

Artists, Creative Entrepreneurs and the Massachusetts Creative Economy

Findings and Recommendations from the 2018 *For Artists, By Artists Report**

Artists and creatives of all disciplines are the heart and soul of the Commonwealth's cultural community and creative economy. We need policies and programs that support them in building sustainable practices.

INCOME INEQUALITY & INSECURITY

FINDINGS

- ✓ The median gross income is \$38,000 for all respondents who are professional artists/creatives, the majority of whom are highly educated and over the age of 50.
- ✓ 50% had a business loss from their creative practice. Only just over 25% had a gain.
- ✓ 75% or more do not earn their living entirely from their creative practice.
- ✓ 50% have combination income sources (a combination of W2 income and 1099 or self-employment income).
- ✓ 30% do not have a retirement savings plan.

RECOMMENDATIONS Institute policies that:

- **Raise awareness that the work of artists/creatives should be valued and fairly compensated.** As corollaries: Creatives should not be expected to donate their work. Unpaid student labor and other free artistic labor should not be allowed to undercut the livelihood of practicing professional artists.
- **Mandate adequate funding for artists/creatives and the arts.** Funders across sectors should require grantees to pay artists/creatives living wage stipends and fair fees. They should fund at adequate levels to make this possible. Setting "floor" wages and stipend standards would be an important first step.
- **Create new revenue streams.** Cities and towns should include artists/creatives in their tourism and small business promotions, e.g., by promoting open studios events and businesses that sell local artists' work or services. *Buy Local* campaigns by Chambers of Commerce should include artists' work.
- **Use Modified Adjusted Gross Income (MAGI) rather than gross income to determine eligibility for need/income-based programs,** to avoid disadvantaging those with combination incomes.
- **Facilitate setting up retirement plans by connecting creatives with the Massachusetts State Treasurer's Office,** which runs a program that assists and educates citizens about options and resources.
- **Encourage employers of all kinds to hire creatives and artists, and be supportive of their artistic practice beyond the job.** Employers benefit from hiring creatives, who are critical thinkers and agile problem-solvers.

CIVIC INVOLVEMENT

FINDINGS:

- ✓ 83% of artists and creatives always vote.
- ✓ At least 70% volunteer in their communities.

RECOMMENDATIONS:

- **Artists and creatives should be encouraged to**
 - Shift some of their "volunteerism time" to work directly on political campaigns, supporting candidates running for office, as well as issue-based campaigns.
 - Help inform candidates for office and policy/platform writers about the needs of the creative community.
 - Consider running for public office on local and state levels.
- **Elected officials and policy makers should**
 - Be made aware of artists'/creatives' extraordinarily high level of civic engagement.
 - Be encouraged to hire artists/creatives as members of their staff.
- **Political parties and organizations promoting civic engagement would do well to**
 - Reach out to the artist/creative community as potential candidates and policy advocates.

HEALTH & SAFETY

FINDINGS

- ✓ 25% of MA artists/creatives have gone without health insurance for five or more years. Only 44.8% were confident that they would be able to keep their health insurance in the coming year.
- ✓ 32.3% of respondents did not have dental insurance.
- ✓ Although 30% of respondents needed mental health treatment/counseling, 20% of these did not receive it.
- ✓ Artists report frequently overlooked occupational hazards such as physical injury; exposure to hazardous materials; excessively long work hours; inappropriate ventilation; psychological & mental health stressors.

RECOMMENDATIONS

- **Work to increase the stability and security of health care coverage by**
 - Maintaining and expanding progress made in healthcare reform and access on state and federal levels.
 - Improving access to high-quality and affordable healthcare insurance that does not have high premiums, deductibles, co-pays, out-of-pocket costs, or lifetime caps on services.
 - Studying healthcare delivery models used by other countries that are not tied to work/employment status and replicating them when possible (e.g., single-payer and hybrid models).
 - Considering the merits of a single-payer system that would enroll all citizens.
- **Improve affordability of dental insurance and use MAGI to determine eligibility for need-/income-based dental programs.**
- **Improve access to mental health treatment by**
 - Encouraging mental health providers and advocates to engage with the artist/creative community, and collaborate with artists services organizations
 - Advocating for full coverage of these services by insurance companies and government programs.
- **Provide resources to understand & address the often overlooked occupational hazards unique to artists.**

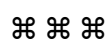
PROFESSIONAL DEVELOPMENT

FINDINGS

- ✓ MA artists and creatives are in urgent need of resources and services such as marketing and promotion; bookkeeping/accounting; work, performance or practice space; legal services.
- ✓ Artists residencies and artists services programs are typically only accessible to those who have independent non-work-related sources of income.

RECOMMENDATIONS

- **Make residencies and service programs more flexible** enabling those who need to work at jobs outside their artistic practice as well as those who work full-time at their practice to participate.
- **Expand funding for scholarships and stipends**, so participants without independent sources of income are not forced to choose between taking on debt versus foregoing a program that would help them elevate their practice.
- **Identify existing technical assistance programs.** Assess and adapt them to the unique needs of creatives.
- **Provide training & technical services at low cost or on a sliding scale based on MAGI.**



*The 2018 report *By Artists, For Artists* was based on a 2017 MA statewide survey of the same name. Both the survey and the report were a collaboration between the Massachusetts Artists Leaders Coalition and Artmorphous. The full 2018 report can be found at www.artistsunderthedome.org