**Keeping the American Dream alive**

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Is there still an American Dream? And if there is, is the essence of what makes up the American Dream shifting based on age and other demographics?

Insurance giant Northwestern Mutual recently polled Americans for its annual 2013 Planning and Progress Study. Nearly eight out of 10 Americans believe the American Dream is still alive, and three-quarters see the world as "glass half full."

That seems like a overly positive view at first glance, especially given how hard most Americans have been hit by the recent Great Recession, which for many hasn't yet abated.

Digging deeper into the survey, life doesn't look as rosy. Just 9 percent say the American Dream is as good as, if not better than, it was a generation ago. Just over one-third polled say the dream is alive, but "people's priorities and ambitions are different, and that it is defined more by happiness, health and balance in life," according to the survey finding. Another third agree there is a dream, but believe that opportunities aren't as good as a generation ago. The remaining 21 percent say the dream no longer exists.

"I think we're seeing two distinctly American attributes in these numbers: optimism in the face of a challenge, and pragmatism about the facts on the ground," said Greg Oberland, Northwestern Mutual executive vice president.

Looking ahead, it seems as though many see the American Dream getting further out of their reach. Only 70 percent believe that the dream will be attainable for their children and grandchildren.

What changes this picture? Here are some good places to start:

--A shift in perception that life isn't getting more challenging with every passing year. Families need to pass on hopes and dreams, but providing a glimpse of what can be achieved means actually experiencing that success along the way.

--True wage growth and an improving employment outlook. Everyone wants to know that not only will their children get jobs upon graduating from college, but also that those jobs will actually pay the bills and their student loans.

--Improved mobility. With household formation returning to normal, an improved housing market means sellers can take that job offer in another state and not have to worry about being bankrupted by a drawn-out sales process. Feeling like you have the freedom to move and change your life is empowering.

--Technology that fills in the gaps. As Zillow, Trulia and HomeGain began the real estate revolution, changing the way we perceive housing, listings and the job of a real estate agent -- another way technology is aiming to fill in some missing pieces. Hubzu has facilitated the sale of 70,000 houses, entirely online. Pro Tek can crunch the numbers down to the zip code, telling agents whether neighborhoods are selling and for how much. DownPaymentResource.com allows buyers to access more than 1,500 down payment programs across the country in minutes, and allows real estate agents to flag listings that would qualify.

Feeling as though we're more in control of our lives is, of course, the bottom line. Once the economy starts to really gain traction, you have to hope that all the rest will fall into place.

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