

AI, Jobs, and Disruption: The Reemployment Frontier in Loss Mitigation

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Speaker

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Outline

- AI & Labor Market Disruption
- Impact on Finances & Delinquencies
- Reemployment Interventions: 1:1 Counseling & Tools
- The Outcomes
- The Frontier of Reemployment in Loss Mitigation

AI & Labor Market Disruption



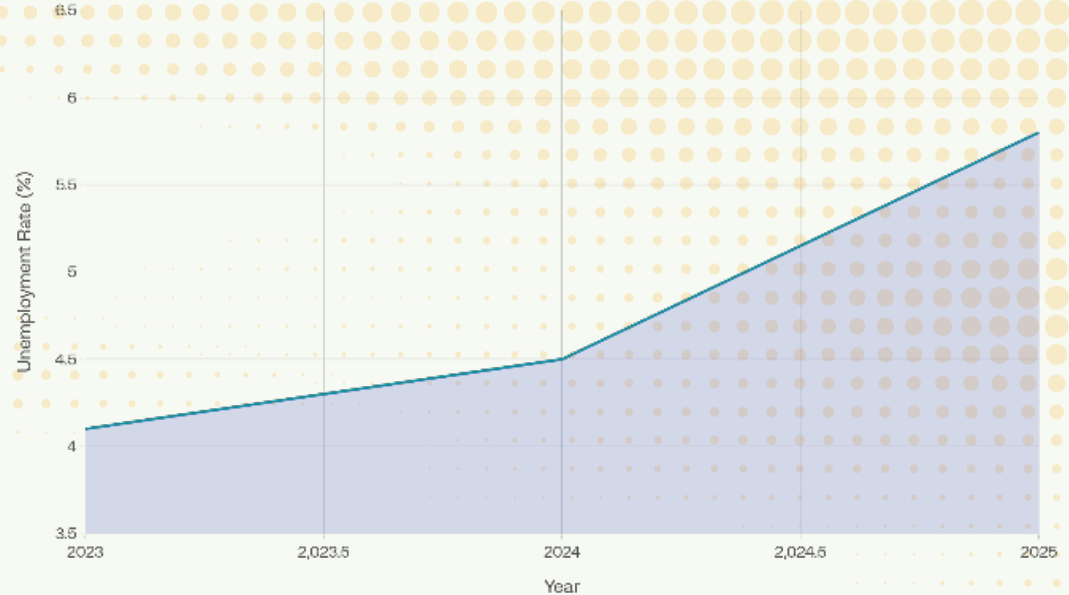
The AI Labor Market Crisis

- 55,000 US jobs lost to AI in 2025
- 60% of companies cutting for AI adoption
- Recent college grad unemployment: 5.8% (highest in 4+ years)
- 85-92 million jobs at risk globally by 2030

Rising U.S. College Graduate Unemployment Rate (2023-2025)

Trend reflects shifting post-pandemic labor market conditions

Powered by  perplexity



Young Workers Hit Hardest

- 13% employment drop for ages 22-25 since 2022
- High AI-exposure occupations most affected
- Reduced direct workforce entry, not layoffs
- Generational employment gap emerging



The Expectation Gap

- 39% made low-to-moderate headcount cuts
- 21% made large reductions anticipating AI
- Immediate job losses without realized gains

Investopedia

NEWS INVESTING SIMULATOR BANKING PERSONAL FINANCE ECONOMY REVIEWS

Top Stories Stocks End Little Changed After Jobs Report • Job Market Surprisingly Bounced Back in January • It's So Cold Out You Can See It

Amazon, UPS and Other Major Companies Are Making Big Job Cuts. Is AI To Blame?

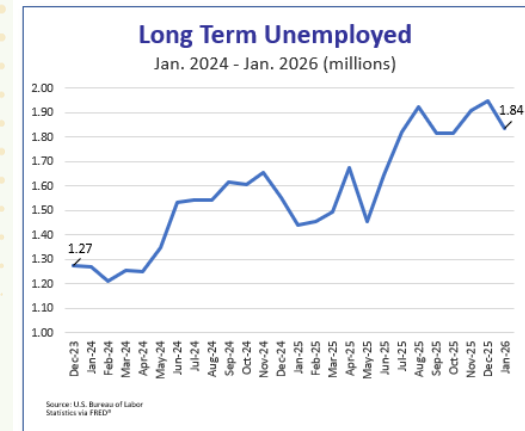
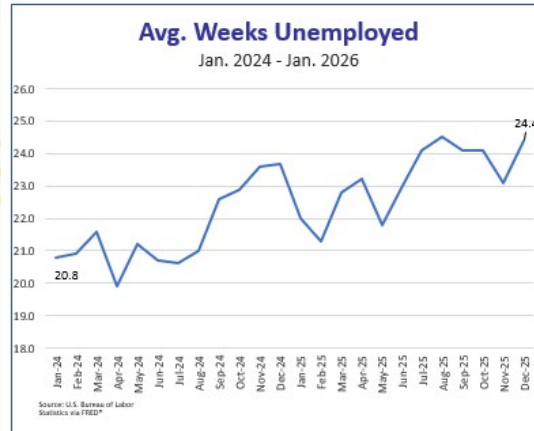
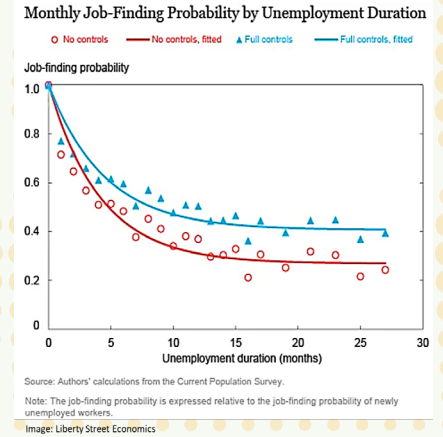
By PETER GRATTON Published February 04, 2026 05:32 PM EST



Amazon last week announced plans to eliminate 16,000 roles.
Credit: Bess Adler / Bloomberg / Getty Images

Labor Market Deterioration – Past 2 Years

- Unemployment Rate: 3.7% to 4.3%
- Beyond typical cyclical patterns; structural shifts
- Long Term Unempl.: up 600K to 1.8 M
- Avg Weeks Unemployed: 20.8 to 24.4 Wks
- Lower Chances of Reemployment



State Unempl. Programs – Sending the Wrong Message?

*“[H]ow to accomplish the job search requirements **in as little time as possible** so that you can get on with actually finding a job.”*



Job Search Requirements - The Unemployment Guy'd

How to satisfy the Unemployment office job search requirements in less than three minutes!

Impact on Finances & Delinquencies

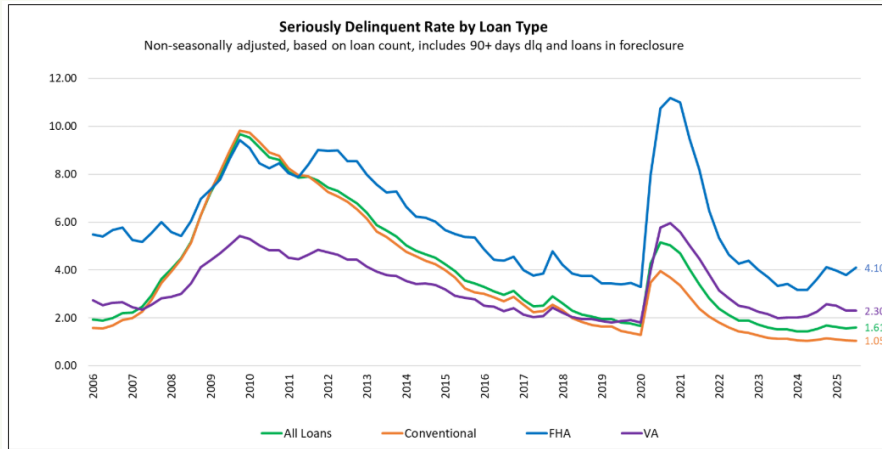
Savings Down = Less Margin Before Default

- Personal Savings Rate 2 Year Decline = 5.6% to 3.5%
- UI Benefits = 50% of former wage
- Benefit Exhaustion Rate = 40%



Mortgage Stress Accelerating

- National delinquency: 3.99%, up 7 bps YoY
- 90+ day delinquencies: up 18.6%
- FHA serious delinquency: +50 bps YoY
- Metro areas with rising foreclosures: 8% to 39%



Key findings of MBA's Third Quarter of 2025 National Delinquency Survey:

Reemployment Interventions

1:1 Counseling & Tools

So, What Actually Works? *The Research*





Skill
Gap

A Personal Trainer for Job Search



**1:1 Weekly
Job Coaching**
(4 Months)



Web Workshops

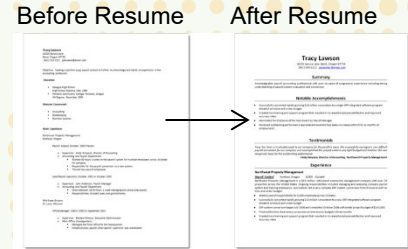


Online Training



Coaching – Top Challenges

1. Accomplishments Resume



2. Networking for Hidden Jobs



3. Interview Effectiveness & Confidence



Yolanda's Story



The Outcomes

Engagement Rates – Program Uptake

Cold Call Goal = 12%

Wells List = 20%

Wells Warm Handoffs = 81%

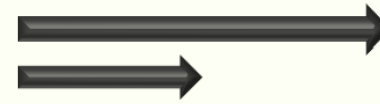


Wish I had gotten this information and support earlier in my search.

Homeowner Reemployment Outcomes

Skill Gain
D+ → B+
32%

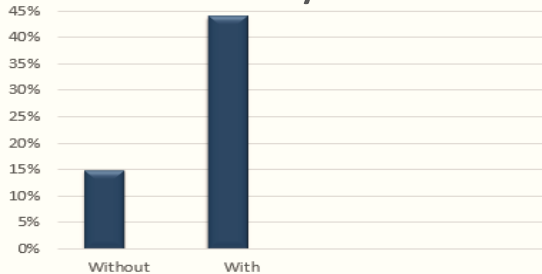
Time to Job



4 Mos Faster

Reemployment Rate

Nearly 3x



Reperforming Loans = **60-70%**



The Frontier of Reemployment Loss Mitigation

Triage Approach: AI-Powered Loss Mitigation

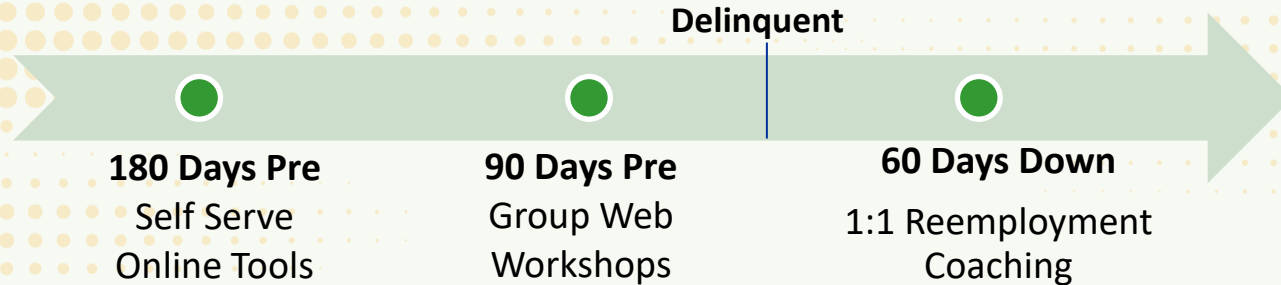
- Predictive default modeling
- 30%+ reduction in write-offs possible
- Real-time risk scoring
- Optimal intervention recommendations



Triage Approach: Timeline

AI flag mortgage stress for delinquency risk

- Stage 1: Engage with email outreach; access to online tools
- Stage 2: Access to online webinars
- Stage 3: Forbearance access to 1:1 coaching



Thank You!

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