans, are more likely to engage in gambling as a coping mechanism for stress or financial strain, increasing their vulnerability to gambling disorders.

III. Implications for African-American Communities

A. Public Health Impacts

Representative Paul Tonko of New York recently expressed his opinion that the rise of online gambling in the United States has created a “public health crisis” that requires a “public health approach and solution.”²⁷ The research backs him up—studies show that iGaming poses significant public health risks, particularly in communities already experiencing systemic health disparities.

The convenience and accessibility of online gambling platforms can exacerbate gambling addiction, leading to physical and mental health issues such as stress, anxiety, and substance abuse. Gainsbury²⁸ highlights that problem gambling is recognized as a significant public health issue, with studies indicating that 1% of adults experience significant gambling problems and an additional 11% face mild or moderate gambling-related issues. The introduction of 24/7 access to gambling platforms through smartphones and computers has blurred the boundaries between recreational gaming and problematic behavior. This pervasive availability increases the likelihood of developing compulsive gambling habits, which can have long-term consequences for physical and emotional well-being.

Gambling-related health issues, including hypertension and insomnia, frequently remain untreated in African American communities due to systemic healthcare access disparities. Research indicates that African Americans often experience distrust toward the healthcare system, stemming from historical injustices, which contributes to the underutilization of available health services.²⁹ The burden of gambling addiction also indirectly impacts broader public health concerns, such as food insecurity and housing instability, as individuals facing gambling-related financial distress may deprioritize basic needs. Public health campaigns and culturally sensitive interventions are needed to address these challenges and prevent the cycle of gambling-related harm from spreading further.

²⁵ Bowden-Jones *et al.* (2022). Gambling Disorder in the United Kingdom: key research priorities and the urgent need for independent research funding. *Lancet Psychiatry*. 2022 Apr;9(4):321–329. <https://pmc.ncbi.nlm.nih.gov/articles/PMC7612512/>

²⁶ Hing *et al.*, 2013. Risk Factors for Problem Gambling Among Indigenous Australians: An Empirical Study. *J Gambling Stud*. 2013 Feb 2;30(2):387–402. <https://pmc.ncbi.nlm.nih.gov/articles/PMC4611006/>

²⁷ https://tonko.house.gov/uploadedfiles/safe_bet_fact_sheet_9.24.pdf

²⁸ Gainsbury, S. (2015). The rise of Internet gambling and its impact on addictive disorders. *Addiction*, 110(8), 1224–1231. [ResearchGate](#)

²⁹ Kennedy, B. R. (2009). African Americans and their distrust of the healthcare system: Healthcare for diverse populations. *Journal of Cultural Diversity*, 16(2), 56–60. [ResearchGate](#)

B. Mental Health Implications

Gambling addiction is closely linked to mental health issues, including depression, anxiety, and suicidal ideation. Individuals with gambling disorders are at a higher risk for suicidal behaviors compared to the general population.³⁰ African Americans often face systemic barriers to mental health care, such as stigma, discrimination, and limited access to culturally competent services, which heighten their vulnerability to these risks.³¹ The emotional toll of gambling addiction is compounded by stigma within many African American communities, where mental health issues are often misunderstood or dismissed.

The stress associated with financial losses, combined with the shame of addiction, frequently leads to feelings of hopelessness. Studies have shown that individuals experiencing gambling-related problems may be at an increased risk of engaging in self-destructive behaviors, including substance abuse and suicidal attempts.³² Furthermore, research highlights the role of the "shame addiction cycle," where individuals use substances to escape or avoid negative self-conscious emotions, exacerbating their addiction and associated risks.³³ Furthermore, the gamification of gambling, including enticing visuals and reward mechanisms, can exacerbate addictive tendencies and reinforce compulsive behaviors.

For younger generations, particularly adolescents exposed to gambling through social media and gaming apps, the risks of mental health deterioration are significant. Early exposure to gambling may shape unhealthy coping mechanisms and unrealistic expectations about wealth, further entrenching risky behaviors. Comprehensive support services, including accessible counseling and culturally competent care, are crucial to addressing these mental health challenges effectively.

C. Social Consequences

The social fabric of African American communities is deeply affected by the proliferation of iGaming. Families often bear the brunt of gambling addiction, as financial instability and emotional stress erode relationships and trust.³⁴ Parents facing gambling-related financial crises may struggle to provide for their children, creating ripple effects that extend to education, extracurricular opportunities, and overall family cohesion.

iGaming also affects community-level dynamics. The normalization of gambling within popular culture, including sponsorships of major sports events and celebrity endorsements, has made gambling more socially acceptable. This acceptance can lead to peer pressure, particularly among

³⁰Armoon, B., Fleury, M.-J., & Goldner, E. M. (2023). Suicidal behaviors and associated factors among individuals with gambling disorders: A meta-analysis. *Journal of Gambling Studies*, 39(1), 751–777. [Springer Link](#).

³¹Armstrong-Mensah, E., & Ndiaye, S. (2020). Mental health inequities and disparities among African American adults in the United States: The role of race. *Journal of Racial and Ethnic Health Disparities*, 7(5), 1003–1012. [ResearchGate](#)

³²Batchelder, A. W., Safren, S. A., Mitchell, A. D., Ivardic, I., & O'Cleirigh, C. (2022). The shame spiral of addiction: Negative self-conscious emotion and substance use. *Health Psychology Review*, 16(2), 244–268. Retrieved from [ResearchGate](#).

³³Calado, F., & Griffiths, M. D. (2016). Problem gambling worldwide: An update and systematic review of empirical research (2000–2015). *Journal of Behavioral Addictions*, 5(4), 592–613. Retrieved from [ResearchGate](#).

³⁴Rodda, S. N., Lubman, D. I., Dowling, N. A., & McCann, T. V. (2019). Treatment for family members of people experiencing gambling problems: Family members want both gambler-focused and family-focused options. *International Journal of Mental Health and Addiction*, 17(1), 1–13. [ResearchGate](#)

younger individuals, to participate in gambling activities as a form of social bonding. As a result, gambling becomes more than an individual problem—it becomes a communal one that perpetuates cycles of poverty and vulnerability.

Furthermore, the intersection of gambling and racial discrimination exacerbates the issue. African Americans often feel marginalized in broader societal structures and may turn to gambling as a perceived way to achieve upward mobility. This false promise of financial improvement, fueled by targeted advertising, traps individuals in a cycle of losses and despair. Addressing these social consequences requires not only individual intervention but also systemic changes that promote equity and economic opportunity.

D. Economic Dimensions

The economic implications of iGaming on African American communities are multifaceted. While some claim the iGaming industry can lead to job creation and increased tax revenues, these claimed benefits must be (i) validated and (ii) weighed against potential social costs. In fact, there are significant reasons to doubt these claimed benefits.

While a full economic impact analysis is beyond the scope of this article, anecdotal evidence suggests that iGaming reduces employment via job losses at traditional casinos that exceed the few new jobs required to operate an online casino. Notably, casino industry labor unions have vehemently opposed iGaming bills in states like New York and Maryland.

With respect to the claimed tax revenues, a full accounting would need to offset reductions from reduced gaming taxes received at traditional casinos, as well as the additional costs and economic burdens that accompany the social challenges created by iGaming. African Americans, who already face significant wealth disparities compared to other racial groups, are at heightened risk of experiencing severe financial losses due to gambling addiction. Research indicates that gambling addiction is associated with financial stress, which can exacerbate existing economic inequalities.³⁵ These losses can lead to long-term consequences, such as debt accumulation, reduced savings, and difficulty meeting basic expenses.

Moreover, predatory marketing strategies by iGaming companies frequently target low-income communities. By offering bonuses, free trials, and aggressive advertisements, these companies entice individuals to engage in gambling without fully understanding the risks involved. Economic harm is further amplified by the lack of financial literacy and consumer protections, which leaves individuals ill-equipped to navigate the complexities of online gambling responsibly. Policies aimed at reducing these harms must prioritize consumer protections and equitable economic opportunities.

E. iGaming Harms and Problems

Key harms associated with iGaming include addiction, youth exposure, data privacy concerns, and the exacerbation of socio-economic inequities. The addictive nature of iGaming is significantly influenced by its design, which incorporates gamified elements such as reward systems, leaderboards, and near-miss scenarios. Gamification involves integrating game-like design

³⁵ Awaworyi Churchill, S., & Farrell, L. (2022). Gambling and financial stress. *Journal of Economic Behavior & Organization*, 194, 37–55. [ResearchGate](#)

elements—such as points, badges, and leaderboards—into non-game contexts to engage users and motivate action.³⁶ These features are intentionally engineered to keep users engaged, often at the expense of their mental and financial well-being.

Youth exposure to gambling is another major concern. Online platforms increasingly target young audiences with advertising, free-to-play versions of gambling games, and in-app purchases that mimic real-money betting. In one survey, 29% of adolescents played free versions at iGaming sites while 8% admitted to engaging in gambling with real money. Asked to comment on online sports betting ads targeting Generation Z, Lia Nower, Professor at the Rutgers Center for Gambling Studies, described where this leads: “I think that they are targeting young people [for sports betting], but the ultimate goal, if you see in states like New Jersey,...where they were blanketed with ads [for online sports betting], now you see ads where they’re triaging young people to the online casinos. That’s where they make their money and that’s where they want them to go.”³⁷

For those adolescents who engaged in iGaming, a study has found that they were five times more likely to be problem gamblers than adolescents who engaged in traditional forms of gambling alone. Furthermore, adolescents who engaged in iGaming were more likely to be younger and have more positive views about gambling in general, even though they had higher levels of psychological issues due to gambling problems. Early exposure to gambling behaviors can normalize such activities and increase the likelihood of developing gambling problems in adulthood. Studies have shown that individuals who begin gambling at a younger age are more susceptible to developing severe gambling issues later in life.³⁸

Data privacy concerns also loom large. Many iGaming platforms collect extensive personal and financial information, which may be vulnerable to breaches or misuse. African American communities often face significant digital inequities, including limited access to information and communication technologies (ICTs), which can hinder their ability to engage with online platforms effectively. These digital disparities are compounded by a lack of robust consumer protections and legal recourse, leaving these communities more susceptible to exploitation and less able to address grievances related to online transactions. Research indicates that digital inequality encompasses not only disparities in access to technology but also in the resources and information available to different populations.³⁹ Addressing these harms requires industry-wide accountability and stricter regulations to safeguard vulnerable populations.

IV. Policy Issues and Prevention

There is only one certain policy intervention that can mitigate the harms described in this article: prohibition of iGaming. However, where iGaming is already legal and repeal is politically infeasible, policy interventions are essential in mitigating the harms associated with iGaming,

³⁶ Hew, K. F., & Huang, B. (2015). Do points, badges and leaderboard increase learning and activity? A quasi-experiment on the effects of gamification. *Computers & Education*, 83, 64–72.

[ResearchGate](#)

³⁷ Online Gambling: The Stakes for Public Health (2025). <https://hsph.harvard.edu/news/online-gambling-the-stakes-for-public-health/>

³⁸ Smith, M., Chambers, T., Abbott, M., Signal, L., & Carter, K. (2019). High stakes: Children's exposure to gambling and gambling marketing using wearable cameras. *International Journal of Mental Health and Addiction*, 17(2), 314–327.

³⁹ Luz, A. (2023). Digital Inequality: Examining the unequal access to digital technologies and the resulting disparities in opportunities, resources, and information. [ResearchGate](#)

particularly through the regulation of marketing practices to prevent the targeting of vulnerable populations. Research indicates that marketing strategies often disproportionately affect disadvantaged groups, necessitating ethical considerations and regulatory measures to protect these communities.⁴⁰ Governments must also ensure that resources for gambling addiction treatment are widely available and culturally appropriate to address the unique challenges faced by African American communities.

Implementing financial protection measures is essential to mitigate the harms associated with iGaming. Policies should enforce transparent terms and conditions across all platforms, ensuring that consumers are well-informed about the risks and rules associated with gambling activities. A content analysis of gambling advertising in the United Kingdom revealed that the visibility of age restriction warnings, harm reduction messages, and terms and conditions is often limited, highlighting the need for clearer and more accessible information to protect consumers.⁴¹

Public awareness campaigns can further educate individuals about the risks of gambling and promote responsible behaviors.

Implementing youth prevention programs is crucial in reducing the prevalence of gambling addiction in future generations. School-based educational initiatives have been developed to sensitize adolescents to the risks associated with gambling. For instance, programs designed to correct misconceptions and increase knowledge about gambling have shown effectiveness in improving students' understanding and attitudes toward gambling activities. A study evaluating such a program demonstrated significant improvements in participants' knowledge and a reduction in erroneous perceptions regarding gambling.⁴² Policymakers must work in collaboration with community leaders, educators, and healthcare providers to implement these strategies effectively.

Engaging community-based organizations is crucial in mitigating the risks associated with iGaming within African American communities. Faith-based organizations, schools, and non-profits can play a vital role in raising awareness about the potential harms of online gambling and fostering resilience. Research underscores the importance of community engagement in addressing public health challenges, highlighting that effective interventions often involve collaboration with local stakeholders to ensure cultural relevance and community buy-in.⁴³ Implementing financial literacy programs tailored to the specific challenges faced by low-income households can empower individuals to make informed decisions and mitigate gambling-related financial harm. Research indicates that financial literacy is particularly relevant in the context of low-income households,

⁴⁰ Cooley, J. (2021). *Marketing Ethics and Vulnerable Populations: A Fingerhut Case Study*. Retrieved from [ResearchGate](#)

⁴¹ Critchlow, N., Stead, M., Newall, P. W. S., & Dobbie, F. (2020). Visibility of age restriction warnings, harm reduction messages, and terms and conditions: A content analysis of paid-for gambling advertising in the United Kingdom. *Journal of Public Health*, 42(3), 608–617. [ResearchGate](#)

⁴² Ladouceur, R., Ferland, F., & Vitaro, F. (2004). Prevention of problem gambling: Modifying misconceptions and increasing knowledge among Canadian youths. *Journal of Primary Prevention*, 25(3), 329–335. [ResearchGate](#)

⁴³ Key, K. D., Furr-Holden, D., Lewis, E. Y., Cunningham, R., Zimmerman, M. A., Johnson-Lawrence, V., & Selig, S. (2019). The Continuum of Community Engagement in Research: A Roadmap for Understanding and Assessing Progress. *Progress in Community Health Partnerships: Research, Education, and Action*, 13(4), 427–434. [ResearchGate](#)

as evidenced by the relationship between financial literacy and over-indebtedness in such households.⁴⁴

Targeted interventions, such as support groups and counseling services, can provide a lifeline for individuals struggling with gambling addiction. These programs should be designed to reflect the cultural values and needs of African American communities, ensuring that they are accessible and effective.

V. Conclusion

The impact of iGaming on African American communities is multifaceted, encompassing public health, mental health, social, and economic dimensions. The harm associated with iGaming, particularly in vulnerable populations, cannot be overcome even with comprehensive policies and prevention strategies. Addressing the systemic inequities that amplify these harms is crucial in fostering resilience and equity in African American communities if iGaming were to pass in Maryland. However, given that iGaming will not be a NET revenue producer for Maryland the responsible thing to do is for Maryland to commission a three-year comprehensive study to explore the full impacts of iGaming before authorizing further expansions.

⁴⁴ French, D., & McKillop, D. (2017). Financial literacy and over-indebtedness in low-income households. *International Review of Financial Analysis*, 48, 1–11. [ResearchGate](#)