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A NATIONAL STUDY

The Evergreen.ai *Financial Decisions Study* 2026

The Information Gap in America's Major Money Decisions

What Americans know before they act, where they turn for answers, and what they put off heading into year-end 2026. A national survey of U.S. adults aged 25 to 75 who share responsibility for their household's financial decisions.

FOREWORD

What Americans don't know is likely costing them

Each day, millions of Americans make financial decisions that can follow them for decades. Many make them alone.

I have spent my career building tools designed to put financial capabilities once reserved for professionals in ordinary hands: tax preparation at TurboTax, account visibility at Personal Capital, and most recently financial planning and advice at Evergreen.ai. Each time, the lesson was the same. Money decisions are hard for a simple reason: the information people need often arrives too late, or never arrives at all.

That is why we commissioned this study. This summer we asked more than 3,000 Americans about the money decisions in front of them; nearly 2,000 of those responses cleared our quality screening, and they are the basis for what follows. We wanted to measure the gap between the decisions Americans make and the understanding they bring to them: what they know before they act, where they turn for answers, and what they put off when the answers are hard to find.

Two findings in this report frame the moment we are in. Americans who have access to professional advice report deciding with more information. And nearly half of Americans are now asking AI tools about their money, many of them acting on what they hear. People are not waiting for the advice gap to close on its own. They are reaching for whatever answers they can get. The question that matters now is whether the tools they are reaching for are built to deserve that trust.

The findings in this report speak for themselves. My hope is that they start a conversation about closing that gap.

Good financial advice shouldn't require wealth to access.



Bill Harris

Founder and CEO, Evergreen.ai

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MAJOR FINDINGS

What the data shows

Americans are making major financial decisions without the math; many are asking AI for answers and often acting on them unverified; and what they do not understand, they put off. Each finding below stands alone. Together they describe a confidence gap that tracks access to advice.

1 **26.6% of Americans who made a major financial decision in the past 12 months where taxes were relevant say they did not calculate the tax impact before deciding, or are not sure they knew it. Only 33.1% calculated it in detail.**

2 **48.4% of Americans say they asked an AI chatbot a question about their money in the past 12 months. Among those who did and answered the follow-up, 28.7% say they acted on the answer without checking it against another source.**

3 **Americans who currently work with a financial advisor are nearly three times as likely to act on an unverified AI answer as those without one: 41.9% versus 14.4%.**

4 **42.4% of Americans say they have never tried to calculate how much money they will need to retire. Among those who expect to retire within 15 years, one in three still hasn't run the number.**

What the data shows (continued)

5 **88.5% of Americans say they put off at least one financial task in the past 12 months longer than they think they should have. Among them, 53.5% cite an understanding barrier such as not knowing where to start, rather than a lack of time.**

6 **The tax blind spot more than doubles down the wealth ladder: 18.0% among households with $100,000 or more in investable assets, 43.5% among households below that threshold.**

7 **47.6% of Americans say they had never heard of donor-advised funds before taking this survey. Even among people who donated to charity in the past 12 months, the figure is 41.9%.**

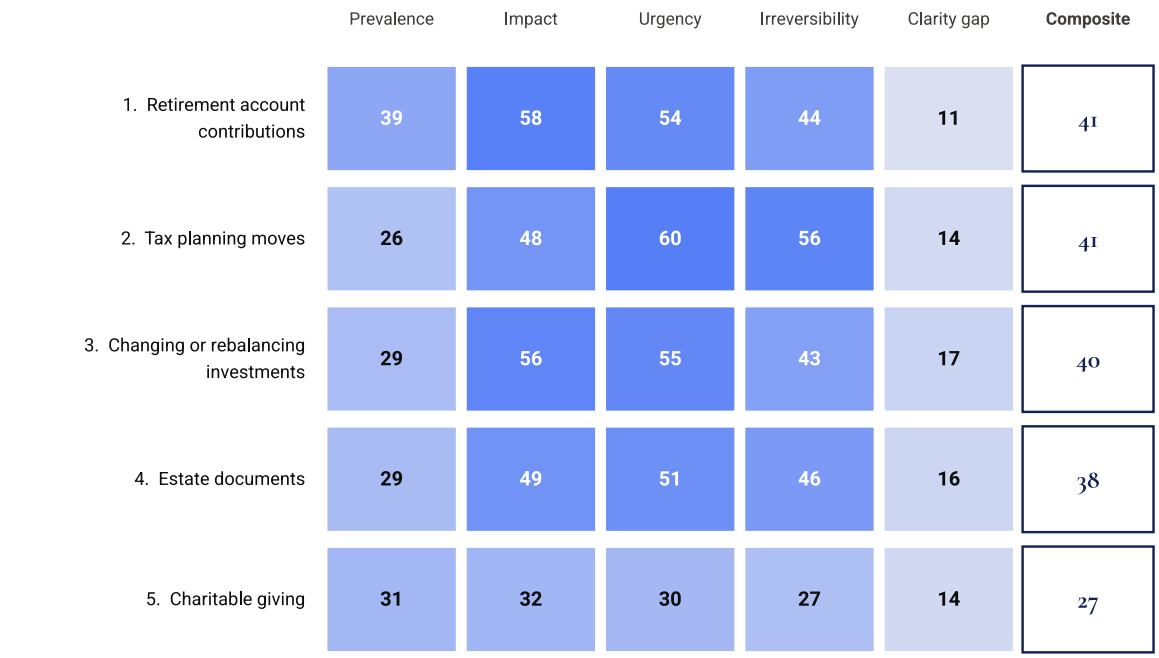
8 **59.8% of Americans do not currently work with a professional financial advisor. Those without one are three times as likely to say they are not confident about their finances heading into year-end: 31.7% versus 10.7%.**

THE YEAR-END DECISION MATRIX

The year-end decisions with the most at stake, and the least action

Five year-end decision areas, scored on how many Americans face them, what is at stake, how urgent they feel, how hard a mistake is to undo, and how unclear the right action is.

Retirement contributions rank as the highest-stakes year-end decision



Source: The Evergreen.ai Financial Decisions Study, 2026 (3,097 U.S. adults surveyed; 1,981 analyzed after quality screening)

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Five 0-100 scores per decision area; composite rank is the mean of the five. Scoring rule registered before fielding.

The Decision Priority Index combines five measures: how many people face each decision, how much they say is at stake, how urgent it feels, how hard a mistake is to undo, and how unsure people are about what to do. Each area gets a score from 0 to 100. We set the scoring rule before the survey went into the field. Retirement contributions rank first on the composite, driven by the highest stakes score.

Tax planning is a close second with a different profile: the highest urgency and irreversibility scores of any area, but the second-lowest prevalence, at 26.2% planning to act. High stakes and real urgency, but little action and little confidence: that is the pattern this report keeps finding, and the sections that follow walk through it decision by decision.

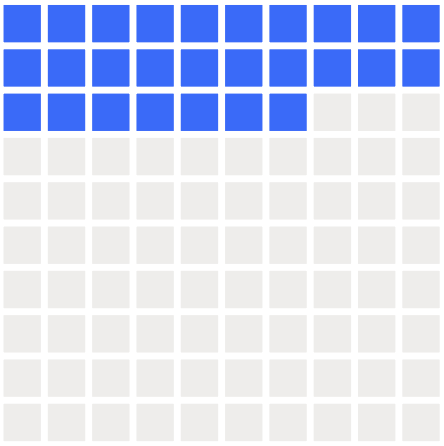
THE TAX BLIND SPOT

One in four decided without the tax math

Roughly one in four Americans who made a tax-relevant major decision say they acted without knowing what it would mean for their taxes.

About a quarter of Americans decided without knowing the tax impact

Respondents who say they made a tax-relevant major financial decision in the past 12 months



27

out of 100

say they made the decision without calculating the tax impact, or are not sure they knew it

Source: The Evergreen.ai Financial Decisions Study, 2026 (3,097 U.S. adults surveyed; 1,981 analyzed after quality screening)

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Among respondents who say they made a major financial decision in the past 12 months where taxes were relevant, 26.6% say they did not calculate the tax impact before deciding, or are not sure they knew it. The stakes are not lost on respondents: asked which year-end decision feels most urgent, respondents put tax planning moves first, at 34.6%. Americans know taxes matter. A quarter of them went ahead without ever calculating what the decision would mean for their taxes.

The pattern is national. Even in the eleven jurisdictions with the highest top state income-tax rates, where an unexamined decision can carry a larger bill, 22.9% decided without the math, against 28.2% everywhere else. Geography changes the size of the tax stakes; it barely changes the odds that anyone checked them.

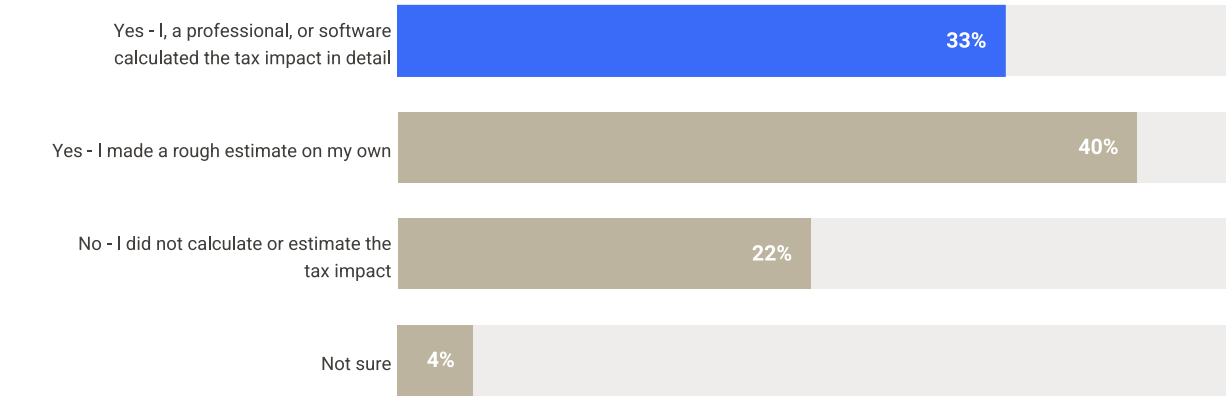
THE TAX BLIND SPOT

And most of the rest were guessing

Only one in three checked the tax impact of their largest decision in detail. The largest group made a rough guess on their own.

Only a third calculated the tax impact of their largest decision in detail

How respondents checked the tax impact of their largest decision of the past 12 months



Source: The Evergreen.ai Financial Decisions Study, 2026 (3,097 U.S. adults surveyed; 1,981 analyzed after quality screening)

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The headline number understates the picture. Among Americans who made a tax-relevant major decision, 33.1% say they, a professional, or software calculated the tax impact in detail. The single largest group, 40.3%, made a rough estimate on their own, and the remaining 26.6% did no math at all or are not sure they knew the impact. Put differently: two in three Americans made their largest financial decision of the year with, at best, a rough guess at the tax consequences.

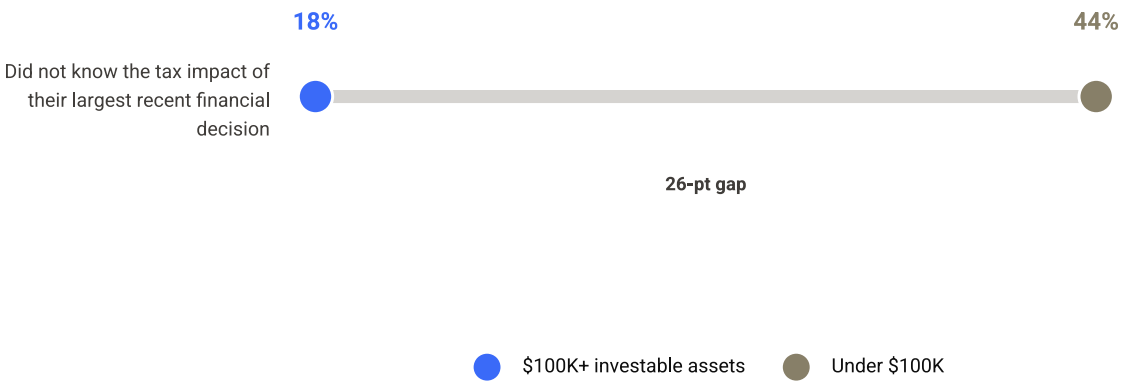
The Decision Matrix sharpens the point: tax planning scores highest of the five decision areas on both urgency and irreversibility, yet ranks second-lowest on prevalence, with 26.2% planning tax moves before December 31. Respondents describe a decision they consider pressing and hard to unwind. The math most of them bring to it is a rough guess.

THE TAX BLIND SPOT

Wider down the wealth ladder

Households below $100,000 in investable assets are more than twice as likely to decide without the tax math.

Americans with under $100K in assets are far more likely to skip the tax math



Source: The Evergreen.ai Financial Decisions Study, 2026 (3,097 U.S. adults surveyed; 1,981 analyzed after quality screening)

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Among households reporting $100,000 or more in investable assets, 18.0% say they did not know the tax impact of their largest recent decision. Below that threshold, the figure is 43.5%, more than double. The households with the least room for an expensive surprise are the most likely to be surprised.

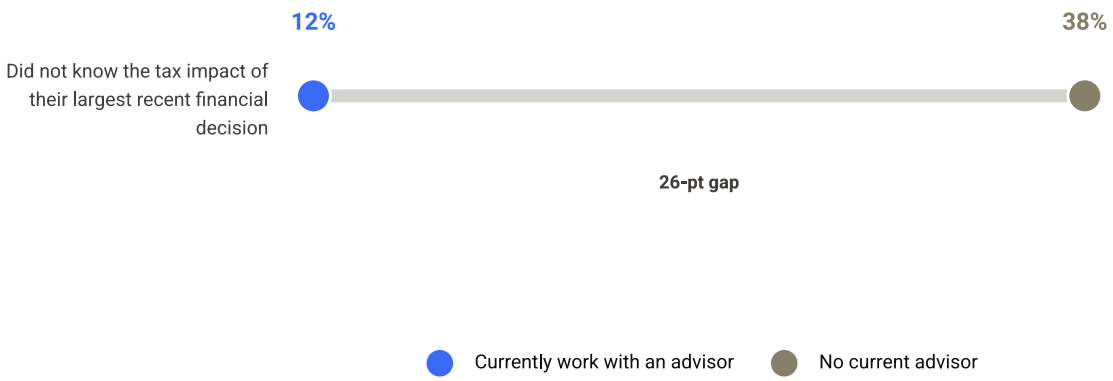
The direction of the gap matters as much as the size. A surprise tax bill that is an inconvenience for a household with substantial assets can be a crisis for one without them. And the households below the line are also the least likely to have help: 83.4% of Americans with under $100,000 in investable assets have no current financial advisor, versus 44.9% above that line.

THE TAX BLIND SPOT

Advice travels with the tax math

Americans who work with a financial advisor are far less likely to report deciding blind.

Americans without an advisor are about three times as likely to skip the tax math



Source: The Evergreen.ai Financial Decisions Study, 2026 (3,097 U.S. adults surveyed; 1,981 analyzed after quality screening) evergreen.ai

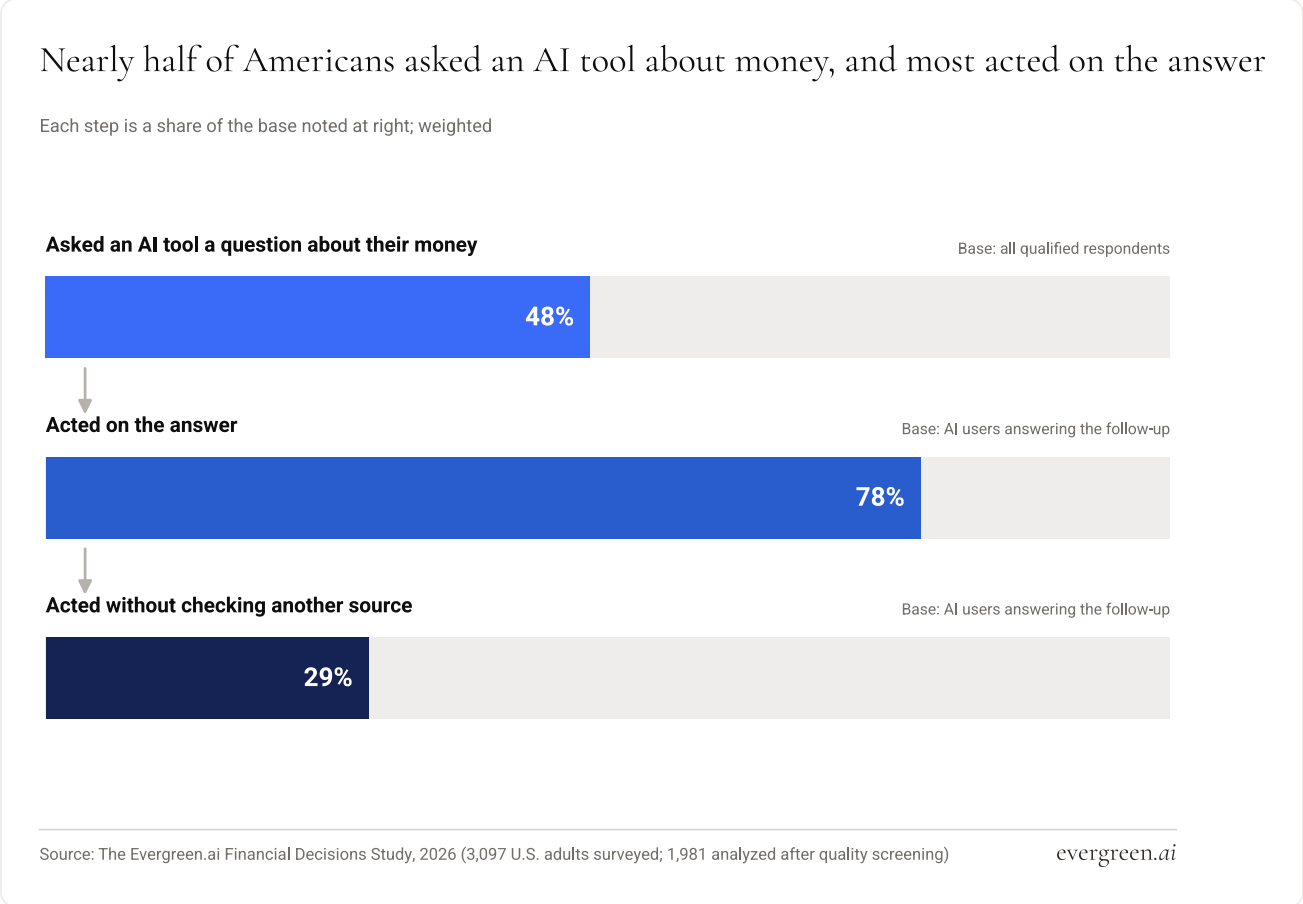
12.3% of respondents who currently work with a financial advisor say they did not know the tax impact of their largest recent decision. Among those without a current advisor, the figure is 37.7%. This is an association, not proof that advice causes the difference: people who seek advice differ in many ways from people who do not. But the pattern is consistent across this report, and 59.8% of Americans are on the unadvised side of it.

It also frames the question the next section answers. If six in ten Americans are not getting the tax math from a professional, where do they turn when a money question arrives? For many, the answer is a chatbot.

AI AND MONEY

Nearly half of America is asking AI about money

Nearly one in two Americans say they asked an AI tool about their money in the past year, and most who asked went on to act.



48.4% of respondents say they asked an AI chatbot or assistant a question about their money in the past 12 months. Among AI users who answered the follow-up, 77.8% say they acted on the answer, and 28.7% say they acted without checking it against another source or a professional. AI has become a mainstream channel for financial questions, and a meaningful share of users act on it without a second check.

Adoption is broad but uneven: 57.5% of households with $100,000 or more in investable assets have asked AI about their money, versus 34.0% below that line. What is being adopted is not a gadget but a source of financial guidance, and the follow-up questions in this section measure the habit that matters most: whether anyone checks the answers.

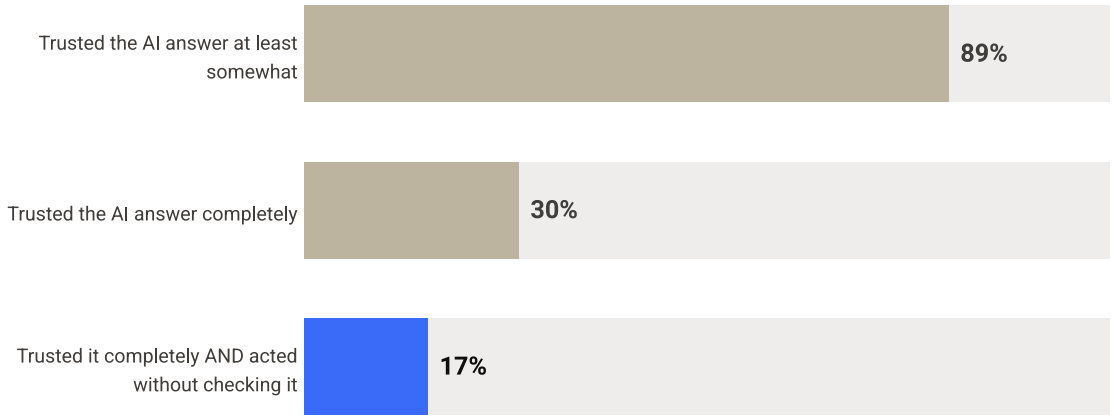
AI AND MONEY

Trust runs ahead of verification

Nine in ten AI users say they trusted the answer. One in six trusted it completely and acted on it unchecked.

Nine in ten AI users trusted the answer they got about their money

Share of AI users answering the trust and follow-up questions



Source: The Evergreen.ai Financial Decisions Study, 2026 (3,097 U.S. adults surveyed; 1,981 analyzed after quality screening)

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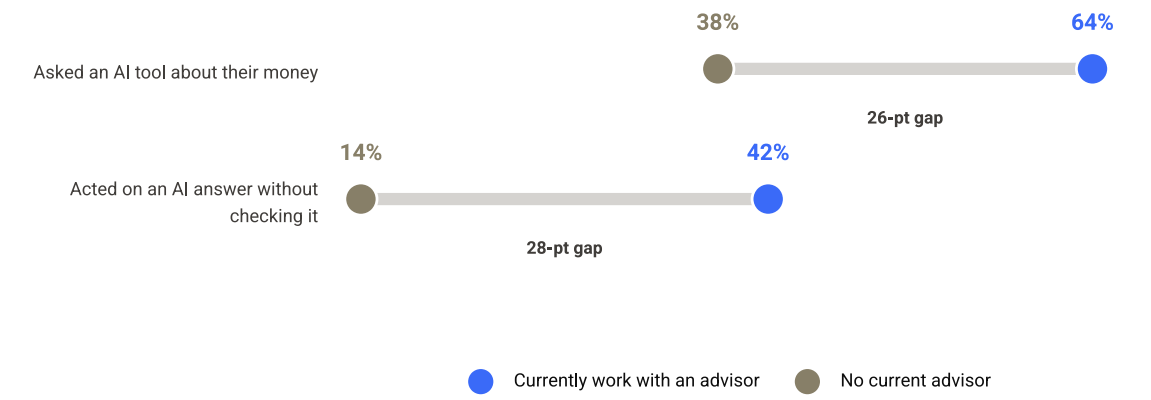
89.3% of AI users say they trusted the answer to their most recent money question at least somewhat, and 29.7% say they trusted it completely. Combining the two follow-ups, 17.1% of AI users say they trusted the answer completely and acted on it without checking it against any other source. Whatever one thinks of the answers themselves, the verification habit lags well behind adoption.

The compound figure is the one to watch. Trusting an answer completely and acting on it without any check describes roughly one in six AI users. Verification is much of the difference between treating AI as a starting point and treating it as the final word. A meaningful minority has already crossed that line.

The advisor paradox

The Americans most likely to lean on AI, and to act on it unchecked, are the ones who already have professional advice.

Advised Americans are more likely to ask AI about money, and to act on it unchecked



Source: The Evergreen.ai Financial Decisions Study, 2026 (3,097 U.S. adults surveyed; 1,981 analyzed after quality screening) evergreen.ai

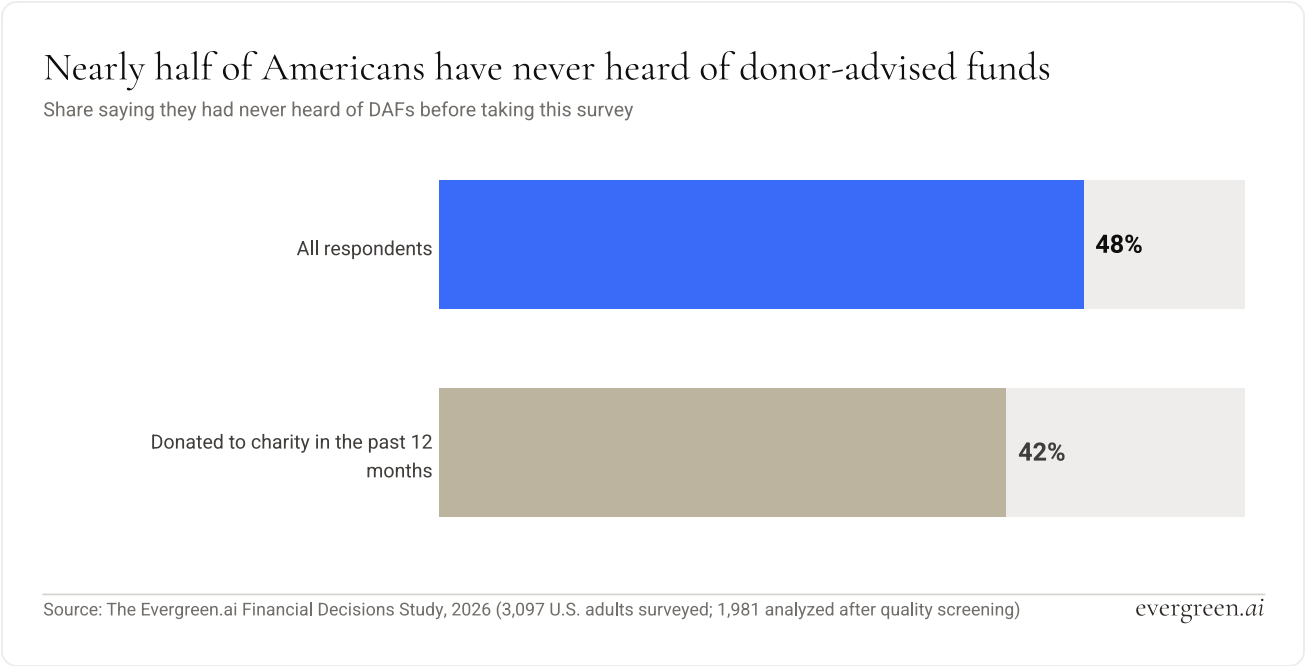
63.8% of respondents who currently work with a financial advisor say they asked an AI tool about their money, versus 38.5% of those without one. The gap widens on the riskier behavior: 41.9% of advised AI users say they acted on an answer without checking it, nearly three times the 14.4% among the unadvised. AI users as a group were also far less likely to report the tax blind spot, 15.4% versus 41.6%, though AI users skew wealthier and more advised, so the comparison describes who they are, not what AI did for them.

One plausible reading is comfort: people accustomed to seeking advice seek it everywhere, and treat AI as one more voice at the table. Whatever the mechanism, the group most exposed to unverified AI guidance is not the one conventional wisdom expects. The next section moves to a domain where the awareness gap is even wider: charitable giving.

THE AMERICAN GIVER

The vehicle four in ten donors haven't met

Nearly half of Americans, and four in ten active donors, say they had never heard of donor-advised funds.



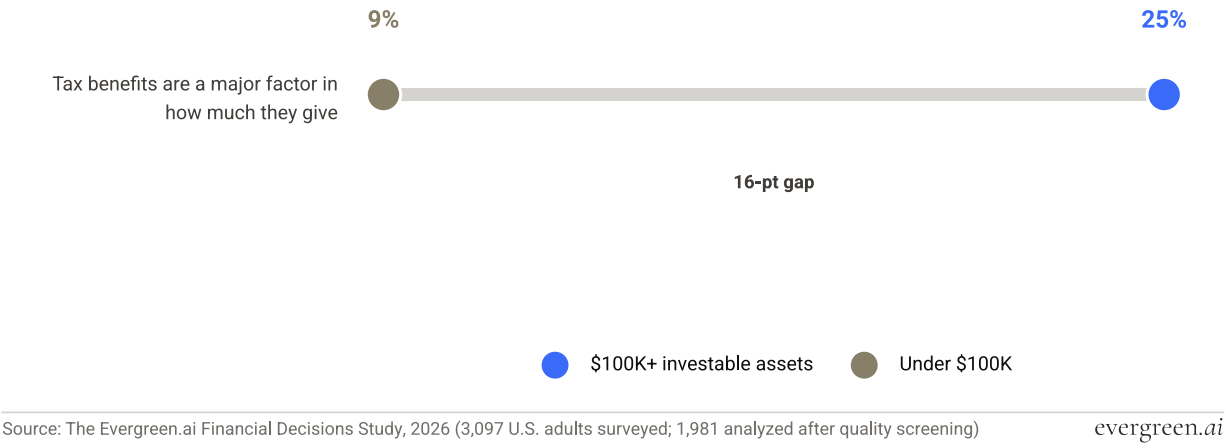
47.6% of all respondents say they had never heard of donor-advised funds before taking this survey. Among respondents who donated to charity in the past 12 months, 41.9% say the same. Donor-advised funds are among the fastest-growing giving vehicles in American philanthropy, and many of the people they were built for have not been introduced.

Wealth narrows the gap but does not close it: among households with $100,000 or more in investable assets, 39.9% had still never heard of the vehicle, against 59.9% below that line. This is not a gap at the margins of the giving public. It includes the donors with the most to give, and often the most to gain from giving deliberately.

Tax-smart giving is a wealth story

Affluent donors are nearly three times as likely to factor taxes into how much they give.

Wealthier households are about three times as likely to factor taxes into giving



Source: The Evergreen.ai Financial Decisions Study, 2026 (3,097 U.S. adults surveyed; 1,981 analyzed after quality screening)

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Among donors with $100,000 or more in investable assets, 25.3% say tax benefits are a major factor in how much they give. Below that threshold, the figure is 8.9%. The awareness gaps compound it: 45.4% of all respondents say they were not aware that donating appreciated investments directly to charity is even an option, and 79.2% of donors say they do not plan their giving in advance for the year. The tools of tax-smart giving exist; awareness of them is concentrated where the wealth already is.

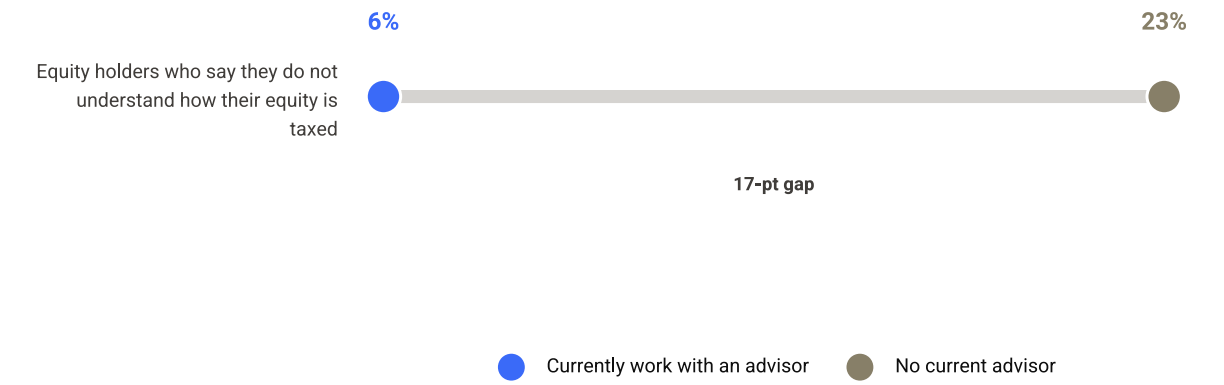
Notice what the gap is not: it is not generosity. Giving is widespread across the asset spectrum in this sample. What differs by wealth is the planning around the gift, the awareness of the vehicles, and the tax treatment of the result. The same shape appears in the most technical corner of household wealth, where the next section goes: equity compensation.

EQUITY COMPENSATION

Confusion where the money is

Four in ten Americans hold employer equity. The ones without an advisor are far more likely to say they don't understand how it's taxed.

Equity tax confusion is far higher among holders without an advisor



Source: The Evergreen.ai Financial Decisions Study, 2026 (3,097 U.S. adults surveyed; 1,981 analyzed after quality screening)

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39.8% of respondents report holding some form of employer stock or equity compensation, and 24.8% say a single company's stock makes up a large share of their portfolio, rising to 34.2% among affluent households. Among equity holders, 13.9% say they do not understand how their equity is taxed. The advice gap shows up here too: 22.8% of unadvised equity holders report not understanding the taxation, versus 6.3% of those with an advisor. These are self-assessments; they measure what people say about their own understanding, which likely understates the gap.

When four in ten respondents hold employer equity and one in seven equity holders cannot explain how it is taxed, the blind spot is not an edge case. It may also be self-perpetuating: 12.4% of Americans say they put off deciding what to do with employer stock longer than they should have. What people do when the next step is unclear is the subject of the final section: they wait.

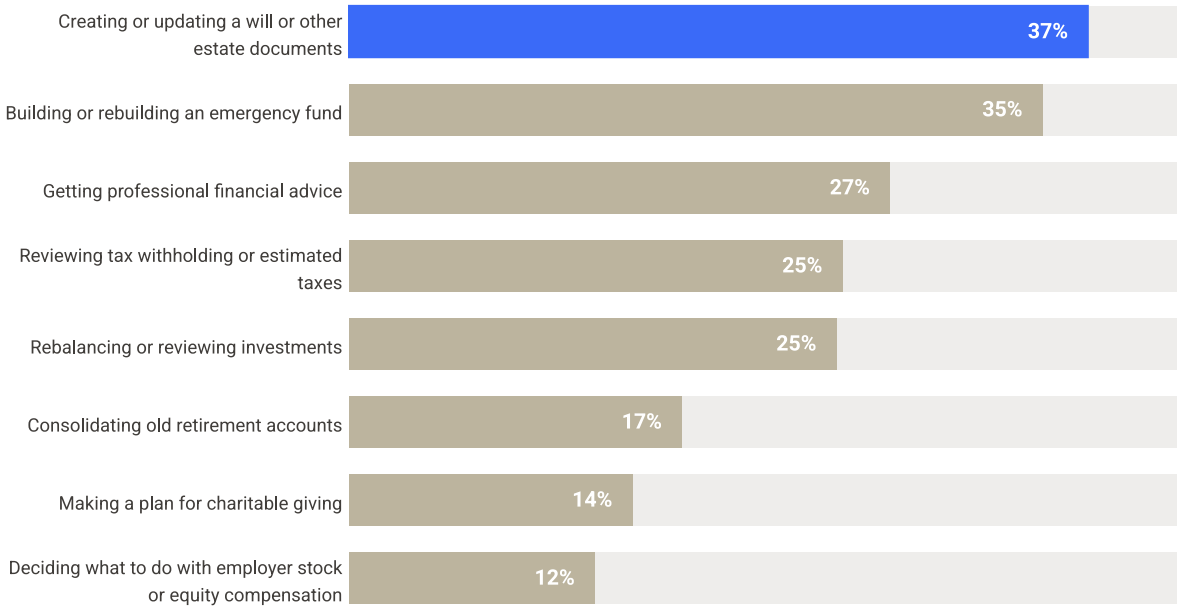
PUTTING IT OFF

The to-do list Americans admit to

Nearly nine in ten Americans say they put off at least one financial task longer than they should have in the past year.

Estate documents top the list of tasks Americans put off

Share of respondents putting off each task in the past 12 months; multiple selections allowed



Source: The Evergreen.ai Financial Decisions Study, 2026 (3,097 U.S. adults surveyed; 1,981 analyzed after quality screening)

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88.5% of respondents say they put off at least one financial task in the past 12 months longer than they think they should have. Estate documents top the list at 37.3%, and the delay shows up in outcomes: 22.4% of Americans have none of the basic estate documents in place. Building an emergency fund follows at 35.0%, and 27.3% say the thing they put off was getting professional financial advice itself.

The list has a signature: the tasks most put off are the ones without a deadline. A will, an emergency fund, a first conversation with an advisor never come due on a particular date, so they lose each week to whatever does. Even the near-deadline items are not immune: 24.9% put off reviewing their tax withholding, the same domain respondents rank most urgent. The next page asks the question behind this list: why.

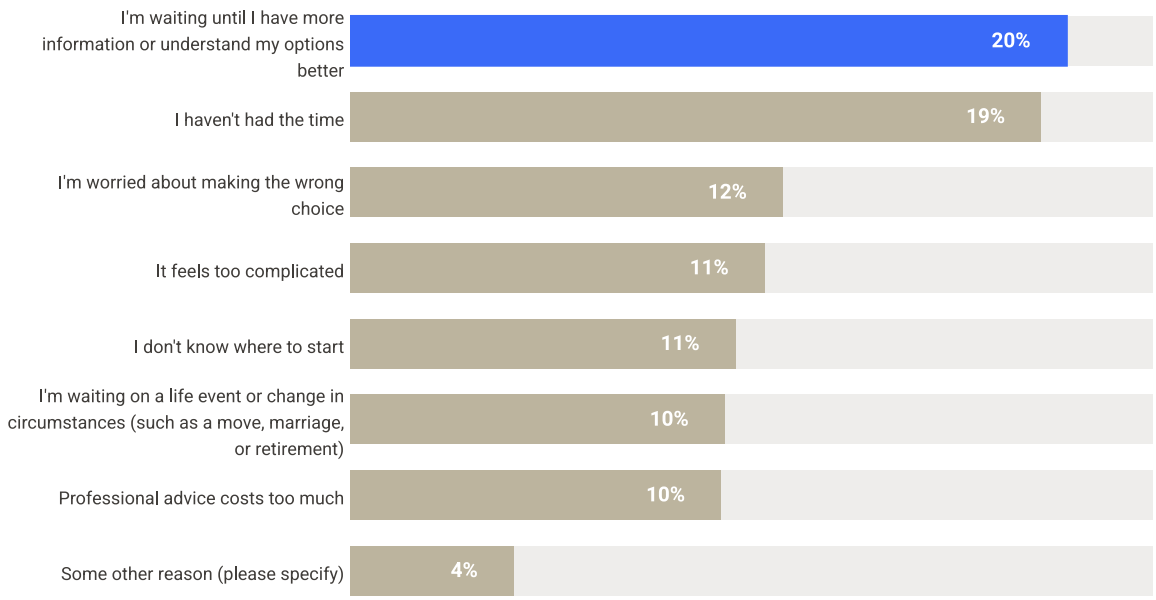
PUTTING IT OFF

It isn't about time

Among Americans postponing a financial task, understanding barriers outweigh time by nearly three to one.

Waiting for more information is the top reason financial tasks stay undone

Main reason, among respondents who put off at least one task



Source: The Evergreen.ai Financial Decisions Study, 2026 (3,097 U.S. adults surveyed; 1,981 analyzed after quality screening)

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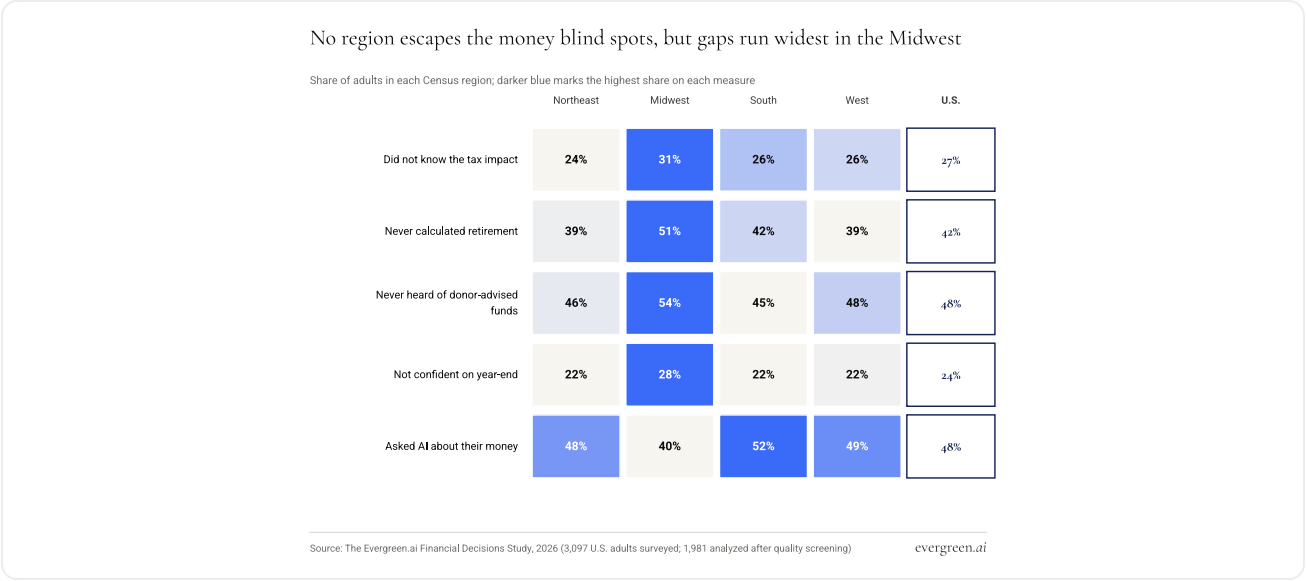
Asked the main reason their most important postponed task is still undone, 19.0% of postponers say they haven't had the time. But 53.5% cite an understanding barrier: waiting until they understand their options better (19.7%), worry about making the wrong choice (11.9%), it feels too complicated (11.4%), or not knowing where to start (10.6%). Another 10.2% say professional advice costs too much. The understanding-barrier share is essentially identical above and below the $100,000 asset line. Money does not appear to buy clarity.

It is a finding worth sitting with: the barrier Americans name is not motivation or discipline, and mostly not money. It is understanding, and it is essentially identical up and down the wealth ladder. A to-do list stalled on comprehension rarely clears on its own. It tends to clear when the question gets answered, which is why the report closes on who has someone to ask.

ACROSS THE COUNTRY

A national blind spot with a regional epicenter

Each information gap in this report runs widest in the same place. The Midwest leads all four regions on deciding without the tax math, skipping the retirement number, and never having heard of donor-advised funds, and it is the least confident region heading into year-end.



In the Midwest, 50.7% of adults have never calculated what retirement will require, the only region where that share crosses half, against 38.8% in the West. 30.7% of Midwesterners who made a tax-relevant major decision did not know its tax impact, 53.5% have never heard of donor-advised funds, and 28.1% are not confident about their year-end decisions, each the highest of any region. The Midwest is also the region least likely to have asked an AI tool about money, at 39.9% against 52.5% in the South. The pattern is consistent: the region checking the fewest numbers is also the least sure of its answers. Notably, the gap does not track tax rates. In the eleven jurisdictions with the highest top state income-tax rates, 22.9% decided without the math, versus 28.2% everywhere else.

The coasts tell the opposite story, and California, the one state with a large enough sample for individual reporting, leads it. 56.5% of Californians asked an AI tool about their money in the past 12 months, the highest anywhere and eight points above the 48.4% national rate. Californians are also the most likely to have given to charity (74.6% against 68.4% nationally) and the most likely to have a financial advisor, with 51.6% reporting none against 59.8% nationally. But the AI shift on the coasts comes with its own blind spot: in the West, 38.6% of AI users acted on an answer without verifying it first, the highest of any region that clears our reporting floor and ten points above the national 28.7%.

Regions follow U.S. Census Bureau definitions. Northeast: CT, ME, MA, NH, RI, VT, NJ, NY, PA. Midwest: IL, IN, MI, OH, WI, IA, KS, MN, MO, NE, ND, SD. South: DE, FL, GA, MD, NC, SC, VA, WV, DC, AL, KY, MS, TN, AR, LA, OK, TX. West: AZ, CO, ID, MT, NV, NM, UT, WY, AK, CA, HI, OR, WA. The eleven jurisdictions with the highest top state income-tax rates: CA, HI, NY, NJ, OR, MN, MA, VT, WI, ME, DC.

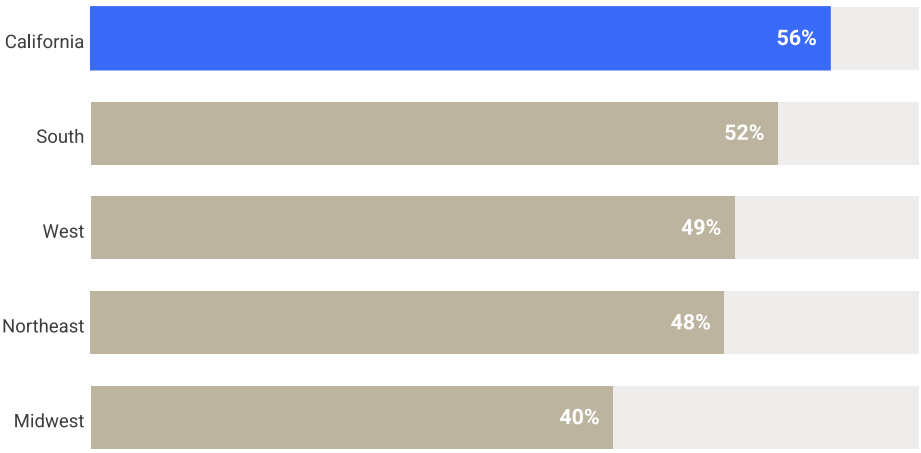
ACROSS THE COUNTRY

The AI money shift has a geography

Asking AI about money is now common in all four regions, but adoption runs South and West while the Midwest holds back. The regional spread on AI is nearly twice as wide as the spread on the tax blind spot.

Southerners and Californians are the most likely to ask AI about money

Share who asked an AI tool about their money in the past 12 months, by Census region and for California



Source: The Evergreen.ai Financial Decisions Study, 2026 (3,097 U.S. adults surveyed; 1,981 analyzed after quality screening)

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52.5% of Southerners asked an AI tool about their money in the past 12 months, with the West close behind at 49.2% and the Northeast at 48.4%. The Midwest trails at 39.9%, a 12.6-point gap to the South that makes AI adoption the most regionally divided behavior this survey measured. California sits above them all at 56.5%, and the pattern echoes the access story from the previous page: the region slowest to ask AI is the same one deciding with the least information overall.

Adoption is only half the regional story. Among AI users, 38.6% in the West acted on an answer without checking another source first, against 25.3% in the South and 28.7% nationally. The Northeast and Midwest samples on that follow-up are too small to report reliably, so we do not report them. Where the data does clear the bar, the reading is consistent: the places where AI adoption is highest are also the places most likely to skip verification.

Regions follow U.S. Census Bureau definitions; the states in each region are listed on the previous page. California is part of the West, so West figures include California residents.

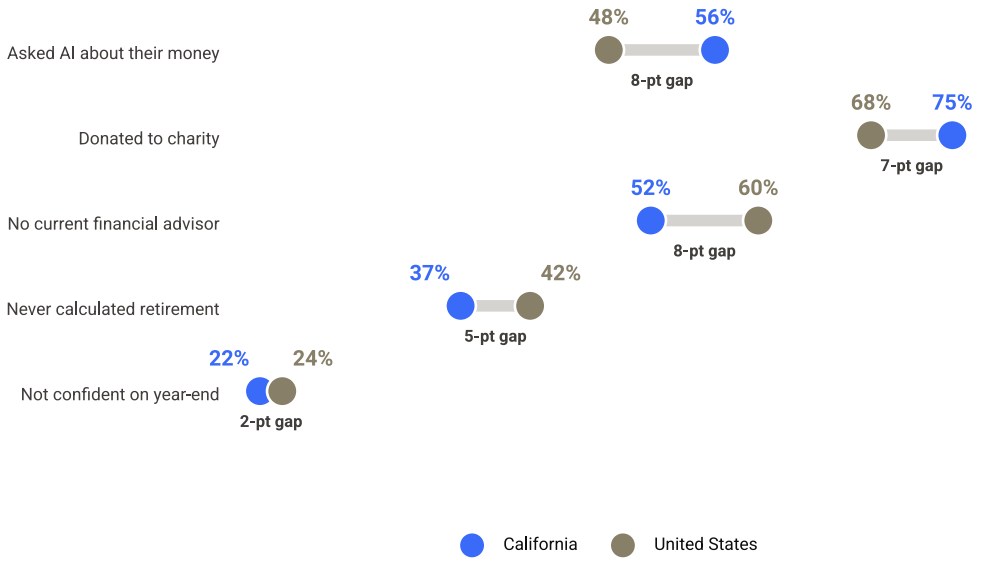
ACROSS THE COUNTRY

California is furthest into the AI money era

The one state large enough in this sample for individual reporting is ahead of the national pace on nearly all of it: AI adoption, charitable giving, and access to advice.

Californians are more likely than Americans overall to ask AI about money and to donate

Share of adults, California (n=248) versus all U.S. adults



Source: The Evergreen.ai Financial Decisions Study, 2026 (3,097 U.S. adults surveyed; 1,981 analyzed after quality screening)

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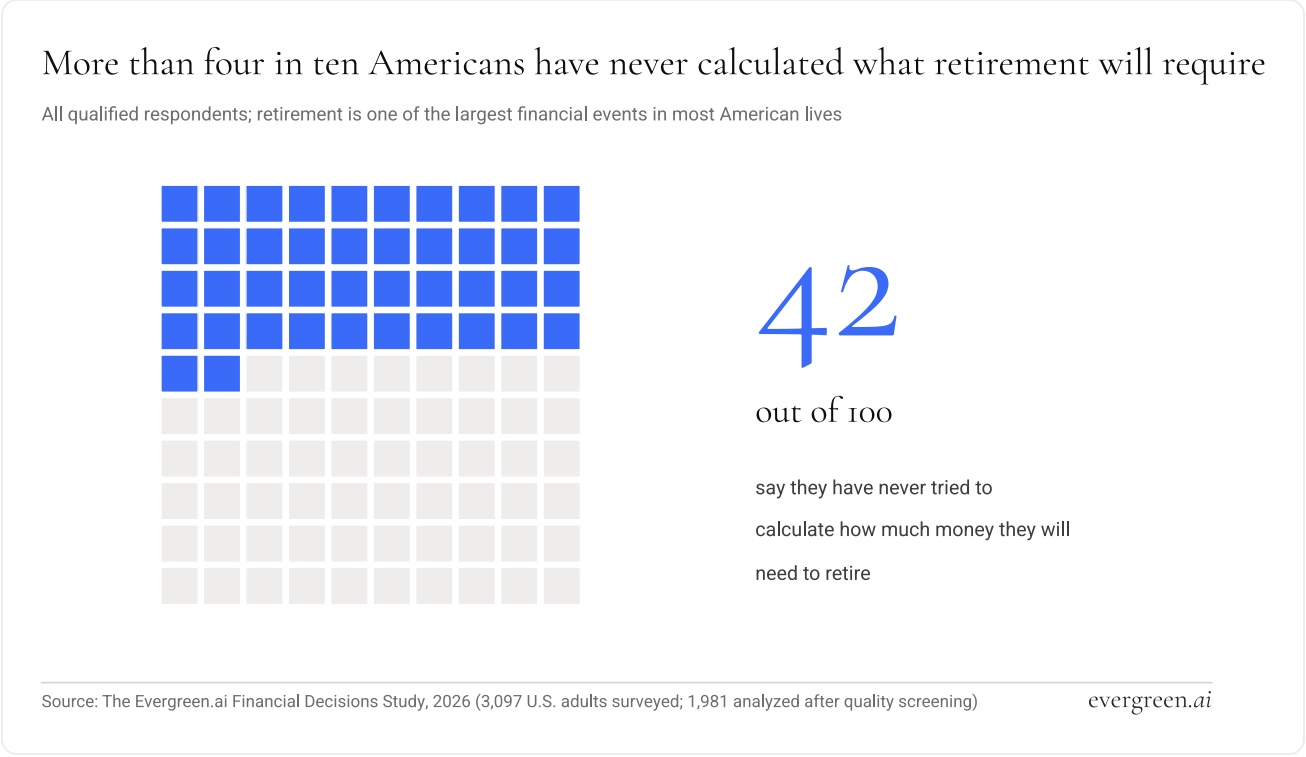
56.5% of Californians asked an AI tool about their money in the past 12 months, eight points above the 48.4% national rate and the highest share anywhere in this survey. Californians are also more likely to have donated to charity (74.6% against 68.4% nationally) and more likely to have a financial advisor, with 51.6% reporting no current advisor against 59.8% nationally. Fewer Californians have skipped the retirement math (37.1% never calculated it, against 42.4% nationally), and slightly fewer report low confidence heading into year-end.

California's edge has limits. 87.9% of Californians put off at least one financial task in the past 12 months, statistically indistinguishable from the 88.5% national rate: procrastination does not respect state lines. And one note of discipline: California's sample (n=248) clears this study's reporting floor for the statistics above, but its subsample on the flagship tax question does not, so we make no California-specific claim about the tax blind spot.

THE CONFIDENCE GAP

The number four in ten never ran

More than four in ten Americans have never tried to calculate what retirement will cost them.



42.4% of respondents say they have never tried to calculate how much money they will need to retire, and neither has 32.9% of those who expect to retire within 15 years. The advice gap is at its widest here: 56.8% of Americans without a current advisor have never run the number, versus 19.9% of those with one. Retirement is one of the largest financial events in most American lives, and for a large minority it remains an unexamined guess.

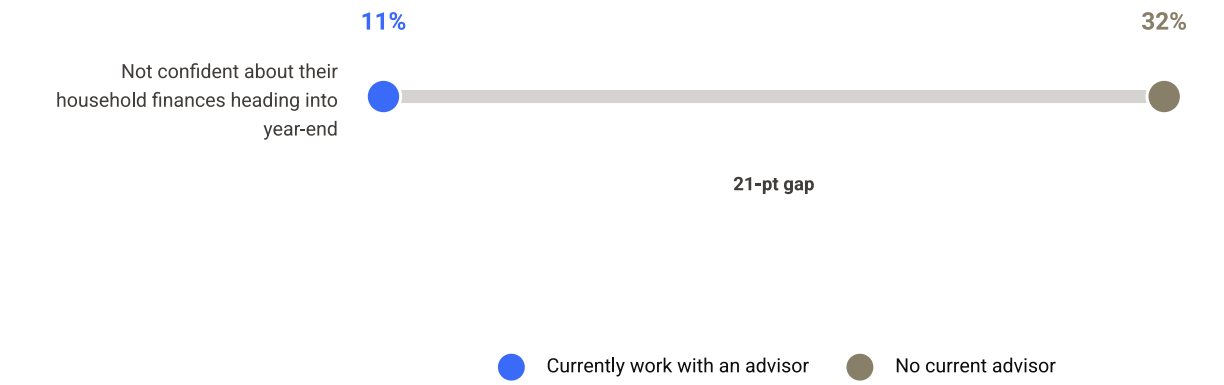
The unknown may do its own damage: 28.5% of all respondents are not confident they will have enough money to retire comfortably. Some of that worry is grounded in circumstances. But it is hard to feel on track toward a number that has never been named, and 42.4% of the country is navigating toward exactly that.

THE CONFIDENCE GAP

Confidence follows access to advice

Americans without an advisor are three times as likely to say they are not confident heading into year-end. Six in ten Americans don't have one.

Americans without an advisor are three times as likely to lack confidence



Source: The Evergreen.ai Financial Decisions Study, 2026 (3,097 U.S. adults surveyed; 1,981 analyzed after quality screening)

evergreen.ai

23.5% of all respondents say they are not confident about their household finances heading into the final months of the year. Among those who currently work with a financial advisor, the figure is 10.7%; among those without one, 31.7%. With 59.8% of Americans reporting no current advisor, the confidence gap is not a niche problem. It is the default condition, and it is the gap this study set out to measure.

None of this proves that advice causes confidence; people who seek help differ from people who do not. But each gap in this report, in tax math, AI verification, giving strategy, equity understanding, and retirement planning, runs along the same line: access to someone, or something, that can answer the question before the decision gets made. Closing that gap is the conversation this study is meant to start.

ABOUT THIS RESEARCH

Methodology

The study's survey, fielded as the 2026 U.S. Household Finances Survey, was conducted on August 31, 2026 via the SurveyMonkey Audience panel among U.S. adults aged 25 to 75 who are sole or shared financial decision-makers for their households. The survey was fielded without sponsor identification. 3,097 respondents completed the survey; 1,981 were retained for analysis after quality-control exclusions, including an attention-check question and a minimum completion-time screen.

The sample combines a census-balanced base of U.S. adults with an oversample of higher-income households, and it tilts toward households with $100,000 or more in investable assets, who make up 61.5% of analyzed respondents. Results are weighted to U.S. Census region benchmarks; weights do not adjust for income or assets, so national figures describe U.S. household financial decision-makers as sampled rather than all U.S. households. Analyzed respondents were 44.7% men and 55.3% women; 9.6% were aged 25 to 29, 37.2% were 30 to 44, 29.1% were 45 to 60 and 24.1% were 61 to 75; 20.4% reported household income under $50,000, 43.7% between $50,000 and $149,999 and 34.5% of $150,000 or more.

Regional results use the four U.S. Census Bureau regions (Northeast, Midwest, South, West); state assignments are listed with the regional findings. Each headline statistic follows a construction registered before fielding closed. Wealth comparisons use household investable assets of $100,000 or more, applied at analysis time. Self-reported behavior is described as what respondents say or report throughout.

REUSE AND ATTRIBUTION

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ABOUT EVERGREEN.AI

Effective November 11, 2026, the Evergreen.ai service is discontinued. This report was first published in October 2026 and has been updated accordingly. The findings and methodology are unchanged.

Nothing herein should be construed as an offer, recommendation, or solicitation to buy or sell any security.

Consult a qualified professional before making significant financial decisions.