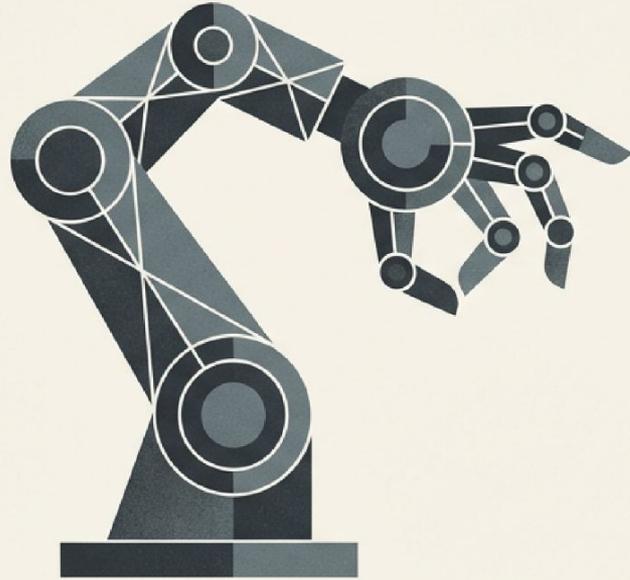


THE EXPOSURE



THE CAPACITY



Beyond Exposure: The Hidden Equation of AI Resilience

Why technical automation risk tells only half the story—and how to build a workforce that survives the shift.

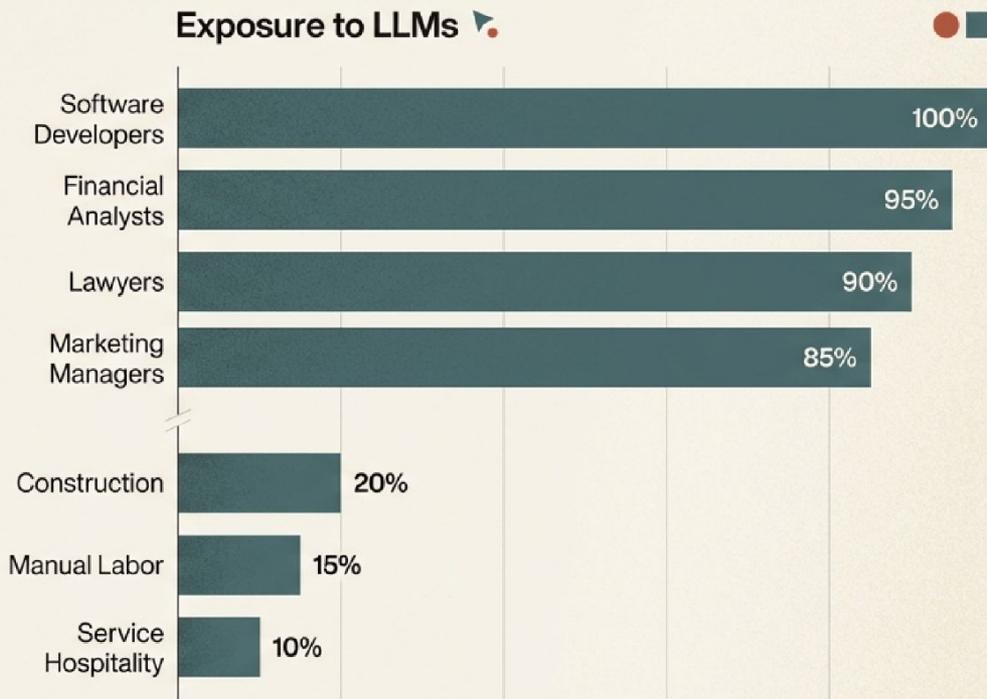
The Current Obsession: Mapping Technical Exposure

We are currently obsessed with *what* jobs AI can do, not *how* workers will cope.

80% of the US workforce has at least 10% exposure to LLMs. Higher-wage, degree-holding roles often show the highest rates.

(Source: Eloundou et al., 2024).

The headlines suggest lawyers are **doomed**. The data suggests the reality is far more complex.



The Missing Variable: Defining Adaptive Capacity

$$\text{Vulnerability} = \text{High AI Exposure} - \text{Adaptive Capacity}$$



Financial Resources

Liquid wealth and savings buffers to weather transitions.



Skill Transferability

Generalist capabilities vs. narrow specialization.



Age & Horizon

Time remaining to pivot; older workers face steeper barriers.



Geographic Density

'Thick' labor markets with alternative employers vs. 'thin' markets.

Exposure measures the technology. **Adaptive Capacity** measures the human reality.

The Workforce Matrix: Distinguishing Resilience from Risk



Profile of the Vulnerable: The 6.1 Million

The face of AI vulnerability is not the software engineer; it is the administrative professional.

The Software Architect



High Liquid Savings



Transferable Logic Skills



Lives in Tech Hub (Seattle)



Age: 34

STATUS: SAFE

The Admin Specialist



Limited Savings Buffer



Specialized Clerical Skills



Lives in Mid-Sized Metro (Midwest)



Age: 58

STATUS: CRITICAL RISK



86% of the high-exposure/low-capacity group are women.



Concentrated in “thin” labor markets.

The Multiplier Effect of Displacement

Financial Shock

Lack of liquid wealth leads to immediate desperation. (Chetty, 2008)

The Age Penalty

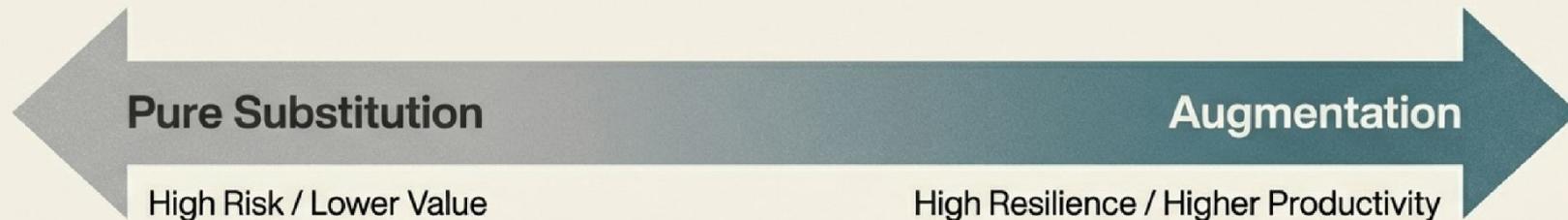
Workers 55-64 are 16% less likely to find reemployment than younger cohorts. (Farber, 2017)

Identity Crisis

Psychological disruption for role-centered identities.

“For these workers, AI-driven job loss triggers cascading costs that standard exposure metrics fail to capture.”

Strategy I: Augmentation-First Operating Models



Microsoft Copilot

Sentinel

AI handles boilerplate code;
Developer focuses on architecture.



JPMorgan COiN

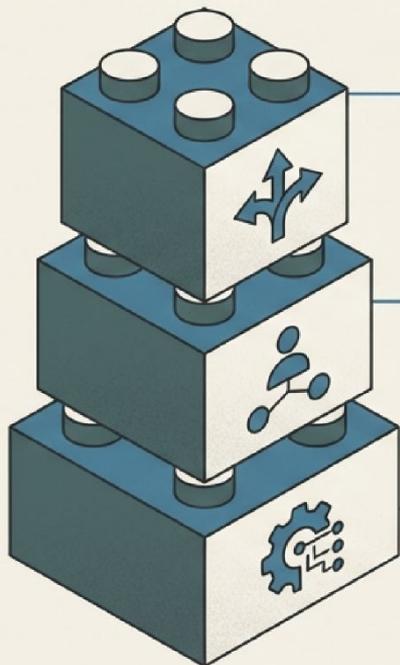
Sentinel

AI reviews commercial contracts;
Lawyers retrain for judgment tasks.

The most effective organizations amplify human judgment rather than eliminating human roles.

Strategy II: Building Internal Capacity

Don't fire and hire; retrain and rotate.



Cross-Functional Rotation

Exposing workers to diverse roles to widen their safety net.

Internal Talent Marketplaces

Platforms connecting workers to stretch assignments.

Adjacent Skill Development

Training in prompt engineering, data interpretation, and oversight.

Case Study: AT&T Future Ready →

\$1 Billion invested in reskilling to pivot legacy telecom workforce to digital services.

Strategy III: The Human Bridge

When displacement is unavoidable, the 'How' matters as much as the result.



Phase 1: Early Disclosure

Transparent timelines and business drivers.



Phase 2: Participatory Planning

Workers help design the automation shift (e.g., Kaiser Permanente).



Phase 3: The Bridge

Enhanced severance and portable benefits (e.g., Verizon).

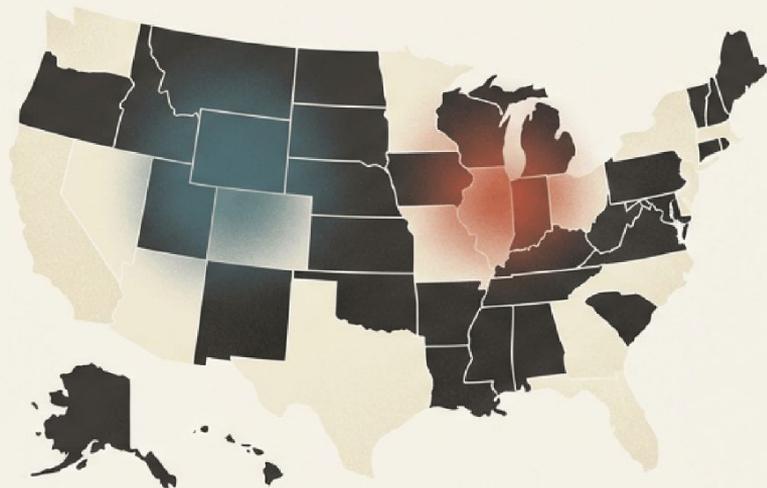
Research shows 'Procedural Justice' predicts remaining employee trust and commitment.

Systemic Resilience: The Geography of Opportunity

Addressing regional vulnerability through targeted solutions

The Problem: Thin Labor Markets

Vulnerability is concentrated in college towns and smaller metros where alternative jobs are scarce.



Remote Work Access: Using digital infrastructure for geographic arbitrage.



Regional Diversification: Moving economic bases away from single-industry dependence.



Place-Based Investment: Resources targeted specifically at regions with high concentrations of vulnerable workers.

Policy Frameworks for the Future

Our current safety net was built for manufacturing layoffs, not AI disruption.

Modern Safety Net

Universal Skills Accounts



Unover Skills Accounts:
Funding that follows the
worker, not the job.

Portable Benefits



Health and retirement
Health and retirement systems
distinct from the employer.

Wage Adequacy



Savings and bofer:
Higher minimum wages to
build the savings buffer.

Goal: Differentiate between workers who can pivot smoothly and those who will struggle most.

The Resilience Checklist

Measure what matters.

- Diagnostic:** Do we measure Adaptive Capacity, or just Technical Exposure?
- Strategy:** Is our default setting “Augmentation” or “Substitution”?
- Targeting:** Have we identified our specific “High Risk/Low Capacity” populations?
- Transition:** Are we building financial and skill bridges for those we displace?



The Final Vision: Shared Prosperity

The goal is not to stop AI adoption, but to ensure its benefits flow broadly while its costs concentrate nowhere.

“Building workforce resilience requires moving from reactive crisis management to proactive capability building.” — Bridging the Gap: AI Exposure and Worker Adaptive Capacity