



Shifting Opportunities: How AI Reshapes the Future of Intergenerational Economic Mobility

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Abstract

This perspective paper discusses how artificial intelligence (AI) may reshape intergenerational economic mobility, with particular attention to the different opportunities and barriers experienced by younger and older generations. While AI-driven tools in education, employment, and public services offer new pathways for economic advancement, access to these benefits is not equally distributed. Younger individuals, often digital natives, are more likely to capitalize on AI innovations, whereas older adults face structural, cognitive, and social barriers that can limit their engagement. At the same time, the review emphasizes the potential of AI to reduce long-standing disparities in upward mobility—especially when policies and technologies are intentionally designed to include lower-income and digitally marginalized populations across all age groups. Drawing on selected studies and policy discussions, this paper highlights digital divides, systemic obstacles, and inclusive strategies that may help AI become a force for reducing inequality rather than reinforcing it. This study underscores the importance of cross-sector collaboration, adaptive learning environments, and equitable digital access in ensuring that AI contributes to greater fairness across generations.

Keywords

AI literacy; Intergenerational economic mobility; Digital divide; Digital inequality; Economic inequality

1. Introduction

Intergenerational economic mobility refers to how much a person's economic situation differs from that of their parents (Lee, Lim, & Allen, 2024). This idea reflects how fair or open a society is when it comes to offering people a better future. For decades, factors such as education, social networks, and inheritance have shaped these outcomes. Today, artificial intelligence is adding a powerful new layer to that equation. AI now plays a role in how people find jobs, learn skills, and access services—all of which affect mobility (Alekseeva et al., 2021). But its effects aren't equal for everyone. Younger individuals, particularly those who have grown up with regular exposure to digital technologies and are therefore often described as digital natives, are more likely to use AI-driven tools in education, employment, and public services. In this study, AI-driven tools refer to technologies that use artificial intelligence to support learning, job matching, decision-making, service delivery, or access to information. By contrast, older adults may face structural, cognitive, and social barriers to AI engagement. Structural barriers include limited access to affordable devices, reliable internet, formal training opportunities, or institutional support. Cognitive barriers refer to difficulties related to unfamiliar interfaces, lower confidence in using new technologies, or the

additional effort required to learn rapidly changing digital systems. Social barriers include limited encouragement, age-based assumptions about technological ability, or exclusion from digital learning networks. Younger people tend to adapt quickly to new technology and may even benefit directly from it. Older people, on the other hand, may face hurdles due to less exposure or fewer opportunities to learn. This review aims to understand how these differences play out and how AI might actually help reduce long-standing gaps in economic mobility. The goal is not just to highlight generational differences, but to explore how technology could be part of the solution.

This review follows three connected lines of discussion. First, it explains how AI may create new pathways for intergenerational economic mobility through learning, work, and access to resources. Second, it examines why these opportunities are likely to be experienced differently by younger and older generations. Third, it considers how inclusive design, digital training, and supportive policies may help reduce rather than deepen mobility-related inequalities.

2. AI and Economic Mobility

Artificial intelligence includes tools and systems that help with tasks like learning, decision-making, and predicting outcomes. These systems are now part of hiring platforms, education tools, financial services, and health care systems. For individuals, AI can open doors to job opportunities or skill-building programs. It can also shape who gets access to loans or training. AI influences economic mobility by altering the mechanisms through which individuals improve their economic standing (Wang et al., 2024). It changes labor markets by automating routine jobs while increasing demand for digital and AI-related skills. People who can adapt to these changes are more likely to access new employment sectors and income sources, thereby improving their economic position relative to their parents. Additionally, AI-powered education platforms offer personalized learning pathways, which can enhance skill acquisition for learners from underserved communities, reducing traditional barriers to upward mobility. On a broader scale, AI systems in public services, such as welfare and job matching programs, may streamline access and target resources more effectively, helping individuals move toward economic self-sufficiency. For people trying to improve their economic position, these tools can make a big difference. Online learning powered by AI can personalize instruction, helping people learn at their own pace. Job-matching tools can point users to roles that fit their skills. In short, AI is reshaping the way people navigate the economy and influences who gets ahead, who falls behind, and what resources are available to close the gap between generations

3. Generational Digital Differences

Younger people usually grow up using technology and are often called digital natives. They're more comfortable learning and working with AI-driven tools. In contrast, many older adults did not have the same early exposure and may find these systems harder to use (Shum & Lau, 2024). This creates a gap in how each group benefits from new opportunities. Beyond familiarity, younger generations often have stronger support systems for engaging with AI, such as tech-integrated classrooms, mobile-first services, and access to community-based innovation hubs. This early and frequent exposure not only fosters confidence but builds a mindset of experimentation and learning-by-doing, which is critical in a rapidly evolving AI landscape. In contrast, older adults often face compounded barriers: a lack of digital literacy training, reduced cognitive processing speed, and even anxiety or mistrust toward automated systems.

These digital differences are also reinforced by institutional structures. For instance, government job retraining programs or employer-led upskilling initiatives frequently prioritize younger demographics, assuming longer-term workforce participation. Older adults, particularly those nearing retirement or working in informal sectors, are less likely to be targeted or supported by such interventions. As a result, digital exclusion among older individuals is not merely a personal or generational gap—it reflects broader systemic design choices that fail to accommodate diverse needs (Green et al., 2012; Li & Liu, 2023; Yu & Hagens, 2022). Disparities in digital engagement extend far beyond the ability to operate a smartphone or navigate online forms. They impact how individuals search for jobs, manage personal finances, engage with telehealth services, and maintain social connections. All of these are deeply tied to one's ability to maintain or improve economic standing. Therefore, the generational digital divide does not just reflect different levels of tech fluency; it represents a structural fault line that may widen inequalities if left unaddressed.

4. A Chance to Reduce Gaps

AI has the flexibility to support a wide range of users if designed well. Tools can be built with older users in mind. Voice-controlled systems, large-font interfaces, or training programs that meet people where they are can make a big difference. Meanwhile, younger people in lower-income settings can use AI to access quality learning or work tools that wouldn't otherwise be available (Khan, Umer, & Faruq, 2024). The opportunity lies in using AI not only as a tool of optimization but as an equalizer of access. For instance, when AI is integrated into public education systems, it can personalize learning experiences for students from diverse backgrounds and support remedial learning for those who may be lagging behind. For older adults, incorporating AI into lifelong learning programs at libraries, community centers, or retirement associations can bridge gaps in knowledge and confidence. These approaches help shift the narrative from one of exclusion to one of inclusion.

Most importantly, expanding AI access for lower-income populations is essential for reducing mobility disparities (Capraro et al., 2024). Governments and community organizations must ensure that affordable internet access, low-cost devices, and culturally appropriate digital training are widely available. Many individuals in low-income families, both young and old, are eager to learn but lack the means to do so. Public-private partnerships can play a vital role in scaling AI-driven training platforms that offer free or subsidized content. These platforms must also account for language differences, literacy levels, and varying prior experience. Equipping lower-income individuals with basic AI literacy, such as how to use chatbots for career planning or online platforms for remote work, can be a stepping stone to upward mobility. AI can also be harnessed in employment services to match underserved workers with opportunities that align with their strengths and aspirations. When these tools are designed to be inclusive and backed by supportive policies, they can help more people break through generational cycles of economic stagnation.

In short, while AI may currently reinforce some inequalities, it also opens the door to targeted, creative, and inclusive solutions that work across generations (Wang, 2025). By recognizing the specific barriers each age group faces and designing with those needs in mind, AI can become a tool for reducing rather than reinforcing disparities in economic mobility.

5. AI Creates Openings for Young People

Many young people are using AI tools to learn skills, launch businesses, or find work (Alekseeva, et al., 2021; Wang et al., 2024). Online platforms with AI features help them get tailored advice or training. This lowers the cost and effort of gaining new abilities. In creative industries such as gaming, design, or music, AI is helping younger users carve out new career paths. Even for those in low-income settings, AI-driven apps and courses provide access to quality learning that traditional schools might not offer. These tools may allow users to move faster toward higher-income roles, giving them a boost in economic mobility.

6. Older Adults Face More Obstacles

For older workers, the road is often harder. Many haven't had the chance to learn AI-related skills. They may be working in industries that are shrinking or changing rapidly. Some face bias in hiring or training programs, where assumptions are made about age and adaptability. Even when older adults want to learn, the resources may not be there. Public programs often focus on youth, and private training can be expensive or feel intimidating. These limits can lead to lost income or even downward movement on the economic ladder.

7. Comparing Generations

The generational gap in AI use is clear, but it's not only about age. A young person without internet access or a stable home will have fewer chances than an older adult with strong education and a good support network. In that sense, age interacts with other factors such as income, education, and geography. Still, the trend holds: younger people generally benefit more from AI tools today, while older adults face more hurdles. But some older individuals thrive by combining years of experience with new digital tools while some younger users fall behind due to lack of resources.

8. Bridging the Divide

Rather than accept these differences, society can take steps to reduce disparities. One way is to build learning systems that are flexible and work for people of different ages, whether someone is trying to upskill at 20 or reskill at 60. The content should be modular, meaning it can be completed in short segments, and accessible regardless of prior experience. Another approach is to design AI tools that older adults find easier to use. Features like voice commands or larger text can make a difference. Simplifying interfaces and reducing technical jargon can also help build confidence among older users. There is also a valuable role for mentorship. Programs that encourage younger people to share their digital knowledge while learning from the life and work experience of older generations can foster mutual support and bridge the gap from both sides. Further, broader policies that link AI training to social welfare and employment goals can align efforts across education, labor, and health systems. The support for intergenerational mobility becomes not only a technological goal but a public commitment.

9. Conclusions

AI is reshaping the paths people take in life. For now, younger generations seem to gain more from this change, while older groups face more barriers. But this divide is not fixed. With better design, fairer policies, and creative programs, AI could become a bridge rather than a wall. By paying attention to how different generations experience AI, we can make smarter choices. Instead of deepening inequality, technology can help lift more people—young and old—toward better economic futures. More broadly, AI holds the potential to reshape structural dynamics that have long underpinned disparities in intergenerational economic mobility. If low-income and marginalized groups are given equitable access to AI tools and AI-related skills training, they are more likely to enter growing industries, access quality education, and overcome geographic or institutional constraints that historically limited their upward movement. Similarly, older generations, often left behind in digital transitions, can regain economic relevance through inclusive and adaptive AI platforms that cater to lifelong learning and flexible work options. However, achieving this requires intentional action. It is not enough to deploy AI systems and hope for fair outcomes. Designing for equity means engaging underserved communities in the development of tools, offering sustained support, and integrating AI access with broader social and economic policies. Only then can AI serve as a catalyst for economic justice, rather than a reinforcement of existing divides.

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