What People Want to Know About Bitcoin

WHAT THE RESEARCH FOUND

Between March and June 2026, Neighborhood Bitcoin conducted two national surveys and eight focus groups through the Cygnal Polling Firm to understand how everyday Americans think about Bitcoin.

Most people had heard of Bitcoin but didn't know how to engage with it in a way that felt safe and accessible. When we asked what would actually help them, they were specific:

- Their five biggest concerns addressed directly: financial control, safety (proven performance), security, access, and ease of use.

- Honest answers to five common misconceptions: that it's a scam, that there's no safety net, that it's too risky, that it's the same as other cryptocurrencies, and that it's not real money.

- Clear, simple step-by-step guides and tools about how to buy, hold, and use Bitcoin.

One finding stood out: many people are already skeptical of the current financial system, but that skepticism doesn't automatically translate into trust in Bitcoin. People told us they wanted to build their own working understanding of the Bitcoin system so they can comfortably make decisions about when and how to buy, hold, and use Bitcoin for themselves.

THE RESEARCH CLIFF NOTES:

WHAT PEOPLE SAID WAS HELPFUL:

- Hearing real personal experience, not a pitch
- Understanding it's about ownership and control
- Honest acknowledgment of risk
- First steps that felt safe, simple, and doable
- Having their actual concerns answered

WHAT PEOPLE SAID GOT IN THE WAY:

- Evangelizing or pitching the generic merits of Bitcoin
- Promises of future gains or "get-rich-quick" framing
- Jargon before they asked for it
- The phrase "digital gold"
- Any suggestion that Bitcoin is FDIC insured

THE BOTTOM LINE:

People asked for their concerns to be taken seriously and for a first step that feels safe and doable. That's the education this resource exists to provide.

Source: Neighborhood Bitcoin Research & Education, “A National Research & Messaging Summary” (Cygnal fieldwork, March–June 2026).

How to Use This Toolkit

Everything in this toolkit is built on the research. Each piece answers a question or concern people actually raised, in the plain language they said worked.

WHAT'S INSIDE:

- Message copy that people said made them more interested in learning about Bitcoin. Ready to use in written communication and social content.
- Story content that answers the common misconceptions, sized for Instagram stories.
- Messages formatted for social sharing as stories, reels, or carousel-style posts.

A NOTE BEFORE YOU SHARE

These aren't scripts. They're the answers people said they were looking for. The goal stays the same throughout: help people build their own working understanding of Bitcoin so they can decide for themselves.

CONTENT AND MESSAGES

Content & Messages

CONTROL

- Bitcoin is freedom money. It's the only money you truly own and control - no bank, no government, no middleman can freeze it, inflate it, or take it from you.
- For the first time in history, ordinary people can hold wealth that no one else has power over.
- You don't have to go all-in. Plenty of people treat it like any other part of their savings - putting in what they're comfortable with and adjusting from there.
- You decide how much is right for you, even if that's just $10 to start.

SAFETY & PROVEN PERFORMANCE

- Volatility is vitality - it's what economists expect from something still becoming a major global asset.
- Every Bitcoin holder who has held for four years has come out ahead, without exception.
- People who buy and hold through the ups and downs have come out ahead every time - even more than the stock market.

SECURITY

- When you buy Bitcoin through a major U.S. brokerage, it's protected by the same security and compliance rules as the rest of your portfolio.
- Clear federal rules and major financial regulations are in place to protect investors from fraud and theft.
- Major pension funds, Fortune 500 companies, and the largest banks in the world now hold Bitcoin on their balance sheets.
- The institutions managing Americans' retirement savings are already using it.

ACCESS / EASE OF USE

- People who bought Bitcoin at least four years ago are staying way ahead of inflation. The longer you wait, the more inflation eats away at your savings.
- When you buy through major brokerages like Fidelity and Charles Schwab, you get the same customer service you already rely on. Real people, real phone numbers, real help.
- Purchasing Bitcoin directly through an exchange is simpler than most people think.
- There are straightforward, step-by-step guides that walk you through exactly how to buy it, store it safely, and cash out whenever you're ready.

Common Objections

OBJECTION: "CRYPTO IS FULL OF SCAMS."

- Crypto scams are real, but involve exchanges (which can function like banks) or scammers, not Bitcoin itself.
- When you buy through a major US brokerage, it's covered by the same security and compliance rules that protect investors from fraud and theft.

OBJECTION: "THERE'S NO FDIC. NO SAFETY NET."

- You're right - Bitcoin isn't FDIC-insured. So what safety does it have?
- When you buy through a major brokerage, the same federal security and compliance rules that protect your other investments protect your Bitcoin investment against fraud and theft.

OBJECTION: "IT'S TOO RISKY."

- Bitcoin's price swings can be significant. But that means they can also work in your favor.
- Everyone who has held Bitcoin for four years has come out ahead, without exception.
- You can always start small: with even just $10.

OBJECTION: "IT'S NOT REAL MONEY."

- Bitcoin is real and can be used as money or an investment.
- Just ask the major pension funds, Fortune 500 companies, and the largest banks in the world who hold Bitcoin on their balance sheets.

OBJECTION: "BITCOIN IS THE SAME AS OTHER CRYPTO."

- No, it's not. Bitcoin isn't a company or a startup coin.
- It's the only money you truly own and control - no bank, no government, no middleman can freeze it, inflate it, or take it from you.
- That separates it from all other cryptocurrencies.