Table 1: Descriptive Statistics for Study Variables

Panel A: Continuous Variables

Variable	N	Mean	*SD*
Financial Wellness Factor	23,333	0.07	2.01
Financial Capability	23,333	0.06	0.98
Mobile Fintech Use	23,333	0.03	0.99
Desktop Banking Use	23,333	0	1
Number of Children	23,333	0.65	1.05

Panel B: Categorical Variables

Variable	Category	n	%
AI Interest	Interested	4,230	18.1
	Not Interested	19,103	81.9
Gender	Female	12,087	51.8
	Male	11,246	48.2
Age Group	18–24	2,098	9.0
	25–34	3,474	14.9
	35–44	3,958	17.0
	45–54	3,849	16.5
	55–64	4,206	18.0
	65+	5,748	24.6
Education Level	Less than High School	426	1.8
	High School/GED	5,306	22.7
	Some College/Associate	8,299	35.6
	Bachelor's Degree	6,233	26.7
	Graduate Degree	3,069	13.2
Household Income	Low (<$35,000)	6,263	26.8
	Lower-Middle ($35,000–$50,000)	3,225	13.8
	Middle ($50,000–$100,000)	7,899	33.9
	Upper-Middle ($100,000–$200,000)	4,819	20.7
	High ($200,000+)	1,127	4.8
Race/Ethnicity	White Non-Hispanic	16,860	72.3
	Non-White	6,473	27.7

Note: N = 23,333 for main analyses. Sample includes respondents with complete data on all analysis variables from the 2024 NFCS.
For subgroup analyses, income categories were combined into three groups: Low (≤$50,000), Middle ($50,000–$100,000), and High ($100,000+)