

APPENDIX

ADDITIONAL APPENDIX MATERIAL
SUBMITTED TO THE
JOINT COMMITTEE
SENATE HIGHER EDUCATION and SENATE LABOR
for the
June 8, 2026 Meeting

Submitted by

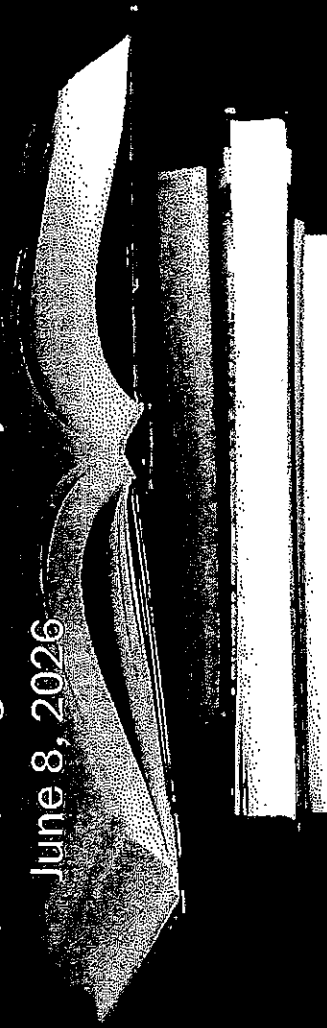
Eric Richard

Charles Wowknech, "NJ Union Leader: AI and app-based work are racing to destroy the American middle class," May 31, 2026, NJ.com © 2026, Advance Local Media, LLC.

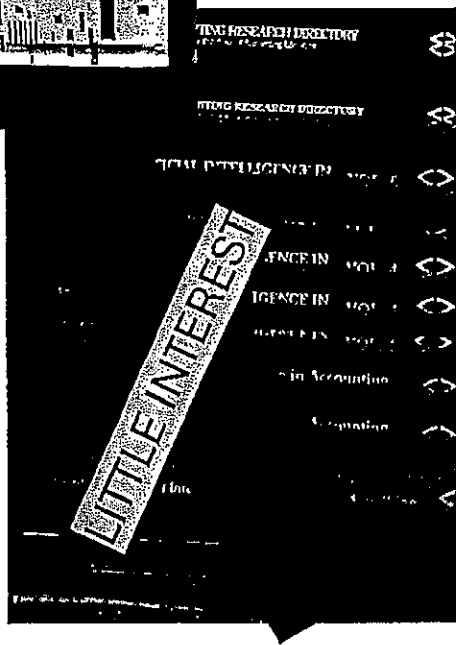
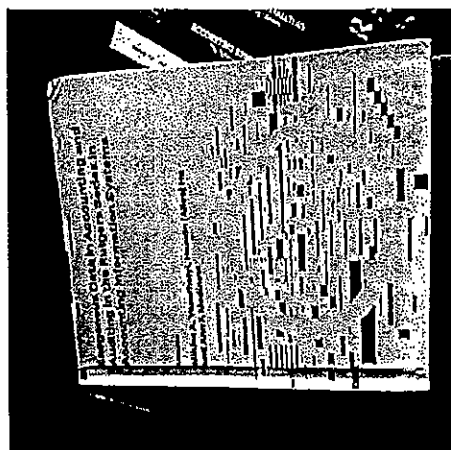
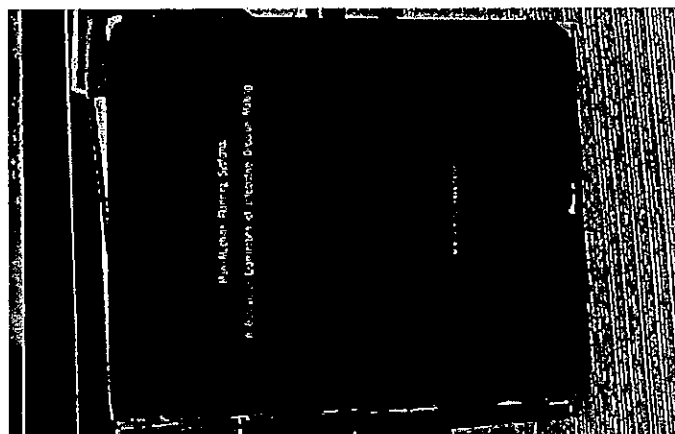
The economic impact of AI on
education and employment

Miklos A. Vasarhelyi --
CarLab, RBS, Rutgers University

June 8, 2026



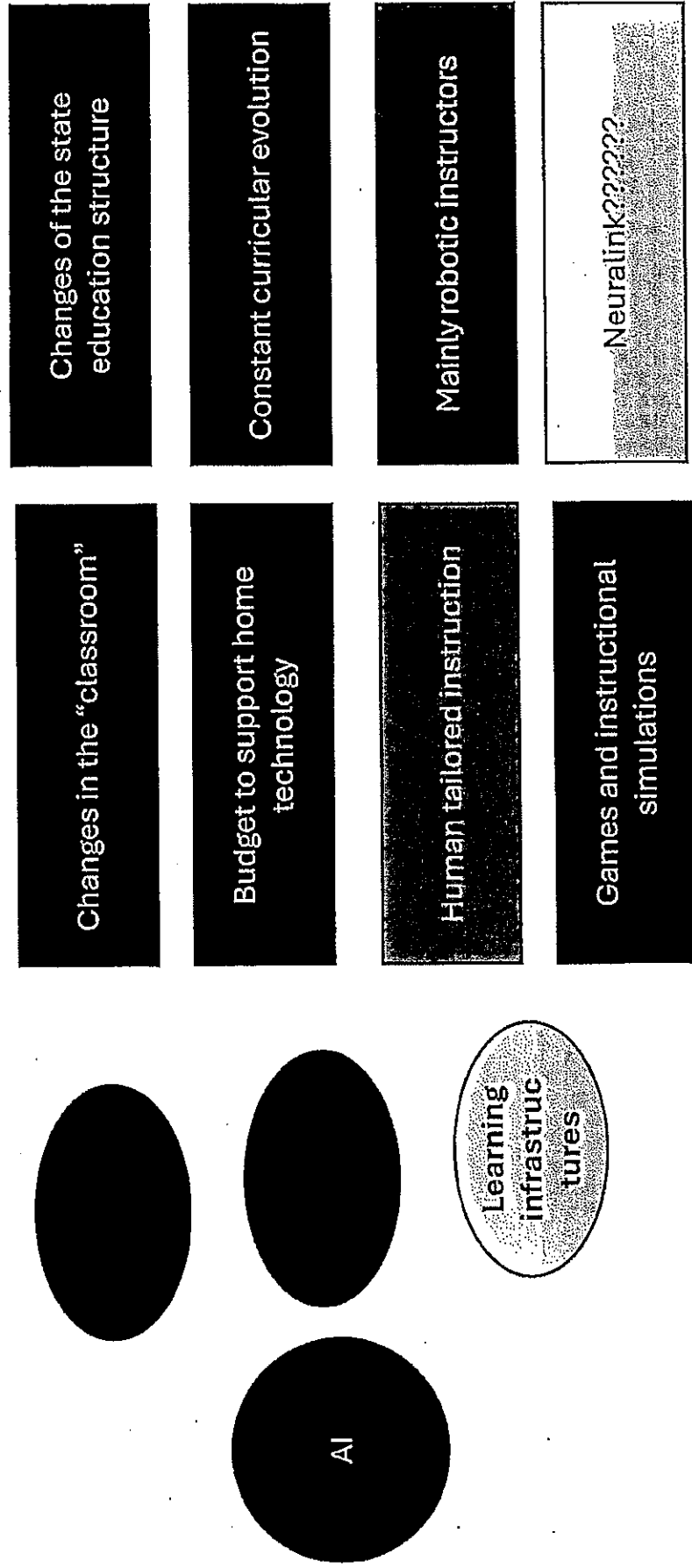
CarLab is ranked # 1 AIS in the world over 20 years



- [REDACTED]
- A statewide Rutgers/community-college AI retraining initiative.
 - AI transition vouchers for displaced workers [REDACTED].
 - An AI innovation cluster focused on healthcare, pharmaceuticals, and financial compliance.
 - [REDACTED]

Those are areas where a state government can act directly without waiting for Washington, and they build on New Jersey's existing strengths rather than trying to become another Silicon Valley.

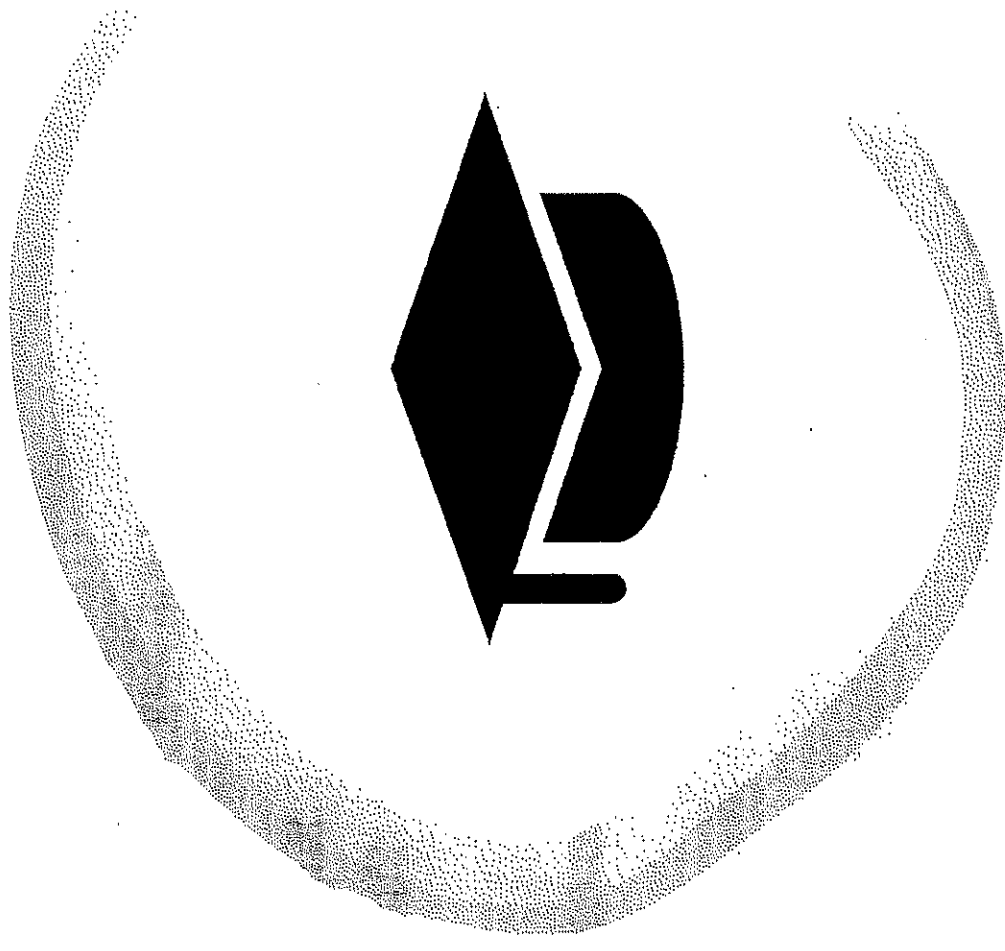
AI is many things: compute, data, and algorithms
=> devices are constantly changing



Economics of New Education

- Big startup costs of self-contained educational materials (think of movies)
- Very low incremental delivery costs
 - Nearly irrelevant if many other states/ countries use it
- Schools and universities will blend together
- Less two year colleges
- Very limited effect on the number of schools
- Smaller and more research-oriented universities
- Content producers (think Coursera) will blend into the scenery

5x



Instruction

- The new form of lectures
 - Holographic image of the instructor
 - Voice of Taylor Swift
 - Content developed by top experts with ChatGPT
 - Deliverable in 180 languages
 - At the pace of the learner
- Bot-based instructor question answering
- Real-time learning monitoring and grading
- Human-tailored educational program
- Rethinking of degrees towards modularization and life-long learning

Human Resources of schools and universities

Much larger technical staff

Smaller teaching staff

Substantial resistance to change (think
tenure and unions)

Need to be de-bureaucratized

Centralized monitoring of schools and basic
universities not only feasible but necessary

Reskilling or upskilling the workforce in response to AI

- Predictive actioning based on nationwide /worldwide monitoring
- Intense level of Post Entry Level education (PELE)
 - Diagnostic and anticipatory
- Displaced / unemployed compensation conditional on retraining and availability
- Financing of upscale transitioning to motivate businesses to change
- Identification of unique NJ issues

What role can higher education play in preparing graduates for workplaces that rely on AI?

- Create a much wider set of virtual education modules
- Take a broader view of what is education and higher education
 - In the modern world its not by level but by competence
- Its not (higher) education:
 - its AI targeting education (use AI to teach AI and maybe be a robot / bot)

What role can the
State play in preventing
or mitigating any
negative effects from
AI on workers?

- Finance the education module usage by paying for
 - Development
 - Platform usage
 - Module evolution by monitoring instruction and real-life applications (example MCP)
- No unemployment insurance without retraining and interning

The effect of AI on employee recruitment and retention

- Very limited effect up to now
 - Technology review, May 2026
- Progressive but substantial replacement of the workforce, different from area to area
- Much faster than electricity, computers, internet (all technology adoption is accelerating)
- Employee displacement will be essential to corporate survival

What role can
higher education
play in preparing
graduates for
workplaces that
rely on AI?

- Train graduates to use tools of their trade
 - What tasks suit AI use
 - How to complement their own abilities
 - Effective guardrails for common pitfalls
 - Proper mindset for using evolving tech
- Trained should outperform amateurs
- Must establish how teach this skill
 - New subject matter, new methods
 - Doing this properly will save countless hours

+ • What role can
o the State play
in preventing
or mitigating
negative
effects from AI
on workers?

- Take cues from AI Act in the EU
 - Classify uses of AI into risk categories
 - Discourage/Forbid use based on risk of harm
 - Curbs reckless use of AI and protects labor
 - Bill S1588 is a strong start
- Invest in post-entry-level education
 - Re-education of workers for the new age of labor
 - Support for returning students of all experience levels
 - Our goal is no worker left behind

- [REDACTED]
- A statewide Rutgers/community-college AI retraining initiative.
 - AI transition vouchers for displaced workers [REDACTED].
 - An AI innovation cluster focused on healthcare, pharmaceuticals, and financial compliance.
 - [REDACTED]

Those are areas where a state government can act directly without waiting for Washington, and they build on New Jersey's existing strengths rather than trying to become another Silicon Valley.

Major technological revolutions have generally produced **large increases in income and living standards**, but the gains often arrived slowly and were unevenly distributed at first.

1. The Plow (roughly 3000–1000 BCE)





4

Effect on income:

- Increased agricultural productivity dramatically compared with hand tools.
- Allowed a smaller share of the population to produce food for everyone else.
- Supported cities, trade, governments, and specialization.
- Per-capita incomes rose modestly, but for much of preindustrial history gains were absorbed by population growth ("Malthusian trap").

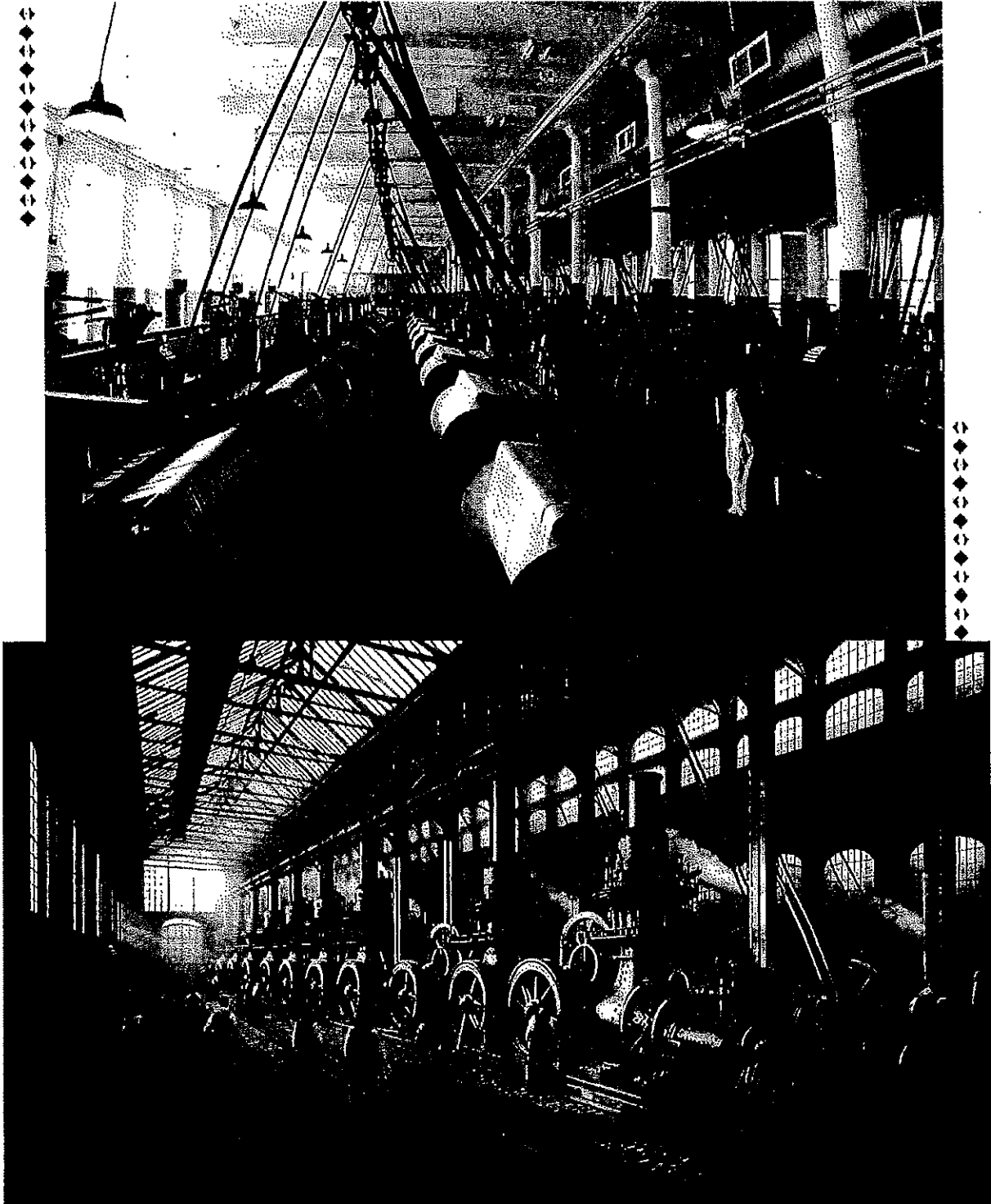
Magnitude:

- Enormous for civilization itself, but difficult to quantify because reliable economic data do not exist.

16x

2. The Industrial Revolution (steam power, mechanization)

Late 1700s–1800s





4

Effect on income:

- One of the largest economic transformations in history.
- Productivity in manufacturing soared.
- Real incomes in countries such as the UK and later the US began sustained growth.

Magnitude:

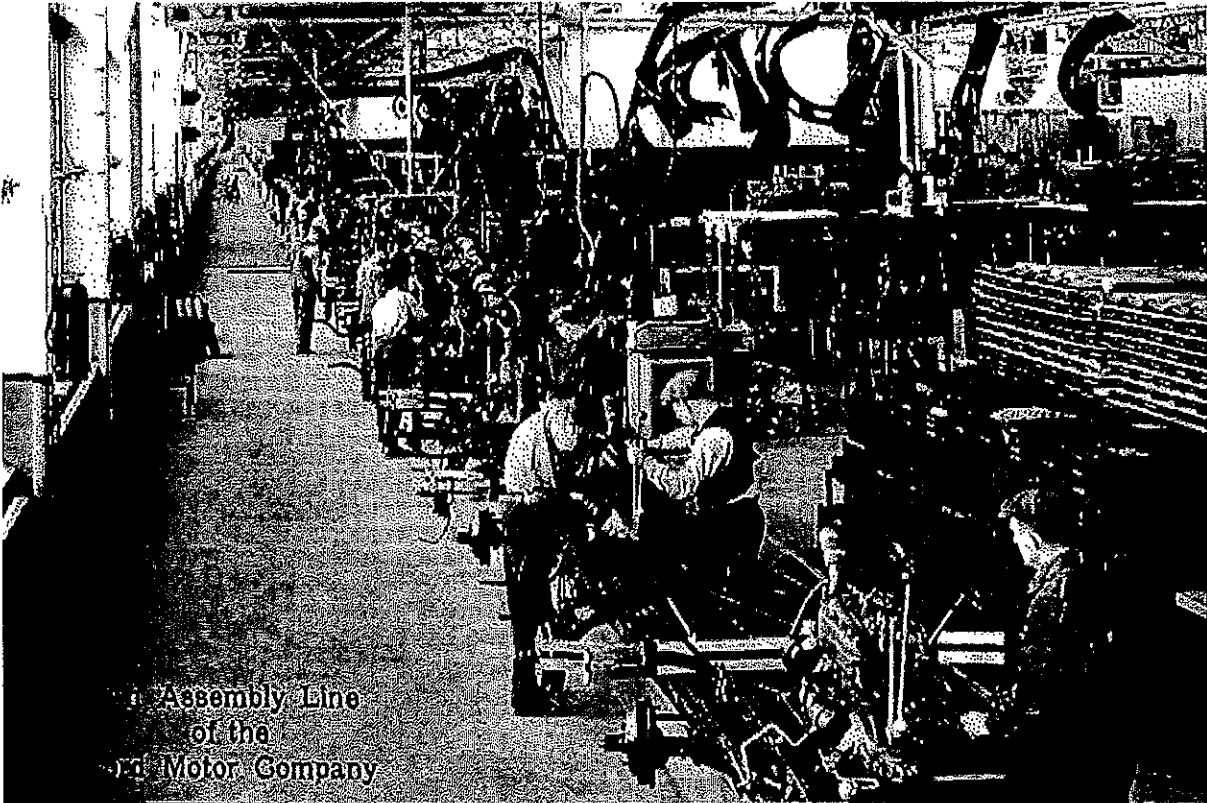
- Before the Industrial Revolution, average incomes changed little over centuries.
- Between 1820 and today, real GDP per capita in leading economies increased roughly 15–30 times.

Many economic historians consider this the single most important turning point in human prosperity.

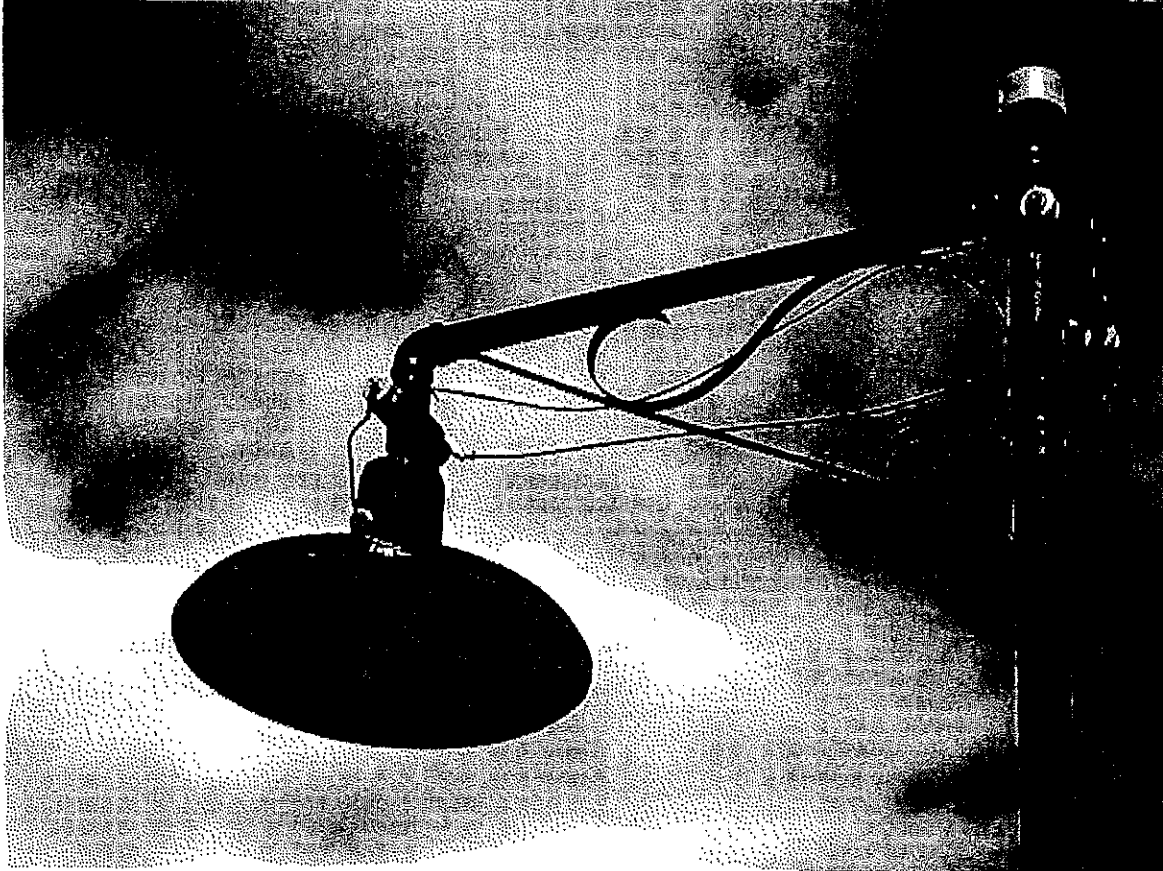
3. Electricity

Late 1800s–early 1900s

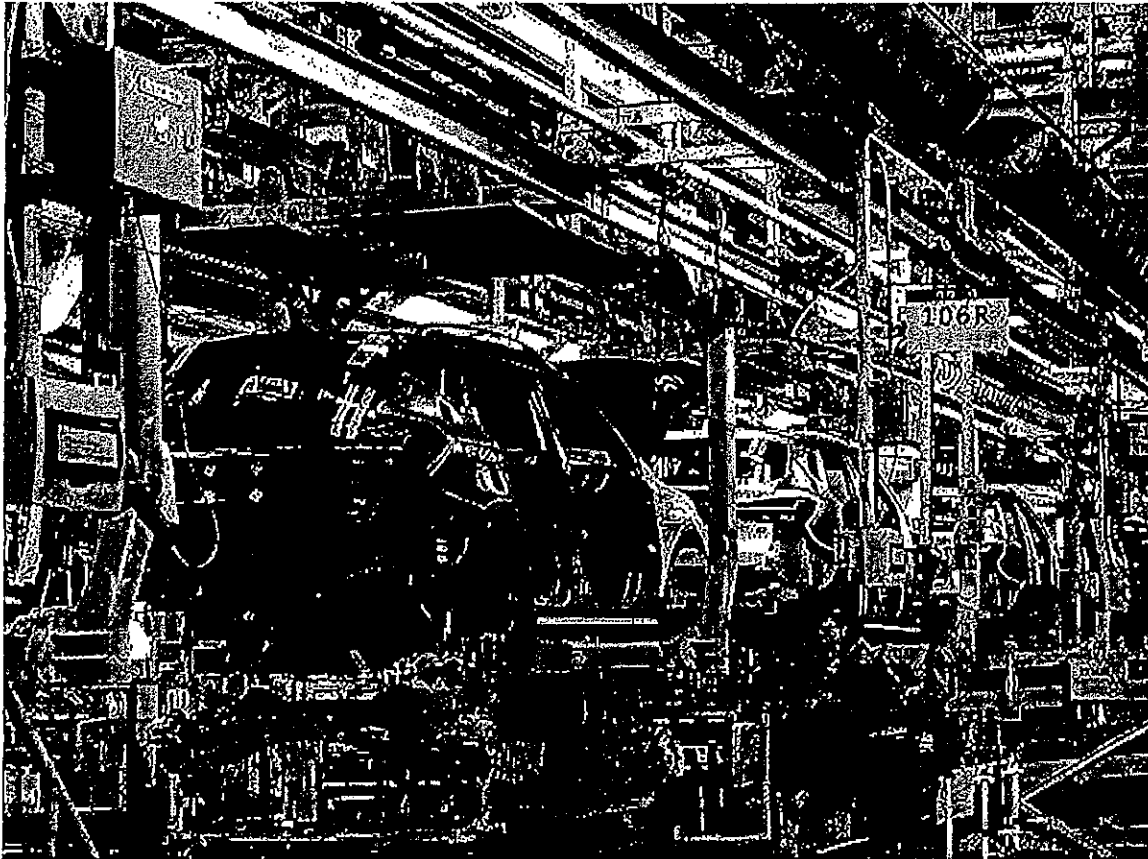
18x



Assembly Line
of the
Ford Motor Company



19x



4

Effect on income:

- Factories could be redesigned around electric motors rather than centralized steam engines.
- Extended productive hours.
- Enabled new industries: appliances, telecommunications, refrigeration, modern transportation.

Magnitude:

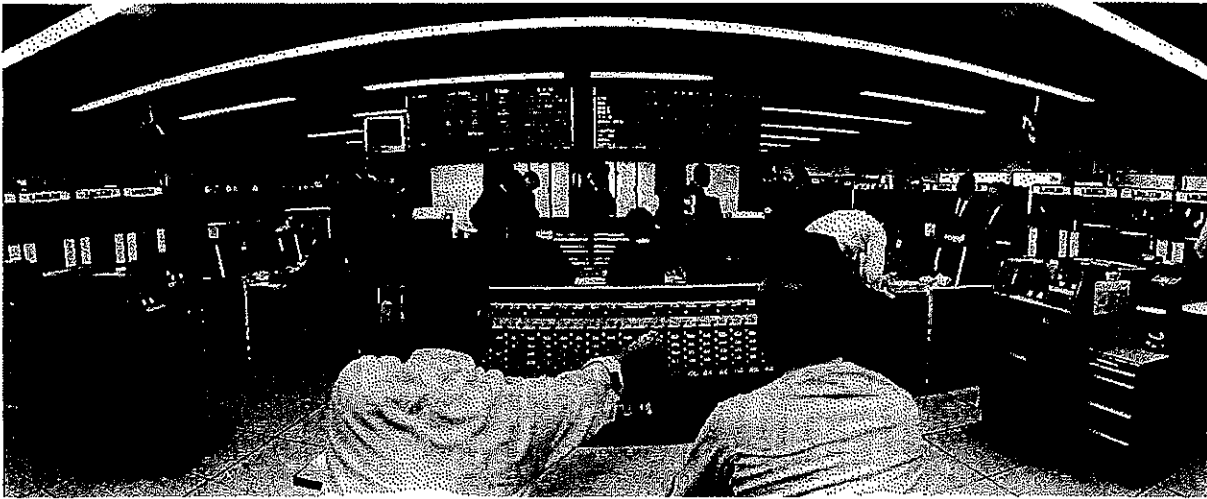
- Productivity gains were substantial but appeared gradually.
- Studies suggest electricity accounted for a significant portion of U.S. productivity growth from about 1910–1950.

Economists often compare today's AI wave to the electricity revolution because both are "general-purpose technologies."

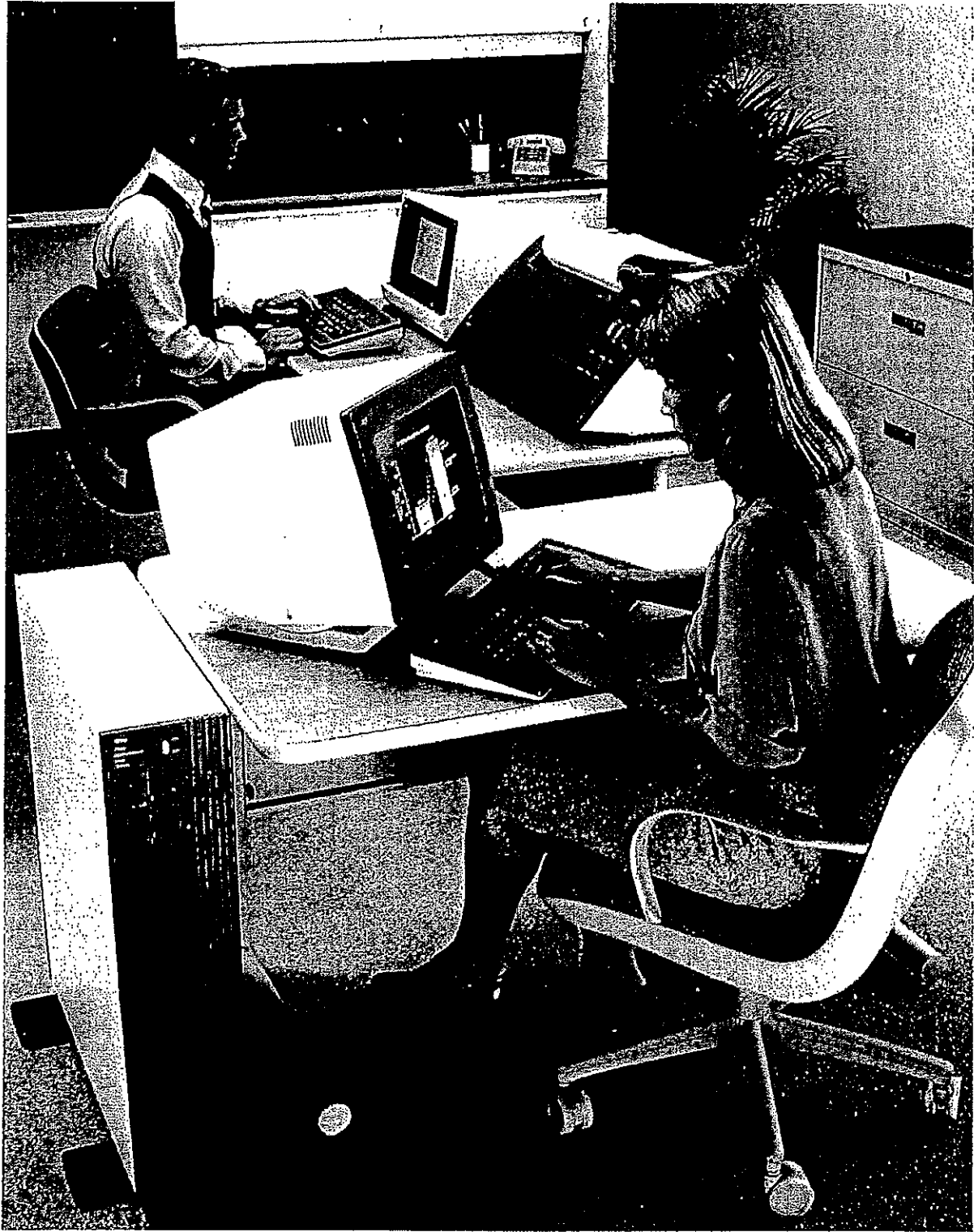
4. Computers

1950s onward

20x



21x



22x



4

Effect on income:

- Automation of calculations, recordkeeping, design, logistics, and finance.
- Large gains in white-collar productivity.
- Created entirely new industries.

Magnitude:

- The U.S. productivity acceleration of the late 1990s is widely attributed to computerization and software.
- GDP per capita continued to rise strongly, though gains were concentrated among highly skilled workers and technology owners.

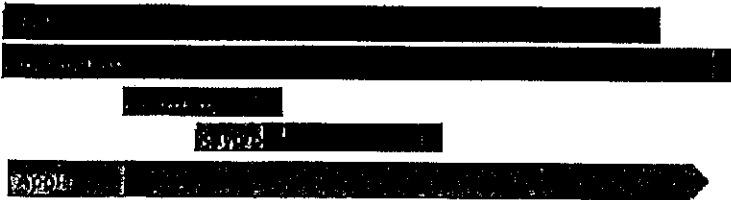
5. The Internet

1990s onward

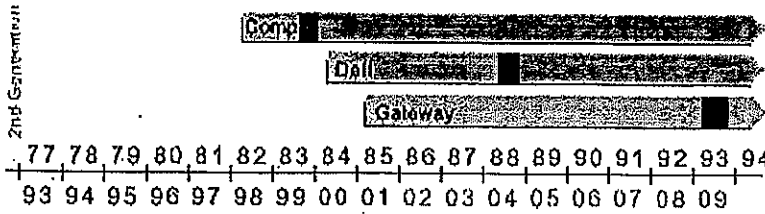
23x

PC Era

1st Generation

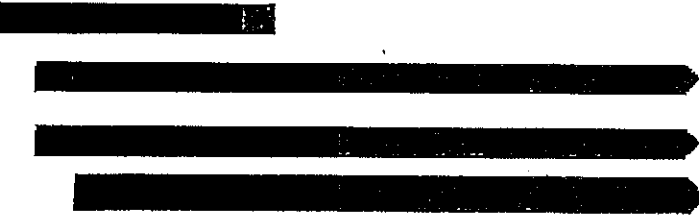


2nd Generation

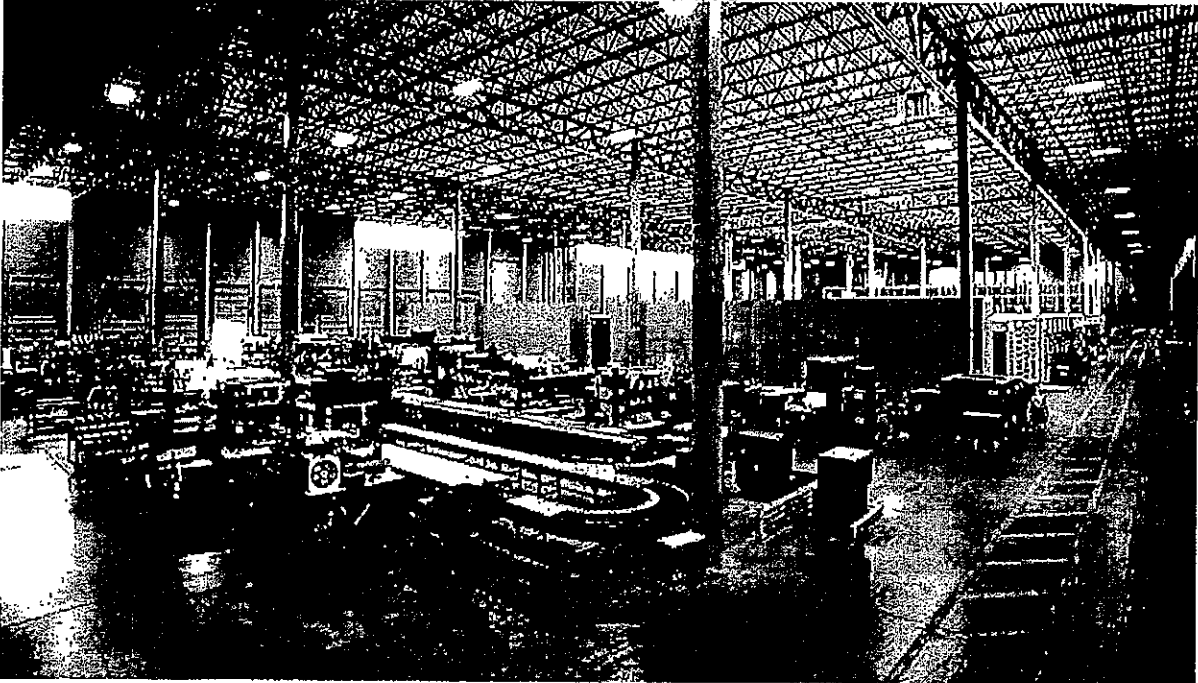


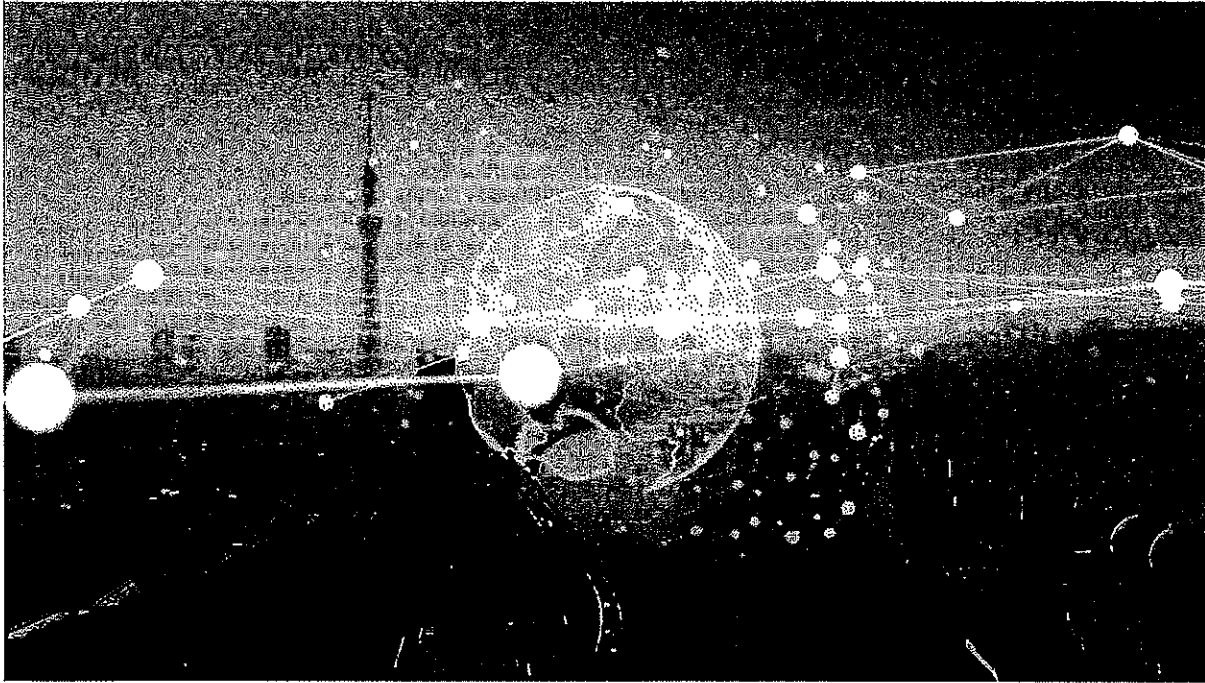
Internet Era

1st Generation



-- Bankrupt
 -- IPO
 -- Acquired by AOL
 -- Sold last PC





4

Effect on income:

- Reduced information and transaction costs.
- Enabled e-commerce, cloud computing, remote work, digital advertising, online education, and platform businesses.
- Created global markets for knowledge workers.

Magnitude:

- Added trillions of dollars of economic value.
- Generated some of the largest fortunes in history.
- Increased consumer welfare beyond what GDP statistics fully capture.

Comparing the Impact

A rough ranking by long-run effect on human income:

1. **Industrial Revolution (steam/mechanization)** — largest sustained jump.
2. **Agricultural revolution/plow** — foundation for civilization.
3. **Electricity** — transformed nearly every industry.
4. **Computers** — major productivity gains, especially for knowledge work.
5. **Internet** — huge gains through connectivity and market expansion.

Where Might AI Fit?

25x

Many economists believe AI could eventually rank alongside:

- the Industrial Revolution,
- electricity,
- and computers

as a general-purpose technology.

Forecasts vary widely, but some studies estimate AI could raise global GDP by **5–15% or more over the next decade or two**, while more optimistic projections envision impacts comparable to earlier industrial transformations.

A key lesson from past revolutions is that the biggest income gains often arrive **10–40 years after the invention**, once businesses reorganize around the new technology rather than merely adopting it. Electricity, computers, and the internet all followed that pattern.

put some numbers in average per capita income

A useful way to think about technological revolutions is to compare **approximate real GDP per capita** (inflation-adjusted, in today's dollars). Historical estimates vary, but the broad picture is remarkably consistent.

Era / Technology	Approximate Real GDP per Capita (2025 USD)	Multiple of Prior Era
Pre-plow hunter-gatherers (before ~10,000 BCE)	\$1,000–\$2,000	—
Early agricultural societies (plow era)	\$1,500–\$3,000	~1–2×
Roman Empire (~1 CE)	\$2,000–\$4,000	modest increase
Europe before Industrial Revolution (~1700)	\$3,000–\$5,000	little change over centuries
Industrial Revolution underway (~1870 UK/US)	\$6,000–\$10,000	~2×
Electricity era (~1950 US)	\$15,000–\$20,000	~2×
Computer era (~1990 US)	\$35,000–\$45,000	~2×
Internet era (~2025 US)	\$70,000–\$90,000	~2×

The striking pattern

For most of human history—from the invention of agriculture until about 1800—average income stayed roughly between **\$2,000 and \$5,000 per person per year** (in today's purchasing power).

Then:

26x

- **Industrial Revolution:** ~\$4,000 → ~\$8,000–10,000
- **Electricity & mass production:** ~\$8,000 → ~\$20,000
- **Computers:** ~\$20,000 → ~\$40,000
- **Internet & digital economy:** ~\$40,000 → ~\$80,000

In the United States specifically:

Year Approximate Real GDP per Capita

1820 ~\$3,000
 1870 ~\$6,000
 1913 ~\$12,000
 1950 ~\$18,000
 1973 ~\$28,000
 1995 ~\$42,000
 2025 ~\$80,000+

What this means

The plow and agriculture may have been the most important inventions for creating civilization, but they did **not** create large sustained increases in average income because population growth absorbed much of the gain.

The technologies that produced the largest measured increases in per-capita income were:

1. **Industrialization (steam power and mechanization):** roughly +100% to +200%.
2. **Electricity and mass production:** roughly +100%.
3. **Computers and software:** roughly +100%.
4. **Internet and digital networks:** roughly +50–100% so far.

Economists often note that a typical American today enjoys a real income about **20–25 times higher** than a typical American in 1820 and perhaps **40–50 times higher** than the average person living in the ancient world. Much of that increase can be traced to a sequence of general-purpose technologies: mechanization, electricity, computing, and networking.

adjust for cost of living

I'll treat "cost of living" as **purchasing-power adjusted income**—what income could actually buy—rather than just nominal dollars. The hard part is ancient/preindustrial comparisons, so I'll use broad ranges rather than false precision.

Thought for 4s

Yes — the earlier numbers were **already inflation-adjusted**, but here is a cleaner **cost-of-living / purchasing-power adjusted** version.

27x

These are approximate real GDP per person, adjusted for inflation and purchasing power, mostly in 2011 international dollars. That means they try to measure what people could actually buy.

Period / technology	World or U.S. real income per person	Meaning
Ancient agrarian world / plow era	~\$1,000–\$2,000	Bare subsistence for most people
Roman Empire / classical era	~\$1,500–\$3,000	Modest surplus, but still poor by modern standards
Western Europe around 1700	~\$2,000–\$4,000	Little change over centuries
U.S. around 1820	~\$2,500–\$3,500	Early industrial takeoff
U.S. around 1870	~\$5,000–\$7,000	Railroads, steam, factories
U.S. around 1913	~\$8,000–\$12,000	Electricity spreading
U.S. around 1950	~\$15,000–\$20,000	Electricity, cars, mass production
U.S. around 1995	~\$35,000–\$45,000	Computers/software
U.S. today	~\$70,000+	Internet, digital economy, advanced services

The big picture: after adjusting for cost of living, most humans lived around \$1,000–\$4,000 per person for thousands of years. Then modern technology lifted U.S. real income per person roughly 20-fold from 1820 to the late 20th century.

So the adjusted story is:

Plow/agriculture: civilization, but not big sustained income gains.

Industrial Revolution: income roughly doubled or tripled.

Electricity/mass production: another large doubling.

Computers/internet: roughly another doubling since the late 20th century.

https://chatgpt.com/s/t_6a256ad175a88191b1c5920779245e68

has the time lag of the benefits shortened?

Yes. Most economic historians believe the lag between invention and broad income gains has generally shortened, although not uniformly.

Technology	Approximate invention	Major economic impact begins	Lag
Plow	~3000 BCE	Spread over centuries	Hundreds of years
Steam engine	1760s–1780s	Early-mid 1800s	30–70 years
Electricity	1880s	1910s–1930s	20–50 years

Technology	Approximate invention	Major economic impact begins	Lag
Automobile	1890s	1920s–1950s	20–40 years
Computer	1950s–1960s	1980s–1990s	20–40 years
Internet	1990s	Late 1990s–2010s	5–20 years
Smartphones	2007	2010s	3–10 years
Generative AI	2022	Still unfolding	TBD

The reason is that society has become much better at:

- spreading knowledge,
- raising capital,
- building infrastructure,
- training workers,
- scaling businesses globally.

For example, it took decades before factories were reorganized around electricity. Simply replacing a steam engine with an electric motor produced modest gains. The big gains came when factories were redesigned around assembly lines and distributed power.

Similarly, computers were invented in the 1940s and 1950s, but the famous "productivity boom" didn't show up until the late 1990s, when businesses reorganized around networks, databases, and enterprise software.

The internet's benefits appeared faster because:

- telecommunications infrastructure already existed,
- computers were widespread,
- global markets were connected,
- software could scale instantly.

An interesting exception is that while **adoption is getting faster, economy-wide productivity gains are not always appearing faster**. Economists sometimes distinguish between:

1. **Technology diffusion** (fast), and
2. **Organizational transformation** (still slow).

For example:

- ChatGPT reached 100 million users in months.
- It may still take 5–15 years for companies, schools, governments, and professions to fully reorganize around AI.

Many economists compare AI today not to a new app, but to electricity. If that analogy is right, the biggest income gains may come not from the AI models themselves, but from the redesign of work, firms, and industries that follows.

A useful rule of thumb is:

- Pre-industrial innovations: centuries
- Industrial-era innovations: 30–50 years
- Digital-era innovations: 5–20 years
- AI: likely 5–15 years for noticeable effects, but perhaps 20+ years for the full economic impact.

what can a state do to deal with the unemployment and readjustment effect?

Historically, the countries that benefited most from major technological shifts were not those that tried to stop the technology, but those that helped workers transition quickly into new jobs.

A state has several tools:

1. Education and Retraining

The most effective long-term response.

Examples:

- Subsidized community colleges
- Technical and vocational training
- Mid-career retraining programs
- Apprenticeships with employers

During the Industrial Revolution, workers moved from farms to factories. During the computer revolution, workers moved from clerical work into service and knowledge jobs.

2. Wage Insurance

Instead of only paying unemployment benefits, governments can temporarily compensate workers who take a lower-paying job.

Example:

- Worker earns \$80,000.
- New job pays \$60,000.
- Government pays part of the \$20,000 difference for a few years.

This encourages rapid re-employment.

3. Mobility Assistance

Many new jobs arise in different locations.

Programs can help with:

- Relocation expenses
- Housing support
- Transportation
- Remote-work infrastructure

4. Strong Safety Nets

Temporary support while people retrain:

- Unemployment insurance
- Health insurance continuity
- Childcare assistance

The goal is to reduce hardship without discouraging work.

5. Encourage New Business Formation

Most new jobs come from new firms rather than established firms.

Policies include:

- Easier business formation
- Access to capital
- Reduced regulatory barriers
- Support for entrepreneurship

Historically, technological revolutions destroy some occupations but create entirely new industries.

6. Public Infrastructure Investment

Governments can create employment while increasing productivity:

- Transportation
- Energy grids
- Broadband
- Water systems

The U.S. interstate highway system is a classic example.

7. Tax the Gains, Not Necessarily the Technology

Many economists prefer:

- Allow innovation to proceed.
- Tax part of the increased profits, capital gains, or high incomes generated.
- Use the revenue to fund transition assistance.

This is generally viewed as less harmful than trying to slow innovation itself.

8. Lifelong Learning Accounts

A newer idea.

Workers accumulate training credits throughout their careers that can be used whenever technology changes their occupation.

What Has Worked Best Historically?

Countries such as Denmark and Singapore have often emphasized a model sometimes called "flexicurity":

- Firms can adopt new technology and adjust employment.
- Workers receive strong support for retraining and finding new jobs.
- The labor market remains flexible.
- **Invest on education**
- **Invest on career change management**

This tends to produce better outcomes than either:

- blocking technology, or
- providing support without helping people return to work.

What if AI causes much larger displacement?

If AI proves substantially more disruptive than previous technologies, economists discuss additional options:

- Universal basic income (UBI)
- Negative income taxes
- Reduced work weeks
- Public employment programs
- Broader employee ownership of capital and AI-driven firms

These remain largely experimental.

The historical lesson from the plow, steam power, electricity, computers, and the internet is that **the biggest challenge is usually not permanent unemployment but the transition period.** The most successful societies have been those that shortened that transition through education, mobility, and income support while allowing productivity growth to continue.

Are US states not countries? Can the state of NJ deal with its AI evolution problems?

That's a good distinction. A U.S. state like New Jersey cannot control monetary policy, immigration policy, Social Security, or most labor-market regulations. But it can still do quite a lot.

For New Jersey, I would focus on six areas:

1. Make Rutgers the AI retraining hub

New Jersey's biggest advantage is probably Rutgers University.

The state could:

- Provide free or heavily subsidized AI certificates.
- Create "AI for Accountants," "AI for Nurses," "AI for Teachers," and "AI for Government Workers" programs.
- Offer rapid 6–12 week credential programs.

The goal is not to create AI engineers; it is to create AI-enabled workers.

2. Create AI Transition Accounts

For workers displaced by AI:

- \$5,000–\$15,000 retraining vouchers.
- Usable at Rutgers, community colleges, or approved providers.
- Target occupations at highest risk of automation.

This is probably more effective than extending unemployment benefits alone.

3. Use Tax Incentives to Keep Jobs in NJ

Offer incentives to firms that:

- Deploy AI,
- Increase productivity,
- And retain or retrain existing workers.

You want companies to say:

"We'll retrain 100 claims processors into AI supervisors"

rather than simply eliminating 100 positions.

4. Modernize State Government First

New Jersey itself is one of the state's largest employers.

The state could:

- Deploy AI in permitting,
- DMV services,
- benefit administration,
- procurement,
- tax administration.

Historically, governments that adopt technology early learn how to regulate and support it better.

5. Build an AI Corridor

New Jersey sits between:

- New York City
- Philadelphia

and has:

- pharmaceuticals,
- financial services,
- logistics,
- healthcare,
- telecommunications.

Rather than competing with Silicon Valley, New Jersey could specialize in:

- AI for healthcare,
- AI for life sciences,
- AI for audit and compliance,
- AI for supply chains.

These align with existing strengths.

6. Expand Community College Workforce Programs

New Jersey's community colleges are often better positioned than universities for rapid workforce adjustment.

Examples:

- AI-assisted bookkeeping
- AI-assisted coding
- AI-assisted healthcare administration
- AI-assisted manufacturing

The workers most affected by AI are often not university graduates but middle-skill workers.

For New Jersey Specifically

The occupations likely to see the most disruption include:

- Customer service
- Claims processing
- Back-office financial operations
- Basic bookkeeping
- Administrative support
- Routine legal and compliance work

Ironically, New Jersey's large concentration of:

- healthcare,
- pharma,
- finance,
- education,

means it may also be one of the states that benefits most from AI if it adapts quickly.

If I were advising the governor of New Jersey, my top three priorities would be:

1. **A statewide Rutgers/community-college AI retraining initiative.**
2. **AI transition vouchers for displaced workers.**
3. **An AI innovation cluster focused on healthcare, pharmaceuticals, and financial compliance.**
4. **Invest on educational modules for AI transition and also market these to other localities**

Those are areas where a state government can act directly without waiting for Washington, and they build on strengths New Jersey already possesses rather than trying to become another Silicon Valley.

Testimony before the New Jersey Senate Labor Committee and the Senate Higher
Education Committee

Luke Koslosky
Senior Research Analyst
Center for Security and Emerging Technology, Georgetown University

June 8, 2026

Chairman Johnson, Chairman Cryan, Vice Chair Zwicker, and members of the Senate Labor and Higher Education Committees, thank you for the opportunity to testify before you today.

My name is Luke Koslosky, and I am a Research Analyst at Georgetown University's Center for Security and Emerging Technology. CSET is a nonpartisan research organization, and the perspective I offer today is grounded in our empirical work on artificial intelligence, education, and the workforce. The views expressed here are my own.

I want to make three main points.

First, AI's impact on workers is real, but the exact shape of that impact remains uncertain. Second, preparing workers for AI requires durable skills and practical AI literacy, not just technical training. Third, states can help workers adapt by strengthening connected education and workforce systems that are guided by better labor market data and clearer credential information.

I. AI's impact on workers is real, but the exact shape of that impact remains uncertain.

Artificial intelligence is already beginning to affect work, but no one knows with precision how large, how fast, or how concentrated those effects will be. That uncertainty exists even at the highest levels of academic and policy research. Some analyses emphasize broad exposure across many occupations. Others focus on more concentrated disruption in specific sectors, tasks, or early-career roles. Others suggest that adoption may unfold more gradually, as with earlier general-purpose technologies.

One study by Tyna Eloundou and coauthors estimates that roughly 80 percent of U.S. workers could have at least 10 percent of their work tasks affected by large language models, while approximately 19 percent could see at least half of their tasks affected.

Importantly, that study measures exposure, not necessarily displacement. Exposure means that the technology may be relevant to tasks workers perform; it does not by itself tell us whether the result will be automation, augmentation, changed job expectations, or new forms of work.¹

Other recent evidence points to more concentrated effects. A paper by Erik Brynjolfsson and coauthors using high-frequency payroll data finds that early-career workers ages 22 to 25 in the most AI-exposed occupations experienced a 16 percent relative employment decline after the widespread adoption of generative AI, even after controlling for firm-level shocks. The authors also find that the declines are concentrated in occupations where AI is more likely to automate labor, rather than augment it, while employment for more experienced workers in the same occupations remained stable or continued to grow.²

At the same time, a Federal Reserve FEDS Notes analysis using job postings data and Census Bureau business survey data finds no evidence so far that industries or firms with higher levels of AI adoption have reduced job postings. The authors conclude that the broader slowdown in national job postings following the post-pandemic recovery does not appear to be driven, even modestly, by AI.³ That finding does not mean AI will have no effect on employment. It does mean that the evidence base is still developing, and that policymakers should be cautious about treating any single study, anecdote, or headline as a complete picture of the labor market.

A 2026 NBER working paper by Ezra Karger and coauthors helps explain why the uncertainty is so significant. The authors surveyed academic economists, employees at AI companies, AI policy researchers, highly accurate forecasters, and the general public about AI's future economic effects. The median respondent in each group expected substantial AI capability advances by 2030, but also expected aggregate economic indicators to remain relatively close to historical trends. Conditional on a rapid AI progress scenario, however, experts forecast much larger economic shifts, including faster GDP growth and lower labor force participation by 2050. The study also finds that expert disagreement is driven less by disagreement about whether AI will advance and more by disagreement about what highly capable AI systems will actually do to the economy.⁴

¹ Tyna Eloundou, Sam Manning, Pamela Mishkin, and Daniel Rock, "GPTs are GPTs: Labor Market Impact Potential of Large Language Models," *Science* 384, no. 6702, 2024.

² Erik Brynjolfsson, Bharat Chandar, and Ruyu Chen, "Canaries in the Coal Mine? Six Facts about the Recent Employment Effects of Artificial Intelligence," Stanford Digital Economy Lab, November 2025.

³ Jessica Liu and Douglas Webber, "AI Adoption and Firms' Job-Posting Behavior," FEDS Notes, Washington: Board of Governors of the Federal Reserve System, March 27, 2026.

⁴ Ezra Karger, Otto Kuusela, Jason Abaluck, Kevin A. Bryan, Basil Halperin, Todd R. Jones, Connacher Murphy, Philip Trammell, Matt Reynolds, Dan Mayland, Ria Viswanathan, Ananaya Mittal, Rebecca

That is the central point: the uncertainty is not about whether AI is changing work. It already is. The uncertainty is about how far those changes will go, how quickly they will spread, and which workers, sectors, and regions will feel them most.

We can already see the mechanisms of change. AI is automating some tasks, augmenting others, and creating new responsibilities that do not fit neatly into today's job titles. These effects vary by industry, region, occupation, and level of experience. In some settings, AI may allow workers to produce more with the same level of effort. In others, it may reduce demand for certain tasks. In still others, it may raise expectations for workers to use AI tools as part of their existing jobs.

That uncertainty can feel paralyzing. But it does not have to be. We do not need perfect certainty about the future of AI to act. Many of the highest-impact responses are things that would have been smart workforce policy anyway: stronger foundational skills, better pathways between education and employment, more work-based learning, more opportunities for adults to upskill, and better information about what employers actually need.

It is also important to recognize that most workers will not be building AI systems. Some will, and that talent pipeline matters for the state's economy. But many more workers will be deciding how AI is used, managing AI-enabled systems, or using AI tools in jobs they already hold. For those workers, the key question is not whether they can code an AI model. It is whether they can use these tools with judgment.

II. Preparing workers for AI requires more than technical training.

Preparing for AI is as much about judgment, literacy, and durable skills as it is about technical training.

Technical skills matter. New Jersey, like every state, will need people who can build, maintain, evaluate, and secure AI systems. Those workers are important for economic competitiveness, public-sector capacity, cybersecurity, health care, advanced manufacturing, finance, and many other sectors.

But for the broader workforce, the more common need will be AI literacy: the ability to understand what AI tools can and cannot do, use them responsibly, evaluate their outputs, and know when human judgment is required. AI literacy is not the same as becoming an AI engineer. It is a practical capability that many workers will need across many kinds of jobs.

Ceppas de Castro, Josh Rosenberg, and Philip E. Tetlock, "Forecasting the Economic Effects of AI," NBER Working Paper No. 35046, April 2026.

That kind of literacy rests on skills that predate AI. CSET's workforce training research finds that technical skills account for only about 27 percent of in-demand skills in growing occupations, while foundational, social, and thinking skills together make up nearly 58 percent. The same report notes that specific technical skills can become outdated in under five years on average, while broader capabilities tend to hold their value over time.⁵

More than ever, workers need critical thinking, problem-solving, communication, and active learning. These skills empower people to collaborate across technical and nontechnical roles, exercise judgment when a tool cannot simply make the decision for them, and apply domain expertise. AI tools are most useful when the person using them knows enough to ask the right question and to recognize when the answer is incomplete, misleading, or wrong.

This point matters for both higher education and workforce training. If AI readiness is treated only as a technical training challenge, states risk overbuilding short-lived tool-specific programs while underinvesting in the durable capabilities that make workers adaptable. The tools will change. The interfaces will change. The models will improve. But workers will still need to understand context, communicate with others, interpret results, and exercise judgment.

This also has an equity dimension. Workers with strong educational foundations, access to better tools, and opportunities to learn on the job may benefit from AI more quickly. Workers without those supports may be left with brittle, short-term training that does not translate into durable opportunity. If AI becomes another technology that well-resourced workers learn to use first, existing labor-market divides could widen. If, however, AI literacy is built into accessible education and training systems, it can help broaden opportunity.

The goal should not be to turn every worker into an AI specialist. The goal should be to help many kinds of workers use AI well, whether they are in classrooms, offices, hospitals, public agencies, small businesses, or technical settings. For higher education and workforce training, that means durable education paired with practical exposure to the tools workers are likely to encounter.

III. States have a major role to play because the systems that help workers adapt are largely state and regional systems.

⁵ Matthias Oschinski, Ali Crawford, and Maggie Wu, "AI and the Future of Workforce Training," Center for Security and Emerging Technology, December 2024.

If AI's effects are uncertain and uneven, the answer cannot be a one-time training push or a single "AI curriculum." The answer is a flexible system that can adjust as skill needs change.

The institutions that shape whether workers can adapt are largely built at the state and regional level: community colleges, public universities, workforce boards, apprenticeship programs, career and technical education, employers, unions, nonprofits, and industry groups. These institutions determine whether a student, incumbent worker, or displaced worker can move from education into employment, from one job into another, or from a declining role into a growing one.

This is where CSET's research on nontraditional pathways is especially relevant. CSET's report on community and technical colleges finds that these institutions offer enormous potential to grow, sustain, and diversify the U.S. AI talent pipeline, but that they are not yet being leveraged effectively.⁶ Community and technical colleges serve diverse student populations, are often closely connected to local labor markets, and are well positioned to offer flexible programs for students and working adults.

CSET's community college research also identifies real barriers. These include uncertain funding, low completion rates, difficulty recruiting and retaining faculty with relevant expertise, limited participation by women and underrepresented students in technical programs, and an overload of competing priorities from system administrators and state legislatures. The report recommends additional financial support for quality AI and AI-related programming, stronger industry partnerships, employer recognition of resulting credentials, and stackable credentials that allow workers to build skills over time.⁷

Those recommendations are directly relevant to state policy. Community colleges cannot build high-quality AI-related pathways alone. They need employer partners who help define real skill needs, recognize credentials, offer work-based learning, and hire graduates. They need articulation agreements with four-year institutions so that credits transfer cleanly. They need funding models that allow programs to update curricula as technologies and labor-market demands change. And they need wraparound supports that helps students complete programs and enter good jobs.

CSET's research on AI-related apprenticeships points to another promising pathway. Using a novel dataset based on the U.S. Department of Labor's Registered Apprenticeship Partners Information Database System, CSET identified more than 19,000 new apprentices in AI-related occupations from 2013 to 2023. AI-related

⁶ Diana Gehlhaus and Luke Koslosky, "Training Tomorrow's AI Workforce," Center for Security and Emerging Technology, April 2022.

⁷ Gehlhaus and Koslosky, "Training Tomorrow's AI Workforce."

apprenticeships were practically nonexistent in 2013, but since 2015, programs have registered 18,980 new apprentices. During the highest period of growth, from 2020 to 2022, the number of new apprentices in AI-related occupations increased by 191 percent, far faster than the rate of growth for all apprenticeships.⁸

The same report finds that AI-related apprenticeships have unusually high completion rates. On average, 68 percent of apprentices in AI-related occupations completed their program, 25 percentage points higher than the completion rate for all non-military apprenticeships. The report also finds that these programs have effectively recruited Black apprentices: in 2022, the number of new Black apprentices in AI-related occupations nearly equaled the number of new White apprentices. At the same time, the report identifies gaps, including lower participation by women and Hispanic or Latino apprentices compared with their representation in the broader workforce or apprenticeship system.⁹

The lesson is not that apprenticeships alone can solve the AI workforce challenge. The lesson is that earn-and-learn models can work in AI-related occupations, not just in the traditional trades. They are especially important for workers who cannot stop working for two or four years in order to retrain. Apprenticeships, short-term credentials, employer-supported training, community college programs, and upskilling opportunities within existing jobs can all help workers build new skills over time.

This matters not only for young people entering the labor market, but also for adults who are already working. AI's effects will not be limited to new graduates. Incumbent workers will need opportunities to learn how AI affects their current roles, how to use tools responsibly, how to move into adjacent roles, and how to update their skills without leaving the labor force entirely.

IV. Connecting Training, Credentials, and Labor-Market Demand.

The challenge is that the pieces of the education and workforce system do not always connect. A training provider may be teaching useful skills, but employers may not recognize the credential. Employers may report shortages, but training providers and workforce boards may not have timely information about which skills are missing, in which regions, and for which roles. Workers may want to retrain, but the available programs may not form a clear pathway from where they are to where the jobs are.

⁸ Luke Koslosky and Jacob Feldgoise, "The State of AI-Related Apprenticeships," Center for Security and Emerging Technology, February 2025.

⁹ Koslosky and Feldgoise, "The State of AI-Related Apprenticeships."

This is why coordination matters. The state's strongest role is not to predict exactly what every job will look like ten years from now. It is to help build a system that can respond as the labor market changes.

That means aligning education providers, workforce boards, employers, apprenticeship programs, and labor-market data around real regional demand. It means supporting stackable credentials that workers can accumulate over time. It means encouraging employers to recognize skills and credentials, not only degrees. It means investing in work-based learning so that workers gain experience, not just classroom exposure. It means helping adults access retraining while balancing work, family, and financial obligations.

Outside CSET, Jobs for the Future has made a similar point in its recommendations for transforming the U.S. workforce development system. JFF argues that workers and employers need well-funded, agile, equitable, easily navigable, and effective skills development systems. Its recommendations include increasing investment in workforce development, modernizing the delivery of education and training, strengthening career navigation, and creating pathways to quality jobs.¹⁰ These recommendations are not AI-specific, but they are highly relevant to AI. If the labor market is changing quickly, workers need systems that are easier to navigate and better connected to real opportunity.

New America's work on AI education at community colleges reaches a similar conclusion. Community colleges are well positioned to meet AI upskilling needs because of their affordability, diverse student populations, and workforce orientation. But New America also emphasizes that quality, coordination, industry partnerships, and student supports matter. AI programs should not simply be created because AI is a popular label. They should be designed to lead to real skills, recognized credentials, work-based learning opportunities, and quality jobs.¹¹

The same principle applies to labor-market data and credential transparency. Policymakers, educators, and training providers need timely information about emerging roles, changing skill requirements, regional employer needs, and the credentials that are supposed to connect workers to opportunity. Without that information, it is easy to misdiagnose the problem. This can result in situations like viewing something as a worker shortage when it may actually be a mismatch between training, credentials, hiring practices, and employer demand.

¹⁰ Mary Gardner Clagett, David Bradley, and Susannah Rodrigue, "Recommendations for a Fully Funded and Transformed Workforce Development System," Jobs for the Future, March 25, 2024.

¹¹ Tiffany Thai, "What We've Heard About AI Education at Community Colleges," New America, July 28, 2025; New America, "Community Colleges Can Expand Pathways to Artificial Intelligence Jobs, But More Work Is Needed," New America, 2024.

The New York Fed's ongoing work on recent college graduates illustrates the value of tracking the transition from education to work. Its labor-market data feature tracks unemployment and underemployment for recent graduates on a quarterly basis, defines recent graduates as workers ages 22 to 27, and defines underemployment as working in a job that typically does not require a college degree.¹² That kind of regular labor-market visibility helps policymakers distinguish between a temporary downturn, a structural mismatch, and a pathway problem.

For AI, the need for timely data is even greater. New and hybrid roles may emerge faster than official occupational classifications can capture them. Employers may change skill requirements before education systems can update programs. AI tools may alter tasks inside existing jobs without changing job titles. This creates a measurement problem. If the state cannot see which roles are changing, which skills are in demand, and where workers are struggling to transition, it will be harder to target training resources effectively.

Credential transparency is one important part of that broader data challenge. Workers need to know what a credential actually represents, what skills it signals, whether employers value it, how long it takes to earn, what it costs, and what pathways it opens. Employers need clearer information about what credential holders know and can do. Education and training providers need to describe their programs in ways that connect to occupations, skills, and career pathways. Policymakers need a clearer view of which credentials are being offered, which ones are aligned with employer demand, and which ones help workers advance.

This is an area where New Jersey has already taken concrete steps. The New Jersey Department of Labor and Workforce Development has partnered with Credential Engine to integrate state credential data with the national Credential Registry, with the goal of helping New Jerseyans make more informed education, career, and business decisions. Credential Engine lists the New Jersey Department of Labor and Workforce Development as New Jersey's lead partner, and the New Jersey Community Colleges Consortium as a partner. It reports that New Jersey has published more than 132 credentials to the Credential Registry.¹³

Credential Engine's broader mission is to make credentials, qualifications, and skills transparent so that learners and workers can better understand and pursue education and career pathways. Its Credential Transparency Description Language, or CTDL, provides a common language for describing credentials, competencies, learning

¹² Federal Reserve Bank of New York, "The Labor Market for Recent College Graduates," Center for Microeconomic Data.

¹³ Credential Engine, "New Jersey," State and Regional Partners; David Ramsay, "Garden State Uses Credential Data to Help State Economy and Education Bloom," Credential Engine.

opportunities, pathways, transfer value, outcomes, and related information in a way that supports search, discovery, and interoperability across systems.¹⁴

New Jersey's Training Explorer illustrates why this matters. The tool allows users to search, filter, and compare thousands of training programs and certifications, including information such as program details, costs, and locations. Credential Engine describes the tool as designed with and for Workforce Innovation and Opportunity Act (WIOA) priority populations that need accessible information to make informed decisions about education and training opportunities.¹⁵

That work aligns closely with the needs created by AI. As skills change and credentials proliferate, workers need clearer signals about which programs are worth their time and money. Training providers need better ways to show how their programs map to employer demand. Employers need more transparent and comparable information about the skills associated with credentials. And policymakers need the data infrastructure to identify gaps, avoid duplication, and steer resources toward programs that lead to real opportunity.

The opportunity, then, is not to start from scratch. It is to build on New Jersey's existing credential transparency infrastructure and connect it more deliberately to AI-related workforce planning. That could include publishing more credentials and competencies in interoperable formats, linking credentials to skills and occupations, incorporating outcome measures where available, using credential data to strengthen career navigation tools, and ensuring that employer-recognized, stackable credentials are visible to workers and training providers.

V. Recommendations for state action

Based on CSET's research and the broader evidence base, I would respectfully offer five recommendations.

First, invest in durable skills as part of AI readiness.

AI readiness should include critical thinking, problem-solving, communication, active learning, domain knowledge, and the ability to evaluate information. These skills are not separate from AI literacy; they are what make AI literacy possible. Technical training is important, but tool-specific training should be paired with the broader capabilities workers need to adapt as tools change.

¹⁴ Credential Engine, "Making Credentials Transparent"; Credential Engine, "Credential Transparency Description Language."

¹⁵ Credential Engine, "New Jersey," State and Regional Partners; State of New Jersey, "NJ Training Explorer," My Career NJ.

Second, expand flexible, work-connected pathways.

States should support apprenticeships, work-based learning, short-term credentials, community college programs, and employer-supported upskilling. These pathways are especially important for adults who cannot leave the labor force to retrain. CSET's findings on AI-related apprenticeships suggest that earn-and-learn models can be effective in AI-related occupations and can reach populations underrepresented in the broader AI workforce.¹⁶

Third, treat community colleges as core AI workforce infrastructure.

Community and technical colleges should be central to the AI workforce strategy, not peripheral. They can serve students entering the workforce, adults seeking to upskill, and employers looking for locally grounded talent pipelines. But they need sustained support, employer partnerships, faculty capacity, stackable credentials, and clear transfer pathways into four-year institutions where appropriate.

Fourth, improve coordination across the education and workforce ecosystem.

The state should help align community colleges, public universities, workforce boards, apprenticeship programs, employers, unions, nonprofits, and industry groups around regional labor-market needs. Fragmentation is one of the biggest obstacles to effective workforce development. Workers need pathways they can navigate. Employers need credentials they understand and trust. Training providers need timely information about changing demand.

Fifth, invest in better labor-market intelligence and credential transparency.

AI will change tasks within jobs, not only job titles. That means traditional labor-market data may miss important changes until after they have already affected workers. Better data can help identify emerging roles, changing skill requirements, regional demand, and training gaps. Credential transparency can help workers, employers, educators, and policymakers understand what programs teach, what skills credentials represent, and whether those credentials connect to real opportunities. New Jersey's existing work with Credential Engine and the Training Explorer provides a useful foundation to build on.

Conclusion

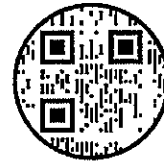
AI creates real uncertainty, but the response should be practical. The best preparation is a stronger, more flexible education and workforce system: one that builds durable skills, expands work-connected pathways, supports upskilling for existing workers, connects employers and educators, improves credential transparency, and uses better data to align training with real labor-market needs.

¹⁶ Koslosky and Feldgoise, "The State of AI-Related Apprenticeships."

New Jersey does not need to predict the exact shape of every AI-driven labor-market change to act wisely. Many of the most important steps, like strengthening community colleges, expanding apprenticeships, supporting adult upskilling, improving labor-market data, making credentials more transparent, and connecting employers with educators, are valuable under a wide range of possible futures.

That is the opportunity before the state. AI may change work in ways that are difficult to forecast, but the institutions that help workers adapt can be strengthened now.

Thank you again for the opportunity to testify. I look forward to your questions.



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To: Chairman Johnson, Vice Chairman Zwicker and Members of the Senate Labor Committee
Chairman Cryan, Vice Chairman Zwicker and Members of the Senate Higher Education Committee

From: Althea D. Ford, Vice President, Government Affairs &
Jack Ramirez, NJBIA Research Analyst

Date: June 8, 2026

RE: NJBIA Testimony before the Joint Senate Labor Committee and Senate Higher Education Committee on the Impact of Artificial Intelligence on the Economy and Workforce

Good afternoon Chairman Johnson, Chairman Cryan and Members of the Senate Labor and Higher Education Committees. On behalf of our member companies that make NJBIA the largest, most impactful association representing job creators in New Jersey, thank you for the opportunity to testify regarding the role and impact of artificial intelligence on the economy and workforce.

Through this testimony, we seek to illuminate three key points:

- New Jersey should embrace the opportunities artificial intelligence presents;
- Investment in reskilling and upskilling our workforce and modernizing our educational system to prepare New Jerseyans for an AI-driven economy is critical; and
- Policymakers must be careful not to slow innovation through policies that hinder technological progress and economic competitiveness.

It is important to acknowledge that concerns about artificial intelligence and the future of work are real. For many recent college graduates, entering the workforce today is not easy. In fact, if there is one experience that unites many young job seekers, it is hearing, "We're looking for someone with three years of experience" for an entry-level position. Given these challenges, it is understandable why many young people are anxious about the impact AI may have on their career opportunities and economic future.

But when we look at the evidence, the story is more nuanced than the headlines. If AI were truly poised to eliminate jobs on a massive scale, we would expect to see early warning signs in industries built around highly repetitive and easily automated tasks. We would expect to see self-service technologies replacing baristas,

47x

bartenders, hotel staff, restaurant workers, and other hospitality employees in mass. Those workers would be the canaries in the coal mine.

Yet that is not what we see. The reason is simple, people value people. Technology can automate transactions, but it cannot fully replace hospitality, trust, creativity, judgment, and human connection. Consumers continue to seek out experiences that involve real human interaction.

AI: Job Creator, Not Killer

Current data suggests that AI is acting more as a job creator than a job killer. According to Morgan Stanley Research, U.S. companies reported a 2% net gain in jobs over the last 12 months due to AI adoption, with new hiring outpacing the number of roles eliminated or left unfilled. That is not the profile of an economy experiencing widespread unemployment.

Additionally, research synthesized by the Brookings Institution helps explain why. Their analysis found that companies investing in AI experienced a 20% higher sales growth over a decade compared to non-investors, and that growth was accompanied by a proportional increase in employee headcount. In other words, many firms are using AI to create new products, enter new markets, and expand operations — not simply to replace workers.

The labor market is also sending a clear signal about where opportunities are emerging. PwC's 2024 Global AI Jobs Barometer found that job postings requiring AI specialist skills are growing 3.5 times faster than overall job postings. Since 2012, the number of AI-related job postings has increased sevenfold, reflecting growing demand for workers with AI expertise. At the same time, sectors most exposed to AI are experiencing nearly five times higher labor productivity growth.

That productivity growth is not something to fear. It is how economies create higher wages, greater prosperity, and entirely new industries, and New Jersey should want to be a part of that growth and prosperity.

The Budget Lab at Yale University tracked the entire U.S. labor market over the 33 months following ChatGPT's release and found no significant disruption. Measures of AI exposure, automation, and augmentation showed no statistically significant relationship with changes in unemployment. In fact, the pace of occupational change since AI's introduction has been only about one percentage point higher than during the internet boom of the late 1990s. Moreover, the shifts in job availability observed in the industries most exposed to AI—finance, information, and professional services—began before generative AI was ever released to the public.

Evidence also suggests that AI is already delivering meaningful economic benefits. The AI Index 2026 found productivity gains ranging from 14% to 26% in fields such as customer support and software development, indicating that AI is often making workers more productive and, consequently, more valuable rather than replacing them outright.

That does not mean there are no challenges. There will be a disruption. Entry-level positions are changing. Job descriptions are evolving. Workers will need new skills. But the answer is not to slow innovation through overly restrictive policies that put New Jersey at a competitive disadvantage. The answer is to prepare people for the jobs that are being created.

Need for Workforce Development to Optimize New Jersey's Benefits from AI

That preparation starts with stronger public-private partnerships. Businesses, universities, community colleges, and policymakers should work together to ensure students are learning the skills that employers actually need. We should be teaching not only digital literacy and technical skills, but also the uniquely human capabilities that complement AI: leadership, communication, critical thinking, decision-making, and coordination.

48x

With more than 85% of recent college graduates believing that AI will disrupt their profession within the first two years of entering the workforce, post-secondary institutions can equip learners to operate in AI-enabled workplaces, where their value increasingly lies in serving as the critical human in the loop—providing judgment, accountability, and oversight that technology alone cannot.

In the years ahead, many workers will not be competing against AI. They will be managing it. They will oversee agentic systems, direct AI tools, verify outputs, and make strategic decisions that technology cannot make on its own. Our educational institutions should be preparing students for that reality today. Research from Brookings also shows that AI-adopting firms are increasingly hiring more technically skilled workers, particularly those with STEM backgrounds, making digital literacy and technical competency more important than ever.

New Jersey's post-secondary institutions are responding to the demands for an AI-trained workforce. NJIT offers an AI Literacy Microcredential, which is available to all students regardless of major, and focuses on practical AI use, ethics, and responsible deployment. Other institutions such as Princeton University, Rowan University, and Rutgers University are expanding AI-related coursework, certificate programs and research opportunities. The state's county colleges are also engaging in this critical work, with the County College of Morris being the recipient of the state's first U.S. Department of Labor – Registered Data Scientist AI Apprenticeship grant. More broadly, there are efforts such as the Lumina Foundation's FutureReady States program, of which the NJ Council of Community Colleges serve as the state's lead coordinator, that provide New Jersey with a framework for identifying, measuring, and scaling workforce credentials that align with emerging labor market demands. As employers increasingly seek AI, data analytics, and digital technology skills, the initiative can help ensure that state investments in AI-related training programs deliver measurable value to both workers and businesses.

For current workers, focusing on retraining and reskilling programs that help employees adapt as technology evolves will be vital to ensuring their successful engagement in the workforce. The evidence suggests that AI adoption is more likely to lead to retraining than layoffs. Surveys from the Federal Reserve Bank of New York indicate that nearly half of service and manufacturing firms anticipate retraining workers to use AI in the coming months.

We should also recognize that workforce development itself must evolve. PwC reports that skill requirements are changing 25% faster in AI-exposed sectors. Rather than focusing exclusively on traditional job titles, a skills-first approach to education, hiring, and workforce development should be adopted. Additionally, targeted support toward mid-career workers, who data suggests are among the most sought-after employees in an AI-driven economy and are often best positioned to transition into higher-value roles, may prove beneficial.

Lastly, we cannot overlook the impact of artificial intelligence on small businesses. Today, nearly 90% of AI-related job postings originate from just 1% of firms. If we want AI-driven growth to benefit all of New Jersey, small and medium-sized businesses must have access to the tools, training, and resources necessary to compete, while also building a workforce prepared to meet the demands of an increasingly AI-enabled economy. Broadening access to AI innovation will help those job creators grow, hire, and create opportunities in communities across our state.

The question before us is not whether AI will change the labor market. It already is. The question is whether New Jersey will help shape that future or allow it to happen elsewhere. We can protect workers without stifling innovation. We can establish sensible safeguards while still encouraging investment, entrepreneurship, and growth.

Thank you for the opportunity to submit this testimony. As policymakers continue to examine the role of AI in New Jersey's economy, NJBIA stands ready to serve as a resource and partner in developing policies that promote innovation, strengthen our workforce, and support economic growth across the state. If you have questions, please feel free to contact us at aford@njbja.org and jramirez@njbja.org.

49x



MEMORANDUM

TO: Members of the Senate Labor Committee

FROM: Hilary Chebra, Director, Government Affairs, CCSNJ

RE: AI in the Workforce

DATE: June 8, 2026

Artificial intelligence is rapidly becoming one of the most transformative technologies affecting the modern workplace. While discussions surrounding AI often focus on its long-term implications, it is important to recognize that many businesses across South Jersey are only beginning to explore how AI can be incorporated into their operations. For a significant portion of our membership, AI remains an emerging tool rather than a fully integrated business practice.

Across industries employers are evaluating AI's potential to improve efficiency, streamline administrative functions, enhance customer service, analyze data more effectively, and support employee productivity. In many cases, businesses are utilizing AI to assist workers with routine tasks, allowing employees to focus on higher-value responsibilities that require human judgment, creativity, relationship-building, and problem-solving.

Importantly, our members view AI as a tool to augment their workforce rather than replace it. Businesses are exploring ways to leverage AI to strengthen competitiveness, improve service delivery, and address ongoing workforce challenges, including labor shortages in certain sectors. Employers recognize that successful AI adoption will depend on maintaining a strong workforce equipped with the skills necessary to work alongside emerging technologies.

At the same time, many companies remain in an exploratory phase. Employers are developing internal policies, assessing cybersecurity and data privacy considerations, evaluating potential legal and compliance risks, and determining how AI can be responsibly implemented within their organizations.

As policymakers consider the future of AI in New Jersey, CCSNJ encourages a balanced approach that supports innovation while providing businesses with clear guidance and reasonable safeguards. Overly restrictive regulations at this early stage could inadvertently discourage investment and hinder the ability of New Jersey employers to remain competitive in a rapidly evolving global economy. Instead, we believe the state should prioritize workforce development, digital literacy, and partnerships between industry, educational institutions, and government to prepare workers for the changing demands of the labor market.

CCSNJ appreciates the Committee's attention to this important issue and looks forward to continuing to work with policymakers, employers, educators, and workforce development partners as New Jersey navigates the opportunities and challenges presented by artificial intelligence.

Good afternoon, Chairman Cryan, Chairman Johnson, and members of the Committees. Thank you for bringing us together for this conversation. We are genuinely grateful that the Legislature is convening higher education, labor, and industry leaders in the same room. The challenges and opportunities created by AI are bigger than any one sector, and the fact that you are hosting this dialogue underscores how essential coordinated, ongoing partnership will be for New Jersey's future.

My name is Mildred Mihlon. I'm here on behalf of my Felician University and the twelve nonprofit, public-mission institutions that make up the Independent Colleges and Universities of New Jersey. Together, we educate more than 63,000 New Jersey students, a majority of them first-generation, lower-middle-income, and from communities historically underrepresented in higher education.

Across our campuses, students are already living with AI in their daily lives. They may not frame it as a question, but they feel the shift, and they are looking to us-- their institutions, their state, and their future employers to help them navigate it with confidence.

Higher education can deliver on that promise, but through a dynamic partnership among state government, industry, and our institutions. From our perspective, four priorities need to move forward together if we are going to meet this moment.

The first is priority a sustained, strategic alignment with business and industry

AI is reshaping every major sector of New Jersey's economy: healthcare, finance, logistics, education, social services, and especially small and mid-sized businesses.

Independent colleges already educate the professionals these industries rely on. What we need now is ongoing, structured alignment, not occasional touchpoints. Employers are telling us they need graduates who can:

- use AI tools responsibly
- think critically and communicate clearly
- solve problems in complex, tech-enabled environments

In response at my institution, we've begun embedding AI literacy into general education, launched new concentrations, expanded industry-aligned coursework through partnerships, and created bridge pathways that prepare students for emerging careers. These steps reflect what we're hearing from employers, but we know we need to keep listening and adjusting.

Second, we need coordinated investments in capacity so that AI integration (and the equity that must accompany it) can be achieved across all of our institutions.

When we talk about "capacity," we're talking about the infrastructure that allows students, especially first-generation and lower-income students to access AI in meaningful, responsible ways.

And this is where equity and cost intersect.

Historically, technological shifts have widened gaps for low-income students and students of color. Independent colleges serve the very populations most vulnerable to being left behind. Ensuring equity means ensuring access, and access requires investment.

To give a sense of scale:

- A modest GPU-enabled teaching lab costs **\$150,000–\$300,000**.
- Annual licensing for AI tools and secure cloud environments runs **\$50,000–\$100,000**.
- Faculty training, instructional design, and cybersecurity upgrades add another **\$75,000–\$150,000** each year.

These are not research luxuries. They are the baseline costs of preparing students for an AI-driven workforce.

At Felician and at my peer schools, we are reallocating resources, shifting priorities, and actively seeking funding to meet these needs. But small, tuition-dependent institutions cannot do this alone. If New Jersey wants equitable AI opportunity, shared investment is essential.

Third, we need to focus on talent and faculty development.

No matter how powerful the technology becomes, AI readiness ultimately depends on people—the faculty who teach, guide, and mentor students.

Our faculty want to help students use AI responsibly and effectively. They want to integrate AI into coursework in ways that strengthen, not replace learning. But that requires ongoing, structured professional development.

We are moving in that direction. In fact, today—on the same day as this testimony—Google is on our campus providing a full-day, in-person AI training for all faculty through a competitive grant. It's a helpful example of the kind of partnership that supports faculty as they prepare to integrate AI into fall courses.

But it is just one example. What we need is a sustained, statewide approach to faculty development—one that brings together higher education, industry partners, and state leadership to ensure our educators stay current as AI evolves.

Without investment in talent, even the best technology will not translate into workforce readiness.

Lastly, we need regulatory nimbleness.

If we want to keep pace with industry, we need a regulatory environment that allows institutions to move at the speed of innovation.

New Jersey's curriculum approval process is thoughtful and well-intentioned, but it is not built for the pace of AI. We are not asking to bypass quality or oversight. We are asking for timely, responsive pathways that allow institutions to add new courses, concentrations, and credentials as workforce needs evolve.

Other states are moving quickly. New Jersey can, too—with the right partnership.

Closing

At Felician—and across all ICUNJ institutions—we see AI not as something to fear, but as a tool that can enhance learning, productivity, and innovation. But technology alone is not enough. The future

workforce will require individuals who combine technological proficiency with wisdom, ethics, leadership, and human insight.

We are doing this work now. We are committed to doing more. And with ongoing, nimble partnership among government, industry, and higher education, New Jersey can lead the nation in preparing students for an AI-driven economy.

Thank you again for hosting this conversation and for inviting us to be part of it.

53x

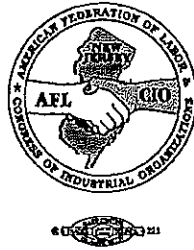
NEW JERSEY STATE AFL-CIO

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June 8, 2026

Dear Members of the Senate Higher Education and Labor Committees:

Impact of AI on the Economy and the Workforce

Organized labor has long grappled with the impact of technology on jobs. From automatic toll collection to self-checkout lines at the grocery store, to automated electronic meter readers at residential homes, just to name a few - middle class union jobs have been gradually eliminated over the past three decades and replaced with machines. Due to technology advances, our already ever-changing workforce will change at an accelerated pace due to AI, and workers and our higher education system must adapt through career training and education.

However, AI's potential to elevate job loss is a game changer. Unlike automation, which eliminated jobs in mostly labor-intensive careers that required little training or educational requirements, this technology will eliminate jobs for all classes of workers.

We are at a moment where society and our elected officials must choose to control AI, or AI will control us. We recognize the positive potential AI brings, but we must ensure that when AI is used for human resource decisions, it is done fairly. Regulation is essential, and we urge state level elected officials to move quickly, because the federal government's obvious intent is to ignore its impact on workers and ban regulation by the states to the best of their ability.

A host of AI centered bills have been introduced this session, but I would like to bring to your attention one in particular, that speaks to the topic of this hearing directly.

S-4075 (Zwicker / Singleton / Diegnan / Smith) & A-4981 (Simmons / Miller / Murphy) sets reasonable guardrails on AI systems used in workplaces. The bill regulates AI tools used to collect and process extensive information about workers and jobs. It regulates AI systems used in making employment-related decisions such as hiring and firing. It also regulates AI systems used in making decisions about providing public benefits and services, such as unemployment insurance applications.

Unregulated, such AI systems are not accountable. Information from hundreds of sources, often inaccurate or incorporating longstanding biases and prejudices, can cause serious economic harm to workers and to claimants for benefits and services. Affected individuals rarely have access to the information used or any explanation of the decision processes.

-over-

"The Voice for Working Families in New Jersey"

54x

Because AI systems can facilitate automation which may displace workers, the bill requires employers to address concerns raised by workers and unions, to seek a balance between employer needs for productive efficiency and the needs of workers and the public. Worker's rights to organize and bargain for a just share of the benefits of increased productivity must be protected from the threat of invasive AI-driven surveillance and intimidation.

1. Bans harmful uses of AI systems, including surveillance outside of work areas and worktime, and using data and surveillance to suppress worker rights, including organizing.
2. Bans AI systems from being used to discriminate in hiring or at work, or to collect or use information unrelated to work or performance issues.
3. Bans actions against workers for not meeting work quotas unless they are disclosed in advance and are not harmful to workers' physical or mental health.
4. Requires human oversight and accountability regarding AI systems, giving workers and their unions a right to review and contest adverse decisions.
5. Requires data security and confidentiality, including employer liability for breaches.
6. Makes public employer use of AI or other technology which is likely to reduce employment a mandatory subject of bargaining; and provides benefit and retraining rights for displaced workers.

I hope you will take a look at this bill, and if you like what you read, consider becoming a co-sponsor.

Finally, I would like to bring to your attention an op-ed written by the NJ State AFL-CIO and published in the Star-Ledger last week on this topic, which is attached to our testimony.

This hearing is a good step toward better understanding AI's impact, but we urge lawmakers to act quickly to address many of the adverse effects it will have on workers and jobs. AI is developing quickly and is being implemented rapidly, if lawmakers don't make this a top priority now, workers will suffer and policy makers will be far behind in regulating an industry that will have a profound impact on the future of work.

Good afternoon, Chairman Cryan, Chairman Johnson, and members of the Committees. Thank you for bringing us together for this conversation. We are genuinely grateful that the Legislature is convening higher education, labor, and industry leaders in the same room. The challenges and opportunities created by AI are bigger than any one sector, and the fact that you are hosting this dialogue underscores how essential coordinated, ongoing partnership will be for New Jersey's future.

My name is Mildred Mihlon. I'm here on behalf of my Felician University and the twelve nonprofit, public-mission institutions that make up the Independent Colleges and Universities of New Jersey. Together, we educate more than 63,000 New Jersey students, a majority of them first-generation, lower-middle-income, and from communities historically underrepresented in higher education.

Across our campuses, students are already living with AI in their daily lives. They may not frame it as a question, but they feel the shift, and they are looking to us-- their institutions, their state, and their future employers to help them navigate it with confidence.

Higher education can deliver on that promise, but through a dynamic partnership among state government, industry, and our institutions. From our perspective, four priorities need to move forward together if we are going to meet this moment.

The first is priority a sustained, strategic alignment with business and industry

AI is reshaping every major sector of New Jersey's economy: healthcare, finance, logistics, education, social services, and especially small and mid-sized businesses.

Independent colleges already educate the professionals these industries rely on. What we need now is ongoing, structured alignment, not occasional touchpoints. Employers are telling us they need graduates who can:

- use AI tools responsibly
- think critically and communicate clearly
- solve problems in complex, tech-enabled environments

In response at my institution, we've begun embedding AI literacy into general education, launched new concentrations, expanded industry-aligned coursework through partnerships, and created bridge pathways that prepare students for emerging careers. These steps reflect what we're hearing from employers, but we know we need to keep listening and adjusting.

Second, we need coordinated investments in capacity so that AI integration (and the equity that must accompany it) can be achieved across all of our institutions.

When we talk about "capacity," we're talking about the infrastructure that allows students, especially first-generation and lower-income students to access AI in meaningful, responsible ways.

And this is where equity and cost intersect.

Historically, technological shifts have widened gaps for low-income students and students of color. Independent colleges serve the very populations most vulnerable to being left behind. Ensuring equity means ensuring access, and access requires investment.

To give a sense of scale:

- A modest GPU-enabled teaching lab costs **\$150,000–\$300,000**.
- Annual licensing for AI tools and secure cloud environments runs **\$50,000–\$100,000**.
- Faculty training, instructional design, and cybersecurity upgrades add another **\$75,000–\$150,000** each year.

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60x

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Thank you again for hosting this conversation and for inviting us to be part of it.



Office of the President
609-984-1105
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Dr. Merodie A. Hancock, President
Thomas Edison State University
Senate Higher Education Committee and Senate Labor Committee
June 8, 2026

Good afternoon, Chairman Cryan, Chairman Gordon, and members of the Senate Higher Education and Labor committees. Thank you for allowing me the opportunity to speak with you today.

My name is Merodie Hancock and I am the president of Thomas Edison State University (TESU), New Jersey's premier public institution dedicated to serving adult learners through flexible, online, and learning-assessed education. I am honored to join my colleagues from across New Jersey's public colleges and universities to discuss how we are preparing graduates for a labor market that is rapidly transforming due to the exponential growth of artificial intelligence.

New Jersey has built one of the strongest education systems in the nation, and our regional public colleges and universities play a central role in extending that success — translating educational excellence into workforce readiness, economic growth, and opportunities for residents across all 21 counties.

Regional public institutions like those in the New Jersey Association of State Colleges and Universities — including TESU, TCNJ, NJCU, Ramapo, Stockton, William Paterson, and Kean — are vital to our state's economy, workforce, and communities. They serve as anchors in their communities, providing affordable, high-quality education while delivering the workforce pipeline on which New Jersey's economy depends. We educate first-generation students, adult learners, and working families, while aligning our academic programs with the needs of employers.

At TESU most of our students are working adults balancing jobs, families, military service, and other responsibilities. For our students, the impact of artificial intelligence is not hypothetical or far off in the future. AI is already present in their workplaces, in the tools their employers use, in the services they provide, and in the decisions they are expected to make. Every day we are focused on preparing working adults to stay competitive and advance in an AI-enabled economy. Further, we are helping New Jersey employers access a workforce that is AI-literate, ethically grounded, and able to adapt to AI progression, rather than simply learning a single tool or method that may be obsolete in a year or two.

To meet that responsibility, TESU is integrating AI throughout both our academic programs and our student support ecosystem. Recognizing that AI is transforming nearly every industry, TESU adopted a three-pronged developmental framework that moves students along a continuum of exposure, literacy, and competency, ensuring graduates can both understand and apply AI responsibly in professional settings. The exposure focuses on foundational knowledge, including ethical and responsible use, critical evaluation of AI-generated content, awareness of bias and limitations, and effective use of AI to drive productivity and impact. AI literacy focuses on the ability to appropriately utilize AI across content areas within the curriculum. AI competency is developed within specific disciplines, where students demonstrate the ability to apply AI tools, analyze AI-supported information, and make informed professional judgments in real-world contexts.

62x

One concrete example is our required undergraduate course, SOS-1100: Fact, Fiction or Fake? Information Literacy Today.

This course was originally created to help students develop the ability to question everything, including sources, claims, and even their own assumptions. When generative AI tools became widely available, this course was uniquely positioned to respond.

We moved quickly to add a dedicated AI module that asks students to:

- Engage directly with various AI tools;
- Compare AI-generated outputs to traditional sources;
- Reflect on what AI gets right, what it gets wrong, and why; and
- Articulate personal guidelines for ethical and responsible AI use in their academic and professional lives.

Students are not simply told about AI; they engage with it directly, critique it, and learn to question it. The feedback we receive — students saying this “changed my life” or that they now feel empowered rather than intimidated — is evidence that broad-based AI literacy can be transformational, especially for adults who may feel left behind by rapid technological change.

Preparing New Jersey’s workforce for AI is not just about what happens in the virtual classroom. It is also about how we, as an institution, use AI responsibly to serve students and steward public resources. TESU has 296 employees serving approximately 11,000 students. We are using AI to leverage our human capital through integration into our institutional infrastructure. For example, we are using AI to scale our fraud detection and system integrity, identifying suspicious patterns in applications, financial transactions, and academic submissions.

TESU is in the midst of a comprehensive rebuild of our digital campus identity. Rather than updating individual systems in isolation, we are rethinking how an adult-serving public university should function in a digital, AI-enabled era. We are utilizing AI to help students discover programs and courses aligned with their career goals while tracking and aligning with workforce needs.

At the end of May, we met with Acting Labor Commissioner Jarvis and key staff to discuss the implementation of CreateNJ, the Center for “Career Relevant Education and Talent of New Jersey,” signed into law in 2024. CreateNJ will house an AI-powered Workforce Transcript and portal, connecting New Jersey’s working adults to current and emerging labor-market opportunities.

Throughout this work, our guiding principle is clear: AI isn’t a thing, it is an environment. And AI is certainly not a replacement for our people. It is a tool that, when implemented responsibly, allows our highly skilled staff and mentors to have more information at their fingertips as they focus their time and expertise where human judgment, creativity, and care are irreplaceable.

TESU’s commitment to AI literacy extends beyond our degree programs and into New Jersey’s broader educational and community infrastructure.

The New Jersey State Library, an affiliate of TESU, is partnering with LibraryLink New Jersey and the AI Hub on a statewide pilot initiative to build AI literacy, workforce readiness, and small business capacity through New Jersey’s public library system.

Additionally, the New Jersey State Library has joined with the state libraries of Hawaii and Montana in a grant application to the federal Institute of Museum and Library Services. If funded, this project will pilot a participatory, community-based approach to using AI to address local challenges.

These efforts recognize that AI literacy cannot be limited to college campuses or to technology-focused degree programs. Public libraries are trusted, accessible institutions in communities across New Jersey, and they are powerful partners in closing the AI literacy gap for residents, job seekers, and entrepreneurs.

In closing, TESU is not waiting for AI to disrupt education and the labor market — we are already working to stay ahead of it. We are:

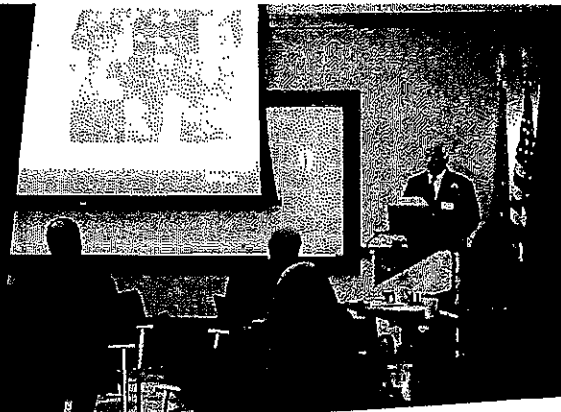
- Embedding AI exposure, literacy, and competency into academic programs across disciplines;
- Using courses like SOS-1100 to make AI literacy a universal expectation, not a niche specialization;
- Leveraging AI in our own operations to enhance student support, maintain career-relevant academic programming, protect public resources, and redesign our digital campus for the realities and opportunities of an AI-enabled economy; and
- Extending AI literacy and workforce readiness beyond our student body through the statewide work of the New Jersey State Library and its partners.

For New Jersey's workforce, the goal is not simply to adopt new technology. It is to ensure that working adults have the knowledge, skills, and confidence to use AI effectively and responsibly — to question it, to oversee it, and to harness it in service of their families, their communities, and our state's economy.

Thank you for your leadership on these issues and for your attention today.

TESU Celebrates NJDOE Partnership Expanding College Credit Pathways for CTE Students

March 02, 2026



▲ > [About TESU](#) > [University News](#) > [2026](#) > TESU Celebrates NJDOE Partnership Expanding College Credit Pathways for CTE Students

<https://www.tesu.edu/about/newsroom/2026/tesu-njdoe-partnership.php>

Thomas Edison State University (TESU) today celebrated the completion of a landmark Memorandum of Understanding (MOU) with the New Jersey Department of Education (NJDOE) that expands college credit opportunities for high school Career and Technical Education (CTE) students across the state.

Funded through \$250,000 in Federal Perkins Leadership Funds, the 2025 MOU supported TESU's evaluation of secondary CTE programs for college credit using the University's nationally recognized Professional Learning Review (PLR) process. The initiative recognizes college-level learning achieved through CTE coursework, workplace training and industry-recognized credentials, creating new pathways from high school to higher education and career advancement.

The event today marked both the completion of the pilot phase and the formal launch of a dedicated website outlining how additional CTE schools can partner with TESU and participate in the initiative. University and state leaders also outlined next steps to expand the program statewide.

"Thomas Edison State University was founded on the principle that learning should be recognized wherever and however it occurs," said Merodie A. Hancock, Ph.D., president of TESU. "Through our partnership with the New Jersey Department of Education, we are affirming the rigor and value of Career and Technical Education programs and creating clear, affordable pathways for students to translate their high school achievements into college credit and advanced credentials. This initiative strengthens New Jersey's workforce while expanding opportunity for students and families across the state."

Central to the initiative is TESU's PLR process, which evaluates nontraditional learning experiences and determines appropriate college credit equivalencies. By awarding academic credit for approved CTE programs, participating schools can enhance their

65x

program value, support postsecondary transitions and strengthen eligibility for additional Perkins funding.

“By bridging the gap between high school and postsecondary education, we are expanding pathways for CTE program completers to enter the workforce with advanced credentials,” said Jeffrey Harmon, Ed.D., vice provost for Strategic Initiatives and Institutional Effectiveness and interim dean of the Heavin School of Social Sciences, Humanities, and Education at TESU. “This latest initiative with the NJDOE leverages our expertise in fostering workforce readiness by recognizing college-level learning wherever and however it occurs.”

The pilot program supports the expansion of TESU’s PLR evaluations, outreach to school districts and curriculum framework development to ensure alignment with industry standards and employer needs.

The impact of similar models is already evident. In 2023, TESU launched a partnership with the United Brotherhood of Carpenters and Joiners of America’s Career Connections Certificate program, enabling New Jersey high school students to earn up to 16 college credits from pre-apprenticeship training toward a TESU degree — potentially saving families up to \$7,000 in tuition.

Students utilizing these credit pathways often pursue an Associate in Applied Science in Construction and Facilities Support, a Bachelor of Science in Construction, or a Bachelor of Science in Technical Studies at TESU.

“The MOU is part of a broader effort between the University and the State of New Jersey to strengthen the state’s workforce by equipping students with the skills and credentials necessary to succeed in a competitive job market,” Harmon added. “Our mutual work centers on enhancing the career readiness of New Jersey’s workforce while ensuring our program outcomes are aligned with employers’ current and anticipated needs.”

Speakers at the event included Harmon, Hancock and Jorden Schiff, Ed.D., assistant commissioner for Teaching and Learning Services, New Jersey Department of Education.

“This partnership marks a momentous step forward for Career and Technical Education students across New Jersey,” Schiff told the gathered crowd. “By recognizing college-level learning through TESU’s Professional Learning Review process, we are opening doors to anywhere from six to 40 college credits, giving students a powerful head start on their higher-education and career journeys.”

With the pilot phase complete and the website now live, TESU and NJDOE leaders emphasized their shared commitment to expanding participation and ensuring that more CTE students across New Jersey can seamlessly transition from high school programs to college degrees and career advancement.



► About TESU ► University News ► 2026 ► TESU Launches Groundbreaking Ed.D. Program Designed to Help Doctoral Students Finish What They Started

<https://www.tesu.edu/about/newsroom/2026/tesu-launches-edd-professional-studies.php>

Thomas Edison State University today announced the launch of a bold new doctoral pathway: the Doctor of Education (Ed.D.) in Professional Studies, an innovative degree-completion program designed to help experienced professionals finish what they started.

Created for the tens of thousands of individuals nationwide who began a doctoral program but did not complete it, the Ed.D. in Professional Studies positions TESU is the only New Jersey public institution offering a doctorate intentionally designed to remove barriers, honor prior learning and help students with at least 21 credits from a prior accredited doctoral program cross the finish line to a terminal degree. The program reflects TESU's long-standing commitment to reimagining higher education for adult learners and working professionals.

"Innovation has always been central to Thomas Edison State University's mission," said TESU President Merodie A. Hancock, Ph.D. "The Ed.D. in Professional Studies reflects our continued commitment to finding new, meaningful ways to support students, especially those who have already invested significant time and effort in their education. This program recognizes their experience, respects their realities and provides a clear pathway to doctoral completion."

The 48-credit Ed.D. in Professional Studies builds on doctoral coursework students have already completed, integrating advanced applied research methods and culminating in a scholar-practitioner field project rather than a traditional dissertation. Students are required to transfer a minimum of 21 credits, and up to 30 credits, from accredited prior doctoral coursework. Eligible students may also leverage TESU's Credit for Prior Learning program to further maximize previously earned academic and professional experience, with no limit on portfolio assessment opportunities.

"This program was intentionally designed for scholars who bring deep professional knowledge but were sidelined by rigid, traditional doctoral models," said Dr. Jeffrey Harmon, vice provost for Strategic Initiatives & Institutional Effectiveness and interim dean

of the Heavin School of Social Sciences, Humanities, and Education at TESU. "By valuing prior doctoral work and emphasizing applied research with real-world impact, we are helping experienced professionals complete a degree that advances both their careers and their fields."

National data underscores the need for new approaches to doctoral education. The Council of Graduate Schools estimates that 40 to 50% of doctoral students in the United States do not complete their degrees, often due to competing professional, financial and personal responsibilities. TESU's new Ed.D. program seeks to address these challenges head-on, reducing the emotional, financial and opportunity costs associated with non-completion.

Prospective students interested in learning more may attend an informational webinar on Feb. 10 at noon or visit tesu.edu/eddps.

WHY TESU?

TESU THOMAS
EDISON
STATE
UNIVERSITY

OUR VISION IS STRAIGHT FOWARD.

BUILDING CAREERS. ADVANCING PROFESSIONS. EMPOWERING LIVES.

Assessment and **flexibility**
are in our DNA.

No choosing between
an education and **a career.**

TESU is a national leader in the assessment of adult learning as well as a pioneer of flexibility and in the use of educational technologies.

*The New York Times has called TESU
"the college that paved the way for flexibility".*

The University recognizes that adult learners bring tremendous skill and knowledge with them and that perspective, uniquely shaped by their experiences, becomes an asset to their peers in the classroom as our mentors provide guidance and academic objectivity.

*Our students know that what they learn today,
they will be able to apply tomorrow.*

AFFORDABILITY

\$10 MILLION in savings for students through TESU's Zero Textbook Cost (ZTC) initiative, providing no-cost, high-quality learning materials in lieu of traditional textbooks.

★★★★★ TESU earned a perfect 5-star rating in Money's Best Colleges for Online Bachelor's Degree Programs

LOWEST TUITION among New Jersey's 4-year public colleges for full-time and part-time students

\$123 MILLION in total tuition saved through credits awarded to students for prior learning in FY24

INNOVATION

TESU evaluates workplace training, industry-recognized credentials and professional education to award college-level credits that accelerate students' path to completing a degree or certificate.

42 CREDITS are earned on average by students utilizing TESU's prior learning assessments or reviews (PLA or PLR). That's over half the credits required for an associate degree!

293,000 credits total awarded to students in FY24 through prior learning

FLIP TO LEARN MORE →

STATE UNIVERSITY

Career



Rosamond Bobb-King, DNP '24

LIPO

APPRENTICESHIP



"Credits for my apprenticeship training gave me a 35-credit head start on my AAS degree. It was the perfect pathway. It shows my students that they are not forced to choose between a trade and a college degree - they can have both."

Thomas Tiseo, A.A.S. in Construction Support, PLR/NJPlace Grant Recipient

COMMUNITY COLLEGES



TESU proudly partners with

EVERY COMMUNITY COLLEGE IN NJ

allowing students to earn up to 90 credits at their NJ community college and finish their bachelor's degree at TESU

NURSING



100% PASS RATE

The W. Cary Edwards School of Nursing and Health Professions celebrated a 100% pass rate among Accelerated BSN Program students who sat for the National Council of Licensure Exam for Registered Nurses (NCLEX-RN) in 2023.

MILITARY

INSIDE HIGHER ED SAYS

"offering credit for prior military training and flexible online programs, allowing veterans to use transferable military experience in civilian life, and helping them progress at their own pace, working full-time and part-time."

"INSTITUTION OF THE YEAR"

for 2023, named by The Council of Colleges and Military Educators (CCME)



BUILD

Kristal DeJesus, M.S. '24, U.S. Air Force

"TESU allowed me to earn my degree while being fully remote. I looked at countless schools that offered master's programs, but given the nature of my work, an in-person or hybrid program would not have been feasible."

TESU.EDU

JUST THE FACTS

TESU THOMAS EDISON STATE UNIVERSITY

One of N.J.'s senior public institutions of higher learning and one of the oldest universities in the country DESIGNED SPECIFICALLY FOR ADULTS.

Working adults can EARN CREDIT FOR WHAT THEY ALREADY KNOW and take online courses to complete a degree.

We meet working adults where they are in life and take them to the next level: whether starting a degree, completing a first degree, adding a graduate degree or completing a professional certificate.

WORKFORCE-RELEVANT DEGREES OF DISTINCTION

UNDERGRADUATE PROGRAMS

Nursing
 > RN to BSN
 > Accelerated BSN
 Accounting/CPA
 Cybersecurity
 Nuclear Energy Engineering Technology

GRADUATE PROGRAMS

Doctor of Education in Organizational Leadership, Culture and Change
 Doctor of Nursing Practice
 Doctor and Master of Business Administration
 M.S. in Information Technology
 M.A. in Educational Leadership
 M.S. in Homeland Security

WE OFFER ASSOCIATE, BACCALAUREATE, MASTER'S AND DOCTORAL DEGREES IN MORE THAN 100 AREAS OF STUDY.

AFFORDABLE

Thomas Edison State University offers exceptional value to students. Students registering for 9 or more credits pay a flat-rate tuition. Students registering for fewer than 9 credits pay per credit. Students can also demonstrate college-level knowledge acquired outside the classroom through a variety of methods.

COMPREHENSIVE STATEWIDE TRANSFER AGREEMENT

We work with every community college in N.J. to make the cost of a bachelor's degree even more affordable for adult students.

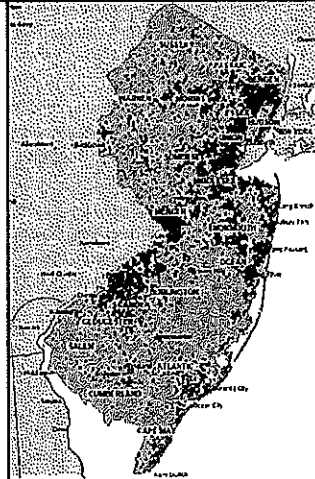
MILITARY FOCUSED

We offer specialized educational opportunities for members of the United States military, veterans and first responders that optimize their training and experience. Thomas Edison State University proudly serves the largest number of active-duty, National Guard, reserve and veteran members of the military in N.J.

TOTAL DEGREES CONFERRED

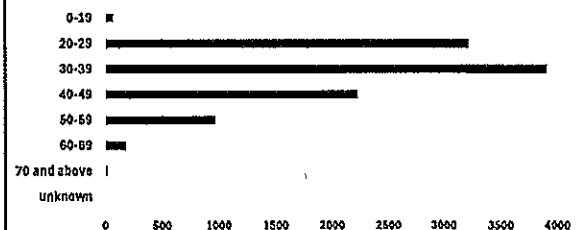
75,331

TESU ENROLLED STUDENTS



We serve students in every age group and every county as they seek to advance their careers through education.

FY2024 Total Degree Seeking Enrollment by Age Group



FY2024 Total Enrollment: **10,632**

Source: U.S. Census Bureau, 2023

TESU.EDU

80x

POINTS OF PRIDE



Our students are engineers, parents, public servants, executives, secretaries, managers, nurses, military service members, law enforcement officers, nuclear professionals, pilots, musicians, actors and artists.

TESU is the only state institution selected by the N.J. Department of Labor for a **CAREER-FORWARD NJ PLACE INITIATIVE THAT MERGES APPRENTICESHIP TRAINING WITH HIGHER EDUCATION.**

The average first-time pass rate for the Accelerated BSN program graduates taking **THE NCLEX-RN EXAM** is **94 PERCENT.**

TESU has been awarded \$2,761,271 by the U.S. Department of Labor as part of the **NURSING EXPANSION GRANT PROGRAM**, designed to support public-private partnerships that expand and diversify the nursing workforce.

Identified by *Forbes* magazine as **ONE OF THE TOP 20 COLLEGES AND UNIVERSITIES IN THE NATION IN THE USE OF TECHNOLOGY TO CREATE LEARNING OPPORTUNITIES FOR ADULTS.**

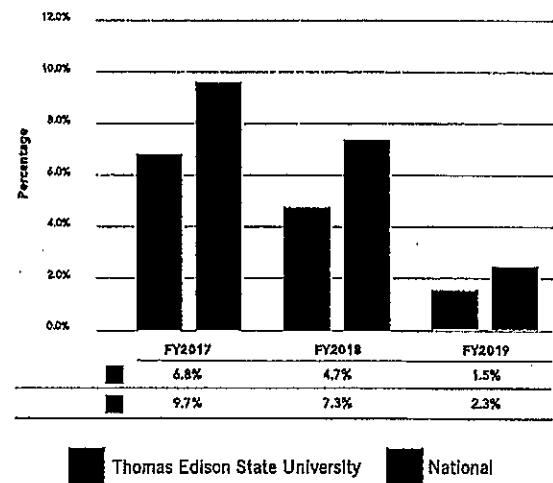
TESU is a founding member of the **CONSORTIUM FOR THE ASSESSMENT OF COLLEGE EQUIVALENCE (ACE).**

TESU tops the list of **LOWEST IN-STATE TUITION FOR ONLINE ACCREDITED COLLEGES** offering four-year bachelor's programs, according to "Business Insider".

OUTPERFORMING THE NATION

Fiscal Year Cohort Comparisons between Thomas Edison State University and National data. TESU alumni fall well below the National Student Loan Default Rate.

Three-Year Default Rate:
Fiscal Year Cohort Comparisons between
Thomas Edison State University and National Data



<https://www2.ed.gov/offices/OSEAP/defaultmanagement/cdr.html>

Thomas Edison State University is accredited by the **MIDDLE STATES COMMISSION ON HIGHER EDUCATION.**

W. CARY EDWARDS SCHOOL OF NURSING AND HEALTH PROFESSIONS
BSN, MSN and DNP accredited by the **COMMISSION ON COLLEGIATE NURSING EDUCATION (CCNE)**

SCHOOL OF BUSINESS AND MANAGEMENT
BSBA, MBA, M.S. in Human Resources Management and M.S. in Management accredited by **ACCREDITATION COUNCIL FOR BUSINESS SCHOOLS AND PROGRAMS (ACBSP)**

HEAVIN SCHOOL OF ARTS, SCIENCES, AND TECHNOLOGY
B.S. in Electronics Systems Engineering Technology in Nuclear Energy Engineering Technology accredited by **ACCREDITATION BOARD FOR ENGINEERING AND TECHNOLOGY (ABET)**
M.A. in Educational Leadership accredited by **COUNCIL FOR ACCREDITATION OF EDUCATION PREPARATION (CAEP)**

PARTNERING WITH THE BEST

We partner with industry to develop educational programs that are aligned with the goals and strategic plans of an organization as well as to help us to fund our vital programs.

jetBlue

Bright Horizons.
EdAssist Solutions



PSEG



amazon

career choice

Building CAREERS • Advancing PROFESSIONS • Empowering LIVES

Tuition and Fees

Tuition is payment for all costs directly associated with the academic delivery of a Thomas Edison State University (TESU) education to registered students. Fees are designated as payment for administrative services associated with other activities in support of that educational process and for materials used by students for courses and other activities undertaken by them.

Full-Time Flat-Rate Tuition

Undergraduate students registering for 9 or more online (OL), Guided Study (GS) or e-Pack (EP) undergraduate credits in a semester will pay a Full-Time Flat-Rate Tuition. This Full-Time Flat-Rate Tuition is not available to nursing or military students. Full-Time Flat Rate tuition does not cover textbooks or course materials.

NEW JERSEY RESIDENTS \$3,522 PER SEMESTER
OUT-OF-STATE RESIDENTS \$4,561 PER SEMESTER

- Students registering for 9 or more credits per term will receive the discounted Full-Time Flat-Rate Tuition.
- Students do not have to preselect this plan, but will be automatically enrolled once the 9-credit per term threshold has been reached.
- Students registering for fewer than 9 credits per term will continue to be enrolled under Per Credit Tuition.

Per Credit Tuition*

NEW JERSEY RESIDENTS \$440 PER CREDIT REGISTERED**
OUT-OF-STATE RESIDENTS \$573 PER CREDIT REGISTERED
VISITING STUDENTS \$600 PER CREDIT REGISTERED

**Per Credit Tuition does not cover textbooks or course materials.
** Includes Pennsylvania residents*

Edison Accelerate

At TESU, we know that highly motivated students like you have already achieved great success in your educational journey. For those who bring a significant number of credits from prior college experiences, Edison Accelerate provides a streamlined, cost-effective pathway to graduation.

For \$3,400, Edison Accelerate allows students with substantial prior credits to reduce their Credit Hour Residency Requirement to just 6 required course credits (SOS-1100: Critical Information Literacy and Capstone). Instead of enrolling in additional credit hours, you pay this one-time fee, saving both time and money while leveraging your past academic achievements.

This program is designed for students who are ready to finish what they've started. By choosing Edison Accelerate, you'll benefit from our expert team's personalized evaluation of your prior credits.

Edison Accelerate provides you with more than just financial savings—it recognizes your hard work and determination. If you're ready to take the next step toward achieving your academic goals, learn more about Edison Accelerate by contacting the Office of Admissions. Accelerate today!

Undergraduate Tuition Comparison

Students registering for online (OL), Guided Study (GS) or e-Pack' (EP) undergraduate courses should consider how many credits they plan to earn in a single term. The charts below are designed to help students estimate first-year tuition costs based on how many credits they plan to take. Please refer to our Academic Calendars for term schedules at tesu.edu/academics/calendars.

IN-STATE (NJ) TUITION				OUT-OF-STATE TUITION		
	NUMBER OF CREDITS PER TERM	PER CREDIT TUITION	FULL-TIME FLAT-RATE TUITION	NUMBER OF CREDITS PER TERM	PER CREDIT TUITION	FULL-TIME FLAT-RATE TUITION
For students who plan to register for up to 8 credits or less in a single term, our Per Credit Tuition rate will be charged. Students who plan to register for 9 credits or more in a single term, the Full-Time Flat-Rate Tuition rate will be charged. This will result in significant savings.	3	\$1,320	—	3	\$1,719	—
	6	\$2,640	—	6	\$3,438	—
	9	\$3,960	\$3,522 (savings of \$438)	9	\$5,157	\$4,561 (savings of \$596)
	12	\$5,280	\$3,522 (savings of \$1,758)	12	\$6,876	\$4,561 (savings of \$2,315)
	15	\$6,600	\$3,522 (savings of \$3,078)	15	\$8,595	\$4,561 (savings of \$4,034)

TECEP® and PLA Tuition

TECEP® EXAMINATIONS (PER CREDIT REGISTERED)

1000 – 2000 LEVEL EXAMS	\$53
3000 – 4000 LEVEL EXAMS	\$80

PORTFOLIO ASSESSMENT (PLA-1010 – 3 CREDITS)

Within PLA-1010, students may earn up to 12 credits of portfolio assessment at no additional cost. For information on how to apply for this program, please visit [TECEP and PLA Tuition](#).

PER CREDIT RATE FOR PLA-1010

NEW JERSEY RESIDENTS	\$440
OUT-OF-STATE RESIDENTS	\$573
SINGLE COURSE PROCESS*	
MATRICULATED	\$183
VISITING	\$252

*Only available based on specific criteria - please contact the PLA Office with questions.

INDIVIDUAL LEARNING ACCOUNTS (CREDIT BANKING)

\$432

Nursing Tuition

Select nursing programs require a non refundable deposit to hold your space in the program. Select nursing courses with a practicum fee and/or a clinical lab fee can range from \$400 to \$525 per select courses.

TUITION (PER CREDIT ATTEMPTED)

RN-BSN	\$311
MSN	\$695
NURSE PRACTITIONER PROGRAMS <i>Psychiatric Mental Health Nurse Practitioner Family Nurse Practitioner</i>	\$719
DNP	\$830
ACCELERATED BSN PROGRAM	\$42,840
• Materials Tuition (new students)	\$3,300
ACCELERATED BSN PROGRAM – Bayada Scholars Track TUITION (TOTAL PROGRAM)	
• In-State Tuition	\$58,500
• Out-of-State Tuition	\$75,000
• Books and Supplies Fee (new students)	\$3,300

Graduate and Nursing Tuition Payment Plan

Graduate and Bachelor of Science in Nursing Tuition Payment Plans allow students enrolled in nursing and graduate degree programs to break up their tuition costs into payments made over the course of the term or sessions.

Graduate and Doctoral Tuition and Fees

Students enrolled in graduate programs at TESU are charged graduate tuition on a per-credit basis. Students enrolled in the MBA degree, DBA degree or the Ed.D degree pay their respective tuition rates listed below.

TUITION

(PER CREDIT REGISTERED)	\$695
MASTERS FLAT RATE	\$18,000 Per Degree*
PLA (PER CREDIT ATTEMPTED)	\$252
MBA	
(PER CREDIT REGISTERED)	\$743
MBA FLAT RATE	\$24,000 Per Degree*
DBA (PER CREDIT REGISTERED)	\$960
ED.D. (PER CREDIT REGISTERED)	\$876

*Masters Flat Rate Guidelines:

tesu.edu/tuition-financial-aid/tuition-fees/graduate/masters-flat-rate.php

Military Tuition

ACTIVE DUTY MILITARY TUITION \$250 PER CREDIT ATTEMPTED

IMPORTANT NOTES FOR ACTIVE-DUTY MILITARY PERSONNEL:

Active-duty military personnel who enroll in the Bachelor of Science in Nursing (BSN) degree program will pay the nursing program tuition rate.

Fees

APPLICATION	\$50
EDISON ACCELERATE	\$3,400
PAYMENT PLANS	\$35 - \$75
LATE REGISTRATION	\$163
COURSE EXTENSION	\$255
NSF RETURNED CHECK	\$35
GRADUATION AUDIT FEE	\$298

(paid the year of graduation, required to be considered for graduation from a degree program or certificate and covers expenses for a final degree audit for graduation, diploma packages and degree conferral)

LATE GRADUATION AUDIT FEE	\$163
RETURN TO GRADUATE FEE	\$105
TRANSCRIPT	\$18
DUPLICATE DIPLOMA	\$35

TUITION AND FEES NOTES:

All tuition and fees listed here were approved on June 13, 2025, by the Board of Trustees of TESU and are effective for the August 2025 term. Tuition and fees are subject to change.

IMPORTANT NOTE ON CREDIT CARD FEES:

Students paying their tuition and related fees with a credit or debit card will be charged a 3 percent convenience fee.



FOR MORE INFORMATION: 609-777-5680 | [TESU.EDU/TUITION](https://tesu.edu/tuition)

83x

**PRUDENT PLANNING SUPPORTING
INVESTMENT AND SUSTAINABILITY**

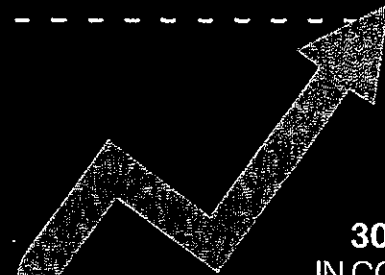
CASH AND INVESTMENTS UP
\$6.6 MILLION (25%)
OVER FIVE YEARS

UNRESTRICTED NET
ASSETS INCREASED
\$5.3 MILLION (25%)
OVER FIVE YEARS

DEBT REDUCED BY
85% (\$8.3 MILLION)
OVER FIVE YEARS

**30 CONSECUTIVE YEARS
OF CLEAN AUDITS**
WITH NO MANAGEMENT
LETTER COMMENTS

OPERATING RESERVE
INCREASED BY
25% SINCE FY19
TO INVEST IN TECHNOLOGY
AND INFRASTRUCTURE
INNOVATION



MORE THAN A
3000% INCREASE
IN COMPETITIVE GRANT
DOLLARS SINCE FY19



**3-5% VOLUNTARY
STAFF TURNOVER**
**WELL BELOW 12-15%
NATIONAL AVG.**

HIGH-PERFORMING STATE INVESTMENT

	FY24 DEGREES	APPROPRIATION PER GRADUATE	GRADUATES PER STATE-FUNDED POSITION
TESU	1,946	\$8,793	6
WILLIAM PATERSON	3,275	\$15,958	3
TCNJ	1,981	\$17,403	2
STOCKTON	2,382	\$18,937	2
KEAN	3,202	\$18,978	3
RAMAPO	1,394	\$19,221	2
NJCU	1,463	\$28,647	1

WORKFORCE-READY PROGRAMS POWERING NEW JERSEY

INCREASED ACCELERATED
NURSING ENROLLMENT BY
49% OVER FY24

SKILL-BASED CREDENTIALS
IN CYBERSECURITY,
CLOUD COMPUTING
AND MENTAL HEALTH

STACKABLE, APPLIED
CREDENTIALS ALIGNED WITH
STATE WORKFORCE NEEDS

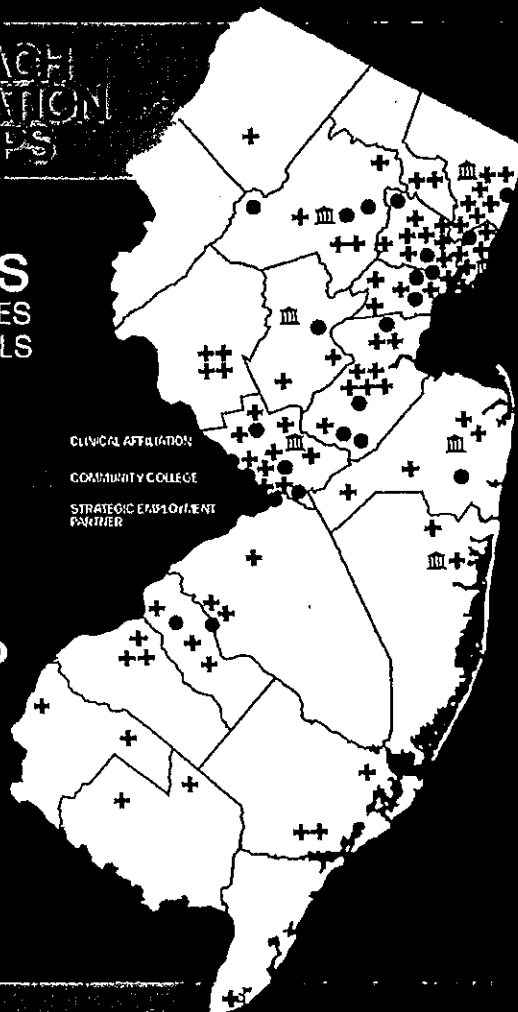
STATEWIDE REACH THROUGH EDUCATION & PARTNERSHIPS

COLLABORATIONS
WITH NJ COMMUNITY COLLEGES
AND TECHNICAL HIGH SCHOOLS

PARTNERSHIPS
WITH TOP HOSPITALS
AND HEALTH SYSTEMS

APPRENTICESHIP
AND PRE-APPRENTICESHIP
PROGRAMS

NJ PLAN
COORDINATOR



ACCREDITATION

ACCREDITATION COUNCIL
FOR BUSINESS SCHOOLS AND
PROGRAMS (ACBSP)

COMMISSION ON
ACCREDITATION OF ALLIED
HEALTH EDUCATION
PROGRAMS (CAAHEP)

COMMISSION ON COLLEGIATE
NURSING EDUCATION (CCNE)

ENGINEERING TECHNOLOGY
ACCREDITATION
COMMISSION OF ABET

MIDDLE STATES COMMISSION
ON HIGHER EDUCATION

NEW JERSEY BOARD OF
NURSING

COUNCIL FOR THE
ACCREDITATION OF
EDUCATOR PREPARATION
(CAEP)

STUDENT-CENTERED



INCREASED INVESTMENT
IN STUDENT SERVICES
BY 27% SINCE FY19



SERVING A DIVERSE STUDENT BODY,
WITH A GROWING PROPORTION OF
HISPANIC/LATINO STUDENTS
SINCE FY19



STUDENTS CHOOSE
TESU TO ADVANCE
CAREERS AND ACHIEVE
PERSONAL GOALS

Credit for Prior Learning Evaluations | New Jersey

NEW JERSEY ORGANIZATION	APPRENTICESHIP OR TRAINING	# OF CREDITS AVAILABLE AT TESU
NE Carpenters Union - Eastern Atlantic States Carpenters Technical Center	Carpenter	64.5
	Millwright	74
	Piledriver	67
	Cabinetmaker	67
	Floor Layer	55
	In-House Carpenter	66.5
	Upholster	56
	Locksmith	29.5
	Commercial Diving Pre-Apprenticeship	Review in Progress
Eastern Millwork Inc.	Millwork Apprenticeship	32
IBEW Locals 102, 164, 269, 400	Electrical Apprenticeship	49 from ACE and 33 for OJT from TESU
International Union of Operating Engineers Local 825	Operating Engineer Apprenticeship	52
National Elevator Industry Education Program	Elevator Constructor Apprenticeship	41
New Jersey Manufacturing Extension Program	Industrial Manufacturing Production Technician Apprenticeship	24
	Electrician Apprenticeship	19.5
Ocean County Vo-Tech School	Plumbing Apprenticeship	19
	HVAC/R Apprenticeship	18
	SMW Apprenticeship	26
Sheet Metal Local 25	Basic Course for Corrections Officer Training (Apprenticeship)	30
	Instructor Training	18
NJ Department of Corrections	Basic Course for Municipal Police Officers	24
NJ Division of Criminal Justice	Basic Training	38
NJ State Police	Advanced Training	37
Port Authority of NY/NJ	Basic Course for Police Officers	30
NJ Department of Human Services	NJ Registered Early Childhood Education Apprenticeship Program	Review In Progress
NJ DHS/NJ DOL	Direct Support Professional Training	Review in Progress
Electrical Training Academy	ETA Bootcamps	Review in Progress
Ironworkers Local 11	Ironworker Apprenticeship	Review in Progress
NJ Tutoring Corp	Tutor RAP	Review in Progress
Sheet Metal Local 22	SMW Apprenticeship	Review in Progress
Teacher Apprenticeship Network	Teacher Apprenticeship Program	Review in Progress