

The Chapman University Survey of American Fears



Key Findings 2026

Chapman University recently completed its 12th annual Chapman University Survey of American Fears (2026). Each wave of the survey focuses on what Americans fear, the potential causes of those fears and the consequences of fear. In addition, the comprehensive survey includes extensive background information about respondents, allowing for examinations of how fears vary by different groups.

Top 10 Fears and Trends

The top ten American fears of 2026 reflect a combination of fears about government, war, loved ones and Artificial Intelligence. "Our top fear remains the same as last year," said Dr. Christopher Bader, Professor of Sociology. "In fact, the fear of corrupt government officials has been the number one fear for the past 11 surveys, with about 61% of Americans reporting being afraid or very afraid this year," Bader added. As Dr. Steven Pfaff, Professor of Sociology, observed, "Our analysis of the data makes it clear that Americans perceive political corruption as commonplace at the federal, state and local levels and across partisan lines. Such widespread fear of corruption reflects a public mood in which people believe that government is being dominated by powerful and resourceful interests at the expense of the American people and in ways that compromise democracy. Concerns about the role that money plays in politics drives much of this."

Turning, to #2 on the list, "It is immediately clear that the recent war with Iran appears to have impacted people's fears," Bader said. Nearly sixty percent (58%) of respondents fear the U.S. becoming involved in another world war and this fear jumped from #6 to #2 in the last year. Fear of biological warfare (#9, 48.2%) and fear of a terrorist attack (#10, 47.3%) entered the top 10 this year with nearly half of Americans being afraid. "These two fears entering the top 10 may also be a sign of the fearful mood of Americans in the wake of the conflict with Iran," argued Bader.

A number of questions related to fears of AI were added to the survey this year and two of them entered the top 10. Over half of Americans (#3, 51.9%) fear that AI could be used to harm the political process and about half (#7, 49.7%) fear that AI will hurt the economy.

"It is clear that people are very concerned about the implications of artificial intelligence," Bader said, "and we expect related fears to become perennial fixtures in our top 10 list in coming years."

Fears about our loved ones are also frequent residents of the top 10 list and the fear that of "people I love becoming seriously" and "people I love dying" remained at #5 (51.8%) and #6 (50.6%) this year. "Fears about our loved ones are continually in our top 10," Professor Bader said.

Rounding out our top 10 list was the fear of an economic or financial collapse (#6, 50.6%) and the fear of the government tracking of personal data (#8, 48.9%).

More Findings from 2026

- The fear of "Iran using nuclear weapons" was at #22 (42.4%)
- The fear of "Climate change impacting where I live" was at #34 (37%)
- The fear of US Immigration & Customs Enforcement (ICE) in my community was at #39 (33.7%)
- The fear of public speaking was at #51 (28.9%)
- The fear that there will be "mass societal unrest if we discovered that extra-terrestrials are real" was at #71 (18.8%)

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TOP 10 FEARS OF 2026



Fear	% of Very Afraid or Afraid	Rank in 2025
1. Corrupt Government Officials	61.1%	1
2. U.S. Becoming Involved in Another World War	58.0%	6 ↑
3. Artificial Intelligence (AI) Harming the Political Process	51.9%	N/A
4. People I Love Becoming Seriously Ill	51.8%	2 ↓
5. People I Love Dying	50.6% (tie)	5
6. Economic/Financial Collapse	50.6% (tie)	3 ↓
7. Artificial Intelligence (AI) Hurting the Economy	49.7%	N/A
8. Government Tracking of Personal Data	48.9%	10 ↑
9. Biological Warfare	48.2%	12 ↑
10. Terrorist Attack	47.3%	15 ↑

Source: Original graph created by Will Basnight '27 and Yasmine Hourie '27, Chapman University Survey of American Fears, 2026

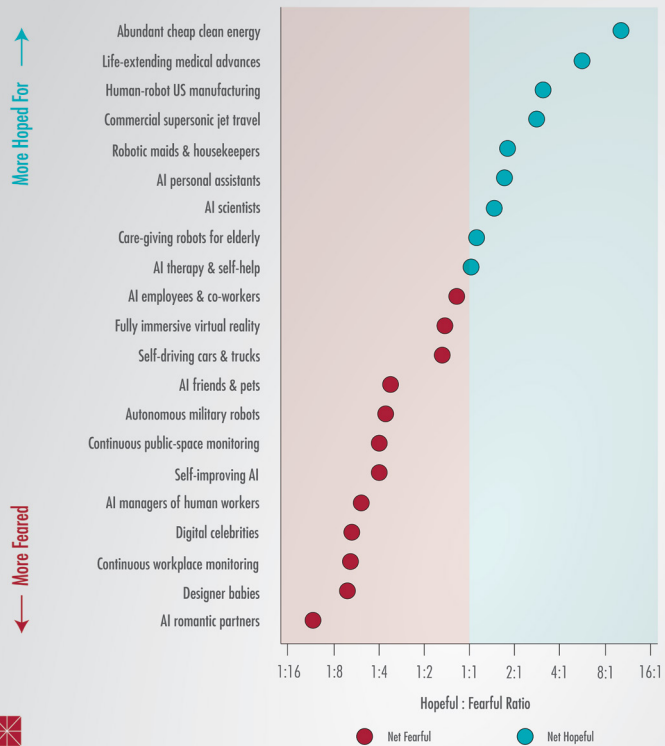
Americans are Fearful of Some Technologies, Hopeful for Others

Many of today's most potent fears are around emerging technologies. But, it's important to remember that technology is also a powerful source of hope. That's why we ask for a list of technologies that may become common in the next decade, "Please indicate whether you are fearful, hopeful, don't believe it will happen, or other/ don't know."

The figure to the right shows the ratio of people who said they were 'hopeful' about each technology to the number who said they were 'fearful'. At the top of the figure, in green, are technologies for which more people are hopeful than fearful. Hopeful technologies are abundant clean energy, life-extension medicine, and human-robot co-manufacturing.

HOPE TO FEAR RATIO FOR 21 EMERGING TECHNOLOGIES

Chapman University Survey of American Fears, Wave 12 (2026), N=1,221



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Each of these three has at least a 3:1 ratio of hopeful to fearful people. At the bottom of the figure, in red, are the most feared technologies. The three most feared technologies are continuous employee monitoring, genetically engineering human babies, and AI romantic partners. Each of these technologies has a greater than 6:1 ratio of fearful to hopeful people.

“Overall, the technologies that people are the most pessimistic about are the ones that would activate disgust responses: i.e., around monitoring, genetic engineering, and AI romantic partners. The technologies people are most optimistic about are the ones that are framed as enhancing human agency, for example, life extension, AI personal assistants, and human-robot co-manufacturing,” said Assistant Professor Seth Benzell, who studies the economics of AI. Paul McClure, a sociologist at the University of Lynchburg who helped work on the survey, agreed. “People hope that technology will improve their lives, not replace the people who make their lives meaningful.”

Health Fears

Americans fear serious illness or death for loved ones more than for themselves. In 2026, 51.8% fear that a loved one would become seriously ill, and 50.6% fear that a loved one would die. These were the fourth- and fifth-most common fears overall. No other health-related item ranked in the top 10.

Fears about one's own health were less common. Overall, 40.5% fear becoming seriously ill, and 30.3% fear dying. Fear for a loved one exceeded fear for oneself by 11.3 percentage points for serious illness and 20.3 points for death.

Concern for loved ones declined from 2025 but remains high. Fear that a loved one would become seriously ill fell from 58.9% to 51.8%, while fear that a loved one would die fell from 55.3% to 50.6%. Even so, about half of Americans report each fear.

Fears about one's own health followed a different pattern. Across 11 surveys conducted from 2015 through 2026, fear of serious illness and fear of death both increased. Fear of death rose across population groups. Changes in population composition also contributed to the rise in fear of serious illness.

Health insurance was a related but distinct concern. In 2026, the survey asked for the first time whether respondents feared losing insurance when they needed medical care. More than one-third of Americans (36.4%) say they are afraid or very afraid. Although this item did not rank in the top 10, fear of losing insurance and fear of high medical bills (44.1%) point to concern about keeping coverage and paying for care.

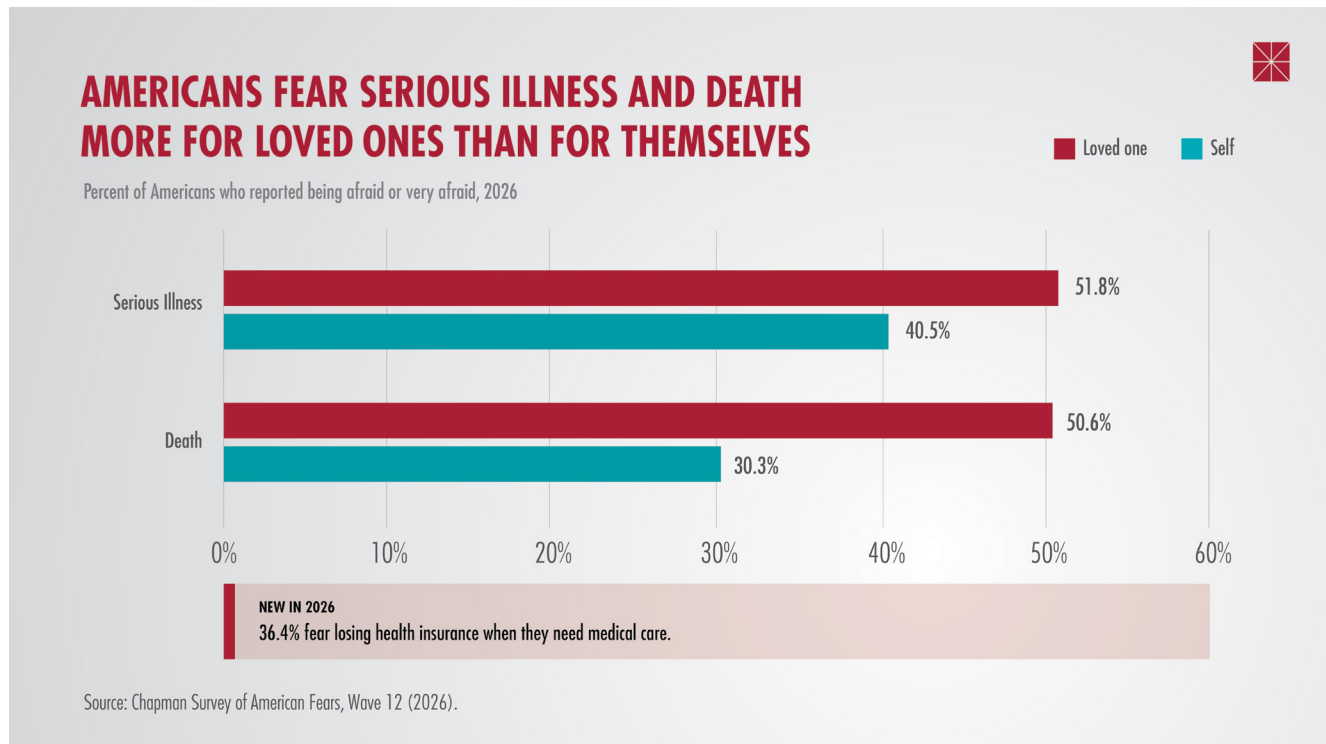
“Health fears reach beyond the self. About half of Americans fear that someone they love will become seriously ill or die. When it comes to these fears, people worry more about those they love than about themselves,” said Ashley Wendell Kranjac, Associate Professor of Sociology at Chapman University.

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Figure 1. Percent of Americans afraid or very afraid of serious illness and death affecting loved ones and themselves, 2026



Fear of Crime, Risk, and Behavioral Responses

Given spikes in crime during the pandemic followed by recent declines in violent crime nationally and across most major U.S. cities, we added a series of questions on fears and risks about crime in one's neighborhood and city. We also probed how both fear and assessments of risk shape behavioral responses.

Fear of Crime

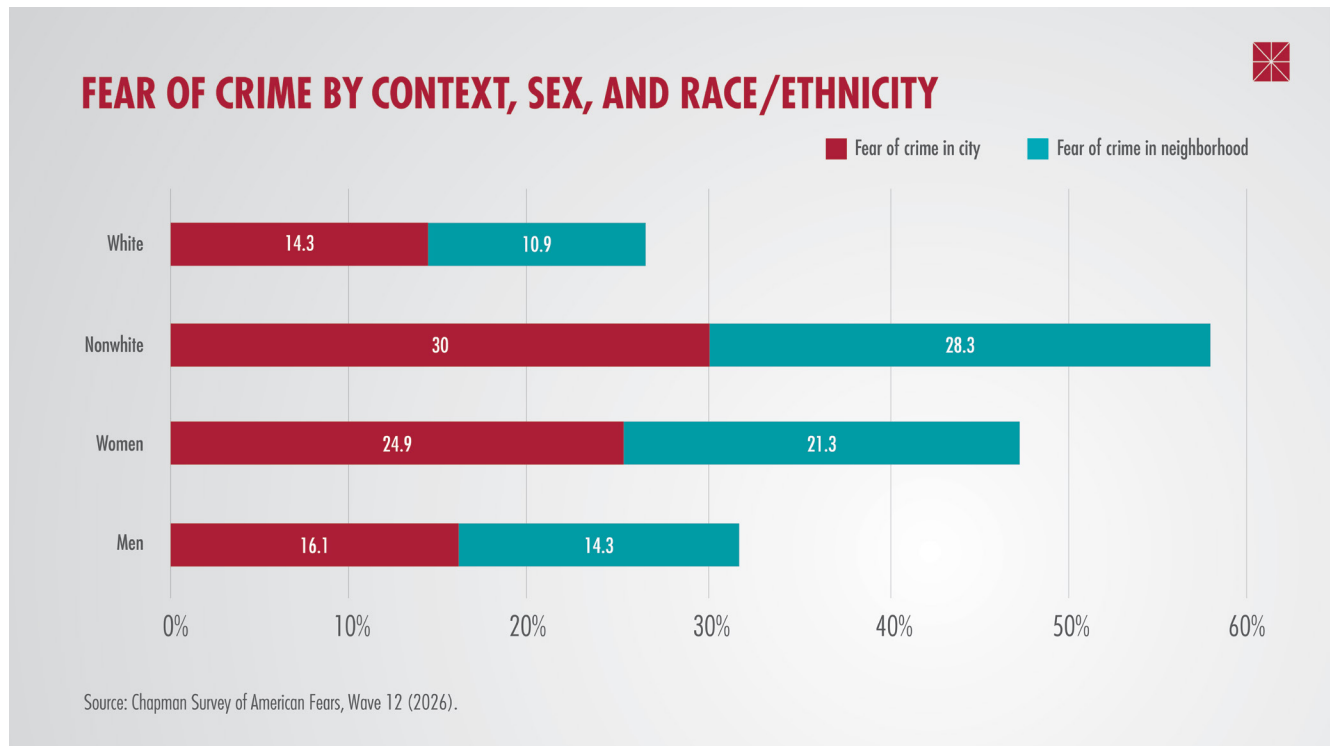
Americans fear crime in their city (20.6%) more than crime in their neighborhood (17.8%) with women and nonwhites reporting higher levels of both, consistent with previous research about differential vulnerability. Women reported greater fear in their city (24.9% vs. 16.0%) and neighborhood (21.3% vs. 14.2%) than men. Racial/ethnic minorities reported significantly higher fear of crime in their city (30% vs. 14.2%) and neighborhood (28.1% vs. 11%) than whites. Interestingly, higher levels of fear were associated with accidents/busy intersections at 25.3% than crime in either their city or neighborhood. Other neighborhood conditions – uneven sidewalk and accidents/busy intersections—have similar sex and racial/ethnic differences to fear of crime. Fear of crime in one's city or neighborhood pales in comparison to the top three fears including corrupt government officials (61.1%), U.S. becoming involved in another world war (58%) and AI harming the political process (51.9%). Yet, fear of crime is related to perceptions of risk and has implications for behavior.

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Figure 1. Percent of Americans afraid or very afraid of fear of crime in the city or neighborhood, 2026



Perceived risks

When asked about how likely they would be a victim of a particular crime, differences remain between men and women in most (but not all) cases. Women reported significantly higher perceived likelihood of being a victim of assault, sexual assault, and robbery. Perceived risk of theft and hate/crimes was similar for men and women, but the data show significant racial patterns with nonwhite reporting higher likelihood of both crimes. In all cases respondents reported higher fear of crime than perceived victimization, so in many ways people's fears are disproportionate (higher) relative to their own assessments of risk. While perceived likelihood of victimization increases fear for both men and women, there is a significant gender gap. Assessments of risk increases fear to a much greater extent for women for all crime types surveyed. For example, women are much more likely to be very afraid of crime in their neighborhood if they think being a victim of robbery is very likely compared to men (43.8% vs. 14.3%).

Behavioral responses to fear of crime

Staying informed about crime was the number one response to being afraid of crime. Four of the top five behavioral responses to fear of crime were the same for men and women.

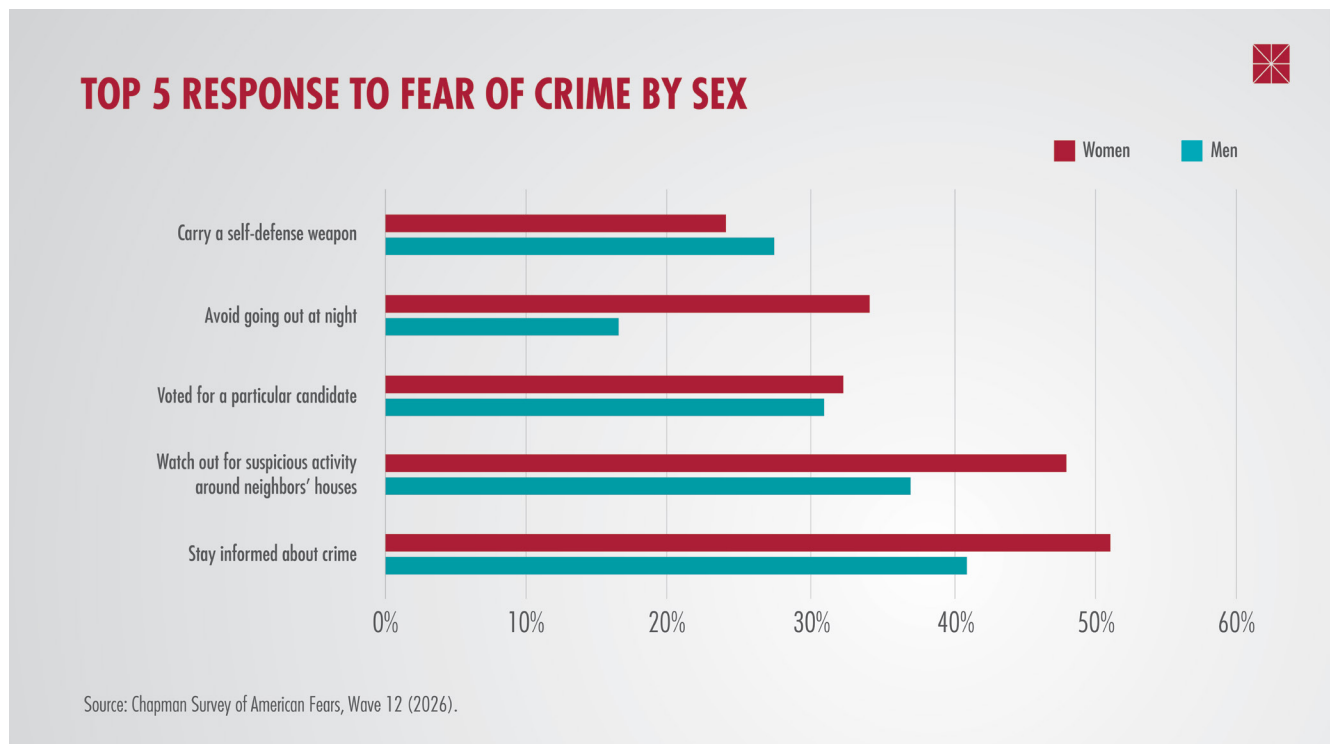
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Yet the extent of behavioral changes was significantly greater for women, including being more likely to avoid going out at night, alone, exercising in their neighborhood, and socializing with neighbors. Carrying a self-defense weapon and took a self-defense course were the only responses greater for men. In response to fear of crime, almost half of the Americans surveyed have installed security systems in their home and slightly over 50% have added outside and/or automatic lighting with no significant difference between women and men.

Figure 2. Percent of Americans who always or often do any of the following things in response to fear of crime, 2026



“Americans are moderately fearful of crime in their cities and neighborhoods. Fear of crime is driven in part by perceived risk of victimization, with clear socio-demographic differences. Overall fear of crime is overshadowed by other fears—both profound and mundane—but people worried about crime alter their behavior, especially women.” said Karen A. Snedker, Associate Professor of Sociology at Chapman University.

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Support for Democracy

The 12th wave of the Fear Survey included a series of questions designed to measure Americans' support for democratic norms. For example, respondents were asked whether they supported constitutional checks on presidential authority, whether journalists should be free to report on government decision making, and whether public officials should face legal consequences for official misconduct.

Two key findings stand out. First, Republicans were generally less supportive of democratic norms than Democrats. Second, younger respondents (regardless of party affiliation) were less supportive of democratic norms than older respondents.

When asked whether the President should "be free to work on the country's problems without paying attention to what Congress and the courts say," 79 percent of Democrats answered that such an arrangement would be "harmful" to American democracy. In contrast, only 39 percent of Republicans agreed that removing constitutional limits on presidential authority would be harmful. Similarly, while 80 percent of Democrats said that protecting journalists' access to government information was essential to maintaining a strong democracy, only 50 percent of Republicans agreed with this statement.

There were also stark differences across age groups. When asked about presidential authority, 65 percent of respondents over the age of 60 said that removing existing limits on presidential power would be "harmful" to American democracy. However, only 45 percent of respondents under the age of 30 agreed that presidential power should be limited by the courts and Congress.

Although young Democrats were more supportive of limiting presidential authority than young Republicans, there were significant age splits within both parties, with older respondents consistently more supportive of democratic norms. While 90 percent of Democrats over the age of 60 opposed unlimited presidential authority, only 60 percent of Democrats under 30 agreed. Similarly, while 42 percent of Republicans over the age of 29 opposed unlimited presidential authority, only 19 percent of Republicans in the 18-29 age range agreed.

Fear of AI Deep Dive

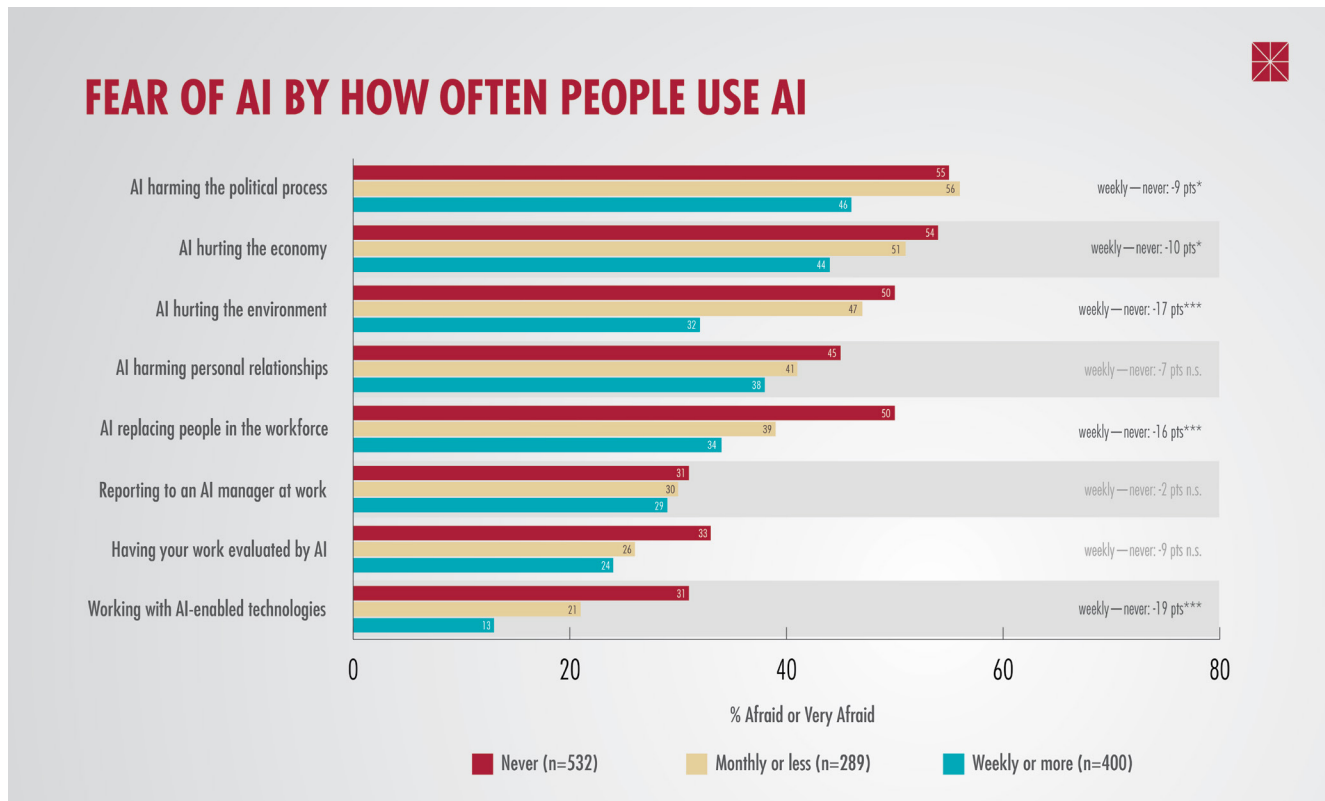
One focus of this year's survey was fear of AI technology in particular. The top AI-related fear is that AI will harm the political process, ranked 3rd overall, followed by AI hurting the economy at 7th overall. Less feared aspects of AI are the use of AI in workplaces and in replacing workers. "These results show that people's fears around AI are much more diffuse than just being about automation hurting jobs," says Assistant Professor Seth Benzell, who studies the economics of AI.

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Three factors that influence how fearful people are of AI are their personal use of AI, their political orientation, and their education level. The figures below show how the share of people afraid of AI varies by these splits. Note: the final three questions in each figure allow for a “this doesn’t apply to me” option, as not everyone is employed or in a situation where these personal AI work fears are relevant.



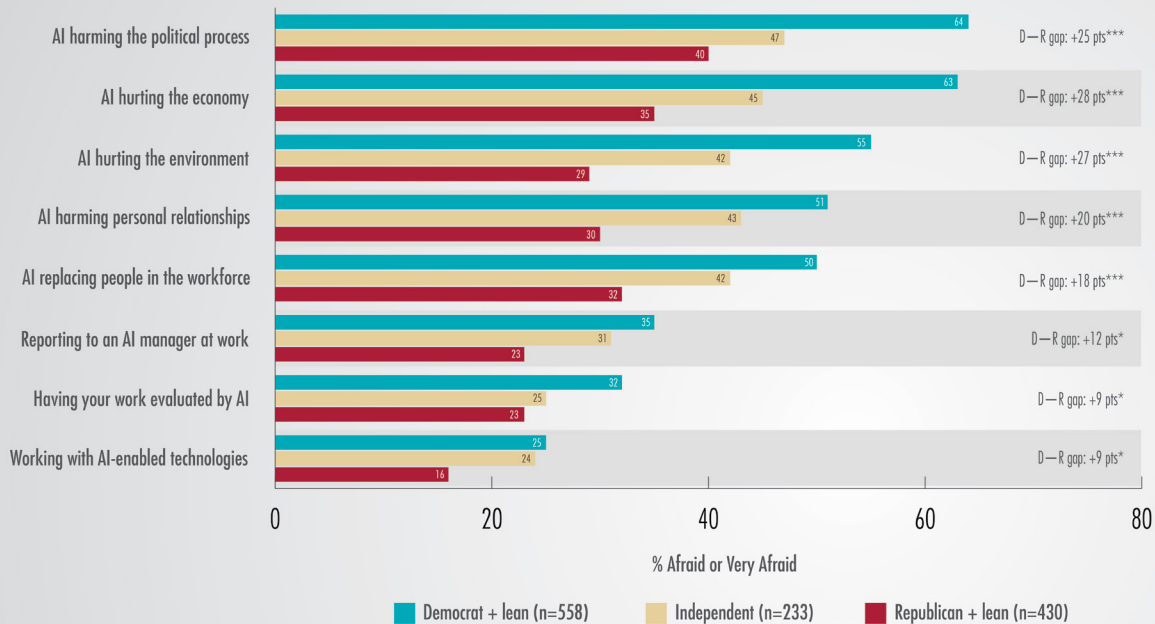
The figure above shows that people who use AI more often are significantly less likely to be afraid of AI. 32% of people who use AI at least weekly are afraid of it hurting the environment, and 46% are afraid of it harming the political process. Contrast this to those who never use AI, for whom 50% are worried about it hurting the environment, and 55% are afraid of it harming the political process. People who use AI weekly or more often are much less afraid of using AI at work than those who don’t use AI (19 percentage points fewer are afraid), but those who use AI frequently are similarly afraid to non-users of reporting to an AI manager (only 2 percentage points fewer are afraid). “These results provide a dose of optimism about what the future of AI fear may be; AI usage is growing rapidly, and familiarity with AI tools is associated with lower fear, so perhaps fears of AI will reduce over time,” Seth Benzell speculates.

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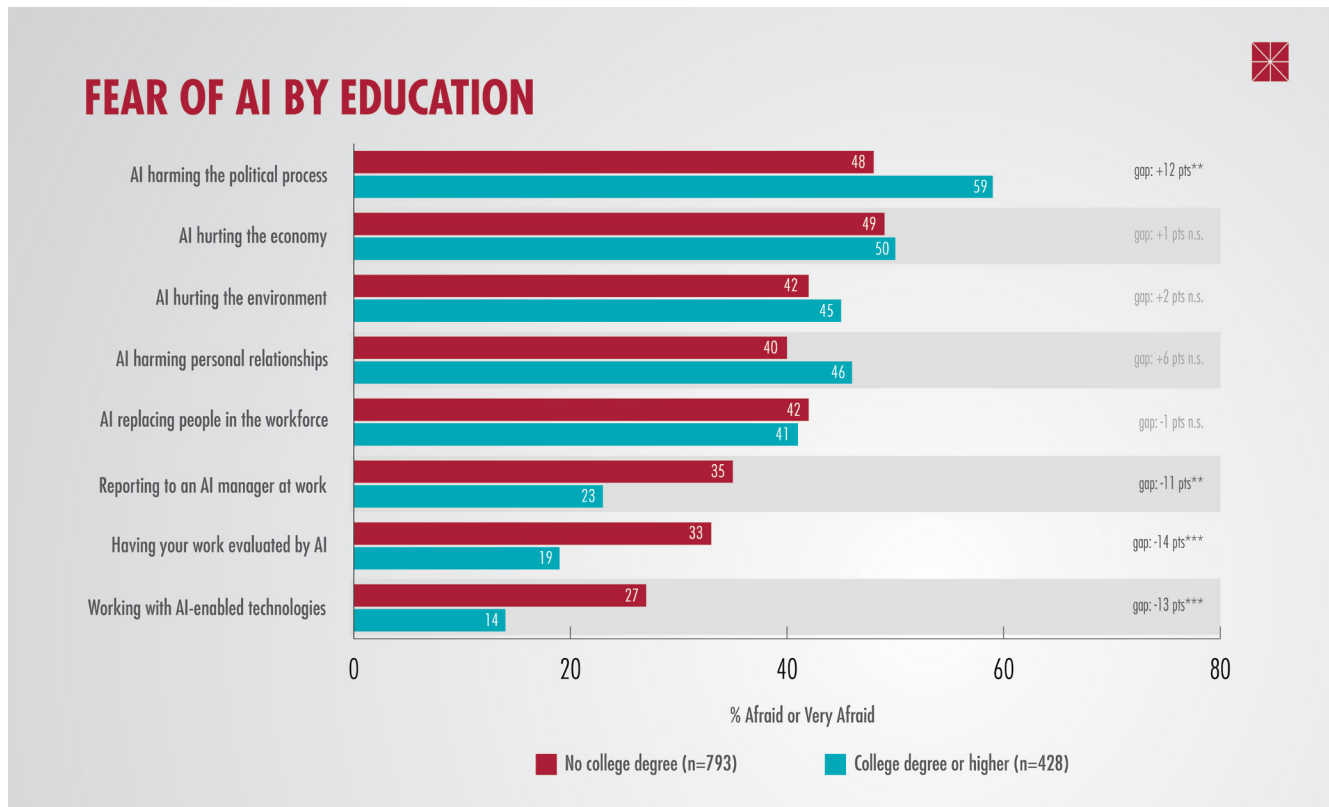
FEAR OF AI BY POLITICAL ORIENTATION



Splitting by political party, one clear trend is that Democrats and those who lean Democratic are much more fearful of AI's effect on society and workplaces than Republicans and those who lean Republican. The difference is largest for AI hurting the economy (28 percentage point difference) and AI hurting the environment (27 percentage point difference). While a majority of Democrats are afraid of AI harming the political process (64%), only 40% of Republicans are. "The fact that Republicans are much less fearful than Democrats about AI may have something to do with the generally gung-ho approach of the current presidential administration to AI," added Seth Benzell.

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The final figure splits the sample by whether the respondent has a college degree. Interestingly, college-educated individuals are significantly more likely to worry about AI's effect on the political process, but significantly less likely to worry about AI in their personal work situation. A minority of those lacking college degrees (48 percent) are worried about AI in politics, while a significant majority of the college-educated (59 percent) are. When it comes to working with AI-enabled technologies at work, the gap is even larger: nearly twice as many non-college-educated people (27%) are worried about it as degree-holders (14%).

Methodology

NORC fielded the 2026 Chapman University Survey of American Fears using its AmeriSpeak® Panel, a probability-based panel designed to represent the U.S. household population. The survey was self-administered online in English between April 7 and April 21, 2026, with 1,221 completed interviews. The margin error is ± 3.79 . For more details, see the full report on our website.