

Survey finds many Americans don't know their own net worth



Three in four Americans can't estimate their net worth without checking an app or account, according to a new Western & Southern survey.

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By [Hallie Diamant](#)



Many Americans know how much money is in their checking account, but far fewer can estimate their overall net worth, according to a new [survey](#) from Western & Southern Financial Group that points to significant gaps in financial awareness.

The survey of more than 1,000 Americans found that three in four respondents could not estimate their net worth without checking apps or financial accounts, while one in four said they have never calculated it at all. Just 23% said they regularly track their net worth, compared with 52% who maintain an emergency fund and 51% who follow a budget.

The survey suggests that many Americans are more familiar with individual account balances than their overall financial picture. While 75% said they could estimate their checking account balance without looking it up and 67% could estimate their savings balance, only 25% said they could estimate their net worth without checking their accounts. Additionally, 40% said they were not confident the last net worth figure they calculated was still accurate.

Financial [stress](#) also remained common. Fifty-six percent of respondents described their financial situation as stressful, including 43% who said they knew their financial numbers despite feeling

stressed. Another 44% admitted they have delayed checking their accounts or bills because they were anxious about what they might find.

The survey also highlighted uncertainty around retirement preparedness. Only 32% of respondents said they could confirm they were on track for retirement, while the remainder said they were behind, not currently saving or unsure of their progress.

For financial advisors, the findings may present an opportunity to **shift conversations** beyond income and account balances toward a broader assessment of clients' financial health. A regularly updated net worth statement can help advisors identify changes in debt, assets and long-term progress while providing a benchmark for discussions about retirement readiness, investment strategies and wealth-building goals.

While net worth is a simple calculation, it seems to remain an overlooked financial metric for many Americans. Advisors can use those gaps in awareness to educate clients and ensure financial plans reflect both assets and liabilities rather than focusing on individual account balances alone.