

Original Paper

Iceberg Demographic Workforce Barriers and Constraints: A Preliminary Assessment

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"I need workers who can 'groove on ambiguity' and [in doing so] keep the alligators off my [butt]!"
(Sanitized quote from a major firm CEO)

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Abstract

Today's working age population is beset by a host of invisible workforce and workplace barriers which are analogous to the submerged part of a freshwater iceberg. Defined as iceberg demographics, these "hidden" constraints are often misconstrued in work environments as signs of a poor work ethic rather than as manifestations of challenging real world lived experiences anchored in the nation's ongoing and seemingly never-ending turbulence and uncertainty. U.S. Census Bureau Household Trends and Outlook Pulse Survey (HTOPS) data are used to highlight the frequency of both person-level challenges (personal health, cognitive impairments, and transportation) and household-level barriers (economic, housing, and caregiving) that will require major human resource accommodations if organizations are to create workplaces where everybody want to work and nobody wants to leave. Steps necessary to become "employers of choice" and additional policy-focused research needed on workforce iceberg demographics are outlined.

Keywords

working age population, iceberg demographics, talent management

1. Introduction

The U.S. population is far more diverse today than at any point in our nation's history – not only in terms of race, ethnicity, gender, and sex orientation, but also family structure, living arrangements, and physical, social, economic, and financial wellbeing. Moreover, today's populace often faces a more complex set of challenges than prior generations of Americans.

In some instances, for example, COVID-19 exacerbated existing challenges and added new ones, including residential dislocations due to the escalating cost of housing; loss of wages that supported family and education pursuits; additional care-giving responsibilities; and cognitive impairments and other health challenges that make learning and work difficult, if not impossible, without accommodations (Parnell & Johnson, 2022). And, through massive layoffs and defunding of social programs designed to improve the quality of life, recent White House Executive Orders (The White House, 2025), dismantling federal departments, agencies and programs, will likely make matters worse for a substantial segment of the U.S. population (Johnson, 2025).

Given this state-of-affairs, we need an all-hands-on-deck, multi-pronged approach to workforce development to remain globally competitive. As we have asserted previously, if we are to build upon and expand America's greatness, we must not only recognize the critical role that immigration and immigrants must continue to play in our economy and society (Johnson, 2025; Johnson, Bonds, Parnell, & Schlobohm, 2024). We also must anchor U.S. talent development and management strategies, policies, programs, and practices in the daily lived experiences of the nation's increasingly more diverse population (Johnson, Appold, & Bonds, 2025).

More specifically, we must strive to create workforce leadership with a firm understanding and appreciation of how ongoing disruptive demographic forces are currently re-shaping and will continue re-shaping our nation's social, economic, and political institutions well into future, especially most notably the workforce, workplaces, and consumer markets (Johnson, Bonds, & Parnell, 2021). And, in response to the need expressed by the CEO quoted above, we must create talent with the demonstrated leadership abilities and communication skills to "groove on ambiguity" in a highly polarized society where the new normal is "certain uncertainty."

Elsewhere, we have highlighted an elective course offering in UNC-Chapel Hill's Kenan-Flagler Business School Full Time MBA Program that is designed to equip students who are about to enter or re-enter the workforce with the requisite skills and tools to groove on ambiguity; that is, to successfully navigate the ongoing turbulence and uncertainty that will likely continue to define the new world of work well into the future (Johnson & Schlobohm, 2023). Formal course evaluations and enrolled student feedback in an online follow-up survey confirmed that the course, offered six times in a three-year period, was consistently viewed as adding substantial value – above and beyond the skills and tools acquired in the core business school curriculum. Students who took the courses also recommended that it should be a mandatory, rather than elective offering, in the MBA program. Based on evaluations of the course and online feedback received, we also identified the portfolio of skills workers will need in their toolkits moving forward to groove on ambiguity (Schlobohm & Johnson, 2024).

2. Purpose

In this paper, we turn our attention to documenting the lived experiences of the U.S. citizenry that will require major workforce policy interventions and workplace accommodations if organizations are to

successfully recruit and retain talent moving forward. We think a new approach to human resource management in organizations is required given the way COVID-19 and other recent disruptions, including recent White House Executive Orders (The White House, 2025), have upended lives and the social, psychological, and economic health and wellbeing of U.S. individuals, families, and households as well as communities (Johnson, Appold, & Bonds, 2025).

In particular, given the widespread dismantling of DEI policies and programs, we must look beyond the visible aspects of our demographic identities, such as race, ethnicity, and gender, to effectively develop, nurture, grow, and retain the talent we need to support a robust economy and to create an America where everybody feels like they belong (Johnson & Alexander, 2024; Johnson, Bonds, Parnell, & Schlobohm, 2024; Johnson, 2025). Like the 90% of a freshwater iceberg that is submerged beneath the water surface and therefore invisible to the naked eye, we must strategically leverage our inherited and acquired traits and experiences that may not be visible but, in reality, define who we are —individually and as a nation. Selected examples of such characteristics that are prevalent in the U.S. population and workforce, defined as *iceberg demographics*, appear in Figure 1 (Johnson & Alexander, 2024). Focusing on these and other less visible diversity traits, we contend, forces us to recognize and appreciate the overwhelming commonalities present in our nation’s populace and empowers us to embrace the ties that bind us together while dispensing of the “isms,” stereotypes, and phobias that drive us apart.

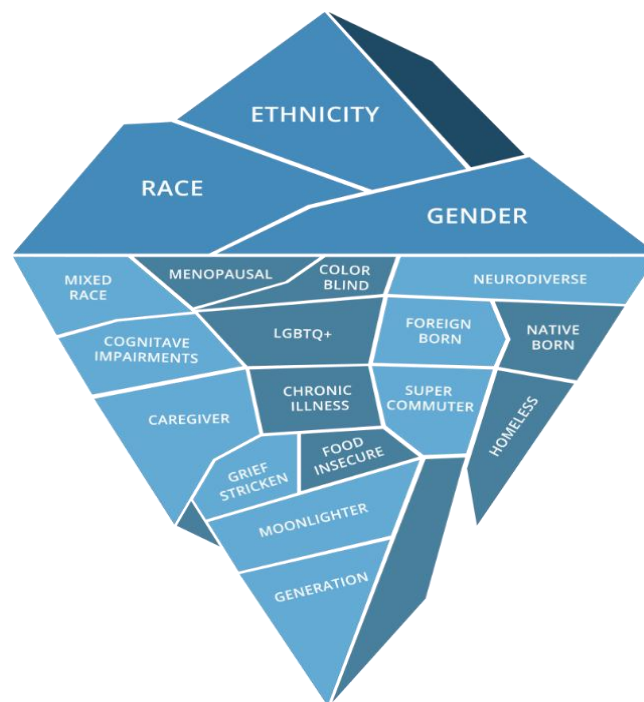


Figure 1

Source: Johnson & Alexander (2024).

Our specific focus here is on individual and household level iceberg demographic characteristics — issues and challenges that may not be readily apparent or visible — that serve as major barriers to either securing or maintaining gainful employment and performing at a high level in the U.S. labor market. We think mastering “people analytics” on such experiences and challenges and developing empathic and compassionate strategies to resolve the barriers will be the key to successful talent recruitment, development, and retention moving forward (Furr, n.d.).

3. The Data

For the purposes of this research, we draw on data compiled in the U.S. Census Bureau’s Household Trends and Outlook Pulse Survey (HTOPS). HTOPS is a longitudinal survey of a panel of U.S. households, randomly selected from more than 75,000 addresses across the nation, which is conducted monthly to measure “emergent social and economic matters facing U.S. households” (U.S. Census Bureau, 2025a).

HTOPS is a re-launch of the Census Bureau’s Household Pulse Survey of a cross-section of the U.S. population, first conducted in April 2020, “to address critical data gaps for understanding the social and economic impacts of the COVID-19 pandemic.” In launching the Pulse Survey, the goal was to use the data as “a source for guiding emergency response across multiple dimensions of American life” (U.S. Census Bureau, 2025b).

In the re-launch as a panel survey in January 2025, HTOPS repeats the core questions posed in the Pulse Survey every other month. On alternative months, different questions are asked that reflect emergent issues that Census Bureau officials and stake-holders surmise may affect U.S. households. Thus, HTOPS, through its longitudinal design and data collection strategy, produces data close to real time as events that affect U.S. households occur (U.S. Census Bureau, 2025c).

In the months when the Household Pulse Survey core is replicated, HTOPS poses questions about basic demographic characteristics, including living arrangements, and the prevalence of personal health challenges, cognitive impairments (including communication deficits), economic vulnerability, housing instability, caregiving challenges, and transportation barriers (Table 1). Properly weighted, the responses of the panel of surveyed households are generalizable to the U.S. population 18 and older (270 million) and the households (136 million) in which they live (U.S. Census Bureau, 2025a).

Table 1. Iceberg Demographic Indicators & Specific Measures from HTOPS

Indicator	Specific Measures
Personal Health Challenges	<ul style="list-style-type: none"> • Difficulty seeing • Difficulty hearing • Difficulty walking or climbing stairs
Cognitive Impairments	<ul style="list-style-type: none"> • Difficulty understanding or being understood. • Difficulty remembering or concentrating. • Feeling nervous, anxious, or on edge • Not being able to stop or control worrying • Little interest or pleasure in doing things • Feeling down, depressed, or hopeless • Feel lonely?
Economic Vulnerability	<ul style="list-style-type: none"> • Loss employment in last six months • Shortage of medicine or medication • Difficulty paying for usual household expenses • Reduced household expenses for basic household necessities, such as food or medicine • Not getting enough food • Unable to pay energy bill or to pay full bill amount
Housing Instability	<ul style="list-style-type: none"> • Currently behind on rent or mortgage • Kept home at temperature that was unsafe or unhealthy • Pressured to move • Likely to move because of eviction or foreclosure • Actually moved in last six months
Caregiving Constraints	<ul style="list-style-type: none"> • Child or children unable able to attend daycare (childcare closed, unavailable, unaffordable, or

	<p>concerned about child's safety) in last six months</p> <ul style="list-style-type: none">• Took unpaid leave to care for children• Used vacation, sick days, or other paid leave to care for children• Left job to care for children• Lost job because of time away to care for children• Did not look for another job to care for children.• Supervised one or more children while working• Children require mental health treatment• Encountered difficulty accessing mental health treatment for children• Children do not receive mental health treatment
Transportation Barriers	<ul style="list-style-type: none">• Often or sometimes not enough transportation to meet needs• Transportation options not available when needed• Transportation option requires more travel time than I have available• Transportation options are unpredictable• Transportation options cost more than I can afford• Transportation options feel unsafe• Disability limits travel options or make travel challenging
Demographics	<ul style="list-style-type: none">• Year born• Hispanic, Latino, or Spanish Origin• Race• Highest degree or level of school completed

Living Arrangements

- **Marital status**
- **Gender Identity**
- **Total people in household**
- **Number of people in household under age 18**
- **Ages of children in household**

Source: U.S. Census Bureau (2025c).

Our view is that policies and strategies to address two kinds of iceberg demographics — person level and household level workforce barriers and constraints — are required to create a U.S. talent recruitment, development, and management system that is built to last (Johnson & Alexander, 2024). HTOPS allows us to identify the frequency of barriers at these two levels for three distinct groups in the U.S. population: existing workers, individuals not working, and retirees. As such, the data can be used as a basis for policy development and strategic initiatives to improve worker retention (existing workers), workforce recruitment and development (individuals not working), and encore career development (retirees who are looking to re-enter the labor market either out of necessity or due to boredom).

Our focus here is on the findings for *existing workers* derived from the HTOPS administered in February 2025 (Note 1). As Table 2 shows, most of the workers were employed in the private sector (61 percent or 98 million). The second and third largest groups were employed in the government (16 percent or 25.7 million) and nonprofit (11 percent or 17.6 million) sectors, respectively. The balance was either self-employed (10 percent or 15.9 million) or worked in a family business (1.6 percent or 2.6 million).

Table 2. Sector of Employment

Sector	Absolute Number	Percent of Total
All Sectors	159,950,000	100.0
Government	25,768,085	16.1
Private Company	98,048,097	61.3
Nonprofit Organization	17,645,072	11.0
Self Employed	15,882,652	9.9
Working in a Family Business	2,607,525	1.6

Source: U.S. Census Bureau (2025d).

Future papers will focus on the incidence of individual and household level workforce barriers and constraints for people who are not working and for retirees who may be looking to re-enter the U.S. labor market.

4. Findings

We begin by providing insights into the frequency of person level ice-berg demographics among the U.S. age 18 and older population that was working at the time HTOPS was administered in February 2025 (161 million). We then turn our attention to the frequency of household-level ice-berg demographic workforce barriers and constraints in U.S. working households (78 million) uncovered in the HTOPS data. We conclude with a discussion of the implications of the findings for workforce retention policies and practices, as well as the need for further research.

4.1 Personal-Level Iceberg Demographics

We focus here on the frequency of three types of person-level workforce challenges and constraints: physical health challenges, cognitive impairments, and transportation barriers. The results appear in Table 3.

Table 3. Person-Level Iceberg Demographics

A. Physical Health Challenges		
Indicator	Percent of Total Population	Absolute Number
Difficulty Seeing	27.3	44,205,856
Difficulty Hearing	12.7	20,547,421
Difficulty Walking or Climbing Stairs	14.1	22,708,061
B. Cognitive Impairments		
Indicator	Percent of Total Population	Absolute Number
Difficulty understanding or being understood	4.9	7,982,684
Difficulty remembering or concentrating	28.2	45,514,242
Feeling nervous, anxious, or on edge	53.0	85,466,903
Not able to stop or control worrying	42.2	67,945,434
Have little interest or pleasure in doing things	33.9	54,637,828
Feeling down, depressed, or hopeless	37.1	59,806,158
Feeling lonely	36.5	58,960,761
C. Transportation Constraints		
Indicator	Percent of Total Population	Absolute Number
Unmet Transportation Needs	3.9	6,244,346

Source: U.S. Census Bureau (2025d).

According to the data in Panel A of Table 3, an estimated 44.2 million or 27.4 percent of U.S. population with jobs at the time the HTOPS was conducted in February 2025 (161 million) experienced varying levels of “difficulty seeing, even when wearing glasses.” The sources of these vision problems are unknown. However, it is not inconceivable that the frequency of “seeing difficulties” uncovered in HTOPS could either stem from genetic conditions such as colorblindness or possibly reflect the affected workers’ inability to cover the cost of routine eye examinations, new eye glass prescriptions, and/or routine treatments to correct age-related vision problems such as glaucoma or cataracts. Moreover, irrespective of the source of the problem and consistent with our iceberg demographic construct, these vision challenges may not be immediately apparent in routine workplace interactions. But one thing is clear: such vision issues may constrain or restrict both the type and range of work activities that can be done and may trigger workforce exits in the absence of appropriate workplace accommodations.

Similarly, as Panel A in Table 3 shows, 14.1% of U.S. workers — roughly 23 million — experienced “difficulty hearing, even when using a hearing aid;” and 8 million or 5 percent of all workers, according to HTOPS, reported mobility constraints — i.e., difficulty walking or climbing stairs — in February 2025. Again, like the seeing difficulties, these could be genetic- and/or age-related maladies. We know, for example, that 127.4 million people in the U.S. have muscular skeletal disorders, including some that may not be evident or visibly apparent in routine encounters, which in work environments also may affect worker productivity and contribute to high rates of worker turnover absent appropriate accommodations (Nguyen et al., 2024).

In addition to seeing, hearing, and mobility limitations, cognitive impairments are commonplace among U.S. workers, according to the HTOPS data. Defined as the “problems with a person’s ability to think, learn, remember, use judgement, and make decisions,” cognitive impairments can severely impact job performance, if left unaddressed (National Cancer Institute, n.d.). As Panel B in Table 3 shows, between 5 percent (8 million) and over half (53 percent or 85.5 million) of U.S. workers have experienced such impairments, according to the HTOPS data. The reported impairments range from communication deficits--difficulty understanding or being understood--to reports of feeling down, depressed, or hopeless, among others highlighted in Panel B of Table 3.

Above and beyond physical limitations (seeing, hearing, and mobility challenges) and cognitive impairments, transportation barriers constitute major labor force participation hurdles for some U.S. workers. An estimated 6.2 million or 3.9 percent of U.S. workers did not have “enough transportation to meet [their] needs” in February 2025. The reasons for the unmet transportation needs are summarized in Table 4. For 28 percent of workers (1.7 million), disability challenges limited transportation options. For others, the transportation options available required excessive travel time (1.7 million) or were unpredictable (2.0 million), unaffordable (2.3 million), or perceived to be unsafe (891,191).

Table 4. Reasons for Unmet Transportation Needs

Indicator	Percent of Population with Unmet Transportation Needs	Absolute Number
Options not available when needed	58.6	3,661,944
Options require excessive travel time	27.2	1,697,862
Options are unpredictable	31.5	1,966,114
Options are unaffordable	36.6	2,288,250
Options feel unsafe	14.3	891,191
Disability limits travel options	27.9	1,742,573

Source: U.S. Census Bureau (2025d).

4.2 Household Level Iceberg Demographics

In addition to person level constraints, U.S. workers also confront challenges that exist at the household level. They include economic, housing, and caregiving constraints, which are summarized in Table 5.

Table 5. Household Level Iceberg Demographics

A. Economic Vulnerability		
Indicator	Percent of Households	Absolute Number
Recent household job loss	7.3	5,766,192
Difficulty covering household expenses	50.4	39,583,108
Unable to pay energy bill	12.9	10,115,338
Food insecurity	4.6	3,595,436
Medication shortage	7.8	6,130,461
Kept House at unsafe temperature	11.3	8,872,139
B. Housing Instability		
Indicator	Percent of Households	Absolute Number
Behind on Rent	8.3*	2,481,490
Eviction likely in next 2 months	27.7**	327,157
Behind on mortgage	4.1***	1,424,806
Foreclosure likely in next 2 months	23.8****	339,775

*of all renter households (n= 29,869,207)

**of all household behind on rent (n= 2,481,490)

***of all owner households (n = 34,935,606)

****of all owner households behind on mortgage (n=1,424,806)

C. Caregiving Challenges

Indicator	Percent of Households with Children*	Absolute Number
Households with children with childcare constraints	9.1	2,924,828
Household with children with mental health treatment needs	10.8	3,399,248

*N=32,059,010

Source: U.S. Census Bureau (2025d).

In 5.8 million or 7 percent of all households with an employed worker, there was a loss of income due to job loss at some point in the 4 four weeks prior to the HTOPS in February 2025. Half of all households (40 million) had difficulty covering household expenses and 13 percent (10.1 million) specifically reported being unable to pay the household energy bill or full amount of the bill. And further reflecting the inability to cover the costs of basic household expenses, eleven percent or 8.9 million households kept their home at a temperature that was deemed unsafe or unhealthy. In addition, 6.1 million or 7.8 percent of households reported a shortage of prescribed medication/medical equipment; and 3.6 million or 4.6 percent of all households reported not having enough to eat. While these challenges may not be apparent in workplace interactions, they can play a powerful role in work performance and, like the person-level iceberg demographics discussed above, lead to high rates of worker turnover if they are not addressed.

In part a function of economic vulnerability, housing instability also was common among U.S. working households in early 2025, as Panel B in Table 5 shows. Among homeowners (34.9 million), 4 percent or 1.4 million were behind on mortgage payments when the HTOPS was conducted. And 24 percent of those behind on mortgage payments (339,775) were likely to leave their home “within the next 2 months because of foreclosure.” Similarly, among renter households (29.9 million), eight percent or 2.5 million were behind on rent payments and 28 percent of the rent delinquent households (687,157) said they were likely to “leave this home or apartment within the next 2 months because of eviction.” Such instability in the home environment can in turn create instability and underperformance in the work environment—and worker turnover through quits and/or firings.

Caregiving barriers were also commonplace in working U.S. households in early 2025, according to the HTOPS data. Among households with children (32.1 million), 9 percent or 2.9 million were unable to

access childcare and 10.9 percent or 3.4 million encountered difficulty accessing needed mental health treatment for their children (see Panel C in Table 5).

Among the households experiencing childcare constraints (2.9 million), roughly one-third supervised one or more children while working (Note 2). Other households, according to HTOPS data, used a variety of strategies to care for children, including taking unpaid leave from work (813,000); using vacation, sick days or other paid leave (1.3 million); and cutting work hours to care for children (1.1 million). Still others either left a job (370,511), did not look for a job (396,470), or lost a job because of time away to care for children (370,113) (Table 6).

Table 6. Responses to Childcare Challenges

Indicator	Percent total households unable to access childcare *	Absolute Number
Took unpaid leave to care for children	27.7	812,931
Used vacation, sick days, or other paid leave to care for children	43.7	1,279,438
Cut work hours to care for children	36.4	1,065,161
Left a job to care for children	12.7	370,511
Lost a job because of time away to care for children	13.5	396,470
Did not look for a job to care for children	12.6	370,113
Supervised one or more children while working	32.4	947,569

*N= 2,924,828

Source: U. S. Census Bureau (2025d).

In addition to childcare constraints, access to child mental health services was either difficult to access or unavailable for over half the households with children where such treatment was needed in early 2025 (55 percent or 1.9 million). In close to a half million households (497,268 or 15 percent), only some or none of the children received the mental health treatment they needed (Table 7).

Table 7. Mental Health Treatment Challenges

Indicator	Percent total households with child mental health treatment needs*	Absolute Number
Access to treatment difficult or unavailable	54.8	1,861,823
Only some or none of children received needed treatment	14.6	497,268

*N=3,399,248

Source: U.S. Census Bureau (2025d).

5. Summary and Discussion

The HTOPS data confirm America's new normal of turbulence and uncertainty is deeply engrained in the lived experiences of the American worker. The manifestations in the workplace may not be easily recognizable and may very well be mis-interpreted as either an unwillingness to perform certain work activities or a reflection of a poor work ethic more generally. For this reason, we refer to workplace manifestations of real-world turbulence and uncertainty as iceberg demographics, invisible or difficult to detect challenges that will require major workforce and workplace accommodations if we are to reduce worker turnover and create stable working environments where workers feel like they belong.

A staggering number of U.S. workers have iceberg demographic workforce and workplace challenges and constraints, according to the HTOPS data. In part because we are an aging nation, but also likely due to unequal access and costly medical care, between 20 million and 50 million workers have physical limitations that constrain the range of work they can do.

An estimated 50 million to 85 million workers report feelings and experiences that align with cognitive impairments — no doubt partly a reflection of the enormous uncertainty that pervades our lives due to a wide array of disruptive forces, including polarized government, social safety net program cuts, volatility in financial markets, adverse weather events, threats of job loss, exposure to a constant barrage of misinformation and fake news, and a host of other seemingly never ending disruptions.

And between 1.4 million and 3.9 million workers, according to the HTOPS data, struggle with the escalating cost of housing and lack of access to affordable and high-quality childcare and mental health treatment for their children, which can in turn affect job performance and the ability to maintain employment.

Current research suggests that investments in workforce housing and accessible, affordable, and high quality childcare will go a long way toward successfully addressing a much broader set of iceberg demographic workforce and workplace challenges (Colony Capital, 2024; Lovejoy, 2024). The view is that such investments will reduce some of the life stressors and strains that undergird reported cognitive impairments as well as transportation barriers uncovered in the HTOPS (Johnson, Appold, & Bonds, 2025).

However, to effectively address these issues, organizations will need to pursue a four-pronged strategy.

- Conduct pulse surveys to determine the prevalence of iceberg demographic identities in their existing workforce.
- Create Business Resource Groups (BRGs) based on the prevalence of iceberg demographic identities (Sokolowsky, 2025).
- Solicit input from the iceberg demographic BRGs regarding what can be done to accommodate them in the workplace (i.e., make them feel like they belong).

- Institute required accommodations and leverage newly created BRGs to recruit new workers with similar demographic identities (Note 3).

Because of the ongoing nature and periodicity of turbulence and uncertainty we are facing, organizations will have to repeat this four-pronged process on a routine basis—at least annually and probably more frequently. Properly executed, this will constitute a data driven strategy for effective talent management in the current era of turbulence, enabling organizations to become “employers of choice,” where everybody wants to work, and nobody wants to leave.

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Notes

Note 1. Comparative demographic data on the total U.S. Population 18 and older and the Working Population 18 and older, extrapolations based on the February 2025 HTOPS, revealed the following:

- Non-Hispanic whites; now married and never married individuals of both sexes; separated males; individuals involved in domestic partnerships; and individuals with some college and associate degrees were employed in roughly the *same proportions* as they were distributed in the U.S. total population in February 2025.
- Males, Hispanics, and Asians; individuals with bachelor's and graduate degrees; never married males and females; and households with between one and four children of all ages were *over-represented* in the working population compared to their distribution in the total population.
- Females, Blacks, and other race/ethnic groups; individuals with a high school diploma or less; women now married, engaged in domestic partnerships, widowed, divorced, or separated; and households with no children were *under-represented* in the working population compared to their distribution in the total population when the HTOPS was administered in February 2025.

These data are available upon request from the authors.

Note 2. It is highly likely that these were remote workers who will face major childcare challenges if they are forced to comply with return to office mandates, which many employers have issued (Gohill, Shanahan, Jeppe, & Shane, 2025).

Note 3. Given that “there are more than 15 million [midlife] women ages 45 to 60 working full time in the U.S.,” taking concrete steps to become menopause friendly is one example of how some organizations are leveraging iceberg demographics as an employee retention strategy (Corbett, 2024).

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