

It's You, Not Me – Survey Data on AI's Impact on Employees

by Tom Akana

PHILADELPHIAFED.ORG | @PHILADELPHIAFED

Between December 23, 2025, and January 12, 2026, the Consumer Finance Institute (CFI) at the Federal Reserve Bank of Philadelphia (FRBP) collected survey data to investigate perceptions about the effect of artificial intelligence (AI) on the job market among U.S. adults who are currently *employed* (N=2,632). The data were collected via the quarterly [Labor, Income, Finances, and Expectations \(LIFE\) Survey](#).

Respondents who were employed at the time of the survey read two statements about AI and indicated how much they agreed with each statement on a five-point Likert scale; for the purpose of this analysis, we calculate a diffusion index (DI) by subtracting the percentage of those who disagree with the statements from the percentage of those who agree. A positive DI indicates that a group generally agrees with the statement.

Results show that, generally and across most demographic groups, employed respondents are very likely to *disagree* that AI is affecting their jobs directly. At the same time, they are very likely to *agree* that AI is affecting the job market as a whole.

“Artificial intelligence (AI) is affecting my personal job and career opportunities.”

(Results represented by the dark blue bars in Figures 1 and 2)

Respondents generally *disagreed* with the statement that AI is affecting their personal job or career opportunities: The DI for the employed population in the survey was -20.0 (i.e., 27 percent agreed with the statement, while 47 percent disagreed). The only demographic subset that *agreed* was people with a postgraduate degree; however, the DI for that group was barely positive at +1.0. Older respondents, lower-earning respondents, and less educated respondents reported the highest levels of disagreement.

Respondents employed in the information, professional, or business services sector (+7.0) or those who are in executive or C-level jobs (+5.1) reported positive DIs for this question (i.e., they are more likely to agree that AI is affecting their specific job or career). The highest levels of disagreement by industry sector were in construction

(-41.3), retail and sales (-30.2), and government, public administration, or military (-29.2). Lower-level employees also reported higher levels of disagreement, with individual contributors at -24.5.

“Artificial intelligence (AI) is affecting the job market overall.”

(Results represented by the gold bars in Figures 1 and 2)

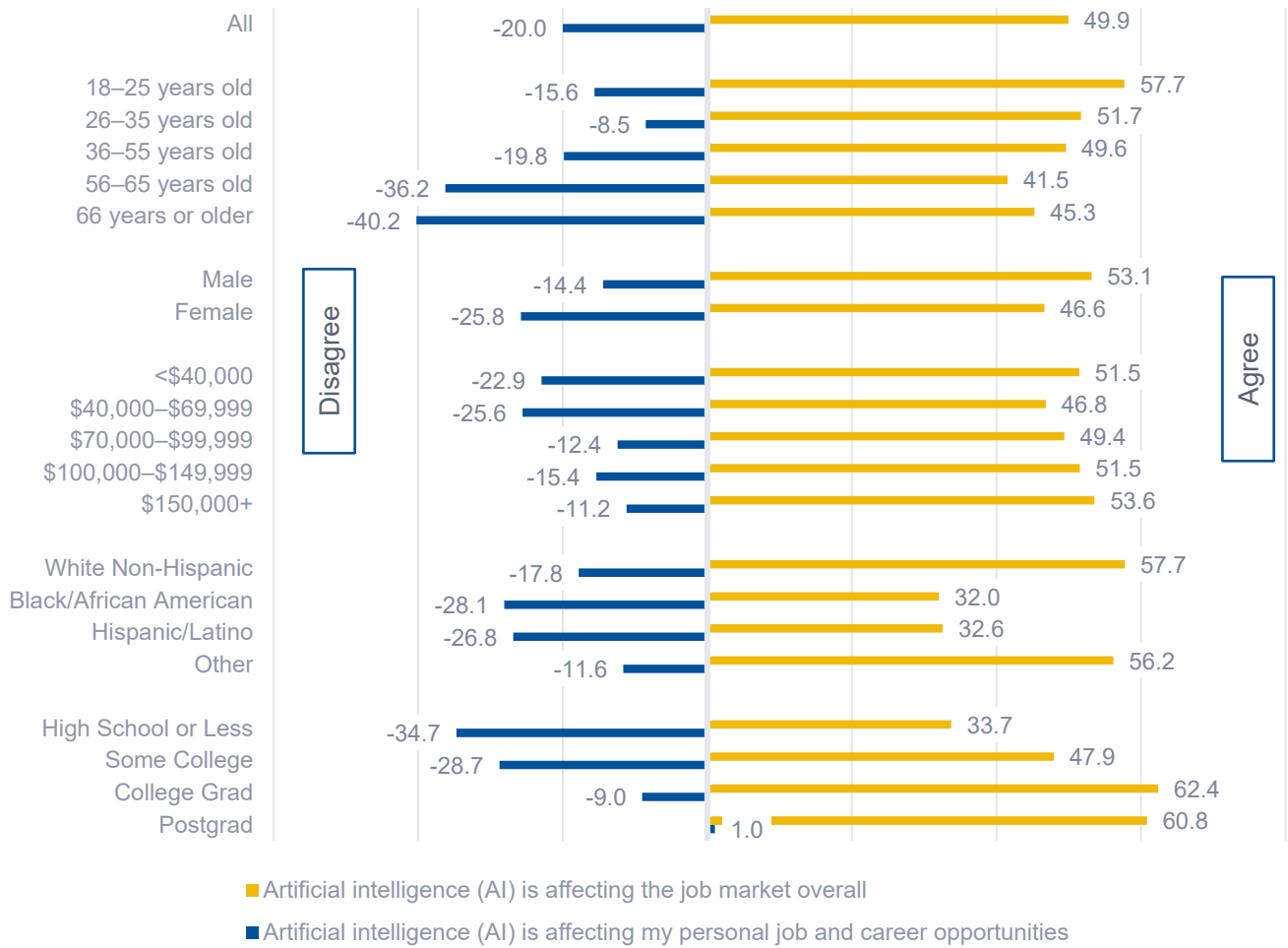
When asked whether they agreed with a statement about AI affecting the job market generally, respondents overwhelmingly *agreed* with the sentiment — the DI for this statement was +49.9 (i.e., 62.9 percent agreed with the statement while only 13.0 percent disagreed). The lowest levels of agreement across demographic groups were among Black and Hispanic respondents (+32.0 and +32.6, respectively) and those with a high school diploma or less (+33.7). All other demographic segments reported DIs above +41.

Within job characteristics, we also see that all groups *agreed* with the statement. Respondents who work in the trade, transportation, or utilities industry reported the lowest level of agreement at +33.5, with those in the construction industry slightly higher at +39.5. Agreement was highest among respondents who work in the nonprofit, charitable, or religious sector (+60.8); who work in the information, professional, or business services sector (+58.5); or who have been in their job less than one year (+58.5).

Key Takeaways

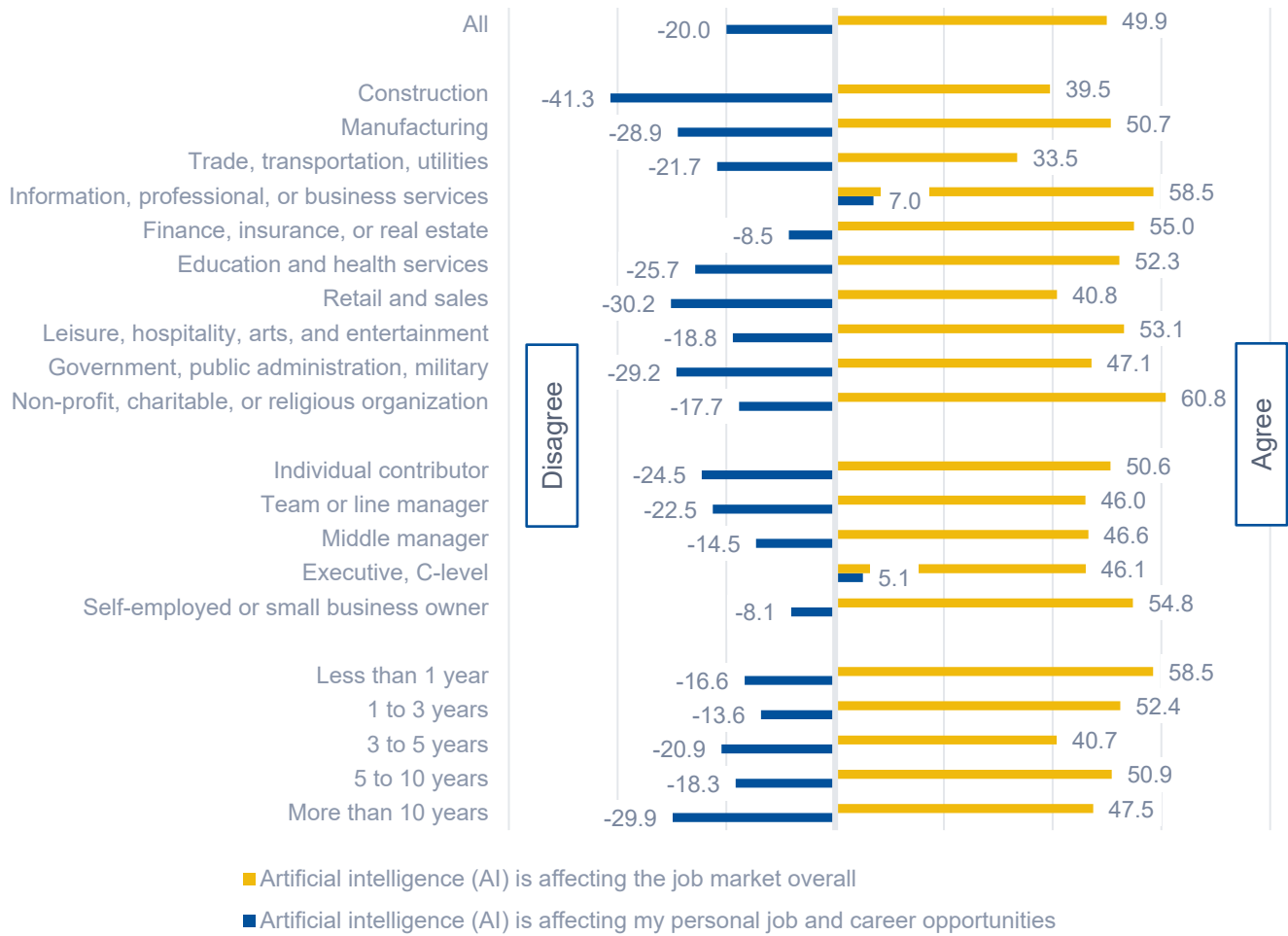
While the effect of artificial intelligence on the workplace has received a significant amount of attention in recent years, the nature of that effect on employees and on the job market appears to be mixed among respondents to the LIFE Survey. Generally and across most demographic groups, employed respondents are very likely to *disagree* that AI is directly affecting their jobs or career opportunities. At the same time, they are very likely to *agree* that AI is affecting the job market as a whole.

Figure 1: Demographic Segmentation of Results



Source: Federal Reserve Bank of Philadelphia Consumer Finance Institute LIFE Survey Data

Figure 2: Job Type Segmentation of Results



Source: Federal Reserve Bank of Philadelphia Consumer Finance Institute LIFE Survey Data