

US Rates Strategy

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How are workers using AI?

AI promises to enhance worker productivity. But how are workers using it? We examine surveys and ChatGPT queries to gain insights on adoption and task usage. Adoption appears highest among highly-paid professionals. The technology is largely used to gather and process information as an aide to decision making.

- **ChatGPT recorded an average of 2.6bn messages per day in June 2025, up nearly 6-fold from a year-earlier.** Non-work-related conversations (1.9bn/day) have overtaken work related ones (716m).
- **Surveys suggest that around 40-45% of workers use AI at work.** Usage is highest among highly paid professionals. **Adoption is rising and the amount of time spent working with the technology is increasing.** On average, workers report using AI just over 2hr/week.
- Most (80%) ChatGPT use at work falls into one of three broad categories - **practical guidance, seeking information and writing.** Writing is the most common use and accounts for around 40% of the work tasks using ChatGPT.
- **About 2/3 of ChatGPT writing at work involves re-working existing text – mostly editing.** The technology is also frequently used to translate and summarize text.
- **Using ChatGPT to complete tasks accounts for 56% of work use.** However, we suspect a significant portion of this reflects editing, translating and summarizing existing text. **Gathering and interpreting data to make decisions represents 35% of work use.**¹ Using ChatGPT in this way is similar to an enhanced (prompted) web search.
- Workers use AI to obtain/analyze data and then make decisions. Given the demographic data on adoption, **this suggests that the technology may be more of a complement to already highly productive labor than a substitute.**

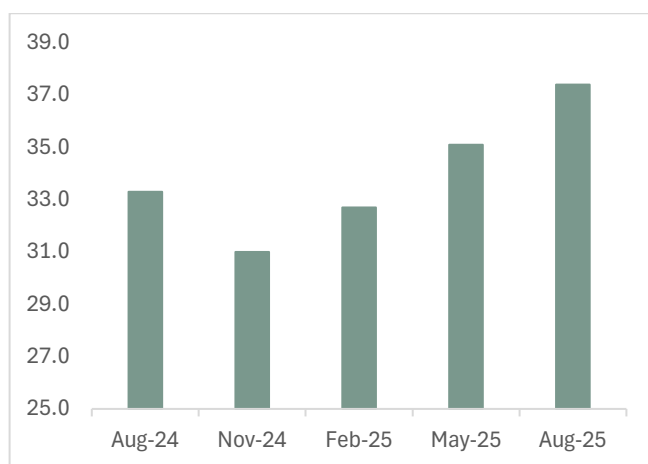
Technology adoption

There are two ways to measure the use of AI at work. One is to survey households and ask them directly about their use of the technology. Another approach is to sort through millions of conversation prompts and then categorize the requests by whether they are work or non-work related. Both approaches provide estimates of usage. But to gain a sense for the productivity savings, these results need to be mapped to occupations and specifically, work tasks.

¹ The balance is “expression”. Apparently, there is some room for self-expression in work tasks.

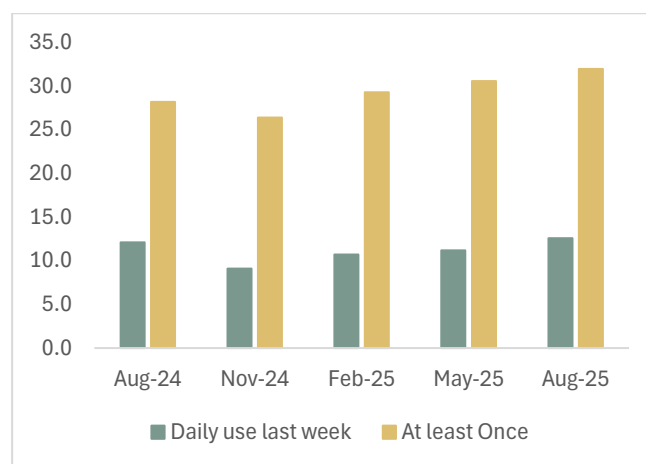
The Federal Reserve Bank of St. Louis has conducted a quarterly survey of AI users since August 2024.² **The percentage of respondents (37.4%) who report using AI at work has increased in the past year** (Figure 1). But while more workers are using AI, only 13% or so report using it daily (Figure 2). Hartley et al, also survey workers and find somewhat higher reported work use – 45.9%.³ Roughly 1/3 of their respondents report using it daily (that is, 5d/week). But total weekly use is generally less than 15h. Daily and weekly use rates are lower in the Federal Reserve Bank of St. Louis survey. Time spent using AI has increased from 4.1% of hours worked to 5.7%. Assuming a 40h workweek, this suggests that **in aggregate and across occupations, workers use AI about 2.2hrs each week – up 40m from August 2024.**

Figure 1: AI use at work (%)



Source: Blick et al., SMBC Nikko

Figure 2: Frequency of use (%)



Source: Blick et al, SMBC Nikko

AI use at work is skewed toward older, more educated and higher paid workers.⁴ Among work users, 60% have graduate degrees compared to 20% with high school diplomas. Similarly, nearly 50% of workers have incomes exceeding \$200,000/y.

The industries with the heaviest AI use are business management and information services. Between 60 and 70% of workers in these professions report using AI at work. By contrast, AI adoption in health care (23%) and retail (27%) is lower. Occupations with heavier AI use include legal (59%), management (61%) and, unsurprisingly, computer-related work (72%). Use among legal professionals has increased dramatically in the past year (Figure 3). Among sales and business/finance jobs, the percent of workers using AI was 33% and 53%, respectively.

We think there are two caveats with these data. First, not all employers are comfortable with the technology, and some impose limits or bans on its use at work often in response to concerns about privacy and proprietary data. As a result, it is not clear how much surveyed use might rise if these potential users were able to access the technology on a narrower platform. Second, there is also some worker resistance to the technology – enough that some employers are offering ‘use bonuses’.⁵ Workers may be reluctant

² See, “The State of Generative AI Adoption in 2025”, A. Bick, A. Blandin, and D. Deming, Federal Reserve Bank of St. Louis, November 13, 2025.

³ See, “The Labor Market Effects of Generative Artificial Intelligence”, J. Hartley, F. Jolevski, V. Melo, and B. Moore, Stanford University, WorldBank, Clemson University, and Stanford, respectively, October 2025

⁴ See, Hartley et al.

⁵ See, “Bosses Try Bonus Pools, Spot Cash Awards to Get Workers Using AI”, J. Constantz, Bloomberg News,

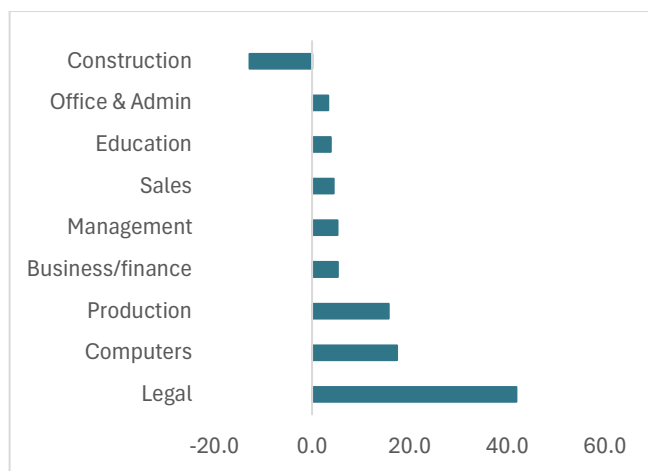
to use a technology that could replace them or may want to keep the strategies they employ a secret to preserve their jobs.

How is AI used?

The most used AI tools are ChatGPT and Gemini.⁶ But how do workers use them at work? Chatterji et al. analyze a random sample of anonymized ChatGPT conversations between May 2024 and June 2025.⁷ Their sample comes from the 2.6bn messages per day recorded on ChatGPT in June 2025. **This is a nearly 6-fold increase from a year earlier.** They sort the conversations into seven different broad categories ranging from writing and seeking information to self-expression and technical help. The topics are sorted using LLMs (large language models) and cross checked with human “annotators”. **Based on these topics, the authors estimate that most (73%) of the activity on ChatGPT is non-work related.** Non-work-related conversations (1.9bn/day) have overtaken work related ones (716m).

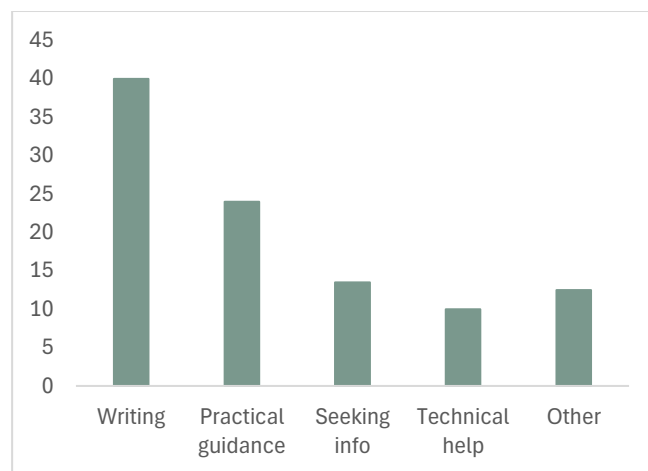
Among the 1.1m sampled work-related conversations, **three broad categories account for nearly 80% of the volume: practical guidance, seeking information and writing.** Practical guidance includes how-to-advice and tutoring. Seeking information is like web searching while writing includes editing, translation, and summarization. In Figure 4, we plot four of the seven categories while combining the three that are somewhat less related to work (multimedia, self-expression, and unclassified) into another pool. Writing is the most common broad category for work. Curiously, within authoring new material – communications or personal writing – accounts for less than 1/3 of ChatGPT use. **Instead, when Chat GPT is used for work writing it is mostly to “edit or critique” provided text (~38%).** Translation and summarizing account for another 30% of the writing-related conversations.

Figure 3: Occupational use change (%)



Note: Change in reported worker adoption between August 2024 and August 2025. Source: Blick et al, SMBC Nikko

Figure 4: ChatGPT conversation categories (%)



Note: At work. Other includes multimedia and self-expression. Source: Chatterji et al, SMBC Nikko

Chatterji map their ChatGPT conversations to the tasks listed on O*Net, the Department of Labor’s Occupational Information Network. O*Net surveys occupations by task based on the tasks required mix of skills, knowledge and other required abilities. The tasks required for each occupation reflect a

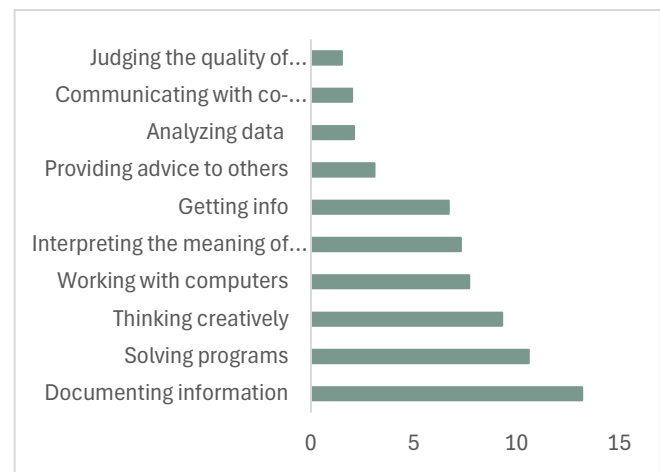
⁶ Our analysis reflects the results of a ChatGPT study. Task use may be different on other AI platforms.

⁷ See, “How People Use ChatGPT”, A. Chatterji, T. Cunningham, D. Deming, Z. Hitzig, C. Ong, C. Shan, and K. Wadman, OpenAI, Duke University, and Harvard University, September 15, 2025.

combination of general work activity (GWAs) such as gathering information or making decisions or managing others. Ten general work activities account for nearly 60% of work activities on ChatGPT with two – **documenting information and solving problems** – accounting for roughly a quarter of all ChatGPT work conversations (Figure 5).

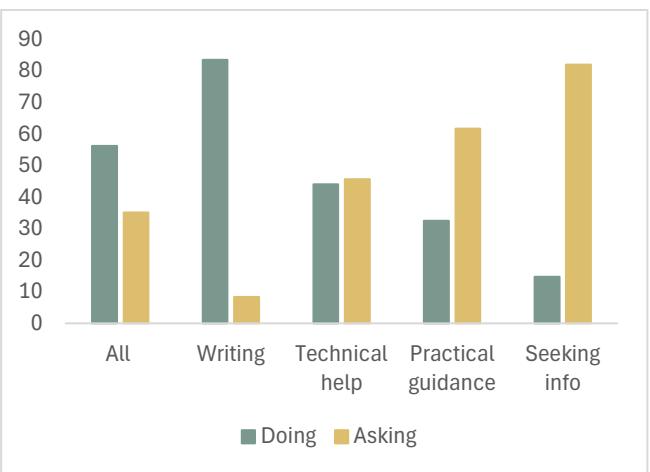
The authors also attempt to survey the ChatGPT user’s intent – that is, what is it that they would like the technology to do. “Doing” includes conversations where the technology performs a series of specific tasks – such as proofreading a document or writing the software to solve an engineering problem. The output itself is the “objective” of the task. “Asking” tasks return specific information – such as the percentage of New York City workers employed in healthcare.⁸ Asking aids decision-making but may not be a direct output or task. We think of “asking” as an enhanced – user prompted – web search. Not surprisingly, “doing” makes up the bulk of writing conversations but “asking” accounts for most of the seeking information and practical guidance conversations. **Across all work conversations in the sample, “doing” represents 56% of ChatGPT use; “asking” is 35%** (Figure 6).⁹ That said, as the writing data suggest, much of this “doing” involves re-processing existing text.

Figure 5: General work activity tasks (%)



Note: Categories as a share of work conversations. Source: Chatterji et al, SMBC Nikko

Figure 6: “Doing” or “Asking” (%)



Note: As a share of work conversation. Source: Chatterji et al, SMBC Nikko

Ignoring intent, it appears that workers are using ChatGPT for two types of tasks – getting/interpreting data and then using these results to make decisions. Our sense is that as the technology is currently used, it seems to be more of a complement to highly skilled labor than a substitute.

⁸ We ignore a third classification “expressing”. There is typically less room for expression in work output.

⁹ And expression is the remainder.

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