



Latest Trends in Worker Demographics

KEY FINDINGS

- The US labor force age 65 and older is expected to grow by more than 50% in the next 10 years, making it 10% of the total labor force
- Injury frequency has increased for four consecutive years for workers age 65 and older, even as injury frequency's long-run decline has continued overall, especially for workers age 25-44
- Older workers tend to have more days away from work given an injury, both within and across injury types
- Women's employment is growing faster than men's employment at younger ages, but men's employment is growing faster than women's at older ages
- Employment rose more for college graduates than other education groups before the pandemic and has fallen less for college graduates since the beginning of the pandemic
- Women and the workers under age 25 experienced larger employment declines at the height of the pandemic than other demographic groups
- There may be long-run demographic changes in employment caused by the pandemic, especially for women, even though employment differentials for demographic groups partially converged after the initial impact in April 2020

INTRODUCTION

Because work injury experience differs between different types of workers, demographic changes are important to workers compensation. This paper highlights current and projected demographic patterns in employment, as well as data on injury frequency and time away from work.

This paper has a dual focus. First, we show long-term trends in the distribution of age, gender, education, and tenure of the US workforce and discuss their relevance to workers compensation. The long-term trends continue to show patterns we have commented on in prior work with some small but important differences in the most recent data before the coronavirus (COVID-19) pandemic's major impacts on employment, meaning through February 2020.¹

Second, we show evidence of the impact of the pandemic on workplace demographics in 2020. COVID-19 had a seismic effect on the US labor market, with more job losses between February and April of 2020 than in all of 2008 and 2009 during the Great Recession. The demographic impact of the pandemic and associated recession has been like prior recessions in some ways and unlike it in others.

¹ This analysis generally follows the structure of NCCI's *AIS 2020* presentation "[Latest Trends in Worker Demographics](#)," however, the data is updated.

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We discuss some of the pandemic's effects on the labor force by age, gender, and education—the main demographic categories that this paper focuses on. The effects by age and education are directionally similar to those in prior recessions, but the pandemic-related recession has had a disproportionate impact on women.

AGING WORKFORCE

In the past 10 years, the US labor force has grown older. Exhibit 1 shows that between 2009 and 2019, the labor force grew at every age group except under 25. Workers 65 and older increased from 6.5 million to 10.7 million, a 63% increase. The labor force from age 25 to 44 and age 45 to 64 grew as well, but each declined as a share of the labor force due to the rapid increase of workers 65 and older. Americans under 25 declined both as a share of the workforce and in absolute terms.

Per the US Bureau of Labor Statistics (BLS) Employment Projections program, the next 10 years are expected to follow similar patterns, but the workforce may change even more dramatically. By 2029, 16.5 million people 65 and older are projected to be in the labor force, a 55% increase from 2019 and nearly 10% of the projected workforce overall. The under-25 workforce is projected to continue to decline.

Interestingly, the labor force age 45–64 is projected to decline between 2019 and 2029. Besides age 65 and older, the age 25–44 range is the only age group projected to increase, with similar growth as in the last 10 years.

Exhibit 1. Labor Force by Age Group

Age Group	Distribution (%)			Growth (millions)		Growth (%)	
	2009	2019	2029p	2009–2019	2019–2029p	2009–2019	2019–2029p
16–24	13.9	12.9	11.4	–0.3	–1.6	–1.3	–7.7
25–44	43.8	43.6	43.9	+3.7	+4.1	+5.5	+5.8
45–64	38.1	37.0	35.1	+1.8	–0.3	+3.1	–0.6
65+	4.2	6.5	9.6	+4.1	+5.8	+63.2	+54.7
Total	100.0	100.0	100.0	+9.4	+8.0	+6.1	+4.9

Source: US Bureau of Labor Statistics, Employment Projections program

The explosion into the workforce of older Americans near or past traditional retirement age is the product of two main factors:

- The continued aging of baby boomers
- Increasing labor force participation of Americans age 65 and older

Baby boomers are defined as those born between 1946 and 1964, meaning they started to reach age 65 in 2011 and will all have reached that age by 2029. The biggest reason more Americans age 65 and older are in the labor force is simply that there are many more such Americans. A secondary reason is that older Americans are staying attached to the labor force in larger numbers.

For those age 65 and older, the labor force participation rate rose from 17% in 2009 to 20% in 2019 and is expected to rise again to 23% by 2029. The labor force participation rate has been relatively steady for working-age Americans, age 25–64, and is expected to remain so.

Because of their increasing numbers and propensity to work, older Americans will be an increasingly important demographic for work and workers compensation. In 10 years, 1 worker in 10 will be age 65 or older, and 1 in 4 people age 65 and older will work.

Pandemic Employment Effects by Age

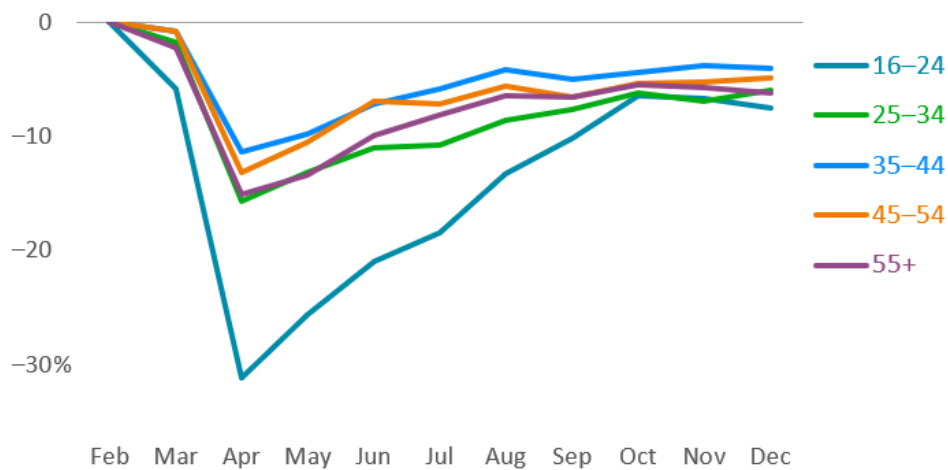
Younger workers and those with less education tend to be the first to be laid off in a recession—or be less likely to be hired at all. We saw evidence of this in 2020. The largest employment declines at the onset of the recession were for the youngest and least-educated workers.²

Exhibit 2 shows the percentage change in employment by age from a February 2020 baseline, as measured by the Current Population Survey. The most striking element of the chart is the 30% decline in employment for workers age 16–24. This reflects layoffs in all industries of young, less experienced workers, especially restaurant and retail jobs that employ many young people and that the pandemic strongly affected.

Other differences are smaller. The middle categories, age 35–44 and 45–54, suffered 11%–13% declines in employment compared to 15%–16% for age 25–34 and age 55 and older.³

However, by the end of 2020 all age groups had partially recovered to a 4%–7% decline from the February baseline. While the youngest workers suffered most through the summer of 2020, followed by workers age 25–34 and 55 and older, it does not appear that COVID-19 has significantly changed the age composition of US employment.

Exhibit 2. Employment Loss Since February, by Age



Cumulative change in employment, February 2020 to December 2020
 Source: US Bureau of Labor Statistics, Current Population Survey

Injury Frequency and Severity by Age

Demographic shifts matter to workers compensation when they are likely to change injury experience, and we know that younger and older workers tend to have different injury rates, suffer different types of injuries, and have different recovery periods.

In prior decades, the pattern of work injuries by age was clear: younger workers had higher injury rates, but older workers had more severe injuries. Exhibit 3 shows that in the last 15 years, the first part of this pattern ceased to be true. Work injury frequency declined at all ages, but in our 2019 paper on Changing Workforce Demographics,⁴ we showed that there was a substantially sharper decline among workers age 25–44 than other age groups. In fact, per BLS data from the Survey

² Kim Parker et al., “Economic Fallout From COVID-19 Continues to Hit Lower-Income Americans the Hardest,” Pew Research Center, September 24, 2020.

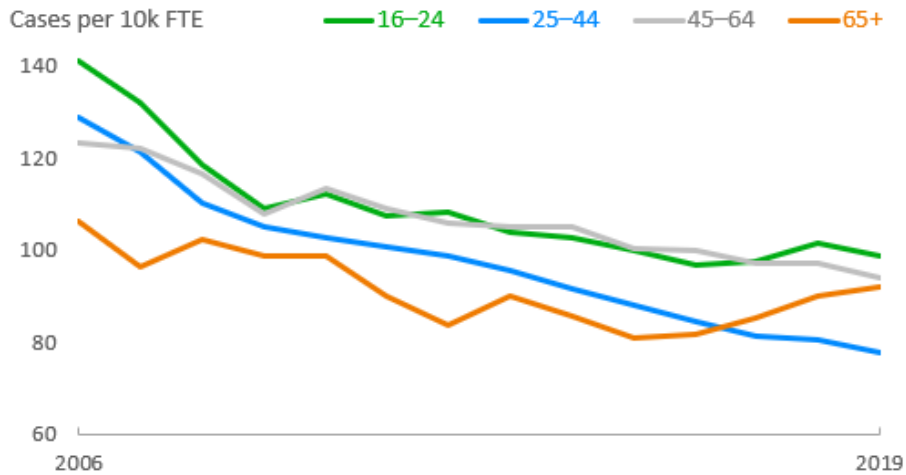
³ We use 55 and older in this section rather than 65 and older because of data availability.

⁴ “Changing Workforce Demographics and Injury Frequency,” [ncci.com](https://www.ncci.com), April 1, 2019.

of Occupational Injuries and Illnesses,⁵ since 2017 such workers have had the lowest injury rates of any of our four main age groups.

Exhibit 3. Frequency Is Rising for the Oldest Workers

BLS Incidence Rates by Age Range



FTE = full-time equivalent worker

Source: US Bureau of Labor Statistics, Survey of Occupational Injuries and Illnesses

While injury frequency declined at most age ranges, work injury frequency for those age 65 and older increased. Frequency for workers age 65 and older increased every year since 2015 and cumulatively by 14% from 2015 to 2019. In this time period, while other age groups experienced occasional year-over-year increases in frequency, no other age group has had a consistent upward trend in BLS data. We cannot write off the increase in older workers’ injury frequency.

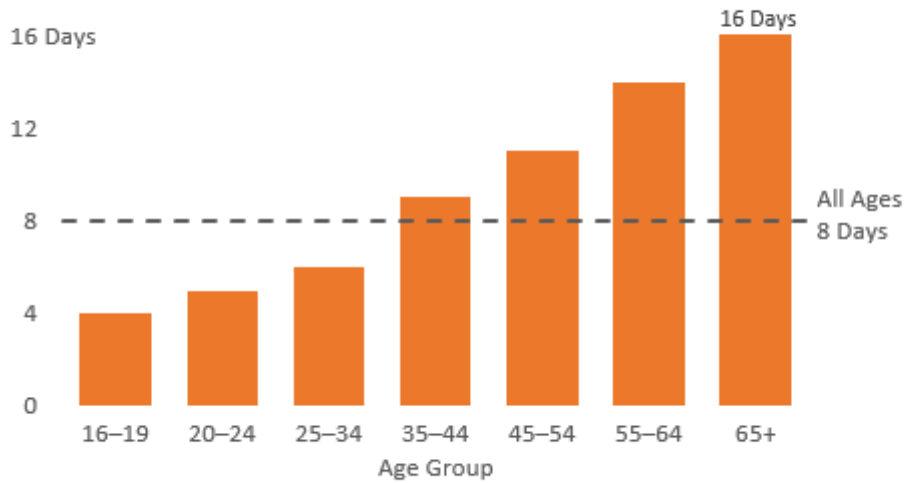
Median Days Away From Work

Workers have significantly different injury patterns for severity as well as frequency by age. Older workers tend to have longer times away from work given a type of injury. In BLS data, the primary measure of severity is median days away from work.⁶

⁵ The Survey of Occupational Injuries and Illnesses data in this paper is through 2019, released November 2020. This updates exhibits from the *AIIS 2020* presentation, which used data through 2018.

⁶ The median is calculated for the subset of injuries that require at least one day away from work.

Exhibit 4. Older Workers Lose More Time For Work-Related Injuries
 Median Days Away From Work (DAFW) by Age Group, All Injuries



Days lost per injury with at least one day away from work
 Source: US Bureau of Labor Statistics, Survey of Occupational Injuries and Illnesses, 2019

As shown in Exhibit 4, older workers have much higher median days away from work than do younger workers.⁷ Given that we know worker mix varies by age, as shown in the previous section, a natural question is how much of the difference by age can be explained by the kinds of injuries suffered?

Exhibit 5. Share of Injuries by Age and Event

	16-24	25-44	45-64	65+	All Ages
Overexertion	23%	32%	33%	24%	31%
Falls, Slips, and Trips	19%	22%	33%	48%	28%
Contact with Objects/Equipment	38%	29%	20%	17%	26%
All Other	20%	17%	13%	11%	16%
Total	100%	100%	100%	100%	100%

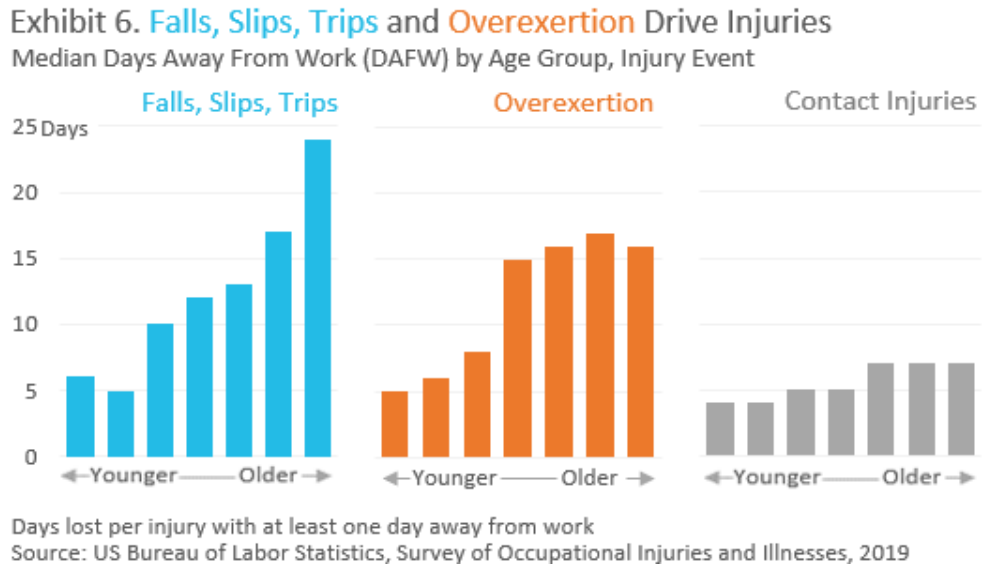
Source: US Bureau of Labor Statistics, Survey of Occupational Injuries and Illnesses, 2019

Injury type is a partial explanation for the discrepancy in days away from work, although not the main factor. As shown in Exhibit 5, falls, slips, and trips make up a higher proportion of older workers’ injuries than younger workers’ injuries, whereas the opposite is true for contact with objects or equipment injuries. Overexertion injuries constitute a lower proportion of injuries for both the youngest and oldest workers than for those 25–64. Contact injuries tend to have the fewest days away from work of the three major BLS injury classifications, so injury mix does tend to put upward pressure on days away from work for older workers.

However, the main reason for the discrepancy in days away from work by age is that older workers tend to have longer recovery periods within each injury type. Exhibit 6 shows the days away from work for each major injury type by age range.

⁷ In certain years, such as the 2018 data presented at *AIS 2020*, the median days away from work for ages 55–64 is higher than age 65 and older, but the general pattern of increasing days away from work by age holds in all years.

Days away from work increases with age within injury types, particularly for falls, slips, and trips. It is clear that most of the longer median days away from work for older workers is due to longer recovery times within injury types, not their distribution of injuries.



AGE, GENDER, AND EDUCATION

There have been recent changes to the patterns in employment by gender and education, both alone and for each in conjunction with age.

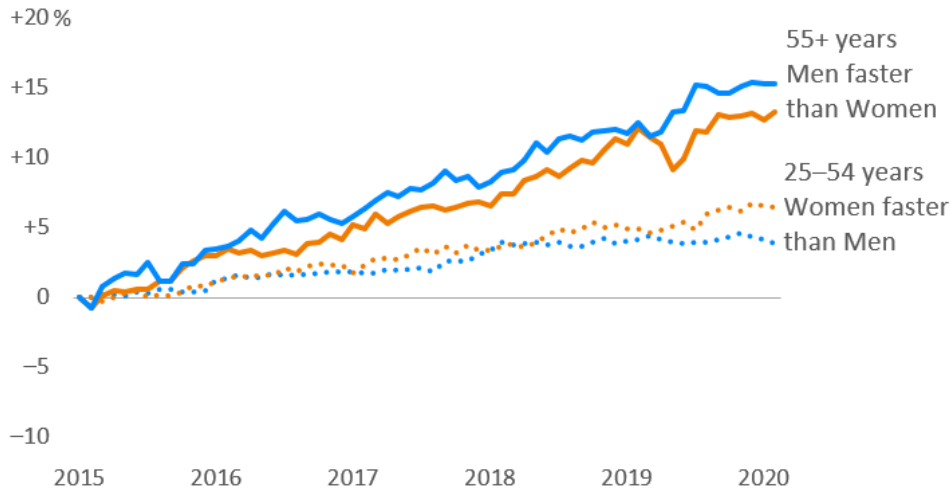
Age and Gender

We have shown above that labor force participation has risen much faster for older than younger workers. There are also differing employment patterns by gender. Women are slightly increasing as a share of the labor force, in part because growing occupations and sectors, particularly in health care, tend to disproportionately employ women.

When looking at age and gender together, an interesting pattern emerges. In the last five years before the pandemic, men’s employment grew faster than women’s among older workers. But for younger and middle-aged workers, women’s employment has grown faster than men’s.

Exhibit 7. Employment Growth Varies by Age and Gender

Cumulative Change Since 2015



Cumulative change in employment, January 2015 to February 2020

Source: US Bureau of Labor Statistics, Current Population Survey

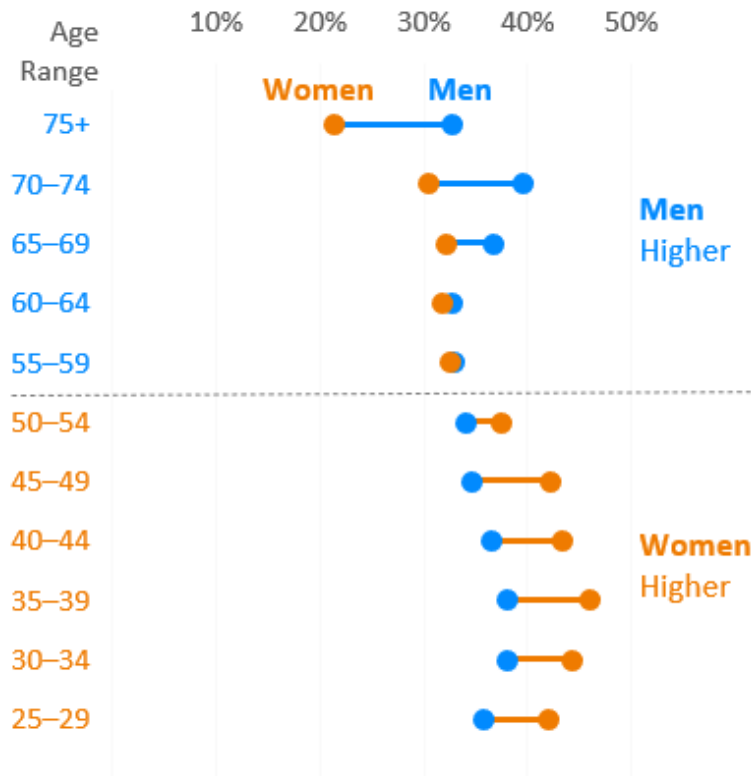
A simple explanation for this discrepancy is to consider how differences in employment growth by education interact with gender. Employment growth is much larger and unemployment rates are much lower for highly educated than less-educated Americans. An interaction of age, gender, and education explains the pattern observed in Exhibit 7.

Education by Age and Gender

The gender breakdown of educational attainment is highly correlated with age, as seen in Exhibit 8. At ages 65 and older, the proportion of men who are college graduates is 5 to 11 percentage points higher than the proportion of women. The gap lessens by age range and is close to even for ages 55–64.

At younger ages, a higher share of women than men have college degrees. The proportion of women who are college graduates is at least 6 percentage points higher than the proportion of men for every age group from age 25 to 44. As older cohorts leave the labor force and younger ones enter, women’s overall edge in educational attainment will rise. In the absence of any other major effects, we expect women’s employment to grow faster than men’s—eventually at older as well as younger ages. However, as we discuss in a later section, the pandemic may have lasting effects that disrupts this pattern.

Exhibit 8. **Women** Under 55 Have Higher Educational Attainment Than **Men**



Proportion of Adults With a Four-Year Degree by Age Range, 2019
 Source: US Census Bureau, Current Population Survey (CPS)

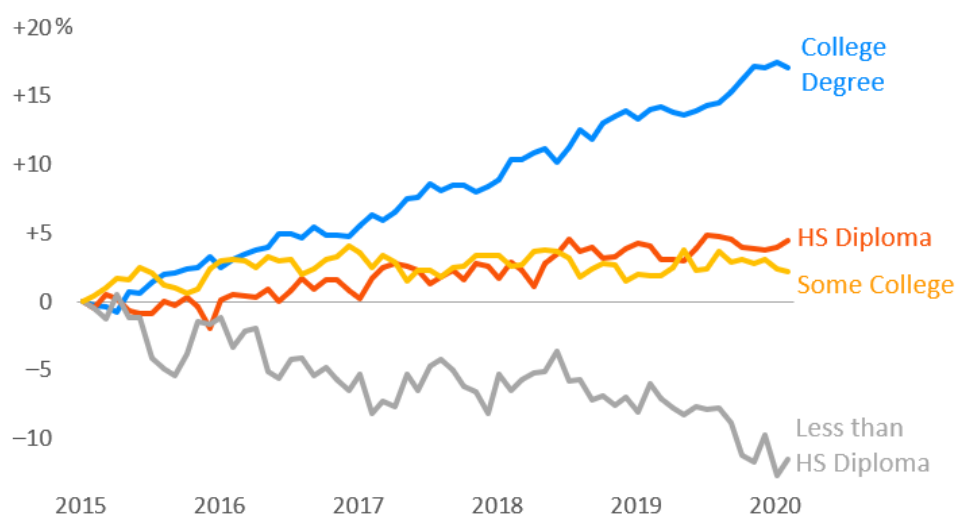
Employment Growth by Education

From the start of 2015 to the start of the pandemic, employment grew by more than 15% for college graduates, while declining by more than 10% for those without a high school degree. Employment grew more slowly, close to 5%, for those with a high school degree, either with or without some college (but without a four-year degree). Exhibit 9 shows US employment growth for workers 25 and older by educational attainment since 2015, the same time period shown in Exhibit 7.

This employment change reflects cohort effects as well as educational advantages in the labor market. Since younger Americans have higher rates of educational attainment than previous generations, when younger people enter the workforce and older people retire, employment increases for highly educated groups. In addition, Americans with high educational attainment are also less likely to be unemployed. Those with a bachelor’s degree had just a 2% unemployment rate before the pandemic, compared to nearly 6% for those without a high school degree.

Exhibit 9. Employment Growth by Education

Cumulative Change Since 2015



Cumulative change in employment, January 2015 to February 2020

Source: US Bureau of Labor Statistics, Current Population Survey

Pandemic Employment Effects by Gender

COVID-19 has changed some of these employment patterns while reinforcing others. Exhibits 7–9 use data that predates the effects of the pandemic. What did we see in 2020?

Women’s employment fell more than men’s at the pandemic’s onset, from February to April. This contrasts with the Great Recession, which hit male-dominated fields such as Construction and Manufacturing hardest while largely sparing jobs in female-led sectors such as Health Care. During the pandemic, the Leisure and Hospitality and Retail Trade sectors took especially strong hits. Non-emergency health care employment, for example at doctors’ and dentists’ offices, also declined sharply as many people deferred elective or preventative care. Unlike the Great Recession, the sectors the pandemic recession most affected have high shares of female employment.

In addition, the indirect effects of the pandemic fell more strongly on women. Even among dual earning couples, women spend considerably more time than men in childcare. With schools, day care facilities, and many other activities for children shut down by the pandemic, the impact fell especially hard on working mothers. Women were more likely than men to leave the labor force and reduce hours.⁸

For both men and women, employment dropped more for those 55 and older than those 25–54. This could reflect both workers’ career stages, wherein a larger share of older workers have the flexibility to stop working, and also older Americans had increased risk of complications due to the virus. At every age, women’s employment declined more than men’s.

In addition, those women who continue to work but are affected by loss of childcare have more difficulty balancing work and home responsibilities. A McKinsey study found that more than half of women with children under 10 reported three or more additional hours of household responsibilities due to the pandemic. Among all parents, mothers were 50% more likely

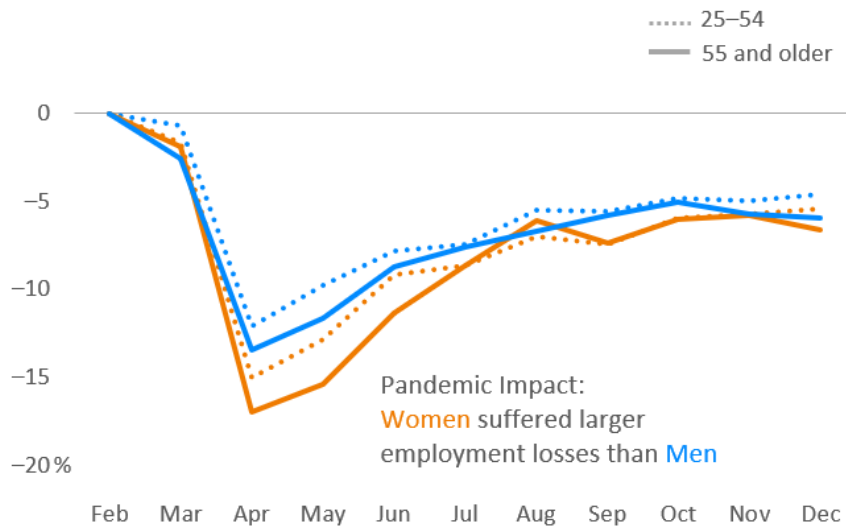
⁸ See, for example, Titan Alon et al., “[The Impact of COVID-19 on Gender Equality](#),” The National Bureau of Economic Research, April 2020; Heather Long, “[Virtual schooling has largely forced moms, not dads, to quit work. It will hurt the economy for years](#),” *The Washington Post*, November 6, 2020; and Patricia Cohen, “[Recession With a Difference: Women Face Special Burden](#),” *The New York Times*, November 17, 2020.

than fathers to report at least three extra hours (40% versus 27%).⁹ This disruption to the usual work schedule can affect future earnings and promotions for women who remain continuously employed.

Like the results by age, the differential employment drop by gender has partly converged. As shown in Exhibit 10, initial employment losses by April were 12%–13% for men and 15%–17% for women. From February to the end of 2020, losses for men and women age 25–54 were each about 5%, and losses were slightly larger for women than men age 55 and older, 7% to 6%.

Exhibit 10. Employment Loss Since February, by Age and Gender

Women and Men



Cumulative change in employment, February 2020 to December 2020
 Source: US Bureau of Labor Statistics, Current Population Survey

However, that does not necessarily mean there will be no long-term impact. The Great Recession led to a sustained change in the ratio of men and women’s employment, in part because of a permanent change in sector mix—not all manufacturing and construction jobs returned, and traditionally female-dominated sectors grew. Mothers of young children or women in low-wage jobs may be particularly strongly affected, and there may be persistent career effects even for those who never lose a job. End-of-year employment effects do not account for the higher number of temporary job losses for women or the effect of additional household and childcare responsibilities, which may affect work hours or career advancement. The gender effects of the pandemic on women is an important topic that will likely affect the labor market for a long time.

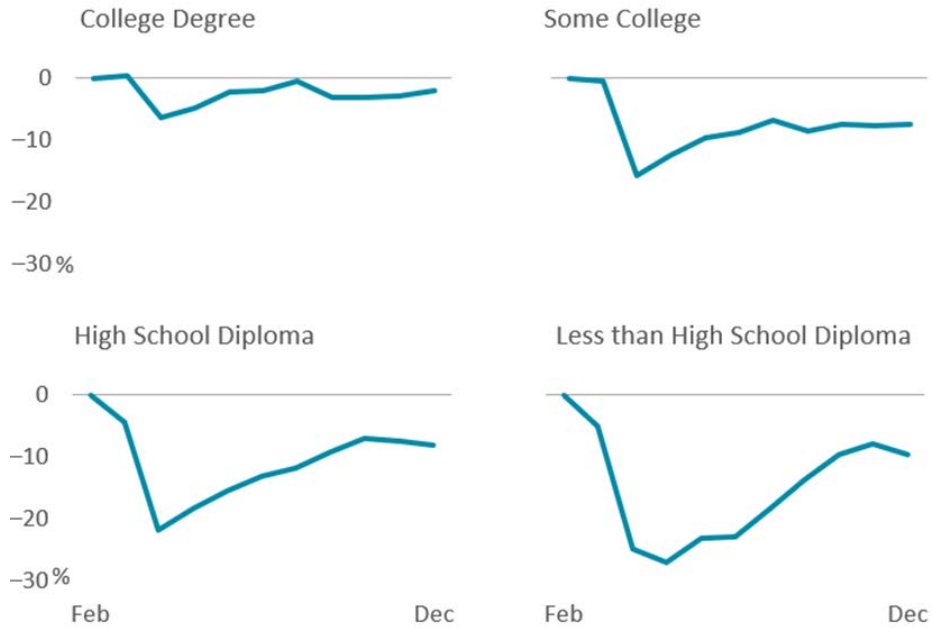
Pandemic Employment Effects by Education

There was a massive differential in the pandemic’s initial employment decline by educational attainment, as seen in Exhibit 11. College graduates’ employment went down by 6%. For those with some college, the corresponding decrease was 16%; for high school graduates, 22%; and for those without a high school degree, 25%. The last group was the only to lose further employment in May.

Since then, there has been a partial convergence between groups, but college graduates have experienced smaller impacts than others. Their employment is only 2% below its pre-pandemic level, whereas the other categories still are 7%–10% below. It is likely that college graduates’ employment will continue to grow faster than others’ in coming years, but this will be a steadier change rather than the wide discrepancy in employment paths during 2020.

⁹ Sarah Coury et al., “[Women in the Workplace 2020](#),” McKinsey and Company, September 30, 2020.

Exhibit 11. Employment Loss Since February, by Education
Age 25 years and older



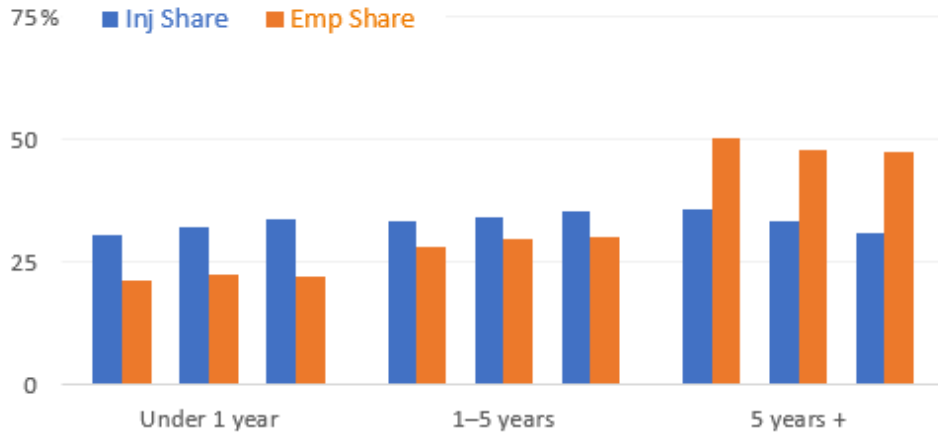
Cumulative change in employment, February 2020 to December 2020
Source: US Bureau of Labor Statistics, Current Population Survey

SHORT-TENURED EMPLOYEES

Short-tenured employees have higher injury rates than other workers. Per BLS data, each of three tenure groups—less than 1 year, 1–5 years, and 5 or more years at their current job—suffer about one-third of the injuries. But the first group makes up only about 20% of employment and the last about 50%.

While the injury and employment data by tenure come from different sources, these statistics provide a ballpark estimate of the relationship between tenure and frequency: short-tenure workers’ injury rates are about 50% higher than overall injury rates, whereas very long-tenured workers’ injury rates are about 40% lower than overall. Injury and employment shares in recent years are shown in Exhibit 12.

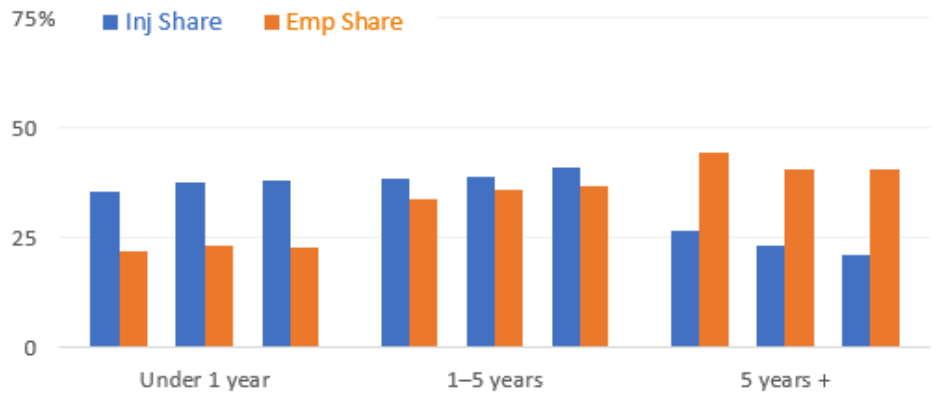
Exhibit 12. Injury and Employment Shares by Worker Tenure
 All ages: 2014, 2016, 2018



Source: US Bureau of Labor Statistics

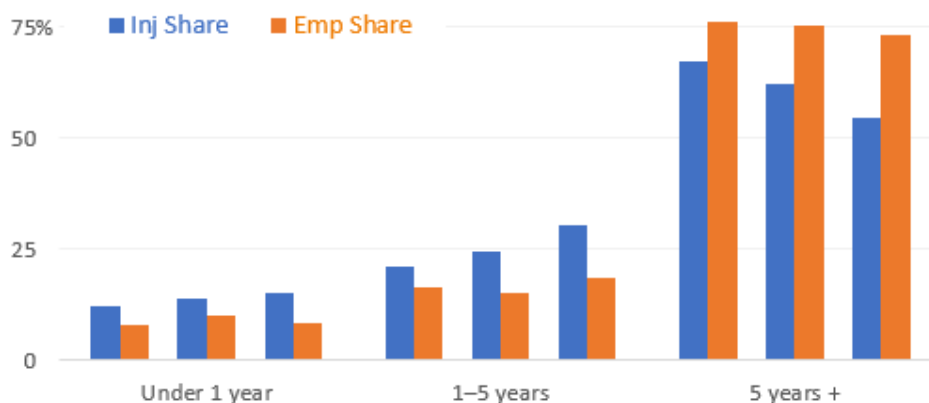
This basic relationship holds for workers of all ages. Exhibit 13 shows this pattern for the two age groups highlighted earlier in this paper: age 25–44 and age 65 and older. The distribution of tenure differs by age, but the relationship between injury share and employment share does not. Higher tenure workers have lower injury rates controlling for age, at all ages.

Exhibit 13a. Injury and Employment Shares by Worker Tenure
 Age 25–44: 2014, 2016, 2018



Source: US Bureau of Labor Statistics

Exhibit 13b. Injury and Employment Shares by Worker Tenure
Age 65 and older: 2014, 2016, 2018



Source: US Bureau of Labor Statistics

COVID-19 caused a lot of employment losses and, later in the year, re-hiring, but it is unclear how the resulting upheaval will play out in frequency. There were many more short-tenured workers in 2020 than usual, as many of the workers displaced during the pandemic found new jobs. However, if many of these workers returned to similar jobs as the ones they lost, it may have less impact on frequency than in prior changes.

The pattern of displacement and rehiring is very clear in the Job Openings and Labor Turnover Survey, which had record-setting job separation rates of 11.1% and 8.8% in March and April, and very above-average hires rates of 6.2% and 5.7% in May and June. Hires and separation rates were both between 3.8% and 4.4% each month from 2015–2019. The hire rates between 4.3% to 4.7% from July to December of 2020 are slightly above this steady state as the employment gap has decreased, but not dramatically different from normal.

While the number of workers with less than a year of tenure will be high through at least late 2021, it is not clear whether that will follow through to frequency. If many of these workers were temporarily laid off but returned to work at the same job, or a new job in a similar occupation, they may not face the same unfamiliarity with working conditions as most short-tenured workers do. This could weaken the historical link between job tenure and injury frequency.¹⁰

SUMMARY

The US workforce has been aging, and in the coming years the biggest demographic change will continue to be a rising number and share of workers age 65 and older. This is similar to the last 10 years, with one key difference being that all growth among younger workers will be for age 25–44, as the older working-age labor force (age 45–64) is projected to decline. A key related pattern for workers compensation is that work injury rates, which are continuing their long decline for other age groups, has increased every year since 2015 for those 65 and older.

Employment patterns by gender depend on interactions with age and education. Pre-pandemic, women’s employment growth exceeded men’s for workers 25–54, but the reverse is true for workers 55 and older. Educational attainment helps drive this finding. A higher share of women than men under age 55 hold college degrees, whereas men over 55 have higher rates of degree attainment.

The pandemic’s impact on workforce demographics was substantial. At the pandemic’s onset, women, the youngest and oldest workers, and workers without a college degree suffered larger employment losses than men, middle-aged workers,

¹⁰ For further discussion of the historical link between employee tenure and frequency, see [“How Do Recessions Affect Workers Compensation?”](#) [ncci.com](#), October 16, 2019.

and the highly educated. Most of these differences tightened by late 2020, but it remains unclear how important the long-lasting effects will be.

The most likely long-term effect is on gender and the least likely is on age. Employment losses in past recessions struck male-dominated sectors, such as construction and manufacturing, the hardest, but the pandemic recession had larger effects on women. Lost jobs were in balanced or majority-female industries, while virtual schooling and lack of day care disproportionately burdened mothers. The disruption to women's work lives, especially those of mothers, may persist both for those who left work and those who remained at work.

Employment losses in 2020 fell most strongly on younger and less-educated Americans. Middle-aged workers and college graduates were least likely to be affected. Employment growth had been faster for college graduates than others before the pandemic, and the pandemic's employment losses were muted in industries and occupations most able to transition to remote work. Because these business and professional occupations have an above-average share of college graduates, and in-person services that have lost the most jobs to the pandemic employ relatively fewer college graduates, the pandemic is likely to increase the divergence in employment growth by education.

Younger workers were more affected than older workers for two reasons. First, they are disproportionately likely to have worked in affected industries—accommodation and food services, and retail trade, have the lowest median age of worker of any sector. Second, younger, less experienced workers within industries were the most likely to be laid off.

While beginning a career during a recession can have long-term impacts on earnings, the pandemic recession is unlikely to have a large impact on the long-run age distribution of the workforce, which depends mostly on population trends. The pandemic and recession squeezed the youngest and oldest workers, but this is not likely to change worker age trends throughout the coming decade. We expect the share of older workers to continue to rise as baby boomers age and remain in the workforce at higher rates than previous cohorts.

The share of short-tenured workers did not change much in the last several years before the pandemic. While we do not have much direct tenure data from the pandemic, the dramatic losses of employment and subsequent recovery will affect the distribution of worker tenure for 2020 and 2021. This may put upward pressure on frequency, as there will be more short-tenured workers in 2020 and 2021 than in previous years due to pandemic-related job losses and the following increase in employment. However, if most workers return to similar jobs (if not the same job), then the upward pressure on frequency from the addition of low-tenured workers may be less in 2021 and 2022 than it was just after the Great Recession.

Acknowledgements

We thank Len Herk, Shawn Adcock, Barry Lipton, and Tom Daley for valuable contributions to this paper.

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