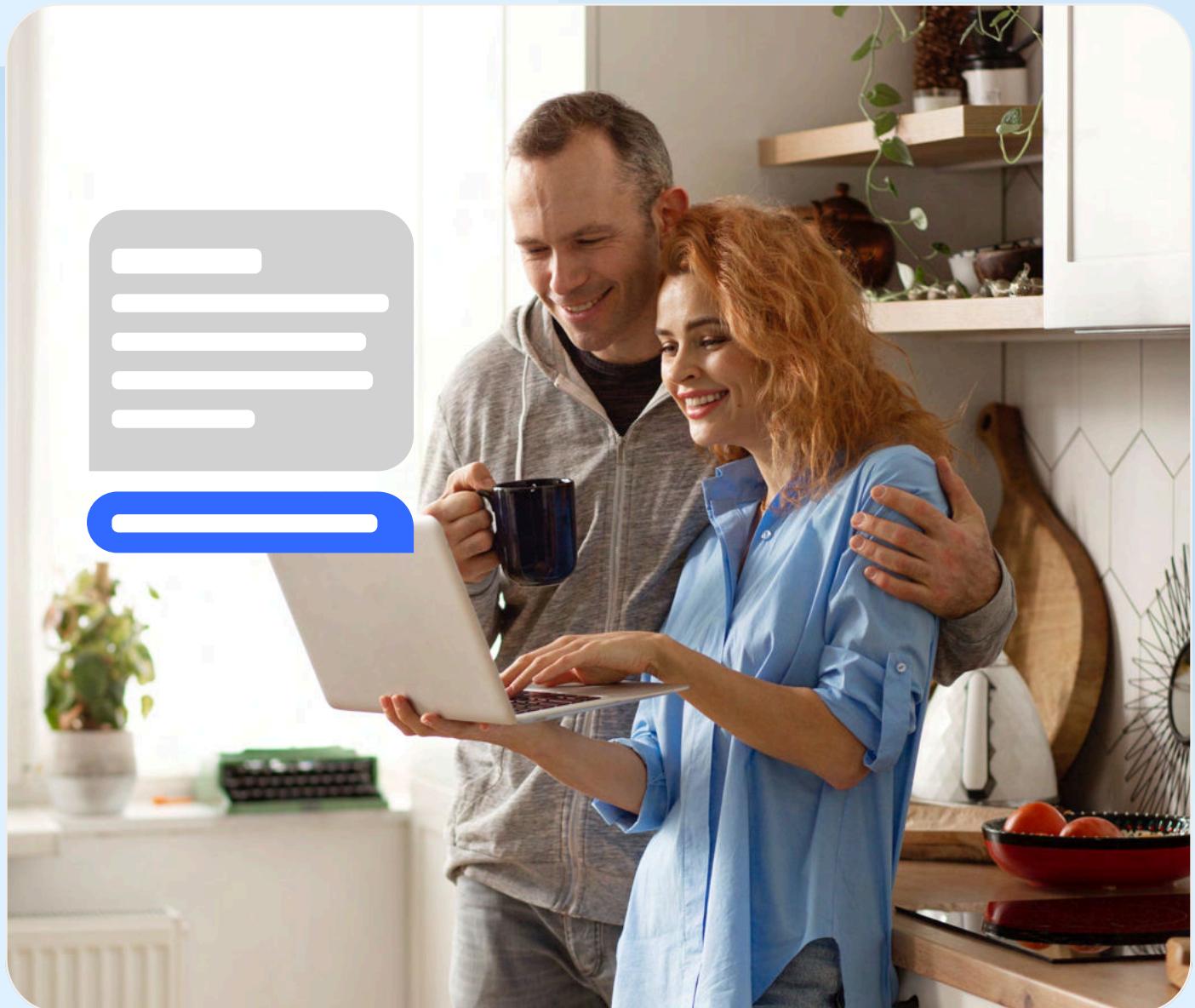




State of AI and Homeownership Report

National homeowner survey on how artificial intelligence is changing home improvement planning, purchasing, and contractor relationships.

ACORN FINANCE | DECEMBER 2025



7 in 10 homeowners now use or plan to use AI for home projects

Artificial intelligence has moved from experimental technology to practical tool for American homeowners. According to new research from Acorn Finance based on a national survey of 1,000 homeowners, 39% of homeowners already use AI for home-related tasks and planning, while another 32% intend to start within the coming months.

This adoption extends across demographics but shows notable patterns. Men report significantly higher usage at 52% compared to 29% of women. Generation plays an even larger role: 74% of Gen Z homeowners and 61% of Millennials currently use these tools, while Gen X sits at 38% and Boomers at 23%.

Do you use AI tools for home-related questions, planning, or projects?

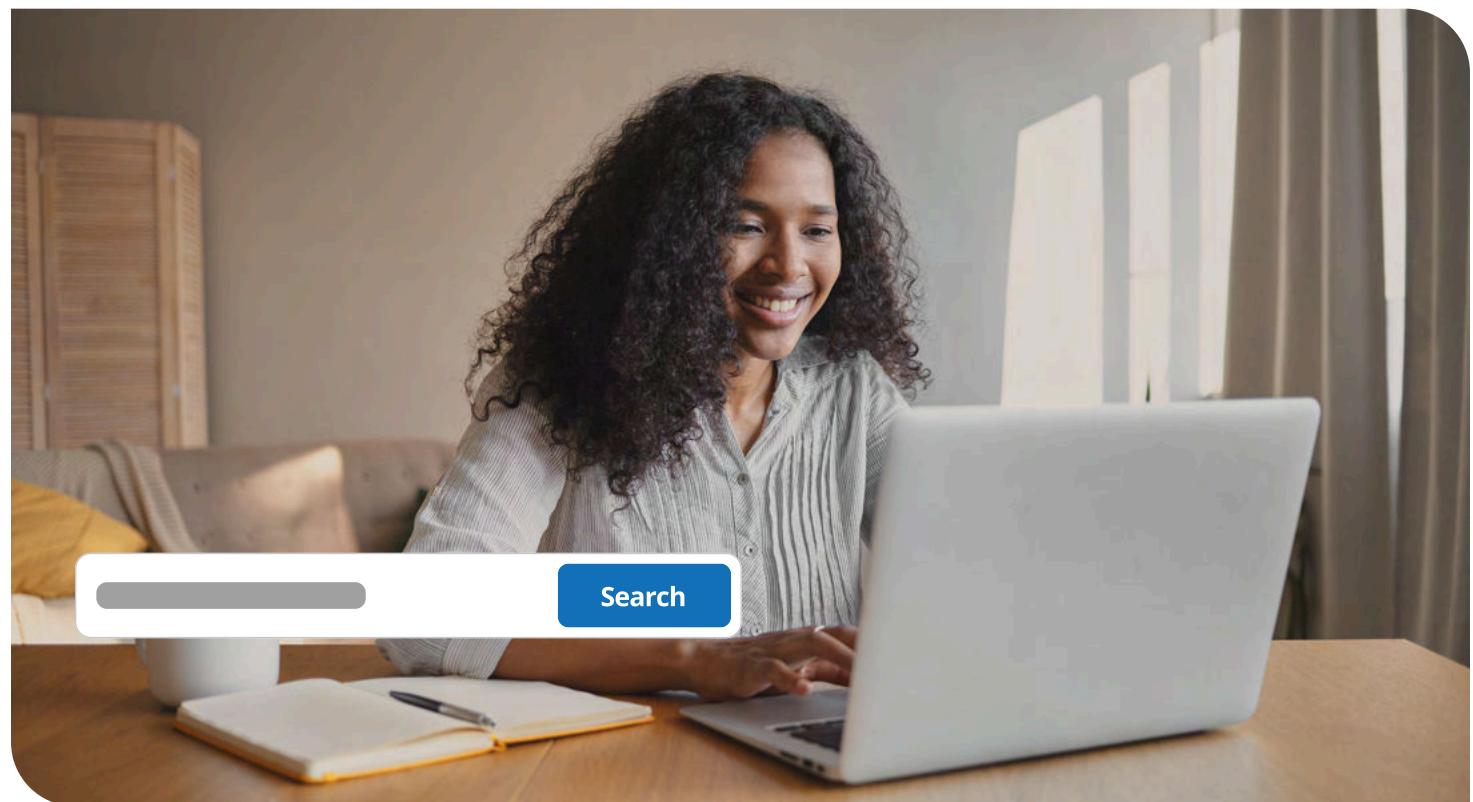
Yes — I use AI for home-related tasks or planning



Not currently, but I plan to in the future



No — and I don't plan to



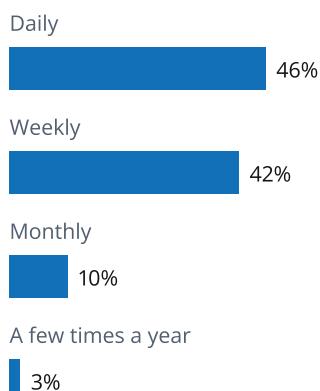
Among AI users, 46% engage daily while another 42% use it weekly



Among homeowners who use AI, engagement runs deep. Nearly half (46%) interact with these tools daily, while another 42% use them weekly. Gen Z leads with 64% reporting daily use, followed by Gen X at 52% and Millennials at 49%. Among Boomers, 23% use AI daily, but 54% engage weekly, suggesting they turn to these tools for specific projects rather than ongoing consultation.

This frequency matters because it indicates trust. People don't return to tools that waste their time or provide unreliable guidance. The weekly and daily usage rates suggest homeowners find consistent value in AI assistance.

How often do you use AI for home-related questions or planning? (Among AI users)

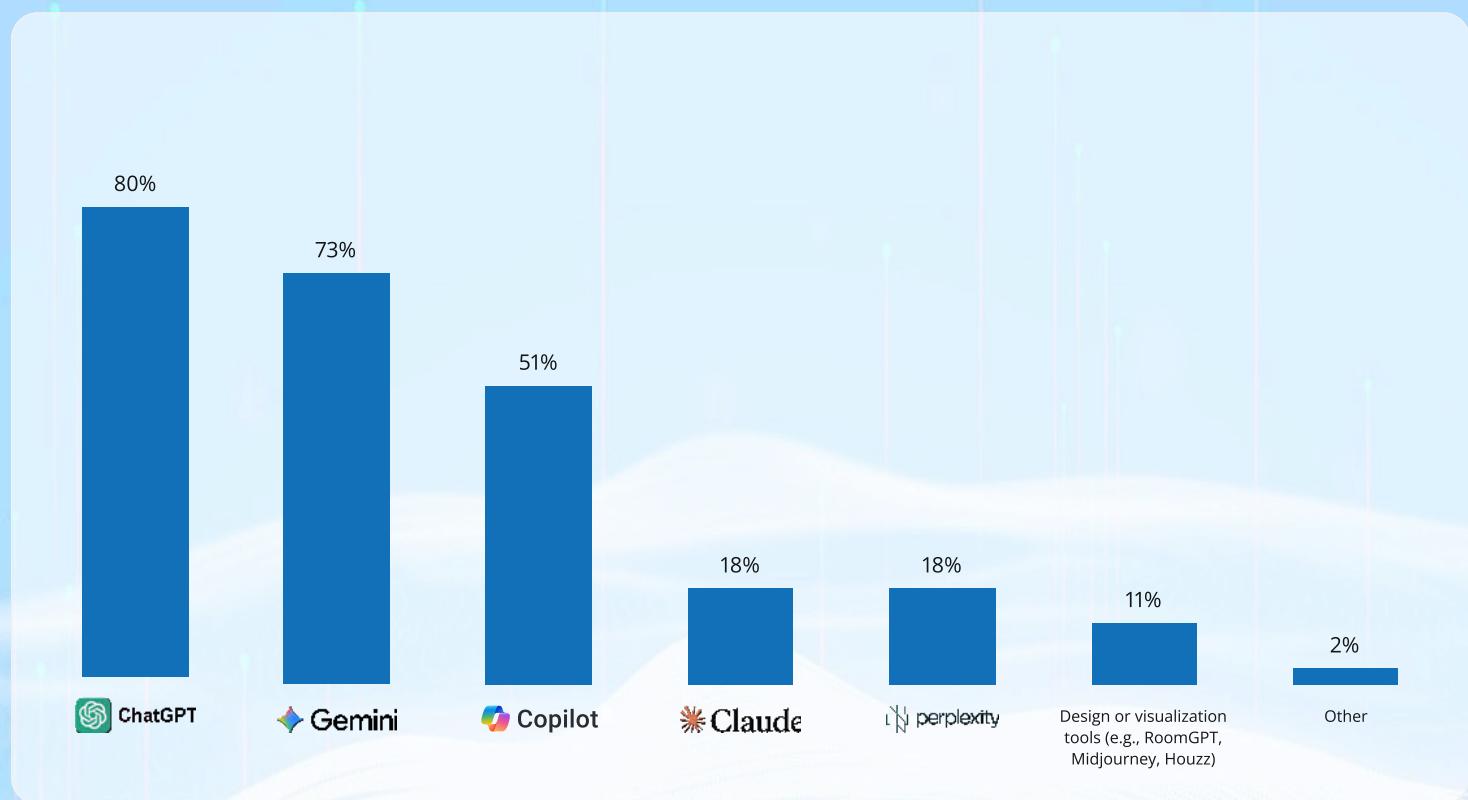


ChatGPT is the top platform of choice among AI users

ChatGPT dominates with 80% of AI-using homeowners relying on it for home-related questions. Google Gemini follows at 73%, then Microsoft Copilot at 51%. Claude and Perplexity each capture 18% of users, while specialized design tools like RoomGPT, Midjourney, and Houzz account for 11%.

Younger homeowners experiment more widely. Gen Z and Millennials report high usage of both ChatGPT (89% and 87% respectively) and Gemini (82% and 80%). Boomers concentrate on fewer platforms, with 56% using ChatGPT and minimal engagement with Claude or design-specific tools.

Which AI tools or platforms do you use? (Among AI users)



62% of AI users compare prices, materials, or vendors for home projects

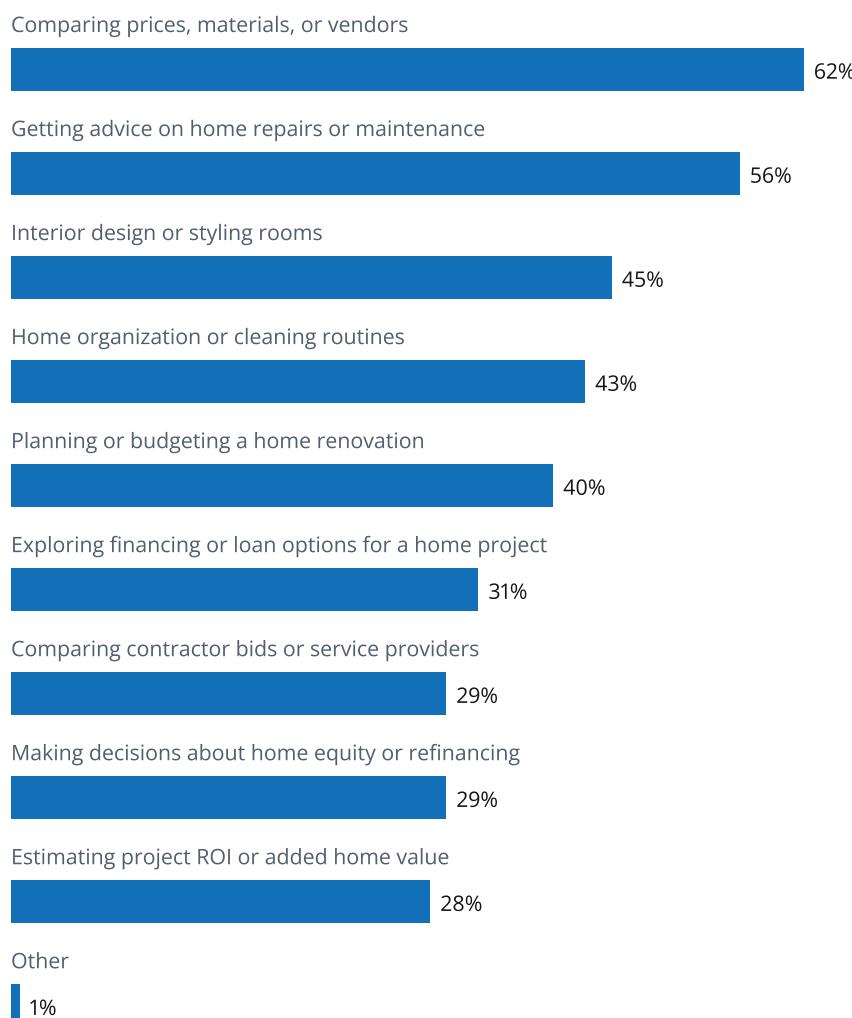
The most common use case is comparing prices, materials, or vendors—62% of homeowners use AI for this research. Getting advice on repairs and maintenance follows at 56%. Interior design (45%) and home organization (43%) round out the top applications.

These aren't vanity projects. Homeowners also use AI for budgeting and expense tracking (43%), renovation planning (40%), and exploring financing options (31%). Roughly three in ten use it to estimate return on

investment, make equity decisions, or compare contractors.

Men report higher usage for comparing contractors (37% versus 18% of women) and estimating ROI (34% versus 20%). Women show slightly higher interest in organization and design tasks. Gen Z experiments most broadly, with 71% using AI to compare prices and 64% for repair advice. Even Boomers, the most conservative adopters, turn to AI for repairs (59%) and price comparisons (55%).

Which of the following have you personally used AI for in the past year? (Among AI users)



For 52% of AI users, AI sparks new ideas and builds confidence

More than half of homeowners (52%) say AI gave them ideas or options they hadn't considered. Half report feeling more confident before starting a project after consulting AI. Nearly as many (47%) credit AI with helping them budget or estimate costs accurately.

These responses describe emotional and practical shifts. AI doesn't just provide information—it reduces the anxiety of making expensive mistakes. 43% say it helped them avoid unnecessary work or spending, and 39% used it to resolve difficult decisions.

Only 5% report that AI didn't change their approach, suggesting that for those who try these tools, the impact is measurable.



For your most recent home project or planning activity where you used AI, how did it change your approach? (Among AI users)

It gave me new ideas or options I hadn't considered



It made me feel more confident before starting



It helped me budget or estimate costs more accurately



It helped me avoid unnecessary work or spending



It helped me make a tough decision



It helped me communicate better with a contractor



It convinced me to try doing part of the project myself



It caused confusion or conflicting advice



It didn't change my approach at all



Other



54% of AI users trust AI for mid-level projects like flooring and cabinetry

Most homeowners (54%) feel comfortable using AI for mid-level projects like flooring, cabinetry, or landscaping. Another 27% limit AI to cosmetic updates only. A not insignificant 19% trust AI guidance for major renovations.

Men express more confidence in AI for high-stakes work—23% trust it for major renovations compared to 13% of women. Gen Z (32%) and Millennials (22%) show the most willingness to use AI for substantial projects, while Gen X (56%) and Boomers (55%) prefer to keep AI in a supporting role for moderate complexity tasks.

When it comes to home projects, what level of complexity do you feel comfortable trusting AI to help with? (Among AI users)

Mid-level projects (e.g., flooring, cabinetry, tile, landscaping) and everything below

54%

Cosmetic projects only (e.g., décor ideas, paint colors, furniture layout)

27%

Major renovations (e.g., kitchen, bathroom, additions) and everything below

19%

None of the above

0%

AI users view AI as their research assistant, not a replacement for professionals

When asked how they position AI in their decision-making, 62% of homeowners who use AI describe it as a research assistant for gathering ideas and background information. Another 24% use it as a starting point they verify with professionals. Only 14% treat AI as a trusted advisor whose recommendations they often follow directly.

Women are more likely than men to use AI purely for research (68% versus 57%). Boomers lean heavily on the research model at 78%, while Gen Z (36%) and Millennials (27%) more often double-check AI advice with professionals before proceeding—a pattern that suggests caution despite high usage.

How do you typically view or use AI when it comes to home projects? (Among AI users)

As a research assistant — I use it to gather ideas or background info

62%

As a starting point only — I always double-check with a professional

24%

As a consultant or trusted advisor — I often follow its recommendations

14%

None of the above

0%

Other

0%

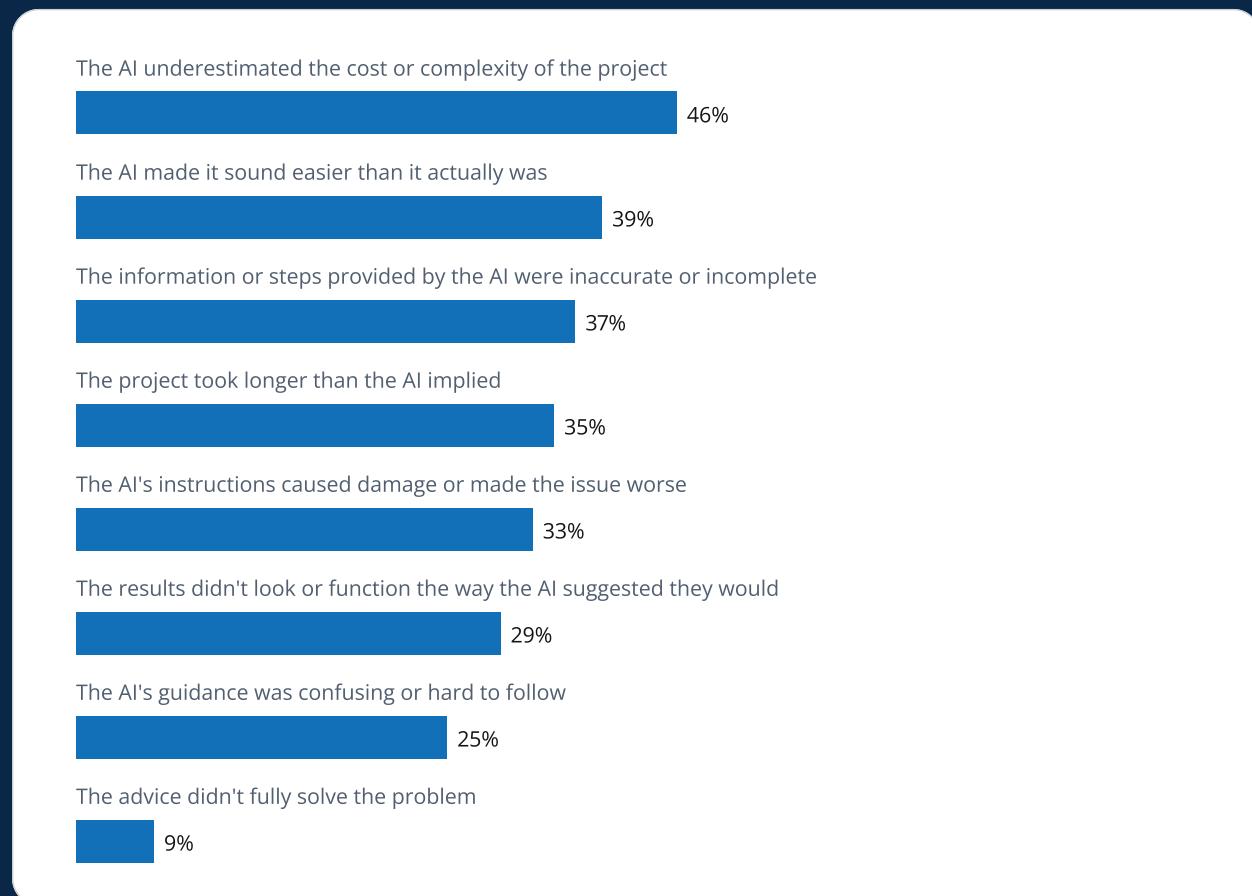
80% of AI users have never regretted following AI's advice

The vast majority (80%) say they've never regretted following AI's home project advice. Among the 20% who have experienced regret, the most common issues were underestimating project costs or complexity (46%) and AI making tasks seem easier than they were (39%).

Have you ever regretted following AI's advice for a home project? (Among AI users)



What were the main reason(s) for your regret? (Among those who regretted following AI advice)

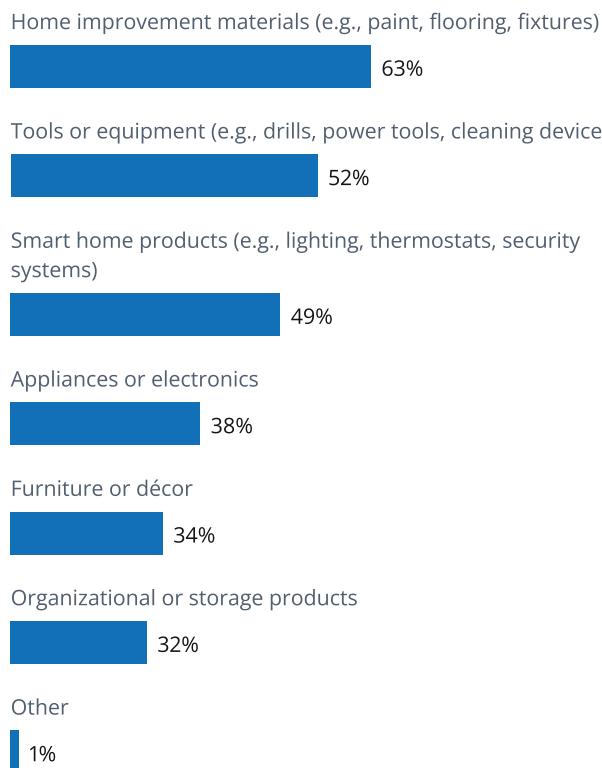


78% of AI users make purchases based on AI recommendations

Three-quarters of homeowners who use AI (78%) have made a purchase based on AI recommendations. Home improvement materials lead at 63%, followed by tools and equipment (52%) and smart home products (49%). Furniture, appliances, and organizational products also see significant AI influence.

When asked to estimate savings, 31% report between \$500 and \$1,000, while 24% cite \$100 to \$500. Another 19% credit AI with saving them \$2,000 to \$5,000. Small percentages report savings exceeding \$10,000, most commonly among Gen Z users who claim both higher experimentation and larger financial benefits.

What type of product or item have you purchased based on an AI recommendation? (Among those who made AI-influenced purchases)

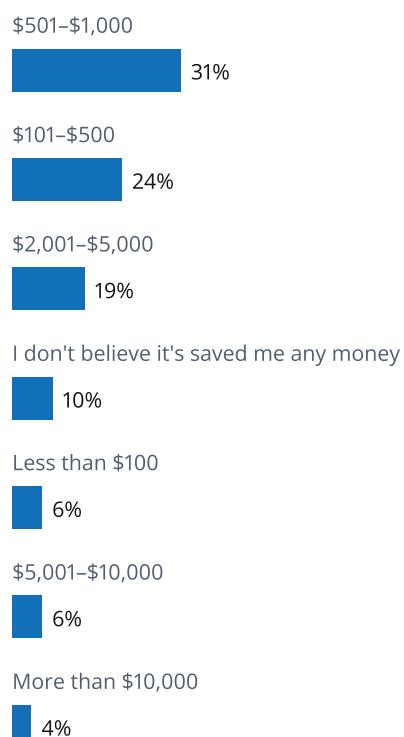


Beyond money, 71% estimate AI saves them between one and ten hours per project. Time savings cluster in the 1-5 hour range (43%) and 6-10 hour range (28%).

Have you ever purchased a product, material, or tool for your home based on an AI recommendation? (Among AI users)

Yes, 78% No, 22%

How much do you estimate AI has saved you on home projects so far? (Among AI users)



How much time do you believe AI has saved you per project? (Among AI users)



72% of AI users say AI reduces the stress of home projects

Nearly three-quarters (72%) say AI makes home projects less stressful. This breaks into 28% reporting much less stress and 45% somewhat less stress. Millennials (77%) and Gen X (73%) report the strongest stress relief, while Boomers show more neutral responses with one-third saying stress levels haven't changed.

Has using AI made home projects more or less stressful for you? (Among AI users)



In which areas does AI provide the most value to you personally? (Among AI users)



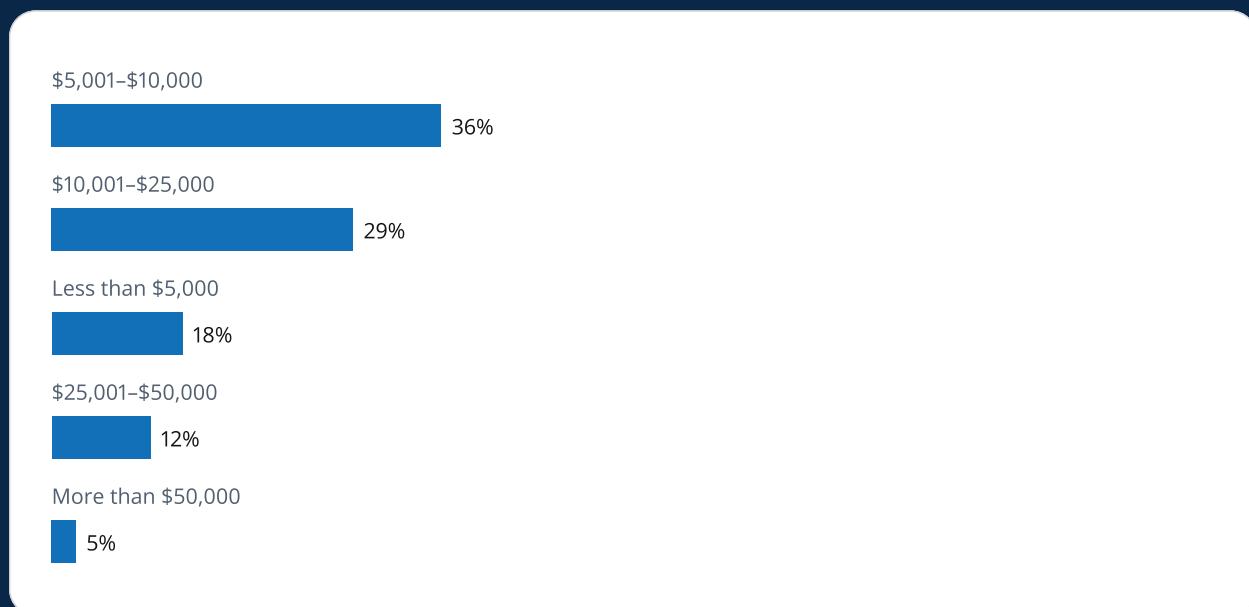
62% of AI users believe AI has increased their home's value

Homeowners also believe AI has increased their property values. 62% answer yes when asked if AI has added value to their homes, though 24% remain unsure. Among those who believe AI increased their home's value, most estimate gains of \$5,001 to \$10,000 (36%) or \$10,001 to \$25,000 (29%).

Do you believe using AI has helped you increase your home's value? (Among AI users)



By how much do you believe AI-related decisions have added to your home's value? (Among those who believe AI increased value)



52% of AI users compare contractors' recommendations against AI

Homeowners still trust contractors most. When ranking sources of home project advice, 31% place professional contractors or tradespeople first, followed by their own experience (28%) and AI tools (22%). Friends, family, online videos, and blogs trail behind.

However, 52% of homeowners have used AI to verify a contractor's recommendation or estimate, with another 36% open to doing so. When AI and contractor advice conflict, most homeowners report that AI added useful alternatives (53%) or matched the contractor's guidance (41%). Only 6% saw direct contradictions.

Homeowners also express interest in contractors who use AI themselves. 58% say they'd be more likely to hire an AI-enabled contractor, 39% say it makes no difference, and just 3% report being less likely. Men show more enthusiasm (66%) than women (46%), and younger homeowners respond most positively—86% of Gen Z and 70% of Millennials.

Who do you trust most for accurate home project advice? (Among AI users)

Professional contractors or tradespeople



My own experience



AI tools or chatbots



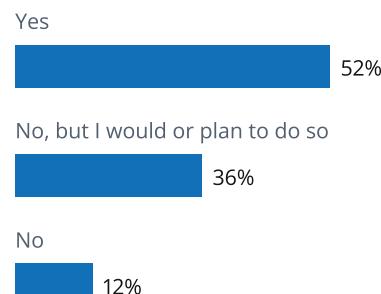
Friends or family



Online videos or blogs



Have you ever used AI to double-check a contractor's recommendation or estimate? (Among AI users)



What did you find when you compared AI's input with the contractor's? (Among those who used AI to verify)

AI identified additional details or alternatives



AI and the contractor gave mostly the same advice



AI contradicted the contractor's recommendation



The AI advice was unclear or not relevant



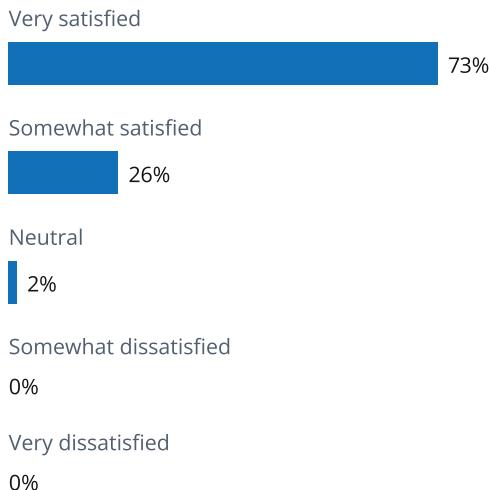
Would you be more or less likely to hire a contractor who uses AI for design, estimating, or scheduling? (Among AI users)



Have you ever selected a contractor or vendor based on an AI recommendation? (Among AI users)



How satisfied were you with the contractor or vendor's performance who was recommended to you by the AI? (Among those who hired AI-recommended contractors)

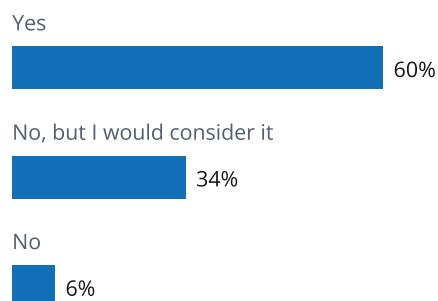


Have you ever regretted not hiring a professional after following AI's advice? (Among AI users)



60% of AI users have used AI to find savings on materials and financing

Have you used AI to identify cheaper materials, stores, or financing options? (Among AI users)



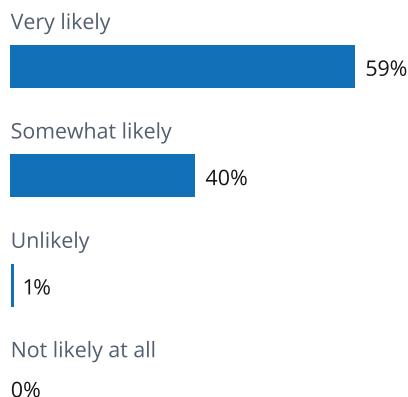
99% of current AI users plan to continue using AI for home projects

For homeowners not yet using AI, privacy concerns top the barriers at 47%. Close behind is simply not having a reason yet (46%) and preferring advice from real people (40%). Another 38% don't trust AI to give accurate advice, and 23% don't know where to start.

Three factors would most encourage adoption: better awareness of what AI can do (38%), proof that it saves money or time (36%), and stronger privacy protections (36%). However, 27% say nothing would change their minds.

Future use looks likely among current adopters—59% say they're very likely to use AI again for home projects, and 40% say somewhat likely. Virtually no one reports being unlikely to continue.

How likely are you to use AI for your next home project or renovation? (Among current AI users)



What are your reason(s) for not using AI tools so far? (Among non-users)

I'm concerned about privacy or data security

47%

I haven't had a reason to use it

46%

I prefer getting advice from real people

40%

I don't trust AI to give accurate advice

38%

I don't know where to start

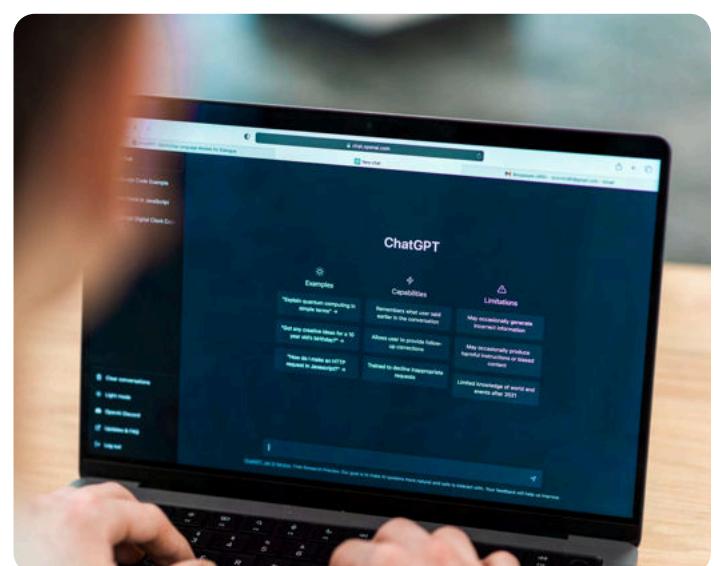
23%

I don't have time to learn new tools

9%

Other

1%



What would make you more likely to try AI in the future? (Among non-users)

Survey Methodology

This survey was conducted online on November 12, 2025. The sample included 1,000 respondents located in the United States who currently own a home. Respondents were selected to be representative of U.S. homeowners by gender, age, and geographic distribution.

All participants were screened to confirm homeownership status before participating in the survey.

Results are reported as rounded percentages to the nearest whole number. Demographic cuts include analysis by gender (male, female) and generation (Gen Z ages 18-27, Millennials ages 28-43, Gen X ages 44-59, and Boomers ages 60-78).

Survey data collection and processing were managed by Pollfish, an independent research platform. Acorn Finance commissioned the research to better understand how homeowners use artificial intelligence for home-related planning, decision-making, and financial management.

About Acorn Finance

Acorn Finance helps homeowners and contractors bridge the gap between project planning and execution by providing access to multiple personalized loan offers in one place. The platform allows users to compare financing options from various lenders without affecting their credit score, making it easier to move from research to reality.

For contractors, Acorn Finance offers a tool to help clients secure funding for home improvement projects. As this survey shows, 52% of AI users verify contractor recommendations with AI, 58% would be more likely to hire a contractor who uses AI, and 31% of AI users are already exploring financing options. Contractors who can connect clients with accessible, transparent financing options close more projects and spend less time on estimates that never convert to signed contracts.

With homeowners increasingly using AI to plan projects, compare prices, and make informed decisions, Acorn Finance provides the financing infrastructure that turns AI-informed planning into completed renovations—whether that's a \$5,000 bathroom update or a \$50,000 kitchen remodel.