



United States of Scams

The Financial and
Emotional Fallout

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Introduction

Each day, tens of millions of U.S. adults receive a phone call, email, text message or other communication designed to deceive and steal from them. Tens of thousands will lose hard-earned savings each day, even when the scam victim is careful and aware of the danger.

Many of today's scams are sophisticated and built to exploit human traits and the habits that are part of daily life, ensnaring unsuspecting Americans regardless of their vigilance.¹ Most Americans also carry ongoing worry about getting scammed, showing more concern about becoming a scam victim than conventional crimes such as vehicle theft or home invasion.²

Historically, the scale of scams has primarily been documented through complaint-based data collected by the Federal Trade Commission (FTC), the FBI's Internet Crime Complaint Center (IC3) and various individual organizations that contribute data from the scam reports they receive. However, these reports only capture data from scams that are formally reported, missing those from victims who don't know where to report such crimes or who may be reluctant to do so. Government agencies acknowledge that the complaints they receive are significantly underreported, making it difficult to determine the extent of underreporting.

The partnership between the Stop Scams Alliance and Gallup aims to provide a novel and complementary perspective to existing data on scams. The results presented in this report are based on a nationally representative, probability-based survey of 5,173 U.S. adults. As the data are representative of all U.S. adults, the study was able to capture broader public opinion on the current threat of scams, as well as perspectives from adults who told Gallup they experienced a scam during 2025 — regardless of whether the victim formally reported the scam to an authority. Reports to Gallup were also made anonymously, likely encouraging more reporting than that which occurs through official channels.

The findings shed light on the true toll of scams — both financial and emotional — from publicly reported and unreported incidents. Insights can help financial institutions, technology and telecommunications companies, businesses, law enforcement agencies, consumer organizations and the government develop more effective interventions, equip consumers with strategies to protect themselves and ultimately reduce the losses associated with scams.

Key Findings



Six percent of Americans report being personally scammed in 2025, with those scams costing U.S. adults an estimated \$68 billion — more than four times what was reported to federal authorities in FTC complaint data in 2025.



About one in four Americans (24%) have been personally scammed at some point in their adult life, and one in 10 have been scammed more than once. Scam attempts are pervasive: About four in 10 (41%) Americans are contacted by an attempted scam on a daily basis.



Nearly half of individuals (46%) say their household experienced at least a moderate financial hardship as a result of being scammed, including 21% who say it was a severe hardship. Lower-income households were most likely to be meaningfully impacted, with almost six in 10 (58%) of these households saying the scam created a severe (28%) or moderate (30%) financial hardship.



The emotional toll of being scammed may be just as heavy as the financial one. Nearly three-quarters of individuals who say they or their household experienced a scam in 2025 say it had a negative impact on their mental health or wellbeing. Qualitative interviews indicate that many individuals felt the emotional impacts outweighed the financial ones.



The most common entry points for scams were online purchases, phone calls and social media. Scam victims report that most of the communications with the scammer took place via phone calls, text messages and email.



Most scams are reported to banks, with fewer going to federal agencies and law enforcement. While 79% of victims say they told at least one entity about the scam, only 13% reported it to either the FTC or federal law enforcement, leaving these agencies without the data needed to fully identify the scope of scam victimization in the United States.



Virtually all adults (98%) believe scams pose a threat to individuals in the U.S., with two-thirds saying the threat is “major.” The vast majority of U.S. adults (82%) think the government is doing too little to prevent scams.

Scam Victims in Their Own Words

Gallup conducted in-depth qualitative interviews with 20 victims who were scammed in 2025, or in some cases, individuals who live in a household with the victim.

Their accounts provide deeper insight into the experience of getting scammed, such as the devastation of discovering a theft occurred or that trust was broken, and the process of picking up the pieces afterward, both financially and emotionally.

Victims shared diverse stories that occurred across multiple platforms and entry points and through widely varying modes of deception. Their experiences included fraudulent websites and social media ads, impersonation of service providers and government services, phishing texts, a fraudulent rental listing, business impersonations and others. The following excerpts describe just a few of the various types of scams that were shared with Gallup.³



“It was on a day where [my dad] was already issuing the payroll. ... He received this email from an employee requesting that they change their direct deposit information for the payroll that was supposed to be issued that day. And because he was so busy with other things, he immediately did it.”

— Woman whose father lost money to a payroll diversion scam





"I was trying to re-register my car. I'd gotten an inspection done, and so I was trying to log into the website to re-register my car.

They go through the process of verifying my account — email, phone number, name, stuff that could be found anywhere, really.

And then they started asking my bank information. I was hesitant, but I know I've paid for my car registration with my bank account information before, so I thought, okay, I'll just do this anyway, because this is the government website."

— **Woman in her 20s,**
scammed via fake government website

"[After I had posted that two of my cats were missing] **I received a phone call. And they said it was the Sheriff's department.** Then they transferred me to somebody who worked in the emergency vet clinic where [they said] my cat was. It sounded like it was 100% legitimate. ... They said that the surgery and everything was going to cost \$780-something dollars. I was waiting and waiting, and my husband ... he called the [City] Police Department, talked to them, and they are the ones who told him, no, your wife was scammed."

— **Woman in her 40s,**
scammed via impersonation of a veterinary clinic through a phone call

"My friend's [social media] account ... I know sometimes he has troubles or hard times, and he'll ask for money; it was something that was not unfamiliar. One day he had asked me, hey, **I need to borrow \$60, and I'll send it back to you. ... It didn't seem off.**"

— **Woman in her 20s,**
scammed via social media account takeover

Detailed Findings

DEFINITION OF A SCAM

For the purposes of this research, **a scam is defined as being deceived into losing money**. It does *not* include identity theft, fraudulent credit card charges or card skimming, unless the victim was personally deceived or tricked during the encounter.

Which scams did Gallup hear about?

Gallup collected information about scams that:

- occurred in 2025 and
- occurred within the respondent's household (whether they or someone else in the household was the victim).

Like other financial events such as job loss or property theft, scams can impact the financial situation of the whole household, not just individuals. For this reason, the study includes any scam that occurred within the respondent's household in 2025. In this report, descriptions of scams (such as how they start, where they occur and where reports are made) are based on all "scam stories" collected in the survey, whether the victim was the survey respondent themselves or someone else in the respondent's household.

However, estimates for the number of individuals scammed in the U.S. in 2025 and dollars lost in 2025 are based only on the scams where the respondent themselves was the victim. This is done to enable a projection that scales to the U.S. adult population (which is based on individuals, rather than households).

An Estimated 15 Million Americans Were Victimized in 2025 Alone

In 2025, 6% of U.S. adults — or an estimated 15.1 million — say they were personally scammed out of money.

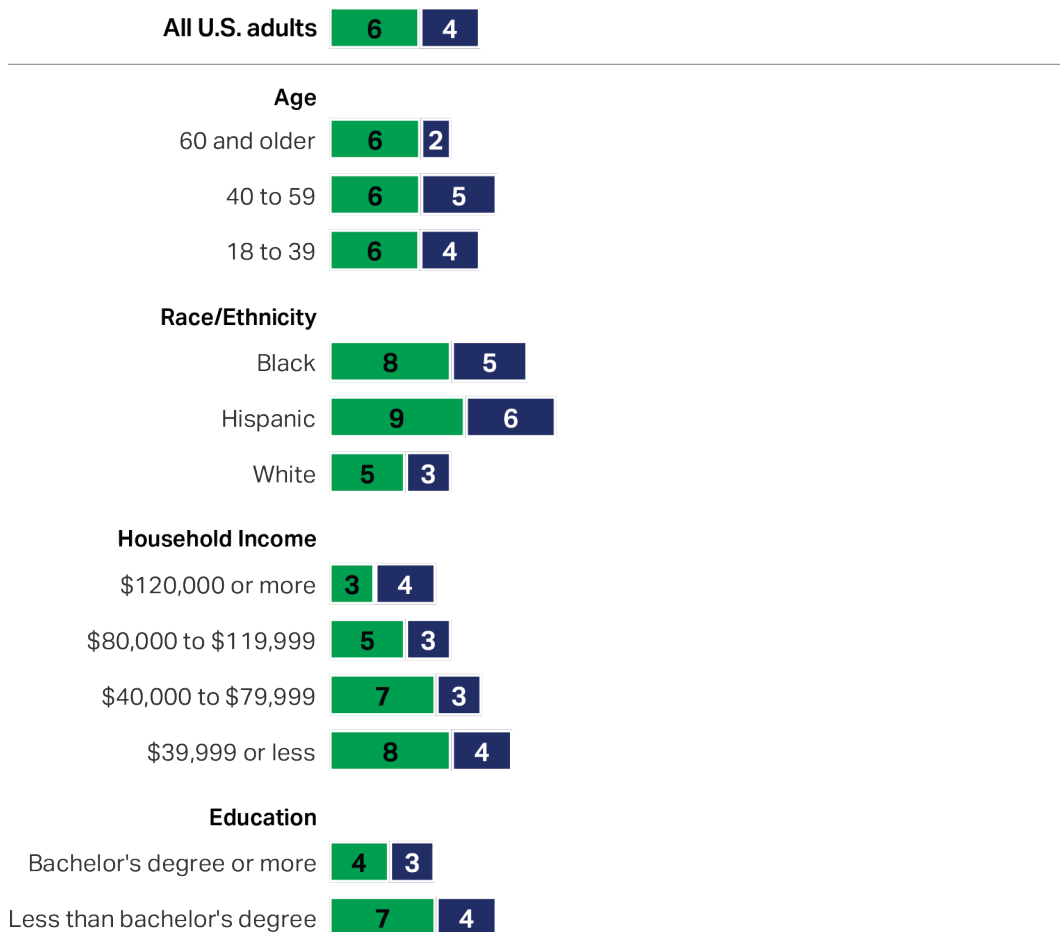
An additional 4% of U.S. adults told Gallup that another person in their household was scammed in 2025,⁴ leading to a total of 10% of those surveyed who said they or a household member was scammed in 2025.

The incidence of scams varies across some demographic groups, with higher scam rates reported among lower-income adults, people of color and those without a bachelor’s degree. Scam victimization rates are similar across different age cohorts.⁵

CHART 1

Who was deceived into losing money by a scammer? Please think of the primary individual who interacted with the scammer or scam.

■ % Myself ■ % Another person in my household



Note: Adults who answered this question had responded “yes” to the following question on being scammed in 2025: “From Jan. 1 through Dec. 31, 2025, were you or another member of your household deceived by a scammer into losing money or providing access to a financial account?”

Prior Gallup data show that **scams are among the most prevalent types of crime encountered by Americans**, with a rate similar to crimes such as property vandalism and money or property theft.⁶



"I'm studying cybersecurity. I hear about [scams] quite a bit but I don't run into them all the time. And so I wasn't really anticipating running into one."

— **Man in his 20s,**
*scammed via fraudulent
social media seller*

"I think the misconception is, whenever I heard about scamming and things like that, I automatically just thought of older people. ... That's what they portray, and what I see, at least, online and on TV. I always thought it was the older people that got scammed ... [but] **this doesn't just happen to older people.**"

— **Woman in her 50s,**
*scammed via job offer through a messaging
and social media app*



Financial Losses Totaled Roughly \$68 Billion in 2025

The total estimated loss to individuals in 2025 due to scams totaled at least \$68 billion, based on the dollar amounts provided by U.S. adults who said they were personally scammed. Because each individual was asked to describe only the most costly scam experienced by their household during the 2025 calendar year, the true total is higher in households that experienced more than one scam in the year.⁷

The Stop Scams Alliance-Gallup estimate of about \$68 billion is higher than the FTC’s reported losses, totaling \$16 billion in 2025.⁸⁹ This likely reflects the number of scams that go unreported to the FTC or other federal agencies,¹⁰ as well as differences in the types of scams that are reported to the FTC compared with those collected on a probability-based survey, as in this study. More information on Gallup’s calculation of the total losses is available in the methodology.



“Once you deposit the first month’s rent of \$1,250, it’s another two months of rent that we had to pay [to the scam]. We [had] saved up enough to try to move into something at the same time and that was just, like, all of our money that we had. ... I don’t even know how to explain the feeling.

It just felt like everything was gone.”

— **Woman in her 30s,**
scammed via fraudulent rental listing

ESTIMATED TOTAL AGGREGATE LOSS

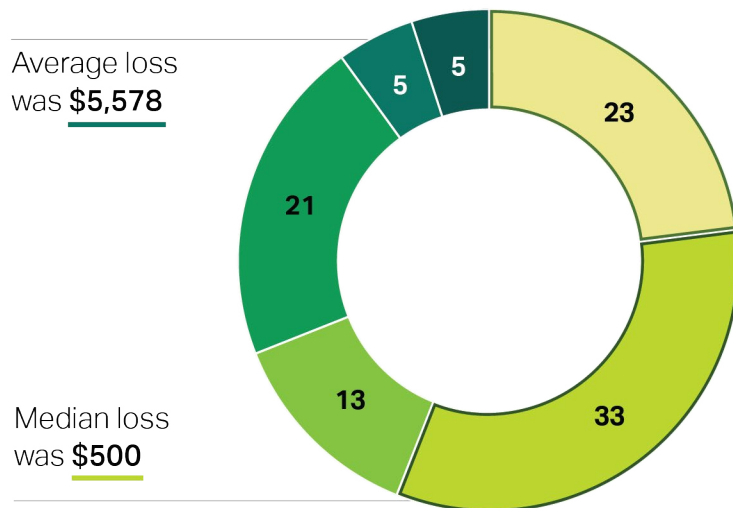


Of the scams reported to Gallup,¹¹ half of victims said they lost between \$125 and \$2,000, with a median of \$500. However, the mean amount of money reported lost per scam was \$5,578,¹² as the more costly scams reached into the tens of thousands of dollars.¹³

CHART 2

In total, how much money was lost to this scam? Please include all money lost. We want to know how much was originally lost, even if the scam victim later got some or all of the money lost.

■ % \$1 to \$100
 ■ % \$101 to \$500
 ■ % \$501 to \$1,000
 ■ % \$1,001 to \$5,000
 ■ % \$5,001 to \$10,000
■ % \$10,001 or more



Note: Based on 2025 scams reported to Gallup.

The Federal Reserve estimates that while 48% of adults could handle an unexpected expense of \$2,000 using no more than savings, about one-third (31%) could manage no more than \$500.¹⁴ For many households, unexpectedly losing \$125 to \$2,000 — or even \$5,578, using the average amount lost — represents a significant financial shock that may be difficult to recover from.



“The \$100 could have been for a month’s worth of gas, or, the cell bill, or ... food, or anything, and it took it from us, because we still have to go to food pantries. Because we don’t have enough money.”

— **Woman in her 60s,**
scammed via fraudulent job offer through a phone call

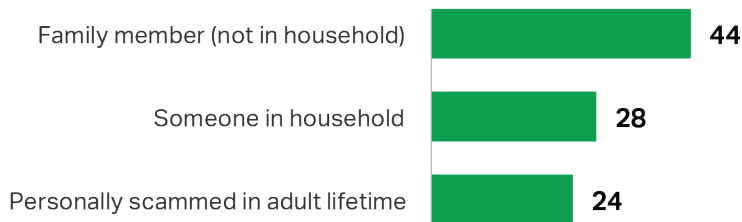
One in Four U.S. Adults Have Been Scammed in Their Lifetime — One in 10 More Than Once

While 6% of adults were scammed in 2025, many more have been impacted by scams at some point in their lives. About one in four (24%) say they have personally been scammed as adults, and 10% have been scammed more than once. Additionally, 44% say a family member outside their household has been scammed at some point. True numbers are likely higher than these estimates, as some individuals may not disclose their experience of getting scammed to family members.

CHART 3

At any time in your adult life, has a family member outside your household, someone within your household, or have you ever been deceived by a scammer into losing money?

% Deceived into losing money



Note: Based on 2025 scams reported to Gallup.

Identity theft is also common: One in four adults (25%) say they've personally been a victim of identity theft in their adult lifetime, and 6% say they experienced identity theft in 2025 alone.



"I checked the background of the freelance position. There was a company website; it seemed active. I also checked their LinkedIn, the company's LinkedIn page, and it had profiles of employees. ...

So everything, at least to me, seemed legit enough to submit an application."

— **Woman in her 20s,**
scammed via job posting on a professional networking site

The Making of a Scam

Scams Start in Diverse Places, With Online Purchases, Phone Calls and Social Media Ranking as Most Common Entry Points

No single channel dominates as an entry point for scammers to find new victims. Among the scams in 2025 that were reported to Gallup, 17% began when making a purchase on a website, 15% began by receiving a phone call and 12% started when the victim saw a post on social media. One in 10 scams started when the victim received a text message.

CHART 4

Which option best describes how the scam first started, at the very beginning? Select one.

% Selected



Note: Based on 2025 scams reported to Gallup.

*Full text: "Received a direct message (DM) from social media or a messaging app (for example, WhatsApp or Discord)." It was up to the respondent to determine which option best described the origin of the scam.



“I just assumed if it’s a Facebook-sponsored ad, that they vet it to make sure it’s, like, Carter’s or something. But clearly they don’t.”

— **Woman in her 30s,**
scammed via fraudulent ad on social media

“A lot of times, you think scammers, like, they call you, they contact you, they come looking for you, but basically, I went looking for the scam.

I actually was looking for a service. And I was scammed.”

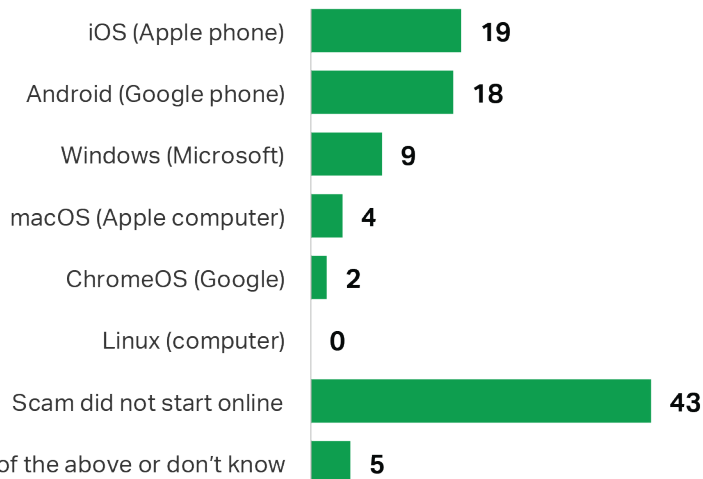
— **Woman in her 40s,**
scammed via fraudulent airline tickets after an online search

While a plurality of scams do not start online, those that do primarily begin from an iOS or Android device.

CHART 5

If the scam took place online, which operating system was the scam victim using when the scam first started? Select one.

% Selected



Note: Based on 2025 scams reported to Gallup.

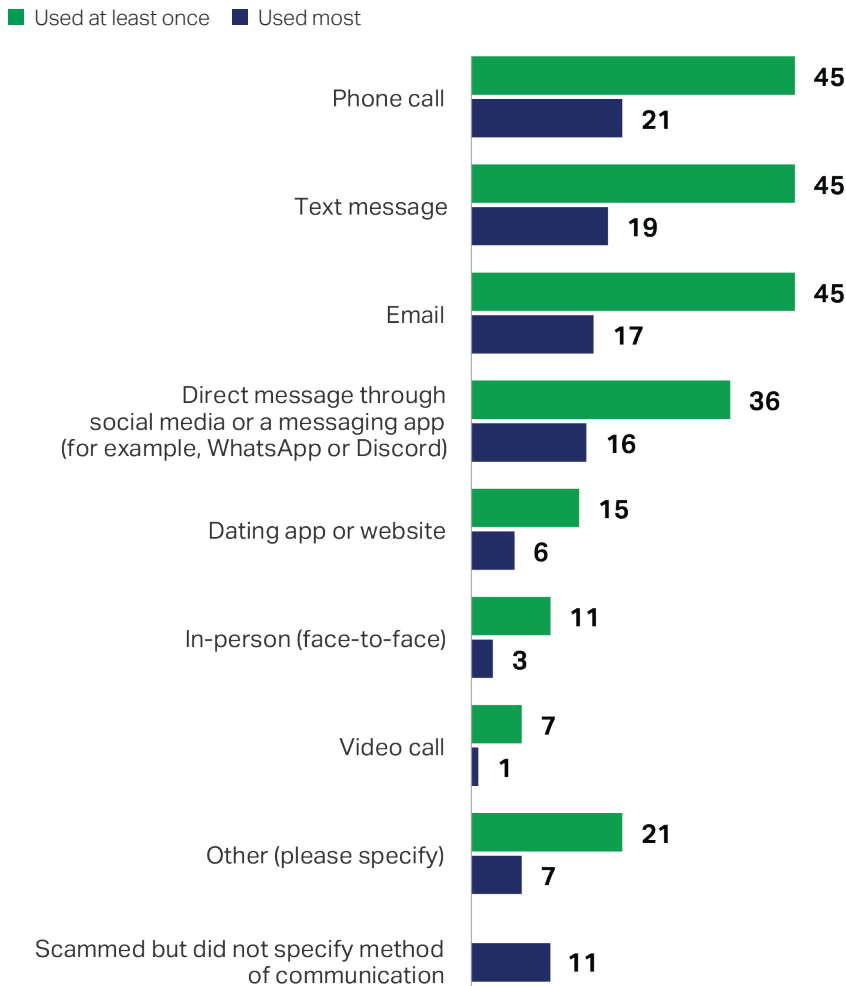
Scammers Use Multiple Channels to Communicate With Victims, With Phone Calls, Text and Emails Used Most Often

Once scammers make contact, they often use multiple methods of communication to keep victims engaged. **When asked where “most” of the communications occurred, victims most often named phone calls (21%), text messaging (19%), emails (17%) and direct messages (16%).** However, phone, text and email were each involved in almost half (45%) of scams at some point during the interaction with the scammer(s).

CHART 6

Did the scammer use any of the following methods to communicate with the scam victim? % Yes

Thinking across the entire scam, which of the following methods of communication was used MOST? % Selected



Note: Based on 2025 scams reported to Gallup. “Other” included write-ins that could not be redefined into another category (“website,” “phone,” “online,” “Roblox,” “Facebook” or “debit card”).



“Every question I asked, they had the perfect answer for that question. So every question was like they had the best answer, and it was like their answers were slowly getting rid of any doubt I had.”

— **Woman in her 40s,**
scammed via impersonation of a veterinary clinic through a phone call

“I went to looking on Zillow and Trulia ... all these little websites that help you find a rental. ... After inquiring about it, I received some messages, just like you would receive from any rental place. ... So once I went, I scheduled an appointment, and then I went to the appointment to look at the house. ... After that, I filled out some paperwork. It was a portal that he sent that we had to put in the account. ... It was a DocuSign portal view. So he created a portal with, like, the house information, and how much I will need to pay.”

— **Woman in her 30s,**
scammed via fraudulent rental listing

Half of scams reported in this study (50%) occur across two or more communication methods. For example, most scams (70%) that involved a phone call also included text messages, and most scams (71%) that involved communication through a dating app also included communication via text message.

CHART 7

Did the scammer use any of the following methods to communicate with the scam victim?

Number of methods used

■ % 4 or more methods ■ % 3 methods ■ % 2 methods ■ % 1 method ■ % 0 methods



Note: Based on 2025 scams reported to Gallup. The individuals who selected no methods of communication may include those who made a purchase on a website or otherwise did not interact with an individual. Due to rounding, percentages may not sum to 100%.



“They had the posting for the freelance position on LinkedIn, and then it was an external application, but the posting was on the platform. ... They reached out to me over email. ... They asked me to coordinate via text message, using my personal phone number. ... They asked me to contact them via Teams to conduct the interview, so Microsoft Teams. And the interview was ... it was, like, a written interview, so it was no face-to-face; it was no phone call. And it was all conducted through Microsoft Teams message.”

— **Woman in her 20s,**
scammed via job posting on a professional networking website

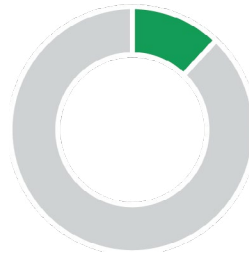
“I clicked on this listing on Facebook Marketplace and asked if it’s available. The user account on there said, it’s not available, but I got mine cheap here. Sent me a link. I followed the link. ... That was Facebook Messenger. ... And after that, I didn’t interact on Facebook itself anymore. It was all through that app, website.”

— **Man in his 20s,**
scammed via fraudulent social media seller



Fraudulent Websites Were Among the Most Prevalent Scam Types

Victims were asked whether their experience involved certain methods or characteristics commonly found in scams. The largest share (40%) said their scam involved websites collecting financial or personal information, likely encountered when a victim goes to make a purchase or pay for a fee or service. Other common elements included paying an advance fee (24%), investment opportunities (19%), owing money (17%) and technology or computer problems (17%). Just over one in 10 respondents (12%) said the scam included AI or a deepfake, although the use of AI may be difficult to detect by scam victims.¹⁵

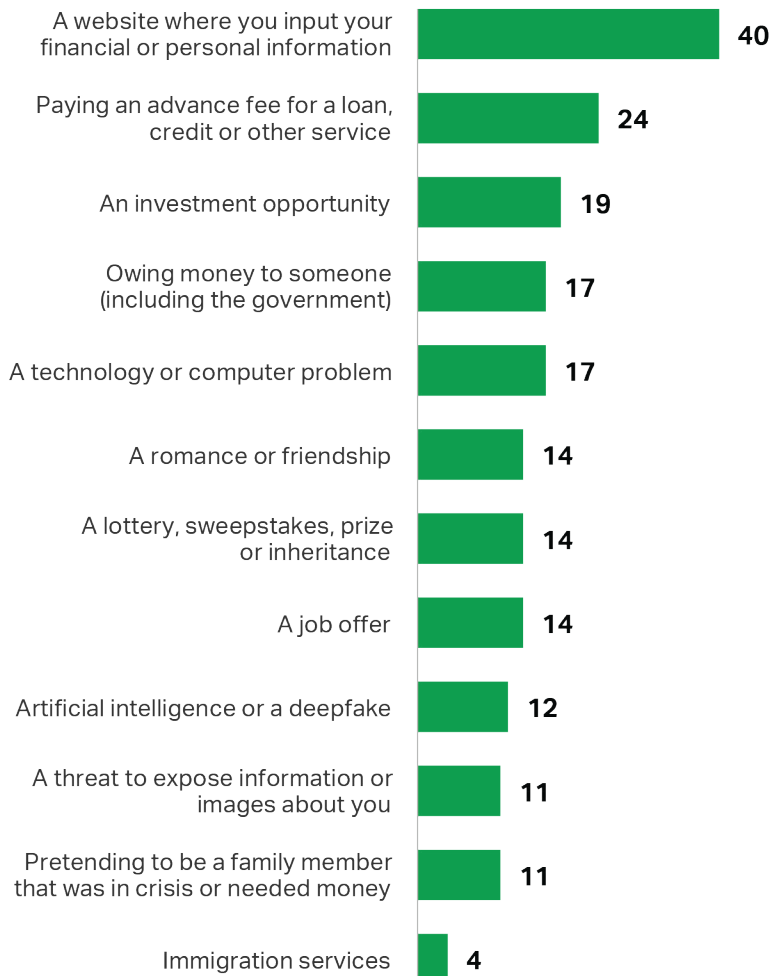


12% of scams are reported to include AI or a deepfake.

CHART 8

Did the scam include any of the following?

% Yes



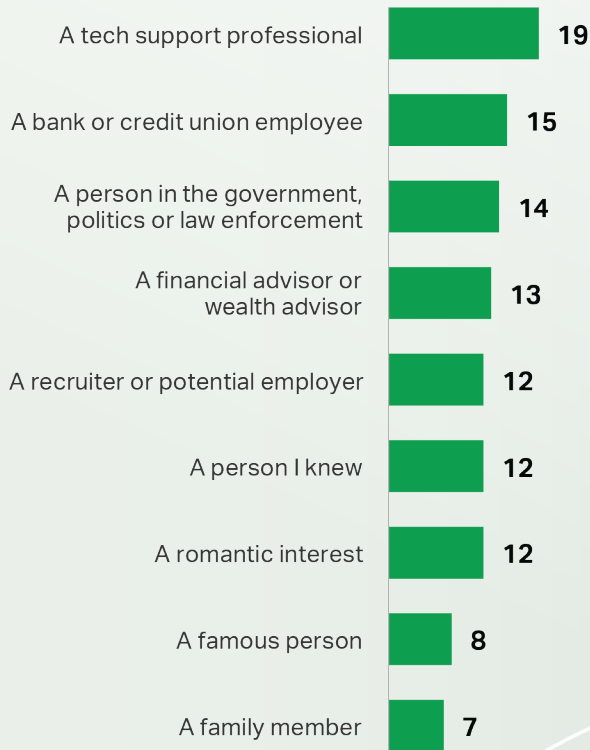
Note: Based on 2025 scams reported to Gallup.

Scammers impersonated a wide variety of roles to gain victims' trust, with the most prevalent being a tech support professional (19%); a bank or credit union employee (15%); a person in the government, politics or law enforcement (14%); and a financial advisor (13%).

CHART 9

Did the scammer pretend to be any of the following?

% Selected



Note: Based on 2025 scams reported to Gallup.



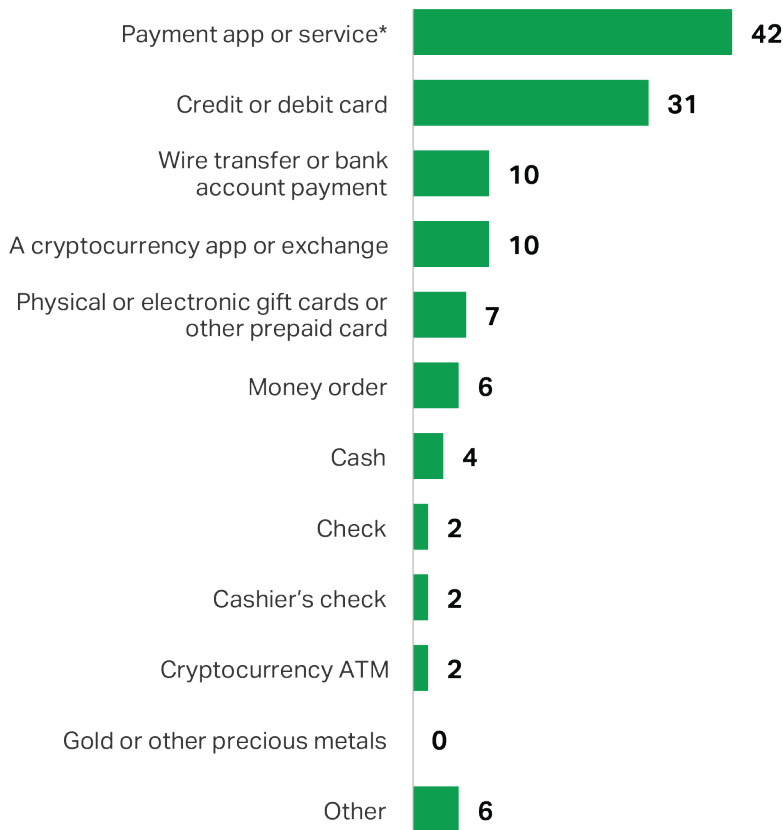
Half of Victims Personally Send Money to Scammers

In nearly half of all scams (49%), victims were deceived into personally sending money to the scammer. Payment apps were the most commonly used method (42%), followed by credit or debit cards (31%).

CHART 10

How did the scam victim send money to the scammer? Select all that apply.

% Selected



Note: Based on 2025 scams reported to Gallup.

*Full item wording: "Payment app or service (for example, Zelle, PayPal or Cash App.)"

In two-thirds of scams that were reported to Gallup (66%) the victim was unable to recover any of the money they lost. This pattern generally holds true for money that was sent through payment apps as well as credit or debit card transactions.¹⁶



Forty-four percent of scam victims provided account or personal identification information to the scammer. Victims who did so tended to lose more: a median of \$500 rather than \$350 among those who did not share personal identification information.

The Aftermath of a Scam: Disappointing Outcomes, Financial Costs and Emotional Consequences

Most Victims Report to Their Bank, Not Federal Agencies

About eight in 10 respondents (79%) say the scam that affected them or their household was reported to at least one entity. However, victims most often reported to a bank or financial institution (55%) or payment app (25%). State or local law enforcement was contacted in just 18% of cases. As for federal agencies, only one in 10 scams were reported to the FTC (10%), and 7% were reported to federal law enforcement. Once combined, a total of 13% of scams were reported to either the FTC or federal law enforcement.

CHART 11

Did the scam victim report the scam to any of the following?

% Yes



Note: Based on 2025 scams reported to Gallup.

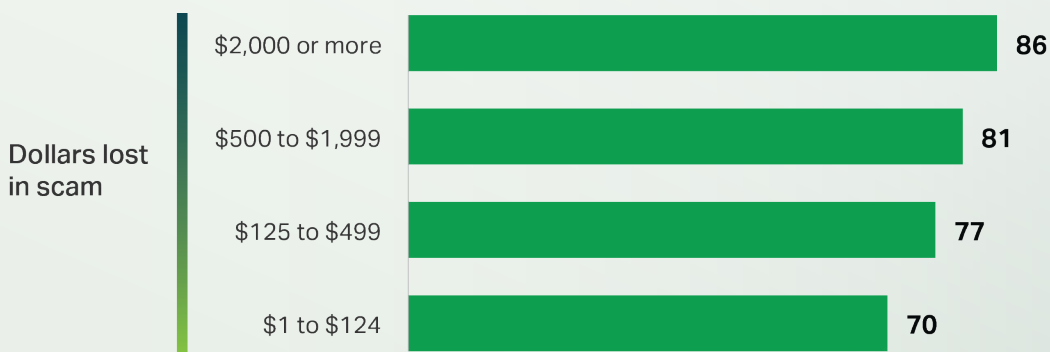
Location matters when it comes to reporting scams. Banks and payment apps are often the first place victims report scams, but those reports usually don't reach the national systems used by law enforcement to spot patterns, track organized scam networks and take action. With about seven in eight scams (87%) going unreported to the FTC or federal government, law enforcement and scam prevention efforts don't have the full picture.

Scams are more likely to be reported — to at least one entity, including a bank or social media platform — when the amount lost is higher.

CHART 12

Did the scam victim report the scam to any of the following?

% Reported to at least one entity



Note: Based on 2025 scams reported to Gallup.

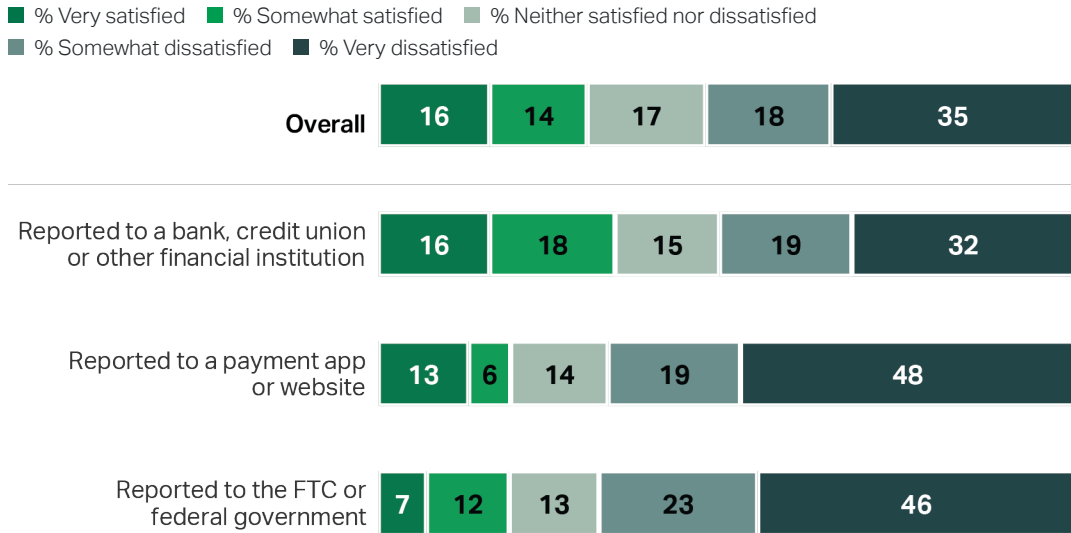
Scams are also more likely to be reported to federal authorities when more money is lost: For scams under \$125, just 3% are reported to the FTC or federal government, compared with 11% of scams between \$125 to \$1,999 and 20% of scams of \$2,000 or more.



Victims who reported a scam were more likely to be dissatisfied (53%) than satisfied (30%) with the outcome of the report. Individuals who reported scams to a bank were more likely to be happy with the outcome: 34% say they were satisfied with the outcome, compared with just 19% of those who reported to a payment app or website, or even to federal authorities.

CHART 13

Overall, how satisfied or dissatisfied was the scam victim with the outcome of the report?



Note: Based on 2025 scams reported to Gallup. Most common report locations are included in the chart, as well as the FTC and federal government due to its relevance to the consumer complaint data collected through the Consumer Sentinel Network. Due to small sample sizes for the group who reported to either the FTC or federal government, results should be interpreted with caution (unweighted n=59). Due to rounding, percentages may not sum to 100%.



“I took it to the police, but they said that they couldn’t do very much, that this does happen, often, and that they ... yeah, sorry, we can’t do nothing else to help you.

“... [Also] it was fear of being criminally charged for [my role in the secret shopper scam]. ... I was like, oh my gosh, I’ve never done nothing bad in my life. I don’t want to go to jail for something I didn’t even know [was a scam]. Because technically it’s like theft ... my kids, like, I can’t afford to be in any trouble; I’m already lost out of all this money ... court fines, and all that crazy stuff.”

— **Woman in her 20s,**
scammed via fraudulent secret shopper job offered via mail

Majority of Victims Who Didn't Formally Report Their Scam Felt That It Wouldn't Make a Difference

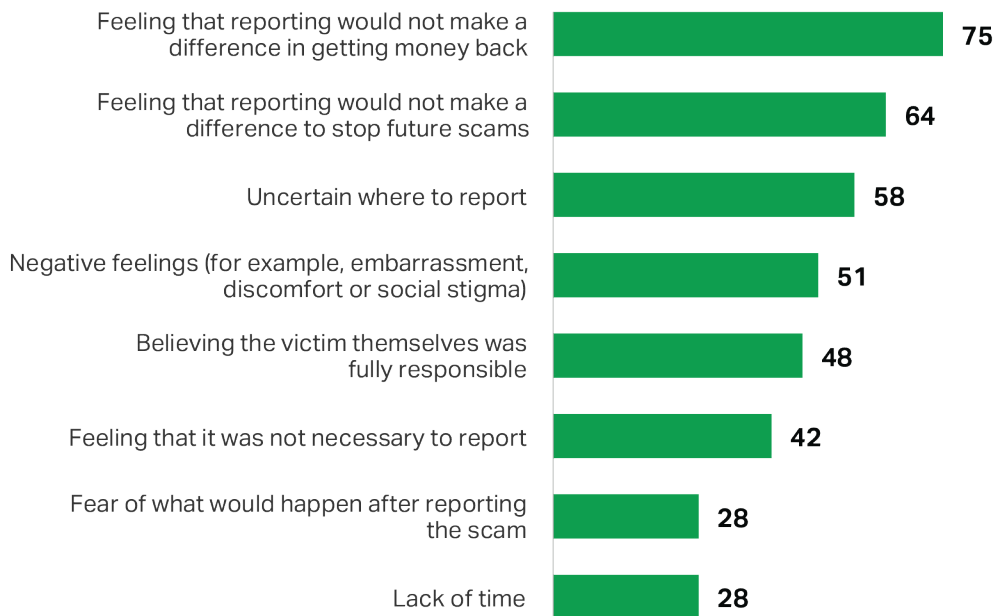
Many victims didn't report scams because they didn't believe it would make a difference. Among respondents who say the victim did not report the scam, 75% say the victim didn't think it would help them get their money back and 64% say they didn't think it would help to stop future scams. This belief — that reporting won't matter for either the individual or broader good — appears to significantly reduce reporting rates.

Fifty-eight percent of respondents also cited uncertainty about where to report, indicating the need for more education on where to report scams (in addition to how reports might improve scam prevention).

CHART 14

Were any of the following a factor in why the scam victim did not report the scam?

% Selected among those who didn't report scam



Note: Based on 2025 scams reported to Gallup.



“The reporting process isn't convenient. And it also isn't ... widely familiar. I wouldn't know who to go to. I would look it up. Who do I report this to? ... And so that probably contributed to the reason I didn't report it.”

— **Man in his 20s,**
scammed via fraudulent social media seller

One in Five Scam Victims Face Severe Financial Hardship, but Emotional Fallout Can Also Be Tough

Nearly half of all 2025 scam victims experienced meaningful financial disruption as a result of the scam. One in five adults who live in a household that was scammed in 2025 (21%) say it created a severe financial hardship for their household, while an additional 25% say it created a moderate financial hardship. Even in cases where all the money was recovered, almost four in 10 adults who reported a scam say it posed a severe (17%) or moderate (21%) financial hardship on their household finances.



"We were stressed and worrying. Even though I had taken these steps [to recover the money], I didn't know if it had come through until the end of the month."

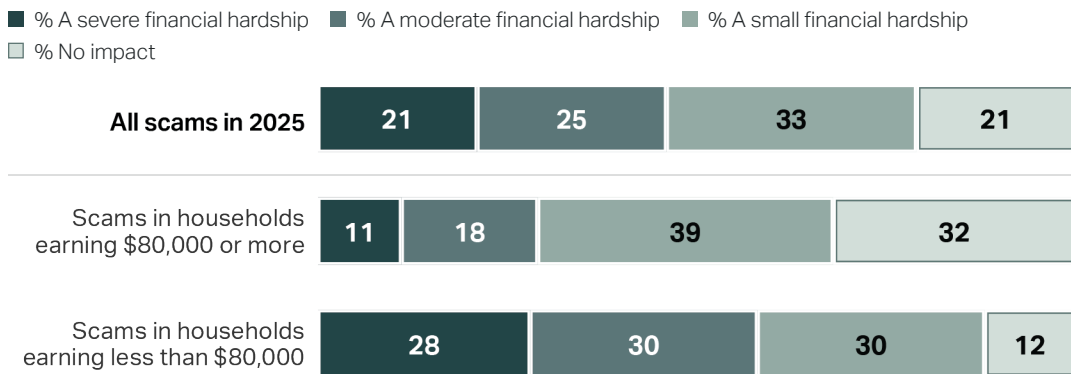
— **Woman in her 60s,**
scammed via timeshare scam from a phone call



The burden is not evenly distributed. Households earning less than \$80,000 annually — about the median U.S. household income — are substantially more likely to describe the scam as a severe (28%) or moderate (30%) hardship compared with higher-earning households. This means that households at or below the median U.S. income were not only victimized at slightly higher rates, they also had to manage an outsized financial blow relative to others.

CHART 15

How would you describe the impact of the scam on your household finances?



Note: Based on 2025 scams reported to Gallup.



“I’m already living paycheck to paycheck, and I had to scramble ...

which it was three days [before I recovered the funds]. I mean, it was only three days, but three days can mean a tank of gas to get to work. Food on the table. It depends on what it is.”

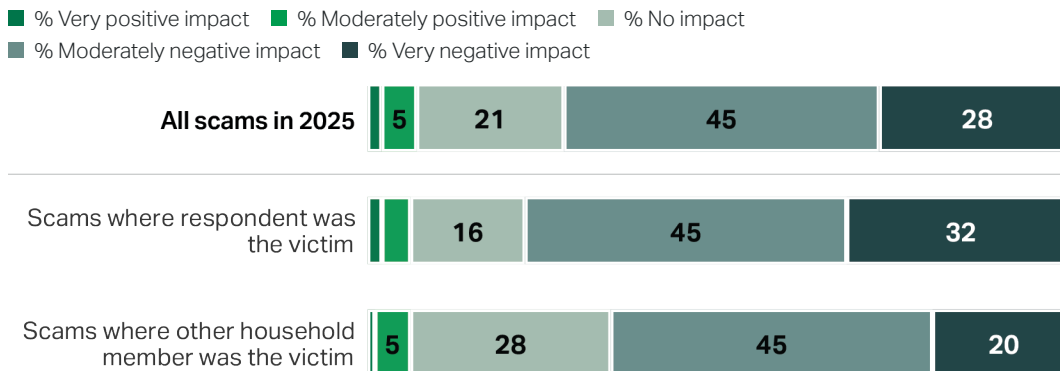
— **Woman in her 50s,**
scammed via a fraudulent ad on social media

The Emotional Costs Can Be Just as Bad — or Worse

Financial hardship may be the most tangible consequence of a scam, but it is not the most pervasive one. Nearly three-quarters of individuals who reported they or their household were scammed (73%) say the experience had a negative impact on their mental health or wellbeing: 28% say the impact was very negative and 45% say the impact was moderately negative. Even when someone else in their household was the primary scam victim, a majority of respondents (65%) still say it had a negative impact on their own mental health or wellbeing.

CHART 16

How would you describe the impact the scam has had on your mental health or wellbeing?



Note: Based on 2025 scams reported to Gallup. Due to rounding, percentages may not sum to 100%; numerical values <5% not shown.



“I think emotional stress [was most impactful], because it’s like ... we’ve been searching for [a rental] and I was the one that found the house and did all that. ... I was so depressed, because I done lost all this money, and my ex-husband trusted me with his portion of the money.”

— **Woman in her 30s,**
scammed via fraudulent rental listing

“I just felt betrayed and taken advantage of. Because of my desperation for a job. And they preyed on that.”

— **Woman in her 60s,**
scammed via fraudulent job offer on a messaging and social media platform

“I don’t want to use such strong words, but ... it makes you feel a way. The audacity, you know, it’s almost like you just feel violated — it’s a real violated feeling.”

— **Woman in her 40s,**
scammed via fraudulent airline tickets after an online search

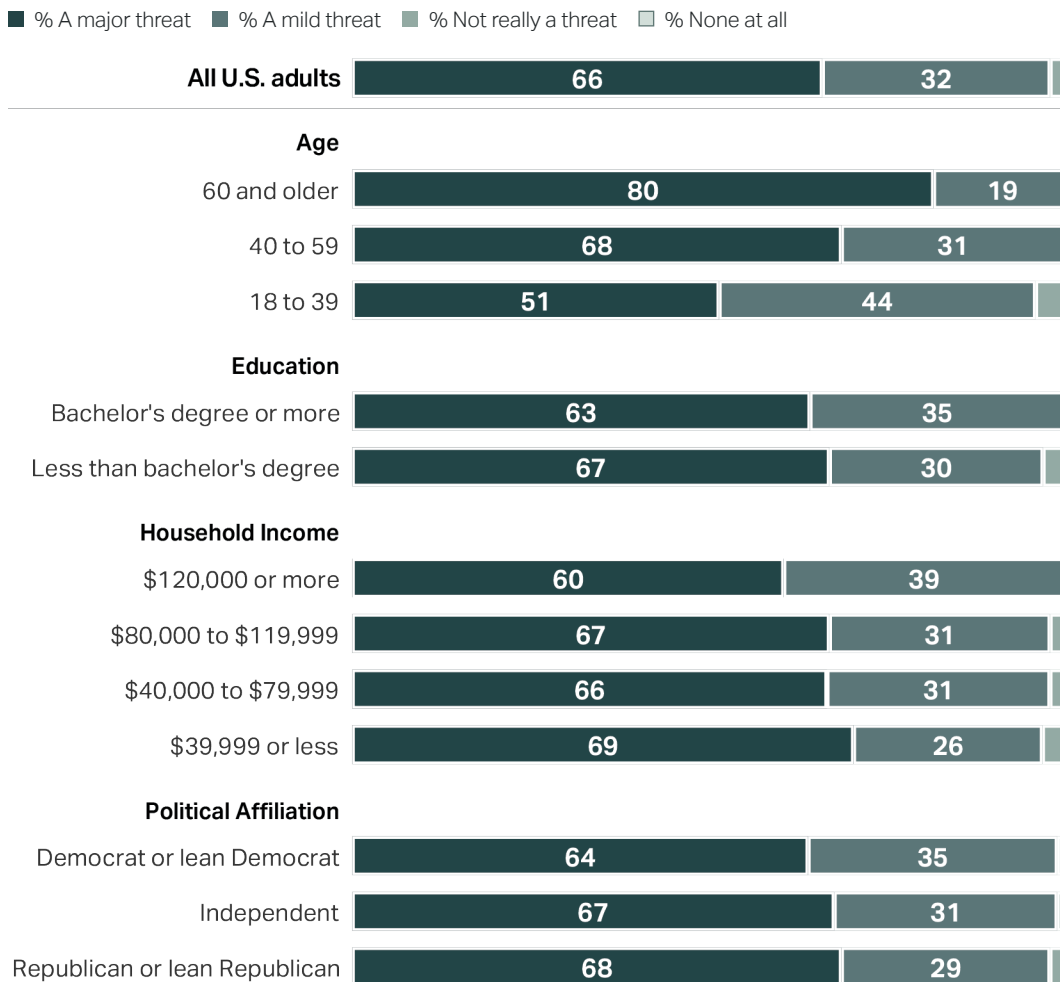
Two-Thirds of Americans Say Scams Are a Major Threat

Virtually all adults (98%) believe scams pose a threat to individuals in the U.S., with two-thirds (66%) saying they are a major threat and an additional 32% saying scams are a mild threat. Older adults are notably more alarmed: 80% of those aged 60 and older say scams are a major threat, compared with 68% of 40- to 59-year-olds and 51% of 18- to 39-year-olds.¹⁷

Majorities across all demographics view scams as a major threat.

CHART 17

Overall, how much of a threat do you think scams pose to individuals in the U.S.?



Note: Due to rounding, percentages may not sum to 100%; numerical values <5% not shown.

Similarly, 95% of U.S. adults believe the financial consequences of being scammed are at least somewhat harmful, with 77% saying the consequences are very harmful. Adults aged 60 and older are more likely to see the consequences as very harmful (85%) compared with adults aged 40 to 59 (79%) and those aged 18 to 39 (70%). Few or no differences are observed by race and ethnicity, household income or political affiliation.

CHART 18

How harmful do you think the financial consequences are for an individual in the U.S. who is scammed?

■ % Very harmful ■ % Somewhat harmful ■ % Not very harmful ■ % Not at all harmful



Note: Due to rounding, percentages may not sum to 100%; numerical values <5% not shown.



“I’m an accountant and we interface with Treasury, and when we send wires out, we have to get the information from the company, and then someone else has to call them and confirm it. So it’s not like I’m unaware of all the stuff that can happen with financial fraud and payments.

But yeah — everybody is susceptible.”

— **Woman in her 30s,**
scammed via fraudulent social media ad

“I think [the scam] has also impacted other businesses, like the necklace and earrings I wanted to buy for my daughter for her birthday. I did try to find it on another site; it’s on Etsy, and I’m afraid to buy it. ... I’m not willing to spend my money there because I’m afraid.”

— **Woman in her 50s,**
scammed via a fraudulent social media ad

Scams weigh on U.S. adults in other ways: One-quarter (25%) worry often that someone they care about will lose money in a scam. Adults who live in a household with an older relative (such as a parent, aunt/uncle or grandparent) are even more likely to worry very often (31%), as are adults aged 40 to 59 (30%) and Hispanic adults (31%).

CHART 19

How often do you worry that someone you care about will lose money in a scam?

■ % Often ■ % Sometimes ■ % Rarely ■ % Never



Prior Gallup data suggest that fear of scams and fraud now rivals — and even exceeds — fear of conventional crime. In a 2023 study, Americans expressed more worry about being the victim of identity theft (72% worried frequently or occasionally) and being tricked into providing financial information to scammers (57%) than they did about having their car stolen (51%), having their home burglarized (44%) or getting mugged (37%).¹⁸



Americans Are Flooded With Scam Attempts — Many Want the Government to Do More

Americans are continually exposed to scam attempts: Four in 10 (41%) say they are contacted on a daily basis, mostly through email, phone calls and social media. The sheer frequency suggests that virtually all Americans share a risk of being scammed and are forced to maintain a state of constant vigilance — regardless of whether or not an individual is eventually scammed.

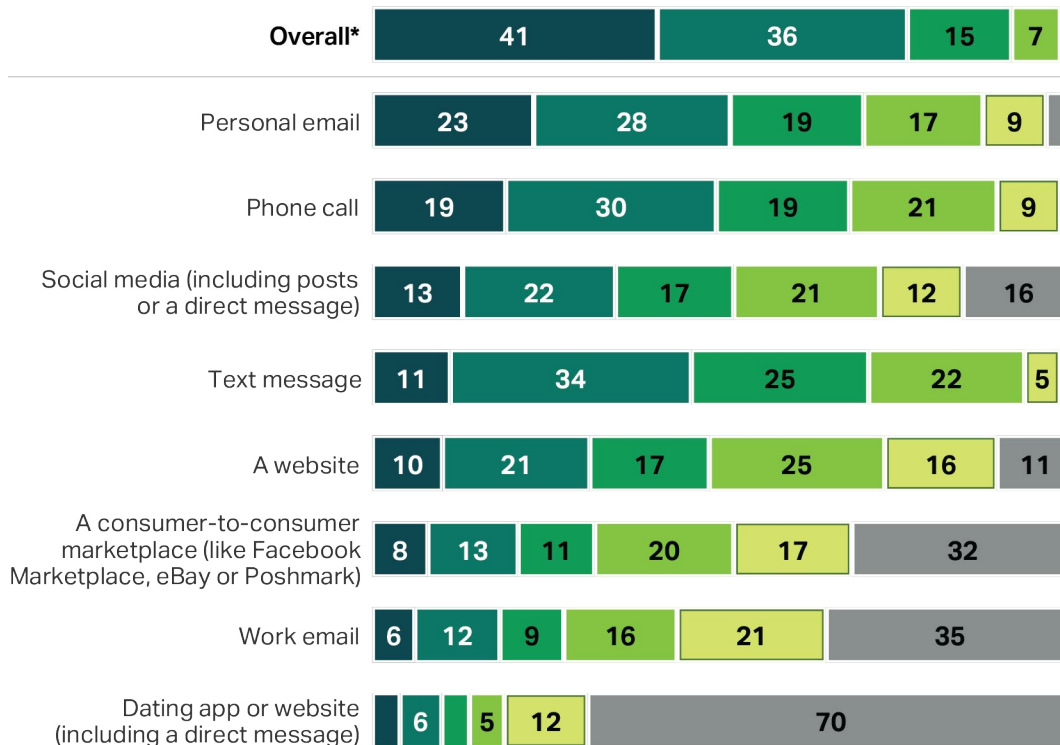


41% experience an attempted scam once a day or more, through at least one channel.

CHART 20

Thinking of the past year (2025), how often did you experience attempted scams through any of the following?

■ % Once a day or more
 ■ % Once or a few times a week
 ■ % A few times a month
■ % Once a month or less
 ■ % Never
 ■ % Not applicable to me



Note: It was up to the respondent to determine what they suspected to be a scam attempt. Full item wording: "The next question is about a scam that was attempted but did NOT result in the loss of money. For example, a text or call that you suspect is fake and meant to steal money from you, an email from someone you suspect is a scammer, a fake website, or an item for sale that you suspect is fake or nonexistent. Thinking of the past year (2025), how often did you experience attempted scams through any of the following?" Due to rounding, percentages may not sum to 100%; numerical values <5% not shown.

*Overall data indicate most frequent attempted scam contact across any channel.



“Every text [my mom] gets now from, like, a bank, or any sort of [thing], she goes and asks us about it, and that’s when we discuss, is this a scam, or is it not? If she gets it in the morning, and she waits till the afternoon until I get back from school, that’s when she asks me. It does get stressful. What if I’m not there and she just decides not to ask me if it’s a scam or not, and she ends up losing a bunch of money. It just stresses me out more.”

— *Man whose mother was scammed via a phishing text message*

People’s frequent exposure to scam attempts likely influences views about the need for remedies, as the vast majority of U.S. adults want government action to prevent scams. More than eight in 10 U.S. adults (82%) believe the government is doing too little to prevent scams, including 37% who say the government is “definitely” doing too little and 45% who say it is “probably” doing too little.

Large majorities of both Democrats (87%) and Republicans (76%) believe the government is doing too little.

CHART 21

Do you think the government is doing too much, too little or the right amount of action to prevent scammers from reaching individuals in the U.S.?

■ % Definitely too little ■ % Probably too little ■ % The right amount ■ % Probably too much
■ % Definitely too much ■ % Don’t know



Note: Due to rounding, percentages may not sum to 100%; numerical values <5% not shown.

More information about where to report scams could improve the information pipeline that experts in scam prevention use to target scammers. Indeed, the process of reporting scams is unclear to most U.S. adults: When asked if they would know where to report a hypothetical scam of \$5,000, almost two-thirds of U.S. adults (65%) don't believe they'd know where to do so.



Thirty-five percent of U.S. adults would know where to report a \$5,000 loss from a scam.

Sixty-five percent say they would not know where to report a scam loss of \$5,000.

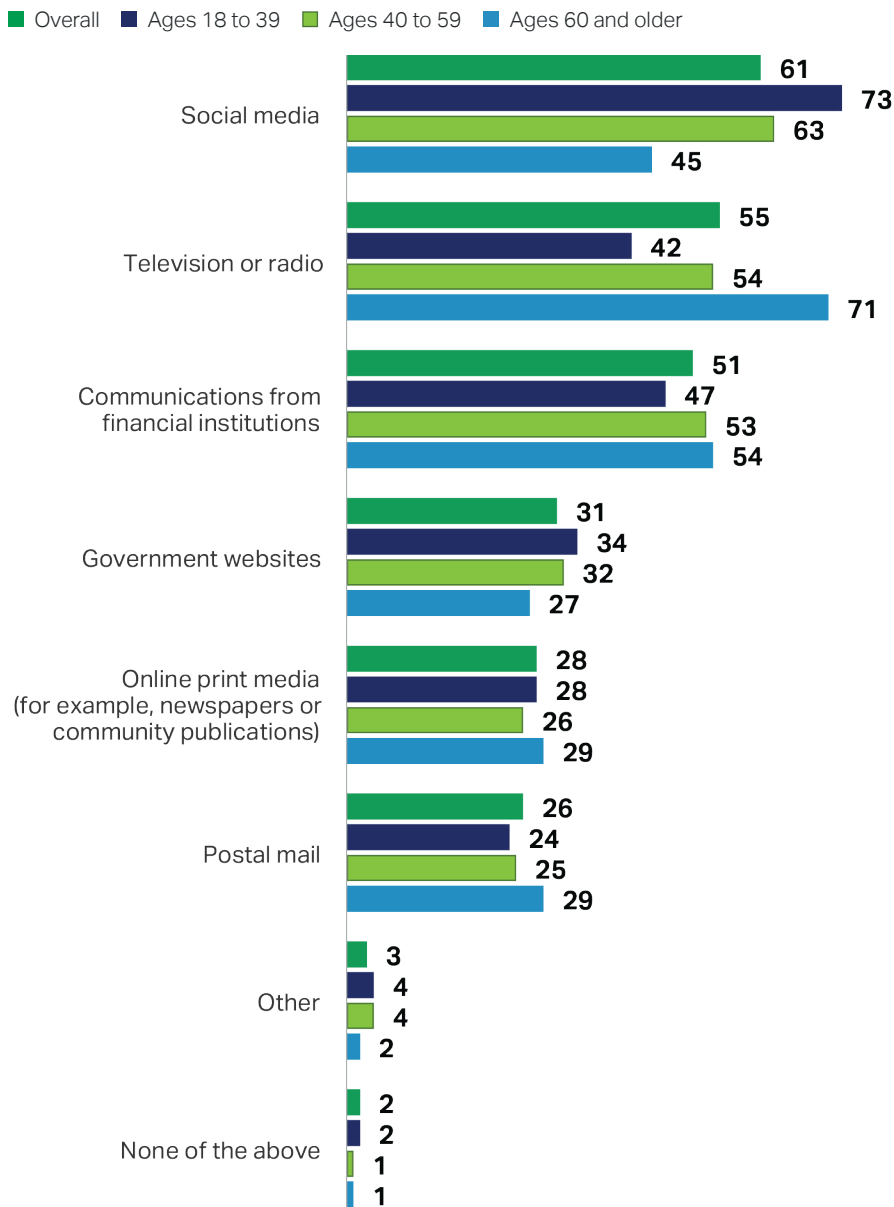


Education efforts can also be aimed at helping individuals take steps to protect themselves and decrease behaviors that carry greater risk. When asked about the most effective ways to provide scam education, 61% of U.S. adults selected social media, followed by television or radio (55%) and communications from financial institutions (51%). Adults aged 60 and older prefer television or radio (71%), followed by communications from financial institutions (54%) and social media (45%).

CHART 22

Which of the following channels do you think would be the most effective way to provide scam education to people like yourself? Select up to three.

% Selected



Conclusion

U.S. adults lost roughly \$68 billion dollars to scams in 2025 according to their reports in the Stop Scams Alliance-Gallup study. As just \$16 billion in losses were directly reported to the FTC,¹⁹ the difference highlights the potential gap in information that exists between what is reported to federal authorities and the true cost of scams across U.S. households.

Roughly 15 million individuals were victimized in 2025. While today's scams occur on diverse channels, methods such as phone calls, text messages and emails stand out as most favored by scammers. Fraudulent websites and social media are also commonly used. Most of these exploit ordinary behaviors such as registering a car, responding to a friend's message or finding just the right birthday present for a loved one. Nearly half of scams result in a financial hardship for the victim's household, with lower-income households even more likely to face such hardship. The emotional cost is also significant: Most individuals say the scam negatively impacted their mental health or wellbeing, even among those who were not the direct victim. The impact on trust and consumer behaviors persists after money is stolen or even recovered — impacts that don't show up in official estimates for financial losses.

While the vast majority of scams are reported to some institution, only a small proportion ever reach federal agencies,²⁰ which means that the information pipeline is missing crucial information that could better inform scam prevention efforts and disrupt scammers earlier in the scam life cycle.

Virtually all U.S. adults (98%) see scams as a threat, and the majority of U.S. adults (82%) think the government is doing too little to stop scams. Solutions exist, but institutions, businesses and the policies designed to protect Americans may need to move faster to get ahead of criminals. The information in this report is intended to be a resource for those organizations and individuals working to make a difference and protect more U.S. households from the threat of scams.



“Scams can come at the time when you least expect it.

And often, the types and the fronts that you'll see — where these scams are initiated — aren't where you would expect. ... Even if someone is wary of online scams, the different ways in which they present themselves can kind of get around that wariness.”

— **Man in his 20s,**
scammed via fraudulent social media seller

Methodology

Results for the Stop Scams Alliance-Gallup *United States of Scams* study are based on a survey conducted by Gallup between Jan. 8 and Feb. 18, 2026, with a sample of 5,173 U.S. adults. Data were collected via web between Jan. 9-22, 2026, and via mail between Jan. 8-Feb. 18, 2026. Respondents were members of the Gallup Panel, a probability-based panel that selects respondents using random-digit-dial phone interviews that cover both mobile and landline phones (as well as some address-based sampling recruitment). Individuals responded via web if they provided an email address and via mail if they did not provide an email address.

Weights were used to correct for nonresponse. Nonresponse adjustments were made by adjusting the sample to match national demographics of gender, age, race, Hispanic ethnicity and education. Demographic weighting targets were based on the most recent Current Population Survey estimates for the age 18 and older population. The design effect for the total sample of 5,173 respondents is 1.4, and the margin of error, adjusted for design effect, is ± 1.6 percentage points at the 95% confidence level.

For results based on the 472 individuals who told Gallup that they or a household member was scammed out of money in 2025, the adjusted margin of error is ± 5.2 percentage points at the 95% confidence level. The adjusted margin of error is higher for subgroups. Results for some groups were not reported due to sample size constraints. In addition to sampling error, question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of public opinion polls.

Calculation of Total Aggregate Loss

The total loss to individuals in 2025 was estimated at roughly \$68 billion, according to U.S. adults who say they were personally scammed. Each individual only reported on the losses incurred in one scam per household, indicating the true total may be even higher if some households experienced more than one scam in the year.

This figure is calculated using the weighted portion of individuals who say they were personally scammed (5.8%), the total U.S. adult 18 and older population based on the most recent Current Population Survey estimates (267,241,508) and the mean amount of money they said they personally lost (\$4,371). The mean amount of money lost does not include dollar estimates from participants who said someone else in their household was scammed out of money in 2025.

Using a bootstrap confidence interval, the estimated mean amount of money lost per scam (\$4,371) has a 95% confidence interval of \$2,055 to \$7,725. This means that the estimate of \$68 billion dollars has a 95% confidence interval between \$33 billion to \$114 billion.

Survey Items Measuring Scam Prevalence

Survey items that measured scam prevalence or major characteristics of the scam are listed below for reference, along with their accompanying text. The items are excerpts from the survey and do not represent the exact order or presentation of the full content.

The next set of questions will help us determine how often people in the United States are scammed. As a reminder, your responses are completely confidential. No one will be able to know how you personally respond to any question on this survey.

For the purposes of this survey, please think of a scam as happening when someone is deceived into losing money. Do NOT include identity theft, fraudulent credit card charges or card skimming unless someone personally deceived or tricked you.

Q1. At any time in your adult life, has a family member outside your household (not living with you) ever been deceived by a scammer into losing money?

Yes
No
Don't remember/Don't know

Q2. At any time in your adult life, has someone within your household (living with you) ever been deceived by a scammer into losing money?

Yes
No
Don't remember/Don't know

Q3. At any time in your adult life, have you ever been deceived by a scammer into losing money?

Yes (please specify number of times): ____
No
Don't remember/Don't know

Q4. From Jan. 1 through Dec. 31, 2025, were you or another member of your household deceived by a scammer into losing money or providing access to a financial account?

Yes
No
Don't remember/Don't know

The following questions will ask you about the scam you or a member of your household experienced in 2025. If your household (including you) experienced more than one scam in 2025, please think only about the MOST COSTLY scam that affected your household in 2025 when answering the following questions. Do not include other scams.

Q5. Who was deceived into losing money by a scammer? Please think of the primary individual who interacted with the scammer or scam.

Myself
Another person in my household

Q6. In total, how much money was lost to this scam? Please include all money lost. We want to know how much was originally lost, even if the scam victim later got some or all of the money back. If the money lost was in another currency, please provide the total U.S. dollar equivalent.

Endnotes

- 1 Federal Bureau of Investigation. (n.d.). How We Can Help You: Common Frauds and Scams. FBI.gov. <https://www.fbi.gov/how-we-can-help-you/scams-and-safety/common-frauds-and-scams>
- 2 Saad, L. (2023, November 21). Scams: Relatively Common and Anxiety-Inducing for Americans. Gallup News. <https://news.gallup.com/poll/544643/scams-relatively-common-anxiety-inducing-americans.aspx>
- 3 Reports from victims, including platform attributions, were not independently verified.
- 4 Respondents who reported a scam to Gallup but then said that no money was lost are excluded from this count.
- 5 While statistically significant differences between demographic groups exist, demographics are generally a poor predictor of who was or was not a scam victim in 2025, highlighting that scams can affect anyone regardless of demographic background.
- 6 Saad, L. (2023, November 21). Scams: Relatively Common and Anxiety-Inducing for Americans. Gallup News. <https://news.gallup.com/poll/544643/scams-relatively-common-anxiety-inducing-americans.aspx>
- 7 Full survey items are available in the methodology. The estimate of at least \$68 billion also does not count scams that affected teenagers or children, instances where two or more scams affected the same individual in the 2025 calendar year, or scams that participants did not remember or did not want to report to Gallup.
- 8 The FTC's reported losses are a total of all dollars lost to fraud that were reported through the Consumer Sentinel Network in the fiscal year 2025.
- 9 Federal Trade Commission. (2026, March 25). FTC Testifies Before the Joint Economic Committee on Agency's Efforts to Combat Fraud. FTC.gov. <https://www.ftc.gov/news-events/news/press-releases/2026/03/ftc-testifies-joint-economic-committee-agencys-efforts-combat-fraud>
- 10 The Stop Scams-Gallup study estimates that 13% of scams are reported to either the FTC or federal law enforcement. The FTC's Consumer Sentinel Network does receive reports from various other federal agencies, state law enforcement agencies and nongovernmental organizations such as some (but not all) Better Business Bureau chapters.
- 11 This includes scams where the survey respondent themselves was the victim, as well as scams that happened to someone else in the respondent's household.
- 12 \$5,578 is the average of all scams reported to Gallup. It includes scams where the respondent was the victim as well as those where another member of the respondent's household was the victim.
- 13 Using a bootstrap method to account for skew, the 95% confidence interval around the median (\$500) is \$350 to \$500 for all 2025 scams. The 95% confidence interval around the mean (\$5,578) is \$2,487 to \$10,072 for all 2025 scams.
- 14 Board of Governors of the Federal Reserve System. (2025, May). Economic Well-Being of U.S. Households in 2024. <https://www.federalreserve.gov/publications/files/2024-report-economic-well-being-us-households-202505.pdf>
- 15 It was up to the respondent to evaluate whether AI was used in the scam. However, the use of AI may be difficult to evaluate or detect.
- 16 Due to small sample sizes, statistics for other payment methods are not reported.
- 17 Differences noted in the report text are statistically significant unless otherwise noted.
- 18 Saad, L. (2023, November 21). Scams: Relatively Common and Anxiety-Inducing for Americans. Gallup News. <https://news.gallup.com/poll/544643/scams-relatively-common-anxiety-inducing-americans.aspx>
- 19 Federal Trade Commission. (2026, March 25). FTC Testifies Before the Joint Economic Committee on Agency's Efforts to Combat Fraud. FTC.gov. <https://www.ftc.gov/news-events/news/press-releases/2026/03/ftc-testifies-joint-economic-committee-agencys-efforts-combat-fraud>
- 20 Thirteen percent of scams in the Gallup study were reported to either the FTC or the federal government (FBI, IC3). This does not include reports that may have been made to organizations, such as individual state agencies or Better Business Bureau chapters, that also share data with the Consumer Sentinel Network.

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