

Most unbuilt things weren't bad ideas. They were *unstaffed*.

AI is beginning to separate human intent from human execution capacity. That changes who gets to act on a conviction, inside companies and outside them. Here is the argument, the evidence for and against, and a working example.

THE ARGUMENT

To make almost anything real (a business, a program, a product, an internal capability) someone has to supply research, design, software, writing, administration, coordination and follow-up. Historically that capacity had to be personally supplied, hired, or bought with capital. Firms exist, as Coase put it in 1937, because "there is a cost of using the price mechanism."

So agency, the practical ability to cause something to exist, has always been rationed by access to capacity. Many people with judgment, domain knowledge and a clear idea never act, because the organization the idea requires is out of reach.

Portions of that organization can now be called on through language, combined around a goal, and checked by a person. **The amount of personally supplied capacity needed to turn conviction into a working thing is falling.** Not to zero, and not evenly.

WHY IT MATTERS TO LEADERS

Every organization carries things it never built: the capability everyone agrees should exist and nobody has had capacity to make. Representative Census data show only 18% of U.S. firms used AI in a business function in late 2025, and most users apply it in three or fewer functions, mainly to augment existing tasks.

The opportunity is not "automate the workflow." It is to ask: **what should we already be capable of doing?** Then build the smallest real version of it, with people kept at every decision that matters.

Democratizing intelligence was never the endpoint. *Democratizing agency* is.

WHAT THE EVIDENCE SUPPORTS

- P&G field experiment: individuals with AI matched the quality of two-person teams without AI, in about 16% less time. Dell'Acqua et al., NBER 33641 / Org. Sci. 2026
- 5,000+ support agents: +15% productivity on average, about +30% for the least experienced. Brynjolfsson, Li & Raymond, QJE 2025
- Small firms (7 countries): 39% of AI users with a skills gap say AI helped fill it; 14% rely less on contractors; 83% say staffing needs are unchanged. OECD 2025
- Firm formation rose more than 10% in AI-compatible industries after ChatGPT, consistent with cheaper experimentation. Marchesi & Tang, working paper 2025

WHAT LIMITS IT

- Outside its capability frontier, AI made consultants about 19 percentage points less likely to be correct. Dell'Acqua et al., Org. Sci. 2026
- Experienced developers were 19% slower with early-2025 tools, while believing they were faster. METR RCT, 2025
- AI advice helped strong entrepreneurs (+15%) and hurt struggling ones (nearly -10%): the gains follow judgment. Otis et al., Management Science 2026
- Macro effects are small so far: under 0.7% added TFP over a decade (Acemoglu); no earnings effects in Danish data (Humlum & Vestergaard).

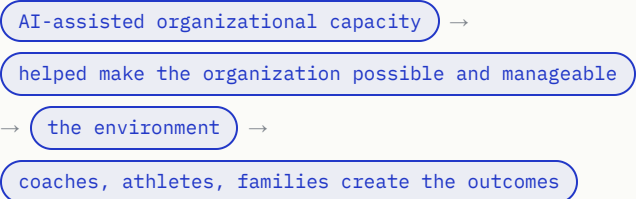
The counterevidence defines the thesis: the gains go to people who bring judgment and domain knowledge and keep a human at the decisions. Full sources: jubilee-ai.com/essay#notes

PROOF: COMMUNITY ACADEMY

Community Academy happens to be *baseball*.

Jubilee's founder works with severely limited capacity: limited time at a screen, limited reading, unpredictable hours. Asked what mattered enough to spend that capacity on, the answer was youth development, and the conviction that serious player development shouldn't belong only to families who can pay the most.

Community Academy is a Florida nonprofit corporation (incorporated January 2025) operating an indoor training facility in Jacksonville Beach. It has a coach network that includes former college players, an evaluation and track system, Rapsodo and Blast Motion measurement with a re-test cycle, camps, clinics, a homeschool group, published modest prices, and a way for families to donate unused sessions to scholarship players.



We publish no athlete counts or outcomes until they are reconciled against records, and claim no athlete outcome for AI. Sources: jubilee-ai.com/community-academy

THE INVISIBLE ORGANIZATION

CAPABILITY	TRADITIONALLY	IRREDUCIBLY HUMAN
Research & analysis	Analyst	What matters
Writing everything	Copywriter	Voice; what's true
Web, booking, payments	Developer	What's promised
Admin & follow-up	Assistant	Commitments to people
Legal & finance	Attorney, CPA	Licensed judgment; signing
Funding & sales	Development officer	Asking; trust
Leadership	Director	Purpose; responsibility

The middle of the organization (research, drafts, software, admin, analysis) can increasingly be carried by AI and software, with a person checking. The right-hand column cannot.

WHAT JUBILEE DOES

You bring the thing you never built: an idea, a long-delayed project, a capability your organization should already have. We define it, map the organization it actually needs, decide what is carried by AI and software, what is borrowed and what stays yours, and build the smallest real version on accounts you own, with a person approving anything that matters.

Build Brief

Free · 6 minutes

Six questions online. A first draft of the thing, what's in the way, and a first real version.

First Build

\$750 · \$2,500 for organizations · one week

A working session, research, a blueprint with a 30-day plan and real costs, and one first piece actually built. Credited toward a build; refundable after the session.

Founding Build

From \$6,500 · about 30 days

The smallest real operating version: live, documented, yours. Fixed scope and price, agreed in writing first.

Capacity is real, and limited: at most four First Builds a month and two Founding Builds at a time.

What have you always believed should exist?

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