Is using Jesus' name or God's name without reverence, blasphemy for a non-believer? Or is it just a social norm to exclaim their name when something bad happens?

One would expect an unbeliever to curse God because that is what sinners do—they sin (Ge 3:7, Mt 9:4, Jud 15).

It is irreverent to use the Lord's name in speech without recalling all that he is (Ps 89:7, Mt 27:39, 2 Pe 3:17). He is: living, personal, relational, good and loving.

People do bad things in God's name (Jn 16:2) which he would not will (Ps 50:21, Jn 7:17) because they do not know him (Mt 7:23, 1 Co 1:21, 2:14, 1 Jn 3:6). Sinners do not love (1 Jn 4:8) or keep God's commandments (1 Jn 2:4).

The Holy Spirit is a treasure (2 Co 4:7) indwelling believers (Php 1:9). He is worthy of all worship (Ro 9:13); but, unfortunately people forget him (Is 65:11).

God has made a way (Jn 3:16, 14:6) for men to recognize his goodness (Ps 31:19). They need only to respond (Ac 2:37, 38).

The Lord Jesus has done all that he can to cover man in his righteousness (Is 61:10, Ro 5:8). When one knows who he is, it is his hope that he will choose him in kind (Josh 24:15, Ac 17:27, 2 Pet. 3:9, 15).

No man can by the spirit belittle Jesus and no man can without the spirit call him Lord (1 Co 12:3, 2 Ti 3:7).