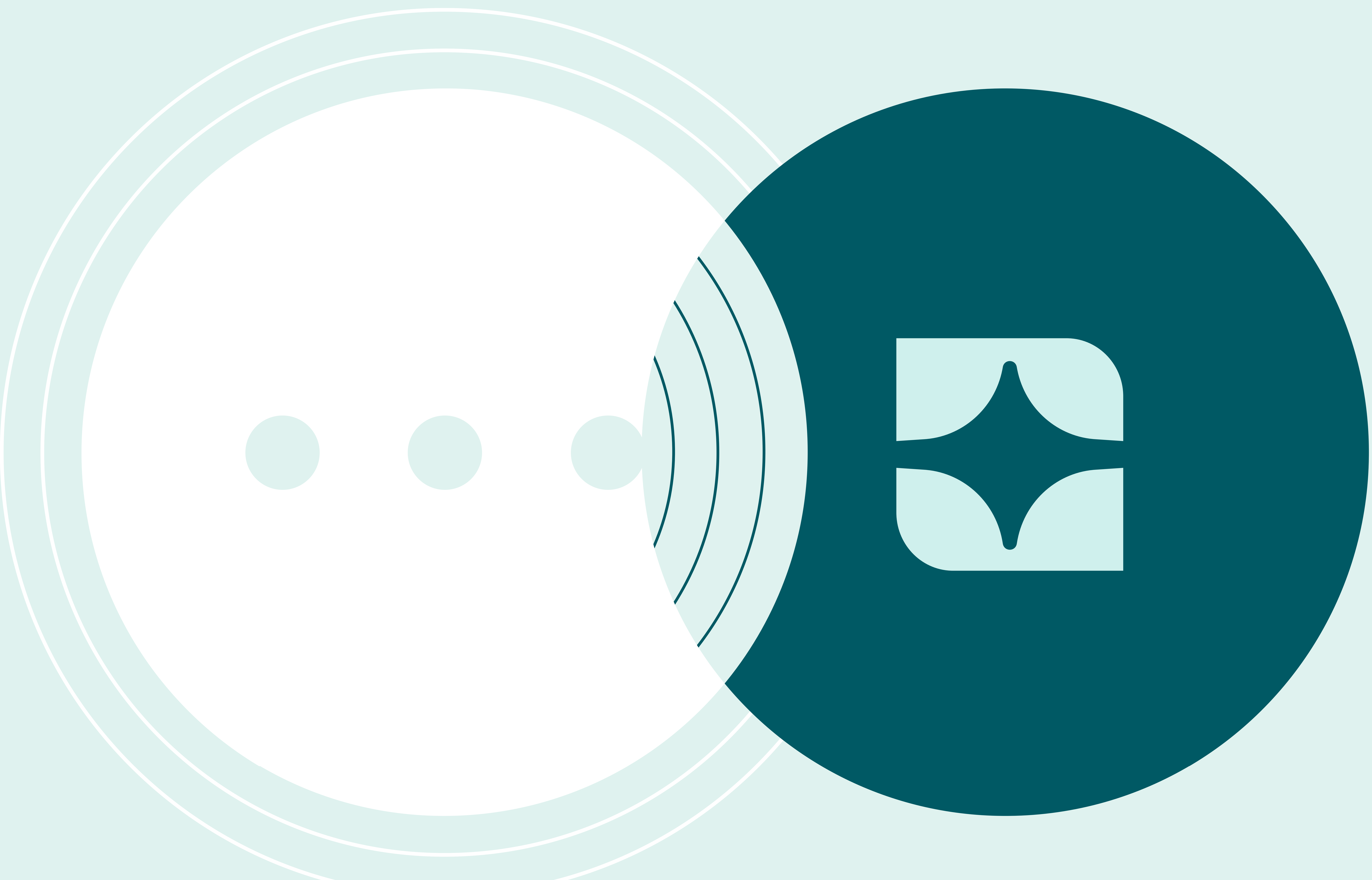
Addition Wealth

NEW RESEARCH

Survey Reveals Americans Don't Want Less AI in Their Finances, They Want More Human Oversight

1,000 Americans were surveyed about how they are using AI in daily life and what they're asking about and doing when it comes to AI and their money.

August 2026



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But only
21%
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72%
of Americans want a human leading or actively involved in financial guidance

Compared to
5%
who want guidance that is fully AI-driven

42%
say **human connection** is the biggest factor that would increase trust in AI in financial guidance

Key Survey Findings at a Glance

- 74% of Americans use AI regularly or occasionally in daily life, but only 21% use it as a primary source for financial decisions[1]
- 72% want a human leading or actively involved in their financial guidance, compared to just 5% who want guidance that is fully AI-driven[2]
- The top factor that would increase trust in AI for financial guidance is human oversight (42%), ahead of privacy protections, accuracy, and personalization[3]

AI has become part of daily life for most Americans. Nearly three in four (74%) now use it regularly or occasionally, for everything from writing and research to planning and shopping. Yet when it comes to one of the most consequential parts of daily life, personal finances, that comfort shifts. The findings draw a clear line between when Americans' decisions involve their money, and an even clearer one around who, or what, should be making those decisions.

Americans Use AI Every Day. They Are More Selective When it Comes to Finances

Across the general population (ages 18-64), AI use is now mainstream. 35% use AI regularly in daily life, and another 38% use it occasionally, for a combined 74%.[4]

When asked how often they use AI for financial questions or decisions, respondents said:

- 21% use it regularly, as a primary source
- 33% use it occasionally
- 22% use it rarely
- 24% never use it for financial decisions at all[5]

Trust follows a similar pattern. Just 14% of respondents say they fully trust AI for financial guidance, while 21% say they trust it only for educational purposes.[6] Nearly a quarter (24%) say they don't trust AI for financial guidance at all.[7]

Insight

While Americans are using AI in their daily lives, they are more selective to leverage it when it comes to all financial decisions.

AI Use in Financial Decision-Making

21% use it regularly, as a **primary source**

33% use it occasionally

22% use it **rarely**

24% never use it for financial decisions at all

The Human Element Influences Trust in AI

When asked what would make them more likely to use AI for financial guidance, respondents strongly favored people over better technology.

- Human oversight: 42%
- Strong privacy and data protections: 37%
- Clear explanations of how decisions are made: 36%
- Backing from a trusted financial institution: 30%
- Proven accuracy and track record: 28%
- More personalized recommendations: 27%[8]

Human oversight tops the list, ahead of accuracy, personalization, and institutional backing. This shows up directly in how people want financial guidance delivered. When asked about their preferred level of human involvement:

- 39% want guidance that is human-led, with AI tools as support
- 33% want financial guidance only from a human
- 14% are open to AI-led guidance with optional human support
- Just 5% want guidance that is fully AI-driven[9]

Put together, 72% of Americans want a human leading or meaningfully involved in their financial guidance. Fewer than 1 in 20 want AI making the calls alone.

Nearly 4 in 10 people prefer financial guidance that's human-led, with AI as support.

91% of respondents prefer some level of human involvement in their financial guidance.

Insight

Individuals desire to have a human involved when it comes to higher-stakes financial guidance.

Age Drives AI Trust More Than Any Other Factor

18-34		55-64
21%	Fully trust AI for financial guidance	4%
29%	Use AI for financial decisions	10%
28%	Want only human advice	48%

Sources: [1-20]Addition Wealth, The 2026 Future of Advice Survey: AI and Financial Guidance (New York: Addition Wealth, 2026).

The Trust Gap Is Generational

Of every factor in the survey, age was the strongest predictor of AI trust, by a wide margin.

The middle generation, ages 35 to 54, falls consistently between the two, suggesting a gradual shift rather than a hard generational line. As younger generations move further into their prime earning and decision-making years, comfort with AI in financial contexts is likely to rise with them.

Insight

The trust gap in AI for financial guidance is also a gender gap, with men trusting and using it more, especially for bigger decisions.

The Trust Gap Also Has a Gender Dimension

Men and women reported meaningfully different levels of trust in AI for financial guidance, a gap that held across nearly every measure in the survey.

- Men use AI regularly for financial decisions more than women (25% vs. 16%)[13]
- Men fully trust AI for financial guidance at nearly twice the rate of women (18% vs. 10%)[14]
- Women are 73% more likely than men to say they don't trust AI for financial guidance at all (31% vs. 18%)[15]

Insight

Trust in AI for financial guidance is generational, with younger generations most comfortable using AI with their finances.

Income Doesn't Predict Trust the Way You Might Expect

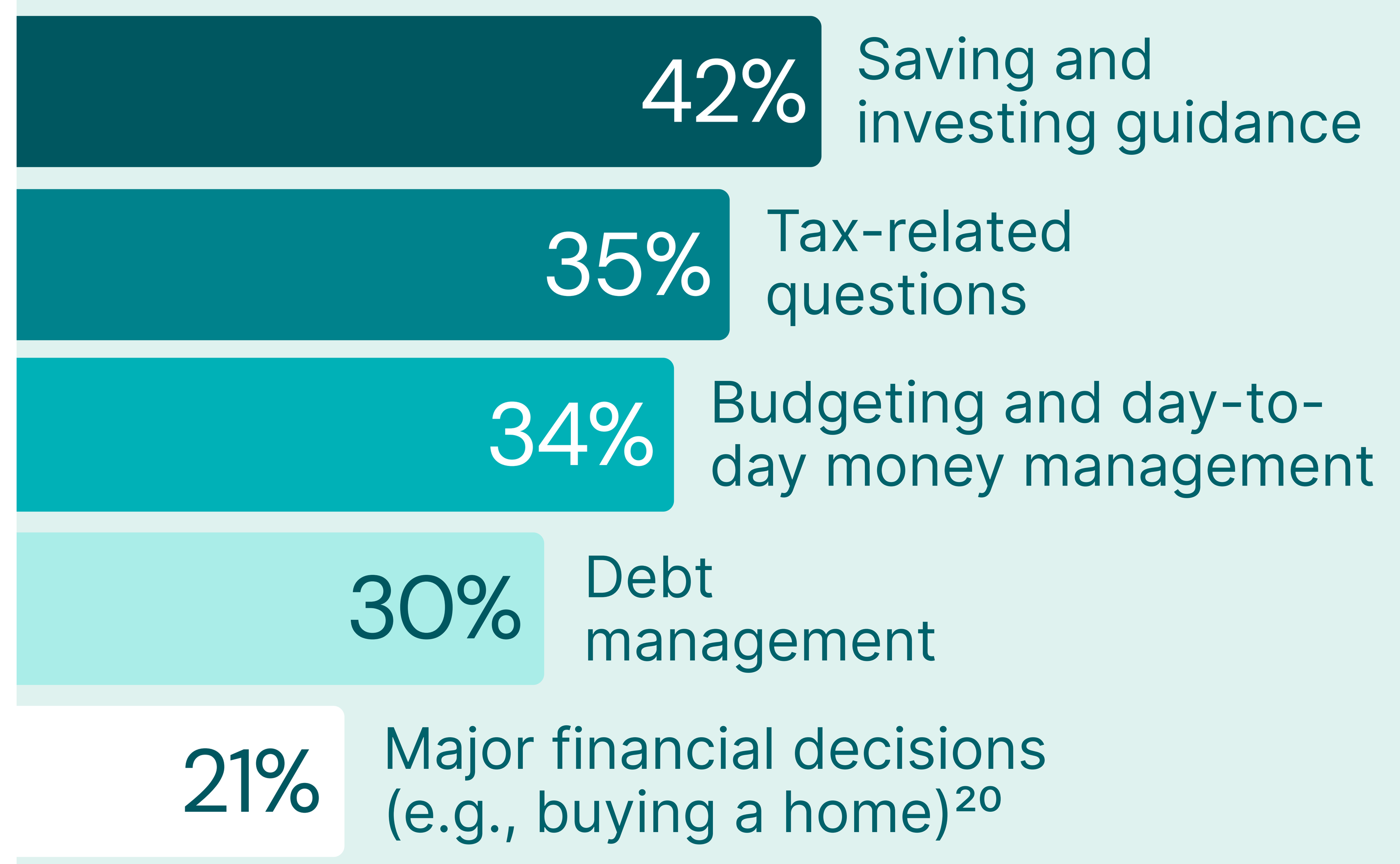
Given how often financial products are often positioned by income level, one of the more notable findings is how little income relates to AI trust specifically.

General AI adoption does rise with income, with regular, daily use ranging from 26% among those earning under $50,000 to 36% among those earning $50,000–$100,000, and 46% among those earning $100,000 or more.[18] But the percentage range of those who "fully trust AI for financial guidance" stays close across brackets, ranging from 12% (under $50K) to 16% ($50K–$100K) and 17% ($100K+).

Insight

Income shapes how much people use AI overall, but not how much they trust it with their money.

Respondents identified clear, specific areas where AI already fits into their financial lives



Where Americans Already See a Role for AI

While respondents expressed clear reservations in certain areas, the data also points to specific domains where AI adoption is already taking hold in their financial lives:

- Saving and investing guidance: 42%
- Tax-related questions: 35%
- Budgeting and day-to-day money management: 34%
- Debt management: 30%
- Major financial decisions (e.g., buying a home): 21%[19]

The pattern is consistent with everything else in the survey: comfort with AI is highest for ongoing, educational, lower-stakes financial tasks, and shifts as the decisions become bigger and more consequential.

Regular daily AI use		Fully trust AI for financial guidance
26%	Under $50,000	12%
36%	$50,000-99,999	16%
46%	$100,000+	17%

What This Means for Financial Guidance Going Forward

These findings describe a market that has normalized AI in daily life but has not yet extended that comfort uniformly to financial decision-making. However, this is not necessarily indicative of resistance. Respondents readily named the specific tasks where AI already has a role (saving and investing guidance, tax-related questions, budgeting) and were explicit about what would extend that role further. Trust in AI for financial guidance is conditional, and the condition is generally human oversight.

For financial institutions, this points to three implications.

1. Hybrid delivery models, rather than fully automated or fully human ones, are best aligned with current consumer expectations. Only 5% of respondents want guidance that is fully AI-driven, while 72% want a human leading or actively involved. This argues for a specific architecture, one where AI handles the ongoing, lower-stakes surface area of a customer's financial life while a person remains visible as decisions grow more consequential. Institutions that position AI as an extension of advisor capacity, with clear points of human handoff, are better placed to convert general comfort with AI into comfort with AI applied to money.

2. The data demonstrates generational differences rather than income. A common assumption in financial services is that trust in new technology tracks with income, but this does not hold here. Regular AI use rises with income, but full trust in AI for financial guidance moves just slightly (12% under $50,000 versus 17% at $100,000 or more). Age is the stronger predictor, with respondents 18 to 34 fully trusting AI at more than five times the rate of those 55 to 64.

3. The specific trust-builders respondents named (human oversight, privacy protections, and clear explanations of how decisions are made) map onto disclosure and transparency practices regulated institutions are already positioned to provide. This may be a structural advantage over direct-to-consumer AI tools operating without that same oversight, provided it's made visible to the customer rather than left implicit.

The near-term opportunity is not to choose between AI and human guidance, but to design the specific points at which each should lead.

This survey was fielded in April 2026, a moment of rapid AI adoption and shifting public sentiment. It will be worth watching how these attitudes evolve as AI tools become more capable and more familiar in everyday financial life.

About the Survey

Addition Wealth's 2026 Future of Advice Survey: AI and Financial Guidance was conducted via an online panel (Pollfish) and was fielded in April 2026. It included 1,000 US adults ages 18 to 64, surveyed across all 50 states plus Washington, D.C. The sample was balanced by gender (52% male, 48% female) and spans a broad range of household income levels, from under $25,000 to over $500,000 annually, as well as varying levels of education, employment status (full and part-time employees), and parental status.

All figures in this report reflect the full sample of 1,000 respondents unless otherwise noted. Demographic breakdowns (by age, gender, and household income) reflect self-reported information collected as part of the survey. Where questions allowed respondents to select more than one answer, percentages may sum to more than 100%.

Sources: [1–20]Addition Wealth, The 2026 Future of Advice Survey: AI and Financial Guidance (New York: Addition Wealth, 2026).

Addition Wealth

Addition Wealth is the AI-native financial guidance platform for financial institutions and employers to offer to the individuals and employees they serve. We make personalized financial expertise inclusive and accessible to all. Built by a team from leading tech companies and financial services firms, the platform brings together multi-source data to deliver proactive, personalized guidance at every financial moment that matters. Addition Wealth is live with Fortune 500 financial institutions across banking, wealth management, retirement, and insurance, driving guidance and conversion at scale. Learn more at additionwealth.com.