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Online Scams and Attacks in America Today

73% of U.S. adults have experienced some kind of online scam or attack, and these are common across age groups. Most get scam calls, texts and emails at least weekly

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How we did this

Pew Research Center conducted this study to understand Americans' experiences with and views of online scams and attacks. For this analysis, we surveyed 9,397 adults from April 14 to 20, 2025. Everyone who took part in this survey is a member of the Center's American Trends Panel (ATP), a group of people recruited through national, random sampling of residential addresses who have agreed to take surveys regularly. This kind of recruitment gives nearly all U.S. adults a chance of selection. Interviews were conducted either online or by telephone with a live interviewer. The survey is weighted to be representative of the U.S. adult population by gender, race, ethnicity, partisan affiliation, education and other factors. [Read more about the ATP's methodology.](#)

Here are [the questions](#) used for this report, [the topline](#) and the [survey methodology](#).

Online Scams and Attacks in America Today

73% of U.S. adults have experienced some kind of online scam or attack, and these are common across age groups. Most get scam calls, texts and emails at least weekly

Online scams and other internet crimes are skyrocketing, with a record \$16.6 billion in losses [reported to the FBI](#) in 2024. The [federal government](#), [banks](#) and [companies](#) are all sounding alarms. And the public is also wary, with many having firsthand experience:

- **Nearly all Americans view online scams and attacks as a national problem.** More than nine-in-ten say online scams and attacks are a problem in the country, including 79% who describe them as a *major* problem.
- **Most U.S. adults have been a victim of an online scam or attack.** We find that 73% of U.S. adults have ever experienced things like credit card fraud, ransomware or online shopping scams.

While Americans see older adults as more vulnerable to these crimes, significant

portions of both older *and* younger adults have been scammed and targeted online. These are some of the key findings from a Pew Research Center survey of 9,397 U.S. adults conducted from April 14 to 20, 2025.

Roughly three-quarters of Americans have experienced an online scam or attack

% of U.S. adults who say each of the following has happened to them



Note: "Bought an item online that was counterfeit or never arrived and wasn't refunded" was originally asked as two separate items; that figure includes those who say either or both has happened. Those who did not give an answer are not shown. Please refer to the questionnaire for full question wording.

Source: Survey of U.S. adults conducted April 14-20, 2025.

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We asked Americans if six different types of online scams or attacks had happened to them. Overall, about three-quarters (73%) say at least one has, with 32% saying it's happened in the past year.¹

Of the six, **Americans most commonly report that online hackers made fraudulent charges on their credit or debit card.** About half of U.S. adults (48%) report this has happened to them.

Roughly a quarter to a third report that three other types of scams happened to them:

- 36% say they purchased an **item online that never arrived or was counterfeit and it was not refunded.**²
- 29% say a personal **online account was hacked**, such as a social media, email or bank account.
- 24% say they got a **scam email, text message or call that led them to give away personal information.**

One-in-ten or fewer say the remaining two scams and online attacks happened:

- 10% say that **ransomware blocked use of their computer** until they paid money.
- 7% say they **gave money to a fake online investment opportunity**, such as for real estate or stocks.

¹ There are several ways to measure the share of U.S. adults who have had an online scam or attack happen to them. We measured this by asking about six different types of online scams and attacks and analyzed the portion who say at least one has happened. This is not an exhaustive list, but is intended to provide respondents with a range of online scams and attacks they may have encountered. We also recognize that there are ways that some of the scams and attacks we asked about can happen offline.

² The figure for the share of U.S. adults who have ever bought an item online that was counterfeit or never arrived and was never refunded was originally asked as two separate items. This figure includes those who say either or both has happened.

Many Americans have had multiple types of online scams happen to them. About one-in-five (22%) say they've experienced two of six, and the same share say three or more.

By age

Large portions of both older *and* younger adults report that scams and online attacks have happened to them.

About three-quarters of adults under 30, as well as those ages 30 to 49 and 50 to 64, report ever experiencing an online scam or attack. A slightly smaller share of those 65 and older (66%) report the same.

Additionally, experiencing multiple types of scams or attacks is roughly on par across age groups.

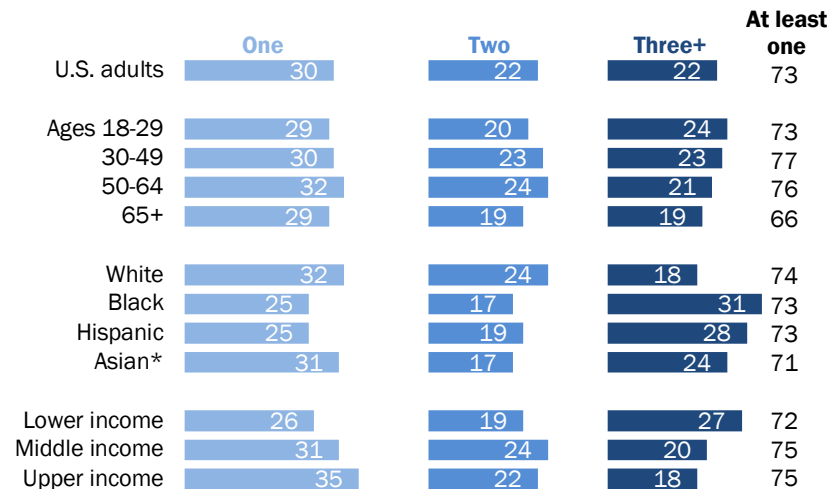
By race and ethnicity

While there are no differences between racial and ethnic groups in experiencing *at least one* of the scams or attacks, **Black, Hispanic and Asian adults are more likely than White adults to have had multiple forms of these frauds happen to them.**

For example, about three-in-ten Black or Hispanic adults have faced three or more types of online scams or attacks, compared with 18% of White adults.

Majorities of all age groups have had an online scam happen to them; White adults are less likely than others to say 3 or more have happened

% of U.S. adults who say they have had ___ of 6 types of online scams and attacks happen to them



* Estimates for Asian adults are representative of English speakers only.

Note: Respondents were asked if six different types of online scams and attacks happened to them, such as credit card fraud, ransomware and online shopping scams. Shopping scams were asked as two items but are counted as one here if either happened. Refer to the topline for the full list of scams and attacks. White, Black and Asian adults include those who report being only one race and are not Hispanic. Hispanic adults are of any race. Family income tiers are based on adjusted 2023 earnings. Figures may not add up to "At least one" values due to rounding. Those who did not give an answer are not shown.

Source: Survey of U.S. adults conducted April 14-20, 2025.

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By income

Americans in households across income levels are about as likely to say they've ever experienced at least one of the online scams. But those in households with lower incomes are more likely to say at least three have happened.

Go to the [Appendix](#) for a demographic breakdown of each of the six scams and online attacks.

Scam messages

[Online scams](#) target Americans in variety of ways, including phone calls, texts and emails.

According to our survey, **a majority of U.S. adults report getting scam phone calls (68%), emails (63%) or text messages (61%) at least weekly** that attempt to get their personal information. One-third get these messages on social media at the same frequency.

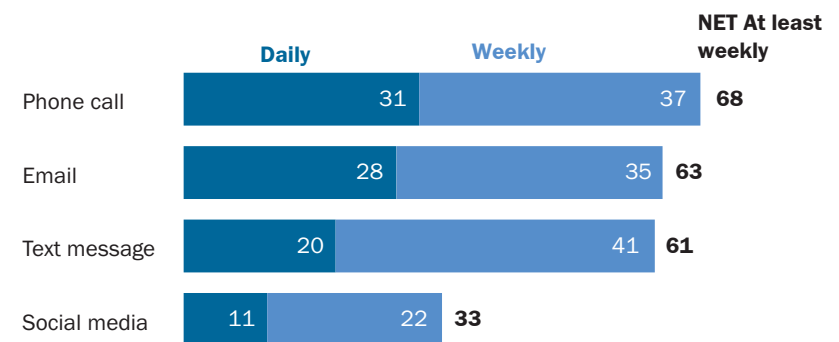
These attempts to get personal information aren't just a weekly occurrence; for some, they're a daily reality.

- 31% say they get scam **phone calls at least daily**, including 21% who say this happens several times a day.
- 28% say they get daily scam **emails**.
- 20% encounter this by **text message** on a daily basis.
- Fewer (11%) say the same for **social media**.

Go to the [Appendix](#) for the demographic breakdown of those who have experienced scam messages in each way.

A majority of Americans say they get scam calls, emails and texts at least weekly

% of U.S. adults who say they get messages or calls they think are scams trying to get their personal information ___ by ...



Note: Those who gave other responses or did not give an answer are not shown.

Source: Survey of U.S. adults conducted April 14-20, 2025.

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Financial losses and impact on financial well-being

More [money is being lost to online scams](#) and cybercriminals than ever before, according to the FBI.

In our survey, roughly one-in-five U.S. adults (21%) say they have ever lost money because of an online scam or attack.

By age

Younger Americans are slightly more likely than their older counterparts to say they have lost money because of an online scam or attack.

About a quarter of 18- to 29-year-olds say they've lost money in this way, compared with 15% of those 65 and older.

By race and ethnicity

There are also differences by race and ethnicity. Black, Hispanic and Asian adults are more likely than White adults to say they have lost money because of an online scam or attack.

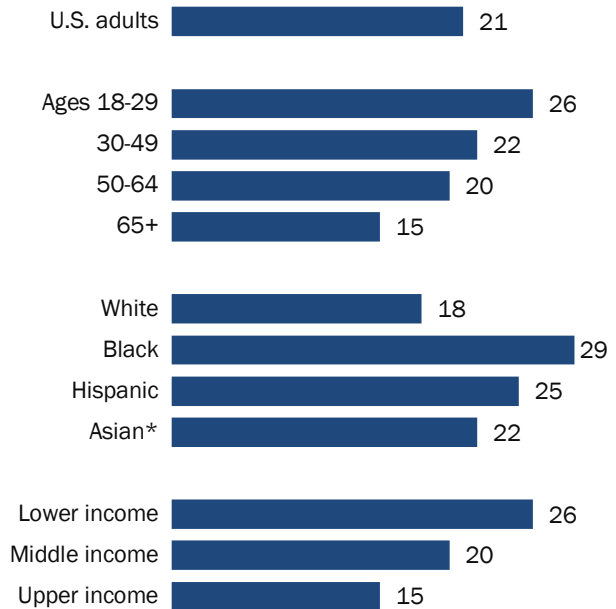
By household income

Those with lower incomes (26%) are more likely than those in upper-income households (15%) to say they have lost money in this way.

Those in middle-income households fall in between the two other groups (20%).

About 1 in 5 U.S. adults report losing money to an online scam or attack, but this varies by age, race and income

% of U.S. adults who say they have ever lost money because of an online scam or attack



* Estimates for Asian adults are representative of English speakers only.

Note: White, Black and Asian adults include those who report being only one race and are not Hispanic. Hispanic adults are of any race. Family income tiers are based on adjusted 2023 earnings. Those who did not give an answer are not shown.

Source: Survey of U.S. adults conducted April 14-20, 2025.

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Financial impact

For some, losing money in an online scam was financially burdensome. Among those who've lost money because of an online scam or attack:

- 30% say it hurt their personal finances a great deal (11%) or a fair amount (19%).
- Another 27% said it hurt their finances to some extent.
- But about four-in-ten said this had little (31%) to no harm (11%) on them financially.

3 in 10 Americans who've lost money to an online scam say it had a significant impact on their finances

Among U.S. adults who have lost money from an online scam or attack, % who say the money they lost hurt their personal finances ...



Note: Those who did not give an answer are not shown.
Source: Survey of U.S. adults conducted April 14-20, 2025.
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Contacting law enforcement

Most people who've been a financial victim to an online scam or attack never contacted the authorities.

Roughly three-quarters of this group say they have not reported to law enforcement that they lost money from an online scam or attack. A minority of this group – 26% – say they *have* informed law enforcement.

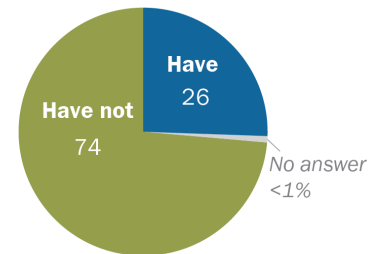
By how much it hurt personal finances

Americans who have been significantly harmed financially by an online scam are far more likely to say they informed law enforcement:

- 42% of those whose finances were hurt a great deal or fair amount reported it.
- Fewer (24%) of those whose finances were hurt *some* say they did the same.
- And just 16% of those whose finances were hurt *a little or not at all* say they reported it.

Most of those who've lost money to an online scam never contacted law enforcement

Among U.S. adults who have lost money from an online scam or attack, % who say they ___ reported it to law enforcement



Note: Figures may not add up to 100% due to rounding.

Source: Survey of U.S. adults conducted April 14-20, 2025.

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Vulnerability to online scams and attacks

Amid [debates about which age groups](#) are most vulnerable to online scams, **Americans show greater concern for older adults.**

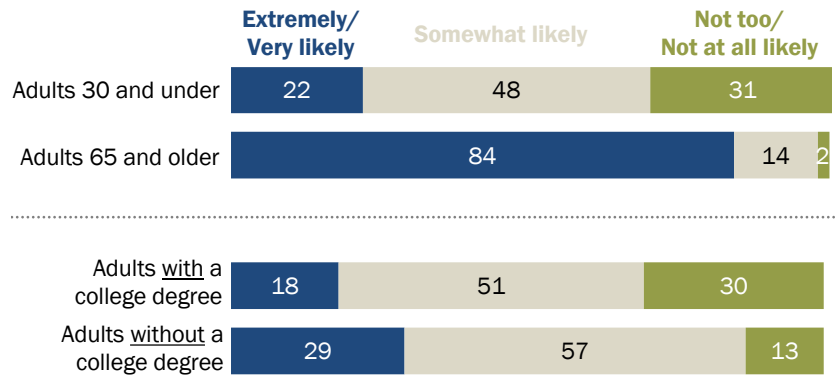
A vast majority of Americans (84%) say adults 65 and older are extremely or very likely to fall victim to online scams and attacks.

This is far higher than the 22% who say this of adults 30 and under. An additional 48% say it is *somewhat* likely to happen to this age group.

Americans do not see education as a big factor in whether someone will fall for an online scam. But a somewhat greater share of U.S. adults say those with lower levels of formal education are vulnerable:

More than 8 in 10 say older adults are likely to fall victim to online scams; far fewer say this of younger adults

% of U.S. adults who say it is ___ that each of the following would fall victim to an online scam or attack



Note: Those who did not give an answer are not shown.

Source: Survey of U.S. adults conducted April 14-20, 2025.

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- 29% say those without a four-year college degree are extremely or very likely to fall victim.
- 18% say the same of those who have a four-year degree.
- For both, Americans most commonly say this is *somewhat* likely to happen.

By age

Large shares of all age groups say older adults are vulnerable to online scams. About eight-in-ten adults under 30 (82%) – and the same share of those 65 and older – say those 65 and up are extremely or very likely to have this happen to them.

Older Americans are more likely than the youngest adults to say adults 30 and under are vulnerable. Just 15% of 18- to 29-year-olds say adults 30 and under are highly likely to fall for one. This is lower than the 27% of those 65 and older and 25% of those 50 to 64 who say this.

Knowing how to avoid falling for an online scam

When it comes to their own vulnerability, **Americans overall feel they are quite knowledgeable in how to detect online scams and attacks.**

Most Americans (71%) say they know at least a fair amount about how to avoid falling for an online scam or attack. This includes 26% who say they know a great deal.

Very few (10%) report knowing little to nothing, and about one-in-five say they know some.

Most adults say they know at least a fair amount for how to avoid falling for an online scam or attack

% of U.S. adults who say they know ___ about how to avoid falling for an online scam or attack



Note: Those who did not give an answer are not shown.

Source: Survey of U.S. adults conducted April 14-20, 2025.

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By age

Majorities across age groups say they know at least a fair amount about how to avoid falling for an online scam or attack, but older Americans are less likely to say this. For example, Americans ages 65 and older are less likely than 18- to 29-year-olds to say this (64% vs. 78%).

By race and ethnicity

Three-quarters of White adults say they know a great deal or fair amount about how to avoid falling for one. This is higher than among Hispanic (59%), Black (66%) and Asian (66%) adults.

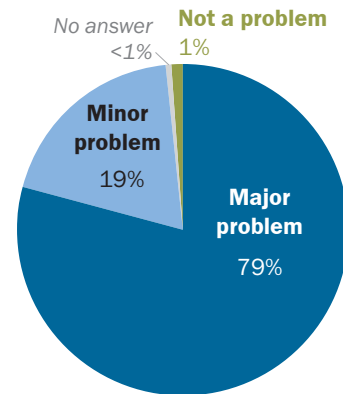
Americans' concern about online scams

Nearly all Americans say online scams and attacks are a problem for people in the United States. This includes about eight-in-ten who say they are a *major* problem and 19% who say they are a minor problem.

Only 1% say online scams and attacks are *not* a problem for people in the U.S.

Online scams and attacks widely viewed as a major problem in the U.S.

% of U.S. adults who say online scams and attacks are a ___ for people in the United States



Note: Figures may not add up to 100% because of rounding.
Source: Survey of U.S. adults conducted April 14-20, 2025.
"Online Scams and Attacks in America Today"

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By age

Younger adults are less likely to say online scams are a big issue, though majorities of all age groups say this. About two-thirds of those ages 18 to 29 (65%) say online scams are a major problem. This compares with nearly nine-in-ten of 50- to 64-year-olds and those 65 and older.

Majorities of adults across age groups see online scams as a major problem, though less so among younger adults

*% of U.S. adults who say online scams and attacks are a **major** problem for people in the United States*



Note: Those who gave other responses or did not give an answer are not shown.

Source: Survey of U.S. adults conducted April 14-20, 2025.
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Online fraud spans many digital spaces, but the public sees some environments as more of an issue for fraud than others.

We asked Americans about eight different types of platforms. **About six-in-ten or more say online scams are a *major* problem on text messages and phone calls, emails and social media.** And about a quarter more also say each is a minor problem.

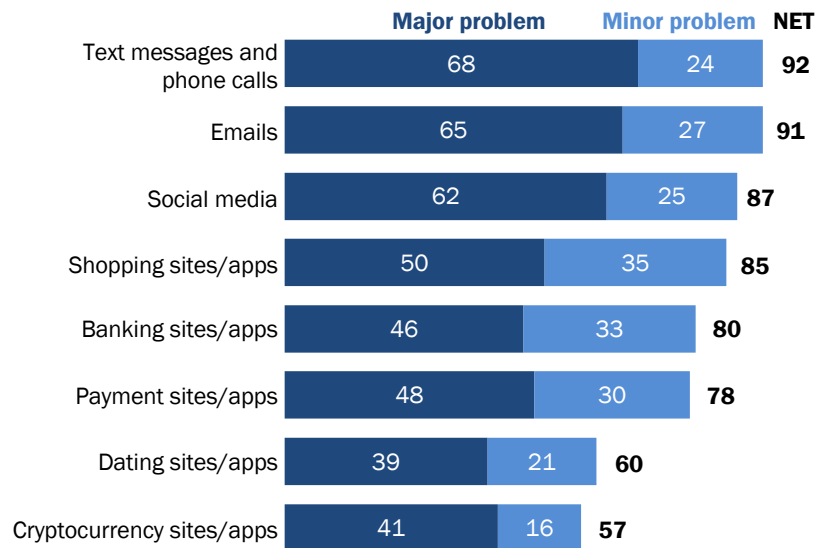
Americans are less likely to say online scams are a major problem on the other types of platforms asked about:

- Between 46% and 50% say this of online shopping, banking and payment sites and apps.
- About four-in-ten say this of dating or cryptocurrency platforms.

Go to the [Appendix](#) for the demographic breakdown of views about whether online scams are a problem on each type of platform.

Majorities say online scams and attacks are a major problem on texts and calls, email, and social media

% of U.S. adults who say online scams and attacks are a ___ on each of the following



Note: Figures may not add up to NET values due to rounding. Those who gave other responses or did not give an answer are not shown.

Source: Survey of U.S. adults conducted April 14-20, 2025.

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The role of artificial intelligence in online scams and attacks

Americans are becoming more familiar with artificial intelligence (AI) while also growing [more concerned about its impact on daily life](#).

When it comes to online scams and attacks, most Americans say AI will make them more frequent.

In fact, about seven-in-ten (68%) say the increased use of AI is going to make online scams and attacks more common. Very few say AI will make them less common (4%) or will make no difference (8%). The remaining 20% are unsure.

Most Americans say AI will make online scams and attacks more common

% of U.S. adults who say that the increased use of artificial intelligence (AI) will make online scams and attacks ...



Note: Those who did not give an answer are not shown.
Source: Survey of U.S. adults conducted April 14-20, 2025.
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Government and tech companies' efforts in reducing online scams and attacks

From [awareness campaigns](#) to [legislation](#) to AI, the federal government and [technology companies](#) use a number of tactics to combat online fraud.

The survey asked Americans to rate how each group is faring at reducing the number of online scams and attacks in the U.S. Americans on balance see both more negatively than positively – especially the government:

- 68% say **the federal government** is doing a very or somewhat bad job; three-in-ten say it's doing a good job.
- 56% say **technology companies** are doing a bad job at this, versus 42% who express a favorable view of their efforts.

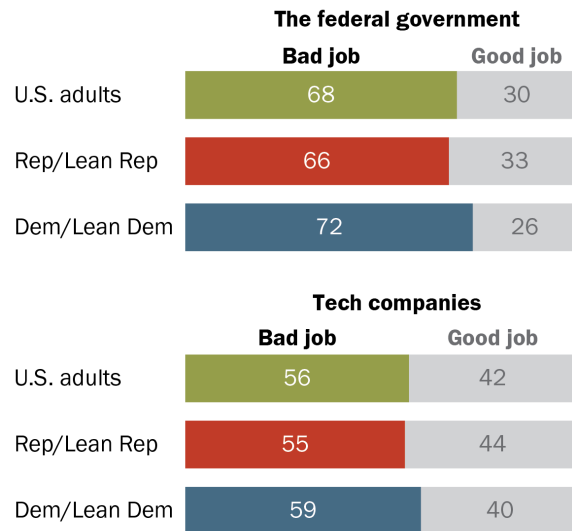
By party

Majorities of both Republicans (66%) and Democrats (72%), including independents who lean to either party, say the federal government is doing a very or somewhat bad job at reducing the amount of online scams and attacks.

Republicans and Democrats also share similar views on the job that technology companies are doing. More than half in each group say these companies are not doing well in reducing online scams and attacks in this country. In both cases, Democrats are slightly more likely than Republicans to say this.

Majorities say the government and tech companies are failing to curb online scams and attacks

% of U.S. adults who say that ___ is/are doing a good or bad job in trying to reduce the amount of online scams and attacks in the United States



Note: "Very/Somewhat good job" and "Very/Somewhat bad job" answers are combined. Figures may not add up to 100% due to rounding. Those who did not give an answer are not shown. Source: Survey of U.S. adults conducted April 14-20, 2025. "Online Scams and Attacks in America Today"

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Appendix: Detailed tables

Share of Americans who have experienced specific types of scams and online attacks, by demographic group

% of U.S. adults who say that each of the following has ever happened to them

	Bought an item online that was counterfeit or never arrived and was not refunded	A scam email, text message or phone call led them to give away personal information	Gave money online to a fake investment opportunity
U.S. adults	36	24	7
Ages 18-29	42	26	15
30-49	40	24	8
50-64	37	21	4
65+	26	24	3
White	33	20	4
Black	41	33	14
Hispanic	43	27	14
Asian*	35	29	9
Lower income	40	29	11
Middle income	36	21	5
Upper income	33	19	4

* Estimates for Asian adults are representative of English speakers only.

Note: White, Black and Asian adults include those who report being only one race and are not Hispanic. Hispanic adults are of any race. Family income tiers are based on adjusted 2023 earnings. Not all numerical differences between groups shown are statistically significant. These figures include those who responded "Yes, has happened in the past 12 months" and "Yes, happened but more than 12 months ago." "Bought an item online that was counterfeit or never arrived and was not refunded" was originally asked as two separate items; that figure includes those who say either or both has happened. Refer to the questionnaire for full question wording. Those who did not give an answer are not shown.

Source: Survey of U.S. adults conducted April 14-20, 2025.

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Share of Americans who have experienced specific types of scams and online attacks, by demographic group (cont.)

% of U.S. adults who say that each of the following has ever happened to them

	Online hackers stole credit/debit card information and made fraudulent charges	A personal online account was taken over/accessed without permission	Ransomware blocked use of their computer until they paid money
U.S. adults	48	29	10
Ages 18-29	40	35	12
30-49	51	34	9
50-64	53	26	9
65+	45	23	11
White	50	27	8
Black	44	36	16
Hispanic	46	35	14
Asian*	46	26	14
Lower income	43	34	11
Middle income	50	28	10
Upper income	54	26	8

* Estimates for Asian adults are representative of English speakers only.

Note: White, Black and Asian adults include those who report being only one race and are not Hispanic.

Hispanic adults are of any race. Family income tiers are based on adjusted 2023 earnings. Not all numerical differences between groups shown are statistically significant. These figures include those who responded "Yes, has happened in the past 12 months" and "Yes, happened but more than 12 months ago."

Refer to the questionnaire for full question wording. Those who did not give an answer are not shown.

Source: Survey of U.S. adults conducted April 14-20, 2025.

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Share of Americans who say they get scam messages at least weekly, by demographic group

% of U.S. adults who say they **at least weekly** get messages or calls that they think are scams trying to get their personal information by or on ...

	Phone call	Email	Text message	Social media
U.S. adults	68	63	61	33
Ages 18-29	61	54	59	33
30-49	69	69	63	35
50-64	71	69	66	37
65+	68	57	53	27
White	67	63	60	31
Black	71	66	63	43
Hispanic	68	61	63	36
Asian*	66	60	63	34
Lower income	67	58	57	35
Middle income	68	64	61	33
Upper income	70	72	71	33

* Estimates for Asian adults are representative of English speakers only.

Note: White, Black and Asian adults include those who report being only one race and are not Hispanic. Hispanic adults are of any race. Family income tiers are based on adjusted 2023 earnings. Those who gave other responses or did not give an answer are not shown.

Source: Survey of U.S. adults conducted April 14-20, 2025.

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Views of whether online scams and attacks are a problem, by demographic group

% of U.S. adults who say online scams and attacks are a **major problem** on the following platforms

	Text messages and phone calls	Emails	Social media sites or apps	Shopping sites or apps	Banking sites or apps	Payment sites or apps	Crypto-currency sites or apps	Dating sites or apps
U.S. adults	68	65	62	50	46	48	41	39
Ages 18-29	69	60	60	48	50	55	53	42
30-49	69	68	64	51	48	50	44	40
50-64	69	68	65	53	46	47	36	38
65+	65	61	56	48	41	40	30	34
White	67	63	61	46	42	45	36	35
Black	67	70	67	59	57	59	51	50
Hispanic	71	66	63	60	50	50	48	45
Asian*	75	70	61	49	60	57	45	39
Lower income	68	63	66	56	51	50	48	46
Middle income	67	65	61	49	46	49	38	36
Upper income	69	68	58	42	37	42	37	32

* Estimates for Asian adults are representative of English speakers only.

Note: White, Black and Asian adults include those who report being only one race and are not Hispanic. Hispanic adults are of any race. Family income tiers are based on adjusted 2023 earnings. Not all numerical differences between groups shown are statistically significant. Those who gave other responses or did not give an answer are not shown.

Source: Survey of U.S. adults conducted April 14-20, 2025.

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Methodology

The American Trends Panel survey methodology

Overview

Data in this report comes from Wave 168 of the American Trends Panel (ATP), Pew Research Center’s nationally representative panel of randomly selected U.S. adults. The survey was conducted from April 14 to April 20, 2025. A total of 9,397 panelists responded out of 10,559 who were sampled, for a survey-level response rate of 89%.

The cumulative response rate accounting for nonresponse to the recruitment surveys and attrition is 3%. The break-off rate among panelists who logged on to the survey and completed at least one item is 1%. The margin of sampling error for the full sample of 9,397 respondents is plus or minus 1.3 percentage points.

SSRS conducted the survey for Pew Research Center via online (n=9,136) and live telephone (n=261) interviewing. Interviews were conducted in both English and Spanish.

To learn more about the ATP, read “[About the American Trends Panel](#).”

Panel recruitment

Since 2018, the ATP has used address-based sampling (ABS) for recruitment. A study cover letter and a pre-incentive are mailed to a stratified, random sample of households selected from the U.S. Postal Service’s Computerized Delivery Sequence File. This Postal Service file has been estimated to cover 90% to 98% of the population.³ Within each sampled household, the adult with the next birthday is selected to participate. Other details of the ABS recruitment protocol have changed over time but are available upon request.⁴ Prior to 2018, the ATP was recruited using landline and cellphone random-digit-dial surveys administered in English and Spanish.

A national sample of U.S. adults has been recruited to the ATP approximately once per year since 2014. In some years, the recruitment has included additional efforts (known as an “oversample”) to improve the accuracy of data for underrepresented groups. For example, Hispanic adults, Black adults and Asian adults were oversampled in 2019, 2022 and 2023, respectively.

³ AAPOR Task Force on Address-based Sampling. 2016. “[AAPOR Report: Address-based Sampling](#).”

⁴ Email pewsurveys@pewresearch.org.

Sample design

The overall target population for this survey was noninstitutionalized persons ages 18 and older living in the United States. All active panel members were invited to participate in this wave.

Questionnaire development and testing

The questionnaire was developed by Pew Research Center in consultation with SSRS. The web program used for online respondents was rigorously tested on both PC and mobile devices by the SSRS project team and Pew Research Center researchers. The SSRS project team also populated test data that was analyzed in SPSS to ensure the logic and randomizations were working as intended before launching the survey.

Incentives

All respondents were offered a post-paid incentive for their participation. Respondents could choose to receive the post-paid incentive in the form of a check or gift code to Amazon.com, Target.com or Walmart.com. Incentive amounts ranged from \$5 to \$20 depending on whether the respondent belongs to a part of the population that is harder or easier to reach. Differential incentive amounts were designed to increase panel survey participation among groups that traditionally have low survey response propensities.

Data collection protocol

The data collection field period for this survey was April 14 to April 20, 2025. Surveys were conducted via self-administered web survey or by live telephone interviewing.

For panelists who take surveys online:⁵ Postcard notifications were mailed to a subset on April 14.⁶ Survey invitations were sent out in two separate launches: soft launch and full launch. Sixty panelists were included in the soft launch, which began with an initial invitation sent on April 14. All remaining English- and Spanish-speaking sampled online panelists were included in the full launch and were sent an invitation on April 15.

⁵ The ATP does not use routers or chains in any part of its online data collection protocol, nor are they used to direct respondents to additional surveys.

⁶ Postcard notifications for web panelists are sent to 1) panelists who were recruited within the last two years and 2) panelists recruited prior to the last two years who opt to continue receiving postcard notifications.

Invitation and reminder dates for web respondents, ATP Wave 168

	Soft launch	Full launch
Initial invitation	April 14, 2025	April 15, 2025
First reminder	April 17, 2025	April 17, 2025
Final reminder	April 19, 2025	April 19, 2025

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Panelists participating online were sent an email invitation and up to two email reminders if they did not respond to the survey. ATP panelists who consented to SMS messages were sent an SMS invitation with a link to the survey and up to two SMS reminders.

For panelists who take surveys over the phone with a live interviewer: Prenotification postcards were mailed on April 11. Soft launch took place on April 14 and involved dialing until a total of eight interviews had been completed. All remaining English- and Spanish-speaking sampled phone panelists' numbers were dialed throughout the remaining field period. Panelists who take surveys via phone can receive up to six calls from trained SSRS interviewers.

Data quality checks

To ensure high-quality data, Center researchers performed data quality checks to identify any respondents showing patterns of satisficing. This includes checking for whether respondents left questions blank at very high rates or always selected the first or last answer presented. As a result of this checking, two ATP respondents were removed from the survey dataset prior to weighting and analysis.

Weighting

The ATP data is weighted in a process that accounts for multiple stages of sampling and nonresponse that occur at different points in the panel survey process. First, each panelist begins with a base weight that reflects their probability of recruitment into the panel. These weights are then calibrated to align with the population benchmarks in the accompanying table to correct for nonresponse to recruitment surveys and panel attrition. If only a subsample of panelists was invited to participate in the wave, this weight is adjusted to account for any differential probabilities of selection.

Among the panelists who completed the survey, this weight is then calibrated again to align with the population benchmarks identified in the accompanying table and trimmed at the 1st and 99th

percentiles to reduce the loss in precision stemming from variance in the weights. Sampling errors and tests of statistical significance take into account the effect of weighting.

American Trends Panel weighting dimensions

Variable	Benchmark source
Age (detailed)	2023 American Community Survey (ACS)
Age x Gender	
Education x Gender	
Education x Age	
Race/Ethnicity x Education	
Race/Ethnicity x Gender	
Race/Ethnicity x Age	
Born inside vs. outside the U.S. among Hispanics and Asian Americans	
Years lived in the U.S.	
Census region x Metropolitan status	
Volunteerism	2023 CPS Volunteering & Civic Life Supplement
Voter registration	2020 CPS Voting and Registration Supplement
Frequency of internet use	2024 National Public Opinion Reference Survey (NPORS)
Religious affiliation	
Party affiliation x Race/Ethnicity	
Party affiliation x Age	
Party affiliation among registered voters	

Note: Estimates from the ACS are based on noninstitutionalized adults. Voter registration is calculated using procedures from Hur, Achen (2013) and rescaled to include the total U.S. adult population.

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The following table shows the unweighted sample sizes and the error attributable to sampling that would be expected at the 95% level of confidence for different groups in the survey.

Sample sizes and margins of error, ATP Wave 168

Group	Unweighted sample size	Plus or minus ...
Total sample	9,397	1.3 percentage points
<i>Half sample</i>	<i>At least 4,697</i>	<i>1.9 percentage points</i>
 Ages 18-29	 918	 4.0 percentage points
<i>Half sample</i>	<i>At least 450</i>	<i>5.7 percentage points</i>
30-49	3,010	2.2 percentage points
<i>Half sample</i>	<i>At least 1,504</i>	<i>3.2 percentage points</i>
50-64	2,550	2.5 percentage points
<i>Half sample</i>	<i>At least 1,254</i>	<i>3.5 percentage points</i>
65+	2,882	2.4 percentage points
<i>Half sample</i>	<i>At least 1,433</i>	<i>3.5 percentage points</i>
 White, non-Hispanic	 6,507	 1.6 percentage points
<i>Half sample</i>	<i>At least 3,238</i>	<i>2.2 percentage points</i>
Black, non-Hispanic	907	4.3 percentage points
<i>Half sample</i>	<i>At least 439</i>	<i>6.4 percentage points</i>
Hispanic	1,024	4.0 percentage points
<i>Half sample</i>	<i>At least 510</i>	<i>5.8 percentage points</i>
Asian, non-Hispanic	533	5.5 percentage points
<i>Half sample</i>	<i>At least 253</i>	<i>8.0 percentage points</i>
 Lower income	 2,051	 2.8 percentage points
<i>Half sample</i>	<i>At least 979</i>	<i>4.1 percentage points</i>
Middle income	4,512	1.9 percentage points
<i>Half sample</i>	<i>At least 2,218</i>	<i>2.7 percentage points</i>
Upper income	2,283	2.5 percentage points
<i>Half sample</i>	<i>At least 1,133</i>	<i>3.6 percentage points</i>

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Sample sizes and sampling errors for other subgroups are available upon request. In addition to sampling error, one should bear in mind that question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of opinion polls.

Dispositions and response rates

Final dispositions, ATP Wave 168

	AAPOR code	Total
Completed interview	1.1	9,397
Logged in (web) / Contacted (CATI), but did not complete any items	2.11	201
Started survey; broke off before completion	2.12	89
Never logged on (web) / Never reached on phone (CATI)	2.20	870
Survey completed after close of the field period	2.27	0
Other non-interview	2.30	0
Completed interview but was removed for data quality	2.90	2
Total panelists sampled for the survey		10,559
Completed interviews	I	9,397
Partial interviews	P	0
Refusals	R	290
Non-contact	NC	870
Other	O	2
Unknown household	UH	0
Unknown other	UO	0
Not eligible	NE	0
Total		10,559
AAPOR RR1 = $I / (I+P+R+NC+O+UH+UO)$		89%

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Cumulative response rate, ATP Wave 168

	Total
Weighted response rate to recruitment surveys	11%
% of recruitment survey respondents who agreed to join the panel, among those invited	73%
% of those agreeing to join who were active panelists at start of Wave 168	35%
Response rate to Wave 168 survey	89%
Cumulative response rate	3%
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How family income tiers are calculated

Family income data reported in this study is adjusted for household size and cost-of-living differences by geography. Panelists then are assigned to income tiers that are based on the median adjusted family income of all American Trends Panel members. The process uses the following steps:

1. First, panelists are assigned to the midpoint of the income range they selected in a family income question that was measured on either the most recent annual profile survey or, for newly recruited panelists, their recruitment survey. This provides an approximate income value that can be used in calculations for the adjustment.
2. Next, these income values are adjusted for the cost of living in the geographic area where the panelist lives. This is calculated using price indexes published by the U.S. Bureau of Economic Analysis. These indexes, known as [Regional Price Parities](#) (RPP), compare the prices of goods and services across all U.S. metropolitan statistical areas as well as non-metropolitan areas with the national average prices for the same goods and services. The most recent available data at the time of the annual profile survey is from 2022. Those who fall outside of metropolitan statistical areas are assigned the overall RPP for their state's non-metro area.
3. Family incomes are further adjusted for the number of people in a household using the methodology from Pew Research Center's previous work on [the American middle class](#). This is done because a four-person household with an income of say, \$50,000, faces a tighter budget constraint than a two-person household with the same income.
4. Panelists are then assigned an income tier. "Middle-income" adults are in families with adjusted family incomes that are between two-thirds and double the median adjusted

family income for the full ATP at the time of the most recent annual profile survey. The median adjusted family income for the panel is roughly \$74,100. Using this median income, the middle-income range is about \$49,400 to \$148,200. Lower-income families have adjusted incomes less than \$49,400 and upper-income families have adjusted incomes greater than \$148,200 (all figures expressed in 2023 dollars and scaled to a household size of three). If a panelist did not provide their income and/or their household size, they are assigned “no answer” in the income tier variable.

Two examples of how a given area’s cost-of-living adjustment was calculated are as follows: The Pine Bluff metropolitan area in Arkansas is a relatively inexpensive area, with a price level that is 19.1% less than the national average. The San Francisco-Oakland-Berkeley metropolitan area in California is one of the most expensive areas, with a price level that is 17.9% higher than the national average. Income in the sample is adjusted to make up for this difference. As a result, a family with an income of \$40,400 in the Pine Bluff area is as well off financially as a family of the same size with an income of \$58,900 in San Francisco.

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**2025 PEW RESEARCH CENTER'S AMERICAN TRENDS PANEL
WAVE 168 APRIL 2025
INTERNET TOPLINE
APRIL 14-20, 2025
TOTAL N=9,397**

Note: All numbers are percentages unless otherwise noted. Percentages less than 0.5% are replaced by an asterisk (*). Rows/columns may not total 100% due to rounding. The questions presented below are part of a larger survey conducted on the American Trends Panel.

"No answer" includes web respondents who do not answer the question as well as telephone respondents who refuse to answer or who say they don't know how to answer. In cases where "not sure" was offered as an explicit option to web and telephone respondents, the "no answer" category includes only web skips and telephone refusals.

This survey was conducted primarily online, with some interviews conducted by live telephone. This topline shows the programming language for online administration. For details on how questions were slightly modified for phone administration, visit the questionnaire.

PN = Programming note

	Sample size	Margin of error at 95% confidence level
U.S. adults	9,397	+/- 1.3 percentage points

**SNSUSE
ASK ALL:**

Do you ever use social media sites like Facebook, X (formerly Twitter), or Instagram?

Apr 14-20, 2025

80	Yes, I use social media sites
20	No, I do not use social media sites
*	No answer

ONLTSK**ASK ALL:****[PN: RANDOMIZE ITEMS]**

Do you ever do each of the following?

	<u>Yes, I do</u>	<u>No, I do not</u>	<u>No answer</u>
a. Buy things online			
Apr 14-20, 2025	92	8	*
May 15-21, 2023	92	8	*
b. Use online banking sites or apps			
Apr 14-20, 2025	85	15	*
May 15-21, 2023	84	15	1
c. Send or receive emails			
Apr 14-20, 2025	95	5	*
d. Send or receive text messages			
Apr 14-20, 2025	96	4	*

DISPLAY TO ALL:

Online scams and attacks happen when technology is used to trick, harm or steal money or personal information. This can happen in various ways, like through emails, texts, phone calls, websites or software.

OSCAM_AWARE**ASK ALL:**

How much have you heard about online scams and attacks?

Apr 14-20, 2025

72	A lot
26	A little
2	Nothing at all
*	No answer

OSCAM_PROB**ASK ALL:**

How much of a problem do you think online scams and attacks are for people in the United States?

Apr 14-20, 2025

79	Major problem
19	Minor problem
1	Not a problem
*	No answer

OSCAM_PLAT**ASK ALL:****[PN: RANDOMIZE ITEMS]**

How much of a problem do you think online scams and attacks are on each of the following?

	<u>Major problem</u>	<u>Minor problem</u>	<u>Not a problem</u>	<u>Not sure</u>	<u>No answer</u>
a. Text messages and phone calls Apr 14-20, 2025	68	24	2	5	*
b. Emails Apr 14-20, 2025	65	27	2	6	*
c. Social media sites or apps Apr 14-20, 2025	62	25	2	11	*
d. Shopping sites or apps Apr 14-20, 2025	50	35	3	12	*
ASK IF FORM 1 (X_FORM=1) [N=4,697]:					
e. Banking sites or apps Apr 14-20, 2025	46	33	6	13	1
ASK IF FORM 1 (X_FORM=1) [N=4,697]:					
f. Payment sites or apps, such as Venmo, PayPal or Cash App Apr 14-20, 2025	48	30	4	17	*
ASK IF FORM 2 (X_FORM=2) [N=4,700]:					
g. Cryptocurrency sites or apps Apr 14-20, 2025	41	16	2	40	*
ASK IF FORM 2 (X_FORM=2) [N=4,700]:					
h. Dating sites or apps Apr 14-20, 2025	39	21	2	37	1

OSCAM_KNOW**ASK ALL:****[PN: ROTATE RESPONSE OPTIONS 1-5/5-1]**

How much would you say you know about how to avoid falling for an online scam or attack?

Apr 14-20, 2025

26	A great deal
45	A fair amount
19	Some
8	A little
2	Nothing at all
*	No answer

OSCAM_VULN**ASK ALL:****[PN: RANDOMIZE ITEMS; ROTATE RESPONSE OPTIONS 1-5/5-1 BASED ON ROTATION_GEN]**

How likely do you think it is that each of the following would fall victim to an online scam or attack?

	Extremely <u>likely</u>	Very <u>likely</u>	Somewhat <u>likely</u>	Not too <u>likely</u>	Not at all <u>likely</u>	No <u>answer</u>
ASK IF FORM 1						
(X_FORM=1) [N=4,697]:						
a. Adults ages 30 and under Apr 14-20, 2025	5	16	48	28	3	*
ASK IF FORM 1						
(X_FORM=1) [N=4,697]:						
b. Adults ages 65 and older Apr 14-20, 2025	47	36	14	2	1	*
ASK IF FORM 2						
(X_FORM=2) [N=4,700]:						
c. Adults who have a 4-year college degree Apr 14-20, 2025	4	14	51	27	3	1
ASK IF FORM 2						
(X_FORM=2) [N=4,700]:						
d. Adults who do not have a 4-year college degree Apr 14-20, 2025	7	22	57	11	2	1

[PN: RANDOMIZE ORDER OF OSCAM_TYPESELF1 AND OSCAM_TYPESELF2]**OSCAM_TYPESELF1****ASK ALL:****[PN: RANDOMIZE ITEMS]**

Have any of the following ever happened to you?

	Yes, happened in the past 12 <u>months</u>	Yes, happened but more than <u>12 months ago</u>	No, has never <u>happened</u>	No <u>answer</u>
a. An email, text message or phone call ended up being a scam that led you to give away personal information Apr 14-20, 2025	8	15	76	*
b. Money you invested online turned out to be a fake investment opportunity, such as for stocks, bonds or real estate Apr 14-20, 2025	3	5	92	*

[PN: RANDOMIZE ORDER OF OSCAM_TYPESELF1 AND OSCAM_TYPESELF2]

OSCAM_TYPESELF2

ASK ALL:

[PN: RANDOMIZE ITEMS]

Have any of the following ever happened to you?

	Yes, happened in the past 12 <u>months</u>	Yes, happened but more than <u>12 months ago</u>	No, has never <u>happened</u>	No <u>answer</u>
a. A personal online account of yours was taken over or accessed without your permission, such as a social media, email, bank or payment app account Apr 14-20, 2025	8	21	70	*
b. Software called ransomware blocked you from using your computer until you paid money Apr 14-20, 2025	2	8	90	*
c. Online hackers stole your credit or debit card information and made fraudulent charges Apr 14-20, 2025	15	33	52	*

OSCAM_TYPESELF3

ASK ALL:

[PN: RANDOMIZE ITEMS]

Have you ever bought an item online that...

	Yes, happened in the past 12 <u>months</u>	Yes, happened but more than <u>12 months ago</u>	No, has never <u>happened</u>	No <u>answer</u>
a. Was counterfeit and was not refunded Apr 14-20, 2025	5	12	82	*
b. Never arrived and was not refunded Apr 14-20, 2025	10	21	69	*

[PN: RANDOMIZE ORDER OF OSCAM_TYPEOTHER1 AND OSCAM_TYPEOTHER2 IN SAME ORDER AS OSCAM_TYPESELF1/OSCAM_TYPESELF2]

OSCAM_TYPEOTHER1**ASK ALL:****[PN: RANDOMIZE ITEMS IN SAME ORDER AS OSCAM_TYPESELF1]**Have any of the following ever happened to a friend or family member?

	<u>Yes, has happened</u>	<u>No, has never happened</u>	<u>Not sure</u>	<u>No answer</u>
a. An email, text message or phone call ended up being a scam that led them to give away personal information Apr 14-20, 2025	38	27	35	*
b. Money they invested online turned out to be a fake investment opportunity, such as for stocks, bonds or real estate Apr 14-20, 2025	13	46	41	*

[PN: RANDOMIZE ORDER OF OSCAM_TYPEOTHER1 AND OSCAM_TYPEOTHER2 IN SAME ORDER AS OSCAM_TYPESELF1/OSCAM_TYPESELF2]**OSCAM_TYPEOTHER2****ASK ALL:****[PN: RANDOMIZE ITEMS IN SAME ORDER AS OSCAM_TYPESELF2]**Have any of the following ever happened to a friend or family member?

	<u>Yes, has happened</u>	<u>No, has never happened</u>	<u>Not sure</u>	<u>No answer</u>
a. A personal online account of theirs was taken over or accessed without their permission, such as a social media, email, bank or payment app account Apr 14-20, 2025	43	25	32	*
b. Software called ransomware blocked them from using their computer until they paid money Apr 14-20, 2025	13	45	42	*
c. Online hackers stole their credit or debit card information and made fraudulent charges Apr 14-20, 2025	52	20	28	*

OSCAM_TYPEOTHER3

ASK ALL:

[PN: RANDOMIZE ITEMS IN SAME ORDER AS OSCAM_TYPESELF3]

Has a friend or family member ever bought an item online that...

	Yes, has <u>happened</u>	No, has never <u>happened</u>	<u>Not sure</u>	<u>No answer</u>
a. Was counterfeit and was not refunded Apr 14-20, 2025	19	29	51	*
b. Never arrived and was not refunded Apr 14-20, 2025	29	24	46	*

OSCAM_MONEY1

ASK ALL:

Have you ever lost money because of an online scam or attack?

Apr 14-20, 2025

21	Yes, I have
79	No, I have not
*	No answer

OSCAM_MONEY2

ASK IF LOST MONEY (OSCAM_MONEY1=1) [N=1,718]:

How much did the money you lost because of an online scam or attack hurt your personal finances?

Apr 14-20, 2025

11	A great deal
19	A fair amount
27	Some
31	A little
11	Not at all
*	No answer

OSCAM_MONEY3

ASK IF LOST MONEY (OSCAM_MONEY1=1) [N=1,718]:

Did you ever report to law enforcement that you lost money because of an online scam or attack?

Apr 14-20, 2025

26	Yes
74	No
*	No answer

OSCAM_PHISH**ASK ALL:****[PN: RANDOMIZE ITEMS; ROTATE RESPONSE OPTIONS 1-6/6-1 HOLDING 98 AND 99 LAST]**

How often do you get messages or calls that you think are scams trying to get your personal information by...

		Several times a <u>day</u>	About once a <u>day</u>	Several times a <u>week</u>	About once a <u>week</u>	About once a <u>month</u>	Less than once a <u>month</u>	No <u>answer</u>
a.	Phone call Apr 14-20, 2025	21	10	22	15	14	18	1

**ASK IF SENDS/RECEIVES
EMAILS (ONLTSK_c=1)****[N=9,150]:**

b.	Email Apr 14-20, 2025	21	9	22	15	15	18	1
----	--------------------------	----	---	----	----	----	----	---

**ASK IF SENDS/RECEIVES
TEXT MESSAGES
(ONLTSK_d=1) [N=9,143]:**

c.	Text message Apr 14-20, 2025	11	9	22	21	20	16	1
----	---------------------------------	----	---	----	----	----	----	---

**ASK IF USES SOCIAL MEDIA
(SNSUSE=1) [N=7,541]:**

d.	Social media Apr 14-20, 2025	9	5	15	13	17	40	1
----	---------------------------------	---	---	----	----	----	----	---

OSCAM_PHISHb-d BASED ON ALL ADULTS:

		Several times a <u>day</u>	About once a <u>day</u>	Several times a <u>week</u>	About once a <u>week</u>	About once a <u>month</u>	Less than once a <u>month</u>	No answer to <u>OSCAM_PHISH</u>	Did not receive <u>OSCAM_PHISH</u> ⁷
b.	Email Apr 14-20, 2025	20	8	21	14	14	17	1	5
c.	Text message Apr 14-20, 2025	11	9	21	21	19	15	*	4
d.	Social media Apr 14-20, 2025	7	4	12	11	14	32	1	20

⁷ Those who said that they don't use or get emails or gave no answer to ONLTSK_c did not receive OSCAM_PHISHb. Those who said that they don't use or get text messages or gave no answer to ONLTSK_d did not receive OSCAM_PHISHc. And those who said they don't use social media or gave no answer to SNSUSE did not receive OSCAM_PHISHd.

OSCAM_JOB**ASK ALL:****[PN: RANDOMIZE ITEMS; ROTATE RESPONSE OPTIONS 1-4/4-1 HOLDING 98 AND 99 LAST]**

How good or bad of a job do you think each of the following does in trying to reduce the amount of online scams and attacks in the United States?

	<u>Very good job</u>	<u>Somewhat good job</u>	<u>Somewhat bad job</u>	<u>Very bad job</u>	<u>No answer</u>
a. The federal government Apr 14-20, 2025	2	28	40	29	2
b. Technology companies Apr 14-20, 2025	3	39	34	22	2

OSCAM_AI**ASK ALL:****[PN: ROTATE RESPONSE OPTIONS 1-2/2-1 HOLDING 3, 4 AND 99 LAST]**

Do you think that the increased use of artificial intelligence (AI) will make online scams and attacks...

Apr 14-20, 2025

68	More common
4	Less common
8	Make no difference
20	Not sure
*	No answer