



Perspective

Brain Capital: The Asset No one's measuring

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CET studies how emerging technology reshapes human life - across business, healthcare, education, culture, and governance - and produces research, technology, and policy in response.

About this piece

Perspective - On the shift in cognitive demand AI is creating in the workplace, and what recent research on cognitive debt and brain capital suggests about protecting human thinking capacity in response.

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Similarly as the Industrial Revolution (1760-1914) transformed society from agrarian to machine-focused, where boatload of “handy work” was automated by machines, but instead of fewer jobs, we saw increase in more jobs created to “supervise” the machines, AI is creating a “Supervision” role in overall job market. Except, now that AI can perform thinking, synthesis, pattern recognition, and more - humans are to change the thinking required to work alongside AI, or to “supervise” these new machines.

Today, AI is shifting work - in an AI augmented workplace - from simply doing the thinking to judging the thinking, and deciding whether the thinking to produce the answer is right. even as AI gets better at producing plausible-sounding output, humans still need to judge whether that output is actually correct, appropriate, or good enough for the specific situation - because responsibility and consequence still sit with a human, not the model.

Effect on Cognition due to AI

We see a broad spectrum of effects of AI on human cognition from positive to negative in many major studies [1] [2].

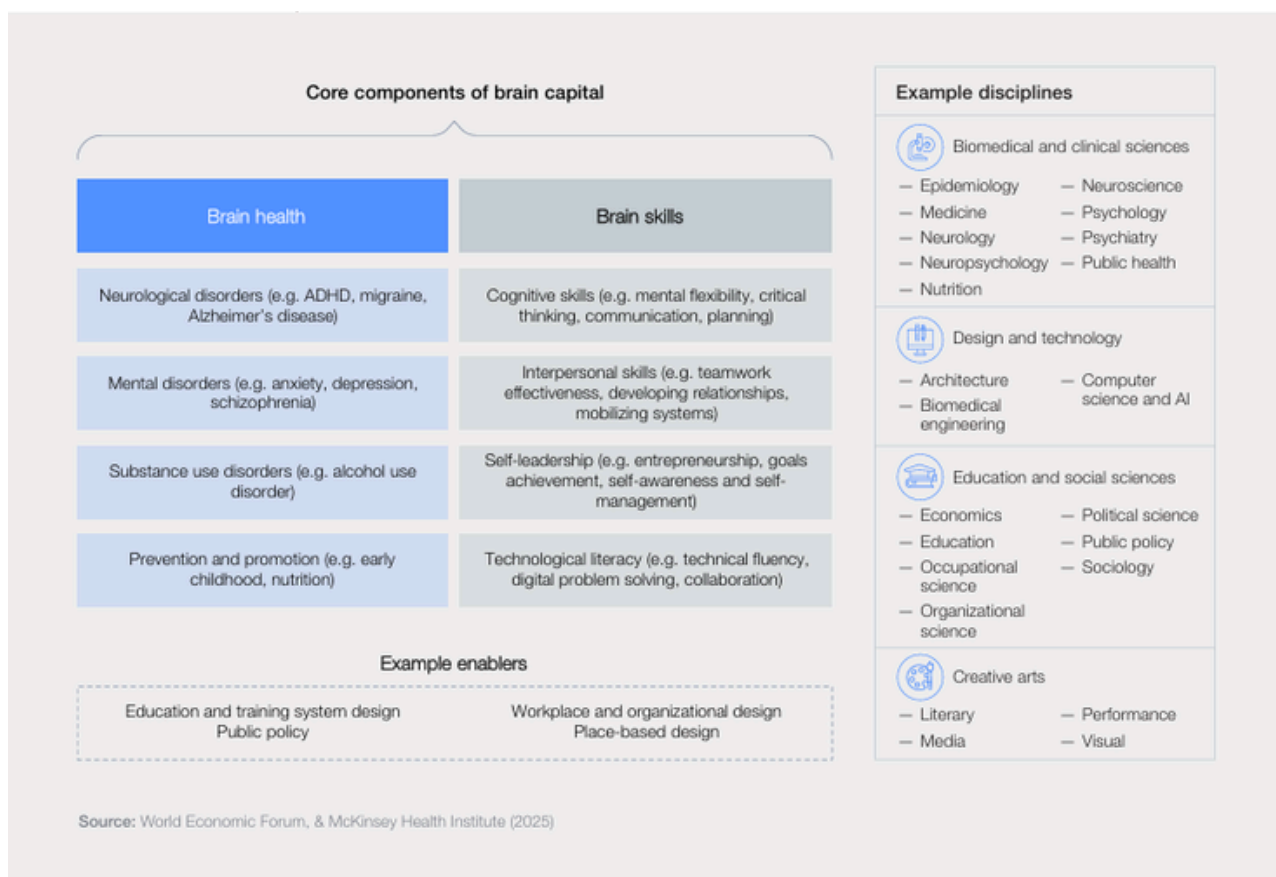
Positive end of the spectrum could include Metacognition amplification, access/leveling effect, offloading routine cognitive load frees capacity for higher order thinking, and more. While negative end of spectrum could include Cognitive atrophy, automation bias, reduced critical thinking, and passive monitoring fatigue.

The effects on cognition are a constant talk today with many moving towards more analog habits and lifestyle. But retreat isn't a strategy available to most people - students, professionals, and institutions can't simply opt out of AI and expect to remain competitive. The real question isn't whether to use AI, but whether the cognitive capacity being spent underneath that use is being tracked, protected, or built at all - and right now, almost no one is doing that work deliberately.

The idea to write this piece struck when i first came across the insight report (jan, 2026) titled “The human Advantage: Stronger Brains in the Age of AI” by McKinsey health institute and WEF. The report makes a case i hadn’t seen framed quite this way before instilling brain health, and brain skills together termed as “brain capital” deserving the same deliberate, coordinated investment that machines and infrastructure received during the industrial revolution during shift in our society.

The report makes the distinction between “brain Health” and “brain skills” as follows:

1. **Brain Health** is defined as a state of optimal brain functioning - more leaning towards mental health and neurological. It’s biological and clinical side, on whether the brain itself is functioning well.
2. **Brain skills**, by contrast, are the foundational cognitive, interpersonal, self-leadership, and technological literacy abilities that let a a person adapt, relate and contribute meaningfully. This is less about brain being “healthy” in clinical sense, and more about whether it’s actually being exercised and developed.



What comes next

Taken together, these threads point to the same conclusion. The revolution is inevitable, similarly as industrial revolution and so is the change in society at large similar we had around new machines - labor, infrastructure, and education. For one to sustain oneself in this era of new revolution is to constantly invest in their own thinking, cognitive wellbeing and brain capital. The evidence is empirical, the cognitive debt accumulates, critical thinking narrows under high AI-Confidence, and none of this happens in isolation from the person it's happening to.

What brain capital offers is a solution to “cognitive decline” in age of AI different from “quit AI”, or “retreating from AI”, a call to be deliberate about what’s being built, and evolving alongside.

That’s the real frontier this piece points toward, whether the humans working alongside it will still know how to think , and hold judgement.

References

- [1] [Lee, H. P., Sarkar, A., Tankelevitch, L., Drosos, I., Rintel, S., Banks, R., & Wilson, N. \(2025\). The impact of generative AI on critical thinking: Self-reported reductions in cognitive effort and confidence effects from a survey of knowledge workers.](#)
- [2] [Lee, H. P., Sarkar, A., Tankelevitch, L., Drosos, I., Rintel, S., Banks, R., & Wilson, N. \(2025\). The impact of generative AI on critical thinking: Self-reported reductions in cognitive effort and confidence effects from a survey of knowledge workers.](#)
- [3] [World Economic Forum & McKinsey Health Institute. \(2026\). The human advantage: Stronger brains in the age of AI. World Economic Forum.](#)



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