

2026 STATE OF CRYPTO HOLDERS REPORT



The Definitive Annual
Report On Cryptocurrency
Holders in America



CRYPTO GAINS MOMENTUM

In a single year, 12 million more Americans became crypto holders. That is roughly the combined population of New York City and Los Angeles.

41%

of holders send crypto to friends and family.

Today, one in four American adults owns cryptocurrency, over 67 million people, up from one in five just last year.

Crypto is no longer being seen as just an investment: 41% of holders send crypto to friends and family, 40% use crypto to shop and pay, and 54% say crypto has increased their financial independence. People are donating crypto to causes they care about, paying their employees, and powering their businesses and passions.

This year's study also found an important shift in trust: 69% of holders trust crypto, while 65% trust traditional banking. This doesn't mean that people are abandoning banks - in fact, crypto and traditional finance are collaborating more than ever - but it does show that familiarity with crypto is building real confidence in the technology.

Nearly one in three holders say the most positive shift in how they view crypto came from seeing the tech integrate into systems they already trust, such as PayPal, Visa, and banks. When familiar institutions participate, the technology feels more familiar.

The 2026 State of Crypto Holders Report, based on a survey of 10,000 U.S. crypto holders conducted by NCA with The Harris Poll, captures this transition. More people are using crypto, doing so more often, and for increasingly ordinary reasons.

40%

use crypto to shop and pay.

The people behind these numbers are parents, construction workers, small business owners, and retirees making shared financial decisions. They span every income bracket, region, and industry, from retail to ranching. And they are increasingly using crypto for the same reasons they use any other tool: because it works for their needs.

54%

say it has increased their financial independence.

Every transformative technology follows a similar arc. First comes curiosity, then skepticism, and eventually something quieter: normalization. We saw it with the internet, with smartphones, with AI. Cryptocurrency is entering that phase now.

The research was conducted online in the US by The Harris Poll on behalf of The National Cryptocurrency Association among 10,000 Cryptocurrency holders. The survey was conducted February 12 - March 3, 2026.

The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the sample data is accurate to within ± 0.7 percentage points using a 95% confidence level. This credible interval will be wider among subsets of the surveyed population of interest.



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01

THE CHANGING FACE OF CRYPTO

The people driving
crypto's growth look a
lot like the country itself.

When you separate those who bought crypto for the first time in the past year from those who entered the market over the previous 15 years, the two groups look strikingly different. The newer wave is more likely to be female, with 42% of recent purchasers identifying as women compared to 34% among earlier adopters. The age distribution widened at both ends: 18% of new holders are between 18 and 24, up from 11% among earlier buyers, while 28% are 55 or older, double the 14% among those who bought between 2009 and 2024.

New holders are also less likely to have traditional 9-to-5 jobs (69% compared to 88% among earlier adopters), partly reflecting the rise of the gig economy and freelance work. The tech industry's share is shrinking, too: 11% of recent buyers work in tech, compared with 18% of those who bought between 2009 and 2024. Crypto's reach now extends well beyond the early-adopter crowd of developers and engineers.

These 12 million new holders are reshaping the overall crypto population.

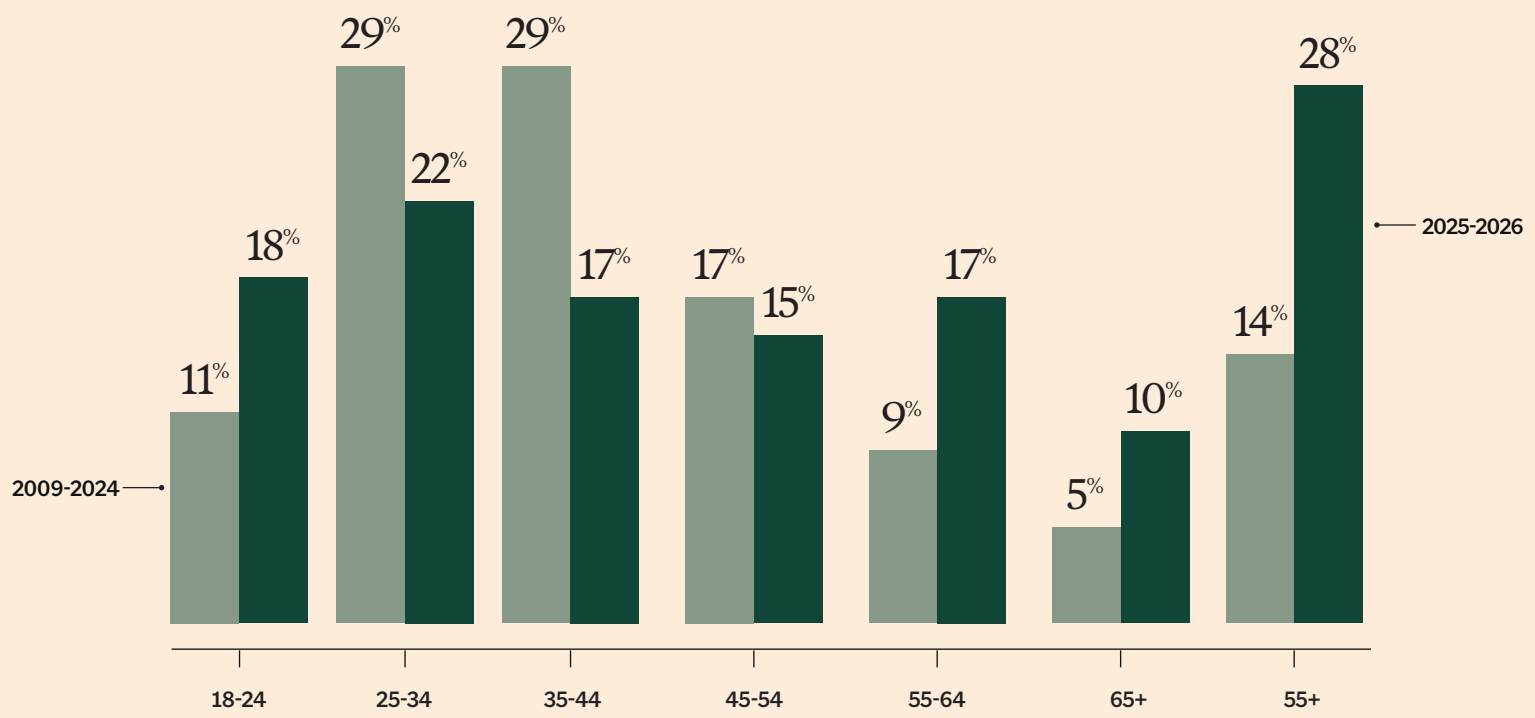
18%

18% are between 18 and 24, up from 11% among earlier buyers.

28%

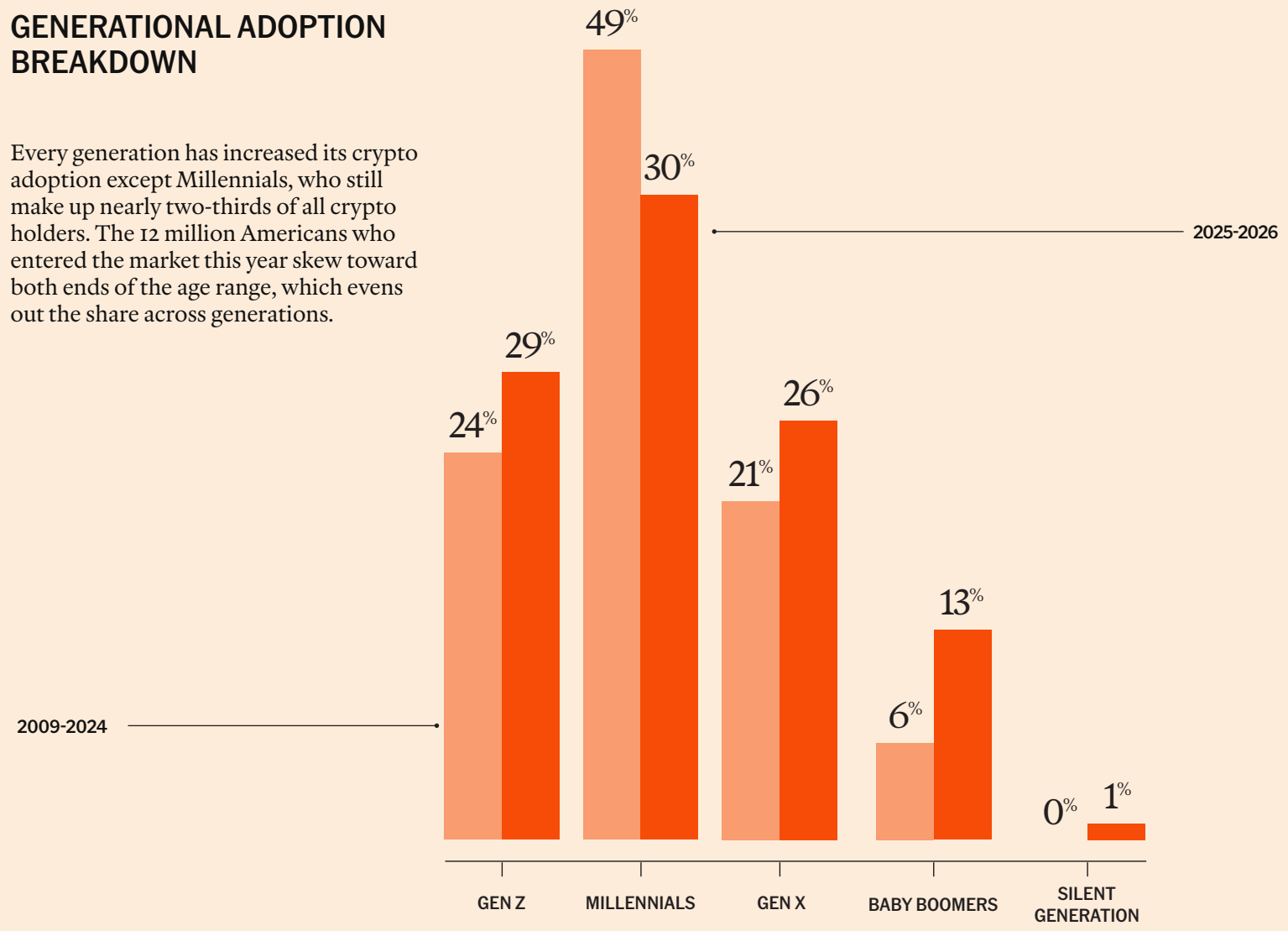
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AGE GROUP



GENERATIONAL ADOPTION BREAKDOWN

Every generation has increased its crypto adoption except Millennials, who still make up nearly two-thirds of all crypto holders. The 12 million Americans who entered the market this year skew toward both ends of the age range, which evens out the share across generations.

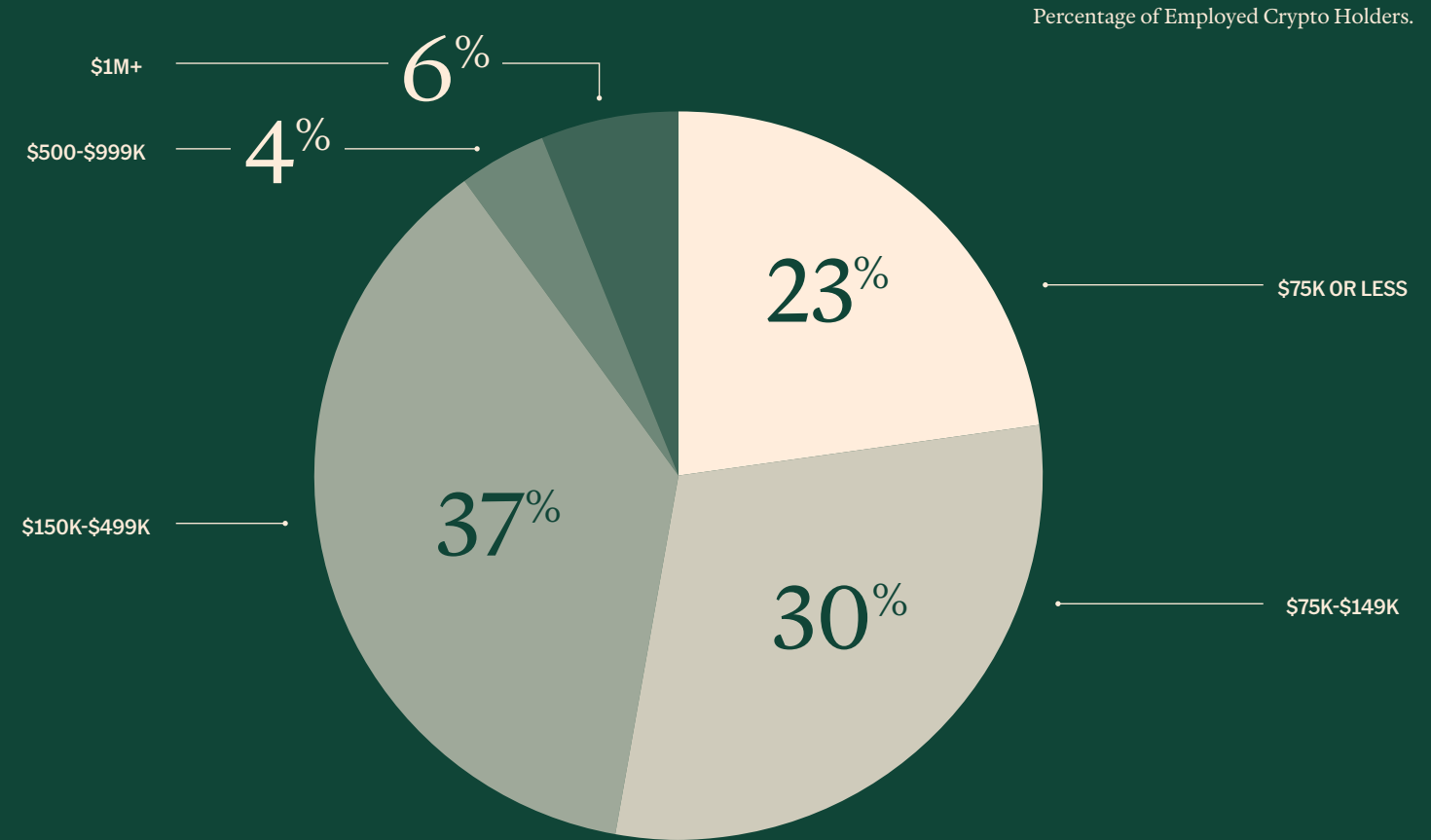


WHAT HOLDERS EARN

THEY SPAN INCOME LEVELS

More than half of crypto holders earned less than \$150,000 in combined household income, while nearly a quarter (23%) earn less than \$75,000. For context, the median household income for married couples was approximately

\$128,000 in 2024, according to U.S. Census data. Crypto ownership is not concentrated at the top of the income ladder. It tracks with the middle of the American economy, where most people live and work.

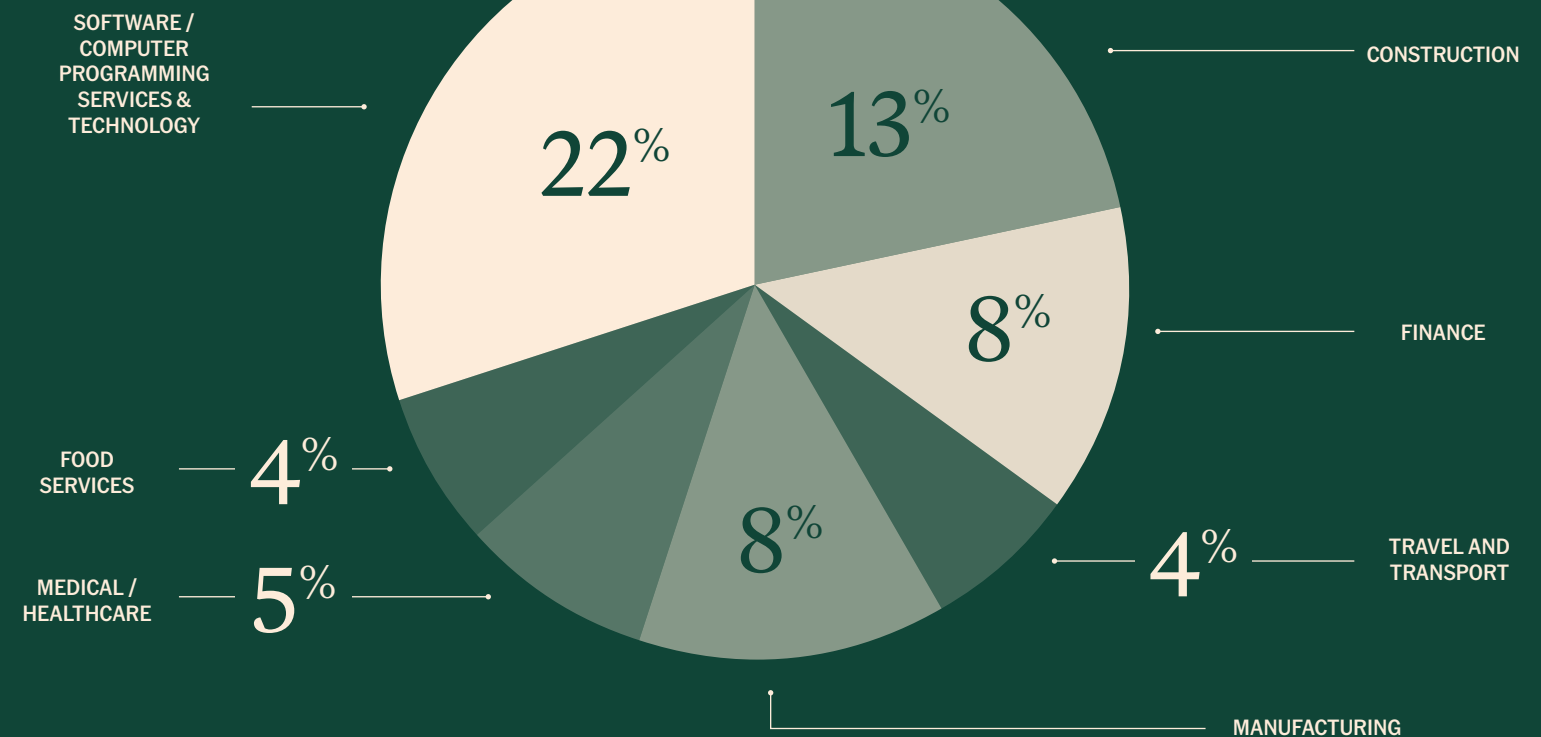


WHERE HOLDERS WORK

THEY'RE EMPLOYED ACROSS INDUSTRIES

Technology still leads at 18%, though its share among newer holders is shrinking. But construction and manufacturing workers together account for over a fifth (21%) of holders, approaching the combined share of tech and financial services.

The usage patterns within those industries are where the story sharpens. Manufacturing workers in particular shop with crypto at a higher rate than the general holder population: 48% use crypto for purchases compared to 40% overall, and 30% pay with crypto weekly, outpacing both the 20% overall average.



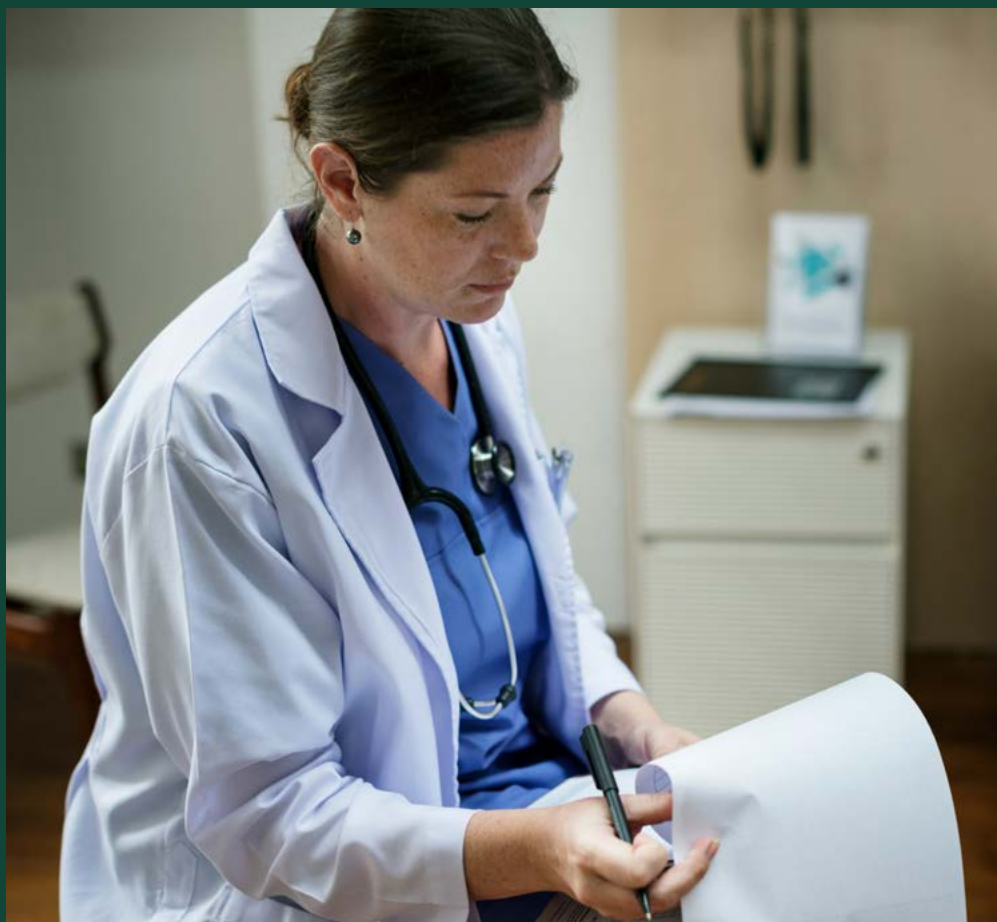


Construction workers also lean into crypto for payments and transfers. Nearly half (47%) send crypto to friends and family compared to 41% overall, and 37% accept crypto for business payments. They are also more likely to want crypto accepted at gas stations and convenience stores (46% vs. 39% overall).



The typical crypto holder in 2026 is as likely to be a construction foreman in Dallas as a software engineer in San Francisco.

They might earn \$80,000 a year, and use crypto to pay a subcontractor or send money to a relative.

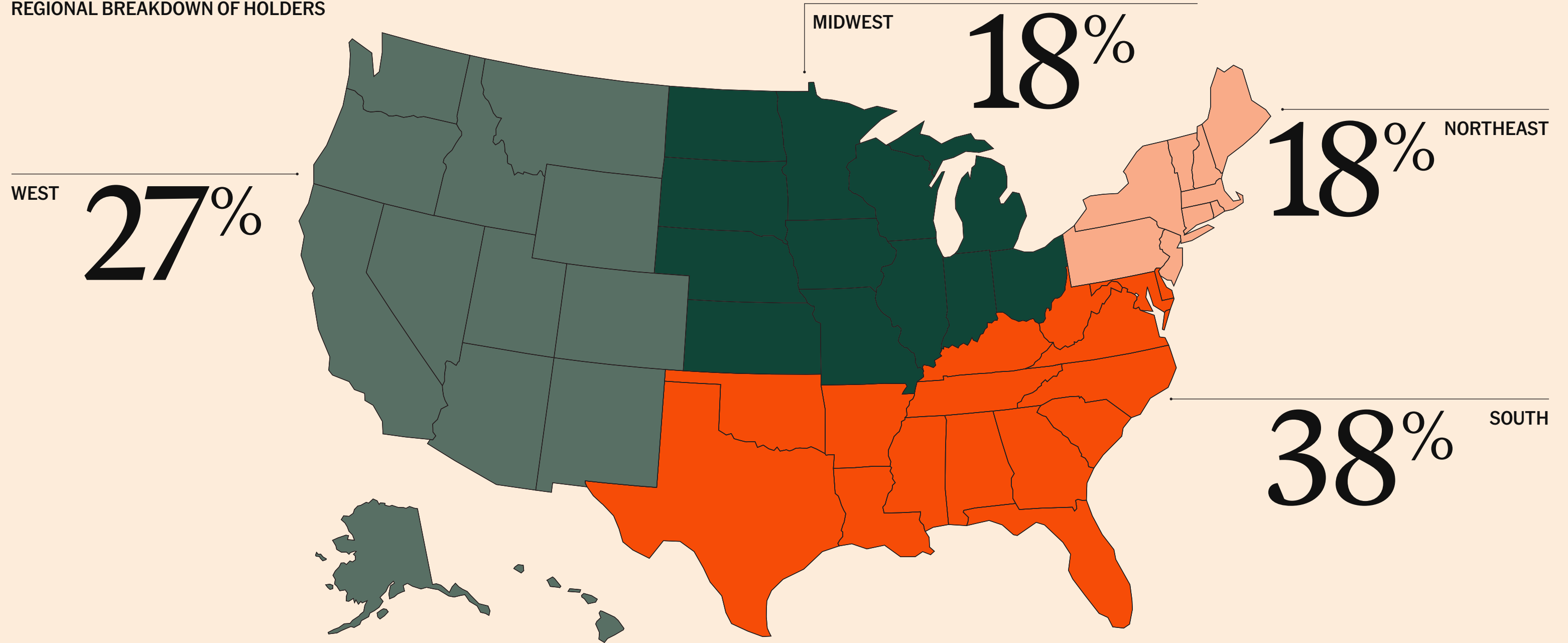


WHERE HOLDERS LIVE

The South accounts for 38% of holders, followed by the West at 27%, the Northeast at 18%, and the Midwest at 18%. The distribution mirrors the general U.S. population. Crypto adoption is

not centralized in tech hubs or coastal cities; rather, crypto is spread across the country proportionally to the U.S. population.

REGIONAL BREAKDOWN OF HOLDERS

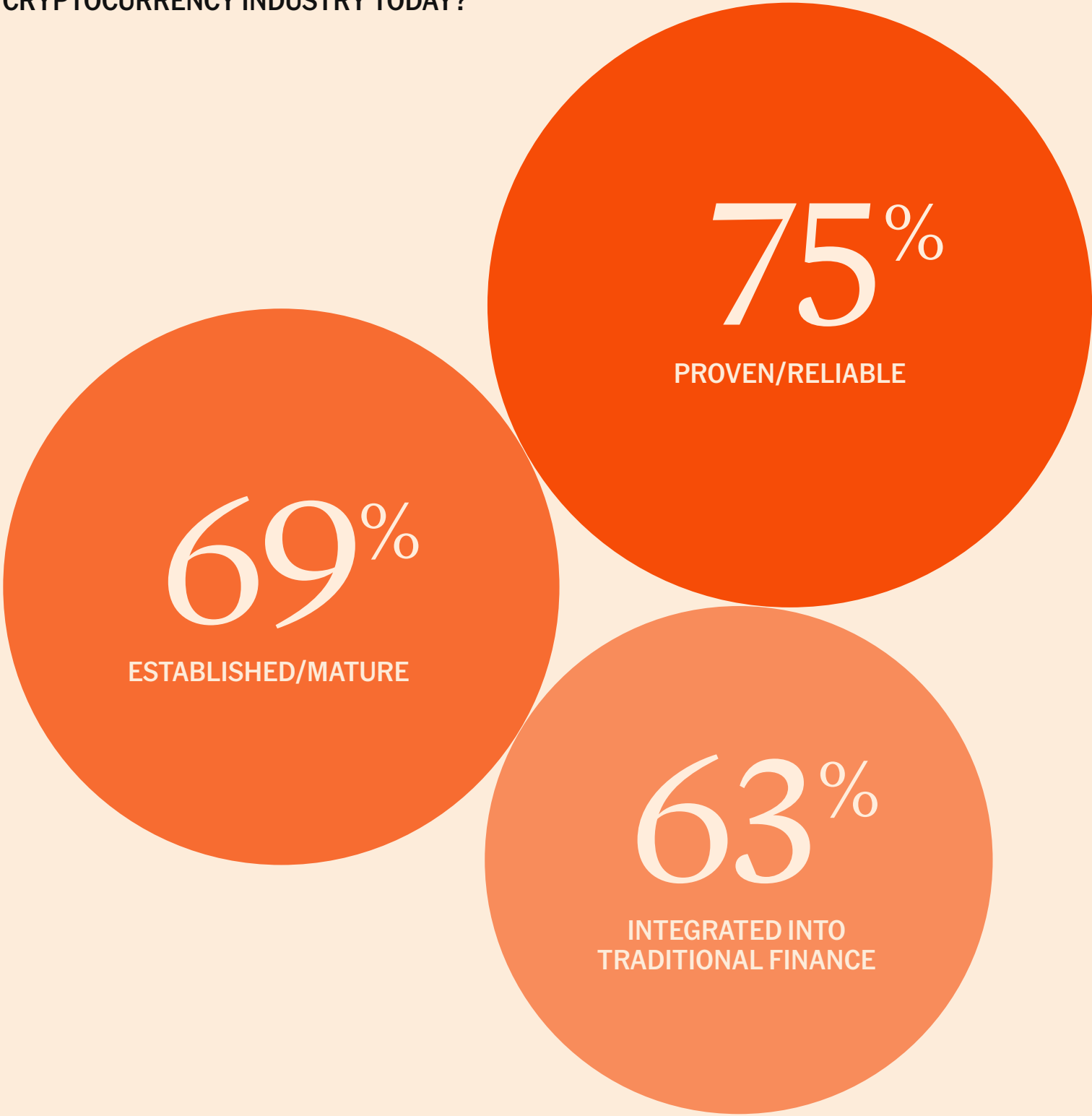


02

INTEREST, TRUST, AND INTENT

Interest, Trust, and Purchase Intent in 2026. From curiosity to confidence.

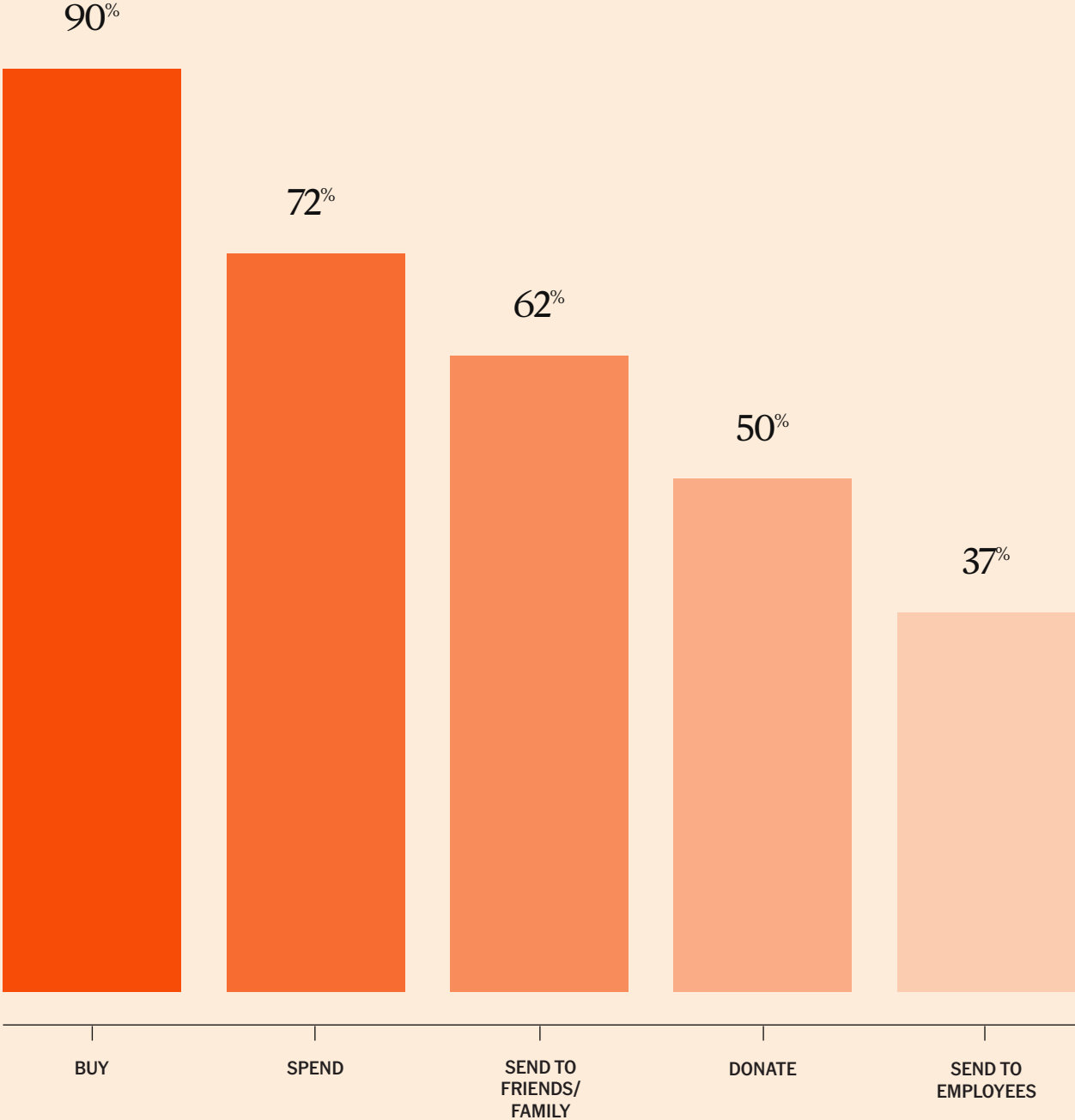
HOW DO YOU THINK ABOUT THE CRYPTOCURRENCY INDUSTRY TODAY?



Nearly two-thirds (63%) of holders report greater interest compared to 2025, demonstrating that hands-on experience with crypto is driving people to explore new use cases.

That confidence shows up in how holders describe the industry. Three-quarters (75%) consider crypto proven and reliable, and roughly the same share view the industry as established and integrated into traditional finance.

HOW DO YOU EXPECT TO USE CRYPTOCURRENCY IN THE NEXT YEAR?



The confidence extends forward, too. Nine in ten (90%) holders intend to purchase more crypto in the next year, with more than half planning to buy up to \$5,000. But the more telling figure is further down the list: 37% plan to send crypto to employees.

When a technology starts showing up in payroll conversations, the use case has moved well beyond personal finance.

Skepticism has not vanished, but the data show it is being overtaken by practical, everyday use.

03

HOW PEOPLE ARE USING CRYPTO

Millions of Americans have moved from only owning crypto to actually using it in their lives.

THE WAYS PEOPLE USE CRYPTO TO KEEP GROWING.

Today, 41% of holders send crypto to friends and family, up from 31% in 2025. Another 40% use crypto to shop for goods and services, a figure that has held steady year over year. Gaming climbed from

20% to 28%. Charitable donations are emerging at 19%, with platforms like The Giving Block making crypto donations accessible to nonprofits. And property tokenization moved from 15% to 19%.

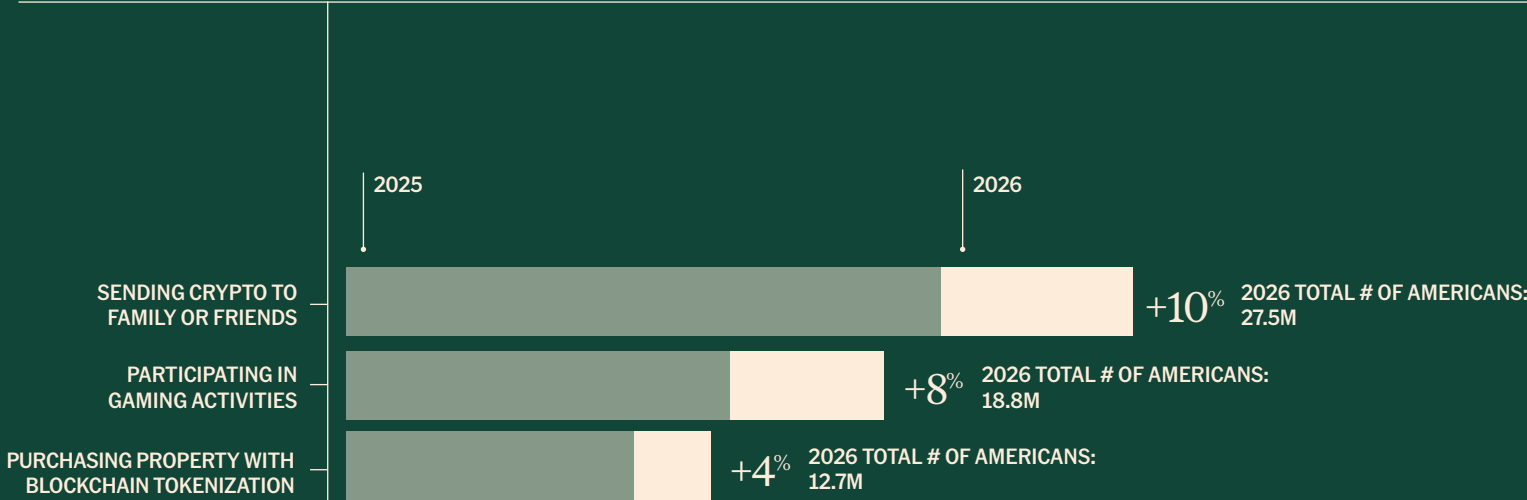
41%
send crypto to friends and family, up from 31% in 2025.

The share of holders actively using crypto rose from 80% in 2025 to 87% in 2026.

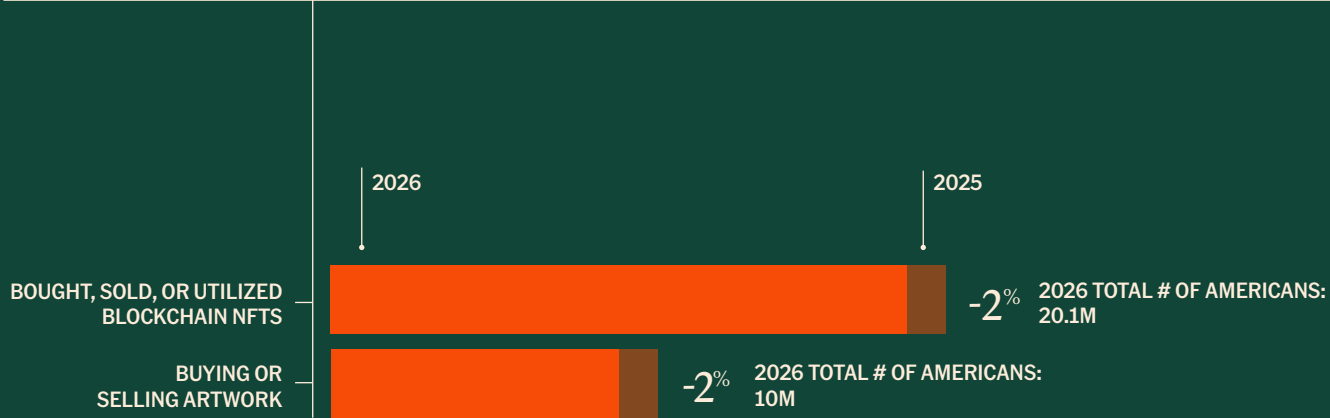
TOP FIVE USE CASES

	2025	2026	2026 ACTUAL # OF AMERICANS	% CHANGE
SENDING CRYPTO TO FAMILY OR FRIENDS	31%	41%	27.5M	+10%
SHOPPING FOR GOODS AND SERVICES	39%	40%	26.8M	+1%
BOUGHT, SOLD, OR UTILIZED BLOCKCHAIN NFTS	32%	30%	20.1M	-2%
BUYING OR SELLING ARTWORK	17%	15%	10M	-2%
PARTICIPATING IN GAMING ACTIVITIES	20%	28%	18.8M	+8%

TOP THREE ACCELERATING USE CASES



TOP TWO DECLINING USE CASES



While utility cases grow, the more speculative and collectible use cases are cooling.

For years, crypto was treated as a single-purpose tool. Today, 41% of holders describe crypto as an investment, payment method, and technology platform simultaneously.

People are using one tool for several different things, just as they use a phone to text, pay a bill, and play a game in the same afternoon.

Investing remains a priority. More than half of holders say they are interested in incorporating crypto into their financial planning over the next two to three years.



ROB

PRESIDENT & CO-FOUNDER, WYOMING

For generations, cattle have changed hands with a paper bill of sale and a handshake. Once an animal leaves the ranch, the trail goes cold, and ranchers who invested in better genetics or humane

handling have little proof to show for it. Rob Jennings, a rancher and cofounder of CattleProof Verified, is using blockchain to change that. The program logs each animal's data onto a tamper-proof ledger.

The birthdate, breed, pasture moves, and vaccinations are all there. A QR code on the package at the grocery store lets a shopper review the animal's full history right at the meat counter.



Blockchain is really at the crossroads of the Old West and new tech.

— ROB JENNINGS, PRESIDENT & CO-FOUNDER, WYOMING



04

BENEFITS

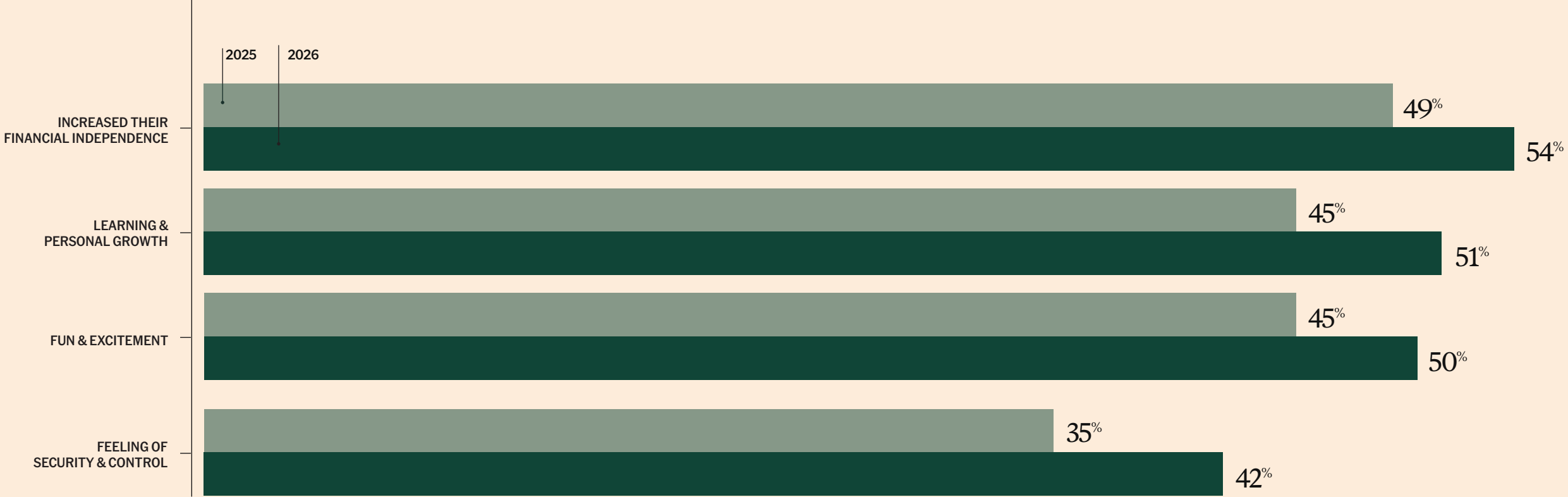
When asked to evaluate the benefits of owning crypto, financial independence came first, chosen by nearly three out of five holders (54%), up from 49% last year. Ranking higher than investment gains, learning, and community.

Holders reported a stronger sense of security and control over their money. Two out of five (42%) say crypto has given them that feeling, up from 35% in 2025. A seven-point jump in a single year on the specific feeling of being in charge of your own finances.

54%

Say crypto has increased their financial independence (up from 49% in 2025).

CRYPTO'S POSITIVE IMPACT ON LIFE



When asked how crypto makes them feel about their financial lives, four out of five (83%) users said proud, 81% said confident, and 78% said empowered. Three out of four users also reported having a positive overall experience with crypto and feeling safe. Compared to the 3% of users who have had negative experiences.

For many holders, the motivation centers on practical empowerment. Crypto offers additional ways to save, send, and spend, creating flexibility across different parts of financial life. That flexibility resonates across income levels and industries, which helps explain why the holder base has broadened so significantly.



The growth in the number of holders who cite learning and personal growth warrants attention in its own right. Crypto has become a gateway into financial literacy more broadly. People who start by learning what a blockchain is often end up learning about inflation, diversification, and how payment systems work. The technology helps people gain a deeper understanding of their finances, a benefit that extends well beyond any single transaction.

People are motivated by outcomes they have already experienced, and that kind of reinforcement sustains long-term adoption.

“

In an era of rapid innovation and scrutiny, broader crypto adoption hinges on clear, accessible, and trustworthy information.



— JO ANN BAREFOOT, CO-FOUNDER AND CEO, ALLIANCE FOR INNOVATIVE REGULATION, AND NCA ADVISORY BOARD MEMBER

CHRISSI

CAREGIVER AND MOTHER, ALABAMA

Chrissi spends most of her days caring for her daughter, who has a diagnosed disability. Between medical appointments, therapies, and the unpredictable rhythms

of caregiving, her schedule rarely lines up with traditional business hours. Crypto gave her access on her own time, whether that means managing finances at 2:00 a.m.

on a Saturday or whenever the first quiet moment comes. The time she used to spend working around banking schedules is now spent with her children.

“

It's almost like its own little lifeline, because it gives me that freedom.

— CHRISSI, CAREGIVER AND MOTHER, ALABAMA



BRANDON

REAL ESTATE INVESTOR, NEBRASKA

Brandon Frans is a longtime real estate investor who wanted to diversify beyond Nebraska but found that it was impractical

to manage properties across state lines. Tokenized real estate changed that in real time. Today, he spreads smaller amounts

across listings in Texas, Florida, and Arizona, with each purchase settling on the blockchain within minutes.

“

I love the idea that I can go anywhere I want and have the sovereignty to spend my money the way I choose.

— BRANDON FRANS, REAL ESTATE INVESTOR, NEBRASKA



KARIN

CRYPTO TRADER AND SINGLE MOTHER OF FOUR, TEXAS

Karin is a single mother of four in Texas who was in a financially restricted situation with no clear path forward. She taught herself how blockchain technology

works and rebuilt her finances from the ground up, eventually paying for her children's private school tuition.

Today she brings her kids into the learning process, turning crypto into a family practice in financial education.

“

Having a more secure financial life gives you more options and gives you more choices.

— KARIN, CRYPTO TRADER AND MOTHER, TEXAS



“

As the world of currency evolves, future-proof financial education must evolve with it.

— JOHN HOPE BRYANT, FOUNDER, CHAIRMAN, AND CEO, OPERATION HOPE.

HISTORY REPEATING

Three decades ago, cell phones were expensive, clunky, and associated with a narrow slice of the population.



The technology was dismissed as a luxury, then as a gimmick, and then one day it was in everyone's pocket.

The arguments against crypto in 2026 carry a similar rhythm. Too complicated. Too risky. Just hype and speculation. In each generation of consumer technology, doubt has

coexisted with early adoption. And in each case, adoption expanded as the technology became more useful and embedded in daily routines. The doubt got quieter because the technology

proved its value through ordinary, repeated use. Crypto is on that same path.

05

BARRIERS

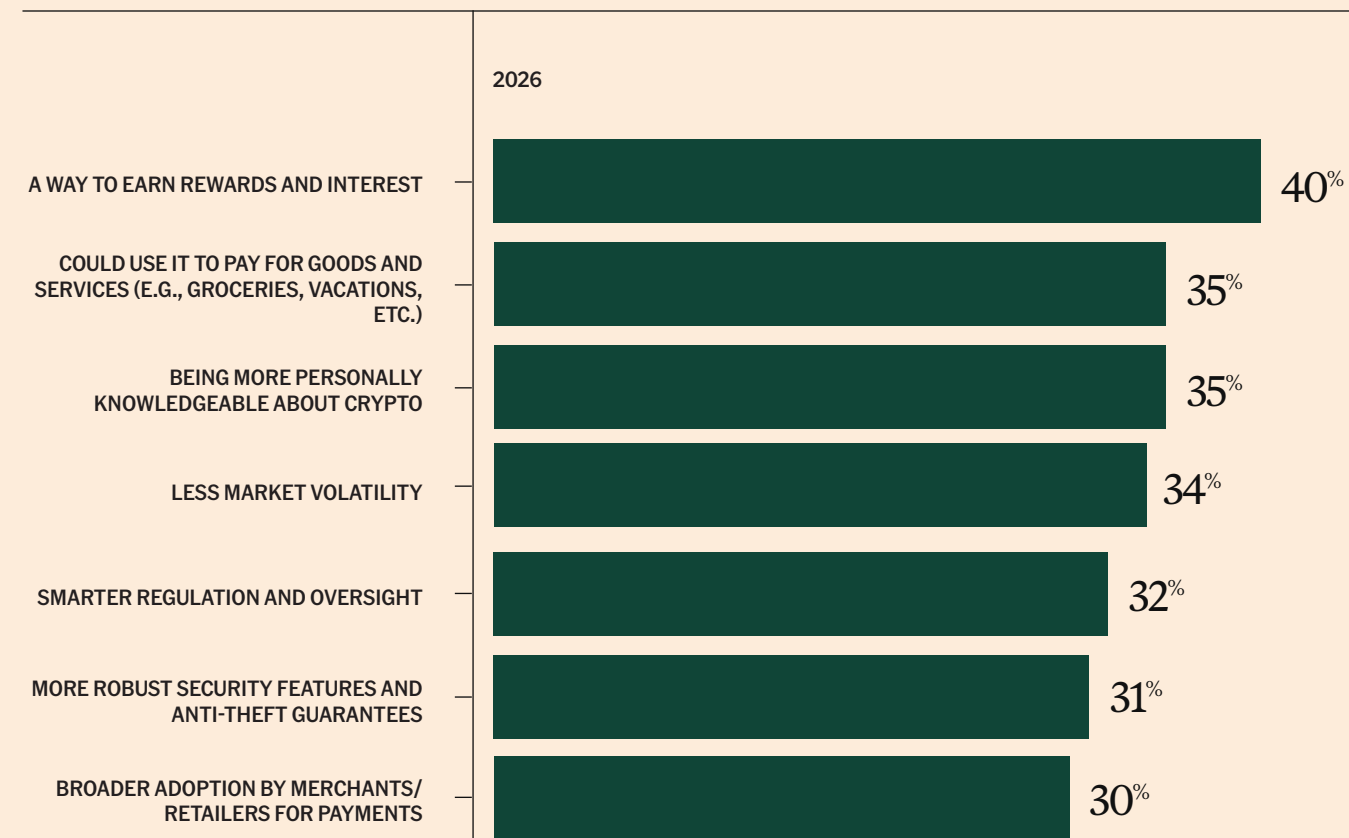
Crypto's growth has not come without friction. Understanding what slows adoption is as important as tracking what drives it.

WHAT WOULD ACCELERATE USAGE

When asked what would increase their engagement, holders pointed to practical levers. The most common answer was earning rewards and interest, cited by 40% of respondents. Another 35% cited the ability to pay for

everyday goods and services, signaling that customer demand is there for merchants to capture. The same share said greater personal knowledge would make a difference, and 34% cited reduced volatility.

WHAT WOULD MAKE YOU MORE LIKELY TO USE CRYPTO?



When asked what would build more trust in crypto, respondents pointed to integration and accountability. Greater transparency from crypto companies topped the list at 49%, demonstrating that clear and accessible information fuels higher confidence.

Real-world use cases from regular people and traditional finance, integrating with crypto, each came in at 42%. Government oversight and regulatory clarity followed at 39%, alongside calls for industry-wide codes of conduct or standards at the same share.

Today, 76% of holders want their bank to let them buy, hold, and manage crypto alongside their regular accounts. That is not a request to replace traditional finance. It is a request to be included.

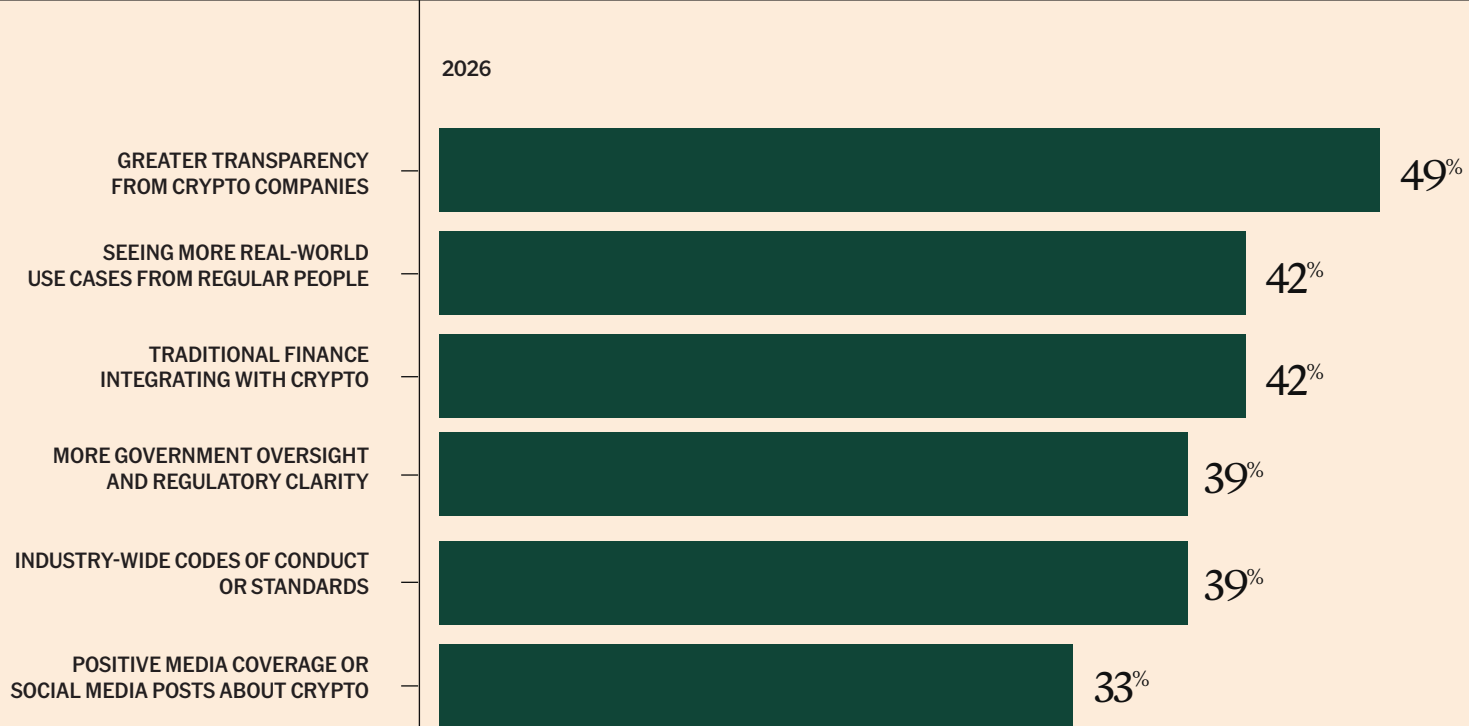
“

The U.S. is at a pivotal moment in shaping the future of digital assets.



— CHRIS GIANCARLO, FORMER CHAIRMAN OF THE COMMODITY FUTURES TRADING COMMISSION AND NCA ADVISORY BOARD MEMBER

SIGNALS THAT BUILD TRUST



Scam concern remains real. Nearly three out of four holders (72%) say they are concerned about scams and security in the crypto industry. But lived experiences are telling a different story. When asked whether crypto has had an overall positive or negative impact on their lives, 77% said positive. Just 3%

said negative. People are aware of the risks and choose to participate anyway because the benefits they experience outweigh their concerns.

The gap between concern and confidence points to an education

opportunity. As holders gain more experience and as the industry continues to invest in consumer protections, clearer regulation, and stronger security infrastructure, that gap should continue to narrow.

NCA offers free resources on crypto security and scam prevention through its Learning Portal, Simulator, and Crypto, Explained podcast at: nca.org/learn



Widespread literacy and education are essential to empower consumers to make informed decisions and promote a healthy, innovative financial ecosystem for all.



— DR. CAMPBELL HARVEY, PROFESSOR OF FINANCE AT DUKE UNIVERSITY'S FUQUA SCHOOL OF BUSINESS AND RESEARCH ASSOCIATE AT THE NATIONAL BUREAU OF ECONOMIC RESEARCH.

06

LOOKING AHEAD

What to look forward to in 2026. The data throughout this report has shown where crypto is today. The intention data shows where it is heading tomorrow and beyond.



IN THE NEXT 12 MONTHS:

90% 72%

of holders plan to buy more crypto.

of holders plan to spend it.

65%

of holders plan to send it to friends and family.

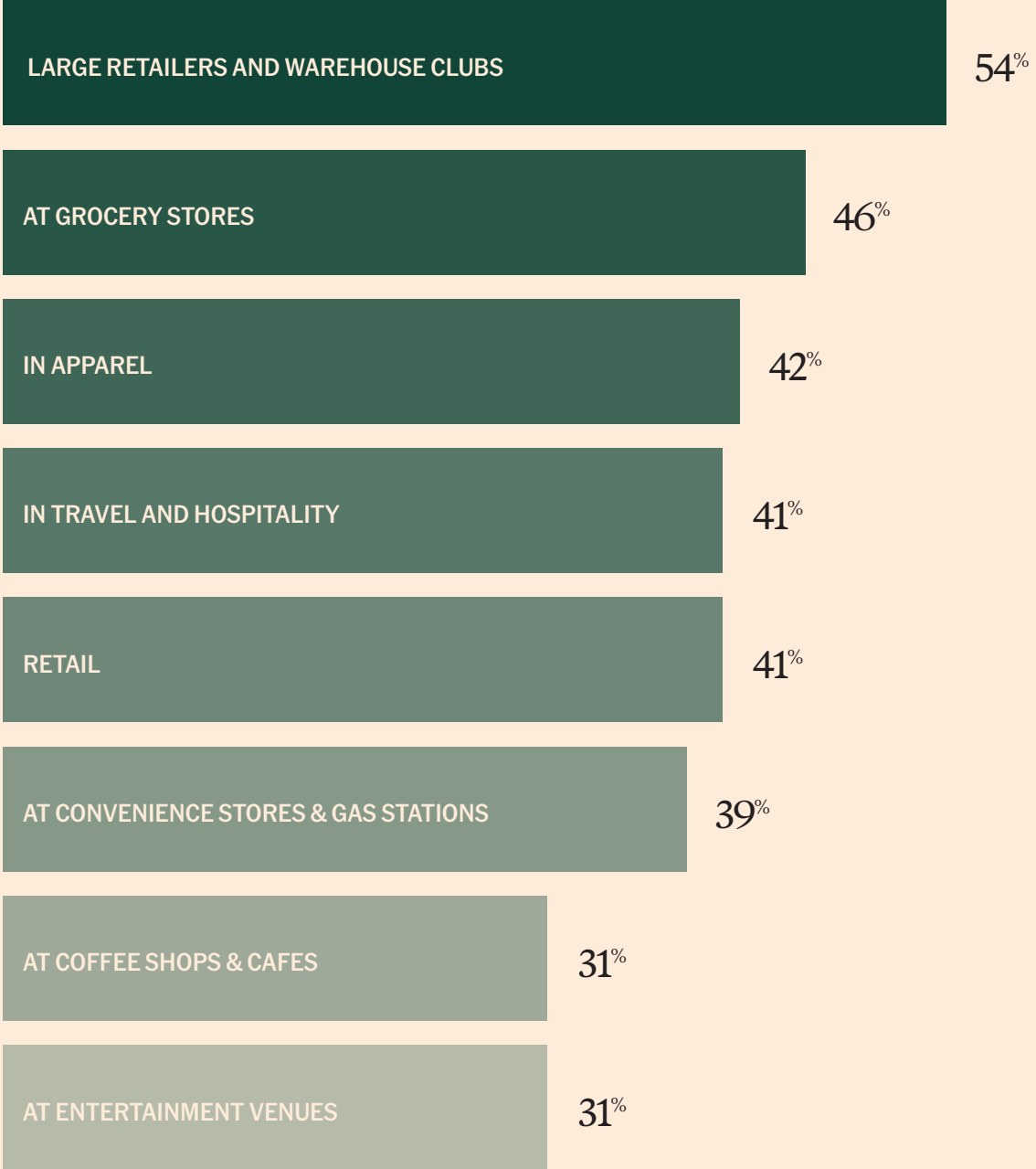


These are not hypothetical interests. They come from people who are already using crypto and plan to do more of it.

The market outlook reflects the same confidence. 82% of holders expect the overall crypto market to increase in the next 5 years, with 41% expecting a significant increase.

WHERE HOLDERS WANT TO SPEND TELLS ITS OWN STORY.

These are high-frequency environments, the places people go every week. And they are exactly where habits form.



As crypto moves into everyday commerce, we'll see emerging trends where you'd expect: grocery stores, gas stations, coffee shops — where everyday payment habits form.



— MAY ZABANEH, VP AND GENERAL MANAGER OF CRYPTO, PAYPAL, AND NCA ADVISORY BOARD MEMBER

THE PIECES ARE LINING UP.

Holders want to spend crypto at the same places they already go every week. Merchants are starting to meet them there, with 40% already accepting crypto at checkout and 84% expecting crypto payments to become common within five years.



This report started with 12 million new holders in a single year.

It ends with 67 million people showing us what a maturing crypto economy looks like through the choices they make every day.

METHODOLOGY STATEMENT

The research was conducted online in the US by The Harris Poll on behalf of The National Cryptocurrency Association among 10,000 Cryptocurrency holders. The survey was conducted February 12 – March 3, 2026.

Data are weighted where necessary by age by gender, race/ethnicity, region, education, marital status, household size, employment, household income, and political party affiliation to bring them in line with their actual proportions in the population.

The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the sample data is accurate to within ± 0.7 percentage points

using a 95% confidence level. This credible interval will be wider among subsets of the surveyed population of interest.

All sample surveys and polls, whether or not they use probability sampling, are subject to other multiple sources of error which are most often not possible to quantify or estimate, including, but not limited to coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments.

For complete survey methodology, including weighting variables and subgroup sample sizes, please contact media@nca.org.



NATIONAL CRYPTOCURRENCY ASSOCIATION