Pearl

Access to Professional Services Report

How Cost, Trust, and AI Are Reshaping Expertise in America

September 2025

The 'Access to Professional Services' Report

This report identifies the key barriers of access to professional expertise and unpacks the ways in which Americans are using AI to navigate those challenges, as well as the impact of AI on professional services. The research was conducted by Censuswide, an accredited third-party market research platform, among a sample size of 2,000 Americans.

Foreword

"This report reveals a stark reality: millions of Americans are being locked out of essential professional help by cost and distance. People are delaying their children's medical care because of the expense, and nearly half of pet owners can't afford a life-saving surgery for their pet. While it's valid to turn to AI for answers, our findings show it's a dangerous gamble, with 22% of Americans following medical advice from AI that was later proven wrong and 19% losing real money from bad AI advice. AI is a phenomenal tool, but it's not a standalone solution for professional services. The only way to bridge the expertise gap safely and effectively is through 'hybrid intelligence' - blending AI's accessibility with the indispensable wisdom of a verified human expert."

"AI is a phenomenal tool, but it's not a standalone solution for professional services."

**Andy Kurtzig**, Founder and CEO of Pearl.com

Barriers to Professional Services: Cost

There are very few conversations in life we pay to have—except with professionals like doctors, lawyers, or financial advisors. Their expertise is invaluable, yet access to them is increasingly out of reach for too many Americans. When we look at professional services, such as legal, medical, veterinary, there are a host of factors impacting access. First and foremost is cost.

22% of Americans are delaying their children's medical appointments because of the cost, a number that jumps to 33% for those living in urban communities.

53% of Americans said they currently could not pay for a sudden medical emergency out-of-pocket
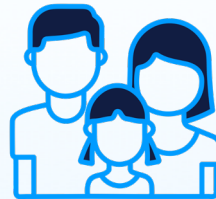
27% have delayed having a child altogether because of the current economic climate, up from **23%** when asked the same question in May

50% of Americans said they wouldn't be able to afford a $1,000+ surgery to save their pet's life

40% say there isn't affordable legal counsel in their community and **53%** could not pay out-of-pocket for unexpected legal expenses such as a sudden death in the family that required estate management or a civil suit

41% are delaying taking the car to the mechanic because it's too expensive and **52%** could not afford a $1,000 or higher car repair

Barriers to Professional Services: Access

Cost isn't the only barrier to Americans' ability to access professional expertise.
Time, physical location and other logistical factors play a key role.

Veterinary deserts: 1 in 3 (33%) can't reach emergency veterinary services within a 15-minute drive from where they live, jumping to **42%** in rural areas where those veterinary deserts persist.

Unavailable emergency care: 30% cannot reach emergency medical services within a 15-minute drive from where they live

Long wait times: 47% have spent more than an hour waiting to be seen at a doctor's office, and more than one-third (**34%**) have given up on scheduling a doctor's appointment because there were no open appointments.

There's a clear need for more access to professional services that are both within reach geographically and financially.

AI Takes Center Stage

As a remedy to these issues, many are turning to AI. AI can synthesize vast amounts of human knowledge, serving as the first line of defense for answering life's everyday questions. It provides a foundation of insights that were once reserved for those who could pay top dollar or navigate barriers to access. 30% of Americans have used AI to become more of an expert in their chosen field and 41% admit they'd rather ask AI sensitive or potentially embarrassing questions than a human.

38% say the reason they have used AI instead of consulting a human expert is the convenience and 21% cite the cost of expert services. When asked which topics they had acted on AI advice for in the past 30 days, Americans said:

Bar chart showing:
- 23% Tech Support
- 21% Medical
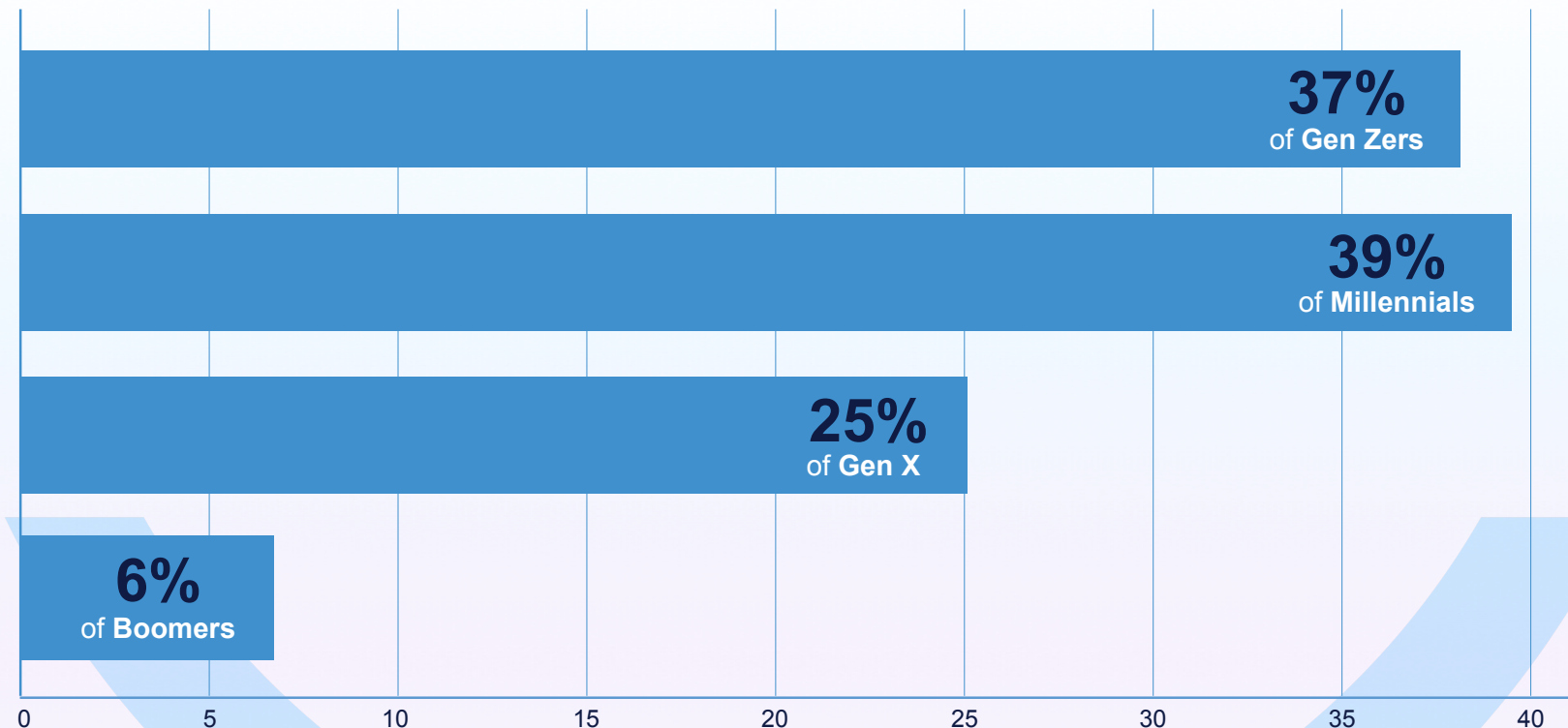- 20% Personal Finance
- 19% Home Improvement
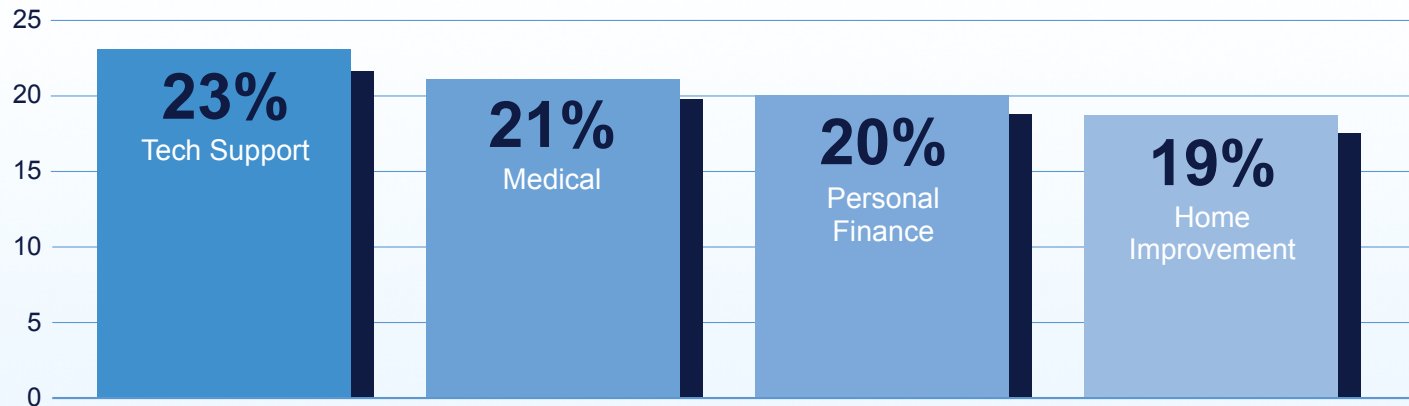
In the past six months, 1 in 7 Americans (14%) have consulted AI for professional-level advice every day and 40% say they are using AI at least on a weekly basis for expert guidance.

33% of men have asked a GenAI chatbot for advice they previously trusted only from human professionals at least 4-6 days per week, compared to 21% of women.

Young Adults Lead Use of AI for Professional Expertise

Over the past 6 months, **65% have used GenAI for advice** they previously only trusted from a **human professional**
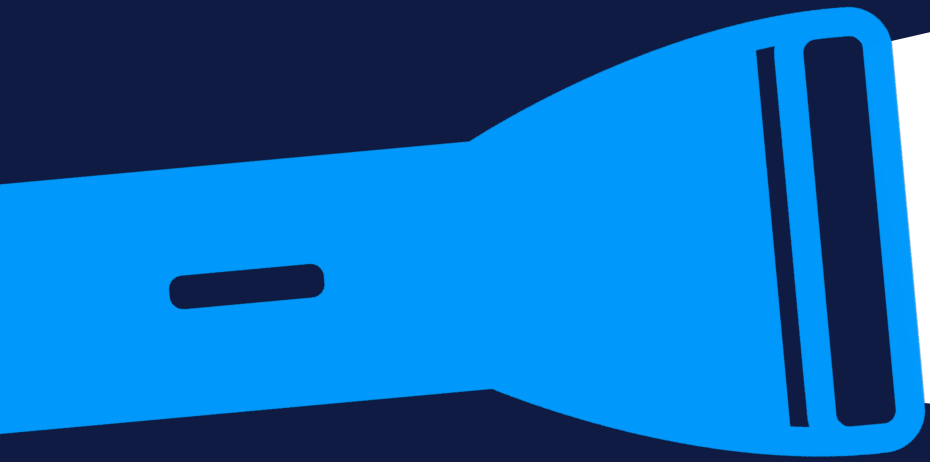
Generational Breakdown: Over the past 6 months, % that has used GenAI for advice they previously trusted only from a human expert (4+ times per week).

37% of **Gen Zers**

39% of **Millennials**

25% of **Gen X**

6% of **Boomers**

0   5   10   15   20   25   30   35   40

Risks of Trusting AI Come to Light

But AI alone isn't the answer. For the hardest, most nuanced challenges, human expertise remains critical.

There are troubling signs that trust in AI is overinflated and displacing that critical human component of hybrid intelligence. The data around AI hallucinations on these very topics are already abundant, and the proof is in the cost.

19% of Americans have lost more than $100 because they followed bad AI advice, jumping to 27% for vulnerable Gen Zers.

Only about half (54%) find current GenAI solutions like ChatGPT to be trustworthy, down from 66% in December. And yet, 61% of respondents have actively followed advice from an AI tool in the past 30 days in at least one area of professional expertise (personal finance, medical legal, etc.). In other words, a solid majority have recently put AI recommendations into practice, underscoring AI's influence on real-life decisions.

Yet, that trust is fickle. 1 in 3 Americans (36%) would consider legal action against AI if they received wrong or harmful answers from GenAI, and nearly half (47%) believe AI platforms are legally responsible for their answers.
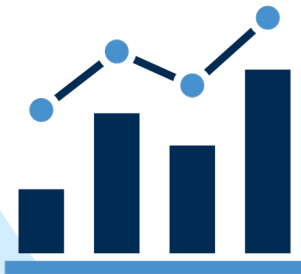
AI and Personal Finance

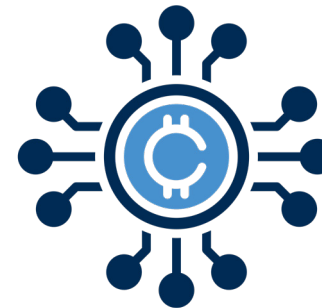**People are increasingly using AI to get money-savvy, too.**

1 in 10 (9%) Americans have *acted* **on AI's tax advice** in the past 30 days

Over **1 in 4 Americans (27%)** believe AI can give them **all the financial advice** they'd ever need

22% of Americans follow **AI stock buying advice**

21% of Americans are buying **cryptocurrencies** based on AI suggestions

Gen Z AI Use Up Close

24% of Gen Z have acted on AI's personal **finance advice** in the last 30 days

30% of Gen Z follow AI **stock buying** advice

27% of Gen Z are buying **cryptocurrencies** based on AI suggestions

33% of Gen Z believe that AI can give them all the financial advice **they'd ever need**

0   5   10   15   20   25   30   35

The Rise of the AI Lawyer

31% would let an AI lawyer defend them in court if it meant zero legal fees. 28% would sign a legal document drafted entirely by AI. The key word is entirely. Stanford University found ChatGPT faced with 800,000 benchmark queries, hallucinates 60-80% of the time on basic legal facts. If people are using AI alone for complex legal casework and contracts, those hallucinations are bound to translate into real-world legal consequences.
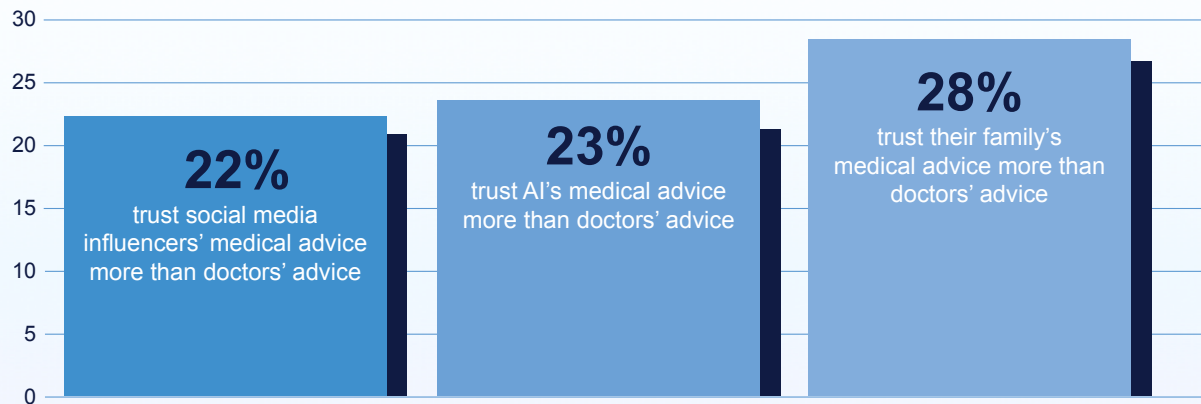
33% of Americans are confident they could defend themselves in court for a minor charge (such as a parking ticket) with the help of AI.

AI Rises with the Wellness Movement

One area in which the use of AI is particularly troubling is in the health space. **The wellness market is currently valued at $6.3T**, as various factors including a growing emphasis on preventative care post-pandemic and the growing health movement have taken shape in the cultural zeitgeist, specifically on social media. While the increased desire for investing time and effort into one's health is widely perceived as a good thing, the methods through which people are gathering information pose concerns and raises questions about trust in healthcare professionals.

37% *say their trust in doctors has declined over the past year a figure that jumps to* *41%* *for men.*

22%
trust social media influencers' medical advice more than doctors' advice

23%
trust AI's medical advice more than doctors' advice

28%
trust their family's medical advice more than doctors' advice

One trend to keep an eye on is reliance on AI for high stakes medical decisions:

10% would trust AI's recommendation for a **cancer treatment regimen** over a medical professional's advice.
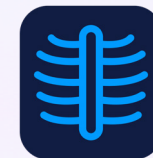
16% would trust AI more than a medical professional to interpret an **MRI or X-ray**

AI for Health Queries Is Reckless

About 29% of respondents agreed that they rarely double-check the advice given by AI. In other words, nearly a third are **not verifying AI outputs with a second source**.

22% have followed medical advice from AI that later was **proven wrong**, calling into question whether people are using AI too recklessly.

35% of Americans would consult an AI doctor first if it lowered their **out-of-pocket medical costs**

35% of Americans would treat **most ailments at home with** AI guidance before seeing a doctor

30% of Americans would accept an **AI prescription** to avoid doctor fees

25% of Americans would let AI **choose the doctor** they see

32% of Americans would let AI **schedule their appointments**

AI's Role in Health and Wellness Expands

In addition to serious medical conditions, Americans' quests for solutions to live longer and healthier are increasingly excluding health professionals.

31% would trust AI more than a human expert to **craft a nutrition plan for weight loss** and **34%** would trust AI more than a human expert to **customize an exercise program** based on my schedule and fitness goals.

Doctors, nutritionists, personal trainers and the like bring years of training, clinical experience, and intuition. They can interpret complex symptoms and nuances that AI might miss or misread. While AI does act as a solid entry point for access to medical expertise, health is a critical area in which we cannot replace humans.

"We're seeing a dangerous trend of misplaced trust born from desperation. Our data shows 31% of Americans would let an AI defend them in court to avoid legal fees, a shocking statistic when Stanford research shows AIs can be wrong about basic legal facts 60-80% of the time. This isn't just about legal issues; 23% of respondents now trust an AI's medical advice more than a doctor. AI lacks the nuanced judgment, ethical training, and real-world experience that are essential for high-stakes situations. An algorithm can inform, but only a human professional adds the required wisdom."

– Andy Kurtzig
Founder and CEO of Pearl.com

AI and the Future of Work

Meanwhile, employees are balancing AI as a threat and a career tool.
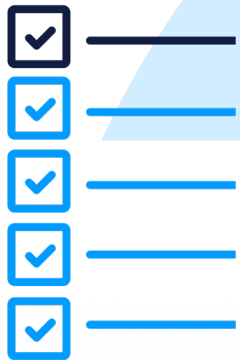
19% (almost 1 in 5) say more than 50% of their job responsibilities could be **handled by AI in the next 5 years**.

27% *would sacrifice up to 25% of their salary for a guarantee that AI won't replace them.*

**The fears aren't stopping them from using AI to get ahead.**

**39%** of white-collar workers have passed **AI-generated work off as their own.**

Some are even using AI to kickstart careers and new opportunities - **25%** are using AI to **launch or grow a side hustle/freelance income stream**, up from **17%** when asked the same question in May.

The reality is workers need to be able to adapt to an AI world and use it as a competitive advantage. However, solopreneurs in particular ought to be wary of using AI unchecked. Using an AI companion to brainstorm ideas and figure out where to start is great. But when it comes to patenting your product and forecasting inventory, it's critical to keep a human professional in the loop or risk losing money or getting in trouble with the law.
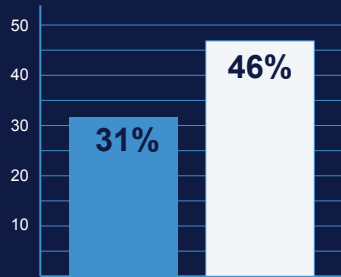
AI by Job – A Blue Collar vs. White Collar Comparison

33%   **50%**
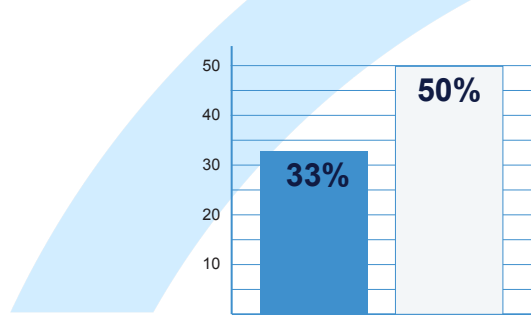
Conversely, a third (**33%**) of Blue-Collar workers say over half of their job responsibilities could be handled by AI in the next five years, while **50%** of White-Collar workers say the same

35%   **48%**
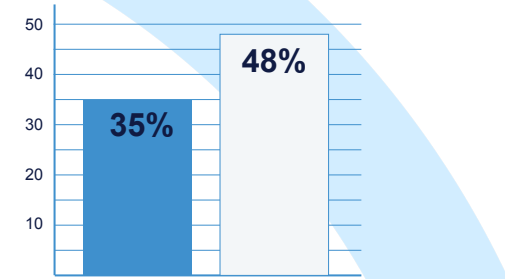
Interestingly, more White-Collar workers (**48%**) than Blue-Collar workers (**35%**) feel ill equipped to learn AI skills

31%   **46%**

Still, **31%** of Blue-Collar workers expect to treat AI as a coworker within the next two years, while **46%** of White-Collar workers expect the same

31%   **49%**
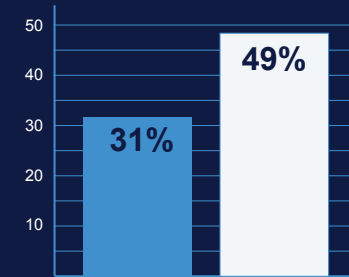
31% of Blue-Collar workers have already used AI to become more of an expert in their chosen field, while **49%** of White-Collar workers have already done this

31%   **44%**
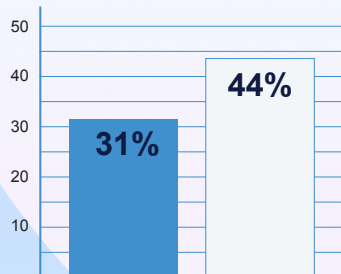
Close to a third (**31%**) of Blue-Collar workers say the integration of AI in their profession has reduced their future salary prospects compared to **44%** of White-Collar workers

30%   **39%**
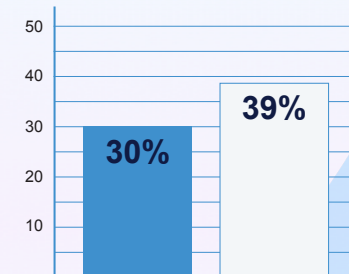
Ultimately, **30%** of Blue-Collar workers would sacrifice up to a quarter of their salary for a guarantee AI won't replace their current job, compared to **39%** of White-Collar workers

Methodology

The research was conducted by Censuswide, among a sample of 2,000 Consumers in the US (aged 16+). The data was collected between August 1 and August 5, 2025. 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.

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. With accuracy rates 55% higher 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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