

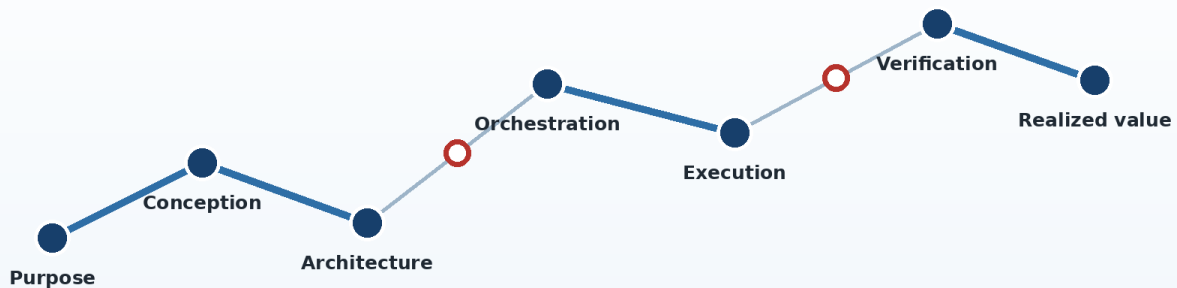
AI AND JOBS

Why AI Overpromises and Underdelivers

Category errors, jagged HAICU, and the VOLTAGE fit required to convert intelligence into realized value

Potential does not become consequence until the circuit is complete.

Illustrative LeadU conversion architecture



Cover figure. Illustrative LeadU conversion architecture. Red nodes represent consequential gaps that can interrupt realization.

“The debate is not only whether AI can do the work. It is whether human-AI configurations can complete the circuit from potential to consequence.”

MIKE R. JAY, DEVELOPMENTALIST

Leadership University Online / LeadU

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What persists? • What changes? • What matters now?

Intelligence is necessary but never sufficient.

Executive Summary

The AI-and-jobs debate is often organized around a false choice: either current employment stability proves that fears are overblown, or accelerating model capability proves that widespread displacement is imminent. Both positions can make the same modeling error. They take a true observation from one part of the system and use it to describe a future relationship that has not yet been established.

Current evidence is more specific. Stanford researchers report no widespread economy-wide displacement, yet the employment path for workers ages 22-25 in highly AI-exposed occupations is now 19 percent below that of less-exposed peers, with no comparable gap for experienced workers. Anthropic likewise finds no systematic rise in unemployment among highly exposed occupations, while reporting suggestive evidence of slower hiring for younger workers and a large gap between theoretical AI capability and observed use. ^[2, 3]

At the same time, productivity is not converting cleanly into organizational value. McKinsey reports that 80 percent of survey respondents experience individual productivity gains, while 37 percent report a positive contribution to organizational earnings. Only 6 percent qualify as AI high performers. Those firms are distinguished less by access to AI than by coherent workflow redesign, leadership behavior, measurement, risk management, human-in-the-loop design, and ownership of the change agenda. ^[1]



McKinsey Global Survey reported in August 2026. Survey responses, not audited causal effects. [1]

This paper proposes that the missing conversion layer is not merely technical. Humans are jagged across knowledge, experience, judgment, timing, developmental complexity, relationships, and resources. AI is also jagged. Putting the two together does not automatically produce a complete capability circuit. In many cases, AI amplifies what the human-AI configuration already represents well while failing to recognize and bridge the very gaps for which the person most needs help.

LeadU working hypothesis

AI overpromises and underdelivers when available intelligence cannot be converted into realized consequence because the concurrent human-AI configuration cannot meet or regulate the VOLTAGE pressures presented at one or more consequential boundaries. External evidence establishes a conversion gap. VOLTAGE and jagged HAICU are LeadU candidate explanations for part of that gap, not externally validated causal findings.

The policy and leadership issue is therefore larger than whether AI can perform isolated tasks. The consequential question is who can assemble a human-AI configuration that carries Purpose through architecture, execution, verification, and Adoption under actual CCR@VUCA conditions. Equal access to a model does not guarantee equal access to a completed circuit.

Governing boundary: Do not collapse the chain

Exposure does not equal use. Use does not equal success. Success does not equal automation. Automation does not equal job elimination. Job counts do not equal labor demand. Individual productivity does not equal organizational value. Intelligence availability does not equal democratized consequence.

How to Read This Paper

This paper separates four kinds of claims. Observed evidence describes what a source measured. Forecasts describe what respondents or commentators expect. LeadU interpretation relates those findings through HIA, HAICU, CCR@VUCA, and VOLTAGE. Working hypotheses identify explanations that require further testing. Neutrality here does not mean giving equal weight to unequal evidence. It means preserving source scope, incentives, uncertainty, and boundaries before drawing a conclusion.

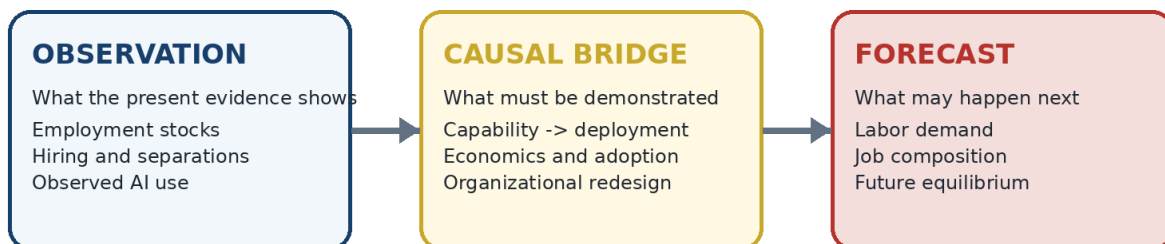
- Observed evidence: payroll records, model-use data, and organizational survey responses.
- Forecast evidence: employer expectations and scenario claims about what may happen next.
- LeadU interpretation: a governed attempt to relate separate components without treating any one source as sufficient.
- Working hypothesis: a candidate explanation that must remain open to correction by evidence and reality.

1. The Debate May Be Modeling the Wrong Problem

“We do not have to experience the cliff before we can Notice that the terrain has changed.”

The most common category error begins with a defensible statement: “AI is not causing widespread job losses.” The error occurs when that observation about now quietly becomes a prediction about next. Present employment data can constrain a forecast, but they cannot substitute for the causal bridge between current conditions and a future labor equilibrium.

The reverse error is equally possible. A forecast may begin with rapid increases in AI capability and assume that technical feasibility will immediately become deployment, organizational redesign, lower labor demand, and mass unemployment. That inference also skips the causal bridge. Adoption costs, regulation, trust, verification, institutional friction, human authority, and business-model change can slow, redirect, or block conversion.



Present evidence can inform a forecast. It cannot replace the missing causal bridge.

Figure 1. Present evidence can inform a forecast. It cannot replace the missing causal bridge. LeadU illustration.

Historical technological shifts remain useful evidence. They do not function as a law guaranteeing that this shift will follow the same sequence. AI is still technology, but its operating domain increasingly includes language, analysis, synthesis, coding, planning, judgment support, coordination, and portions of the learning processes through which people adapt to technological change. The historical analogy therefore has to be revalidated rather than simply repeated.

The sharper claim

This shift cannot be assumed to follow previous shifts. The reassuring evidence may be real. The reassurance projected from it may not be.

2. Employment Is a Stock; Labor Demand Moves Through Flows

A person does not have to be laid off for AI to be reducing labor demand. Employment is a stock shaped by flows into and out of jobs. The stock can remain stable while the flows underneath it change.

Stock-flow model

Future employment = current employment + hiring - separations

Conceptual identity. It does not specify the cause of any change in hiring or separations.

Incumbent workers can remain employed while firms hire fewer graduates, replace fewer departures, build smaller teams, remove developmental work, or demand more output from existing workers. A labor-market effect may therefore appear first as a narrowing entry ramp rather than a wave of layoffs.

The revised Stanford Digital Economy Lab paper illustrates this distinction. Its authors find no evidence of widespread economy-wide displacement. At the same time, employment among workers ages 22-25 in highly AI-exposed occupations is 19 percent below where it would be had it kept pace with less-exposed peers. The gap has widened since 2025, while experienced workers show no comparable pattern. ^[2]

Anthropic reports a compatible but separately measured signal: no systematic unemployment increase in highly exposed professions, but suggestive evidence that hiring of younger workers has slowed in exposed occupations. It also finds that actual AI coverage remains only a fraction of theoretical capability. ^[3]

Why the entry ramp matters

When developmental tasks disappear, the loss is not only a first job. The system may also lose the work through which beginners become experienced, organizations renew their talent, and tacit judgment is learned. A stable stock can conceal a weakening developmental pipeline.

3. AI Is Entering the Adaptation Loop

Earlier technologies changed tasks, industries, and economic structures. Humans adapted through education, apprenticeship, experimentation, coordination, and the creation of new roles. AI now operates on portions of those same cognitive and organizational processes. It can help people learn, plan, write, code, analyze, and coordinate, but it can also compress or remove the work through which those abilities were previously developed.

This does not mean human adaptation disappears. It means the adaptation mechanism itself is changing. A worker may need to learn a new domain while AI is simultaneously changing that domain, the learning materials, the employer's workflow, the number of available entry tasks, and the standard for acceptable output. Under CCR@VUCA, the requirement moves while the person is trying to meet it.

That creates two concurrent streams. AI can narrow performance differences within a bounded task by giving more people access to high-quality output. At the same time, it can widen differences in the ability to recognize what is missing, orchestrate multiple domains, verify consequences, capture economic value, and retain decision authority. Local capability compression can coexist with systemic conversion inequality.

Category boundary

Democratizing access to intelligence does not automatically democratize adaptability, agency, ownership, judgment, position, or economic benefit.

4. From Capability to Consequence

Neither current AI capability nor current employment is sufficient to forecast the future labor equilibrium. The consequential object is the conversion relationship among capability, economics, deployment, organizational design, competitive pressure, regulation, human adaptation, and verification.

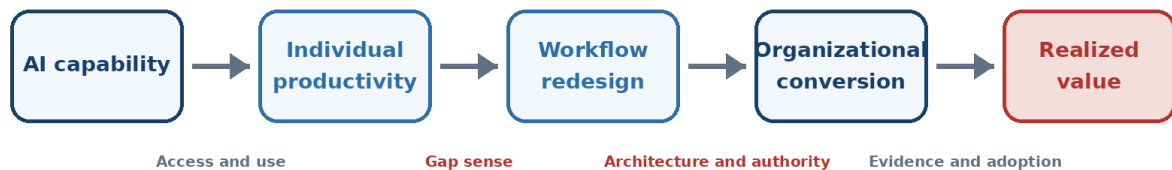
Illustrative labor-consequence model

AI capability x economics x adoption x organizational architecture x competitive pressure x regulation x human adaptation -> labor consequence

Illustrative causal map, not a validated empirical equation.

The conversion problem: local capability is only the first node

The organization must carry intelligence across every consequential boundary.



Capability does not equal conversion. Individual productivity does not equal enterprise performance.

Figure 2. Local AI capability is only the first node. The organization must carry intelligence across every consequential boundary. LeadU illustration.

McKinsey's August 2026 survey gives the conversion gap a useful empirical surface. Eighty percent of respondents say AI has improved their individual productivity, but only 37 percent say it has contributed positively to organizational earnings. Just 6 percent qualify as high performers. Those high performers are 3.3 times more likely to intend fundamental business transformation, and nearly three-quarters report redesigning workflows around AI, compared with one-quarter of other respondents. ^[1]

McKinsey's interpretation is organizational: giving an employee an AI tool can make an existing task faster, while redesigning a workflow can change the economics of the process. High performers combine redesign with leadership role modeling, human-in-the-loop design, impact measurement, and risk management. One in five respondents also reports that AI operating costs constrain use. ^[1]

Those findings do not independently validate LeadU's VOLTAGE explanation. They do establish that access and local productivity are not sufficient. Something must carry the gain across the organization. That "something" includes workflow, authority, economics, evidence, readiness, relationships, and the ability to Notice missing architecture.

5. Organizations Were Built to Cross Jaggedness

Organizations exist, in part, because individual humans are jagged. No single person reliably carries all the knowledge, experience, judgment, relationships, resources, timing, and developmental complexity required to produce consequential outcomes alone. Accounting covers what engineering does not know. Engineering builds what sales cannot. Operations coordinates what strategy imagines. Governance protects what speed can overlook.

The organization's deeper business is not any one specialized task. It is the conversion of distributed potential into coordinated realized value. AI can now perform substantial work inside particular nodes, especially in technical fields. But performing a node is not the same as recognizing the missing nodes, sequencing them, managing their interdependence, preserving authority, and carrying the result into verified use.

The organizational boundary

AI can code. But code is not the organization's business. The organization's business is conversion.

Coding is an unusually favorable substrate for AI. It offers formal syntax, machine-readable state, testable outputs, repeatable environments, and comparatively explicit failure signals. Much of organizational life is less tractable. Purpose, stakeholder alignment, resource allocation, ambiguous requirements, tacit knowledge, cross-domain handoffs, Adoption, and accountability are not fully specified execution environments.

Author's field note

AI has already helped me finish work that the grind of detail had held back. I would not willingly give up that leverage. Yet the same work is repeatedly held at barriers where AI can perform a technical task but cannot reliably recognize, assemble, and verify the missing architecture without requiring me to learn enough of the unfamiliar domain to orchestrate it. Unrealized potential remains upstream because the circuit is incomplete.

This produces a paradox that current AI marketing rarely admits: the user may need to know enough about the expertise they lack to successfully use AI to compensate for the expertise they lack. Expertise has not disappeared. It has moved upward into gap recognition, orchestration, evaluation, and consequence management.

6. Jagged HAICU and the VOLTAGE Boundary

HAICU means Human-AI Concurrent Understanding. It is not the simple addition of a human and a model. It is the evolving relational configuration through which the person and AI Notice, interpret, decide, act, verify, correct, and learn together while human authority over Purpose and consequential meaning remains protected.

Both sides of that configuration are jagged. A person may have high capability in Purpose, conception, synthesis, relationships, or developmental architecture and much less experience in software, finance, law, implementation, or distribution. A model may be strong in coding, recall, translation, or first-draft synthesis and weak in longitudinal continuity, local context, hidden dependencies, ambiguous consequence, verification, or cross-domain orchestration.

VOLTAGE @LeadU names the patterned developmental and systemic pressure created by differences across Vertical, Oblique, Lateral, Time, and AGE/Maturation complexities. It does not perform work. It conditions the potential for flow by shaping whether attention, energy, motivation, and coordinated behavior can move coherently toward RightACTION. ^[9]

- Vertical: the hierarchical complexity required by the work, especially across MHC L9-L16.
- Oblique: the integrative pathways across systems, often hidden as constraints or enablers.
- Lateral: the breadth of Knowledge, Skills, and Experience available to the situation.
- Time: sequencing, pacing, timing, and time-span alignment.
- AGE/Maturation: developmental readiness and experiential conditioning.

Canonical correction

Strictly in LeadU canon, neither a person nor an AI "has VOLTAGE" as though it were stored energy.

VOLTAGE is the pressure field. This paper uses VOLTAGE fit as public shorthand for whether the concurrent human-AI configuration can meet and regulate that field well enough for flow to continue.

Jagged HAICU: two strong profiles do not automatically complete the circuit

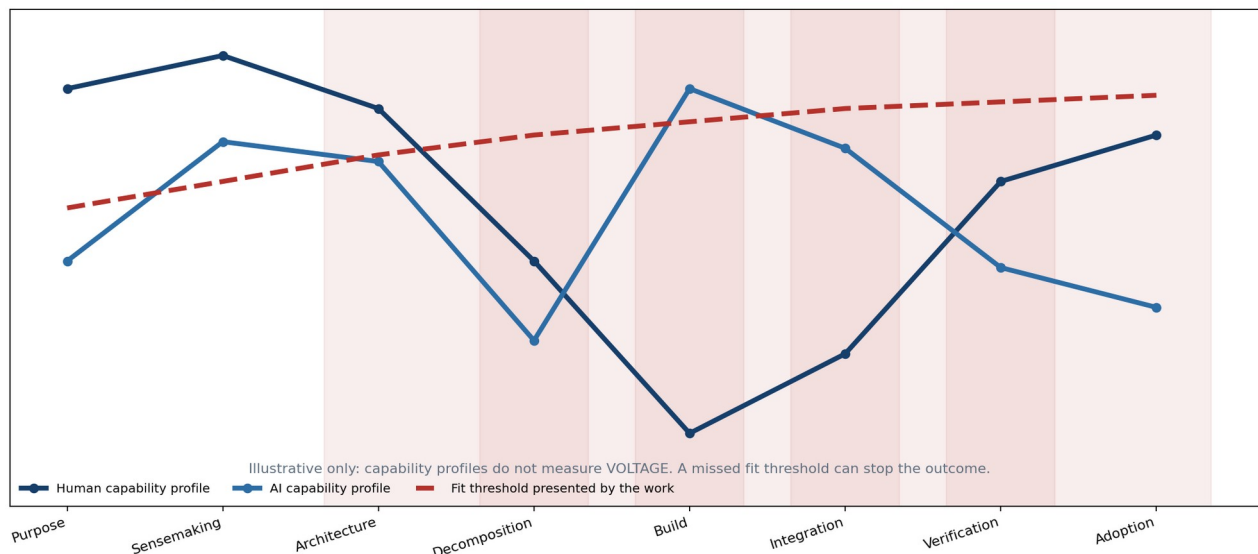


Figure 3. Illustrative jagged HAICU profile. The lines are conceptual, not measured. A single unbridged gap at a consequential node can interrupt the outcome.

The important unit is therefore not “human capability plus AI capability.” It is whether the concurrent system can maintain outcome continuity across the next consequential boundary. A powerful model and a capable person can still form an insufficient circuit if their gaps overlap at architecture, decomposition, integration, verification, or Adoption.

LeadU candidate explanation

The productivity gap may partly be a VOLTAGE-fit gap: performance stalls not because intelligence is absent, but because the human-AI configuration cannot regulate the changing pressure field across the full path from Purpose to realized consequence.

7. Amplification Is Not Complementation

Current AI often amplifies capability more reliably than it complements jaggedness. A strong writer receives more writing leverage. A skilled analyst can perform more analysis. A software developer can use coding agents to build, test, and iterate faster. These are real gains. They are not yet the same as an AI that can recognize where the person lacks enough representation to formulate the missing work.

Technical practitioners frequently possess a “gap sense” that others do not. They can Notice that a project requires an API, repository, database, authentication layer, deployment pipeline, test harness, state model, or integration contract. Once named, AI may help build the missing structure. The nontechnical user may not know that the structure exists, much less how to specify or verify it.

Anthropic’s January 2026 Economic Index supports part of this asymmetry. Claude use remained concentrated in coding and technical tasks, and model success declined as the human time and complexity of a task increased. The report also showed that nominal task coverage can overstate effective coverage when bottleneck tasks remain outside reliable AI performance. ^[4]

The democratization test

The user should not need the missing expertise in order to obtain the missing expertise. AI becomes broadly democratizing when it can increasingly recognize missing dependencies, explain them in fitted language, bridge what it can safely bridge, and identify where different human expertise or authority is still necessary.

That requirement must be governed. A gap-completing AI should not silently take authority over Purpose, meaning, risk acceptance, or consequential Adoption. The goal is not autonomous substitution for the person. It is complementary intelligence that strengthens human agency while making the missing architecture visible.

8. The Emerging Inequality Is a Conversion Inequality

The emerging divide may not be between people who have AI and people who do not. It may increasingly be between human-AI configurations that can complete capability circuits and those that cannot. Equal access to a frontier model can coexist with unequal gap sense, domain knowledge, time, money, organizational support, authority, confidence, infrastructure, and ability to absorb failure.

PwC's 2026 AI Jobs Barometer reports widening divergence among firms. Companies in the most AI-exposed sectors showed higher productivity growth than less-exposed companies, but the top 20 percent of highly exposed firms produced a much larger "superstar" effect. The report also found a 62 percent average wage premium for AI skills. These are associations reported by an industry-linked source, not proof that AI alone caused the gains, but they are consistent with a conversion advantage accruing unevenly. ^[7]

The ILO's global exposure index shows a different inequality surface. One in four jobs has some potential GenAI exposure, but only 3.3 percent of global employment falls in the highest exposure category. Exposure is substantially higher in high-income economies than in low-income economies, and women are more represented in the highest-exposure group. The ILO's central conclusion is transformation rather than wholesale replacement, but transformation costs and benefits will not be evenly distributed. ^[6]

The World Economic Forum reports that 63 percent of surveyed employers identify skill gaps as a major barrier to business transformation. In its 100-worker illustration, 59 would need training by 2030 and 11 would be unlikely to receive it. Forty percent of employers anticipate workforce reductions where AI can automate tasks. These are employer expectations, but they show that the conversion problem is already being framed as a capability and organizational divide. ^[5]

Do not confuse local compression with systemic equality

AI can compress performance differences within a bounded task while widening differences in who can integrate, verify, own, govern, and economically capture the result.

9. What Current Evidence Does and Does Not Establish

The sources below are not interchangeable. They observe different parts of the causal graph, use different methods, and carry different incentives. The table preserves their evidentiary contribution without allowing any one component to govern the whole interpretation.

Source	Evidence type	What it supports	What it does not establish
Stanford Digital Economy Lab, 2026	Administrative payroll evidence	No widespread economy-wide displacement; the employment path for workers ages 22-25 in highly exposed occupations is 19% below less-exposed peers; experienced workers show no comparable gap.	Does not establish that AI alone caused the full gap or that the future labor equilibrium is known. ^[2]
Anthropic, March 2026	Observed exposure framework and early labor evidence	Actual AI coverage remains far below theoretical capability; no systematic unemployment increase in highly exposed occupations; suggestive evidence of slower hiring for younger workers.	Provider-specific usage and early indicators do not establish economy-wide causal effects. ^[3]
McKinsey, August 2026	Global organizational survey	Eighty percent report individual productivity gains, thirty-seven percent report positive earnings contribution, and six percent qualify as high performers. High performers redesign workflows and act coherently.	Survey evidence from an advisory firm does not prove that VOLTAGE fit causes the conversion gap. ^[1]
Anthropic Economic Index, January 2026	Observed model-use patterns	Use remains concentrated in coding and other technical work. Success falls as task duration and complexity rise. Effective coverage is lower than task coverage when bottlenecks remain.	Claude usage is not representative of all AI, workers, or organizations. ^[4]
World Economic Forum, 2025	Employer forecast	Employers forecast 22% job churn by 2030, with 170 million roles created and 92 million displaced. Sixty-three percent identify skill gaps as a major transformation barrier.	This is an employer expectation survey, not an observed future fact. ^[5]
ILO and NASK, 2025	Global occupational exposure index	One in four jobs has some GenAI exposure; 3.3% fall in the highest exposure category; exposure is higher in high-income economies and for women. Transformation is more likely than full replacement.	Exposure does not equal use, automation, displacement, or harm. ^[6]
PwC, 2026	Industry-linked job and productivity analysis	AI-exposed companies show higher productivity growth, a 62% AI-skill wage premium, and a strong superstar effect among the highest-performing firms.	Associations do not prove AI causation or broad distribution of gains. ^[7]
Emad Mostaque interview, 2026	Bounded forecast stress case	Clarifies a plausible mechanism from capability to cost pressure, organizational redesign, and labor demand.	The two-year timetable is a forecast, not an established empirical finding. ^[8]

10. A Bounded Forecast Stress Test

In an August 2026 interview with Peter McCormack, Emad Mostaque argued that the “economic life expectancy” of remote cognitive jobs could end within roughly two years as AI becomes able to replicate digital work at a fraction of human cost. His mechanism is competitive selection: organizations with fewer humans may become difficult for labor-intensive competitors to match. ^[8]

The timetable is not established by the cited evidence. Task exposure does not equal reliable end-to-end automation, and technical capability does not automatically become deployed organizational capability. The value of the argument is as a stress test. It asks whether current models of labor demand adequately represent

the possibility that capability, cost, and competitive imitation could change organizational design faster than headline employment statistics reveal.

The reassuring camp and the catastrophic camp can therefore commit symmetrical errors. One extrapolates current labor-market stability while underweighting changing capability and competition. The other extrapolates capability while underweighting conversion friction, governance, trust, regulation, cost, and the jaggedness of real organizations.

Full boundary chain

Capability does not equal deployment. Deployment does not equal task automation. Task automation does not equal job elimination. Job elimination does not equal the full labor-market equilibrium. Present nonmanifestation does not prove the future absence of consequence.

11. What Must Change

Closing the gap requires more than larger models and more licenses. It requires design and governance that make conversion visible, attributable, verifiable, and fitted to actual people and situations.

1	Design AI for gap recognition, not only task completion. Models should identify likely missing dependencies, ask whether critical information or expertise is present, explain uncertainty, and show the path from a requested output to the surrounding architecture required for use.
2	Make complementation a measured outcome. Evaluation should ask whether AI bridges the user's jaggedness, not merely whether it improves a task score. Useful measures include missing-node detection, cross-domain continuity, handoff quality, verification success, and retained human authorship.
3	Do not force every user to become a technical orchestrator. AI literacy matters, but broad adoption will remain unequal if people must acquire substantial software, data, workflow, and integration expertise before AI can compensate for those same gaps.
4	Redesign work without removing the developmental ladder. Organizations should track which entry tasks, apprenticeships, and judgment-building experiences are being compressed. Productivity gains that remove the path to experienced capability can create a delayed talent and governance failure.
5	Measure stocks, flows, and conversion. Monitor hiring, separations, replacement rates, entry-level openings, team size, task recomposition, workflow completion, Adoption, and value realization. Headline unemployment and local productivity are insufficient.
6	Preserve human authority over Purpose and consequence. AI may surface options, relationships, risks, and missing architecture. It must not silently close inquiry into meaning, Purpose, acceptable consequence, or consequential Adoption.
7	Build public and organizational conversion infrastructure. Policy should support more than access to tools. People and smaller organizations need trusted technical translation, implementation support, verification, legal guidance, financing, and developmental help across the boundaries where potential currently stalls.

8 Test the VOLTAGE-fit hypothesis.

Research should examine whether recurring failures cluster around Vertical, Oblique, Lateral, Time, and AGE/Maturation mismatches and whether improved HAICU design measurably increases outcome continuity.

12. Conclusion: Can AI Complete the Circuit?

AI has not failed because it is unimpressive. It is impressive in ways that make the remaining boundary easier to miss. We see fluent outputs, fast code, rapid synthesis, and local productivity. We then assume that intelligence has reached the organization, the labor market, and the person's life as realized value.

Often it has not. The gain may stop at a missing dependency, an unseen technical boundary, a weak handoff, a timing mismatch, an absent verifier, a lack of authority, or a developmental gap. Current models often mirror and amplify the jagged configuration around them rather than complementing what is missing.

This is why AI can overpromise and underdeliver at the same time. The promise is expressed at the level of capability. Delivery is judged at the level of consequence. Between them lies the business of the organization, the adaptation of the person, the economics of deployment, the governance of authority, and the VOLTAGE field through which MITEAM must flow.

The governing conclusion

The larger promise of AI is not intelligence availability. It is complementary human-AI capability that can carry Purpose through jagged boundaries into verified, fitted, and human-authorized consequence.

The lights do not come on because the generating plant is impressive. They come on when the circuit is complete. The same is true of AI productivity, AI jobs, and the possibility of broadly shared benefit. The next work is not merely to make AI more capable. It is to build Humaning architectures in which capability can become RightACTION in relation to reality.

LeadU Terms Used in This Paper

CCR@VUCA	Culture, Conditions, and Requirements operating within volatility, uncertainty, complexity, and ambiguity. It names the moving field in which awareness, readiness, and RightACTION are tested.
HAICU	Human-AI Concurrent Understanding. A longitudinal human-AI process and trust architecture for strengthening agency, preserving human authorship, and fitting intelligence to reality.
VOLTAGE	Vertical, Oblique, Lateral, Time, and AGE/Maturation complexities. VOLTAGE names patterned developmental and systemic pressure. It does not perform work; it conditions whether flow can move coherently toward RightACTION. ^[9]
VOLTAGE fit	Working public-language shorthand used in this paper for whether the human-AI configuration can meet and regulate the pressures presented across the five VOLTAGE dimensions. It is not a replacement definition for VOLTAGE.

Gap sense	The ability to Notice a missing dependency, boundary, capability, specialist, or architecture before the absent element has been explicitly represented.
HUMANING	The ongoing practice of living, relating, developing, and acting as a human under actual conditions rather than reducing the person to productivity, task output, or economic utility.
RightACTION	Action fitted to the person, situation, consequences, timing, readiness, and purpose. Speed or output alone does not establish RightACTION.

References and Source Notes

External sources are used as evidence, comparison, and stress tests. They do not determine LeadU canon or validate the VOLTAGE/HAICU hypothesis. Dates and findings are current through September 1, 2026.

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- [6] **International Labour Organization and NASK.** Generative AI and Jobs: A Refined Global Index of Occupational Exposure. May 20, 2025. [Source](#)
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- [10] **Mike R. Jay, Developmentalist.** Building an Evolving Humaning Intelligence Architecture. Working Research Draft v081726-R5. Internal HIA/AAS working research and architecture source.

About LeadU

Leadership University Online develops Humaning Intelligence Architecture, HAICU, PA@LeadU, and related developmental systems for helping people and organizations work with intelligence without surrendering human authorship, Purpose, or consequential authority. HIA exists to govern human-AI concurrency so intelligence strengthens human agency and helps people carry RightACTION On Purpose in relation to reality.

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