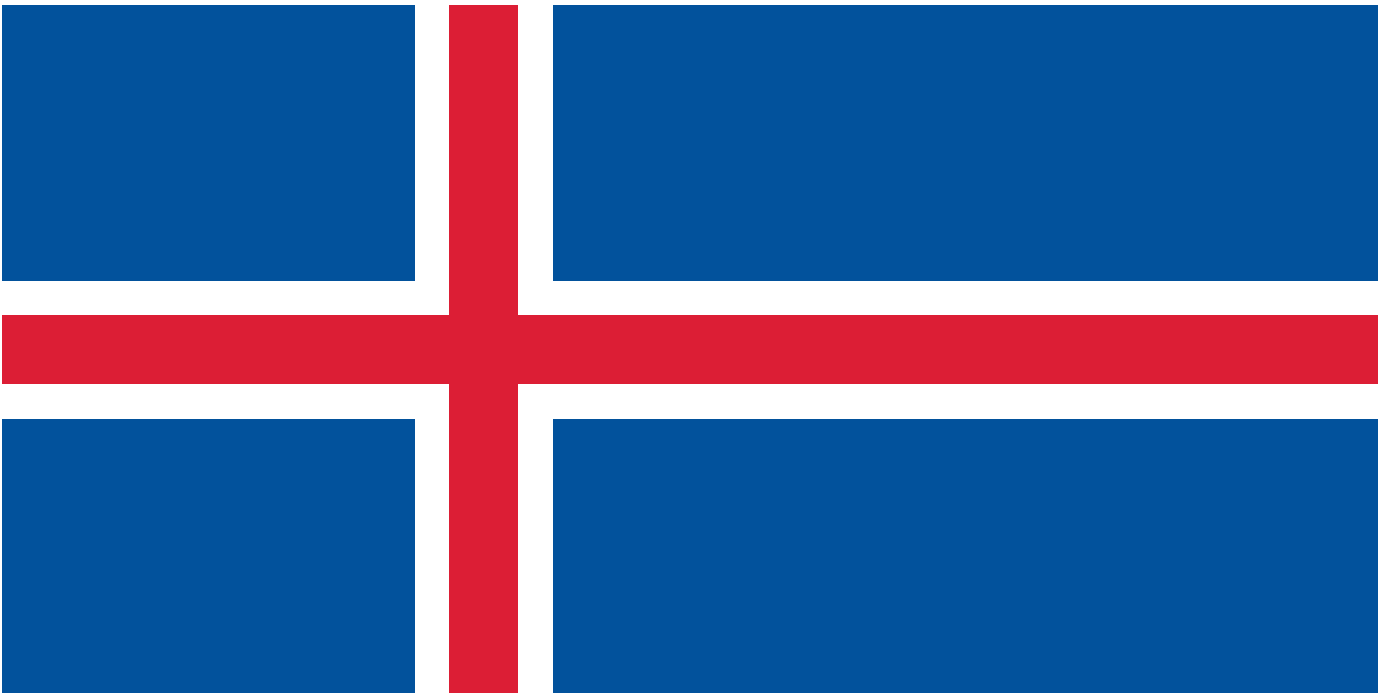




# AI Job Risk Report Iceland

Which occupations AI is reshaping — and which stay human

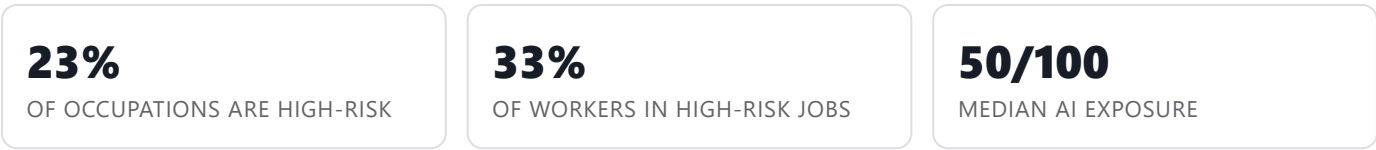
33% of Iceland's covered workforce is employed in occupations with high AI task exposure.

|                           |                                     |                                     |                                        |
|---------------------------|-------------------------------------|-------------------------------------|----------------------------------------|
| <b>422</b><br>OCCUPATIONS | <b>121,510</b><br>WORKFORCE COVERED | <b>50/100</b><br>MEDIAN AI EXPOSURE | <b>23%</b><br>HIGH-RISK<br>OCCUPATIONS |
|---------------------------|-------------------------------------|-------------------------------------|----------------------------------------|

Published: 2026-08-10 · Data cutoff: 2025 · Web: <https://aijobriskmap.com/reports/iceland/>

# Executive summary

Across 422 occupations covering 121,510 workers in Iceland, median AI exposure is 50/100. 23% of occupations — and 33% of workers — fall in the high-exposure band.



## Most exposed areas

- Business, Finance & Legal
- IT & Digital
- Education & Community

## Most resilient areas

- Trades & Construction
- Agriculture & Environment
- Transport, Logistics & Mining

**Risk & pay:** Higher-paid, judgement-heavy roles cluster at lower risk, while many mid-pay administrative roles carry the highest exposure.

**What to watch:** Entry-level and routine administrative tasks are narrowing fastest; client-facing, accountability and hands-on work remain the human moat.

## How to read this report

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Every occupation is scored on how much of its work generative AI can touch, and how much of it stays hard for AI to do. Four ideas run through the report:

- **AI exposure** — how much of the day-to-day tasks AI can already perform.
- **Automation pressure** — how likely those tasks are to be automated in practice.
- **AI augmentation** — where AI makes the worker faster rather than redundant.
- **Job displacement risk** — the combined pressure on the *number* of jobs.

**A risk score is not a probability that a job disappears.** It is a composite of the occupation's task structure, how automatable those tasks are, workforce demand, and the human moat. High exposure often means AI *augments* the role, not that it vanishes.

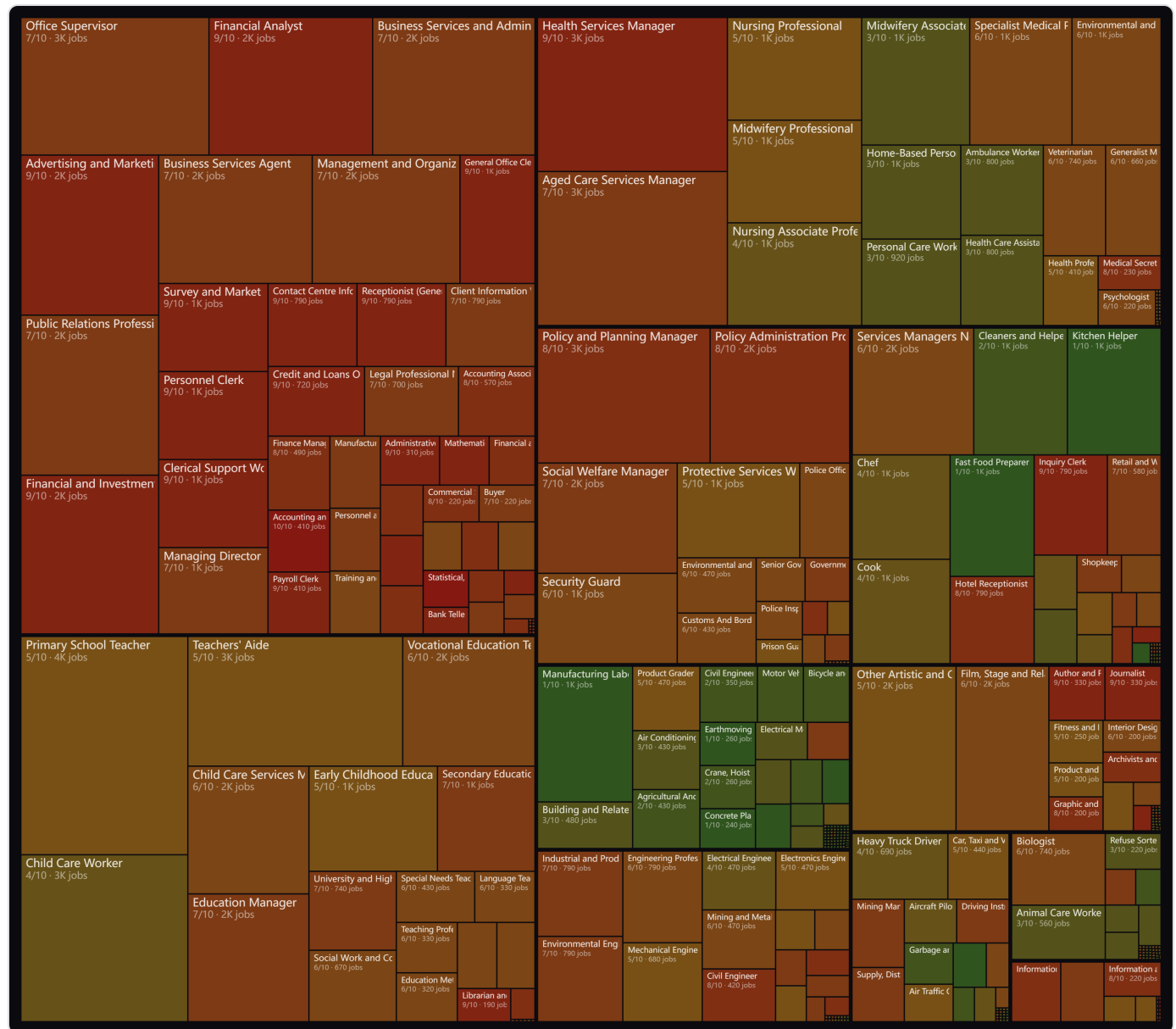
# Iceland labour-market snapshot

|                             |              |
|-----------------------------|--------------|
| Occupations analysed        | 422          |
| Workforce covered           | 121,510      |
| Median AI exposure          | 50/100       |
| High-risk occupations       | 23%          |
| High-risk workforce         | 33%          |
| Typical annual pay (median) | kr11,940,000 |
| Data year                   | 2025         |

Iceland has a median AI exposure of 50/100. High-exposure work is concentrated in business, finance & legal and adjacent groups, while trades & construction stays most resilient.

# National AI job risk map

Each tile is an occupation; tile area is proportional to the number of people employed, colour is AI task exposure.



■ Low exposure (<40) ■ Medium (40–69) ■ High (70+)

## Three things this map shows

- The largest tiles — Business, Finance & Legal and related groups — carry above-median exposure.
- 33% of employment sits in the high-exposure (red) band.
- Trades & Construction forms the biggest low-exposure (green) cluster.

Explore the interactive version at <https://aijobriskmap.com/country/iceland/>.

# Risk distribution

Two views tell different stories: how risk spreads across *occupations*, and across *people employed*.

## By occupation count

|        |     |
|--------|-----|
| High   | 23% |
| Medium | 38% |
| Low    | 39% |

## By workforce

|        |     |
|--------|-----|
| High   | 33% |
| Medium | 51% |
| Low    | 16% |

Median exposure 50/100 · quartiles Q1 29 / Q3 68. Occupation-count and workforce shares differ because high-employment jobs are not evenly spread across risk bands.

## Highest-risk occupations

Ranked by AI task exposure. The right column shows tasks AI is most likely to take over.

| #  | Occupation                                        | Risk | Workforce | Pay          | Main exposed tasks                                                                                                                                                                                                        |
|----|---------------------------------------------------|------|-----------|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Typist and Word Processing Operator               | 96   | —         | —            | Generating documents via speech recognition and automatic transcription; Use templates and AI tools to batch create standardized reports and letters                                                                      |
| 2  | Accounting and Bookkeeping Clerk                  | 95   | 410       | kr10,812,000 | Automatically classify and enter transaction data; Automated reconciliation and variance report generation                                                                                                                |
| 3  | Statistical, Finance and Insurance Clerk          | 95   | 180       | kr10,812,000 | Extracting and entering data from formatted tables or documents; Preliminary review and basic information verification of insurance claims                                                                                |
| 4  | Financial Analyst                                 | 94   | 2,410     | kr13,454,489 | Automatically generate periodic financial reports and market briefs; Basic data cleaning, standardization, and visualization                                                                                              |
| 5  | Clerical Support Workers Not Elsewhere Classified | 94   | 1,030     | kr8,988,000  | Manual data entry and copy-paste operations; Document Classification, Filing, and Retrieval                                                                                                                               |
| 6  | Securities and Finance Dealer and Broker          | 94   | 80        | kr24,696,000 | Automatically execute stock, bond, and commodity orders through algorithms, no manual order placement; AI automatically generates market analysis reports and investment briefs                                           |
| 7  | General Office Clerks                             | 93   | 1,030     | kr8,988,000  | Manual data entry: OCR and automated form parsing can directly extract information without manual typing; Paper file archiving: Automatic classification, tagging, and storage via electronic document management systems |
| 8  | Personnel Clerk                                   | 93   | 1,030     | kr8,988,000  | Employee file data entry and updates; Standard recruitment notices and onboarding document generation                                                                                                                     |
| 9  | Credit and Loans Officer                          | 93   | 720       | kr11,112,000 | Automatically extract and verify income and asset information from loan applications; Rule engine-based preliminary credit scoring and risk classification                                                                |
| 10 | Payroll Clerk                                     | 93   | 410       | kr10,812,000 | Attendance data entry and work hour calculation; Single Touch Payroll (STP) data auto-reporting                                                                                                                           |
| 11 | Web and Multimedia Developer                      | 93   | —         | —            | Repetitive UI component writing and style debugging; CRUD code generation for standard REST APIs                                                                                                                          |
| 12 | Advertising and Public Relations Managers         | 92   | —         | —            | Automatically generate standardized press releases and social media posts; Analyze advertising performance data and generate reports                                                                                      |
| 13 | Translators, Interpreters and Other Linguists     | 92   | —         | —            | Standard conference interpreting (e.g., business negotiations); Simple telephone interpreting or community interpreting                                                                                                   |
| 14 | Contact Centre Information Clerk                  | 91   | 790       | kr9,432,000  | Answer standard FAQ questions (e.g. account balance, business hours); Handling simple order changes, returns, and exchange requests                                                                                       |

| #  | Occupation                       | Risk | Workforce | Pay          | Main exposed tasks                                                                                                                                                                       |
|----|----------------------------------|------|-----------|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 15 | Bank Teller                      | 91   | 130       | kr9,890,769  | Standard transaction processing such as cash deposits, withdrawals, and transfers; Account inquiry and balance reconciliation                                                            |
| 16 | Secretary (General)              | 91   | —         | —            | Automated meeting schedule coordination and conflict detection; Call screening and standard response generation                                                                          |
| 17 | Scribe                           | 91   | —         | —            | Transcribing handwritten documents into electronic text; Copying and transcribing manuscripts                                                                                            |
| 18 | Financial and Investment Adviser | 90   | 2,340     | kr13,720,051 | Automatically generate standardized portfolio reports and risk assessment documents; Automated market trend analysis and preliminary investment recommendations based on historical data |

## Most AI-resilient occupations

Lower task exposure and a stronger human moat. Resilient, not "AI-proof".

| Occupation                                         | Risk | Workforce | Pay          | Human moat                                                                                                                                                                                                                                                         |
|----------------------------------------------------|------|-----------|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Craft and Related Workers Not Elsewhere Classified | 4    | —         | —            | Highly customized artistic creation and aesthetic judgment; Experience and tactile feel of handling rare materials                                                                                                                                                 |
| Bricklayer                                         | 6    | —         | —            | Complex irregular masonry (curved, hollow, historical building restoration) cannot be standardized; Flexible operation in unstructured environments such as bad weather and confined spaces                                                                        |
| Painters and Related Workers                       | 6    | —         | —            | Fine manual skills (e.g., French polishing, wood staining cannot be fully automated); On-site adaptability (handling irregular surfaces and unexpected issues)                                                                                                     |
| Kitchen Helper                                     | 7    | 1,280     | kr7,860,000  | Adaptability in emergency situations; Sensory assessment of ingredient quality                                                                                                                                                                                     |
| Domestic Cleaner and Helper                        | 7    | —         | —            | Fine manual cleaning (e.g., antiques, silk, and other special materials); Building long-term trust relationships and personalized services with employers                                                                                                          |
| Window Cleaner                                     | 7    | —         | —            | Handle emergency situations in complex high-altitude work; Fine cleaning of antiques or special material windows                                                                                                                                                   |
| Concrete Placer and Finisher                       | 7    | 240       | kr13,800,000 | Manual finishing of complex curves, artistic shapes, or special textures; Making real-time decisions on unpredictable construction sites                                                                                                                           |
| Floor Layer and Tile Setter                        | 7    | —         | —            | Manual cutting and fine placement in irregular areas and corners; Removal of old flooring, base treatment, and leveling judgment for uneven floors                                                                                                                 |
| Mining and Quarrying Labourer                      | 7    | —         | —            | Emergency judgment in complex geological environments; On-site coordination for collaborative operation of multiple devices                                                                                                                                        |
| Structural Metal Preparer and Erector              | 8    | —         | —            | Physical operation and assembly in complex construction site environments; Flexible judgment for handling non-standard or damaged materials                                                                                                                        |
| Potter and Related Worker                          | 8    | —         | —            | Irreproducible personal style and artistic expression in handmade pottery; Ability for manual adjustments to handle customized, non-standard requirements                                                                                                          |
| Glass Maker, Cutter, Grinder and Finisher          | 8    | —         | —            | Art carving and manual finishing: unique patterns, engraving, etc. rely on creativity and manual dexterity, difficult to automate; On-site installation and repair: architectural glass must adapt to site conditions, requiring flexible adjustments and judgment |
| Vehicle Cleaner                                    | 8    | —         | —            | Fine interior cleaning: handling special materials such as leather, fabric, and electronic screens; Odor treatment: requires experience to identify pollution source and choose appropriate method                                                                 |

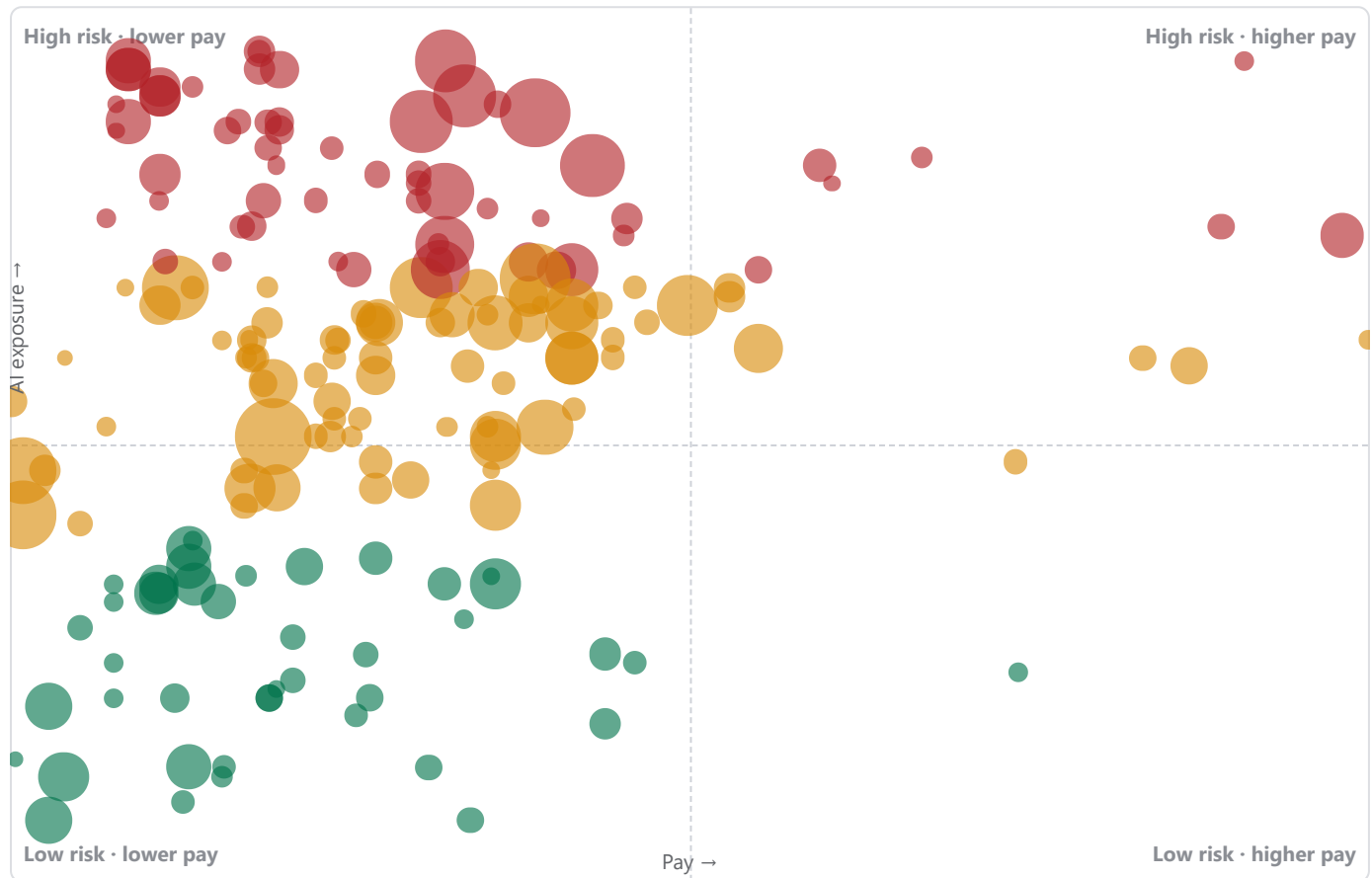
| Occupation                                                | Risk | Workforce | Pay         | Human moat                                                                                                                                                                                                                     |
|-----------------------------------------------------------|------|-----------|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Fishery and Aquaculture Labourer                          | 9    | —         | —           | On-site response capability for sudden equipment failures, extreme weather, and other abnormal conditions; Manual experience-based judgement of fish and shrimp behaviour and health (e.g., abnormal swimming, colour changes) |
| Lifting Truck Operator                                    | 9    | 160       | kr9,756,000 | Precision handling of unstable cargo or non-standard items; Manual Judgment and Adjustment in Confined or Cluttered Environments                                                                                               |
| Stonemason                                                | 10   | —         | —           | Artistic judgment for complex stone carving and hand modeling; Adaptive skills for integrated on-site stone and structure installation                                                                                         |
| Cement, Stone and Other Mineral Products Machine Operator | 10   | —         | —           | Quick diagnosis and repair of on-site sudden faults; Experience with special materials (e.g., irregular stone) in craftsmanship                                                                                                |
| Seafarer (Deck Crew)                                      | 10   | —         | —           | Rapid decision-making and team coordination skills in emergency situations; Complex manual operations, such as cable mooring and maintenance                                                                                   |

## Risk by occupational group

| Group                               | Median risk | High-risk % | Workforce | Median pay   |
|-------------------------------------|-------------|-------------|-----------|--------------|
| Business, Finance & Legal           | 80          | 72%         | 33,900    | kr13,080,000 |
| IT & Digital                        | 80          | 78%         | 990       | kr13,476,000 |
| Education & Community               | 60          | 29%         | 21,240    | kr10,946,086 |
| Government & Public Sector          | 60          | 27%         | 11,280    | kr12,294,000 |
| Engineering & Infrastructure        | 56          | 22%         | 5,760     | kr14,448,000 |
| Creative, Media & Personal Services | 52          | 26%         | 5,500     | kr11,364,000 |
| Healthcare & Care                   | 50          | 11%         | 20,600    | kr12,508,426 |
| Hospitality, Retail & Tourism       | 44          | 18%         | 11,140    | kr9,852,000  |
| Transport, Logistics & Mining       | 40          | 9%          | 2,960     | kr10,974,000 |
| Agriculture & Environment           | 35          | 5%          | 2,040     | kr9,516,000  |
| Trades & Construction               | 21          | 0%          | 6,100     | kr12,426,000 |

## Salary vs AI risk

Each bubble is an occupation: horizontal = pay, vertical = AI exposure, area = workforce.



### Priority now: high pay · high risk

- Managing Director and Chief Executive
- Securities and Finance Dealer and Broker
- Financial and Insurance Services Branch Manager
- Human Resource Manager
- Research and Development Managers
- Finance Manager

### Most exposed: lower pay · high risk

- Insurance Representative
- Graphic and Multimedia Designers
- Credit and Loans Officer
- Author and Related Writer
- Journalist
- Other Music Teacher

## Tasks AI is likely to automate

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Representative automatable tasks drawn from the most-exposed occupations. Tasks are an occupation-level characteristic, shared across countries.

**Typist and Word Processing Operator**

**Accounting and Bookkeeping Clerk**

**Statistical, Finance and Insurance Clerk**

**Financial Analyst**

**Clerical Support Workers Not Elsewhere Classified**

**Securities and Finance Dealer and Broker**

**General Office Clerks**

**Personnel Clerk**

**Credit and Loans Officer**

**Payroll Clerk**

## Human advantages

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What still needs people, even in the most-exposed occupations — the balance to the risk numbers above.

**Typist and Word Processing Operator**

**Accounting and Bookkeeping Clerk**

**Statistical, Finance and Insurance Clerk**

**Financial Analyst**

**Clerical Support Workers Not Elsewhere Classified**

**Securities and Finance Dealer and Broker**

**General Office Clerks**

**Personnel Clerk**

**Credit and Loans Officer**

**Payroll Clerk**

## Career transition opportunities

Adjacent, more-resilient roles for people in exposed occupations. Detailed transition plans live on the occupation pages.

| Exposed occupation                                           | Adjacent, more-resilient roles                                                                                       |
|--------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| Typist and Word Processing Operator                          | Administrative and Executive Secretaries · Coding, Proofreading and Related Clerks                                   |
| Statistical, Finance and Insurance Clerk                     | Statistical, Mathematical and Related Associate Professional · Financial Analyst · Accounting Associate Professional |
| Clerical Support Workers Not Elsewhere Classified            | Policy and Planning Manager · Government Social Benefits Officials · Policy Administration Professional              |
| General Office Clerks                                        | Office Supervisor · Filing and Copying Clerk                                                                         |
| Advertising and Public Relations Managers                    | Advertising and Marketing Professionals · Sales and Marketing Manager · Management and Organization Analysts         |
| Contact Centre Information Clerk                             | Inquiry Clerk · Client Information Worker                                                                            |
| Bank Teller                                                  | Credit and Loans Officer · Financial and Investment Adviser · Insurance Representative                               |
| Secretary (General)                                          | Administrative and Executive Secretaries · Legal Secretary · Office Supervisor                                       |
| Scribe                                                       | Typist and Word Processing Operator · Coding, Proofreading and Related Clerks                                        |
| Financial and Investment Adviser                             | Financial Analyst · Securities and Finance Dealer and Broker · Finance Manager                                       |
| Receptionist (General)                                       | Hotel Receptionist · Waiter · Shop Sales Assistant                                                                   |
| Statistical, Mathematical and Related Associate Professional | Mathematician, Actuary and Statistician · Financial Analyst · Securities and Finance Dealer and Broker               |

# What workers can do

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## Next 30 days

- Map which of your weekly tasks are most exposed to AI.
- Start using an AI assistant on one recurring task and measure the time saved.

## Next 6 months

- Shift effort toward client-facing, judgement and accountability work.
- Earn a recognised credential in your field or an adjacent one.

## Next 2 years

- Move toward an adjacent, more-resilient role (see chapter 13).
- Build a verifiable portfolio of outcomes AI cannot claim on its own.

# Outlook & scenarios

Rather than a single prediction, we model three AI-adoption scenarios for job displacement by 2030 across Iceland's covered workforce.

|                                                                     |                                                                 |                                                                     |
|---------------------------------------------------------------------|-----------------------------------------------------------------|---------------------------------------------------------------------|
| <div>CONSERVATIVE</div> <div>2,290</div> <div>2% of workforce</div> | <div>BASELINE</div> <div>4,575</div> <div>4% of workforce</div> | <div>ACCELERATED</div> <div>10,077</div> <div>8% of workforce</div> |
|---------------------------------------------------------------------|-----------------------------------------------------------------|---------------------------------------------------------------------|

Scenario estimates, not forecasts. They express how much of the theoretically-automatable exposure converts to job loss under slow, central and fast adoption — the true path depends on policy, investment and job creation this figure does not net out.

## Methodology

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- **AI exposure** — generative-AI task-exposure percentile (ILO Working Paper 140, calibrated with Eloundou et al.), mapped to occupations.
- **Occupation classification** — ISCO-08.
- **Workforce & pay** — Iceland official statistics office; median annual pay, 2025 basis (the more granular of the source's average/median measures is used).
- **Displacement scenarios** — workforce × exposure × automation share × realisation rate (low/mid/high).
- **Tasks, human moat & adjacent roles** — occupation-level AI analysis, shared across countries by occupation code.
- **Cross-country comparability** — classification and pay years differ by country; compare within a country first.

Version 2026.1 · missing values are left blank rather than imputed.

## Sources & citation

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- Iceland official statistics office
- ILO Working Paper 140 — Generative AI and Jobs: A Refined Global Index of Occupational Exposure.
- Eloundou et al. (2023) — GPTs are GPTs: labor-market impact potential of LLMs. [arxiv.org/abs/2303.10130](https://arxiv.org/abs/2303.10130)

### Suggested citation

AI Job Risk Map (2026). AI Job Risk Report: Iceland 2026. <https://aijobriskmap.com/reports/iceland/>

## Appendix

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The full occupation-level dataset for all countries — one row per occupation with exposure, pay, workforce and displacement scenarios — is available for download:

<https://aijobriskmap.com/dataset.csv> (CSV, CC BY 4.0)

### Risk bands

- High: exposure 70–100
- Medium: 40–69
- Low: 0–39

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