evergreen.ai

CENSUS REGION BRIEFING

Midwest

3,097 U.S. adults surveyed; 1,981 analyzed after quality screening

HEADLINE FINDING

Half of Midwesterners have never run the retirement number

50.7% of adults in the Midwest say they have never tried to calculate how much money they will need to retire, against 42.4% nationally. That is about 5 in 10 adults in the region. Midwesterners are more likely than Americans overall to have skipped the calculation.

50.7% MIDWEST vs **42.4%** U.S.

Never calculated what retirement will require **+8.3 pts vs U.S.**

Share of adults unless noted. Weighted. Pts is Midwest minus U.S.

MIDWEST U.S.

MEASURE	MIDWEST	U.S.	PTS
Never heard of donor-advised funds	53.5%	47.6%	+5.9
Asked AI about their money	39.9%	48.4%	−8.5
Did not know the tax impact Among adults who made a tax-relevant major decision	30.7%	26.6%	+4.1
Not confident heading into year-end	28.1%	23.5%	+4.6
No current financial advisor	59.8%	59.8%	0.0

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

evergreen.ai

Regions follow U.S. Census Bureau definitions. Midwest: IL, IN, MI, OH, WI, IA, KS, MN, MO, NE, ND, SD.

HOW TO READ THIS BRIEFING

Who these numbers describe

The 50.7% figure is among all adults in the Midwest in this sample.

FOR READERS IN THE MIDWEST

What this means

Midwesterners are more likely than Americans overall to have never calculated what retirement will require. They are more likely to have never heard of donor-advised funds. A smaller share asked AI about their money. Tax impact, year-end confidence, and advisor use sit close to the national rate. When about 5 in 10 adults in the region have never named a retirement number, choices about saving and spending are being made without a target.

ABOUT THIS RESEARCH

How we measured this

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. 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.

This briefing is a cut of that national sample, not a standalone survey of this geography. 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 nationally. Results are weighted to U.S. Census region benchmarks. Weights do not adjust for income or assets. Figures describe household financial decision-makers in this sample, not all adults who live in this geography.

On questions asked of all qualified respondents, the unweighted Midwest base is n=381.

A statistic is printed only when its unweighted base is at least 200. Question wording and the base for each reported statistic are documented in the press kit. Full age, gender, and income distributions for the national analyzed sample are in the study report, not in this briefing.

REUSE

Data and charts from this report may be reproduced with attribution: Source: The Evergreen.ai Financial Decisions Study, 2026.

ABOUT EVERGREEN.AI

Evergreen.ai is on a mission to extend financial understanding to millions of Americans. Our AI-driven financial planning and advice app is designed to help consumers project, plan, and make more confident decisions about their financial future. It tracks income, expenses, and investments, answers financial planning questions in conversational AI chat, and provides analytical tools and information resources.

Evergreen.ai, a service of Evergreen Wealth Advisors, is a privately held company headquartered in Miami. Free for consumers who register during the public beta. Visit evergreen.ai to learn more.

PRESS CONTACTS

press@evergreen.ai

Mindy M. Hull, Evergreen.ai PR (San Francisco)
+1 415 889 9977
evergreenai@wearemgp.com

Abbie Sheridan, Evergreen.ai PR (NYC)
+1 516 286 7056
evergreenai@wearemgp.com

DISCLOSURES

Evergreen.ai provides general education and calculators and may provide personalized advice when you share sufficient information about your finances. This is not legal, tax, insurance or estate planning counsel and is not a recommendation to buy or sell a security. Evergreen.ai is a service of Evergreen Wealth Advisors Corporation, a registered investment adviser. Registration does not imply a certain level of skill or training.

Evergreen.ai is available at no cost. Additional services, like human investment advisor services and investment management, are available through Evergreen Wealth Advisors at a cost.

More information about Evergreen's investment advisory services, Form ADV Part 2, and Form CRS can be found here - https://adviserinfo.sec.gov/firm/summary/326535.