

AI Displacement Trends.

The state of work in the age of automation.
A free annual report from Clankers.today.

TABLE OF CONTENTS

Inside this report.

| | | |
|-----------|---|-----------|
| 01 | Executive Summary | 03 |
| 02 | The State of AI Displacement | 04 |
| 03 | Industry Exposure Analysis | 06 |
| 04 | The Acceleration: 2022 — 2026 | 08 |
| 05 | Skills Surviving the AI Era | 10 |
| 06 | Government Response Around the World | 12 |
| 07 | The 90-Day Worker Preparation Framework | 14 |
| 08 | Forecasts: 2027 — 2030 | 16 |
| 09 | Methodology and Sources | 17 |
| 10 | About Clankers.today | 18 |

This report was compiled in April 2026 from publicly available research, industry reports, and labour market data published by McKinsey, Goldman Sachs, the World Economic Forum, OECD, IMF, Stanford HAI, and Bloomberg Intelligence. All sources are listed in Section 09.

The displacement decade has begun.

AI displacement is no longer a theoretical economic concept being debated by economists. It is happening to real workers, in real companies, in real numbers, today. This report synthesises the most credible research published since 2023 into a single picture of where work stands in 2026 — and where it is going.

Key findings

- **Goldman Sachs** estimates that 300 million jobs globally are exposed to current generative AI capabilities — roughly 18% of total employment.
- **The World Economic Forum** forecasts 92 million jobs displaced by 2030, with 170 million new jobs created — a net positive of 78 million globally, but with massive geographical and demographic dislocation.
- **78,000 tech roles** were lost to automation in the first half of 2025 alone, according to Layoffs.fyi tracking data.
- **Wall Street** banks (Citigroup, JPMorgan, Goldman Sachs, Morgan Stanley) have collectively flagged up to 200,000 roles as candidates for AI replacement over 3-5 years.
- **No major national government** has launched a dedicated AI displacement income support programme. Existing safety nets were not designed for cohort-scale technological displacement.
- **The most exposed work** is white-collar cognitive work — the opposite of historical automation waves, which displaced manual labour first.
- **The most resilient skills** are physical (skilled trades), interpersonal (high-trust services), and judgement-based (high-stakes decisions).

What workers should do

Three things, in this order: **assess** their personal AI exposure honestly, **learn** AI tools faster than their employer expects them to, and **protect** their income with savings, side income, and dedicated displacement protection. The Clankers 90-day framework in Section 07 of this report is one practical way to do all three.

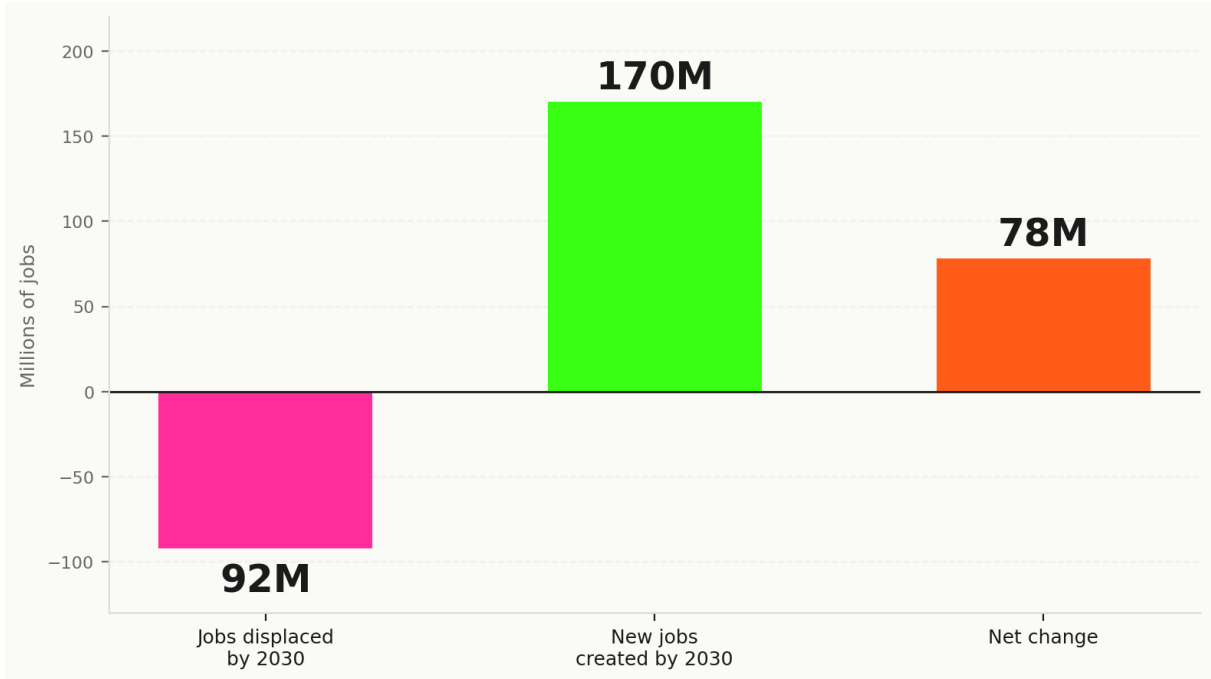
The numbers in 2026.

Eight numbers that explain why displacement is no longer a future-tense concern. Each is sourced from reputable research published in the last 36 months. Together they form the most rigorous picture available of where the labour market actually stands.

| | |
|---|---|
| 300M Jobs globally exposed to current AI capabilities <i>Goldman Sachs Research, 2023</i> | 92M Jobs forecast to be displaced by 2030 <i>World Economic Forum, 2023</i> |
| 170M New jobs forecast to be created by 2030 <i>World Economic Forum, 2023</i> | 47% Of US workers in occupations at high automation risk <i>Oxford Martin, 2013-2024</i> |
| 78,000 Tech jobs lost to automation in first half of 2025 <i>Layoffs.fyi tracker, 2025</i> | 200K Wall Street roles flagged for AI replacement <i>Bloomberg Intelligence, 2024</i> |
| \$0 National AI displacement-specific support programmes <i>OECD review, 2025</i> | 2.3 yrs Median time from AI demo to commercial deployment <i>Stanford AI Index, 2025</i> |

The net jobs picture

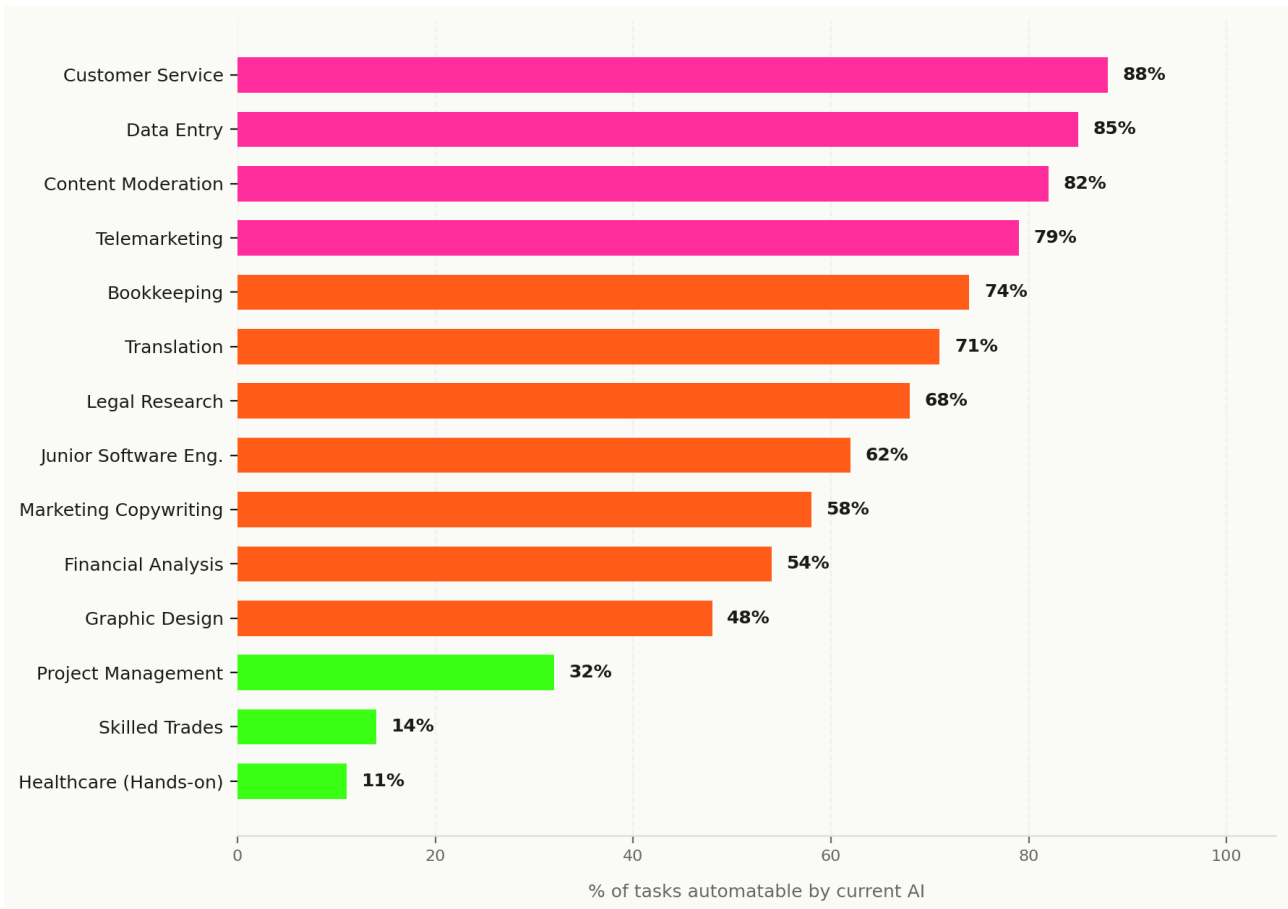
The headline "92 million jobs displaced" is real, but it is not the whole story. The same WEF research that produced that number also forecasts 170 million new roles created over the same period, for a net positive of 78 million globally. The catch: the jobs being created and the jobs being destroyed are not the same jobs, are not in the same places, and do not employ the same people.



// Source: WEF Future of Jobs Report 2023. Forecast period: 2023–2030.

Who gets replaced first.

The chart below shows the estimated share of tasks within each occupation that current generative AI can perform at human-equivalent quality. The percentages are synthesised from McKinsey Global Institute, OECD Future of Work, and Stanford AI Index research published 2024-2025.



// Pink bars (75%+) represent occupations facing severe near-term displacement risk. Orange bars (40-75%) represent significant restructuring. Green bars (under 40%) represent occupations that current AI cannot replace at scale.

What this means

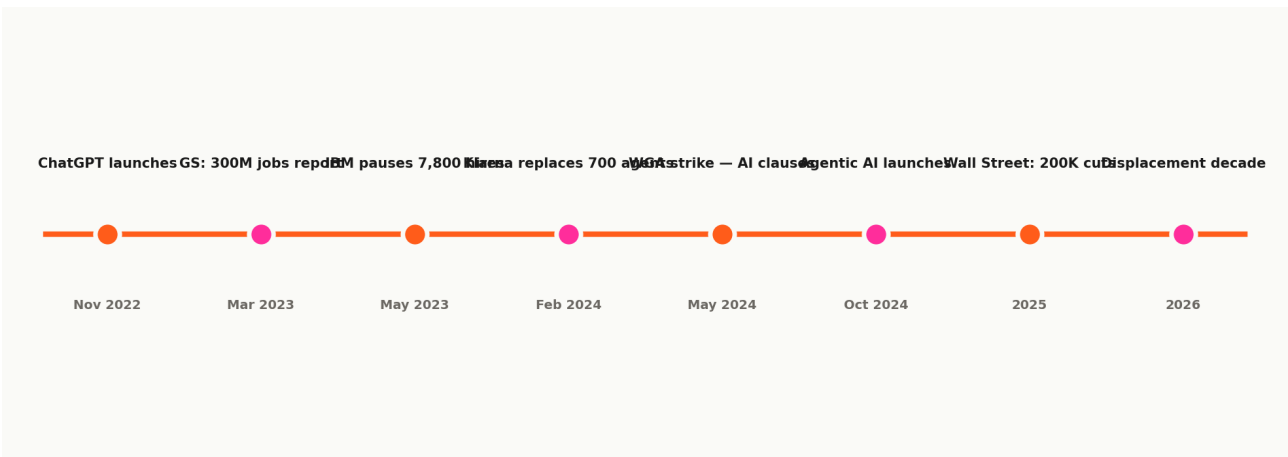
The pattern is the inverse of every previous automation wave. Previous waves (mechanisation, computerisation) displaced manual and routine labour first, then crept up the cognitive ladder slowly. The current AI wave is starting at the top of the cognitive ladder — paralegals, content writers, financial analysts — and working its way through white-collar work first. Manual and physical work is, for now, the least exposed.

The implication for workers: a college degree is no longer a hedge against automation. In many cases, it is an indicator of being more exposed, not less. The most resilient occupations in 2026 are the ones requiring physical presence, hands-on skills, or high-trust human interaction — categories that have

historically paid less than degree-required white-collar work.

Three years that changed everything.

From the launch of ChatGPT in November 2022 to the present day, the pace of AI deployment in real workplaces has been faster than any technological adoption in recorded economic history. This timeline marks the inflection points.



// Major AI displacement milestones, 2022-2026.

NOVEMBER 2022

ChatGPT launches publicly

OpenAI releases ChatGPT to the public. Reaches 1 million users in 5 days, 100 million users in 60 days — the fastest consumer technology adoption in history.

MARCH 2023

Goldman Sachs publishes the 300M number

Goldman Sachs Research releases its landmark report estimating that generative AI could expose the equivalent of 300 million full-time jobs to automation globally.

MAY 2023

IBM pauses hiring for 7,800 replaceable roles

CEO Arvind Krishna tells Bloomberg the company will pause hiring for back-office roles it expects AI to replace within five years. The first major Fortune 500 to publicly name a number.

FEBRUARY 2024

Klarna replaces 700 customer service workers

Klarna announces its OpenAI-powered chatbot is doing the work of 700 full-time agents, handling 2.3 million conversations in its first month with the same satisfaction scores as humans.

MAY 2024

WGA strike concludes with AI clauses

The Writers Guild of America secures the first major labour contract in any industry that explicitly limits AI use in creative work. The strike makes AI displacement a political issue.

OCTOBER 2024

First "agentic" AI launches commercially

Anthropic and OpenAI release computer-use agents capable of completing multi-step tasks autonomously. White-collar work transitions from "AI assistance" to "AI replacement" in measurable ways.

2025

Wall Street announces 200K cuts plan

Bloomberg Intelligence reports major banks plan to cut up to 200,000 roles over 3-5 years, primarily in operations, compliance, and back-office. Citigroup, JPMorgan, Goldman Sachs, and Morgan Stanley all confirm.

2026 — TODAY

The displacement decade begins

Layoffs.fyi tracks 78,000+ tech roles lost to automation in H1 2025. AI agents handle complete legal research, financial reporting, and customer support workflows. No major government has launched a dedicated displacement income programme.

What lasts. What doesn't.

Not all work is equally exposed to AI. The pattern of which skills survive and which do not is now clear enough to plan around. This section breaks down the two categories.

High Exposure — what AI eats first

Pattern recognition at scale. Reviewing thousands of contracts, transcripts, or images for predictable patterns. AI is faster, cheaper, and increasingly more accurate.

Structured writing. Marketing copy, status reports, FAQs, summaries, basic documentation. Anything where the structure is predictable.

First-line customer support. Answering common questions from a known set of issues. Klarna proved this works at scale in 2024.

Routine data analysis. Pulling numbers from spreadsheets, building dashboards, monthly reporting. These tasks are now better done by AI agents.

Translation and transcription. Audio to text, language A to language B, formal to casual. AI matched professional human quality on most language pairs by 2024.

Junior code generation. Boilerplate code, simple CRUD apps, standard test suites. The core complaint of 2025's tech layoffs.

Image and stock asset creation. Stock photography, basic illustration, social media graphics. Generative image models have collapsed the price floor.

Low Exposure — what survives

Skilled physical work. Plumbing, electrical, carpentry, surgery, dental work, complex machine repair. AI has no body and humanoid robots remain expensive and limited.

High-stakes judgement. Decisions where the cost of being wrong outweighs the cost of being slow. Medical diagnosis, legal strategy, executive choices.

Genuine human connection. Therapy, eldercare, teaching young children, conflict mediation. Trust is the moat — and trust is built between humans, not with chatbots.

Novel research and discovery. Asking questions that haven't been asked before. Setting research agendas. AI is excellent at answering questions but poor at choosing which to ask.

Cross-domain synthesis. Connecting expertise from unrelated fields to solve new problems. The work most resistant to pattern-matching automation.

Leadership and accountability. Owning outcomes, building teams, navigating organisational politics. Cannot be delegated to a tool that has no consequence in the real world.

Trust-based negotiation. Sales of complex products, M&A, diplomacy, fundraising. Where the relationship is the product, AI cannot substitute.

What countries are (not) doing.

A snapshot of how major governments have responded to AI displacement specifically — as opposed to AI risk regulation more broadly. The summary: regulation, yes. Worker income protection, almost nowhere.

| COUNTRY | STATUS | NOTES |
|----------------|-----------------------|--|
| United States | No federal programme | Existing UI applies but no displacement-specific support. State pilots in WA and CA. Federal AI Bill of Rights is non-binding. |
| European Union | EU AI Act (2024) | Strongest AI regulation in the world — but it regulates AI, not its labour effects. No EU worker compensation scheme for displacement. |
| United Kingdom | Pro-innovation review | Light-touch regulatory approach. DWP monitoring AI impact on benefits caseload but no programme yet. |
| China | Strategic silence | State investment in AI development is enormous. Public discussion of displacement effects is limited. |
| South Korea | "Robot tax" debate | Active legislative debate on taxing AI/robotics to fund displacement relief. The most advanced policy conversation in Asia. |
| Switzerland | UBI rejected (2016) | Swiss voters rejected universal basic income in a 2016 referendum, 77% to 23%. Discussion has restarted in 2024-2025. |
| Canada | Existing EI only | Federal employment insurance covers job loss generally. Quebec piloted basic income trials. No national framework. |
| Australia | Reskilling vouchers | Federal "skills passport" exists but is not displacement-specific. Means-tested unemployment support covers displaced workers slowly. |
| Singapore | SkillsFuture credits | Each citizen aged 25+ receives reskilling credits (\$500-\$4000). The most advanced reskilling programme — but education, not income. |

The conclusion: workers facing AI displacement in 2026 cannot rely on government support to materialise on a useful timeline. The only viable strategies are personal — savings, side income, displacement-specific protection products, and reskilling. Section 07 outlines a practical 90-day framework for doing all of these.

Your preparation plan.

The Clankers 90-day framework is a practical, time-boxed plan to assess your AI displacement risk, build new skills, and secure your income against automation. It is the same framework Clankers members work through during their first 90 days of coverage.

DAYS 1 — 30 / ASSESS

Understand where you stand.

- Take a structured AI displacement risk quiz. Get a quantitative score for your role.
- Audit your current job: list the 5 tasks that consume the most of your time each week.
- For each task, ask honestly: can ChatGPT or a similar tool do this in under 10 minutes today?
- Read the Goldman Sachs "300M jobs" report and the McKinsey generative AI report. Find your industry.
- Build a 3-line summary of your personal AI exposure. Show it to one trusted friend or colleague for reality-checking.
- Open a spreadsheet listing every workflow you do that involves text, data, or routine decisions. This is your "automation surface area."

DAYS 31 — 60 / LEARN

Build durable skills.

- Pick one course from the free courses list (Section 09 has the full catalogue). Start it. Commit to 30 minutes per day.
- Spend an additional 30 minutes per day actively learning to use AI tools to accelerate your current job. Become more productive, not just more worried.
- Document what you learn. Publish one short post per week — LinkedIn, Substack, anywhere public.
- Connect with 5 people in your network whose jobs are AI-resistant. Ask how they got there.
- Identify your "AI moat": what can you specifically do that AI cannot easily replicate?
- Start tracking your output and quality before and after AI augmentation. The numbers matter when you negotiate for your role.

DAYS 61 — 90 / PROTECT

Build the safety net.

- Build (or rebuild) an emergency fund equal to 3 months of essential expenses. Park it somewhere liquid.
- Start one side income stream. Even \$200/month proves the model works and gives you optionality.

- Get AI displacement income protection in place. Clankers offers \$50/month for \$2,000/month payout if AI takes your job. Other options are emerging.
- Update your CV with concrete AI fluency claims you can demonstrate in a 5-minute interview.
- Map your fallback plan: what is your specific move if you lose your job in the next 6 months? Write it down. Share it with someone.
- Set up a monthly "displacement check" — 30 minutes on the first of each month to reassess your risk and update your plan.

What comes next.

Forecasting AI displacement is inherently uncertain — every major prediction made in 2014, 2018, and 2022 has proven too conservative on capability and too aggressive on adoption speed. With that caveat, here is what the most credible research suggests is likely between now and 2030.

2027

First Fortune 100 net headcount reduction directly attributed to AI

A major Fortune 100 company will publicly announce a net headcount reduction in the tens of thousands, explicitly attributed to AI productivity. This will become the moment "AI displacement" becomes mainstream political discourse rather than tech industry concern.

2027

Junior knowledge worker roles fall by 30-40% in major economies

Entry-level roles in law, finance, consulting, and tech see the steepest drops. The collapse of the entry-level pipeline becomes a generational equity issue.

2028

First credible "AI tax" passes in a major economy

Either South Korea, France, or one of the Nordic countries enacts the first explicit tax on AI productivity gains, with proceeds funding worker income support. Models will spread quickly if it works politically.

2028

Agentic AI handles 15-25% of all white-collar workflows end-to-end

Multi-step autonomous agents become the default mode of doing routine knowledge work. Human review remains required but the labour input drops by an order of magnitude.

2029

Reskilling fatigue sets in

After three years of constant "learn AI to keep your job" messaging, a meaningful share of mid-career workers stop trying to compete and instead retreat to AI-resistant work or accept declining real wages.

2030

Net global employment crosses the 78M mark predicted by WEF

WEF's 2023 forecast of 92M displaced and 170M created proves roughly correct in aggregate, with massive distributional unfairness — gains concentrated in technical and physical work, losses concentrated in cognitive routine work.

2030

AI displacement protection becomes a recognised insurance category

What products like Clankers pioneered as a niche subscription service in 2025-2026 evolves into a regulated insurance category, with standardised terms and a small number of major underwriters.

These forecasts are illustrative — they represent reasonable extrapolations from current trends and published research, not predictions. The actual path will be messier than any forecast can capture. The point is not to be exactly right; the point is to build the muscle of thinking about your career through a 5-year displacement lens.

How this report was built.

This report synthesises publicly available research published since 2023 from a combination of academic, government, industry, and journalistic sources. No proprietary surveys were conducted. All estimates are sourced.

Primary research sources

Goldman Sachs Research — "Generative AI Could Raise Global GDP by 7%" (2023)

goldmansachs.com/insights/articles/generative-ai-could-raise-global-gdp-by-7-percent

McKinsey Global Institute — "The Economic Potential of Generative AI: The Next Productivity Frontier" (2023)

mckinsey.com

World Economic Forum — "The Future of Jobs Report 2023"

weforum.org/publications/the-future-of-jobs-report-2023

Stanford HAI — "AI Index Report" (2024, 2025)

hai.stanford.edu/ai-index

OECD — "The Future of Work" research programme

oecd.org/employment/future-of-work

IMF — "Gen-AI: Artificial Intelligence and the Future of Work" (2024)

imf.org

Brookings Institution — "Automation and AI: How Machines Affect People and Places" (2024)

brookings.edu

Bloomberg Intelligence — Wall Street AI displacement coverage (2024-2025)

bloomberg.com

Layoffs.fyi — Real-time tech layoff tracker (community-maintained)

layoffs.fyi

WGA Contract — AI clauses in 2024 Writers Guild collective bargaining agreement

wga.org

Notes on methodology

Industry exposure percentages in Section 03 are synthesised estimates derived from McKinsey, OECD, and Stanford research. The original sources publish ranges and methodological caveats; this report presents midpoint estimates rounded to the nearest percent for readability.

The 90-day framework in Section 07 is the working framework used by Clankers.today members during their first 90 days of subscription. It is presented here for general educational use without modification.

Forecasts in Section 08 are explicitly labelled as illustrative extrapolations. Any forecast in this category beyond 18 months should be treated as a thinking aid, not a prediction.

Why this report exists.

Clankers.today is an AI displacement income protection service. Subscribers pay \$50 per month and receive \$2,000 per month for up to 4 months if AI automation costs them their job. The service is designed for the 47% of workers in occupations the Oxford Martin School identified as facing high automation risk — the people governments have decided not to protect.

What we do

- **Income protection.** \$50/month subscription, \$2,000/month payout for up to 4 months if AI displaces a subscriber's job. Total maximum payout per claim: \$8,000.
- **AI readiness education.** Daily reskilling emails from day one. The same 90-day framework documented in Section 07 of this report, delivered as a structured programme.
- **Risk assessment.** Free 60-second AI Displacement Risk Quiz. No email required to see your score.
- **AI-triaged claims.** Claims are processed within 30 days using evidence documents and AI triage. Designed for the speed of the displacement era, not the speed of insurance.
- **Global coverage.** Available in 40+ countries. The same product everywhere — not a fragmented patchwork of local schemes.

How to use this report

This report is free. We made it because we believe the displacement decade requires worker-side education that does not currently exist anywhere else. You are encouraged to share it with anyone who might benefit. Attribution is appreciated but not required. The PDF will be updated annually.

If you found this report useful and want to support our work, the most useful thing you can do is take the free quiz at clankers.today/quiz. If your risk score is medium or high, consider subscribing to displacement protection — either ours or someone else's. Either way is fine. The point is not to buy from us; the point is to be ready.

[TAKE THE FREE QUIZ](#)

[GET PROTECTED](#)

clankers.today/quiz · clankers.today/home

*Clankers.today is not regulated insurance. See terms at clankers.today/terms.
This report is © 2026 Clankers.today and free to share.*