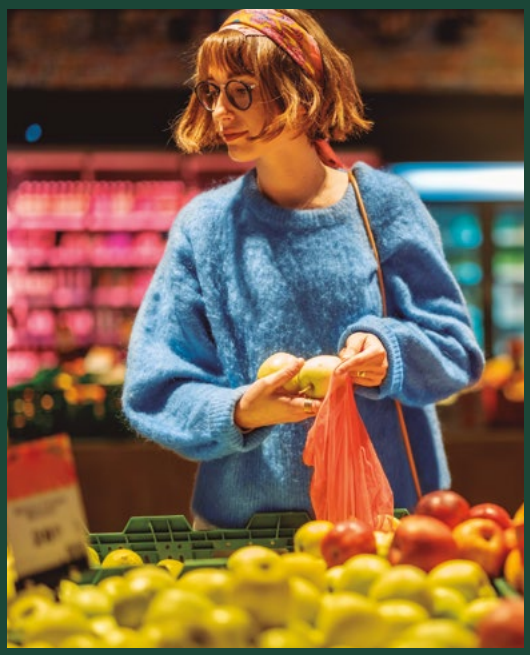
2026 CRYPTO READINESS REPORT:

U.S. NON-CRYPTO HOLDERS

October 2026



NATIONAL CRYPTOCURRENCY ASSOCIATION

INTRODUCTION

We surveyed more than 2,000 Americans who don't currently own crypto to see what would spark their interest and what currently stands in their way from buying. The results show that more than half of non-holders are curious about or open to crypto but have specific needs to address before giving full trust. Non-holders want clearer information, better protection, and trusted voices leading the way. This report will demonstrate who the next holders are most likely to be and how to move them from curious to confident.

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01. THE NEXT WAVE IS ALREADY FORMING

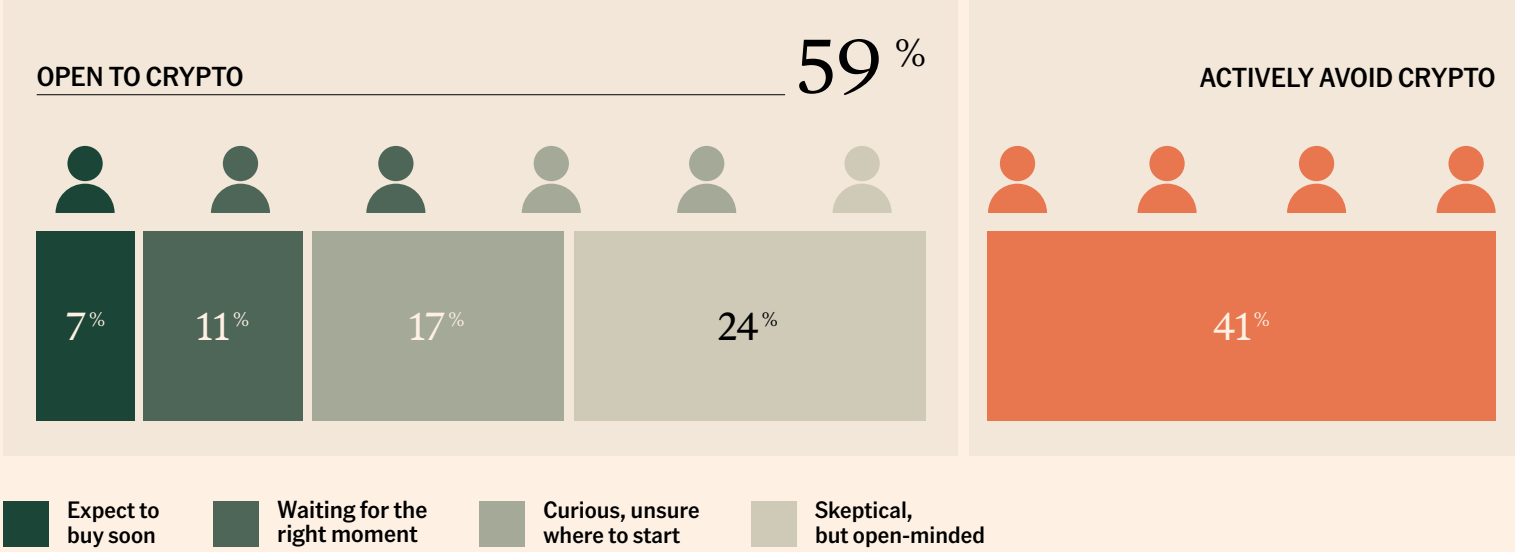
More than 33 million Americans who do not currently own crypto are likely to buy it in 2026.

Most non-holders surveyed are open to crypto, even those who describe themselves as skeptics. Roughly a quarter are skeptical but open-minded, and the others range from being curious but unsure where to start to waiting for the right moment.

This interest isn't new. More than 66 million Americans that don't currently hold crypto have either owned crypto in the past or considered buying it, and more than 42 million have considered it in the past 12 months.

The chapters that follow explain who these prospective holders are, what draws them in, what still stands in the way, and how the institutions non-holders already trust can help close the remaining knowledge gap.

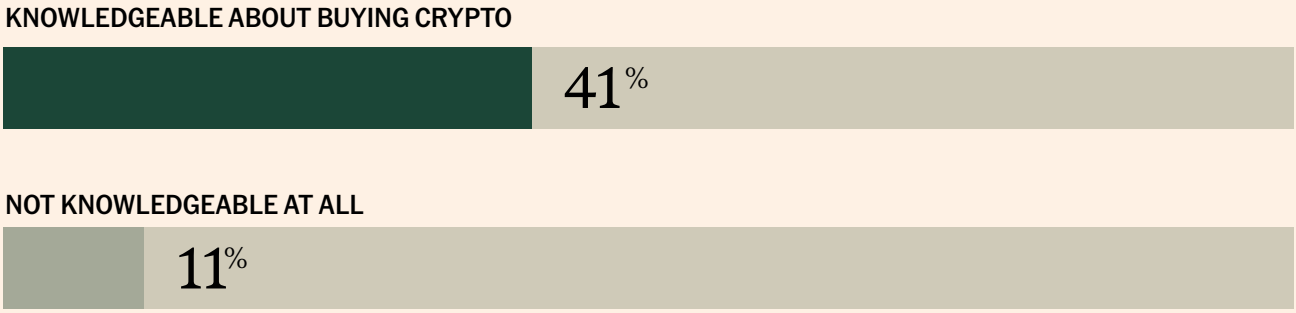
SIX IN TEN NON-HOLDERS ARE OPEN TO CRYPTO



66 million Americans that don't currently hold crypto have either owned crypto in the past or considered buying it

42 million have considered it in the past 12 months

NON-HOLDERS WHO CONSIDER THEMSELVES KNOWLEDGEABLE ABOUT CRYPTO ARE NEARLY FOUR TIMES AS LIKELY TO PLAN A PURCHASE



Knowledge is a strong indicator of those who are likely to buy. Non-holders who are knowledgeable about buying crypto are nearly four times more likely to buy than those who are not knowledgeable at all (41% vs. 11%), and more than five times as likely to be interested in buying, whether soon or once the time is right (54% vs. 10%).

02. THE NEXT BUYERS WILL BE EVEN MORE DIVERSE

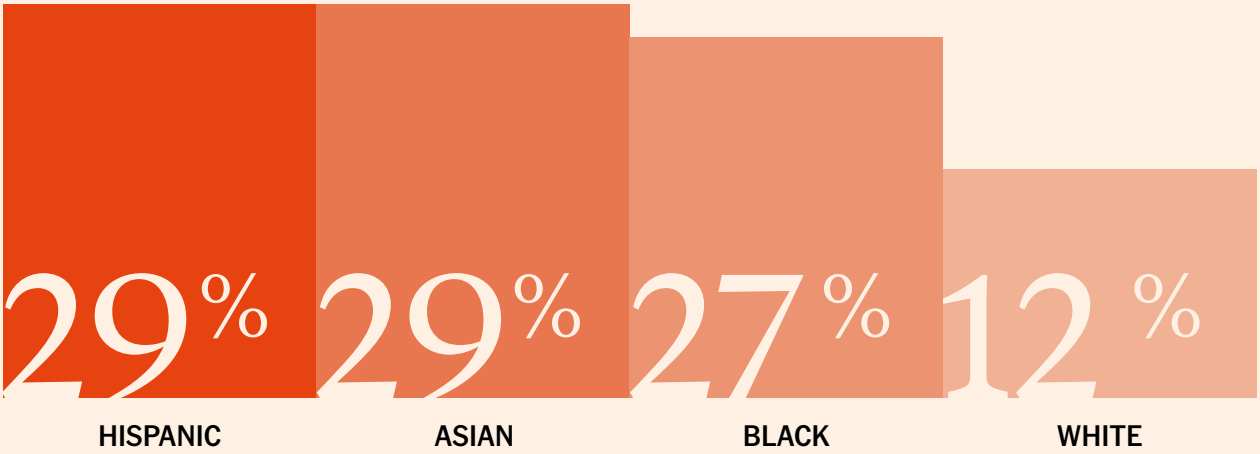
Interest in crypto is increasingly spreading across ages and backgrounds.

The next wave of crypto holders would change the market's profile. If the non-holders who say they are likely to buy follow through, the crypto-holder population would become even more female, even more racially diverse, and include even more lower-income households than it does now.

Hispanic, Black, and Asian non-holders are each more than twice as likely to say they plan to buy compared to White non-holders.

LIKELIHOOD TO BUY CRYPTO IN 2026

% OF NON-HOLDERS IN EACH GROUP SOMEWHAT/VERY LIKELY TO BUY



People of color also account for 55% of non-holders likely to buy in 2026, an estimated 18.5 million potential new holders, up from 48% of current crypto holders, which would make future holders more diverse than they are today. Confidence is also building alongside purchase intent. One-third of non-holders of color feel more knowledgeable about buying crypto this year, up from 24% last year.

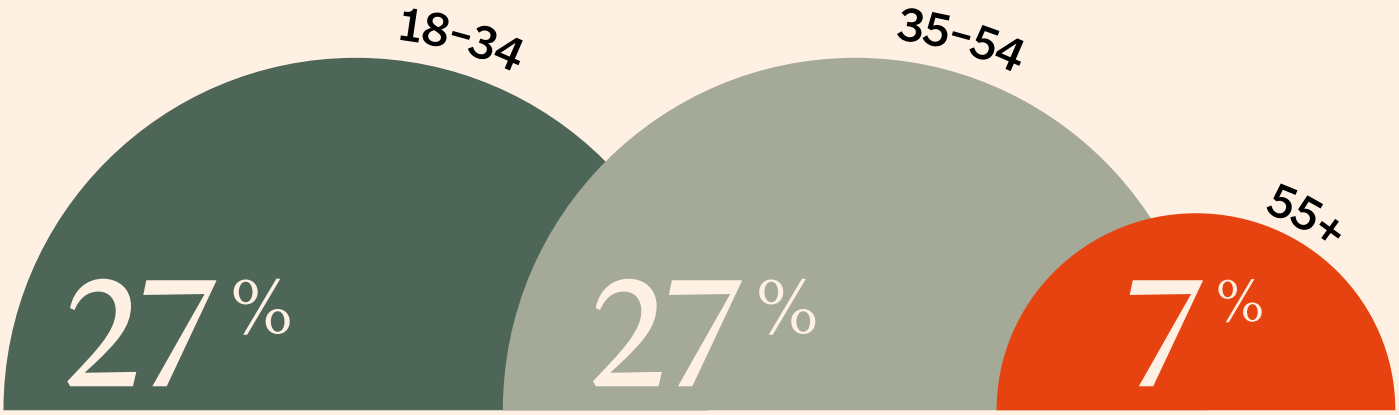
THE NEXT WAVE OF BUYERS SKEWS MORE DIVERSE, MORE FEMALE, AND LOWER INCOME

PROFILE OF CURRENT CRYPTO HOLDERS VS. NON-HOLDERS LIKELY TO BUY IN 2026

	CURRENT CRYPTO HOLDERS	LIKELY 2026 BUYERS
MEDIAN AGE	38 years	42 years
% FEMALE	34 %	43 %
% PEOPLE OF COLOR	48 %	55 %
% HH INCOME UNDER $75K	23 %	42 %

LIKELY TO BUY CRYPTO IN 2026

% OF AGE GROUPS LIKELY TO BUY CRYPTO



Age is where the data breaks even more from expectations. Adults aged 35 to 54 are just as likely as those aged 18 to 34 to say they plan to buy crypto in 2026, at 27% each. Intent to buy runs through the prime earning years, only declining among adults 55+.

Younger non-holders still lead on openness to crypto. Nearly two in three 18- to 34-year-olds (64%) are actively interested in crypto, waiting for the right moment to buy, or curious but uncertain about where to start.

03. WHAT WOULD CRYPTO ACTUALLY DO FOR ME?

Getting access to money more quickly and with greater control.

Non-holders who are likely to buy in 2026 have clear reasons, and diversification motivates them most (41%). Practical uses carry weight too, with shopping for goods and services, getting paid faster, and gaining 24/7 access to their money all ranking high.

REASONS NON-HOLDERS ARE LIKELY TO BUY CRYPTO IN 2026

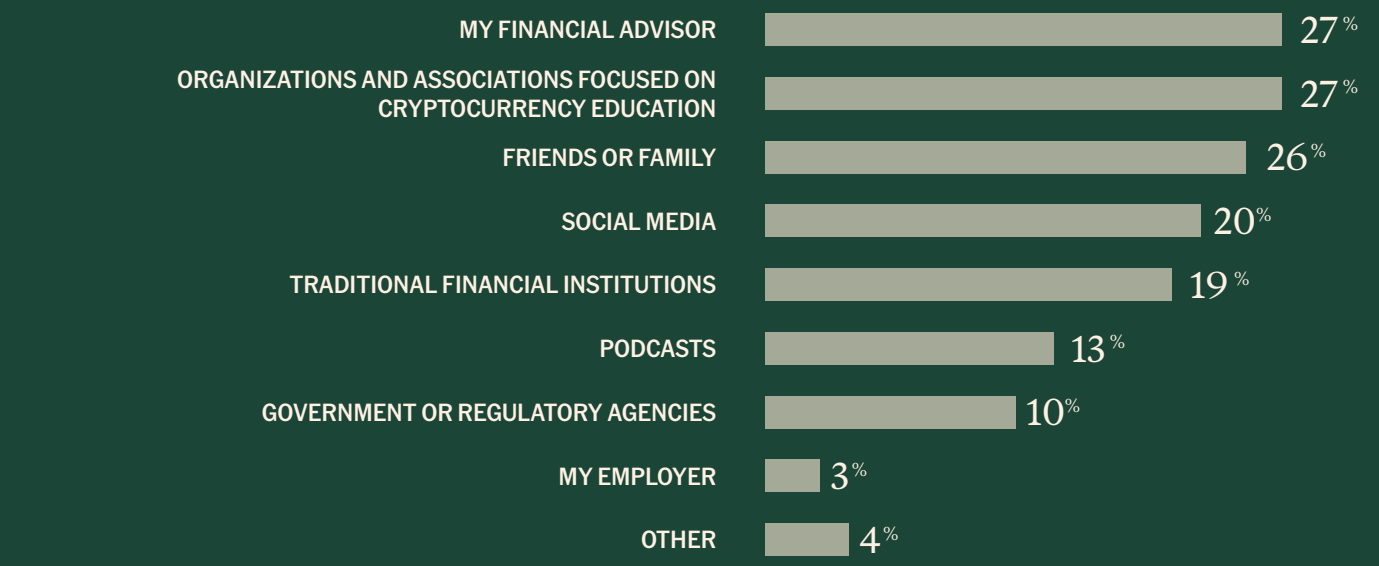
% OF NON-HOLDERS SOMEWHAT/VERY LIKELY TO BUY

MOST VALUABLE BENEFITS OF CRYPTO

Beyond the reasons they would buy, non-holders also rank crypto's most valuable benefits, and protection against inflation and greater control and ownership over their money lead that list, with the ability to use crypto for everyday purchases close behind.

SOURCES TO LEARN MORE ABOUT CRYPTOCURRENCY

Adoption follows proven success. Nearly half of non-holders who use new technologies, like AI, mobile payments, or wearable technology, say that seeing people who had used them successfully made them feel more comfortable adopting them. For many prospective buyers, the path to crypto runs through the people around them, a pattern that surfaces again in where they want to buy and who they want to learn from.



04. THE CONFUSION IS REAL, AND YOU'RE NOT ALONE.

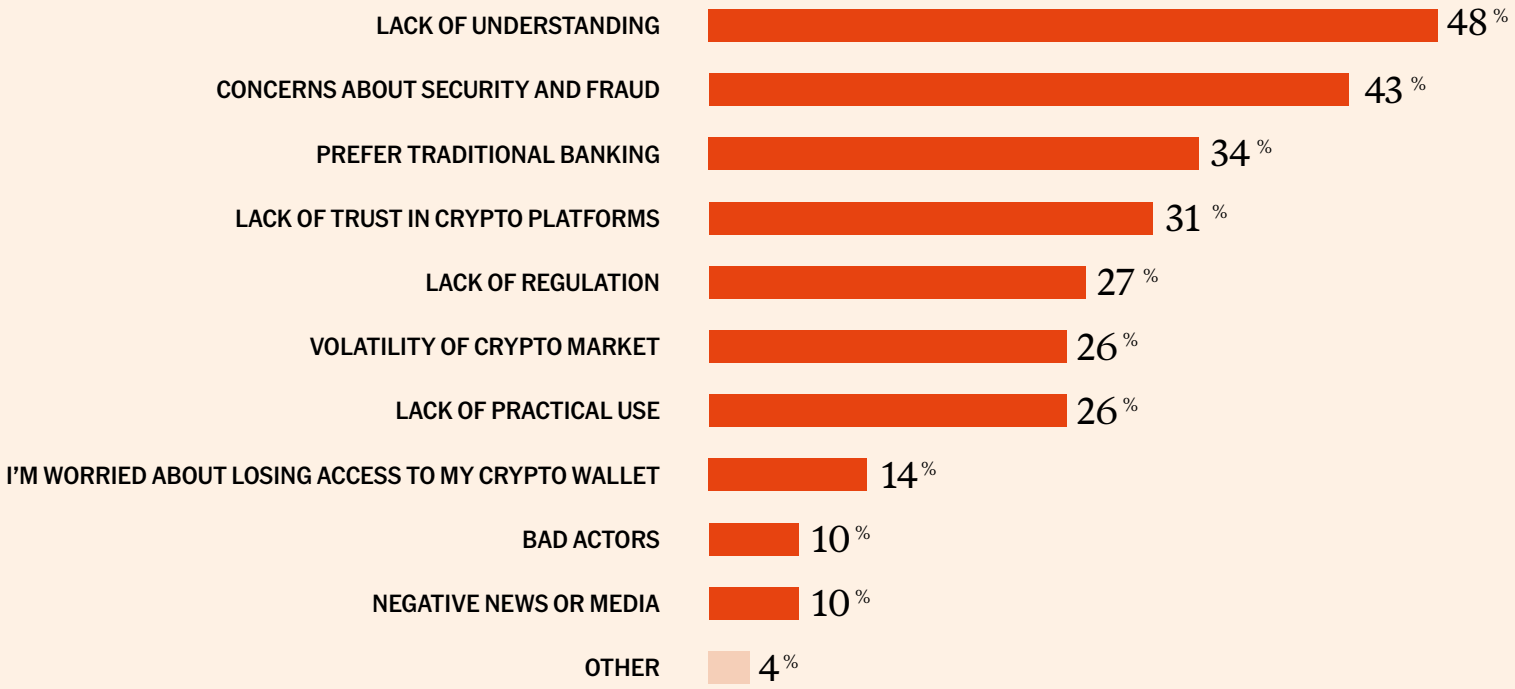
Far more non-holders find crypto confusing than those who think it's a scam.

When non-holders explain why they do not own crypto, lack of understanding ranks first (48%), followed by concerns about security and fraud (43%). Lack of regulation comes fifth, behind the preference for traditional banking and the lack of trust in crypto platforms.

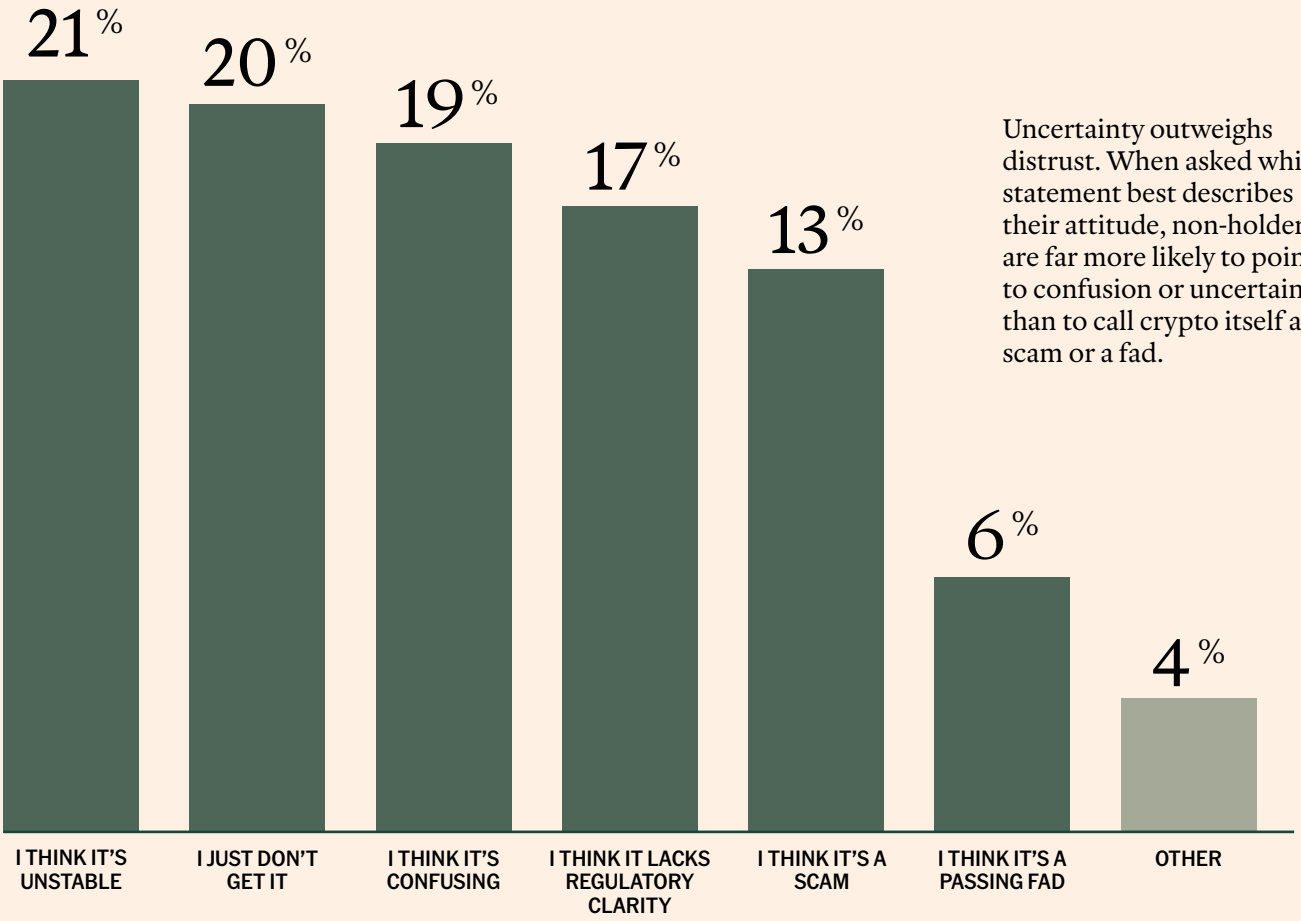
But the financial literacy gap isn't specific to crypto: among non-holders who own a 401(k) or IRA, 38% don't fully understand what their retirement assets are actually invested in. Among mutual fund and ETF owners, 35% say the same.

TOP BARRIERS TO CRYPTO OWNERSHIP

NON-HOLDERS RANKED THEIR TOP 3 REASONS



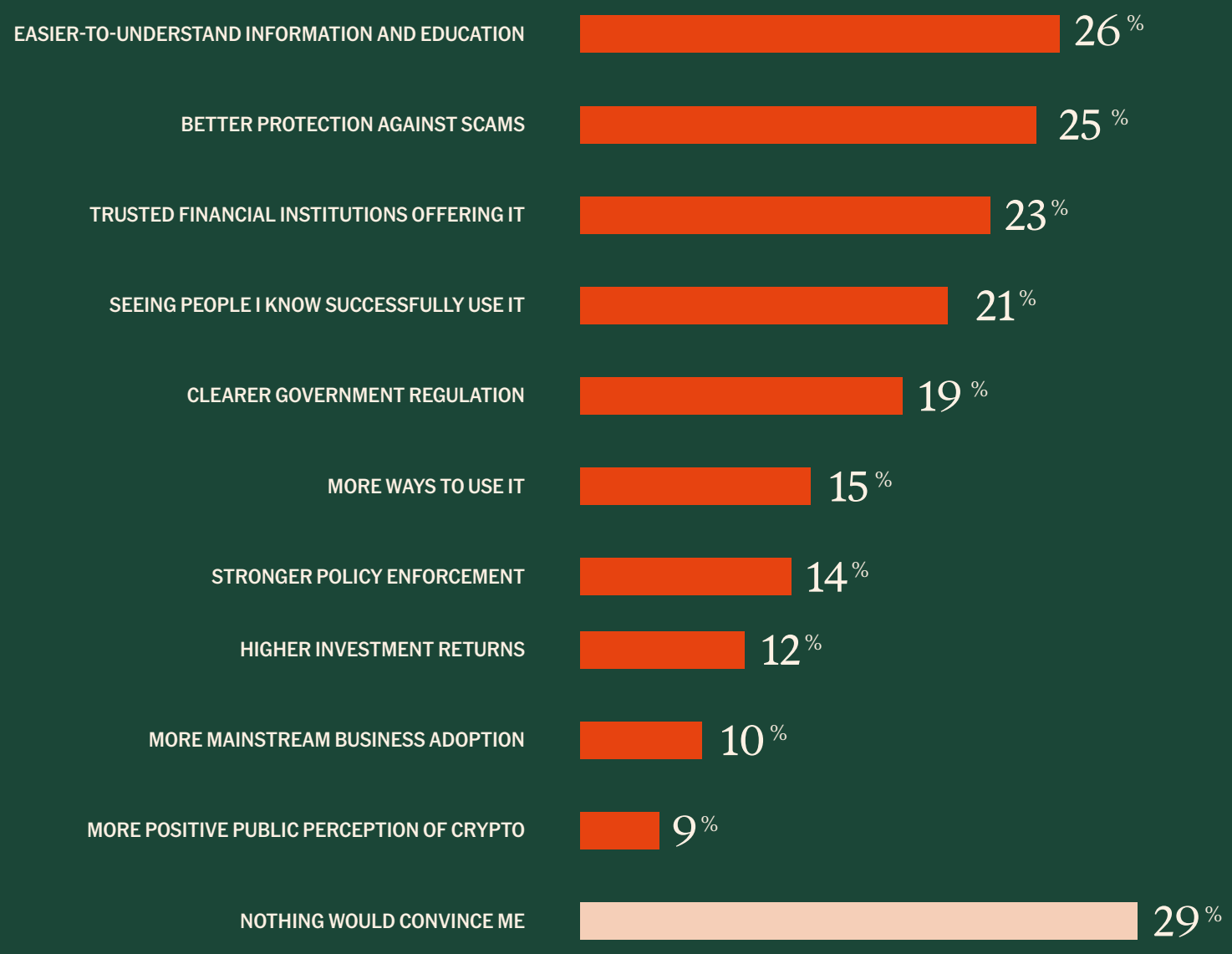
WHICH OF THE FOLLOWING BEST DESCRIBES YOUR ATTITUDE TOWARD CRYPTOCURRENCY?



Uncertainty outweighs distrust. When asked which statement best describes their attitude, non-holders are far more likely to point to confusion or uncertainty than to call crypto itself a scam or a fad.

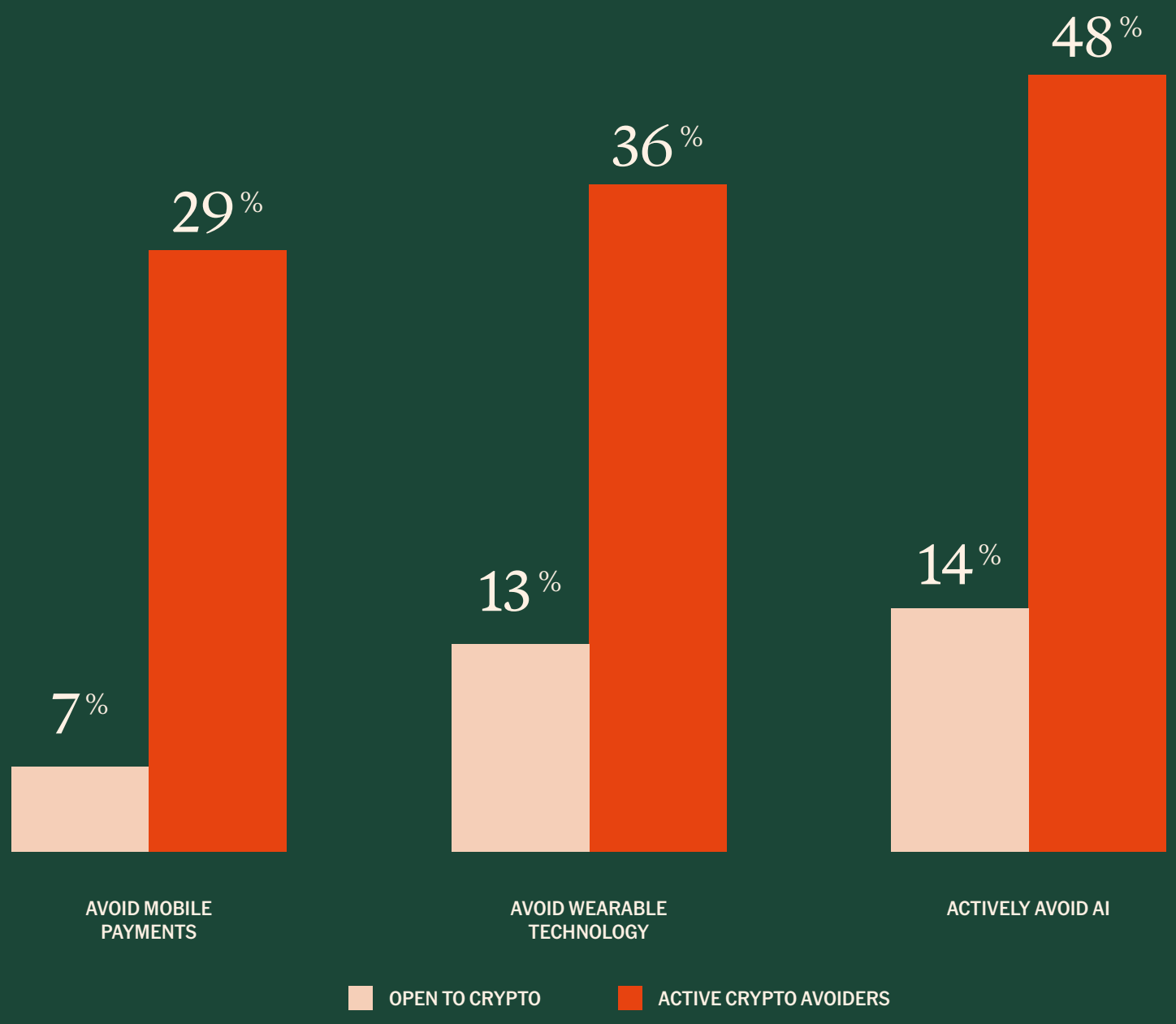
CHANGES NEEDED TO FEEL COMFORTABLE BUYING CRYPTO

When asked what would need to change for them to feel comfortable buying, a similar pattern emerges. Easier-to-understand information ranks first at 26%, closely followed by better protection against scams at 25%. Clearer government regulation ranks fifth (19%), with stronger policy enforcement following behind. Twenty-nine percent say that nothing would make them comfortable buying crypto.



ATTITUDE TOWARD NEW TECHNOLOGY

For active avoiders, hesitation is part of a broader attitude toward new technology. Among this group, nearly half also actively avoid AI, and many avoid wearable technology and mobile payments.



TRADITIONAL FINANCE

05. WHAT IF YOUR BANK OFFERED CRYPTO?

Non-holders want crypto to be part of what they already trust.

Traditional finance is working for most non-holders. Only 12% say that traditional financial systems don't work for people like them. Crypto's opportunity lies in being an addition to the financial tools they already use.

Non-holders want to find crypto in those trusted places. When asked directly, more than one in three say they would be more likely to buy crypto if it were offered through a trusted financial institution, such as a bank, a retirement account, or a payment app.

There is a need for trusted people as much as trusted institutions. Among non-holders with a financial advisor, 79.2 million say an advisor's recommendation would make them at least a little more likely to learn about crypto, and 69.2 million say it would make them more likely to buy. But that conversation isn't happening between most non-holders and their advisors. Nearly 64 million advised non-holders have never discussed crypto with their advisor.

RECEPTIVITY TO CRYPTO IS THERE, BUT THE CONVERSATION ISN'T HAPPENING

AMONG NON-HOLDERS WHO WORK WITH A FINANCIAL ADVISOR

THE OPPORTUNITY

76%

Say an advisor's recommendation would make them more likely to LEARN about crypto

66%

Say it would make them more likely to BUY crypto

THE GAP

61%

Have NEVER discussed crypto with their advisor

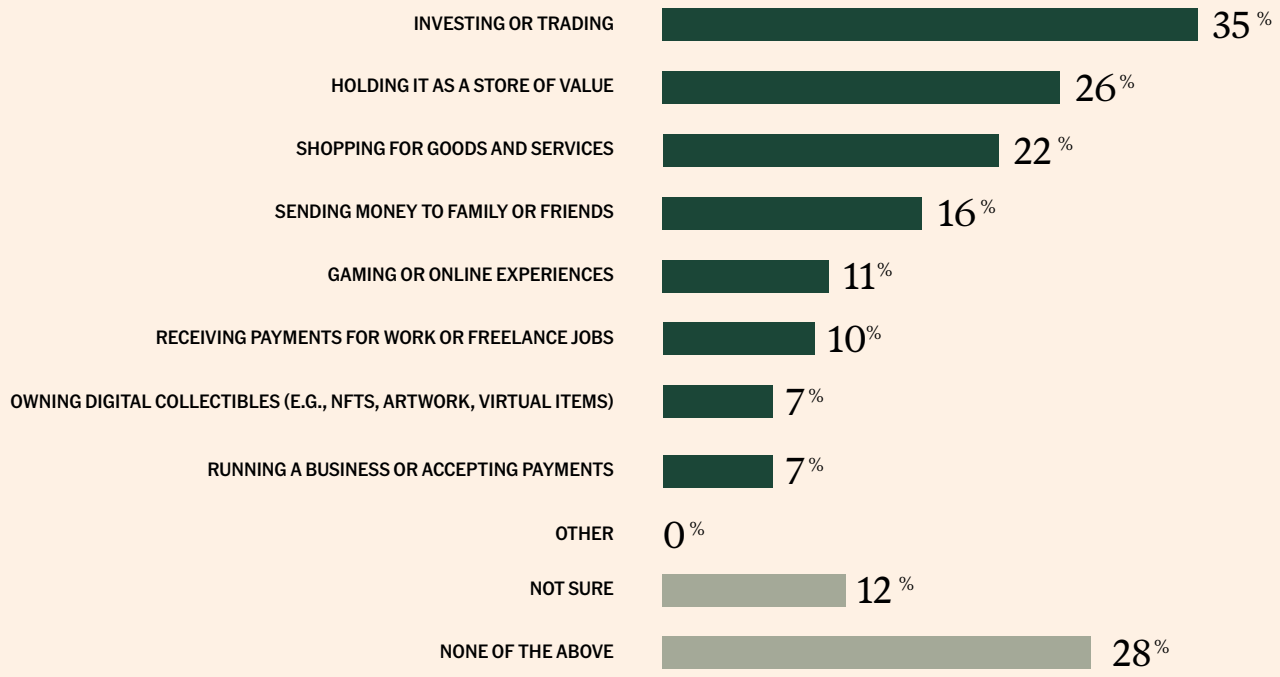
UTILITY

CAN YOU BUY COFFEE WITH CRYPTO?

Non-holders like the idea of spending crypto, but don't know how.

When asked what they would do with their own crypto, non-holders put investing or trading first and holding crypto as a store of value second. Practical uses follow closely behind, with shopping for goods and services ranking third. Sending money to family and friends was fourth on the list.

WHAT NON-HOLDERS WOULD DO WITH CRYPTO



The knowledge gap has yet to catch up. Only 16% of non-holders feel knowledgeable about how to use crypto in everyday transactions. The difference between the 22% who would shop with crypto and the 16% who actually feel equipped with the knowledge to use it is an educational gap that can be addressed. It is the difference between what non-holders *would do with crypto* and what they *know how to do.*

This pattern showed up when non-holders were asked which they were most likely to consider when looking at crypto and traditional finance for specific financial tasks. At least one in four non-holders would consider using crypto alongside traditional finance, even for everyday payments, the task they connect crypto to the least. Among non-holders familiar with stablecoins, only 18% rule out using them to purchase a cup of coffee or a tank of gas. Seeing well-known brands accept stablecoins and low-to-no transaction fees top the list of what would build that comfort.

WHAT WOULD MAKE NON-HOLDERS FEEL COMFORTABLE USING STABLECOINS TO PAY FOR A SMALL, EVERYDAY PURCHASE?

AMONG THOSE FAMILIAR WITH STABLECOINS

POLICY

06. WAITING FOR CLEAR RULES TO BE WRITTEN

The people most likely to buy see regulation as a signal.

The non-holders most likely to buy are also the ones reading the rules. When asked to pick the one statement that best describes their attitude toward crypto, actively interested individuals chose 'it lacks regulatory clarity' more than any other statement, at 24%, and non-holders waiting for the right moment landed in the same place, also at 24%. However, that concern has not overridden their intent. These are people who want to own crypto and want to understand the rules first.

Clearer rules help build confidence among this audience. A quarter of non-holders who currently use technologies like AI, mobile payments, wearable technology say clear government regulations helped them build their confidence in the new technologies they've adopted. This pattern matches the barrier data, where clearer regulation ranked fifth among the changes non-holders said they need.

As non-holders inch closer to buying crypto, their attention turns toward more regulatory clarity. The people it matters most to are already leaning in.

SAFETY

07. IS CRYPTO RISKY?

What non-holders worry about, and what holders report.

Security concerns keep even interested buyers on the sidelines. Among non-holders who considered buying crypto in the past 12 months, a lack of understanding (49%) and concerns about security and fraud (38%) remain the primary reasons they do not own crypto today.

Concern is common among non-holders. Four in five non-holders (80%) believe that losing money with no way to recover it is more likely to happen in crypto than in traditional finance. That finding applies across different scenarios, such as fears of being hacked or irreversible transaction errors. Most non-holders feel that crypto is a riskier place for their money.

While they're clear about their trepidation, they are also adamant about what would resolve it. As the barrier data showed, easier-to-understand information ranked first (26%) and scam protection second (25%), and among non-holders who avoid crypto altogether, scam protection rises to the top. When asked what would build their confidence using crypto, non-holders ranked guidance from financial experts highest.

RESOURCES THAT WOULD MAKE NON-HOLDERS FEEL MOST CONFIDENT ENGAGING WITH CRYPTOCURRENCY

The picture from inside the market looks different. In NCA's 2026 State of Crypto Holders Report, 77% of holders said crypto has positively impacted their lives, while only 3% reported negative experiences. The concern non-holders carry is genuine, and holders' experiences offer some reassurance to lean on.

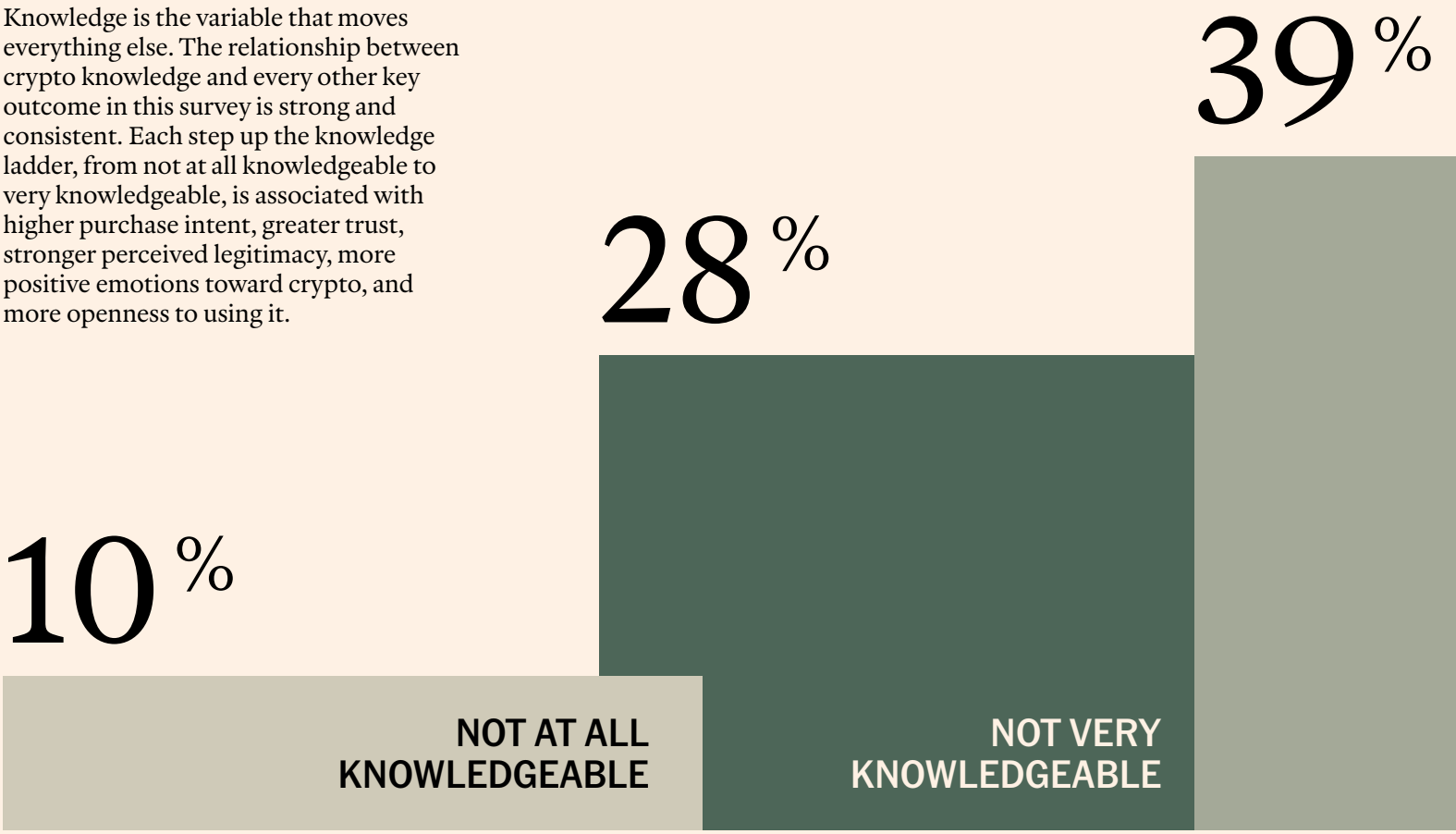
08. TRUST TAKES ROOT IN EDUCATION

As the knowledge gap shrinks, trust and confidence grow.

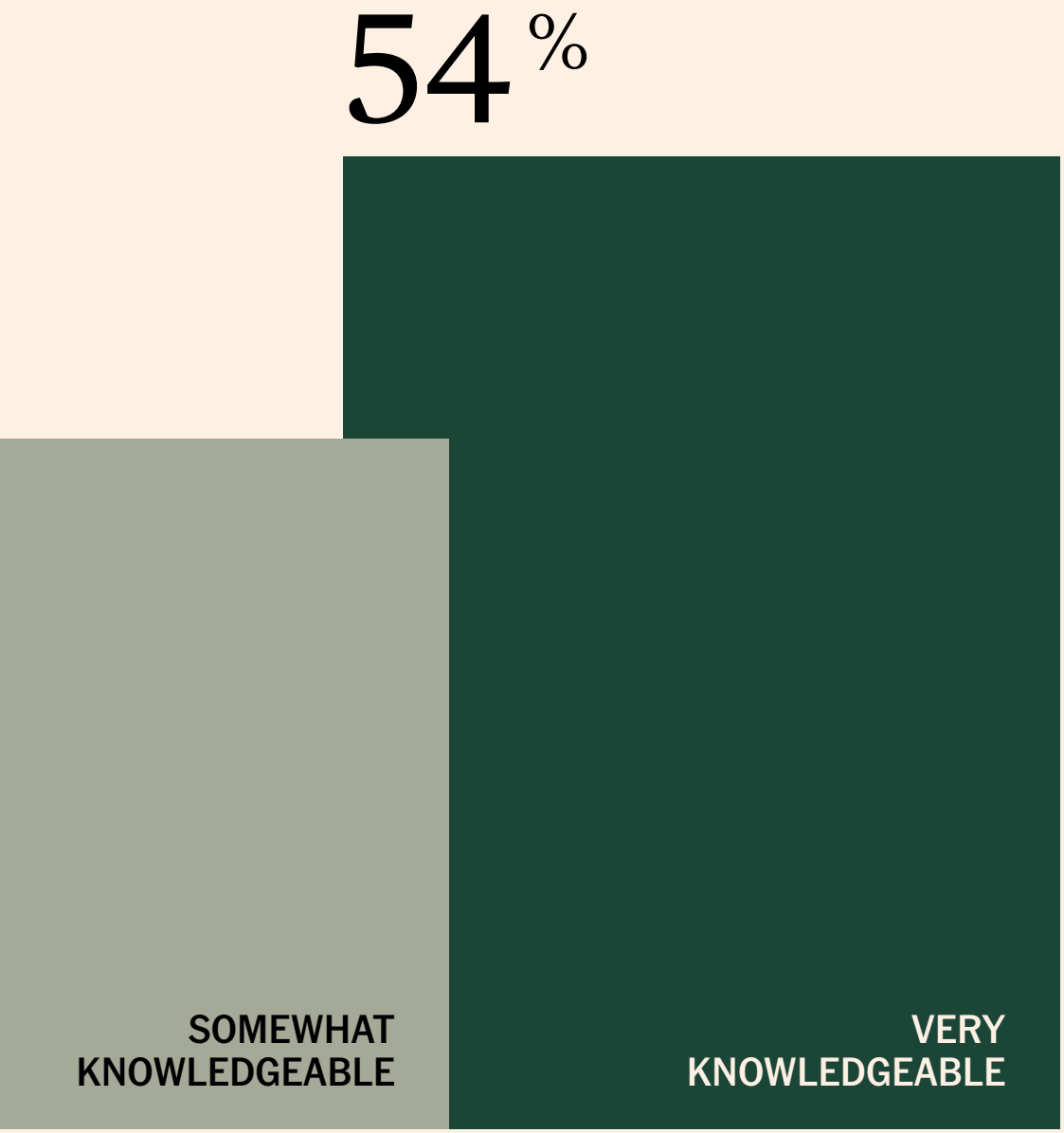
THE MORE KNOWLEDGEABLE NON-HOLDERS ARE, THE MORE LIKELY THEY ARE TO BUY

% ACTIVELY INTERESTED IN BUYING/WAITING FOR THE RIGHT MOMENT

Knowledge is the variable that moves everything else. The relationship between crypto knowledge and every other key outcome in this survey is strong and consistent. Each step up the knowledge ladder, from not at all knowledgeable to very knowledgeable, is associated with higher purchase intent, greater trust, stronger perceived legitimacy, more positive emotions toward crypto, and more openness to using it.



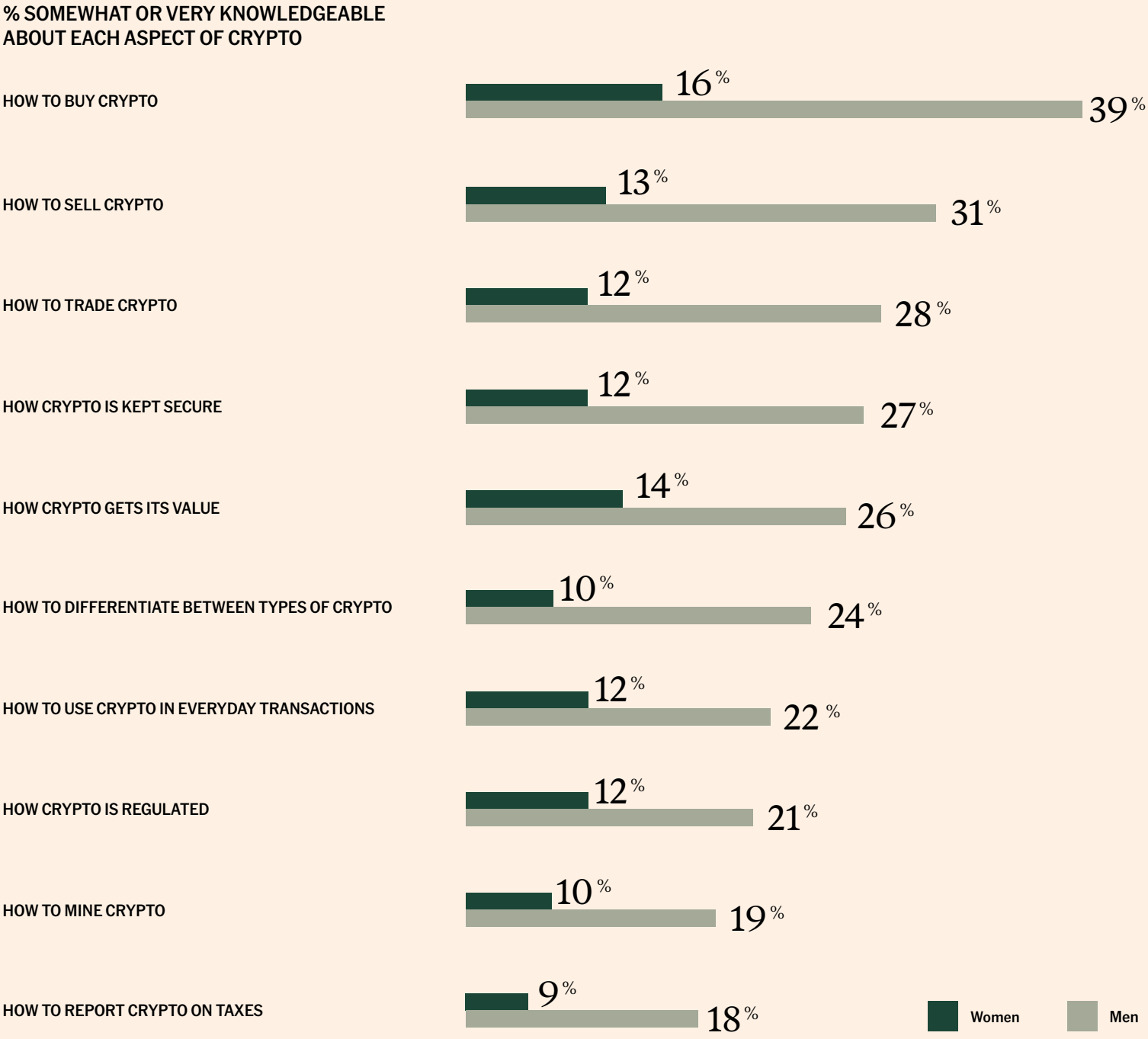
5x HIGHER PURCHASE INTENT AMONG THE MOST KNOWLEDGEABLE VS. THE LEAST



Today, most non-holders stand on the bottom rung. More than half (54%) are unfamiliar with any of the crypto concepts shown. Stablecoins are familiar to just 11%, blockchain technology to (17%), and smart contracts to (4%). Fewer than one in four (24%) were familiar with examples of utility tokens.

The gap is widest for women, who are less than half as likely as men to feel knowledgeable about buying crypto (16% vs. 39%). Nearly two-thirds of women are unfamiliar with a single concept, compared to 41% of men. However, women are equally curious about crypto; what separates them from purchasing is knowledge. Lack of understanding is the top reason women give for not owning crypto, cited by women more often than by men (51% vs. 44%).

CRYPTO KNOWLEDGE: WOMEN VS. MEN



Every non-holder who moves up a rung on the knowledge ladder becomes measurably more likely to trust crypto, see it as legitimate, and plan to buy it.

LOOKING AHEAD

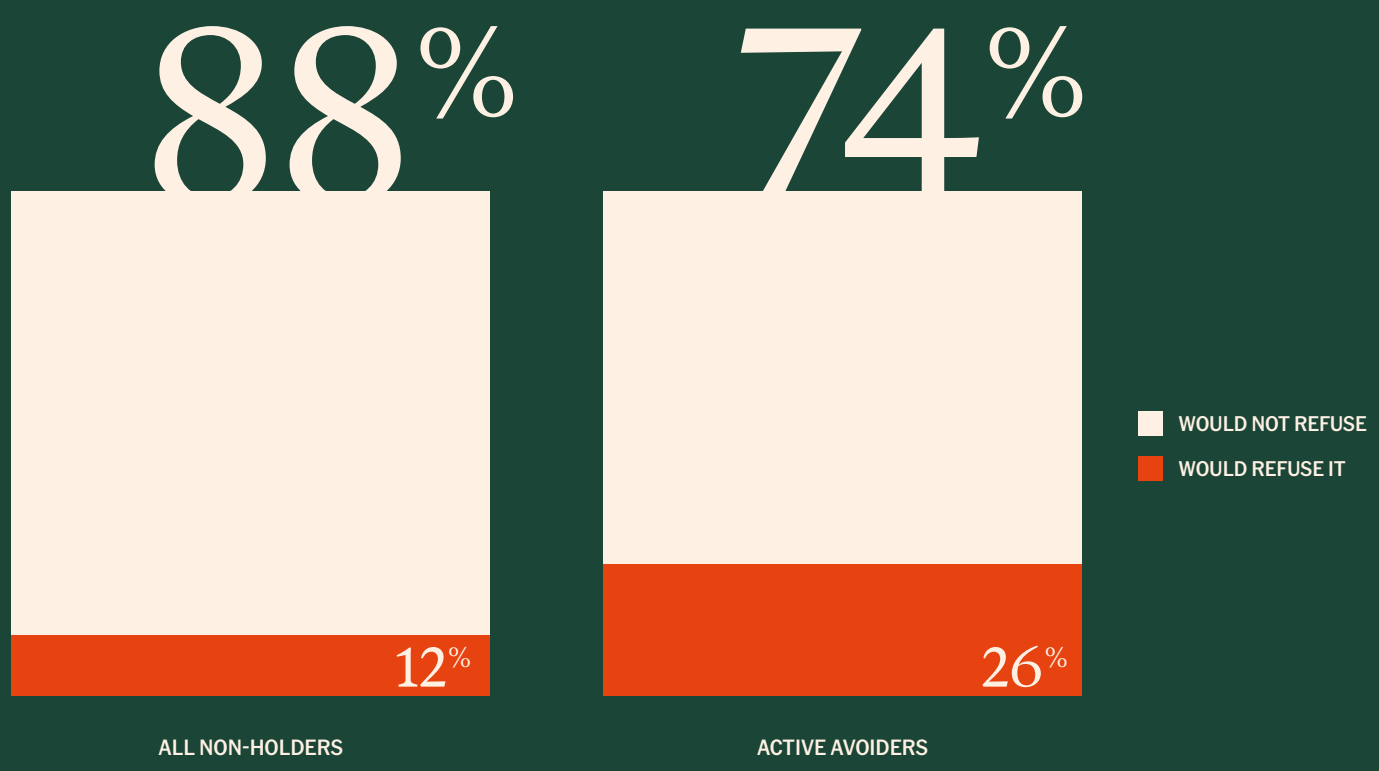
09. WOULD YOU TURN DOWN $1,000 IN CRYPTO?

Most wouldn't, and that's where all this is headed.

An estimated 114 million Americans are open to crypto in some form, whether actively interested, curious, skeptical but open-minded, or waiting for their moment. What stands between them and ownership is a set of specific, addressable conditions. They need to understand how crypto works and be confident that they will be protected from scams. They need a connection to trusted institutions and people who can vouch for it, and a belief that the category is relevant to their lives. And they need a low-stakes first experience that doesn't require more conviction than they currently feel.

The clearest sign of that openness comes from a hypothetical. When asked what they would do if someone gave them $1,000 in crypto today, only 12% of non-holders said they would refuse it outright. Even among active avoiders, only 26% would turn down the gift. 130 million would keep it, holding, spending, or investing further, and the share climbs to 137 million counting those who would pass it along as a gift of their own.

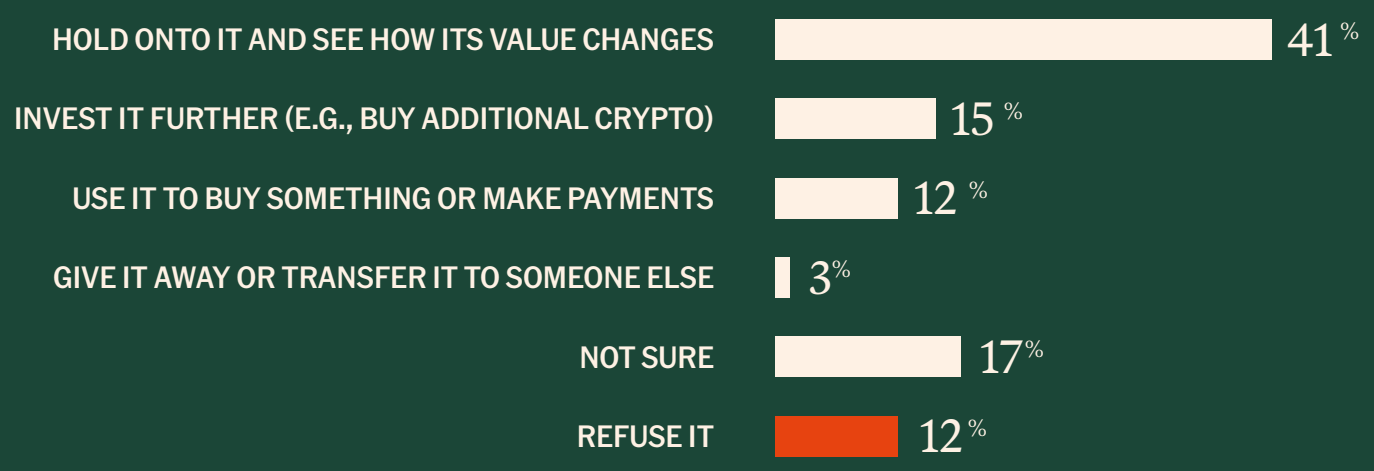
IF GIVEN $1,000 IN CRYPTO TODAY...



For most non-holders, the answer to crypto is already something other than “no.” The conditions that would turn that answer into ownership are specific and within the industry’s power to meet.

ONLY 12% OF NON-HOLDERS WOULD REFUSE $1,000 IN CRYPTO

NOW IMAGINE SOMEONE GAVE YOU $1,000 IN CRYPTO TODAY. WHAT WOULD YOU DO?



SURVEY METHODOLOGY

The research was conducted online in the United States by The Harris Poll on behalf of The National Cryptocurrency Association among 2,014 non-cryptocurrency holders. The survey was conducted June 24, 2026, through July 1, 2026.

Data are weighted where necessary by age, 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.

Respondents for this survey were selected from among those who have agreed to participate in our surveys. 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 ± 2.1 percentage points using a 95% confidence level. This credible interval will be wider among subsets of the surveyed population of interest:

FOR US NON-HOLDERS LIKELY TO BUY AGE 55+:

± 3.3 percentage points using a 95% confidence level

FOR US WOMEN NON-HOLDERS LIKELY TO BUY AGE 18+:

± 4.1 percentage points using a 95% confidence level

All sample surveys and polls, whether or not they use probability sampling, are subject to multiple other sources of error, 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.

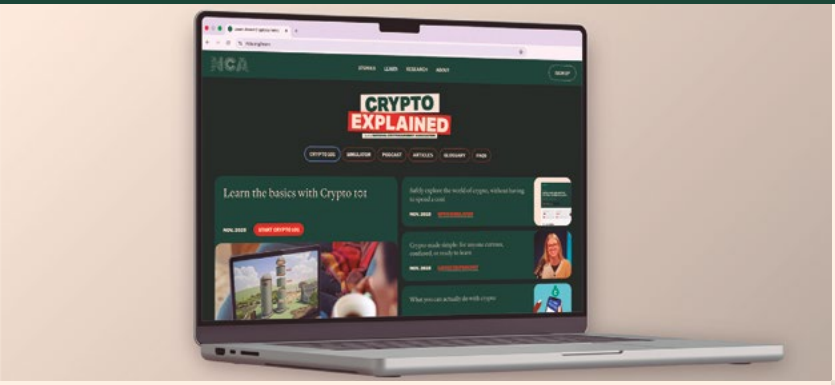
FOR US <$50K INCOME NON-HOLDERS LIKELY TO BUY AGE 18+:

± 4.9 percentage points using a 95% confidence level

FOR US POC NON-HOLDERS LIKELY TO BUY AGE 18+:

± 6.7 percentage points using a 95% confidence level

A COMPLETE, FREE EDUCATIONAL ECOSYSTEM FOR CRYPTO IN AMERICA.



Crypto, Explained

nca.org/learn

Our flagship education platform is a free, plain-English home for everything you need to understand crypto, from absolute beginners to small business owners.

- **Courses:** Crypto 101, Crypto for Business, and Online Safety. Free and self-paced.
- **Simulator:** Interactive risk-free sandbox to buy, send, and store crypto. Without using real money.
- **Podcast:** Weekly episodes unpacking what's happening in crypto and what it means for you.
- **Explainers:** Videos and articles that break down the basics, without any hype or jargon.

Research

nca.org/resources

Our research tracks who uses crypto, how they use it, and what barriers still stand in the way.

- **State of Crypto Holders Report:** Our annual flagship study with 10,000 crypto-holding respondents.
- **Quarterly pulse reports:** Tracking adoption, sentiment, confidence, and barriers in near-real-time, including with non-holders, merchants, voters, and more.

Real Stories

nca.org/stories

Original video and editorial series featuring real Americans — artists, nurses, gamers, shopkeepers, freelancers, retirees — showing how crypto actually fits into their everyday lives, while showcasing the diversity of crypto holders and use cases.

Partnerships & Events

Collaborating with established, mission-aligned groups, especially those serving communities historically left out of traditional systems.

- **Operation HOPE & Coinbase:** Delivering free crypto literacy to underserved communities.
- From SXSW to community activations, NCA brings hands-on crypto education to where people are.
- We're joining forces with companies and organizations of all types and sizes, and look forward to working with you!

NATIONAL CRYPTOCURRENCY ASSOCIATION

Learn more — nca.org

Get in touch — media@nca.org

NATIONAL CRYPTOCURRENCY ASSOCIATION

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