Your Aging Workforce Isn’t the Risk



An older worker is not a hazard.

That sentence should be the starting point for any serious discussion about an aging workforce. Age tells you very little about an individual employee’s competence, judgment, strength, endurance or ability to perform a particular job. Experienced workers often bring deep process knowledge, stronger pattern recognition, lower turnover and practical judgment that organizations cannot replace quickly.

At the same time, workforce demographics are changing, and injury outcomes are not identical across age groups. NCCI reported in October 2026 that the share of lost-time workers compensation claims involving workers age 65 and older doubled from 4 percent in Accident Year 2012 to 8 percent in 2025. Those claims required 21 percent more medical care on average. NIOSH likewise notes that older workers are a large and growing part of the workforce and that age-friendly workplace design benefits workers broadly.

The wrong conclusion is that older workers are the problem. The better conclusion is that workplaces designed around a narrow idea of the “average worker” become less resilient as the workforce becomes more diverse in age, capability, experience and recovery needs.

> **The loss-control question is not, “How do we protect older workers?” It is, “How do we design work that remains safe across a wider range of human capability?”**

Move from age to work ability

NIOSH describes work ability as the relationship between the demands of the job and the resources a worker has to meet those demands. That is a much more useful safety concept than age because it focuses attention on the actual work system.

A 63-year-old maintenance technician with decades of experience, good mobility and strong task knowledge may be far better matched to a troubleshooting task than a 24-year-old employee who started last week. A physically demanding lift

can exceed the safe capability of a worker at any age if the load, reach, repetition or pace is poorly designed.

Managers should therefore avoid using age as a shortcut for capability. Assess the task. Assess the exposure. Provide adjustments and accommodations where required. Design the baseline job so more people can perform it safely in the first place.

Severity changes the economics of prevention

The NCCI finding matters because loss control is not only about injury frequency. A workforce can experience fewer incidents while the claims that do occur require more care and more recovery time.

NCCI emphasizes that the difference in medical utilization among older workers is driven by diagnosis mix, treated comorbidities and job types, not age in isolation. That distinction is important. It points away from stereotypes and toward prevention opportunities: falls, physical demands, work organization, task design and the conditions that influence the severity of an event.

For an OHS manager, that means a low-frequency hazard can deserve more attention when the consequence of failure is changing. A small improvement in fall prevention, material handling or workstation design may have more loss impact than another general-awareness campaign.

Current workers compensation source: NCCI, Demographic Shifts and Medical Utilization, October 2026.

Design for the range, not the average

Traditional ergonomic programs sometimes intervene only after someone reports discomfort or an injury occurs. A more mature approach asks whether the job can be performed safely by a broad range of people before a claim identifies the mismatch.

Design question	Weak assumption	Stronger design approach
Force	**A capable worker can handle it.**	**Reduce required force with mechanical assistance, better handles, smaller loads or changed process flow.**

Reach	**Workers will position themselves properly.**	**Put frequent tasks inside a comfortable reach zone and reduce overhead or extended reaches.**
Lighting	**The area meets minimum illumination.**	**Design for task visibility, contrast, glare control and changing visual needs.**
Access	**Workers can climb or step around the obstruction.**	**Provide stable access, handholds, walking space and appropriate work height.**
Pace	**Experienced workers will keep up.**	**Match pace and staffing to sustainable performance, especially where repetition and recovery matter.**
Information	**Everyone can read the label or display.**	**Use legible type, contrast, intuitive controls and clear alarms.**
Recovery	**One standard schedule works for everyone.**	**Use task rotation, breaks and flexibility where the work allows it.**

These changes are not “older-worker controls.” They are good work design. Younger employees, injured workers returning to work, workers with smaller body dimensions and employees performing unfamiliar tasks often benefit just as much.

Falls deserve a severity lens

Slips and falls are a good example of why design matters. The same fall can produce very different outcomes depending on the person and circumstances. NCCI notes that a physical event that produces a minor injury for one worker can result in a more serious diagnosis for another.

That makes seemingly ordinary controls more important: floor condition, drainage, snow and ice removal, lighting, handrails, step geometry, housekeeping and footwear requirements. If a workplace has historically tolerated small trip hazards because “people know they are there,” changing demographics are another reason to stop accepting that logic.

A prevention program should not wait for a worker to prove a hazard is serious by being injured by it.

Experience can mask physical workarounds

Experienced workers are often very good at adapting. That can hide weak job design.

A veteran employee may know how to brace a component, reposition a cart, use a particular grip or time a lift so the task feels manageable. The workaround may never appear in the written procedure. When that person becomes fatigued, gets injured, changes roles or retires, the organization discovers that the safe performance depended on individual technique rather than a robust process.

Observe the work closely. Ask experienced employees where they compensate for poor access, high force, bad visibility or awkward sequencing. Those adaptations are valuable design data. Do not simply celebrate them as experience.

Training should use experience, not fight it

An aging workforce also changes the training conversation, but not in the simplistic way it is sometimes presented. NIOSH and CCOHS both emphasize that older workers remain capable learners. Training works better when it connects new information to existing experience and gives people enough practice with unfamiliar systems or technology.

That is good instructional design for adults of any age. Explain why a process changed. Let experienced workers compare the new method with the old one. Use realistic practice instead of assuming a software demonstration equals competence. Keep procedures active, readable and easy to use in the field.

Most importantly, do not allow experienced workers to be exempted from training simply because they have done similar work for years. Experience is an asset, but site-specific controls, new equipment and changed technology still need verification.

Technology can reduce exposure or create a new one

Automation, lift assists, exoskeletons, robotics and digital tools are often proposed as solutions to physical-demand problems. Sometimes they are. But technology can also introduce new interfaces, maintenance hazards, cognitive

demands and training requirements.

The right question is not whether the workplace has adopted technology. It is whether the technology reduces the actual exposure without creating a new mismatch. A mechanical lift that is slow, difficult to position or frequently unavailable may look excellent in the risk assessment and still be bypassed in practice.

Observe adoption. If workers consistently choose the manual method, investigate the friction before blaming behaviour.

Supervisors need an age-inclusive management model

NIOSH specifically recommends age-inclusive management training. That should not become a course about treating older workers differently. Supervisors need to understand how to manage capability without stereotyping.

- Discuss task demands and work barriers without making assumptions based on age.
- Respond to signs of strain, fatigue or difficulty the same way you would for any worker: assess the task and the control.
- Use experience deliberately for mentoring and hazard recognition without loading veteran workers with endless informal training duties.
- Support accommodations and return-to-work restrictions through the appropriate process without turning medical information into crew gossip.
- Watch for age-based jokes, assumptions about technology or pressure to “prove” physical capability.

An inclusive safety culture protects capability and dignity at the same time.

Run a work-design review instead of an age audit

The most practical year-end action is not to identify all workers over a certain age. That would be both crude and potentially discriminatory. Instead, identify jobs where physical or cognitive demands leave little margin.

Review area	Questions for the OHS manager
Manual handling	**Where are high-force, long-reach, overhead or repetitive lifts still accepted as normal?**

Falls	**Where would a small loss of balance produce a serious consequence? Are handrails, access and lighting good enough?**
Displays and controls	**Can information be read and interpreted quickly under real lighting and PPE conditions?**
Work pace	**Which tasks depend on sustained speed or limited recovery?**
Maintenance access	**Are experienced workers compensating for poor equipment access with body position or improvised methods?**
Training and technology	**Which new systems require practice rather than a one-time explanation?**
Return to work	**Can meaningful modified duties be identified without inventing them after an injury?**

If you improve those jobs, you are not designing for one demographic. You are increasing the resilience of the work system.

The better business case is retention plus loss control

Experienced employees carry knowledge that is expensive to replace. Poorly designed work can push that knowledge out of the organization through injury, early exit or avoidable physical wear.

Age-friendly design therefore sits at the intersection of safety, workers compensation, productivity and workforce continuity. Mechanical assistance can reduce injury exposure and keep skilled workers in demanding roles longer. Better lighting can improve quality and reduce mistakes. Flexible work design can support recovery while preserving capability. Stronger training can help experienced employees adapt to new technology without discarding the expertise they already have.

That is a much stronger proposition than treating an aging workforce as an emerging hazard.

> **Do not redesign the worker to fit the job. Redesign the job so more capable people can do it safely for longer.**

Key takeaways

- Age is not a hazard and should not be used as a proxy for individual capability.
- Use work ability and job-demand analysis to identify mismatches between the work and the people performing it.
- Treat changing claim severity as a reason to strengthen design controls for falls, physical demands and recovery.
- Build ergonomic and usability improvements into the baseline job instead of waiting for injury-driven accommodations.
- Use experienced workers as sources of design intelligence and mentorship without assuming experience eliminates training needs.
- Make age-friendly design part of loss control, retention and workforce continuity.