

Vocational, Economic and Life Care Planning in the Era of COVID-19

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Abstract

The year 2020 was unprecedented for many reasons. Few events in the past century have been more novel and far-reaching than the emergence and rapid spread of Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2), the virus that causes Coronavirus Disease 2019 (COVID-19). This pandemic caused significant changes in the ways we socialize, work and communicate. It also created economic strain in many sectors and, by extension, reshaped and re-configured the workplace. Many employers have drastically altered their operations while others were forced out of business. The overall impact of job losses cannot be understated. With mass COVID-19 vaccinations underway, there remain many questions about the long-term implications of the global pandemic. This paper examines data from the pandemic of 1918, the impacts of economic recessions, contemporary data on the impact of the COVID-19 pandemic and attempts to extrapolate implications for future vocational, economic and life care planning analyses.

Key words: COVID-19, labor market, life care plan, economic damage, vocational expert, vocational opinion, pandemic

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Historians will memorialize 2020 by its many benchmark events, among which arguably the most prominent and far-reaching was the outbreak of COVID-19. *The American Journal of Managed Care* (2020) provided the following timeline for the emergence of the COVID-19 pandemic:

- December 31, 2019, outbreak of the SARS novel coronavirus first reported in Wuhan, China.
- January 9, 2020, The World Health Organization (WHO) formally announced a coronavirus-related pneumonia in Wuhan, China.
- January 20, 2020, three major United States (U.S.) airports began screening passengers for coronavirus after cases emerged in Thailand and Japan. Less than two weeks later, a Washington state resident became the first

confirmed case in the U.S.

- By January 31, 2020, the WHO issued a global health emergency as human-to-human transmission quickly spread to major metropolitan cities in the U.S., Europe and Asia.
- February 3, 2020, the U.S. declared a public health emergency.
- March 11, 2020, the WHO declared COVID-19 a global pandemic.
- March 13, 2020, COVID-19 was declared a national emergency in the U.S.

For additional context, there are many types of human coronaviruses, including some that commonly cause mild upper-respiratory tract illnesses, per the Centers for Disease Control and Prevention (Centers for Disease Control [CDC], 2020). SARS-CoV-2 virus is not the same as the coronaviruses that cause the common cold. SARS-CoV-2 can lead to COVID-19, 'CO' denoting 'corona,' 'VI' represents 'virus,' and 'D' disease. This is a new disease not previously found in humans (WHO, 2020).

Looking to the Past to Prepare for the Future the Economic Impact of the 1918 Pandemic

The COVID-19 pandemic, although contemporary and significant in its reach, is not the first of its kind. As documented by the CDC (CDC, 2018), COVID-19 has joined the ranks of recent past pandemics such as the 1957-1958 H2N2 virus pandemic, the 1968 H3N2 virus pandemic and the 2009 H1N1 pandemic. However, the COVID-19 pandemic has been most often compared to the 1918 influenza pandemic, commonly referred to as the "Spanish Flu," because of its scope and scale. Hoping to discover a possible future timeline to gauge COVID-19, we refer back to the timeline from the influenza outbreak of 1918, which proved to be deadly, to some extent, for over a decade. The 1918 virus underwent several mutations, the deadliest of which began in March of 1918 and dissipated by the spring of 1919 (CDC, 2018).

Although it has been more than 100 years since the 1918 pandemic occurred, it is the most recent from which to derive comparisons to the effects that COVID-19 may have on our current U.S. economy and labor market. Similar to the COVID-19 pandemic, the 1918 pandemic spread with remarkable speed within fewer than six months and in two subsequent waves through 1919 (Patterson & Pyle, 1991).

The first wave arrived in the U.S. in the spring of 1918 and the second in the fall and winter of that same year. A third wave of trailing outbreaks was observed in 1919. Patterson and Pyle (1991) noted an enormous death toll, with estimates of up to 30 million deaths worldwide during this period, or “more than three times the number of military casualties suffered by all of the belligerents during more than four years of fighting in what was then called the Great War [World War I]”(p.21).

The actual impact of the 1918 pandemic on the U.S. economy is difficult to assess. This is due to the intensity and scale of World War I overlapping the same timeline (1914-1918) and the limited economic data available from that time period, most of which was preserved through print media and Federal Reserve District data (Garrett, 2007). Notably, Velde (2020, p. 15) describes the impact of the 1918 pandemic on the economy as “just one of many headwinds in an eventful year”.

However, Garrett (2007) describes that available data point to the significant economic effects of the pandemic, which indicate that many businesses, especially those in the service and entertainment industries, suffered significant losses in revenue. In contrast, other businesses that specialized in health care products experienced increases in revenue. This should sound familiar, as COVID-19 pandemic shelter in place orders most adversely impacted the service and entertainment industries throughout the United States. Velde (2020) describes, for example, that, “Manufacturing employment in New York state and Massachusetts rebounds quickly from the 1918 epidemic” (p.15). Rockoff (2004) on the other hand, describes a 44-month economic expansion from 1914 to 1918, and attributes this to the rise of government spending upon entry of the United States into World War I which resulted in an unemployment decline from 7.9 percent in 1914 to 1.4 percent in 1918. An additional variable considered by Rockoff (2004) was significant control over the economy by the government during war time, including increased federal centralized pricing, production controls and rationing of supplies and materials.

With the current COVID-19 pandemic, in addition to the unknown long-term health effects of the disease, we are experiencing particularly unique economic challenges beyond those commonly expected in a typical economic recession. With time, it is becoming evident that the effects are more far-reaching than what we have seen in past pandemics. There is a vastly different landscape between the 1918 and 2020 United States economies. Velde (2020) describes the 1914 labor market as a “population [that] was roughly evenly split between rural and urban, whereas the ratio is 5 to 1 now,” (p.32) in favor of urban living. Perhaps more significant is that in 1914, “Agriculture accounted for 33% of employment, and manufacturing another 28%,” while in

2020 employment in these two sectors are at 2% and 8% respectively (Velde, 2020, p. 32).

If the headwinds described by Velde (2020) during the period of World War I were not enough to cloud the empirical data surrounding the impact of the 1918 pandemic, efforts to compare the outcomes with those of the 2020-2021 pandemic are further complicated by the subsequent “Forgotten Depression” of 1920-1921 (Grant, 2014). It is difficult to attribute or divest the impact of the 1918 pandemic from the economic depression of 1920-1921, with such little available data. The lack of reliable sources also makes it difficult to objectively predict what may happen in a post-2020 pandemic economy.

Grant (2014) notes that by 1919, a predicted post-war recession had not yet occurred. In fact, business was booming, largely driven by the cancellation of huge amounts of war-time debts after the Armistice, and further aided by a sudden spike in American consumerism (previously depressed by a combination of the 1918 pandemic and war-time economics). However, by early the 1920’s, the combined effects of a mass influx of returning troops attempting to reintegrate into the labor market and extreme deflation caused the economic boom to wane, as employment rates rose to between two and six million, which lasted well into 1921 (Grant, 2014).

It is clear that the 1918 pandemic had rippling effects in the economy and contributed, at least in part, to the subsequent economic turbulence of the early 1920’s. Again, the true extent of its impact on the economy remains difficult to assess 100 years after the event, particularly with such limited comparable data to evaluate. Although, Barro et al. (2020) postulate that the data on mortality and economic contraction during the period of 1918-1920 are plausible in their predictive value to the anticipated economic rebound from COVID-19, what remains to be seen is how or if other confounding variables such as political divide, social discord and advances in technology, medicine and industry -not to mention a myriad of significant global events – will impact the United States’ economy and labor market in the aftermath of the 2020 pandemic.

In parsing these issues out of time, Grant (2014, p.5) cites an apt adage that “the past is a foreign country”. Here, we have tasked ourselves with looking back into the past for insights in an effort to place form over how the future may be impacted by COVID-19. The question is, then, whether predicting future economic changes related to COVID -19 is possible under our current and unique circumstances. The challenges of 100 years ago are not the same today. There is no “Great War,” and the federal government is not actively imposing control over industries and production for wartime efforts. Perhaps more distinctly, our recent economic landscape is drastically different due to the evolution of the labor market subsequent to the proliferation of personal computers

and other booms in information technology. This has allowed many sectors of the economy to continue to work largely uninterrupted through the COVID-19 pandemic. Others have succumbed to the effects of pandemic precautions, which have shaped the face of the COVID-19 pandemic and will likely impact the long-term outcome.

The Effect of the Pandemic on our Day-to-Day Lives

Since the emergence of the COVID-19 pandemic, the impact to the labor market can begin to be observed. Kramer and Kramer (2020) noted that occupational and socioeconomic status are interrelated and while occupations are often perceived as “more important work” and “less important work”, the COVID-19 pandemic further stratifies how occupations are socially valued. The “essential” or “non-essential” work characterization has changed the social value of occupations and this new taxonomy may persist. To add insight, Kalleberg (2000) published widely on the topic of “good” and “bad” jobs. Bad jobs defined by Kalleberg as being those with low pay, lack of benefits, or access to health-care. Kalleberg further defines non-traditional jobs, such as temporary jobs, as falling into the category of “bad jobs”. The subject of characterizing jobs in terms of social value has been broached as far back as the 1970’s and ongoing study of the subject hypothesized concern that disparity in “bad occupations” were already at risk for intensifying over time. Kramer (2020) suggests that the divide between “good” and “bad” jobs will become even wider due to the after-effects of COVID-19. The relationship between the impact of COVID-19 on the health of individuals and the economy remains central to the discussion of long-term effects we expect to see. Most of the debate focuses on how to mitigate the immediate labor market effects, school and business closures, individual unemployment and fluctuating COVID-19 case rates. This is not a new discussion, as Preston (1975), Cutler et al. (2006) and Ruhm (2000) have each explored the continuum between a healthy population and economic well-being. However, Rojas et al. (2020), suggest that this continuum has been particularly consequential to economic activity related to policies put in place for mitigating the effects on health and controlling the spread of COVID-19.

Pinsker (2020) highlighted two different experiences paramount during the COVID-19 pandemic. The first are communities able to work from home but who experience high levels of stress related to childcare, fear of leaving home and other associated concerns. The second are communities unable to work from home, who are placing themselves at increased risk for exposure to contracting the virus and are at higher risk for layoffs and negative financial impacts from the pandemic. Although both groups are affected, Pinsker (2020) suggests the COVID-19 pandemic has increased the educational and socioeconomic divide in the labor market.

Specifically, Pinsker (2020) and Kramer (2020) agree that communities considered at risk for unemployment, underemployment, physical, mental health and relationship problems related to work prior to the pandemic are at increased risk for exacerbation of these specific issues both during and after the pandemic.

Guan et al. (2020) further addresses stressors related to the pandemic, such as working from home, the inability to work and job insecurity, etc. and their impact upon mental health. Guan et al. (2020) further explores that “essential workers” have worked long hours and in potentially dangerous situations, which may impact their mental well-being.

Further, women have been negatively impacted by the COVID-19 pandemic, particularly women of color, who, according to Coury et al. (2020), are more likely to have been laid off or furloughed during the pandemic. Pre-pandemic stalling of career growth jeopardizing financial security has been predicted to intensify the challenges faced by underemployed women and those already considered at risk for financial insecurity (Blustein et al., 2020; Coury et al., 2020).

The reconfiguration of the labor market due to effects of COVID-19 has gone beyond impacting employment. Some employers have curtailed benefits such as health care coverage, in turn, increasing the numbers of uninsured Americans. According to Gangopadhyaya et al. (2020) more than three million individuals lost employer-sponsored health insurance coverage and an additional two million became uninsured by the summer of 2020.

Nearly half of those who lost health insurance benefits identified as being of Hispanic/Latino origin (1.6 million). The data from spring to summer 2020 suggest that the Hispanic/Latino community was disproportionately impacted by the pandemic-related recession, more than any other racial and ethnic group (Gangopadhyaya et al., 2020). The loss of employment-based insurance has resulted in an increase in reliance on public insurance coverage (Gangopadhyaya et al., 2020). An analysis from Avalere Health predicts up to 12 million people will have lost employer-based health insurance by the end of 2020, disproportionately affecting workers who are Black and Hispanic (Sloan et al., 2020).

Although caution should be taken in reviewing job numbers, as the COVID-19 situation is fluid and because long-term impacts are unknown, there are some interesting features to note from Wolf (2020). As of December 2020, counter to what many might have expected, occupational fields traditionally regarded as strong, such as those who work in health care, had seen a reduction of 527,000 workers compared to February 2020; whereas increases in employment for professional and business services, transportation, and manufacturing were appreciated over this same time period. However, many occupational groups have experienced losses this year with industries such as government, retail,

leisure and hospitality realizing the greatest shortfalls. Wolf (2020) noted that industries now in decline as of December 2020 include food service, transportation, arts and entertainment, and real estate.

Technology promotes the ability to effectively work from home. Vogels et al. (2020) found that 53 percent of Americans believed the internet has been essential during the COVID-19 pandemic, while 34 percent viewed it as important but not essential. Challenges related to internet accessibility have been noted, along with concerns over added cost for these services for families to work and attend school from home (Vogels et al., 2020).

Fundamentally, we know that workers with disabilities are often the last to get hired and first to get fired (Legnick et al., 2001). The labor market in the era of COVID-19 poses no exception. Recent data suggest that unemployment rates through March and April of 2020 rose at a high rate for the general population, but much more so for persons with disabilities with Maroto and Pettinicchio (2020) noting an increase of unemployment at a rate of 17 percent for persons with disabilities, an increase in a range of one to two percent.

Data suggest that some vulnerable workers holding unskilled to semi-skilled jobs prior to the pandemic are more unlikely to see their jobs return (U.S. Private Sector Job Quality Index, 2020). One estimate indicates that 42 percent of all jobs lost will not return, while the same study suggests work reallocation will ameliorate some, but not all, restructuring of the labor market (Hite & McDonald, 2020). Brooks (2020) indicated the COVID-19 pandemic will increase economic and labor market inequality among those with disabilities. At this time, however, the degree of impact or potential reparation remains unclear.

Occupations that have Benefitted

It is anticipated that long-term demand for some occupations is likely to occur and there will be an increase in the rewards they offer (Kramer & Kramer, 2020). The Bureau of Labor Statistics (BLS) projections from 2019 to 2029 indicate that the number of jobs in information technology and medical research will increase. The projections prior to COVID-19 noted that six of the 10 projected fastest-growing professions were in health care, including occupations such as nurse practitioners, home health aides, physical therapists, health care managers and physician assistants (Wolf, 2020). More in line with what we might expect, health care added 46,000 jobs in November, 2020 alone, with gains occurring in offices of physicians (+21,000), home health care services (+13,000) and offices of other health practitioners (+8,000) showing trends for higher levels of employment in this sector despite an overall decrease from February 2020 to December 2020 (Wolf, 2020).

The Duration of the COVID-19 Related Downturn Is Impossible to Predict

The Economist (May 2, 2020) outlines its best-case scenarios about when COVID-19 related labor market changes will subside. Even in their most positive scenarios, the rise of unemployment would take half a decade to return to pre-pandemic rates, with a full recovery taking up to two decades. It is fair to postulate that the economy would have suffered even greater losses without the ability for many to work from home.

According to the BLS (2020a), concerns of subsequent waves of COVID-19 will see an intensified economic recession which could cause a further hike in consumer prices and job loss. A deflationary effect on the demand for goods related to socialization or close contact has contributed to unemployment and restructuring of employer spending in industries such as restaurants and entertainment due to social distancing (BLS, 2020a).

The impact of lost and/or decayed skills for individuals who experience increased time separated from the labor market is also of considerable concern. Economists further question the effects that social distancing, working remotely and shopping online will have on city centers and commercial properties, which may reshape labor market sectors that support these services (BLS, 2020a), such as in the real estate industry.

Bloom (2020) points out that despite what many expect to be temporary repercussions from the COVID-19 pandemic, there are likely to be longstanding effects on the workplace as employers improvise and reconsider how they do business. With past pandemics such as SARS, MERS and Ebola considered to be “near misses” in terms of their impact, and in preparation for future COVID-19 outbreaks and other pandemics, working from home may continue for many years in sectors where this is possible. Much like the BLS (2020a), Bloom (2020) suggests employers may opt for leaving city centers for more industrial areas and suburbs, which may adversely affect the need for mass transit. A return to pre-pandemic market trends is not expected until at least 2022 according to Baker et al. (2020). However, Christakis (2020) prognosticates that the economic impact of the pandemic will reach beyond 2024, potentially transforming economic compensation, benefits and supply chains. While others (Dunford & Qi, 2020 and Şen, 2020) postulate that the COVID-19 pandemic is an opportunity to; or will naturally accelerate, entrenched trends towards a geopolitical reset that will see the restructuring of the global economic focus away from traditional markets toward a multi-polar global economic structure based on technology and other modern innovations.

The aforementioned issues are among many which hold implications for post COVID-19 assessments of earning ca-

capacity, life care planning and economic damage calculations.

Consideration of the Effects of the COVID-19 Pandemic on Vocational and Economic Evaluations

COVID-19's short-term effects on the economy are intrinsic to the long-term health of the U.S. labor market. As such, there is a predictive value in knowing how labor markets tend to respond to economic recessions. This available data has direct application to vocational assessment, rehabilitation plans and economic calculations, as they may be impacted by COVID-19 and the resulting economic recession.

It is anticipated those who continue to be employed during a recession, or pandemic-induced recession for that matter (whether from home or otherwise), will likely see minimal to no change in their earning capacity over time. Oreopoulos et al. (2012) explored the effects of recessions on the labor market finding that unemployed workers, those who have not yet entered the labor force, such as recent graduates, workers displaced due to injury, individuals with disabilities, or those who have lost their jobs because of a recession, are more susceptible to having their average earnings depressed as a consequence and, thus, may have diminished earning capacity over time. For example, long-term earnings decline is predicted for students who graduate from college during a recession economy. Oreopoulos et al. (2012) note that some graduates experience persistent earnings decline that last for ten years or more after graduation. These individuals often enter the workplace in lower-paying jobs, and gradually assume positions over time which allow them to earn wages more in line with their earning capacity, had they began working in a non-recession economy. Graduates with degrees from highly coveted institutions may experience this phenomenon less, however, as they tend to move toward more advantageous employment opportunities more quickly. However, the wages of graduates from mainstream institutions may be permanently affected due to the nature of labor markets and the conditions of a recession (Oreopoulos et al., 2012). Graduates from less-affluent institutions realize lower earnings capacity and face four to five times the cost of economic recession than do the graduates from highly coveted institutions (Oreopoulos et al., 2008) even without facing economic barriers related to a pandemic. This historical analysis of the impact of an economic recession on future wages is consistent with the theory that COVID-19 has increased disbarments between those with higher educations and commensurate occupations, which allow them to work from home, and those who were already at risk for unemployment and underemployment prior to the pandemic and were made more vulnerable to these outcomes by the COVID-19 era economy (Pinsker, 2020). An example of this would be the difference between how service and entertainment related industries have experienced job loss during the pandemic

versus how technology, finance and other similar professions have thrived during the pandemic (BLS, 2020a; BLS, 2020b; Wolf, 2020).

Securing jobs that offer opportunities for advancement is more difficult during an economic recession, especially for workers with fewer skills and fewer opportunities for career mobility and growth (Topel & Ward, 1992). Again, these difficulties are present regardless of the complexities of finding work during a pandemic. The long-term effects of graduating during an economic recession may depend on how recessions affect the quality and availability of initial job opportunities, wage adjustments, productivity by employers and human capital accumulation. Historically, the quality and availability of jobs usually decline during economic recessions (Reder, 1955), which is also a consideration for practitioners with regard to labor market access.

Further, when assessing access to employment and earning capacity, consideration to the length of time an individual would have the capacity to earn and the state of the current and future labor market is central to an earning capacity analysis. As outlined above, in the era of COVID-19, the predictive nature of these analyses is complicated by, among other things, the lack of retrospective data available to predict the long-term implications of the impact COVID-19 may have upon the labor market. In addition to assessing an individual's ability to perform work activities, when considering the effects of the COVID-19 pandemic, other factors such as access to the market must be considered. This is especially true for low-earning marginal workers who have lost access to segments of the labor market due to an acquired disability. This was also true based upon human factor analyses and/or automation of jobs pre-pandemic.

Additional Labor Market Considerations Related to Employment and Earning Capacity

- Shopping remotely
- Impact upon retail jobs
- Government decisions to limit travel and the implications for travel/tourism and restaurant jobs (e.g., amusement parks temporarily closed, cruise ship vacations have cancelled, restaurants are closing and, therefore, staff are losing their jobs)
- Training program redesign. In-person occupational training moving to online-based programs (e.g., nursing programs that have moved to online even for patient practicals).
- Increased use of video conferencing. (e.g., Zoom Video Communications, designed for remote corporate meeting is becoming incredibly popular across industries).
- Work-Life balance. The COVID-19 pandemic has changed the boundaries of routine work behaviors. It has caused many workers to work remotely, often from

home.

- Flexible work arrangements. Standard workers with flexible locations usually work full-time with a set schedule, but typically work from home. This may lead to increased work hours because of distractions and interruptions from family obligations.

Additionally, the COVID-19 pandemic has the potential to affect the following work-related factors:

- Working conditions
- Work motivations and behavior
- Job and career attitudes
- Career development
- Personal health
- Well-being

There are few certainties in our post-COVID future; however, change is inevitable. The COVID-19 pandemic appears to be a catalyst for economic change and the evolution of the labor market, world of work, employment and global business practices. Early adaptations for returning to worksites have already revealed changes in brick-and-mortar business as well as for service and jobs in the manufacturing sector. Workplaces are revamping interiors to accommodate social distancing and sanitation, even when working with the public is not an essential function of the job (Hite & McDonald, 2020).

Length of Job Search and Placeability

Oreopoulos et al. (2008) reported that job search theory predicts that a temporary decline of the wage offering distribution during an economic recession requires a lengthy search for locating higher paying jobs. The cost of job searches increases with age, and higher skilled workers are more likely to relocate or change industries. Lower skilled workers may not have the knowledge or resources to search as diligently and receive fewer new job opportunities after accepting lower quality jobs during an economic recession. If they have learned employer-specific skills on the job, they may also have more difficulty changing jobs the longer they stay with their initial employer (Oreopoulos et al, 2008).

Gibbons and Waldman's (2006) model ties career progression to human capital accumulation at either the company or industry level. These authors suggest that students graduating during an economic recession have a prolonged period of job and industry mobility, and usually have less time accumulating company- or industry-specific job skills. Gibbons and Waldman (2006) also suggest that the human capital accumulation may explain faster recovery within companies from economic recessions, as low earning workers catch up with their peers who are better paid. If we assume that recessions are related with a lower supply of jobs leading to a career track, or of jobs offering opportunities for skill accumulation, these can help to explain permanent effects

resulting from temporary labor market conditions (Gibbons & Waldman, 2006). For example, if a new graduate is unable to find a job in their field of study and entry to the occupation is subsequently delayed, this can result in diminished earning capacity which may potentially span the life of the individual's career. As the state of regional labor markets continues to influence earnings of more experienced workers, the estimate of the effect of the first unemployment rate exposure results in the long-term effects of the first unemployment rate plus the weighted sum of the effect of unemployment rates a worker faces during the life of one's career (Blanchflower & Oswald, 1994).

The effects that gig workers have on unemployment and underemployment is also an important consideration given the boom in these jobs due to COVID-19. Ashford et al. (2018) define gig work as a type of temporary contract work that connects self-employed workers directly with clients by a digital platform. Gig workers are classified into the category of crowd workers, who complete and deliver tasks online that are location-independent, perform on-demand work, and who complete and deliver tasks offline. The level of skills needed to deliver the tasks is either high, i.e., architects or software engineers, or low, i.e., drivers or deliverers. Because of contracting speed and flexibility to react to labor market demands, gig workers also have experienced change from the COVID-19 pandemic. The benefits of gig work include greater autonomy and high potential for work-nonwork integration resulting in less restrictive, individualized and whole careers based on the gig work model. The pitfall is that gig work is associated with increased risks for workers, including demanding and precarious working conditions that include low or sporadic pay, lack of welfare coverage, social isolation, overwork, fewer development opportunities and job and career insecurity that result in more fragmented and bounded careers (Ashford et al., 2018). The downsides to the gig economy are likely to continue to be exacerbated by the effects of the COVID-19 pandemic as this sector grows.

Disruption in Career Trajectories

For younger or early-career adults, the COVID-19 pandemic may be their first encounter with a significant global crisis, and this may have long-term psychological and financial effects. Mid-career workers are generally more established, but if they lose their jobs, finding a new position may take longer. For late-career workers and retirees, the pandemic may be even more stressful considering the rates of death among the elderly, and the residual economic effects upon pensions and investments. It is arguable that all workers, regardless of industry or time on the job, have experienced some sort of "career shock" as a result of the COVID-19 pandemic.

A career shock is defined as "a disruptive and extraordi-

nary event that is, at least to some degree, caused by factors outside the focal individual's control, and that triggers a deliberate thought process concerning one's career" (Ackermans et al., 2020, p.428). It comprises an event and a process of sense making. Career shocks may have different attributes that determine their impact on careers, such as frequency, controllability, intensity, valence and duration. For example, in terms of valence, the pandemic is generally viewed as negative because of issues such as job insecurity, loss of income, emotional impact of social distancing and increased general anxiety. However, there may also be positive consequences, such as spending more time with immediate family and no longer commuting to work. Also, while most businesses are negatively impacted, others, such as software companies and home gym makers, are growing at an accelerated rate.

Chen (2020) posits that career shocks related to COVID-19 have mostly negative career and psychological consequences in the short-term, i.e., job loss, reduced salary, lower career and job satisfaction, but over time workers may move into more satisfying careers or job roles based upon their own proactive behaviors. This is an area where rehabilitation professionals can offer guidance to clients to optimize their places in the post-pandemic world of work.

Potential Impact Upon Persons with Disabilities/Employer Accommodations

Although the COVID-19 vaccines were rapidly developed and approved for implementation (Graham, 2020; Paltiel et al., 2020), there is concern about how access to them may impact the ability of persons with disabilities to remain in or re-enter the workforce. Due to age, health conditions or other factors, some populations are recommended to wait before receiving vaccines or recommended against taking them altogether (CDC, 2020). Persons with disabilities, whom may be immunocompromised to the point that they cannot safely tolerate a vaccine, may be unable to receive the vaccine altogether. If proof of vaccination becomes a pre-employment requirement, as is being currently discussed for travel, gatherings, and by some employers, this may further marginalize vulnerable individuals within this population.

On the other hand, it is possible that a shift to remote work has been advantageous, at least to some degree, for persons with disabilities. Symptoms of fatigue and pain may become less of a barrier with goal-oriented work and flexible work hours available in the work-from-home settings that have become available for many workers. Furthermore, functional limitations, such as difficulty with ambulation or mental health diagnoses (e.g., agoraphobia with resulting social limitations) may be accommodated by work from home trends; and individuals may experience less push-back from employers when requesting assistive technology or accommodations in the workplace. Employers are becoming more

open to remote and work-from-home opportunities, and the labor market is becoming more hospitable to these types of offerings, making room for the possibility that they may continue in perpetuity and may indeed become more plentiful as the labor market evolves.

Effects of the COVID-19 Pandemic Upon Life Care Plans

A life care plan is a longstanding tool of case management used to coordinate current and future medical and rehabilitation needs for people who experience a serious injury or illness. As COVID-19 is a global health crisis, is important that life care planners consider the effects of the pandemic upon their work and the individuals they are evaluating. Life care plans are based on a generally accepted medical, psychological, case management and/or rehabilitation foundation (Johnson et al., 2009). The disciplines that make up the foundation for a life care plan have been central features in the fight against the COVID-19 pandemic. The life care plan is used for many purposes and in many venues (Weed & Riddick, 1992) and demands versatility from life care planners to meet the needs of the evaluatee.

Since early 2020, individuals throughout the nation have been given guidance by health and government officials on actions to avoid COVID-19 exposure. Many have tested positive for COVID-19 or remain at risk while requiring ongoing medical care, such as those which are outlined in a life care plan. Clearly, COVID-19 has had an impact on the coordination of care and the services necessary for these individuals, which has required that life care planners account for these changes. Life care planners' guiding doctrines aid in the approach as practitioners to adjust to novel event such as the COVID-19 pandemic. Life care plans are utilized in 29 areas (Albee et al., 2017) such as pediatric, elder care and personal injury cases; and life care planners derive from a variety of professional disciplines, all bringing different insights as to how COVID-19 affects a life care plan.

According to Neulicht et al. (2002), Pomeranz et al. (2010), May and MoradiRekabdarkolae (2020) life care planners hold various certifications including: American Board of Vocational Experts (ABVE), Certified Case Manager (CCM), Certified Disability Management Specialist (CDMS), Certified Life Care Planner (CLCP), Certified Nurse Life Care Planner (CNLCP), Certified Physician Life Care Planner (CPLCP) (not included in 2010 study) and Certified Rehabilitation Counselor (CRC). To further understand these various credentials, the following analysis is offered (Gamez et al., 2017).

Table 1
Credential Analysis

Credential	<u>Independent Accreditation</u>	<u>Year Est.</u>	<u>Minimum Education Required</u>	<u>Minimum Experience Required</u>	<u>Code of Ethics/ Standards of Practice</u>	<u>Exam Required</u>	<u>CEUs Required</u>	<u>Non-Profit</u>
ABVE	No	1980	Yes	Yes	Yes	Yes	Yes	Yes
CCM	Yes	1993	Yes	Yes	Yes	Yes	Yes	Yes
CDMS	Yes	1984	Yes	Yes	Yes	Yes	Yes	Yes
CLCP	No	1996	Yes	Yes	Yes	Yes	Yes	No
CNLCP	No	1999	Yes	Yes	Yes	Yes	Yes	Yes
CPLCP	No	2014	Yes	Yes	Yes	Yes	Yes	Yes
CRC	Yes	1975	Yes	Yes	Yes	Yes	Yes	Yes

Regardless of the credential held, the life care planner should follow generally accepted, peer-reviewed and published methodologies, such as those developed by the International Academy of Life Care Planners (IALCP), American Association of Nurse Life Care Planners (AANLCP) and the International Commission on Healthcare Certification (ICHDD). It is critical that life care planners adhere to these methodologies and those within their respective disciplines to remain nimble when novel events, such as a global pandemic, occur.

The commonality of the various credentials held by life care planners includes the process by which a life care plan is developed, which includes, but is not limited to, data collection, analysis and planning that is contemporaneous and can implemented in real time with consideration to changing trends (Gamez et al., 2017). *The Standards of Practice for Life Care Planners* (IALCP, 2015) describe that a life care plan is a document that provides accurate and timely information which can be followed by the evaluatee and relevant parties. Further, the life care planner analyzes data to deter-

mine the evaluatee's needs and consistency of care recommendations with consideration for standards of care and assesses the need for further evaluation of one's expert opinion.

According to life care planning Consensus and Majority Statements (Johnson et al., 2018), life care plans shall be developed in the client's/evaluatee's best interest. An additional COVID-19 consideration for life care planners is the impact of the delay in treatment, such as surgeries, due to restrictions by many state governments on non-urgent procedures, as well as the inability to provide organ transplants. Other considerations include the additional expense for COVID-19 testing prior to evaluation by a specialist, monitoring and treatment, surgical intervention, as well as hospitalizations or rehabilitation at skilled nursing facilities and long-term care facilities, where there is a higher risk of infection.

Illustrative of the expenses related COVID-19 testing, the following tables demonstrate the impact of identifying the associated costs. A recently reviewed actual charge incurred for surgery included the need for COVID-19 testing:

Table 2

Hospital Charges during inpatient stay

Service Date	Revenue Code	CPT® HCPCS Code	Description	Quantity	Amount
7/21/2020	306	87635	COVID-19 AMP PRB IN HOUSE TESTING	1	\$300.00

Lastly, triangulating the available data to include information from other published sources reveals the charges for COVID-19 testing as follows:

Table 3				
<i>Charges from actual outpatient bill</i>				
Source	CPT® HCPCS Code	Description	Quantity	Amount
Laboratory	U0003 (HCPCS)	COVID-19 LAB TEST NON-CDC -	1	\$120.00
	C9803 (HCPCS)	SPECIMEN COLLECT SARS-COV2 (COVID19)	1	\$44.00
				\$164.00

Table 4				
<i>Charges for COVID testing from database references</i>				
Source	CPT® HCPCS Code	Description	Quantity	Amount
FairHealth	87635	COVID-19 AMP PRB IN HOUSE TESTING	1	\$139.00

In addition to possible delays in treatment and increased costs associated with COVID-19, life care planners should consider the potential long-term health consequences for vulnerable populations. For example, common symptoms such as fatigue and dyspnea were reported after acute COVID-19 infection (Carfi et al., 2020). However, specific organ dysfunction involving the heart, lungs and brain has also surfaced (Del Rio et al., 2020). This is further illustrated by an increased incidence of heart failure, pulmonary dysfunction, long-term neurologic symptoms, as well as reported sequelae of COVID-19 such as headache, vertigo and chemosensory dysfunction (Del Rio et al., 2020).

While social distancing measures are required to mitigate the spread of COVID-19, the mental health consequences will likely have a substantial increase in anxiety and depression which also may exacerbate pre-existing mental health vulnerability and/or treatment needs (Galea et al., 2020). Due to the dynamic nature of a life care plan and the multidisciplinary approach to the coordination of care, it is imperative the life care planner understands the full gamut of potential long-term impacts of COVID-19 in order to better assess and coordinate future resources.

Considerations When Calculating Economic Damages and Estimating Present Value of Earning Capacity

Once an opinion has been rendered, economic damage calculations may involve reduction to present value. The multiple variables involved in this process are beyond the

scope of this article. However, there are interesting trends to consider as of the writing of this paper offering insight as to how this process is affected by the pandemic. In terms of the day-to-day effects that the economic downturn has had upon the spending power of the individual and their life care plan, rates of inflation must also be considered. For instance, with regard to ongoing medical care, rehabilitation treatment, durable medical equipment (DME) and other needs over a lifetime to enable individuals to maintain life roles and responsibilities, the price of the goods and services in high demand are rising much faster, while those in low demand are falling in price (Mackintosh, 2020; BLS, 2020a).

Additionally, current high levels of federal expenditures have resulted in higher-than-normal deficits and would normally be inflationary. Monetary policies have managed to minimize price inflation but there are questions as to how long this can continue. Similarly, current federal deficits would normally result in an interest rate increase. The Federal Reserve is currently managing to hold interest rates low but there are also questions as to how long this can continue.

Takeaways and Future Considerations

After considering the data available at present and comparing this with what we have learned from past pandemics and economic recessions, some recommended takeaways for the reader are summarized here.

Historically, the 1918 Pandemic began in March of 1918 and subsided by the spring of 1919. From this, we can

be optimistic that there will be an end to the COVID-19 pandemic. However, the 1918 Pandemic was considered contagious and, consequently, impacted the economic situation for approximately 10 years. Until the COVID-19 pandemic subsides, however, it remains unclear what the true aftermath on our economy and society will be. There are many interconnections in our complex society and a shock to one sector often reverberates in others. Sometimes the effects occur close to the shock, sometimes long after; some will be temporary and some long-lasting or even permanent.

Overall, it is likely that the pandemic will expose the resilience or vulnerabilities of gig work and other types of flexible employment relationships. While other effects upon the world of work remain to be seen. Governmental organizations including The Bureau of Labor Statistic (BLS) are proffering disclaimers with consideration to such unknown future outcomes. Illustratively, since mid-2020 the BLS labor market releases indicate experts should reference labor market data with caution as the BLS's 2019-2029 projections do not include the impacts of the COVID-19 pandemic and subsequent response efforts. The Bureau has developed alternate scenarios for the 2019-2029 projections which encompass possible impacts from the pandemic (Wolf, 2020). Ultimately, the results from the alternate scenarios demonstrate how changes in consumer behavior caused by the pandemic may alter the baseline projections for detailed occupations and industries. As is standard methodology, triangulating the available data related to the effects of COVID-19 to formulate and support expert opinions reaffirms the need to remain active as economic, vocational, and life care planning practitioners instead of relying upon single-set data sources. A suggestion for best practice might be to include verbiage which indicates the opinions proffered are assuming "normal" labor market variability as a contemporary disclaimer on work product during these novel times.

Considerations for future research and inquiry

It is important to examine the rules, knowledge and attitudes developed during the current pandemic, and determine if they will persist even after the COVID-19 pandemic ends. This may include monitoring trends such as whether remote work settings continue, tracking whether jobs that have become classified as non-essential are eliminated in the future, as well as monitoring the effects of work-life balance over time.

It will be essential to monitor how or if the current market economy behaves differently from a traditional recession, and why it would or would not do so. This may be key in determining if a pandemic-induced recession is not merely just an economic recession, but something entirely different requiring novel solutions for repair. The same is true of monitoring which industries, if any, will be permanently impacted by the pandemic and if the landscape of the labor

market permanently changes in the future or returns to its pre-pandemic trajectory. Similarly, paying attention to the accessibility of the COVID-19 vaccines and the longitudinal impacts of the vaccine on the labor market will be of value. Determining how access to broadband internet has been consequential to those with lower incomes and in rural areas for their employability, access to jobs and use of virtual health care during the pandemic will provide further insights to the evolving socio-economic landscape. Monitoring how effective federal stimulus packages are in addressing the delivery of broadband internet, as they propose to, may also be helpful in keeping track of this issue.

The utility of data from past pandemics appears to be incompatible with current data sets and trends. However, it may be critical to track how data developed during the current pandemic will have utility in predicting the effects of future pandemics. This may also be instrumental in determining how the current pandemic influences the way vocational, economic and life care planning analyses are performed. As has been the case in most, if not all, sectors, vocational, economic and life care planners should consider how this pandemic impacts our work, particularly present and future analyses, changes in systems and delivery of goods services as well as resources and how the pandemic may influence methodologies in the future.

Ultimately, whether there will be permanent methodological changes to vocational analyses, economic evaluations and life care plans due to the COVID-19 pandemic, will rely upon many factors and variables, some of which may include:

- What we learn from how the pandemic influences future vocational plans, career counseling and forensic opinions.
- Whether there continue to be significant effects upon the labor market.
- How individuals with disabilities are impacted, both vocationally and economically.
- The fluctuation of wages and availability for "essential" and "non-essential" jobs and access to those jobs with evolving trends in novel occupational statuses.
- The net impact COVID-19 has on gender, racial and cultural inequality in employment
- Access to job opportunities and medical care.
- Presumption of attempts to mitigate and ability to mitigate for injury, family law or employment discrimination cases.
- Discovery of additional health concerns, longstanding physical or mental health problems that may arise in association with a COVID-19 diagnosis or impacts of coping with the COVID-19 pandemic.
- What role technology continues to play to culturally and socially impact work, perceptions of work, future

consumerism, and other industries after the pandemic dissipates

- The overall economic legacy that the COVID-19 pandemic leaves behind.

Conclusion

As the United States transitions out of the first phases of COVID-19 adaptation, it is clear that the vocational and economic landscape has changed, and these adaptations will be reflected in the way that we approach the world of work moving forward. It is also evident that life care planning and analyses of vocational and economic conditions have followed suit. The immediate, short-term effects of the COVID-19 pandemic are visible in changes to work, including arrangements, location, hours and workloads. Changes are also seen in worker attitudes, satisfaction with coworkers and supervisors, engagement, and work-life balance. Long-term effects must be investigated further and observed for potential fundamental changes in career development and/or job characteristics. Over time, researchers may choose to assess additional variables, such as lay-offs and employer restructuring for more precise data pertaining to the impact of COVID-19 on workers and the labor market.

Reviewing workers' experiences during the period of the COVID-19 pandemic has the potential to inform employers on how to adapt employment relationships in the long-term. These could include minimizing turnover through support, promoting work performance and improving the overall quality of their workforce. Further, flexible employment arrangements allow employees to become more aware of the impact of working conditions upon their health, work and career development.

Although COVID-19 has provoked a global sense of social, economic and personal uncertainty and has been the impetus for change on many levels, its legacy remains to be seen. Thus, the questions posed in this paper remain rhetorical, as we have yet to see the full impact of the COVID-19 pandemic upon careers for all types of workers, as well as the economy and the future of life care planning. As the future unfolds, we will continue to have questions about what it holds and how we will function as practitioners moving forward.

As Soper (1919) mentioned in his discourse on the 1918 Pandemic, "we are still too close to the event to fully measure it" (p. 502). In accordance with Soper's thoughts, what is written here is only an introductory view of the authors at present. It is speculative to speak authoritatively on the subject and considering the parallels we have seen with COVID-19 and the 1918 pandemic, the best we can do at this time is inform our opinions using the resources currently available. It is critical to use peer-reviewed methodology which is generally accepted within our fields of expertise to

do so. We can use this methodology and history to guide us, and provide context for our approaches to vocational, economic and life care planning in the age of COVID-19.

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Additional References for Review:

Over the course of the development of this article, the authors unearthed a wealth of information in connection to work behaviors and other topics germane to the contemporary rehabilitation practitioner, life care planner and econ-

omist practicing in the era of COVID-19. Unfortunately, due to the scope of the current project, this information was omitted. To facilitate further discussion and review by the reader, we suggest the following literature.

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