Assessing the Social Work Labor Force in Iowa

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Table of Contents

Statement of Purpose

The purpose of this study was to examine the social work labor force in Iowa. Nationally, the demand for social workers is projected to increase over the next decade (2012-2022), with overall job growth increasing by 10.8 percent, and social work-related job growth increasing by 17.2 percent (Bureau of Labor Statistics [BLS], n.d.). In Iowa, the labor force overall is projected to grow at a rate of 1.3 percent per year through the end of the decade, while social work is expected to be one of the top ten job growth industries for the state, increasing by 2.2 percent per year (Iowa Workforce Development, 2012). Despite this positive job outlook, various research has suggested that the profession faces serious challenges related to workforce retention and replacement. As defined here, retention refers to social workers having ongoing engagement with and commitment to the profession; replacement refers to the substitution of new workers for those who leave the profession. Drawing upon previous research, the present study explored Iowa social work labor force issues related to age, salary, licensure, educational costs, educational preparation, work-family conflicts, job respect, organizational commitment and professional commitment.

One of the challenges related to assessing the social work labor force is the difficulty in defining what constitutes social work practice and who may be called a social worker. Presently, there is no clear consensus about the definition. Often social work is described in terms of what social workers do, rather than their professional education, and/or licensure status. Partly, this is due to the diversity in social work occupations and practice settings, as well as the variety of theoretical frameworks and practice methods (micro, mezzo, macro), all of which make it difficult to create a single, integrated definition (Feit, 2003). Thus, those who call themselves social workers may do so based on: a) job title or duties, b) academic degree in social work from an accredited college/university, c) professional licensure status as determined by the state, d) affiliation with a professional social work organization (e.g. the National Association of Social Workers [NASW]), or e) some combination of the above. In Iowa, the term social worker might be used equally to describe a person with an non-accredited degree from a community college whose employment in drug or alcohol treatment defines him/her as a social worker; a practitioner whose accredited degree in social work, professional licensure and employment in behavioral health each define him/her as a social worker; or a person with a non-accredited master's degree in mental health counseling whose professional licensure status as a master social worker, granted under a 'grandfather clause' in state law, defines him/her as a social worker. For the purpose of this study, which was intended to assess the social work labor force as broadly as possible, the most inclusive meaning of the term was used.

As the foregoing discussion suggests, because there is no uniform definition of social work practice, it is difficult to gauge the number of social workers practicing in the state. Data from the BLS (2014) estimated that in May 2013 there were 23,060 individuals in the social work labor force in Iowa. The BLS count includes a number of social work-related occupations combined under a single, unified category called *community and social service occupations* (category #21-0000). The category includes those employed as substance abuse treatment specialists, behavioral health counselors, marriage and family therapists, mental health counselors, healthcare workers, educational guidance counselors, school social workers, probation officers, psychiatric technicians, rehabilitation counselors, community and social service specialists, as well as religious workers and members of the clergy. While the BLS data

provides a useful estimate of the labor force, it is fraught with the definitional difficulties noted previously.

The following narrative provides a discussion of the study procedures, beginning with a brief review of the relevant literature. Particular attention was devoted to research in the field of child welfare; although the issues of workforce retention and recruitment have emerged relatively recently in the broader social work field, within the child welfare arena they have been studied extensively for many years, and so this area of study was seen to offer important insights for the present research. Following the literature review, the narrative continues with a discussion of the methods, results, implications and limitations of the study.

Workforce issues in the broader field of social work: Age, salary, educational preparation, caretaking responsibilities, and educational debt

In recent years, researchers have begun to study labor force trends within the broader social work field with an eye towards understanding the issues related to worker retention and replacement. In one key study, conducted on behalf of the National Association of Social Workers (NASW), Whitaker, Weismiller and Clark (2006) surveyed a regionally stratified, random sample of 10,000 licensed social workers from 48 states. The researchers documented a cluster of issues – age of the work force, salary levels, educational preparation and practice challenges that may impact social workers' decisions to remain in or exit from the profession. While the study by Whitaker et al. defined social work more narrowly than the present study – including only those practitioners on state licensure lists who held at least a bachelor's degree in social work – it provided important data regarding key issues effecting the profession. Other research, discussed below, has explored other aspects of the labor force.

Demographically, studies have shown that the social work labor force is comparatively older than the civilian workforce, and it is disproportionately represented by women. In their study, Whitaker et al. (2006) noted that the median age of licensed social workers, at 49 years, was markedly older than that of the civilian workforce, at 39 years. Additionally, the researchers noted that four of every five workers were women compared to one in every two workers in the civilian workforce. Because many social workers also entered the profession at older ages, their careers tended to be shorter as well. The researchers also noted that licensed social workers were disproportionately represented in the older age groups, with 25% being age 55 or older, and more than 60% being age 45 or older.

As with any profession, salary is assumed to be a key factor in attracting and retaining a stable workforce. As such, salary reimbursement for social service work remains an ongoing issue for the profession. In their study, Whitaker et al. (2006) reported a mean salary of $51,192 for all areas of practice. Not surprisingly, they also noted a gender gap in salaries, with men earning an average of $61,040 compared to $48,995 for women. Median salaries varied considerably, depending on one's degree – those with a BSW earned $33,628, those with an MSW earned $46,845, and those with a PhD earned $58,390. A related study by Barth (2003) used census data to compare the salaries of social workers to those of other professions. After controlling for age, race and education, Barth noted that social workers earned nearly "11 percent less than people in all other occupations" (p.11), though he pointed out that education had a positive impact on remuneration. He noted that the low wages paid to

non-degreed child protective services workers did not explain the lack of salary growth over the past several decades. Barth speculated about the salary impact of social work being a female-dominated profession, especially one based on altruistic values which some practitioners view as a "calling"; he questioned whether this had inhibited salary expectations, a factor that employers could have exploited.

Given the challenges of day-to-day practice with vulnerable clients, myriad practice demands and sizeable caseloads, educational preparation clearly plays an important role in one's readiness for and ability to competently practice in the field. Arguably, because of both the depth and breadth of skill required to competently, compassionately and ethically respond to difficult practice issues, educational preparation may be one of the single most important factors influencing a worker's decision to remain in the profession. Whitaker et al. (2006) reported that more than half (61%) of respondents in the national study felt that their education prepared them *well* or *very well* for practice, though notably, that left 39% of respondents who did not share this view. In another study of this issue, Wermeling (2006) conducted a regional survey of 785 MSW alumni from several mid-south states. Her results showed that those who either had exited from, or intended to leave the profession rated the quality of their educational preparation significantly lower than those who intended to remain in the profession.

With the marked gender imbalance in social work, it is reasonable to surmise that caretaking responsibilities impact workforce engagement and career trajectories, yet relatively little research has focused on this issue. Women, as primary caretakers, may periodically exit and later re-enter the workforce as they engage in child rearing or the care of dependent persons, particularly elderly parents. A study by Wermeling and Smith (2009) explored career intentions as they related to caretaking. The researchers noted that one in five respondents reported having direct caretaking duties and/or financial responsibilities. The researchers reported that those with greater caretaking responsibilities were more likely to be out of the labor force, while those with both financial and caretaking obligations were less likely to return to the profession altogether.

Because professional social work practice is predicated on the attainment of higher education, the cost of education, particularly the volume of student debt, may be an important factor in recruiting a new generation of practitioners to the field since they would need to consider their capacity to pay off educational loans from expected future earnings. In a study designed to assess the amount of debt incurred by social workers as they pursued academic degrees, Whitaker (2008) conducted a national online survey of 3,653 NASW members. The results showed that while the debt load varied considerably, from under $5,000 to over $100,000, nearly a third of respondents (31%) reported debt loads of $20,000 - $39,000. Similar data reported in the *Chronicle of Higher Education* (Patton, 2012) showed that from 2007-2008, among MSW students who borrowed money to finance their educations, over 57% graduated with an average debt load of $35,946. Such findings are not surprising, since in the past twenty years the cost of education has risen while household incomes have declined relative to the rate of inflation. In light of the comparatively low salaries of social workers, a high student debt load may serve as a disincentive for some who might otherwise be interested in pursuing a career in the field.

A point worth noting is that the most of the studies included in the foregoing discussion took their samples from a narrow segment of the social work labor force, namely licensed social workers and/or NASW members. However, a great number of those who practice in the field of social work are not licensed. In Iowa for instance, only master's-level practitioners are required to be licensed, though a

certain percentage of bachelor's-level social workers voluntarily elect to be licensed; arguably less than half of the practitioners in the state are licensed. In addition, regardless of whether practitioners are licensed or not, a sizable number are not members of NASW. To illustrate the point, the number of practitioners licensed by the Iowa Social Work Board (ISWB) is approximately four times the number of practitioners who are registered members of NASW. So, while the results of the aforementioned studies provide useful information about the issues under discussion, the samples used in these studies represent a biased segment of the workforce, and so the overall results should be viewed with some caution.

Workforce issues in the child welfare field: Work-family conflict, job satisfaction, organizational and professional commitment

A related body of research has explored the problem of retention among child welfare workers. Important research has been directed to distinguishing between those factors which influence *organizational commitment* – a worker's intention to remain with a given employer, as compared to those factors which influence *professional commitment* – a worker's intention to remain in the field of child welfare. Research conducted by Landsman (2001) supported the distinction between organizational and professional commitment as separate yet interrelated constructs. Landsman found that those who were more satisfied with their jobs were more likely to remain with their present employers, which in turn positively influenced their intentions to remain in the field of child welfare. Other research has focused on the interaction of personal factors, such as work-family conflict, professional motivation and educational preparation, and professional factors, including positive work environments, pay satisfaction, and job satisfaction in influencing a worker's organizational and professional commitment within the field of child welfare.

A qualitative study of child welfare workers by Ellett, Ellis, Westbrook and Dews (2007) identified a mix of personal and organizational factors related to both job turnover and retention. Most notably, among the personal factors, the intrusion of work into one's personal life and the feeling of being undervalued as an employee contributed negatively to turnover intentions, while possessing the knowledge and skills to do one's job and being personally committed to the work supported employee retention. On the organizational side, having large caseloads, non-competitive salaries and negative work environments intensified turnover intentions, while having good benefits, flexible work schedules, engaging work climates, and meaningful work supported employee retention.

Similarly, Auerback, McGowan, Ausgerger, Strolin-Goltzman and Schudrich (2010) explored the differences between child welfare workers in public and private settings in terms of their investments in the field, and their intentions to leave. Public sector workers reported greater satisfaction with their pay and promotional opportunities and tended to be on the job longer, while private sector workers reported greater investment in their work and felt they contributed more to their clients and the larger society, yet private sector workers also reported stronger intentions to leave based on their dissatisfaction with pay.

A recent study by Levy, Poertner and Lieberman (2012) investigated the intent to quit among child welfare workers in private, pay-for-outcomes settings. After controlling for supervision and years of experience, the researchers found that job dissatisfaction and work-family conflict were significant predictors of a worker's intention to quit. The researchers noted that work conflicts were significant

while family conflicts were not, suggesting that in the work-family equation, workers felt less able to manage the demands coming from their jobs than those coming from their families.

As this discussion suggests, the social work profession in general, and child welfare field in particular, face challenges related to the retention and replacement of a stable workforce. Previous research has identified a set of interrelated factors that shed light on workers' *organizational commitment*, *intent to quit*, and *professional commitment* -- namely *salary* and *benefits, educational costs, educational preparation, caretaking responsibilities, work-family issues, and job respect.* The present study investigated these factors as they applied to the social work labor force in Iowa.

Relevance for Iowa

The issues identified in the foregoing discussion have implications for the social work profession in Iowa. Previous research, summarized below, has highlighted some of the same issues – the social work labor force in Iowa represents an aging profession, particularly in terms of licensure; salaries in Iowa are comparatively low, though practitioners remain committed to their current jobs; and the state's educational costs are among the highest in the nation. Other issues, including educational preparation, caretaking responsibilities, work-family conflict, job respect and professional commitment, have not been studied in the broader social work labor force in Iowa, though they have been studied in the state's child welfare arena.

Among the studies of Iowa's social work labor force, the issues of age and licensure stand out. In 2009 a survey of Iowa social workers, modeled after the Whitaker et al. national study, was conducted on behalf of the NASW-Iowa Chapter (Saunders, Marchik, Reedy & Jackson). The Iowa study (N = 654) found that 27% of respondents, mostly MSW practitioners, were age 55 or older; this was a slightly higher percentage than was found in the national study—25%. A key finding of the Iowa NASW study was the high percentage of respondents with advanced licensure (Licensed Independent Social Worker [LISW]) who were age 55 or older, though there was some concern about data inflation due to over-representation of MSW respondents. A related study by the Iowa Department of Public Health (Kelly, 2006) had highlighted the same issue; among licensed social workers who provided mental health services (a subset of all licensed social workers), 28 percent (p.16) were age 55 or older. To more accurately assess this issue, NASW-Iowa Chapter staff conducted a review of all social workers licensed by the Iowa Board of Social Work Examiners. The data showed that as of February 2012, 49% of those holding advanced licensure in Iowa were age 55 or older (Kelli Soyer, personal communication, March 2012); again, this was considerably higher than the finding in the NASW national study—25%. Clearly, this is a critical workforce issue. In the next 10-15 years, the social work profession in Iowa will lose many of its most seasoned practitioners; these same practitioners are the only ones with the requisite credentials to mentor the next generation of practitioners towards advanced licensure. Failure to adequately address this issue could mean a double loss for the profession.

Available data on salaries among Iowa social workers shows that they are comparatively lower than average, a factor that may deter some from choosing a career in social work. A survey conducted in 2005 (Abendroth) showed that social work incomes fell at the lower end of the pay scale when compared to other bachelor- and master-level helping professions (e.g. education and nursing). The Iowa NASW

study (Saunders et al., 2009) reported a mean salary of $44,383 and a median of $42,000 (not adjusted for inflation). By comparison, the national survey by Whitaker et al. (2006) reported a median salary of $47,000, indicating that Iowa social work salaries were nearly 11% below those reported nationally.

Additionally, in terms of organizational commitment, Saunders et al. (2009) found that the majority (64%) of those responding to the Iowa survey indicated that they intended to remain with their present employers. At the same time, respondents identified a number of practice challenges – higher caseloads, more paperwork, increasing severity of client problems, and more clients with unmet needs (p. 31). Among those who did indicate an intention to leave, most reported that they would do so to attain higher pay or to secure better working conditions (e.g. fewer hours, less paperwork).

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.

Focus of the study

The foregoing discussion highlighted a collection of issues that were thought to influence the composition, size and stability of the social work labor force in Iowa. Building on these issues, the present study explored a set of factors thought to play a role in attracting new workers to the profession, as well as those factors which educators and employers may be able to act upon in terms of preparing and retaining workers for the practice field. As such, the following workforce issues were examined: *demographic* and *professional background, salary issues, educational costs, educational preparation, work-family issues, job respect, organizational commitment*, *intent to quit*, and *professional commitment.* In addition to exploring the bivariate relationships between these key variables, the study investigated two hypotheses:

> H_1: salary, work hours, educational preparation, work-family conflict, and job respect would be predictive of organizational commitment and intent to quit; and
>
> H_2: salary, work hours, educational preparation, work-family conflict, job respect and organizational commitment would be predictive of professional commitment.

Methods

Research and sample design

This study used a quantitative, cross-sectional survey research design. The survey was available in either electronic or paper formats. Those who elected to complete the electronic version were provided a link to the Survey Monkey website which hosted the survey; respondents completed the electronic survey through an internet-linked computer or other digital device at a time and location of their choosing. Those who elected to complete a paper version of the survey were instructed to request a paper copy from the chapter office; the paper copy of the survey was mailed to the address provided by the respondent, and was completed at his/her convenience**.**

The study used a purposive sample of self-identified social service practitioners and retirees drawn from four sources across the state.

1) All NASW-Iowa Chapter members, numbering approximately 1,100, were recruited through the Chapter newsletter and via email. These individuals included both active practitioners and retirees with bachelor, master and doctoral degrees in social work. An email announcement, containing an electronic link to the survey site or the phone number of the chapter office, was sent to individual members.

2) A randomly selected subgroup of non-NASW licensed Iowa social workers, numbering 1000 (of 4,300 total licensees), were selected from the state list of licensees held by the Iowa Board of Social Work (IBSW). Since the Board does not retain email addresses of licensees, these non-NASW members were recruited through a postcard mailing, announcing the survey and directing them to the electronic survey website or to the Chapter office from which they could obtain a paper copy of the survey. This group included primarily master's-level social workers (for whom licensure is mandatory) as well as some voluntarily licensed bachelor's-level practitioners, and some non-social work degreed practitioners who were licensed (under a 'grandfather clause') at the master's level.

3) Approximately 4200 staff were recruited from various child welfare-serving agencies across the state. Outreach was made to member agencies of the Coalition for Family and Children's Services. An email announcement, containing an electronic link to the survey site, was forwarded to individual staff members by their employing agencies. This group was composed of practitioners with social work and non-social work degrees, most of whom practiced at the bachelor's level.

4) The study also recruited an estimated 1000 students enrolled in accredited social work education programs in Iowa, including eleven BSW programs, three MSW programs, and one doctoral program. Outreach was made via key contact persons, either faculty members or program administrators at each school, who received the email announcement containing the electronic link to the survey site and forwarded it to individual students enrolled in the program. This latter group included persons with a wide mix of academic and practice backgrounds.

Because of duplicate counts across the sample subgroups (e.g., students, IBSW licensees and Coalition staff), the estimated theoretical sample was 6400, smaller than the full nominal count.

Human Subjects Procedures

The researcher obtained approval to conduct the study from the institutional review board of the National Association of Social Workers. Participants were advised in the consent information about the study purpose, how long it would take to complete the survey (20 minutes), how the data would be stored and how it would be used. Those who completed the survey were advised that they were eligible to participate in a drawing for one of the following gifts: a) an IPad, b) a $100 pre-paid VISA gift card, or c) a $50 pre-paid VISA gift card. The NASW-Iowa chapter provided the costs of these incentives

The risks of participating in the study were minimal. Respondents were asked only about professional roles, with limited personal information, none of which was identifiable or was tracked by the researcher. However, participants may have experienced psychological distress resulting from unpleasant thoughts or feelings related to answering questions about their jobs/workplaces, or they may have been concerned about harming relationships with colleagues or jeopardizing their jobs if their responses became known.

Participants were advised that all responses were confidential and anonymous – no names or other personally identifying information were collected, so it was not possible to link any participant to his/her responses. Additionally, they were reminded that participation was voluntary and that they could choose not to participate, skip any items they did not feel comfortable answering, or discontinue their participation at any time.

Consent was obtained in one of two ways. First, for those respondents who elected to complete the survey electronically, the consent information was provided in a paragraph at the beginning of the survey. They were instructed to read the consent information, and were asked to respond (*yes* or *no*) to the embedded question, "Do you agree to participate in the survey?" to indicate their decision. A skip logic feature required a response of "yes" to this question in order for the survey to be activated; if a person answered "no", s/he was immediately re-directed to the end of the survey and presented with a thank-you message. Second, for those respondents who requested a paper copy, the same consent information was presented in a paragraph at the beginning of the survey. After reading the consent information, respondents were advised that by completing and returning the survey, they were indicating their consent to participate in the study.

Data Collection

Data collection occurred in two phases. The initial phase took place over 8 weeks from December 2012 – January 2013. Potential respondents were contacted via email or postcard, with information about the survey, and the link to the Survey Monkey website where the survey could be electronically accessed, or the address of the Chapter office where a paper copy of the survey could be obtained. Those who completed the survey electronically had the option to complete the survey in multiple sittings, stopping part way through the survey, and re-starting multiple times to finish the questions. Additionally, in an effort to include NASW members who had not been reached by other methods, a message, containing the survey announcement and the Survey Monkey link, was posted on the Chapter's website. Approximately three weeks after the initial announcement, all potential respondents

received a one-time follow up contact, either via email or postcard, reminding them of the survey and inviting them to complete it if they had not done so, and thanking them if they had. The same message was posted on the Chapter's website.

The second phase of data collection occurred over 4 weeks in October 2013. After preliminary data analysis indicated under-representation of bachelor's-level social workers relative to their estimated proportion of the Iowa labor force, the researcher petitioned and received approval from Coalition staff and agency Human Relations managers to re-open and re-market the survey in an effort to bolster the number of bachelor-level respondents; this was the only one of the four sample groups that was re-surveyed because of the preponderance of non-master's level practitioners. The researcher secured permission from the NASW institutional review board to re-open the survey. An email announcement about the survey was presented to individual staff members by their employing agencies and verbal invitations were made during staff meetings to encourage participation. Anyone who had completed the survey in the first phase was asked not to participate a second time. As in the first phase of data collection, two weeks later respondents were presented with a one-time follow up email inviting them to complete the survey if they had not done so, and thanking them if they had.

Instrument and Measures

The instrument was designed by the researcher, using a compilation of standardized and researcher created measures. The survey included 25 numbered questionnaire items (excluding the skip-logic consent question), 12 of which were multi-item matrices or scales. The survey covered the following areas of study and related measures:

1) *Demographic background* was measured with 7 researcher-created items that included age, gender, race, academic degrees (social work, non-social work), academic enrollment status, employment status and workforce plans.

2) *Professional background* was measured with 8 researcher-created items that included full-time and part-time work hours (social work, non-social work), full-time and part-time annual salary (social work, non-social work), workplace benefits (a menu of options, including other), licensure, years of experience, employment sector, primary practice area and practice setting.

3) *Educational costs* and *financial assistance* was measured with 3 researcher-created items that included actual college debt (personal, parental), receipt of loan repayment/forgiveness, and receipt of employer-sponsored tuition assistance (no, yes: please specify amount).

4) *Educational preparation for practice* was measured with a 4-item scale (*1=strongly disagree, 4=strongly agree*) adapted from measures developed by Wermeling (2006) and used with permission. A sample question was "My education taught me how to make difficult practice decisions".

5) *Caretaking and financial responsibilities* was measured with a single item adapted from measures developed by Wermeling (2006) and used with permission; participants were ask to

indicate if they had caretaking, financial, caretaking-and-financial or neither caretaking-nor-financial responsibilities.

6) *Work-family and family-work conflict* was measured with a 10-item scale (*1=strongly disagree, 5=strongly agree*) developed and validated by Netemeyer et al. (1996). A sample work conflict question was "Due to work-related duties, I have to make changes in my plans for family activities"; a sample family conflict question was "I have to put off doing things at work because of demands on my time at home".

7) *Job respect* was measured with an 11-item scale (*1=strongly disagree, 4=strongly agree*) developed by Augsberger et al. (2012) and derived from a subset of items taken from Spector's validated 36-item Job Satisfaction Scale. A sample question was "I feel that I am being paid a fair amount for the work I do".

8) *Organizational commitment* was measured with the shortened 9-item scale (*1=strongly disagree, 5=strongly agree*) developed and validated by Mowday et al. (1979). A sample question was "I am willing to put in a great deal of effort, beyond that normally expected, in order to help this organization be successful".

9) *Intent to quit* was measured with a 6-item index (*1=no, 2=yes*) adapted from measures developed by Auerbach et al. (2010). A sample question was "I have searched the internet for jobs".

10) *Professional commitment* was measured with an 8-item scale (*1=strongly disagree, 5=strongly agree*) developed and validated by Blau (1985). A sample question was "If I had all the money I needed without working, I would probably still continue to work in this profession".

A copy of the complete instrument is provided in the Appendix.

Pilot Test

A pilot test was conducted with four individuals, each of whom was a social worker and an NASW-Chapter executive director from a neighboring state – Nebraska, South Dakota, North Dakota and Minnesota. Each of the respondents completed an electronic version of the survey, and indicated that the terminology and instructions were clear. Two key changes were made to the structure of the instrument. Respondents suggested that the organizational commitment scale and the work-and-family conflict scales be reduced from 7-point to 5-point intervals; the pilot testers said that having multiple response sets added to the complexity of the instrument especially given its overall length, and that shorter, consistent response sets were preferable. After consideration, the researcher acceded to this request, noting that this change potentially had an impact on the validity of both scales. Except for a few typographical and grammatical errors, no other changes were made.

Data Transformations and Analysis

A number of data transformations were completed as part of the analysis. For each multi-item scale, composite scores were created by summing the values, and computing the mean and median values. The "direction" of each scale was set so that higher scores represented a stronger expression of the concept being measured (e.g., higher scores = greater educational preparation, more work or family conflict, more job respect, greater organizational commitment, more intent to quit and greater professional commitment). Because of the manner in which the questionnaire items were phrased, it was necessary to reverse code some of the items for some of the scales. Cronbach's alpha was utilized to assess the internal reliability of the scales. Table 1 provides a summary of each scale and the one index, identifying the number of items, the range of responses, and the average responses (mean and median values), as well as the Cronbach's alpha value.

Table 1. Composite measures, means, medians and reliability analyses.

	# Items	***Range***	***Mean (sd)***	***Median***	***Cronbach's alpha***
Educational preparation scale (EdPrp)	4	1-4	2.92 (*sd* = 0.61)	3.00	.881
Work conflict subscale (WrkCon)	5	1-5	3.03 (*sd* = 1.00)	3.00	.931
Family conflict subscale (FmCon)	5	1-5	2.11 (*sd* = 0.71)	2.00	.885
Job respect scale (JRspt)	11	1-4	2.75 (*sd* = 0.55)	2.72	.873
Organizational commitment scale (OrCom)	9	1-5	3.67 (*sd* = 0.77)	3.66	.922
Professional commitment scale (PrCom)	8	1-5	3.66 (sd = 0.75)	3.75	.864
Intent to quit index (InQt)	6	6-12		8.00	

The study investigated a number of bivariate relationships, specifically the issues of age, salary, licensure and debt as they related to key demographic and professional variables; t tests, one-way ANOVAs and Chi Square tests were conducted to asses these relationships. Additionally, multivariate analyses were conducted to test the hypotheses related to organizational and professional commitment.

Results

A total of 1350 participants completed the survey, 1158 in the first phase of data collection, and 192 in the second phase; all but seven of the surveys were completed in the electronic format. Of the 1350 completed surveys, 18 were eliminated either because of missing data or lack of consent – 13 respondents provided no response to the consent question, but went on to complete the survey (a problem with the skip logic feature), and so were eliminated. The final sample was 1332, representing a comparatively low response rate of 22%.

Demographic Profile

As noted in Table 2, the majority of the respondents were Caucasian (94%) and female (87%). They ranged in age from 19-90 years, with a mean age of 43.1 years; slightly over 27% were age 55 or older. Most held masters' degrees (60%) in social work or related fields, and were not currently enrolled

in any academic program (81%). The majority of participants worked full time (75%), and reported that they had caretaking or financial responsibilities or both (61%). When asked about their workforce plans for the next 3-5 years, most said they were currently working and planned to continue (84%).

Table 2. Demographic Profile

	N=	***%***	***Mean (sd)***	***Median***	***Mode***	***Range***
Age	1300		43.1 (sd=14.16)	42.0	28	19-90
% under age 55		72.7%				
% age 55 or older		27.3%				
Gender						
Female	1148	86.8%				
Male	174	13.2%				
Race						
Asian/Pacific Islander	6	0.5%				
Black/African American	24	1.8%				
Hispanic/Latino	27	2.1%				
White/non-Hispanic	1239	94.3%				
Am. Indian/Alaskan Native	3	0.2%				
Bi-/Multi-racial	15	1.1%				
Highest degree						
Associate	33	2.6%				
Bachelor	443	35.4%				
Master	754	60.2%				
Doctoral	22	1.8%				
Academic enrollment						
Not enrolled	1070	81.1%				
Associate's program	3	0.2%				
Bachelor's program	66	5.0%				
Master's program	168	12.7%				
Doctoral program	13	1.0%				
Employment status						
Working full time	953	75.2%				
Working part time	189	14.9%				
Involuntarily unemployed	18	1.4%				
Voluntarily unemployed	108	8.5%				
Caretaking responsibilities						
Caretaking duties	109	8.9%				
Financial duties	133	10.9%				
Care & financial duties	502	41.2%				
Neither	475	39.0%				
Workforce plans						
In workforce, will remain	1068	84.3%				
In workforce, will leave	56	4.4%				
Out of workforce, will return	99	7.8%				
Out of workforce, no return	44	3.5%				

Professional Background

The study provided a profile of respondents' professional backgrounds (Table 3). Full-time social workers reported that they worked an average of 43.6 hours in a typical week. Some respondents indicated their work status as full time, but worked 30-39 hours a week; this may have reflected an agency definition of the hours required for benefits-eligibility purposes. Notably, nearly 10% of those who responded were working two jobs, either two part-time jobs or one full-time and one part-time job.

Respondents were asked to report their earnings from full-time and part-time work, in both social work and non-social work positions. Among those responding, 90% indicated that their income came from social work positions, with only 10% coming from non-social work positions. The combined average annual salary from *all sources*, full- and part-time work in both social work and non-social work positions, was $44,915; the range varied from a low of $1000 to a high of $192,000. Not surprisingly, full-time workers (30/+ hours/week) reported higher salaries, with $47,845 for those in social work positions, and $50,854 for non-social work positions (Table 3).

When asked about their workplace benefits, only 81% of participants gave responses. Since benefits are typically linked to the number of hours an individual works, the benefits were examined only for those who worked 30 or more hours per week, which was determined to be the cut-off point for benefits eligibility. Of this group (n = 919), over 70% indicated that they had some combination of health insurance, sick leave, dental insurance, and/or paid vacation, while 15% reported that they received no workplace benefits (Table 3). Some noted that they had a 'cafeteria plan' rather than fixed benefits, or that they received benefits through their spouses/partners. Among those without benefits, a number noted that they were self-employed or worked contractually, and thus were not associated with an agency that offered benefits.

In terms of their licensure status, 60% of participants reported that they were licensed, most at the master's level (Table 3). This was not surprising, given that the majority of respondents held masters' degrees, and licensure in Iowa is mandatory for master's-level social workers engaged in direct practice. A small number of participants indicated that they were licensed in neighboring states, that they held non-social work licenses in areas such as drug and alcohol counseling or mental health counseling, or that they held additional advanced licenses in areas such as marriage and family therapy.

Respondents also were asked to report on several other professional characteristics (Table 3). On average they had 16.9 years of experience, though there was considerable variation in this measure, with the mode (most frequent response) being 3 years and the range being 1-53 years. In terms of their practice areas, over 80% practiced in one of four primary fields: mental health/substance abuse treatment, child/family welfare, education or healthcare. Over 80% worked in either the private non-profit sector or the public non-federal governmental sector. Last, slightly more than half of those responding indicated that they worked in an urban area or larger city. Part of this may have been related to the definitions used – mid-sized communities were defined as those with populations from 10,000-25,000, with rural areas being smaller and urban areas being larger.

Table 3. Professional Background

	N =	*%*	*Mean*	*Median*	*Mode*	*Range*
Total hours per week						
Full-time social work	811		43.6	40.0	40.0	30.0 – 88.0
Total, all jobs	1046		41.5	40.0	40.0	1.0 – 90.0
Salary						
Full-time social work	775		$47,845	$45,000	$50,000	$5,800 - $192,000
Total, social work	912		$44,527	$42,000	$30,000	$1,000 - $192,000
Full-time non-social work	76		$50,854	$48,000	$60,000	$12,000 -$145,000
Total, non-social work	144		$32,087	$24,000	$10,000	$1,000 - $145,000
Total, all sources (full + part time)	1007		$44,915	$42,000	$30,000	$1,000 - $192,000
Benefits (≥30 hours/week)						
No benefits	137	14.9%				
Health insurance	709	77.1%				
Sick leave	665	72.4%				
Dental insurance	650	70.8%				
Paid vacation	697	75.8%				
Retirement	558	60.7%				
Licensure						
Not licensed	506	39.6%				
LBSW	116	9.1%				
LMSW	265	20.7%				
LISW	374	29.3%				
Other/multiple licenses	17	1.3%				
Years of experience	1201		16.9	15.0	3	1 - 53
Primary practice area						
Aging	67	6.4%				
Child/family welfare	285	27.1%				
Criminal justice	35	3.3%				
Disability/rehabilitation	27	2.6%				
Education	151	14.4%				
Health related	141	13.4%				
Housing/homelessness	18	1.7%				
Mental health/sub. abuse	306	29.1%				
Research/policy/advocacy	21	2.0%				
Employment sector						
Private: non-profit	607	56.7%				
Private: for-profit	143	13.4%				
Public: non-federal govt.	296	27.6%				
Public: federal, military	25	2.3%				
Practice setting						
Rural/small community (under 10,000)	251	23.0%				
Mid-sized community/city (10,000 – 25,000)	229	21.0%				
Urban area/larger city (over 25,000)	611	56.0%				

Key Issues

Age, salary and licensure have been identified as key concerns for the profession. As such, this study explored the relationship between these factors, as well as how they were related to respondents' education, gender, practice area, employment sector, caretaking responsibilities and work plans.

Age, salary and licensure.

The data examined how the issues of age and salary related to licensure. Significant age differences were found across all levels of licensure (F (4, 1255) = 86.7, $p \leq$ .001) but the pattern was not consistent. In general, higher levels of licensure were associated with higher mean ages; however, this was not true at the LBSW level, where the mean age of 47 years exceeded that of the next highest level of licensure, LMSW (see Table 4). When age and licensure were examined for those under age 55, and those 55 or older, again significant differences were found. Most notably, 47% of those under age 55 had no licensure, while nearly 54% of those aged 55 or older were licensed at the highest level, LISW. These findings are consistent with data retrieved from the IBSW, which found that 49% of licensed social work practitioners in Iowa were aged 55 or older (Kelli Soyer, personal communication, March 2012).

Table 4. Level of licensure with age and salary

	N =	***No license***	***LBSW***	***LMSW***	***LISW***	***Other***
Age (mean)***	1260	36.5	47.1	41.2	51.8	53.5
under age 55***	918	47.4%	8.9%	23.0%	19.9%	0.8%
age 55 or older	342	19.0%	9.9%	14.9%	53.5%	2.6%
Salary						
Full-time social work (≥ 30 hr)***	767	$36,563	$45,612	$47,232	$58,895	$59,125
Total, all sources***	1004	$34,154	$44,331	$46,039	$55,233	$58,273

* = $p \leq .05$, ** = $p \leq .01$, *** = $p \leq .001$

As Table 4 shows, those who were licensed had significantly higher salaries than those who were not licensed, and mean salaries increased as the level of licensure advanced (F (4, 767) = 62.8, $p \leq .001$). Those without licensure earned an average of $10,000 - 20,000 less than those with licensure.

As this analysis suggests, age, salary and licensure continue to be key concerns for the social work profession in Iowa. The findings here were consistent with those from other studies. The social work profession in Iowa represents an aging labor force, which in the next 10-15 years will face the loss through retirement of over half of those with advanced licensure. These individuals represents the profession's most seasoned and skilled practitioners, and they alone hold the credentials needed to supervise and mentor the next generation of advanced practitioners. Additionally, to the extent that salary is a consideration for those hoping to enter the profession, the comparatively lower salaries may serve as a disincentive for a career in the field. New workers to the profession will need to strive towards higher levels of licensure if they hope to achieve salaries that pay higher wages, yet this process cannot be achieved overnight. It requires investments of time, education, and years in the practice field – along with the necessary supervision. Thus, the interrelated challenges of age, salary and licensure need to be

approached in a strategic manner if the profession is to move into the future with a stable and professionally skilled workforce.

Education. When respondents' educational levels (measured as highest attained degree) were evaluated, significant differences were found for age (F (3, 1230) = 54.3, $p \leq .001$). The distribution followed an expected pattern – since each level of education takes additional years to complete, it was not surprising to find that with each additional level of education, respondent's age also increased by approximately 8 years (see Table 5).

Correspondingly, those with higher levels of education also reported significantly higher mean salaries (F (3, 767) = 62.3, $p \leq .001$). Overall, the incomes of those in the lowest educational level averaged $30,000 less than those in the highest level. The income differences were significant between all pairs, except between those at the associate and bachelor levels. These results are consistent with those found by Whitaker et al. (2006) in their national study of the profession. One issue suggested by these findings is that education did not significantly elevate a worker's salary until s/he had attained a master's level of education.

Non-significant differences were found between licensure and education level. Overall, most of those with associate and bachelor degrees were not licensed, while the majority of those with master and doctoral degrees were licensed (see Table 5). This is consistent with the state licensure requirement – only those with master's degrees (who are engaged in direct practice) are require to be licensed.

Table 5. Respondent's degree with age, salary and level of licensure

	Associate's degree	***Bachelor's degree***	***Master's degree***	***Doctoral degree***
Age (mean)***	30.6	38.4	46.6	56.3
Salary (mean)				
Full-time social work (≥ 30 hrs)***	$32,500	$36,726	$53,115	$64,3464
Total, all sources***	$28,898	$34,631	$51,116	$59,531
Licensure				
Not licensed	100.0%	75.1%	14.0%	35.0%
Licensed	0.0%	24.9%	86.0%	65.0%

* = $p \leq .05$, ** = $p \leq .01$, *** = $p \leq .001$

Gender. The study examined gender as a factor in the distribution of age, income, and licensure. As noted in Table 6, males in the sample were significantly older (t (1296) = -6.94, $p \leq .001$) and earned more income than their female counterparts (t (106.9) = -4.22, $p \leq .001$), although they did not differ in their levels of licensure (X^2(4, N=1276) = 5.95, p = .203). On average, men were 7 years older, and earned approximately $10,000 more than women. In effect, women earned only 80% of the income paid to their male counterparts. Although job roles were not explored in this study, it is reasonable to question whether the men held higher paying administrative jobs, while the women predominated in lower paying direct service jobs.

The salary differences between men and women stand in sharp contrast to a core social work value – gender equality, yet they follow the pattern observed elsewhere in both the profession (Whitaker et al., 2006) and the civilian workforce, where women commonly earn 70-80% of the salaries paid to men. These findings are consistent with those observed in other female-dominated professions, where research has shown that the salary scales are lower than in similar male-dominated professions (e.g., clinical psychology). Given the gender imbalance of the profession, both nationally and in Iowa, the question might be asked whether being a female-dominated profession alone explains the salary differences, or whether the 'altruism factor', as noted by Barth (2003), lowers the salary expectations of both workers inside the profession, as well as from taxpayers and members of the public outside the profession, who view social work as akin to volunteer work and thus worthy of less pay. Since this study did not explore respondents' altruistic motivations for practice, that question could not be addressed.

Table 6. Respondent's gender with age, salary and level of licensure

	Males	***Females***
Age (mean)***	49.9	42.0
Salary (mean)		
Full-time social work (≥ 30 hrs/wk)***	$57,630	$46,485
Total, all sources***	$53,981	$43,707
Licensure		
Not licensed	38.0%	39.8%
LBSW	5.4%	9.6%
LMSW	20.5%	20.8%
LISW	33.7%	28.6%
Other/multiple	2.4%	1.2%

* = $p \leq .05$, ** = $p \leq .01$, *** = $p \leq .001$

Practice area. The results of the study showed significant differences in age, salary and licensure levels across the different practice areas. As noted in Table 7, the mean age (F (8, 1030) = 5.89, $p \leq .001$) varied across practice areas, ranging from 34-45 years. Practitioners in education, health, mental health/substance abuse, and research/policy/advocacy were somewhat older than those in the other five fields, though the differences were significant only for those in mental health/substance abuse.

As noted in Table 7, those in education, health, mental health/substance abuse, and research/policy/advocacy arenas also earned significantly higher salaries (F (8, 745) = 12.17, $p \leq .001$), and were more likely to be licensed (X^2 (8, N =1047) = 285.4, $p \leq .001$) compared to those in the other five fields, though the differences were not significant for those in research/policy/advocacy fields (likely due to small numbers). Arguably, these four practice fields represent "middle/later career" practice areas that require master's-level education as well as professional licensure – credentials that younger professionals have not attained, and these fields also pay correspondingly higher salaries. Among the five "early career" fields – aging, child/family welfare, criminal justice, disabilities services and housing, the salary and licensure patterns were not consistent. Half or more of all respondents in these fields were unlicensed, and the salaries were comparatively lower except for those in criminal justice and disabilities services fields.

Table 7. Practice area with age, salary and licensure

	Aging	*Ch/Fam. Welfare*	*Criminal Justice*	*Disabil. Services*	*Educ.*	*Health*	*Housing*	*M.Hlth/ Sub.Ab.*	*Res./Pol./ Advocacy*
Age (mean)***	39.2	40.7	37.9	39.3	44.2	44.7	34.2	45.4	44.6
Salary (mean)									
FT social work***	$37,816	$41,501	$54,464	$48,024	$56,726	$52,679	$38,430	$47,770	$62,963
Total, all sources***	$37,804	$39,035	$49,441	$39,767	$54,595	$50,048	$37,517	$45,214	$56,200
Licensure***									
Not licensed	49.3%	67.4%	62.9%	59.3%	14.6%	12.1%	61.1%	13.4%	33.3%
Licensed	50.7%	32.6%	37.1%	40.7%	85.4%	87.9%	38.9%	86.6%	66.7%

* = $p \leq .05$, ** = $p \leq .01$, *** = $p \leq .001$

There are several concerns worth noting here. First, the five "early career" fields represent traditional areas of social work practice. These are often the fields through which young professionals enter the profession, gain valuable practice experience, hone their skills, and affirm their professional commitments. As such, they serve as stepping-stone fields for many practitioners who later pursue additional education, advanced practice and advanced licensure. In essence, these practice areas are critical to the overall profession; for families and communities they provide the venues for delivery of core human services, while for workers they offer the training ground that lays the foundation for professional practice. Yet, often the workers in these practice areas typically encounter large caseloads, long work hours, the intrusion of work into their personal lives, and comparatively low salaries. Thus, if salary is a key consideration in a new worker's decision to enter or stay in the profession, then low salaries may prompt some would-be professionals to forgo a social work career option, or to bypass these "early career" services arenas and enter the profession at the master's-level, without developing the attendant practice foundation. There is anecdotal evidence among graduate schools of social work that some applicants are choosing this latter option. Faculty reviewers at the University of Iowa (Des Moines Center) have noted that in the past five years, greater numbers of applicants have sought admission to the graduate program while having no human service experience. Applicants have commented that they can make as much money pumping gas as working in entry level (e.g. "early career") social work positions. Any expansion of this trend would be detrimental to the clients and communities served by these "early career" practice fields, and detrimental to the services, skills and competencies necessary for the social work profession as a whole.

A second point of concern relates to the aging population in Iowa, and the expected need for geriatric social workers in the near future. Iowa's population overall is fifth oldest in the nation; within the next 25 years, it is projected that 1 in every 5 persons will be over age 65 (Iowa Data Center, 2014a). As the data in Table 7 indicates, those working in the field of aging received the lowest salaries across all practice areas. With the aging of the baby-boom generation, these bottom rung salaries may make it difficult to recruit the number of educated, skilled and compassionate workers needed to serve this growing population of older Iowans.

Employment sector.

Age, salary and licensure were examined based on one's employment sector, again with significant findings. As noted in Table 8, the average age varied from 41-48 years across all employment sectors; the differences were significant between all sectors except the federal/military governmental sector (F (3, 1053) = 11.75, $p \leq .001$).

Table 8. Employment sector with age, salary and licensure

	Private: non-profit	***Private: for-profit***	***Public: non-federal govt.***	***Public: federal /military govt.***
Age (mean)***	41.1	47.7	43.9	47.5
Salary (mean)				
Full-time social work***	$41,748	$50,119	$55,428	$73,461
Total, all sources***	$39,364	$47,133	$52,834	$74,902
*Licensure****				
Not licensed	45.5%	17.1%	24.3%	8.0%
LBSW	11.4%	5.7%	8.2%	4.0%
LMSW	20.5%	17.9%	33.6%	16.0%
LISW	22.7%	59.3%	33.9%	72.0%

* = $p \leq .05$, ** = $p \leq .01$, *** = $p \leq .001$

Mean salaries varied considerably across all employment sectors, ranging from a low of $42,000 for full-time social work in the non-profit sector, to a high of $73,000 in the federal/military sector. There were significant differences between all sectors (F (3, 768) = 53.23, $p \leq .001$) except the private for-profit and public non-federal sectors, where salaries differed by only $5,000. These findings are not surprising. Those in the private non-profit sector commonly work in "early career", non-union jobs in which the employing agencies may struggle to recover the full cost of doing business and often pay comparatively lower salaries. By contrast, those in the for-profit sector, especially the private clinical practice settings, have greater income capacity because they can accept or decline clients based on third-party reimbursements or the client's ability to pay, and those in the public sector are likely to have higher pay scales that have been negotiated by public employees' unions and supported by tax dollars.

When licensure was investigated in relationship to employment sector, significant differences were found (X^2 (9, N =1053) = 131.18, $p \leq .001$) (the *other/multiple licenses* category was eliminated to create a valid test). Overall, those in the non-profit sector were least likely to be licensed, compared to all other sectors; follow up pair-wise analyses showed that all the groups were significantly different from each other except the for-profit and non-federal governmental sectors (Bonferoni method, $p \leq .008$).

Caretaking and workforce plans.

The role of caretaking, both physical and financial, was investigated in relation to age, hours worked, salary, and workforce plans (Table 9). Significant relationships were found related to age (F (3, 1200) = 17.33, $p \leq .001$). Overall, those with only financial responsibilities were significantly older than those in all other categories, and those in the care-only group were significantly older than those with both care-and-financial obligations. Those in the financial-only group represented individuals who were somewhat older; in all likelihood these respondents had completed the physical aspect of their child rearing, yet they continued to provide financial support to

their adult children or to other dependent adults such as elderly parents. Those in the care-and-financial group were the youngest overall, and seemingly represented those engaged in raising younger children and having dual care and financial obligations. Although the researcher expected that caretaking, especially physical care, would influence work hours and salary, no significant relationships were found.

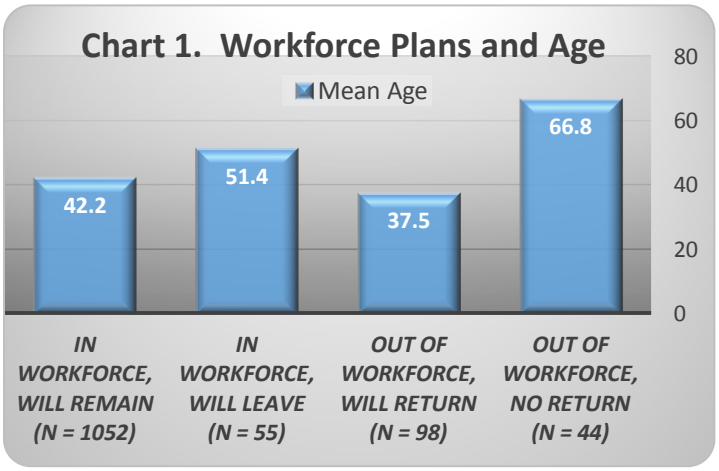
Table 9. Caretaking with age and workforce plans

	Care	***Financial***	***Both care + financial***	***Neither care or financial***
Age (mean)***	45.6	50.8	41.5	42.6
*Workforce plans****				
In workforce, will remain	73.4%	86.5%	89.8%	80.9%
In workforce, will leave	7.3%	5.3%	2.8%	5.5%
Out of workforce, will return	11.9%	6.0%	6.0%	8.5%
Out of workforce, will not return	7.3%	2.3%	1.4%	5.1%

* = $p \leq .05$, ** = $p \leq .01$, *** = $p \leq .001$

When caretaking was examined in terms of respondents' workforce plans for the next 3-5 years (Table 9), significant relationships were found ($X^2(9, N = 1215) = 30.88$, $p \leq .001$). The follow-up pair-wise comparisons showed that those with both care-and-financial obligations were significantly more likely to remain in the workforce than those with care-only duties, or those with neither-care-nor-financial duties (Bonferoni method, $p \leq .008$). Contrary to these findings, previous research by Wermeling and Smith (2009) suggested that those with both care-and-financial duties would be less likely to remain employed. However, if the respondents in this category were primarily younger persons engaged in child rearing, then they may have been able to manage care responsibilities while being in the workplace, at the same time that the added costs of child rearing – childcare, clothing, food, schooling, medical care, etc. – may have compelled them to remain in the workplace.

An additional analysis was conducted to evaluate age in relation to respondents' future workforce plans; there were significant age differences between all groups (F (3, 1245) = 63.19, $p \leq .001$). As Chart 1 depicts, those intending to remain in or return to the workforce were comparably younger than those who planned to leave or to remain out of the workforce.

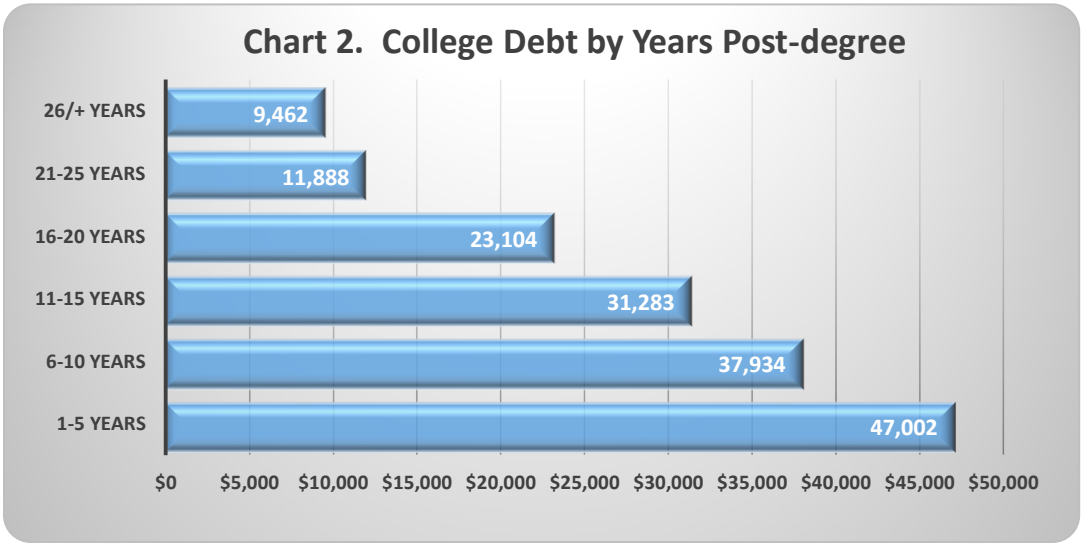


The foregoing analysis suggests that caretaking has some effect, albeit a rather small one, on workforce plans. Except for those who as a matter of age seemed to be contemplating retirement, most respondents clearly indicated their intentions to remain in the workforce. In today's high-cost world, where jobs with acceptable salaries may be difficult to secure, the decision to leave the workforce, even temporarily, could have a substantial impact on household finances, job options, and/or career plans. Many social workers may lack non-wage income or a spouse/partner with sufficient earnings to allow them to depart from the workforce except for paid, short-term maternity, family or medical leaves. Additionally, extended workforce departures may disadvantage those seeking to re-enter the job market.

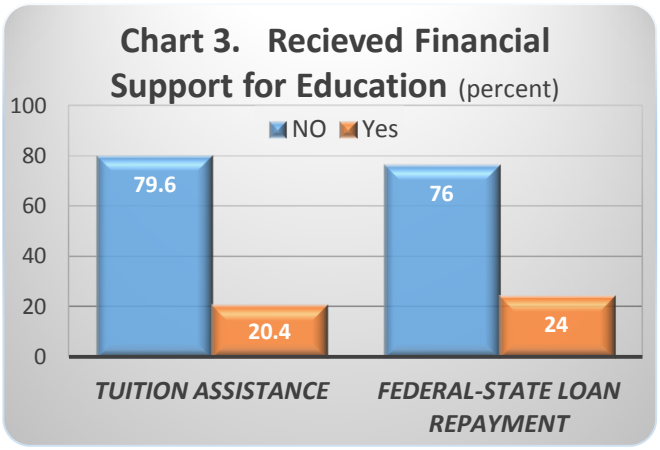
College Debt and Financial Support

Since educational cost and loan debt were identified as potential issues related to workforce recruitment, the survey explored educational loan debt among respondents. The study also looked at two workforce-related financial supports – *employer-sponsored tuition assistance* and *federal-state loan repayment/forgiveness* – as these were believed to moderate educational costs and/or reduce debt obligations. Within the workforce itself, some human service agencies have offered incentives for workers to pursue additional education by paying for costs such as textbooks, tuition, and time away from work. Additionally, certain federal-state loan forgiveness/repayment programs have been offered to attract workers to targeted areas where needs are high but qualified practitioners are in short supply.

The results showed that the average amount of personal educational debt reported by respondents was $32,312 while the median (middle value) was $25,250, and the mode (most frequent) was $5,000; the range varied from $200 - $145,000. Because educational costs have risen over time, an analysis was conducted to assess whether debt loads differed over the past 30 years. As noted in Chart 2, significant differences were found (F (5, 375) = 25.10, $p \leq .001$) – those who graduated in the most recent 10 years reported significantly higher debt loads than those who graduated in the previous 20 years, though those graduating in the past 1-5 years and 6-10 years did not differ significantly from each other. Given the continued rise in educational costs, it was not surprising that average debt load (not adjusted for inflation) was greater for those graduating in the most recent decade compared to those from previous decades.



Among those responding to the financial support questions, fewer than one in four reported that they had received either employer-sponsored tuition assistance or federal-state loan repayment (Chart 3).



The study also investigated whether debt and financial support were related to education. As Table 10 depicts, the average debt load increased by educational level, from $17,681 for those with associate's degrees to $46,920 for those with doctoral degrees, however, these differences were not significant. Among those receiving employer-sponsored tuition assistance, there were significant differences ($X^2(3, N = 1215) = 44.30$, $p \leq .001$). The receipt rate increased as education levels increased – only 6.7% of those at the associate's level received employer assistance, compared to 45% for those at the doctoral level; however, the pair-wise differences were significant only between the bachelor's and master's levels (Bonferoni method, $p \leq .008$). In terms of those respondents who received federal-state loan repayments/forgiveness, again the differences were significant ($X^2(3, N = 1193) = 13.36$, $p = .004$), though the opposite pattern was noted – as respondents attained higher levels of education, they were less likely to have participated in loan repayment/forgiveness programs. Significant pair-wise differences (Bonferoni method, $p \leq .008$) were found between the associate and doctoral levels, as well as between the bachelor's and master's levels, and the bachelor's and doctoral levels.

Table 10. Respondent's degree with educational debt, tuition assistance and loan repayment/forgiveness

	N =	*Associate's degree*	*Bachelor's degree*	*Master's degree*	*Doctoral degree*
Educational debt total – personal (mean)	381	$17,681	$31,875	$32,220	$46,920
Tuition assistance – employer supported***					
No	964	93.3%	88.4%	74.1%	55.0%
Yes	251	6.7%	11.6%	25.9%	45.0%
*Federal/state loan repayment/forgiveness***					
No	907	62.1%	71.5%	79.0%	76.0%
Yes	286	37.9%	28.5%	21.0%	19.0%

* = $p \leq .05$, ** = $p \leq .01$, *** = $p \leq .001$

Overall, the findings related to average debt load were consistent with data reported elsewhere. Whitaker (2008) found that debt load ranged from $5,000 to more than $100,000, while Patton (2012) found that nearly 60% of MSW graduates carried average debt loads near $36,000.

That said, there are several reasons to regard this data with caution. First, both the nature of the questionnaire item regarding debt, as well as the low response rate – 29% – raised concerns about the reliability of the data. Respondents were asked to report actual loan values; many who had graduated years earlier and had paid any outstanding loans may not have accurately recalled such details. Additionally, since the majority of respondents gave no response, as opposed to reporting a debt value of zero, it is reasonable to question the extent to which memory was a factor in the reported results.

Second, the tuition assistance measure was intended to examine financial assistance from employers only, not that which might have come from educational institutions. Yet, it was clear that when respondents were asked to specify the amount of such assistance that many understood the questionnaire item more broadly; rather than giving a dollar amount as requested, a number made reference to having received Pell grants, work-study monies and/or academic scholarships offered by the college or university they had attended. Hence, there appears to be some validity strain to the tuition-assistance measure.

Organizational and Professional Commitment

Building on previous research, this study tested two hypotheses. The first hypothesis stated that salary (*Sal*), hours worked (*Hrs*), educational preparation (*EdPrp*), work conflict (*WkCon*), family conflict (*FmCon*), and job respect (*JRsp*), would be predictive of a worker's organizational commitment (*OrCom*) and her/his intent to quit (*InQt)*. The second hypothesis stated that the same variables, as well as organizational commitment, would be predictive of an individual's professional commitment (*PrCom*). Pearson correlation coefficients were computed to assess whether the scale-level variables were correlated. Table 11 depicts those results.

Table 11. Pearson's Correlational Analyses of the Predictor and Commitment Variables

	Sal	***Hrs***	***EdPrp***	***WkCon***	***FmCon***	***JRsp***	***OrCom***	***PrCom***
Sal	--------							
Hrs	.440***	--------						
EdPrp	.052	-.057	--------					
WkCon	.038	.277***	-.114***	--------				
FmCon	.018	.006	-.038	.342***	---------			
JRsp	.256***	-.077*	.202***	-.408***	-.142***	--------		
OrCom	.140***	.017	.186***	-.217***	-.073*	.629***	--------	
PrCom	.015	.004	.328***	-.179***	-.129***	.321***	.373***	-------

* = $p \leq .05$, ** = $p \leq .01$, *** = $p \leq .001$

As the correlation matrix in Table 11 suggests, in the case of organizational commitment, all the predictor variables were significantly correlated except the number of hours worked; in the case of professional commitment, and all the predictors were significantly correlated except salary and the hours worked. Among these correlations, several moderate-to-strong relationships were observed. *Organizational commitment* showed a strong, positive correlation with job respect, suggesting that as workers felt more valued in the workplace, their commitment to the organization also was stronger. *Professional commitment* showed moderate, positive relationships with educational preparation, job respect and organizational commitment, suggesting that workers who felt more educationally prepared, more respected in the workplace, and more committed to their agencies, were likely to report stronger commitments to the profession.

Since salary was a key variable in this study, it should be noted that salary was significant with the hours worked, with job respect and with organizational commitment (Table 11). Surprisingly though, salary had weak, non-significant relationships with educational preparation, work and family conflict, and professional commitment.

Because the *intent to quit* index was an ordinal-level measure, a Spearman's correlational analysis was used to evaluate its relationship with each of the predictor and commitment variables. As Table 12 depicts, the intent to quit measure had significant correlations with each of the predictor and commitment variables, except hours worked. Intent to quit showed a moderate, positive correlation with work conflict, and strong, negative correlations with both job respect and organizational commitment. Intent to quit was weakly but negatively correlated with salary, and moderately but negatively correlated with professional commitment. In other words, the results suggested that workers who expressed more intention to quit reported lower salaries, lower educational preparation, more work-related conflict, less respect in the workplace, lower commitment to their agencies, and lower commitment to the profession, though the strength of these relationships varied.

Table 12. Spearman's Correlational Analyses of the Predictor and Commitment Variables

	Sal	***Hrs***	***EdPrp***	***WkCon***	***FmCon***	***JRsp***	***OrCom***	***PrCom***
InQt	-.199***	.050	-.130***	.304***	.090**	-.536***	-.512***	-.256***

* = $p \leq .05$, ** = $p \leq .01$, *** = $p \leq .001$

A multiple regression analysis was conducted to evaluate if the hypothesized five variables (hours were excluded due to non-significance) predicted organizational commitment. Additionally, to evaluate whether education might serve as a kind of glass ceiling to limit advancement within an organization and thereby influence one's allegiance to an employer, the study also separately analyzed the predictors of organizational commitment for those with associate and bachelor degrees compared to those with master and doctoral degrees. As noted in Table 13, for all respondents (all degrees), only two of the predictor variables were significant – job respect and educational preparation (F (5, 840) = 125.69, $p \leq .001$). Both job respect and educational preparation had a positive relationship to organizational commitment, though job respect was the stronger of the two; together they accounted for 43% (R^2 = .428) of the variance in

organizational commitment. This was contrary to the hypothesized relationship in that salary, work conflict and family conflict were not significant predictors of organizational commitment.

Table 13. Predictors of Organizational Commitment

	All degrees	***AA & BA degrees***	***MA & PhD degrees***
Predictor variables	***Std. β***	***Std. β***	***Std. β***
Salary	-.047	-.011	.000
Educational Preparation	.069**	.156***	.037
Work conflict	.022	-.022	.027
Family conflict	.027	.033	.039
Job Respect	.658***	.598***	.676***
R	.654	.639	.673
R^2	.428	.408	.452
Adj. R^2	.425	.398	.447

* = $p \leq .05$, ** = $p \leq .01$, *** = $p \leq .001$

When the results were examined separately for the two educational groups (Table 13), significant results were found for each. For those in the lower educational tier (associate or bachelor degrees), both educational preparation and job respect were significant predictors of organizational commitment *(*F (5, 292) = 40.22, $p \leq .001$), with job respect being the stronger of the two; together they accounted for approximately 41% (R^2 = .408) of the variance in organizational commitment. By contrast, among those with master or doctoral degrees, only one predictor was significant – job respect (F (5, 533) = 88.02, $p \leq$ .001); it alone accounted for nearly 45% (R^2 = .452) of the variance in organizational commitment.

The results here provide some interesting insights related to organizational commitment. First, contrary to the researcher's hypothesis, several key variables were excluded in this analysis, the principle one being salary. Given the research related to salary (Barth, 2003; Abendroth, 2005; Whitaker et al., 2006; Saunders et al., 2009) and the often-heard concerns expressed within the professional regarding low salaries, the lack of significant findings related to salary was unexpected. Overall, the results here do not shed light on whether workers are motivated more by altruistic factors as suggested by Barth (2003), whether as a primarily female profession workers can accept lower salaries because their incomes are secondary in overall makeup of household finances, or whether the reality of comparatively lower pay is accepted as a 'given' while being under-valued as a professional is not.

Second, the results suggest that job respect and educational preparation may play different roles in organizational commitment, depending on a worker's education and her/his professional advancement. While job respect was a strong predictor for both groups, educational preparation was a factor only for those in the lower educational tier. The results suggest that regardless of a worker's educational level, being valued in the workplace was the primary factor in his/her organizational commitment; this is consistent with much of the literature. However, educational preparation did not play a uniform role. For those in the lower educational tier who may be earlier in their careers, having the knowledge and skills to

practice competently also may influence whether they remain on the job. This is consistent particularly with findings in the child welfare arena where researchers found that having the skills to do one's job positively influenced employee retention (Ellett et al., 2007). By contrast, for those in the upper educational tier who likely have acquired a body of skills and become seasoned practitioners, educational preparation was not a factor in organizational commitment; instead, among this group, being valued in the workplace was the sole predictor of their commitment to an employer.

The second hypothesis stated that salary, educational preparation, work conflict, family conflict, job respect and organizational commitment would be predictive of an individual's professional commitment. A multiple regression analysis was conducted to test this hypothesis. Additionally, to evaluate whether education might function as a kind of glass ceiling to limit career advancement options and thus influence professional commitment, the predictors of organizational commitment were separately analyzed for those with associate or bachelor degrees compared to those with master or doctoral degrees. As noted in Table 14, for all respondents (all degrees), four of the six predictor variables were significant – salary, educational preparation, family conflict, and organizational commitment (F (6, 825) = 43.55, $p \leq .001$). Of these, organizational commitment and educational preparation were moderately strong, positive predictors, while both family conflict (β = -.085) and salary (β = -.069) were weak, negative predictors of professional commitment. Contrary to the stated hypothesis, job respect and work conflict were not significant predictors of respondents' commitment to the profession.

Table 14. Predictors of Professional Commitment

	All degrees	***AA & BA degrees***	***MA & PhD degrees***
Predictor variables	***Std. β***	***Std. β***	***Std. β***
Salary	-.069*	-.141**	-.065
Educational preparation	.253**	.262***	.214***
Work conflict	-.002	.052	-.026
Family conflict	-.085**	-.059	-.105**
Job respect	.080	.170*	.020
Organizational commitment	.303***	.249***	.362***
R	.490	.503	.491
R^2	.241	.253	.242
Adj. R^2	.235	.237	.233

* = $p \leq .05$, ** = $p \leq .01$, *** = $p \leq .001$

When the results were evaluated for the two educational groups, there were significant results in each case. For those in the lower educational tier (associate or bachelor degrees), four factors were significant predictors of professional commitment (F (6, 284) = 16.01, $p \leq .001$). Three of the predictors were positive – organizational commitment, educational preparation and job respect, while salary was a negative predictor (standardized β = -.141) of professional commitment. For those in the upper

educational tier (master or doctoral degrees), there were only three significant predictors (F (6, 525) = 27.86, $p \leq .001$). Two were positive predictors – organizational commitment and educational preparation, and one was a negative predictor – family conflict (β = -.105).

Again, the overall results provide some interesting insights regarding professional commitment. First, many of the results were consistent with previous findings, particularly those related to organizational commitment, educational preparation and family conflict. Landsman's (2001) research showed the interrelatedness of organizational and professional commitment – those who experienced more positive work environments showed stronger commitments to their employers, which in turn reinforced their commitments to the profession. Studies by Whitaker et al. (2006) and Wermeling (2006) found that those who felt their education had prepared them with the knowledge and skills needed for the challenges of day-to-day practice were more likely to remain in the profession. Additionally, Wermleling and Smith (2009) found that those with greater family demands, particularly caretaking responsibilities, were more likely to exit the profession. The findings here echo these themes: those with a stronger organizational commitment, with more practice readiness and with less conflict from family obligations reported a stronger commitment to the profession as a whole.

Second, there were unexpected findings, again related to salary. Salary was a significant, weak negative predictor for survey respondents overall as well as for those in the lower educational tier; for those in the upper educational tier, salary was not a significant predictor. The researcher had expected salary to be a positive predictor of professional commitment for all groups, with it being a stronger factor for those in the lower educational compared to those in the upper educational tier. But this was not the case. These findings may be partly related to the context in which social workers practice. Many have daily contact with economically fragile individuals and families who cannot meet their basic survival needs. The stark reality of working with those living on the real economic margins may serve as a humbling reminder to social workers, not of how much they lack, but of how much they have, and this in turn may influence their salary expectations. The study findings also may be somewhat attributable to the sample – 60% of the respondents in this study were in the upper educational tier. They may represent individuals in the middle or latter part of their careers who have attained salaries in line with their household needs and professional expectations; for them, salary may not be a key factor in their continued commitment to the social work profession. The sample bias also may explain the very weak, but negative relationship between salary and professional commitment among those in the lower educational tier. It may be that those holding associate or bachelor degrees who participated in the survey already were strongly committed to the profession, regardless of their salaries; the survey may have failed to garner participation from those workers who were dissatisfied with their pay and/or who were not strongly committed to the profession. Overall the results here seem to affirm what social workers often say among themselves regarding their chosen profession: they did not enter the field of social work with the expectation of high salaries – they were motivated by other factors and their allegiance remains despite the pay scale.

Discussion

Implications

This study identified a number of key issues related to the social work labor force.

Age and licensure are foremost among the issues identified. While nearly 73% of respondents in this study were under age 55, among those age 55 or older, more than half (53.5%) were licensed at the highest level, LISW. As noted earlier, in the next 10-15 years, these individuals will retire and exit the profession. A number are likely to be replaced as a new generation of practitioners pursue advanced licensure as part of their career development. However, rather than leaving the replacement process to the dynamics of the workforce alone, NASW might consider creating a task force to examine this issue and develop active strategies whereby those seeking supervision for advance licensure have available avenues to do so. Already many agencies have no social work staff with advanced licensure, so those seeking supervision are forced to pursue it alone, meaning they face additional costs and challenges (e.g. HIPPA, confidentiality of client records). Since employing agencies benefit when they are able to recruit new staff and offer supervision for advanced licensure as part of the employment package, they too would be well advised to participate in such a strategic effort.

Although the study found a number of significant bivariate relationships with salary – gender, education, employment sector, and practice area – salary was not a significant predictor of organizational commitment, and it was a weak, but negative predictor of professional commitment. These results were unexpected. Social workers clearly are motivated by factors other than just salary. That said, salary should continue to be regarded as an important factor in workforce recruitment. The data in this study was heavily weighted by those who participated; those responding represent the current generation of practitioners, the majority of whom were older, master's-level social workers that likely have attained sufficient income to address their financial needs. For the next generation of workers, who enter the workforce with higher college debt loads, who face ever-higher costs of living, and who inherit a salary structure that for the past decade has declined relative to inflation, the financial reality is likely to be quite different. As such, the profession needs to be cautious in viewing the future through the lens of the past. Tomorrow's workers, the so-called "millennials" may be very differently motivated by income than those who are part of today's solidly established workforce. Certain traditional practice areas are likely to face shortages of workers if salaries remain at the bottom of the pay scale. As a matter of social justice, these workers, and all others within the profession, deserve to receive an appropriate level of salary reimbursement for the difficult and important work that they do.

Educational debt was another issue examined in the study. The retrospective data collected had clear limitations; it would be very helpful to the profession to collect more current and accurate data. Here again, NASW could play a leading role by asking students in schools of social work across the state to report their loan amounts as they approach graduation. Armed with current information, NASW could move forward in promoting the adoption of a loan repayment/forgiveness program targeted at key practice areas and/or geographic areas to address workforce needs. Such strategic approaches may be important in providing pathways to education for some of those hoping to enter the profession who,

because of the high cost of education and low salary reimbursement levels, may be forced to choose alternative career paths.

The study explored two hypotheses related to organizational and professional commitment. While neither hypothesis was supported as predicted, the findings provided insights about the inter-relatedness of these two variables. Among the predictor variables that were examined, two emerged as being central to worker retention at the agency level – educational preparation and job respect, while educational preparation and organizational commitment were important predictors of professional commitment. The good news is that these are actionable areas. Schools of social work already are providing formal education, but the practice of social work is continually changing, as is life itself, so schools need processes to review and update their curricula to ensure that it provides cutting edge knowledge and skills, and keeps pace with developments in the field. Similarly, agencies would be advised to make education and practice improvement a cornerstone of their operations; this could include flexible work schedules for those attending classes or trainings, tuition assistance or stipends for those participating in formal education and/or licensure programs, or cost rebates for those attending trainings and bringing lessons back to the workplace for overall practice improvement. Agencies also would be advised to consciously promote respect in the workplace; this could include flexible work schedules to lessen work-family conflicts, meaningful work opportunities and the supervisory support necessary for professional advancement and licensure, positive work climates that foster worker engagement and collaboration, and acknowledgment of staff efforts through salary remuneration and honorary events. The study also found that organizational commitment was a key component of professional commitment – so strategies that affirm a worker's commitment to a given employer by extension also strengthen her/his commitment to the profession as a whole.

Limitations

There were some clear limitations in this study. A primary issue, as noted earlier in the discussion, was the sample and the response rate. While the final sample size was 1332, the response rate was only 22%, leaving questions about its representativeness to the larger profession. As a case in point, master-level practitioners appeared to be over-represented relative to their proportion in the entire workforce – they comprised 60% of respondents, but were estimated to comprise no more than 30% of the workforce. The researcher made efforts to address this imbalance by re-opening the survey for a second round of data collection, which resulted in an additional 192 responses, but the overall proportions remained unbalanced. One factor that may have influenced the response rate was the overall length of the survey. Anecdotally, members of the Coalition noted that they often have difficulty getting their own staff to complete short 10-item surveys, so they were concerned that the length of the survey would deter participation, particularly among their younger staff. Consequently, this bias in the sample left questions about the generalizability of the results.

The researcher attempted to support the validity of the measures by using validated instruments as much as possible. The composite measures for job respect, work-family conflict, organizational commitment, and professional commitment utilized previously validated instruments found in the public domain; however, it should be noted that the scales for organizational commitment and work-family conflict measures were reduced from a 7-point to a 5-point response interval, which may have affected

the validity. By truncating the response interval, participants were left with a less nuanced set of responses, which may have influenced the ability of the scale to capture all the subtlety that it was intended to measure. The measures used to assess caretaking, educational preparation, and intent to quit had been used in previous research, though they had not been validated. Additionally, none of the researcher-created measures were validated; in several instances, it was clear from the responses that survey participants misunderstood the intent of the question, leaving the validity of the measure in question. As a case in point, no definition of full-time work was provided, so a number of those working under 40 hours per week reported their work as full time.

Several reliability issues also were identified. Respondents variously made errors in reporting their salaries, the number of hours worked per week, and the number of years of practice, so some of this data had to be discarded. For example, when asked to report the average number of hours worked per week over the past month, a number of respondents entered the number 160, suggesting that they understood the question to mean the average hours for the month rather than the average for the week; when asked to report their income, a number made errors in the placement of a comma or decimal point (e.g. $40,00 or $75,00.000). And, as noted earlier, a number of respondents appeared to have difficulty in accurately recalling the amount of accumulated college debt, so many left this item blank rather than reporting a dollar amount.

Summary

This study provided insight into issues related to workforce retention and replacement in the social work labor force in Iowa. The aging of the profession was identified as a concern, particularly among those with advanced licensure who are likely to retire in the next 10-15 years; the salary scale of the profession, a potential recruitment issue, was examined in relationship to gender, education, job sector and practice area with a number of significant findings; educational loan debt was identified as another recruitment concern, especially in light of the comparatively low salaries within the profession; and job respect, educational preparation and organizational commitment were identified as predictors which could impact workforce retention at the organizational and professional levels. Overall, the results suggested that there are strategic points of intervention where the Iowa NASW Chapter, schools of social work and human service agencies might act to positively impact both recruitment and retention, for the benefit of the social work profession itself, and the clients and communities it serves.

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Appendix

Consent Document & Instrument