



The SAFE Bet Act

119th Congress

House Sponsor: Rep. Paul Tonko (NY-20)

Senate Sponsor: Sen. Richard Blumenthal (D-CT)

Sports betting—and problem gambling—have exploded across America

- Following the 2018 Supreme Court ruling that struck down the federal ban on sports betting, 38 states and counting have legalized the practice, with 30 states also legalizing mobile betting
- In 2024, **Americans legally wagered a record \$147.91 billion on sports**, up more than 23% from 2022. More than 95% of money wagered on sports last year was done online
- A record number of Americans were expected to **bet nearly \$1.4 billion on the Superbowl in 2025**, up from \$1.25 billion in 2024, according to the American Gaming Association (AGA)
- A July 2024 report found that odds of bankruptcy filing in states with legal online betting increased by as much as 25-30%
- An estimated 7 million people in the U.S. have a gambling problem and/or gambling disorder
- **1 in 5 individuals with a gambling addiction will attempt suicide, the highest of any mental health disorder**

This public health crisis needs a public health solution

The Supporting Affordability and Fairness with Every Bet Act (SAFE Bet Act) gets the job done.

Specifically, the SAFE Bet Act would require states offering sports betting to ensure operators comply with minimum federal standards in 3 categories: marketing, affordability, and artificial intelligence

- **Marketing**
 - No sportsbook marketing during live sporting events, and no programming designed to induce gambling with “bonus”, “no sweat”, “bonus bets,” or odds boosts
- **Affordability**
 - Prohibits operators from accepting more than 5 deposits from a customer in a 24-hour period
 - Requires operators to conduct ‘affordability checks’ on customers before accepting wagers in excess of \$1,000 in a 24-hour period or \$10,000 in a 30-day period, and prohibits operators from accepting deposits via credit card
- **Artificial Intelligence**
 - Prohibits the use of AI to track player’s gambling habits and offer individualized promotions
 - Prohibits the use of AI to create gambling products, such as microbets
- **The SAFE Bet Act would also: Ban prop bets** on all college and amateur athletes; **authorize SAMHSA to collect data** on the impact of sports betting nationwide; **require a Surgeon General’s report** on the public health challenges to sports betting; and **create a national self-exclusion list**

Connect with Congressman Paul Tonko on Facebook, X, Bluesky, or Instagram: @RepPaulTonko