



Ready for What's Next:

The Search for a Better Career Path



Jobs for
the Future

 Citizens®

 WAKEFIELD

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Executive Summary

Americans without a college degree see skills development as a path to greater career opportunity.

More than three-quarters (77%) believe learning new skills is the best way to improve their career opportunities, rather than factors outside their control, such as their background or circumstances, according to an online survey of 1,000 low- and moderate-income U.S. adults ages 20-50 without a college degree conducted by Wakefield Research for JFF and Citizens.

The survey, conducted in August 2026, revealed that many are also reassessing their career trajectories amid the country's current economic realities. More than three out of four (77%) would choose a different career path if they could start over.

These Americans are not giving up on career growth and see skills development as a path forward. They are also optimistic about the potential for new technology to support that growth, with 70% believing AI will make learning new career skills more accessible to people from all backgrounds.

That commitment to career growth is also reflected in workers' willingness to invest in their development. The vast majority (87%) would be willing to make some financial tradeoffs to help pay for additional career training, while 92% would be more likely to stay at a job if their employer invested in their development. This represents a clear opportunity for companies to boost retention by helping employees build new competencies for their future.

77%

believe learning new skills is the best way to improve career opportunities

70%

believe AI will make learning new career skills more accessible to people from all backgrounds

Americans without a degree recognize that the employment landscape is changing rapidly, but they remain resilient and focused on opportunities to grow, build new skills, and reach their potential.

Key Findings

77%

believe learning new skills is the best way to improve career opportunities, rather than factors outside their control such as their background or circumstances

92%

would be more likely to stay at a job if their employer invested in training

77%

would likely choose a different career path if starting over

87%

would make a financial tradeoff to pay for career training

58%

believe hands-on, on-the-job experience is most likely to help them achieve a better job or earn more money

70%

agree AI will make learning new career skills more accessible to people from all backgrounds – but belief tracks use:

85%

of regular AI users agree

vs.

53%

of those who have never used AI

Ready for a Change – The State of Career Assessment in 2026

Low- to moderate-income Americans without degrees are reassessing their careers as economic uncertainty and rapid workplace change reshape opportunities, with many looking for new paths to growth and advancement.

Yet these challenges have not diminished workers' confidence in their own abilities.



Three out of four (75%) are confident they have the skills needed for their next career opportunity, reflecting resilience even as many reassess how to move their careers forward.

Many are reassessing whether they are moving in the right direction: a striking 77% would choose a different career path if they were starting over and about half (51%) feel their career isn't advancing as much as they'd like.

For many, however, the risks of making a change remain a barrier: more than two-thirds of those who are employed (67%) feel stuck in their current job but say changing careers feels too risky right now.

Spotlight: Perceptions of Where Success Comes From

When it comes to improving their career opportunities, Americans without degrees place greater emphasis on building new skills than on factors outside their control.

An overwhelming majority (77%) believe learning new skills is the best way to improve career opportunities, rather than factors tied to their background or circumstances. The finding points to a strong sense of agency: workers see skills as something they can actively build to help shape their career paths.

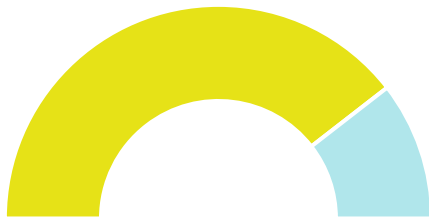
Those who feel they're advancing quickly in their careers are especially likely to believe skills are the best path forward (85%), compared with 67% of those who feel their careers aren't moving forward at all.

AI's Double Edge — Threat, Tool, or Accelerator?

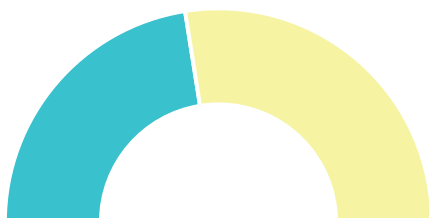
AI is already shaping how Americans without degrees think about the future of work. More than half (52%) believe advances in AI will likely change their job in the next five years.

AI is also far from unfamiliar to this group. A large majority (79%) have used AI tools, and almost half (45%) use the technology at least occasionally for work and learning.

79% have used AI tools



45% use the technology for work and learning



But one impediment to AI as a gamechanger could be that public sentiment about AI technology keeps shifting, with some expressing ambivalence or fear about where AI is going. At the same time, Americans without degrees also see potential for the technology to support career growth. A large majority (70%) believe AI will make learning new career skills more accessible to people from all backgrounds.

Rather than replacing traditional training and human expertise, AI could serve as an accelerator — another tool that helps make skills development more engaging and effective.

Still, optimism about skills development is tempered by some uncertainty about career mobility. More than half (54%) worry that learning new skills won't be sufficient to get ahead.

Spotlight:

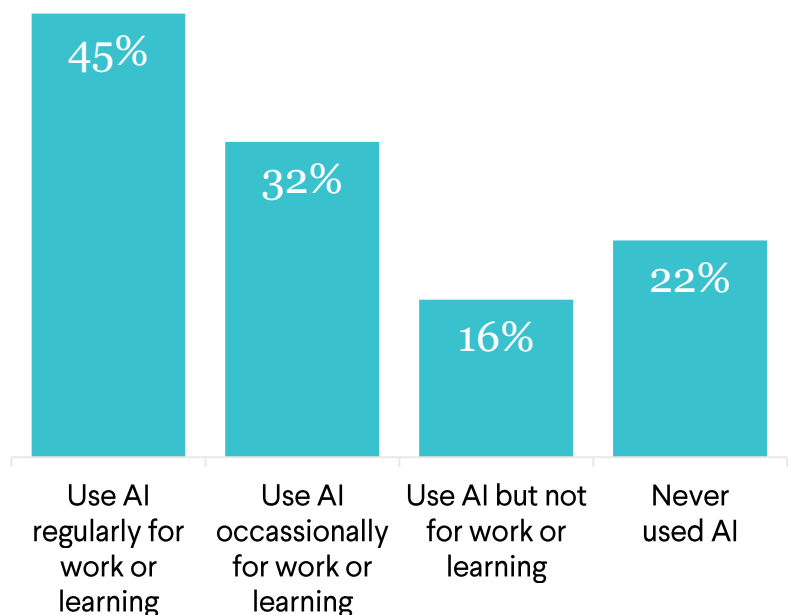
AI Optimism Tracks AI Use

Views of AI differ sharply by familiarity and use, with regular users more likely to see the technology as expanding access to career skills and supporting a path to better opportunities.

The belief that AI will widen access to learning new skills rises from 53% among those who've never used AI to 85% among regular users of these tools.

In turn, 45% of those who use AI regularly for work and learning are more likely to believe that AI skills training will help them get a better job and earn more money compared with 32% who use AI occasionally for work and learning, 16% who don't use AI for that, and 22% who have never used AI.

AI skills training can help get a better job or earn more money



Investing in What's Next

As they look beyond their current situation, low- to moderate-income Americans without degrees are willing to prioritize their own growth. Many are prepared to make financial tradeoffs to help pay for training that could support their career development.

An overwhelming 87% would make financial tradeoffs to pay for additional career training.

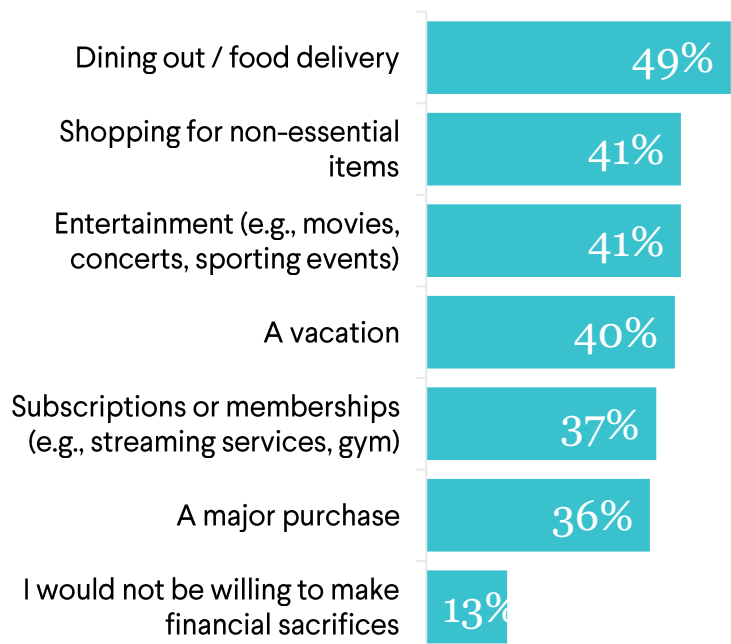
Nearly half (49%) would be willing to give up dining out and food delivery, while 41% would give up non-essential shopping or entertainment, 40% would forgo a vacation, and 37% would give up subscriptions. These choices signal the value workers place on investing in opportunities to build their skills.

At the same time, more than two-thirds (68%) believe that advancing in their careers will probably require going back to school.

There are also a wide range of non-traditional avenues for developing career skills outside of returning to school. Yet more than a third (35%) feel that because school wasn't for them, skills training isn't really for them either.

Reaching those workers may require more guidance about the range of training options available and the different pathways they can take to build the skills needed to advance.

Willing to make tradeoffs to pay for additional career training



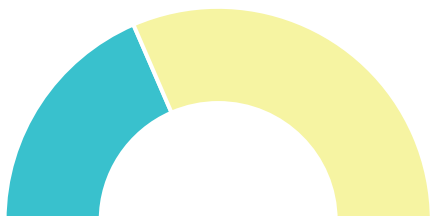
Employers Hold the Keys to Retention

As Americans reassess their career paths amid rapid changes in the workplace and economy, employers have an opportunity to give workers a reason to stay by investing in their development.

92% more likely to stay at job if employer invested in training and skill development



37% see employer-sponsored training as a top way to get a better job and earn more money



For employers searching for retention strategies, investing in workers' development could be a powerful approach.

The vast majority (92%) would be more likely to stay at their current job if their employer invested in training and skill development. That's a clear opportunity for companies to strengthen retention while helping employees build skills for their future.

The appeal of employer investment is broad, with 94% of those 36-50 and 89% of those ages 20-35 saying it would make them more likely to stay. The figure rises to 98% among those who regularly use AI for work and learning, compared with 87% among those who have used AI but not for work or learning.

Employers are also an important resource for workers looking to build new skills. More than a third (37%) would start by asking their employer about training opportunities, while an equal share (37%) see employer-sponsored training as one of the top ways to get a better job or earn more money.

Where Americans Turn to Level Up

Once workers decide to develop new skills to advance their careers, they have a range of options for where to start.

For nearly half (49%), that first step would be looking for courses or training programs online. Nearly a third (31%) would start by enrolling in an online learning platform, while an equal share (31%) would look into a community college or technical school.

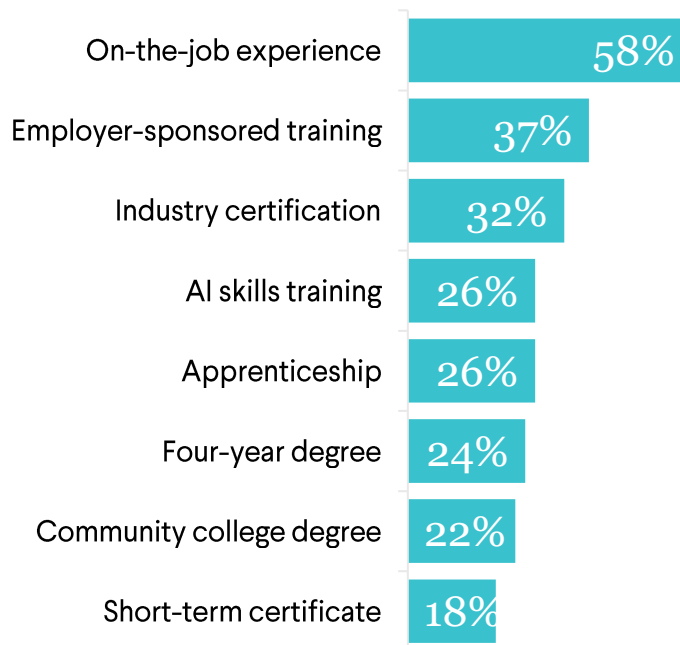
Other starting points vary: 37% would check in with their current employer about training opportunities, 29% would talk to friends, family, or colleagues. More than a quarter (28%) would turn to online videos or podcasts, while 20% would consult a career counselor or mentor. Just 6% would be completely unsure where to start.

These findings suggest that Americans without degrees generally know where to turn for training.

The greater need may be support in determining which options are right for them, guidance in navigating those pathways, and flexibility to pursue them.

For many, the path to a better job or higher earnings starts in the workplace. More than half (58%) believe on-the-job experience is most likely to help achieve those goals, while 37% point to employer-sponsored training. Both outpace a four-year degree (24%), underscoring the value workers place on learning by doing.

Most likely to help get a better job or earn more money





Conclusion

The economy remains challenging, and Americans without degrees recognize that the **employment landscape is changing rapidly.**

Many are reassessing their career paths and weighing the risks of making a change. Yet they remain resilient and optimistic about their ability to move forward through skill development and learning opportunities.

These Americans see skills development as a path forward and are open to opportunities to build their capabilities, whether through employers, online course and training programs, or emerging tools such as AI. But recognizing the value of skills development doesn't necessarily mean workers know how – or are able – to take the next step. Employers and other workforce partners have an opportunity not only to offer training, but to make workers aware of those opportunities, remove financial and logistical barriers to participation, and provide career navigation that helps people understand which skills and training can move them forward.

The workforce of 2026 recognizes skills development as a path forward. The question is how employers and workforce partners can help workers turn that ambition into action.



The JFF Citizens survey was conducted by [Wakefield Research](#) among 1,000 Low- and Moderate-Income U.S. Adults Ages 20-50, without a College Degree, between August 3rd and August 12th, 2026, using an email invitation and an online survey. The data has been weighted.

Results of any sample are subject to sampling variation. The magnitude of the variation is measurable and is affected by the number of interviews and the level of the percentages expressing the results. For the interviews conducted in this particular study, the chances are 95 in 100 that a survey result does not vary, plus or minus, by more than 3.1 percentage points from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample.

