



THE QUIET HAND-OFF: AMERICA'S AI AUDIT

How Americans Use AI at Home and Work, and What It Means for Companies Deploying It

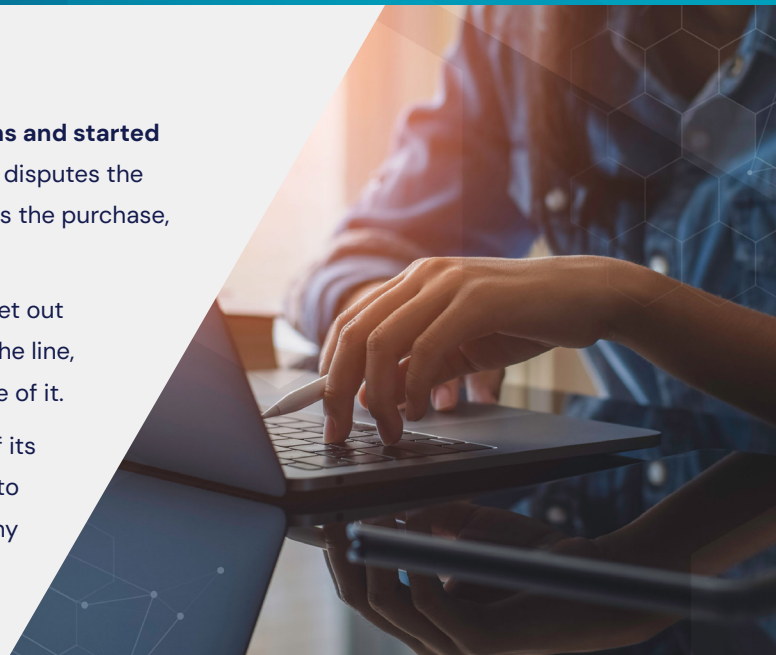
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► Executive Summary

Somewhere in the past two years, AI stopped answering questions and started **doing things**. It books the appointment instead of suggesting one. It disputes the charge instead of drafting talking points. It sends the message, makes the purchase, and grants the access.

Storable's AI Audit, a national survey of 1,000 employed U.S. adults, set out to measure how far that hand-off has gone, where Americans draw the line, and what all of it means for companies deploying AI on the other side of it.

What it found is a country doing two things at once: handing more of its life to AI while drawing a hard line around the things it cannot afford to get wrong. And when AI crosses that line, Americans hold the company that deployed it responsible, not the technology itself.



KEY FINDINGS

- **64% of Americans have had AI take a real action on their behalf in the past six months**, and half say AI is handling more of their life than it was two years ago.
- **44% have let AI act during an interaction with a company without the other side knowing it was AI**, arguing charges, negotiating cancellations, and writing messages the recipient believed were human.
- Workers do the opposite on the job: **55% of workers who use AI have deliberately made its output look more human before passing it along**, while **two thirds of all workers** at least sometimes suspect a coworker's work was created by AI.
- Americans will hand AI their errands, **but not their money (60% refuse), their health (49%), or what they own (45%)** without a person in the loop.

- Asked to choose between a company known for the most advanced AI and an industry veteran that added AI on top of twenty years of experience, **Americans chose the veteran nearly two to one, across every generation.**
- **Nearly half say a single bad AI experience would send their business elsewhere**, and when AI fails, **47% blame the company that deployed it.**

Storable has a unique perspective for watching this hand-off unfold. Our AI-powered solutions for self-storage operators answer tenants, manage reservations, and help operators run efficient businesses that rest entirely on being trusted with what people own. That makes the questions underneath this report extremely relevant to our daily business: what are people comfortable letting AI handle on their behalf, where do they actually want the help, and what earns that trust?

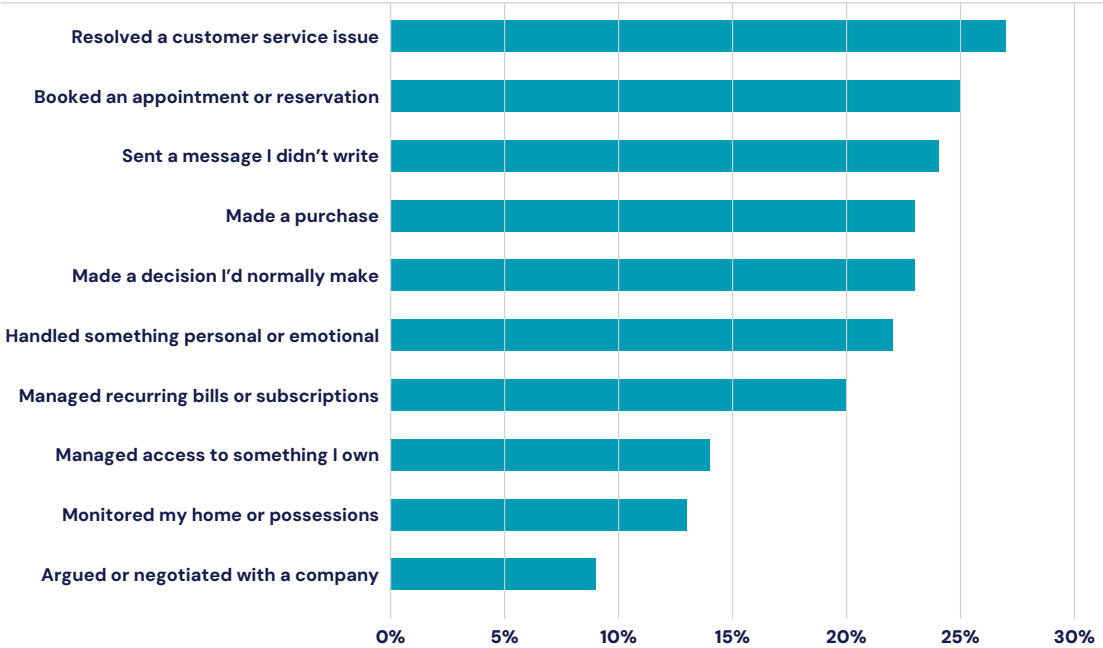
The Hand-Off Is Real,
and It Isn't Slowing Down

In the past six months alone, 64% of Americans had AI actually execute something for them rather than just advise on it:

▶ Resolving customer service issues	27%
▶ Booking appointments	25%
▶ Sending messages they did not write	24%
▶ Making purchases	23%

And the hand-offs aren't limited to low-stakes errands. People are already trusting AI with recurring bills, difficult personal messages, and even access to things they own. The technology is moving from something people consult to something they authorize.

▶ SHARE OF AMERICANS WHO HAD AI COMPLETE EACH TASK IN THE PAST SIX MONTHS



Half say AI is handling more than two years ago, including 16% who say it is handling things they never expected to hand over, and 37% say they will keep handing things over to AI over the next two years. An additional 14% expect AI to be running most of their day-to-day life by 2028. millennials, more than Gen Z, are the ones planning to hand over the most, with 59% expecting AI to handle more of their lives in two years against 49% of Gen Z.

Roughly 8-in-10 Gen Z and Millennial workers have had AI take a real action for them in the past six months, against fewer than half of Boomers. For adults under 45, having AI act on your behalf has become a routine part of daily life. At the other end, opting out entirely rises with every age band,

from 12% of Gen Z to 31% of Boomers who say they try not to let AI handle anything for them.

Much of the hand-off goes unmentioned. 44% of Americans have used AI in dealing with a company without the other side knowing, including 20% on a customer service issue and 18% who sent a complaint, review, or apology the recipient took as their own words, while just 8% say they have always disclosed it. Gen Z leads at roughly six in ten, double the Boomer rate. Almost none of it is deception. People use the tools in front of them and don't think to mention it. The same consumers still want companies to disclose AI on their end, so the expectation only runs one direction.



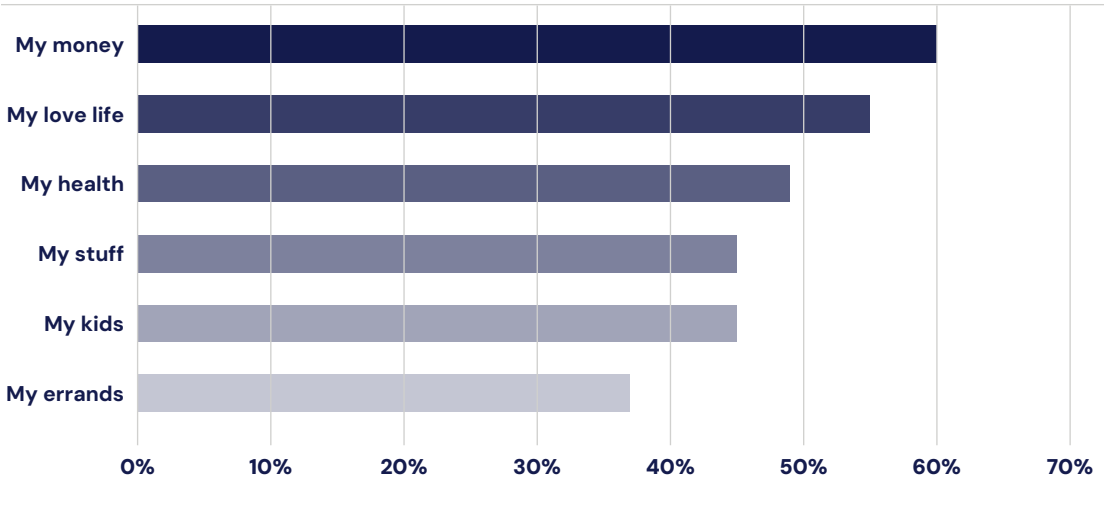
Americans Will Let AI Do Anything They Can Personally Undo

The line Americans draw around AI has less to do with how hard a task is than how reversible the mistake is.

A payment sent, a message delivered to a partner, or a stranger let into your unit is something else entirely. People aren't asking whether AI is smart enough to do these things. They're asking what happens if it gets one wrong.

60% will not let AI handle their money without a person involved, 55% keep it away from their love life, 49% from their health, and 45% each from their kids and their possessions. Errands are the only category where refusal drops below 40%, and even there a third of Americans want a human in the loop. Only 8% would hand over all scenarios to AI.

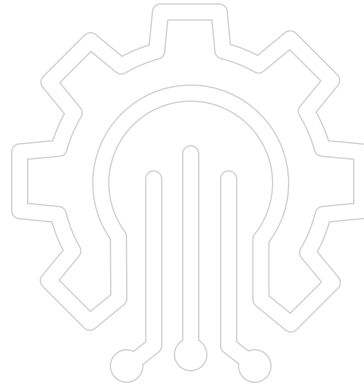
WILL NOT LET AI HANDLE THIS WITHOUT A HUMAN INVOLVED



Only 8% would let AI handle all of it without a person involved

Access is where the refusals peak. Asked what they would never let AI do without their approval, Americans put granting someone entry to their home, unit, or belongings at the top, at 39%, ahead of making a purchase or payment. Another 29% would not let AI act independently on any of the scenarios mentioned, safeguards included.

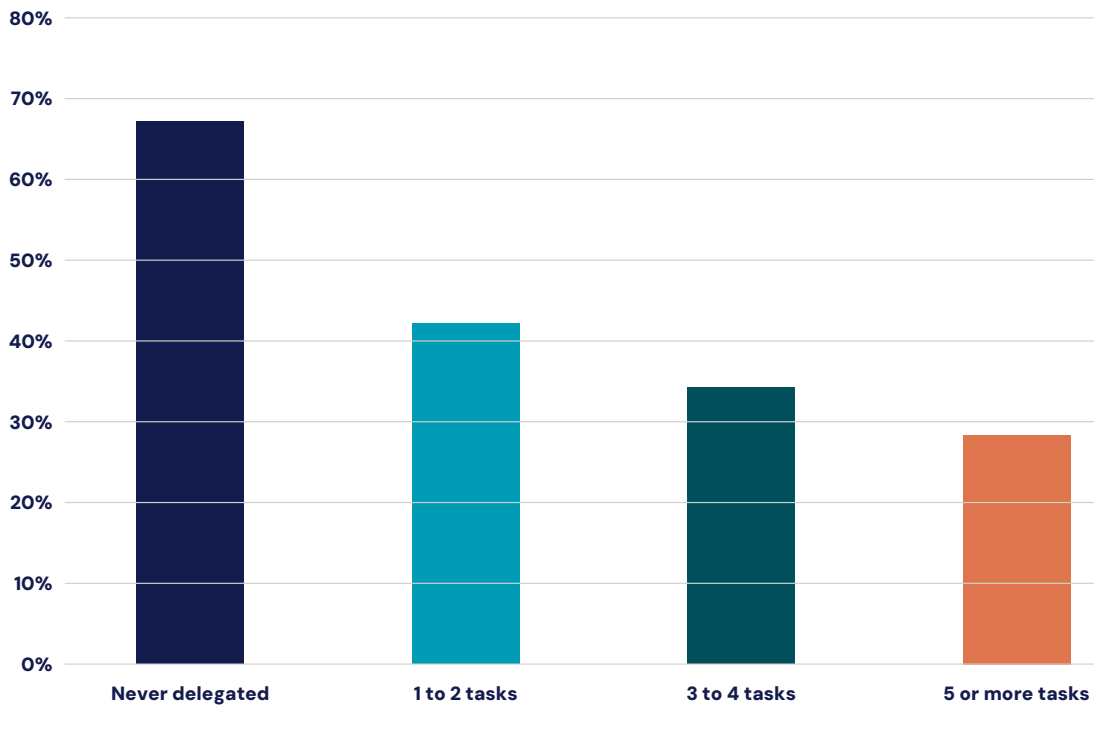
None of that reads as opposition to the technology. When asked what matters most when a company uses AI to help resolve an issue, 54% picked a human who can step in when needed, and 27% picked AI that can actually complete the task instead of answering questions about it. The remaining options, whether the AI knows their history, explains its reasoning, or comes from a company with a reputation for AI, all landed in single digits. **What people want is AI that finishes the job and someone to call when it doesn't.**



What a Bad Hand-Off Costs

Nearly 25% say AI has cost them money, time, or a missed opportunity in the past year, with 12% losing time fixing something AI got wrong, 9% losing real money, and 7% missing a deadline, deal, or booking that slipped. The heaviest users pay the most, with half of Gen Z hit in the past year against 11% of Boomers.

► SHARE WHO WOULD LEAVE AFTER ONE AI MISTAKE, BY HOW MUCH THEY HAVE HANDED TO AI



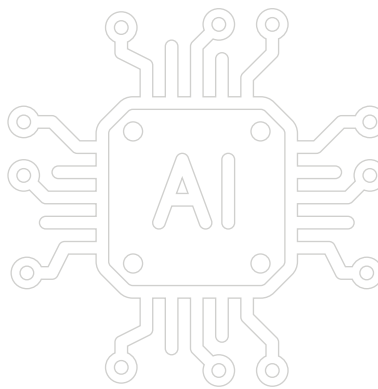
The threat to walk is concentrated among people who have not yet handed anything over.

The cost to the company is steeper. **48% of Americans say a single AI mistake would send their business elsewhere,** and another 38% give a company two or three chances at most. Tolerance collapses with age: 71% of Boomers are one-strike customers, against 33% of Gen Z. The customers most companies assume are simply “slower to adopt AI” are actually the ones who will leave first when it fails them. 47% hold the company that deployed the AI primarily responsible, nearly five times the share who blame the AI itself, and only 6% say a mistake wouldn’t cost the company or AI any trust at all. **When a company deploys AI, its own brand is what’s on the line, not the technology’s.**

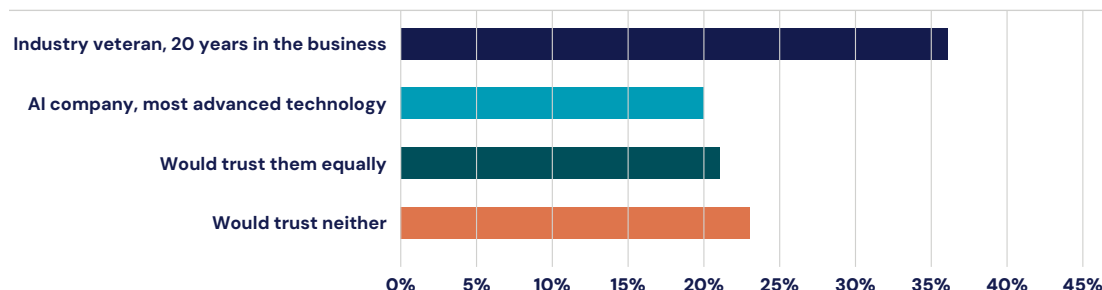
The flip side is what Americans will pay to keep a person in the loop, and the generations split in an unexpected direction. Overall, 57% would pay a premium for a guaranteed human who can review or override AI in high-stakes decisions, and 22% would pay 15% or more. The willingness is concentrated among the youngest respondents: 76% of Gen Z would pay something and 30% would pay at least 15%, while 68% of Boomers would pay nothing at all. Boomers respond to the risk by walking away, while Gen Z would rather pay to keep a person in the loop. Either way, a guaranteed human is something customers will now pay for.

Experience Beats Algorithms, in Every Generation

Respondents were given a choice between two companies offering AI that can handle the same job. One is an AI company that recently entered the industry, with the most advanced technology. The other is an industry veteran with twenty years in the business that recently added AI. The veteran won 36% to 20%, nearly two to one, and it won every generation, including Gen Z, the cohort most enthusiastic about AI brands everywhere else in this survey.

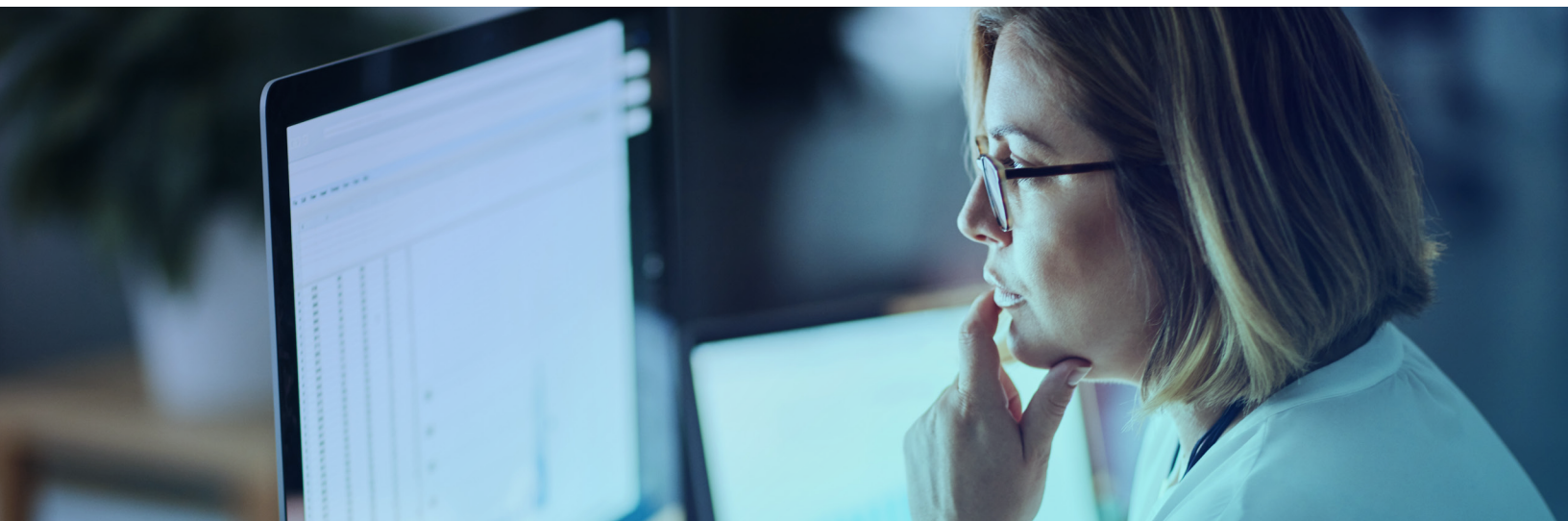


► WHICH WOULD YOU TRUST MORE TO GET IT RIGHT?



The veteran won every generation, including Gen Z, even though respondents were told it was newer to building AI.

The question was built to be fair, since respondents were told explicitly that the veteran was newer to building AI. They chose it anyway. **When people let AI act on their behalf, what they're really betting on is the twenty years of knowing the customer, the edge cases, and the job underneath it.** Companies are finding the same thing. MIT's Project NANDA found roughly 95% of enterprise AI rollouts produced no measurable return, largely because the tools never learned the specifics of the businesses using them.

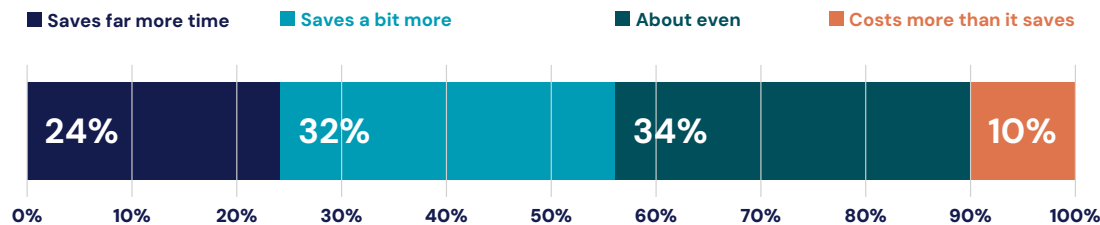


Everyone at Work Is Checking Everyone Else's AI

Only 24% of workers who use AI say it saves them far more time than it costs. Another 32% say it saves a bit more, 34% break even once the supervising and redoing are counted, and 10% say babysitting AI costs more time than it saves, which leaves 3-in-4 users with a marginal return or none at all. Even Gen Z, who use AI at work more than any other generation, are the least likely to say it clearly pays off, at 17% against 29% of millennials.



► TIME AI SAVES VERSUS TIME SPENT SUPERVISING IT, AMONG WORKERS WHO USE AI



Three in four AI users report a marginal return or none at all.

Nearly all of that supervision goes to AI that produces work product, meaning the drafts, decks, analyses, and emails someone has to judge before anyone can act on them. Some of the time is moved elsewhere, rather than saved, since 31% of workers have shipped AI-generated work without fully checking it first, rising to 49% among Gen Z, which leaves the verification to whoever receives it. BetterUp Labs and Stanford's Social Media Lab found [40% of U.S. workers had received AI-generated "workslop"](#) in the prior month, each instance taking close to two hours to sort out and costing a 10,000-person company roughly \$9 million a year.

The audit also surfaced a workplace behavior that has not been measured before, with **55% of workers who use AI saying they have deliberately made its output look more human before passing it along, rewording it, adding small imperfections, or holding a finished draft so it wouldn't seem suspiciously instant.** The audience has stopped believing the polish anyway, with 68% of all workers at least sometimes suspecting a coworker's work was written by AI and 14% now assuming anything polished is. Gen Z runs both sides of what we call the "AI Masquerade", with 71% of Gen Z AI users having doctored output, roughly twice the

rate of Boomer AI users, and the highest rate of suspecting everyone else. The two behaviors show up in the same people, since workers who have dressed up AI output are nearly twice as likely to suspect their colleagues of doing the same, at 47% against 27%, which suggests the suspicion comes from knowing firsthand how easily it is done.

Asked who should be accountable when a workplace AI tool gets something wrong, 42% of workers name the company that deployed it and only 27% name the worker who used it, which mirrors how consumers assign blame in the same situation, and nearly 1-in-4 workers have blamed AI for their own mistake or been tempted to.

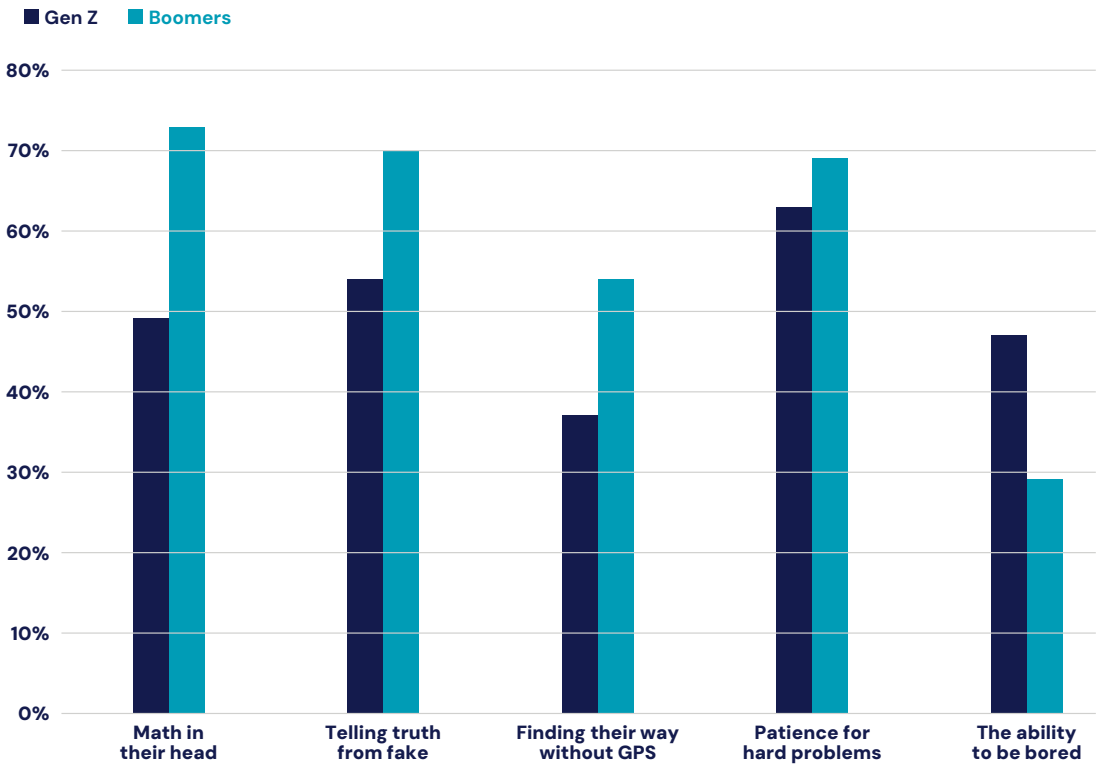
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Everyone Agrees AI Kids Will Lose Something. Nobody Agrees on What.

The audit closed by asking what kids growing up with AI will never fully develop, and almost no one thinks they will come through unscathed.

60%	Say the patience to work through hard problems
59%	Say writing without help
57%	Say doing math in their head
54%	Say telling real from fake
9%	Say kids will be fine

WHAT KIDS GROWING UP WITH AI WILL NEVER FULLY DEVELOP



The ability to be bored is the only item where the youngest generation is the most worried.

The disagreement is over what exactly gets lost. Boomers worry about the skills you can watch someone lose, leading every generation on mental math at 73% against 49% of Gen Z, on spotting fakes at 70%, and on finding your way without turn-by-turn directions at 54%. Gen Z, the generation closest to an actual AI childhood, is the only one that flags the ability to be bored, at 47% against 29% of Boomers, and patience is their top concern overall. Each generation seems to expect AI to take from children whatever it values most in itself.

The least worried group is the one currently raising these kids, but they are still pretty worried. Millennials are twice as

likely as Boomers to say kids will turn out fine, at 12% against 6%, and they register the lowest concern on nearly every skill in the list, including the two that alarm everyone else most.

Gen Z carries one more distinction worth noting: they are both the generation most comfortable handing things to AI and the one most likely to imagine pulling some of them back. **Roughly four times as many Gen Z respondents as any other generation say they expect to reduce their reliance on AI over the next two years.** This suggests AI adoption isn't a one-way street. Even the generation most comfortable with AI is starting to think about where it belongs, as well as where it doesn't.

What the Hand-Off Means

Delegation to AI keeps expanding and shows no sign of slowing. What holds it back is a narrow set of things people won't risk getting wrong, and the terms they set are the same in every part of the survey: AI that completes the task, a person reachable when it doesn't, and a company that knows the work well enough to catch what software misses.

When AI fails, the company that deployed it takes the hit. 47% hold that company responsible against 9% who blame the AI, and 48% would leave after a single bad experience. So the customer's judgment forms around the worst thing a company's AI touches, not the routine ninety-nine interactions before it.

For businesses handling money, access, or belongings, that distinction matters. Customers are already bringing AI into the relationship, whether companies are ready for it or not.

The real choice is whether the company can build an AI experience that earns the same trust customers place in the business itself. When something goes wrong, they won't distinguish between the model and the company deploying it. They will simply remember who handed them off to a machine.

The lesson in all of this is not that companies should slow down AI adoption. It is that the hand-off has to be earned. The winners won't be the companies with the most advanced AI or the most automation. They'll be the ones that know exactly what to delegate, where a human needs to stay in the loop, and how to make both work together. AI can take the action. But the company still owns the outcome.

SURVEY METHODOLOGY

Sample Characteristics

[Total Respondents](#) 1000

[Employment Status](#) Employed

[Country](#) USA

[Age Range](#) 18-70

[Gender](#) Male & Female

Regional Distribution

Results stratified by age and region to reflect the national population. Generational analysis reflects:

- ▶ Gen Z (18-29)
- ▶ Millennials (30-45)
- ▶ Gen X (46-61)
- ▶ Baby Boomers (62-70)

Data Collection

Survey conducted in July 2026.