

The **Face** *of the*
Human Services
Sector



Our Caring Workforce

December 2018

Authored by



Donahue Institute
OFFICE OF THE PRESIDENT



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To promote a healthy, productive and diverse human services industry



*The **Face** of the*
Human Services Sector





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The University of Massachusetts Donahue Institute is the public service, outreach and economic development unit of the University of Massachusetts President's Office. Established in 1971, the Institute strives to connect the Commonwealth with the resources of the University, bridging theory and innovation with real world public and private sector applications.

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The Providers' Council is a statewide association composed primarily of nonprofit, community-based, care-giving organizations that provide human services, health, education and employment supports. The Council assists its members by providing public policy research, advocacy opportunities, communication and information, education and training, publications and business partnerships. Its mission is "to promote a healthy, productive and diverse human services industry."

The Council's Research Committee guided this report

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The **Face** of the
**Human Services
Sector**



Dear Reader:

More than 12 years ago, the Providers' Council commissioned the University of Massachusetts to examine the future of the human services workforce in Massachusetts, which it did in the landmark report *Help Wanted*. Since the publication of the first report, the sector has grown by about 80,000 jobs and now more than 5 percent of jobs in the Commonwealth are in the community-based human services sector.

While past reports from the Providers' Council have focused on the economic impact of the sector or the workforce crisis in human services, we commissioned the UMass Donahue Institute and UMass Dartmouth in 2018 to look at the composition of the human services sector in *The Face of the Human Services Sector*. We know our sector – responsible for delivering services to one-in-ten Massachusetts residents and primarily funded by state government – is different than other industries in Massachusetts, but what are some key differences that set us apart? Some of them included in this report are:

- An estimated 80 percent of workers in human services are women; this is slightly more than healthcare (77 percent) and nearly twice that of all other industries combined (44 percent).
- The human services sector is twice as likely to employ individuals who identify as black or African American and 1.5 times as likely to employ Latinos as other employers in Massachusetts.
- More than 7 percent of workers in the human services sector have a disability, compared to just 4.6 percent in all other Massachusetts industries.
- One in eight human services workers lives below 150 percent of the federal poverty level, compared to about one in 11 workers in all other industries.
- Median wages for the human services workforce are \$27,376, compared with a median wage of \$40,557 for all other industries in the state.

It is our hope that the information contained within this report will give the reader a broader view of the human services sector and the nearly 180,000 jobs that make up the sector.

The members of the Providers' Council's Research Committee deserve special recognition for lending their time and expertise to help develop this report: Committee Chair David Jordan, Seven Hills Foundation; Dafna Krouk-Gordon, TILL, Inc.; John Larivee, Community Resources for Justice; Bill Lyttle, The Key Program; Michael Moloney, HMEA; Jackie K. Moore, North Suffolk Mental Health Association; Andy Pond, Justice Resource Institute; Lauren Solotar, May Institute; and Michael Weekes, Providers' Council.

The staff of the University of Massachusetts Donahue Institute and UMass Dartmouth has been responsible, personable and patient. We especially thank UMass representatives and report authors Christina Citino and Michael Goodman for their time, effort and expertise.

Special thanks to staff member Bill Yelenak who helped manage the process.

On behalf of the Providers' Council and its members, we hope that this report helps shine a light on the human services workforce that provides essential care to so many every day in the Commonwealth of Massachusetts.

Sincerely,

Jackie K. Moore, Ph.D
Chair, Board of Directors
Providers' Council

David Jordan
Chair, Research Committee
Providers' Council

Michael Weekes
President/CEO
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*The **Face** of the*
Human Services
Sector



1. Introduction
2. Defining the Industry
3. Human Services Industry Employment
4. Human Services Industry Workforce Estimates
5. Women Fill the Vast Majority of Human Services Jobs
6. Younger Workers Account for One Third of the Human Services Workforce
8. Human Services Workers are More Diverse than All Massachusetts Workers
10. Human Services Workers Remain Low Paid
15. Conclusion

The **Face** of the
**Human Services
Sector**



Introduction

Beginning in 2005, the Providers' Council commissioned the UMass Donahue Institute to develop a series of reports highlighting the economic impact of the human services industry and documenting the ongoing challenges threatening the sustainability of the industry. Prior to these reports, human services in Massachusetts had never been defined and documented as its own industry separate from the larger healthcare and social assistance sector. In doing so, it became clear that as an industry, human services is not only a major employer in the Commonwealth, but one that has experienced significant growth over the past decade.

The substantial increase in human services employment – 65 percent increase in full- and part-time jobs from 2006 to 2016 – is tied to the growing needs of Massachusetts residents. The aging population, increases in children and youth diagnosed with autism spectrum disorders, the opioid epidemic, and the affordable housing crisis, to name a few trends, have all necessitated an expansion of services. As the demand for services has increased, there has been mounting pressure on providers to have the capacity to meet the Commonwealth's needs. As such, a central theme of previous reports has been the critical need to attract and retain a skilled workforce in order to ensure the continuity of high-quality services across the Commonwealth.



In relation to the workforce, reports have addressed the impact of job vacancies and turnover, low wages and wage disparities, the expected growth of populations in need of human services supports, and the projected growth in human services occupations. Given the industry's significant social and economic value, understanding and addressing its workforce shortage is not only essential to the well-being of the people it serves but to all residents of the Commonwealth. Unlike previous reports, which have addressed workforce issues from an industry perspective, this report focuses on the workforce itself.

Human services is often defined by the people served, not by those providing the services. This report, however, reveals the face of human services workers. Who are they? What are the characteristics of the workers who care for the most vulnerable across the Commonwealth? As industry leaders and policy makers consider strategies for ensuring a workforce sufficient to meet the needs of the population, having a better understanding of the characteristics of the workforce is essential to designing effective and targeted strategies to recruit and retain the next generation of workers that will be needed to meet the growing need for the services human services workers provide.

Providers' Council Commissioned Reports of the Human Services Industry

- *Help Wanted: The Future of the Human Services Workforce in Massachusetts (2006)*
- *Help Wanted 2: Recruiting and Retaining the Next Generation of Human Services Workers in Massachusetts (2007)*
- *Beyond Social Value: The Economic Impact of the Human Services Sector (2015)*
- *Who Will Care? The Workforce Crisis in Human Services (2017)*

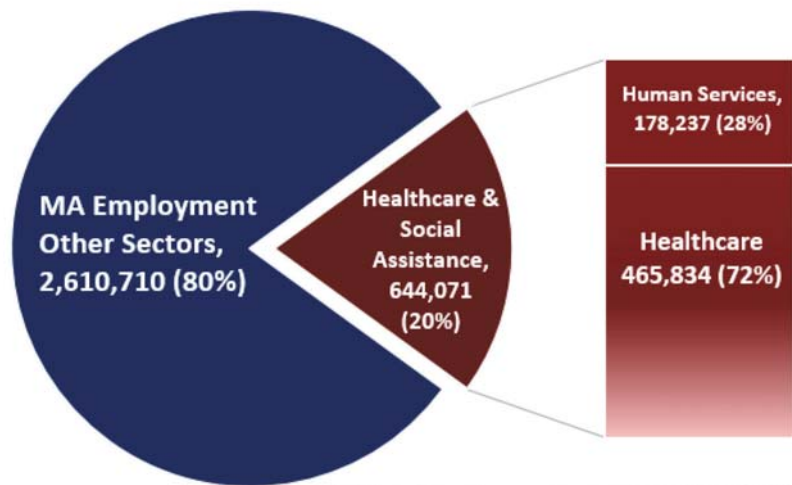


The **Face** of the
**Human Services
Sector**

Defining the Industry

The human services industry is composed of six major subsectors: (1) outpatient mental health and substance abuse centers; (2) residential intellectual or developmental disabilities, mental health, and substance abuse facilities; (3) individual and family services; (4) community food, housing, emergency, or other relief services; (5) vocational rehabilitation services; and (6) child care centers. The names of the human services industry subsectors are drawn directly from the federal industry classification system. Although these subsectors and the services provided as part of the subsectors may be known by different names in practice, and some of the federal terminology may be perceived as insensitive to some, they are listed here according to their industry classification for the purpose of clearly delineating the NAICS sectors included in the human services definition.

FIGURE 1. Health Care and Social Assistance Sector 2016 Employment



Source: U.S. Census Bureau, County Business Patterns Survey, 2016

Data Sources

Industry Employment: U.S. Census Bureau, 2004-2016 County Business Patterns.

Human Services Industry Workforce Characteristics and Occupational Characteristics: U.S. Census Bureau, 2012-2016 American Community Survey (ACS), Public Use Microdata Sample (PUMS) Files.

Notes

ACS data are presented in two ways:

1. Industry-wide data includes all civilian employed workers in selected industries whose place of work is Massachusetts. The ACS does not allow for selecting only those workers employed in outpatient mental health and substance abuse centers from the larger subsector of outpatient care centers. Therefore, all industry percentages

include all workers in outpatient care centers, whether employed in healthcare or human services settings. The total workforce for outpatient care centers is 32,489. We estimate, based on 2016 employment figures, that 30 percent of this workforce (approximately 9,747 workers) is employed in human services settings, specifically outpatient mental health and substance abuse centers.

2. Due to sample size restrictions, occupational data could not be reported for only human services workers. The occupations highlighted throughout this report are those most common to the industry. However, it is important to note that several occupations, such as social workers, personal care aides, and home health aides, are also employed by other industries, particularly healthcare and education.

The **Face** of the
Human Services Sector



Human Services Industry Employment

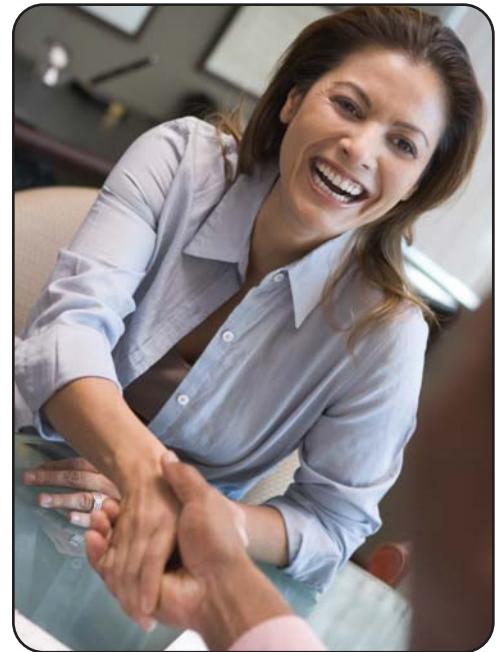
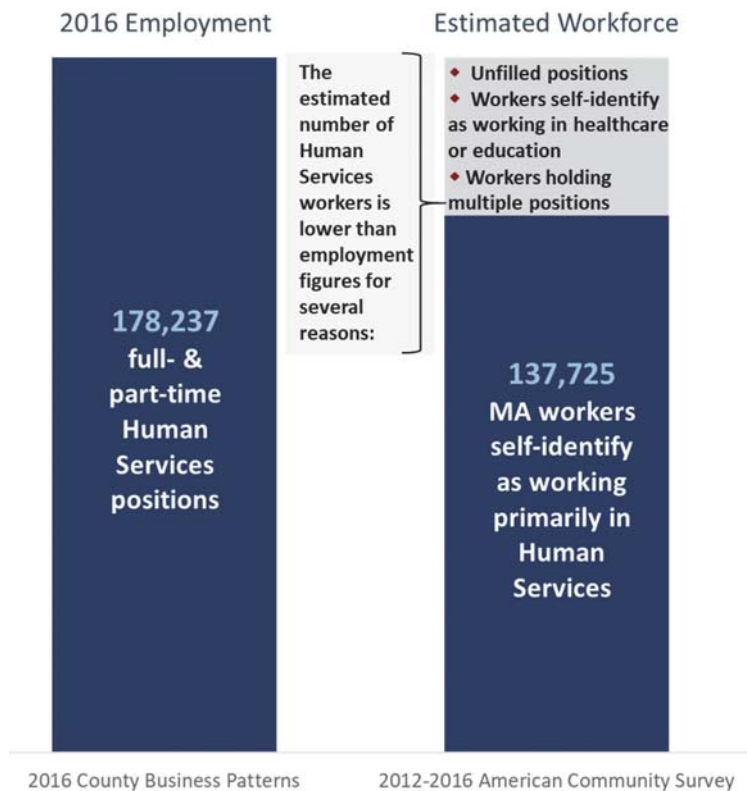
As we have documented in a series of reports commissioned by the Providers' Council, the Massachusetts human services system is a significant source of employment in the Commonwealth. According to the 2016 County Business Patterns data, human services employment is approaching 180,000 full- and part-time jobs. The total number of human services full-time and part-time jobs account for 28 percent of employment in the health care and social assistance sector and over 1 in 20 (5.5%) of the Commonwealth's total employment. The human services industry is comparable in size to the Commonwealth's finance and insurance (189,009), education (219,163), and manufacturing (221,424) sectors.

Over the previous decade, from 2006 through 2016, employment within the human services system has grown by 65 percent. In comparison, overall employment growth in the Commonwealth in all industries over the same period grew by 6.9 percent. In fact,

employment growth in the human services industry accounts for one third of the growth in total Massachusetts employment over the last decade.

It is important to note that employment figures represent the number of full-time and part-time jobs in the industry and are not necessarily equal to the number of individuals employed by the human services sector. While comparable, the number of workers in the industry is lower than employment figures for a number of reasons. First, employment refers to the total number of positions available, not the total number of filled positions. Many human services workers hold multiple positions within the industry. Accordingly, one worker may fill two or three part-time positions. Finally, some workers may hold jobs in both human services and another industry such as healthcare or education, and may self-identify as healthcare workers or educators.

FIGURE 2. Difference between Employment and Workers





The **Face** of the
Human Services
Sector

Human Services Industry Workforce Estimates

As a significant employer in Massachusetts, the human services system is critically reliant on its workforce. According to 2012-2016 American Community Survey estimates, nearly 140,000 workers across the Commonwealth self-identify as primarily working in human services. These dedicated workers provide essential support to the health and well-being of individuals and families in every one of our 351 communities.

Human services workers account for 4.2 percent of the estimated 3.2 million Massachusetts workers that comprise the state's labor force. The most recent Bureau of Labor Statistics estimates, using a different measurement approach, document the size of the current total workforce in Massachusetts to be 3.5 million. Assuming that 4.2 percent of the workforce is dedicated

to human services, this implies the number of human services workers in 2018 is now approaching 150,000.

Based on 2012 - 2016 estimates, the largest concentration of these workers can be found in organizations providing individual and family services, which have an estimated 48,169 workers representing 35 percent of the human services workforce. The individual and family services subsector, also the largest in terms of employment, includes child welfare and other youth support and development services, services for the elderly, non-residential support services for individuals with disabilities, and a host of other services, such as supports for formerly incarcerated individuals, family and parenting support, domestic violence support, and rape crisis counseling.



TABLE 1. Workforce Estimates by Industry, 2012 - 2016

Workforce	Human Services	Healthcare	All Other Industries	Total
Number	137,725	405,682	2,710,055	3,253,462
Percent of Total Workforce	4.2%	12.5%	83.3%	100%

Source: U.S. Census Bureau, 2012 - 2016 American Community Survey (ACS), Public Use Microdata Sample (PUMS) Files.

TABLE 2. Workforce Estimates by Human Services Subsector, 2012 - 2016

Human Services Subsectors	2012 - 2016 Workforce Estimate	Percentage of Human Services Workforce
Outpatient mental health and substance abuse centers*	9,747	7.1%
Residential care facilities, except skilled nursing facilities	30,036	21.8%
Individual and family services	48,169	35.0%
Community food and housing, and emergency services	4,700	3.4%
Vocational rehabilitation services	3,257	2.4%
Child day care services	41,816	30.4%
TOTAL	137,725	100%

*The total workforce for all outpatient care centers is 32,489. It is estimated, based on 2016 employment figures, that 30 percent of this workforce is employed in Outpatient Mental Health and Substance Abuse Centers.

Source: U.S. Census Bureau, 2012 - 2016 American Community Survey (ACS), Public Use Microdata Sample (PUMS) Files.



Women Fill the Vast Majority of Human Services Jobs

As the number of workers in the Massachusetts human services industry approaches 150,000, an estimated 80 percent are women. Although comparable to health care, where 77 percent of workers are women, the percentage of female workers in human services is nearly twice that of all other industries combined (44%).

According to national statistics from the Bureau of Labor Statistics,¹ in 2014, women represented:

- 96% of childcare workers
- 89% of nursing, psychiatric, and home health aides
- 84% of personal care aides
- 82% of social workers
- 78% of social and human service assistants

The Bureau of Labor Statistics reports that of these female-dominated occupations, childcare workers and personal care aides are among the lowest paying occupations common to women. As noted later in this report, many of the positions most likely to be occupied by women working in the human services industry are among the lowest paying

80% of Human Service Workers are Women

in the labor market.

National data from the Bureau of Labor Statistics tells a similar story about the characteristics of the Massachusetts workforce. When viewed through the lens of the Bureau of Labor Statistics data, women represent a significant proportion of workers in the most common human services occupations. In Massachusetts, between 70 and 80 percent of counselors, social workers, social and human services assistants, and personal care aides are women. Furthermore, women account for 93 percent of all childcare workers.

FIGURE 3: Women’s Representation within Common Human Services Occupations



Source: U.S. Census Bureau, 2015 - 2016 American Community Survey (ACS), Public Use Microdata Sample (PUMS) Files



¹ United States Department of Labor: Women’s Bureau. “Highest and Lowest Paying Occupations.” Accessed June 6, 2018. https://www.dol.gov/wb/stats/highest_lowest_paying-occupations_2014.htm



The **Face** of the
**Human Services
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Younger Workers Account for One Third of the Human Services Workforce

Of the nearly 140,000 human services workers in Massachusetts, roughly 50,000 (33%) are millennials or post-millennials younger than 35 years of age.

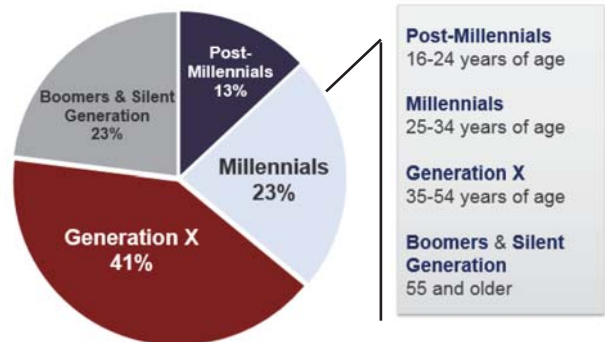
Millennial Job Recruitment Campaign

The Providers' Council has undertaken several steps to engage millennials and post-millennials, hoping to attract them to careers in the human services sector.

Following the release of the *Who Will Care? The Workforce Crisis in Human Services* report in February 2017, the Council worked with a public relations and communications firm to design a campaign to encourage millennials to consider careers in human services. After surveying millennials in Massachusetts about their career goals and job interests, the firm designed the "Rise Up" campaign, which ran on the MBTA, masslive.com, and social media, to speak to what millennials look for in a job, including making a difference and joining a team of like-minded professionals.

The Providers' Council also redesigned its Jobs with Heart website to be mobile compatible and more user friendly for employers to use. Feedback indicated that more millennials want to apply to jobs from cell phones and tablets, and they want to have a "one click" to apply feature. The redesigned Jobs with Heart website now includes those features. From May 1, 2017 through November 1, 2018, the site had more than 1 million job exposures – each time a job appears in a search listing – and 38,000 job views. Nearly 250 employers registered for accounts during the same time period, posting more than 4,500 jobs.

FIGURE 4: Age Distribution of Human Services Workforce



Source: U.S. Census Bureau, 2012 - 2016 American Community Survey (ACS), Public Use Microdata Sample (PUMS) Files



The **Face** of the Human Services Sector



While younger workers comprise a sizeable proportion of the workforce, the proportion of the labor force younger than 35 years is likely to decrease over time. According to a Bureau of Labor Statistics brief, in 1994, workers younger than 35 accounted for nearly 43 percent of the labor force nationally.² By 2024, workers younger than 35 are expected to comprise 34 percent of the labor force. At the same time, the proportion of workers at or nearing retirement age will increase. The same brief shows that in 1994, the national percentage of workers 55 and older was 11.9. By 2024, it is expected to more than double to 24.8 percent. Labor force estimates documented in a recent report commissioned by the Providers' Council, *Who Will Care? The Workforce Crisis*

in Human Services, suggest that older workers may account for nearly 28 percent of all Massachusetts workers by 2025.³

To some extent, the trends embedded in the Bureau of Labor Statistics projections are already apparent in the Massachusetts human services system. Current estimates suggest that 32,000 human services workers, representing 23 percent of the workforce, are at or nearing retirement age (55 years of age and older). As the older workforce continues to grow across the Commonwealth, the influx of younger workers is not likely to offset the loss of retirees, making them even more in demand across all industries and increasing the competition between employers for their services.



TABLE 3. Age of Employees in Selected Industries, 2012-2016

	Human Services	Health Care	All Other Industries	Total MA
Post-Millennials (16 to 24)	13.1%	8.0%	14.1%	13.3%
Millennials (25 to 34)	23.1%	22.0%	21.4%	21.5%
Generation X (35 to 54)	40.5%	43.2%	41.9%	41.9%
Baby Boomers and Silent Generation (55 to 64)	23.4%	26.9%	22.7%	23.2%

Source: U.S. Census Bureau, 2012-2016 American Community Survey (ACS), Public Use Microdata Sample (PUMS) Files

² United States Department of Labor Blog: "Why More People Ages 55+ are Working." Accessed June 6, 2018. <https://blog.dol.gov/2016/11/18/why-more-people-ages-55-are-working>.

³ Citino, Christina and Goodman, Michael. "Who Will Care? The Workforce Crisis in Human Services." Commissioned by the Providers' Council. February 2017.



The Face of the Human Services Sector

Human Services Workers are More Diverse than All Massachusetts Workers

Nearly one third of human services workers are people of color, with Latino workers (13.5%) making up the largest proportion of this group. The Massachusetts human services industry is nearly twice as likely to employ individuals who report being black or African American, and 1.5 times as likely to employ Latinos as compared to their counterparts in the broader state economy as a whole.

However, racial and ethnic background are but one measure of the workforce’s diversity. Nearly one in five human services workers are foreign born. When comparing current estimates to those detailed in *Beyond Social Value*, the percentage of foreign-born workers has increased slightly from 16.8 percent in recent years to 18.9 percent. As such, the importance of these workers to the stability of the service system cannot be overstated.

Anecdotal information provided by selected human services providers across the Commonwealth suggests that the reliance on foreign-born workers is likely higher than suggested by the data. Indeed, among occupations common in human services the percentage of workers who are foreign born is higher than

the industry overall. Notably, one in four childcare workers are foreign born, as are 28 percent of percent of personal care aides. Again, it is important to note that these occupations are among the lowest paid in the industry.

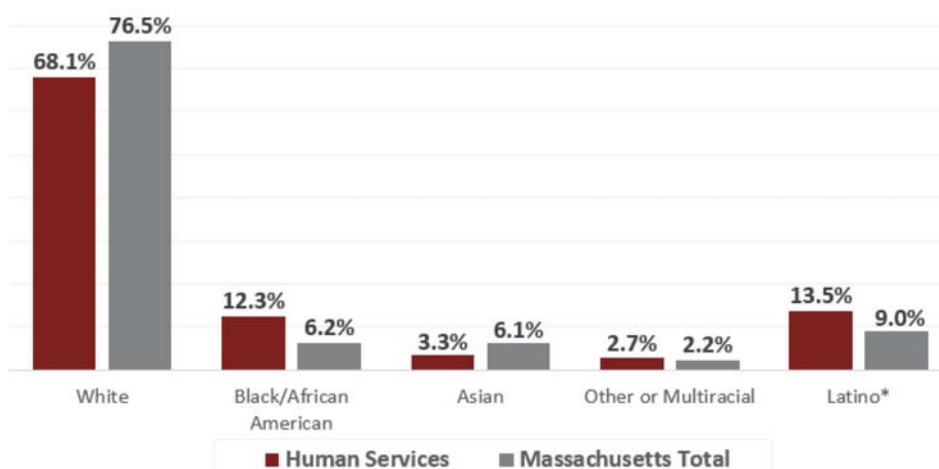
According to ACS data, nearly 4 percent of human services workers do not speak English well or at all. Language barriers are more common among lower-paid occupations in the human services industry. Childcare workers and personal care aides are more than twice as likely as all human services workers and all Massachusetts workers to not speak English well or at all.

While these characteristics demonstrate that the human services workforce is highly diverse, it is important to note that the percentage of workers who are foreign born or primarily speak a language other than English is similar to that of the workforce in Massachusetts as a whole.

Notably, the human services industry is more likely than other Massachusetts industries to employ workers with disabilities. According to 2012-2016 estimates, 7.1 percent of workers have a disability. This has increased slightly from 2010-2012, when an estimated 6.5 percent of workers had a disability.



FIGURE 5. Race and Ethnicity of Human Service Workers Compared to all Massachusetts Workers



*Categories are mutually exclusive
Source: U.S. Census Bureau, 2012 - 2016 American Community Survey (ACS), Public Use Microdata Sample (PUMS) Files.

The **Face** of the
Human Services Sector

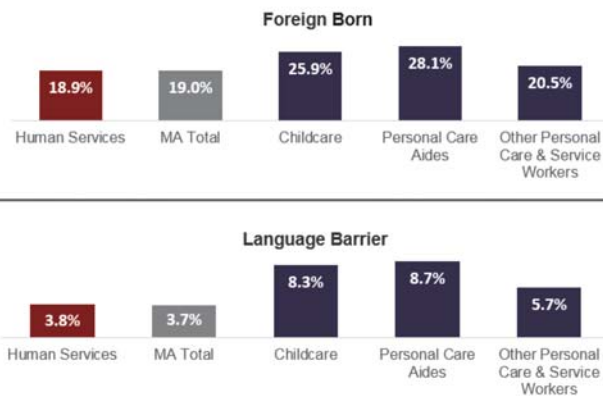


FIGURE 6. Foreign-born Workers and Workers with Language Barriers



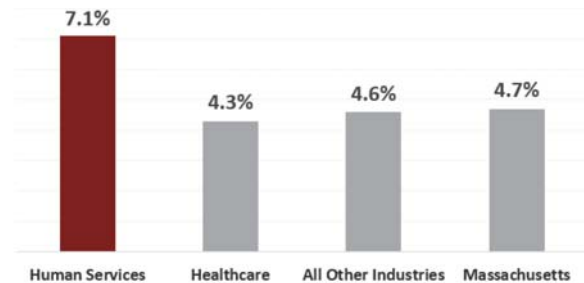
Source: U.S. Census Bureau, 2012 - 2016 American Community Survey (ACS), Public Use Microdata Sample (PUMS) Files.

FIGURE 7. Foreign-born Workers and Workers with Language Barriers within Common Human Services Occupations



Source: U.S. Census Bureau, 2012 - 2016 American Community Survey (ACS), Public Use Microdata Sample (PUMS) Files.

FIGURE 8: Workers with Disabilities



Source: U.S. Census Bureau, 2012 - 2016 American Community Survey (ACS), Public Use Microdata Sample (PUMS) Files.

Recruiting Foreign-Born Workers: An Agency's Efforts to Fill Job Openings

In response to a 2017 Providers' Council survey, a number of Council members noted their organizations employ a significant percentage of staff born in foreign countries, with some even indicating that more than half of their staff is foreign born.

One such organization recruiting foreign-born workers is TILL, Inc., a Dedham-based nonprofit that provides a comprehensive range of residential, clinical, family support services and day and vocational programs in Eastern Massachusetts and Southern New Hampshire. The organization has worked historically with employees born in Poland and Denmark, and more recently, has been recruiting staff from Germany and Ireland.

More recently, the organization has hired a number of workers from African countries who have come to the United States as refugees and are looking for employment, with those born in Uganda, Zimbabwe and Nigeria making up the largest percentage of African-born workers. In all, TILL's 967 workers hail from 51 different countries, and TILL celebrates this diversity by hanging flags in its training room representing the many different countries from which their employees come.

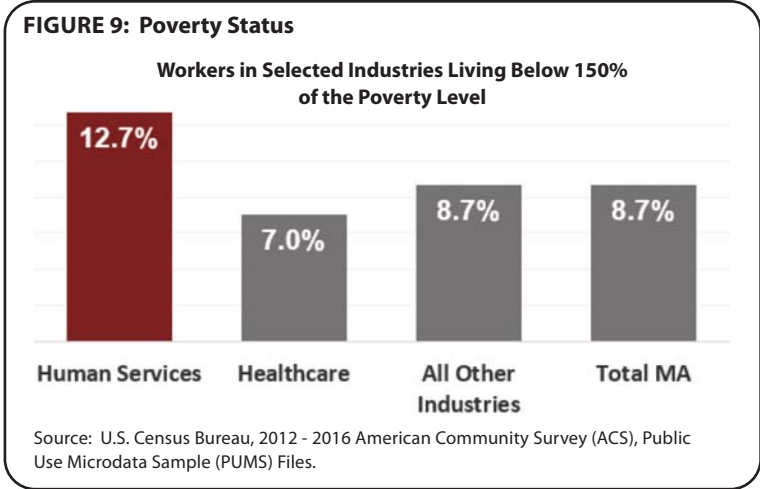
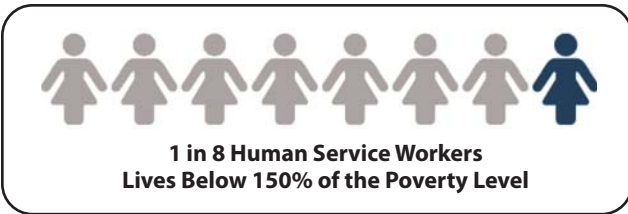




The **Face** of the **Human Services** **Sector**

Human Services Workers Remain Low Paid

Despite efforts to raise the wages of the human services workforce, more human services workers live below 150 percent of the poverty level than workers in all other Massachusetts industries. Human services workers are nearly twice as likely as healthcare workers to live below 150 percent of the poverty level. In fact, one in eight human services workers lives below 150 percent of the poverty level.



Advocating for Higher Wages and Pay Equity

For many years, the Providers' Council supported the Salary Reserve, a budget line item that ensured a modest salary adjustment for low-paid human services workers, typically those making under \$40,000 per year. Over an almost 20-year period, the Council's efforts led to the state funding the Salary Reserve at more than \$262 million. These funds went directly to the direct support professionals who are the backbone of the human services sector.

Today, the Providers' Council advocates for higher workers' salaries during Chapter 257 rate hearings, often asking the state to do an additional review of the salaries. When the state creates model budgets for human services rates, the amount

EOHHS proposes for workers' salaries is often lower than the market and considered not competitive. The Providers' Council has worked with champions in the State's House and Senate to file legislation, *An act relative to fair pay for comparable work*, that would study the salary disparity that exists between community-based direct care workers and state employees doing similar jobs and set a schedule to eliminate the pay disparity in the coming years.

Pay equity between community-based workers and state employees doing similar jobs is necessary to address turnover and ensure residents receive consistent access to essential services.



The Face of the Human Services Sector



The median annual wage of the Commonwealth's human services workforce is just over \$27,000 compared to \$40,500 for all Massachusetts workers. Human services workers earn more than \$18,000 less than healthcare workers and \$13,000 less than that of other industries throughout the Commonwealth.

Among the most common occupations in the human services industry, only social workers earn a higher median wage than the overall Massachusetts state median wage. As noted previously, while many social workers are employed within the human services industry, social workers are also frequently employed in healthcare, education, and other industries that offer higher wages.

Human services occupations with the lowest median wages and highest percentages of workers earning below 150 percent of the poverty level are also the most likely to employ part-time workers. Overall, one third of human services employees work fewer than 35 hours per week. Among personal care aides and childcare workers, more than half work part-time.

Human services workers are not only more likely to live below 150 percent of the poverty level and earn much lower median wages than workers in other industries, they are also more likely to be housing burdened.

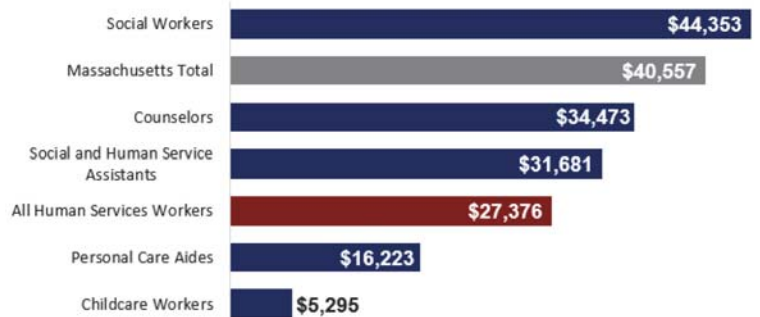


FIGURE 10: Median Wages



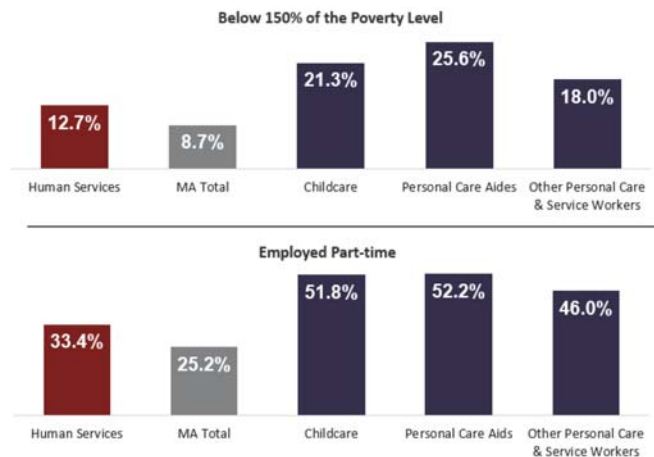
Source: U.S. Census Bureau, 2012 - 2016 American Community Survey (ACS), Public Use Microdata Sample (PUMS) Files.

FIGURE 11: Median Wages and Salary Income by Occupations Common within Human Services



Source: U.S. Census Bureau, 2012 - 2016 American Community Survey (ACS), Public Use Microdata Sample (PUMS) Files.

FIGURE 12: Poverty Status and Employment Status for Selected Occupations Common within Human Services



Source: U.S. Census Bureau, 2012 - 2016 American Community Survey (ACS), Public Use Microdata Sample (PUMS) Files.



The **Face** of the
Human Services
Sector

The U.S. Department of Housing and Urban Development defines cost-burdened families as those “who pay more than 30 percent of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe burden is defined as paying more than 50 percent of one’s income for housing. ACS data on housing burden includes both home owners and renters.

Consistent with the median annual wages of human services workers, households with one or more wage earners employed

in human services have lower median household incomes than households with workers in other industries. The median income for a household with at least one human services worker is more than \$20,000 less than for all Massachusetts households and more than \$26,000 less than for households with at least one healthcare worker. Significantly, one third of households with at least one human services worker are housing burdened or severely housing burdened.

Easing Housing Burden for Human Services Workers: An Agency’s Efforts to Fill Job Openings

Rising housing costs coupled with low direct care salaries have led some human services organizations to help employees with housing costs or even become landlords to ensure their workers have a roof over their heads.

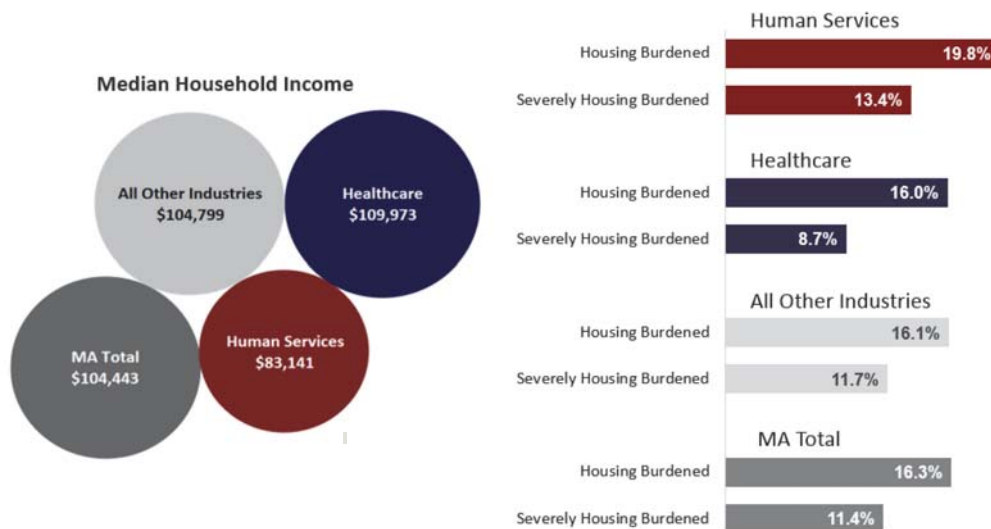
Worcester-based Seven Hills Foundation, which employs nearly 4,000 individuals and provides services at 170 locations through Massachusetts and Rhode Island to over 45,000 children and adults with disabilities and life challenges, has been helping its international staff and other workers who are unable to find affordable housing. The organization has about 80 bedrooms across Massachusetts that it makes

available to staff who have a need for shelter; rarely are there any vacancies.

Staff are charged nominal amounts for rent, which also include utilities, internet and cable. As they move out of Seven Hills housing to secure their own, the organization sometimes may assist them with small supplemental payments as they make the transition to their own living arrangements. The opportunity helps human services workers find a place to stay, while it also helps Seven Hills recruit and retain workers to jobs that are sometimes difficult to fill.



FIGURE 13. Median Household Income and Housing Burden by Selected Industries



Source: U.S. Census Bureau, 2012 - 2016 American Community Survey (ACS), Public Use Microdata Sample (PUMS) Files.

The **Face** of the
Human Services
Sector



For Human Services Workers, Income Is Not Tied to Education

Just over 43 percent of the Massachusetts human services workforce (nearly 60,000 workers) has a bachelor's or advanced degree. The percentage of human services workers with a bachelor's or advanced degree is comparable to that of healthcare workers (47%) and all Massachusetts workers (45%). Of the nearly 60,000 workers with college degrees, over one half (33,324) are between the ages of 25 and 44.

The ACS estimates that 19,336 human services workers aged 25-44 have a bachelor's degree, and 13,988 human services workers of the same age have a master's degree or higher. The ACS does not gather data on the number of college-educated workers carrying student loan debt. Accordingly, there is no existing data source to estimate the number of human services workers in Massachusetts carrying debt. However, the more than 33,000 workers aged 25 to 44 years with bachelor's degrees or advanced degrees, particularly the younger workers, are likely to carry student loan debt.

Despite the lack of data specific to human services workers, the critical issue of student loan debt is well documented. A 2018 report from the Massachusetts Budget and Policy Center, *Educated and Encumbered*, documents that both the percentage of students carrying debt and the amount of debt they carry have increased significantly over the past decade.⁴ According to this report, the share of graduates of public 4-year colleges in Massachusetts with debt has increased from 58 percent of 2003-2004 graduates to 73 percent of 2015-2016 graduates. Over the same period, median debt increased \$17,126 to \$30,248 (in 2016 dollars). The report further documents that, in 2004, graduates from Massachusetts public institutions left school with some of the lowest debt levels in the nation, but, by 2016, Massachusetts public university students graduated with the 10th highest student loan debt in the country. Furthermore, the average debt of those who complete bachelor's degrees from public institutions has almost reached that of graduates from private institutions.

TABLE 4. Educational Attainment in Selected Industries, 2012 - 2016

	Human Services	Healthcare	All Other Industries	Total Massachusetts
No HS Diploma or GED	6.3%	4.1%	7.3%	6.9%
HS Diploma/GED	18.3%	16.1%	23.0%	21.9%
Some college/ Associate's Degree	31.9%	32.4%	25.1%	26.3%
Bachelor's Degree	24.6%	23.9%	26.3%	25.9%
Advanced Degree	18.8%	23.5%	18.3%	18.9%

Source: U.S. Census Bureau, 2012 - 2016 American Community Survey (ACS), Public Use Microdata Sample (PUMS) Files.

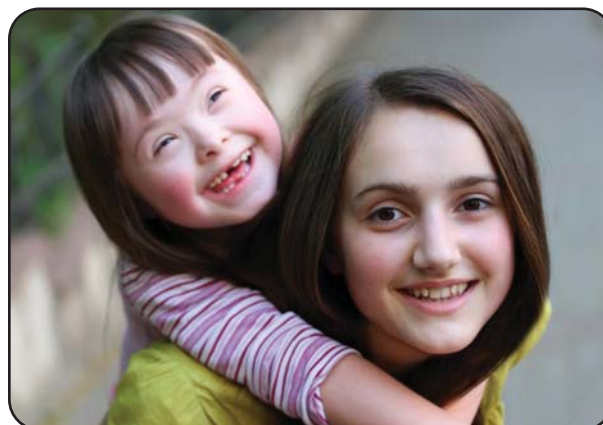
FIGURE 14 Student Loan Debt among Recent College Graduates

Massachusetts Budget and Policy, 2015 -2016 Graduates of Massachusetts Institutions

- 4-year Private Non-Profit College Median Student Debt: **\$32,355**
- 4-year Public College Median Student Debt: **\$30,248**

National 2015 Annual Survey of Social Workers

- Bachelor's Degree Recipient Median Debt: **\$28,000** ← **81% have debt**
- Master's Degree Recipient Median Debt: **\$40,815** ← **78% have debt**



⁴ Thompson, Jeremy. "Educated and Encumbered: Student Debt Rising with Higher Education Funding Falling in Massachusetts." Massachusetts Budget and Policy Center. March 1, 2018. massbudget.org/reports/pdf/Educated%20and%20Encumbered%20FINAL.pdf.



The **Face** of the
**Human Services
Sector**

However, student loan debt from 4-year institutions is only part of the picture. Student loan debt associated with advanced degrees is also significant. A 2018 Urban Institute report, *Graduate and Professional School Debt*, documents that 44 percent of 2011-2012 master's degree recipients had student loan debt over \$25,000.⁵ Notably, this debt may be in addition to debt accumulated as an undergrad. A 2015 national survey of social workers suggests that just over eight out of ten recipients of bachelor's degrees in social work and nearly eight out of ten MSW recipients have student loan debt, with median debt among the latter topping \$40,000.⁶

Advocating for a Student Loan Repayment Program

Census estimates suggest that more than 75 percent of human services workers have attended some college or have a degree, making it highly likely that many of these workers must contend with high levels of student debt along with lower than average wages.

The Providers' Council has held several trainings and webinars with American Student Assistance and others to help educate and inform human services workers about loan repayment and/or forgiveness programs for which they may be eligible, including the federal Public Service Loan Forgiveness (PSLF) program. The Council also maintains a toolkit of loan repayment resources on its website at

providers.org.

Additionally, the Council has sought legislative solutions for loan repayment and continues to do so. One solution, An act establishing a loan repayment program for direct care human service workers, would allow full-time human services workers with at least one year of continuous service and who are making under \$45,000 per year to receive up to \$150/month for a period not to exceed 48 months to pay back a qualified student loan. The Council continues to advocate for legislation such as this that could help workers pay back student loans.

Unfortunately, among occupations common to human services workers, income is not as clearly associated with educational attainment as is the case in other occupations. More than one half (55 percent) of social and human services assistants have bachelor's or advanced degrees, compared to 45 percent of all Massachusetts workers. Yet their median income is \$9,000 less. Counselors and social workers are twice as likely as all Massachusetts workers to have advanced degrees. However, the median income of counselors is lower than all Massachusetts workers, while the median income of social workers is comparable.



TABLE 5. Educational Attainment and Median Income for Selected Occupations, 2012-2016

	Bachelor's Degree	Advanced Degree	Median Income
All Human Services Workers	25%	19%	\$27,400
Counselors	26%	48%	\$34,500
Social Workers	37%	42%	\$44,400
Social & Human Service Assistants	32%	23%	\$31,700
Healthcare Workers	24%	24%	\$45,600
Other Industry Workers	26%	26%	\$40,557
Massachusetts Total	26%	19%	\$40,600

Source: U.S. Census Bureau, 2012 - 2016 American Community Survey (ACS), Public Use Microdata Sample (PUMS) Files.

⁵ Baum, Sandy, Ph.D., and Patricia Steele, Ph.D. "Graduate and Professional School Debt: How Much Students Borrow." Urban Institute. January 2018. <https://www.urban.org/sites/default/files/publication/95626/graduate-and-professional-school-debt.pdf>.

⁶ "Annual Statistics on Social Work Education in the United States." Council on Social Work Education. 2016. <https://www.cswe.org/getattachment/992f629c-57cf-4a74-8201-1db7a6fa4667/2015-Statistics-on-Social-Work-Education.aspx>.

The **Face** of the **Human Services Sector**



Conclusion

Five-year averages from the most recent American Community Survey (ACS) reveal that the overwhelming majority of human services workers are women (80%) and one third of workers are younger than age 35. Despite having similar levels of educational attainment, human services workers are more likely to live below 150 percent of the poverty level, have lower median wages, and lower household incomes than workers in other industries. Further, we find that one third of human services workers are either housing burdened (spending greater than 30 percent of their income on housing) or severely housing burdened (spending greater than 50 percent of their income on housing).

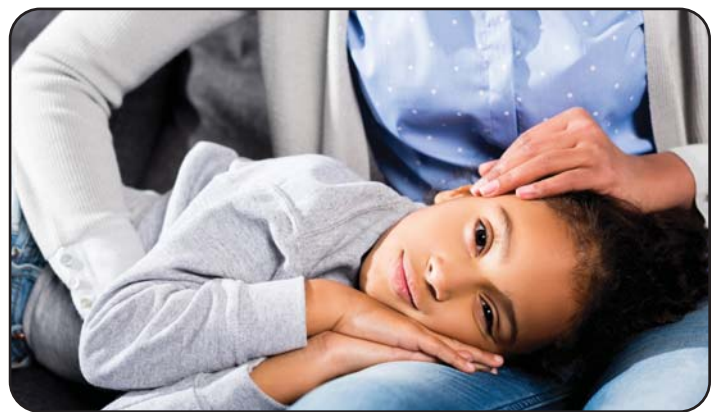
Although estimates of the number of human services workers with college loan debt are not available, the educational attainment of industry workers strongly suggests that a significant number likely must contend with substantial student loan debt. The likelihood of student loan debt coupled with relatively low wages and the high cost of housing may make committing to a career in the human services field practically unsustainable for many workers, forcing them to choose between the needs of their clients and their own financial well-being.

The most recent job vacancy survey conducted in Massachusetts by the Executive Office of Labor and Workforce Development (EOLWD) is now five years old. However, even then it was clear that human services occupations were in high demand. In 2013, community and social service occupations, which include social workers, counselors, and social and human services assistants, had the fourth highest vacancy rate of all occupational groups. In today's labor market, many of these jobs, particularly counseling and social work positions, require bachelor's or master's degrees. However, these positions do not currently offer entry level wages sufficient to service the student loan debt acquired while obtaining those degrees. For instance, according to the 2017 occupational employment and wages data for Massachusetts, the minimum educational requirement for mental health and substance abuse workers is a bachelor's degree. Despite the educational requirement for these positions, the annual average entry level wage for this work is \$29,670. According to the 2015 National Annual Survey of Social Workers, 81 percent of graduates with bachelor's degrees carry a median college loan debt of \$28,000 and 78 percent of graduates with master's degrees carry a median debt of \$40,815. In the end, these

pressing financial realities may simply not be sustainable for recent college graduates entering the workforce and considering a career in a human services setting.

The economic challenges of human services employment are not the only barriers that need to be considered to meet the human services workforce challenge. The industry has a history of recruiting workers from the very communities in which they serve. Consequently, human services workers are more racially and ethnically diverse, are more likely to experience language barriers, and are more likely to be individuals with disabilities than workers in other industries. In addition, nearly one in five workers are foreign-born, underscoring the importance immigrants have and will continue to play in meeting the industry's workforce needs.

As the pressure builds to attract workers to human services, industry leaders and policy makers must recognize the fact that many human services workers face challenges similar to the people they serve, with some just a few steps away from needing assistance themselves. As such, strategies and legislation need to be tailored to the needs of this workforce. Doing so will not simply help to allow the Commonwealth's public and private human service agencies to recruit and retain the talented and dedicated workers they need to meet the growing needs of the Bay State's most vulnerable residents. It will also create meaningful employment opportunities for a segment of the working-age population that has yet to fully participate in and benefit from the Massachusetts economy's relatively robust economic expansion.



⁷ 2013 Massachusetts Job Vacancy Survey Data. Retrieved from: http://lmi2.detma.org/Lmi/JVS_bED.asp?indocc=occ&Area=000025

⁸ Massachusetts Executive Office of Labor and Workforce Development (EOLWD). Retrieved from: http://lmi2.detma.org/Lmi/Lmi_oes_a.asp



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