



By [Gwynn Guilford](#) / Photographs by Zerb Mellish for  
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A year after the pandemic burst onto the U.S. economy, 8.4 million fewer Americans hold jobs. There are many reasons, but one of the most important and least appreciated is the one that keeps Ms. McLaurin at home: fear. A U.S. Census survey conducted in the second half of March found that about 4.2 million adults aren't working because they are afraid of getting or spreading the coronavirus.