

# AI @ WORK

## WHO'S HIT FIRST - AND WHERE WE NEED A SAFETY NET

New research from the Gerald Huff Fund for Humanity and the National Science Foundation reveals how AI will reshape U.S. jobs in the next three years.

### ABOUT THE REPORT

This groundbreaking study examines how AI will disrupt, create, and reshape jobs across the U.S. workforce. Using the latest data from the O\*NET occupation database and the NAICS industry classification system, the research assigns each industry and job:

- **AI Disruption Score** – Likelihood of job automation
- **AI Creation Score** – Potential for new roles created by AI
- **AI Impact Score** – Net effect of AI (disruption minus creation)

The analysis finds that **AI is on track to affect roughly 1 in 4 U.S. jobs** over the next three years—impacting workers across industries, income levels, and skill sets.





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# KEY FINDINGS

This isn't just about robots taking warehouse jobs. AI is advancing into front offices, finance desks, classrooms, and clinics. Here's what the data shows:

- 01** **45.3 million jobs** will be disrupted by AI by 2028. The degree of disruption depends on skills associated.
- 02** AI is moving up the value chain—**automating not just physical labor, but cognitive and administrative tasks** in HR, customer service, and finance.
- 03** **Retail, Finance, Education, and Real Estate** are among the hardest-hit sectors.
- 04** Retraining alone won't save displaced workers. Historic data shows it often leads to **lower-paying roles or long-term income loss**.
- 05** Human-centric skills—like empathy, adaptability, and judgment—will be the **most valuable shield** against automation.

# SNAPSHOT: CORE INDUSTRIES

Industry	AI Impact Score	Estimated Job Losses	Key Vulnerable Roles
Retail Trade	0.527	6.6M	Cashiers, Stockers, Retail Salespersons
Healthcare & Social Assistance	0.438	6.4M	Admin Staff, Pharmacy Techs, Support Roles
Educational Services	0.477	4.6M	Teaching Assistants, Admin Support, Librarians
Finance & Insurance	0.480	2.2M	Customer Service Reps, Loan Clerks, Claims Analyst

## TAKEAWAYS FOR POLICY MAKERS AND EMPLOYERS

- Not all jobs are equally at risk.**  
 Impact varies significantly within industries—support staff, administrative roles, and middle management are most exposed.
- Augmentation over automation.**  
 Organizations will need to rethink how talent is deployed, not replaced, by equipping workers to collaborate with AI, not compete against it.
- Skilling must go beyond coding.**  
 Adaptability, ethics, creativity, and emotional intelligence are the new durable skills.
- UBI is key for the future of work.**  
 The report identifies UBI as a key mechanism to stabilize income, reduce economic anxiety, and give workers time to adapt as roles shift.
- Retraining isn't enough.**  
 Historical evidence (like post-NAFTA job losses) shows most displaced workers never regain their prior income. Policy must go further.

# METHODOLOGY

This report analyzed 745 occupations across 20 major industries, using labor data from the U.S. Department of Labor and the O\*NET database. Each occupation was evaluated for:

- Dependence on AI-disruptable tasks
- Potential for new AI-created functions
- Relative job vulnerability across industries

Impact scores were then weighted by industry size and job share, producing a detailed, scalable model of projected AI disruption and creation across the U.S. economy.

To read the full report, [click here.](#)

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EVERYBODY COUNTS:  
THE FUTURE OF WORK