



The Source You Trust

Annual Insights Symposium

AIS
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Demographic Forces Shaping Workplace Risk

Patrick Coate, PhD

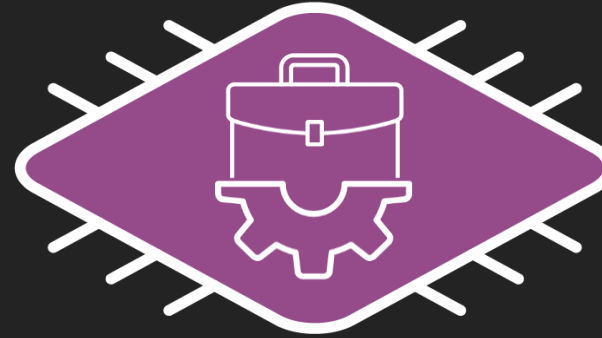
Senior Economist
NCCI



Roadmap



POPULATION



WORKFORCE



REGIONAL



INJURIES

Population and Regional Demographics



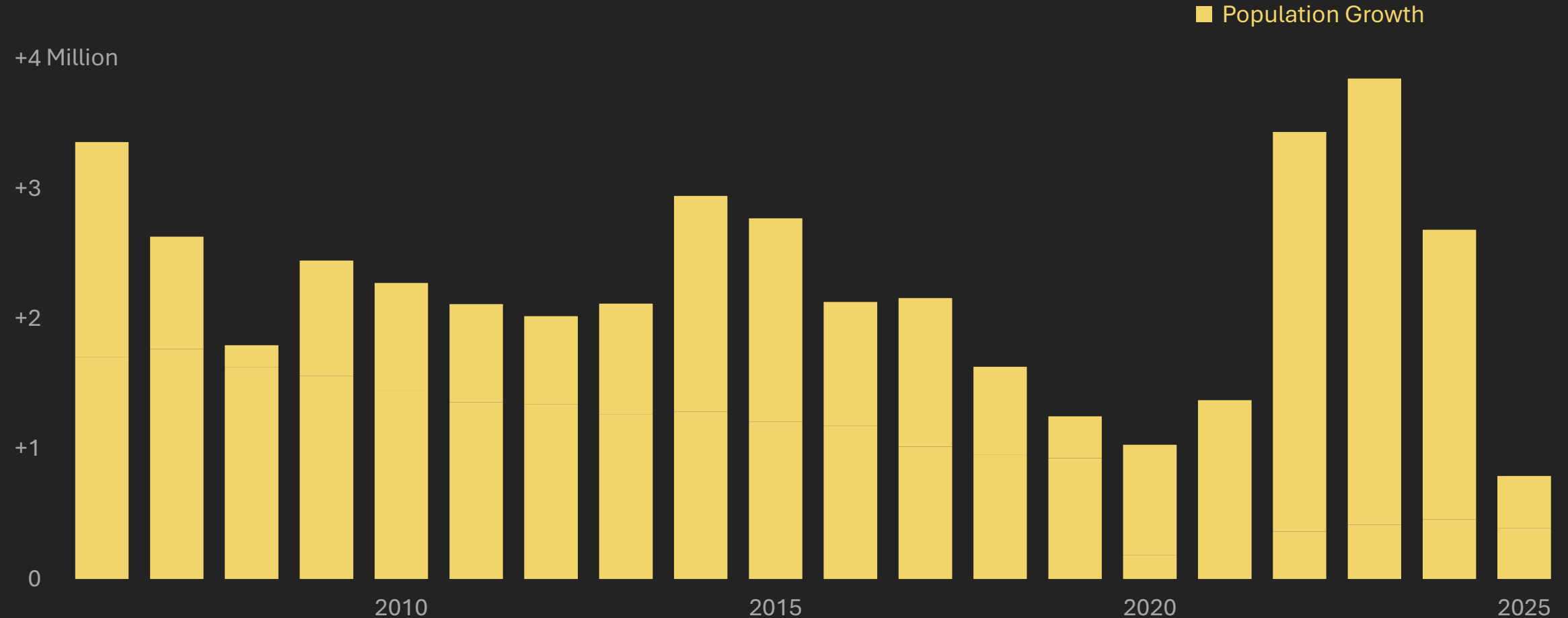
POPULATION



REGIONAL

The US Population Has Grown Less Than 1% Annually

Annual Change

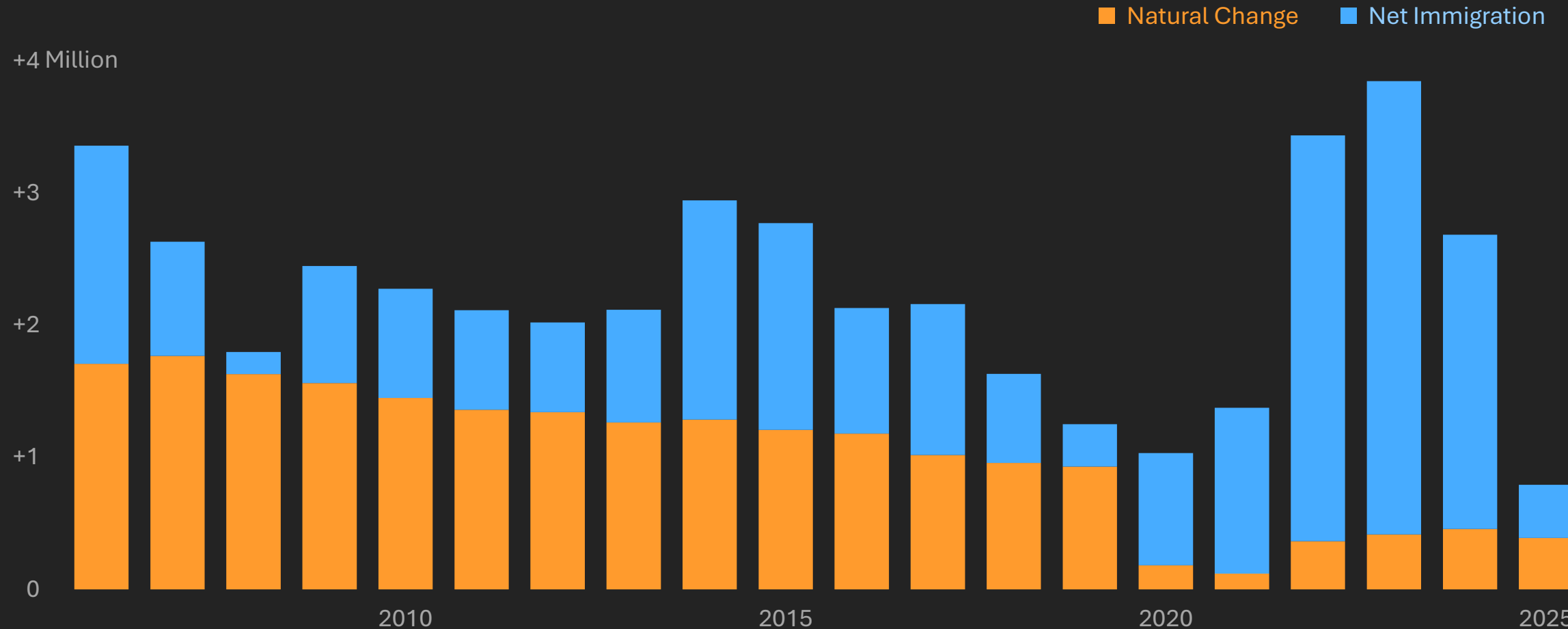


Population estimates include people whose usual residence is in the 50 states and the District of Columbia as well as US citizens residing outside of the United States
Source: Congressional Budget Office

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... and a Lot of That Growth Was From Immigration

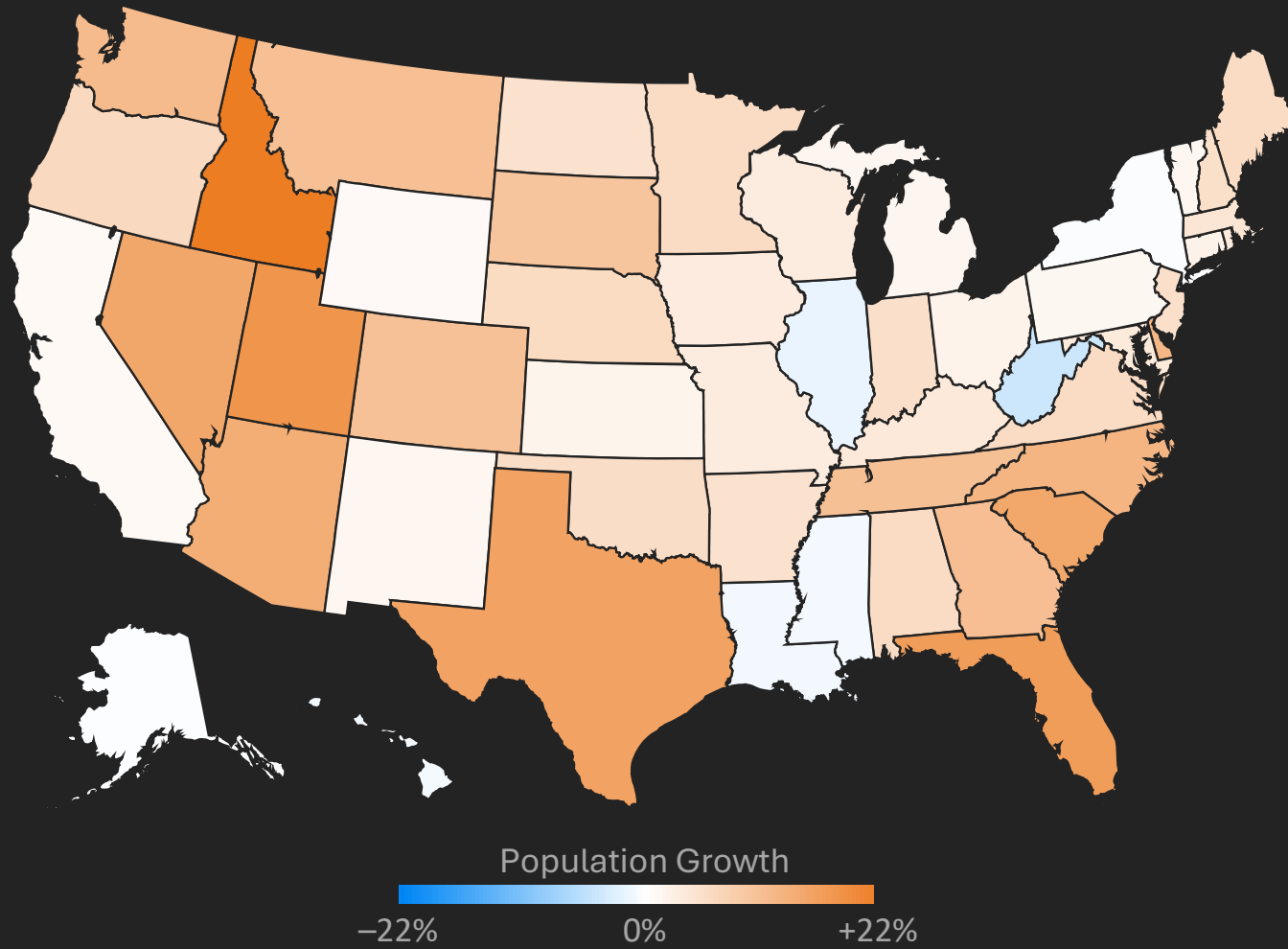
Annual Change



Population estimates include people whose usual residence is in the 50 states and the District of Columbia as well as US citizens residing outside of the United States
Source: Congressional Budget Office

Population Growth Varies by State

Growth of the US Population, 2015–2025



Source: US Census Bureau

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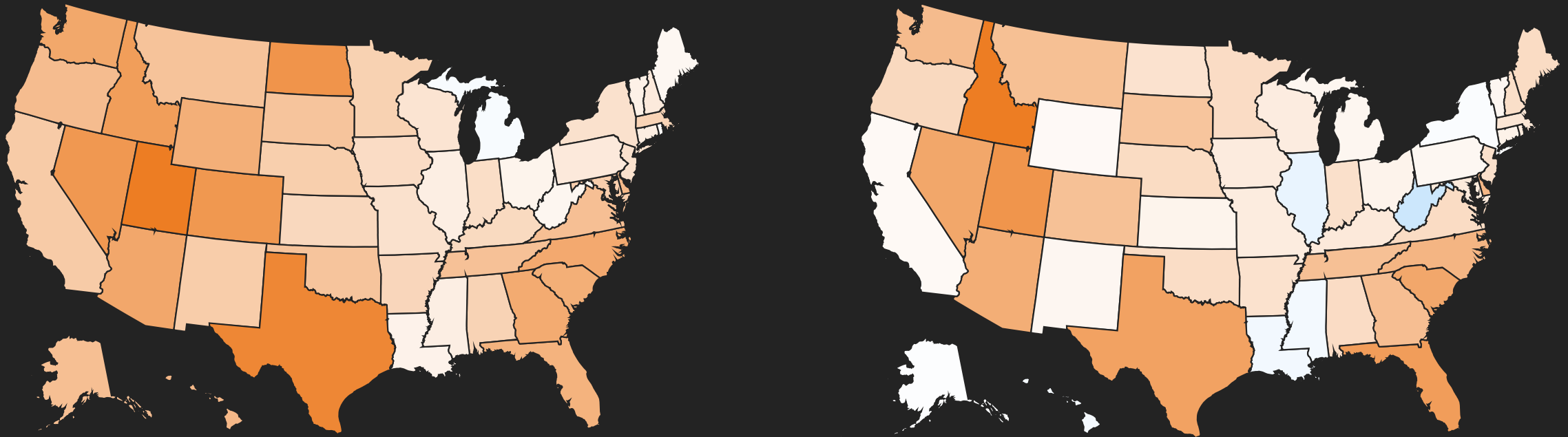
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Growth Has Become More Concentrated

Growth of the US Population

2005–2015

2015–2025



Population Growth

-22%

0%

+22%

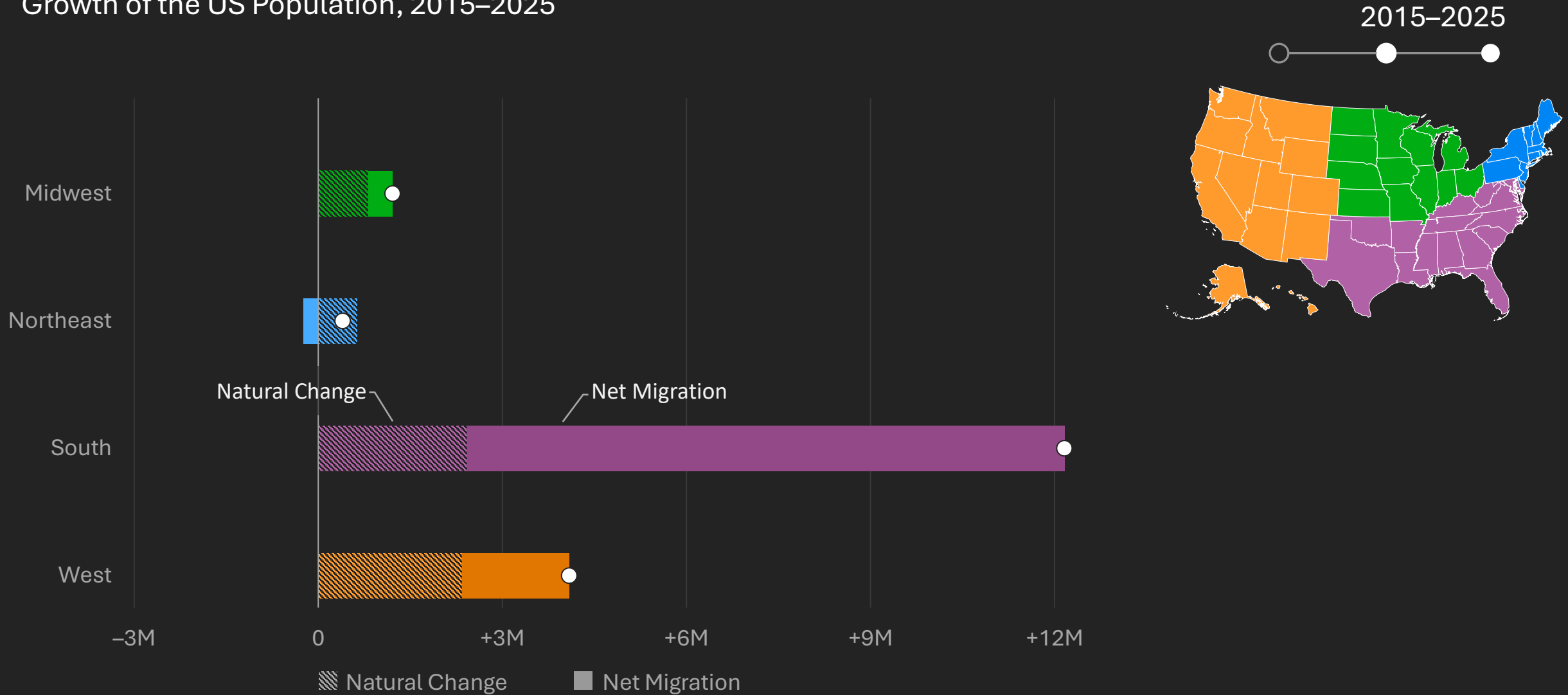
Source: US Census Bureau

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Most Population Growth Has Been in the South

Growth of the US Population, 2015–2025



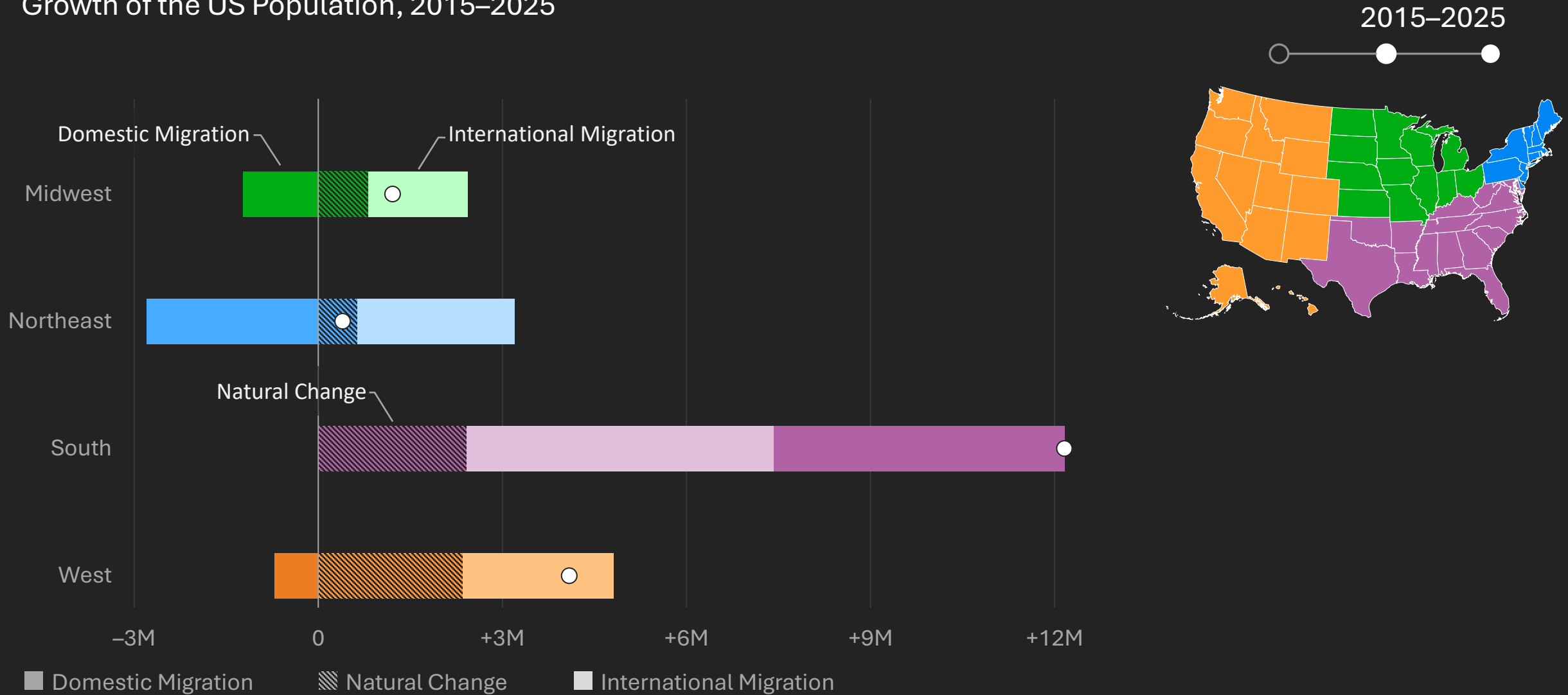
Source: US Census Bureau

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Americans Moved South; Immigrants Moved Into All Regions

Growth of the US Population, 2015–2025



Source: US Census Bureau

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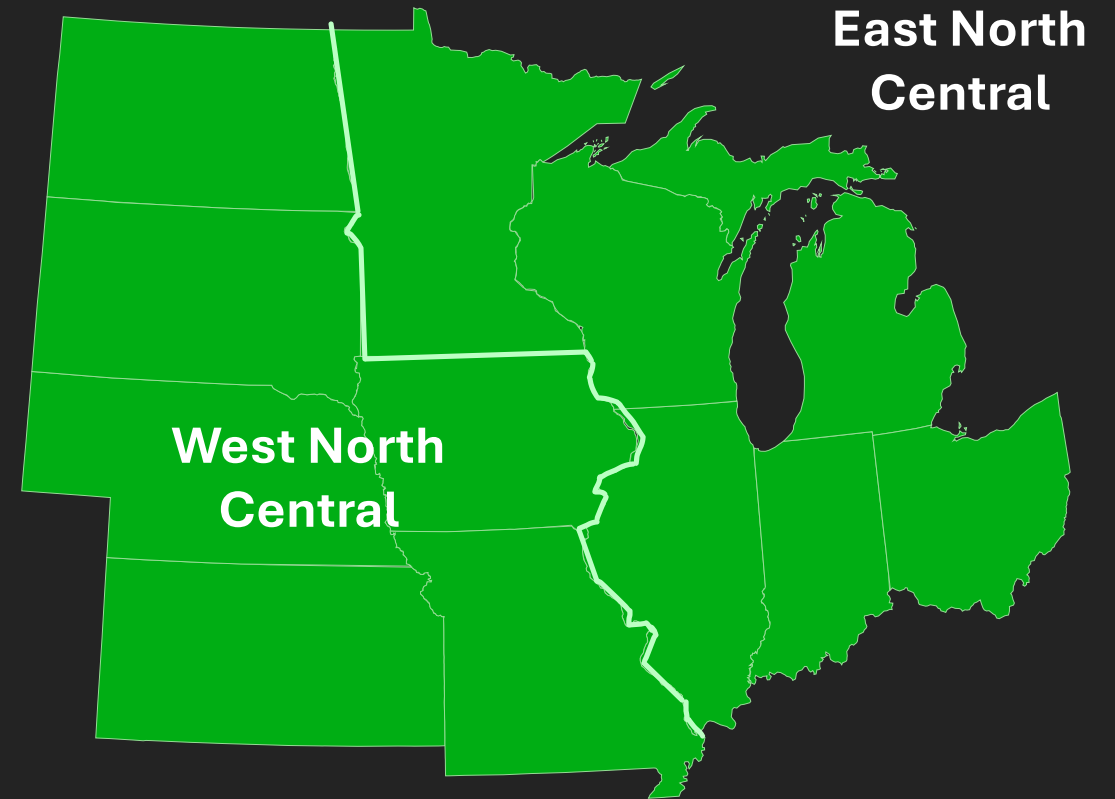
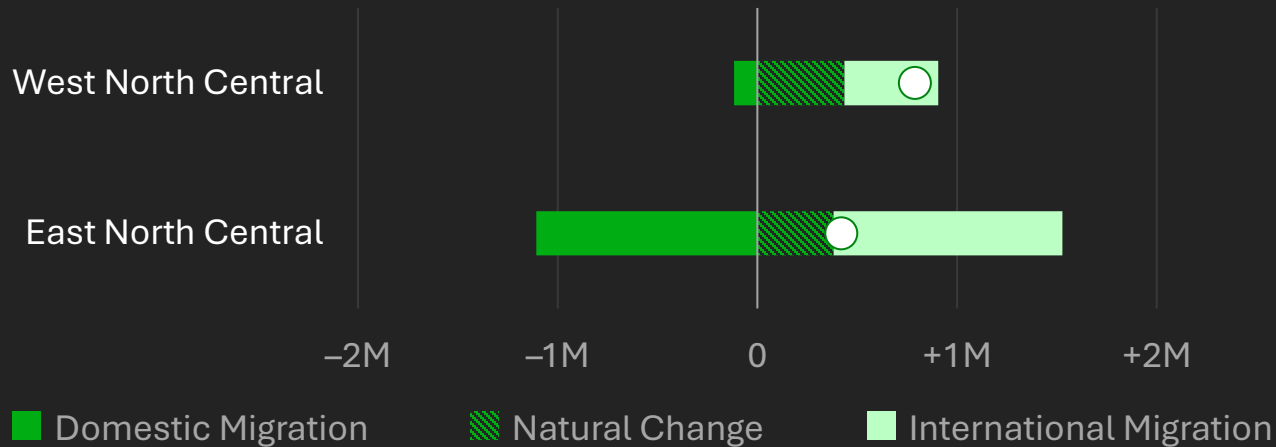
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US Population and Growth By Region

MIDWEST

70 Million **20** %
US Population

2015–2025 **+1.2** Million



Source: US Census Bureau

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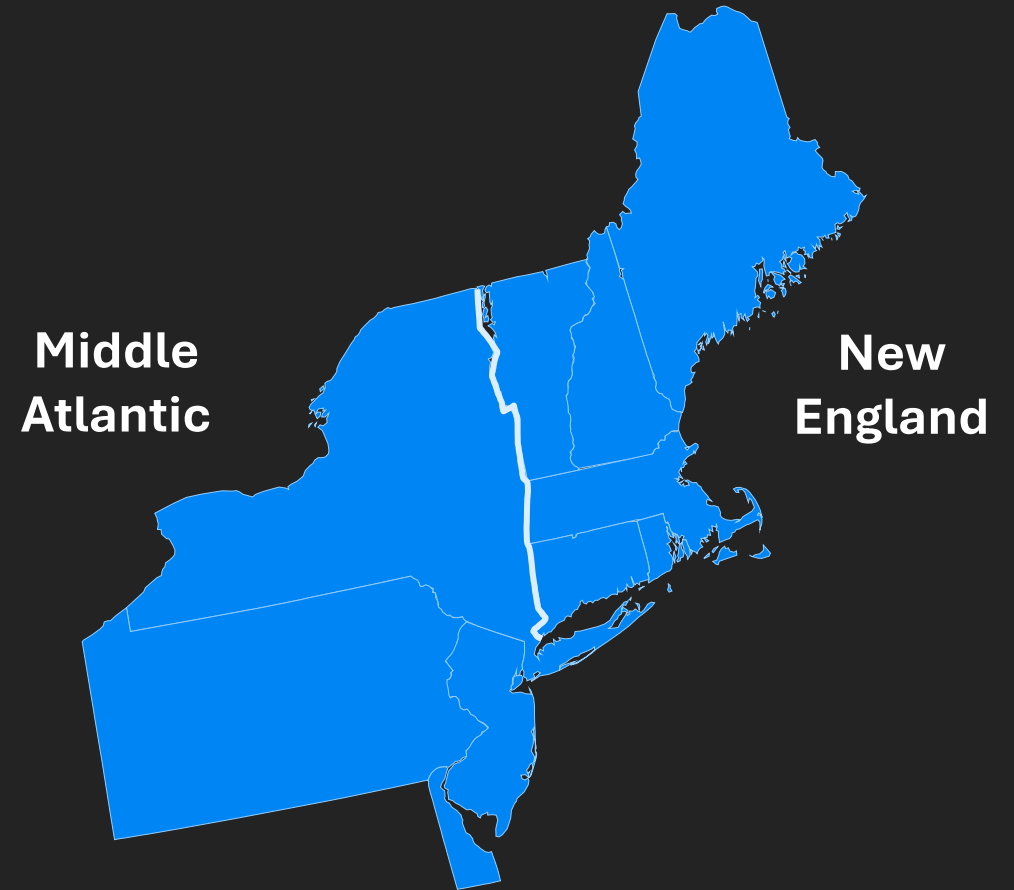
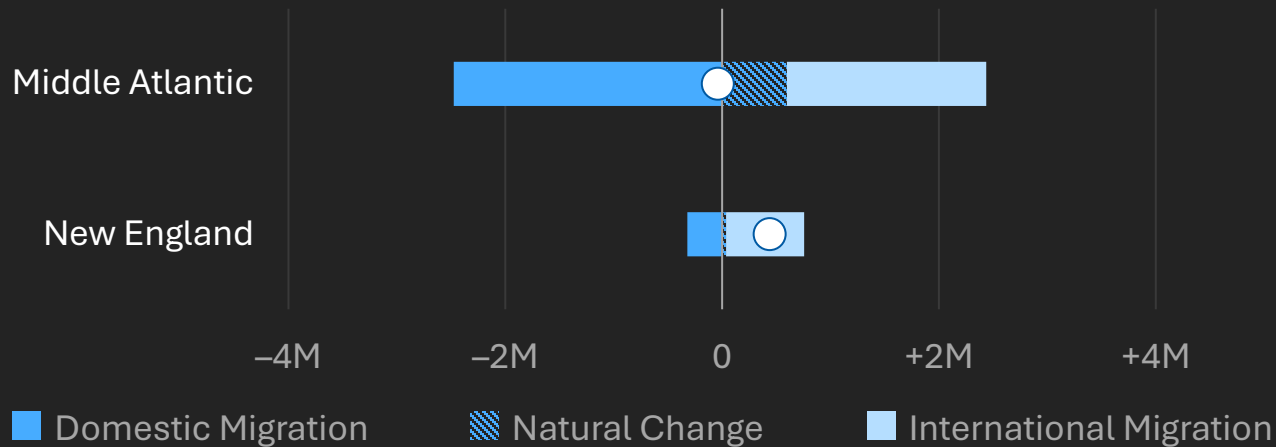
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US Population and Growth By Region

NORTHEAST

58 Million **17** %
US Population

2015–2025 **+0.4** Million



Source: US Census Bureau

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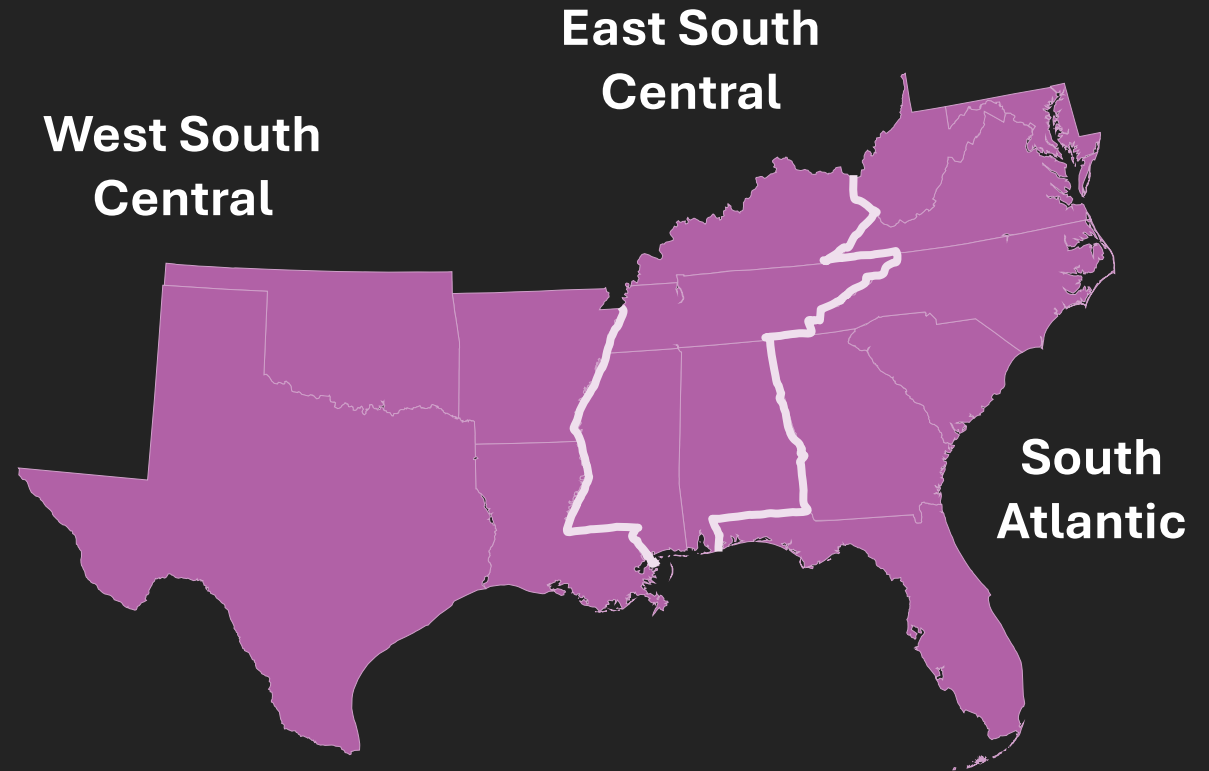
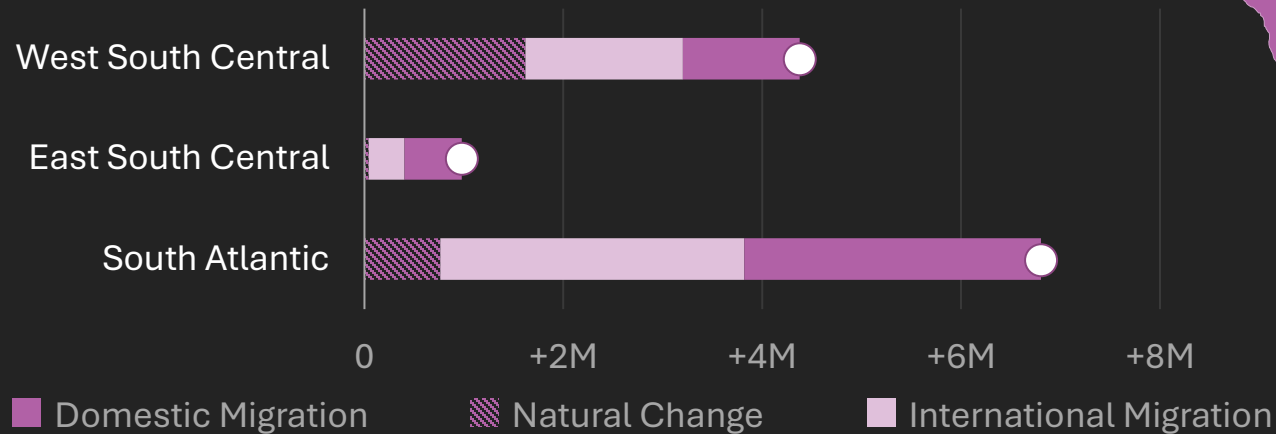
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US Population and Growth By Region

SOUTH

134 Million **39%** US Population

2015-2025 **+12** Million



Source: US Census Bureau

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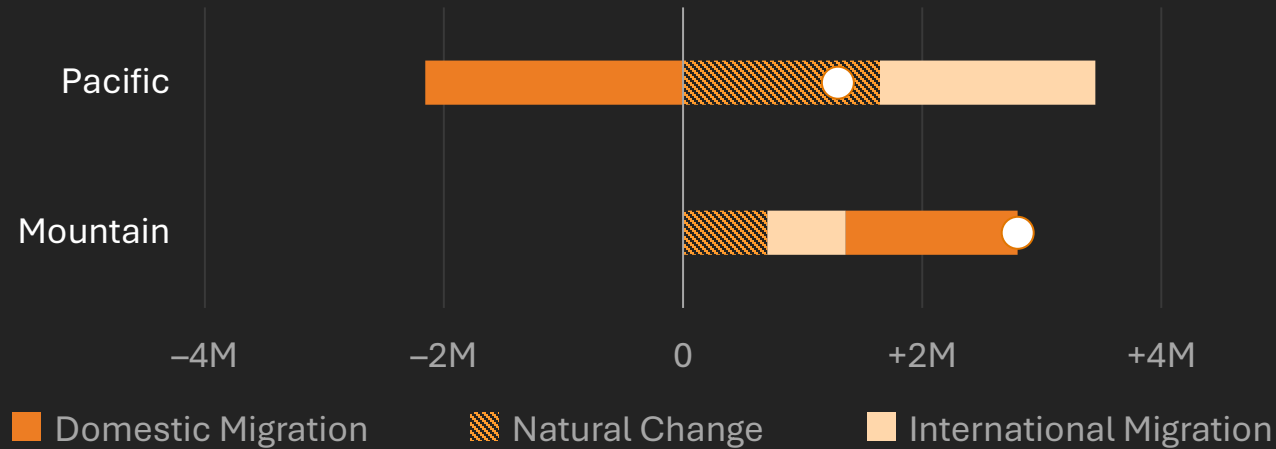
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US Population and Growth By Region

WEST

80 Million **23%** US Population

2015–2025 **+4.1** Million



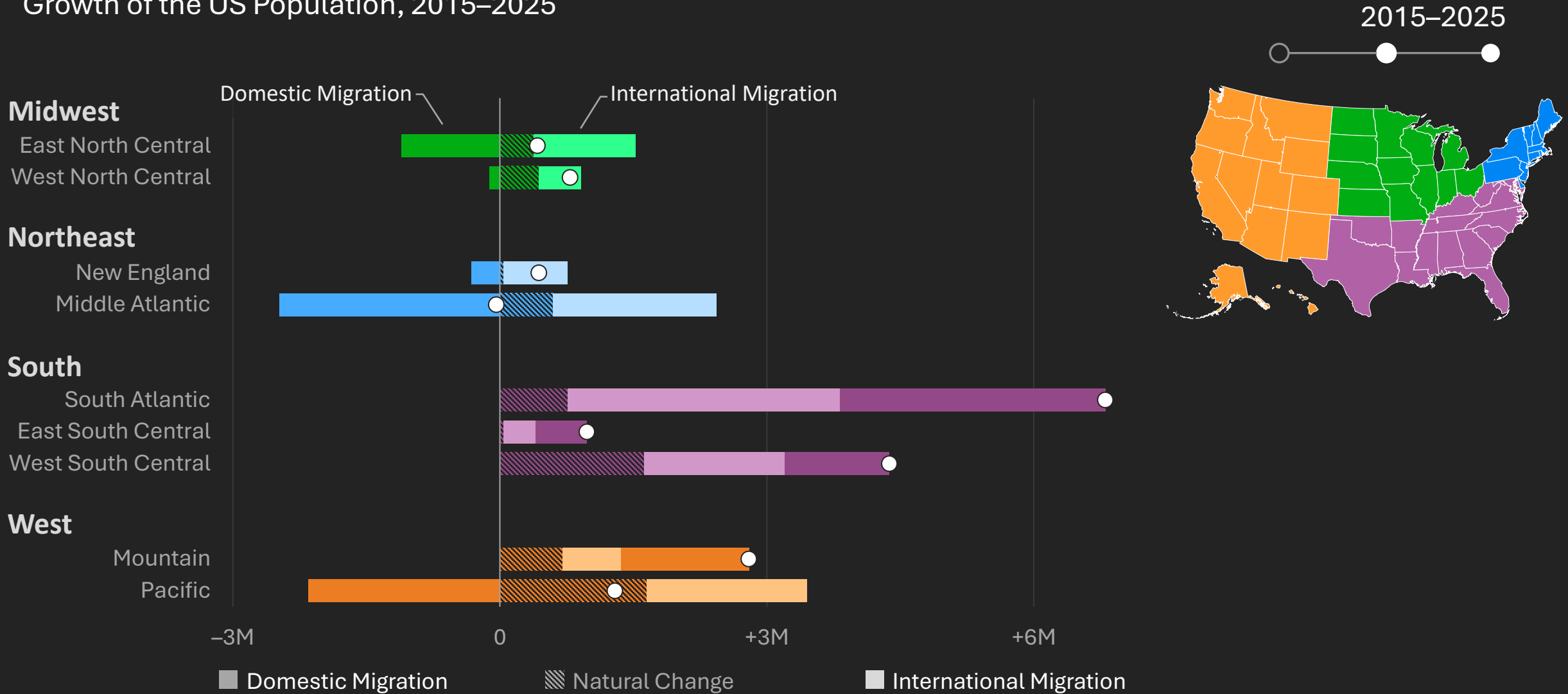
Source: US Census Bureau

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Domestic Migration Drives Regional Growth Differences

Growth of the US Population, 2015–2025



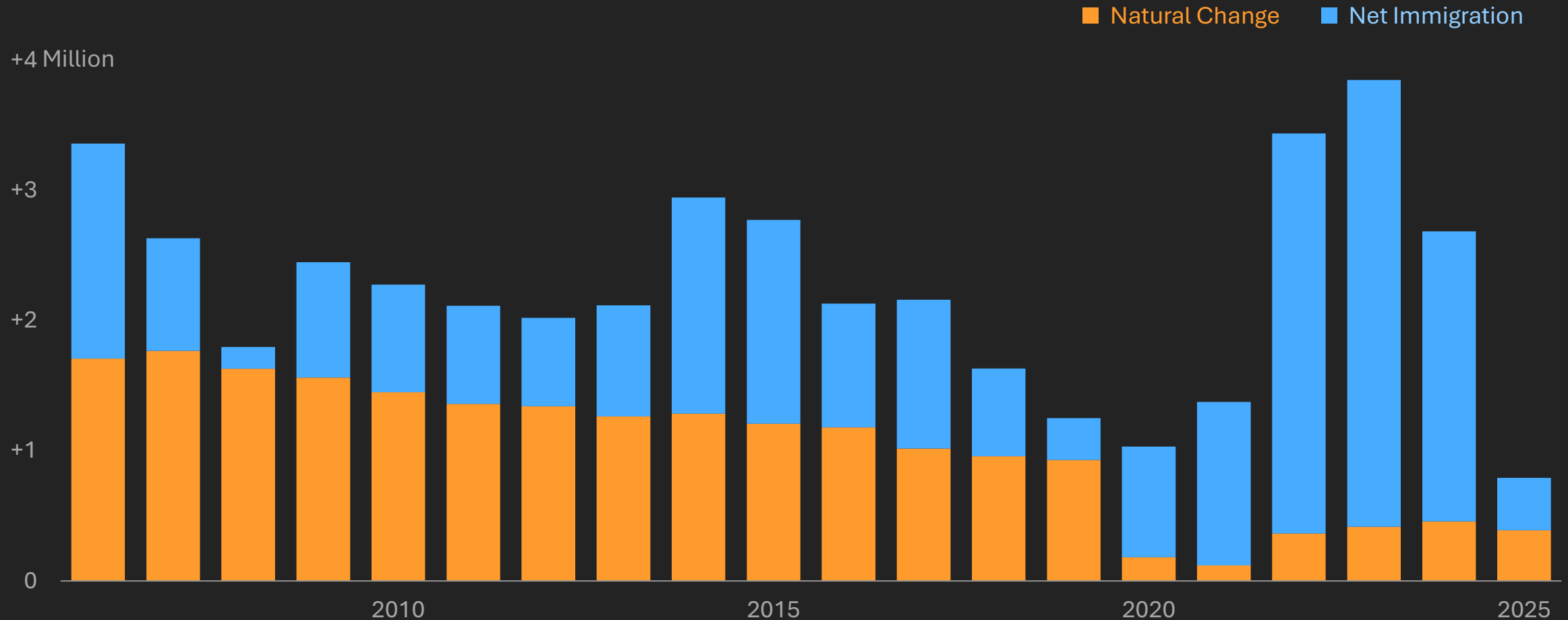
Source: US Census Bureau

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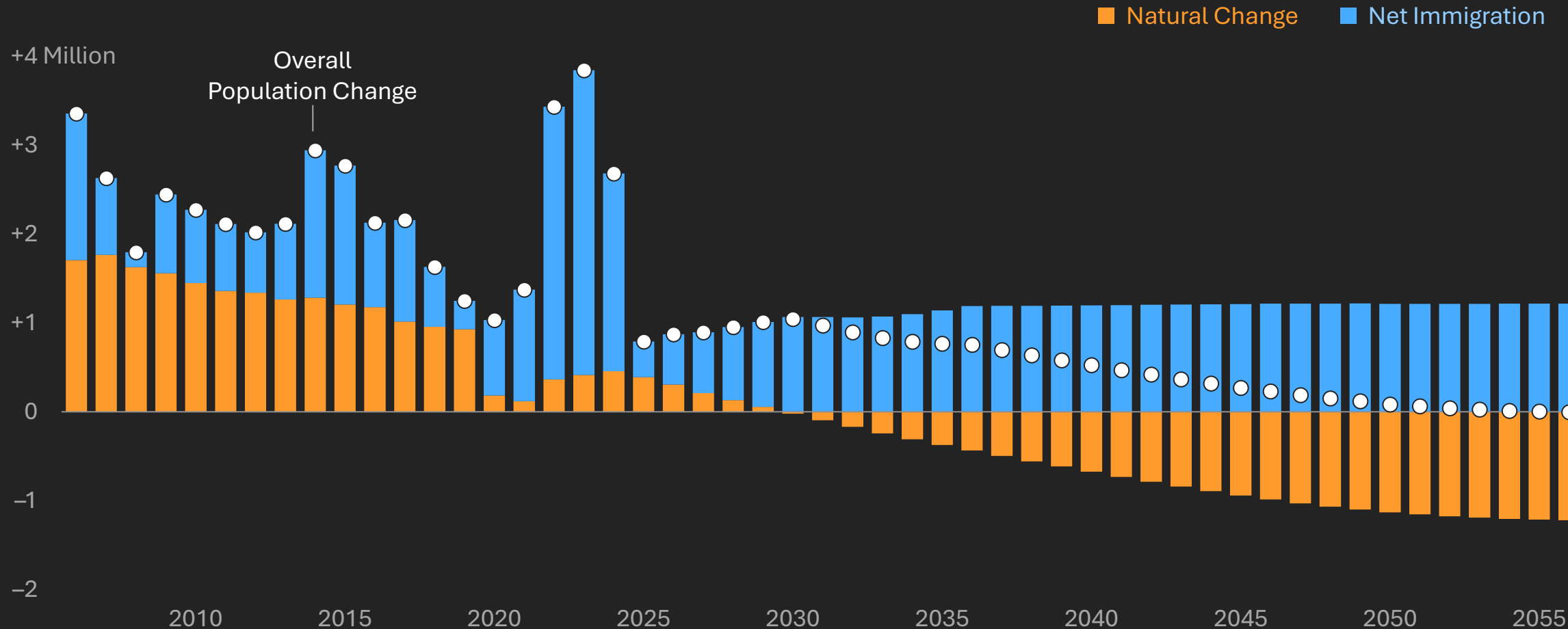
Both **Natural Change** and **Immigration** Drive Population Growth

Annual Change



But **Natural Change** Is Projected to Be Negative in Five Years

Annual Change



Population estimates include people whose usual residence is in the 50 states and the District of Columbia as well as US citizens residing outside of the United States
Source: Congressional Budget Office

Key Takeaways

- US population growth is slow, averaging less than 1% over the last 20 years
- Immigration is an increasing share of population growth as natural change approaches zero



POPULATION

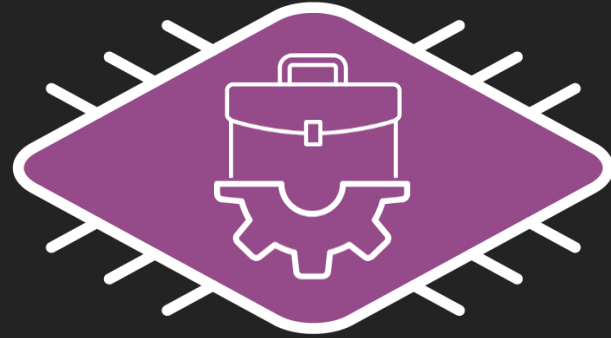
Key Takeaways

- Fastest US population growth is in the South and Mountain West, largely due to domestic migration
- Immigration and natural change are growth drivers in all regions, but in some states and regions they are partially or fully offset by domestic out-migration



REGIONAL

Workforce Demographics and Work Injuries



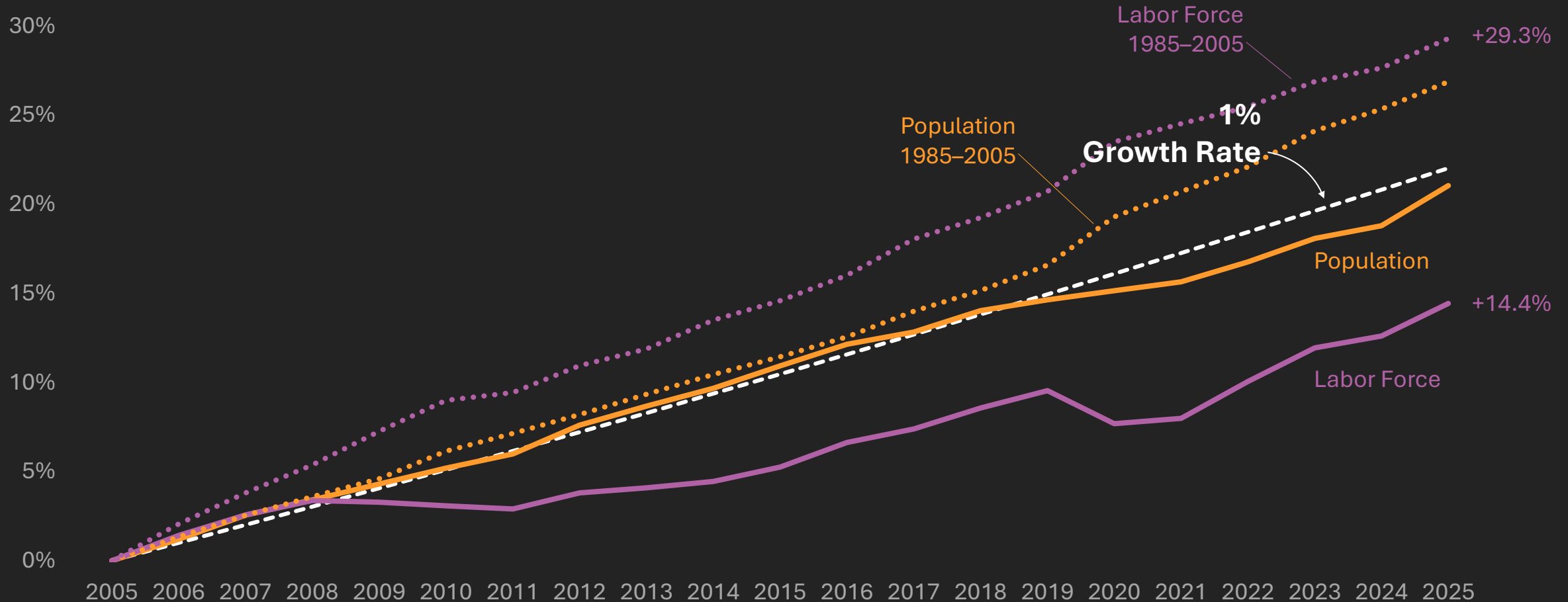
WORKFORCE



INJURIES

Labor Force Growth Lagged Pop. Growth—and Prior Decades

US Population and Labor Force Growth (Recent Years ... and Further Back)



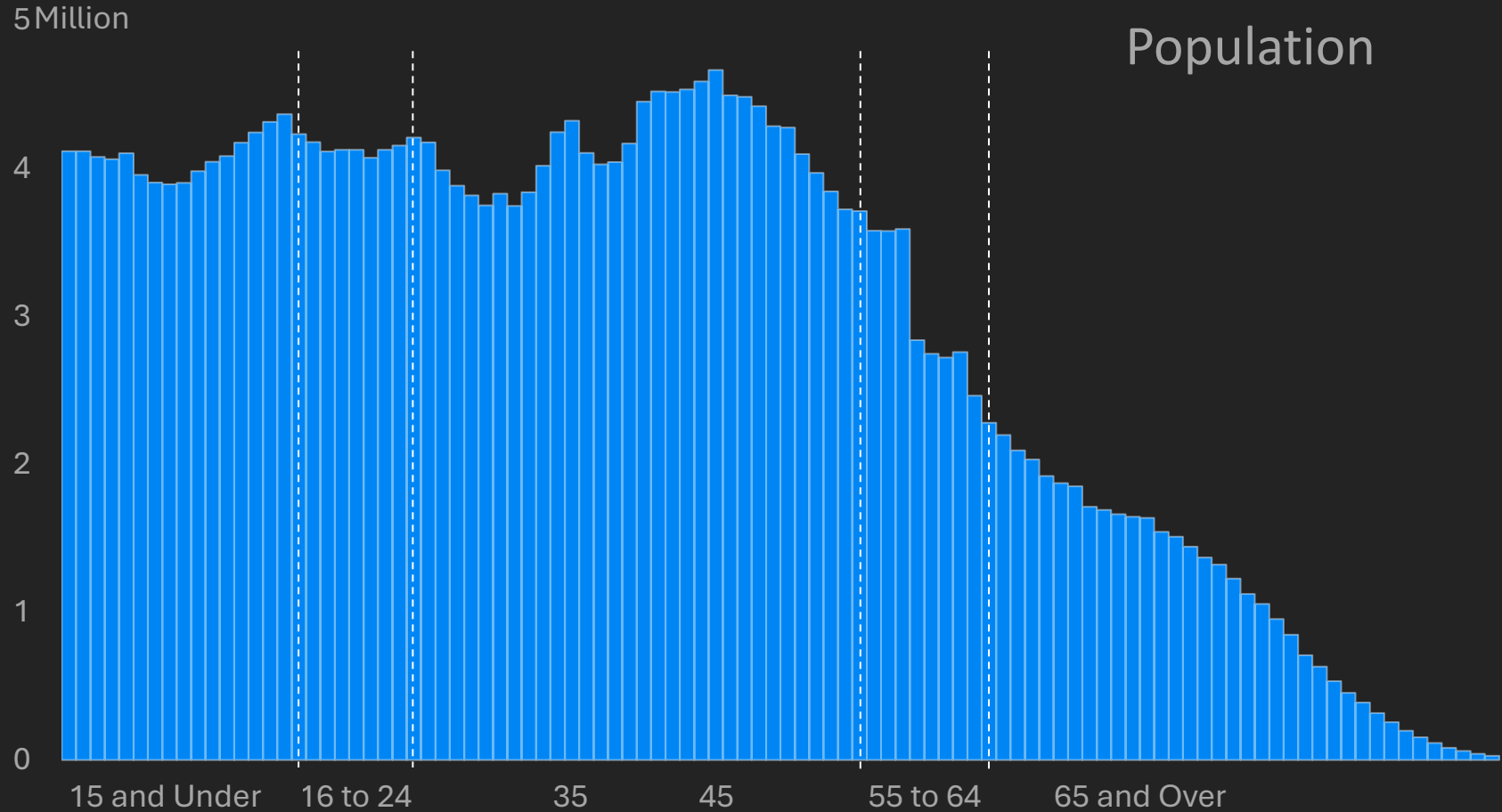
Sources: US Bureau of Labor Statistics; NCCI

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US Population by Age

2005



Sources: US Census Bureau; IPUMS—Current Population Survey, University of Minnesota; NCCI

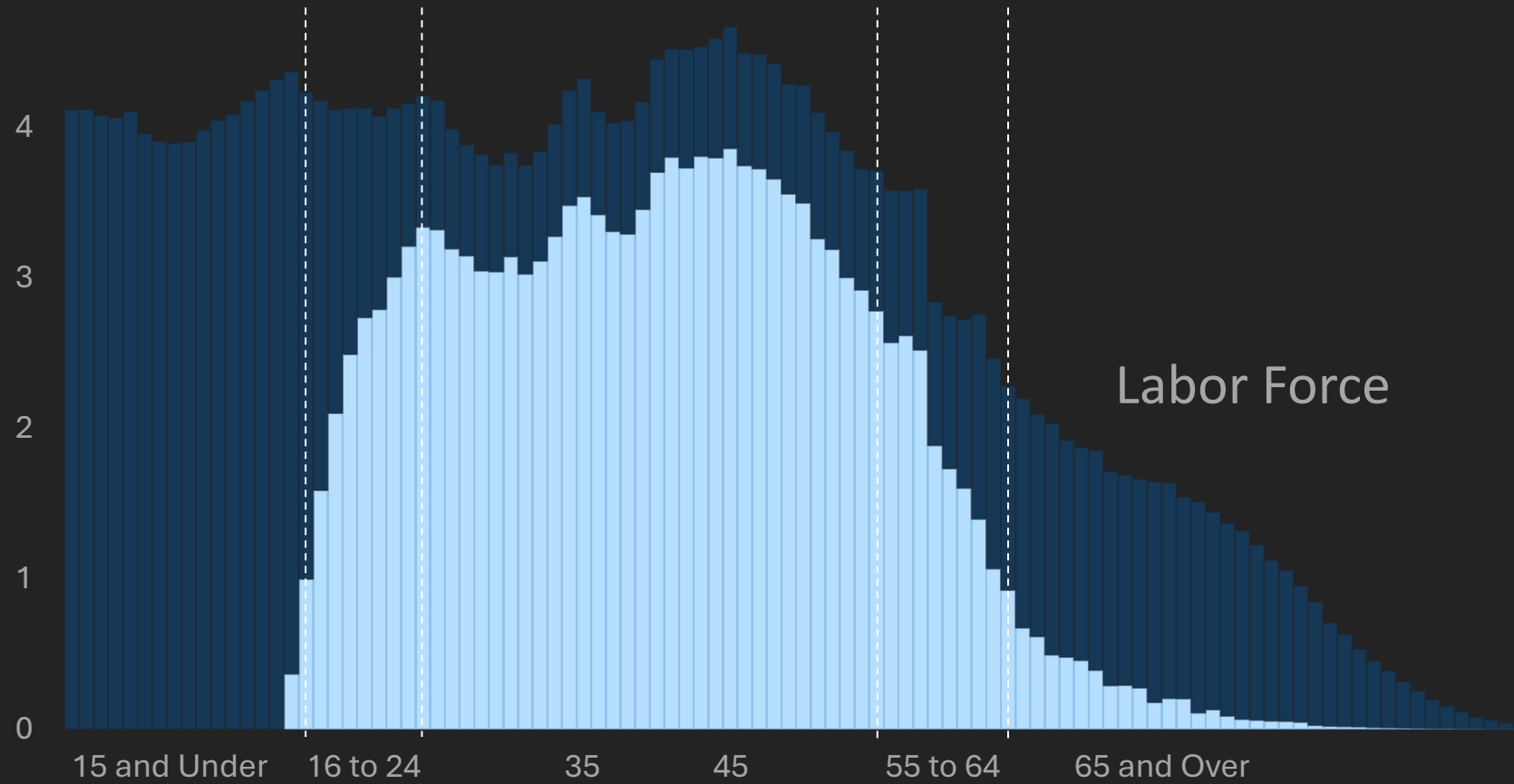
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US Population and Labor Force

2005

5 Million



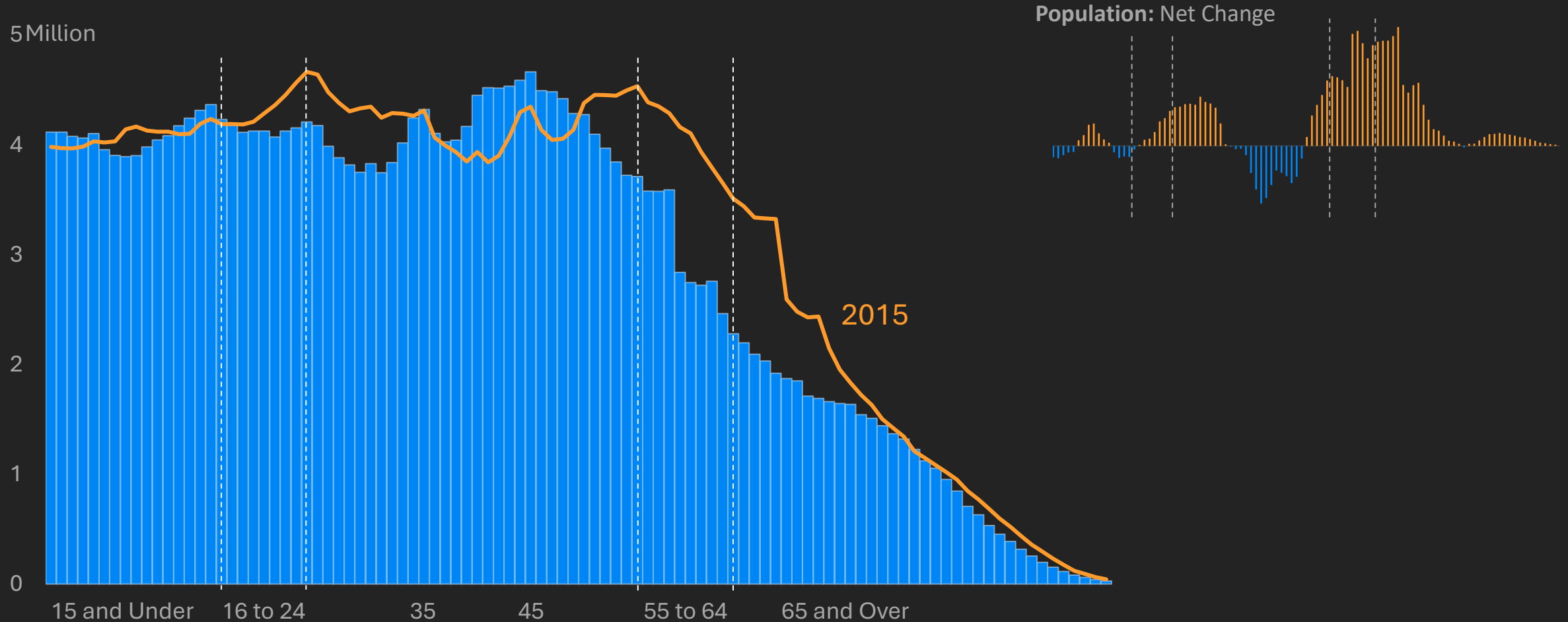
Sources: US Census Bureau; IPUMS—Current Population Survey, University of Minnesota; NCCI

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US Population Change

2005 vs. 2015



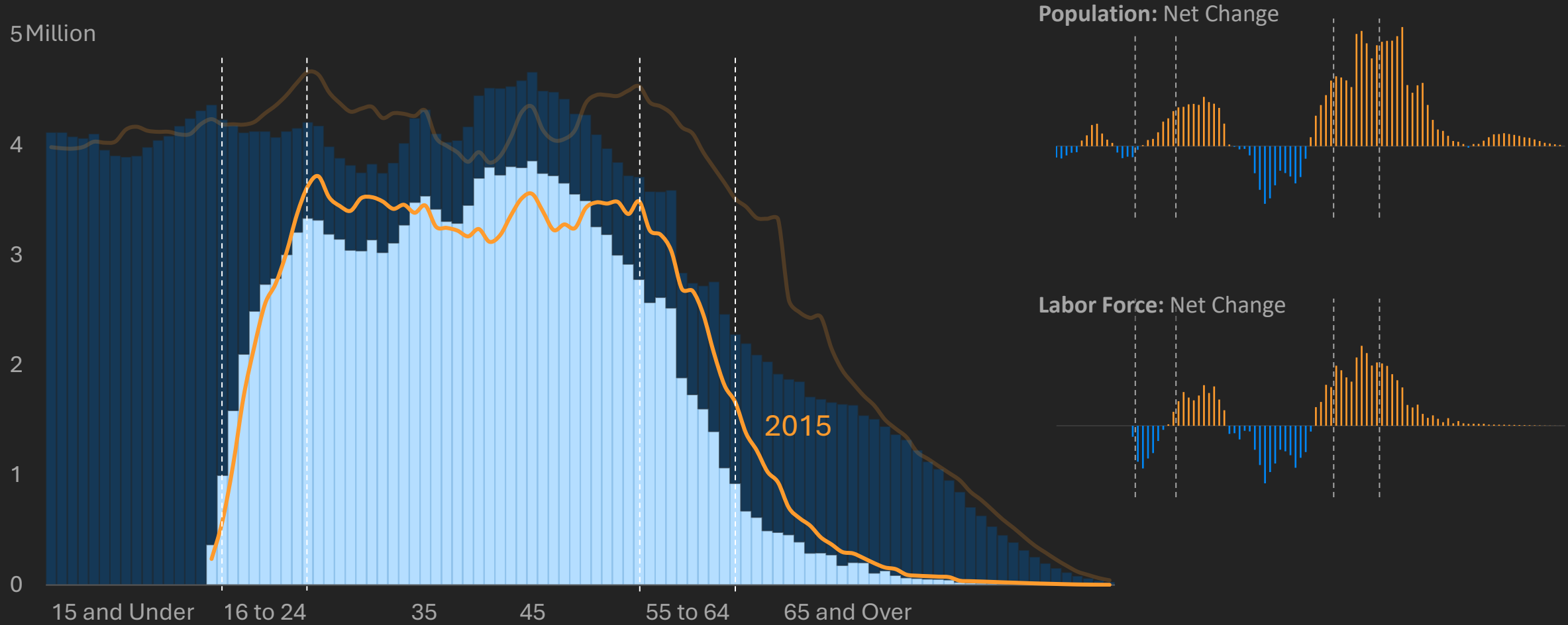
Sources: US Census Bureau; IPUMS—Current Population Survey, University of Minnesota; NCCI

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US Population and Labor Force Change

2005 vs. 2015



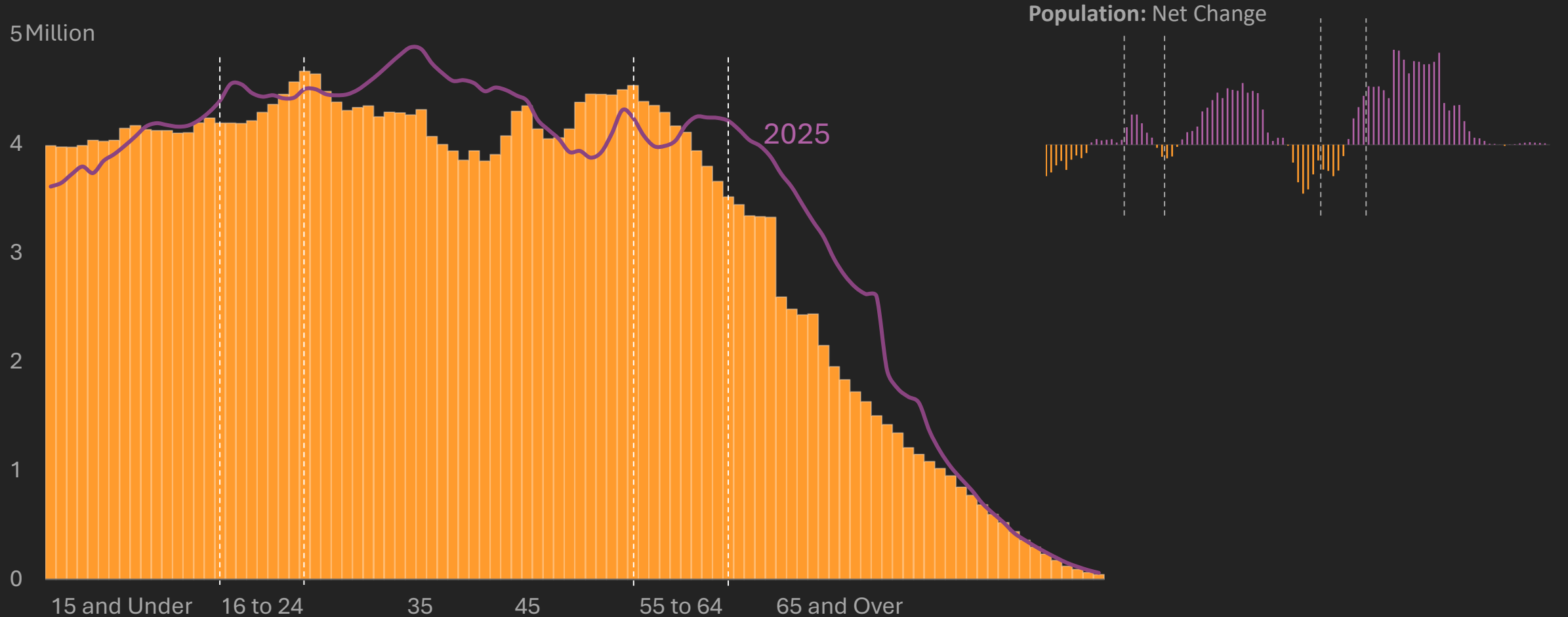
Sources: US Census Bureau; IPUMS—Current Population Survey, University of Minnesota; NCCI

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US Population and Labor Force

2015 vs. 2025



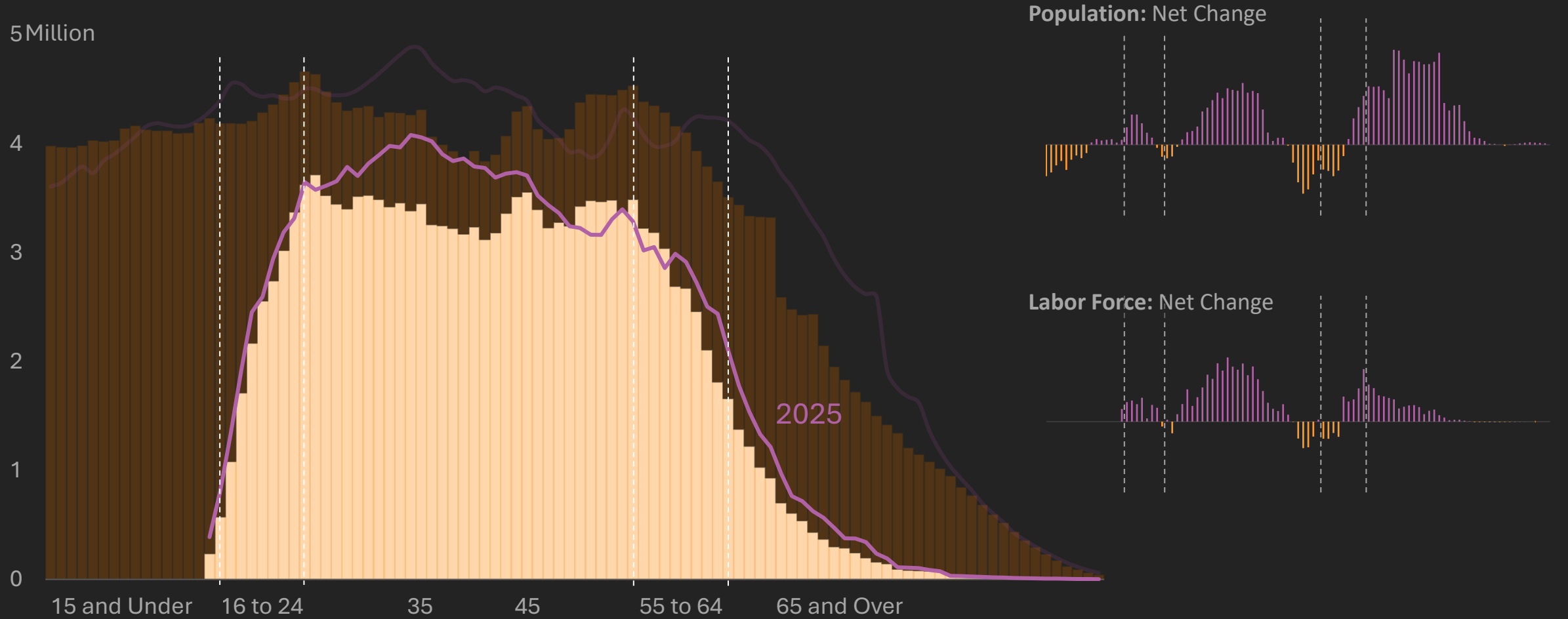
Sources: US Census Bureau; IPUMS—Current Population Survey, University of Minnesota; NCCI

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US Population and Labor Force

2015 vs. 2025



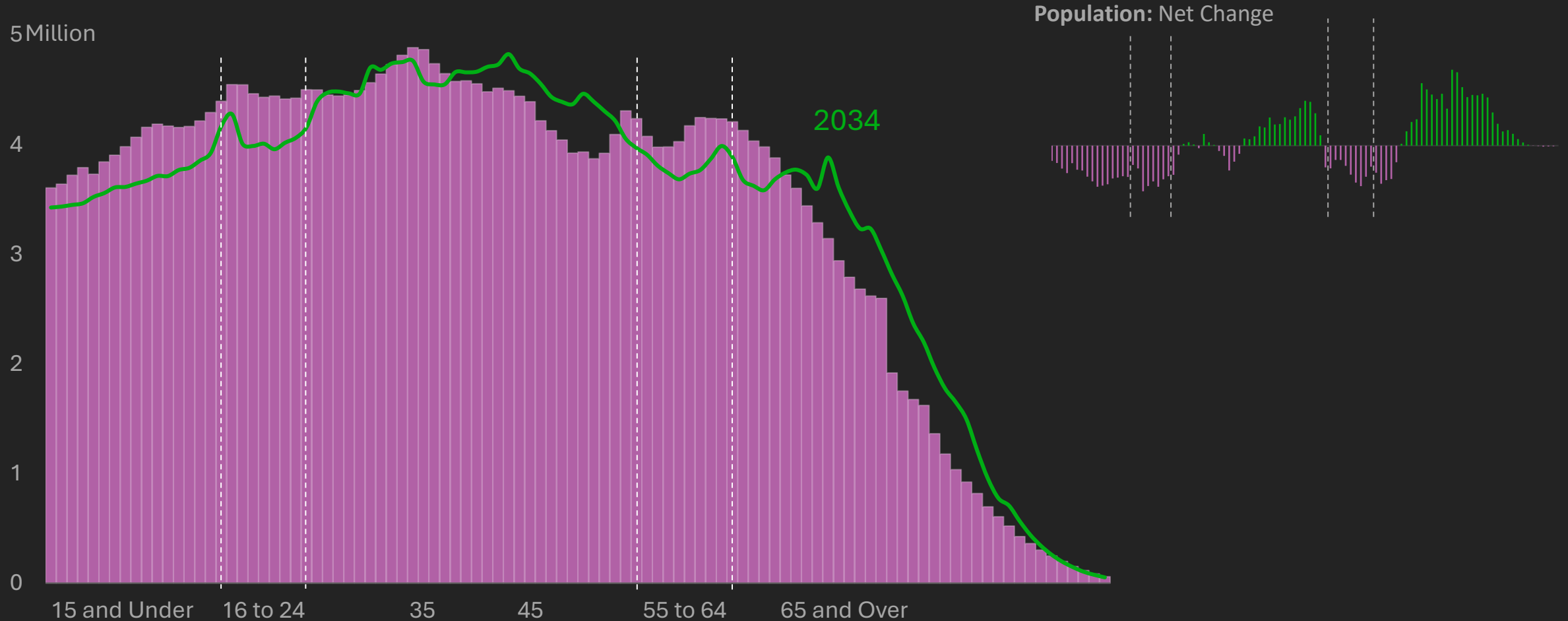
Sources: US Census Bureau; IPUMS—Current Population Survey, University of Minnesota; NCCI

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US Population and Labor Force Projected Change

2025 vs. 2034



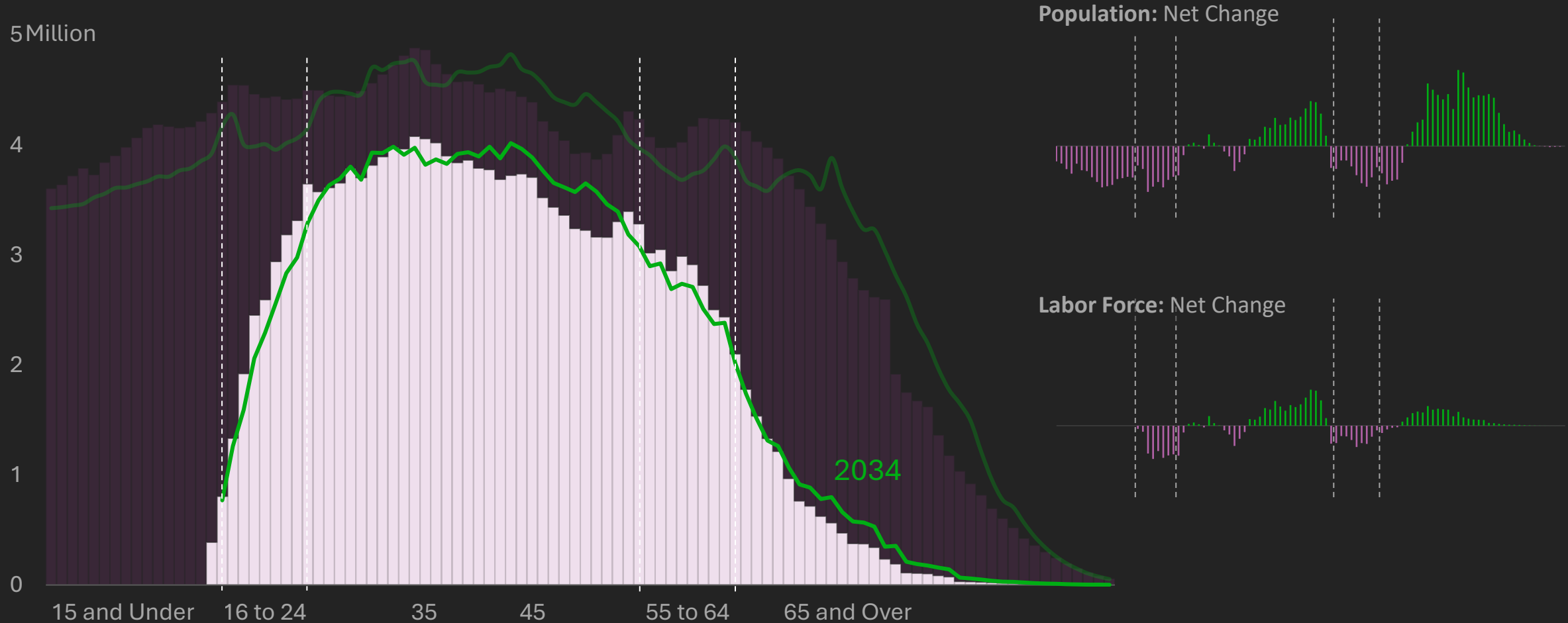
Sources: US Census Bureau; IPUMS—Current Population Survey, University of Minnesota; US Bureau of Labor Statistics; Congressional Budget Office; NCCI

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US Population and Labor Force Projected Change

2025–2034



Sources: US Census Bureau; IPUMS—Current Population Survey, University of Minnesota; US Bureau of Labor Statistics; Congressional Budget Office; NCCI

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Key Takeaways

- The US labor force has grown slower than the population, largely due to aging
- Upcoming labor force growth will be from workers aged 45–54 and 65+, and the number of young workers will decline

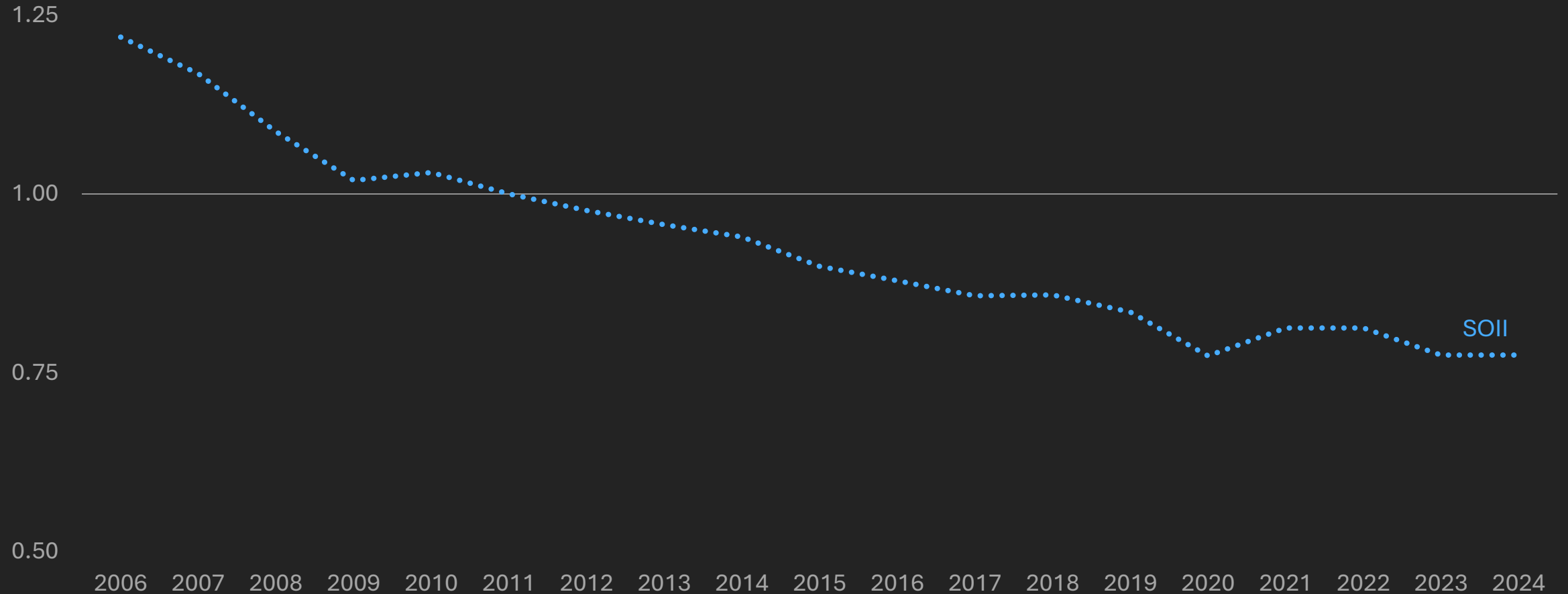


WORKFORCE

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Bureau of Labor Statistics (SOII) Frequency per Worker

2011 = 1.00



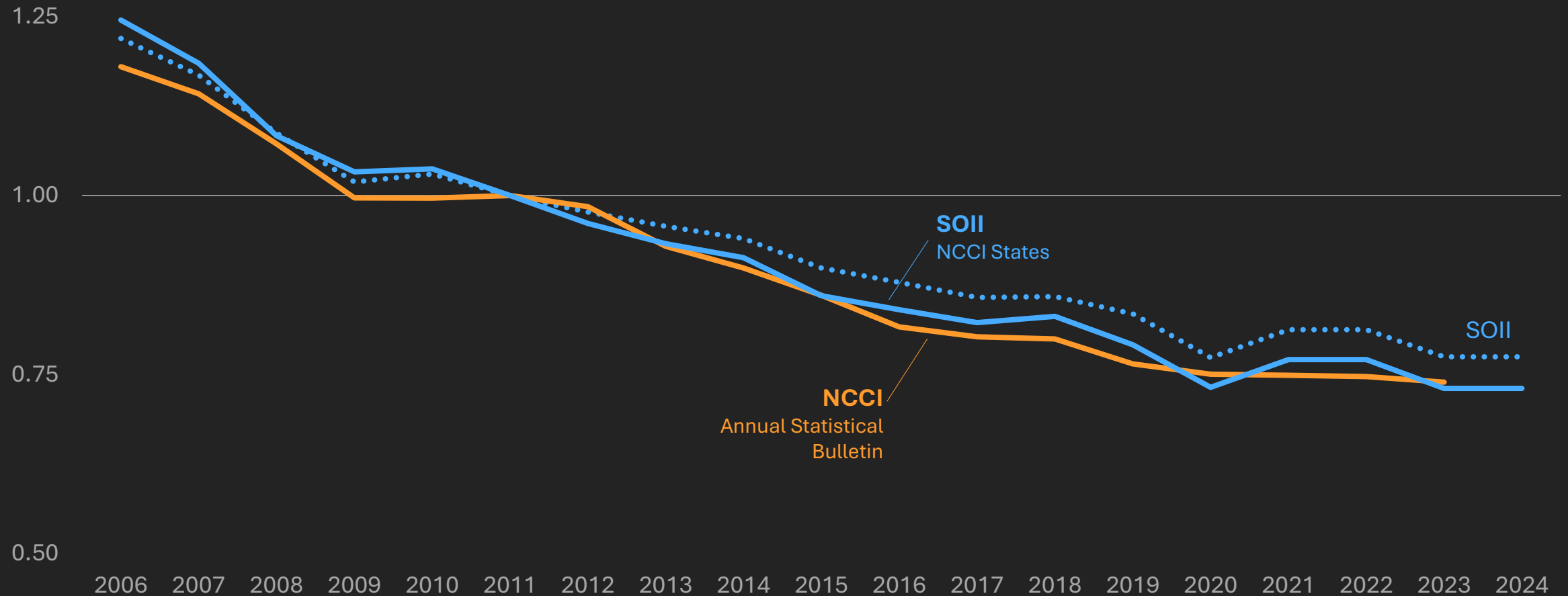
Source: US Bureau of Labor Statistics, Survey of Occupational Injuries and Illnesses (SOII); NCCI

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SOII vs. NCCI Frequency Per Worker—Are They Comparable?

2011 = 1.00



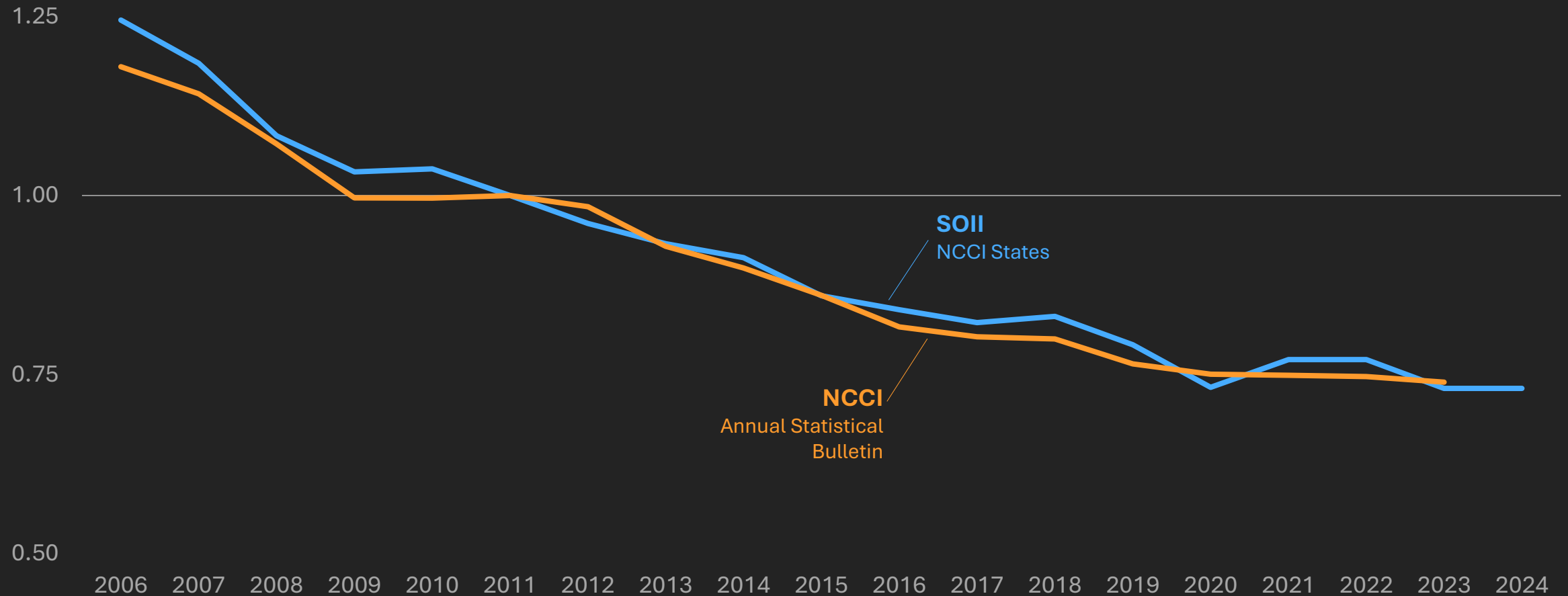
Source: US Bureau of Labor Statistics, Survey of Occupational Injuries and Illnesses (SOII); NCCI

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SOII vs. NCCI Frequency Per Worker—NCCI States Only

2011 = 1.00



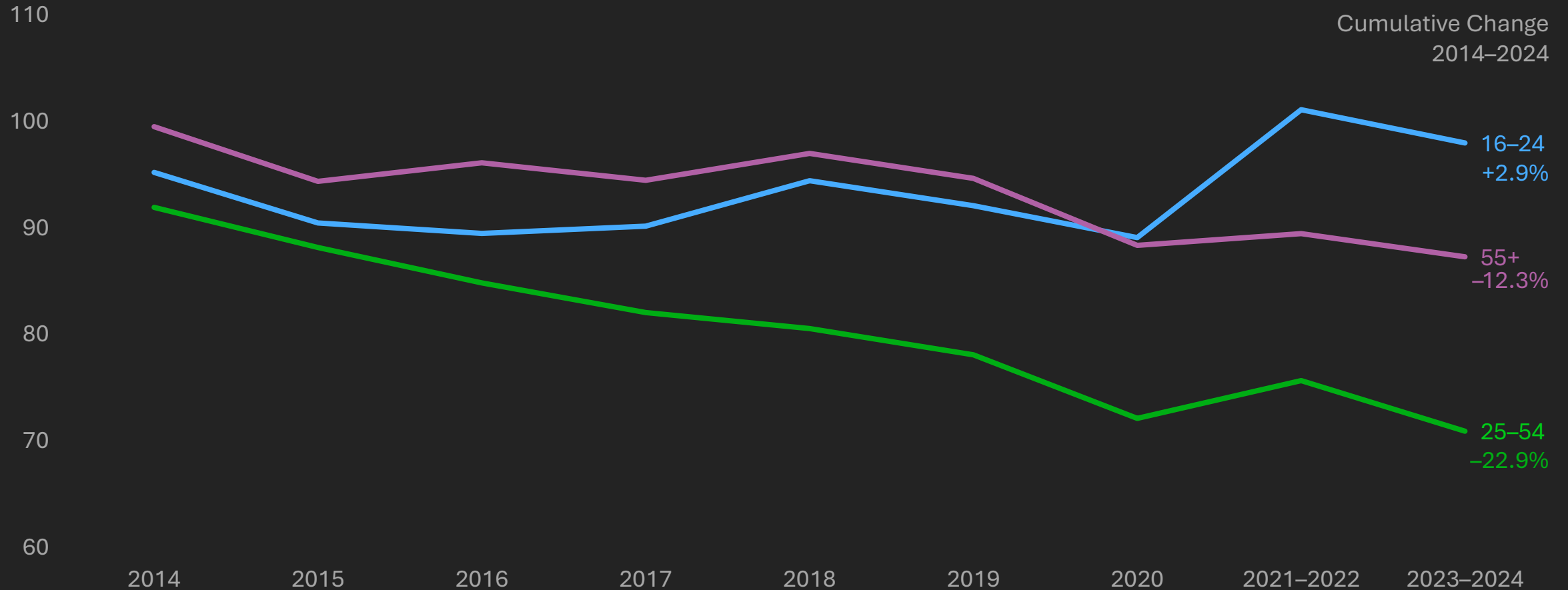
Source: US Bureau of Labor Statistics, Survey of Occupational Injuries and Illnesses (SOII); NCCI

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Frequency Is Lowest and Declined Most for Mid-Career Workers

Injuries and Illnesses per 10,000 Full-Time Equivalent Workers

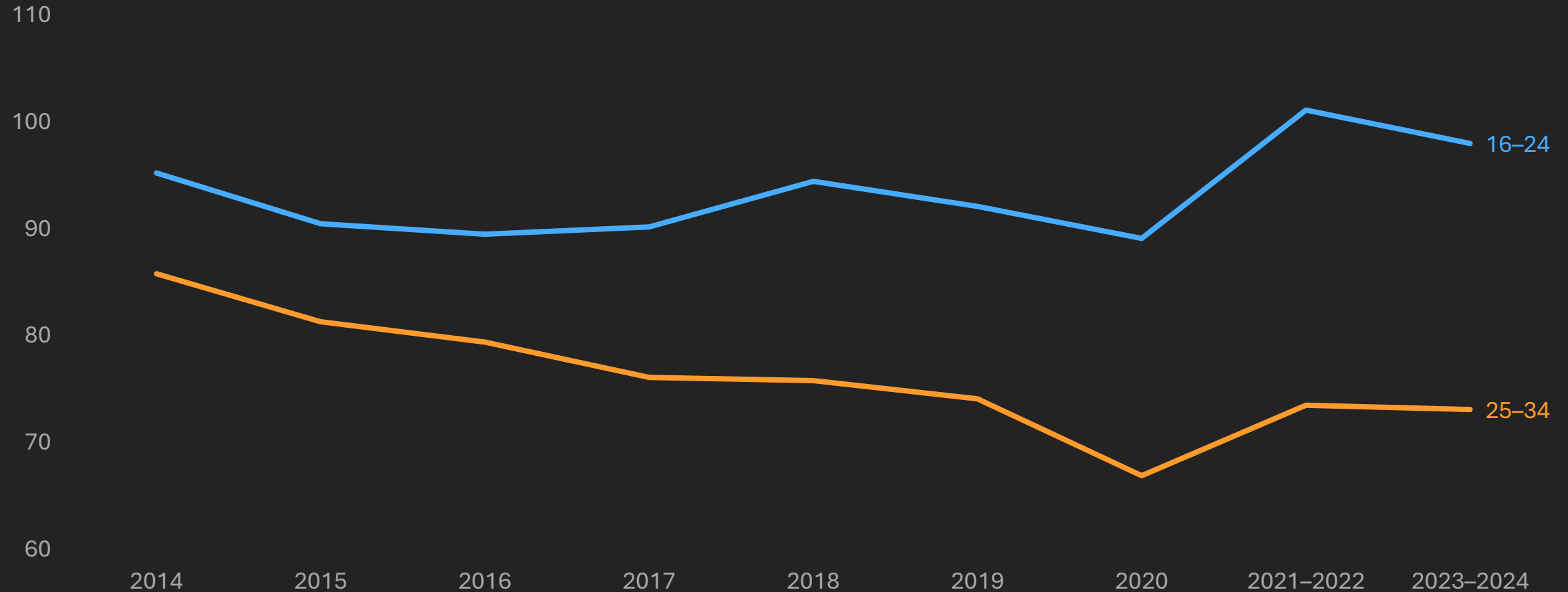


BLS frequency measure is the number of workplace injuries and illnesses per 10,000 full-time equivalent workers
Source: US Bureau of Labor Statistics, Survey of Occupational Injuries and Illnesses (SOII)

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The Youngest Workers Have a Very High Incidence Rate

Injuries and Illnesses per 10,000 Full-Time Equivalent Workers

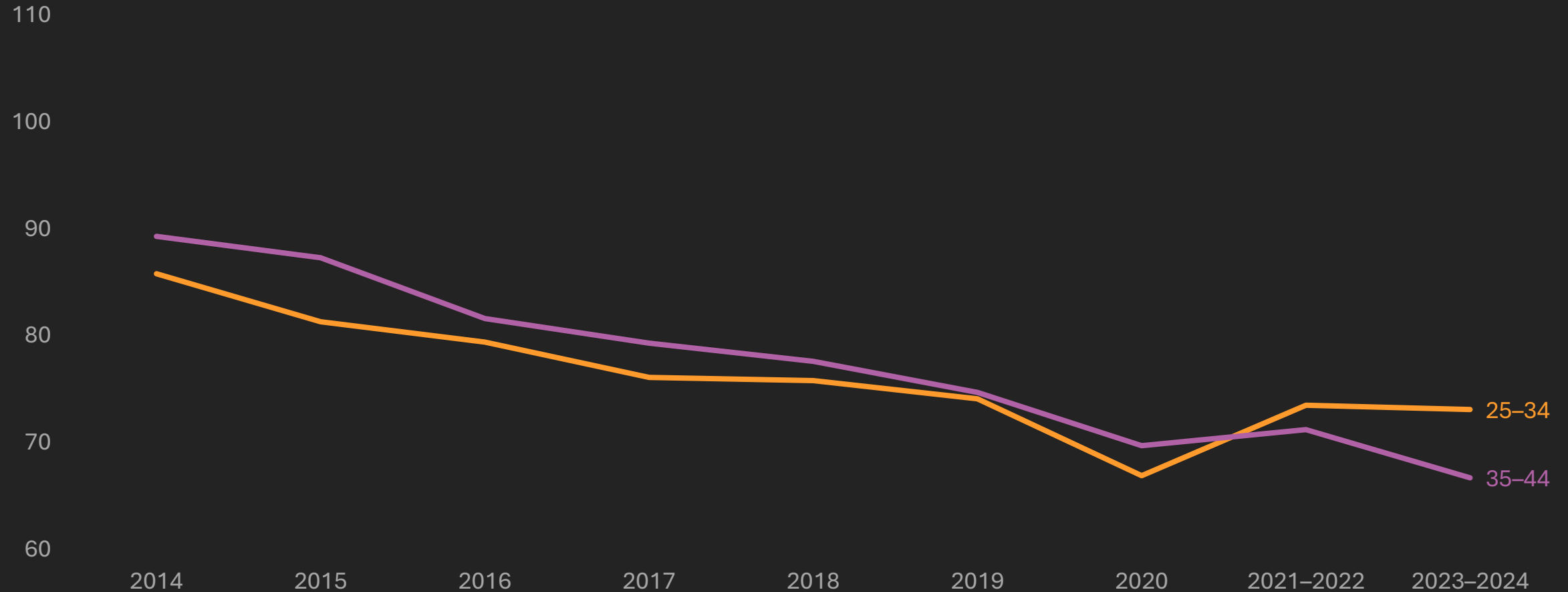


BLS frequency measure is the number of workplace injuries and illnesses per 10,000 full-time equivalent workers
Source: US Bureau of Labor Statistics, Survey of Occupational Injuries and Illnesses (SOII)

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Workers 25–34 and 35–44 Have Similar Incidence Rates

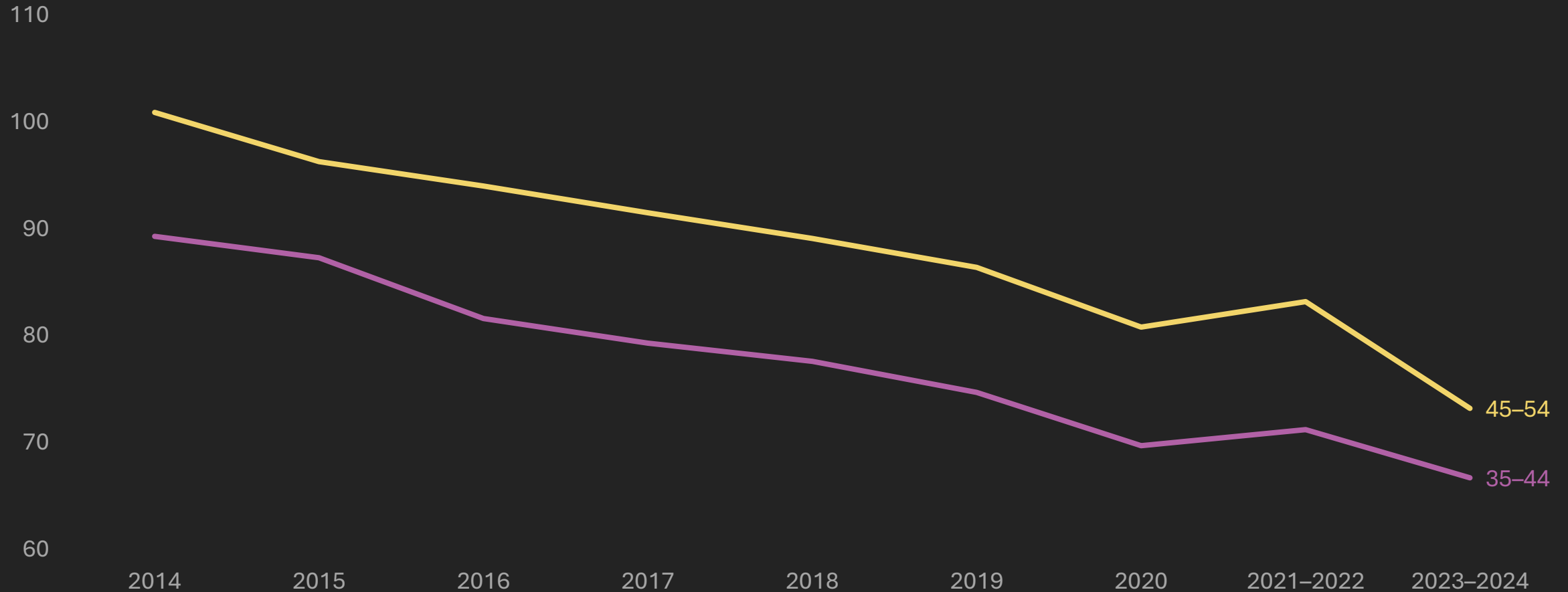
Injuries and Illnesses per 10,000 Full-Time Equivalent Workers



BLS frequency measure is the number of workplace injuries and illnesses per 10,000 full-time equivalent workers
Source: US Bureau of Labor Statistics, Survey of Occupational Injuries and Illnesses (SOII)

Higher Incidence Rate for Workers 45–54 Than 35–44

Injuries and Illnesses per 10,000 Full-Time Equivalent Workers

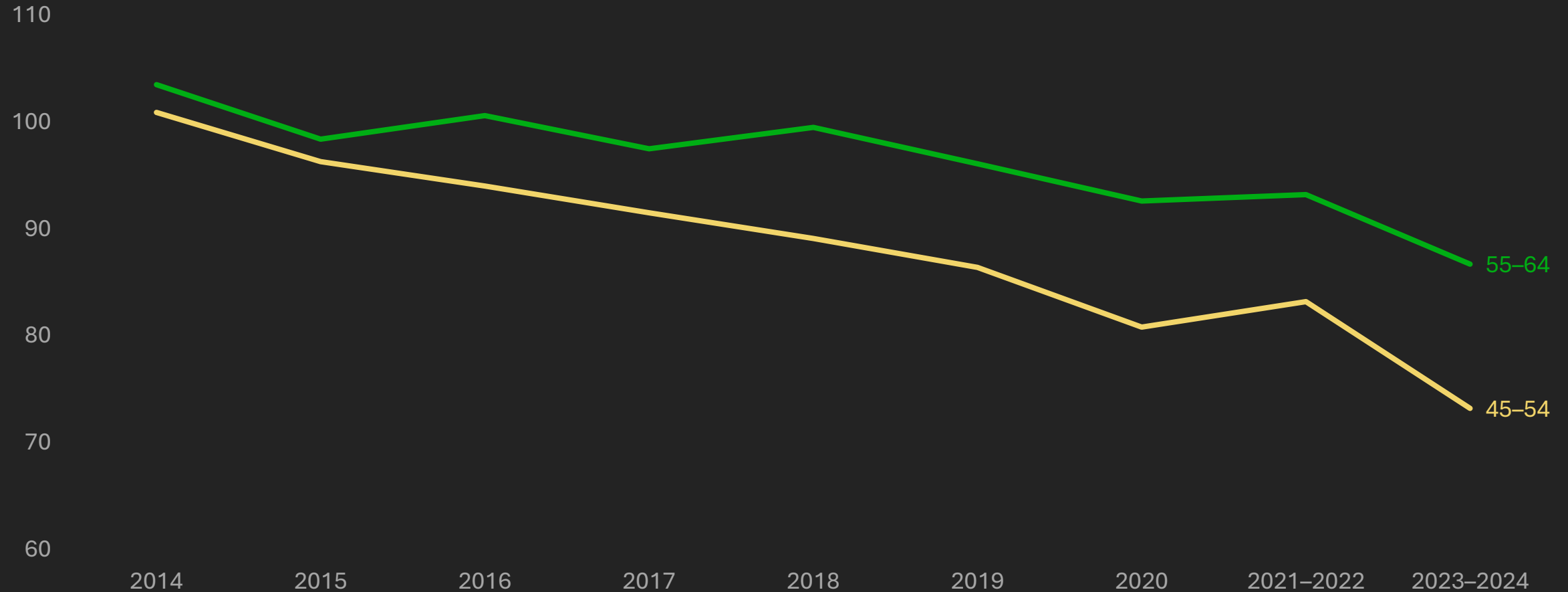


BLS frequency measure is the number of workplace injuries and illnesses per 10,000 full-time equivalent workers
Source: US Bureau of Labor Statistics, Survey of Occupational Injuries and Illnesses (SOII)

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Incidence Rate Rises Again for 55–64 vs. 45–54

Injuries and Illnesses per 10,000 Full-Time Equivalent Workers

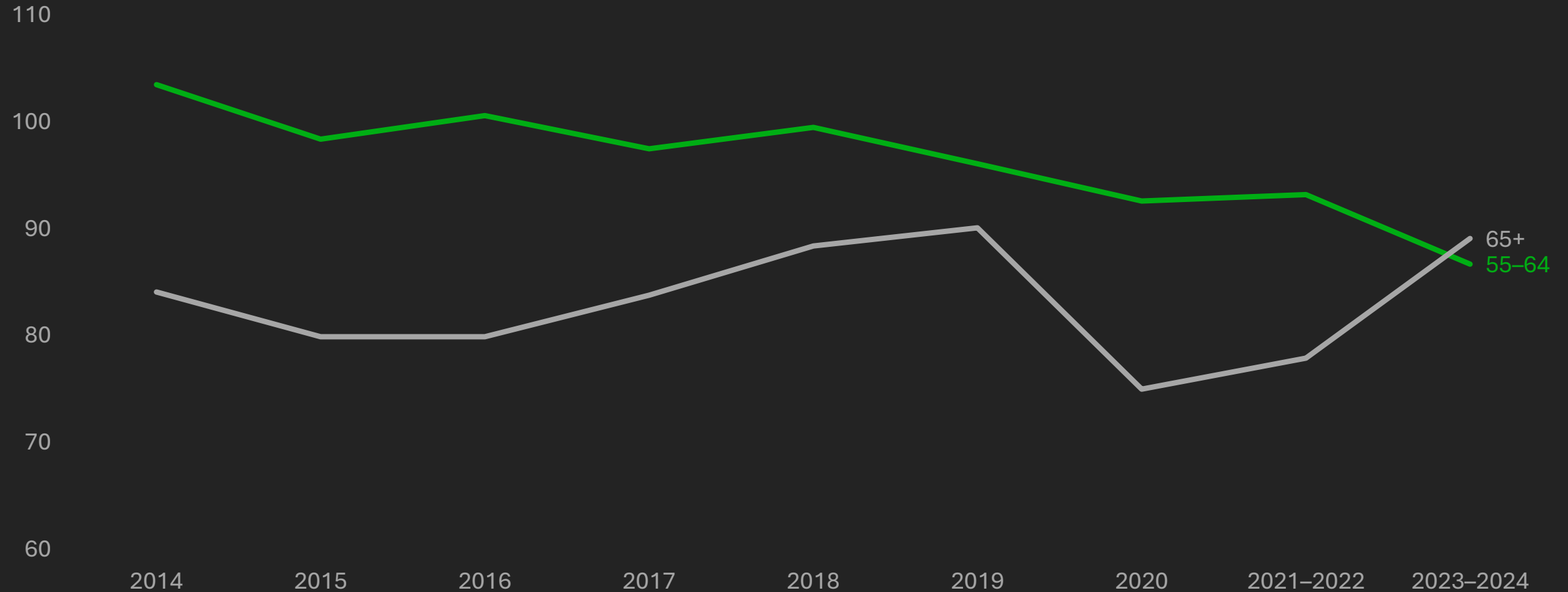


BLS frequency measure is the number of workplace injuries and illnesses per 10,000 full-time equivalent workers
Source: US Bureau of Labor Statistics, Survey of Occupational Injuries and Illnesses (SOII)

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Workers 65+ Had a Lower Incidence Rate—But It Is Rising

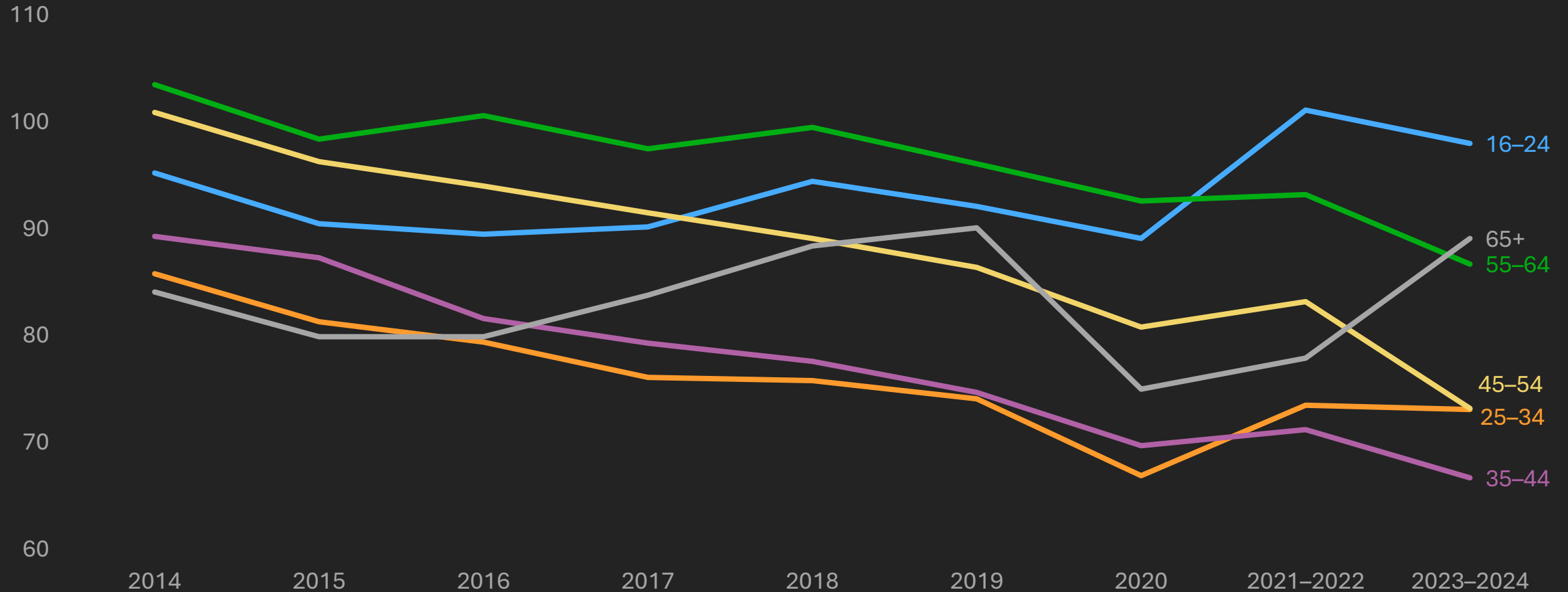
Injuries and Illnesses per 10,000 Full-Time Equivalent Workers



BLS frequency measure is the number of workplace injuries and illnesses per 10,000 full-time equivalent workers
Source: US Bureau of Labor Statistics, Survey of Occupational Injuries and Illnesses (SOII)

Incidence Rates at All Ages—Now Highest for 16–24 and 65+

Injuries and Illnesses per 10,000 Full-Time Equivalent Workers



BLS frequency measure is the number of workplace injuries and illnesses per 10,000 full-time equivalent workers
Source: US Bureau of Labor Statistics, Survey of Occupational Injuries and Illnesses (SOII)

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Key Takeaways

- Frequency decline is much more pronounced for workers age 25–54 than at younger or older ages
- Overall incidence rates are higher for older workers starting at about age 45—the ages where labor force growth will be coming from



INJURIES



POPULATION

US population growth is low, less than 1% in most years

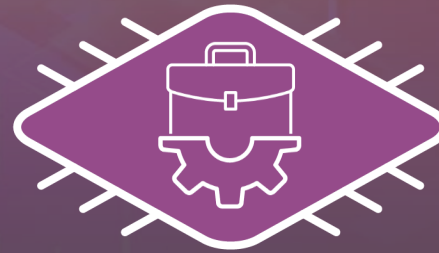
Immigration is an increasing share of growth as natural change is approaching zero



REGIONAL

Most US growth is in the South and Mountain West, driven by domestic migration

Immigration is a net positive in every region, but out-migration overshadows it in some states



WORKFORCE

Labor force has grown slower than population, largely due to aging

Near-future labor force growth will come from 65+ and 45–54, and the number of young workers will decline



INJURIES

Frequency decline is much more pronounced for workers 25–54 than for younger or older ages

Overall injury rates are higher for older cohorts starting at about age 45—the ages where labor force growth will be coming from