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Business Realities of the Charlotte-Mecklenburg Creative Community Survey

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Prepared for
Charlotte Is Creative



Charlotte Is Creative exists to fund, promote, connect and advocate for our city's diverse, emerging and disconnected artists and creatives, and to champion collaboration between them and the larger business community. Signature programs and events include CreativeMornings/Charlotte, the HUG (Helpful Unfettered Gift) Micro-grant Program, and the Creative Entrepreneurs Initiative.

Prepared by
UNC Charlotte Urban Institute



The UNC Charlotte Urban Institute is a nonpartisan, applied research and community outreach center at UNC Charlotte. Founded in 1969, it provides services including technical assistance and training in operations and data management; public opinion surveys; and research and analysis around economic, environmental, and social issues affecting the Charlotte region.

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Key Findings

Key Findings

In September 2021, Charlotte Is Creative commissioned a survey with the UNC Charlotte Urban Institute in an effort to better understand the business realities of artists and creatives in Charlotte-Mecklenburg, and examine what and where supports and resources may be best suited. The survey's key findings are discussed below.

Demographic Characteristics

In total, 643 artists and creatives who live and/or work in Mecklenburg County completed or partially completed the survey. Respondents tended to be younger (32% were ages 25 to 34), female (61%), and experienced in their creative industry (58% had more than 10 years of experience). The racial and ethnic make-up of the survey was similar to the Charlotte-Mecklenburg region as a whole.

Assets of the Creative Community

Creatives in Charlotte have a diverse set of disciplinary talent and are embedded throughout our economy. Visual artists made up the largest share of respondents; 36% were visual artists, followed by creatives working in graphic design, advertising, or branding (17%). Creatives work in a variety of employment settings, including as independent contractors (57%), creative business entrepreneurs (31%), and as employees at creative (22%) or non-creative (15%) organizations (respondents could select multiple employment types). In many ways, artists and creatives must be dually-skilled, first in their creative talent and second in business acumen. Trial and error and peer-to-peer learning were key strategies for learning to run the business side of creative practices, while more formal training via internships or school were less commonly used.

Health Insurance

Most (85%) survey respondents had health insurance. However, health insurance coverage varied significantly by race, ethnicity, age, and income. In addition, a smaller share of independent contractors (82%) and creative business owners (80%) were insured compared to artists and creatives working inside creative (92%) or non-creative (93%) organizations. Most respondents with health insurance receive coverage through their employer or spouse's employer. However, a considerable share (21%) pay for health insurance through the Health Insurance Marketplace (otherwise known as Obamacare). Respondents with employer-sponsored health insurance tended to consider their health insurance more affordable than those paying for insurance through the

Health Insurance Marketplace. Of those with employer-sponsored health insurance, 72% stated that their employer's insurance benefit is an important factor or the main reason they stay.

Financial Stability

Financial stability was associated with age and income; older and wealthier respondents tended to report higher financial stability. Financial stability was also tied to satisfaction with working as a creative in Charlotte. For most respondents, artistic and creative work was not a sufficient source of income; 55% had other part- or full-time work, and most creatives earned half or less than half of their total income from creative pursuits. Most creatives invest at least some of their income back into their creative work.

COVID-19

COVID-19 took a toll on the creative economy. Most (60%) of respondents indicated that their creative business experienced reduced or cancelled projects, gigs, or contracts during the pandemic. Ten percent of respondents with creative businesses had to furlough or lay off employees, another 10% applied for a business loan, and 5% closed their creative business. Fifteen percent of respondents had been laid off, furloughed, or received a pay cut.

Expanding support for artists and creatives in Charlotte-Mecklenburg

Respondents identified top funding sources and conditions that would improve their ability to make a living as an artist or creative in Charlotte. Top funding sources included more publicly or privately funded projects that employ artists and creatives (63%) and more professional development opportunities that specifically supported diverse creatives (39%). Top conditions included affordable space (60%) and affordable health insurance (51%). More than one-third (38%) of respondents requested more business training opportunities; this speaks to the gap in the availability of formal training for learning business skills specific to being an artist or creative.

Most respondents (56%) were satisfied or extremely satisfied working as an artist or creative in Charlotte. However, 20% felt indifferently and 24% were somewhat or extremely dissatisfied. The main aspects driving dissatisfaction were feelings of favoritism and unfair treatment, lack of presence of or support from the artistic community, lack of investment and recognition of local talent, and lack of full-time, sustainable work opportunities.

Introduction

Introduction

The artistic and creative economy in Charlotte-Mecklenburg is comprised of a diverse set of artistic talents and disciplines. Among them are visual artists, stage performers, event managers, musicians, and many others. Artists and creatives are woven throughout the economy and are present across a wide array of sectors. They are central to the vibrancy of the economy overall. While artists and creatives enter their fields to do just that – create artistic and creative work – workers in the creative economy must also consider the business aspects that are critical to success and financial stability. In many ways, artists and creatives must be dually-skilled, first in their creative talent and second in business acumen.¹ True, employment and business-related needs such as health insurance, marketing, office and workspace, and taxes are common across industries. However, artists and creatives have unique challenges to accessing these needs.

In addition, the creative economy is one of the sectors most heavily impacted by the COVID-19 pandemic.² Artists and creatives across the country (and world) saw the pandemic cancel concerts, close galleries, and halt in-person performances and events, effectively erasing opportunities and key mechanisms to gain exposure and get paid. In many ways, financial stability is already fragile for some artists and creatives, making the results of the pandemic even more devastating.

In September 2021, Charlotte Is Creative commissioned a survey with the UNC Charlotte Urban Institute in an effort to better understand the business realities of artists and creatives in Charlotte-Mecklenburg, and examine what and where supports and resources may be best suited. Charlotte Is Creative also wanted to draw attention to and better define the assets of the creative community in Charlotte-Mecklenburg and ensure continued support of what makes creatives thrive.

The terms “artists” and “creatives” are used to describe people working in creative disciplines and/or within the creative economy. This report describes the findings of the survey and offers insight into the strengths of the creative community and what else artists and creatives need to thrive in Charlotte-Mecklenburg.

¹ Lingo, E.L. & Tepper, S. (2013). Looking back, looking forward: Arts-based careers and creative work. *Work and Occupations* 40 (4), pp. 337-363. doi: 10.1177/0730888413505229

² Florida, R & Seman, M. (2020). Lost art: Measuring COVID-19's devastating impact on America's creative economy. Brookings Institute.

The Survey

The Survey

In order to better understand the business realities of the Charlotte-Mecklenburg creative community, a self-administered, online survey was conducted from September 2021 to October 2021. Respondents were recruited through social media and listserv outreach by Charlotte Is Creative and partnering organizations. The survey consisted of questions relating to the following topics:

- Demographic Characteristics
- Assets of the Creative Community
- Health Insurance
- Financial Stability
- COVID-19
- Expanding Support for Artists and Creatives in Charlotte-Mecklenburg

A full list of survey questions can be found in Appendix A.

Eligibility Criteria

Respondents were eligible to take the survey if they were 18 years or older and identified as an artist or creative living or working in Mecklenburg County. A total of 876 surveys were collected; of these 233 surveys were deemed to be ineligible because respondents were determined either to a) have not consented to participate; or b) did not live or work in Mecklenburg County. Zip code data was used, when available, to confirm that respondents lived within the Charlotte-Mecklenburg Metropolitan Statistical Area, which includes the following counties: Mecklenburg, Anson, Cabarrus, Gaston, Iredell, Lincoln, Rowan, Union, Chester, Lancaster, and York. This 11-county region is referred to as the Charlotte-Mecklenburg region in the report.

The total sample consisted of 643 partial or completed surveys. However, the individual sample size of each survey question varied due to survey drop out, respondents opting to “prefer not to answer,” or because some questions were only asked a subset of respondents. For these reasons, the sample size for each question is shown in the graph as n=#.

Analysis

This report provides a descriptive examination of the survey outcomes of artists and creatives who work and live in the Charlotte-Mecklenburg region. Additional statistical tests, including ANOVA, Spearman correlation, and bivariate logistic regression, were used to examine differences in survey outcomes by respondents' demographic, financial, and professional characteristics, where appropriate. P-values were used to determine the statistical significance of these analyses; a p-value of less than 0.05 indicates that the relationship between the tested variables is unlikely (less than 5% likely) to be due to random error. Statistically significant findings are indicated using the abbreviation "p<0.05." Key findings of the analysis are discussed in the next section. The frequencies for each survey question can be found in Appendix B.

Findings

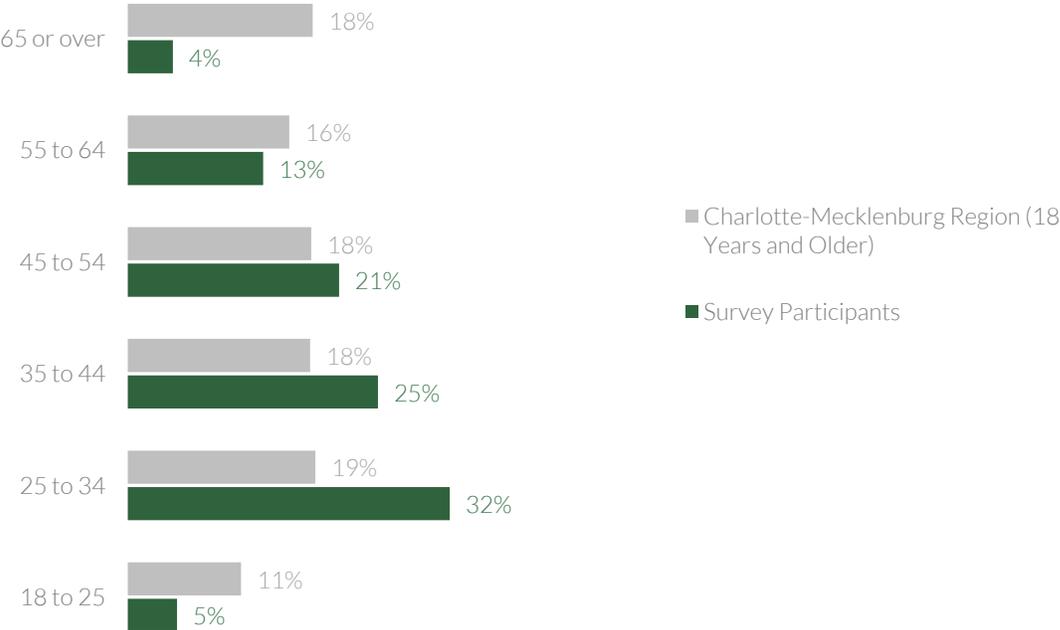
Demographic Characteristics of Survey Respondents

This section describes the demographic, financial, and professional characteristics of the artists and creatives who took the survey. Respondents represent a wide range of ages, racial and ethnic identities, income levels, and places in their creative careers.

Age

This survey was limited to respondents over age 18 and focused on artists and creatives in the workforce; therefore, most respondents (96%) were ages 18 to 65. Survey respondents tended to be younger; nearly one-third (32%) of survey respondents were 25 to 34 years (compared to 19% of all adults in Charlotte-Mecklenburg). Nearly two-thirds (61.3%) of respondents were under the age of 44.

Figure 1. Survey respondents tended to be younger.



Note: Percentages exclude missing values. n=494

Gender

Sixty-one percent of respondents identified as female, 37% identified as male, and 2% responded with self-identify. Women were slightly over-represented in the survey; the overall Charlotte-Mecklenburg region is comprised of 52% women and 48% men.³

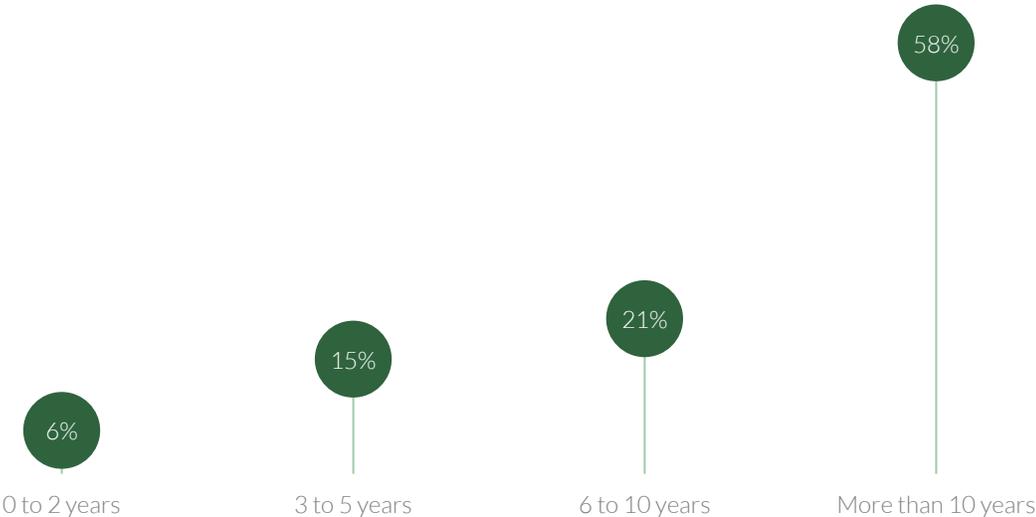
Charlotte Native

The vast majority (81%) of survey respondents were born somewhere other than Charlotte. The remaining 19% were Charlotte natives.

Years of Experience

The individuals who completed the survey represent a very experienced group of creatives. More than half (58%) stated they have more than 10 years in the creative industry. The next largest group (21%) said they have between 6 and 10 years working as a creative.

Figure 2. Survey respondents represent a very experienced group of creatives. Nearly 60% have more than 10 years of experience in their industry.



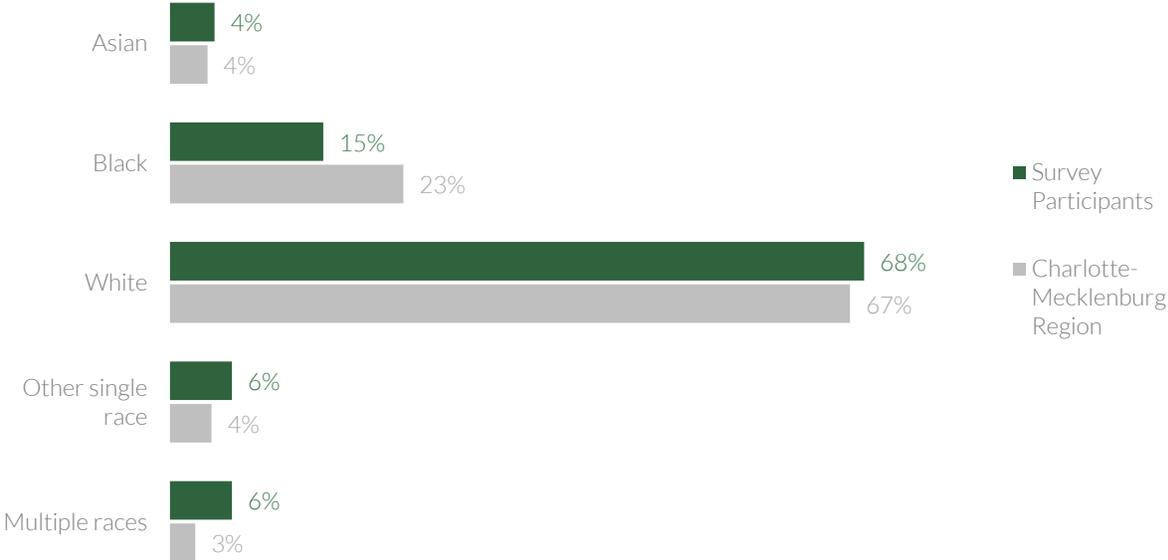
Note: Percentages exclude missing values. n=480

³ American Community Survey 2015-19 5 Year Estimates, Charlotte-Concord-Gastonia Metropolitan Statistical Area. The American Community Survey does not collect data on gender identities other than male and female.

Racial and Ethnic Identity

Individuals who identify as White made up the largest racial group of survey respondents (68%). Fifteen percent of respondents identify as Black, 6% identify as multi-racial, 4% identify as Asian, and 6% identify as some other racial identity. Those who identified as some other racial identity include people who identify as American Indian and Alaska Native, Native Hawaiian or Pacific Islander, and other racial groups. The Asian group includes people who identify as Vietnamese, Chinese, Indian, and other Asian identities. The multi-racial group includes those individuals who identified with two or more racial groups; racial categories other than multi-racial include individuals who only chose a single race. Survey respondents' racial identities were generally similar to that of the Charlotte-Mecklenburg region overall. However, participants identifying as Black were 8 percentage points lower than the Charlotte-Mecklenburg region overall.

Figure 3. Most survey respondents (68%) identified as White.



Note: Percentages exclude missing values. n=494

Eleven percent of respondents identified as Hispanic or Latinx⁴, which is similar to the Charlotte-Mecklenburg region overall (10%).⁵

Income

Survey respondents were asked about their personal annual income. Annual earnings include both income from artistic and creative work and from other sources of employment, if applicable. Nearly half of respondents (44%) had a personal income of less than \$40,000. A third (34%) earn between \$40,000 and \$70,000 and the remaining 22% have incomes greater than \$70,000 annually. About 1 in 3 (36%) survey respondents indicated they are the only earner in their household, while the remaining respondents indicated that there are multiple earners in the household.

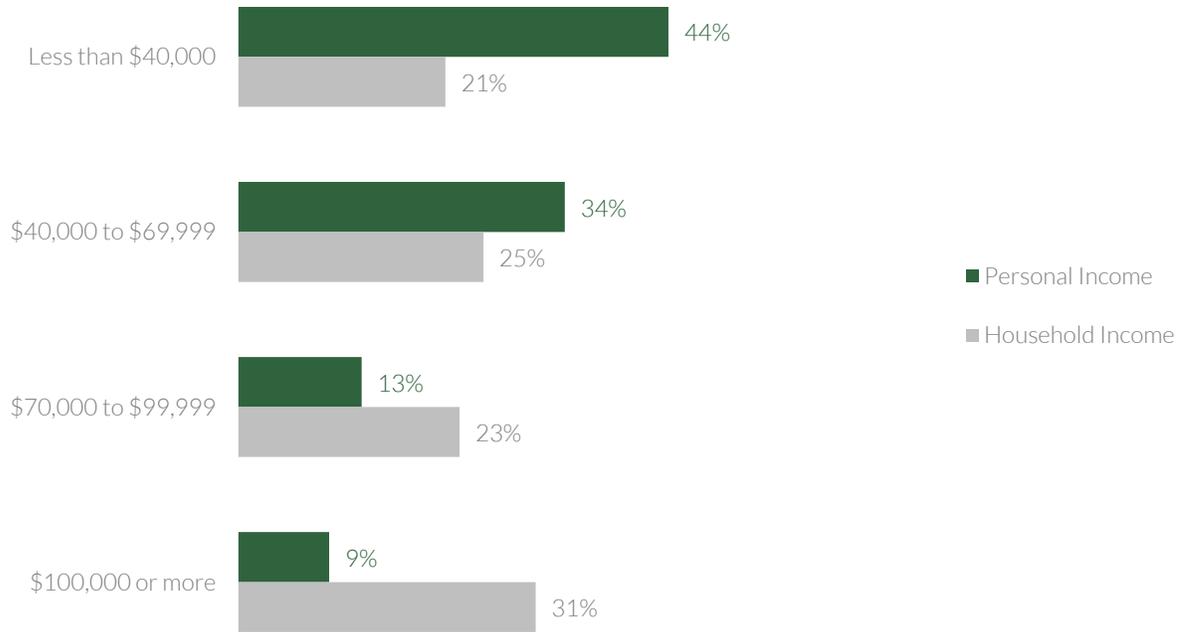
Twenty-one percent of respondents had household incomes of less than \$40,000; 25% of household incomes were between \$40,000 and \$69,999; and 53% were \$70,000 or higher. For reference, the median family income in Charlotte-Mecklenburg region in 2021 was \$84,200.⁶

⁴ Hispanic and Latinx identities include people of all races who also identify as Hispanic or Latinx.

⁵ 10% of Charlotte-Mecklenburg residents of any race identify as Hispanic or Latinx. American Community Survey 2015-19 5-Year Estimates.

⁶ The Area Median Income is determined by the U.S. Department of Housing and Urban Development and is used to determine income eligibility for housing. It is a widely used metric when discussing economic and financial stability. Source: HUD User. FY 2021 income limits documentation system. Median family income calculation methodology. Charlotte-Concord-Gastonia MSA. Retrieved from <https://www.huduser.gov/portal/datasets/il/il2021/2021MedCalc.odn>

Figure 4. Nearly half (44%) of respondents had a personal income of less than \$40,000.



Note: Percentages exclude missing values. Personal income n=480; Household income n=408

Assets of Charlotte-Mecklenburg's Creative Community

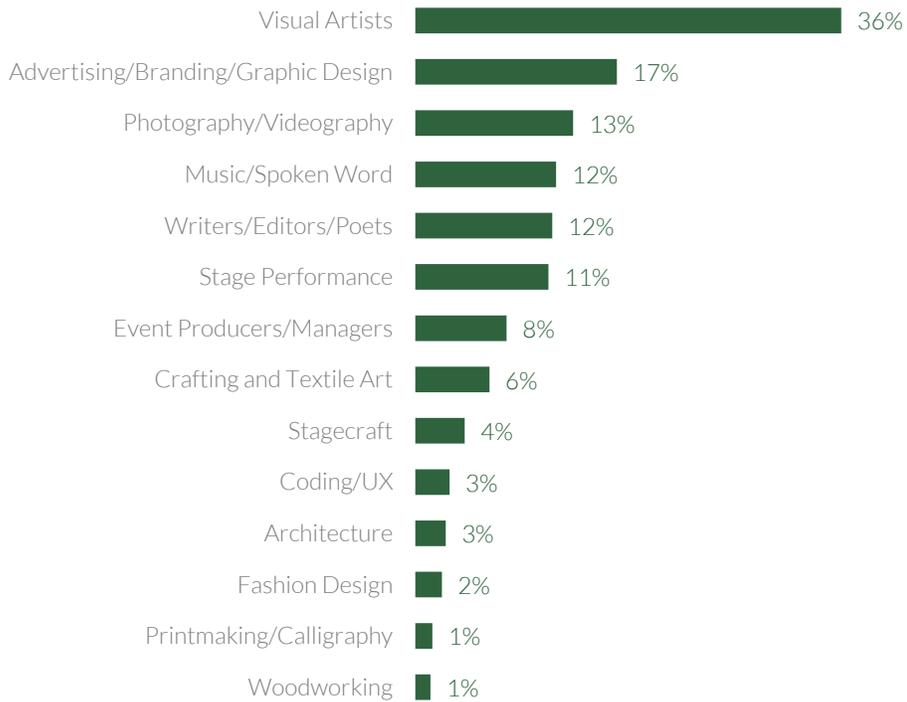
The survey gathered information about the strengths and assets of the creative community, in regards to both business and economic impact and avenues to build individual capacity as a creative. This section describes what artistic and creative employment looks like, where jobs are created, and where support is provided. The survey questions examined in this section are bolded, with analysis provided beneath.

How would you describe your primary artistic or creative discipline?

Given that people in creative industries are often involved in multiple creative fields (either out of talent, interest, and/or necessity) survey respondents had the ability to provide up to two responses. Of the survey population, about half of the respondents selected more than one discipline and engage in more than one creative practice.

The most common creative discipline among survey respondents was visual arts (includes painting, muralists, and sculptors); more than a third (36%) indicated visual arts as a primary creative discipline. The next most prominent creative disciplines provided in the survey are advertising/branding/ graphic design (17%); photography (13%); music and spoken word (12%); and writers, editors, and poets (12%). Stage performance (which includes acting and dance) is also strongly represented (11%). Figure 5 describes the breakdown of the creative disciplines in Charlotte-Mecklenburg, as provided by survey respondents.

Figure 5. Creatives in Charlotte have a diverse set of disciplinary talent.



Note: Percentages exclude missing values. Respondents could select up to two disciplines. Not shown on graph: 11% of respondents indicated "Other" artistic or creative disciplines. n=622

Interestingly, creatives who chose "other" were also a prominent group, with 11% of respondents responding in this way. This suggests that the options provided did not fully encompass the disciplines and talent in the Charlotte-Mecklenburg creative community. Other disciplines indicated by respondents included curatorial or museum positions, illustration, interior design, online or media content, cosmetology, healing and therapeutic, and arts education.

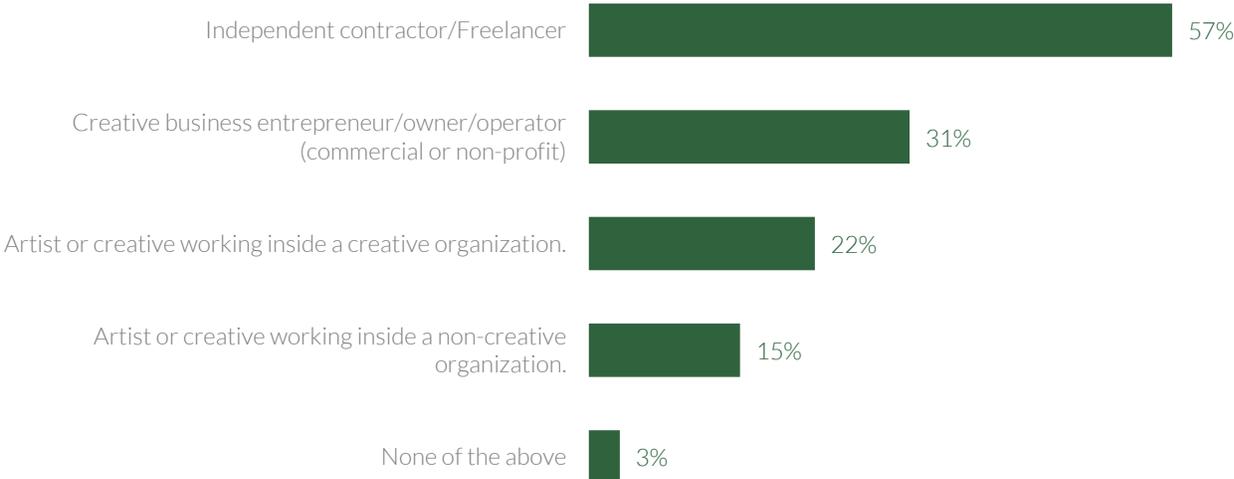
How would you describe your artistic or creative employment?

Similar to the question about creative disciplines, survey respondents were also able to provide multiple responses to describe their type of employment in their creative fields. Their responses showed that artists and creatives in the Charlotte region utilize multiple avenues to make a living as a creative. Creatives in the Charlotte-Mecklenburg region are employed by multiple types of industries and are rooted throughout the economy. The creative economy in the Charlotte-Mecklenburg region is comprised of artists and creatives who are independent contractors (57%), business owners (31%), and/or traditionally employed by organizations or companies (37%). There were independent contractors from every creative discipline, just as there were business owners and

traditionally-employed creatives from every creative discipline; this indicates that creatives found multiple avenues to making a living, regardless of creative discipline. One-third of respondents indicated multiple employment types. It is likely that individual artists and creatives use different employment types for different creative practices. For example, an individual may be employed by a company for their skills in stagecraft and engage in freelance work for their photography practice.

Independent contractors and freelancers

Figure 6. More than half (57%) of survey respondents incorporate independent contracting or freelancing in their creative employment.



Note: Percentages exclude missing values. Respondents could select multiple employment types. Not shown on graph: 6% of respondents indicated "Other" employment types. n=621

The majority (57%) of survey respondents identified independent contracting or freelancing as a component of their creative employment. In the creative economy, freelance work is widely prevalent; artists and creatives disproportionately engage in independent contracting and freelance work for their employment.⁷ Furthermore, artists and creatives are more likely to move in and out of self-employment compared to workers in all other industries.⁸ Freelance or independent contracting

⁷ Iyengar, S.& Nichols, B. (2020, May 7). Taking note: Monitoring the role of freelancers and small businesses in the arts economy – and early signs of COVID-19 impact. Office of Research & Analysis, National Endowment for the Arts. Retrieved from <https://www.arts.gov/stories/blog/2020/taking-note-monitoring-role-freelancers-and-small-businesses-arts-economy-and-early-signs-covid-19>

⁸ Woronkowitz, J. & Noonan, D.S. (2017). Who goes freelance? The determinants of self-employment for artists. *Journal of Entrepreneurship Theory and Practice* 43 (4), pp. 651-652. doi: 10.1177/1042258717728067

makes up a substantial portion of employment opportunities across nearly all artistic and creative disciplines described in this survey.

In many ways, artists and creatives who are self-employed must be dually talented, first in their creative respects and second to effectively manage associated business aspects.

When engaging in independent contracting and freelance work, individuals are essentially “on their own” and responsible for keeping track of and paying personal income tax, as well as securing (or going without) benefits like health insurance and retirement. With this type of employment, artists and creatives typically do not get paid time off or sick leave. With independent contracting and freelance work, business acumen is especially important for economic stability.

As expressed by survey respondents, “formal” employment for artists and creatives to conduct their creative practice is more limited. It is unclear if respondents use independent contracting and freelancing because it is their preferred employment mechanism or if opportunities for full time creative employment are unavailable. Qualitative findings (discussed on page 44) suggest that many artists and creatives struggle to fund full time work in their creative fields. Further investigation is needed to determine why so many artists and creatives in Charlotte-Mecklenburg are self-employed.

Employed by companies and organizations, both creative and non-creative

Twenty-two percent of survey respondents noted part or all of their employment as an artist or creative is with a creative organization or company. Fifteen percent of respondents indicated that they are an artist or creative in a non-creative industry (e.g. graphic designer in a financial institution).

Respondents who worked for a creative or non-creative company were asked to indicate their company size. Most (51%) respondents work for organizations or companies with more than 50 employees; 17% of individuals work in small operations with fewer than five employees. Creative and non-creative organizations are more likely to offer more “traditional” and full-time employment to artists and creatives, which may provide greater stability for creative workers. Organizations also have greater capacity to provide employee benefits such as health insurance, retirement, and paid leave. Additionally, findings from a 2019 report from the National Endowment for the Arts⁹ suggest

⁹ Iyengar, S. Nichols, B., Shafer, P.M., Akbar, B., Menzer., Moyseowitz, A., Pace, L. & Santoro, H. (2019). Artists and other cultural workers: A statistical portrait. Office of Research & Analytics, National Endowment for the Arts. Retrieved from https://www.arts.gov/sites/default/files/Artists_and_Other_Cultural_Workers.pdf

individuals who are employed as artists or creatives in their primary job are more likely to work in a private, for-profit company than other employment types.

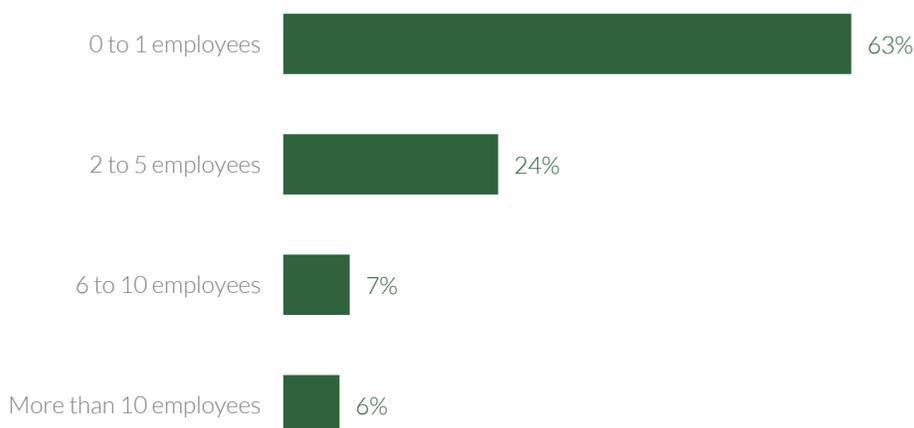
Entrepreneurs and business owners/operators

Nearly a third of survey respondents (31%) identified themselves as entrepreneurs and business owners/operators in a creative nonprofit or commercial industry. Artists and creatives who are entrepreneurs and business owners may face similar hurdles to acquiring and/or offering benefits such as health insurance, retirement, and paid time off to those working as independent contractors and freelancers.

Survey respondents who identified themselves as entrepreneurs and business owners/operators were asked about the number of people they employ in their business. Most creatives and artists who responded in this way run small enterprises, which is similar to small businesses in other industries. According to an Urban Institute analysis of the most recent Survey of Business Owners (2012), only 21% of small businesses had any employees.¹⁰

Among survey respondents who indicated they are entrepreneurs or business owners/operators, nearly two-thirds (63%) are sole enterprises (just the business owner) or employ one other person. Thirty percent employ between two and ten people and six percent have more than ten employees.

Figure 7. More than half (63%) of survey respondents employ 0 or 1 employees.



Note: Percentages exclude missing values. Question asked to respondents who identified as entrepreneurs or business owners/operators. n=177

¹⁰ Urban Institute analysis of The Survey of Business Owners (SBO) survey results: 2012. Data retrieved from <https://www.census.gov/library/publications/2012/econ/2012-sbo.html>

Survey participants who identified as entrepreneurs and business owners/operators created a total of 729 jobs for both themselves and other creatives/staff.

Other employment

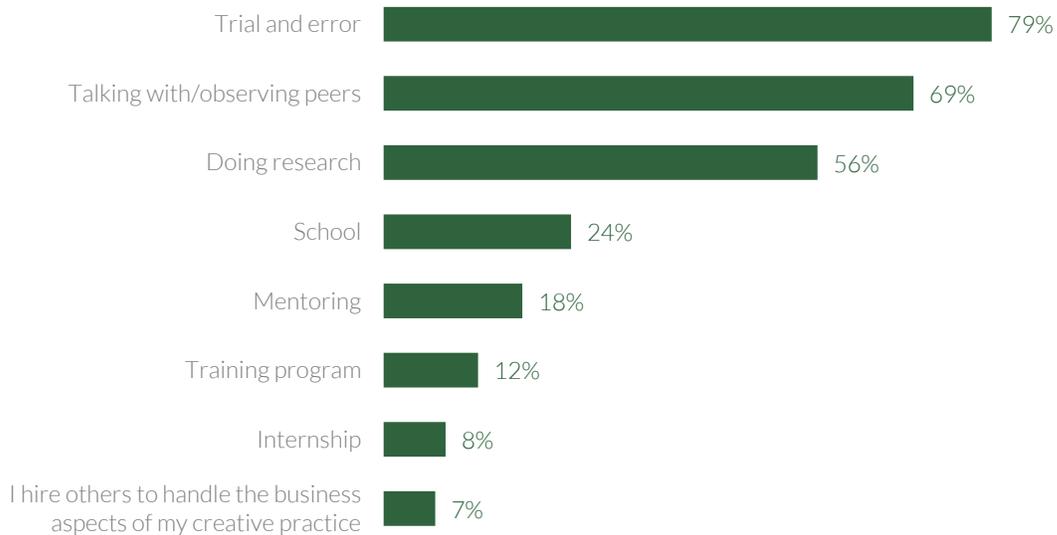
Other employment types indicated by respondents included volunteers, arts supporters, retired creatives, nonprofit employees, and teachers (creative or non-creative employer was not specified).

More than half (55%) of the survey respondents noted they have another full or part time job outside of their work in the creative economy, while 45% do not have another job beyond their creative practice. Results from the survey suggests that financial stability through full time creative work is not possible for all creative workers in the Charlotte-Mecklenburg region. Reasons that either prevent or allow creatives to sustain themselves off their creative work will be discussed in the next sections.

Where did you learn to run the business aspects of your creative practice?

Creatives in the Charlotte-Mecklenburg region built capacity for operating the business aspect of their practice through several routes. Most creatives and artists (79%) said that trial and error was a key strategy. Seeking support and guidance from other creatives and mentors was also common; 68% felt that talking with or observing peers was helpful and 18% noted that mentoring taught them the business aspects of their work.

Figure 8. Trial and error (79%) and peer-to-peer learning (69%) are key strategies for learning to run the business side of creative practices.



Note: Percentages exclude missing values. Respondents could select multiple responses. Not shown on graph: 8% of respondents indicated "Other." n=524

Learning business skills through formal channels was less common. Fewer respondents learned business skills through pathways such as school (24%), training programs (including workshops) (12%), or internships (8%).

Seven percent of respondents hire others to handle the business aspects of their creative practice; 8% noted they learned business skills through some other avenue such as on the job training with current and past employers. Several respondents indicated they are still in the process of learning how to run the business aspects of their creative practice.

Again, respondents were able to choose more than one option when answering this question. On average respondents noted that their business skills were gained from more than 2 avenues.

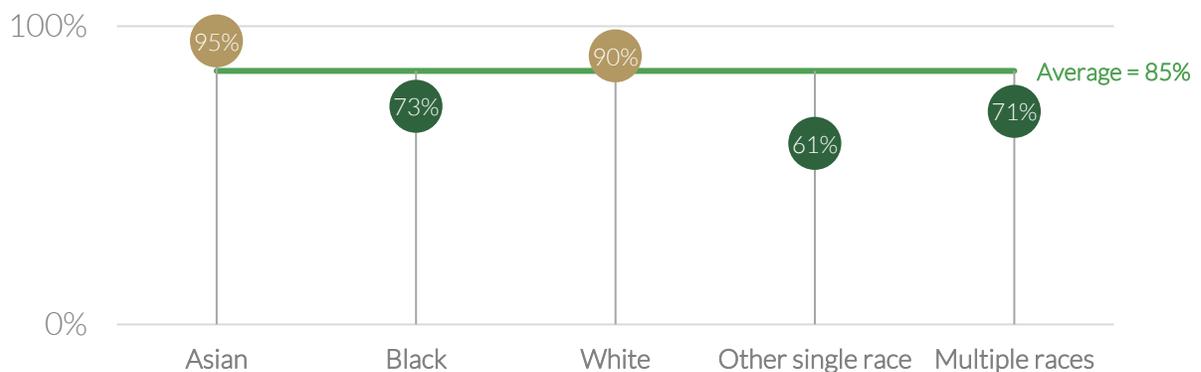
The lower prevalence of learning business skills through formal pathways as well as respondents stating they are still figuring out the business side of their practice offer an area in which Charlotte-Mecklenburg creatives can be better supported in the future. There is potential for more targeted and more accessible formal business training and/or more centralized support specifically for learning business skills as a creative.

Health Insurance

Do you currently have health insurance?

Most (85%) survey respondents had health insurance; this is comparable to workforce health insurance rates in the Charlotte-Mecklenburg region as a whole (87%).¹¹ However, health insurance coverage varied significantly by race, ethnicity, age, and income. Respondents identifying as Black (73%), “Other” single race (61%), and multiple races (71%) were less likely to be insured than White respondents (90%). This finding was statistically significant ($p < 0.05$). Respondents identifying as Hispanic were less likely to be insured (71%) than respondents who identified as non-Hispanic (87%) ($p < 0.05$). Across the United States, adults of color represent a greater share of the uninsured population than White adults.¹²

Figure 9. Participants identifying as Black, “Other” single race, and multiple races had lower rates of insurance coverage than participants identifying as White or Asian.

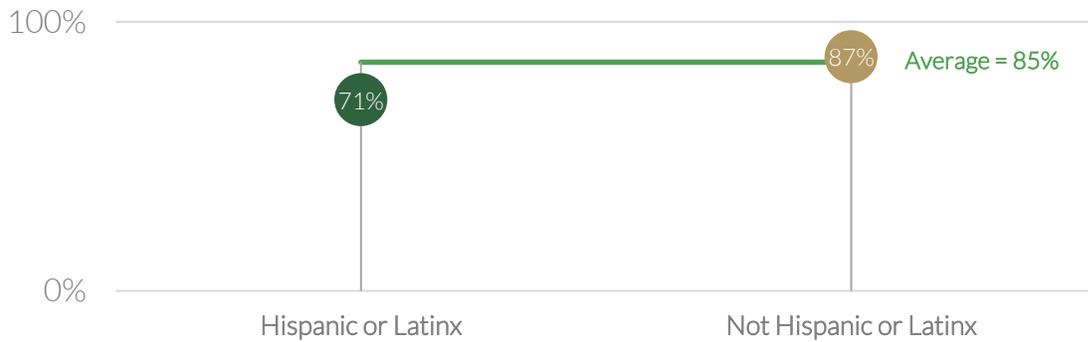


Note: Percentages exclude missing values. $n = 464$

¹¹ American Community Survey. (2019). Selected Characteristics of Health Insurance Coverage in the United States-Charlotte-Concord-Gastonia, NC-SC Metro Area. 2019 5-year Estimates.

¹² Tolbert, J., Orgera, K. & Damico, A. (2020) Key facts about the uninsured population. Kaiser Family Foundation. Retrieved from <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>

Figure 10. Participants identifying as Hispanic or Latinx had lower rates of insurance than participants who did not.



Note: Percentages exclude missing values. "Don't know" was considered missing for this analysis. n=467

Younger respondents were less likely to be insured than older respondents ($p < 0.05$); 76% of respondents under 35 years were insured compared to 94% of respondents ages 55 and over. Finally, respondents in lower-income households were less likely to have health insurance than respondents in higher income households ($p < 0.05$); 65% of respondents in households earning less than \$40,000 were insured, compared to 97% of respondents in households earning more than \$100,000. Similar trends by age and income are seen in health insurance coverage for Charlotte-Mecklenburg region residents as a whole.¹³

Figure 11. Younger survey participants were less often insured than older survey participants. Nearly all (94%) survey participants 55 years and over were insured.

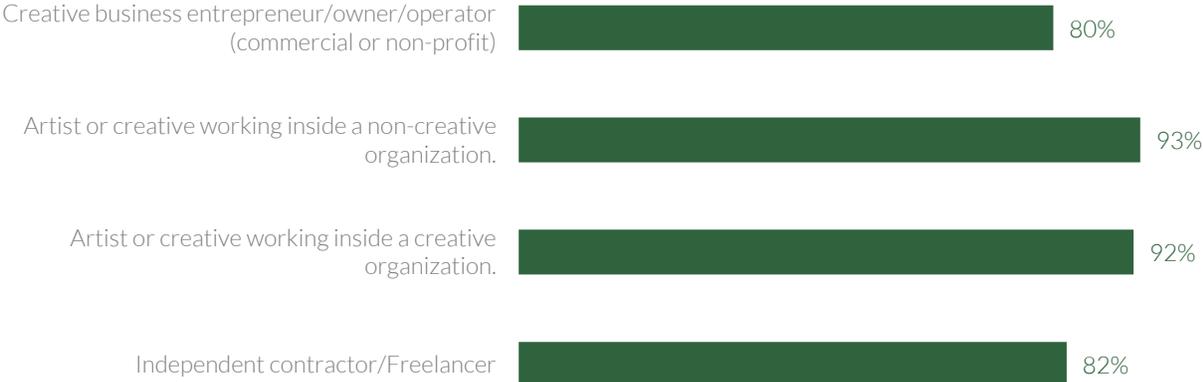


Note: Percentages exclude missing values. n=478

¹³ American Community Survey. (2019). Selected Characteristics of Health Insurance Coverage in the United States-Charlotte-Concord-Gastonia, NC-SC Metro Area. 2019 5-year Estimates.

A smaller share of independent contractors/freelancers (82%) and creative business entrepreneurs, owners, or operators (80%) reported having health insurance, compared to artists or creatives employed by a creative (92%) or non-creative (93%) organization. Individuals employed by an organization likely have greater access and availability of employer-sponsored benefits, included health coverage, while those who are self-employed and/or small business owners are responsible for securing benefits themselves. However, this finding should be interpreted with caution because respondents were able to select multiple types of employment.

Figure 13. Insurance coverage is lower among creative business entrepreneurs and independent contractors.

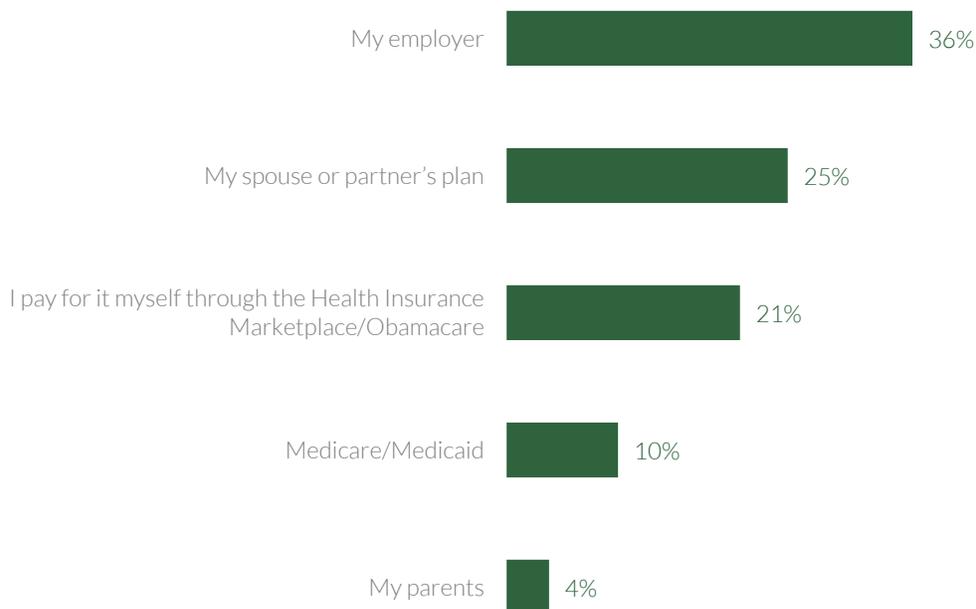


Note: Percentages exclude missing values. Not shown on graph: 88% of respondents with an “other” employment type and 100% of respondents who selected none of the employment types above had health insurance. Respondents could select multiple employment types and may be represented in more than one bar. n=501

Who provides your health insurance?

Of those with health insurance, the largest share of respondents received their health insurance either through their employer (36%) or their spouse or partner's plan (25%). In total, 61% of respondents received health insurance from an employer either through their own job or as a dependent in the same household, which is typical of how the majority of American households access health insurance. Twenty-one percent of respondents received health insurance through the Health Insurance Marketplace, also known as Obamacare. The Health Insurance Marketplace is one of the primary avenues to secure health insurance with financial assistance for those who do not have an employer-sponsored health plan.

Figure 14. Of those with health insurance, most (61%) are covered through their employer or spouse's employer; 21% are covered through the Health Insurance Marketplace.

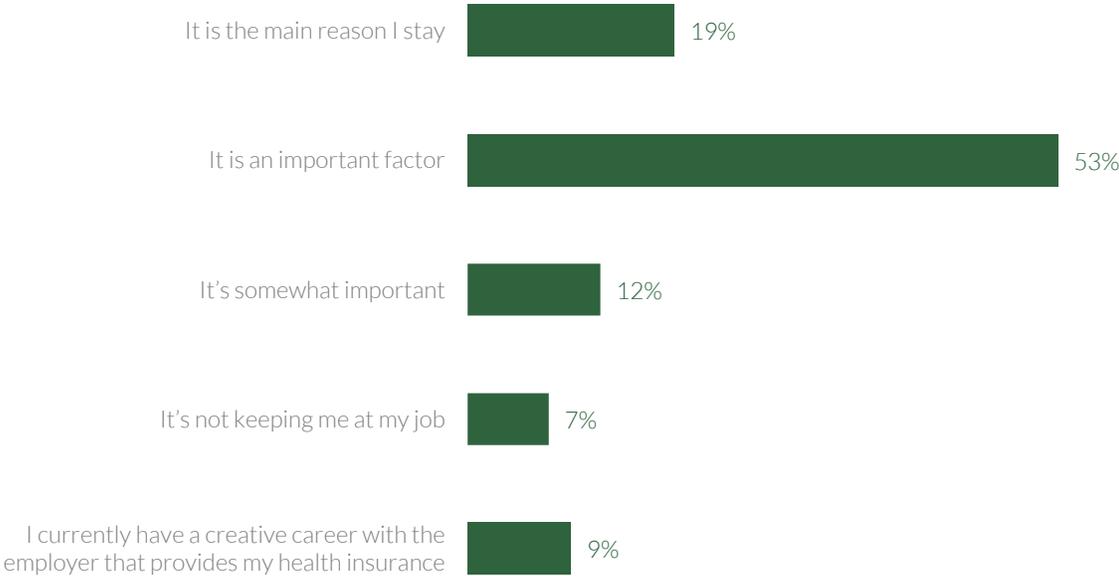


Note: Percentages exclude missing values. Question was only asked to respondents with health insurance. Not shown on graph: four percent of respondents were covered by "Other" sources of insurance. n=420

How strong a factor is employer-sponsored health insurance in keeping you from pursuing your creative career full-time?

Employer-sponsored health insurance appears to be a significant barrier to pursuing a full-time creative career. Only 9% of respondents had a creative career with the employer that provides their health insurance, indicating that most respondents are not practicing their creative or artistic discipline through employment with the company that provides their employer-sponsored health insurance. Nineteen percent of respondents report that their employers' health insurance benefit is the main reason they stay, while another 53% of respondents note that it is an important factor in them staying. Only 7% indicate that health insurance benefits are "not keeping me at my job."

Figure 15. The majority (72%) of respondents with employer-based health insurance consider their insurance benefits a "main" or "important" factor keeping respondents from pursuing their creative career full-time.



Note: Percentages exclude missing values. Question was only asked to respondents with employer-based health insurance. n=151

How much is your contribution or payment per month?

Monthly contributions to health insurance varied widely, from \$0 to \$2,000. Differences in monthly payments are attributed to a number of factors, including source of insurance (several respondents noted that their employer pays the full cost of insurance) and number of people covered under the insurance plan. The median (or middle) monthly contribution towards health insurance was \$162 for a single individual, \$300 for a two-person family, and \$500 for a family of three or more. It is important to note that only 50% of respondents who had health insurance disclosed their monthly contribution; therefore, comparisons of monthly contributions by demographic, household, or professional characteristics were not possible.

Figure 16. Median monthly health insurance contributions increased with household size.

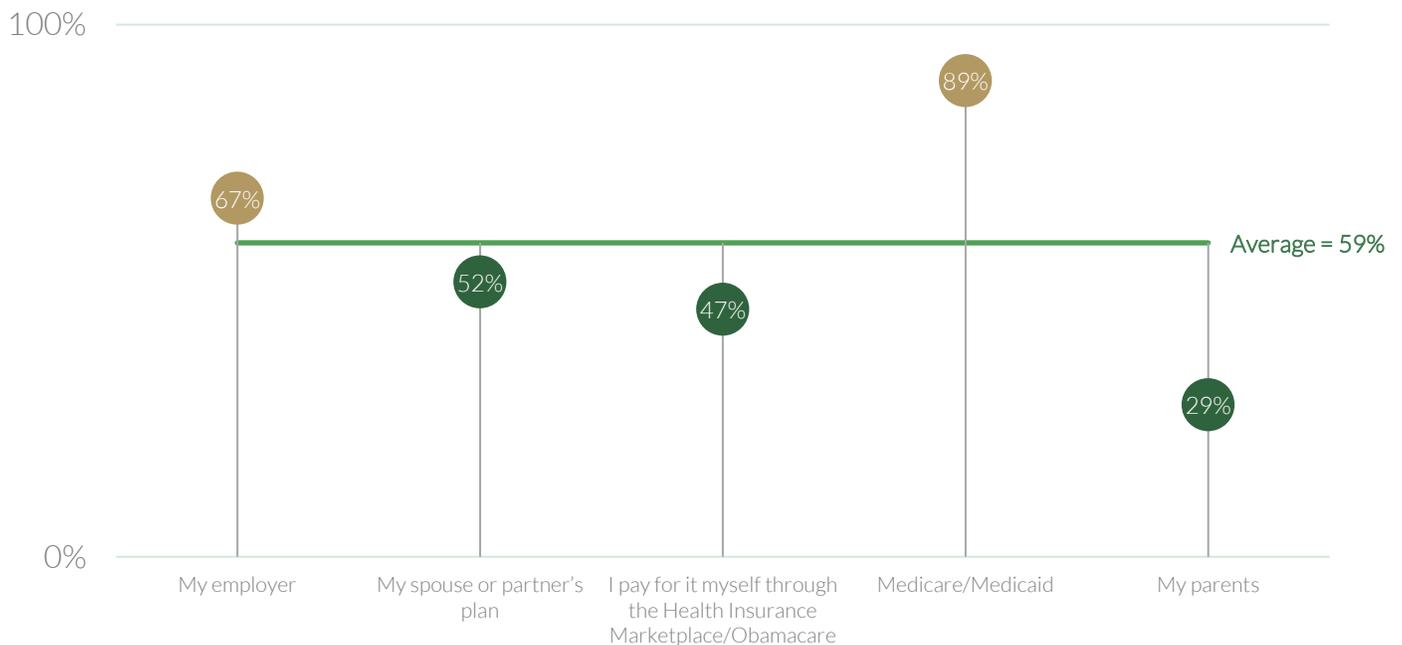


Note: Percentages exclude missing values. Question was only asked to respondents with health insurance. n=213

Do you feel that your health insurance is affordable?

Slightly more than half (59%) of respondents felt that their health insurance was affordable, while 41% did not. Respondents who received health insurance from their employer were more likely to say that their health insurance was affordable (67%) than those who received health insurance through the Health Insurance Marketplace (47%) or their spouse's plan (52%), but were less likely to say their health insurance was affordable than those with Medicare or Medicaid (89%), which typically have lower overall costs to the consumer.

Figure 17. The majority of respondents with employer-based health insurance (67%) or Medicare/Medicaid (89%) felt that their health insurance was affordable.

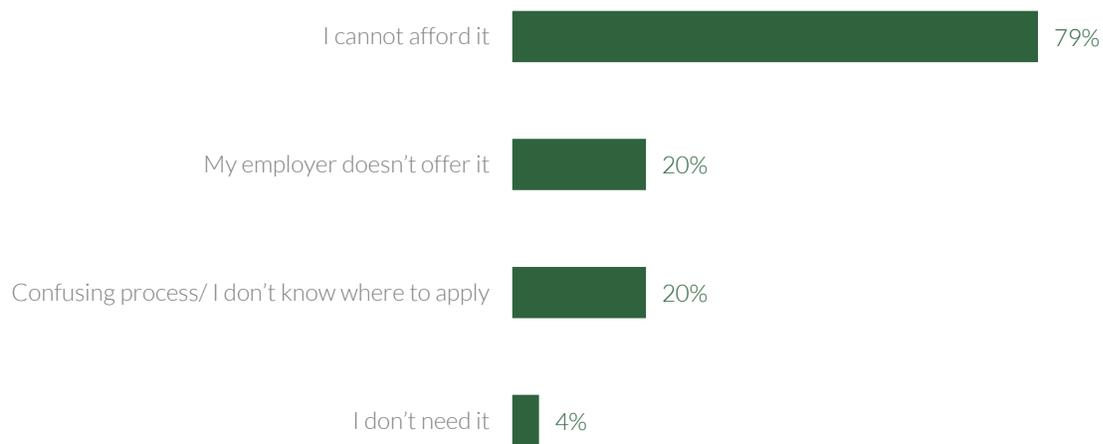


Note: Percentages exclude missing values. Question was only asked to respondents with health insurance. Not shown on graph: 14% of respondents with "other" sources of health insurance felt that their health insurance was affordable. n=380

Which of the following are reasons why you don't have health insurance?

Among those without health insurance, the majority of respondents do not have health insurance because they cannot afford it (79%). The strong notion of unaffordability aligns with the large share of artists and creatives who are self-employed and/or entrepreneurs, where little to no support or assistance is available for benefits like health insurance.

Figure 18. Of those who are uninsured, most (79%) do not have health insurance because they cannot afford it.



Note: Percentages exclude missing values. Multiple responses allowed. Not shown on graph: 11% of respondents indicated "Other" reasons for not having health insurance. n=75

Have you explored health insurance options through the Health Insurance Marketplace/ Obamacare?

More than half (55%) of respondents have explored health insurance options through the Health Care Marketplace, and 21% were currently enrolled. Of those who were uninsured, 76% had explored options through the Health Insurance Marketplace.

Figure 19. More than half of respondents (55%) have explored health care options through the Health Insurance Marketplace/Obamacare.



Note: Percentages exclude missing values. n=517

Financial Stability

Financial Stability Scale

Respondents were asked a series of five questions about financial stability. A descriptive analysis of these five questions is shown in Figures 20 and 21 below.

Figure 20. How well does this statement describe you or your situation?

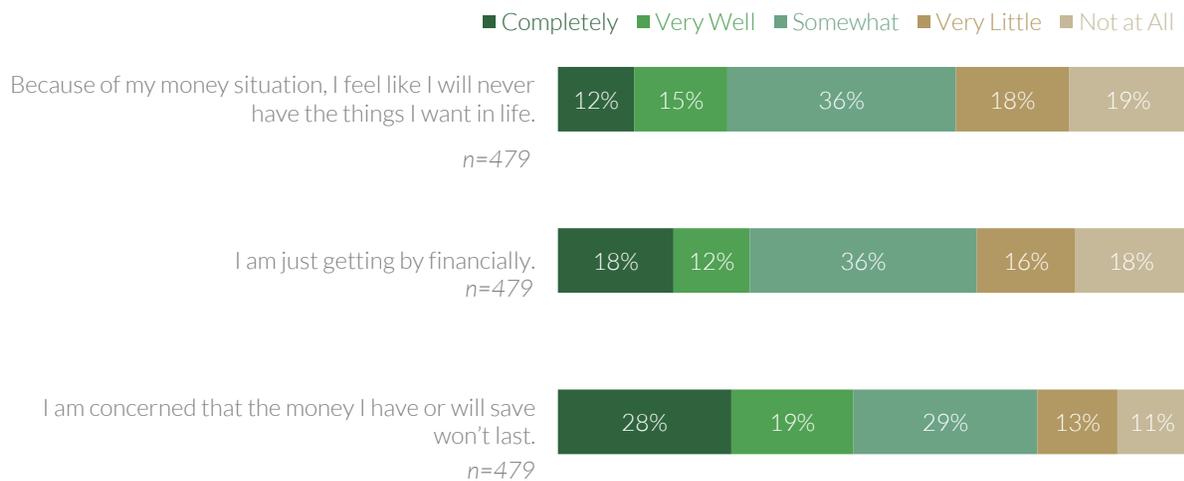
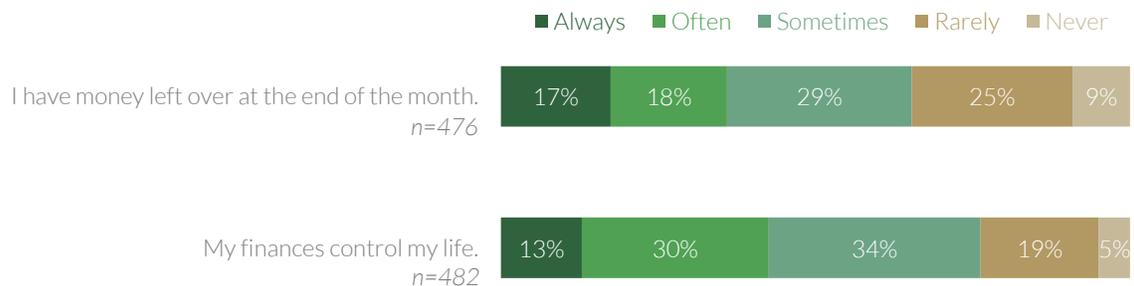
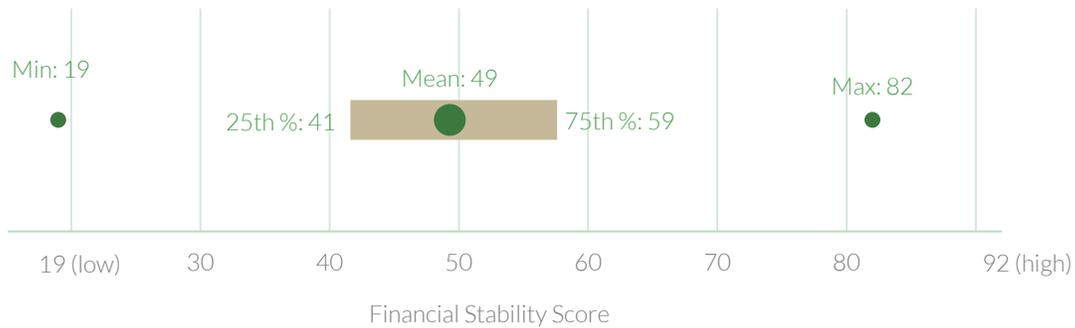


Figure 21. How often does this situation apply to you?



Note: Percentages exclude missing values.

Participant responses from to these questions were combined to form a Financial Stability scale, which was adapted from the Consumer Financial Protection Bureau Financial Well-Being Scale.¹⁴ Scale scores could range from 19 to 92, with higher scores indicating higher financial stability. The mean score was 49, with half (50%) of participant scores falling between 41 and 57. The minimum participant score (least financially stable) was 19, the maximum score was 82.



Analysis examined possible correlations (or relationships) between respondents' financial stability and demographic and financial characteristics. P-values were used to determine the statistical significance of correlations; a p-value of less than 0.05 indicates that the relationship is unlikely (less than 5% likely) to be due to random error. The correlation coefficient was used to determine the direction and strength of the correlation. Correlation coefficients can be negative (as one variable increases, the other decreases) or positive (as one variable increases, the other also increases), and range from -1 to 1. A strong correlation coefficient (CC) is closer to -1 or 1, while a weak one is closer to 0. It is important to note that correlation does not test for causation, and so we cannot say that change in a given factor cause change in financial stability, only that there is relationship between the two variables.¹⁵

Analysis revealed that age (CC=0.149) and household income (CC=0.449) were correlated with financial stability ($p < 0.05$), such that as age and household income increase, financial stability also

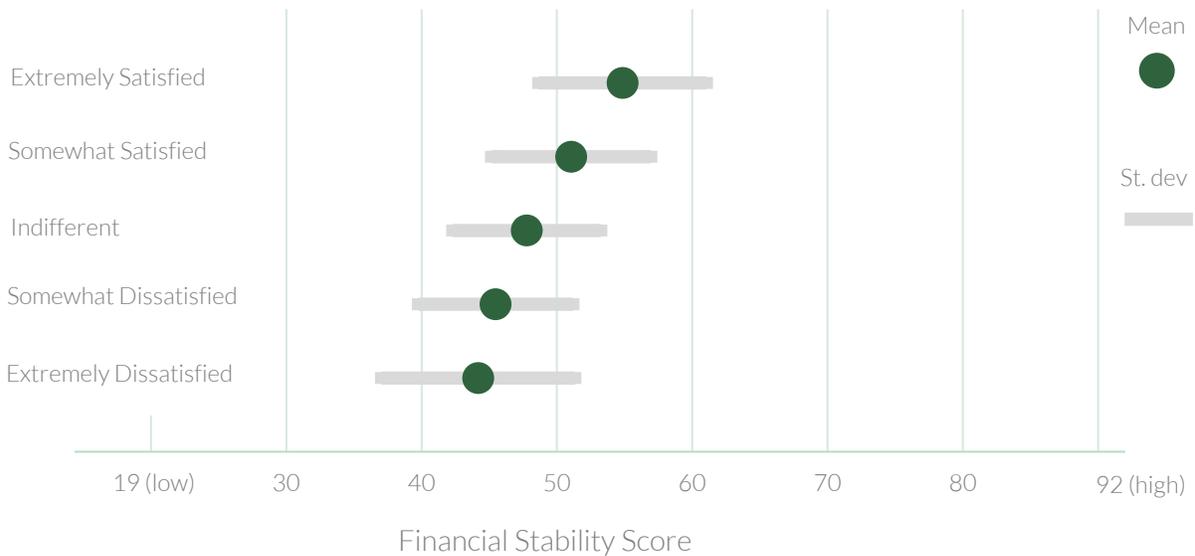
¹⁴ Consumer Financial Protection Bureau. (2015). Measuring Financial Well-being: A guide to using the CFPD Financial Well-Being Scale.

¹⁵ Akoglu, H. (2018). User's guide to correlation coefficients. *Turkish journal of emergency medicine*, 18(3), 91-93.

tends to increase. These findings are unsurprising and align with research findings on wider U.S. populations.^{16,17}

The analysis also revealed a weak, positive correlation (CC= 0.255) between financial stability and satisfaction with working as a creative in Charlotte. As satisfaction increased, financial stability also tended to increase (p<0.05). Figure 22 below shows how mean financial stability scores increase from 44 (extremely dissatisfied) to 54 (extremely satisfied) as satisfaction with working as a creative in Charlotte increases.

Figure 22. Financial stability and satisfaction with working as a creative in Charlotte are linked.



Interestingly, there was no significant correlation between years of experience in the creative community and financial stability. Likewise, ANOVA statistical testing revealed that there were no significant differences in financial stability by race, ethnicity, gender, or whether respondents were born in Charlotte.

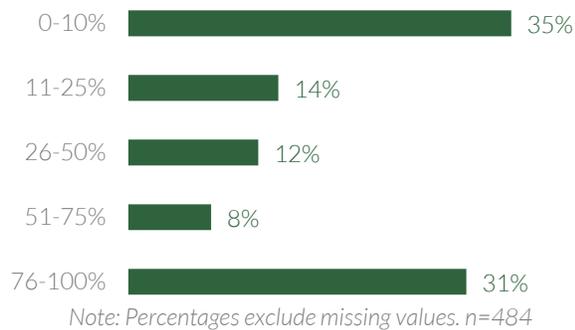
¹⁶ (2020). Report on the Economic Well-Being of U.S. Households in 2019, Featuring Supplemental Data from April 2020. Board of Governors of the Federal Reserve System.

¹⁷ Collins, M. J., & Urban, C. (2020). Measuring financial well-being over the lifecycle. *The European Journal of Finance*, 26(4-5), 341-359.

What percent of your income comes from your artistic or creative work?

Most respondents indicated that at least some of their personal income comes from sources outside of their creative practice. Thirty-five percent of respondents indicated that 10% or less of their income comes from their creative work and 61% of respondents indicated that 50% or less of their income comes from their creative work. Only 31% of respondents indicated that all or nearly all (76% to 100%) of their income comes from creative work.

Figure 23. Most (61%) respondents indicated that 50% or less of their income from their artistic or creative work.



What percent of your income do you reinvest into your creative practice?

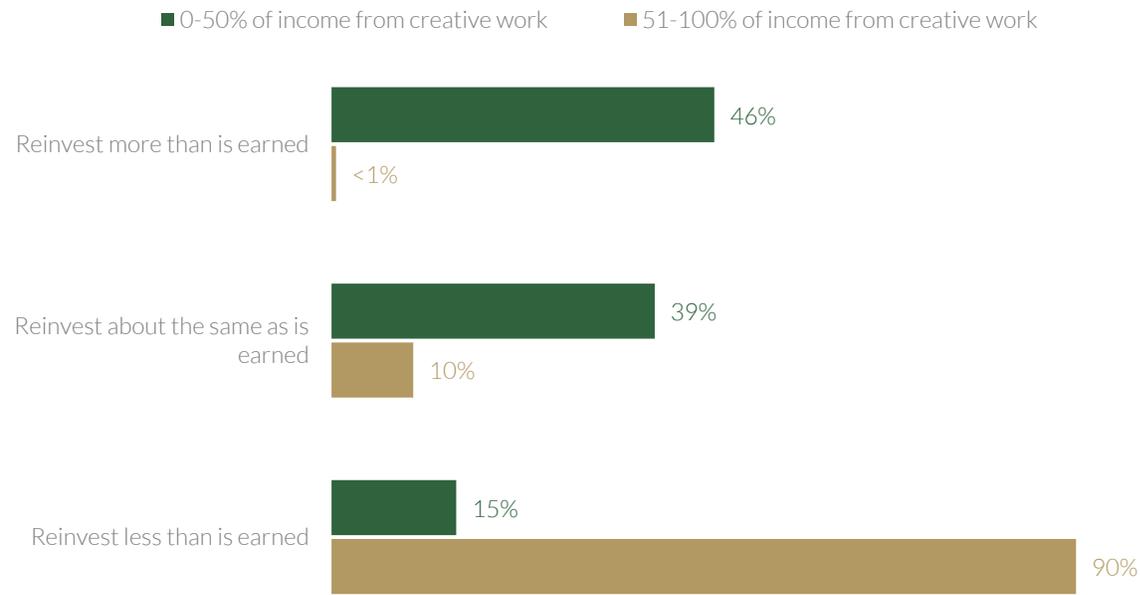
As a whole, most respondents (64%) reinvested less than 25% of their total income into their creative practice, while seven percent reinvest 76% to 100% of their total income. Reinvestment refers to activities like buying supplies, renting work space, and marketing services.

Figure 24. Most (64%) respondents invest 25% of their total income or less back into their creative work.



However, reinvestment practices of part time and full time or near-full time artists and creatives differed greatly. Forty-six percent of artists who earned half or less of their income from their creative practice reinvested more income into the practice than they earned, suggesting that these workers were focused on growing their creative practice. Another 39% reinvested about as much as they earned. By comparison, only 10% of artists and creatives who earned more than half of their income from their creative practice reinvested as much or more of their income back into their creative practice. This may suggest that this group is focused on maintaining their practice and may have made more significant investments previously, or that they are provided needed supplies and services through their creative employment.

Figure 25. Most part-time artists and creatives reinvest at least as much as they earn back into their creative practice.

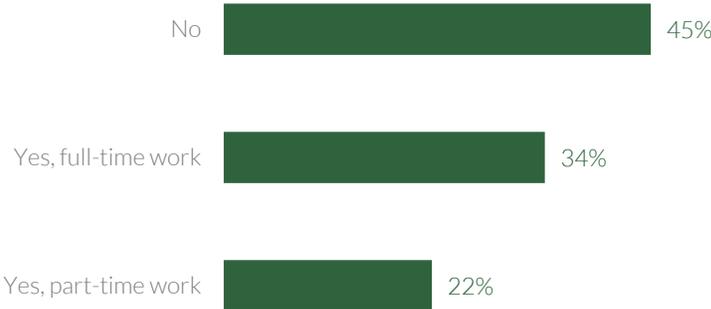


Note: Percentages exclude missing values. n=476

Do you have another job outside of your work in the creative economy?

Most respondents had either a full (34%) or part-time (22%) job outside of their work in the creative economy. Forty-five percent of respondents' only employment was in the creative economy. As mentioned previously, this suggests that financial stability through full time creative work is not possible for all creative workers in the Charlotte-Mecklenburg region.

Figure 26. Most (55%) respondents indicated that they have full- or part- time employment outside of their creative work.



Note: Percentages exclude missing values. n=524

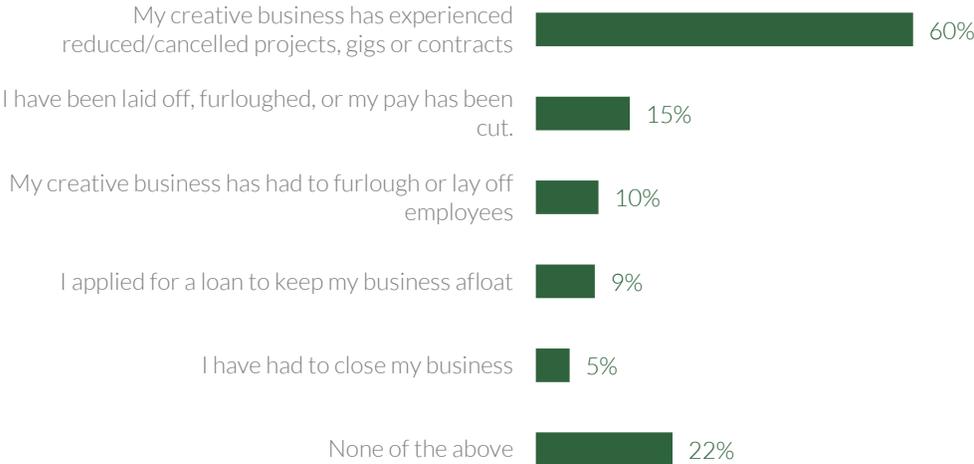
COVID-19

How did or has COVID-19 impacted your ability to work in the creative economy?

Most (60%) respondents indicated that their creative business experienced reduced or cancelled projects, gigs, or contracts during the pandemic. Ten percent of respondents with creative businesses had to furlough or lay off employees, another 10% applied for a business loan, and 5% closed their creative business. Fifteen percent of respondents had been laid off, furloughed, or received a pay cut.

Respondents were also able to indicate “Other” impacts, the most common of these were positive impacts (such as better job opportunities or more time to practice creative discipline) and changes related to how work was conducted (such as moves to virtual platforms or reduced in-person opportunities). A minority of respondents (22%) did not report experiencing any economic impacts of COVID-19.

Figure 27. COVID-19 took an economic toll on the creative economy; 60% of respondents indicated that their creative businesses experienced reduced/cancelled projects during the pandemic.



Note: Percentages exclude missing values. Multiple responses allowed. Not shown on graph: 14% of respondents indicated “Other” impacts of COVID-19. n=502

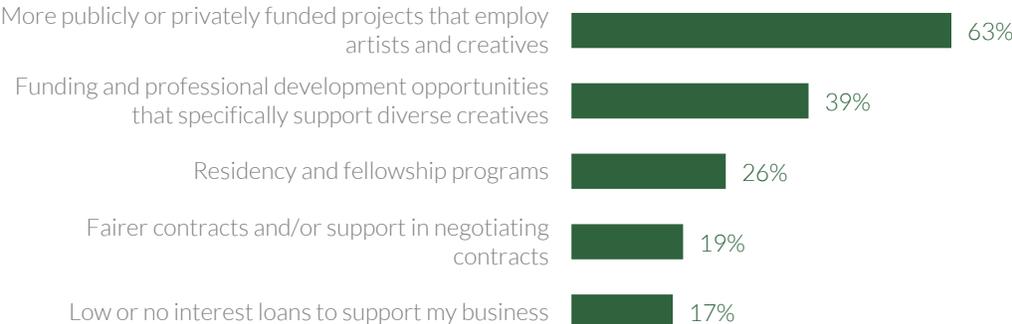
Expanding Support for Artists and Creatives in Charlotte-Mecklenburg

Which of the following funding sources would most improve your ability to make a living as an artist or creative worker?

Financial stability and long-term funding security are important for any industry and, as noted in previous analysis, is paramount to satisfaction in the creative economy. Artists and creatives were asked to select up to two funding sources that would most improve their ability to make a living as an artist or creative worker.

Avenues that secured ongoing funding and financial stability were important to survey respondents. Most respondents (63%) wanted to see more publicly or privately funded projects that employ artists and creatives. Seventeen percent noted that low or no interest business loans would support success; another 17% wanted assistance in contract negotiations and/or fairer contracts overall. Funded projects and the resulting employment offer both funding stability and recognition for artists and creatives. Loans can

Figure 28. Most respondents (63%) stated that more publicly or privately funded projects that employ artists or creatives would improve their ability to make a living as an artist or creative in Charlotte.



Note: Percentages exclude missing values. Respondents could select up to two responses. Not shown on graph: 10% of respondents indicated "Other." n=524

allow artists and creatives to have the funding needed to build and grow a sustainable business. Fairer contracts can result in higher earnings for creatives getting paid their value.

Thirty-nine percent of survey respondents wanted more professional development opportunities that specifically supported diverse creatives. This underscores the need for a greater focus on supporting diverse creatives. Survey respondents could have interpreted diverse creatives both as artists and creatives from diverse background and also who represent diverse creative fields. Additionally, 26% of respondents felt that residency and fellowship programs would help them succeed as a creative. This response also speaks to the gap in the availability of formal training for learning business skills specific to being an artist or creative.

Ten percent of respondents indicated other funding sources would be worthwhile. Other responses included funding for administrative and business aspects of the creative practice and affordable or free work and performance space.

Which of the following conditions would improve your ability to make a living as an artist or creative worker?

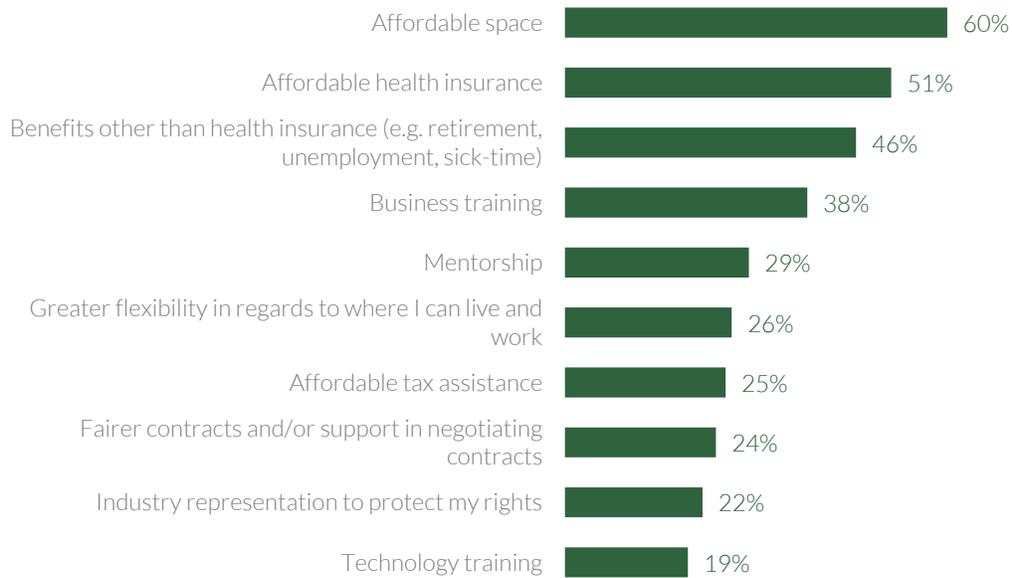
Survey respondents were also asked to indicate which conditions (other than funding) would improve their ability to make a living as an artist or creative worker; respondents could select up to 5 options.

Improvements to overall employment conditions strongly resonated with survey respondents. Most artists and creatives who participated in the survey (60%) expressed a need for more affordable space. These findings are in line with other Charlotte-area arts studies.¹⁸ Employee benefits were also a strong need among survey respondents; about half indicated that affordable health insurance (51%) and benefits other than health insurance such as retirement, unemployment, and sick time (46%) would improve their ability to make a living as an artist or creative in Charlotte-Mecklenburg.

By comparison, fewer respondents identified technology training (19%), industry representation (22%), fairer contracts (24%) and affordable tax assistance (25%) as top conditions needed to improve artists and creatives' ability to make a living in Charlotte.

¹⁸ Anderson, B. (2020). Mecklenburg County Community Priorities Report. UNC Charlotte Urban Institute. Prepared for Arts & Science Council. Accessed at: https://www.artsandscience.org/wp-content/uploads/2020/05/ASC-Community-Priorities-Report_Final-Draft_4.20.20.pdf

Figure 29. Affordable space was the top condition needed to improve artist and creatives' ability to make a living in Charlotte.



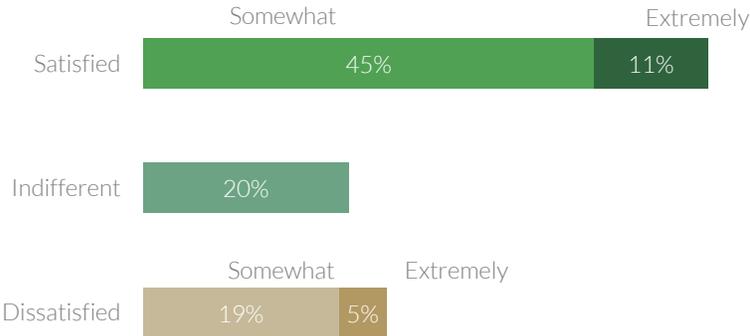
Note: Percentages exclude missing values. Respondents could select up to five responses. Not shown on graph: 9% of respondents indicated "Other." n=524

Nine percent of respondents wrote in other conditions, including marketing training, supportive peer and funder networks, affordable housing, and more opportunities for living wage artistic and creative careers. These conditions also apply to the broader expressed needs of improved employment conditions and employment support.

Overall, what is your level of satisfaction/happiness working as a creative in Charlotte?

The survey asked artists and creatives to comment on their satisfaction and happiness working as an artist or creative in Charlotte-Mecklenburg and provided space for respondents to describe why they felt that way. The responses offer additional ways to expand support for artists and creatives in the Charlotte-Mecklenburg region.

Figure 30. Most respondents (56%) were satisfied working as a creative in Charlotte.



Note: Percentages exclude missing values. n=508

Most respondents (56%) were satisfied or extremely satisfied working as an artist or creative in Charlotte. However, 20% felt indifferently and 24% were somewhat or extremely dissatisfied.

A discussion on the positive and negative aspects contributing to levels of satisfaction and dissatisfaction are synthesized and discussed below.

Aspects contributing to satisfaction

For those who answered extremely satisfied, several strong themes emerged that contribute to their high levels of satisfaction and happiness. The most prevalent theme driving satisfaction was the presence of a strong arts community. Survey respondents spoke to the immense support shown by the community of other artists and creatives in Charlotte-Mecklenburg. The notions were specific to feeling supported by the community of other artists and creatives and did not tend to extend to feeling that the Charlotte-Mecklenburg community overall was supportive of the arts. Through the

supportive community of other artists and creatives, survey respondents said they were able to participate in collaborative efforts.

Financial stability also seems to be a main driver of satisfaction. Multiple “extremely satisfied” survey respondents attributed their satisfaction to their strong client base and a sense of stability within their creative practice, suggesting they had achieved a level of financial stability through their creative practice. Additionally, several respondents recognized that their ability to be a full-time, self-employed creative is dependent on having additional household income from a spouse that provided financial stability within the household.

In general, “extremely satisfied” survey respondents spoke more to feelings of their personal success, and not necessarily to the success of creatives overall. Individuals mentioned having success in their own business and creative practices and feeling good about the progress they have made and the position they are in currently: *“I have been able to build my own business from the ground up and have found a supportive community who has spread the word about my offerings.”* Respondents were satisfied with feeling that their work has received appropriate recognition and value.

Another theme tied to satisfaction was expressions of personal motivations to create. Many respondents provided descriptions of what keeps them motivated working as an artist or creative: *“It’s up to me to build creativity into my life. It’s a busy season, with challenges such as the pandemic and having small children, but we find ways to be creative... isn’t that part of being creative? Figuring it out? Now, getting paid for that creativity (and paid what we’re worth) is the tougher challenge!”*

Survey respondents who are satisfied working as an artist or creative also tend to enjoy living in Charlotte-Mecklenburg. Several respondents expressed feelings of contentment with the city and county and generally enjoy living in the area. Additionally, respondents noted their happiness with the growing arts and creative scene.

Other reasons that contribute to high levels of satisfaction include access to funding and opportunities for exposure.

Interestingly, most of the survey respondents who were “somewhat satisfied” expressed negative aspects in their written description of why they feel that way. This suggests that there may actually be lower levels of satisfaction than Figure 30 implies. In general, survey respondents who were somewhat satisfied spoke to opportunities that existed but that those opportunities often did not

meet funding amounts necessary to be stable as an artist or creative. These financing gaps and limitations in funding, as well as lack of recognition, left survey respondents feeling that they have not yet been able to reach their full potential as a creative.

Limitations and gaps are further described in the next section.

Aspects contributing to dissatisfaction

One of the main aspects driving dissatisfaction were feelings of favoritism and unfair treatment, both in terms of who and what types of artists receive opportunities and in terms of social circles within the artistic and creative community. There was a strong sense among “dissatisfied” survey respondents that the majority of the work opportunities are routinely offered to the same group of people. This group also describes the network of other artists and creatives in the area as a “closed community” and “hard to break into.” Several respondents used the terms “cliques” or “cliquey” and “competitive” to describe the creative community in Charlotte-Mecklenburg: *“The art scene here is growing and thriving but a lot of the time it feels like cliquey and like a club you have to gain access to be in the ‘art scene.’”* Inclusion was a commonly-cited factor in whether respondents were satisfied with their creative career. “Dissatisfied” respondents did not feel overly supported by other artists and creatives; by contrast, respondents who were “extremely satisfied” with their creative career often credited the support of creative networks as a source of their satisfaction.

Expressed within feelings of favoritism were also feelings of discrimination. Some survey respondents described experiencing a bias due to their age; they felt that the majority of opportunities were oriented towards younger artists and creatives. Gender bias was also mentioned, with some female respondents feeling bias “in an area dominated by male leadership.” Several survey respondents also highlighted racial and ethnic discrimination and felt that Charlotte-Mecklenburg did not do enough to cater to or support artists with diverse racial and ethnic backgrounds. The difficulty establishing financial stability in the artistic or creative industry is further compounded for individuals who are Black, Indigenous, Hispanic or Latinx, immigrants, and other people of color due to long standing systemic and structural inequities and racial injustices that have limited wealth and opportunity for these communities: *“I do not feel that creatives get the respect that they deserve. Some people expect work to be free or heavily discounted while others do not understand what goes into being a creative in a city that does not recognize that as a career path of choice. I believe that Black creatives*

specifically struggle to make it in this city due to implicit bias, division, and the lack of support in their respective fields.”

Another strong sentiment shared among the “dissatisfied” group was a lack of investment and recognition of artists at the local level. Survey respondents felt that while Charlotte may have big name artists and creative experiences (e.g. touring Broadway shows and concerts) there is very little investment in and expressed value of local talent, which results in feeling undervalued. This makes it difficult for artists and creative to gain the exposure needed to grow their practice, which was another factor contributing to dissatisfaction. For example, several respondents wished that local galleries, museums, and theaters did more to incorporate local talent and that there were more fellowships and grant opportunities for local artists. Survey respondents also expressed a desire for a more coordinated and centralized presence and marketing strategy of arts-related opportunities and activities, such as calls for artists, where both public and private entities can post and request opportunities for artistic and creative work.

Artists and creatives who spoke to the lack of investment and recognition mentioned both the lack of investment from local leaders and from the public at large. Survey respondents felt that their work was undervalued by the general public in Charlotte-Mecklenburg. Survey respondents described feeling that the public does not fully understand or appreciate the amount work and effort needed to create original art and were hesitant to pay the associated prices for original art: *“Funding support is out there. But Charlotte has a ways to go regarding truly valuing working artists and creatives in the way they deserve to be seen, valued, and supported.”*

Survey respondents who expressed negative aspects of working as an artist or creative in Charlotte-Mecklenburg seemed to speak to discontent and limitations to the creative community as a whole. Indeed, several respondents offered personal examples, however the majority of the comments tended to extend beyond personal needs to the needs of artists and creatives collectively. This is a contrast to the positive aspects mentioned, where respondents described feelings of personal success more often than the success of artists and creatives as a whole.

Just as financial stability was a main factor driving satisfaction among artists and creatives, financial instability is a primary driver of dissatisfaction. Artists and creatives who felt extremely dissatisfied and somewhat dissatisfied (and even those who noted they are somewhat satisfied) spoke to the financial limitations of working as an artist or creative in Charlotte-Mecklenburg. Respondents often

commented on the lack of any and adequate funding opportunities that would allow for artists and creatives to feel financially stable and secure. It seems that the availability of full-time, sustainable work opportunities are few and far between. The need for affordable space was also noted as a main limitation by a large number of survey respondents. Survey respondents wanted more opportunities that allowed for greater financial stability and had the ability to provide greater recognition and exposure.

Many respondents felt that there is “lack of support compared to other art forms” for their specific discipline. They noted that while some opportunities existed for some types of creative work in Charlotte, they did not feel that their specific discipline, and in some cases sub-discipline, was adequately recognized. For example, survey respondents who are writers, contemporary dancers, and in the film industry expressed limited opportunities that provided financial stability.

Feelings of dissatisfaction were also tied to the inability to conduct creative work in Charlotte-Mecklenburg. Several respondents said they had to go elsewhere for their work to be recognized, valued, and seen: *“I love Charlotte. I love creating here, but my work is often seen as more valuable by organizations and businesses that hire me outside of Charlotte.”*

Lastly, general discontent living in Charlotte contributed to dissatisfaction. Cost of living, lack of affordable housing, and lack of public transit options were mentioned as factors that made making a living as an artist or creative more difficult.

Discussion

Discussion

This survey highlights the creative assets, barriers to economic success, and the opportunities for growth in the Charlotte-Mecklenburg creative economy.

In general, the survey findings confirm information that is likely already common knowledge among the creative community. The responses show that artists and creatives in the Charlotte region are multitalented and are working hard using a number of employment pathways to make a living as a creative. Artists and creatives are woven throughout the economy and across a wide array of sectors. They are central to the vibrancy of the economy overall. The findings also say that it isn't easy for many artists and creatives in the Charlotte region to find financial security. Opportunities and support may be limited and artists and creatives are being resourceful to make the most out of what is available. Importantly, the survey results highlight ways where more support can be provided so that artists and creatives are able to thrive.

Health insurance, marketing, office and workspace, and taxes are common employment and business-related factors across industries. However, individuals in the creative economy have unique challenges to accessing traditional employment benefits and resources. This is especially true for the more than half of respondents who identified themselves as freelancers. Freelance workers are typically responsible for keeping track of and paying personal income tax, as well as securing (or going without) benefits like health insurance, retirement, and paid time off. For respondents without employer-sponsored health insurance, self-paying for insurance via the Health Insurance Marketplace was a commonly used, but less affordable, source of health insurance. Of those with employer-based health insurance, nearly three-quarters indicated that their employer's insurance benefit was a significant factor preventing them from pursuing their creative career full-time.

Respondents indicated specific ways in which their creative practices could be better supported. Respondents desired more public and private funding opportunities (including more full-time employment opportunities and opportunities specific to diverse creatives). Greater access to networking, and mentorship, affordable space, and affordable health insurance were also top needs identified by artists and creatives. Additionally, the need for more formal training in business skills emerged in several areas of the report. Given the high rate of artists and creatives who engage in freelancing and independent contracting, as well as the lower prevalence of learning business skills

though formal pathways and respondents stating they are still figuring out the business side of their practice speaks to the potential for more targeted and accessible business training and support, specifically for learning business skills as a creative. Quantitative and qualitative findings show that financial stability and satisfaction with working as an artist or creative in Charlotte are intrinsically linked. As stated previously, financial stability is not something that is experienced by all, or even most, artists and creatives in the Charlotte-Mecklenburg region. Factors and supports that help more creatives achieve longer-term financial stability may also increase overall feelings of satisfaction. Satisfaction was also linked to feeling supported by other artists and creatives.

Qualitative findings also reveal factors associated with dissatisfaction among artists and creatives. Feelings of unfair treatment and favoritism were strong sentiments and suggest the presence of an inner circle from which some creatives feel excluded. To drive growth and satisfaction, these internal walls and barriers need to be addressed.

Survey respondents want to see more local support of and investment in local creative talent and more ways to receive exposure and mentorship from established artists, high-end galleries, and other public-facing platforms. In fact, some of the COVID-related impacts provide an opportunity to refocus energy and investment to showcase local artists and creatives. The pandemic reduced the demand (and overall safety) of large events. Following a recommendation from the Brookings Institute,¹⁹ communities can do more to develop strategies and centralized platforms where residents and businesses can hire local creatives.

¹⁹ Florida, R & Seman, M. (2020). Lost art: Measuring COVID-19's devastating impact on America's creative economy. Brookings Institute.

Appendices

Appendix A: Survey Questions

Q1. Are you 18 years of age or older, have read and understand the information provided and freely consent to participate in the study?

1. Yes
2. No

Q2. Are you an artist or creative that lives or works in Mecklenburg County?

1. Yes
2. No

Q3. How would you describe your primary artistic or creative discipline? (select up to two)

1. Advertising/Branding/Graphic Design
2. Architecture
3. Coding/UX
4. Crafting and Textile Art
5. Event Producers/Managers
6. Fashion Design (Jewelry and Customizing)
7. Music/Spoken Word
8. Photography/Videography
9. Printmaking/Calligraphy
10. Stage Performance (Acting/Dance)
11. Stagecraft (Sound/Lighting/Construction)
12. Visual Artists (Painting/Muralist/Sculptors)
13. Woodworking
14. Writers/Editors/Poets
15. Other (please explain)

Q4. How would you describe your artistic or creative employment? (check all that apply)

1. Independent contractor/Freelancer
2. Artist or creative working inside a creative organization.
3. Artist or creative working inside a non-creative organization.
4. Creative business entrepreneur/owner/operator (commercial or non-profit)
5. Other (please specify)
6. None of the above

Display Q5:

If Q4 = Artist or creative working inside a creative organization.

Or Q4 = Artist or creative working inside a non-creative organization.

Q5. Approximately how many people does the organization you work for employ?

1. Less than 5 people
2. 6-20 people
3. 21 to 50 people
4. More than 50 people

Display Q6:

If Q4 = Creative business entrepreneur/owner/operator (commercial or non-profit)

Q6. How many people do you employ?

Q7. Do you have another job outside of your work in the creative economy?

1. Yes, full-time work
2. Yes, part-time work
3. No

Q8. On average, how many hours per week do you spend on direct artistic or creative work?

Q9. On average, how many hours per week do you spend on business and marketing for your creative practice?

Q10. Where did you learn to run the business aspects of your creative practice? (select all that apply)

1. Talking with/observing peers
2. Trial and error
3. School
4. Doing research
5. Mentoring
6. Internship
7. Training program
8. I hire others to handle the business aspects of my creative practice
9. Other _____

Q11. Which of the following **funding sources** would most improve your ability to make a living as an artist or creative worker? (select up to 2)

1. Fairer contracts and/or support in negotiating contracts
2. More publicly or privately funded projects that employ artists and creatives
3. Residency and fellowship programs
4. Low or no interest loans to support my business
5. Funding and professional development opportunities that specifically support diverse creatives
6. Other (please describe) _____

Q12. Which of the following **conditions** would improve your ability to make a living as an artist or creative worker? (select up to 5).

1. Mentorship
2. Industry representation to protect my rights
3. Affordable health insurance
4. Benefits other than health insurance (e.g. retirement, unemployment, sick-time)
5. Fairer contracts and/or support in negotiating contracts
6. Business training
7. Technology training
8. Greater flexibility in regards to where I can live and work
9. Affordable space
10. Affordable tax assistance
11. Other (please describe) _____

Q13. Do you currently have health insurance?

1. Yes
2. No
3. Prefer not to respond

Display Q14:
If Q13 = Yes

Q14. Who provides your health insurance?

1. My employer
2. My spouse or partner's plan
3. COBRA/state continuation
4. Medicare/Medicaid
5. My parents
6. My school
7. I pay for it myself through the Health Insurance Marketplace/Obamacare
8. Other (please explain) _____
9. Prefer not to respond

Display Q15:
If Q13 = Yes

Q15. How much is your contribution or payment per month? If you are not sure, enter "N/A".

*Display Q16:
If Q13 = Yes*

Q16. How many individuals are covered by this premium amount?

1. 1
2. 2
3. 3
4. 4
5. 5
6. 6 or more
7. Not sure/prefer not to respond

*Display Q17:
If Q13 = Yes*

Q17. Do you feel that your health insurance is affordable?

1. Yes
2. No
3. Prefer not to respond

*Display Q18:
If Q14 = My employer*

Q18. How strong a factor is employer-sponsored health insurance in keeping you from pursuing your creative career full-time?

1. It is the main reason I stay
2. It is an important factor
3. It's somewhat important
4. It's not keeping me at my job
5. I currently have a creative career with the employer that provides my health insurance

*Display Q19:
If Q13 = No*

Q19. Which of the following are reasons why you don't have health insurance? (select all that apply)

1. I cannot afford it
2. My employer doesn't offer it
3. Confusing process/ I don't know where to apply
4. I don't need it
5. Other

Q20. Have you explored your health insurance options through the Health Insurance Marketplace/Obamacare?

1. Yes
2. No
3. Not sure

Q21. How did or has COVID-19 impacted your ability to work in the creative economy? (select all that apply)

1. My creative business has experienced reduced/cancelled projects, gigs or contracts
2. My creative business has had to furlough or lay off employees
3. I have had to close my business
4. I applied for a loan to keep my business afloat
5. I have been laid off, furloughed, or my pay has been cut.
6. Other (please specify
7. None of the above
8. Prefer not to respond

Q22. Overall, what is your level of satisfaction/happiness working as a creative in Charlotte?

1. Extremely satisfied
2. Somewhat satisfied
3. Indifferent
4. Somewhat dissatisfied
5. Extremely dissatisfied

Q23. What are some of the reasons you feel this way?

Q24. How well does this statement describe you or your situation?

	Completely (1)	Very Well (2)	Somewhat (3)	Very Little (4)	Not at All (5)	Prefer not to respond (6)
1. Because of my money situation, I feel like I will never have the things I want in life						
2. I am just getting by financially						
3. I am concerned that the money I have or will save won't last						

Q25. How often does this statement apply to you?

	Always (1)	Often (2)	Sometimes (3)	Rarely (4)	Never (5)	Prefer not to respond (6)
1. I have money left over at the end of the month. (1)						
2. My finances control my life. (2)						

Q26. What percent of your income comes from your artistic or creative work? Select the response that best describes your situation.

1. 0-10%
2. 11-25%
3. 26-50%
4. 51-75%
5. 76-100%
6. Prefer not to respond

Q27. What percent of your total income do you reinvest into your creative practice? (e.g. work space, supplies, marketing)

1. 0-10% of income
2. 11-25% of income
3. 25-50% of income
4. 51-75% of income
5. 76-100% of income
6. Prefer not to respond

Q28. What is your age?

1. Less than 25
2. 25 to 34
3. 35 to 44
4. 45 to 54
5. 55 to 64
6. 65 or over
7. Prefer not to respond

Q29. What is your gender?

1. Male
2. Female
3. Self-Identify _____
4. Prefer not to respond

Q30. Were you born in Charlotte?

1. Yes
2. No
3. Prefer not to respond

Q31. How many years of experience do you have in the creative industry?

Q32. Do you identify as Hispanic or Latinx?

1. Yes
2. No
3. Prefer not to respond

Q33. What is your race? (select all that apply)

1. Black or African American
2. White
3. American Indian or Alaskan Native
4. Native Hawaiian or Pacific Islander
5. Chinese
6. Indian
7. Vietnamese
8. Other Asian or Asian American
9. Other (please specify) _____
10. Prefer not to respond

Q34. What is your zip code?

Q35. How much do you earn annually?

1. Less than \$20,000
2. \$20,000 to \$39,999
3. \$40,000 to \$69,999
4. \$70,000 to \$99,999
5. \$100,000 to \$149,999
6. \$150,000 or more
7. Prefer not to respond

Q36. Are you the only earner in your household?

1. Yes
2. No
3. Prefer not to respond

*Display Q37:
If Q36 = No*

Q37. What is your total household income?

1. Less than \$20,000
2. \$20,000 to \$39,999
3. \$40,000 to \$69,999
4. \$70,000 to \$99,999
5. \$100,000 to \$149,999
6. \$150,000 or more
7. Prefer not to respond

Appendix B: Survey Statistics

Q1. Are you 18 years of age or older, have read and understand the information provided and freely consent to participate in the study?

		#	%
Valid	Yes	643	100.0

Q2. Are you an artist or creative that lives or works in Mecklenburg County?

		#	%
Valid	Yes	643	100.0

Q3. How would you describe your primary artistic or creative discipline? (select up to two)

		# of responses	% of Respondents
Valid	Visual Artists (Painting/Muralist/Sculptors)	224	36.0%
	Advertising/Branding/Graphic Design	106	17.0%
	Photography/Videography	83	13.3%
	Music/Spoken Word	74	11.9%
	Writers/Editors/Poets	72	11.6%
	Stage Performance (Acting/Dance)	70	11.3%
	Other**	66	10.6%
	Event Producers/Managers	48	7.7%
	Crafting and Textile Art	39	6.3%
	Stagecraft (Sound/Lighting/Construction)	26	4.2%
	Coding/UX	18	2.9%
	Architecture	16	2.6%
	Fashion Design (Jewelry and Customizing)	14	2.3%
	Printmaking/Calligraphy	9	1.4%
	Woodworking	8	1.3%
Total		873*	140.4%

*Total number of respondents= 622. Percent of respondents is derived by dividing number of responses by 622.

**Other disciplines indicated by respondents included curatorial or museum positions, illustration, interior design, online or media content, and arts educators.

Q4. How would you describe your artistic or creative employment? (check all that apply)

		# of responses	% of Respondents
Valid	Independent contractor/Freelancer	351	56.5%
	Creative business entrepreneur/owner/operator (commercial or non-profit)	193	31.1%
	Artist or creative working inside a creative organization.	136	21.9%
	Artist or creative working inside a non-creative organization.	91	14.7%
	Other (please specify)**	38	6.1%
	None of the above	17	2.7%
Total		826*	133.0%

*Number of respondents= 621. Percent of respondents is derived by dividing number of responses by 621.

**Other employment types indicated by respondents included volunteer/arts supporter, retired, nonprofit employee, and teacher (creative or non-creative employer not specified).

Q5 asked if Q4= "artist or creative working inside a creative organization" or "artist or creative working inside a non-creative organization"

Q5. Approximately how many people does the organization you work for employ?

		#	%
Valid	Less than 5 people	36	17.1
	6-20 people	49	23.2
	21-50 people	18	8.5
	More than 50 people	108	51.2
	Total	211	100.0
Missing	System	432	
Total		643	

Q6 asked if Q4= "creative business entrepreneur/owner/operator"

Q6. (recoded) How many people do you employ?

		#	%
Valid	0 to 1 employees	111	62.7
	2 to 5 employees	42	23.7
	6 to 10 employees	13	7.3
	More than 10 employees	11	6.2
	Total	177	100.0
Missing		466	
Total		643	

*Responses were recoded by hand from open-response format to the categories identified above.

Q7. Do you have another job outside of your work in the creative economy?

		#	%
Valid	No	234	44.7
	Yes, full-time work	176	33.6
	Yes, part-time work	114	21.8
	Total	524	100.0
Missing		119	
Total		643	

Q8. (recoded) On average, how many hours per week do you spend on direct artistic or creative work?*

		#	%
Valid	None	2	0.4
	1 to 4 hours	25	4.9
	5 to 9 hours	55	10.8
	10 to 24 hours	218	42.7
	25 to 39 hours	117	22.9
	40 hours or more	94	18.4
	Total	511	100.0
Missing	System	132	
Total		643	

*Responses were recoded by hand from open-response format to the categories identified above.

Q9. (recoded) On average, how many hours per week do you spend on business and marketing for your creative practice?*

		#	%
Valid	None	47	9.5
	1 to 4 hours	138	27.8
	5 to 9 hours	93	18.8
	10 to 24 hours	152	30.6
	25 to 39 hours	44	8.9
	40 hours or more	22	4.4
	Total	496	100.0
Missing	System	147	
Total		643	

*Responses were recoded by hand from open-response format to the categories identified above.

Q10. Where did you learn to run the business aspects of your creative practice? (select all that apply)

		# of responses	% of respondents
Valid	Trial and error	412	78.6%
	Talking with/observing peers	359	68.5%
	Doing research	294	56.1%
	School	127	24.2%
	Mentoring	94	17.9%
	Training program	64	12.2%
	Internship	42	8.0%
	Other**	42	8.0%
	I hire others to handle the business aspects of my creative practice	35	6.7%
Total		1469*	280.3%

*Total number of respondents= 524. Percent of respondents is derived by dividing number of responses by 524.

**Most respondents who indicated "Other" learned how to run the business aspects of their creative practice through on the job training (with current or past employers) or they are still in the process of learning how to run these aspects of their creative practice.

Q11. Which of the following funding sources would most improve your ability to make a living as an artist or creative worker? (select up to 2)

		# of responses	% of respondents
Valid	More publicly or privately funded projects that employ artists and creatives	330	63.0%
	Funding and professional development opportunities that specifically support diverse creatives	206	39.3%
	Residency and fellowship programs	134	25.6%
	Fairer contracts and/or support in negotiating contracts	97	18.5%
	Low or no interest loans to support my business	88	16.8%
	Other (please describe)**	54	10.3%
Total		909*	173.5%

*Total number of respondents= 524. Percent of respondents is derived by dividing number of responses by 524.

**Other responses included funding for administrative and business aspects of the creative practice and affordable or free work and performance space.

Q12. Which of the following conditions would improve your ability to make a living as an artist or creative worker? (select up to 5).

		# of responses	% of respondents
Valid	Affordable space	314	59.9%
	Affordable health insurance	268	51.1%
	Benefits other than health insurance (e.g. retirement, unemployment, sick-time)	239	45.6%
	Business training	199	38.0%
	Mentorship	151	28.8%
	Greater flexibility in regards to where I can live and work	137	26.1%
	Affordable tax assistance	132	25.2%
	Fairer contracts and/or support in negotiating contracts	124	23.7%
	Industry representation to protect my rights	113	21.6%
	Technology training	101	19.3%
	Other (please describe)**	48	9.2%
Total		1826*	348.5%

*Total number of respondents= 524. Percent of respondents is derived by dividing number of responses by 524.

**Other responses included marketing training, supportive peer and funder networks, affordable housing, and more opportunities for living wage artistic and creative careers.

Q13. Do you currently have health insurance?

		#	%
Valid	No	76	15.1
	Yes	426	84.9
	Total	502	100.0
Missing*		141	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

Q14 asked if Q13= "yes"

Q14. Who provides your health insurance?

		#	%
Valid	My employer	153	36.4
	My spouse or partner's plan	106	25.2
	I pay for it myself through the Health Insurance Marketplace/Obamacare	88	21.0
	Medicare/Medicaid	42	10.0
	My parents	16	3.8
	Other (please explain)***	15	3.6
	Total	420	100.0
Missing*		223	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

**Due to small sample size, respondents who selected COBRA/state continuation and school were recoded as "other." Other responses also include through the VA, and paying for health insurance myself through a vendor other than the Health Insurance Marketplace.

Q15 asked if Q13= "yes"

Q15. How much is your contribution or payment per month? If you are not sure, enter "N/A".

		#	%
Valid	Less than \$100	55	25.8
	\$100-\$199	36	16.9
	\$200-\$299	36	16.9
	\$300-\$399	23	10.8
	\$400-\$499	14	6.6
	\$500-\$599	11	5.2
	\$600 or more	38	17.8
	Total	213	100.0
Missing	System	430	
Total		643	

Q16 asked if Q13= "yes"

Q16. How many individuals are covered by this premium amount?

		#	%
Valid	1	189	46.7
	2	99	24.4
	3	54	13.3
	4	42	10.4
	5	14	3.5
	6 or more	7	1.7
	Total	405	100.0
Missing*		238	
Total		643	

*Respondents who were not sure or preferred not to respond were counted as missing.

Q17 asked if Q13= "yes"

Q17. Do you feel that your health insurance is affordable?

		#	%
Valid	No	158	41.5
	Yes	223	58.5
	Total	381	100.0
Missing*		262	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

Q18 asked if Q14= "My employer"

Q18. How strong a factor is employer-sponsored health insurance in keeping you from pursuing your creative career full-time?

		#	%
Valid	It is the main reason I stay	28	18.5
	It is an important factor	80	53.0
	It's somewhat important	18	11.9
	It's not keeping me at my job	11	7.3
	I currently have a creative career with the employer that provides my health insurance	14	9.3
	Total	151	100.0
Missing	System	492	
Total		643	

Q19 asked if Q13= "no"

Q19. Which of the following are reasons why you don't have health insurance? (select all that apply)

		# of responses	% of respondents
Valid	I cannot afford it	59	78.7%
	My employer doesn't offer it	15	20.0%
	Confusing process/ I don't know where to apply	15	20.0%
	Other	8	10.7%
	I don't need it	3	4.0%
Total		100*	133.3%

*Total number of respondents= 75. Percent of respondents is derived by dividing number of responses by 75.

Q20. Have you explored your health insurance options through the Health Insurance Marketplace/Obamacare?

		#	%
Valid	No	200	38.7
	Not sure	31	6.0
	Yes	286	55.3
	Total	517	100.0
Missing		126	
Total		643	

Q21. How did or has COVID-19 impacted your ability to work in the creative economy? (select all that apply)

		# of responses	% of respondents
Valid	My creative business has experienced reduced/cancelled projects, gigs or contracts	301	60.0%
	None of the above	109	21.7%
	I have been laid off, furloughed, or my pay has been cut.	75	14.9%
	Other (please specify)**	69	13.7%
	My creative business has had to furlough or lay off employees	50	10.0%
	I applied for a loan to keep my business afloat	47	9.4%
	I have had to close my business	27	5.4%
Total		678*	135.1%

*Total number of respondents= 502. Percent of respondents is derived by dividing number of responses by 502.

*Other responses included positive impacts, such as more time to practice creative disciplines and beneficial job changes. Other negative or neutral impacts include negative job changes, loss of motivation, reduced time practicing discipline, reduced in-person opportunities, and transitions to virtual work.

***Respondents who selected "prefer not to respond" were counted as missing.

Q22. Overall, what is your level of satisfaction/happiness working as a creative in Charlotte?

		#	%
Valid	Extremely dissatisfied	24	4.7
	Somewhat dissatisfied	98	19.3
	Indifferent	103	20.3
	Somewhat satisfied	226	44.5
	Extremely satisfied	57	11.2
	Total	508	100.0
Missing	System	135	
Total		643	

Q23. What are some of the reasons you feel this way?

Qualitative responses are discussed in the report.

Q24_1. How well does this statement describe you or your situation? - Because of my money situation, I feel like I will never have the things I want in life

		#	%
Valid	Completely	58	12.1
	Very Well	71	14.8
	Somewhat	174	36.3
	Very Little	86	18.0
	Not at All	90	18.8
	Total	479	100.0
Missing*	System	164	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

Q24_2. How well does this statement describe you or your situation? - I am just getting by financially

		#	%
Valid	Completely	88	18.4
	Very Well	58	12.1
	Somewhat	173	36.1
	Very Little	75	15.7
	Not at All	85	17.7
	Total	479	100.0
Missing*	System	164	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

Q24_3. How well does this statement describe you or your situation? - I am concerned that the money I have or will save won't last

		#	%
Valid	Completely	132	27.6
	Very Well	93	19.4
	Somewhat	140	29.2
	Very Little	61	12.7
	Not at All	53	11.1
	Total	479	100.0
Missing*	System	164	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

Q25_1. How often does this statement apply to you? - I have money left over at the end of the month

		#	%
Valid	Never	43	9.0
	Rarely	120	25.2
	Sometimes	144	30.3
	Often	87	18.3
	Always	82	17.2
	Total	476	100.0
Missing*	System	167	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

Q25_2. How often does this statement apply to you? - My finances control my life

		#	%
Valid	Always	64	13.3
	Often	142	29.5
	Sometimes	164	34.0
	Rarely	90	18.7
	Never	22	4.6
	Total	482	100.0
Missing*	System	161	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

Q26. What percent of your income comes from your artistic or creative work? Select the response that best describes your situation.

		#	%
Valid	0-10%	171	35.3
	11-25%	67	13.8
	26-50%	58	12.0
	51-75%	37	7.6
	76-100%	151	31.2
	Total	484	100.0
Missing*		159	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

Q27. What percent of your total income do you reinvest into your creative practice? (e.g. work space, supplies, marketing)

		#	%
Valid	0-10% of income	145	30.0
	11-25% of income	164	34.0
	25-50% of income	90	18.6
	51-75% of income	49	10.1
	76-100% of income	35	7.2
	Total	483	100.0
Missing*		160	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

Q28. What is your age?

		#	%
Valid	Less than 25	24	4.9
	25 to 34	157	31.8
	35 to 44	122	24.7
	45 to 54	103	20.9
	55 to 64	66	13.4
	65 or over	22	4.5
	Total	494	100.0
Missing*	System	149	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

Q29. What is your gender?

		#	%
Valid	Female	301	61.1
	Male	182	36.9
	Self-Identify	10	2.0
	Total	493	100.0
Missing*		150	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

Q30. Were you born in Charlotte?

		#	%
Valid	No	398	80.7
	Yes	95	19.3
	Total	493	100.0
Missing*		150	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

Q31. (recoded) How many years of experience do you have in the creative industry?***

		#	%
Valid	0 to 2 years	28	5.8
	3 to 5 years	74	15.4
	6 to 10 years	100	20.8
	More than 10 years	278	57.9
	Total	480	100.0
Missing*	System	163	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

**Responses were recoded by hand from open-response format to the categories identified above.

Q32. Do you identify as Hispanic or Latinx?

		#	%
Valid	No	428	89.0
	Yes	53	11.0
	Total	481	100.0
Missing*		162	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

Q33. (recoded) What is your race?*

		#	%
Valid	Asian	21	4.4
	Black	72	15.1
	White	327	68.4
	Other single race	29	6.1
	Multiple races	29	6.1
	Total	478	100.0
Missing*	System	165	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

**Due to small sample size, responses were recoded into the categories identified above.

Q35. How much do you earn annually?

		#	%
Valid	Less than \$20,000	81	18.0
	\$20,000 to \$39,999	118	26.3
	\$40,000 to \$69,999	151	33.6
	\$70,000 to \$99,999	57	12.7
	\$100,000 to \$149,999	21	4.7
	\$150,000 or more	21	4.7
	Total	449	100.0
Missing*	System	194	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

Q36. Are you the only earner in your household?

		#	%
Valid	No	309	64.4
	Yes	171	35.6
	Total	480	100.0
Missing*		163	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

Q37 asked if Q36= "no"

Q37. What is your total household income?

		#	%
Valid	Less than \$20,000	5	2.0
	\$20,000 to \$39,999	11	4.5
	\$40,000 to \$69,999	48	19.4
	\$70,000 to \$99,999	71	28.7
	\$100,000 to \$149,999	61	24.7
	\$150,000 or more	51	20.6
	Total	247	100.0
Missing*	System	396	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.

To calculate household income for all respondents, responses from Q35 (personal income) are included in the frequencies below if respondent was the only household earner (as indicated by Q36); if respondent was not the only earner, their response to Q37 (household income) was used.

Recoded Household Income

		#	%
Valid	Less than \$20,000	22	5.4
	\$20,000 to \$39,999	65	15.9
	\$40,000 to \$69,999	103	25.2
	\$70,000 to \$99,999	93	22.8
	\$100,000 to \$149,999	68	16.7
	\$150,000 or more	57	14.0
	Total	408	100.0
Missing*	System	235	
Total		643	

*Respondents who selected "prefer not to respond" were counted as missing.



ART CREDIT: @ARTBYABEL & @TAFOARTS

A Literature Review of Models to Support the Creative Workforce

July 2022

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Prepared for
Charlotte Is Creative



Charlotte Is Creative exists to fund, promote, connect and advocate for our city's diverse, emerging and disconnected artists and creatives, and to champion collaboration between them and the larger business community. Signature programs and events include CreativeMornings/Charlotte, the HUG (Helpful Unfettered Gift) Micro-grant Program, and the Creative Entrepreneurs Initiative.

Prepared by
UNC Charlotte Urban Institute



The UNC Charlotte Urban Institute is a nonpartisan, applied research and community outreach center at UNC Charlotte. Founded in 1969, it provides services including technical assistance and training in operations and data management; public opinion surveys; and research and analysis around economic, environmental, and social issues affecting the Charlotte region.

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Findings

Findings

As an addendum to the Business Realities of the Charlotte-Mecklenburg Creative Community Survey, the UNC Charlotte Urban Institute conducted a literature review of support models that address needs identified by creatives in the survey. Models that address affordable work spaces, affordable health insurance, benefits, mentorship and training, and networks were included in the review. The review sought to provide data that can help Charlotte Is Creative answer the following question:

How can Charlotte Is Creative help usher in new models for Charlotte-Mecklenburg that addresses the expressed needs of artists and creatives in a direct and additive way?

A summary of findings and related recommendations for each need is discussed below. More detailed information on each program identified by this review can be found in the spreadsheet “Charlotte Is Creative Literature Review_Model Details.”

Affordable Work Spaces

- Several models (i.e. Peer Space, Stusu, Splacer, The Store Front) operated as booking sites where creatives could search for and book spaces that met their creative needs. These sites had varied pricing practices (by day or hour); none focused on providing *subsidized* rental space. All of the sites had a national presence and at least one listing in the Charlotte area. However, these sites do not appear to be widely used in Charlotte, nor does there appear to be a “go to” site currently being used by people or organizations with available rental space.
- Three models (Artspace, Dance NYC, ChaShaMa) were specifically focused on developing or repurposing existing space into subsidized creative space. These models were generally more comprehensive solutions to affordable space that required significant investments in a) developing real estate or community partnerships; b) developing a funding structure; and c) managing and tracking acquired space.
- Possible Recommendations for Local Adaptation:
 - Develop or identify and promote a single online platform as the “go to” booking site for renting studio, gallery, and performance space.
 - Identify and partner with real estate/property owner champions, both public and private and in geographically diverse areas of Charlotte, to develop affordable space options.
 - Explore grant opportunities for subsidized studio space.

Affordable Health Insurance

- The search did not reveal any model that provides comprehensive health insurance specifically for artists and creatives.
- Five models (Health Alliance for Austin Musicians, Artists Access Program, Freelancers Union, The Actors Fund, Springboard for the Arts) offered health care navigation. These models employed staff members to help assess clients' eligibility and options for health insurance through the Affordable Care Act. Staff tended to specialize in assisting creatives and individuals with non-standard employment schedules. Some of these models have a nationwide reach and can be used by Charlotte-based creatives.
- Two models offered a Resource Page or Toolkit (Young Invincibles, Triangle Art Works). These models offer national and/or local resources for obtaining health insurance and affordable health care, but do not in themselves provide financial assistance or counseling.
- Three models (Health Alliance for Austin Musicians, Artists Access Program, Springboard for the Arts) provide financial assistance to help creatives access care. The models each had a unique approach to providing financial assistance, including: partnering with local clinics to develop a clinic voucher, an emergency relief fund supported by crowd funding, and a program in which artists could exchange performance or other types of artistic activity for health care credits. Each of the identified programs also provided health care navigation via the Affordable Care Act.
- Possible Recommendations for Local Adaptation
 - Promote existing health insurance navigation platforms and toolkits.
 - Identify and partner with health care clinics or funding partners to develop a system of gap health care for uninsured or underinsured members of the creative community.

Benefits

- Benefits examined included Term Life Insurance, Disability Insurance, and Paid Leave in addition to certain health benefits (hearing, vision, dental) that are offered independently from traditional health insurance.
- One model provided (non-health) insurance and other benefits through third party vendors. Clients enroll and pay monthly insurance premiums. This model is accessible to Charlotte-based artists and creatives (Freelancers Union).
- Two models provide free or discount care to members via third party vendors (Health Alliance for Austin Musicians, Editorial Freelancers Association). These models required significant investments in a) developing local health care partnerships; and b) developing a funding structure.
- Possible Recommendations for Local Adaptation
 - Vet and possibly promote existing benefits platforms.
 - Identify and partner with health care clinics or funding partners to develop a system of gap health care for uninsured or underinsured members of the creative community.

Mentorship and Training

- Several of the models had specific populations or types of creatives in mind (i.e., youth, refugees and immigrants, people who identify as women, printmakers, game developers). This makes sense because mentorship might be most effective when confined to a specific group of people.
- All models were designed with multiple levels of experience in mind and were meant to cultivate artistic abilities, confidence, and business skills. Mentorship was tailored to the needs and goals of individual participants.
- Many have costs to the participant.
- Online portals for mentorship exist and can be used now. Online portals however, may not meet local needs and will likely not connect creatives with each other locally.
- Some of the online platform models could be adapted where creatives can search for mentors and apply and where artists can also apply to become mentors. This would require additional resources to recruit mentors, develop or adapt programming, and promote the mentorship program.
- Many online mentorship programs offer both creative skill development and career/industry/business coaching.
- Possible Recommendations for Local Adaptation
 - Seek funding to subsidize participation in existing mentorship programs.
 - Promote existing mentorship platforms.
 - Consider the creation of a local mentorship platform where artists can apply to be paired with a mentor, mentors get compensated and the mentorship is free, low-cost, or subsidized.
 - Incorporate programming that offers both creative skill development and business skills training.
 - Consider ways of leveraging existing local creative mentorship and training programs (e.g. Project Protégé, Creative Entrepreneurs Initiative, Artists U, etc.) to create a solution available to the entire creative community.

Networks and Databases

- There were few models found in these searches, and models that were included had directories with information that has to be maintained.
- All models were focused on increasing connections between creatives and expressed that this was a significant portion of the business of being an artist.
- All models had a membership aspect to access benefits of the network. Unsure of the costs associated with these memberships.
- Possible Recommendations for Local Adaptation
 - Vet and promote existing models.
 - The models could be adapted for use locally to serve as a centralized source to connect with other creatives. Specifically, the use of a free or low-cost membership model could be used to create a platform where Charlotte-area creatives could create profiles and connect with other creatives in the region.

Discussion and Recommendations

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Results from the Business Realities of the Charlotte-Mecklenburg Creative Community Survey suggest that local creatives are craving a centralized source for information, opportunities, and connections. Several of the expressed needs could potentially be met through the development of a centralized platform, specifically to identify affordable space, and opportunities for mentorship, training, and networking.

Resources identified in the Literature Review (under 'Immediate Resource') can serve as a building block on which Charlotte Is Creative can identify and curate existing resources and opportunities in the Charlotte region. For example, the Literature Review identified several existing booking sites for studio, gallery, and performance space. Charlotte Is Creative could provide direction and clarity for the creative community in this area by identifying and promoting a single booking site as the "go to" source for listing and booking space. Additional considerations for this model are a) developing buy-in from influencers and thought leaders in the Charlotte creative economy; b) managing and updating content.

Where gaps in resources exist, Charlotte Is Creative may consider using models identified in the Literature Review to develop additional training, mentorship, or networking opportunities to meet expressed needs of artists and creatives, locally. If creating mentorship and training programs, consider a) tailoring the content to specific groups (women, BIPOC, immigrants and refugees, specific disciplines); b) compensating mentors for their time; and c) making the mentorship free or low-cost for mentees.

A note on health insurance models. The Literature Review identified several models for assisting artists and creatives with health insurance needs, including programs that assist clients with navigating the Health Insurance Marketplace (Obamacare). Given that most (85%) surveyed artists and creatives have some form of health insurance and that creatives frequently access insurance through the Health Insurance Marketplace, Charlotte Is Creative may consider using its resources to promote and partner with existing health insurance navigation program(s) (Charlotte Center for Legal Advocacy, locally) as opposed to developing a new, local program with the same mission. For example, some models (The Actors Fund) offer informational webinars about health insurance options for creatives.

Using adaptations from the identified models and through the creation of a centralized source for information and connections, Charlotte Is Creative could potentially meet several of the needs expressed by artists and creatives in Charlotte-Mecklenburg.

Search Process

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- No scholarly articles were found, so models were synthesized instead.
- It is difficult to determine the effectiveness of these models because they are largely only being implemented rather than evaluated.
- Search Terms
 - Freelance OR artist OR creative
 - *It might be helpful to look for specific artistic mediums, though this was not done in the initial search (i.e., painter, actor, dancer, etc.).*
 - Variations of the following words were used in conjunction with the above terms to cast a wide net for results.
 - (Affordable, accessible) work spaces
 - (Affordable, accessible) health insurance
 - Benefits (i.e., paid time off, retirement)
 - Mentorship and training
 - Network(ing)
- Google, Google Scholar, Atkins Library (general searches on the website) were used to search for relevant literature. No specific journals were found to be particularly relevant to this topic.
- Sources from Charlotte Is Creative were reviewed