

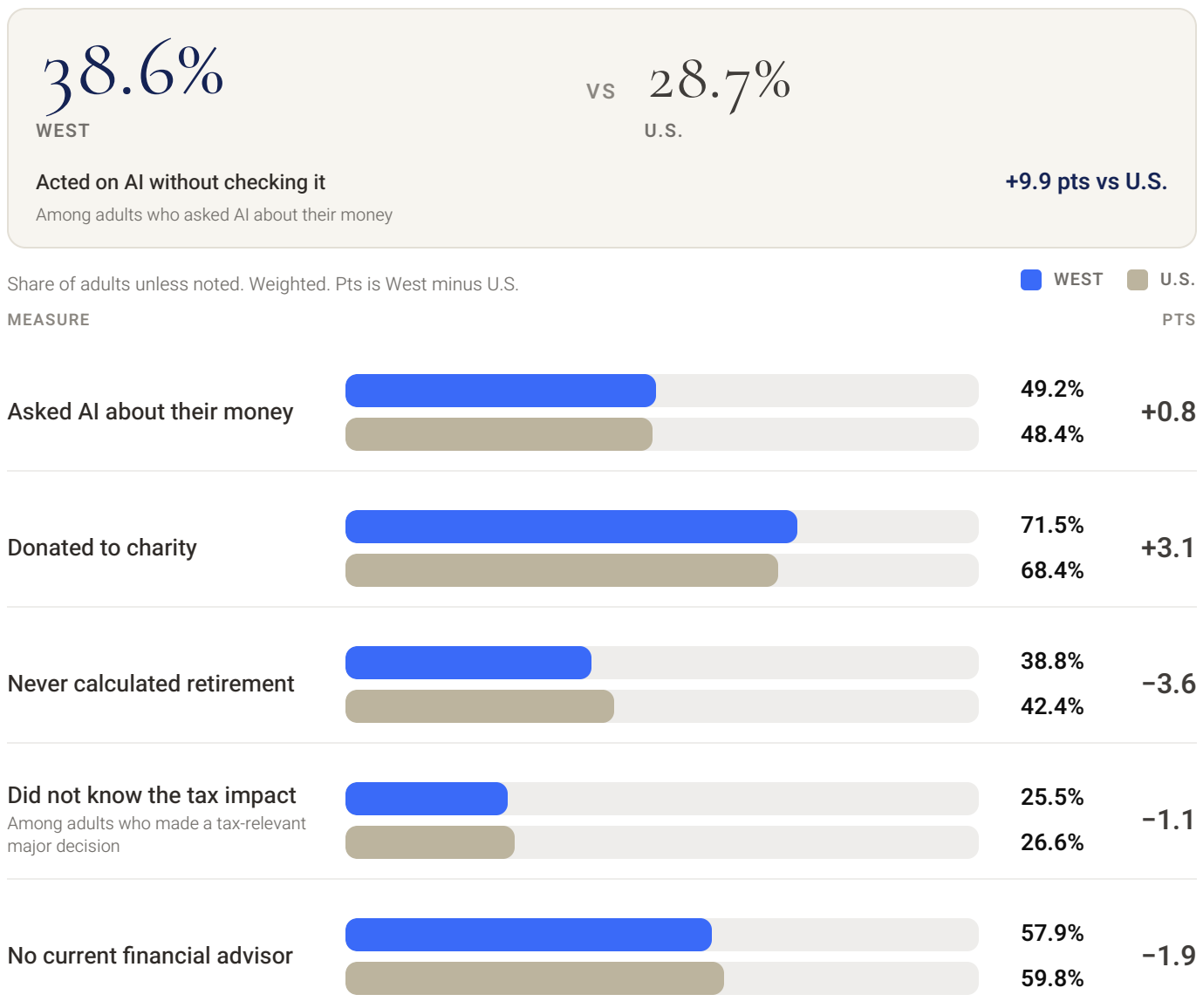
West

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

HEADLINE FINDING

AI users in the West are more likely to act without a second check

Among adults in the West who asked an AI tool about their money, 38.6% say they acted on an answer without checking it against another source, against 28.7% nationally. Adults in the West who asked AI about money are more likely than AI users nationwide to skip that second check. Asking AI about money itself sits close to the national rate, at 49.2% against 48.4%.



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. West: AZ, CO, ID, MT, NV, NM, UT, WY, AK, CA, HI, OR, WA.

Who these numbers describe

The 38.6% figure is among adults in the West who asked an AI tool about their money, not among all adults in the region.

FOR READERS IN THE WEST

What this means

Asking AI about money is common in the West, at about the national rate. The distinctive finding is what happens next: a larger share of people who asked say they acted without checking another source. On giving, retirement math, tax, and advisor use, the West sits close to the national rate. People in the West who asked were more likely to act on what they heard. The number tracks how much trust they already placed in the answer.

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 West base is n=480.

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>.