



# More Money— Less Money:

**Factors Associated with  
the Highest and Lowest  
Social Work Salaries**

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NATIONAL ASSOCIATION OF SOCIAL WORKERS

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# Background

In 2004, the National Association of Social Workers (NASW) partnered with the Center for Health Workforce Studies, University at Albany, to conduct a benchmark national study of 10,000 licensed social workers. The study achieved a response rate of nearly 50 percent. The information presented in this report is based on that study and its findings.

As with any profession, there are a number of factors that are commonly associated with higher earnings. The study found that social work salaries were highly variable. Table 1 summarizes the variables that had a statistically significant effect on social work salaries.<sup>i</sup>

TABLE 1. SUMMARY OF VARIABLES WITH A STATISTICALLY SIGNIFICANT RELATIONSHIP WITH ESTIMATED SALARIES OF LICENSED SOCIAL WORKERS WORKING FULL-TIME IN A SINGLE SOCIAL WORK JOB

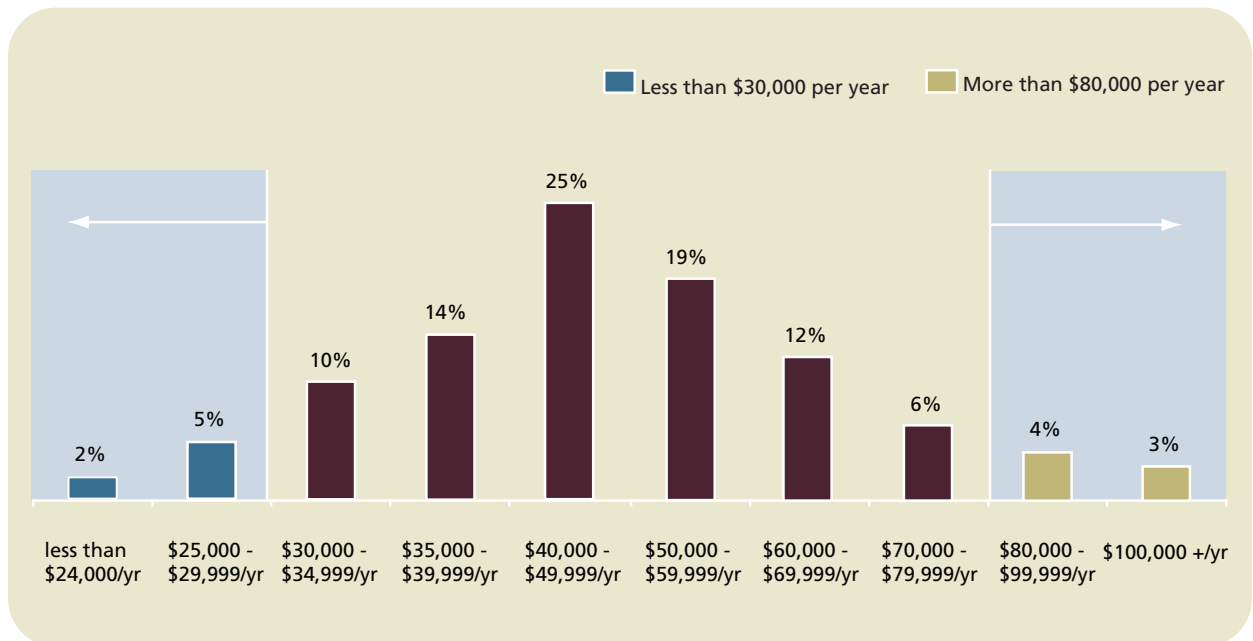
<b>Variable</b>	<b>General Nature of the Relation to Salary Level</b>
Gender	Men had higher salaries
Census Division	Pacific region had the highest salaries; South Central had the lowest salaries
Highest SW Degree	PhDs/DSWs had highest salaries; MSWs had second highest salaries
Rural/Urban Location	Social workers in metropolitan areas had the highest salaries; those in rural areas had the lowest salaries
Size of Primary Caseload	Social workers without caseloads had the highest salaries; those with caseloads of 11-15 and 26-50 clients had the lowest salaries
Sector of Employment	Private practice had highest salaries; private not-for-profit had the lowest salaries
Years of Experience	Each year of experience was associated with about \$419 more salary.

# Methodology

This report compares and contrasts characteristics of social workers at the lowest end of the pay continuum (those earning less than \$30,000 per year) with those social workers at the highest end of the spectrum (those earning more than \$80,000 per year).

This report is based on data from social workers who reported earnings from one full-time social work position (n=2632). Eighty-six percent of the full-time employees (n=2261) earned between \$30,000 and \$79,999 per year. Seven percent of the respondents (n=182) earned less than \$30,000 per year; and seven percent (n=189) earned more than \$80,000 per year (Figure 1).

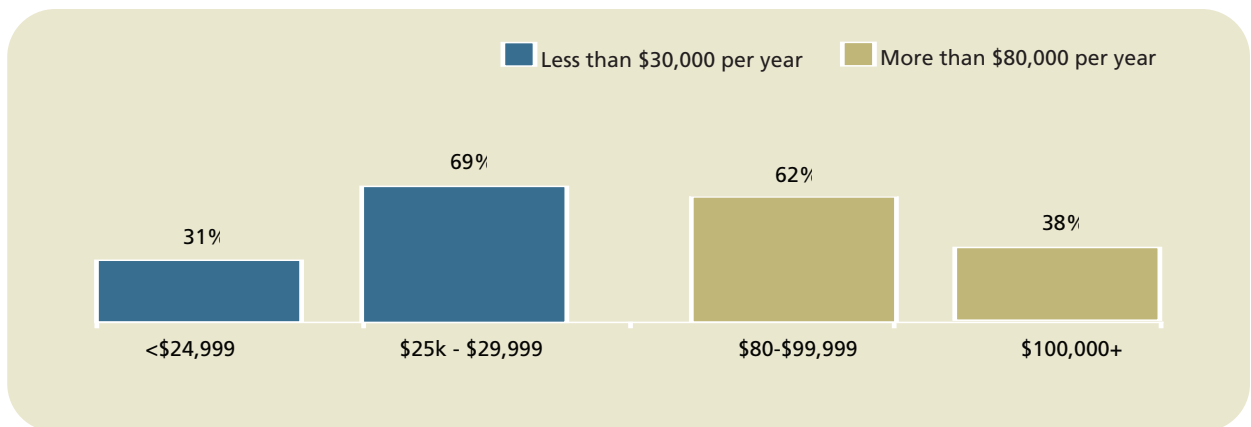
FIGURE 1. DISTRIBUTION OF FULL-TIME SOCIAL WORK EMPLOYEES' SALARIES



# Salary Overview

Sixty-nine percent of social workers earning less than \$30,000 per year earned between \$25,000 and \$29,999 per year and 31 percent earned less than \$24,999. On the other end of the continuum, 62 percent of social workers in the higher salary level earned between \$80,000 and \$99,999 per year and 38 percent earned more than \$100,000 (Figure 2).

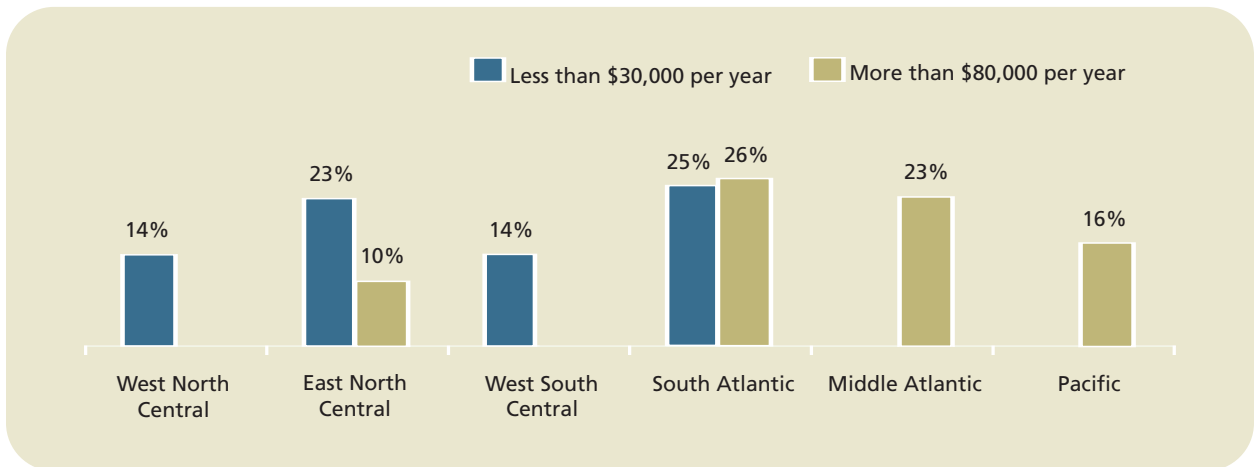
FIGURE 2. DISTRIBUTION OF LOWER AND HIGHER SALARIES



## REGIONAL ANALYSIS

The regions of the country that had the highest percentages of lower-earning social workers were the South Atlantic (25%); the East North Central (23%); and the West North and the West South Central (14% each). The regions of the country with the highest percentages of higher-earning social workers were the South Atlantic (26%); the Middle Atlantic (23%); the Pacific (16%); and the East North Central region (10%). Interestingly, two regions, the East North Central region and the South Atlantic region, had high percentages of both categories of salaries (Figure 3).

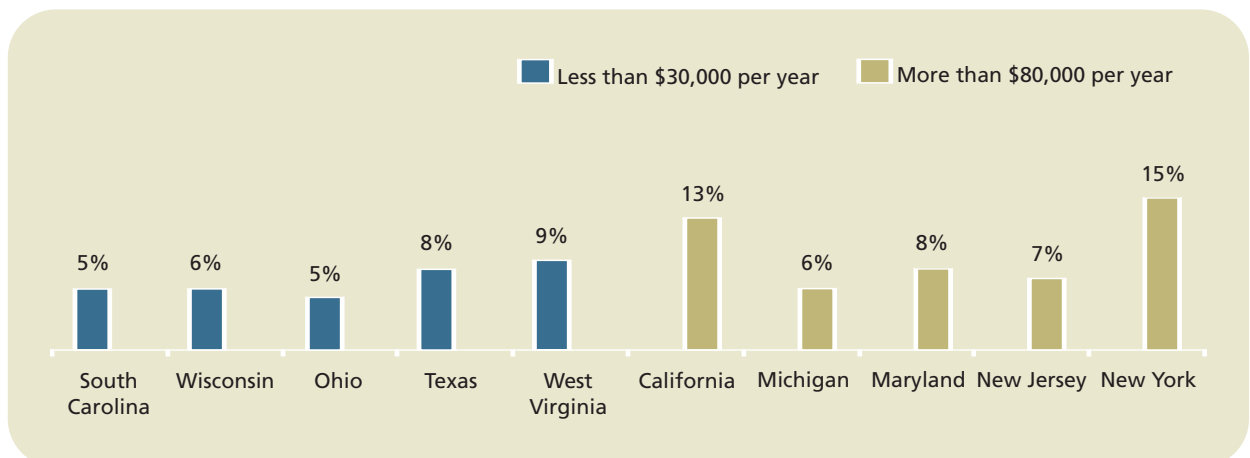
FIGURE 3. SALARY DISTRIBUTION BY REGION



### SALARIES BY STATE

Nine percent of the respondents who earned less than \$30,000 per year lived in West Virginia; eight percent lived in Texas; South Carolina and Wisconsin each had six percent of these respondents; and five percent lived in Ohio. In comparison, 15 percent of those reporting salaries greater than \$80,000 per year lived in New York; 13 percent lived in California; eight percent lived in Maryland; seven percent resided in New Jersey; and 6 percent lived in Michigan (Figure 4).

FIGURE 4. SALARY DISTRIBUTION BY STATE



# Summary of Findings

- 1 Social workers who earn higher salaries are more likely to be older, male, to hold an MSW as their highest degree, and to be licensed in more than one state.
- 2 Social workers who are recent graduates, who have less experience, and those who have fewer years of employment are more likely to earn lower salaries.
- 3 Social workers who are employed in the private, for-profit sector, in a private solo practice, and specialize in mental health are more likely to earn higher salaries.
- 4 Social workers who earn lower salaries are more likely to work in challenging agency environments and to serve more vulnerable clients.
- 5 Social workers who earn lower salaries are less satisfied with their compensation packages and more likely to plan to leave the profession.



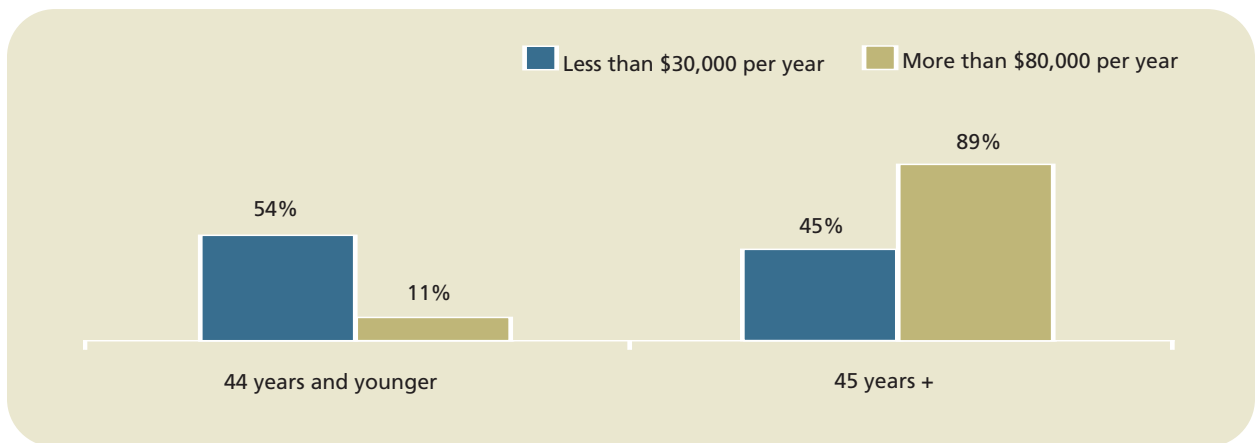
# Discussion of Findings

- 1 Social workers who earn higher salaries are more likely to be older, male, to hold an MSW as their highest degree, and to be licensed in more than one state.

## AGE

The distribution of the respondents' ages varied greatly according to their salary levels. Only 11 percent of the higher-earning social workers were 44 years old or younger, compared with 54 percent of those who earned less. On the other hand, 89 percent of the higher earners were 45 and older, compared with less than half (45%) of the lower earners. (Figure 5).

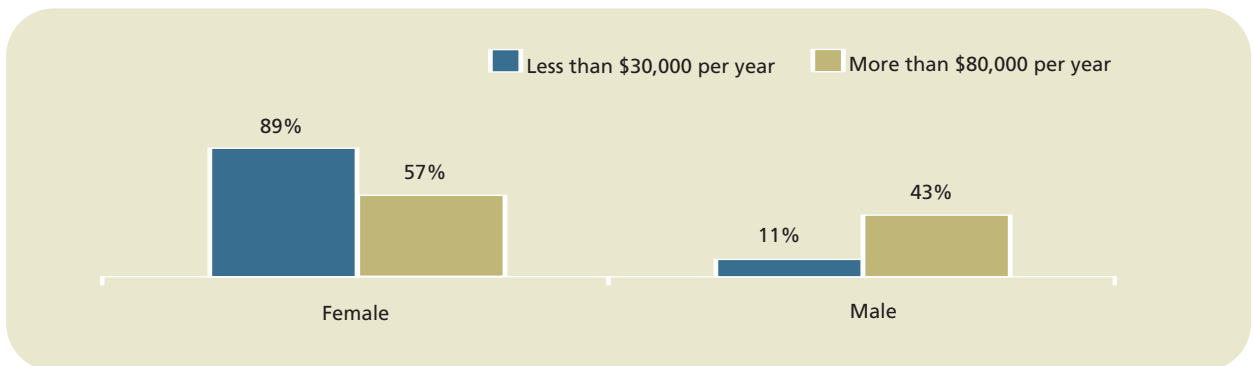
FIGURE 5. AGE



## GENDER

As is true in most professions, the survey revealed a gender gap in salaries for licensed social workers in 2004. The gender composition also shifted dramatically between the highest and lowest salary levels. Eighty-nine percent of the lower earners were women, compared with 57 percent of the higher-earning women. In contrast, only 11 percent of the lower earners were men, compared with 43 percent of the higher-earning men (Figure 6).

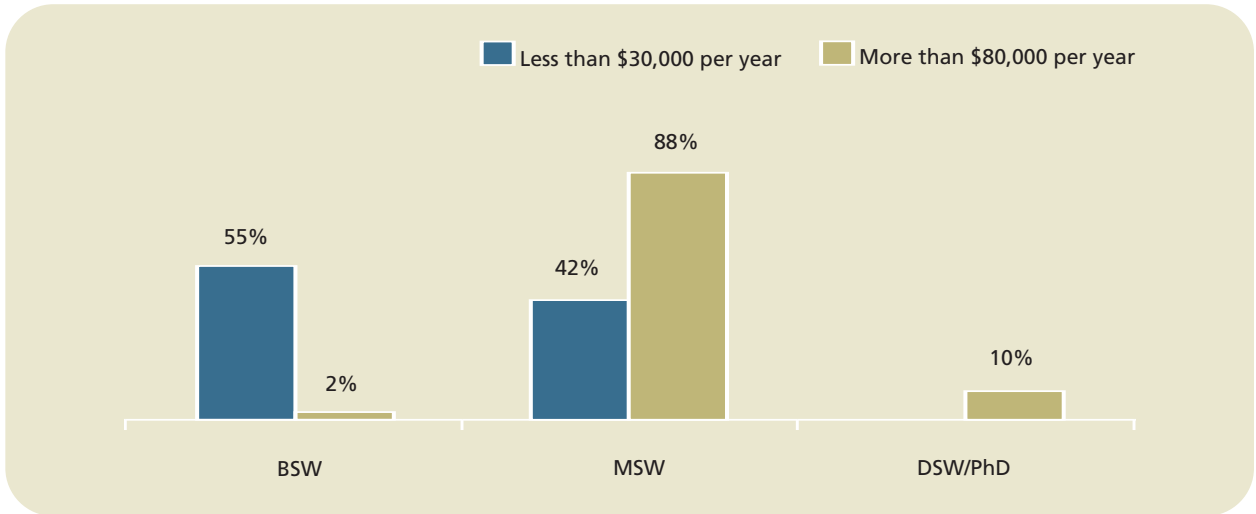
FIGURE 6. SALARY DISTRIBUTION BY GENDER



## HIGHEST SOCIAL WORK DEGREE

Of those respondents who earned less than \$30,000 per year, more than half had a BSW as their highest social work degree, compared with only two percent of the higher earners who held a BSW as their highest degree. In contrast, 88 percent of the higher earners had an MSW as their highest social work degree and 42 percent of the lower-earners had an MSW as their highest social work degree. Among the higher earners, 10 percent held a doctorate degree (Figure 7).

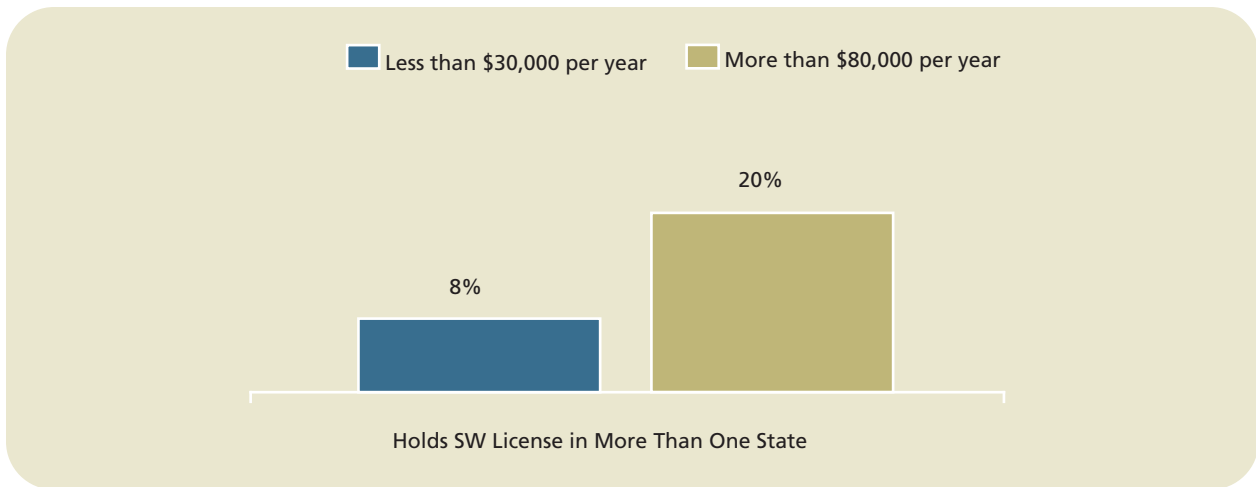
FIGURE 7. HIGHEST SOCIAL WORK DEGREE



## MULTIPLE STATE LICENSES

Twenty percent of the higher earners held a social work license in more than one state, compared with only eight percent of the lower earners (Figure 8).

FIGURE 8. SALARY LEVELS BY MULTIPLE STATE LICENSE-HOLDERS

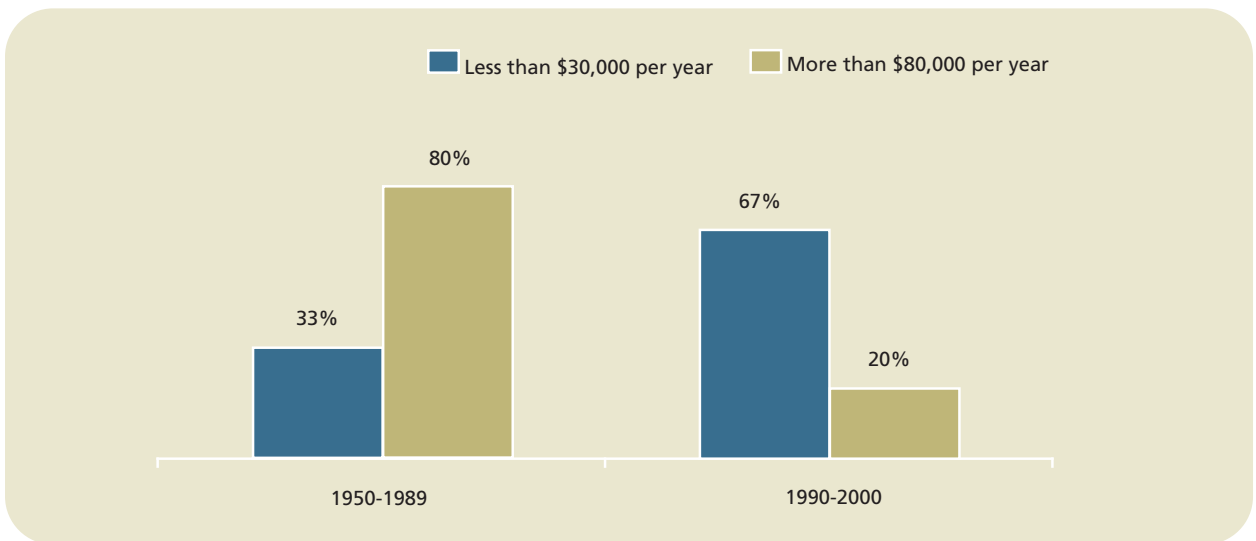


② Recent Social Work graduates, who have less experience, and have fewer years of employment are more likely to earn lower salaries.

### YEAR OF MSW GRADUATION

More recent MSW graduates were likely to earn less, with 67 percent of those earning less than \$30,000 per year having graduated since 1990. In contrast, 80 percent of the higher earners graduated prior to 1989 (Figure 9).

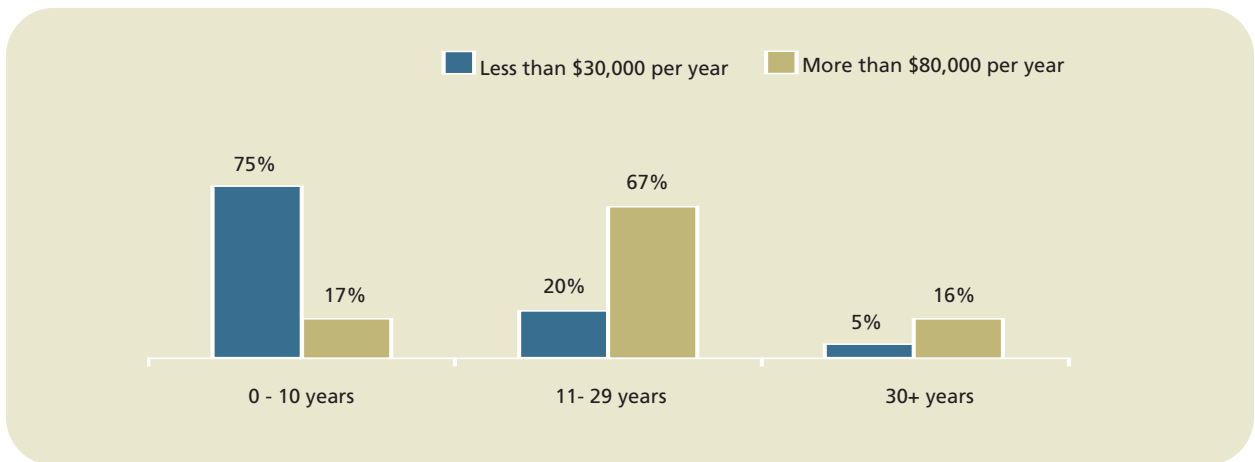
FIGURE 9. SALARY DISTRIBUTION BY YEAR OF MSW GRADUATION



## YEARS OF PRACTICE EXPERIENCE

Social workers earning the lowest salaries were more likely to be in their first 10 years of practice. Social workers earning the highest salaries were more likely to have worked more than 10 years (Figure 10).

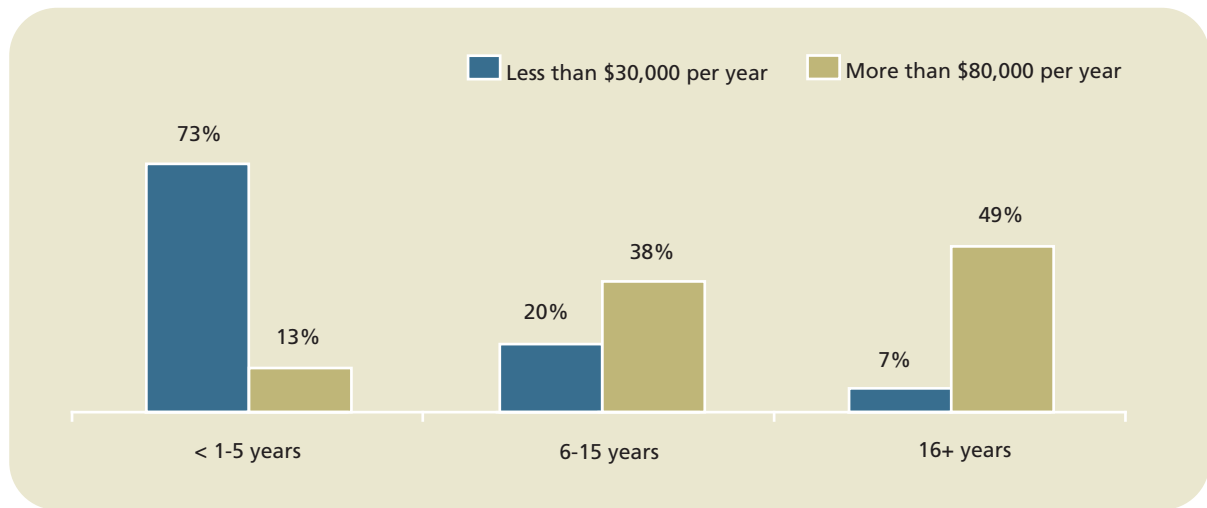
FIGURE 10. YEARS OF PRACTICE



## YEARS WITH EMPLOYER

Nearly half of the higher-earning social workers have worked for their employers for more than 16 years. A majority of the lower-earners have worked for their employers for fewer than five years (Figure 11).

FIGURE 11. YEARS WITH PRIMARY EMPLOYER

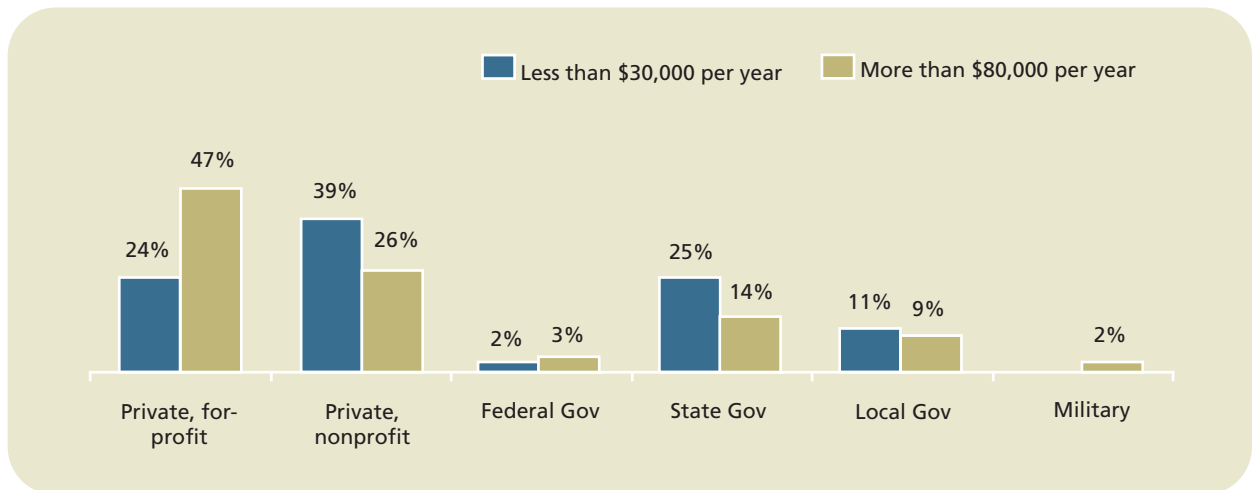


- ③ Social workers who are employed in the private, for-profit sector, in a private solo practice, and who specialize in mental health are more likely to earn higher salaries.

## EMPLOYMENT SECTOR

Salary levels were associated with employment sector. Forty-seven percent of those earning more than \$80,000 per year were employed in the private, for-profit sector, compared with 24 percent of those who earned less than \$30,000 per year. These percentages were nearly reversed for the private, non-profit sector, with 39 percent of lower-earning social workers working in this sector compared with 26 percent of higher-earning social workers. Those earning lower salaries also had higher percentages in the state and local government sectors (Figure 12).

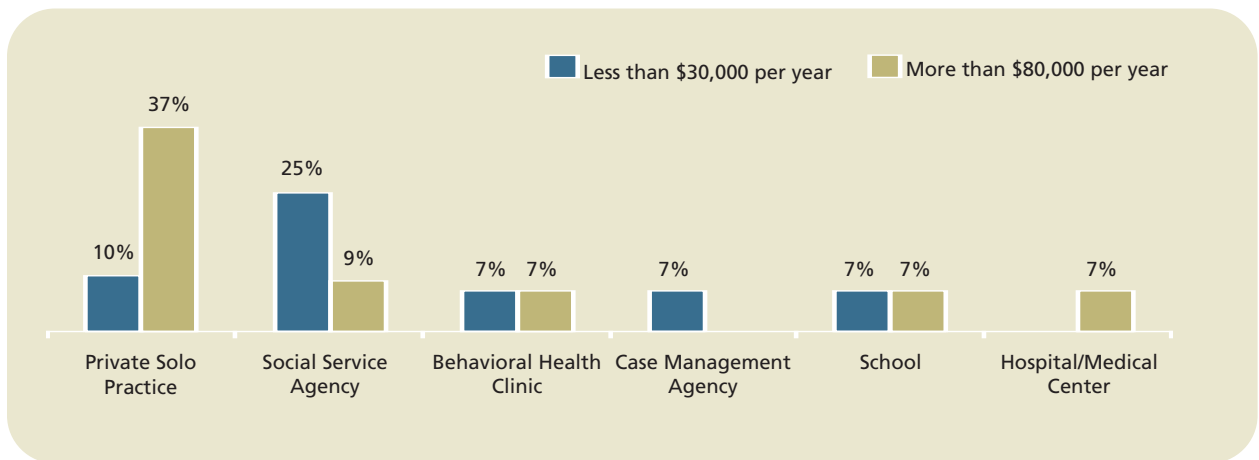
FIGURE 12. EMPLOYMENT SECTOR



## EMPLOYMENT SETTING

The top five employment settings for each salary level were analyzed. Nearly 40 percent of higher-earning social workers worked in a private, solo practice, whereas one-quarter of lower-earning social workers worked in a social service agency. Interestingly, there were nearly equal percentages of high and low earners in the other settings (Figure 13).

FIGURE 13. EMPLOYMENT SETTING

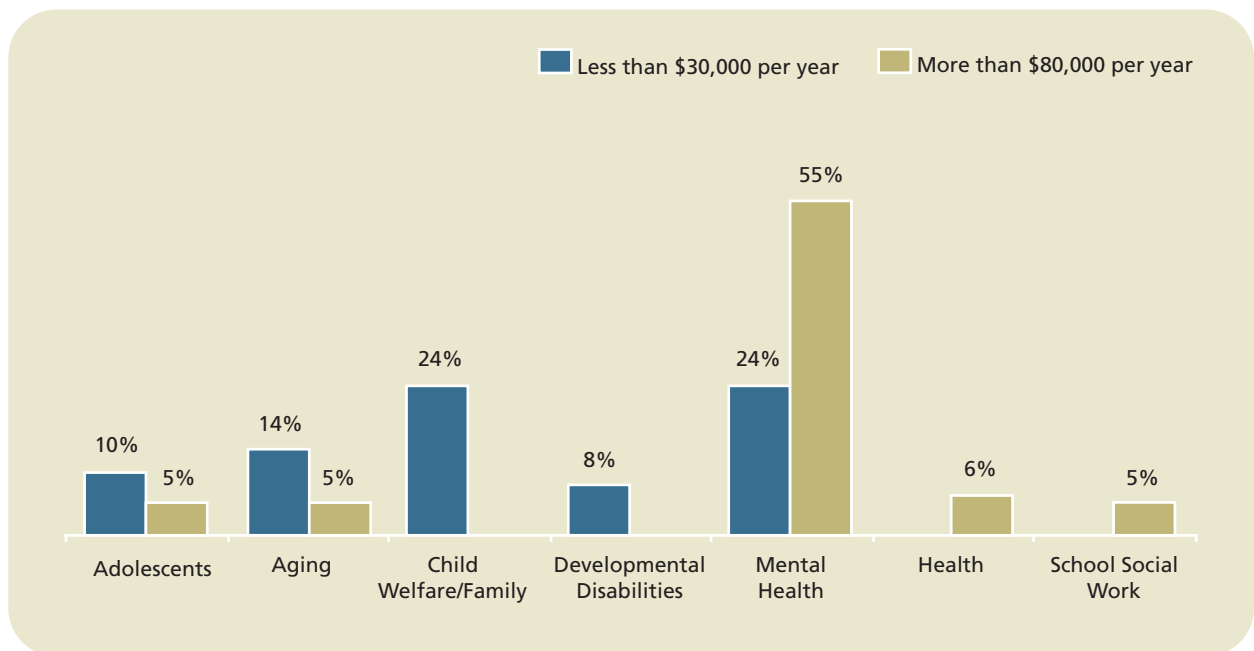




## PRACTICE AREA

The five most frequently listed practice areas were analyzed for each salary level. Fifty-five percent of those earning the higher salaries identified mental health as their practice area, followed by health (6%). School social work, adolescents, and aging each were listed by five percent of the top earners. Twenty-four percent of those earning lower salaries identified mental health or child welfare/family as their practice areas, followed by aging, (14%), adolescents (10%), and developmental disabilities (8%) (Figure 14).

FIGURE 14. PRACTICE AREA

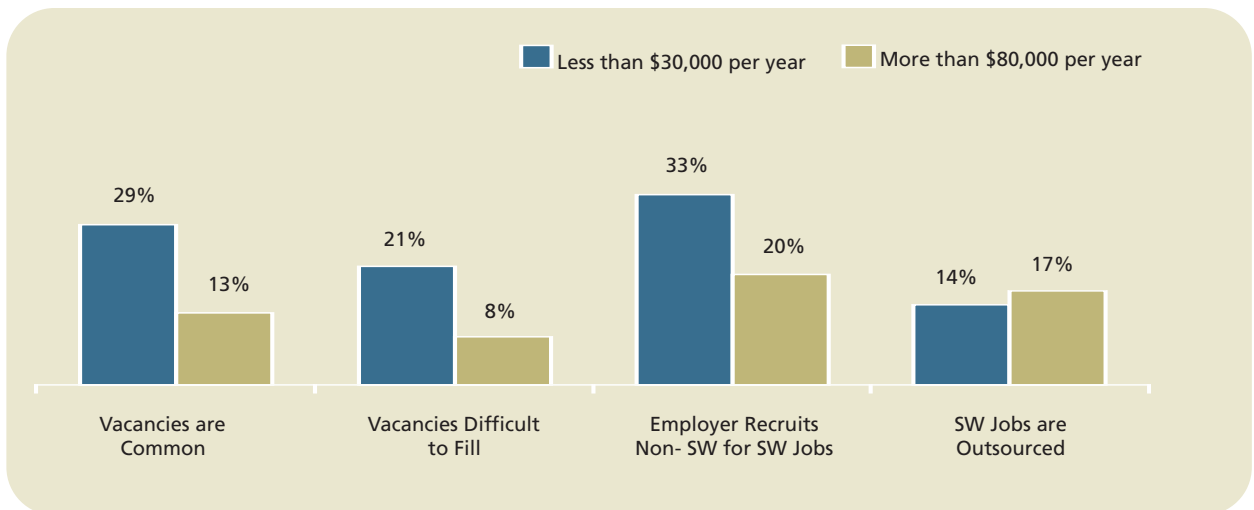


- 4 Social workers who earn lower salaries are more likely to work in challenging agency environments and to serve more vulnerable clients.

### AGENCY VACANCIES

Social workers with lower salaries were more likely to work in settings where vacancies were common and difficult to fill, and where their employer recruited non-social workers to fill social work positions. Social workers with higher salaries were more likely to work in environments where their employer recruited non-social workers and where social work jobs were outsourced (Figure 15).

FIGURE 15. AGENCY VACANCIES



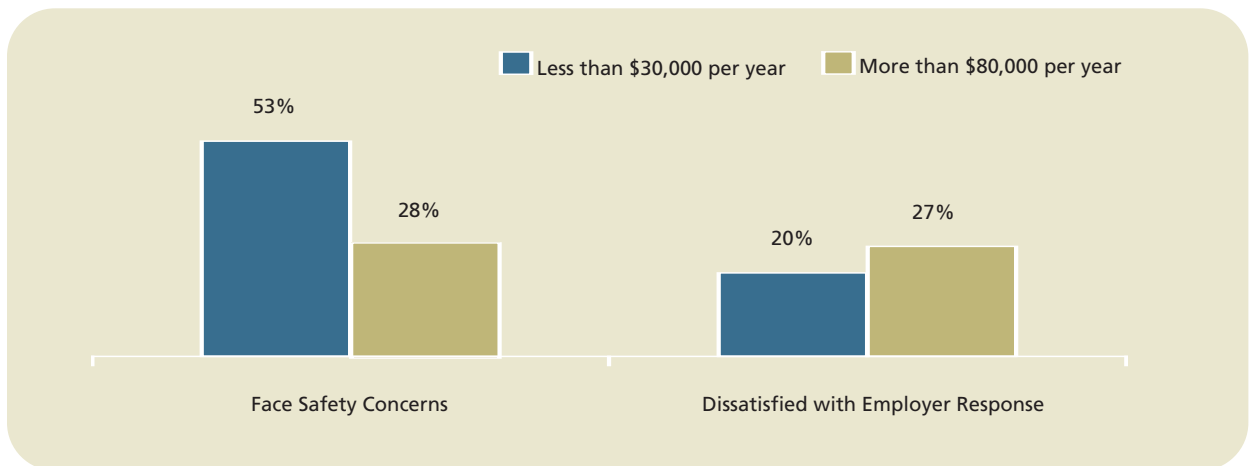
## SAFETY

Safety was much more of a concern for social workers in the lower salary ranges. Fifty-three percent of social workers earning less than \$30,000 per year reported facing personal safety issues on the job, compared with less than one-third of those who earned more than \$80,000 per year.

## ADEQUACY OF EMPLOYER RESPONSE TO SAFETY ISSUES

Although social workers with higher salaries were less likely to face personal safety issues on their jobs, they were more likely to be dissatisfied with their employers' responses to safety issues. Of those who identified safety concerns (28%), more than a one-fourth did not think their employers appropriately addressed their concerns. Only 20 percent of the social workers earning lower salaries expressed dissatisfaction with their employers' handling of safety concerns (Figure 16).

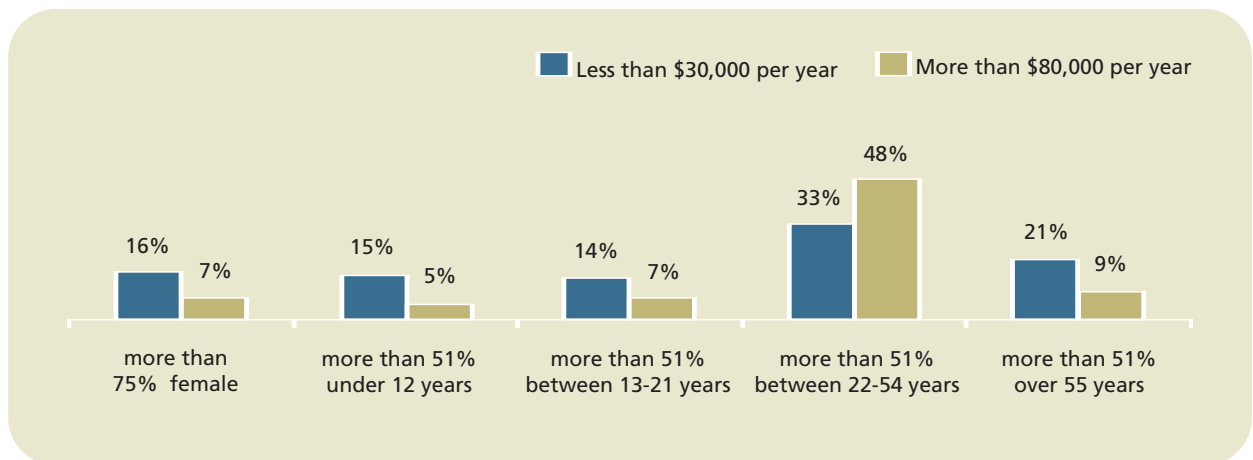
FIGURE 16. SAFETY CONCERNS



## CLIENTS' GENDER AND AGE

The client characteristics of each salary cohort were also analyzed. Sixteen percent of those earning less than \$30,000 per year had caseloads that were more than 75 percent female, compared with seven percent of those earning more than \$80,000 per year. Lower-earning social workers also had the highest percentages of clients under age 21 and over the age of 55. Higher earning social workers had greater percentages of adult clients between the ages of 22 to 54 (Figure 17).

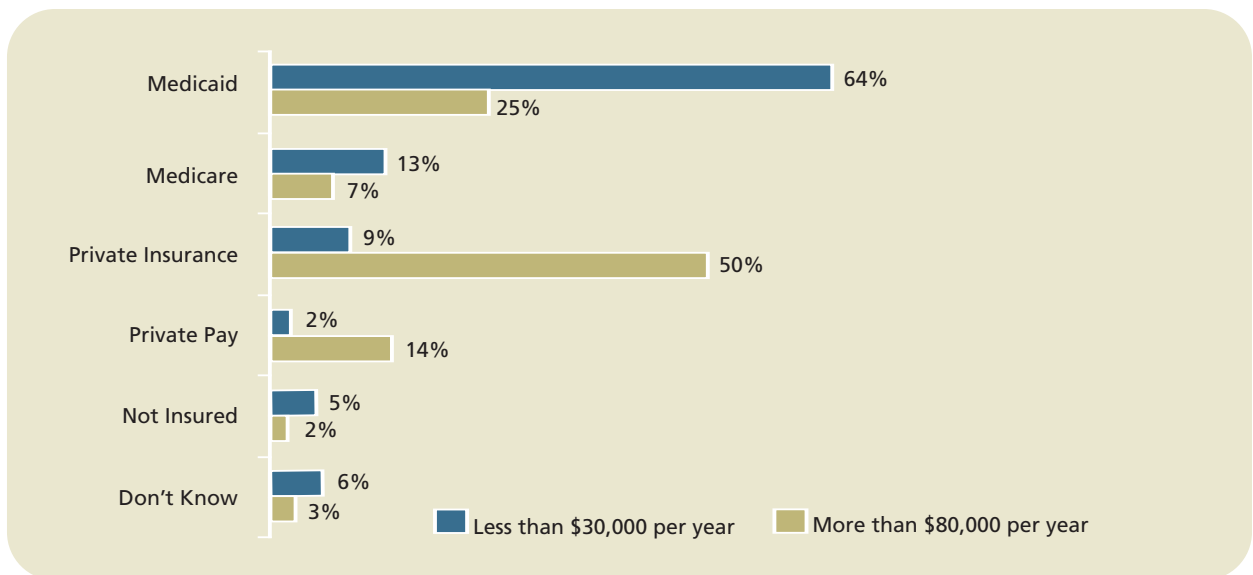
FIGURE 17. CLIENT CASELOAD DISTRIBUTION



## SOURCES OF CLIENTS' HEALTH INSURANCE

Social workers who had lower salaries had higher percentages of clients who had publicly-funded health insurance than did higher-earning social workers. Sixty-four percent of the lower salary cohort's clients were Medicaid recipients, 13 percent were Medicare recipients, and five percent had clients who did not have health insurance. Higher-earning social workers were more likely to have clients with private insurance (50%) or who were private pay (14%) (Figure 18).

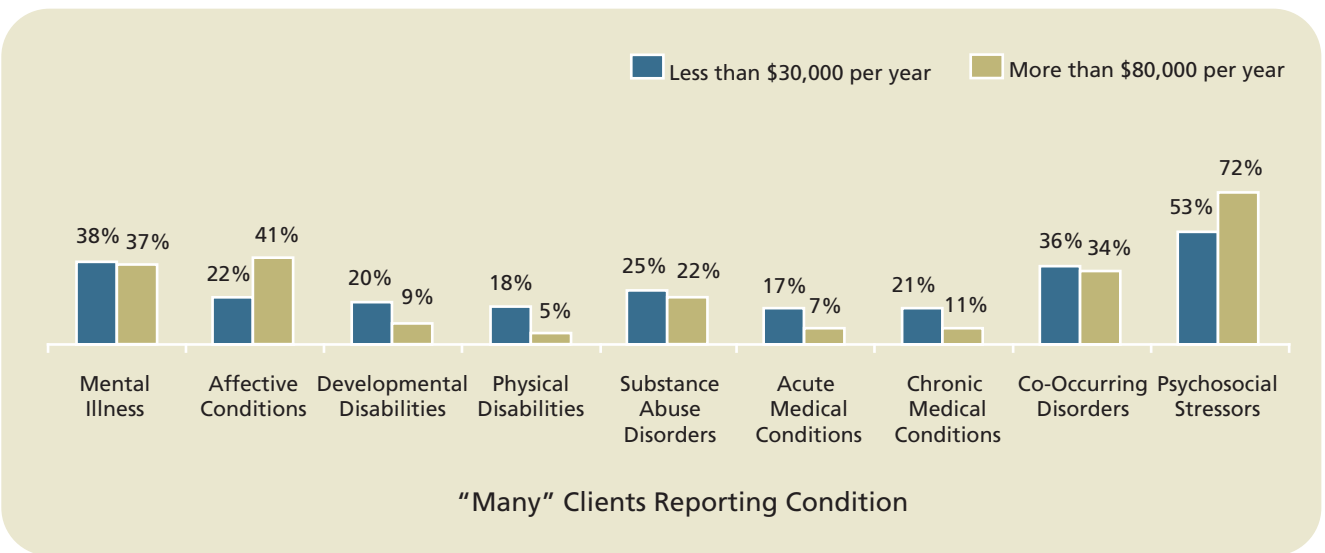
FIGURE 18. CLIENT HEALTH INSURANCE



## CLIENTS' HEALTH CONDITIONS

Social workers in the higher salary cohort reported greater percentages of “many” clients with psychosocial stressors (72%) and affective conditions (41%) than did their lower-earning counterparts. In contrast, social workers in the lower salary cohort reported higher percentages of “many” clients with mental illness (38%), developmental and physical disabilities (20%, 18%), substance abuse disorders (25%), acute and chronic medical conditions (17%, 21%), and co-occurring disorders (36%) (Figure 19).

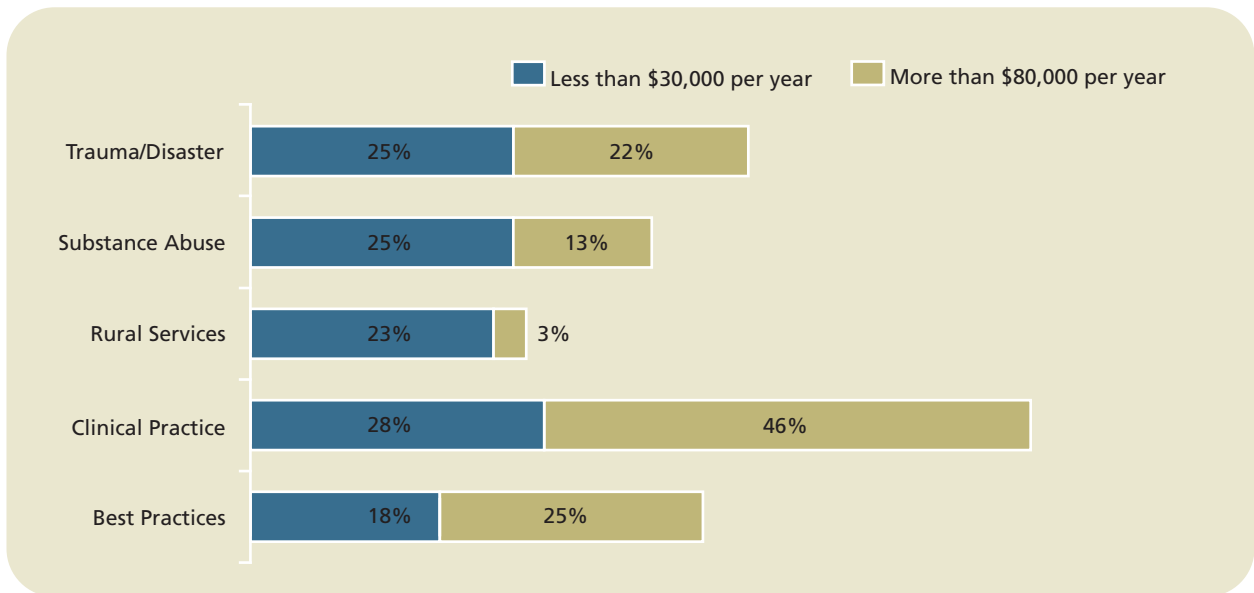
FIGURE 19. CLIENT HEALTH CONDITIONS



## INTEREST IN FURTHER TRAINING

There were also some differences in areas of interest for further training. A higher percentage of those earning lower salaries were more interested in training related to rural areas (23%), substance abuse (25%), and trauma/disaster services (25%) than their higher-earning counterparts. A higher percentage of social workers earning more than \$80,000 per year were more interested in training related to best practices (25%) and clinical practice (46%) than those earning less (Figure 20).

FIGURE 20. AREAS OF INTEREST FOR FURTHER TRAINING



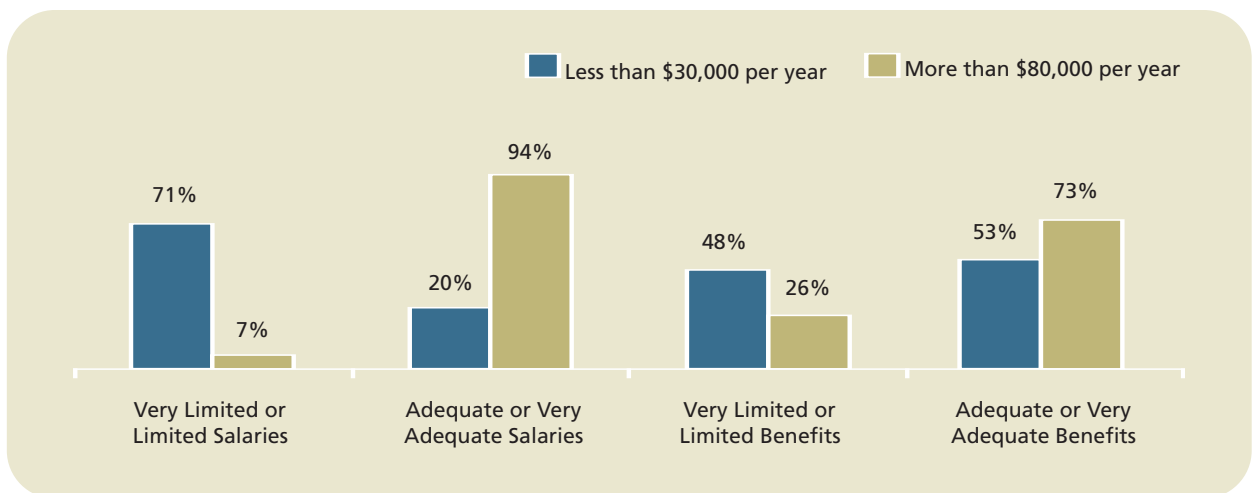
- 5 Social workers who earn lower salaries are less satisfied with their compensation packages and more likely to plan to leave the profession.

### ADEQUACY OF WAGES AND BENEFITS

Seventy-one percent of social workers earning less than \$30,000 per year described the adequacy of their wages as limited or very limited, compared to 29 percent who described their wages as adequate or very adequate. Conversely, 94 percent of the higher earners described their salaries as adequate or very adequate, compared with seven percent who described their wages as limited or very limited.

Social workers earning less than \$30,000 per year were more satisfied with their benefits than with their wages. Fifty-three percent described their benefits as adequate or very adequate, compared with 48 percent who described their benefits as very limited or limited. Social workers earning more than \$80,000 annually were less satisfied with their benefits than with their wages, with nearly 30 percent describing their benefits as very limited or limited (Figure 21).

FIGURE 21. ADEQUACY OF WAGES AND BENEFITS

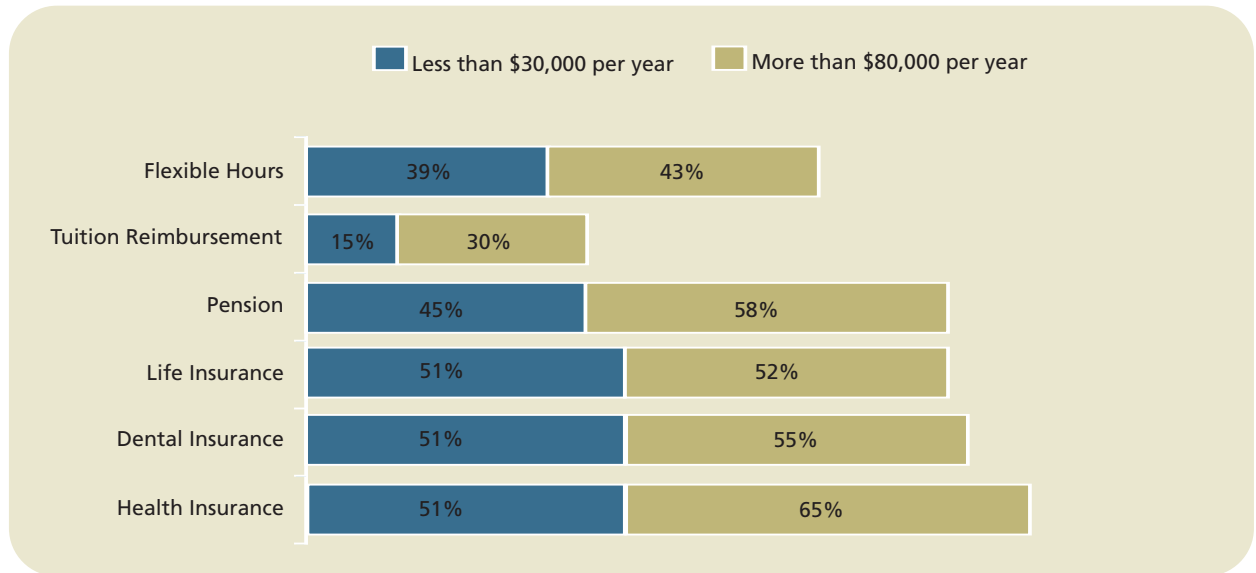




## BENEFITS

There were some differences in the benefits available to social workers at the two salary levels. Although both groups reported insurance (health, dental, and life) and the availability of flexible hours at comparable rates, higher-earners were more likely to list pensions and tuition reimbursement as part of their benefit packages (Figure 22).

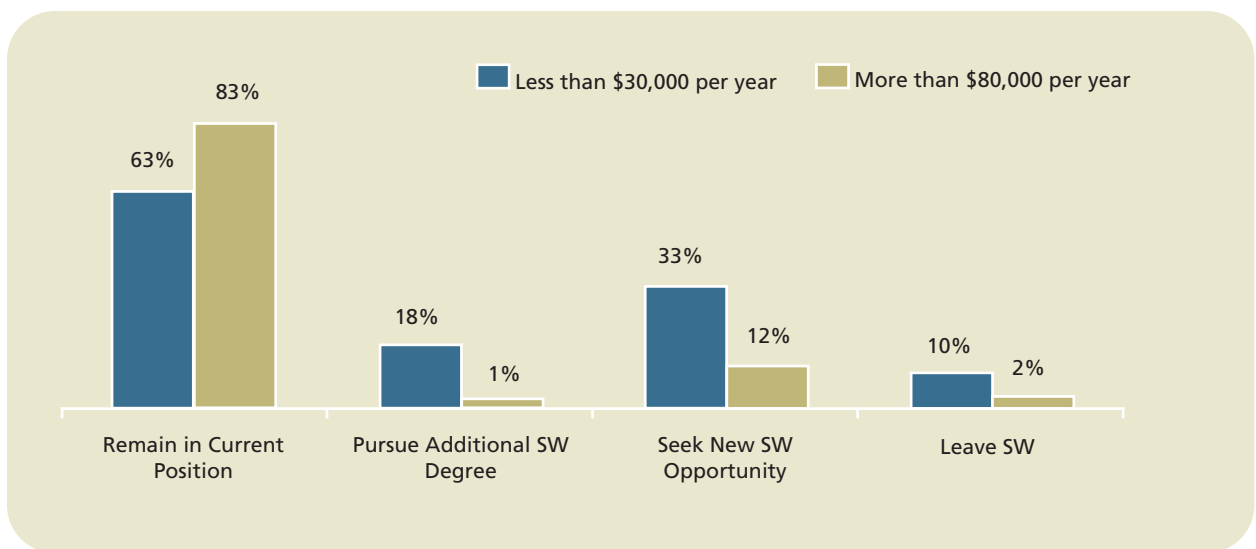
FIGURE 22. BENEFIT PACKAGES



## CAREER PLANS

When asked about their career plans for the next two years, the majority of social workers in both salary levels planned to remain in their current positions (63% and 83%). However, those in the lower salary ranges were more likely to plan to pursue an additional social work degree (18%) or to seek a new opportunity in social work (35%) than their higher-earning counterparts. A marked difference occurred with the plan to leave social work, with 10 percent of the lower-earning cohort choosing that option, compared to just two percent of the higher-earning cohort (Figure 23).

FIGURE 23. CAREER PLANS



# Conclusion

This report highlights the role of salary in retaining professional workers, particularly newer workers. Of particular concern is the relationship between low salaries and agencies that are likely to provide services to the most vulnerable clients—underscoring a long-held belief that social workers’ salaries are closely linked to the societal value placed on their clients. Competitive and fair salaries are the first step to assuring that a competent social work workforce is going to be available to meet the needs of agencies and their clients in the coming decades.

i Whitaker, T., Weismiller, T., & Clark, E. (2006). Assuring the sufficiency of a frontline workforce: Executive summary. Washington, DC: National Association of Social Workers.