AISA
AI Fluency Index

THE AISA AI FLUENCY INDEX · NOVEMBER 2026

The Understanding Gap

The state of AI skills, measured in nearly 3,400 in-depth assessments.

In almost every occupation, the weakest AI skill is the same: understanding how AI works and which tool fits the job. It is also what most separates the top 10% from everyone else.

46/100	70%	44%
Average AI fluency score	Score below Proficient	Weakest in Technical Understanding

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ABOUT THIS EDITION

The AISA AI Fluency Index reports how people actually work with AI, measured in conversation rather than asked in a survey. This edition draws on nearly 3,400 AISA assessments taken since March 2026, by individual professionals and by teams assessed through their employer. It adds results by occupation and seniority, what people told us before they were assessed, and how far self-belief and measured skill drift apart.

This is the third edition of the AISA AI Fluency Index, which we publish every quarter, after the June 2026 baseline and the August 2026 edition. The AI Literacy Report 2026 is its companion.

THE HEADLINE OF THIS EDITION

The average professional scores 46 out of 100 on AI fluency, and 70% score below Proficient. In almost every occupation the weakest area is the same: understanding how AI works and which tool fits the job. It is also what most separates the top 10% from everyone else.

The lowest of the five dimensions at 41 out of 100, and the weakest area for 44% of people.

THE NUMBERS AT A GLANCE

46/100
Average AI fluency score

70%
Score below Proficient

1.1%
Reach Expert

+18
Points the average person overestimates

44%
Weakest in Technical Understanding

THE SHORT VERSION

Eight findings on AI fluency

01

The understanding gap

Technical Understanding, knowing how AI works and which tool fits the job, is the lowest of the five dimensions at 41 out of 100 and the weakest area for 44% of people. It is the weakest dimension in 12 of the 14 largest occupations.

02

It is also what separates the best

The top 10% lead everyone else most on AI fundamentals and on building AI into their workflow, and least on iterating with AI and checking its output.

03

Fluency is still rare

The average score is 46 out of 100. 70% of people score below Proficient, and 1.1% reach Expert.

04

Self-belief runs ahead of skill

Three in four people overestimate their score, by 18 points on average. Those who expect to score 80 or more average 50.

05

Occupation shapes the profile

Product people (57), executives and founders (56) and engineers (54) lead; educators (38) and students (35) trail. Each occupation has its own AI persona.

06

Directors know where they stand

Directors and heads of function predict their own score within 4 points on average. Managers and team leads score below senior individual contributors.

07

Daily habit shows in the score

People who use AI several times a day average 60, against 33 for everyone else. People whose main AI tool is Claude average 59, against 42.

08

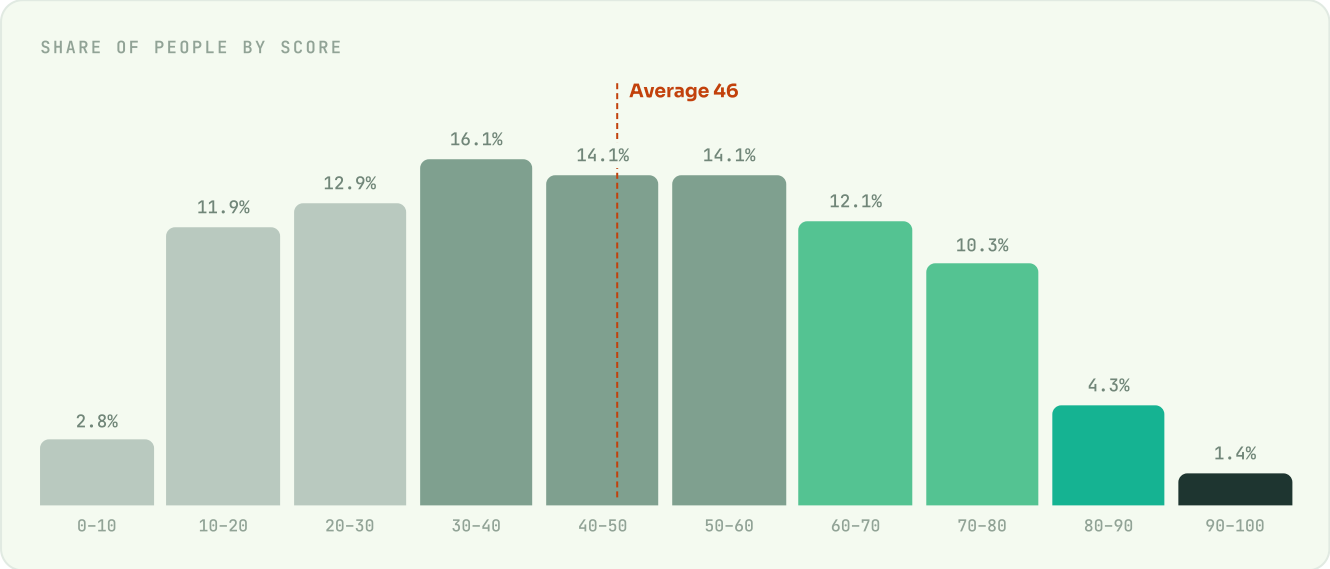
Assessed at work, judged more accurately

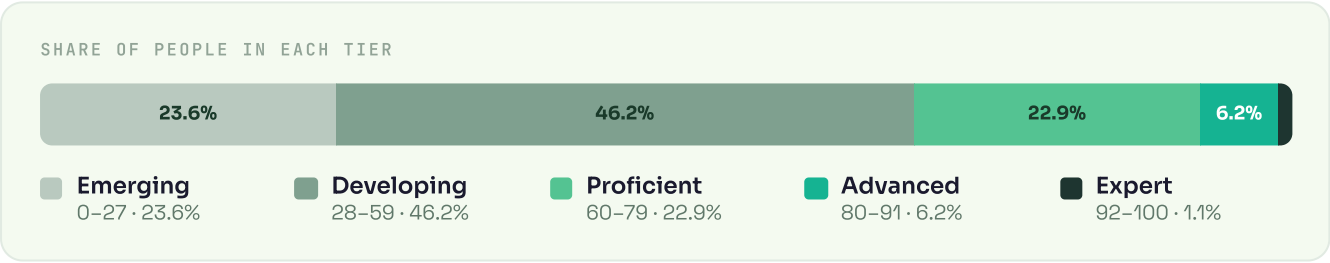
People assessed through their employer overestimate their score by 5 points, against 19 for individuals, and score higher on all five dimensions.

SCORE DISTRIBUTION

What is the average AI fluency score?

The average AI fluency score is 46 out of 100, and the median is 46. Most people sit in the Developing tier: they use AI regularly but without the consistent, checked practice that marks Proficient work.





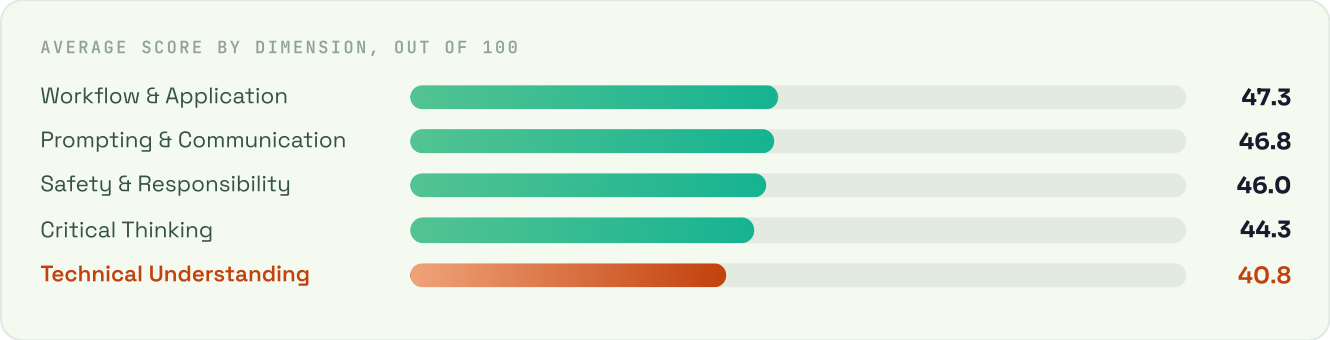
What is a good AI fluency score?

Score	Tier	Where it places you
46+	Developing (the median)	Top 50%
60+	Proficient begins	Top 30%
63+	Proficient	Top 25%
76+	Proficient	Top 10%
80+	Advanced begins	Top 7%
92+	Expert begins	Top 1.1%

THIS EDITION'S HEADLINE

The understanding gap

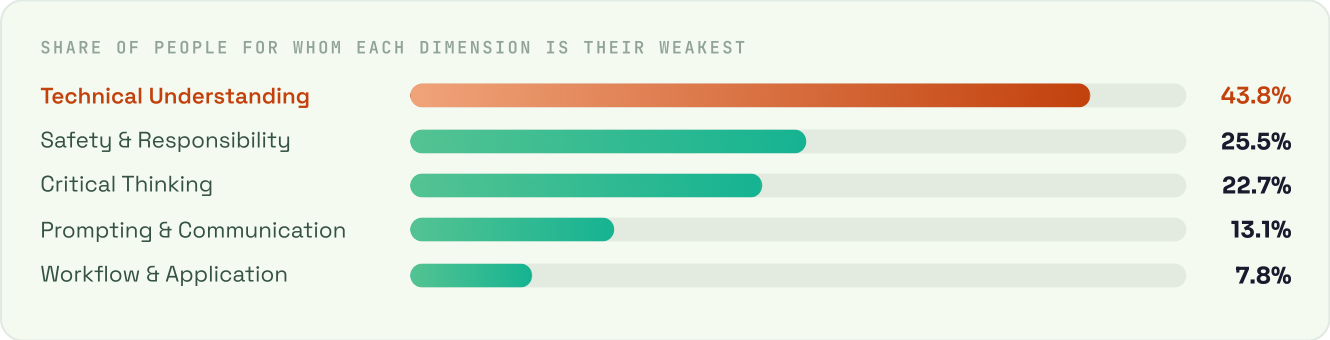
Of the five dimensions of AI fluency, Technical Understanding scores lowest: knowing how AI works, where it breaks, and which tool fits the job. It is the weakest area for 44% of people and the weakest dimension in 12 of the 14 largest occupations.



45%
score 4 or below out of 10 on AI fundamentals

17%
score 7 or above on the same skill: the widest split of any skill

43%
score 4 or below on knowing the tool landscape



> **Training that teaches people to prompt better leaves the gap where it is: most people have not learned how the tools they use actually work.**

30% / 26% **Safety divides people more than any other dimension.** It is the strongest dimension for 30% of people and the weakest for 26%.

THE UNDERSTANDING GAP, CONTINUED

What separates the top 10% of AI users?

The top 10% (scores of 76 and above) lead everyone else on every dimension, and by the most on Technical Understanding: 38 points, against 30 on Safety.



The skills with the biggest and smallest leads

Skill, out of 10	Top 10%	Everyone	Lead
AI Fundamentals Among the biggest leads	7.5	4.8	+2.7
Workflow Integration Among the biggest leads	7.8	5.1	+2.7
Output Evaluation Among the smallest leads	7.2	5.0	+2.2
Iterative Dialogue Among the smallest leads	7.1	5.0	+2.1

The best AI users are set apart by understanding how AI works and building it into their work, more than by iterating with it or checking its output.

OCCUPATIONS

AI fluency by occupation

Product people score highest at 57 out of 100, followed by executives and founders (56), engineers (54) and consultants (54). Half of all product people reach Proficient. Educators (38) and students (35) score lowest.



OCCUPATIONS, CONTINUED

Every occupation has its own AI fluency profile

Each occupation leads in different places and gathers a different AI persona. Technical Understanding is the weakest dimension in twelve of these fourteen occupations; for engineers and executives it is Critical Thinking, by a narrow margin.

Product 56.7

Edge: Building AI into workflows and breaking work down for it

Persona: The Conductor, at 2.7 times its share of the population

Self-estimate: overestimates by 8 points

Executives & founders 55.8

Edge: Building AI into workflows and knowing the tool landscape

Persona: The Conductor and The Architect, each about 2.5 times their usual share

Self-estimate: overestimates by 10 points

Engineering 53.9

Edge: AI fundamentals and managing context

Persona: The Builder (27% of engineers) and The Architect

Self-estimate: overestimates by 16 points

Consulting 53.5

Edge: Building AI into workflows and decomposing tasks

Persona: The Conductor, at 2.5 times its usual share

Self-estimate: overestimates by 12 points

Data & analytics 50.8

Edge: AI fundamentals and checking AI output

Persona: The Builder

Self-estimate: overestimates by 13 points

Research & academia 49.3

Edge: Knowing where AI falls short

Persona: The Sceptic, at 2.5 times its usual share

Design & creative 46.5

Edge: Applying AI to their own domain

Persona: The Enthusiast

Self-estimate: overestimates by 14 points

HR & people 46.4

Edge: Building AI into workflows and using it safely

Persona: The Enthusiast (42% of HR)

Self-estimate: overestimates by 6 points

Sales & partnerships 46.4

Edge: Building AI into workflows and iterating with it

Persona: The Copy-Paster and The Tactician, each about twice their usual share

Self-estimate: overestimates by 13 points

Finance & investment 45.6

Edge: Knowing where AI falls short and checking its output

Persona: The Tactician (3 times its usual share) and The Sceptic

Self-estimate: overestimates by 21 points

Marketing & content 45.3

Edge: Prompt design

Persona: The Tactician and The Enthusiast

Self-estimate: overestimates by 20 points

Operations & management 43.1

Edge: Safety: the only occupation whose strongest dimension it is

Persona: The Tactician

Self-estimate: overestimates by 17 points

Education 37.5

Edge: Closest to average on the tool landscape and domain application

Persona: The Dabbler

Self-estimate: overestimates by 29 points

Students 34.9

Edge: Closest to average on iterating with AI and prompt design

Persona: The Dabbler (48% of students)

Self-estimate: overestimates by 32 points

SENIORITY AND JOB TITLES

AI fluency by seniority and job title

AI fluency rises with seniority, with one exception: managers and team leads score below senior individual contributors. Directors and heads of function are the most accurate judges of their own AI skills, within 4 points of their measured score.

Level	Average score	Self-estimate gap
C-level, founders and VPs	55.4	+12.1 points
Directors and heads of function	53.5	+4.3 points, most accurate
Senior individual contributors	50.6	+14.5 points
Managers and team leads	47.8	+12.4 points
Individual contributors	46.6	+16.7 points
Juniors, interns and assistants	41.3	+22.8 points
Students	34.9	+31.9 points

61.7
Engineering managers, leads and directors

54.6
Engineers without those titles

Engineering reverses the pattern. In engineering, the people who lead teams score highest of all.

> **Directors and heads of function predict their own AI fluency within 4 points. Students miss by 32.**

Does having AI in your job title mean you are AI fluent?

Mostly. People with AI in their job title average 62.5, against 49.4 for other professionals, and 66% reach Proficient. Even so, one in three score below Proficient, and they still overestimate their score by 8 points.

AI in the job title
62.5/100
66% Proficient or above · 23% Advanced or above

Other professionals
49.4/100
35% Proficient or above · 8% Advanced or above

SELF-ASSESSMENT

Do people overestimate their AI skills?

Yes. Before the assessment, people predict their own score. 74% overestimate it, 44% by more than 20 points, and only 29% land within 10 points. Predicted and measured scores correlate at r = 0.23.[1]

Measured tier	Predicted	Measured	Gap
Emerging	58.7	17.8	+40.8
Developing	59.8	42.7	+17.1
Proficient	68.1	68.2	-0.1
Advanced	76.6	83.9	-7.4
Expert	74.8	94.8	-20.1

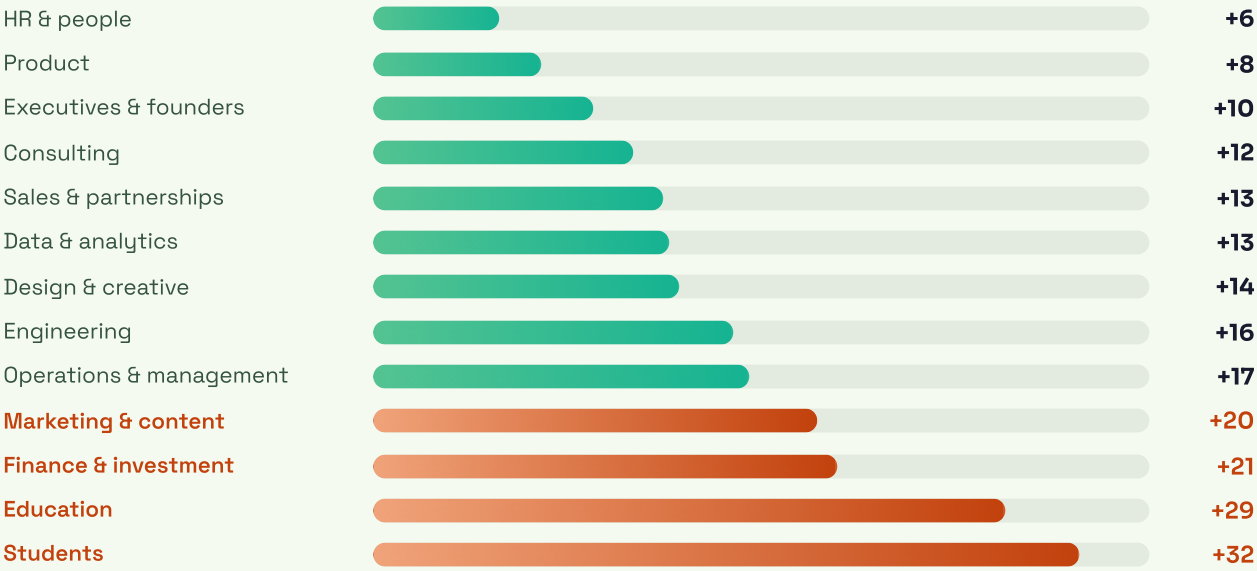
MEASURED SCORE BY THE SCORE PEOPLE EXPECTED

Expected under 40	34.9
Expected 40 to 59	39.9
Expected 60 to 79	48.1
Expected 80 to 100	49.8

Higher expectations, barely higher scores.

Who knows their level best?

AVERAGE OVERESTIMATE BY OCCUPATION, IN POINTS



People assessed through their employer overestimate by 5 points, against 19 for individuals.

Self-knowledge follows learning

+37.1
No learning habit

+20.9
Emerging habit

+4.2
Active learner

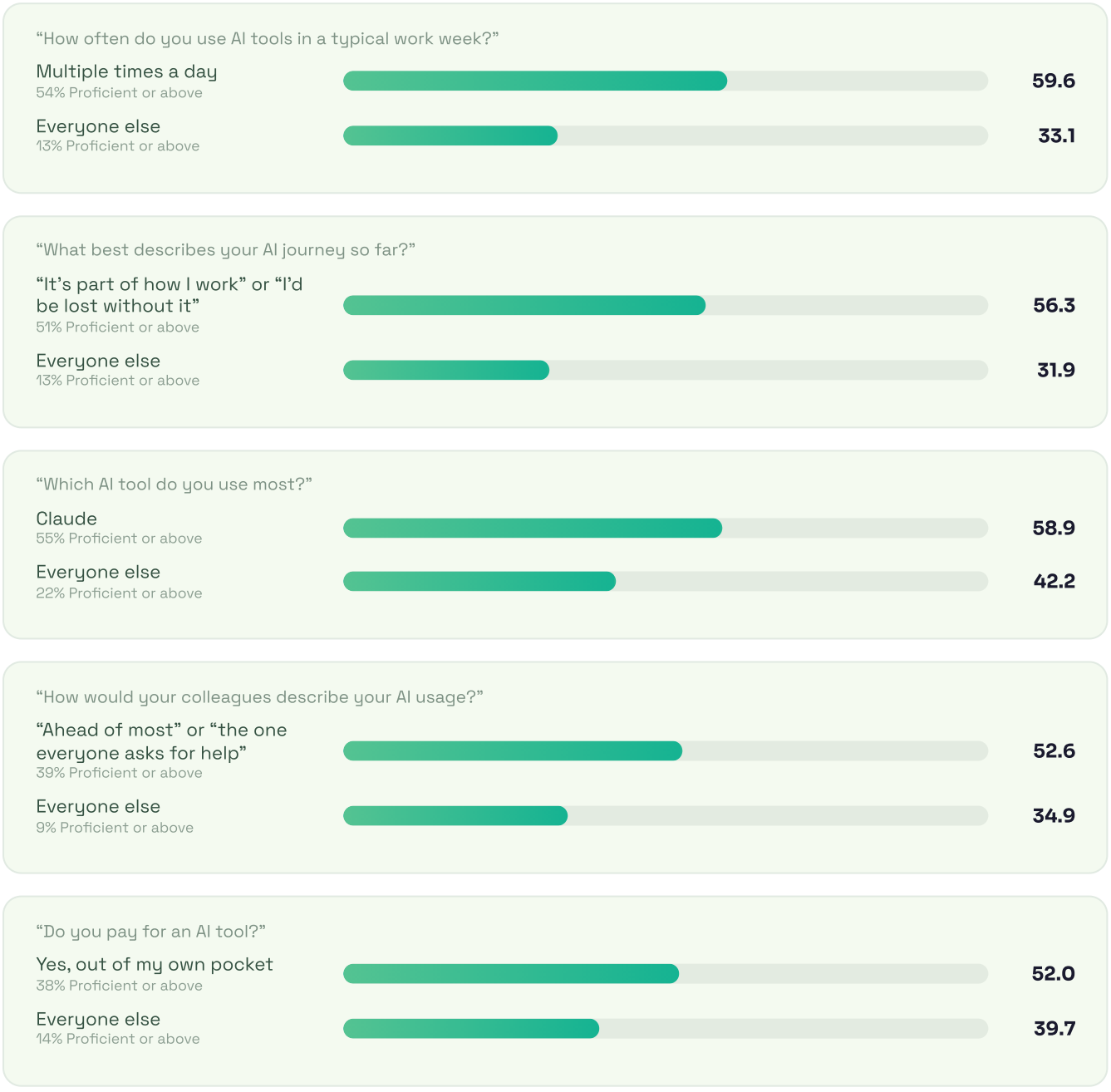
−4.2
Deliberate learner

1. In line with Zhang et al. (LAK26), who found self-reported AI literacy tracks objective measures at r = 0.07 to 0.24.

ASKED BEFORE THE ASSESSMENT

AI habits and AI fluency

Before their assessment, people answered one question about how they use AI. Their answers line up with their measured AI fluency. The sharpest split is frequency: people who use AI several times a day average 60, against 33 for everyone else.



+26.5

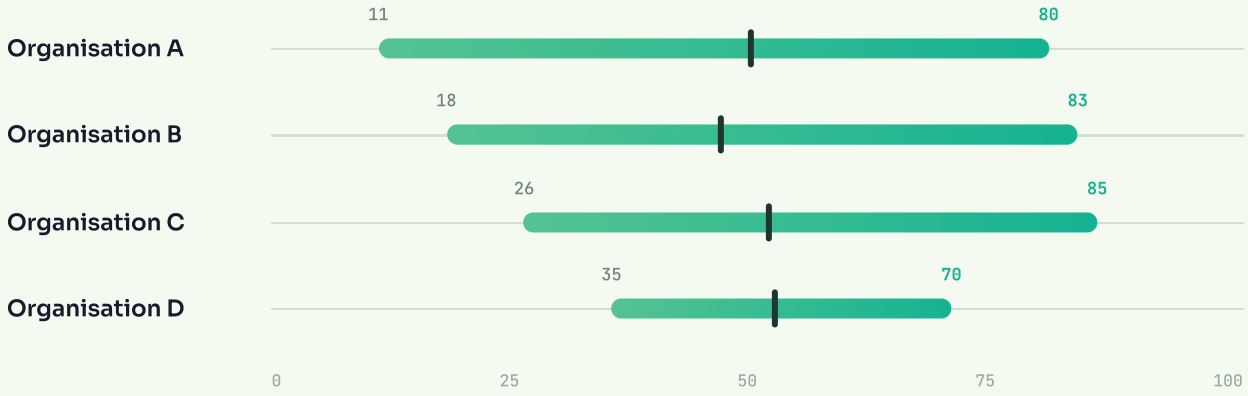
The widest gap of any answer. People who use AI several times a day score 26.5 points higher than everyone else, and four times as many of them reach Proficient (54% against 13%).

ORGANISATIONS

AI fluency inside organisations

In each organisation shown, at least 35 points separate the most and least AI-fluent person, and the widest gap is 69 points. In each, about one in three people reach Proficient.

LOWEST TO HIGHEST SCORE INSIDE EACH ORGANISATION · AVERAGE MARKED



These are real organisations that assess their people with AISA. To protect their privacy, we show them as Organisation A, B, C and D.

One training plan for everyone starts most people in the wrong place.

Where people work

Small business	**50.0**
Larger organisation, AI on the agenda	**49.5**
Larger organisation, AI not on the agenda	**47.3**
Freelance	**43.2**
Studying	**38.1**

Assessed through work

People assessed through their employer average 51.0, against 45.8 for individuals, and lead on all five dimensions.

Safety & Responsibility	**+5.9**
Workflow & Application	**+5.3**
Prompting & Communication	**+3.6**
Critical Thinking	**+2.9**
Technical Understanding	**+2.7**

Benchmark your own organisation. AISA puts every person, team and function on the same AI fluency scale as this report, with the gaps that show where training should go first.

PERSONAS

The 10 AI fluency personas

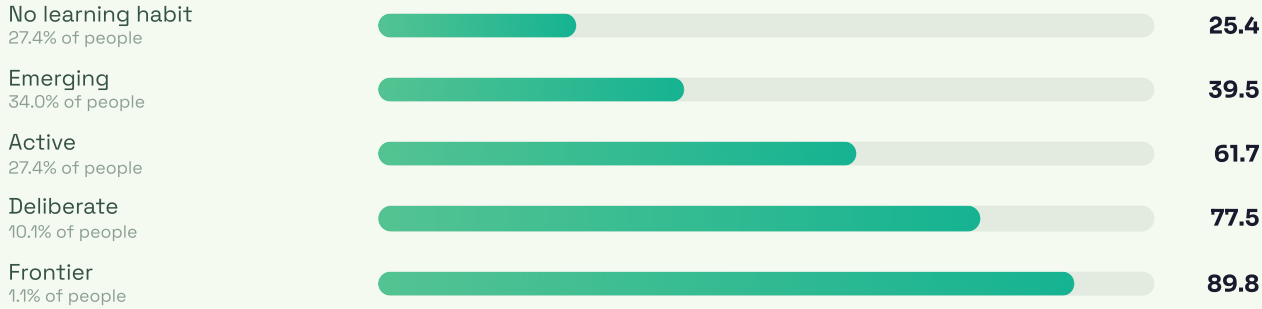
Every person is matched to one of ten AI personas from the shape of their profile. The Dabbler is the most common, at one in three people; The Oracle is the rarest.

Persona	Share of people	Average score
The Dabbler	32.2%	26.2
The Enthusiast	22.1%	51.9
The Builder	15.8%	70.8
The Copy-Paster	7.0%	29.9
The Tactician	6.6%	59.1
The Sceptic	5.3%	42.5
The Architect	4.2%	87.7
The Conductor	3.6%	70.4
The Bystander	2.9%	11.3
The Oracle	0.3%	80.0

GROWTH

How AI fluency grows with learning

Average scores climb steeply with the habit of learning about AI, from 25 with no habit to 78 for deliberate learners.



61%
of people show no active habit of learning about AI

21%
demonstrate more skill in conversation than they put into words

THE 11 SKILLS

The 11 AI skills, from strongest to weakest

Breaking work down for AI is the strongest skill on average, and knowing the tool landscape the weakest. The two Technical Understanding skills have the most people scoring 4 or below.

Skill	Average /10	Score 7+	Score 4 or below
Task Decomposition Workflow & Application	**5.3**	19.2%	30.6%
Context & Memory Management Prompting & Communication	**5.2**	20.8%	35.0%
Prompt Design Prompting & Communication	**5.2**	16.1%	30.9%
Domain Application Workflow & Application	**5.2**	14.2%	28.5%
Workflow Integration Workflow & Application	**5.1**	19.3%	38.3%
AI Safety & Responsibility Safety & Responsibility	**5.1**	12.9%	31.5%
Iterative Dialogue Prompting & Communication	**5.0**	12.2%	34.9%
Output Evaluation Critical Thinking	**5.0**	11.7%	32.9%
Limitation Awareness Critical Thinking	**4.9**	11.3%	37.5%
AI Fundamentals Technical Understanding	**4.8**	16.9%	45.1%
Tool Landscape Technical Understanding	**4.7**	12.0%	42.8%

AI skills travel together. The closest pair is Workflow Integration and Task Decomposition (r = 0.88); the most independent is Tool Landscape and AI Safety (r = 0.64), so knowing many tools says the least about using them safely. Of the people strongest at building AI into their work, 4.5% are weak at checking its output.

What happens when people take AISA again?

98.9%
land in the same or an adjacent tier (r = 0.80)

+6.1
points on average on the second attempt; 66% improve

32%
move up a tier; two weeks or more later, +4.8 points

CHANGE OVER TIME

What changed since August 2026

Measure	August 2026	November 2026
Average AI fluency score	48	**46**
Median score	48	**46**
Below Proficient	67%	**70%**
Reach Expert	1.3%	**1.1%**
Average self-assessment gap	+19	**+18**
Overestimate by the Emerging tier	+40	**+41**
Underestimate by the Expert tier	−27	**−20**
The Dabbler, most common persona	28.5%	**32.2%**
The Builder	17.2%	**15.8%**
Workflow & Application, highest dimension	50	**47**
Technical Understanding, lowest dimension	41	**41**
Weakest skill: Tool Landscape	4.8	**4.7**
AI Fundamentals	5.0	**4.8**
Strongest skill: Task Decomposition	5.4	**5.3**

METHOD

How AI fluency is measured

Every number in this report comes from AISA assessments: 20 to 40 minute adaptive conversations in which people show how they actually work with AI. Each is scored against the published AISA rubric of 11 skills in five dimensions, every score is tied to evidence from the conversation, and every result is calibrated before it is issued.

Measured, not self-reported
Scores come from demonstrated behaviour in conversation, never from a self-rating survey.

Integrity-checked
Every assessment is checked for answers that are not the person's own; 8.4% were flagged and are marked on their report.

Stable on retake
98.9% of people who retake land in the same or an adjacent tier.

Cross-referenced
The rubric covers 93% of the markers in Anthropic's AI Fluency Index and all 25 sub-competencies of the U.S. Department of Labor's AI literacy framework.

This edition covers assessments taken from March to November 2026 by individual professionals and by teams assessed through their employer. Occupation and seniority come from the role each person described. Each edition includes every assessment to date.

To set these measured results against the major 2026 surveys of AI at work, see **AI in the Workplace Statistics 2026** at aisa.to/ai-in-the-workplace-statistics.

TAKE PART

Where do you stand?

Every figure in this report comes from people who took an AISA assessment. Measure yourself, or measure your team, against the same scale.

Measure yourself

A free 20 to 40 minute conversation, a full report and a certificate.

aisa.to/assess

Benchmark your team

Every person, team and function on one AI fluency scale, set against this Index.

aisa.to/ai-fluency-for-teams

ABOUT AISA

AISA measures AI fluency in a conversation, scored against a published rubric. Every person gets a full report and a certificate; organisations get a live view of every person, team and function, and where to aim training next. The AISA AI Fluency Index is published quarterly.

HOW TO CITE THIS REPORT

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