

# Scroll, Click, Scam: How Social Media Platforms Enable Older Adult Scams

## *Insights from an Online Poll of Older Americans*

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Older Americans face an unprecedented wave of online scams—financially devastating, emotionally traumatic, and increasingly powered by artificial intelligence (AI). To understand their perceptions about scams and explore solutions, the National Council on Aging (NCOA) conducted a national online poll of 750 adults age 55+.

The findings reveal that scams impose emotional, financial, and health burdens, making them not only a consumer protection issue but a public health concern. A significant portion of victims said they do not report scams to law enforcement, indicating that shame, confusion, or lack of trust in systems serve as barriers.

Once respondents learned about social media advertising practices, their opinions on who is most responsible for preventing them shifted dramatically. They expressed strong support for regulatory actions requiring business verification, early warning suspensions, and limits on personalized advertising based on health, religion, race, sexual orientation, or personal hardships.

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### **Finding 1: Digital scam attempts are a near universal experience among older adults.**

Respondents overwhelmingly reported personal experiences with scams such as fake Facebook ads or friend requests from people they do not know, emails proposing investments, tech support texts, and impersonation scams powered by AI.

- **77%** of respondents reported at least one scam attempt in the past year
- **90%** of these individuals encountered scams repeatedly—most often “a few times” (56%) or “monthly or more often” (33%)
- **45%** said they know someone who has been a victim



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## **Finding 2: Scams have significant quality-of-life impacts on older adults.**

Respondents reported a variety of negative consequences due to online scams.

- **30%** shared personal information, which can be used to facilitate fraud
  - **30%** experienced emotional distress (21% reported the distress as severe)
  - **26%** lost money
  - **12%** had physical health impacts
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## **Finding 3: Older adults see themselves and scammers as most responsible for preventing scams.**

Before learning about platform advertising practices, respondents were more likely to place the responsibility of fraud prevention on themselves and scammers than on institutions or industries, and even smaller shares assigned responsibility to banks, payment apps, or internet providers. This reflects a common narrative that individuals are mainly responsible for preventing scams, even though they face sophisticated and persistent fraud tactics.

- **27%** assigned responsibility to individuals
  - **25%** assigned responsibility to the people conducting the scams
  - **22%** assigned responsibility to social media platforms
  - **11%** assigned responsibility to government/law enforcement
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## **Finding 4: Most older adults do not know that social media platforms profit from scams.**

Over half of respondents (51%) were initially unaware that platforms like Meta profit from scams or misleading ads. Once they learned about evidence<sup>i,ii,iii</sup> showing platforms may charge suspicious advertisers higher rates and allow numerous complaints for the same ads before acting, perceptions changed dramatically.

- **67%** said platforms are very responsible for online scams
- **17%** said platforms are somewhat responsible
- **13%** said platforms were “not very” or “not at all” responsible

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### **Finding 5: Older adults believe platforms can do more to stop scams.**

After learning about social media advertising practices, respondents' perceptions changed drastically regarding responsibility and what platforms can do to prevent scams. This indicates that transparency about platform incentives fundamentally reshapes public understanding of the problem.

- **91%** said they believe platforms can reduce scam ads more than they currently do
  - **70%** said they believe platforms balance revenue with user protection “not very well” or “not at all well”
  - **48%** chose social media platforms as the most responsible for preventing scams—more than double the number the first time the question was asked
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### **Finding 6: Older adults support systemic reforms.**

Respondents strongly favored proactive, structural interventions, including regulatory and platform level reforms that prevent scams upstream rather than relying on individual vigilance. This suggests that disclosure requirements of ads under review or high-risk scam metric reporting could meaningfully change expectations and accountability.

- **54%** supported requiring business verification before ads run
- **50%** supported suspending advertisers showing early warning signs of scams
- **34%** supported allowing users to opt out of personalized ads
- **28%** supported labeling ads under review
- **20%** supported reducing the number of violations allowed before suspension
- **15%** supported creating a reimbursement fund for victims



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## Finding 7: Scams are underreported among older adults.

Despite the harms, 29% of respondents said they took no action after experiencing a scam. This suggests that shame, confusion, or lack of trust in reporting systems may prevent older adults from seeking help. Among those who did report a scam:

- **37%** contacted their bank
- **34%** told a family member or friend
- **29%** reported to the platform
- **18%** reported to law enforcement
- **13%** contacted the Federal Trade Commission

### The Bottom Line

Older adult respondents overwhelmingly reported personal experiences with scams that had significant negative impacts on their finances and their health. Initially, older respondents saw themselves and scammers as most responsible for preventing digital fraud. Yet, when they heard evidence about social media platform advertising practices, their views shifted dramatically, and the majority expressed support for proactive, structural interventions.

Older adults' voices underscore a critical reframing of this challenge: Scams are not inevitable. They are the predictable outcome of business models that prioritize revenue over safety—choices that can, and must, be changed.

i [www.techtransparencyproject.org/articles/meta-awash-in-deepfake-scam-ads](http://www.techtransparencyproject.org/articles/meta-awash-in-deepfake-scam-ads)

ii [www.reuters.com/investigations/meta-is-earning-fortune-deluge-fraudulent-ads-documents-show-2025-11-06/](http://www.reuters.com/investigations/meta-is-earning-fortune-deluge-fraudulent-ads-documents-show-2025-11-06/)

iii [www.naag.org/press-releases/42-state-and-territory-attorneys-general-urge-meta-to-take-action-against-investment-scam-ads/](http://www.naag.org/press-releases/42-state-and-territory-attorneys-general-urge-meta-to-take-action-against-investment-scam-ads/)