



Pearl.com Smart Money Report:

AI for Recession Planning

May 2025, Censuswide Survey Results

Overview

Despite some trade war relief, economic uncertainty is catalyzing shifts in financial decision-making, especially among younger generations. Right now, Americans are assessing their budgets and thinking through the end of school year and graduation expenses, moving costs, Father's Day celebrations, college prep, and summer travel booking – all of which will add financial strain. In addition, the rapid integration of AI into businesses is making Americans, especially those in younger generations, reassess their career prospect and leverage AI to find new income streams. Pearl conducted this survey to assess how the economic landscape is impacting financial decisions, how businesses' use of AI is affecting Americans' financial outlook, and to what extent the growing use of AI is shaping financial decisions.

Key Themes

- Economic uncertainty and financial strain
- AI's impact on career prospects and income
- Generational differences in financial decisionmaking
- Pearl's survey focus: AI and Americans' financial outlook

People Are Turning to AI Amid Financial Uncertainty – But Is It Reckless? Pearl Finds Human Verification Is Critical as AI Usage Surges



Job Security Concerns

- 30%* of Millennials and 29%* of Gen Zers fear they will lose their job to AI within the next two years, while only 21%* of all Americans say the same
- For over a third* (34%) of both GenZers and Millennials, AI is making them *more* pessimistic about their careers
- 35%* of Gen Zers and 38%* of Millennials believe over half of their job responsibilities could be handled by AI in the next five years, compared to only 27%* of all Americans



AI for Financial Decisions

- 31% of Americans will use AI to find ways to save money in everyday life
- 1 in 5 (20%*) Americans are using AI to identify potential tax loopholes
- 1 in 5 (20%*) Americans are buying stocks based on AI-generated suggestions
- 27% will use AI for personal budgeting assistance
- 23%* are using AI to launch or grow a side hustle

Continued: People Are Turning to AI Amid Financial Uncertainty



Worker Insights

- 21% of White-Collar workers surveyed will use AI to manage retirement accounts in the next 6 months
- Over a third (34%) of Blue-Collar workers surveyed say they will use AI to find ways to save money in the next 6 months



Generational Insights

- 26%* of Gen Z and 30%* of Millennials surveyed are buying stocks based on AI-generated suggestions
- 31%* of Millennials surveyed are buying cryptocurrencies based on AI-generated suggestions (21% of Gen Zers)
- 26%* of Millennials and 25%* of Gen Zers surveyed are using AI to determine where to live next
- 34% of Gen Z and 40% of Millennials surveyed are using AI for personal budgeting
- 38%* of Millennials and 28%* of Gen Zers surveyed are using AI to start or grow a 'side hustle' or freelance income stream, compared to 23% of all Americans
- 13% of Gen Zers surveyed are consulting AI when deciding whether to have a/another child (9% of Millennials)
- 36% of Gen Z and 40% of Millennials surveyed are using AI to find ways to save money in everyday life
- 24%* of Gen Z and 30%* of Millennials surveyed are using AI to identify tax loopholes, compared to 20%* of all Americans

The Risks of Reckless AI Adoption

"Increasing economic uncertainty paired with the widescale – and reckless – adoption of AI is creating a perfect storm. Americans are clearly looking for ways to cut costs or even earn extra income, but using AI to do so will come at a price. It seems even though AI is hallucinating even more, consumers are trusting it more. While that's generally harmless if you're using AI to compile a grocery list or write a poem, there are serious consequences when we rely solely on AI for financial expertise, particularly as conditions change so rapidly." *Andy Kurtzig, CEO of Pearl.com*

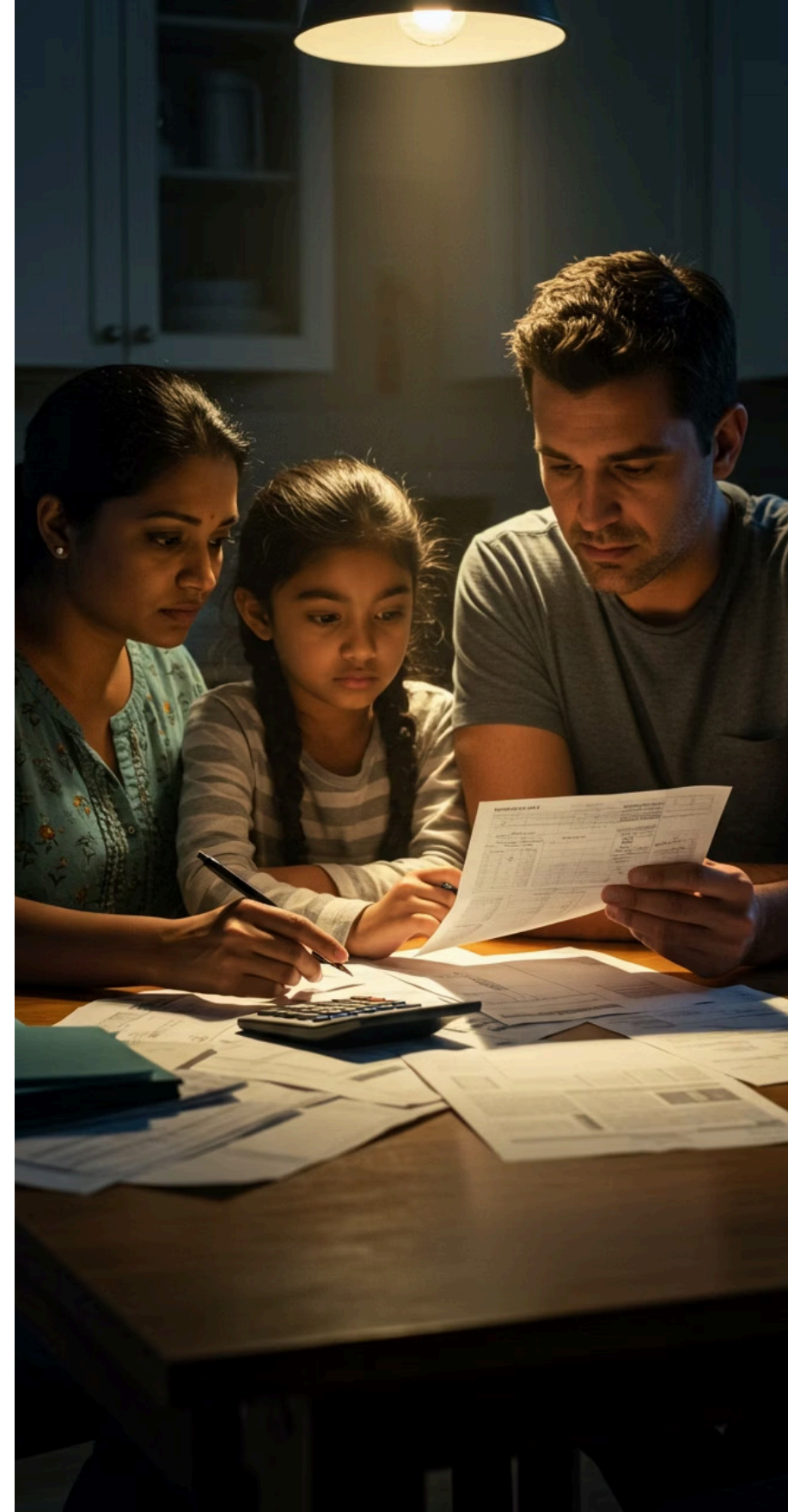
Pearl Report Finds Consumers Are Losing Faith Amid Bleak Financial Outlook – Professional Expertise Could Be the Key

Key Stats

- 32%* think they will never benefit from social security
- 26%* are postponing quitting their job due to economic uncertainty
- Over 1 in 5 (23%*) have delayed having a child because of the current economic climate
- 36%* say saving money feels futile at this point
- 43%* are cutting back on summer travel to save money
- Over 1 in 5 (21%*) are skipping getting their dad a Father's Day gift this year to save money

Financial Behaviors

- Cutting back on travel and gifts
- Delaying major life decisions
- Feeling that saving is futile



Continued: Consumers Are Losing Faith Amid Bleak Financial Outlook



Worker Insights

- 1 in 5 Americans (21%*) fear they will lose their job to AI within the next two years
- 23%* of Americans are fearful their company will make large scale layoffs in the next six months
- 25%* are more pessimistic about career prospects compared to a year ago because of AI



Generational Insights

- 36%* of Gen Zers surveyed have given up on the idea that they'll ever own a home
- Almost a third (32%*) of Gen Zers surveyed would consider having a/another child if the government offered a baby bonus of at least \$1,000 cash, compared to 1 in 4 (25%*) of Millennials surveyed
- 36%* of Millennials surveyed have delayed having a child because of the current economic climate
- 24%* of Gen Zers surveyed are delaying breaking up with their romantic partner due to economic uncertainty; this jumps to more than 1 in 4 (26%*) Millennials surveyed
- 45%* of Millennials surveyed think they will never benefit from social security
- 35%* of Gen Z and 38%* of Millennials surveyed believe over half of their job responsibilities could be handled by AI in the next five years
- 44%* of Gen Zers (ages 18-28) surveyed are planning to cut back on summer travel to save money (49%* of Millennials)
- 35%* of Gen Zers surveyed have considered moving within the next year to save more money long-term (38%* Millennials)
- 30%* of Gen Zers surveyed are skipping getting their dad a Father's Day gift this year to save money (33%* Millennials)
- 39%* of Gen Zers surveyed have delayed having a child because of the current economic climate (36%* of Millennials)

Financial Hopelessness and the Need for Help

"This data tells us that Americans, particularly younger generations, are feeling a sense of hopelessness when it comes to their financial outlook. With so many saying saving feels futile at this point, many are looking to make drastic changes to their lives in a way that's reminiscent of the 2008 recession. Between postponing major life decisions like having a child or owning a home to cutting back on summer travel, it is clear consumers are approaching a state of panic – they need ways to access affordable, professional financial advice to navigate these ever-changing economic conditions." *Moira Corcoran, CPA, Finance Expert on Pearl*





Methodology

1

Sample

The research was conducted by Censuswide, among a sample of 2,000 US Respondents (Nat Rep 18+).

2

Data Collection

The data was collected between May 27, 2025 - May 28, 2025.

3

Standards

Censuswide abides by and employs members of the Market Research Society and follows the MRS code of conduct and ESOMAR principles. Censuswide is also a member of the British Polling Council.

*Combining answer options "Strongly agree" and "Somewhat agree"

About Pearl



Pearl.com is the world's only AI platform that seamlessly integrates an advanced large language model (LLM) with a network of 12,000+ highly vetted human experts. Purpose-built for tackling high-risk, high-stakes questions, Pearl delivers real-time, verified answers with unmatched precision. Born from JustAnswer, Pearl combines advanced AI capabilities with a dynamic marketplace of professionals across critical industries—legal, medical, veterinary, IT, home improvement, and beyond. 41% less wrong than leading models like ChatGPT in professional services, Pearl is setting a new standard for trust, reliability, and innovation in AI-powered solutions.

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