



Only Half of U.S. Workers Are Living the American Dream, Pearl Study Reveals

Survey of 1,000 U.S. workers finds many are ditching corporate work to go solo in response

SAN FRANCISCO, June 18, 2026 — As the United States prepares to celebrate its 250th anniversary, a new study from Pearl quantifies how modern work stacks up against the American ideals of life, liberty and the pursuit of happiness.

"At 250 years, the American Dream is getting a rewrite," said Andy Kurtzig, CEO of Pearl. "Workers want autonomy, flexibility, and a path to real prosperity, and they're increasingly finding that path outside the corporate structure."

Work Isn't Enabling the Pursuit of Happiness, It's Killing It

Less than half of American workers say their job allows them to enjoy life outside of work, with only 45% saying their job allows them to care for children, aging parents, pets, or household responsibilities. The toll extends to physical and mental health, with 32% getting less sleep than their bodies need because of work and 27% skipping meals due to work-related stress.

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

AI-Driven Layoffs Are Turning Work Into a Political Flashpoint

The study finds that 37% of corporate workers expect their company to mishandle AI-related layoffs within the next year. The backlash is translating into political energy: 72% of corporate workers say AI's impact on work is a more pressing issue for them than it was in the last election cycle.

50% say they would vote against candidates who fail to address AI's impact on jobs and wages and 43% of corporate workers would skip work to protest for stronger AI regulation and worker protections.

The Side Hustle Is Becoming Workers' Declaration of Independence

Faced with limited freedom and rising financial pressure, a significant share of corporate workers are taking steps toward economic self-determination: 38% are considering taking on a side hustle or additional work to supplement income and 24% see themselves becoming self-employed within the next 3–5 years.

66% of corporate workers say that traditional employment provides stability but less freedom than they would like — and the same percentage would rather have more control over their time than earn more money. But the two shouldn't be mutually exclusive.

Independent Professionals Are Pointing the Way – But Need Better Infrastructure

Independent professionals are already living a version of the American Dream that corporate workers seem to seek. 53% of independent workers say their work gives them a pathway to the American Dream, challenging the narrative that traditional employment is the only route to prosperity.

Independent professionals are building real, multigenerational wealth, one of the greatest indicators of prosperity in this country with 27% saying they expect to leave \$500,000 or more to the next generation.

Without the looming shadow of AI-driven layoffs that defines corporate employment, independent professionals are embracing the technology on their own terms: 31% expect AI to help them grow their businesses over the next 3–5 years.

“As we celebrate 250 years, American workers are setting out on a familiar journey towards independence,” said Kurtzig. “The most American thing a worker can do might be to go independent.”

The full report will be available in the coming days on Pearl’s website here:
<https://www.pearl.com/press>

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/>.

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