



The American Dream at 250 Report

June 2026

The American Dream at 250 Report

As the nation approaches **America's 250th anniversary**, there is renewed cultural attention on whether the founding promise of “life, liberty, and the pursuit of happiness” still holds true in modern life - particularly in how Americans work. Is traditional, corporate employment still the most reliable pathway to freedom, security, and wellbeing, or has it become increasingly misaligned with the outcomes people associate with the American Dream? This research was conducted by Censuswide, an accredited third-party market research platform, among a sample size of 1,000 US workers, equally split between corporate workers and independent professionals. The findings highlight a key shift: U.S. workers are breaking away from corporate structures to pursue independent work.

Foreword

“Ahead of America's 250th birthday, workers are charting a new, albeit familiar, path: independence. This report validates a growing trend that the modern version of the American Dream isn't about choosing between financial stability and freedom, it's about pursuing both. The independent professional economy already boasts over 20 million workers generating \$1.5 trillion annually, and it's only continuing to grow. What was once dismissed as a side hustle is now a defining force reshaping the American economy.

AI was supposed to be the great equalizer for corporations, but instead it's becoming a catalyst for exodus. Workers aren't waiting to see how that plays out. They're writing their own declaration of independence.”



Andy Kurtzig,
Founder and CEO
of Pearl

The American Dream, Redefined

In order to understand whether modern work truly delivers on the promise of the American Dream, it's critical to first understand how Americans are defining it.

30% define the American Dream as supporting family without financial stress

Other definitions include:

15%

Owning or building something of their own

13%

Leaving something for the next generation

13%

Job stability and predictability

As Americans continue to struggle financially, however, reaching that dream isn't so easy.



Only half (50%) say they're living the American Dream **at work**



75% say the American Dream is harder to achieve than **past generations**



41% of American workers said their income either **stayed the same or decreased** over the past three years



Only half of Americans (50%) believe they could cover their essential living expenses with their **current savings** for at least six months if they lost their primary source of income tomorrow

Work Is Squeezing the Pursuit of Happiness

Work is the biggest barrier to Americans achieving happiness.

Only **56%**

of workers aged 55+ say their job gives them a pathway to the American Dream



Even after decades of hard work, Americans are sometimes barely making ends meet and are having to sacrifice their freedom, health and time on top.

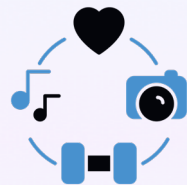
Less than half of Americans say their current job allows them to enjoy life outside of work, including:



Only **46%** feel present in their life **outside of work**



Only **45%** can care for children, aging parents, pets, or **handle household responsibilities**



Only **41%** can pursue **hobbies, interests, or personal passions** outside of work



Only **33%** are able to **log off work** at a reasonable or planned time

Work Is Taking More Than Just Their Time

For many, work pressure is also impacting their physical and mental health:



32% of American workers get **less sleep than their bodies need** because of work



28% of American workers spend **less time with loved ones** because of work



27% of American workers **skip meals** due to work-related stress

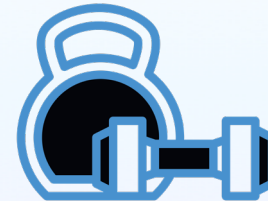


26% of American workers use nicotine, stimulants, or **extra caffeine** to get through the workday

Corporate workers in particular are less active in their lives because of work:



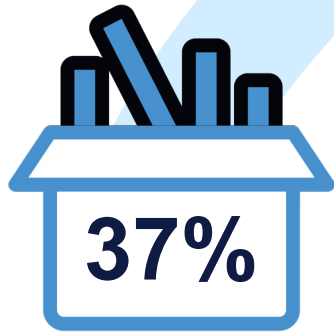
26% of them spend more time **doomscrolling** to deal with work-related stress, compared to independent workers **at 15%**



21% of corporate workers report they're sedentary all day/**rarely exercise** during the work week, compared to **17%** of independent workers

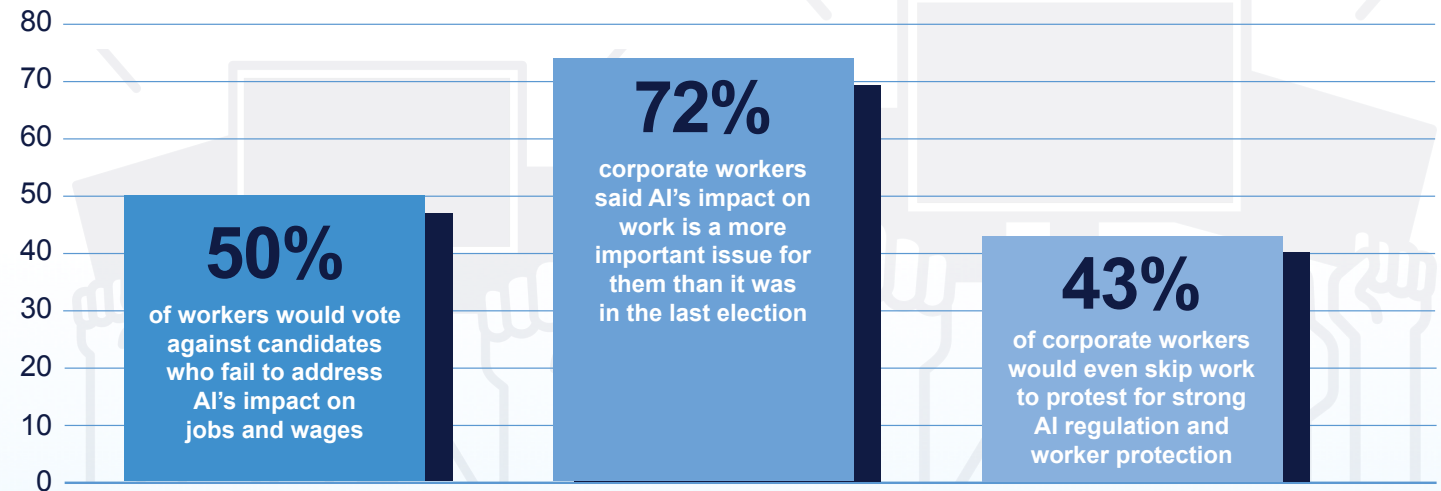
Yet, **only 29%** of corporate workers think they will be able to **retire before age 67**, and **49%** of corporate workers **need extra income** to keep up with rising living costs.

AI-Driven Layoffs: A Political and Economic Flashpoint



37% of corporate workers expect their company to mishandle **AI-related layoffs** within the next year

As AI continues to impact the workforce, a **new-age American Revolution** is among us, where corporate workers are willing to **fight for agency**.



"Workers are willing to take a stand against AI's impact on jobs, and they're planning to use democratic institutions to do it. A huge reason for this is because organizations continue to default to layoffs in order to get the returns they're after on AI investments, and it's a losing strategy. Workers aren't innately against AI, they're against a bad AI approach."

The good news is, they no longer need to rely on corporate institutions to reap the benefits of AI, and they're starting to see a new path forward."

-Mark Quinn, Senior Director of AI Operations at Pearl

The Side Hustle as Declaration of Independence

66% corporate workers agree that traditional employment provides stability, but less freedom than they would like, and the same (66%) of them would rather have more control of their time than earn more money. As a Result,

38% of corporate workers are considering taking on a side hustle or additional work to supplement their income

Their reasons for considering a side hustle include:



49% say they need extra income to keep up with rising living costs



52% want to diversify their income



47% want to build new skills



34% are concerned about long-term job stability or career uncertainty

Even corporate workers in traditionally stable industries are considering taking on a side hustle:



32% Corporate workers in finance



39% Corporate workers in healthcare



39% Corporate workers in IT



40% Corporate workers in Legal

From Side Hustle to Full Independence

But it's clear that they are laying the groundwork for something larger – a mass movement towards independence.



24%
of corporate workers
see themselves becoming
self-employed in
the next 3-5 years



If given the opportunity,
54%
of corporate workers would take
an **independent contract** paying
their current income, even if it
meant they'd lose their benefits

Independent professionals who have already made this decision are reaping the benefits:



53%
of independent workers
say that their job gives
them the **pathway to the
American Dream**.



Some are even building
meaningful wealth with
27% are expecting to
leave **\$500K or more**
to the next generation

Independent Professionals: Freedom Needs Infrastructure

In the next 3-5 years, independent workers:



39%

Expect to remain primarily self-employed or working independently



34%

Expect their income to increase over time

But independence without infrastructure has a ceiling. *Solo workers don't have the institutional support systems that corporate employees take for granted.*

That's where AI comes in. **51% of independent professionals already say AI has made it easier to do their work — and 31% expect it to help grow their business in the next 3-5 years.**

The movement toward independence is already underway.
AI is the infrastructure that can fuel it.

Methodology

The research was conducted by Censuswide, among a sample of 500 Independent U.S. workers and 500 Corporate U.S. workers. A subsequent re-run of selected questions was conducted among a separate sample of 500 Independent U.S. workers and 500 Corporate U.S. workers. The data was collected between May 13 - 26, 2026. Findings are drawn from both surveys. Censuswide is a member of the Market Research Society (MRS) and the British Polling Council (BPC), and a signatory of the Global Data Quality Pledge. They adhere to the MRS Code of Conduct and ESOMAR principles.

About Pearl

Pearl is an AI platform purpose-built for professional services, supporting independent professionals and enterprises across high-trust categories such as legal, medical, automotive, home services and financial services. Established as a standalone company in 2026, Pearl is built on more than two decades of AI and expert infrastructure powering millions of real-world professional interactions.

Pearl combines advanced AI with verified human expertise to deliver fast, accurate outcomes where answers carry real-world consequences. Operating in five languages across 196 countries, Pearl has enabled professionals to earn more than \$418 million in revenue.

For more information, visit <https://www.pearl.com/>.

Media Contact:

Diffusion PR on behalf of Pearl
Pearl@diffusionpr.com
(646) 571-0120

