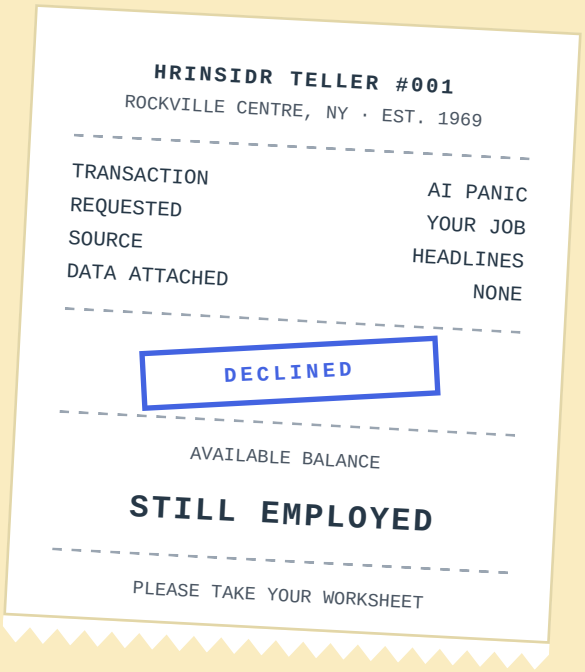
AI & YOUR WORKFORCE

The ATM Didn't Kill the Bank Teller.

AI won't kill your job either.

The panic says AI is coming for your workforce, but the data doesn't back it up. This download explains why, then gives you a worksheet to find which of your roles are actually exposed and a checklist for judging the AI vendors in your inbox.



What's inside

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Why AI won't take most jobs

History, the latest BLS projections and the demographics most forecasts skip.

02

Role exposure worksheet

Break a role into tasks and score how much of it is repetitive.

03

AI vendor checklist

Six questions to put to any tool before the demo.

Every field is fillable. Type your answers in any PDF reader and save a copy. In Adobe Acrobat, the exposure score adds itself up.



Featuring insights from **Jeff Wald**, Founder, BoomerangHR. He previously founded WorkMarket, which ADP acquired in 2018.

THE BIG PICTURE

AI Won't Kill Your Job Either



By **Jeff Wald**, Founder, BoomerangHR

The future of work can be a scary place to imagine. Let's start instead with some stories, first about the Automated Teller Machine. September 1969, Rockville Centre, New York. Chemical Bank puts in the first ATM in the United States. And what does "ATM" stand for? It isn't exactly hiding what it's there to do. If I'm a teller and my boss tells me they're bringing one in, I'm thinking, "Wait a second. That's my job."

By the 1990s there was an ATM in every bank branch in America, and every prediction said the same thing: the teller job is going away. Did it? No. Between 1970 and 2010, U.S. bank teller employment roughly doubled, to about 600,000.

The doomsayers weren't entirely wrong. Most of a teller's job was repetitive, high-volume work: taking deposits, making change, handing out cash. Machines are great at that, and tellers per urban branch dropped from about 21 to 13. But that made branches cheaper to run, and with deregulation, the number of urban branches rose more than 40% between 1988 and 2004. Fewer tellers per branch, way more branches, more tellers overall.

21 → 13
Tellers per urban bank branch after ATMs spread

+40%
More urban bank branches, 1988 to 2004

2×
U.S. teller jobs, 1970 to 2010

Teller jobs did eventually start to fall. There are just under 340,000 today. But the ATM didn't do it; mobile banking and the decreased use of cash did.

There's also a part of this no spreadsheet captures. Picture walking into a branch that's just a wall of machines and some AI thing greeting you. Now picture walking into one where someone says "Hey Jeff, how are the kids?" and hands you a lollipop. (They'll also try to sell me investment products; fair enough.) Which one are you going back to? For me, it's the lollipop, sorry I mean person, every time.

Restaurants are the same story. We've had the technology to replace every waiter and waitress in America for 20 years. Scan a code, order on your phone, done. Now a robot drone can even bring your food from the kitchen. And yet the U.S. still employs about 2.3 million waiters and waitresses, because you can't beat asking someone "What's good tonight?"

That's why I keep telling these stories. Any simple explanation of the form "this tech exists, so that job goes away" ignores how complicated labor planning inside a company really is. It's never been that simple, and it isn't that simple with AI either.

The data doesn't match the panic

Let's zoom out to the big picture. The U.S. economy has about 170 million jobs today, and the Bureau of Labor Statistics projects 176 million by 2035. That's about 6 million more jobs, not fewer. Criticize the BLS all you want, but its projections are the best we have.

Then look at software engineering, the job everyone said AI would eat first. When ChatGPT launched in 2022, there were about 1.6 million software engineers in the U.S. Today there are about 1.7 million, and the BLS projects about 1.9 million by 2035. When a big tech company lays off thousands of engineers, they don't vanish. There are more than 67,000 open software engineering roles at tech companies alone, the most in three years, according to TrueUp, and companies

outside tech, like GM, have been hiring software engineers by the thousands.

176M
U.S. jobs the BLS projects for 2035, up from about 170 million today

1.9M
U.S. software engineers the BLS projects for 2035

30%
Of positions cut in AI-related layoffs that Gartner projects will be refilled by 2029

What about all those AI layoffs? Big tech hired roughly one million people after COVID and has cut more than 100,000 since. That's most of what you're reading about. My honest take is that AI has become a fig leaf. "We laid people off" doesn't move your stock anymore. "We laid people off because AI made us so efficient" does. And Gartner projects that 30% of the positions eliminated in AI-related layoffs will be refilled by 2029. (Given I run a company called BoomerangHR, you can imagine how much I like that stat!) Good HR teams know exactly why the layoff was announced, and they know they'll want those people back.

The reality is, as humans we love to romanticize how work used to be, complain about how work is and freak out about what work will become. The data tells us, however, that over the last 200+ years there are three almost uninterrupted trends in the world of work: people working fewer hours, for a higher standard of living across ever more jobs. That's the real history of work, but so are industrial revolutions.

Demographics are half the equation

Every industrial revolution has followed the same three phases: freakout, dislocation and adaptation. The First Industrial Revolution, Mechanization: the movement from hand power to machines, took about 150 years to play out. The Second, Electrification: powering the machines, took about 100 years. The Third, Computerization: creation of digital worlds and automation took about 40 years. This Fourth Industrial Revolution, AI and Robotics will take about 20, and will go through the same three phases as the others.

We're nearing the end of the freakout phase. But the dislocation is real, and it means very little to a town that lost its factory that the national numbers net out. That's why retraining matters so much. We've never done it well in any industrial revolution, and as the investor John Templeton put it, the four most dangerous words in investing are "this time it's different." Make no mistake, though, we do get to the adaptation.

But the number of jobs is only half the equation. If I told you the U.S. was going to lose 5 million jobs over the next decade, your first reaction shouldn't be alarm. It should be to ask how many people are in the labor force. China, Japan and Germany are already shrinking. The U.S. was one of the few developed economies still growing its labor force, mostly thanks to immigrants, the people replacing retirees. Net immigration peaked at 2.7 million people in 2024, fell to 1.3 million in 2025, and is projected by Brookings to be near zero, or below it, in 2026.

By some BLS measures, the U.S. labor force has started to shrink.

So here's my projection for the next 10 to 20 years. Around 10 to 15 percent of today's jobs go away, the ones mostly made up of repetitive, high-volume tasks. We'll add roughly as many in healthcare, logistics, robotics and AI, plus millions of jobs we can't name yet. Fifteen years ago, "social media" wasn't a job. Today, it's a standard job title.

And please don't confuse "impacted" with "gone." When the IMF says AI will affect almost 40% of jobs worldwide, people hear 40% eliminated. In my experience, if 10% of a job can be automated, the job shifts a little. Past 30%, you start to see some losses. It's really around 50% that a job starts to disappear.

> *"Please don't confuse 'impacted' with 'gone.'"*

The net loss will be small, and a shrinking workforce can absorb it. That doesn't mean nobody gets hurt. It means retraining matters more than ever.

What I'd tell HR leaders

If AI isn't going to wipe out your workforce, the real risk is using it badly. A few things I'd keep in mind.

Know what you're buying. If the machine doesn't learn, it isn't AI. It's automation, which we've had for 20 or 30 years. A lot of the "AI" pitches in your inbox are automation with better marketing. That's fine, as long as you price it that way.

Let your people lead. I recently met with the leadership team of a large hospital system that was weighing a $10 million consulting engagement to reimagine its HR processes. My advice: don't. Get enterprise AI licenses, train your people, let a thousand flowers bloom, and hold a quarterly town hall where your team shows off what they built. The people doing the work know how to re-engineer it better than anyone top-down.

Fix your data. Many AI projects fail because of messy data. HR data has historically been poorly structured, inconsistent and scattered across systems. Go slow and measure ROI. I tell my own team that if we can't show customers ROI within 30 days, we don't have a company. Hold every vendor to the same standard.

> *"If the machine doesn't learn, it isn't AI."*

Change processes, not just tasks. Should you have AI write your job descriptions? Sure. It's a repetitive, high-volume task and nobody enjoys it. But it won't save you much time or money. The real ROI comes from changing a whole process, from applicants all the way to alumni. Most companies stop thinking about people once they're through the hiring funnel, and almost nobody thinks about them after they walk out the door.

And don't automate the humanity out of hiring. Candidates are using AI to apply to a thousand roles at once, and some are hiding instructions for AI screeners in their resumes to jump your screening queue. The instinct is to fight back with more automation, but that's an arms race with no winner: more noise, less signal, and candidates who feel processed. We saw the same backlash when companies handed customer support to bots.

Somewhere in the middle, there's a better process. It's faster for candidates and more efficient for TA, and nobody loses their job. I don't know exactly what it looks like yet, and it'll be different at every company. We'll stumble a bit getting there, but we'll get there.

The bottom line

Be skeptical of any prediction that skips history, skips the data, or doesn't understand how companies actually hire. AI will change work, the way every technology before it has. It isn't going to end it.

And these technologies don't arrive in a vacuum. HR leaders get a vote: in how you train your teams, in the tools you choose and in how you lead. We'll spend a few years feeling around in the dark, and then we'll end up somewhere better. We always have.

WORKSHEET 1

Which of Your Roles Are Actually Exposed?

To see what AI could actually do to a role, look at what the people in it spend their days doing. Run this worksheet one role at a time, starting with the one your leadership team is most nervous about.

STEP 1 Name the role

ROLE TITLE | HEADCOUNT | DEPARTMENT

STEP 2 Break the job into tasks

List the five or six tasks that take up most of this role's week and estimate the share of time each one takes, so the column adds up to roughly 100%. Mark each task **R** if it's repetitive and high-volume, like the deposits and change-making part of the teller job, or **J** if it depends on judgment, relationships or context.

#	TASK	% OF TIME	R OR J
1			
2			
3			
4			
5			
6			

TOTAL % OF TIME

STEP 3 Score the exposure

Add up the percentages for every task you marked R.

EXPOSURE SCORE (%)

Adds itself up in Adobe Acrobat. In other readers, type it in.

YOUR BAND

Fills in automatically in Acrobat. Otherwise, use the bands below.

STEP 4 Read your score

These bands come from Jeff's experience building workforce technology. They're a rule of thumb, not a formula, but they're a good place to start the conversation.

0 to 29%	30 to 49%	50 to 100%

Under 30%
The job shifts.
AI takes the tedious parts and the role gets more interesting. Give the team licenses and training, and update the job description.

30% to 49%
Expect some losses.
You'll likely need fewer people doing this work over time, so start planning redeployment and retraining while you still have time to do it well.

50% and up
The job starts to disappear.
Build a transition plan for the role, with retraining paths into the work you're adding, and treat the people who leave as alumni you may want back.

STEP 5 Check two things before you act

Most of a teller's day was repetitive work, and teller employment went up anyway. Before you act on your score, answer these two questions.

If this work got cheaper, would the business want more of it? Cheaper branches meant more branches.

○ Yes ○ No ○ Not sure

NOTES

Do customers or employees value having a person in this role? Remember the lollipop.

○ Yes ○ No ○ Not sure

NOTES

If you answered yes to both, your exposure score probably overstates the risk.

STEP 6 Your next move for this role

○ Train and re-scope ○ Redeploy over time ○ Build a transition and retraining plan

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CHECKLIST

2 Judging the AI Vendors in Your Inbox

If AI isn't going to wipe out your workforce, the bigger risk is buying it badly. A lot of what's being sold to HR as AI is automation with better marketing, which is fine as long as you know which one you're buying and price it that way. These six questions turn Jeff's advice to HR leaders into a test you can run on any vendor. Get answers before the demo.

VENDOR

TOOL OR PRODUCT

1 Does it actually learn?

What does the system learn from our data over time, and how will we see that it's improving?

- ○ Clear answer
- ○ Vague
- ○ It doesn't learn

If it doesn't learn, it's automation. Price it that way.

2 Can they show ROI in 30 days?

Which metric moves in the first 30 days, by how much, and will they put that in the contract?

METRIC

TARGET

☐ In the contract

3 What does it need from your data?

Which systems does it pull from, and what happens when the data is inconsistent or incomplete? Who does the cleanup, you or them?

SYSTEMS

- ○ They handle cleanup
- ○ We do
- ○ Unclear

4 Does it change a process or just a task?

Writing job descriptions faster saves you very little. Which part of the employee lifecycle does it change, from applicant to alumni?

- ○ Whole process
- ○ Several connected steps
- ○ One task

5 Where does a human stay in the loop?

At what point does a person see the candidate or employee, and how does the tool handle resumes stuffed with hidden instructions for AI screeners?

ANSWER

6 Can your own people run with it?

Could your team build on this themselves, or does it come bundled with a consulting engagement?

- ○ Our team can use it on day one
- ○ Needs training
- ○ Needs consultants

Your read

○ Buy ○ Pilot with a 30-day ROI test ○ Pass

WHY

HRinsidr note: if the tool touches hiring decisions, check it against the AI Compliance Playbook before you sign.