



Merit America Nationwide Survey of Low Wage Workers

Findings on the American Dream and AI in the Workforce

December 2025

Methodology

- Merit America commissioned a survey, conducted by HarrisX, of a nationally representative sample of **n=1,000 low-wage workers** in the U.S. from **October 28th – November 11th, 2025**. Low-wage workers are defined as adults with a bachelor's degree or less who are currently employed or actively seeking employment and earn under \$50,000 per year (with 68% making less than \$35,000 per year).
- The survey included oversamples of at least n=200 low-wage workers in key states and metro areas across the U.S. weighted down into the base to create a total sample of 3,048 lower-wage workers.
 - State oversamples: Colorado, Florida, Texas, Utah, and Washington.
 - Metro area oversamples: Atlanta, Bay Area, Boston, Los Angeles, and NYC.
- The survey was conducted via online panel. Survey results were weighted for age, gender, race, and region to U.S. Census data to align with proportions within the population. The sampling margin of error in this poll at the national level is +/- 3.1%. Margin of error is larger among subgroups.

Oversample	CO	FL	TX	UT	WA	ATL metro	Bay Area	Boston metro	LA metro	NYC metro
Margin of Error	+/- 6.8	+/- 6.0	+/- 5.8	+/- 6.8	+/- 6.6	+/- 6.6	+/- 6.6	+/- 6.7	+/- 6.4	+/- 6.3

Key Findings

Key Findings on Artificial Intelligence



Low-wage workers are divided in how they feel about AI. Many believe it could be helpful, but 53% also think it will make economic mobility harder, and 15% are unsure what AI will mean for their future – especially older workers.



A majority do not feel the government is prepared to handle AI and its impact on the country and economy. 56% of workers are skeptical that leaders are ready to manage the changes AI will bring to the workforce.



A majority of workers are concerned AI will undermine the security of their jobs and careers. 56% of workers think they will need to change careers because of AI, though they are split on whether it will directly cost them their jobs, and 70% say they would stop the development of AI technology that could eliminate a lot of jobs.



Despite concerns, workers are interested in training and believe it would help them adapt. A vast majority say they would participate in free training if it was available, and that it would make them feel more confident in their ability to navigate the changes to the job landscape that may come.

Key Findings on Education in America



Younger workers are more likely than older workers to feel the education system isn't preparing people for today's economy. Their own experiences in the workforce shape their view that the K-12 system is not preparing students to build long-term stability or achieve the American Dream.



Overwhelmingly, workers believe the cost of college isn't worth it. Nearly two thirds say higher education does not offer a good return on investment, with majorities pointing to tuition (50%) and personal debt (52%) as barriers that limit, rather than expand, their economic mobility. With 63% going as far as to say higher education leaves people less prepared to achieve the American Dream.



Workers see job training and reskilling programs as more effective pathways. Almost three quarters say job training is the best way to achieve the American Dream, and 60% express interest in pursuing skilled trades or technical roles that offer clearer and more affordable routes into the workforce.



Workers feel society respects skilled trades and technical jobs. Better pay is the top reason workers consider these fields, and interest is especially strong among men and younger workers.

Key Findings on Job Training



Americans want to work. More than three quarters of low-wage workers would continue to find meaningful work even if they were provided a guaranteed income that would allow them to live comfortably without work.



Roughly a third of low-wage workers have participated in a job training program, and an additional third have considered participating in a program. On the job training is the most preferred form of skills training.



Around two-thirds of low-wage workers have engaged with job training in some way and see job training and reskilling as the most effective option for increasing economic mobility. They also overwhelmingly want the government to invest in new job training programs to prepare the workforce.



Affordability is the biggest barrier to pursuing career advancement – not just the cost of the programs themselves but managing daily and long-term costs. Especially the cost of housing, but also the costs of groceries and personal debt have prevented workers from enrolling in programs they are interested in.

Key Findings on the American Dream



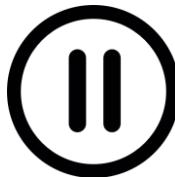
A majority feel their financial situation is getting worse, not better. They believe the economy is worse now than a year ago, and almost half expect conditions to decline further in the coming year. They overwhelmingly say the economy is not working for people like them.



A wide majority of workers (70%) feel they aren't on track to achieve the American Dream – and hard work alone won't get them there. Even though they grew up believing that through hard work, you could make enough money to live a good life, they don't believe it is true today.



They feel the American Dream isn't achievable now and won't become easier to reach in the future. Rising costs for basic needs – especially housing – are a major barrier to their economic stability.

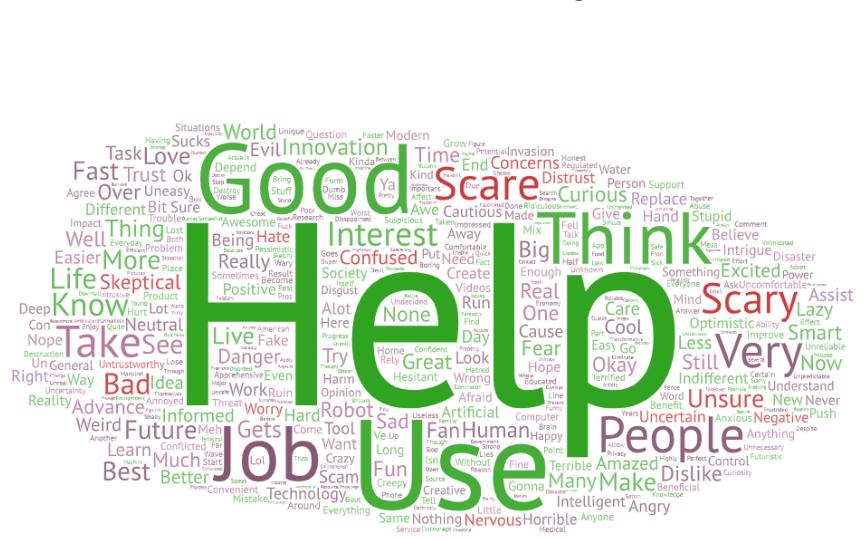


They believe it is unrealistic for the average household to make enough money to achieve the American Dream today. 84% have considered delaying a major milestones with the most common being buying a home (26%) or taking on multiple jobs (44%) because of their inability to achieve the American Dream.

Impacts of AI on the Workplace

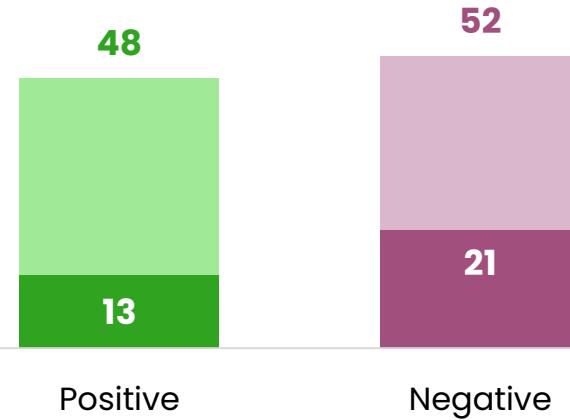
Low-wage workers are divided in their feelings toward AI, but many believe it will be helpful. Men, workers under 45, and people of color are more likely to have a positive view of AI.

One Word to Describe Feelings About AI



Feelings About AI

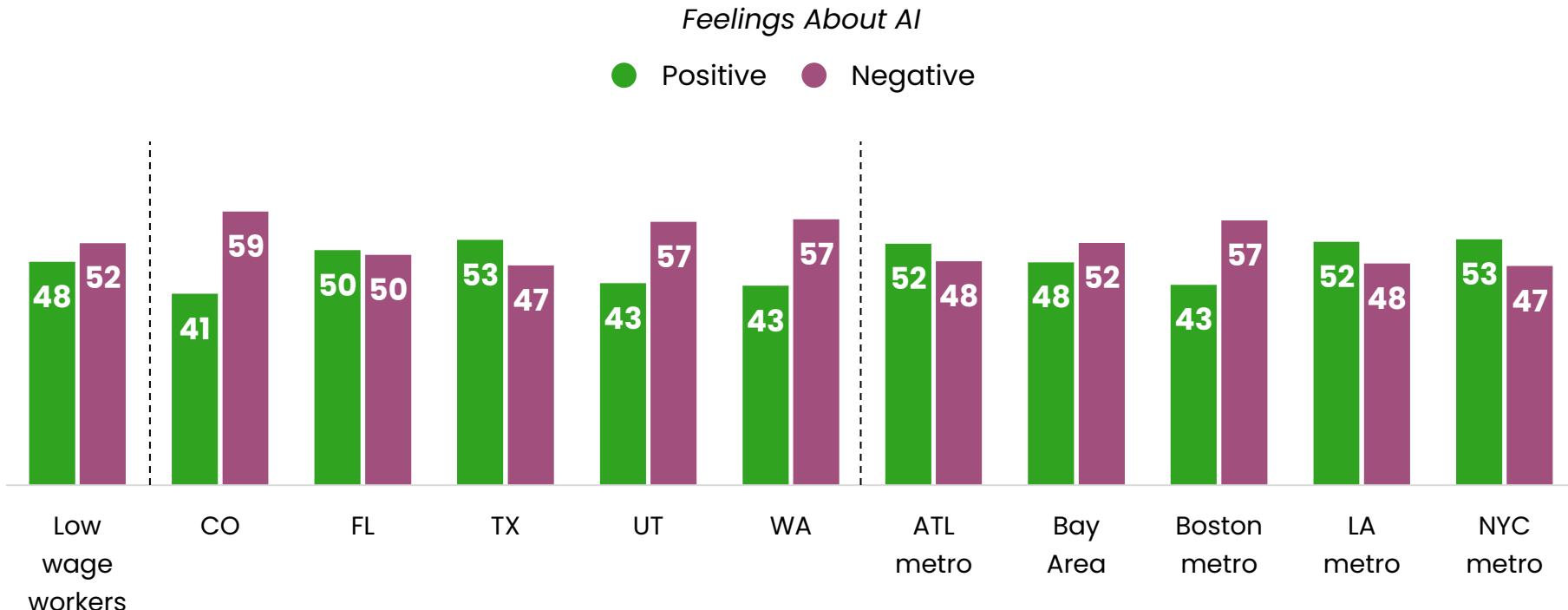
Darker shade = Stronger intensity



Q. What one word describes how you feel about AI?

Q. How do you feel about AI?

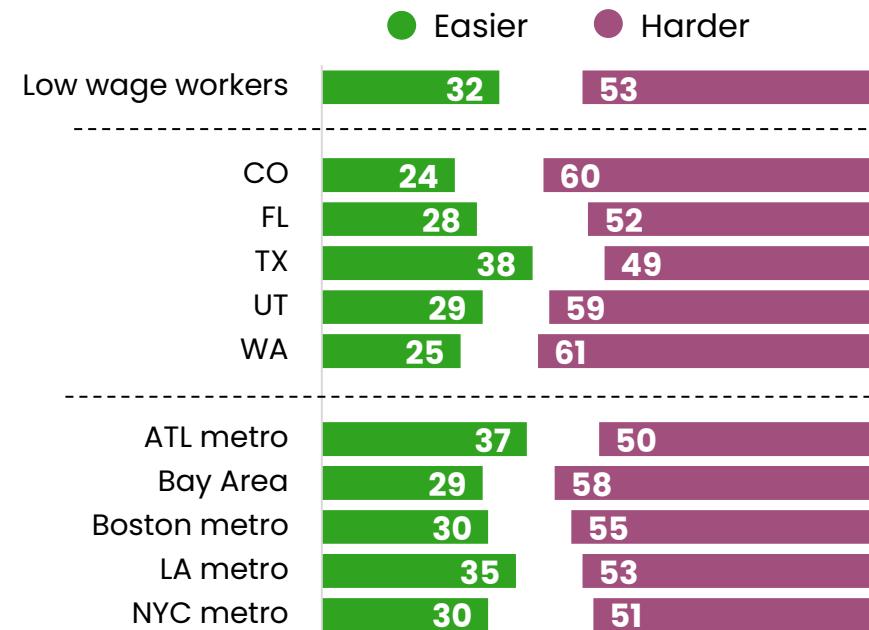
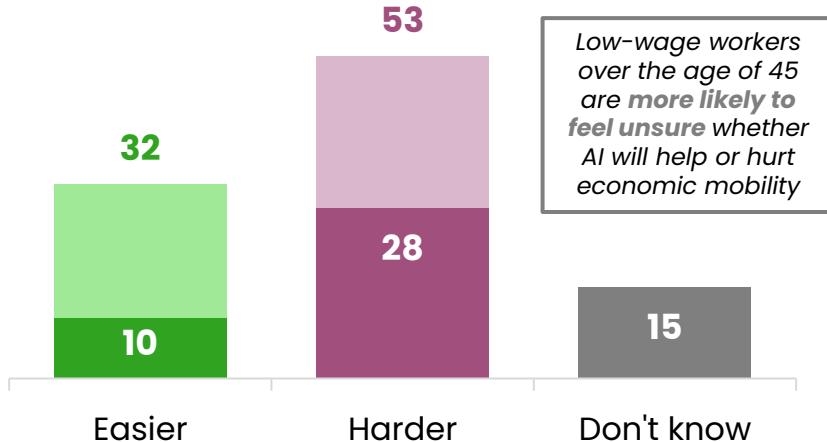
Workers in Colorado, Utah, Washington, and Boston are more likely to feel negatively towards AI than in other regions.



Low-wage workers think AI will make economic mobility harder, with about 1 in 6 unsure.

AI's Impact on Low-Income Americans' Economic Mobility

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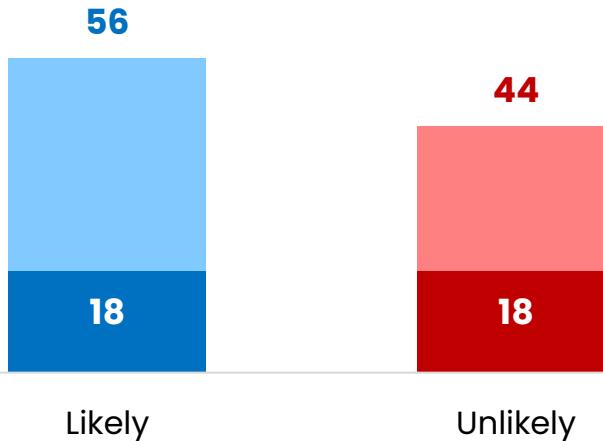


Q. Do you think Artificial Intelligence (AI) will make it easier or harder for low-income Americans to improve their financial situation through hard work?

Low-wage workers are more likely than not to think AI will force them to change careers and almost half (49%) think AI will force them to lose their job in the future.

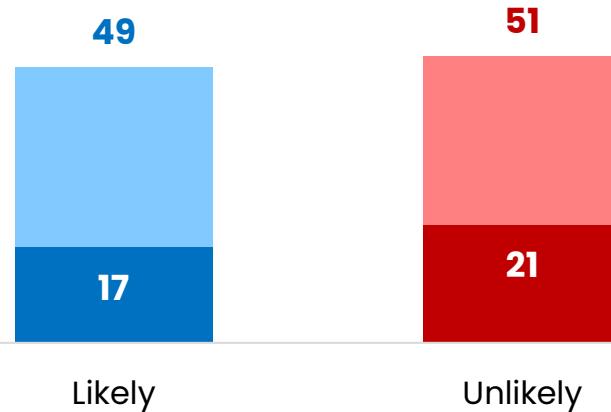
Likelihood to Change Careers Because of AI

Darker shade = stronger intensity



Likelihood to Lose Job Because of AI

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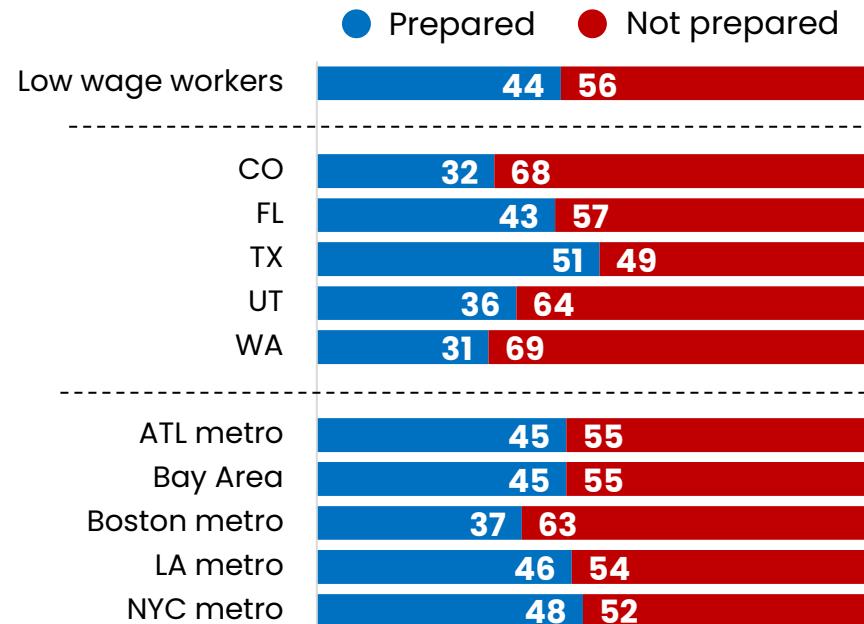
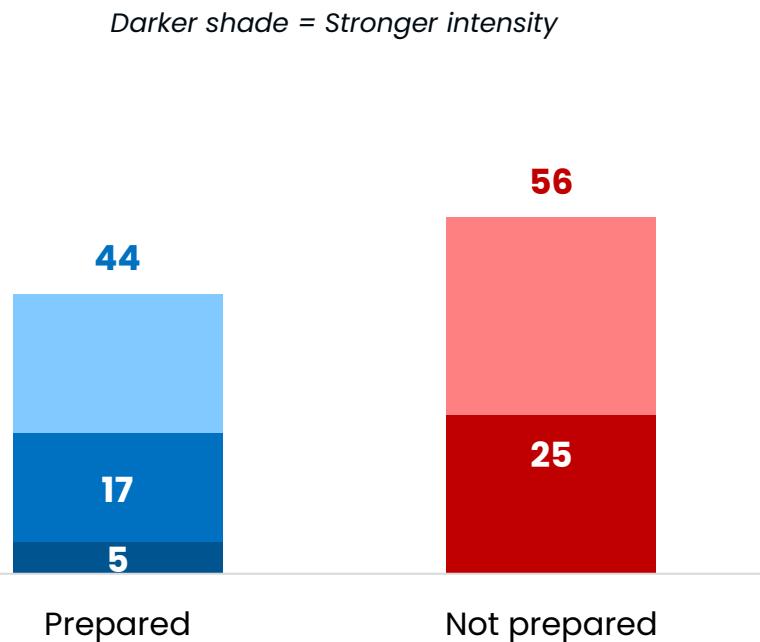


Q. How likely do you think it is that you will need to change careers in the future because of AI?

Q. How likely do you think it is that you will lose your job in the future because of AI?

Overall, low-wage workers don't think the government is prepared to handle AI. Only a slim majority in Texas feel it is, while skepticism is highest in Colorado and Washington.

U.S. Government Prepared to Address AI's Opportunities/Challenges

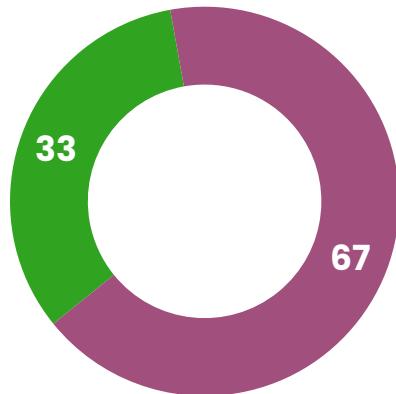


Q. How prepared do you feel the U.S. government is to address the opportunities and challenges posed by AI?

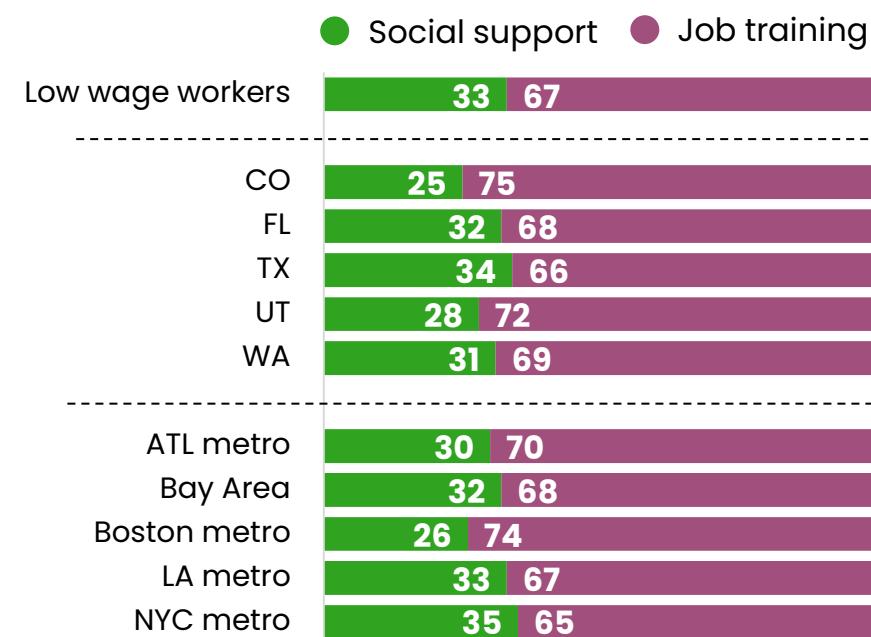
In a forced choice question, overwhelmingly, workers want the government to invest in new job training programs to prepare the workforce for AI.

Government Response to Job Losses Due to AI Adoption

The government should **create new social support programs** for people who are unemployed because of AI



The government should **invest in new job training programs** to prepare the workforce and prevent significant unemployment from AI

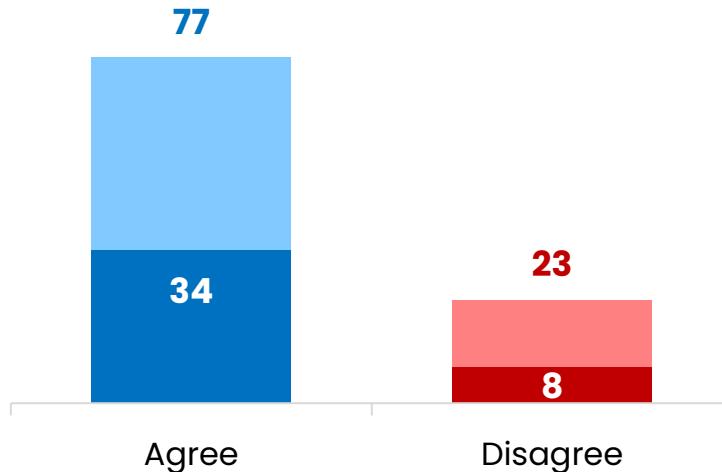


Q: As you may have heard, some experts have predicted that AI adoption could eliminate a significant number of jobs, while also creating new, different jobs. Which of the following approaches do you prefer?

Low-wage workers value having meaningful work even with a guaranteed income.

Agree/Disagree: "If I had a guaranteed income that allowed me to live comfortably without work, I would still choose to find meaningful work."

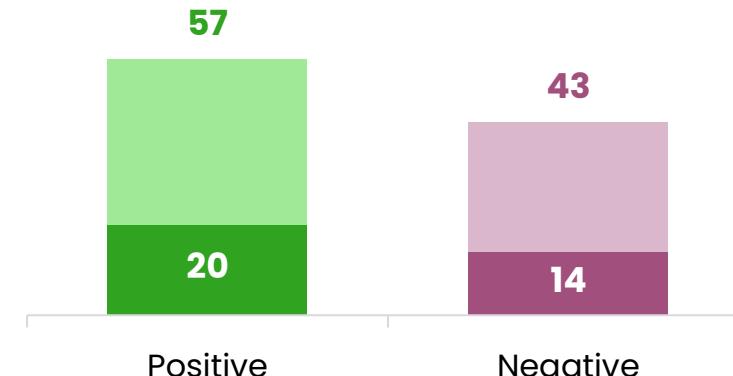
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Q. How much do you agree or disagree with the following statement?

Feelings towards a society where everyone had their basic needs met but hard work has no impact on success

Darker shade = Stronger intensity

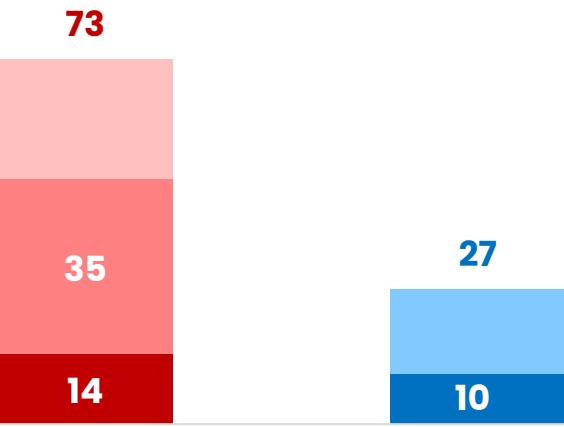


Q. How would you feel about a society where everyone had their basic needs met (i.e., food, shelter, healthcare, etc.), but hard work has no impact on success (i.e., no one can improve their financial standing by working hard)?

7 in 10 low-wage workers are concerned about AI harming workers' ability to stay on top of workplace skills and would stop the development of AI technology that could eliminate jobs.

Concern About AI's Adoption Impacting Their Ability to Maintain Needed Workplace Skills

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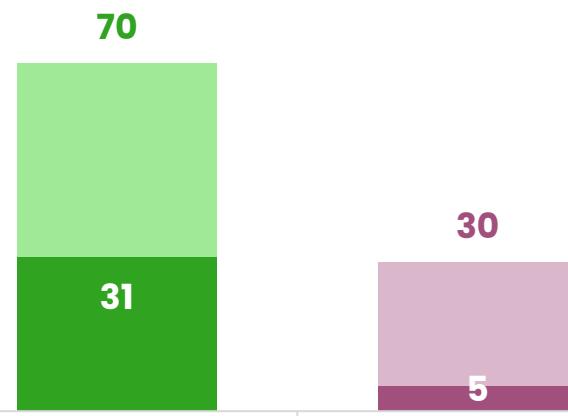


Concerned

Not concerned

Desire to Stop AI Technology that Could Eliminate Jobs

Darker shade = Stronger intensity



Yes

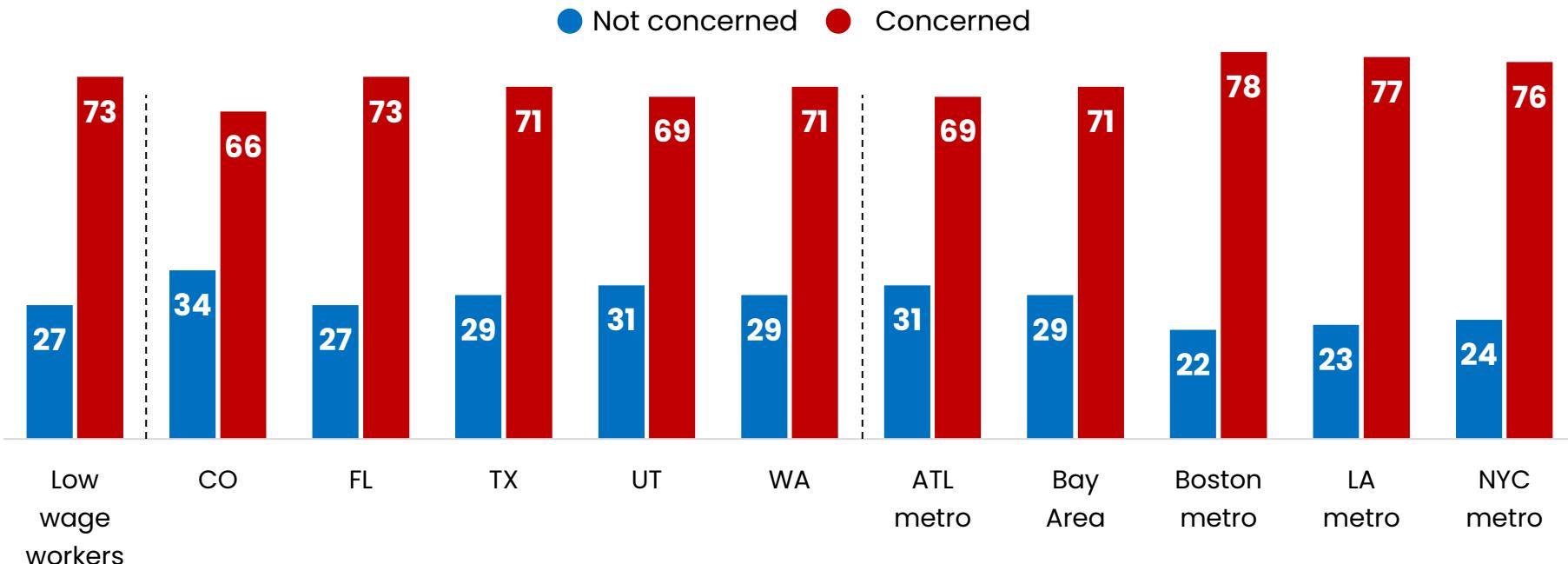
No

Q. The adoption of AI technology in the workforce might mean that people will have to consistently acquire new skills and engage in continuous learning. Knowing that, how concerned are you about your ability to stay on top of the skills and knowledge necessary in your chosen field?

Q. If you had the power to stop AI companies from developing AI technology that could eliminate a lot of jobs, would you?

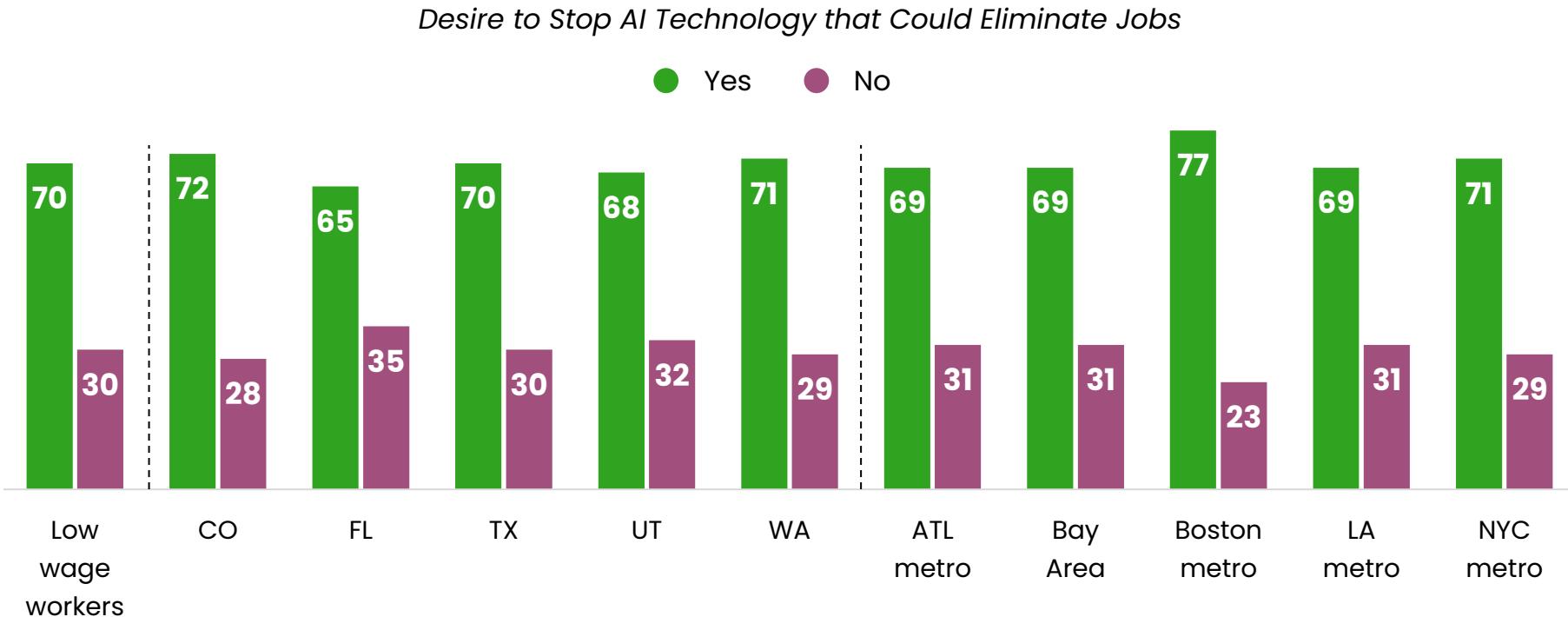
There is consistent concern among low-wage workers across the country about their ability to stay on top of the skills needed to navigate AI in the workplace.

Concern About AI's Adoption Impacting Their Ability to Maintain Needed Workplace Skills



Q. The adoption of AI technology in the workforce might mean that people will have to consistently acquire new skills and engage in continuous learning. Knowing that, how concerned are you about your ability to stay on top of the skills and knowledge necessary in your chosen field?

Strong desire in key markets, particularly Boston, to want to stop the development of AI technology that could take away jobs.



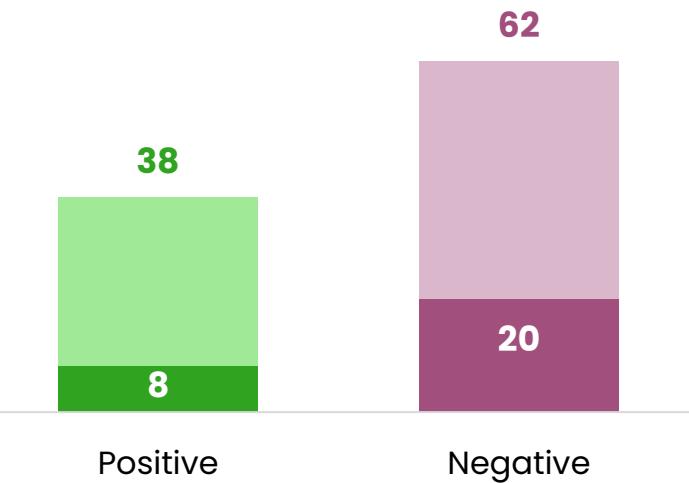
Q. If you had the power to stop AI companies from developing AI technology that could eliminate a lot of jobs, would you?

Overall, feelings toward AI Leaders in Silicon Valley are negative. Most workers disagree that AI Leaders care about AI's impact on ordinary Americans.

Perception of Silicon Valley Leaders in AI

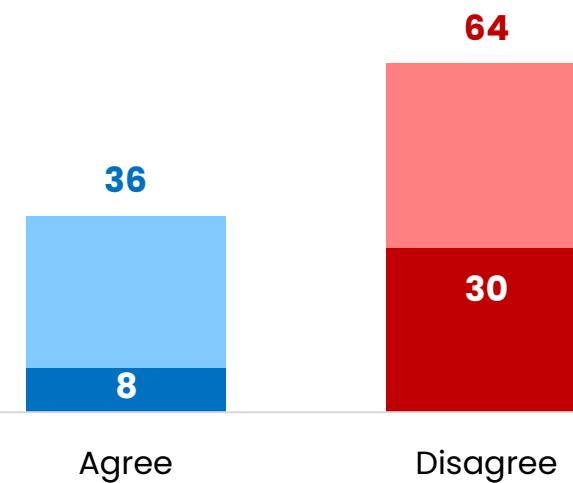
Perception of AI Leaders in Silicon Valley

Darker shade = Stronger intensity



Agree/Disagree: "Leaders in Silicon Valley who are leading AI advances care about the impact of AI on ordinary Americans."

Darker shade = Stronger intensity

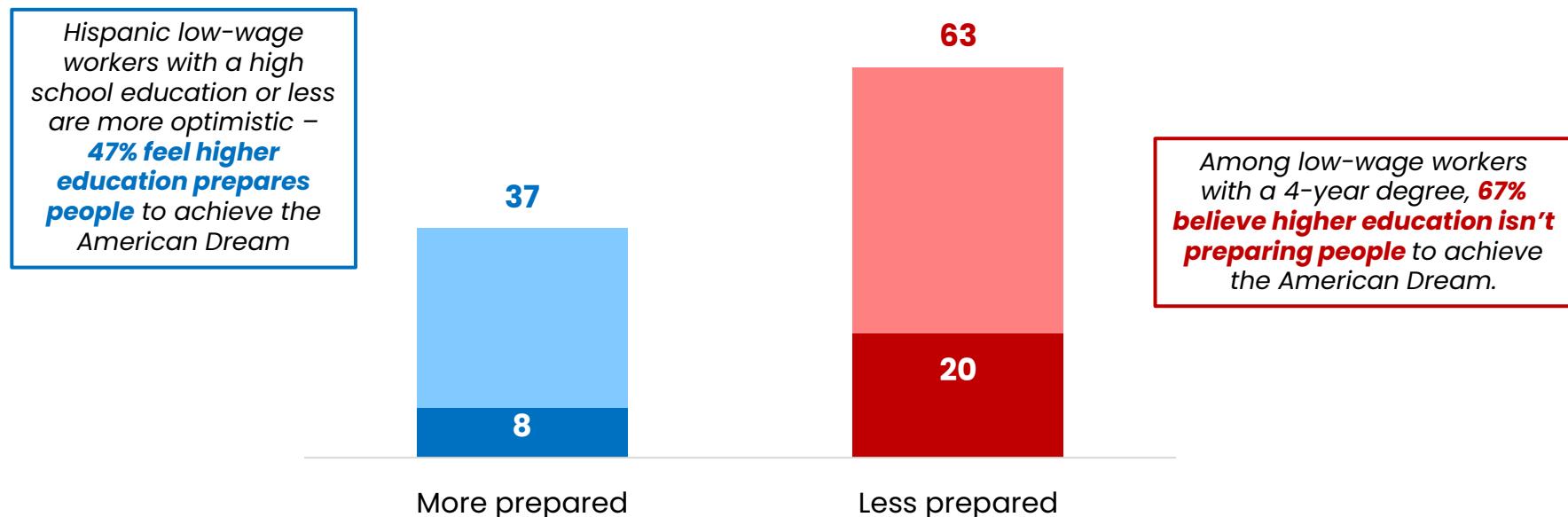


Education in America

A majority of low-wage workers feel the U.S. higher education system has made people less prepared to achieve the American Dream.

Higher Education's Role in Preparing People for the American Dream

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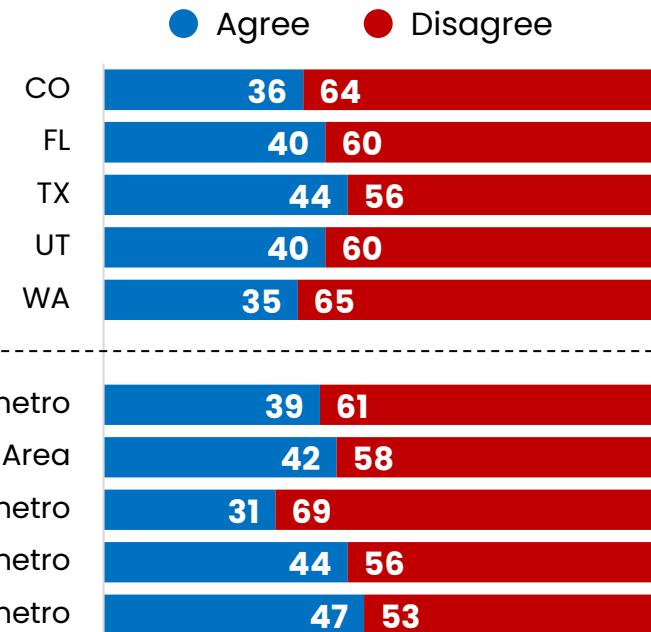
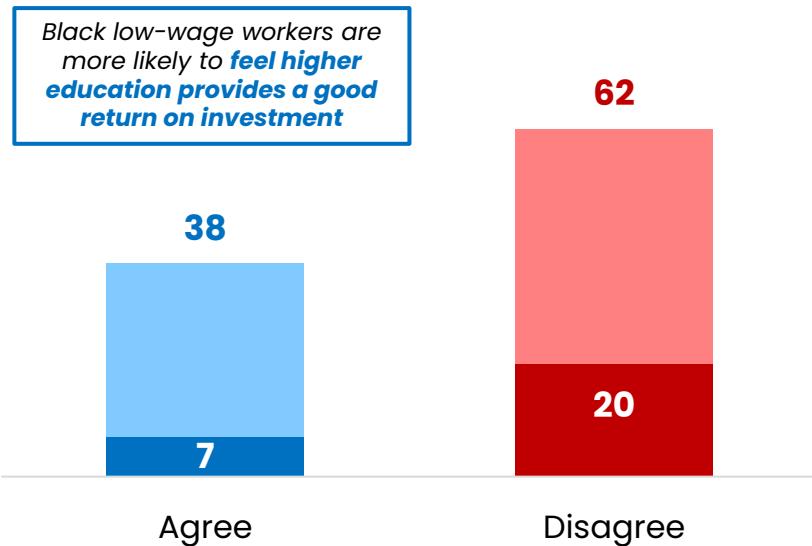


Q. Do you feel the current higher education system (i.e., colleges and universities) in America has made people more or less prepared to achieve the American Dream?

Nearly two thirds of low-wage workers say higher education doesn't offer a good return on investment. Workers in NYC and LA are more likely to see its costs as worthwhile while workers in Boston are the least likely to see it as worthwhile.

Higher Education Providing a Good Return on Investment

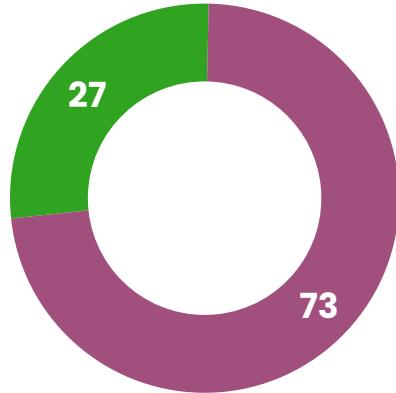
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Almost three quarters of low-wage workers in the U.S. agree job training and reskilling programs are the best way to achieve the American Dream.

Best Way to Learn Skills Needed to Achieve the American Dream

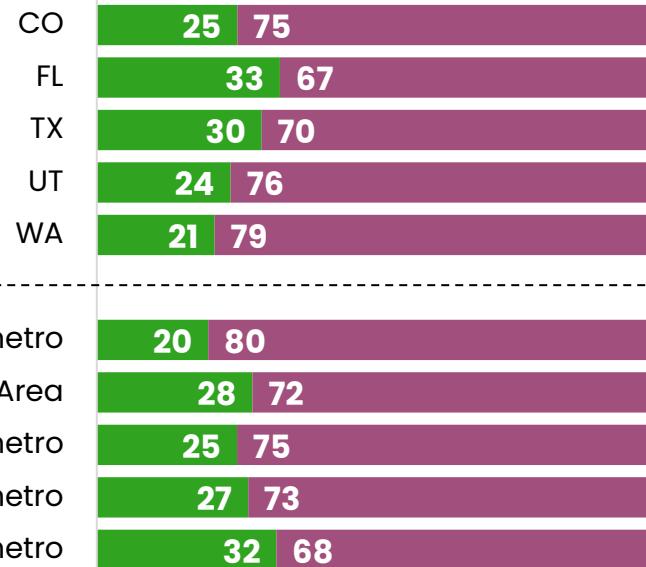
Higher education (i.e., a college or university) is the best way to learn the skills needed to position yourself to achieve the American Dream.



*Even a majority (55%) of those who think current higher education provides a good ROI believe **job training and reskilling programs are the best way to achieve the American Dream.***

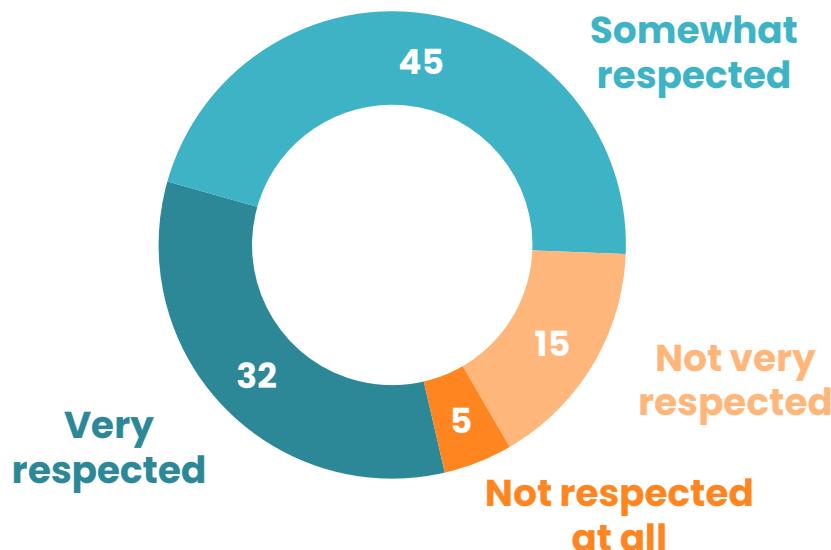
Job training and reskilling programs are the best way to learn the skills needed to position yourself to achieve the American Dream.

● Higher education ● Job training

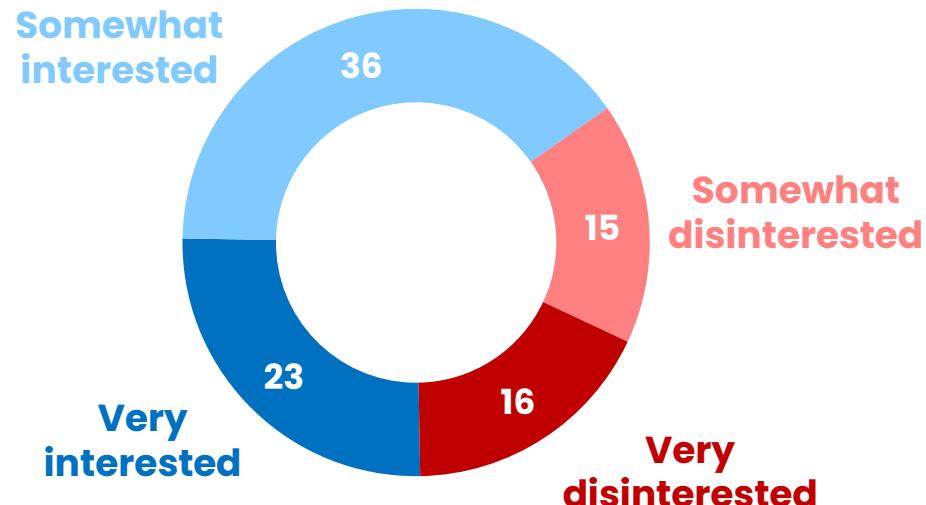


Across the board, low-wage workers largely feel society respects skilled trades and technical jobs, and many are interested in pursuing one themselves.

Respect Society Has for Skilled Trades and Technical Jobs



Interest in Pursuing a Skilled Trades or Technical Job



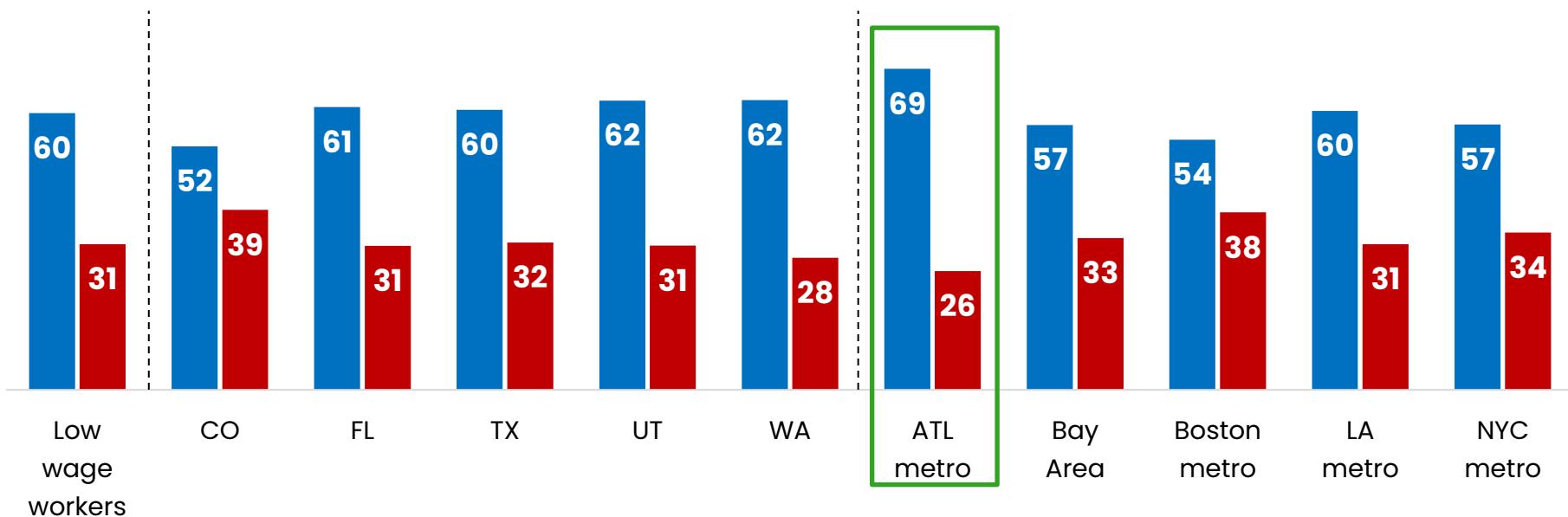
Q. How respected do you think skilled trade and technical jobs (e.g., electricians, mechanics, HVAC technicians, etc.) are in society today?

Q. How interested are you in pursuing a skilled trades or technical job (e.g., electrician, mechanic, HVAC technician, etc.)?

Interest in pursuing skilled trades or technical jobs is particularly high among low-wage workers in Atlanta, and slightly lower in Colorado and Boston.

Interest in Pursuing a Skilled Trades or Technical Job

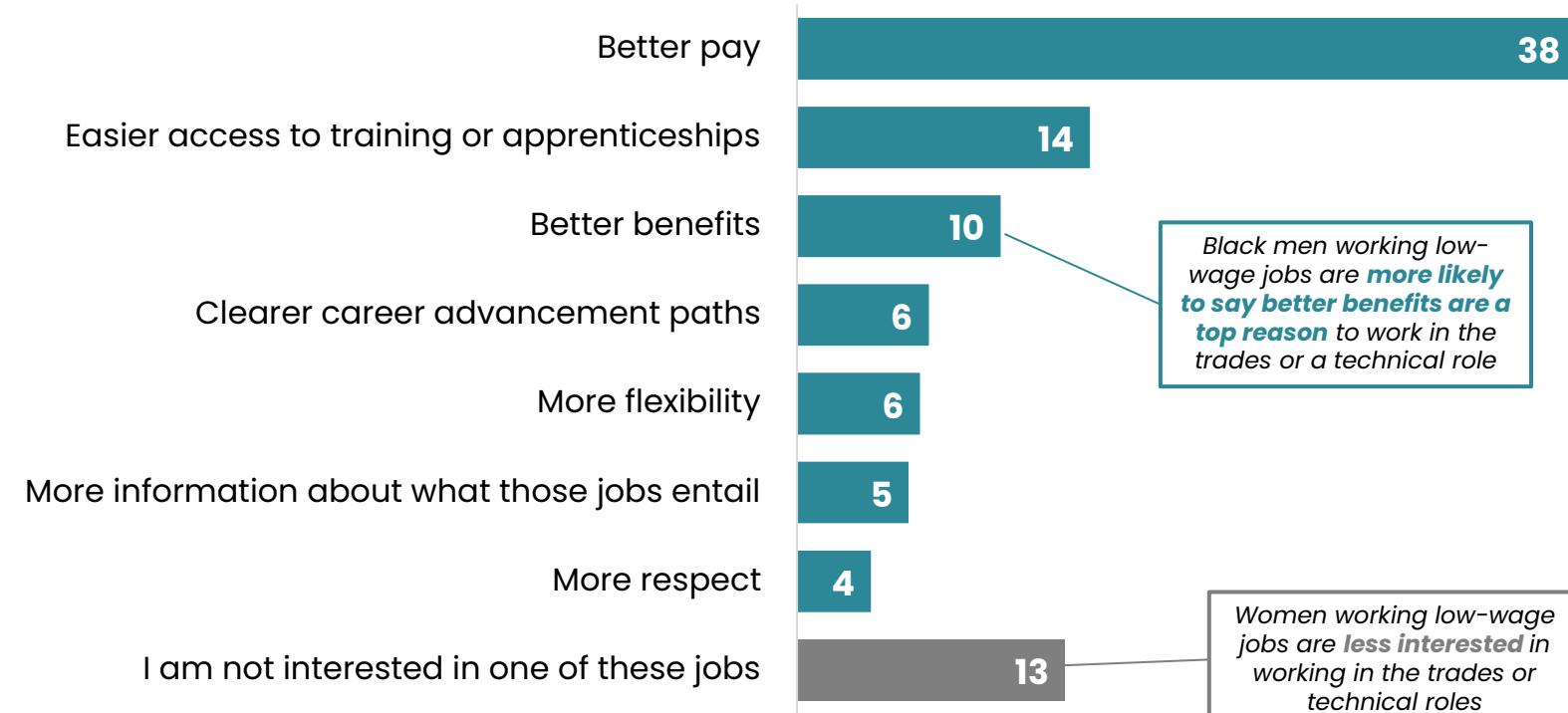
● Interested ● Disinterested



Q. How interested are you in pursuing a skilled trades or technical job (e.g., electrician, mechanic, HVAC technician, etc.)?

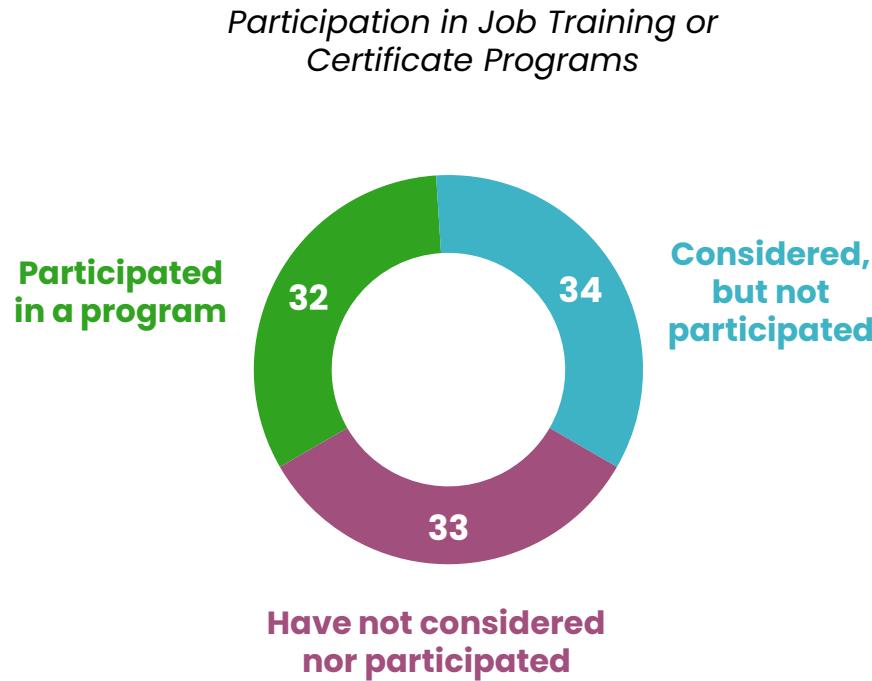
Better pay is the top way to make skilled trades or technical jobs more attractive.

Most Attractive Aspects of Skilled Trades/Technical Jobs



Job Training

Most low-wage workers nationwide have either participated in or considered job training, with on-the-job training seen as most helpful.



Q. Have you participated in a job training or certificate program to help you in your career?

Q. What type of training do you think would be the most helpful for you in your career?

Low-wage workers in Utah are significantly more likely to have participated in a job training program. Boston, Florida, and NYC are the least likely to have participated in a program.

% participation in job training programs	Low wage workers	CO	FL	TX	UT	WA	ATL metro	Bay Area	Boston metro	LA metro	NYC metro
<i>Participated in a program</i>	32	39	32	36	46	39	38	34	39	38	31
<i>Considered, but not participated</i>	34	33	36	36	33	32	39	37	32	34	37
<i>Have not considered nor participated</i>	33	28	32	28	22	29	23	30	29	28	32

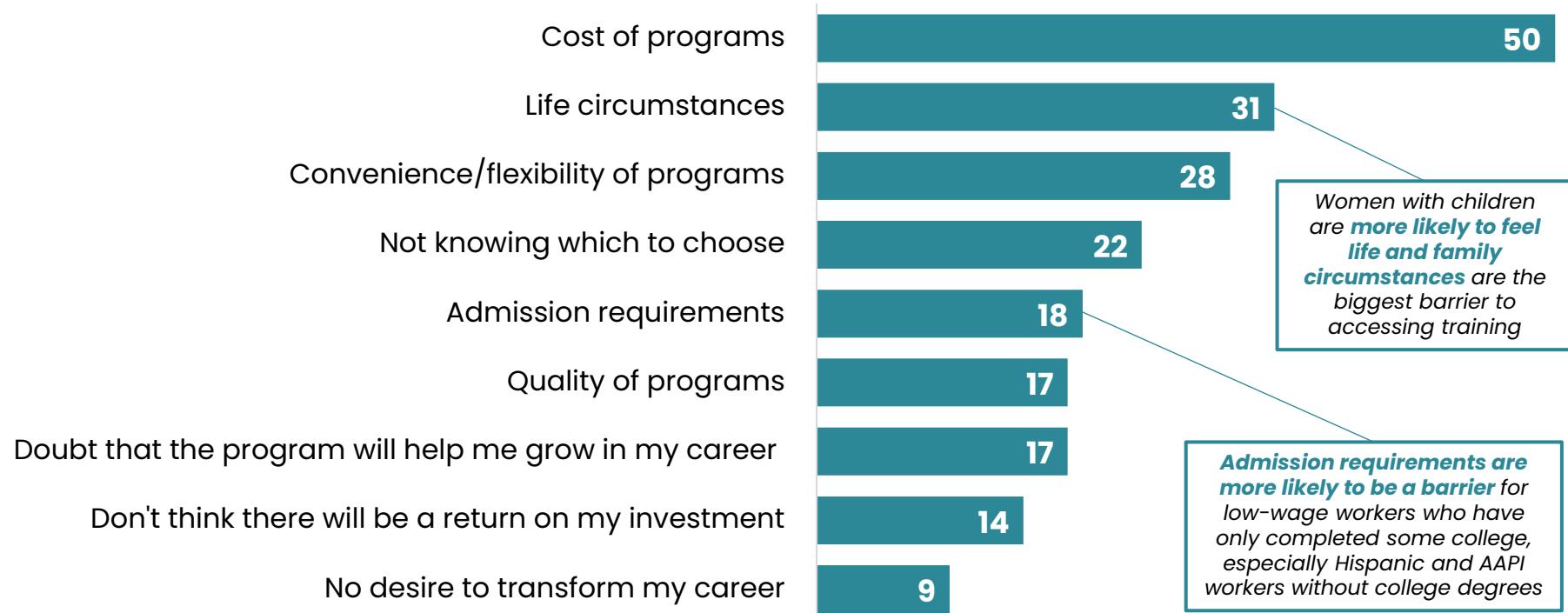
On-the-job training is viewed as most helpful in Utah, Texas, Washington, Atlanta, and the Bay. Utah workers are especially interested in mentorship.

% most helpful type of training	Low wage workers	CO	FL	TX	UT	WA	ATL metro	Bay Area	Boston metro	LA metro	NYC metro
On-the-job training	46	42	43	51	53	50	52	50	45	40	42
Job-specific skills	39	33	31	43	42	39	45	43	36	37	40
Leadership skills	30	30	27	32	36	34	35	31	30	37	29
Professional certifications	29	30	28	30	36	33	37	32	26	28	24
Customer service	27	27	32	29	25	27	28	26	26	29	22
Job application skills	26	27	25	27	25	24	33	26	27	23	24
Communication skills	24	24	23	26	27	28	26	24	23	28	21
Mentorship or coaching	19	20	22	21	28	19	22	22	20	23	18
Digital/AI literacy skills	18	16	20	20	17	21	25	23	18	20	20
Project management	17	16	17	16	22	22	23	21	20	20	12

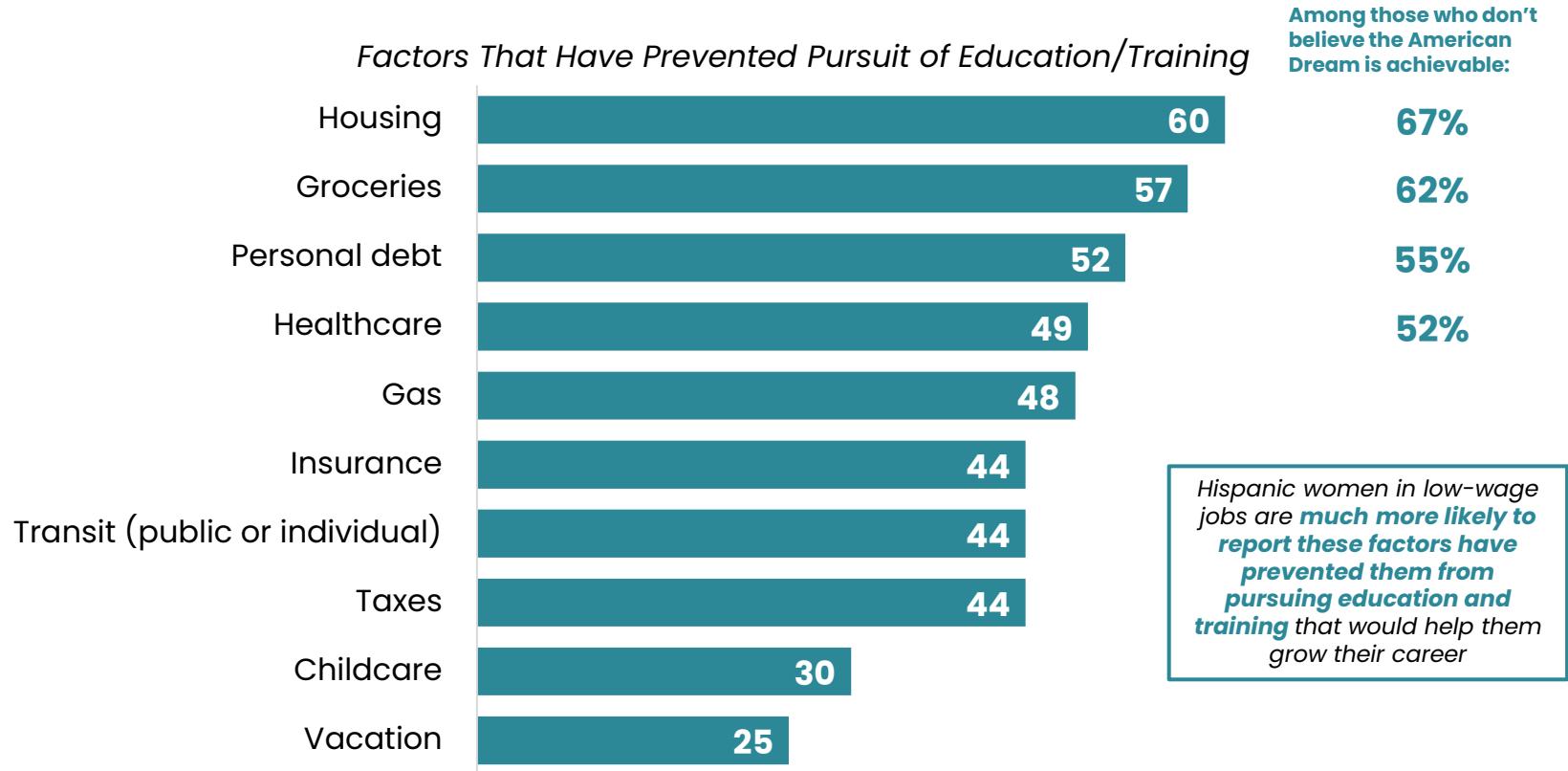
Q. What type of training do you think would be the most helpful for you in your career?

Cost is by far the biggest barrier to pursuing career advancement programs.

Biggest Barriers to Pursuing Career Education/Training



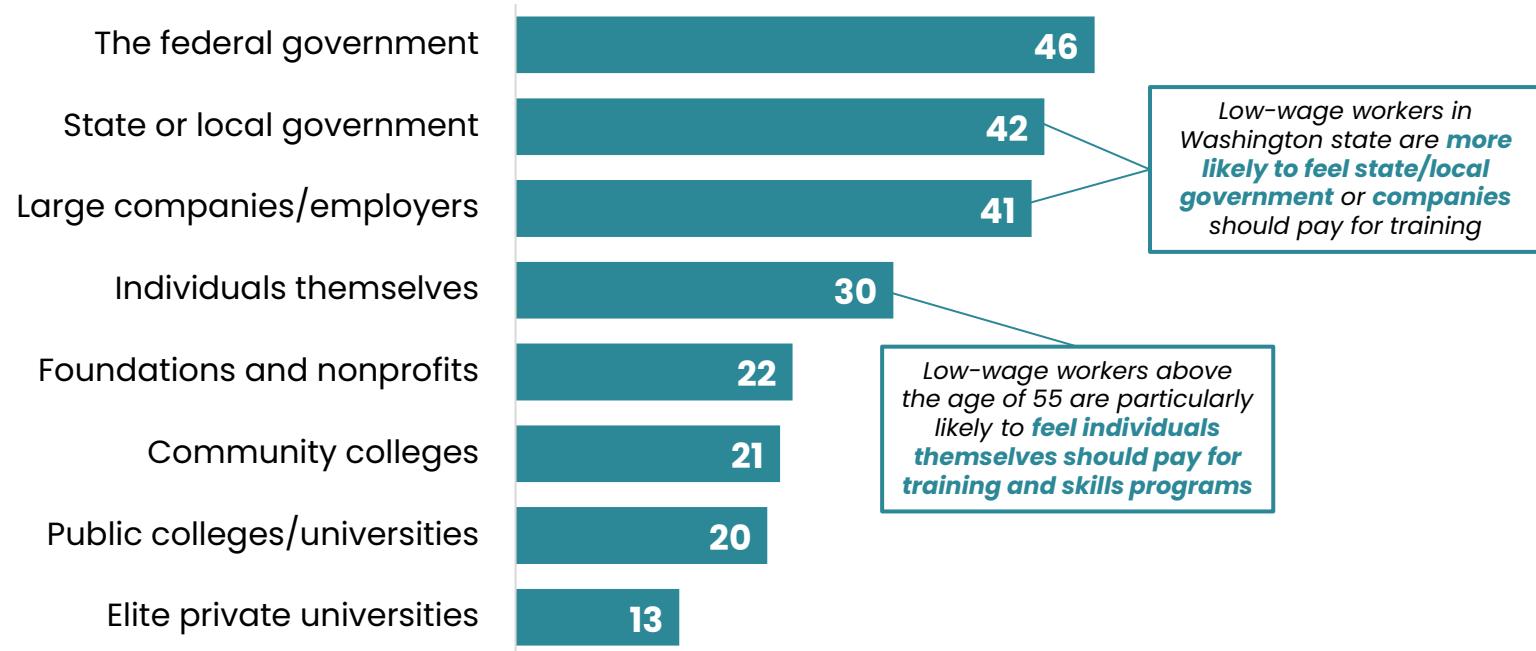
Housing and grocery costs have kept many from participating in career advancement programs, and personal debt is also a major concern.



Q. Have you ever chosen not to pursue training/education that would help you grow in your career because of the cost of any of the following things?

Federal and state governments are seen as most responsible for funding training and skills programs, followed closely by employers.

Should Be Responsible for Costs of Training and Skills Programs



Workers say they'd be very likely to participate in free training – and that it would make them feel at least somewhat more confident.

Likelihood to Participate in Free Training and Coursework

Darker shade = Stronger intensity

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Would participate

Would not participate

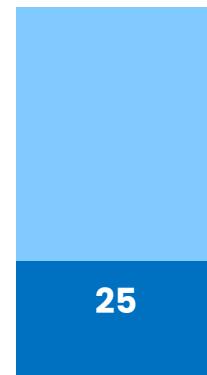
Q. If you knew that training and coursework would be provided to you at no cost, how likely would you be to participate in future training?

Impact of Training on Confidence Working in the AI Economy

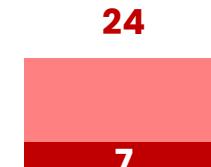
Darker shade = Stronger intensity

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81% of those who would participate in free training **would feel more confident** about working in the AI economy.



More confident

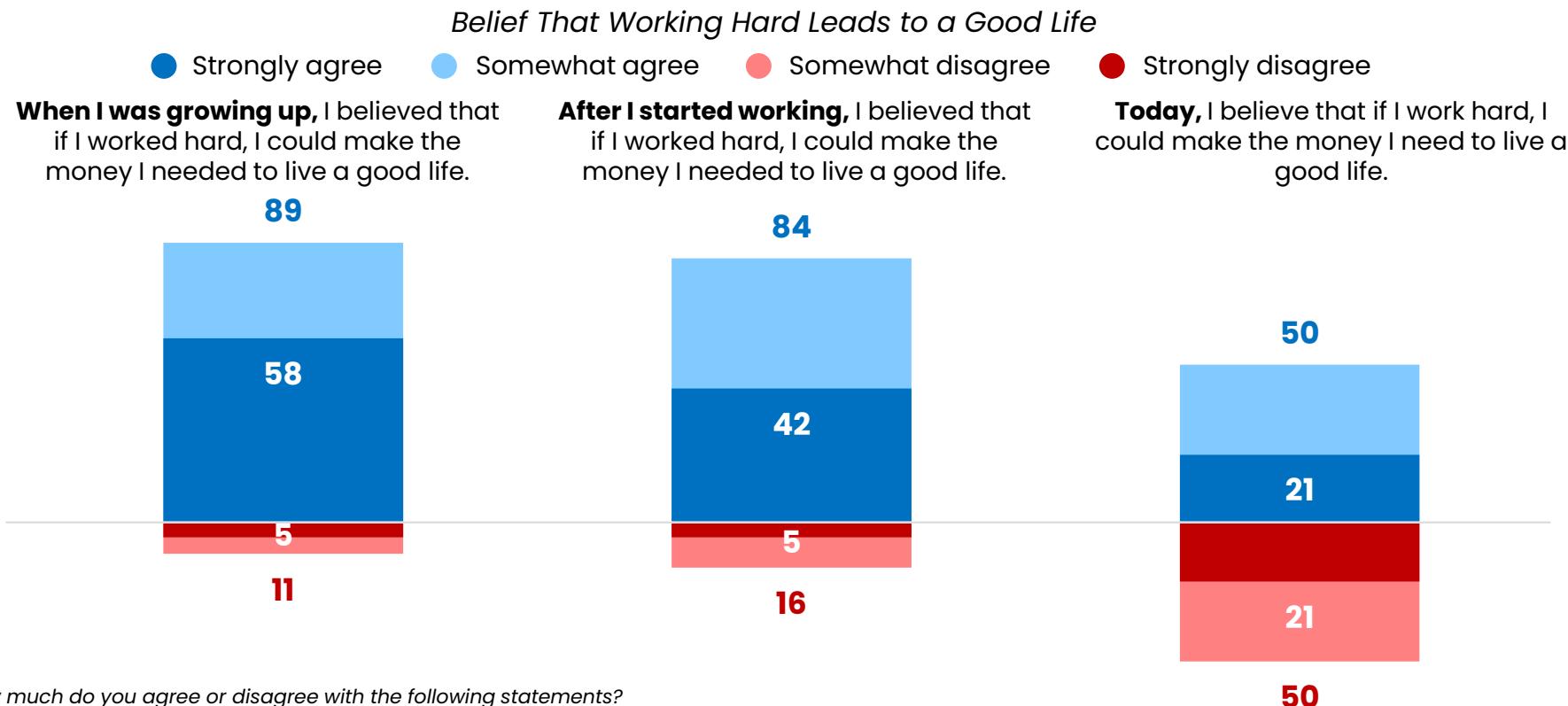


Less confident

Q. With access to ongoing training, would you feel more or less confident in your ability to work in the AI economy?

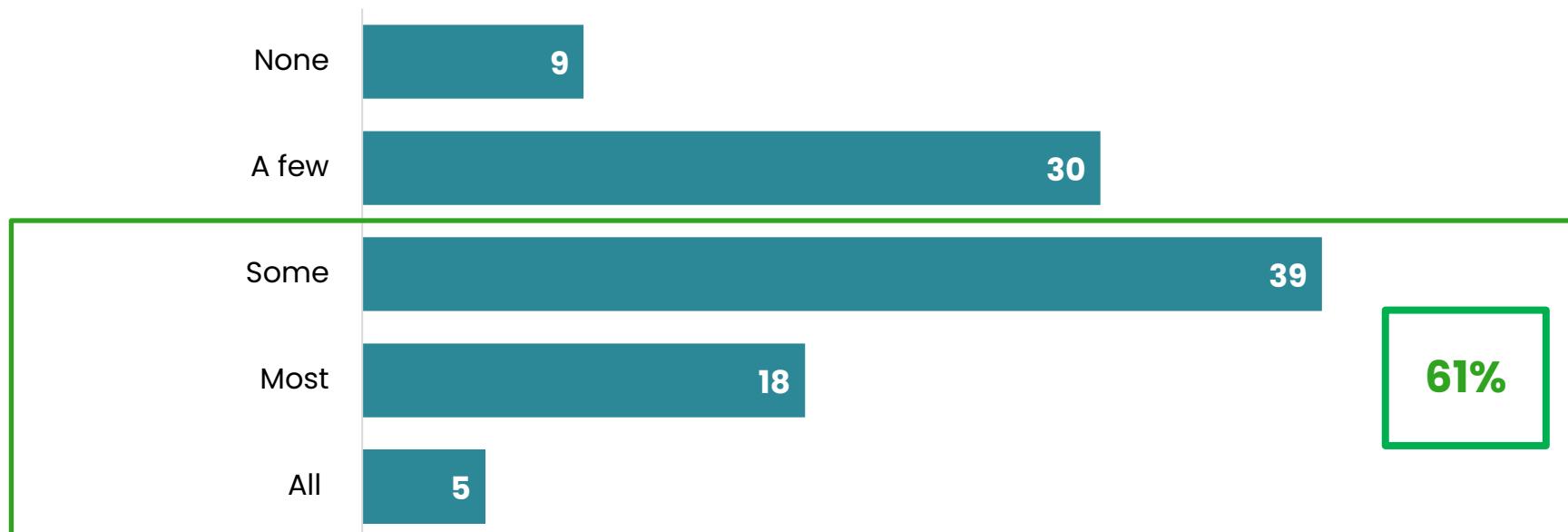
Achieving the American Dream

Low-wage workers used to feel they would be able to make enough money to live a good life but are split on whether it's possible today. This pattern is consistent across audiences, and regions.



While many workers feel they have seen at least some of their friends and family meaningfully improve their financial situation, 39% say only a few – or none – have gained long-term stability.

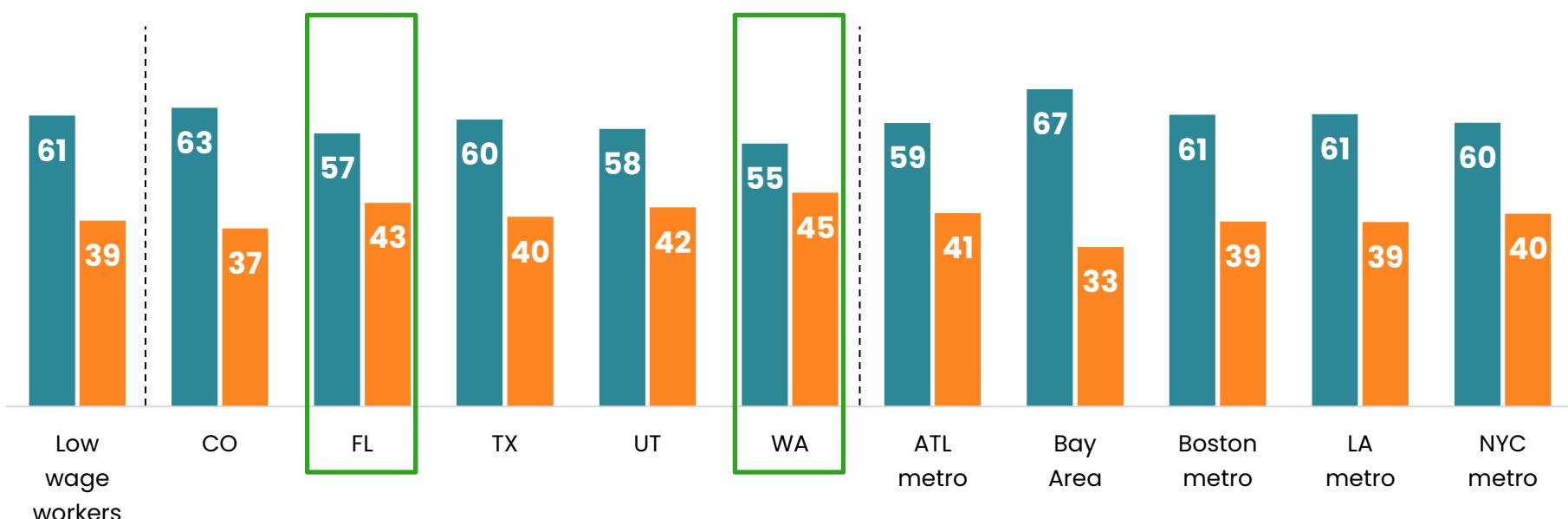
Friends/Family Who Have Meaningfully Improved Long-Term Financial Stability



Florida and Washington State are the least likely to say at least some of their friends and family have improved their financial stability through hard work.

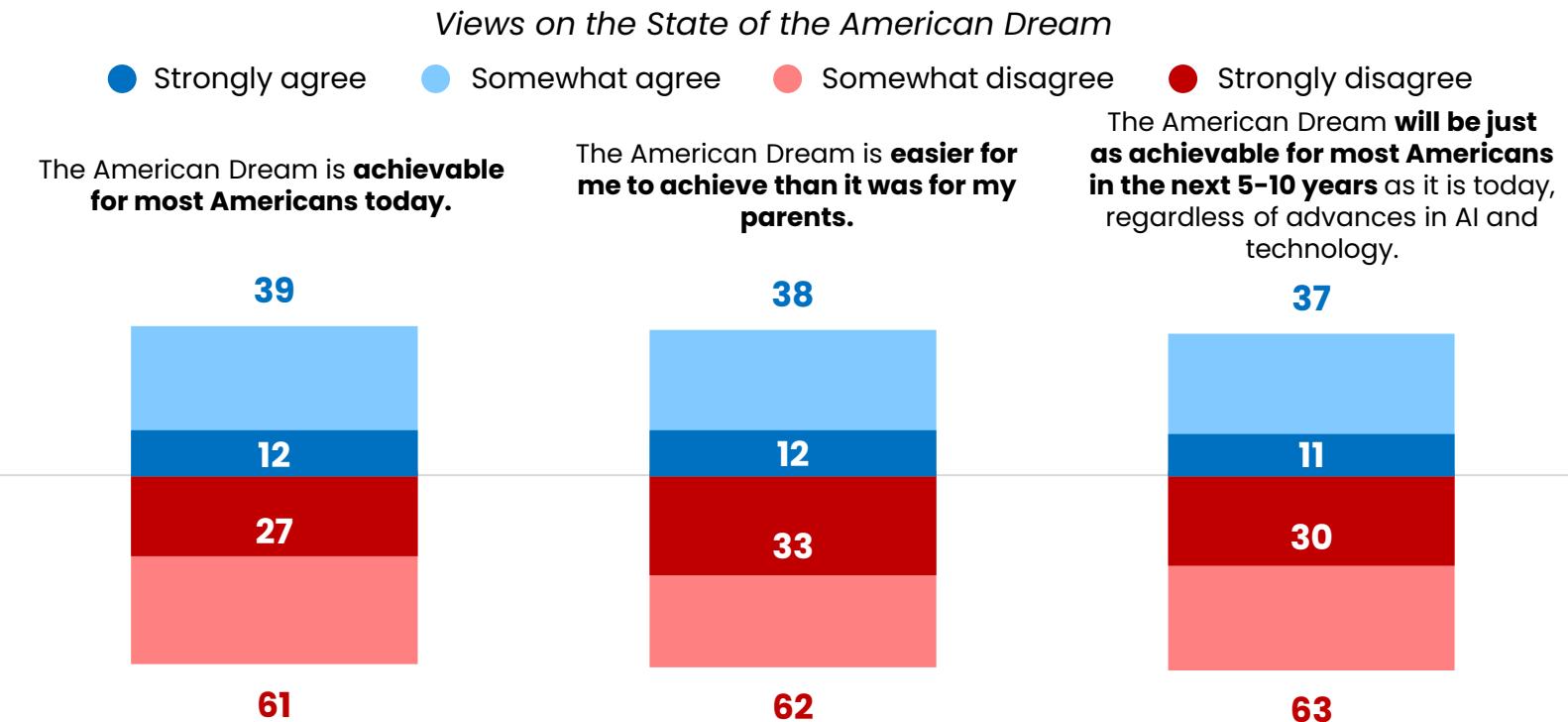
Friends/Family Who Have Meaningfully Improved Long-Term Financial Stability

● At least some ● A few/none



Q. Among your friends and family, how many people have meaningfully improved their long-term financial stability through hard work?

A majority of low-wage workers say the American Dream isn't achievable today and don't expect it to become easier to reach in the future. Men are a little more optimistic about achieving the American Dream than women.



Q. The American Dream is the idea that anyone can meaningfully improve their life through hard work. With that description in mind, how much do you agree or disagree with the following statements?

Low-wage workers in Texas, Atlanta, Los Angeles, and NYC are more likely to agree the American Dream has been and will be achievable in the future than workers nationally or in other target areas.

% agree about state of the American Dream	Low wage workers	CO	FL	TX	UT	WA	ATL metro	Bay Area	Boston metro	LA metro	NYC metro
...achievable for most Americans today.	39	36	40	44	31	30	42	38	32	44	42
...easier for me to achieve than it was for my parents.	38	33	37	45	27	36	44	34	32	46	46
...just as achievable for most Americans in the next 5-10 years as it is today, regardless of advances in AI and technology.	37	31	36	43	27	32	43	33	27	44	40

Q. How much do you agree or disagree with the following statements?

Feeling you are personally on track to achieve the American Dream has a huge impact on whether you think it is achievable for most Americans.

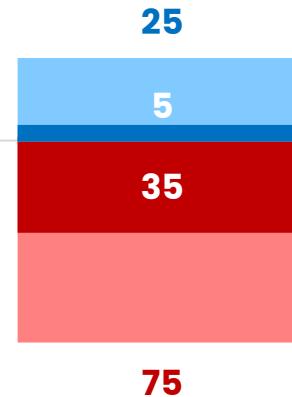
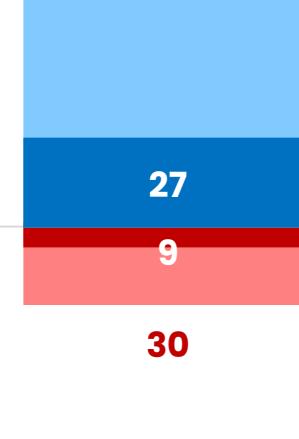
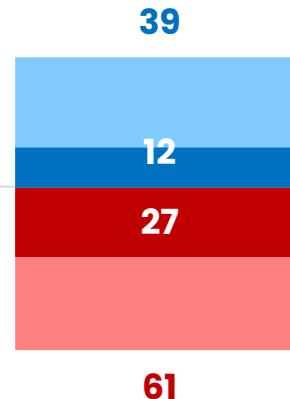
Views on Whether the American Dream is Achievable for Most Americans Today

- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

All Low-wage Workers

Workers who personally feel
on track

Workers who personally feel
off track



Q. The American Dream is the idea that anyone can meaningfully improve their life through hard work. With that description in mind, how much do you agree or disagree with the following statements?

Workers who believe the American Dream is achievable are more positive about the current state of the economy and critically the future

**ALL Low-Wage
Workers**

American Dream is Achievable:

Believe **Don't Believe**



Feel Positive About AI

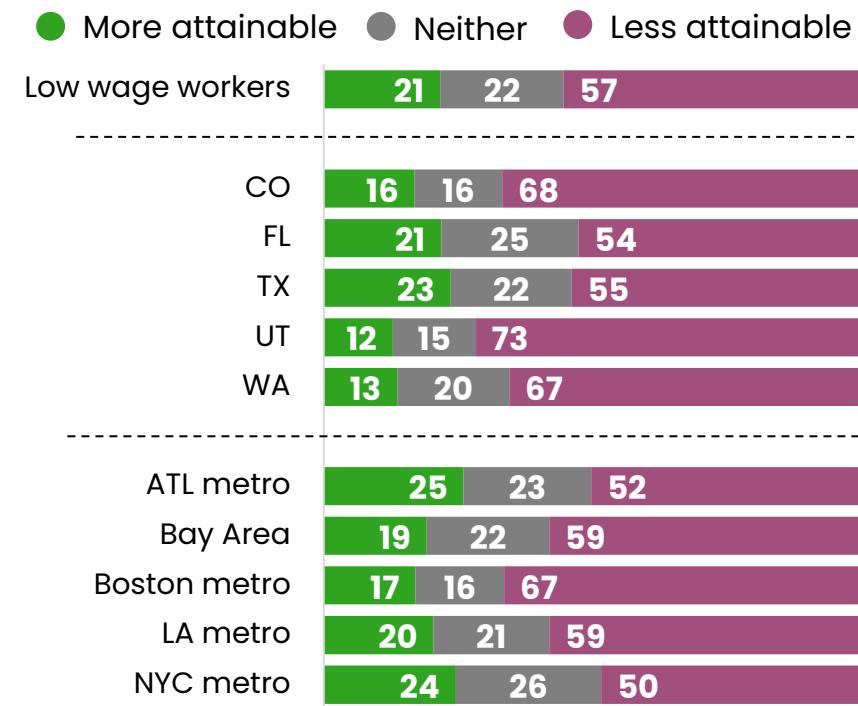
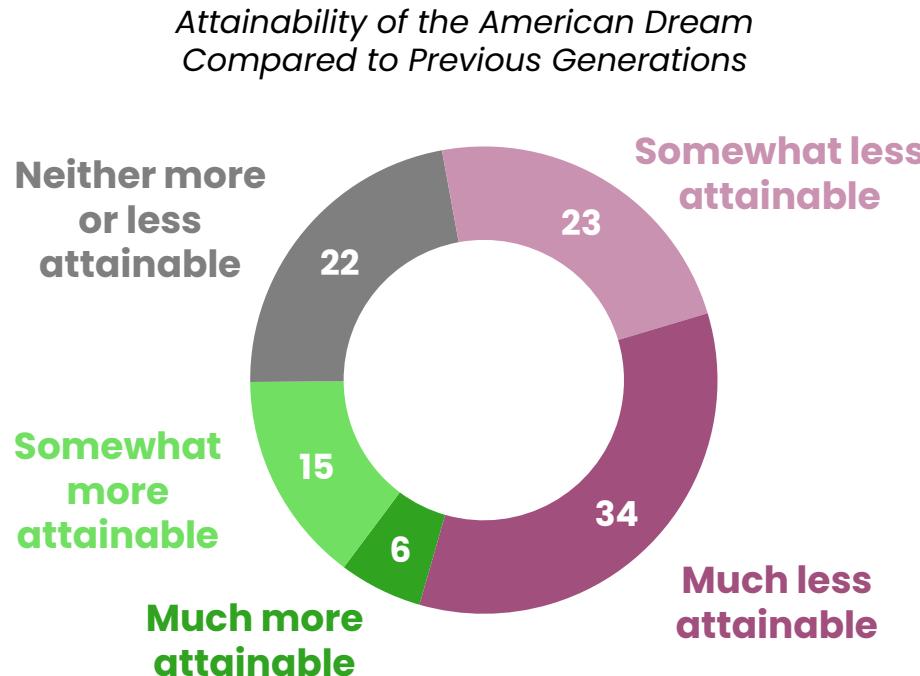
Think the Economy Will Improve

Say Current Higher Education System Provides a Good Return on Investment

Report At Least Some of Their Friends and Family have Improved Their Circumstances through Hard Work

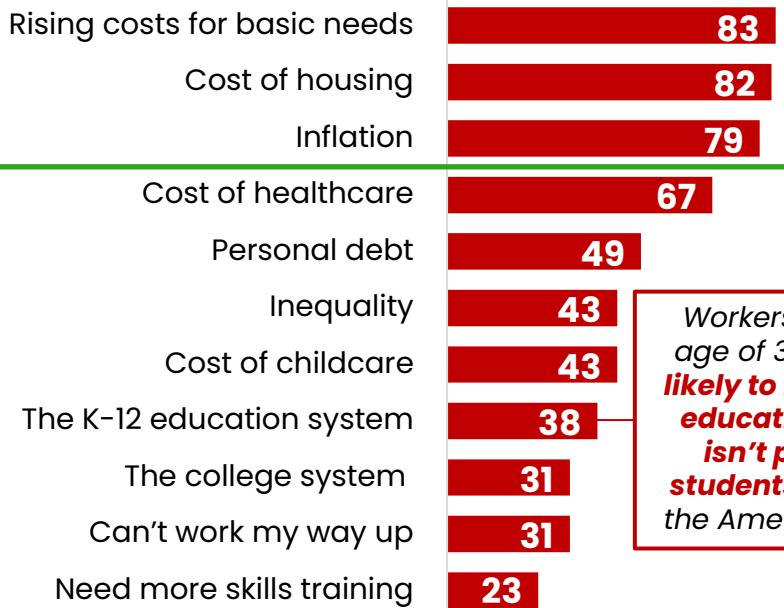
Believe Their Household is on Track to Achieve the American Dream

A majority of low-wage workers feel the American Dream is less attainable today than for previous generations.



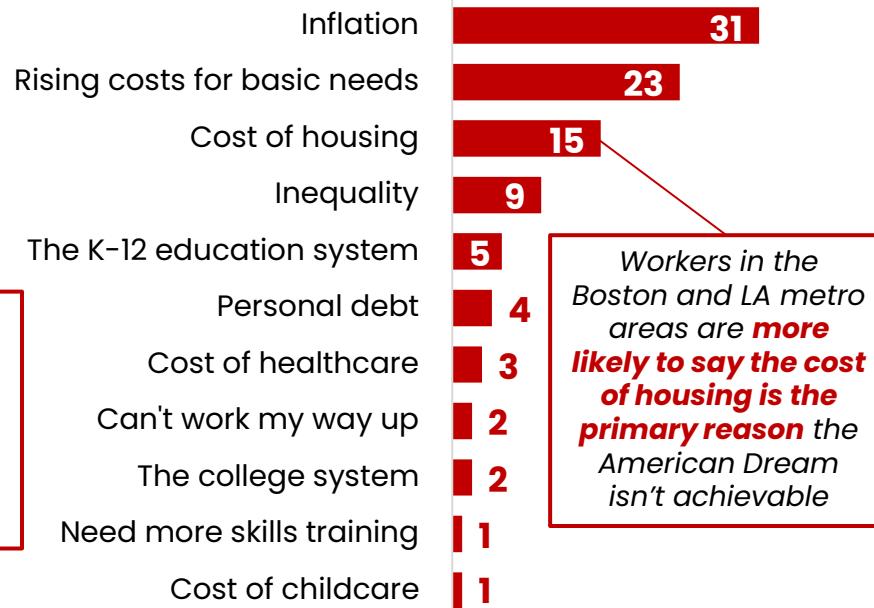
The rising costs for basic needs like groceries and housing due to inflation are top reasons workers feel the American Dream isn't achievable anymore.

Reasons the American Dream Isn't Achievable



Workers under the age of 35 are **more likely to feel the K-12 education system isn't preparing students** to achieve the American Dream

Primary Reason the American Dream Isn't Achievable

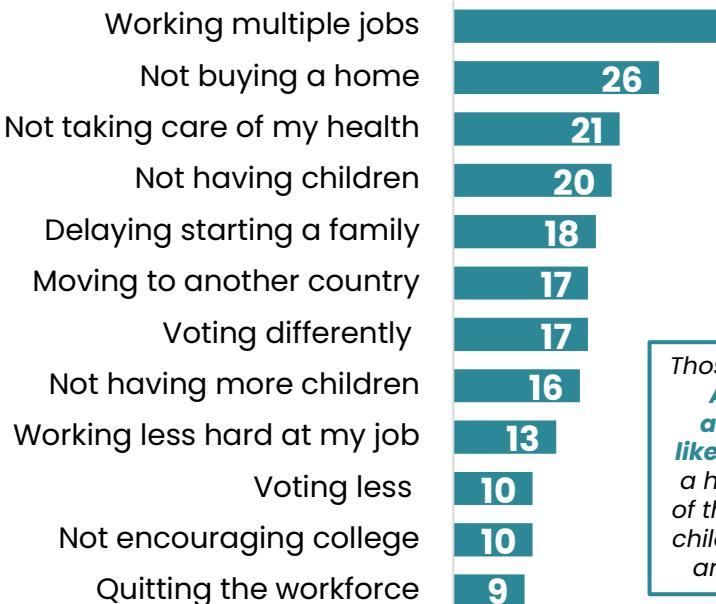


Q. (IF DISAGREE THE AMERICAN DREAM IS ACHIEVABLE) Why do you believe that the American Dream isn't achievable for most Americans anymore? Select all that apply.

Q. (IF DISAGREE THE AMERICAN DREAM IS ACHIEVABLE) Which of the following do you believe is the primary reason the American Dream isn't achievable for most Americans anymore? You can select only one.

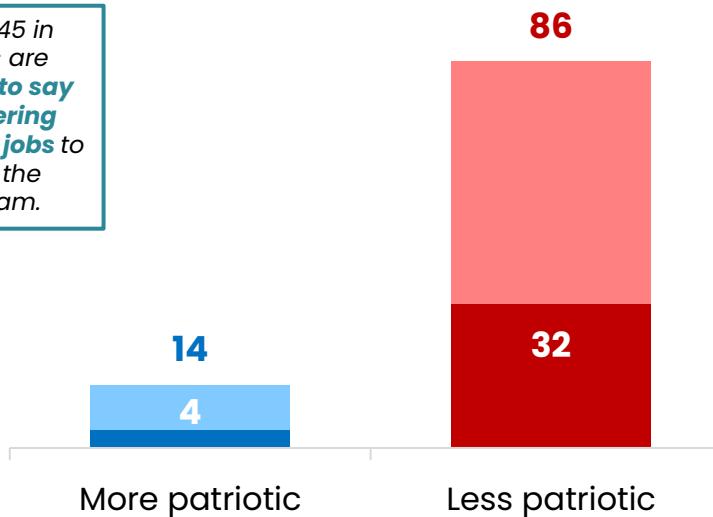
Because many low-wage workers doubt they can achieve the American Dream, they are more likely to consider taking on multiple jobs or not buying a home – and feel less patriotic overall.

Action Considered Because of Ability to Achieve the American Dream



Impact of Disbelief in the American Dream on Patriotism

Darker shade = Stronger intensity



Women under 45 in low-wage jobs are especially **likely to say they're considering working multiple jobs** to try to achieve the American Dream.

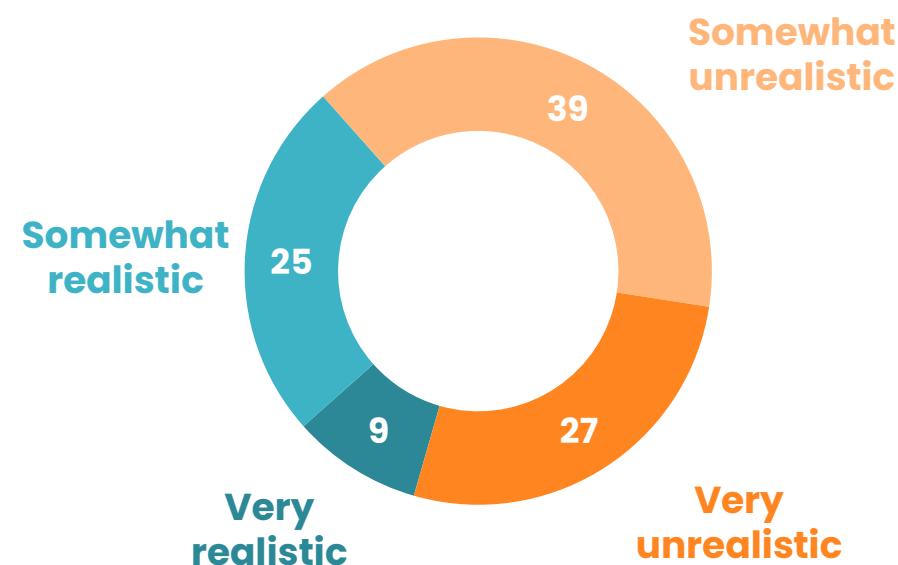
Those who don't think the American Dream is achievable are more likely to consider not buying a house (34%), take care of their health (26%), have children (23%), or move to another country (22%).

Q. Which, if any, of the following actions have you taken or seriously considered taking as a direct result of your ability to achieve the American Dream?

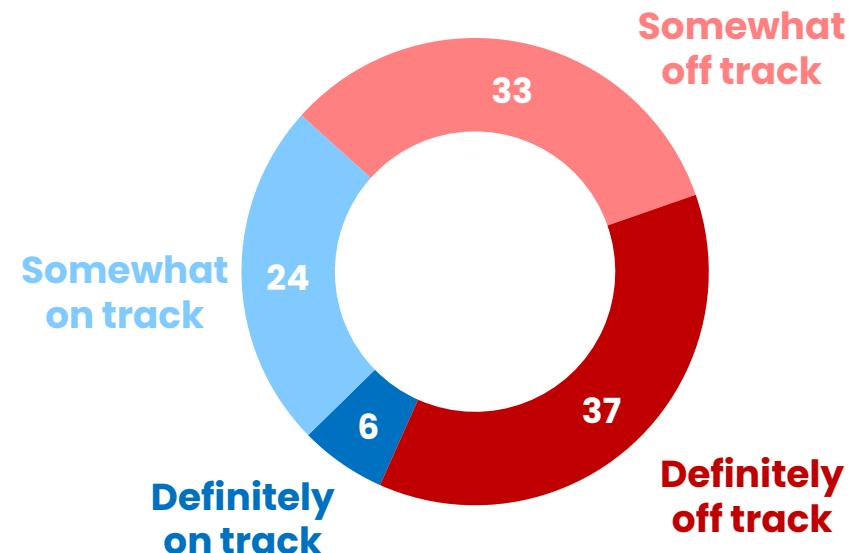
Q. (IF DISAGREE THE AMERICAN DREAM IS ACHIEVABLE) Does believing that most Americans cannot achieve the American Dream make you feel more or less patriotic toward the United States?

Two thirds of low-wage workers feel the average household making enough money to achieve the American Dream is unrealistic, and 70% do not feel they are on track to achieve it themselves.

Reality of the Average Household Achieving the American Dream



Feel Their Household is On Track to Achieve the American Dream



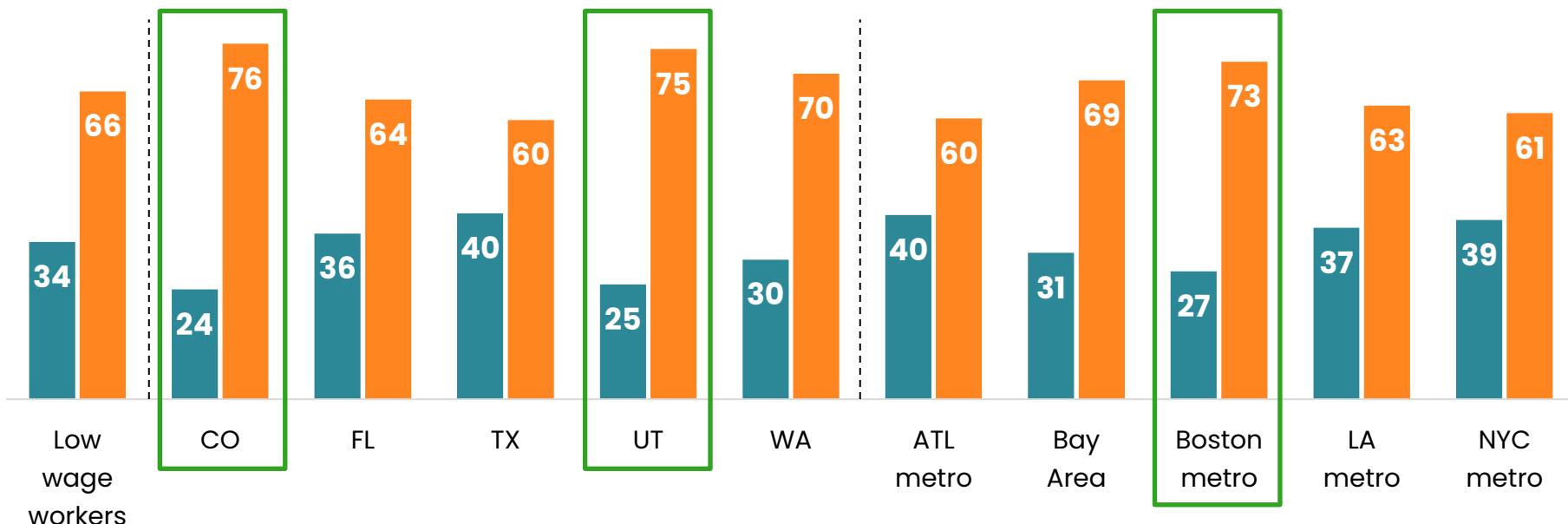
Q. How realistic do you think it is for the average household to make the amount of money necessary to achieve the American Dream?

Q. Do you feel you and your household are currently on track to achieve the American Dream?

Low-wage workers in Colorado, Utah, and Boston are more likely to feel the average household can't make enough to achieve the American Dream.

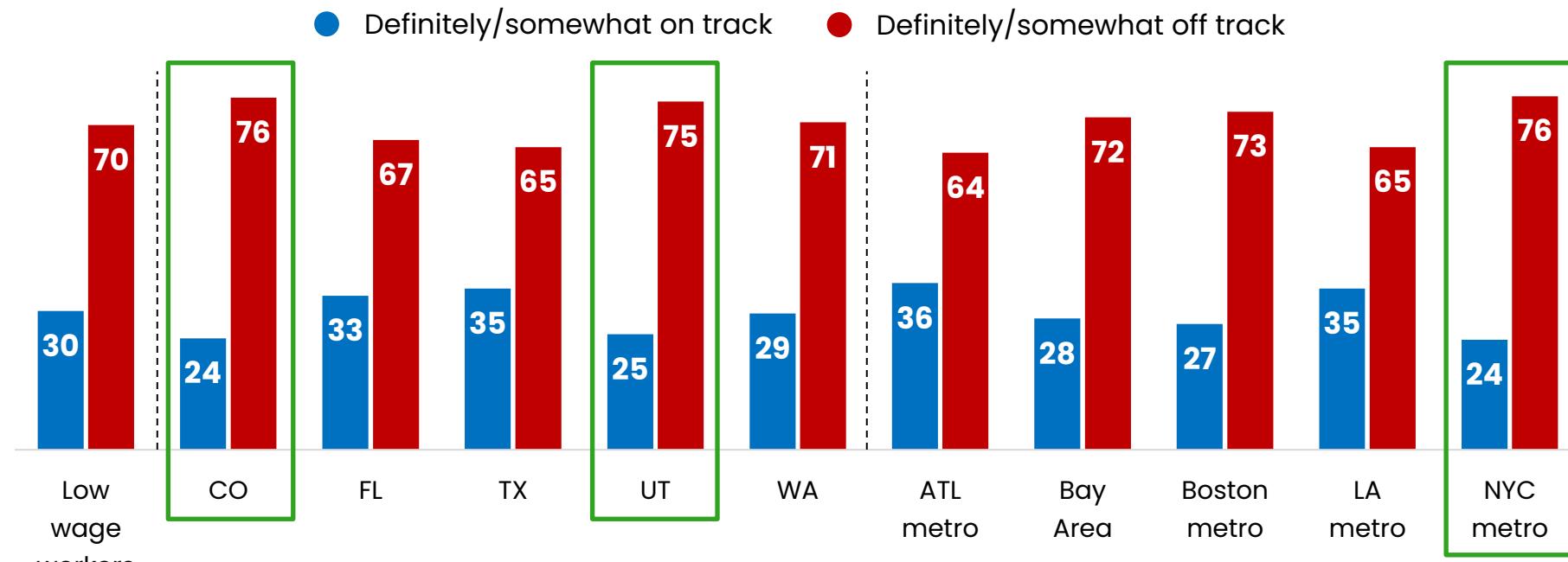
Reality of the Average Household Achieving the American Dream

● Very/somewhat realistic ● Very/somewhat unrealistic

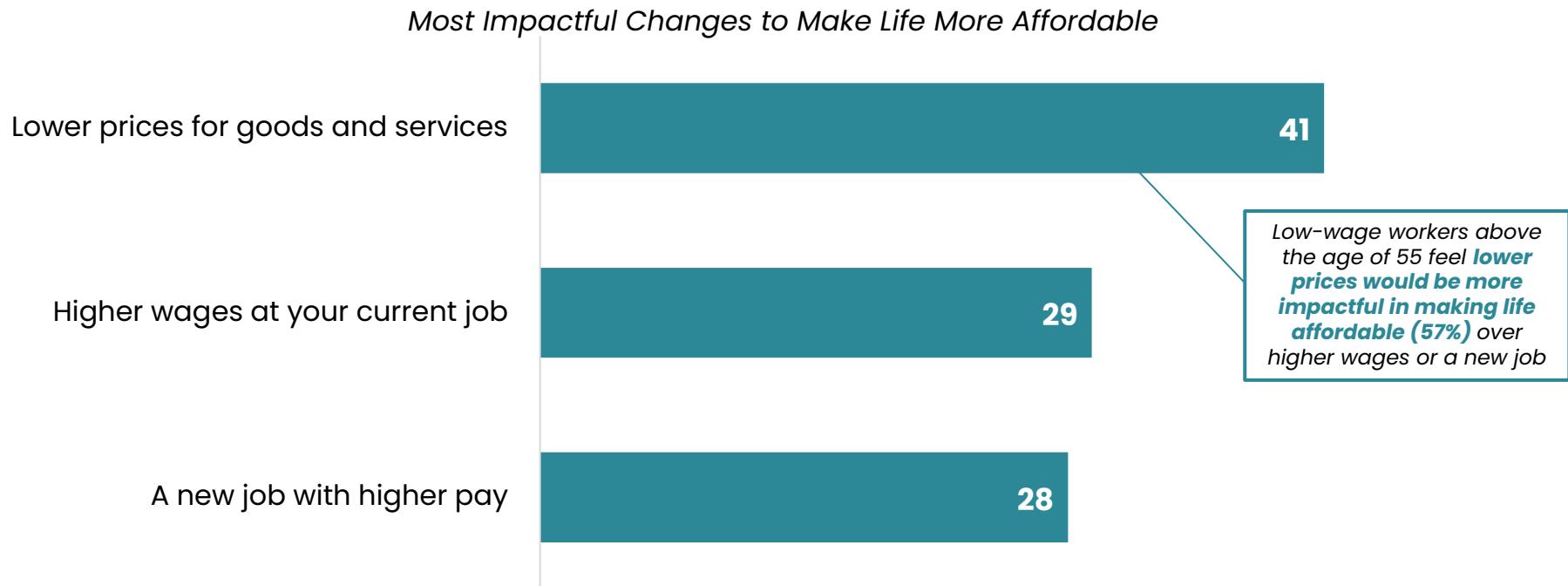


Workers in Colorado, Utah, and NYC are the most likely to say they are personally off track. But, in general, no one feels confident in their ability to achieve the American Dream.

Feel Their Household is On Track to Achieve the American Dream



When asked what would make life more affordable, 56% say higher wages. Though they are split between whether that should be at their current job or a new position. Older workers, who are further along in their career, are more focused on lower prices.



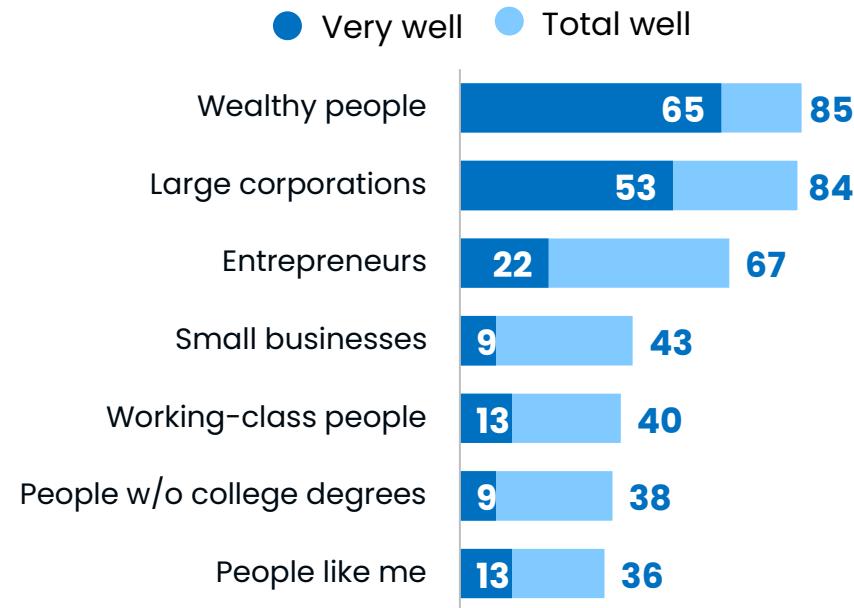
Perceptions of the Economy and Institutions

Low-wage workers overwhelmingly think the economy is in bad shape – and believe the economy doesn't work for people like them.

Current State of the US. Economy



How Well The Economy Works For...

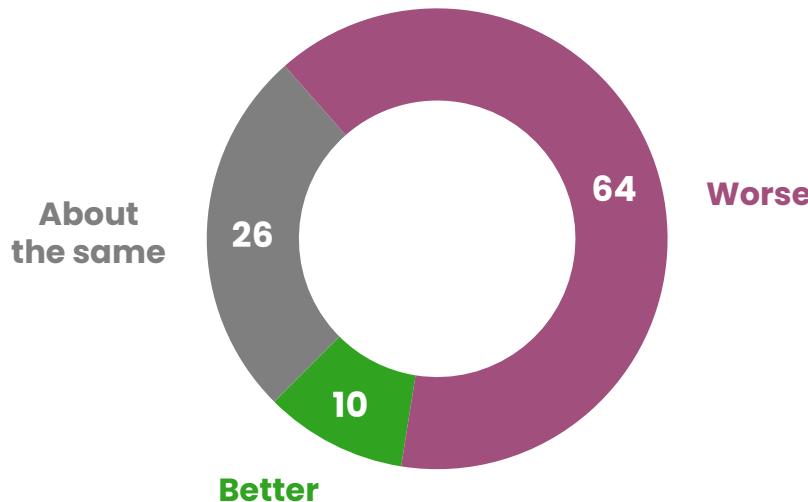


Q. How would you rate the current state of the economy in the U.S.?

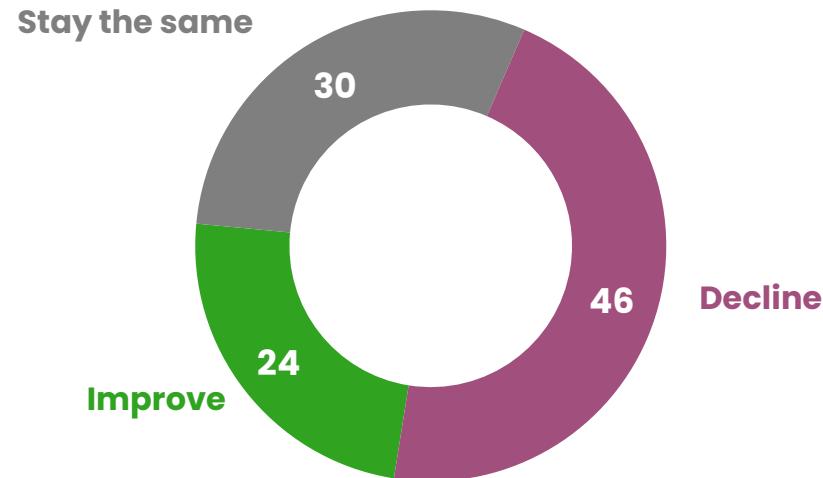
Q. How well does the economy work for each of the following?

2 in 3 believe that the economy is worse now than a year ago – and almost half expect it will only get worse in the coming year.

Compared to a year ago, the economy is...



In the next year, the economy will...



Q. Compared to a year ago, do you think the economy is doing better, worse, or about the same?

Q. In the next year do you expect the economy to improve, decline, or stay the same?

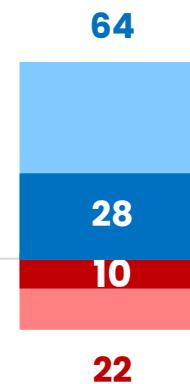
A majority of respondents are favorable toward trade schools, whereas Harvard and elite universities are met with less positive attitudes.

● Very favorable ● Somewhat favorable ● Somewhat unfavorable ● Very unfavorable

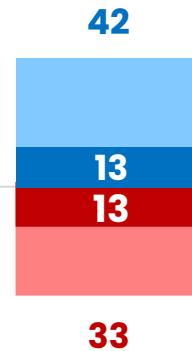
Trade schools



Harvard University



Elite universities



Donald Trump



No opinion/
Never heard of

10

14

25

6

When it comes to key economic mobility issues, respondents think Democrats do better than Republicans. However, about 1 in 4 say neither party does better.

Which party does a better job on...

- The Democratic Party
- Another party
- The Republican Party

Expanding access to training and skills programs



Helping people achieve the American Dream

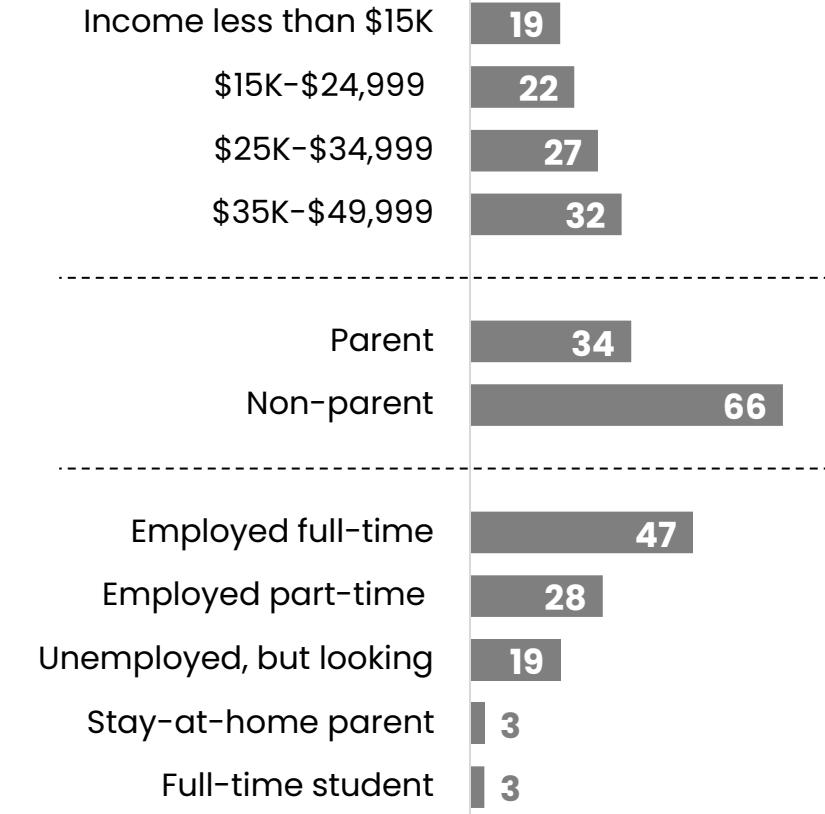
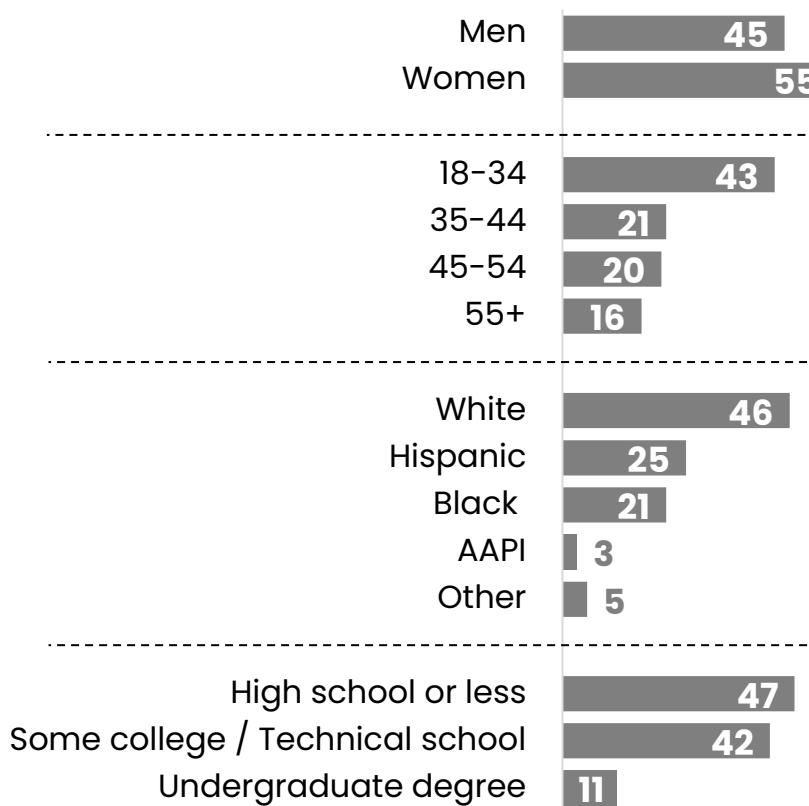


Preparing workers for the impacts of AI



Demographic Snapshot

Survey Demographics



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