

## **SOCIAL WORK REINVESTMENT**

### ***Position Statement***

NASW, Iowa Chapter, believes that social workers play a central role in the delivery of services necessary for the support and well-being of individuals, children, and families in Iowa. NASW affirms the use of public resources to support the recruitment and retention of a professionally educated, highly skilled, diverse, and well-paid social work labor force.

### ***Discussion***

#### ***Meeting the Needs of Vulnerable Iowans***

In order to best meet the needs of vulnerable Iowans, the current demographics of the state of Iowa should be reflected in Iowa's social work profession. Three issues that should be provided particular attention are 1) the increasing ethnic and linguistic diversity of the state's population, 2) the continued rural make up of the state's population, and 3) the aging of the state's population.

- *Serving an ethnically and linguistically diverse population*

Iowa's population is becoming more diverse. For the 2000 U.S. Census, 92.6% of Iowans reported themselves as White alone. In 2010, 87.6% of Iowans reported themselves as White alone, not Hispanic or Latino (U.S. Census Bureau, 2010). Additionally, the number of nonwhites living in Iowa is projected to continue to grow in the years ahead. Census estimates project that by 2040, Latinos will represent 12.7% of the population, and African Americans will make up 5% (Iowa Data Center, 2012a & 2012b). As more immigrants make Iowa their home, more languages besides English are spoken in the state. In the Des Moines Public Schools system, the largest school district in the state of Iowa, more than 80 different languages are spoken (Des Moines Public Schools, 2014).

Ideally, the makeup of the social work profession should reflect the demographic and linguistic diversity of the population, and social workers should be knowledgeable and skillful in delivering culturally appropriate services. A recent survey of Iowa social workers (Marchik 2014) showed that 94% of respondents reported themselves as white. The disproportional rates of children of color involved in both the child welfare and juvenile justice systems reinforce the importance of recruiting, training, and retaining professional social workers who reflect the changing demographics of Iowa's population. Summers, Wood and Donovan (2013) analyzed 2011 data and found that while only 4.2% of Iowa's population was African American or Black, 13.9% of children in foster care were African American; similarly, 0.4% of Iowa's population was Native American, but 9% of children in foster care were Native American. According to 2010 U.S. Census data, the juvenile (ages 10 to 17) population in Iowa was 84% white, 4% African American, and 4% Hispanic. But during the 2010-11 school year, 62% of school suspensions were attributed to white youth, compared to 18% for black youth and 14% for Hispanic youth. Data for 2010 showed that youth detention rates were even more disproportionate: 58% were attributed to white youth, 25% to African American youth (Community and Strategic Planning Project Advisory Committee, 2014).

- *Serving rural Iowans*

Although the percentage of Iowa's population living in rural areas has decreased over time, more than 50% of Iowans live in towns with a population of less than 10,000 (Morrison, 2011).

According to the National Resource Center for Rural Elderly (2006), rural areas typically have a greater proportion of elderly residents who are more likely to be poorer and less healthy. Seniors who live in rural areas face particular issues: limited access to medical care, including challenges in accessing transportation for medical appointments and other personal business; limited availability of social services; and lack of

adequate housing (Rural Assistance Center, 2013). These same obstacles also impact any other vulnerable populations living in rural Iowa.

A national study conducted on behalf of the National Association of Social Workers (NASW) (Whitaker, Weismiller & Clark, 2006) reported a number of workforce issues related to the provision of service in rural areas: high caseloads, low salaries, difficulty in filling staff vacancies and the tendency for agencies to hire non-social workers who lack professional training to fill social work positions. A 2013 survey of Iowa social workers showed that only 23% of respondents practiced in communities of less than 10,000, leaving vulnerable populations in rural areas with fewer professional resources to call upon (Marchik, 2014).

- *Serving Iowa's aging population*

The Iowa Data Center (2014) reported that between 2000 and 2030, Iowa's population is projected to grow by merely 1%, but the number of Iowans age 65 and older is projected to grow by 52%. Approximately 32% of elderly Americans experience at least one form of sensory, physical, mental or care-related impairment. As the state's population ages, more Iowans will need the assistance of professional social workers to help them navigate the services needed to mitigate the challenges that they face.

Additionally, the social work profession itself is aging. For example, social workers play a key role in the delivery of mental health services in Iowa. A report by the Iowa Department of Public Health (Kelly, 2006) noted that a significant number of experienced mental health practitioners will reach retirement age in the next ten years, leaving the state at risk of being unable to meet the demand for mental health services. The report notes "those professions servicing the mental health needs of Iowans exhibited the highest combined percentage of licensees age 55 and older" (p.2). As of January 2013, about half of independently licensed social workers are age 55 or older, and approximately 37% of bachelors-level social workers are age 55 or older (Iowa Department of Public Health, 2013).

### ***Social Work Labor Force Issues***

In the decade ahead, the state will face a growing demand for professionally trained and credentialed social workers to meet the needs of vulnerable Iowans. Data from Iowa Workforce Development (2012, October) projects the demand for social workers will increase by 2.2% per year through 2022. Both the aging of the current social work labor force, and the issues related to recruiting and retaining the next generation of practitioners raise questions about whether the profession will be able to meet these future labor force needs.

- *Cost of higher education*

Higher education costs have increased substantially in the past two decades, while the availability of financial assistance has decreased. According to a recent study of the Iowa social work profession (Marchik, 2014)

The cost of education in Iowa is arguably an important factor in attracting and training the next generation of social work practitioners. A report by the Iowa College Student Aid Commission (2012) noted that in the two decades between 1990-91 and 2010-2011, educational costs (not adjusted for inflation) increased by 292% at Iowa's public universities, and by over 200% at the state's community colleges and non-profit colleges and universities. Because family incomes grew at a much slower pace, today the cost of a college education in Iowa represents 15% of the median family income, whereas twenty years ago it was 7%. For some, this has put higher education out of reach. Among the growing percentage of students who qualified for financial aid, the Commission reported that in the 2010-11 academic year, 39% had a "zero expected family contribution" (p. 16), reflecting the student's need to finance his/her education without financial assistance from family. Despite federal and state funding for financial aid (scholarships, grants, loan forgiveness), in 2010, Iowa ranked third highest in the nation in college debt with 72% of graduates carrying an average debt load of \$29,589 (p.9)

On a national level, students of color appear to be disproportionately affected by student loan debt. Johnson, Van Ostern, and White (2012) found that "...69 percent of black students who do not finish school cite the burden of high student loan debt as the reason, compared to 43 percent of their white peers" (p. 22). This may be a factor in the number of professional social workers of color in Iowa. If African American students are more likely to drop out of school due to student loan debt, there naturally will be fewer African-Americans who go into professions such as social work that require a college degree.

In past years, financial assistance, particularly scholarships and grants, was readily available; today it is far more limited. Funding for higher education at the state level has decreased. According to Cannon (2011) Iowa's general fund support for higher education, when adjusted for inflation, decreased dramatically between FY1998 to FY2012 -- from just over \$967 million to just over \$522 million dollars. Schools must make up the difference in funds, much of which is transferred to students in the form of increased tuition, so it is not surprising that the cost of higher education has increased dramatically.

Not surprisingly, given the skyrocketing costs of higher education and the decreasing amount of government assistance to institutions of higher education, those who have been out of school for a shorter period of time report having much higher student loan debt. The mean reported debt for the respondents in the labor force study was \$32,312 (Marchik, 2014). Students finance education with a mix of family assistance, personal savings, employment income, and sizeable education loans taken against future earnings. And while human service agencies once offered tuition assistance, textbook reimbursements, and/or practicum stipends, today almost no agency assistance is available. For some, higher educational costs, combined with the lack of financial assistance, have made college education unreachable.

- *Student loan repayment programs*

There are loan repayment programs available, but in many cases, the participation guidelines and eligibility criteria substantially restrict their use. For example, there are federal income-based loan repayment programs, but graduates who fall in mid-income ranges are not eligible; such programs may exclude married borrowers, since spousal income is considered in the eligibility calculations (FinAid, n.d.). Other federal loan repayment programs introduced over the last few years may lower short-term costs by reducing loan payments but they extend the repayment period well beyond the standard 10 years, thereby increasing long-term costs. Notably, the U.S. Department of Education (2014) warns borrowers that extending payments up to 20 or 25 years, as these programs do, will be more costly in the long run due to accruing interest rates. Other programs are available to those who work for non-profit organizations or the government, though participants must make the first 120 payments before the remaining loan balance will be forgiven (Financial Student Aid, 2013); such programs exclude those graduates who choose to become small business owners in private practice. Finally, a state Loan Repayment Program is available to master's level participants who provide mental health services, though entry-level social workers, typically those with the lowest incomes, are excluded. Additionally, qualifying practitioners are not eligible until after they have attained advanced licensure, which requires two years of post-graduate practice, and then only 5-8 awards are granted each year (Iowa Department of Public Health, n.d.) Not surprisingly, the restrictive nature of these programs has contributed to their very limited use.

- *Comparable pay issues*

Social work incomes fall at the lower end of the pay scale when compared to other helping professions. According to a survey of Iowa social workers, the average yearly salary for bachelor's level social workers (both with and without a license) was \$36,726 (Marchik, 2014). The mean salary for those with a license increased substantially to \$45,612. In comparison, the 2012 average salary for elementary and secondary school teachers with bachelor's degrees was \$50,116 (Legislative Services Agency, 2012). For registered nurses, (RNs) with either associate's or bachelor's degrees, the average yearly wage in 2013 in Iowa was \$53,520 (Bureau of Labor Statistics, 2013). Marchik found that the mean salary for master's level social workers was \$53,115 – slightly less than the average salary for an RN, who may have only an associate's degree. The average salary for a nurse practitioner was \$85,290 (Bureau of Labor Statistics, 2013) and the

average salary for K-12 administrators, excluding superintendents, was \$86,900 -- indicating an even larger disparity between the salaries paid to master's-level social workers compared to those in other professions.

Low pay is related to another troubling dynamic. In recent decades, the state has moved to privatize human services as a cost-saving strategy. Rather than funding relatively well-paying state level social work positions to deliver services, those services are contractually delivered by private agencies where salaries are markedly lower, often by as much as a third. The burden of the state's cost saving falls directly on the individual worker who performs the same work for less income, and on the clients who are faced with fewer services.

- *Professional licensure and education*

In the state of Iowa there are two levels of licensure for those with a master's degree: the Licensed Master of Social Work (LMSW) and the Licensed Independent Social Worker (LISW). In addition to general continuing education requirements, a practitioner licensed as an LMSW who wishes to earn an LISW (allowing him/her to establish an independent clinical practice) must obtain weekly supervision from an experienced LISW for a two-year period. But many private insurers will only reimburse for services provided by a practitioner holding an LISW, making it financially difficult for many organizations to hire LMSWs. Informal interviews and email exchanges with members of the NASW Iowa Chapter reveal that there is some inconsistency in the way at least one major insurance company reimburses for the work of LMSWs -- some private agencies are able to bill for the work of LMSWs, others are not. (J. Brase, personal communication, December 30, 2014). Medicaid will reimburse for services provided by LMSW practitioners, but the low Medicaid reimbursement rates make it difficult to sustain the salary and benefits of a professional social worker who is limited to seeing Medicaid clients (M. Selha, personal communication, December 31, 2014).

As the previous discussion suggests, the profession urgently needs to replace the current generation of practitioners licensed at the LISW level. In the short term, LISW-level practitioners are needed to both sustain organizational budgets and supervise those practitioners seeking advanced licensure. In the mid-term, new LISW-level practitioners will be needed to replace those who are retiring in order to sustain the profession and critical services that it provides.

Additionally, the Iowa Board of Social Work recently made the supervision process more formal. To supervise those seeking advanced licensure, an LISW practitioner must complete a one-time specialized training and complete continuing education in supervision for each licensure period. This potentially places an additional cost burden on the LMSW-level practitioners who work at organizations that do not provide supervision in the workplace, and therefore will be required to purchase supervision services on their own.

Social work students are also impacted. Both bachelors level and MSW students are required to have field practicums where they gain hands-on practice experience. Supervising students and those seeking advanced licensure takes time away from billable hours. This can lead to a Catch-22 within the organization between training future social workers and accruing the billable hours needed to sustain the organization. Additionally, because many agencies cannot be reimbursed for the services provided by student practitioners, the practice learning opportunities for students have become more limited. Accredited schools of social work require that students graduate with appropriate practice skills gained in the practicum, so this becomes more difficult to achieve.

- *Title protection*

Many human services workers refer to themselves as "social workers," but their professional education and training may vary greatly. Some who call themselves social workers indeed have received a baccalaureate or master degree in social work from a college or university accredited by the Council on Social Work Education; as such they received the academic knowledge and hands-on training to assure that they were qualified to practice as social work professionals. However, many others who call themselves social workers do not have this education or training. Some may have degrees in related fields such as human services,

psychology, sociology, or mental health counseling, or in some cases, they may only have a high school diploma. Because the same title is used, members of the public may believe that they are receiving services from a professionally trained “social worker” when, in reality, this is often not the case.

To assure the public’s safety, the state should reserve the title of “social worker” for individuals who have received a degree in social work from an accredited school of social work or who are currently licensed as social workers in Iowa. This would provide the public with the assurance they are receiving services from a trained and qualified professional.

### ***Recommendations***

- Develop and fund a state loan repayment program for Iowa social workers at all levels of practice, not just those at the LISW-level.
- Develop a marketing plan for the loan repayment program that will target communities underrepresented in the profession.
- Forgive educational loans for individuals who make a commitment to work in underserved geographic areas or designated fields of practice.
- Expand state funding to support social work education for DHS case workers, funded through the Title IV-E program.
- Provide educational funds to recruit and educate social workers from minority communities.
- Provide funding for cross-cultural, bilingual, and geriatric education and training of social workers.
- Ensure that funding of human service programs is linked to salaries that provide a living wage and are commensurate with a worker’s credentials, experience, skills and caseload size.
- Enact legislation to limit the title “social worker” to individuals who have an accredited degree or a license in social work.

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