

2026 50-STATE BLOCKCHAIN LEGISLATION

INTELLIGENCE BRIEF | KEY STATISTICS, POLICY LINKAGES & TREND FORECAST

Data: Feb 15, 2026 | 224 Bills Tracked Across 43 States (All states with active legislation at the time of writing)

224

Bills Tracked
Across 43 states

36%

Consumer Protection
Highest category: 81 bills

53%

Kiosk Bill Success
Highest pass rate, all topics

6.4%

Bitcoin Reserve Rate
57 bills introduced; high fail rate

0%

Self-Custody / DAO
Complete failure in every state

LEGISLATIVE LANDSCAPE AT A GLANCE

Total Bills Tracked	224
States with Active Legislation	43 of 50
2026 New Session Bills	78 (34.8%)
2025 Carryover Bills	146 (65.2%)
Northeast Regional Share	70 bills: 31%
South Regional Share	81 bills: 36%
Midwest Regional Share	47 bills: 21%
West Regional Share	26 bills: 12%

BILLS BY TOPIC: WHAT'S PASSING VS. FAILING

Topic	Vol.	Pass Rate
Consumer Protect. / Kiosk	81	~53% ✓
Money Transmission / Licensing	59	~22% ✓
Bitcoin / Crypto Reserves	57	~6.4% ✗
Mining & Energy	50	9–12% ✗
Self-Custody / Private Key	40	0% ✗
DAO Recognition	13	0% ✗
UCC Article 12 Modernization	3*	~33% ✓
Anti-CBDC Legislation	6	0% ✗

* UCC measured post-enactment; 33 states already enacted prior sessions.

RECOMMENDED POLICY DRIVERS

STATE Legislative / Regulators	<ul style="list-style-type: none"> ➢ Prioritize kiosk & consumer-protection enforcement; set fraud reporting standards (highest-success legislative lane). ➢ Harmonize money transmitter + AML controls to cut interstate compliance friction. ➢ Accelerate remaining UCC Article 12 adoption to unlock institutional tokenization pilots.
FEDERAL Congress / Federal Agencies	<ul style="list-style-type: none"> ➢ Publish model kiosk controls (ID verification, transaction limits, fraud reporting) using state bills as proof-of-concept. ➢ Close market-structure gaps, stablecoin interest treatment & custody definitions, that keep states legislating in the cracks. ➢ Clarify tokenized securities & settlement posture to build on UCC Article 12 foundations states are laying.
INTL. IGOs / Global Governments	<ul style="list-style-type: none"> ➢ Map local rules to MiCA + FATF travel rule expectations to reduce cross-border VASP fragmentation. ➢ Coordinate stablecoin operational standards (reserves, redemption, disclosures) to avoid incompatible regimes. ➢ Track mining/energy migration & compliance spillovers as rules tighten in the U.S. and EU.

KEY TAKEAWAYS

Regulatory states passing consumer protection & UCC bills at 15–53% rates are winning. Sovereignty states pursuing Bitcoin reserves, DAO recognition & anti-CBDC measures are failing at sub-10% rates. The era of symbolic blockchain policy is over, institutional maturation has begun.

FEDERAL & INTERNATIONAL: POLICY LINKAGES

GENIUS Act (Jul 18, 2025)

Federal stablecoin framework directly driving state complementary laws in FL, MD, CA. States now mirror rather than innovate independently.

Senate Market Structure Bill

Senate Banking Committee markup Jan 15, 2026 (Sen. Tim Scott). Deadlock on stablecoin interest treatment keeps states legislating in gaps.

FinCEN Kiosk Warning

Federal signal on 'pig butchering' scams gave states political cover, directly catalyzed 81 kiosk bills with 53% passage rate.

Trump Pro-Crypto Stance

Executive BTC reserve discussions pushed debate in 15+ state legislatures, but passage remains elusive. Debate ≠ enactment.

EU MiCA Regulation

EU's Markets in Crypto-Assets framework (MiCA) pressures the U.S. to harmonize. States in financial hubs (NY, NJ) increasingly reference global compliance metrics.

FATF / AML Global Standards

Financial Action Task Force travel rule requirements flow down to state money transmitter bills. 59 bills (26%) reflect global compliance cascade.

TREND FORECAST: STATE + NATIONAL + GLOBAL

Area	▶ State	▶ National	▶ Global
Consumer Protection	Kiosk laws in 30+ states by 2027; elder fraud mandates expand	Federal kiosk standard likely by 2027 using state models	FATF tightens VASPs; EU MiCA provisions adopted broadly
Stablecoins	States implement GENIUS Act mirrors; accept stablecoins for tax	Fed issues operational rules; bank charter clarity resolved	USD stablecoins challenge CBDC plans globally
Bitcoin Reserves	1–3 small states may pass limited allocation bills by 2027	Federal clarity on fiduciary treatment unlocks debate	Nation-states (El Salvador model) spur small-country adoption
Mining / Energy	Grid-utility model (TX) spreads; carbon rules collide	DOE seeks national energy framework for mining	Mining migrates to low-cost energy corridors (Africa, Latam)
Institutional / UCC	Remaining 17 states enact UCC Article 12 by 2026	SEC clarity on tokenized securities follows state foundations	ISO 2022 & tokenized settlement reshape global banking
DAO / Self-Custody	Bills will keep failing without federal definition framework	Congress required to define 'decentralized control' first	Jurisdictional arbitrage shifts DAOs offshore (Caymans, BVI)