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Carnegie Mellon University

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Systems Synthesis Project

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I. EXECUTIVE SUMMARY

Introduction
Essential Services for Aging Artists (ESAA) was a group research project undertaken by ten students at the H. John Heinz III School of Public Policy and Management at Carnegie Mellon University. The project’s goals were to gain a more thorough understanding of the problems and needs that visual artists face as they age, to research potential services that exist to address these needs, to pinpoint and explain needs still unmet, and to make recommendations for addressing these unmet needs.

The deliverable for this project—submitted to our project client, the New York Foundation for the Arts (NYFA)—is comprised of reports on our findings regarding the current “State of the Artist” and on the needs of artists in eight essential categories—housing, estate planning, business skills, archiving, legal services, retirement, insurance, and health care—as well as practical recommendations in these categories for artists, for organizations, and for policymakers. In addition, the deliverable has a chapter of “Overall Conclusions & Recommendations” that addresses the need for artist education, discusses the benefits to artists of community and collectivization, and provides an artist “cheat-sheet” of tips to give them an edge in dealing with potential needs as they age.

This “Essential Services for Aging Artists” report, which will be made available in Portable Document Format (PDF) on the NYFA website (www.nyfa.org), has the potential to reach a wide audience of visual artists across the country. We hope it will prove a useful and essential tool for helping artists over the course of their careers.

Project Methodology
The Essential Services for Aging Artists project was comprised of multiple steps completed in one semester. During each of these steps, we were advised by our project advisor, Jerry Coltin, by our client representative, Matthew Deleget, and by an advisory
board of nineteen professionals drawn from the service categories in our survey and from several academic disciplines.

**Original Research.** Foremost among our group’s undertakings was original research regarding the current welfare of visual artists. This began with the formulation of an online survey focusing on the eight identified service categories. The survey reached lists of artists via several organizations in Chicago, New York, Los Angeles, and Pittsburgh. However, actual respondents came from a wide range of zip codes and locales. During the month of March, 2006, more than 1,300 artists started the survey, and nearly 1,000 artists completed it.

Further original research was undertaken through focus group discussions of nine artists in Los Angeles, nine artists in New York, and four artists in Pittsburgh. The makeup of these focus groups was diverse and served to fill in gaps in our survey pool. In these two-hour sessions, we were able to discuss more deeply additional issues related to our survey question categories.

**Study of Existing Data and Existing Services.** While waiting for our survey results to be tabulated and analyzed, the group researched a wide range of information sources—such as the U.S. Census and Cultural Policy & the Arts National Data Archive (www.cpanda.org)—to discover what data had already been collected regarding the welfare of artists. This existing data was then compared to the emerging data from our survey, thereby placing our artist sample in a broader context.

The full statistical picture that emerged regarding how artists stood in each of the service categories then led into our research regarding essential services that exist to serve artists in these areas. That is, armed with real numbers about actual needs as expressed by artists, we were able to better focus our search for specific services to match these needs. The raw portrait of visual artists directly influenced our conclusions and recommendations regarding essential services for artists once we were able to determine which services exist to address each need. In this process, particular attention was paid to the various services in NYFA Source, an interactive online archive of 4,200 organizations and their services, though we endeavored to, and succeeded in finding a number of services not listed on NYFA Source.
Data Analysis
The picture that emerged from our research regarding the current state of visual artists confirmed some basic presuppositions about the welfare of artists as they age. It also revealed that as artists age they do not fare as poorly as we had previously thought. That is, primary among our findings was the fact that, contrary to our assumptions prior to the project, very few age effects were found through analysis of survey responses despite an impressive distribution of ages among artists surveyed. These basic findings strongly influenced our analysis of essential services and our conclusions and recommendations regarding them.

The State of the Artist. Overall, visual artists fare poorly in a number of financial categories. In 2005, the mean annual household income of our survey respondents was between $37,500 and $40,000, whereas the median annual household income was between $40,001 and $45,000, which is on the low end of the U.S. median household income of $44,389,2 and would likely be well below the median income of the urban areas where most of the respondents live. Furthermore, the vast majority of respondents generated less than $10,000 through the production of art. While some artists surveyed generated more than $50,000 through their art practice, these artists were in the rare minority.

Likely as a result of their reduced income, survey respondents in general had limited assets at their disposal. More than half of all artists surveyed had less than $20,000 in savings, stocks, bonds, and other investments, and an even larger proportion of artists had no real-estate holdings. At the same time, survey respondents overall carry limited amounts of debt.

The majority of artists surveyed were white or Caucasian. Hispanics and Latinos were the next-largest percentage of respondents, followed by African-Americans and Asian-Americans. More than half of all artists surveyed were either married or living with a partner, whereas about one-fourth of artists surveyed had never married and a smaller percentage were divorced. Overall, the artists surveyed were highly educated. Since the survey was distributed via organizations in New York, Los Angeles, Chicago, and Pittsburgh, the majority of respondents came from these areas. About one-fifth of respondents were from other domestic locations and several foreign countries.
One important overall finding from our survey was that, despite what we had assumed prior to its distribution, the need for services among artists does not markedly increase as artists age. What is particularly interesting is that our survey respondents showed an increase in savings and in real estate holdings as they age, even as their income did not increase very strongly over the course of their careers. These findings are important because it means it is likely, considering their reduced income and means, that artists find ways to deal with their needs—to save money and thrive—as they age. At the same time, it is also possible that those artists who are unable to cope with the needs particular to artists eventually drop out of the artist pool as they age.

Upon analyzing these survey results, we felt it important to shift the focus of our recommendations somewhat. Whereas we began by focusing on essential services for aged artists, in the end we felt it necessary to address the service needs of all artists regardless of age. That is, instead of trying to connect aged artists with services they already seem to have found, our recommendations became focused on all artists.

This was very likely an inevitable shift anyway, as we also quickly found during our research that few services specifically exist to address aged artists’ needs.

The following eight subsections summarize our findings, conclusions, and recommendation in eight essential services areas. For more complete information and statistical analysis in each area, please turn to the full report on each of the areas.

Housing. Considering the low income of artists and the current economic environment that is not conducive to those who subsist on meager incomes, the debate over whether or not to rent space or buy is acute for artists. According to our survey, artists are more likely to rent their property rather than own it, and they are much more likely than the overall US population not to own their own home. Still, census data and survey results showed that people who buy housing early in their lives are financially healthier and more stable than those who do not, so it is likely important for younger artists to begin considering this option as soon as they can if they seek stability later in life.

The lack of affordable space in safe neighborhoods has driven many artists to take up residence in less desirable neighborhoods, typically in old, abandoned warehouses, and other industrial buildings in urban downtown areas. Still, there are
numerous services that do serve artists’ housing needs—live/work spaces, government subsidized housing, artist co-ops, and online listings. Surprisingly, these services were not widely used by our survey respondents. Our recommendations regarding housing therefore mostly concern making artists more aware of the existing services that address artist housing needs.

**Estate Planning.** Artists face particular complications when dealing with estate planning. These revolve around the complexities of valuing an artist’s estate and the tax burden to a family that inherits an artist’s estate. Further complicating matters, respondents expressed a strong distrust of lawyers. Few of our survey respondents have taken steps regarding estate planning, likely as a result of the above complications.

We found a number of organizations that purport to provide services to help artists deal with estate planning. The best service for an artist to find personal help in estate planning is likely the volunteer lawyers group nearest them, although as a caveat we should add that such groups are reported to offer varying quality of service. One particularly useful such group appears to be the Philadelphia Volunteer Lawyers for the Arts (PVLA), which has mounted a side project called the Senior Artists Initiative (http://www.seniorartistsinitiative.com) that deals specifically with issues related to estate planning for aged artists. As an aside, we recommend that these volunteer lawyers groups recognize the particular obstacles artists face regarding estate planning.

**Business Skills.** Overall, fairly small percentages of our survey respondents had received training in multiple areas related to financial, business, and marketing skills (with the exception of skills related to professional presentation, resume writing, and artist statement writing, which they likely received while they were art students). Meanwhile, the vast majority of them felt they needed assistance in these areas, and a good percentage of them expressed frustration with having to learn such skills on the job (mostly through negative experiences) or with even having to work to promote and market themselves at all.

Currently, there is no centralized resource for teaching artists business, marketing, and finance skills. Regional arts organizations, which exist in virtually every
national art market, are likely the best conduit for assisting artists with their business, marketing, and finance needs. Also, many artist membership organizations offer classes and workshops in business, marketing, and finance in return for a yearly or per-class fee. One likely barrier for artists is their perception of business training. Marketing and business are thought to be in opposition to creative process, and most artists do not create because of a desire to make money by selling their art. Therefore, it is likely that the content of classes or workshops needs to take into account the particular culture and perceptions of artists in order to be successful.

**Archiving.** There was a strong interest among the vast majority of survey respondents in preserving the legacy of their work after their deaths. However, less than half of the respondents had work included in an archive, and a small but significant percentage of the survey respondents, and several of our focus group respondents, expressed confusion about what an archive is and how to access one. An abiding problem with visual art archiving is that to hold enough work to make a significant contribution to the preservation of artistic legacy would require, by necessity, vast and unmanageable space and other resources. Because of this, there are few national resources and a confusing array of “model” archives that preserve the art of particular regions, groups, or genres/mediums. We recommend that artists educate themselves about the accessibility of the various model archives and that organizations and policymakers look to expand the number of existing models or seek ways to combine the models in order to make them more of a national resource.

**Legal Services.** The most significant legal issues faced by our survey respondents concerned tenant/landlord disputes and disputes over the terms of a contract. Smaller percentages of respondents reported ever having to deal with legal disputes related to copyright, trademark, or patent disputes, censorship or free speech issues, fair use, public performance rights, withdrawn funding disputes, and legal disputes related to the subject matter of the respondent’s art.

Of the respondents who have gone to court, a quarter of them used full-price legal representation and one-fifth of them represented themselves in court, even though there are other, perhaps better options. For instance, a larger percentage of respondents made use of discount or free legal representation, though this was still
less than half. Understandably, many of our survey respondents were interested in receiving legal assistance. Various services are available to artists around the country to assist with legal needs through pro bono or discounted legal representation, classes, and hotlines. Of these organizations, the volunteer lawyer groups are usually the most well-established and easiest to locate. The New York Volunteer Lawyers for the Arts has a website that provides instructive information on a variety of artist-specific legal issues.

Retirement Planning. The majority of our survey respondents indicated that they did not plan on retiring, and another fifth of them did not know when they plan to retire. Meanwhile, just over half of the survey respondents have taken financial steps to prepare for retirement, mostly through savings accounts, mutual funds, and/or 401Ks. Interestingly, respondents indicated they planned to begin receiving Social Security benefits at a later age than the age artists actually begin receiving their benefits. This may indicate that once artists reach retirement age they find themselves under greater pressure to begin receiving their Social Security benefits than they expected, most likely due to an inability to save for retirement over the course of their lives. Of those respondents who receive Social Security, the mean amount that they are receiving per month is not quite $850, which of course does not provide much of a safety net.

An additional finding from our survey is that respondents are less likely to seek help from any type of retirement planning service if they have not already taken any financial steps toward the goal of retirement. Many survey respondents utilized the open-response questions of the retirement section to discuss their frustrations and confusion in this area. It is noteworthy that not a single person mentioned getting help through the American Association of Retired Persons (AARP), a resource available to everyone over the age of 50 that provides basic retirement planning.

Unfortunately, AARP is one of the few organizations that serve visual artists, although any retirement planner will help a visual artist plan for retirement. Many other genres of art have unions, guilds, and associations that help their members with retirement planning and have integrated pension plans. For unknown reasons, visual artists have not developed such an organization, although a number of volunteer lawyers for artists groups have teamed with volunteer accountants who will donate their time to needy artists after they qualify through their application process.
Furthermore, a potential visual artists’ retirement model may be the Artist Pension Trust (APT), which has developed a creative way to convert an artist’s body of work into a pension. This service is not available to all artists, but rather they select emerging artists they want to participate.

**Insurance.** The vast majority of artists we surveyed do not have homeowner’s, renter’s, fire, life, property, fine art, or studio or business insurance. Furthermore, the majority of artists we surveyed said that they had never heard of fine art insurance. Those that had said it was too expensive to have it. Outside of health insurance, the only type of insurance artists tend to have is auto, and this is most likely because the law requires it.

Insurance experts say that it is absolutely necessary for artists to have liability insurance, as artists need to protect themselves from lawsuits should someone get hurt on an artist’s property or become injured by an artist’s work of art. Research showed that while there are no insurance companies that cater specifically to the needs of artists, some insurance companies are sensitive to artists’ particular needs. We recommend that artists tap into these artist-friendly insurers to purchase fine art insurance, property insurance, and liability insurance in order to protect their art practice.

**Health Care.** According to our survey, the percentage of artists who currently have health insurance is in line with the U.S. general population, dispelling the belief that artists face considerably higher uninsured levels than other populations. However, our survey also yielded some disheartening information: a great majority of survey respondents have gone without health insurance at some point in their lives, and more than a quarter of respondents have gone without health insurance for ten or more years. We also found that artists who have gone without health insurance ironically are likely to be younger than those who have not gone without it.

Another disturbing finding we uncovered from the survey concerned the relationship between debt and a health crisis. A third of respondents have had a health crisis they could not pay for. Of those, more than a third are in debt as a result of this health crisis. Again, young artists are more likely to have had such a crisis and more likely to be in debt because of a health crisis. Ironically, these statistics exist even
though artists reported they are particularly concerned about health risks related to their art practice.

Since our findings revealed that it is younger artists who are more likely to have a health crisis, we recommend that artists must absolutely purchase health insurance in their youth. We understand that cost is a significant barrier to purchasing health insurance, especially to artists who are in the early parts of their career. Therefore, we suggest artists take steps to secure a health plan, first by gaining familiarity with the language of health care and insurance, then by exploring different health insurance options specific to the artist’s home state. We also recommend that model health insurance services expand their offerings to give more access to visual artists.

**Overall Conclusions and Recommendations**

Research regarding the individual service areas important to the welfare of visual artists revealed a few general themes that we have incorporated into overall conclusions and recommendations. The most important theme is the need for artists to become educated in these services categories. The survey repeatedly revealed that many artists have limited knowledge about the full range of services available to assist them with challenges over the course of their careers. We strongly recommend that artists take more initiative in obtaining information about crucial needs they will face over the course of their careers and about the services to address these needs. We also recommend to service providers that they implement more effective marketing of their services to account for the quirks of marketing to artists.

This leads to another important theme revealed in our research: the quirky tendency for artists to work alone and therefore to address their problems alone. As independent contractors, artists typically are forced to take control of planning for their retirement, drafting contracts, and running a business, even though they are not used to relying on others for help. In other arts disciplines such as theater, dance, and music, collaboration is necessary and constant, and practitioners are therefore more prone to collectivizing and tapping into a community to help solve their problems.

We recommend that visual artists should strive to take advantage of opportunities to connect with other artists and with their community at large. Becoming part of a network of artists or of the larger community has practical and intrinsic benefits. Joining an organization not only helps lead artists to necessary
services, but it also builds confidence, provides support, and leads to opportunities for networking and prospects for exhibition or work. By joining together, artists can take advantage of group rates for health insurance, educational workshops, or workspace. Strength in numbers can even allow a group of artists to have influence over arts organizations, communities, or political decisions.

Lessons Learned
Group members were asked to provide the main lessons they learned through the course of the project. The lessons they cited focused on several themes: the importance of planning, the importance of maintaining a positive group dynamic, focus and “scope creep” management, the division of labor, the use of existing resources, the necessity of advisory board involvement, and the danger inherent in making assumptions.

Given the set-up and nature of the Systems Synthesis project and process, most of these lessons could only have been learned by going through the process. Even if someone had warned of potential pitfalls prior to our commencement of the project, the mistakes still would have been made, and the “lessons learned” would likely have been very similar. System synthesis is a process-oriented project. As such, groups are expected to make mistakes and to learn from them. The Essential Services for Aging Artists project team was fortunate in that it did not make too many mistakes, and that the lessons they learned came even as they accomplished a great deal.

Suggestions for Future Research
Upon the finalization of our research and analysis, it became abundantly clear that this subject has significant room for development. However, due to the limited timeframe available to us and the corresponding need to guard against “scope creep,” we had to remain satisfied by producing this useful and practical document that perhaps only touches the tip of the proverbial iceberg.

It is our hope that this project is a beginning point for greater explorations of the condition and needs of visual artists in all of the service categories. Among the various subjects we would like to see investigated in coming years are: a more complete portrait of the visual artist, an investigation of the culture of visual artists and how it affects their lives and careers, a more complete and fleshed out examination of each services category, a more complete analysis of each services
category’s models and resources, an evaluation of the effectiveness of our category
and overall recommendations, and a continued revision and reevaluation of the
components of this report.

Acknowledgements
No doubt owing to the importance and immediacy of the subject of this project, ESAA
was able to raise nearly $8,000, in the span of a single semester, to support its
research efforts. We would like to acknowledge, gratefully and humbly, the support of
the Carnegie Mellon University community, including: Paul Fowler and Jennifer Church
in the Office of Student Affairs, Hillary Robinson in the College of Fine Arts, and Indira
Nair, Vice Provost of Education. We would also like to thank Blick Art Materials,
provider of materials and supplies for artists at http://www.dickblick.com, who
generously donated gift certificates for our focus group participants.

1 New York Foundation for the Arts. NYFA Source webpage. 2006.
   html (May 1, 2006).
II. PROJECT OBJECTIVE

Introduction
The arts are an essential public good, and an individual who spends an entire career working as a visual artist benefits his or her culture. Despite the cultural importance of artists, evidence suggests the “starving artist” stereotype is real and that a long-term practice of visual art may cause a variety of problems for artists after age 62, the earliest age that artists can begin drawing (reduced) Social Security benefits.

Stage 1: Survey and Research
Therefore, we plan to survey and interview visual artists in four urban art communities (Pittsburgh, New York, Los Angeles, and Chicago) and to research available resources such as census data, interviews with experts, and existing reports and publications in order to pinpoint:

- What happens to visual artists socio-economically over the course of their careers.
- What essential services exist to help artists obtain health and life insurance, health care, retirement funds, and other necessary assistance.
- Whether there are any other pressing needs or concerns facing visual artists that are not widely known or currently being addressed.

Stage 2: Analysis and Formulation of Deliverable
Once we have gained a more thorough understanding of the problems that aging artists face, we will focus on creating a practical, deliverable master document for our client, the New York Foundation for the Arts (NYFA), which will include:

- An annotated list of recommended resources that meet the particular needs of aging visual artists, including, but not limited to, housing subsidies, health insurance programs, grant programs, and financial and estate planning.
- A career timeline that highlights essential milestones artists should reach to ensure a move positive quality of life when they retire.
- A list of recommendations for policymakers and arts organizations that pinpoints and explains what needs are still unmet and must be addressed.

(Formulated February 27, 2006)
III. PROJECT METHODOLOGY

*Essential Services for Aging Artists* (ESAA) was proposed prior to the project semester by Michael Fallon. Jerry Coltin, Director of the Master of Arts Management program at the H. John Heinz III School of Public Policy and Management, agreed to act as the project’s faculty advisor. The New York Foundation for the Arts, represented by Matthew Deleget agreed to act as the project’s client. Ultimately, ten students joined the team:

Michael Fallon, Project Leader  
Catherine Brandt, Facilitator  
Andrea Paul, Documentarian  
Ron Zappile, Treasurer  
Caroline Cardiasmenos  
Jeb Feldman  
Yun Jeong Rho  
Bryan Senti  
Wan Ni Sui  
Julie Wright

ESAA was realized through extensive planning and performance in six distinct but interrelated areas. The purpose of this chapter is to separately and fully introduce each of these undertakings while placing them in the broader context of the total project.

In brief, the team:

1. Devised its *problem statement*, a declaration of its primary goals and the objectives by which these goals were to be achieved.
2. Determined the kinds of advisory input the project required and formed its *advisory board*.
3. Performed original research on the state of visual artists by way of a comprehensive *online survey* distributed in New York, Chicago, Los Angeles, and Pittsburgh.
4. Conducted three *focus groups* with aging visual artists, one each in New York, Los Angeles, and Pittsburgh.

5. Compiled and interpreted *existing data* concerning the state of visual artists.

6. Researched and assessed *existing services* for visual artists.
FORMATION OF PROBLEM STATEMENT

The problem statement served to succinctly, yet thoroughly, capture what, why, and how ESAA aimed to solve the problem it was addressing. ESAA’s problem statement was to be its lifeblood, guiding and inspiring every activity in which the group engaged. The process of composition became almost as important as the actual document, forcing ESAA to precisely determine its goals and the objectives it would carry out to achieve those goals.

Design. ESAA was formed already equipped with a preliminary project proposal and description as written by the project’s originator, Michael Fallon. Findings from Michael’s prior research, an idea of the projected method by which ESAA would review and recommend essential services for aging artists, and a general format for the expected deliverable were all outlined in this early document. The primary distinguishing factor of this statement was its emphasis on studying and serving “aging” visual artists.

At its earliest stages, ESAA sought to refine the problem statement, clarifying the purpose, methodology, and scope of the project. A committee formed to undertake this process, and included:

- Julie Wright, Committee Leader
- Michael Fallon
- Bryan Senti
- Wan Ni Sui

In the first place, the committee worked to understand and define the term “aging.” Because the project was to focus on the aging artist population, ESAA needed to know exactly whom its audience was and why. To enable comparison and common dialogue across existing bodies of research and our own research, the committee defined aging to mean 62 years and older. This age is defined as “senior” by the American Association of Retired Persons (AARP) and is the first of multiple years when a United States citizen can opt to begin receiving Social Security payments.

ESAA also needed to clarify what was meant by the term “visual artist.” There are nearly limitless possible singular artistic mediums and combinations of those mediums captured by this broad umbrella. Both for simplicity’s sake and to follow already acceptable definitions of the term, ESAA adopted the list of visual artist mediums
endorsed by the New York Foundation for the Arts (NYFA), modifying it to include the artistic media codes jointly selected by the National Endowment for the Arts and the National Assembly of State Arts Agencies. Appendix I lists these artistic mediums.

Further, ESAA had to delineate the scope of the project. Though a nationally based project across all types of communities would be beneficial to a larger population of aging artists, ESAA knew that time and budgetary constraints would prevent a thorough review of both urban and rural arts markets. For this reason, ESAA chose to limit the scope of the project to include two major urban arts markets, New York and Los Angeles; a middle-sized arts market, Chicago; and just one smaller arts market, Pittsburgh. ESAA made note to include in its final recommendations an argument for research concerning the condition of aging rural visual artists.

Operational definitions made and boundaries firm, ESAA first proposed its research avenues, focusing both on the study and assessment of existing data, existing services and resources, and the completion of new research. This new research would involve a comprehensive and original four-city-wide survey as well as focus groups in a yet undetermined number of cities. At this stage, ESAA was uncertain whether the survey and focus groups would be limited to aging artists or expanded to include all generations for comparison purposes. ESAA was, however, leaning toward the latter, the inclusion of all age categories, for the survey in particular. Having responses from aging and young artists alike was a stronger goal, one which would hopefully provide valuable insight and information for visual artists as they proceed through their careers and lives.

Utilization. ESAA referred to the problem statement frequently throughout the semester, using it as a basic guide for its efforts. When there was disagreement concerning purpose, scope, or methodology, the problem statement helped ESAA reach an agreement.

The statement did not, however, restrict ESAA from adjusting the angle from which it viewed the term “aging.” As results poured in and were interpreted together, it became clear that retirement age was less of an issue for the visual artists studied than was the tackling of challenges along the way to retirement age.

Nor did the statement prevent ESAA from altering its methodology. For instance, ESAA opted to conduct focus groups in three cities rather than four, dropping Chicago.
from the list. The subtraction of Chicago from the list was due to budgetary and timing constraints. ESAA felt it was more important to meet with artists in the two biggest art markets, New York and Los Angeles, as well as in a greatly contrasting community, Pittsburgh.

Nor did the statement prevent ESAA from refining and changing the components to be included in its deliverable. Toward the end of the project it became clear that to create a timeline for artists would be virtually impossible. Also, the prioritization of essential services for artists necessary to create a timeline would require too many presumptions about how artists should live. Thus, ESAA decided to leave the creation of an artist-specific timeline for future research, opting instead for an artist’s “Cheat Sheet,” an easily accessible amalgamation of the major recommendations for visual artists that were present in, but spread throughout, the deliverable.
FORMATION OF ADVISORY BOARD

The advisory board acted as a resource and guide as ESAA progressed through the multiple stages of its project. Offering expertise in areas crucial to the success of the project, advisory board members were tapped for their knowledge and asked for their opinion on the direction of ESAA’s efforts.

Design. ESAA held two full-team meetings to both discuss the ideal composition of its advisory board and to suggest names of professionals who could potentially fill roles. Once this preliminary sketch of the advisory board was created, it was clear that a committee was needed to manage the rest of the advisory board design process. This committee included:

- Jeb Feldman, Committee Leader
- Bryan Senti
- Julie Wright
- Ron Zappile

First, the committee prioritized the needs of ESAA based on the speculated fields of research, the methods anticipated for research, and the targeted audiences of the project. Professional disciplines were ranked in order of importance. The committee aimed for a board size of ten to fifteen people, the size recommended by the H. John Heinz III School of Public Policy and Management Systems Handbook. The committee proposed drawing experts from the following fields: Visual arts, survey design, statistics, financial planning, health policy, insurance, gender studies, social services (aging specific government services), art policy, art markets, real estate, economics, law, and professional development.

Once the potential roles were designated, ESAA selected a list of professionals to fill those roles. In most cases, a team member had some prior connection to the person to be invited and either called, emailed, or sent a letter to that person. The majority of ESAA’s initial prospects accepted their invitations.

To fill vacant board positions ESAA proposed new names and invitations were sent in sequence. During this process, prospects suggested a number of new names. In the end, nineteen professionals agreed to be advisory board members and all targeted needs were filled. The advisory board included:
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<td>Brian Rogers, Ted Berger</td>
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<td>Art Markets</td>
<td>Alison Oehler</td>
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<td>Real Estate</td>
<td>Kyra Straussman</td>
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<td>Economics</td>
<td>Lowell Taylor</td>
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<td>Gender Issues</td>
<td>Linda Babcock</td>
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<td>Law and HR</td>
<td>Eileen Meddis</td>
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<tr>
<td>Career Development</td>
<td>Harriet Schwartz</td>
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**Utilization.** ESAA introduced invitees to the project and explained the primary duties they would have as board members at the time of invitation. These duties included attending two project presentations and being available to answer ESAA’s questions pertaining to their fields of expertise.

ESAA provided its problem statement and project description to board members. Board members familiarized themselves with the goals of the project so that they could critically evaluate and advise ESAA in terms of those goals, the methodology to achieve them, the interpretation of findings, and the creation of a deliverable product.

In the weeks prior to ESAA’s formal presentations on March 1 and April 11, 2006, ESAA sent board members reminder invitations. This contact procedure produced an impressive turnout. The majority of board members were able to attend one or both of these presentations. A conference call enabled one board member who was located in another state to participate. Private calls were scheduled for other board members who were unavailable at the time of the presentations. ESAA provided evaluation forms to members in attendance at the presentations. Board members actively posed questions and provided feedback about the presentations and project.

Other than at these two formally scheduled meetings, ESAA was in touch with board members on a number of occasions. Individual team members contacted them for advice in their areas of expertise. After the final presentation, ESAA sent each
advisory board member a detailed thank you letter, which included an announcement when the final deliverable will be made available to them.
ONLINE SURVEY

Quantitative research concerning visual artists is scant and notoriously unreliable. ESAA knew that without reliable information concerning the state of visual artists as a population it would be difficult, if not impossible, to make intelligent recommendations on how best to serve those artists. To form as complete a picture of aging visual artists as possible, then, the team endeavored to conduct a thorough and wide-reaching web-based survey of visual artists of all ages in major urban arts markets.

**Design.** Recognizing that the development and distribution of the survey would comprise a major portion of the team’s efforts, a committee was formed to manage these efforts and included:

- Caroline Cardiasmenos, Committee Leader
- Catherine Brandt
- Michael Fallon
- Andrea Paul
- Wan Ni Sui
- Yun Jeong Rho

Through interpretation of prior research and analysis of the multiple case studies compiled by Michael Fallon, the committee devised a list of potential topics to address in the survey. ESAA considered these topics essential to the understanding of the visual artist’s state. Having reviewed these topics in light of overarching project goals, ESAA acknowledged ten priority categories from which survey questions were to be derived:

1. Demographics: Census information necessary to compare the survey sample to the visual artist population and to the population of the United States of America more generally
2. Artistic background: Artistic training, and art-specific activities
3. Artistic career: Art-specific career history
4. Employment and income: Job activity not in the arts
5. Business skills: Training in business practices including marketing
6. Legal services: Need for legal representation
7. Archival services: Interest in art archives
The committee divided composition responsibilities between these ten areas to formulate questions as efficiently as possible. All writers adopted the principles of good survey design taught by survey experts Dr. Michael DeKay of the H. John Heinz III School of Public Policy and Management and Dr. Don Dillman of Washington State University.\footnote{1}

The committee prepared and edited multiple drafts of the survey for logic, consistency, readability, neutrality, clarity, content, length, and flow before bringing a pre-final version to ESAA for review. Soon after, the committee presented the survey to Dr. DeKay for review and modified the content accordingly. By the time of the first formal presentation, ESAA had a pilot survey to introduce to the advisory board. The aggressive editing process persisted until the day the survey was launched.

In the end, the survey had 136 total questions in the online version (fewer were needed in the paper version). Several of the questions could be skipped depending on the path taken through the survey. This number of questions took an average of thirty minutes to complete when tested by ten artists prior to launch. ESAA recognized that thirty-minutes might push away a certain percentage of respondents but decided it was an acceptable compromise to acquire the first detailed body of knowledge of its nature. ESAA was serious in its endeavor to write a survey that would not only be thorough but immensely useful at the stage of analysis.

A survey is only as successful as the audience it reaches, however. In preparation for the survey launch, the committee identified lists of email addresses managed by nationally recognized art service organizations in Los Angeles, Chicago, New York, and Pittsburgh. In New York, the committee worked exclusively with ESAA’s client, NYFA. In Los Angeles, the committee worked with the Los Angeles City Cultural Affairs Department, Los Angeles Art Association, and Flintridge Foundation. The Chicago Department of Cultural Affairs acted as a conduit, grouping together multiple Chicago-based organizations’ lists. Finally, in Pittsburgh, lists were drawn from the Greater Pittsburgh Arts Council and West Penn Art. In accordance with the desires of the above organizations, ESAA managed certain organizations’ lists internally while
permitting the rest of the organizations to distribute survey correspondence directly to relevant constituents.

To ensure an excellent response rate from the artists on the above lists, the committee carried out three different tasks. First, the committee planned a method of distribution influenced by Dr. Dillman’s *Total Design Method.* By this method, potential respondents and survey participants were contacted at four distinct stages. ESAA a) notified potential respondents about the survey, b) introduced and launched the survey, c) reminded artists to participate, and d) thanked artists for their interest and efforts. Samples of these contact materials can be found in Appendix B.

Secondly, NYFA endorsed all correspondence materials and the survey either via their logo or contact information, lending credibility to ESAA and heightening artist trust. For each of the four cities, the materials were further endorsed by at least one other major, but regionally focused, arts organization. These organizations and ESAA’s interaction with them will be introduced through discussion of the implementation process.

Finally, every document for artists and the survey itself provided detailed information about privacy, security, and confidentiality. Artists were truthfully informed that their contact information would never be associated with their responses.

**Implementation.** Due to budgetary and time constraints, the committee purchased a two-month subscription to a user-friendly, low-cost, but highly reputable survey production tool called *Survey Monkey.* This tool was flexible enough to meet the demands of ESAA’s survey, offering a variety of question types and layouts and easy-to-manage emailing and list maintenance services. Once the survey content was loaded online, committee members checked its functionality and approved it for launch.

One week following the dissemination of a pre-notification letter, ESAA sent an introductory letter and survey links to lists in all four cities. Artists started responding immediately and at a fast pace. All the while, artists with questions contacted ESAA at its email address or phone number and committee members assisted as necessary.
Two weeks later, the committee sent a reminder notice to all artists who had not yet participated. The responses spiked once again and continued steadily. One week later, the committee closed the survey by way of its “thank you” letter.

During the month of March 2006, more than 1,300 visual artists started the survey. Nearly 1,000 completed the survey. Based on visual artist emails to our account, the committee deemed that drop-out was due to three primary reasons. First, certain artists self-selected out of the survey because they were not visual artists yet had somehow made it to the stage of participation. Second, technical complications resulting from poor Internet connections or outdated hardware prevented some participants from completing the survey. Finally, some participants felt they could not justify taking the lengthy survey at the time of distribution given their busy schedules.

**Analysis.** Two members of the committee who had experience in statistical analysis and survey design, Caroline Cardiasmenos and Yun Jeong Rho, led the analysis process. First, they developed a spreadsheet to accommodate exported survey data. Secondly, they prepared a list of all possible analyses to perform on the data. The committee ordered this list in terms of priority and presented it both to Dr. DeKay and to ESAA for review and refinement. Utilizing the statistical software package, SPSS, Yun Jeong Rho ran all analyses and recorded the results.

ESAA received a full report of the survey results for consideration in light of transcripts from the focus groups, study of existing data, and research on existing services. In the final weeks of the project, extensive discussions were held to interpret the meaning of the results.
FOCUS GROUPS

Though the online survey was as comprehensive as possible given its length, it did not provide the kind of qualitative data necessary to add a personal edge to the research. For this reason, ESAA opted to conduct focus groups, group interviews with a small number of carefully selected artists. The focus groups allowed ESAA to gather more in-depth information about individual aging artists and to have the benefit of discussion between artists. ESAA intended to use these focus groups both as a follow-up to the survey, selecting questions for discussion based on preliminary results from the survey, and to fill in the gaps that the survey would leave for future research.

Design. In the first place, ESAA decided where to hold the focus groups. After weighing the options, reviewing the budget and the calendar, ESAA chose Los Angeles, New York, and Pittsburgh as venues. This way, ESAA would be able to interview artists in two major arts markets and one contrastingly small market.

With these targets in mind, ESAA created three committees to manage each of the three focus groups. The committee members were chosen based on familiarity with each region and regional connections. Later, each committee member was either assigned, based on personal skills and interests, the role of facilitator or questioner. Facilitators opened the discussion, providing an overview of the project and goals for the session. Additionally, facilitators monitored the dynamic of the focus group to insure that no single participant dominated or went unheard. The other members of each group acted as questioners. Questioners listened carefully to the discussion, asking for clarification or extrapolation, or moving to a new question when appropriate. The three committees and their participants were:

New York
Andrea Paul, Facilitator
Bryan Senti
Wan Ni Sui

Los Angeles
Julie Wright, Facilitator
Michael Fallon
Jeb Feldman
Next came the task of selecting participants for each of the focus groups. Whereas the survey was open to artists of all ages, ESAA decided that the focus groups would only include artists who were approaching or at retirement age. This way, ESAA could focus the discussion on the needs of aging arts specifically.

According to the American Statistical Association, focus groups are most successful when they have six to twelve participants and last approximately two hours. ESAA invited seven to nine artists to participate in each city for a session two hours in length. These invitees were discovered in a number of ways. In New York, NYFA recommended several artists and provided contact information. Also, ESAA contacted artists from the New York Artists Equity website based on short biographies and work samples. Lastly, a member of the Carnegie Mellon University faculty referred ESAA to one New York-based artist. In Pittsburgh, ESAA contacted artists via the Greater Pittsburgh Arts Council and the West Penn Art Association. In Los Angeles, local arts organizations, including the Flintridge Foundation and the Los Angeles Artcore, provided contact information for suitable artists.

For all three cities, ESAA team members contacted artists to describe the project, gauge the appropriateness of artist’s career history and age, and make eventual invitations. ESAA made its best effort to diversify the focus groups, so participants in each city varied in age, ethnic diversity, artistic medium, and background.

Prior to the first focus group, ESAA debated what questions to pose during the focus groups. In most cases, preliminary results from the survey or research concerning artist services guided the selection of questions. Based on past experience conducting focus groups, it was assumed that there would only be time for four or five questions per focus group. However, the committees were provided a list of fifteen questions in case they needed to refer to them.

**Implementation.** The first half hour of each focus group was intended to let participants meet each other while mingling over brunch or lunch. This buffer also
permitted latecomers to arrive without having missed the more important discussion period of the event. The facilitator launched the formal portion of the focus group when he or she sensed it was the appropriate time to do so. The questioners and all artist participants introduced themselves.

The first question asked in each focus group was: “How satisfied or dissatisfied are you with your decision to become an artist?” This question enabled artists to think more generally about their careers, interests, and experiences in the visual arts while stimulating a variety of impassioned responses. Though each committee came prepared with the same list of questions, the focus groups had entirely different flavors and covered different material.

At the conclusion of the session, each participant was rewarded for his or her time with a gift certificate from Blick Art Materials (http://www.dickblick.com). Blick Art Materials donated these certificates for the benefit of the project.

Each focus group was recorded by a professional court stenographer and transcripts were provided within two weeks following the focus group.

**Analysis.** ESAA referred to the focus group transcripts during the final few weeks of the project, using the information to help interpret survey results and guide further research concerning artist services. The transcripts were vivid and provided a vital resource to ESAA as it formulated its final recommendations and deliverable.
RESEARCH OF EXISTING DATA

To gain a clearer understanding of the aging artist’s state, ESAA compiled and interpreted prior research. This way, when results from the survey became available the results were viewed in the context of all existing data. The study of existing research enabled ESAA to cite trends, support findings, indicate contrasts and similarities, and ultimately to draw more informed inferences in the formation of recommendations. Further, the study of existing research enabled ESAA to identify knowledge gaps, either filling those gaps through its own research or proposing future research to address them.

Design. The existing data committee needed in-depth knowledge of the survey so that research efforts would be mutually supportive. For this reason, the committee formed primarily as an off-shoot of the survey committee, though it included one additional member not from the original survey committee:

Wan Ni Sui, Committee Leader
Caroline Cardiasmenos
Yun Jeong Rho
Ron Zappile

To focus its efforts, the committee identified four different categories of people about which to find relevant information. These were, aging artists over the age of 62; visual artists more generally; aging people more generally; and people in general. This way, the committee could compare and contrast data for the four different categories to form a complete picture of aging visual artists.

The committee also narrowed the areas in which it was to find data based on the categories already delineated within the survey:

1. Artistic background and career
2. Business and promotional skills
3. Community engagement
4. Demographic information for all artists
5. Demographic information for non-artists
6. Health conditions
7. Insurance
8. Housing and workspace
9. Income, employment and financial status
10. Retirement and estate planning

These areas were divided among the committee members. As data was uncovered, it was entered into a common database, organized by fact and resource.

**Resources.** The committee tapped a variety of resources in compiling relevant data:

1. National databases
2. Scholarly research papers
3. Foundation-sponsored projects
4. Periodicals
5. Books

**Analysis.** The data compiled by the existing data committee was viewed alongside the results of the survey and the findings of the existing services committee and focus groups, providing context and validity for all of ESAA’s research avenues and final recommendations.
RESEARCH OF EXISTING SERVICES

At the heart of the project was the desire to pinpoint services available to aging visual artists and those services that needed to be created to meet these artists’ needs. Due to the large number of services already in existence, and due to the striking differences between them, ESAA thought it important to expend effort in this area.

**Design.** During the course of Michael Fallon’s professional career as a journalist he took note of the basic needs of artists. At the project proposal stage, these needs were compiled into a list of service areas that could address those needs. Prior to the project semester, ESAA met to review this list and assigned each member of the team a different area for preliminary research. The list was reviewed by Matthew Deleget of NYFA one week prior to the commencement of the project semester, and feedback was provided. Finally, ESAA convened for its first official meeting in January to discuss the research prepared by each team member. Further adjustments were made to the list of service areas, and an initial committee was designated to carry the research further:

- Bryan Senti, Committee Leader
- Jeb Feldman
- Julie Wright

As time progressed and the needs of the committee became more extensive, additional team members were added to the committee:

- Catherine Brandt
- Michael Fallon
- Andrea Paul

Each committee member focused on one or two areas alone throughout the semester, gaining in depth knowledge and expertise through specialization.

Following a second round of intensive research, the committee prepared and ESAA approved a final list of service areas:

1. Art archiving
2. Business skills
3. Estate planning
4. Health care
5. Housing
6. Insurance
7. Legal services
8. Retirement

To research services in each of the above areas, ESAA first referred to Internet databases, publications, and the expertise of professionals. Partway through the semester, the committee shifted its focus when it received NYFA’s database, NYFA Source, which includes more than 4,000 organizations that assist artists in all disciplines and the thousands of programs those organizations offer. NYFA Source also includes references to publications and web pages that are useful to artists.

Before the database could be utilized it had to be prepared for use in Microsoft Access. Caroline Cardiasmenos temporarily joined the committee to complete this task and to lead a training session for committee members. A variety of queries and search techniques were used to uncover the services available in each of the service areas of concern. Committee members prepared an annotated list of these services, joining the services available in the database to services found through prior research.

During this period of research, the committee made a distinction between “resources” and “models.” Specifically, resources were those services available to all artists regardless of their geographical locations. Models were organizations limited to a specific discipline of visual art, media (outside of the visual arts), geographical location, or particular group of artists.

**Analysis.** As soon as the survey closed, the survey committee presented an initial list of findings to ESAA. With this information, the existing services committee began aligning resources and services to the actual needs of visual artists. The committee prepared analyses of each service area that included findings, conclusions, and recommendations. Findings included statistical data from the survey, as well as the approaches made by various organizations and their respective effectiveness. Conclusions were the state of affairs of a particular area with respect to the availability and accessibility of the services within that area. Recommendations were suggestions made to specific audiences to address the deficiencies within an area.

Soon after, the existing data, survey, and existing services committees met to discuss final research. This intensive dialogue provided additional context for the existing service committee’s analyses and informed the committee’s conclusions and
recommendations. ESAA evaluated and adjusted recommendations made in each area for appropriateness and comprehensiveness.

Each committee member wrote a final draft of their findings, conclusions, and recommendations. Additionally, each committee member prepared a final annotated list of services available in his or her area. The annotations included a description of each organization as well as commentary on the organization’s significance to the artist demographic. This was meant to act as a starting point for artists seeking services and provides an opportunity for further research to assess the effectiveness of services in a respective area.

2 Ibid
3 www.SurveyMonkey.com
5 Ibid
IV. DATA ANALYSIS

The subsequent section is comprised of a composite description of the State of the Artist, plus individual chapters of the data analysis made in the eight service categories researched by the Essential Services for Aging Artists team:

1. Housing
2. Estate Planning
3. Business Skills
4. Art Archiving
5. Legal
6. Retirement Planning
7. Insurance
8. Health Care

Our analytical approach is an amalgamation of several distinct research channels and methods. The group conducted independent research into the existing services available to artists in each category by way of Internet and library searches, as well as an analysis of the New York Foundation for the Art’s database: NYFA Source. We also launched an extensive survey to New York, Los Angeles, Chicago, and Pittsburgh in an attempt to create a portrait of the artist’s socio-economic condition, specifically addressing the eight service categories. To provide context for our research, ESAA studied existing publications (researched by public and private institutions) that addressed both the general population and the artist demographic. Finally, we conducted focus groups in New York City, Los Angeles, and Pittsburgh to obtain an “artist’s perspective” that, through the course of our project, tested our suppositions and, ultimately, provided the narrative for our analysis.

The analysis itself is comprised of three major components: findings, conclusions, and recommendations. The findings act as an overview of the results obtained from the aforementioned research approaches. The conclusions are an account of the state of affairs in the category drawn from these findings.
Recommendations are suggestions made to particular constituencies or stakeholders of the artist community to address deficiencies noted in the conclusions.

For our purposes, we redefined “resource” and “model” in this section to make a distinction between the relative availability of a given service. **Resources** are services that are available to all artists, irrespective of discipline or geographic location. **Models** on the other hand are services that are limited either by discipline, geographic location, artist group, and/or are only available to artists who specialize in an art form other than visual art (e.g. Music).

Each of the service categories acts as its own chapter and is intended to be able to stand alone from the other categories. We recommend, though, that if one wishes to ascertain a greater understanding of a particular chapter they reference all chapters of the document.
STATE OF THE ARTIST

“If I went blind, I’d make music. If I lost my hands, I would paint with my feet. It is not a choice.”

– Anonymous survey respondent

The purpose of this chapter is to introduce the visual artists who participated in our survey and three focus groups. Wherever possible, our research findings are compared to the results of prior research, thereby placing our artist sample in a broader context. As the reader works through the following chapters of this report and delves more deeply into our recommendations, it is important to keep in mind this raw portrait of a visual artist and how it directly influenced our conclusions and recommendations.

A key theme to keep in mind in this chapter is, as the quotation above indicates, the overwhelming majority of visual artists surveyed never made a conscious decision to become an artist. Their artistic evolution happened naturally and unnoticeably. They simply were fated to become artists. What artists of all shapes and sizes, however, do struggle to decide is how best to navigate a life in the visual arts. Before a “best path” can be resolved, however, we must meet these artists and understand the symptoms of their experience.

Income

Visual artists generally perceive their lives to be more difficult financially than others around them. One participant in our Los Angeles focus group, who has been a fairly prominent figure in national art since the 1960s, was frustrated whenever speaking of his career and the direction it’s taken. “I’m really dissatisfied with art,” he said. “In fact, if I had to do it all over again, I’m wondering if I’d even do it.”

Indeed, our survey respondents do fare a bit more poorly than the norm (though not as poorly as one might expect). For instance, the mean annual household income of our survey respondents for 2005 was between $37,500 and $40,000, whereas the median annual household income was between $40,001 and $45,000 (generally on the $44,389,¹ and would likely be well below the median income of the urban areas where most of the respondents live. Furthermore, the proportion of survey respondents’ annual household income that was generated from their art practice was markedly low in 2005. The majority of respondents (70.9%) generated less than $10,000 through the production of art. The mean annual artistic income was between $10,001 and
$15,000, whereas the median annual artistic income was $10,000 or less. Though some artists surveyed generated $50,001 or more through their art practice, these artists were in the rare minority (5.3%).

Interestingly, while there was no significant difference found between annual household income for men and annual household income for women, there was a significant relationship between income from art and gender. Women made approximately $3,000 less income from art on average than did men.

**Employment and Other Support**

Even more important than their household income is what visual artists have to do to maintain basic economic stability. That is, because the practice of art-making itself provides rather poor returns, artists have to work additional jobs. As one survey respondent wrote, “You have to work one or more other jobs to support art, and this prevents you from having the time and energy to work on the art and do the business necessary to sell the art.” Other respondents complained that it is difficult to “support a family” and still have time to make art, and that quite often the jobs that artists have to do to make a living do not suit their personalities or their intellectual and educational levels.

A New York focus group participant spoke specifically about the struggle to balance the desire to make art with the necessity for doing what it takes to maintain a household:

It’s a struggle to keep the rent paid and to be able to sort of split your brain between what you’re doing to earn a living and what you’re doing because you have to do it, because you love it, because it helps you make sense out of the world.

The majority (55.1%) of artists surveyed report having had between one and five jobs outside the arts during the course of their careers. A smaller percentage of artists surveyed (16.6%) report having had six to ten jobs outside the arts. The majority of artists surveyed (56.1%) have quit a job at some point because it was “interfering with” their artistic careers. Very few artists surveyed (12.4%) have been fired from a job due to their artistic pursuits.

Survey respondents often explained the difficulty in balancing art making with additional jobs as an intellectual challenge:
It’s really difficult to strike a balance between work and art. In my experience the choice has been either no-brainer waitressing gigs or a more challenging position that leave little energy for art making.

I work two jobs to make ends meet and constantly dream of a life that is totally devoted to making art... Making art seems incongruous with earning a living.

For the artists surveyed, the most common sources for additional financial support came from the receipts of grants, scholarships, fellowships, and awards from schools (61%), from government institutions (43%), from foundations (41%) and from non-profit organizations (41%). A smaller percentage of artists surveyed received support of this kind from a benefactor (19%). The majority of artists surveyed has applied for approximately one to ten grants (51.9%) and has received one to ten grants during their careers (67.3%). The majority of artists surveyed (65.8%) claim that it is “somewhat hard” or “very hard” to find funding opportunities for which they are eligible.

**Career Success**

Ironically, considering their feelings about their financial struggles, the majority of artists surveyed felt that their artistic careers were either “somewhat” or “very successful” (56.6%). However, a large percentage of artists surveyed (39.5%) felt there was a time when their career was more successful. Of these artists, 45.3% thought this more successful period was between one and five years ago.

When asked what they felt was important or unimportant “to the longevity of an artist’s career,” but not necessarily their own careers, the majority of respondents cited the “quality of work produced” and “professional and social contacts made through art” as “very important” (82% and 60% respectively). Similarly, 87% of artists surveyed suggested that the “declining quality” of an artist’s work is “very likely” or “somewhat likely” to lead to an “artist’s declining success.” Further cited as “very likely” to lead to “declining success” was the difficulty that the artists we surveyed have “as an artist in today’s economy.” Finally, 51% of artists surveyed “lack of support from dealers, exhibitors, or curators.”
**Financial Worth**

As a likely result of their reduced income, survey respondents in general had limited assets at their disposal. More than half of all artists surveyed (50.7%) had less than $20,000 in savings, stocks, bonds, and other investments, and an even larger proportion of artists had no real-estate holdings (54.9%). A small minority of artists surveyed (17.8%) had more than $80,001 in savings and the upper 11.4% of artists surveyed had more than $600,001 in real-estate holdings.

At the same time, survey respondents overall carry limited amounts of debt. Not including debt from mortgages or student loans, three-fourths of survey respondents (74.6%) had less than $20,000 in debt. Conversely, three-fourths of artists surveyed (76.7%) reported less than $10,001 in student loan debt.

ESAA found moderate correlations between the age of respondents and the amount of equity they have, such that as artists age their savings and property holdings tend to increase. Similarly, there was a slight correlation found between age and income, such that as artists age their annual income from art and their annual household income both increase.

**Artistic Background and Education**

Nearly three-quarters of the artists surveyed reported that they have considered themselves visual artists for more than eleven years. Half of all artists surveyed reported that they have created for more than twenty years. Though artists of all ages and experience levels contributed, a major proportion of artists had many years of knowledge in the field. The majority of artists surveyed work in painting (71%), drawing (73%), sculpture (50%), and photography (50%). A smaller percentage of artists reported working in multidisciplinary media, including installation and audio art (39%) and printmaking (34%). Of the artists surveyed, only 23% are “very satisfied” and 32.5% are “somewhat satisfied” with their current workspace or studio.

Most artists surveyed (82%) reported being driven to become artists by an “inner desire.” A slightly smaller, but still significant, percentage of artists surveyed (71%) are artists because they “believe art is important to the culture.” Several other artists pointed to an “important mentor” (39%) as motivation to work in the arts.

The artists surveyed were highly educated. 41.7% had master’s degrees, and 27.2% had bachelor’s degrees. An additional 8.4% of artists surveyed had completed
some graduate study. The more training a respondent had, the more he or she felt that training was important.

**Demographics**
The mean age of artists surveyed was 45. More than 67% of artists surveyed were between the ages of 19 and 72. The majority of artists surveyed were white or Caucasian (72.9%). Hispanics and Latinos contributed the next largest percentage of responses (8%), and African-Americans and Asian-Americans followed closely behind (5% and 4% respectively). More than half of all artists surveyed (55.5%) were either married or living with a partner, whereas 26.6% of artists surveyed had never married and 13.2% of artists surveyed were divorced.

The survey was distributed via organizations in New York, Los Angeles, Chicago, and Pittsburgh exclusively; not surprisingly, the majority of respondents came from these areas. Specifically, 20% of respondents were from greater New York City, 26.7% of respondents were from greater Chicago, 29% of respondents were from greater Los Angeles, 2.8% of respondents were from greater Pittsburgh. Due to the international renown of our organizational contacts, 21.5% of respondents were from other domestic locations and several foreign countries.

Though focus group participants cited effects of location—and this was further supported by open-response questions from the survey—there were no significant effects found of location on artists’ responses to survey questions.

**Discrimination**
Though the majority of all artists surveyed felt they have not been discriminated against on the basis of race, gender, age, or artistic medium, a significant percentage of artists reported discrimination in these areas (24%, 43%, 41%, and 37% respectively).

**Overall Picture**
It was apparent in open-response survey questions and focus group discussions that age does play a role in the state of the artist. However, age may be a factor in a manner different than we originally hypothesized. The majority of significant age effects found through the survey will be discussed in the context of recommendations made in later chapters.
One important overall finding from our survey was that, despite what we had assumed prior to its distribution, the need for services among artists does not markedly increase as artists age. What is particularly interesting is that savings and real estate holdings increased in relation to the respondents’ age, even as their income did not increase much over the course of their careers. These findings are important because it means it is likely, considering their reduced income and means, that artists find ways to deal with their needs, to save money and thrive, as they age. As the anonymous survey respondent quoted at the beginning of the chapter indicated, it is perhaps not a choice to be an artist. It happens to you, so you find a way to deal with it. It is possible that those artists who are unable to cope with the needs particular to artists eventually drop out of the artist pool as they age.

Upon analyzing these survey results, we felt it important to shift the focus of our recommendations somewhat. Whereas we began by focusing on essential services for aging artists, in the end we felt it necessary to address the service needs of all artists regardless of age. That is, instead of trying to connect aging artists with services they already seem to have found, our recommendations became focused on all artists so that we can help keep as many of them as possible in the artist pool as they age. This was very likely an inevitable shift anyway, as we also quickly found out during our research that few services specifically exist to address aging artists’ needs.

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2 Savings and age: $r(986) = .38, p < .000$
   Property equity and age: $r(984) = .43, p < .000$

3 Household income and age: $r(1004) = .30, p < .000$
   Artistic income and age: $r(1004) = .11, p < .000$
HOUSING

Housing for an artist is not just a place to live; it is also place to work. Not only are artists responsible for securing and paying for housing, they are also responsible for securing and paying for studio space.

Findings

To buy or to rent. Whether artists rent or buy the spaces in which they live and work, they must apportion a substantial amount of their already small income to pay for housing. According to our survey, artists make an average household income of about $40,000 a year; furthermore, only $10,000 of their income comes from their art practice. With income at this level and housing costs at such a high level, artists often find it difficult to simultaneously secure and pay for both living and work spaces.

According to the U.S. Census, the rental vacancy rate for the population was 8.4% in 2001; however the rental vacancy rate was 5.3% in New York and 4.2% in California. Furthermore, homeownership vacancy rates were 1.8% in the U.S. but 1.5% in New York and 1.1% in California.1 Space in urban markets is at a premium; supply is low, and demand is high. The current economic environment is not conducive to those who subsist on small incomes—such as artists—as the demand for a limited amount of space drives prices sky-high. The debate over whether or not to rent or buy space exists for everyone, not just artists. It is commonly believed that everyone should purchase and pay off a home as soon as possible. Not only does home ownership build one’s equity, it provides one with security in later life.

Furthermore, it is also commonly believed that the younger one purchases and pays off a home, the more financially secure one will be in later life. Indeed, census data shows that people who do not have the burden of a mortgage payment during their age of retirement are financially healthier and more stable than those who do.2 Additionally, according to our survey, older artists who owned their own property were more likely to have a higher net worth than older artists who did not own property.

Still, a study by the New York Times revealed that “renting has become a surprisingly smart option” in contrast to purchasing a home.3 The study, which projected the costs of renting a home versus owning a home over a five-year time span, showed that prices would have to appreciate 13-19% in hot real-estate markets for buying a home to be a better investment than renting a home.4 For example, the
cost of owning a home in New York City over the next five years is $233,000 whereas the cost of renting the exact same home is $134,000. Similarly, the cost of owning a home in San Francisco over the next five years is $311,000, whereas the cost of renting the exact same home is $123,000.

Whether they rent or own their homes, artists are finding space to live and work. According to our survey, artists are more likely to rent than own their living space; 45% of our survey respondents indicated that they rented the space in which they lived. Only 40% of those surveyed owned their own home (31% paid a mortgage and 9% of our survey respondents owned their property outright), whereas 70% of the overall U.S. population owns a home. However, our survey results revealed that younger artists are more likely to rent their space, and older artists are more likely to own property.

Cost of Living. Many of the artists we surveyed were not solely responsible for their rental or mortgage payment; 72.5% of our survey respondents said that they lived with other people. Of those respondents who lived with other people, 44% said they were doing so to meet their living expenses. Also, our survey responses revealed that it is mostly younger artists who are living with other people to meet their expenses.

Though artists are securing space, they are doing so at a price. About 55% of the artists surveyed indicated that they often have trouble meeting their monthly living expenses. Younger artists are more likely to feel that it is hard to meet monthly living expenses than older artists. When asked to provide their general thoughts on housing, several survey respondents wrote:

- It is challenging to be able to afford above adequate housing in a safe neighborhood and cover all of your other expenses.

- I AM STRUGGLING…THERE ARE JUST TOO MANY EXPENSES TO LIVE THESE DAYS!

- I have often gone without food, new clothes, travel, and other activities because of cash problems. I have also had to borrow money in order to pay rent and cover my bills more than once.

Moreover, an overwhelming number of our survey respondents indicated that studio costs were especially difficult to meet:
Artists want and are expected to have a studio, but paying both is very hard in this economy.

It's a lot harder to find affordable studio space than housing.

I cannot afford studio space separate from my apartment, though I would love to have one.

It is so tight and costs so much for so little I have no studio space right now.

Furthermore, many of our survey respondents wrote that the lack of affordable space in safe neighborhoods has driven them to take up residence in less desirable neighborhoods—typically in old, abandoned warehouses and other industrial buildings in urban downtown areas:

We live in a terrible area but cannot afford to change at this time.

I make concessions (very little heat, falling ceilings) for having a large space that I can work out of cheaply.

I’ve had to live in dangerous neighborhoods where I kept weapons near my bed because I could not afford anything else. I have had to live where all my neighbors sold elicit drugs because I could not afford to live anywhere else.

Gentrification. Artists’ movement into worn-down neighborhoods is often the first step in the process of gentrification. After artists move in, shops and restaurants that cater to them begin moving into the area. A community builds, and soon the neighborhood begins to thrive. The neighborhood becomes attractive and in high demand by wealthier people. Landlords, developers, and property owners see the market value for the property rise and seize the opportunity to raise rent prices to figures that are too high for artists to remain in the spaces. In the end, artists are forced all over again to seek housing in downtrodden neighborhoods, completing the
cycle of gentrification. When asked about their general feelings about housing, several of our survey respondents wrote about their frustration with gentrification:

Artists in the downtown LA area are being run out while developers scoop up the old buildings we've occupied.

The trend of rich, working people moving into artist's low-cost neighborhoods is a pity. The artists make the neighborhoods for themselves and then it is taken away.

I have been kicked out of three apartments/work/live spaces due to gentrification. It really sucks not being in control of one’s destiny with regard to one’s own living/working condition.

More artists move in; they make the place livable. Followers move in, the crime rate goes down, then yuppies follow them in and gentrify the area. The houses are worth a lot, so much that artists have to move to another weird area and start all over again.

**Housing services for artists.** After analyzing NYFA Source—the New York Foundation for the Arts’s online database—and conducting further research on available housing services for artists, five service categories emerged: live/work spaces, government subsidized housing, artist co-ops, studio/work spaces, and online listings.

*Live/work space:* Live/work spaces are run by non-profit organizations and provide both living and working space specifically for artists and their families. They are typically located in abandoned warehouses that have been converted to loft-style apartments. Because they are run by non-profit organizations, rental costs are much lower than typical rental costs. Also, because non-profit organizations do not survive on the rental income of their property, gentrification is not an issue for artists who live in non-profit-run spaces. Non-profits rely on monetary donations from individuals and businesses. Live/work spaces are located in various markets throughout the United States: New York, Los Angeles, Chicago, San Francisco, Minneapolis, etc.
**Government-subsidized housing.** Government-subsidized housing operates in much the same manner as live/work spaces do. However, local governments operate the facilities instead of non-profit organizations.

**Artist co-ops.** Artist co-ops are quite similar in structure to live/work spaces. Artists are provided with space in which they can both reside and work. However, artists do not pay rent in these facilities. Instead, artists pay to own the space they occupy.

**Studio/work space.** Much like live/work spaces, studio/work spaces are run by non-profit organizations or city governments. However, studio/work spaces do not provide residential space. Instead, they only provide artists with a place to work. They are located throughout the United States.

**Online listings.** Online listings for living and studio spaces for artists are available in various cities across the nation. They are typically run through non-profit organizations that serve various needs of artists.

Considering the difficulties artists face in the housing market, we were shocked to discover that only 9% of our respondents had used a service to find low-income housing and only 8% had used services to find artist-subsidized housing. Nevertheless, subsidized artists’ housing, artist co-ops, and live/work spaces provide a stable environment. Moreover, research shows that these spaces not only benefit artists but also their communities.¹¹ “Artist housing properties...provide an extremely stable base of residents who see themselves as long-term community members. As a result, they tend to put a lot more back into the community than the ‘normal’ resident.”¹²

There is one drawback to these spaces: They have a finite amount of space. While providing housing for as many artists as possible, they cannot provide housing for every artist that needs it. Therefore, it can be difficult for artists to gain admittance into these spaces. Often, artists must meet certain income requirements. Furthermore, they have to go through a detailed application process that involves submitting pieces of their artwork for jury review. Demand for these spaces can be rather high; therefore, many artists remain on waiting lists for extended periods of time.

**Conclusions**

1. *Services exist which provide housing for artists; however, artists are not using them.*
Housing services are available that artists can utilize. Unfortunately, artists are not securing space in them, are choosing not to use them, or do not know about them. Regardless, artists are not reaping the benefits that affordable housing would provide them.

2. **Younger artists are having more trouble paying for housing space than older artists.**
   It is younger artists who have lower incomes. Therefore, younger artists are living with other people expressly to meet their living expenses. They are living dollar to dollar. Thus, younger artists have more difficulty paying for the high costs of both living and work space.

3. **Buying a home may or may not be the best option for an artist.**
   The projected cost of owning a home in a hot market over the next five years is significantly higher than the cost of renting the exact same home according to our findings. Nevertheless, many may still opt for the long-term financial security that comes with home ownership. It is up to the artist to decide whether renting or buying their home is best for them.

**Recommendations**

*For Artists*

1. **Should an artist decide to rent his or her living and work space, we recommend he or she look for a place in a live/work space, subsidized housing, or studio/work space.**

   There is not a true housing resource available to artists who are looking to rent space, as no one organization or government owns and operates a facility in every community in the country. Nevertheless, there are several facilities located throughout the country which independently serve artists in the community in which they are located. Artists can look to these facilities as examples as they conduct their search for space.

**Live/Work Space**

*Relevant Model:*

Artspace
http://www.artspaceusa.org

Located in the following cities:

- Minneapolis, Minnesota
- St. Paul, Minnesota
- Houston, Texas
- Bridgeport, Connecticut
- Chicago, Illinois
- Seattle, Washington
- Duluth, Minnesota
- Mount Rainier, Maryland
- Reno, Nevada
- Pittsburgh, Pennsylvania
- Galveston, Texas
- Portland, Oregon
- Fergus Falls, Minnesota

The mission of Artspace Projects is to create, foster and preserve affordable space for artists to live, work, exhibit, perform, and conduct business. They pursue this mission through development projects, asset management activities, consulting services, and community-building activities that serve artists and arts organizations of all disciplines, cultures, and economic circumstances. By creating this space, Artspace supports the continued professional growth of artists and enhances the cultural and economic vitality of the surrounding community.

Relevant Model:
Westbeth
http://www.westbeth.org
New York, NY

Westbeth is the largest artists community in the world. Located in Greenwich Village in the historic Bell Labs building, it has both living and working space for visual, performing, and literary artists. Westbeth is composed of 383 units designated as living and working space for professional creative artists. The award-winning design by architect Richard Meier includes performing and visual arts studios; a gallery; theaters; film, photography, and recording studios; a communal print shop; sculpture studio;
and a community space used for performances, concerts, lectures, videos, and meetings of community groups.

**Government Subsidized Housing**

**Relevant Model:**
Seattle Office of Housing
http://www.ci.seattle.wa.us/housing/02-LookingForHousing/ArtistsHousing.htm
Seattle, WA

The City of Seattle's Office of Housing recognizes that artists need an affordable home. But the Housing Office also recognizes that artists have specialized housing needs: They prefer open, loft-style spaces instead of more conventional floor-plans, and they may need a lot of storage space. The City's Office of Housing has advocated for innovative housing development for artists' live/work space. One city-funded artists’ housing project has opened, and several others are in various stages of planning.

**Studio/Work Space**

The Business Art Center
http://www.thebac.org
Manitou Springs, CO

The Business of Art Center is designed to facilitate the development of the artistic and business skills of artists by providing subsidized studio space, art classes, workshops, and business instruction; this will enable the artists to earn a living from their art work.

2. **Should an artist decide he or she wants to own his or her property, he or she should look into buying space in an artist co-op.**

Again, there is not a true housing resource available to artists looking to purchase the space in which they live and/or work. There are co-ops throughout the country that independently serve artists in the community in which they are located. Artists can look to these operations as examples as they conduct their search for space

**Relevant Model:**
Near NorthWest Arts Council
http://www.nnwac.org
The mission of NNWAC is to create and protect healthy, affordable space for creative work. Acme Artists is a limited-equity development providing home ownership to artists and their families. A project of the Near NorthWest Arts Council (NNWAC), Acme is the first work/live artists’ community in Chicago designed, managed, and owned by its members.

3. *Should they not be able to secure a spot in a live/work space, government-subsidized housing, studio/work space, or an artist co-op, we suggest that artists seek out and utilize online listings available in their communities.*

Again, there is no national online listing of housing services available to artists. Nevertheless, there are organizations that maintain online housing listings in their community. Artists can look to these services as examples as they conduct their search for space.

**Relevant Model:**

Arthouse
http://arthouseca.org
San Francisco, CA
Oakland, CA

Arthouse serves as a clearinghouse for information about artists’ studio and live/work space and cultural facilities, providing information to artists and arts organizations, government agencies, architects, developers, and building owners. The hotline real-estate listing service is a members-only section of this site, featuring listings of art spaces available for rent, sharing, or purchase in the San Francisco Bay Area. Hotline listings include live/work, studio, rehearsal, performance, and exhibition spaces for artists and arts organizations. There is a $25 charge to subscribe to the hotline.

**For Organizations**

1. *Organizations should sponsor live/work spaces in their community.*

Live/work spaces benefit both the artists who reside in them and the communities they are in as well. Artists are provided with quality housing at a
significantly lower rental rate than space in the regular housing market. Furthermore, these spaces often begin the process of gentrification in downtrodden neighborhoods. However, because these spaces are operated by non-profit organizations, they will not raise the rent on the space as the market value for the property rises; artists are not forced out of gentrified neighborhoods.

ArtHouse
http://arthouseca.org
(Please see description above.)

2. We recommend that organizations that serve the needs of local artists establish and publicize an online housing listing if they have not done so already.

While there are online listings of housing services in some communities in the United States, they are not ubiquitous. Only when artists know what is available to them will they be served properly.

For Policy Makers

1. We recommend that local governments establish and publicize subsidized housing if they have not done so already.

Live/work spaces and government-subsidized housing serve both artists and the communities in which they are located. Gentrification is no longer a concern for artists when they have a safe and secure place to reside.

1 US Census, year 2000
2 State of the Nation’s Housing, 2002
4 Ibid
5 Ibid
6 Ibid
7 US Census
8 F(6, 1001) = 50.98, p = .000
9 t(720) = -7.962, p = .000
10 r(996) = -.138, p = .000
12 Ibid
ESTATE PLANNING

Estate planning is the process of planning for the transfer of assets and/or debts at one’s death.¹ It begins with the preparation of a will and may include the naming of a power of attorney, the establishment of trusts, the creation of a living will, and the assignment of pre-death gifts. Whatever estate planning route individuals take, their actions will have legally binding ramifications on those who inherit the estates.

Findings

Basics. Estate planning is generally simple for people with few assets; their estates, as defined by law, are small and of little monetary worth. In these situations, estates are distributed per state guidelines after death.² If there is a will, it can be more simply and efficiently executed.³

Estate planning becomes more complicated as the value of the estate increases, because the value becomes taxable upon transfer.⁴ The threshold at which one begins to pay taxes on an estate is determined by the IRS. Alison Oehler, advisory board expert in the field of art appraisal, warned that once the taxable estate threshold is crossed, estate planning becomes increasingly complex.

Artists can have particular complications in planning an estate. An artist’s body of work is assigned a value by the market; the value is based upon artistic reputation and past prices the work has fetched on the market. Also, the death of an artist can cause changes to the worth of art work that cannot be predicted prior. Oehler noted that an artist’s work has value whether it has been placed on the market or not. This uncertainty can add to complexity of assigning a value to an artist’s estate.

Valuation and donation for tax write-offs. There are ways to avoid the complications that come with estate tax. One approach involves living trusts, which help an artist’s family avoid probate proceedings.⁵ This way, artists can ensure that the distribution of their estate is the responsibility of someone they know and trust.

Artists can also gift their work to family members or organizations. Unfortunately, the market value of the artwork is not taken into account when making gifts to charities. Artists can only take into account the value of the supplies used to make the piece.⁶ Many survey respondents wrote that they are open to giving their works to causes in which they believe.
Though donations of this sort cannot be made in the United States in a way that benefits an artist or the artist's inheritors, legislation in this area is currently under review. It is possible that the value of works will be based on fair market value in the future, making gifting a much more attractive and frequently pursued option in estate planning for artists.\textsuperscript{7}

\textbf{Tax burden of inheritance.} When one inherits assets, a tax is paid on the value of the items inherited. The tax is determined as a percentage of the value of the items. Whereas in some countries this tax can be paid in-kind, through direct payment using assets instead of money, that option is not the case in the United States.

Inheritors of an artist's estate are responsible for paying the inheritance based on the fair market value of the artwork. This scenario can be an unfortunate one, as often the inheritors cannot afford to pay these taxes. One artist from the New York focus group, for instance, indicated that he was destroying paintings so that his heirs would not have to deal with the tax burden.

There are tools, such as living trusts, which can be utilized to defray costs to inheritors. Artists' families can also find additional relief from the hardship of retail valuation of inherited art work in other ways. One can declare the actual sales price of an item, in lieu of the retail value, when the property is sold at public auction or through newspaper advertisement. This is true only if the sale is within a reasonable period of the valuation date. Also, one can deduct a below-retail-value cost by selling work to a dealer as a deductible administrative expense. This is true if the sale was made to pay debts, expenses, or taxes, to preserve the estate, or to effect distribution.

Loop holes such as these may prove useful to some, but most people likely do not have the experience or the proper circumstances to be able to take advantage of them.

\textbf{Appraisal.} The monetary value of an artist's work is dictated only by the art market's demand for it. However, it is not easy to gauge market demand; only licensed appraisers are allowed to set a value of art for taxation purposes. Valuation of any item deemed to be over $3,000 must be done by an appraiser under oath. This standard lends added importance to the function of estate planning for an artist and his or her inheritor.
An artist can take some preliminary steps without soliciting help from an attorney, accountant, or appraiser. It is helpful for artists to know in advance about appraisal tools such as “blockage discounts” that occur when one sells a large amount of art owned by an estate at the same time. This action unduly depresses the market for that artist’s work and entitles those selling the work to the blockage discount.\(^8\)

Although an artist may not have control over the benefits they attain, they can use their knowledge of benefits to their advantage. One benefit, the itemization and listing of values for artwork, for instance, is tremendously helpful for an artist’s family. This can be very helpful dealing with the IRS’s Statement of Value—part of the appraisal process done on works of art.\(^9\) Otherwise, if the government intervenes art work values can be manipulated to serve revenue purposes by its appraisers.\(^10\)

Our advisory board expert in this area said that it is important for an artist to have a good relationship with an appraiser. The appraiser will be better able to calculate the value of an artist’s estate when he or she knows the artist’s history, the needs of the artist, the needs of those who will inherit the artist’s estate, and something about the history of the market for an artist’s work.

If an artist has not forged a relationship with an appraiser, the lawyer executing the artist’s estate will assign a appraiser to assess the value of the artist’s estate.

Are artists planning their estates? According to our survey, 50% of our respondents indicated that they felt they needed assistance in the area of estate planning. Only 5% indicated that they had some training in the field. Our survey also revealed that younger artists were more likely to feel they need assistance with estate planning than older artists.\(^11\)

Existing estate planning services. We found a number of organizations that market themselves as service providers that help artists deal with estate planning. These services can be broken down into three categories: online resources and publication, volunteer lawyers for the arts groups, and appraisal services.

Online resources and publications. Online resources provide articles of advice and anecdotes that artists can use to shape an understanding of their particular situation. Furthermore, they provide standardized forms for things such as wills and living trusts, and they can generally serve as a good first step in the process.
Publications and content-based websites are also available for artists to educate themselves on estate planning. Many target the specific needs of visual artists. Others focus on more general legal issues, such as the copyrighting of artistic materials for specific groups like photographers (later referenced in both the recommendations and in Appendix VIIIE).

We found no web or other publication written specifically for aging artists. Many of the simple and basic steps for estate planning explained on these sites and publications will generally apply to artists; however, many of the more esoteric needs of artists are not covered in these sources.

Volunteer lawyers for the arts groups. Volunteer lawyers for the arts groups provide estate planning services. The principal organization, Volunteer Lawyers for the Arts, operates in New York City. Branches of the VLA also operate in many locations across the country. They provide legal and business services to artists and arts organizations in every discipline, and they often provide accounting assistance as well. Access to their pro bono legal services is available to low-income artists. Many of their other programs are more widely available to the entire arts community.

While many people seem to appreciate these groups, a troublesome issue concerning this matter is the degree of distrust which many of our respondents have for lawyers, as several wrote in open survey responses:

[Lawyers] are not very honest; they don’t tell out-right lies but it’s skimming very close.

Conclusions

1. Estate planning services for artists do exist; however, artists are not using them.

There are a number of basic guides available to those who are ready to take the rudimentary steps one needs for estate planning. There are also online sites with sample documents on topics such as wills. Taking even basic steps in estate planning can be very important in making the transition of an estate easier on inheritors. Because of the added complexities of executing an artistic estate, making sure the basics are covered can have added importance.
Although these resources are available to artists, there are few national resources dedicated specifically. This may contribute to the lack of estate planning exhibited by artists.

2. **Estate planning requires artists to organize and catalogue their art works.**

   Estate planning necessarily involves having an inventory of the assets of the deceased. Thus, if an artist keeps a running record of his or her works, he or she dramatically helps to ease the burden of the later cataloguing and valuing of a body of work. As mentioned, this burden is magnified by the fact that art's value is driven by the market. If an artist can document the market for their work by tracking their artistic history, they can assist in making the valuation process easier.

3. **A lack of planning can have a severe impact on the inheritors of an artistic estate.**

   If some basic steps are not taken in estate planning, then the inheritors can suffer in a variety of ways. The estate can land in probate, making it out of reach to the inheritors for long periods of time. If an artist does not create a will, the government can distribute the artist’s estate indiscriminately per state guidelines. This circumstance would not take into account any wishes the deceased may have expressed as to whom they would like their possessions to go.

   It is important to keep in mind that an artist can choose to have a specific, trusted appraiser value their body of work. This person will likely have the artist's and inheritor’s wishes in mind, unlike a state issued appraiser assigned to the estate who will have the best interests of the government in mind. The end result here may be a substantial increase on the amount of taxes owed on the transfer on the estate.

**Recommendations**

**For Artists**

1. **Artists need to start educating themselves early on in their careers.**

   Survey results shows that artists should be approached early with easy-to-understand instructions regarding the process of estate planning. This is important not only because early preparation in this area can make this process less arduous later,
but also because young artists seem to indicate that they are very open to the idea of preparing an estate plan of some sort.

2. **Artists should utilize the services available to them: online resources, publications, volunteer lawyers for the arts groups, and appraisal services.**

*Online Resources and Publications.* We recommend that artists unfamiliar with estate planning needs and options utilize online publications and resources as a first step. By going to a website such as US Legal Forms, one can discover if he or she capable of taking basic and preliminary steps toward planning an estate. The Wills and Estate Planning section of Nolo.com is another starting point to begin shaping a broad understanding of the field.

**Relevant Resources:**

**Artist Help Network**

http://artisthelpnetwork.com.org

The Artist Help Network is a free information service designed to help artists take control of their careers. The network assists artists in locating information, resources, guidance, and advice on a comprehensive range of career-related topics. The network focuses primarily on subjects of interest to fine artists. People working in the applied arts, arts administration, and arts-related fields will also find this site useful.

**ArtBusiness.com**

http://www.artbusiness.com

ArtBusiness.com provides complete art services, art appraisals, art price data, news, articles, and market information to art collectors, artists, and fine arts professionals. ArtBusiness.com’s services include appraising all works of fine art; consulting on buying, selling, donating, and collecting fine art; dispute mediation and resolution; and expert testimony in legal cases involving art issues. Sites like ArtBusiness.com provide these types of articles for free, and they also offer artists the chance to follow up by offering consulting services.

**Nolo**

http://www.nolo.com
Nolo is a provider of do-it-yourself legal solutions for consumers and small businesses. Their goal is to help people handle their own everyday legal matters, or learn enough about them to make working with a lawyer a more satisfying experience. Since 1971, Nolo has offered affordable, plain-English books, forms, and software on a wide range of legal issues—including wills, estate planning, retirement, elder care, personal finance, taxes, housing, real estate, divorce, and child custody. They also offer materials on human resources, employment, intellectual property, and starting and running a small business.

A Visual Artist’s Guide to Estate Planning
http://www.sharpeartfdn.org/estateplnbook/estateplanning.htm
This book is published by the Marie Walsh Sharpe Art Foundation, an organization that works to provide assistance to individual visual artists. It is a comprehensive handbook designed to assist artists in planning their estates and available for free download as a PDF online at the Marie Walsh Sharpe Art Foundation’s website. It introduces general estate planning concepts and offers practical advice and a discussion of legal issues that were raised by artists at an estate planning conference. The book also looks at policies and laws pertaining to issues of estate planning and administration for visual artists. It has sample forms, resources, and additional information in its appendix.

Volunteer lawyers for the arts groups. Because of the limited amount of resources available specifically to help artists on a personal level in estate planning, we recommend that an artist seek help from their local volunteer lawyer association group. Considering the complex legal issues inherent in estate planning for artists, these well organized legal groups are the current standard for helping artists deal with this need.

Relevant Resource:
Volunteer Lawyers for the Arts
http://www.vlany.org/
Volunteer Lawyers for the Arts provides pro bono legal services, mediation services, educational programs and publications, and advocacy to the arts community in the
New York area. Through public advocacy, VLA frequently acts on issues vitally important to the arts community in New York and beyond. As the first arts-related legal aid organization, VLA is the model for similar organizations around the world.

**Appraisal Services.** It is important to assign an appraiser to one’s artistic estate and to someone who is sympathetic to and trusted by the artist and family. By doing so, artists and families will avoid letting a government-appointed appraiser dictate the value of work. Artists should have a history and bond with their appraiser by the time it is necessary for that person to place a value on the art work.

**Relevant Resource:**
Art Dealers Association of America
http://www.artdealers.org/
The Art Dealers Association of America (ADAA) is a non-profit membership organization for galleries in the fine arts. The ADAA seeks to promote the highest standards of connoisseurship, scholarship, and ethical practice within the profession. ADAA members deal primarily in paintings, sculpture, prints, drawings, and photographs from the Renaissance to the present day. Each ADAA member is an experienced and knowledgeable dealer in their field. The ADAA has 160 member galleries in more than 25 U.S. cities.

**For Policy Makers**

1. **Recommend the fair market valuation for tax deductions when donating art work.**
   Fair-market valuation of art work should help induce artists to donate art works to worthy charitable organizations by creating the incentive of lowering their taxes through deductions. It can also act to benefit inheritors, who may not be burdened by estates as large as they might have been otherwise.

2. **In-kind payment of estate tax would ease family’s burden of inheriting an artist’s estate**
   Allowing in-kind payments will alleviate the heavy tax burdens on inheritors that come with an inheritance. The body of art work in many estates may not be easily
convertible into money, even though the inheritors have to pay taxes on the deemed value of the estate. This can exact a debilitating debt to the inheritors.

By allowing in-kind payment, the inheritor will not have to convert the art into money to pay for taxes. Rather, the inheritor can pay the taxes on the estate with art, priced at a fair market value. This can help prevent those receiving an artistic estate from incurring debt.

3. **Support continued government allowance of “blockage” discounts**

By supporting blockage discounts, the government correctly adjusts the fair market value of an artist's work to take into account the devaluation that occurs when a large amount of their works suddenly drops into an art market.

With the blockage discount, the estate executor can assign a lower value to the art work inherited, and thus the inheritor will pay lower taxes on the estate.

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3. Ibid
11. Age and estate planning assistance: t(1006) = -2.046, p = .041
12. USLegalForms.com. Will Forms for your State page. [www.uslegalforms.com/last_will_and_testament.htm](http://www.uslegalforms.com/last_will_and_testament.htm) (Accessed 2006 April 24.)
BUSINESS SKILLS

This section includes training, resources, and support for artists in the areas of business, marketing, and finance. “Business skills” includes, but is not limited to, financial management, business planning, promotion, and any activities related to art as a commercial enterprise.

Findings

The survey questioned respondents about their knowledge and comfort level in a total of twenty-four different skill areas. Although open responses indicated there was some general confusion regarding the specific definition of each skill area, the results were extremely telling as to the state of artists in the United States.

Finance. Survey respondents have received training in the following areas:

<table>
<thead>
<tr>
<th>Skill Area</th>
<th>Percentage With Training</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting</td>
<td>15%</td>
</tr>
<tr>
<td>Taxes</td>
<td>12%</td>
</tr>
<tr>
<td>Business planning</td>
<td>19%</td>
</tr>
<tr>
<td>Business practice</td>
<td>26%</td>
</tr>
<tr>
<td>Financial management</td>
<td>15%</td>
</tr>
<tr>
<td>Creating a database</td>
<td>25%</td>
</tr>
<tr>
<td>Retirement planning</td>
<td>9%</td>
</tr>
<tr>
<td>Estate planning</td>
<td>5%</td>
</tr>
<tr>
<td>Identifying funding sources</td>
<td>18%</td>
</tr>
</tbody>
</table>

Less than a quarter of our respondents have had training in finance, and the majority of survey respondents felt they needed assistance in financial skill areas:

<table>
<thead>
<tr>
<th>Skill Area</th>
<th>Percentage Who Feel They Need Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting</td>
<td>59%</td>
</tr>
<tr>
<td>Taxes</td>
<td>63%</td>
</tr>
<tr>
<td>Creating a personal business plan</td>
<td>68%</td>
</tr>
<tr>
<td>Developing better business practices</td>
<td>72%</td>
</tr>
<tr>
<td>Financial management</td>
<td>64%</td>
</tr>
</tbody>
</table>
Marketing and promotion. Survey respondents were more educated in the areas of marketing and promotion than in finance. Respondents have had training in the following areas:

<table>
<thead>
<tr>
<th>Skill Area</th>
<th>Percentage Who Have Had Training</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finding opportunities for exhibition</td>
<td>36%</td>
</tr>
<tr>
<td>Market research</td>
<td>18%</td>
</tr>
<tr>
<td>Developing promotional materials</td>
<td>43%</td>
</tr>
<tr>
<td>Developing an artist resume and statement</td>
<td>58%</td>
</tr>
<tr>
<td>Presenting yourself professionally</td>
<td>51%</td>
</tr>
<tr>
<td>Online marketing or website</td>
<td>34%</td>
</tr>
<tr>
<td>Creating and using a database of contacts</td>
<td>25%</td>
</tr>
</tbody>
</table>

The majority of our respondents have learned to develop an artist resume and personal statement as well as to present themselves professionally, which suggests that these two skill areas are covered in many artistic training programs. The percentage of our survey respondents who said they had received training in the creation of promotional materials was 43%, but only 18% had any training in market research. Although our respondents may feel comfortable creating promotional materials, they may not be able to measure the effectiveness of those materials or target specific markets. Although respondents have received more training in marketing and promotion than in finance, most respondents still thought their skills were inadequate.

The following chart shows the percentage of survey respondents who felt they needed assistance in marketing and promotion skill areas:

<table>
<thead>
<tr>
<th>Skill Area</th>
<th>Percentage Who Feel They Need Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finding opportunities for exhibition</td>
<td>78%</td>
</tr>
<tr>
<td>Market research</td>
<td>62%</td>
</tr>
<tr>
<td>Developing promotional materials</td>
<td>58%</td>
</tr>
<tr>
<td>Developing an artist resume and artist statement</td>
<td>39%</td>
</tr>
<tr>
<td>Professional presentation</td>
<td>47%</td>
</tr>
<tr>
<td>Online marketing or portfolio creation</td>
<td>61%</td>
</tr>
<tr>
<td>Creating a database of contacts</td>
<td>62%</td>
</tr>
<tr>
<td>Identifying appropriate competitions and grants</td>
<td>78%</td>
</tr>
</tbody>
</table>
Even though survey respondents felt they needed assistance in the areas of marketing and promotion, many indicated that they are actively promoting their work via a number of different avenues. The most common methods of promotion include word of mouth, galleries or museums, friends, and websites.

<table>
<thead>
<tr>
<th>Promotional Avenue</th>
<th>Percentage Who Have Used</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gallery or museum</td>
<td>84%</td>
</tr>
<tr>
<td>Agent</td>
<td>22%</td>
</tr>
<tr>
<td>Art fair</td>
<td>44%</td>
</tr>
<tr>
<td>Print ads</td>
<td>33%</td>
</tr>
<tr>
<td>Friend</td>
<td>77%</td>
</tr>
<tr>
<td>Web ads</td>
<td>21%</td>
</tr>
<tr>
<td>Brochure or other printed materials</td>
<td>67%</td>
</tr>
<tr>
<td>Website</td>
<td>70%</td>
</tr>
<tr>
<td>Printed directory</td>
<td>23%</td>
</tr>
<tr>
<td>Online directory</td>
<td>32%</td>
</tr>
<tr>
<td>Artist registry or slide directory</td>
<td>52%</td>
</tr>
<tr>
<td>Word of mouth</td>
<td>90%</td>
</tr>
</tbody>
</table>

Only 22% of survey respondents had ever used an agent to promote their work. When asked how much time per month they spend marketing their work, 20% of artists surveyed indicated they do not promote their own work and 46% indicated they only spend one to ten hours promoting their work. Although most respondents have promoted themselves in some way, most have spent very little time on marketing and promotion. These statistics are troubling given the difficulties of self-promotion indicated by several focus group participants and survey respondents. A Los Angeles focus group participant noted:

One thing that I've never been able to do very well is to be a salesman for myself. And that's why musicians have agents... that's why other people have agents... that's why people have gallery dealers and stuff like that. When you become your own agent, then I think that that also makes the work suffer.

Furthermore, a Pittsburgh focus group participant actively tried to overcome the challenge of self-promotion:
It is very difficult. You have to be forceful. Obviously, I've done that. Forced myself to do that and be somewhat aggressive when I approach someone. I'm not afraid to say, 'I'm a professional artist.' And I try to find places in a conversation that have nothing to do with art to inject that. Some people probably think I'm obnoxious in that respect.

Many open responses on the survey substantiated these statements. Several respondents wrote that they felt they needed an assistant to help with administrative or promotional duties; for them, self-promotion was the most difficult aspect of being an artist.

**Business skills.** In the skill areas related to business, the percentage of artists who had received training was similar to the percentage of artists who had received training in financial skill areas:

<table>
<thead>
<tr>
<th>Skill Area</th>
<th>Percentage Who Have Had Training</th>
</tr>
</thead>
<tbody>
<tr>
<td>Networking</td>
<td>25%</td>
</tr>
<tr>
<td>Business planning</td>
<td>19%</td>
</tr>
<tr>
<td>Determining market value of artwork</td>
<td>16%</td>
</tr>
<tr>
<td>Negotiation</td>
<td>18%</td>
</tr>
<tr>
<td>Project management</td>
<td>24%</td>
</tr>
<tr>
<td>Professional writing</td>
<td>32%</td>
</tr>
<tr>
<td>Economics</td>
<td>10%</td>
</tr>
<tr>
<td>Statistics</td>
<td>10%</td>
</tr>
</tbody>
</table>

The most desired skill our survey respondents indicated they needed was determining the fair market value of artwork; 69% of our respondents felt they needed assistance in this area. The majority of our survey respondents also felt they need assistance in career planning and networking. About half of the respondents felt they also need assistance in project management. One artist stated, “I believe it is important for someone interested in making their living as an artist to have a good business education. Creating the work comes naturally, but to really thrive, you need to understand the basics of marketing, and the rest of the business of being self-employed.” Again, the percentage of respondents who felt they need assistance in business was similar to the percentage of respondents who felt they need assistance in finance:
<table>
<thead>
<tr>
<th>Skill Area</th>
<th>Percentage Who Feel They Need Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Networking</td>
<td>63%</td>
</tr>
<tr>
<td>Career planning</td>
<td>61%</td>
</tr>
<tr>
<td>Determining the market value of artwork</td>
<td>69%</td>
</tr>
<tr>
<td>Negotiation</td>
<td>66%</td>
</tr>
<tr>
<td>Project management</td>
<td>49%</td>
</tr>
<tr>
<td>Professional writing</td>
<td>49%</td>
</tr>
<tr>
<td>Economics</td>
<td>50%</td>
</tr>
<tr>
<td>Statistics</td>
<td>45%</td>
</tr>
</tbody>
</table>

Cost and time are major obstacles, but sometimes the barrier is the artist’s perception about receiving business training. The content of classes or workshops may not be the problem—rather the way the training is marketed to artists may be to blame. Marketing and business are frustrating subjects for many artists, and most artists do not create because they desire to make money by selling their art. In fact, 57% of artists surveyed said that money was somewhat unimportant or very unimportant in their decision to become an artist.

In general, younger artists felt they needed more assistance than older artists. This finding only further indicates that artists are not receiving the business, marketing, and finance training they need during their artistic education. Older artists develop their own systems and methods over the course of their careers and therefore are less likely to feel they need assistance. However, older artists repeatedly stated that they wish they had learned skills earlier on and that all of their knowledge was learned through experience.

**Business training services for artists.** Unfortunately, there is no centralized artist resource for business, marketing, and finance skills at this time. Creating national resources may be impossible because marketing tactics and business laws vary from region to region. Regional arts organizations are the best conduits to assist artists with their business, marketing, and finance needs. These organizations understand the unique aspects of marketing the visual arts in their regions. Many artist membership organizations offer classes and workshops in business, marketing, and finance. There are quality options in geographic areas with a high concentration of artists such as New York, Los Angeles, Baltimore, Seattle, and Chicago. Notable
organizations exist in smaller cities and towns as well. In return for a yearly fee, these organizations offer a number of support services for artists. Services and classes vary greatly from organization to organization and region to region, but some sort of a membership organization is available nearly everywhere in the country (later referenced in both the recommendations and in Appendix VIIIE).

Another option artists have is hiring an artist consultant. The term art consultant is ambiguous because each individual consultant will offer different services in different areas. There are also a number of arts-related business and marketing classes available online or via the telephone. However, these classes can be quite expensive, and it can be difficult to ascertain their level of quality. This is not to imply that consultants and online classes are useless; many offer free newsletters, tips, and resources online.

For the artist that is unwilling to adhere to a class schedule or is looking for a low cost way to learn skills, there are several books on business, marketing, and finance aimed at visual artists. A few publishers even specialize their materials for artists.

Conclusions

1. Artists learn about business, finance, and marketing on the job, often through negative experiences.

Life experience appears to be the most common way artists have learned business and marketing skills. In open response survey questions about business and promotion, respondents stated they had no official training and learned on their own, often through negative experiences. One respondent remarked, “I earned my MBA through the School of Hard Knocks.”

Of the artists who had received any training in business, marketing, and finance, only about 30% had received their training at school. Several focus group and survey participants stated that they never learned about business, marketing, and finance during their artistic training:

I always thought everything I learned about business I learned by losing a painting here or there... I didn’t know about any of that when I started and I had to lose work to find out.
Never was the word selling or marketing mentioned.

2. **Training needs to be specific and specialized for artists’ needs in order to be effective.**

   Although there are plenty of general business, finance, and marketing resources available, they are not necessarily useful for artists. An artist cannot plan in the same way that a for-profit business can because artists often lack steady incomes or consistent business cycles. In addition, the production time for an artistic piece differs by project. Open responses about business skills confirmed that visual artists have career-specific needs in this area. One artist stated:

   This is an area where I could use lots of help geared for an artist—most financial planners have no idea how to help an artist.

   Many artists do seek outside resources but become quickly frustrated. One respondent wrote:

   Once I signed up for a small business course at a community college but I dropped out because it was boring and didn’t fit in with my contribution to the arts.

   Artists have few extra funds, and the idea of spending money for a class or workshop that ultimately will be useless is a common fear. A number of artists surveyed stated that they did not pursue business or marketing training because of the cost. Others paid a great deal of money to an art consultant but did not gain anything from the experience.

3. **Membership organizations are the best resource.**

   Artist membership organizations are crucial in connecting artists with business, marketing, and finance training. Many artists join a guild or similar organization in their artistic area. These organizations help connect artists with exhibition and employment opportunities, grants, discounts, and other artists. Furthermore, these
organizations, in tune with their artist members, are best equipped to evaluate artist’s needs. Artists tend to turn to these sorts of organizations first when they need assistance.

Besides classes, some arts organizations like The Field in New York, New York provide copy machines, scanners, and free Internet access for members. Artist organizations in smaller markets provide comparable service as well. Some organizations also refer artists to local printers or connect artists with media contacts. Arts organizations also understand the individual nature of visual artists’ needs and have responded by offering one-on-one consulting sessions; however, these services are quite expensive, with prices starting at $40 an hour.

Recommendations
For Artists

1. Join an organization for visual artists to gain access to benefits and a network of artists.

   There are numerous membership organizations spread throughout the country, many more than can be listed in this section. To find out more information about regional or local arts organizations, artists should contact their city, county, or state arts or cultural councils; contact their local librarian for research assistance; or ask other area artists. Local galleries or simple Internet searches can also yield results.

   Relevant Resource:
   NYFA Source
   http://www.nyfa.org
   This database is maintained by the New York Foundation for the Arts, can be searched by city or state, and has a comprehensive listing of arts organizations and programs throughout the United States.

2. Access different sources to determine individual needs.

   With so many potential resources available, an artist will need to pay attention to his or her individual needs when choosing resources. A mix of several sources – local arts organization, workshops, and publications – will allow an artist to pick and choose what works best for his or her market and genre of work. The challenge lies in
evaluating the quality of a program and determining its relevance to an individual artist’s needs. An artist must take a bit of initiative and ask questions about classes or publications before investing time and money in training. This is where an artist’s peers are valuable; who is more qualified to judge the quality of training for an artist than another artist? There are a number of online resources that provide articles addressing marketing and business challenges for artists.

**Relevant Resources:**

**Artist’s Trust**
http://www.artiststrust.org
This website has basic instructional articles on a number of subjects as well as a comprehensive listing of additional business and marketing resources for artists.

**ArtBusiness**
http://www.artbusiness.com
This website includes packaged, straightforward tips in short articles about all aspects of business, specifically for artists.

**Allworth Press**
http://www.allworth.com
This website specializes in publications for artists and has produced such titles as “The Business of Being an Artist,” and “The Fine Artist’s Guide to Marketing and Self Promotion.” All of their books can be purchased through their website, and many are available through Amazon and other major booksellers.

**Artnetwork**
http://artmarketing.com/
This source publishes books and provides resource lists for artists.

**For Organizations**

1. *Describe business, marketing, and finance skills as essential for artistic success.*
If business, marketing, and financial skills were presented to artists as skills necessary for survival in the arts—if organizations and schools worked with, rather than against an artist’s perception of creation—perhaps some of the trepidation surrounding acquiring skills would subside. Several lengthier classes for artists have been repackaged as concentrated classes or short workshops; a short time commitment, a reasonable price, and concentrated and specific information are paramount to the success of these programs.

**Relevant Models:**

Side Street Projects
http://www.sidestreet.org/
“Get Your Shit Together”
CalArts faculty Karen Atkinson teaches “Get Your Shit Together” at Side Street Projects in Los Angeles. The $125 ten-week course covers subjects ranging from finding a community of artists to legal concerns. The course also provides artists with a comprehensive 800-page guide, a CD-ROM of organizations tools for artists developed by artists, and access to an “Artist’s Business Center” filled with multimedia and printable resources. In addition, artists gain access to a Curator Review Panel: a speed-dating-like event where artists can show their work to a number of area curators and receive feedback.

Creative Capital
http://www.creative-capital.org/
As part of its artists services programming, Creative Capital in New York offers day, evening and weekend retreats at an off-site location. The retreats allow artists to share their work and focus on strategic planning. Creative Capital collects feedback from artists at the end of each retreat in an effort to refine and improve the retreat system.

2. **Offer training with a variety of time commitments and costs. Whenever possible, arts organizations should offer low-cost or free training.**

The formula for successful business training for artists may be similar to the options a performing arts organization offers its patrons. A patron at a theater can buy a single ticket, and if he or she likes that show, he or she can buy a subscription. If
a patron wants to become more involved in the organization, he or she can become a member and make a donation. Offering different options with varying prices and time commitments is essential to meeting the individual needs of artists as is breaking down the barriers artists may have to obtaining necessary skills. One-time classes that are free or low cost will give artists a sense of what skills they are lacking. If more comprehensive classes are offered, an artist can get more training in areas where he or she needs assistance. Whenever possible, even the price of lengthier classes should be reasonable in order to eliminate the cost barrier.

3. **Make business skills training a required course for art students in artistic training programs.**

Arts organizations are an excellent avenue for reaching working artists, but relying on arts organizations alone treats the symptoms of the problem without treating the problem itself. Training in marketing, business, and finance tailored specifically for the visual artist should also become a standard feature of all arts training programs. Artists consistently suggested that these skills should become part of artistic training programs. Artists are highly educated individuals; 83% of all respondents had received their artistic training at a college or university and 46% of respondents had received graduate degrees. Art students are willing to put a great deal of time and money into developing their work; they also need to develop the skills to make educated decisions about the challenges they will face during their art careers. One Los Angeles focus group member stated:

> You need to be everything, you need to be…a publicist and you’ve got to figure out how to work your website and when to make the phone calls and how to go about presenting your work...As far as the whole thing, different skills, it’s just about everything you can possibly think of.

Many survey respondents supported the integration of business training into training programs:

> I feel schools should offer a course in art and business to help prepare young artists for reality.
This stuff should be explained outright to anyone hoping to be an [artist] the moment they decide that is what they are going to go ahead and do. Otherwise you’re shooting yourself in the foot in the long run.

By integrating these skills into a studio-based program, young artists will not be shocked by the difficulties they face when they enter the arts market. This move has two advantages: It will better prepare emerging artists and it will prevent students from choosing a career due to a romantic notion without knowledge of what is an often harsh reality. One survey respondent addressed this issue directly: “This is part of the problem with art school—nothing of this is ever taught, and once you graduate you have to figure it out for yourself or sink.”

Many educational institutions do offer business training, but it is not necessarily tailored specifically for artists. Even when business classes are tailored specifically for art students, oftentimes they are not required. Once these courses are developed, it is imperative that the classes are required for all students. This method is the only way to guarantee that even students who do not want to take the course will still receive the information.

4. **Modify existing initiatives and organizations that teach non-profits about business and marketing to include individual artists.**

When looking at models for creating resources for artists, some of the best models are not directly targeting visual artists. A number of support services exist to teach non-profit organizations about best business, marketing, and finance practices.

**Relevant Resources:**
National Arts Marketing Project
http://www.artsmarketing.org
Americans for the Arts and the Arts and Business Council, Inc. joined forces in 2005 and began the National Arts Marketing Project, one of the most comprehensive endeavors on the subject of marketing in the arts. The National Arts Marketing Project website provides a list of regional arts organizations holding seminars. This list can be a good starting point for an individual artist who does not know what organizations are
available in his or her region. The website does have a number of articles and case studies but all documents address needs for arts organizations, not individuals.

Business Volunteers for the Arts
http://www.artsandbusiness.org/bvahome.htm

The Arts and Business Council, Inc. helped found the Business Volunteers for the Arts (BVA). Like the Volunteer Lawyers for the Arts, BVA connects business professionals with non-profit arts organizations and offers pro-bono services. Branches of the BVA are forming quickly throughout the United States. Many branches offer classes and workshops. At this time, the BVA targets non-profit organizations, not individual artists. Arguably, since the BVA assists visual arts organizations, individual artists can benefit from their services by proxy; however, the classes and services offered by the BVA could be modified for, and offered to individual artists.

Finding deemed from multiple chi-squared tests: $p = .000$ in all cases.
ARCHIVING SERVICES

The word “archive” is used indiscriminately for a wide range of services. Typically, the purpose of an archive is to preserve history of a particular field, genre, or group of people. Most often—but not always—artist archives are repositories of primary-source written materials or other ephemera related to artists’ careers. However, some artist archives are repositories of particular artists’ works, usually those that belong to a specific group of artists or genre of art.

Findings

Confusion in defining archiving services. In our case studies, survey, and focus groups, we witnessed a strong interest among artists to preserve the legacy of their work after their deaths. One problem with discussing visual art archiving services, however, is there is no good term that clearly takes into account the needs and concerns of artists who want to preserve their artistic legacy.

The word “collection” is often used to describe a museum or other institutional grouping of art. Many collections, both small and large, exist around the country. While collections typically preserve the legacy or history of particular art groups, they are often very selective and narrow in focus. There are actually few museums or institutions that are dedicated, by mission or mandate, to preserving the legacy of visual artists.

A new term—such as “art repository”—is needed to help clarify the mission of an organization that primarily intends to preserve the legacy of artists by collecting and archiving art from a region, genre, or other organizing principle. There should also be a more concerted effort in regions around the country to deal with the growing need to preserve the nation’s artistic legacy.

Discounted from this discussion are many specialty artist listings, registries, and image archives (both online and offline), because such listings and registries do not generally have as their mission an intention to preserve artistic legacy. Instead, they appear to exist for the intention of making money off the artists’ desires to record their artistic legacy. Furthermore, such listings and registries are too numerous to track, too sporadic and exclusive (requiring membership and dues. They also do not often preserve artistic legacy after an artist’s death.
**Space issues in archiving visual art and lack of archiving resources.** An abiding problem with visual art archiving is that to hold enough work to make a significant contribution to the preservation of artistic legacy would require, by necessity, vast and unmanageable space and other resources. For instance, the largest art archive in this country, and only true archive “resource”—the Smithsonian Archives of American Art\(^1\)—holds more than 16,000,000 objects, but it is only an archive of paper materials and other artifacts such as letters, photos, works on paper, diaries, and manuscripts. Also, it includes not only objects from artists, but also objects from collectors, critics, art dealers, or “others active in the American art world.”\(^2\) That is, this resource is not truly an art repository holding art objects. True art repositories are by necessity limited in scope—usually by focusing on particular groups, regions, or genres of art.

**Artists are interested in having their work archived.** 81.6% of our survey respondents said they are very or somewhat interested in having their work included in an archive, and 77% said they were very or somewhat interested in donating works to an archive. One respondent wrote in an open-ended response survey question regarding archival services:

> It is a way to preserve art for a time when it may be considered valuable and appreciated. I would feel very comforted if I knew my work had a safe place to go and would have a long life - not dissimilar to my feelings about my son.

Further, the survey indicated that this interest was fairly uniform across the respondent pool. That is, there was no relationship between such interest and age.

**Few artists have had their work archived.** Only 43.9% of our survey respondents currently have work included in an archive. Furthermore, a percentage of our survey respondents (6.1%) and several of our focus group respondents expressed confusion about what an archive is and how to access one.

**Lack of national archiving resources.** As mentioned above, there is just one national visual artist archive listed on NYFA Source—the Smithsonian Archives of
American Art—which holds more than 16,000,000 objects. These are mostly paper materials and other documents (letters, photos, works on paper, diaries, manuscripts…) Still, there are many “model” archives that preserve the art of particular regions, groups, or genres/ mediums.

Conclusions

1. Artists are concerned throughout their careers about the preservation of their artistic legacies.

When asked about having work archived, another artist wrote:

Archives are important historical, cultural and educational resources. I hate to think of all my work in my studio going into a landfill rather than into an archive. I would only expect that things easily stored, like works on paper, and sketchbooks/ notebooks would become part of an archive. I'm fine with that because that's a document of the thinking process.

2. There is much confusion about how to best preserve one's artistic legacy in an archive or other location.

This confusion may be related to the fact that there are few major national resources for art archiving.

3. While existing visual art archives do a good job of preserving some specific (and small) segments of the visual art landscape, no single clear picture of that landscape exists.

This is somewhat unlike other art forms—where some efforts have been made to preserve a full and accessible archive of the artistic legacy.

Recommendations

For Artists

1. Education.

The first step for visual artists concerned about preserving their artistic legacy is to take charge of their own need by first understanding the different options, and then taking steps throughout their careers to prepare their work for inclusion in whatever
archives and collections may apply to them. For information about this, artists should read two articles that have been published by the Senior Artists Initiative, an organization dedicated to assisting “senior artists in understanding the need for, and process involved in, organizing their life’s work, and to develop programs that provide recognition for senior artists.”

The first is “Approaching Museums” by Dr. Michael W. Schantz, director of the Woodmere Art Museum. In the article, Schantz explains briefly some general tips for artists who want their work included in museum collections. The second is “Plan Ahead” by Stephen Tarantal, the Dean of the Philadelphia College of Art and Design. It explains the importance of planning ahead to preserve one’s artistic legacy. Some key points from the articles include:

- Know the specific requirements of any museum collection or archive before approaching them regarding accepting artwork. Museums prefer to have as much detailed background information on a work of art as possible, beyond the basic title and date—keep good records.
- Even for those museums that may be interested in acquiring examples of an artist’s work, space and resource limitations restrict the number of works they can accept. Be sure to adjust expectations. (It is unlikely, for example, that a museum will accept the responsibility for housing the entire estate of an artist.)

For Organizations, Foundations, and Policy Makers

1. Create more niche archives.

There exist several archives dedicated to preserving state or regional artistic legacy of visual artists, and we believe there should be more of these smaller archives for different regions, genres, or artistic groups. State or regional archives are usually funded by state arts boards or other institutions.

Relevant Models:
Artists Archives of the Western Reserve
http://www.artistsarchives.org
An archives facility that preserves representative bodies of work created by Ohio visual artists and, through ongoing research, exhibition, and education programs, actively documents and promotes this cultural heritage for the benefit of the public.

Georgia Council for the Arts State Art Collection  
http://www.gaarts.org  
The State Art Collection represents an incredible resource of over 600 pieces of artwork by Georgia artists purchased by the state from the early 1970s to the early 1990s.

North Dakota Online Artist Archive  
http://www.state.nd.us/arts/  
A historical record that collects biographical information on past and present visual artists and craftspeople from North Dakota and preserves it in an online database. It serves not only as a resource to those who request information about North Dakota's contemporary artists, but also as a showcase of the state's visual art history dating back to the late 19th century.

Model archives of art for particular visual genres are generally non-profit organizations.  
Relevant Resources:  
Video Data Bank  
http://www.vdb.org  
Founded in 1976 at the inception of the media arts movement, the Video Data Bank is the leading resource in the United States for videotapes by and about contemporary artists.

Center for Creative Photography (CCP)  
http://www.ccp.arizona.edu/branches/ccp/ccphome.html  
Located at the University of Arizona, the CCP is an archive, museum, and research center dedicated to photography as an art form and cultural record. CCP's vast collection includes more archives and individual works by twentieth-century North American photographers than any other museum in the nation.
MoMA/Franklin Furnace/Artist Book Collection
http://www.franklinfurnace.org/history/moma.html
A collection of artists' books published after 1960.

Archives of art based on specific groups of artists are also generally non-profit organization, and include such examples as:

National Museum of Women in the Arts Archives on Women Artists
http://www.nmwa.org/library/archives.asp
A resource for individuals researching women artists of all periods and nationalities. The Archives includes more than 18,000 files on individual artists. Other files include artists' resumes, correspondence, exhibition catalogues and announcements, reproductions of artwork (slides and photographs) and clippings of newspaper and magazine articles.

Relevant Models:
Texas African American Photography Archive
http://uts.cc.utexas.edu/~walkerj/literature.htm
A broad overview of African-American photography in the urban and rural areas of Texas, spanning the period from the 1870s to the present and representing a variety of processes and makers. The Archive is unique in its comprehensiveness, consisting of over 50,000 photographic negatives and prints and more than 20 oral histories collected from African-American photographers.

The Frank Moore Archive Project of the Visual Aids
The largest slide library of work by artists living with HIV and the estates of artists who have died of AIDS, Visual AIDS historicizes the contributions of visual artists with HIV while supporting their ability to continue making art and furthering their professional careers.

In sum, while these organizations and efforts do preserve some of the legacy of specific segments of the visual art landscape, there are also vast stretches that need to
be preserved. Further, there is no coordinated effort to link these disparate slices to create a sense of the more lasting legacy of artists in this country.

2. **Link niche archives with each other to create a national resource.**

   We believe there should exist—in visual arts—some way for all of the independent niche archives and collections in the visual arts to be linked. Such a linking would provide a comprehensive way to preserve the artistic legacy in this country. Even so, we recognize there are many obstacles and difficulties to create such a linking, including:

   - The tendency of visual artists and arts organizations to avoid collaborative or collectivized efforts;
   - The pressure on space and drain of other resources when preserving art;
   - The lack of funding and lack of organizations with a mission dedicated to the preservation of artistic legacies.

3. **Copy models of archives from other fields of art.**

   While there is no coordinated effort to preserve the legacy of the visual arts in this country, there are a few models in several other fields of art that may have useful lessons for those interested in creating a better aggregate system to preserve the legacy of the visual arts in this country.

**Relevant Models:**

Internet Broadway Database
http://www.ibdb.com
This archive is an online database for Broadway theatre information, providing records of productions from the beginnings of New York theatre until today. Details include pertinent people involved as well as interesting facts and production statistics.

The American Composers Alliance
http://www.composers.com
This alliance has a Custodial Membership Plan that guarantees the continued availability of a composer's music for performance, recording, or publication and provides other related services for the dissemination of the composer's works after his
or her death. This service provides for the preservation of composer’s artistic legacy in numerous ways, including: maintaining and distributing catalogs of Members’ works, collecting and distributing royalties on sales of recordings, maintaining biographies of composers, registering copyrights, maintaining address files of heirs and copyright-holders for royalty distribution, and so on.

Dance/USA
http://www.danceusa.org
This organization has produced a resource guide of the information gathered and lessons learned from the project activity of the National Initiative to Preserve America's Dance. Created in response to a National Endowment for the Arts study warning of dance's imperiled legacy, the National Initiative to Preserve America's Dance has supported more than fifty projects to preserve and document dance in America since 1993.

The National Film Preservation Foundation’s Film Archive Database
http://www.filmpreservation.org/sm_index.html
This database is an online directory of film archives across the United States. The Foundation is the nonprofit organization created by the U.S. Congress to help save America's film heritage. It supports activities nationwide that preserve American films and improve film access for study, education, and exhibition. Its top priority is saving American films that would be unlikely to survive without public support, developing grant programs to help libraries, museums, and archives preserve films and make them available for study and research. It also organizes, obtains funding, and manages cooperative projects that enable film archives—large and small—to work together on national preservation initiatives. Published through these collaborations are the first-ever DVD sets of film treasures preserved by American archives (2000), a new critically acclaimed 3-DVD box set of films from the first four decades of the motion picture, *The Film Preservation Guide: The Basics for Archives, Libraries, and Museums* (2004), and the international database for locating silent films.

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4 Ibid.
5 Ibid.
LEGAL SERVICES
Legal services include organizations and web pages that provide legal information, legal advice, and/or legal council. Though these services are widely available, our analysis focuses primarily on legal services specifically tailored to artists. Estate planning is discussed in depth in its own section and is thus excluded from the following discussion.

Findings

Types of legal disputes. Legal problems are an unwelcome fact of life, and are often accompanied by financial and emotional distress. Unfortunately for artists, the legal difficulties they face will not only include those confronted by the general public, but those specific to their profession. The following is a listing of legal dispute types followed by the corresponding percentage of survey respondents who have endured them.

<table>
<thead>
<tr>
<th>Areas of Legal Dispute</th>
<th>Percentage Who Have Had a Legal Dispute</th>
</tr>
</thead>
<tbody>
<tr>
<td>Patent</td>
<td>1%</td>
</tr>
<tr>
<td>Violation of a law due to art subject matter</td>
<td>2%</td>
</tr>
<tr>
<td>Public performance rights</td>
<td>3%</td>
</tr>
<tr>
<td>Trademark</td>
<td>3%</td>
</tr>
<tr>
<td>Withdrawn funding</td>
<td>4%</td>
</tr>
<tr>
<td>Fair use</td>
<td>6%</td>
</tr>
<tr>
<td>Censorship or free speech</td>
<td>8%</td>
</tr>
<tr>
<td>Copyright</td>
<td>9%</td>
</tr>
<tr>
<td>Terms of a contract</td>
<td>14%</td>
</tr>
<tr>
<td>Landlord or tenant dispute</td>
<td>20%</td>
</tr>
</tbody>
</table>

With the exception of “Terms of Contract,” there was no significant relationship found between dispute types and age. Thus, younger artists are just as likely as older artists to have had the majority of dispute types. We did find a relationship between age and contract disputes, which suggests that artists tend to encounter contract disputes more than other types of disputes during their lifetimes."
Artists in our focus groups and survey respondents indicated that contract conflicts were of concern:

... If you’re going to hand your work over to a gallery, you know you need a receipt and you need a statement ... I didn’t know about any of that stuff and I needed to lose work to find out.

While it did not result in legal action, I have had several galleries not pay me for work they sold... The reason why I did not take them to court is because I did not want to get a reputation as an 'artist who is difficult to work with' or [as] 'that artist who sued XYZ art dealer,' so I absorbed the loss.

Many respondents who have had contract disputes left these disputes unaddressed due to a lack of proper legal understanding, career pressures or a lack of resources necessary to bring the case to court.

Certainly, the percentage of respondents who have had a landlord or tenant dispute (20%) is alarming. This finding is undoubtedly because the majority of our survey respondents, and all of our focus group members, were located in large cities that have various housing obstacles. A focus group member from the Los Angeles area said:

... every year the cost of living [is going up]... and we have no protection. I mean it could go [up by] 50 percent, and if you don’t like it, you have [an] eviction note.

**Types of representation and assistance needs.** Of the respondents who did go to court, the following is a list of forms of representation as well as the percentage of survey respondents who used them:

<table>
<thead>
<tr>
<th>Type of Representation</th>
<th>Percentage Who Had Used</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discount legal representation</td>
<td>15%</td>
</tr>
</tbody>
</table>
Self-representation 21%
Free legal representation 23%
Full-price legal representation 28%

Older artists were more likely to use each of the above services than younger artists. This finding is likely due to the fact that an older artist will have had more opportunity than a younger artist to sample the different representation options. To be noted, however, is the high percentage of artists who are using full-priced legal representation or even self-representation when there are free and discount options available.

Understandably, many survey respondents were interested in receiving legal assistance. The following is a list of assistance needs followed by the corresponding percentage of survey respondents who had confronted them:

<table>
<thead>
<tr>
<th>Assistance Needs</th>
<th>Percentage Who Have Had Them</th>
</tr>
</thead>
<tbody>
<tr>
<td>Landlord or tenant disputes</td>
<td>21%</td>
</tr>
<tr>
<td>Independent contracting</td>
<td>50%</td>
</tr>
<tr>
<td>Intellectual property (copyrights, trademarks, fair use)</td>
<td>57%</td>
</tr>
<tr>
<td>Negotiating contracts and agreements</td>
<td>60%</td>
</tr>
<tr>
<td>Working artist rights</td>
<td>68%</td>
</tr>
</tbody>
</table>

There exists a relationship between the need for assistance in the aforementioned categories and discrimination. Respondents who felt they needed assistance were more likely to feel that they had been discriminated on the basis of age and gender.

**Legal services for artists.** There are various services available to assist artists with their legal needs. The volunteer lawyer groups, such as Volunteer Lawyers for the Arts (VLA) in New York City, provide a variety of services, including pro bono/discounted legal representation, classes, and hotlines. These organizations, for the most part, address the needs of artists in specific states, gathering memberships from constituents of the local legal community who wish to donate their services. They
also have websites that, in some cases, act as comprehensive online resources by providing instructive information on a variety of artist-specific legal issues accompanied by a list of recommended literature—as is the case with the VLA in New York. Also, the volunteer lawyer groups are often well established and easy to locate.

Artists can also find legal help through various national and local artist groups and artist associations and coalitions (later referenced in both the recommendations and in Appendix VIII E). These organizations do require membership, but they offer a variety of different services such as an internal lawyer referral network and workshops tailoring their offerings to their respective discipline. It should be noted, however, that many of these organizations defer members to the local associated volunteer lawyer groups.

The Internet is also a considerable resource for artists and can be used to help one familiarize themselves with the legal implications of their profession. There exist general legal information web pages which offer a wealth of information on a multitude of different legal topics, including those specific to artists. Other sites provide artist-tailored legal information. Beyond these tools, there exist for-profit law firms that deal specifically with artists' needs.

Conclusions

1. **Artists do not seem to be fully aware of the services available to them and/or effectively seeking those services.**

There are valuable resources for artists with regards to legal services. These include the volunteer lawyers for the arts groups, artist guilds and associations that offer artists a variety of legal services. Artists can also use the wealth of legal literature and other online resources available to them to become familiar with the law generally, and specific to their careers as artists.

Unfortunately, over 50% of survey respondents felt they needed assistance with regards to intellectual property, contract negotiation, and artist rights; almost 50% of respondents either resorted to the use of full-price legal services and/or represented themselves in legal proceedings.

Recommendations

*For Artists*
1. **Education.**

The best defense is a strong offense, and in this case, that means learning the most one can about the legal implications of the world one lives in. As stated earlier, there exist several online resources that familiarize artists both with artist specific law as well as general law (e.g. equity). Artists should take the initiative to digest applicable concepts to avoid legal complications in their careers. This way, should a problem arise, the actions to take will be clear. Legal fees are by no means inexpensive and should be avoided if viable alternatives exist.

Relevant resource:;
Nolo
http://www.nolo.com
Nolo.com is a provider of legal information for various types of business owners and independent workers, and artists.

2. **Network.**

In the case that recourse is needed, one should seek out the legal advice provided by the organizations of which one is a member in addition to their region’s volunteer lawyers for the arts group. These networks are an invaluable asset and are the primary source of legal assistance for artists.

Relevant Resource:;
Volunteer lawyers for the arts groups
http://www.vlany.org/legalservices/vladirectory.php
Volunteer lawyers for the arts groups service various states and regions in the country, offering pro bono/discount legal placement and classes among other services.

**For Organizations**

1. **Funding.**

Organizations should establish relief funds for artists burdened by legal circumstances. The financial implications of legal disputes can easily be overwhelming for even the most prepared of individuals. Also, low annual income, as seen by some of
our survey respondents, easily exacerbates the problem. There are models worth emulating and expanding for visual artists. Therefore, relief funding initiatives should be considered.

**Relevant Model:**
The Comic Book Legal Defense Fund
http://www.cbldf.org/
The Comic Book Legal Defense Fund provides emergency relief for industry artists fraught with legal issues centering around censorship and free-speech.

2. **Education.**

Though artist organizations have made steps to educate their members with respect to the legal landscape of the artist profession, we urge organizations to place higher priority on these initiatives. The importance of legal knowledge—particularly with regards to intellectual property and contracts—should not to be overlooked. Artists must be aware of both the legal issues that come with their profession, as well as the tools available for them to address these issues. The answer may lie in effective advertisement and expansion of offerings.

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i Age and contract disputes: $t(1006) = 2.078, p = .038$

ii Discount: $t(1006) = 4.80, p = .000$
  - Full-price: $t(1006) = 8.741, p = .000$
  - Free: $t(1006) = 3.395, p = .001$
  - Self: $t(1006) = 3.17, p = .002$

iii Gender discrimination and legal assistance: $\chi^2(1) = 22.74, p = .000$
  - Age discrimination and legal assistance: $\chi^2(1) = 30.37, p = .000$
RETIREMENT PLANNING

Retirement planning is an important step toward ensuring a stable future whether an artist plans to stop working or not. Planning can be as simple as putting money aside into a savings account, diversifying investments, or forecasting returns in light of future expenses. However, early preparation for retirement age is necessary.

Findings

Do artists plan to retire? More than 57% of survey respondents indicated that they do not plan to retire, and a further 20% reported not knowing when they plan to retire. Through all three focus groups and open responses to questions on the survey, it was made clear that artists do not view making art as something from which to retire. If anything, the ability to create art full-time is something to which they aspire. That said, though retirement itself may never occur, planning for a desired lifestyle at retirement age can start early and be of benefit in old age.

Are artists planning for retirement age? Nearly 56% of respondents indicated that they had taken financial steps to prepare for retirement. The tools most used in planning were savings accounts (65%), mutual funds (55%), and 401K accounts (49%). The tools least used in planning were Keogh accounts (5%) and bonds (25%). Several respondents reported that they had used the advice of family members in lieu of going to retirement planning professionals. More than 70% of artists surveyed had never sought advice from a financial planner or an accountant. A small number of respondents stated that they had used books, classes, workshops, or publications. 29% of artists surveyed have sought help from financial planners and accountants, whereas 20% of artists have sought help from stockbrokers or investment advisors. Not surprisingly, artists who have started planning for retirement are more likely to have sought help from retirement authorities than artists who have not started planning, including accountants, financial planners, and stockbrokers and investors (45.5%, 45.5%, 30.7% respectively). Artists who have taken planning steps towards retirement are older than those who have not.

No survey respondents mentioned seeking help from the American Association of Retired Persons (AARP), a resource available to persons over the age of 50. AARP is
one of the few organizations that can assist those visual artists who may have difficulty affording most of the financial retirement planning tools.

**Tax-free retirement tools.** There are tax-free retirement account tools accessible to self-employed persons. Simplified Employee Pensions (SEPs) enable self-employed artists to contribute and then deduct up to 20% of their income—25% of their salary if they are employed by their own corporation. Through SEPs, one can vary the percentage each year, making a large maximum contribution of up to $44,000. SEPs can be opened up as late as the extended due date for one's income tax return and are very simple to establish and administer. No annual government reports are required, and there are no ongoing administrative expenses.

Other tools include: Keogh plans, self-employed retirement programs similar to corporate plans; Solo 401(k) accounts and Roth IRA accounts, which are tax-free and have non-deductible contribution plans; and Spousal Deductible IRA accounts. Certain tools have additional rules if others are employed, but these rules do not typically apply to artists. One important option for artists is the opportunity to avoid income-tax by paying into IRAs after the sale of an artwork.

**Social Security.** Interestingly, respondents indicated they planned to begin receiving Social Security benefits at a later age than the age artists actually begin receiving their benefits. This may indicate that once artists reach retirement age they find themselves under greater pressure to begin receiving their Social Security benefits than they expected, most likely due to an inability to save for retirement over the course of their lives. The mean amount of social security received per month by survey respondents who do receive Social Security is less than $850. 67% of artists surveyed who receive Social Security payments received between $390 and $1310 per month. This small monthly payment does not provide a satisfactory safety net, especially for those falling well below the mean payment level. Many survey respondents were concerned that Social Security would still exist to provide for them in the future, writing:

Retirement is a joke. Who's going to pay when the Government is bankrupt?

There will be no social security by the time I retire.
**Artist sentiments.** Many survey respondents utilized the open-ended response sections of our survey to voice their frustrations or opinions about retirement planning. They expressed confusion and pointed to inadequate service from volunteer professionals who may be unfamiliar with artists’ needs:

I went to [named a specific financial planning firm] once for one discussion but came away more confused than ever, and for sure he didn’t understand my situation.

Many recognized the need to institute financial planning in their lives but could not see how it would be possible given their financial situations. For instance, some survey respondents sacrificed financial planning to return to school or to help pay for their artistic careers. Several wrote that they hoped inheritances would cover them later in life. One wrote:

I’m expecting that I'll get some sort of inheritance, which will support me when I retire.

Younger artists tended to indicate that it was too early or too difficult for them to begin thinking about retirement planning:

Well, it has been hard enough just making it month to month, the last thing I'm worried about at 30 is retiring... I'm just getting my artistic voice up and running.

Is it possible to be a career artist and set aside money for retirement? How can I think about seeing a financial planner when I have an extremely difficult time just paying my monthly expenses?

Open-ended survey responses also shed light on how artists have made steps in retirement planning. Several respondents indicated relying on their partner or spouse to take care of them. Others spoke about financial tools they have used. Many respondents reported that their investments in real estate and property ownership were important planning steps:
I bought real estate in places where it was affordable - both to live in as well as to provide income in the way of collecting rent. In addition to my full time job, I'm a landlady.

*Retirement planning services for artists.* Not only is there a shortage of retirement planning services for visual artists, there are also limited services for freelancers and the self-employed (more general categories in which artists are grouped). Individual help for those with limited financial resources appears to be scarce. This is not surprising. If one cannot pay for preliminary financial planning assistance, it is unlikely that he or she will be able to afford to invest for retirement.

**Conclusions**

1. **Retirement options do exist, but they require investment.**

   Ultimately, there are no service providers in this field who help visual artists specifically or who offer programs that will assist artists in developing a financial safety net for old age. Therefore, visual artists are relegated to tools available to any self-employed or freelance worker—of which there are a handful, all of which require financial investment.  

   Retirement planning requires setting aside money today to make money for the future. Even though some artists do try to think outside the box, viewing real estate as a retirement plan, the initial monetary investment is still an obstacle for most.

2. **There may be confusion about the definition of “retirement.”**

   An overwhelming number of survey respondents indicated that retirement is not a function of an artistic career. While many artists have a firm grasp on the potential challenges of losing secondary employment income, others view retirement as negligible and put off financial planning for too long. It is important to clarify the meaning of retirement when discussing retirement planning.

**RECOMMENDATIONS**

*For Artists*

1. **Gain familiarity with the language and policies of retirement planning.**
Given the limited amount of resources available to an artist who has minimal ability to save, making a compelling case for action in this area becomes difficult. While the importance of preparing financially for old age is undeniable, there are not many places to go for assistance if you do not have money to spare for planning. The fact remains that visual artists should understand the options available to them, so they can recognize when and if they have reached a financial level that will allow them to begin investing in their future. It is important for artists to delve into retirement planning options early, well before actions can be taken on findings. Books and online resources are quick, easy, and painless ways to acquire an overview of the tools available for retirement planning.

**Relevant Resources:**
AARP (American Association of Retired People)
http://www.aarp.org
This is a resource available to everyone over the age of 50. AARP provides basic estate-planning help to eligible people. It has a targeted and easily explored financial retirement planning website full of tools, definitions, and calculators as well as thorough explanations of investment options.6

*The Artist’s Tax Guide & Financial Planner,*
Published by: Lyons & Burford Publishers
This publication provides tax advice for artists as well as a range of business and financial advisements.

2. **Create a visual artists union.**
   Consideration should be given to creating a guild or union following the models in other artistic disciplines. These groups permit collective investment of members’ monies and can act as support groups, disseminating important information among its members. The often non-collaborative nature of a visual artist’s work may act as a barrier to this model.
**Relevant Models:**
Screen Actors Guild (SAG)
http://www.sag.org
SAG is a national labor union representing actors. Established in 1933, SAG has a long history in the American labor movement, from standing up to studios to break long-term engagement contracts in the 1940s, to fighting for artists’ rights amid the digital revolution of the 21st century. With twenty branches nationwide, SAG represents nearly 120,000 actors in film, television, industrials, commercials, and music videos. The Guild exists to enhance actors’ working conditions, compensation, and benefits, and to be a powerful, unified voice on behalf of artists’ rights. SAG is a proud affiliate of the AFL-CIO.

American Federation of Television and Radio Artists (AFTRA)
http://www.aftra.com/aftra/aftra.htm
The American Federation of Television and Radio Artists (AFTRA) is a national labor union representing over 70,000 performers, journalists and other artists working in the entertainment and the news media industries.

The Writers Guild of America, West
http://www.wga.org
The Writers Guild of America is the sole collective bargaining representative for writers in the motion picture, broadcast, cable, interactive, and new media industries. It has numerous affiliation agreements with other U.S. and international writing organizations and is in the forefront of the debates concerning economic and creative rights for writers.

**For Organizations**

1. **Expand Artist Pension Trust model**

   The Artist Pension Trust (APT) has developed a creative way to convert an artist’s body of work into a pension. APT works out of New York and Los Angeles in the U.S. and from a number of international locations. Unfortunately, it is limited to the extent that it invites artist participation. If the services that APT provides could be
expanded, either by APT or another organization, to serve more artists, the benefit to artists would likely be great.

**Relevant model:**

**Artist Pension Trust**

http://www.artistpensiontrust.org

APT is a product designed to meet the specific needs of artists, a group whose career trajectories and employment patterns make existing pension programs inaccessible. APT helps by providing artists with long-term financial planning, accessible through the exchange of their work. This allows artists to focus on their work and take risks critical to their creative development.

**2. Expand services to include retirement planning**

Where appropriate, artist membership organizations should expand their membership benefits to include retirement planning services.

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1. $\chi^2(1) = 183.17, p = .000$
2. $\chi^2(1) = 185.52, p = .000$
3. $\chi^2(1) = 104.25, p = .000$
4. $t(1006) = 7.034, p = .000$
INSURANCE

This chapter covers a wide array of insurance categories of concern to artists, excluding health insurance: automobile, homeowner’s, renter’s, fire, life, studio/business, property, fine art, and liability insurance.

Findings
The majority of artists surveyed do not have coverage in important insurance categories:

<table>
<thead>
<tr>
<th>Insurance Area</th>
<th>Percentage Without Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner’s</td>
<td>53%</td>
</tr>
<tr>
<td>Renter’s</td>
<td>84%</td>
</tr>
<tr>
<td>Fire</td>
<td>63%</td>
</tr>
<tr>
<td>Life</td>
<td>66%</td>
</tr>
<tr>
<td>Studio/Business</td>
<td>81%</td>
</tr>
<tr>
<td>Property</td>
<td>62%</td>
</tr>
<tr>
<td>Fine Art</td>
<td>91%</td>
</tr>
</tbody>
</table>

Aside from health insurance, the only type of insurance the majority of artists have is auto (77%); this likely due to the fact the law requires those who have a car to carry auto insurance. Furthermore, when asked for general thoughts on insurance, the majority of focus group and survey participants indicated that they had never heard of fine art insurance. Those that had heard of it said it was too expensive to purchase:

Insuring one’s body of work adequately is prohibitively expensive.

Deductibles are too high, and it still seems like a huge expense. It really is a gamble to pay for it OR go without it.

Nevertheless, existing research indicates that theft/damage insurance for art, added onto the value of one’s home insurance generally costs only $1-2 annually per $1000 of coverage. Furthermore, Alan Himmel, insurance expert and advisory board member indicated that it is crucial for artists to have liability insurance.

Further research showed that while there are not any insurance companies that cater specifically to the needs of artists, there are insurance companies that are sensitive to artists' needs.
Conclusions

For Artists

1. Artists are putting their artistic practice and artistic career at financial risk by not having insurance.

   Artists need to protect their art practice. An artist could be sued should someone get hurt on their property or become injured by their work. An artist will not likely be able to afford the cost of a lawsuit or any damages resulting from a lawsuit.

Recommendations

For Artists

1. Artists should acquire fine art, property, and liability insurance as soon as they are financially able to do so.

   According to our findings, fine art insurance, property insurance, and liability insurance are the most closely related to an artist’s art practice.

Relevant Resource:
Chubb Group of Insurance Companies
http://www.chubb.com

Property Insurance: Chubb: Valuable Article Insurance

This plan allows one to determine the insured value of possessions. In the event of a total covered loss of an item, one receives 100% of the insured value. There is no deductible or depreciation, and there are no surprises. Additionally, unlike many other insurance companies, Chubb does not require an appraisal for every itemized piece. For most possessions, Chubb needs a description of the item and a value. Chubb generally requires an appraisal only for fine art worth more than $100,000; jewelry worth more than $50,000; and any other item valued over $25,000.

Liability Insurance: Chubb: Customer General Liability

General liability insurance addresses a wide range of liability loss exposures, falling into two categories:

- Premises and operations liability—liability for conditions or activities arising out of the premises or operations of a company
• Products and completed operations liability—liability of a company to a user who is harmed by products manufactured, sold or distributed by the company.

1 http://www.artbusiness.com/insurecoll.html
HEALTH CARE
This section covers the specific concerns that visual artists have regarding the acquisition of health insurance and regarding dealing with health crises and health risks.

Findings

Do visual artists have health insurance? According to our survey, 70.5% of artists currently have health insurance. This statistic is in line with existing data on both artists in the U.S. (70-85%) and the general population of the United States (67%) “dispelling the belief that artists face considerably higher uninsured levels than other populations.” However, our survey also yielded some disheartening information: 68% of artists surveyed have gone without health insurance at some point in their lives, and 29% of artists surveyed have gone without health insurance for ten or more total years. Additionally, artists who have gone without health insurance were younger than those who have not gone without it. This result suggests that the young artists of today tend to go without health insurance during their youth. An open response in the survey concurs with the idea that young artists are more likely to go without insurance: “I went for years without health insurance, or dentist or doctor check-ups when I was in my 30s and 40s.”

Relationship between debt and crisis. 31.6% of respondents have had a health crisis for which they could not pay. Of those respondents, 39.2% are in debt as a result of this health crisis. Further analysis revealed that young artists are more likely to have had a health crisis. Furthermore, young artists are more likely to be in debt because of a health crisis. This finding should act as incentive for artists to purchase health insurance in their youth.

Health risks: artistic media and depression. Two of the main health concerns that arose via survey responses and focus group discussions were the health risks associated with specific artistic media and psychological depression. In the survey, 69.4% of our respondents said they felt they knew enough about the health risks of their artistic media. However, when asked to elaborate further in open response, they commented:
I got chemical poisoning in graduate (art) school. It affected my digestive system.

I am very sensitive now to odors and vapors probably because of my early exposure to these chemicals. I cannot be around fumes or spray-paint, oil paints, etc.

From stretching canvases, I developed basilar joint arthritis (from overuse) in my right hand.

The participants in the Los Angeles focus group also cited the hazards of their media. One participant who taught ceramics chose to quit his teaching job because the hazard to his health was so severe:

... I dropped the entire course curriculum of ceramics, because I realized that I was getting no help at all... Not only did I go in early to start the kilns, but I would go in just to sweep. And sometimes, I would sweep at 6:30 in the morning, go to my other room and set up the lab, come back at 8:00, and you could still see the particles falling.

Another Los Angeles focus group participant commented on his usage of pure pigments:

It didn’t dawn on me. I didn’t put one and one together. I was so dysfunctional. I had severe headaches and I thought...something was psychologically wrong, so I went to a therapist to find out what was going on, but I was breathing a pure, pure pigment, painting without any binders at all, and powder, pure powder. And I did that for about three to four years. I’m very sad to even admit that I sold some of those deadly things. It’s atrocious, you know, so I had to stop.

29% of our survey respondents reported that they had experienced depression resulting from their artistic pursuits; 25% of our respondents indicated that they had
experienced “mental health problems” in their lives. The following are some of the more comprehensive statements regarding depression:

Depression has come along with increased health problems.

I have been treated for depression for over thirty years.

Working alone in a studio, then finding oneself in a competitive arts environment can lead to minor bouts of depression.

I suffer from a general feeling of despair.

Furthermore, focus group participants shared their experiences with depression, empathizing with their colleagues. One Los Angeles focus group participant said:

It’s not natural to sit and sort of survive and to support yourself emotionally, through thick and thin, I think either – I’m sure that lots of people are destroyed by that and, you know, I spent much time, many years where I could hardly function because I was so depressed and thankfully, I found a pill ten years ago and my life has been considerably better because depression has been a real serious issue for me and lots of people I know.

Cost and other barriers to obtaining health insurance for artists. 93% of survey respondents who do not have health insurance do not have it because they cannot afford it. The high cost of health care is certainly not a deterrent just to artists, as one of the respondents noted: “God help us who cannot afford health care in the United States.” However, research conducted by the Sonata Group reveals that there may be additional barriers to entry that make obtaining health insurance more difficult for artists than for non-artists. Their findings include the following:

Self-Employment. Self employment means that workers do not have access to employer-provided group health plans. Obtaining individual insurance is both difficult and more expensive on the average. It comes with more limitations such as pre-existing conditions and fewer plan options. Higher premiums often lead individuals to
choose lower benefit levels. More artists are self-employed compared to other workers, and therefore their access to health insurance is lower than other workers.

**Employer Type.** All employers do not offer similar access to health insurance. Large employers are more likely to offer health insurance than smaller employers. Similarly, non-profit organizations are less likely to offer health insurance coverage. Artists are much more likely to work for non-profit organizations, and those who work for private employers may be more likely to work for smaller employers than the general workforce. Accordingly, artists are likely to have lower access to health insurance.

**Family Income.** Income determines the ability to buy health insurance coverage; lower income families are less likely to seek and get coverage than higher income families.

**Unemployment.** Unemployment is usually accompanied by loss of health insurance coverage, since most people get their health insurance coverage through their employers. Also, the loss of income that accompanies unemployment makes it less likely for unemployed people to maintain their coverage. The unemployment rate among artists is higher than the overall unemployment rate, which means that artists have lower access to health insurance.”

Both our survey results and our focus group findings align with the Sonata Group’s statement on self-employment. Our respondents noted their perception that one of the only plausible ways to afford health insurance is to have a full-time job. They avoid self-employment at all costs. Some open-responses indicated the following:

As long as I have a full time teaching job, I have health coverage. As a practicing artist alone I would not have the coverage for my family.

Health insurance as a self-employed person is astronomically expensive in places like NYC. That is one of the main reasons I work full-time; so that I get health insurance through an employer.

Furthermore, the sentiment of fear surrounding self-employment related to health insurance was echoed in the Los Angeles focus group. One artist advised:
... when people, young people, are looking for jobs or getting jobs, really make sure that what kind of benefits, you know, health benefits and all that. And for freelance people like myself, it’s absolutely - I mean, it’s not possible nowadays.

Our findings regarding family income, however, differed from the Sonata Group’s findings. Sonata found that “income determines the ability to buy health insurance coverage,” and, “lower income families are less likely to seek and get coverage than higher income families.” The average survey respondent was a 45 year-old married female with a median household income last year of $40,001–45,000. Thus, according to our findings, artist households are not necessarily “low income” households. However, the median artist income from art within households was only $10,000 last year. Because more than a majority of survey respondents reported that they currently have health insurance, and a large percentage of people were married, many of them might have health insurance benefits via their spouse.

As a result, there is an apparent sense of fear that if/when the spouse should pass away (or if the relationship did not exist to begin with), that the artist would be without health insurance. A Pittsburgh focus group respondent voiced this fear when pointing to the role his wife plays in supporting him:

If it wasn’t for her [my wife], I’d be in the same position as [references another participant in the room]: Wondering where you’re going to get your health insurance and how you’re going to pay it and what you’re going to do.

**Health services for artists.** After conducting extensive research of existing resources and models which serve visual artists’ health care needs, we have determined that there are no services that exist specifically to serve senior visual artists. Because our findings indicated strong relationships between youth and health risks and crises, however, the existence of services for elderly artists is not, in fact, the issue. Therefore, the existing resources and models we found serve visual artists overall; they do not include age limitations and/or special requirements, Some of the organizations cater exclusively to visual artists, while some include other disciplines.
Following NYFA Source’s categories, the area of health services is described in four main areas: emergency assistance, health and safety information, health care (both physical and psychological), and health insurance.

**Emergency Assistance Services.** Since one of our major findings was that young artists are more likely to have had a health crisis, and that young artists are more likely to be in debt because of a health crisis, we concluded that emergency assistance is of the utmost importance to our respondents. The resources and models related to emergency assistance listed in Appendix E are readily available to artists in the form of grants and funds. Most grants and funding sources did not make any sort of distinction between a personal medical emergency grant and a disaster or environmental emergency grant, with the exception of one organization.

**Health and Safety Information.** The gathering of health and safety information is crucial to every artist. Before an artist can obtain health care or insurance, he must seek out all possible avenues of information and become aware of exactly which resources exist. The most common method for obtaining health and safety information was through an online listing of resources. Additionally, it seems that the best possible method for information distribution on a local scale is in the form of workshops or lectures. This way, artists can exchange information in an informal way regarding health care and insurance needs as it specifically relates to their cities or states.

**Health Care (Physical and Psychological).** Because health care is more of a site-specific need—meaning, the individual must physically visit a specific premises in order to receive the care—there are no national resources apparent to us. The models described in Appendix D are accessible sources of health care for individual artists living in the cities stipulated in the description. The structure of these models varied greatly—from membership programs, to studies, to creative barter or exchange of art for health care. Additionally, because depression was such a prevalent finding of both our survey and focus groups, there are programs below that include psychoanalysis and supportive counseling services for those struggling with mental health issues.

**Health Insurance.** Similar to health care, the structure of the health insurance sources tends to be in the form of membership programs and studies. We have also included (and noted) the crossover of this section and the *Health and Safety* Information section in Appendix E, because several valuable health insurance resources were listed there that also clearly apply in this section. Because health insurance is
regulated by state, we felt that the models listed are the most valuable in this service area.

Because cost arose as the main concern and barrier to purchasing insurance from our survey respondents, we recognize that the price of the health plan is paramount to artists. Therefore, we have found a number of arts councils in various cities and counties that offer affordable group rates to their members. Most of these councils exist in the Northeast, and we think these models could be extremely valuable if expanded into other regions of the country. There are also national resources that offer affordable membership rates in exchange for comprehensive health plans. Interestingly, there is a wealth of organizations that exist specifically to serve film artists.

Conclusions

1. Young artists are possibly putting themselves at higher health risk by going without health insurance.

Because our findings revealed that younger artists are more likely to have a health crisis, young artists cannot use their youth as a reason or excuse not to purchase insurance. Youth does not mean flawless health.

There is also a relationship between lack of insurance and having a crisis; artists who have gone without health insurance are more likely to have had a health crisis. Therefore, there is not only a strong relationship linking youth to the likelihood of a health crisis, but strong evidence supporting the statement that if one does go without health insurance, one is running a high risk of actually having a health crisis.

2. Artists are putting themselves at risk financially by not purchasing health insurance.

While the first conclusion specifically points to the artist’s health, the second conclusion highlights the financial danger for a young artist without health insurance. Because artists are already hindered by a low income, they should not put themselves at an increased financial disadvantage by incurring debt due to previously unforeseen health crises.
Recommendations

For Artists

1. Gain familiarity with the language of health care and insurance.

   The language of health care, policies, and insurance is nebulous and oftentimes confusing. Gaining a comprehensive understanding of the complex health care lexicon is an essential first step for any young artist considering purchasing health insurance.

   Relevant Resources:
   The Health Insurance Resource Center (HIRC), a program of the Actor’s Fund of America, Inc.
   http://www.ahirc.org/
   The mission of the Artists’ Health Insurance Resource Center (AHIRC) is to provide the arts community with the information necessary to make informed choices about individual and small business group health insurance options available in each state.

   Artist Help Network
   http://www.artisthelpnetwork.com/
   This is a free on-line information service designed to help artists take control of their careers. The network assists artists in locating information, resources, guidance, and advice on a comprehensive range of subjects of interest to fine artists. Lists include art marketing consultants, career coaches, art world mailing lists, therapists and healers, art workshops, and marketing and PR lists. People working in the applied arts, arts administration, and arts-related fields will also find this site useful.

2. Explore different health insurance options specific to one’s home state.

   Because health insurance is regulated by state, it is important for the artist to become familiar with different options specific to his or her home state. The Actor’s Fund of America Health Insurance Resource Guide provides the most comprehensive listing of health care providers by state, even going as far as to break down various resources into specific categories, including but not limited to the following: Low-
income individuals and families, seniors, women with special needs, self-employed persons and small businesses, and people with HIV.

Relevant Resource:
The Health Insurance Resource Center (HIRC), a program of the Actor’s Fund of America, Inc.
http://www.ahirc.org/
(Please see description above.)

3. Obtain a health insurance plan in one’s youth.

We recommend that artists purchase health insurance in their youth. As noted previously, we understand that cost is the most significant barrier to purchasing health insurance, especially to artists who are in the early parts of their career. However, good health is essential to safeguard and manage, and investing in an affordable health plan can prevent health crises and resulting debt. Once the artist is comfortable with the language of health care and insurance and has explored his or her options, he or she can purchase an affordable health plan using the resources and models listed in the health insurance section as a starting point.

Relevant Resources:
The Health Insurance Resource Center (HIRC), a program of the Actor’s Fund of America, Inc.
http://www.ahirc.org/
(Please see description above.)

Fractured Atlas
http://www.fracturedatlas.org/
Fractured Atlas provides services, resources, and support to liberate a nation of artists. From healthcare to publicity to collaborative production grants, it supplies critical tools for independent artists and arts organizations so they can focus on their creative responsibilities. By nurturing today’s vital but underrepresented voices, it hopes to play a role in fostering a dynamic and diverse cultural landscape of tomorrow.
Artists Talk on Art
http://www.atoa.ws/
This organization has an international scope, and serves visual artists only. Their insurance program’s structure provides health insurance to members by outsourcing to their partnered insurance agency.

For Organizations

1. **Initiate an awareness campaign for Actor’s Fund of America, Inc.**

   The Actor’s Fund of America stands as the most comprehensive resource we’ve found for artists for emergency assistance, health/safety insurance, health care, and health insurance. However, due to this organization’s theater-oriented name, many visual artists are unaware that the organization also serves them, not just actors. Because the organization does serve visual artists, the Actor’s Fund should consider launching an awareness campaign with the objective of making visual artists aware that they are applicable for the Actor’s Fund’s array of services.

2. **Volunteer lawyers for the arts groups: write and make available user-friendly guide to insurance for each state.**

   Because the language of health care and insurance can be overly complicated, it is essential for user-friendly literature to be created for, and available to, artists. The insurance guide, written and published by the Texas Accountants and Lawyers for the Arts (TALA) is a user-friendly, artist-friendly model that should be emulated. Our recommendation is for the various chapters of the volunteer lawyers for the arts to write and publish similar guides that are specific to the insurance structure and policies for each state. This way, artists nationwide will have user-friendly, informative manuals at their fingertips.

**Relevant Model:**

*Insurance: A User-Friendly Guide for the Arts and Nonprofit World*, published by Texas Accountants and Lawyers for the Arts (TALA)
http://www.talarts.org/publications.htm
3. **Expand group rate health plan offerings for members of arts councils nation-wide.**

In our research of existing services for visual artists, we found numerous arts councils (either by city or county) in the northeastern United States that offer affordable group rates to their members. We recommend that the arts councils in other regions of the country adopt this model so that artists in every state have access to affordable health plans from their local arts council.

**Relevant models:**
Arts and Cultural Council for Greater Rochester  
http://www.artsrochester.org  
The Arts Council offers health insurance through Blue Cross Blue Shield of the Rochester Area at group rates to individual artist-members who live in Monroe, Livingston, Yates, Ontario, Seneca, or Wayne counties.

Arts of the Southern Finger Lakes  
http://www.earts.org/  
Group health insurance is available for individual artists and arts administrators through the ARTS of the Southern Finger Lakes.

4. **Allow interdisciplinary membership.**

When it comes to health insurance, there is strength in numbers: The more members in a group, the lower the group insurance rate. Therefore, it pays to be inclusive. This means for arts organizations offering memberships it is best not to be exclusive based on discipline. Whereas this project is primarily concerned with the needs of visual artists, when it comes to the issue of health insurance the organizations who rose to the top were the ones who were not exclusive, but rather inclusive. Arts organizations often exist to serve particular genres and disciplines, but they should strongly consider the needs of their full constituency before developing their health care plans. Inclusion is necessary, because it will ultimately lower the cost of each individual’s plan.

2 t(1006) = -4.97, p = .000
3 t(1006) = -3.097, p = .002
4 t(319) = -2.256, p = .025


6 Ibid.
OVERALL CONCLUSIONS & RECOMMENDATIONS

Research in the individual services areas led the Essential Services for Aging Artists team to develop several general, overarching recommendations. These recommendations are compiled in this section.

**Artist Education**

The most important overarching theme in the ESAA report is the need for artists to become educated in the services categories. Each individual chapter on the service categories lists more specific details about the lack of education about services and discusses ways to address this, but in general our research repeatedly revealed that many artists have limited knowledge about the full range of services available to assist them with challenges over the course of their careers. We strongly recommend to artists that they take more initiative in obtaining information about crucial needs they will face over the course of their careers and about the services to address these needs. Increasing education in the various service areas is a two-way street. Artists must take more initiative in obtaining services and information, and services providers must implement more effective marketing strategies to account for the isolated nature of many artists. The need for more discourse in the topics covered earlier in this paper is vast, but without assistance from both sides, the condition of artists will not improve.

We have found through our research that, overall, visual artists are resourceful, innovative, and educated members of society. Their role in society is necessary yet very difficult. Arts-related organizations and artists may need to work to educate non-artists as well. The societal benefits of art are undeniable, yet many non-artists have no concept of the resources, time, and effort needed to maintain an art career. Continued effort to break down barriers between artists and organizations, as well as artists and non-artists, is an essential service in itself.
Community and Collectivization
We also recommend that visual artists should strive to take advantage of opportunities to connect with other artists and with their community at large. The survey asked artists how connected to or set apart from other people they feel because of their choice in career: 24.3% of 1150 respondents felt somewhat set apart from other people and 7.4% felt very set apart from other people. In other arts disciplines such as theater, dance, and music, collaboration is necessary and constant, but visual artists often work alone. The very nature of visual artists’ work seems to discourage them from forming communities.

A 75-year-old female painter in the New York focus group said, “In not being joiners, we are holed up in our own studios.” In Pittsburgh, a female writer/artist stated, “Artists have a different perspective. The true artist, often, is separate... It’s – to me, to a lot of people- quite innate. It’s just the way you’re born, and it carries out in whatever you do.” Another Pittsburgh male painter, agreed, adding, “It’s not negative. I think [being alone] is a professional hazard.”

The tendency for artists to work alone also means that they tend to address their problems alone. The survey repeatedly revealed that many artists have little knowledge about the range of services available to assist them with challenges. Because they are independent contractors, artists have to take control of their own planning for their retirement, drafting contracts, and running a business, and they often miss out on opportunities to learn about such services from others in their field. This means the individual artist takes on a great deal more responsibility for his or her career the moment he or she chooses art-making.

Becoming part of a network of artists or of the larger community has practical and intrinsic benefits. According to Alyson Stanfield, an artist consultant, “85-95% of artists get into a gallery because of a recommendation from another artist, dealer, curator, collector, or other art world type.” Stanfield recommends that artists join an artist organization because it “builds your confidence, provides emotional and professional support, and opens your eyes to opportunities you never know existed.” If no organization exists, Stanfield suggests holding “artists salons,” informal gatherings where artists can share their work and discuss challenges they are facing.

Even if one argues that an artist should only be focused on creating and exhibiting work, community involvement does not have to interfere with artistic...
practice, and such involvement can in fact enhance it. Within all three focus groups, artists noted the importance of support from other artists. A male Los Angeles artist and university educator eloquently explained his feelings about community to the other members of his focus group:

You’re my brothers and sisters...this is one of the things that I think most of us realize that we're in this fight together for the long haul, so when we do reach a level – either of authority or decision-making – we make sure that the door opens wider or we make sure that there’s no door where doors existed before.

Artist membership organizations such as guilds or other associations are an excellent way to network with other artists and gain a wealth of practical benefits. Although many membership organizations charge yearly dues, the cost of the dues can be offset by the discounts received while purchasing art supplies as a result of being a member. In addition, these dues are also tax deductible.

Joining organizations not only helps lead artists to necessary services, but by joining together, artists can take advantage of group rates for health insurance, educational workshops, or workspace. As the housing section mentioned, many organizations throughout the country offer live/work spaces for artists to rent or buy creating a ready-made artists’ community. Strength in numbers can even allow a group of artists to have influence over arts organizations, communities, or political decisions. In the past, artists have joined together and influenced housing and zoning laws in New York and Los Angeles. A number of focus group members participated in these initiatives in the 1970s and 1980s.

Other artistic disciplines have strong centralized member organizations, so there’s no real reason why visual artists can’t have one as well. Theater performers depend on Actors Equity, a labor union, to guarantee minimum salaries, additional pay for certain duties, fair working rules and conditions, insurance, and retirement planning. In addition, when conflicts arise over contracts, Actors Equity provides dispute resolution assistance. Other performing artists have strong unions as well: musicians and other theater professionals have unions specific to their disciplines. All types of writers, journalists, book authors, business and technical writers, web content providers, and poets, have the opportunity to join the National Writers Union, the trade union for freelance and contract writers.
Community involvement is not limited to artistic organizations. In fact one male New York metalsmith noted that when he needed support it was more forthcoming from the community at-large than from his artist friends or from institutions or service organization:

About a year ago, I was facing an eviction...it was clear I was going to have to do something or I was going to end up on the street, and I tried public institutions, art organizations - basically nothing came through. What ended up happening is the community rallied around me...essentially, through the support of the people in my apartment building, I put together a show, I sold a bunch of works. I was shocked...I was disappointed that there weren’t more public institutions forthcoming in this crisis situation, and I was pleasantly surprised that there were so many individuals that were sensitive.

A male Los Angeles visual artist and educator put community in practical terms for artists:

When we can become a part of a community, artists and community, artists and social institutions, you don’t have to wait for a California Arts Council to make [it] happen. Where we are our community and when we make ourselves valuable, not wait for someone to give us value, but go into the place and bring our value, [we can] teach people to be creative, not to be an artist, but how to think.

Finally, artist organizations can reap benefits by being less exclusive, and by expanding involvement in the artistic community and the community at large. Less exclusivity can include linking a number of small media or locale-specific arts organizations to start a group health plan, or it can mean expanding an organization to include artists from diverse disciplines. For example, The Actor’s Fund website provides information about health insurance to all artistic disciplines,² not just to actors. That is, all persons working in an artistic profession can use this website, and the benefit of the Actor’s Fund’s services is spread around to all who need it.

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LESSONS LEARNED

System synthesis is a process-oriented project. As such, groups are expected to make mistakes and to learn from them as a group. The Essential Services for Aging Artists project team was fortunate in that it did not make too many mistakes, and that the lessons they learned came even as they accomplished a great deal. Group members were asked to describe the main lessons they learned during the project.

The lessons that group members cited fell under several themes: the importance of planning; focus and scope creep management; the importance of maintaining a positive group dynamic; the division of labor; the danger inherent in making assumptions; the use of available resources; and the necessity of advisory board involvement.

The most obvious lesson learned by our team was the need for good planning. Because the semester is only three-and-a-half months long, solid planning from the beginning can make the difference between a successful project and a failed project. When asked what did not work in the project and what could have been improved, one team member remarked that we needed “a better timeline at the beginning of the project.” Another team member advised to “plan early and completely.” In the same vein, another team member responded: “I think we should have attempted to plan out the entire systems project (with more detail much earlier in the semester).”

While the importance of good planning cannot be overstated, it is difficult to anticipate all the needs and requirements of the project at the beginning of the semester, particularly when considering the capriciousness of the group process. That is, as more of the project is discussed and the scope changes and clarifies, plans of attack and final deliverables necessarily change.

The notion of change leads to our next lesson learned—focus and scope-creep management. Clarity of purpose and a sharply defined focus are key to a successful project and meaningful deliverable. As one team member wrote, “The more meaningful and purposeful the goal, the more people are willing to work together and (to) sacrifice for the group. In other words, if our project wasn’t ‘important,’ I think we may have had more group problems.” Another team member considered this notion the crux of
the project’s success, writing, “the lead-in preparation to the project was key for us as we clearly formulated and discussed goals and processes based on our project description and problem statement.”

The necessity of focus was enforced, however, by the length of time we had to complete the project. This also necessitated scope-creep management. One of our team members expressed displeasure with only having three-and-a-half months to complete the project by writing, “The one thing that I would say is frustrating about this experience is the time frame in which we've had to work. I think we could achieve a great deal more given another semester... [One semester] is just too short for an ambitious project and it rushes things...” Another team member expressed the necessity for scope-creep management much more bluntly, stating, “SCOPE, dammit. SCOPE. Fifteen weeks is like two days!” Another team member put it best by writing, “Even the smallest aspect of a project is a research project unto itself.” Only after having gone through the systems synthesis process can one appreciate the truthfulness in this statement. In short, the lesson learned is that one always has to be mindful of the time.

Two additional and related themes were the importance of maintaining a good group dynamic and a good division of labor. Without the former, the latter would not have been easily accomplished. The group’s project leader encapsulated this notion best when he wrote:

The organization of the group and its process was left intentionally loose and democratic in the hope that people would be motivated to take ownership of the process and apply their skills in the best possible way. In other words, the leadership structure was basically non-hierarchical and individuals were expected to operate somewhat independently, although care was taken upfront to clarify the mission and purpose of the (sub)groups. For the most part, this was successful, as many of the group members took on tasks they were best suited for and often were motivated to go beyond the call of duty in terms of hours and effort. Plus, group morale stayed high during the semester despite the long hours, and we accomplished more work than I hoped we would.
Another team member put it another way when he wrote: “Our project has worked well due to group dynamics and motivation. People came through each time they were targeted for tasks.” The same person also wrote:

I think that, although reaching a consensus slowed us down at times, the consensus method of decision making has worked relatively well. I attribute this to our overall group dynamic. We decided what should be handled and what should not by consensus vote in a smooth, unquestioning way...

Another team member put it bluntly, writing, “Our team dynamic – we were all willing to work and just DO it when it was down to the wire.”

As mentioned earlier, the division of labor was key to the success of our project. Two lessons emerge and should be noted, however, in that, the “delegation of duties works really well if you delegate according to peoples' comparative advantages and interests,” as well as, “if you get a team that has a variety of different talents, you're very lucky, and should take advantage of peoples' niches. As much as it's good to let people do new things, it's also good to capitalize on expertise.” The project leader expressed lessons learned about the guidance of subgroups best when he wrote:

The process was not without its snags and small troubles. Occasionally, subgroups felt lost and frustrated, unsure of the direction they should take and needing more guidance. Once or twice, individuals became frustrated with a perceived lack of attention from the group’s “leaders.” A lesson learned, then, is that while a loose and individual-empowering organizational structure can work wonders... the looseness of the structure demands more attention to communication and other hands-on attention from the leadership. That is, while answers may not be known when teams or individuals are taking on tasks, more guidance or clearer explanation of the purpose of their work could be helpful in assuaging frustration or confusion about the tasks.
Prior to the beginning of the project, some team members expressed concern about the group dynamic due to the personalities of some individuals on the team. These concerns proved groundless, however, as the overall purpose and focus of the project overrode individual quirks and differences in personality. School administrators should take note of this when the debate of whether or not to “socially engineer” systems projects arises.

The assumption that problems could have arisen due to members’ personalities leads us nicely into the importance of not making and sticking to rigid assumptions. The project leader expressed this when writing about the group’s final findings:

What we learned about artists was a more subtle and nuanced understanding of what we previously assumed to be true of artists. That is, while we suspected that aging artists are worse off than the general population, we actually found out that the aging artists we surveyed were not doing too badly in relation to the general population. They did tend to earn less than the norm, but their access to services and their general overall financial state is fairly stable...

Instead, we learned that it is the younger artists who are more at risk and in need of services. Younger artists have poorer rates of health insurance, for example, than older artists, and ironically there is a greater correlation between younger artists and incidence of health crisis than between older artists and health crises... Younger artists also earn less than older ones (though not drastically less), and they own far less real estate and have far less savings. Younger artists also expect to retire later (i.e., they expect to receive social security at age 67) than artists who are retiring right now (they generally receive social security either at age 62 or 65), and younger artists are less likely to have taken steps to prepare for retirement than older ones.

A likely explanation for these differences is artistic Darwinism. That is, it is probable that as artists age they either figure out how to obtain essential services such as health insurance or retirement funds, or they drop out of the artist pool. Because of this lesson learned, the ESAA group decided to focus on the whole of the artist’s career, not just on the
aging portion. That is, it is more imperative to address those artists early in their careers who are likely to drop out of the pool by the time they age.

Had we stuck to our assumptions and not fully analyzed our data, we would not have effectively reached the conclusions that we reached.

Two minor experiences taught us two major lessons. One team member spoke of the importance of using existing resources, saying: “if you have connections, use them and boldly—especially where money is concerned...We did this with great success in fundraising. Along with this, do not hesitate to contact organizations that are interested in what you are doing and that may be able to help with your work. We did this to aid in the distribution of our survey.”

The last lesson learned reflects the need to involve the advisory board more in the formation of the final product. As one team member wrote: “One other small frustration for me has been board participation in some areas. I realize that some have had tremendous involvement in some areas such as the survey. Otherwise, although we have seen a fair turnout for our presentations, I would have liked to see more and have them more involved in bringing their expertise to the table more often.” This team member did recognize that the onus for that was on the team itself, which, appropriately, led to the lesson learned: “This is primarily our fault as we should have sought their help more often and certainly earlier.”
SUGGESTIONS FOR FUTURE RESEARCH

Upon the finalization of our research and analysis, it became abundantly clear that this subject has significant room for development. However, due to the limited timeframe available to us and the corresponding need to guard against “scope creep,” we had to remain satisfied by producing this useful and practical document that perhaps only touches the tip of the proverbial iceberg.

It is our hope that this project is a beginning point for greater explorations of the condition and needs of visual artists in all of the services categories. There are endless subjects we would like to see investigated in coming years. For instance, more work needs to be done to obtain a more complete portrait of the visual artist. This would include an accurate description of who artists are, and what are their categorical attributes (gender, ethnicity, national origin, present geographic location, discipline, age, etc.). This demographic information would be supplemented by case study and focus group anecdotes of how artists define themselves.

An investigation of the culture of visual artists and how it affects their lives and careers would provide critical insights regarding the possible causes of artists’ socio-economic condition, as well as potential avenues for change. Such a study would focus on the obstacles artists face, the manner by which they address these obstacles, the results of their behavior and habits, and perhaps a look at historical trends among artist communities.

Each existing services category that we studied could easily have been the focus of its own research project. For example, each section would have benefited from a more extensive survey. The ideal survey would begin by having a larger, more diverse pool of respondents. Furthermore, additional questions could have aided our understanding of each area and helped us flesh out more fully how artists’ needs for services change over the course of their careers.

Another way we could have expanded our research in each services category is by incorporating a more focused assessment of each category’s respective models and resources. This research would have powerfully informed the existing service sections’
findings, conclusions, and recommendations, giving greater benefit to artists seeking assistance. Unfortunately, this was deemed infeasible partially due to time and partially due to our relationship with our client. That is, since such assessments could be interpreted as “endorsements” of services we deem effective, our client was hesitant to have us do them. One alternative suggestion that was made to provide further benefit to artists would be to institute a “blog” where artists could freely comment on the effectiveness of the organizations we have identified. Thus, getting the assessment from the horse’s mouth, so to speak, and limiting the amount of time we would have to spend assessing the services.

Our overall recommendation regarding the need for artists to obtain education about services likely calls for research regarding the classes offered in art school curriculums—specifically, whether or not such schools address issues associated with essential services for artists, and, if they do, whether or not these classes are currently effective.

In the end, this report should probably be considered a working document. Its conclusions and recommendations should be evaluated for effectiveness and for appropriateness, and it should be revised regularly to account for any changes in the services, the artistic landscape, or in the overall reality that artists face.
The New York Foundation for the Arts has selected you to participate in this important national study concerning the needs of visual artists.

Please take the next twenty to thirty minutes to answer the following essential questions about your artistic career, lifestyle and socioeconomic conditions.

Please be assured that your answers will be confidential; your name and contact information will never be associated with your responses. At no point will your email address be used for any other purpose.

The results of this survey will act constructively for NYFA, policymakers, arts organizations, current professionals and future artists.

Thank you for your participation.
ARTISTIC BACKGROUND

1. For about how many years have you considered yourself a visual artist (If you are not a visual artist, please do not take our survey)?
(Check one)
- Less than 3 years
- 3 – 5 years
- 6 – 10 years
- 11 – 20 years
- 21 – 30 years
- 31 – 40 years
- More than 40 years

2. To what extent were the following important or unimportant in your decision to become an artist? *(Check one per line)*

<table>
<thead>
<tr>
<th>A parent inspired me to be an artist</th>
<th>Very important</th>
<th>Neither important nor unimportant</th>
<th>Very unimportant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Had an important mentor or teacher</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Driven by desire to make money by selling art</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Believe art is a sacred obligation</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Dedication to a particular school, tradition, or style</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Believe art is important to the culture</td>
<td></td>
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<tr>
<td>Didn’t know what else to do</td>
<td></td>
<td></td>
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<tr>
<td>Driven to make art by inner desire</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thought it would be fun</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other <em>(Please specify)</em></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

PLEASE CONTINUE ➔
3. In which artistic area(s) have you worked primarily? *(Check ✓ yes or no)*

- Yes □ No Painting
- Yes □ No Drawing
- Yes □ No Sculpture
- Yes □ No Photography
- Yes □ No Printmaking
- Yes □ No Artist books
- Yes □ No Film
- Yes □ No Video
- Yes □ No Performance art
- Yes □ No Multidisciplinary work (includes installation and audio art)
- Yes □ No Design arts
- Yes □ No Architecture and environmental structures
- Yes □ No Computer arts
- Yes □ No Crafts
- Yes □ No Folk and traditional arts
- Yes □ No Other (Please specify) ________________________________

4. Have you had the following types of artistic training? *(Check ✓ yes or no)*

- Yes □ No Community college
- Yes □ No Certificate program
- Yes □ No College or university
- Yes □ No Graduate school
- Yes □ No Apprenticeship
- Yes □ No Mentorship
- Yes □ No Private lessons
- Yes □ No Workshop
- Yes □ No Studio school
- Yes □ No Residency
- Yes □ No Self-taught
- Yes □ No Other (Please specify) ________________________________

5. About how many years of artistic training have you had? *(Check ✓ one)*

- □ None
- □ Less than 1 year
- □ 1–5 years
- □ 6–10 years
- □ More than 11 years

6. To what extent do you think artistic training is an important or unimportant financial investment in a visual artist’s career? *(Check ✓ one)*

- □ Very important
- □ Somewhat important
- □ Neither important nor unimportant
- □ Somewhat unimportant
- □ Very unimportant
- □ No opinion

**PLEASE CONTINUE ➔**
7. What else would you like to tell us regarding artistic training? *(Please explain)*

---

**EMPLOYMENT AND INCOME**

8. Have you ever considered your artwork to be your primary source of income? *(Check one)*
   - Yes
   - No → *(Skip to question 10)*

9. Do you currently consider your artwork to be your primary source of income? *(Check one)*
   - Yes
   - No

10. How satisfied or dissatisfied are you with your current workspace or studio situation? *(Check one)*
    - Very satisfied
    - Somewhat satisfied
    - Neither satisfied nor dissatisfied
    - Somewhat dissatisfied
    - Very dissatisfied
    - I do not have a workspace or studio.
    - I do not use a workspace or studio.

11. During the course of your artistic career, how many jobs have you had that were not in the arts industry? *(Check one)*
    - None → *(Skip to question 13)*
    - 1 - 5
    - 6 - 10
    - 11 - 15
    - More than 15

12. Have you ever quit a job because it was interfering with your artistic career? *(Check one)*
    - Yes
    - No

13. Have you ever been fired from a job because of your artistic career? *(Check one)*
    - Yes
    - No

**PLEASE CONTINUE →**
14. Have you received grants, scholarships, awards, or fellowships from any of the following sources? (Check ✓ yes or no)
- ☐ Yes  ☐ No  Government
- ☐ Yes  ☐ No  School
- ☐ Yes  ☐ No  Foundation
- ☐ Yes  ☐ No  Non-profit organization
- ☐ Yes  ☐ No  Religious institution
- ☐ Yes  ☐ No  Union or guild
- ☐ Yes  ☐ No  Benefactor
- ☐ Yes  ☐ No  Other (Please specify) ________________________________

15. About how many grants, scholarships, awards, or fellowships have you sought during your career? (Check ✓ one)
- ☐ None
- ☐ 1 to 10
- ☐ 11 - 20
- ☐ 21 - 40
- ☐ 41 - 60
- ☐ More than 60
- ☐ I do not know

16. About how many grants, scholarships, awards, or fellowships have you received during your career? (Check ✓ one)
- ☐ None
- ☐ 1 to 10
- ☐ 11 - 20
- ☐ 21 - 40
- ☐ 41 - 60
- ☐ More than 60
- ☐ I do not know

17. How easy or hard is it for you to find funding opportunities for which you are eligible? (Check ✓ one)
- ☐ Very easy
- ☐ Somewhat easy
- ☐ Neither easy nor hard
- ☐ Somewhat hard
- ☐ Very hard

18. Have you received financial support or benefits from the following sources? (Check ✓ yes or no)
- ☐ Yes  ☐ No  Spouse
- ☐ Yes  ☐ No  Sibling
- ☐ Yes  ☐ No  Child
- ☐ Yes  ☐ No  Parent
- ☐ Yes  ☐ No  Friend
- ☐ Yes  ☐ No  Benefactor
- ☐ Yes  ☐ No  Religious institution
- ☐ Yes  ☐ No  Union or guild
- ☐ Yes  ☐ No  Government
- ☐ Yes  ☐ No  Other (Please specify) ________________________________
19. What else would you like to tell us regarding employment and income?  
*(Please explain)*

_____________________________________________________________________________________
_____________________________________________________________________________________

**ARTISTIC CAREER**

20. To what extent do you feel the following are important or unimportant to the longevity of an artist’s career? *(Check one per line)*

<table>
<thead>
<tr>
<th>Aspect</th>
<th>Very important</th>
<th>Neither important nor unimportant</th>
<th>Very unimportant</th>
<th>No opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount of money made selling or showing art</td>
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<tr>
<td>Amount of public exposure and acclaim</td>
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<tr>
<td>Positive reception by critics</td>
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<tr>
<td>Amount of work produced</td>
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<td></td>
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<tr>
<td>Quality of work produced</td>
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<tr>
<td>Professional and social contacts made through art</td>
<td></td>
<td></td>
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<tr>
<td>Jobs obtained through art</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amount of funding received</td>
<td></td>
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<tr>
<td>Other <em>(Please specify)</em></td>
<td></td>
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</tbody>
</table>

PLEASE CONTINUE ➔
21. How likely or unlikely are the following to lead to an artist’s declining success? *(Check one per line)*

<table>
<thead>
<tr>
<th>Event</th>
<th>Very likely</th>
<th>Neither likely</th>
<th>Very unlikely</th>
<th>No opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Changing trends in the art world or culture</td>
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<tr>
<td>Competition of other media</td>
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<tr>
<td>Lack of support from dealers, exhibitors, or curators</td>
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<tr>
<td>Unfavorable reviews</td>
<td></td>
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<td></td>
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<tr>
<td>Lack of financial support from funders</td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>Losing a job</td>
<td></td>
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<tr>
<td>Declining quality of work</td>
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<tr>
<td>Difficulty surviving as an artist in today’s economy</td>
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<tr>
<td>Changing role of an artist in the culture</td>
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<tr>
<td>Other <em>(Please specify)</em></td>
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</tbody>
</table>

22. To what extent do you consider your artistic career to be successful or unsuccessful right now? *(Check one)*

- Very successful
- Somewhat successful
- Neither successful nor unsuccessful
- Somewhat unsuccessful
- Very unsuccessful
- I do not know

23. Was there ever a time when you thought your career was more successful than it is now? *(Check one)*

- Yes
- No ➔ (Skip to question 26)

24. About how long ago was this more-successful period? *(Check one)*

- 1 - 5 years
- 6 - 10 years
- 11 - 15 years
- 16 - 20 years
- More than 20 years

PLEASE CONTINUE ➔
25. About how long did this more-successful period last? (Check one)
   - □ 1 - 5 years
   - □ 6 - 10 years
   - □ 11 - 15 years
   - □ 16 - 20 years
   - □ More than 20 years

26. To what extent do you feel satisfied or dissatisfied with your decision to become an artist? (Check one)
   - □ Very satisfied
   - □ Somewhat satisfied
   - □ Neither satisfied nor dissatisfied
   - □ Somewhat dissatisfied
   - □ Very dissatisfied
   - □ No opinion

27. What else would you like to tell us regarding your artistic career or artistic careers in general? (Please explain)

_____________________________________________________________________________________
_____________________________________________________________________________________

HOUSING

28. How satisfied or dissatisfied are you with the neighborhood where you live? (Check one)
   - □ Very satisfied
   - □ Somewhat satisfied
   - □ Neither satisfied nor dissatisfied
   - □ Somewhat dissatisfied
   - □ Very dissatisfied
   - □ I don’t know

29. To what extent do you feel set apart from or connected to other people because you are an artist? (Check one)
   - □ Very connected to
   - □ Somewhat connected to
   - □ Neither connected to nor set apart from
   - □ Somewhat set apart from
   - □ Very set apart from

30. How satisfied or dissatisfied are you with your current housing situation? (Check one)
   - □ Very satisfied
   - □ Somewhat satisfied
   - □ Neither satisfied nor dissatisfied
   - □ Somewhat dissatisfied
   - □ Very dissatisfied
   - □ I don’t know

PLEASE CONTINUE ➔
31. Do you live with other people? (Check one)

☐ Yes
☐ No → (Skip to question 35)

32. With how many other people do you live? (Write a number)

____________________ Number of people

33. Who lives with you?

(Check yes or no)

☐ Yes ☐ No Spouse
☐ Yes ☐ No Significant other
☐ Yes ☐ No Parent(s)
☐ Yes ☐ No Sibling(s)
☐ Yes ☐ No Child or children
☐ Yes ☐ No Friend(s)
☐ Yes ☐ No Roommate(s)
☐ Yes ☐ No Sponsor
☐ Yes ☐ No Other (Please specify) _______________________________________

34. Which of the following best describes why you live with people?

(Check yes or no)

☐ Yes ☐ No To meet expenses
☐ Yes ☐ No Common interests
☐ Yes ☐ No Companionship
☐ Yes ☐ No Because they are family
☐ Yes ☐ No Child or children
☐ Yes ☐ No No reason
☐ Yes ☐ No Other (Please specify) _______________________________________

35. Which one of the following best describes your primary living situation?

☐ I pay rent by myself (or with my spouse/partner).

→ How much do you pay per month? ____________ Dollars

☐ I share rent with one or more other people (not including my spouse/partner).

→ How much do you pay per month? ____________ Dollars

☐ I pay for a mortgage by myself.

→ How much do you pay per month? ____________ Dollars

☐ I share a mortgage payment with one or more other people.

→ How much do you pay per month? ____________ Dollars

☐ I own my property and do not owe money for it.

→ How much equity do you have? ____________ Dollars

☐ I am provided with housing for free.

☐ Other (Please specify) ________________________________

→ How much do you pay per month? ____________ Dollars
36. To what extent do you feel it is easy or hard to meet your monthly living expenses? (Check ✓ one)
   □ Very easy
   □ Somewhat easy
   □ Neither easy nor hard
   □ Somewhat hard
   □ Very hard
   □ No opinion

37. Have you ever used any type of service to find low-income housing? (Check ✓ one)
   □ Yes
   □ No

38. Have you ever used any type of service to find artist-subsidized housing? (Check ✓ one)
   □ Yes
   □ No

39. Have you ever had your utilities or services turned off because you were unable to pay the bills? (Check ✓ one per line)
   □ Yes  □ No  Electric
   □ Yes  □ No  Gas
   □ Yes  □ No  Phone
   □ Yes  □ No  Internet
   □ Yes  □ No  Cable or satellite TV
   □ Yes  □ No  Other (Please specify)

40. Have you ever been evicted from your place of residence because you had trouble meeting your expenses? (Check ✓ one)
   □ Yes
   □ No

41. What else would you like to tell us regarding housing? (Please explain)

____________________________________________________________________________________
____________________________________________________________________________________

PLEASE CONTINUE ➔
42. Do you consider yourself to be retired? (Check √ one)
   - Yes ➔ (Skip to question 44)
   - No

43. At about what age do you plan to retire? (Check √ one)
   - Age 51 or earlier
   - Age 51 - 55
   - Age 56 - 60
   - Age 61 - 65
   - Age 66 - 70
   - Age 70 or later
   - I do not plan to retire.
   - I do not know.

44. Do you currently receive Social Security? (Check √ one)
   - Yes
   - No ➔ (Skip to question 47)

45. At what age did you start receiving Social Security? (Check √ one)
   - Age 62
   - Age 63
   - Age 64
   - Age 65
   - Age 66
   - Age 67 or later

46. About how much Social Security do you receive per month?
   (Write a dollar amount)
   __________________________ Dollars ➔ (Skip to question 48)

47. At what age do you plan to begin receiving Social Security? (Check √ one)
   - Age 62
   - Age 63
   - Age 64
   - Age 65
   - Age 66
   - Age 67 or later

PLEASE CONTINUE ➔
48. Have you taken any financial steps to prepare for retirement? *(Check ✓ one)*

☐ Yes
☐ No → (Skip to question 50)

49. Which of the following financial tools have you used in retirement planning? *(Check ✓ yes or no)*

☐ Yes  ☐ No  Savings account
☐ Yes  ☐ No  401K
☐ Yes  ☐ No  Simplified employee pension plan
☐ Yes  ☐ No  Stock investments
☐ Yes  ☐ No  Bonds
☐ Yes  ☐ No  Mutual fund investment
☐ Yes  ☐ No  Roth IRA
☐ Yes  ☐ No  Keogh account
☐ Yes  ☐ No  Other *(Please specify)* ________________________________

50. Have you ever sought help from any of the following sources with regards to retirement planning? *(Check ✓ yes or no)*

☐ Yes  ☐ No  Accountant
☐ Yes  ☐ No  Career center
☐ Yes  ☐ No  Career planner
☐ Yes  ☐ No  Financial planner
☐ Yes  ☐ No  Insurance agent
☐ Yes  ☐ No  Lawyer
☐ Yes  ☐ No  Stockbroker or investment advisor
☐ Yes  ☐ No  Other artists
☐ Yes  ☐ No  Other *(Please specify)* ________________________________

51. What else would you like to tell us regarding retirement? *(Please explain)*

____________________________________________________________________________________

____________________________________________________________________________________

ARCHIVAL SERVICES

52. Has any of your artwork been collected in an archive? *(Check ✓ one)*

☐ Yes → (Skip to question 54)
☐ No

53. How interested or uninterested are you in the possibility of having your work preserved in an archive? *(Check ✓ one)*

☐ Very interested
☐ Somewhat interested
☐ Neither interested nor uninterested
☐ Somewhat uninterested
☐ Very uninterested
☐ I do not know
54. How interested or uninterested would you be in donating works to an archive so that your art could be preserved? (Check one)
- Very interested
- Somewhat interested
- Neither interested nor uninterested
- Somewhat uninterested
- Very uninterested
- I do not know

55. What else would you like to tell us regarding art archives? (Please explain)

_____________________________________________________________________________________

BUSINESS SKILLS

56. Have you had any training in the following financial skill areas? (Check yes or no)
- Yes □ No Accounting
- Yes □ No Taxes
- Yes □ No Business planning
- Yes □ No Business practice
- Yes □ No Financial management
- Yes □ No Creating a database
- Yes □ No Retirement planning
- Yes □ No Estate planning
- Yes □ No Identifying funding sources
- Yes □ No Other (Please specify) ____________________________________________

57. Have you had any training in the following promotional skill areas? (Check yes or no)
- Yes □ No Finding opportunities for exhibition
- Yes □ No Market research
- Yes □ No Developing promotional materials
- Yes □ No Developing an artist resume and statement
- Yes □ No Presenting yourself professionally
- Yes □ No Online marketing or web site
- Yes □ No Creating and using a database of contacts
- Yes □ No Other (Please specify) ____________________________________________

58. Have you had any training in the following business skill areas? (Check yes or no)
- Yes □ No Networking
- Yes □ No Business planning
- Yes □ No Determining market value of artwork
- Yes □ No Negotiation
- Yes □ No Project management
- Yes □ No Professional writing
- Yes □ No Economics
- Yes □ No Statistics
- Yes □ No Other (Please specify) ____________________________________________

13
59. Have you received any financial, promotional, or business training from these sources? (Check ✓ yes or no)

□ Yes  □ No  College or university
□ Yes  □ No  Service organization
□ Yes  □ No  Friend
□ Yes  □ No  Family
□ Yes  □ No  Other (Please specify) ______________________________

60. Have you ever made a formal business plan for yourself? (Check ✓ one)

□ Yes
□ No → (Skip to question 62)

61. To what extent do you think your business plan was successful or unsuccessful? (Check ✓ one)

□ Very successful
□ Somewhat successful
□ Neither successful nor unsuccessful
□ Somewhat unsuccessful
□ Very unsuccessful

62. Have you used the following avenues to promote your work?

(Check ✓ yes or no)

□ Yes  □ No  Gallery or museum
□ Yes  □ No  Agent
□ Yes  □ No  Art fair
□ Yes  □ No  Print ads
□ Yes  □ No  Friend
□ Yes  □ No  Web ads
□ Yes  □ No  Brochure or other printed materials
□ Yes  □ No  Website
□ Yes  □ No  Printed directory
□ Yes  □ No  Online directory
□ Yes  □ No  Artist or slide directory
□ Yes  □ No  Word of mouth
□ Yes  □ No  Other (Please specify) ______________________________

63. How many hours per month do you spend promoting your work on average? (Check ✓ one)

□ I do not promote my work
□ 1-10 hours
□ 11-20 hours
□ 21-30 hours
□ More than 30 hours
□ I do not know

64. Do you feel you need assistance in these financial areas? (Check ✓ yes or no)

□ Yes  □ No  Accounting
□ Yes  □ No  Taxes
□ Yes  □ No  Creating a personal business plan
□ Yes  □ No  Developing better business practices
□ Yes  □ No  Financial management
□ Yes  □ No  Other (Please specify) ______________________________
65. Do you feel you need assistance in these marketing and promotion areas?  
(Check ✓ yes or no)  
☐ Yes  ☐ No  Finding opportunities for exhibition  
☐ Yes  ☐ No  Market research  
☐ Yes  ☐ No  Developing promotional materials  
☐ Yes  ☐ No  Developing an artist resume and artist statement  
☐ Yes  ☐ No  Professional presentation  
☐ Yes  ☐ No  Online marketing or portfolio creation  
☐ Yes  ☐ No  Creating a database of contacts  
☐ Yes  ☐ No  Identifying appropriate competitions and grants  
☐ Yes  ☐ No  Other (Please specify) ___________________________  

66. Do you feel you need assistance in these skill areas? (Check ✓ yes or no)  
☐ Yes  ☐ No  Networking  
☐ Yes  ☐ No  Career planning  
☐ Yes  ☐ No  Determining the market value of artwork  
☐ Yes  ☐ No  Negotiation  
☐ Yes  ☐ No  Project management  
☐ Yes  ☐ No  Professional writing  
☐ Yes  ☐ No  Economics  
☐ Yes  ☐ No  Statistics  
☐ Yes  ☐ No  Other (Please specify) ___________________________  

67. How often do you access the Internet? (Check ✓ one)  
☐ Never  
☐ 1 time per week  
☐ 2 - 4 times per week  
☐ 5 - 10 times per week  
☐ More than 10 times per week  

68. How would you describe your level of ability using the Internet?  
(Check ✓ one)  
☐ Advanced ability  
☐ Moderate ability  
☐ Very little ability  
☐ No ability  

69. What else would you like to tell us regarding business skills? (Please explain)  
____________________________________________________________________________________  
____________________________________________________________________________________  

PLEASE CONTINUE ➔
LEGAL SERVICES

70. Have you ever had a legal dispute that dealt with one or more of the following? (Check ✓ yes or no)

☐ Yes  ☐ No  Fair use
☐ Yes  ☐ No  Copyright
☐ Yes  ☐ No  Trademark
☐ Yes  ☐ No  Patent
☐ Yes  ☐ No  Public performance rights
☐ Yes  ☐ No  Censorship or free speech
☐ Yes  ☐ No  Violation of a law due to subject matter of art
☐ Yes  ☐ No  Withdrawn funding
☐ Yes  ☐ No  Terms of a contract
☐ Yes  ☐ No  Landlord or tenant dispute
☐ Yes  ☐ No  Other (Please specify) ______________________________________________________________________

71. Have you ever used any of the following legal services? (Check ✓ yes or no)

☐ Yes  ☐ No  Full-price legal representation
☐ Yes  ☐ No  Discount legal representation
☐ Yes  ☐ No  Free legal representation
☐ Yes  ☐ No  Self-representation
☐ Yes  ☐ No  Other (Please specify) ______________________________________________________________________

72. Do you feel you need assistance in the any of the following legal areas? (Check ✓ yes or no)

☐ Yes  ☐ No  Estate planning
☐ Yes  ☐ No  Independent contracting
☐ Yes  ☐ No  Intellectual property (copyrights, trademarks, fair use)
☐ Yes  ☐ No  Landlord or tenant disputes
☐ Yes  ☐ No  Negotiating contracts and agreements
☐ Yes  ☐ No  Your rights as a working artist
☐ Yes  ☐ No  Other (Please specify) ______________________________________________________________________

73. What else would you like to tell us regarding legal services? (Please explain)

____________________________________________________________________________________
____________________________________________________________________________________

HEALTH

74. Have you ever had a health crisis you could not pay for? (Check ✓ one)

☐ Yes
☐ No → (Skip to question 76)

75. Are you in debt as a result of this health crisis? (Check ✓ one)

☐ Yes
☐ No
76. Have you ever ignored a health problem because it was too expensive to treat? (Check ✓ one)
   ☐ Yes
   ☐ No

77. How concerned or unconcerned are you about the potential costs of a future health crisis? (Check ✓ one)
   ☐ Very concerned
   ☐ Somewhat concerned
   ☐ Neither concerned nor unconcerned
   ☐ Somewhat unconcerned
   ☐ Very unconcerned

78. Do you feel you know enough about the health risks of your artistic media? (Check ✓ one)
   ☐ Yes
   ☐ No

The next two questions may seem particularly personal to you. Please remember that your responses are confidential and are going to be put to good use as we work to determine the services that visual artists most need.

79. Do you feel you have had any of the following health problems resulting from your artistic pursuits? (Check ✓ yes or no)
   ☐ Yes ☐ No Respiratory Problems
   ☐ Yes ☐ No Asthma
   ☐ Yes ☐ No Allergic reactions
   ☐ Yes ☐ No Skin condition
   ☐ Yes ☐ No Headaches
   ☐ Yes ☐ No Reproductive problems
   ☐ Yes ☐ No Chronic aches and pains
   ☐ Yes ☐ No Back pain
   ☐ Yes ☐ No Stomach and digestive disorders
   ☐ Yes ☐ No Liver problems
   ☐ Yes ☐ No Bladder problems
   ☐ Yes ☐ No Vision loss
   ☐ Yes ☐ No Immune system weakening
   ☐ Yes ☐ No Autoimmune disorders
   ☐ Yes ☐ No Cancer
   ☐ Yes ☐ No Depression
   ☐ Yes ☐ No Carpal Tunnel Syndrome
   ☐ Yes ☐ No Tendon or muscle problems
   ☐ Yes ☐ No Other (Please specify)

PLEASE CONTINUE ➔
80. Have you experienced any of the following problems? (Check ✓ yes or no)
- Yes  □ No  Alcoholism
- Yes  □ No  Drug addiction
- Yes  □ No  Mental health problems
- Yes  □ No  Relationship problems
- Yes  □ No  Asocial tendencies
- Yes  □ No  Incarceration
- Yes  □ No  Estrangement from family

81. What else would you like to tell us regarding your health or the health of artists in general? (Please explain)
_____________________________________________________________________________________
_____________________________________________________________________________________

INSURANCE

82. Have you ever gone without health insurance?
- □ Yes
- □ No  → (Skip to question 87)

83. For about how many total years have you gone without health insurance during your career? (Check ✓ one)
- □ Less than 1 year
- □ 1 to 3 years
- □ 4 to 6 years
- □ 6 to 9 years
- □ 10 or more years

84. Do you currently have health insurance? (Check ✓ one)
- □ Yes  → (Skip to question 87)
- □ No

85. Why don’t you have health insurance? (Check ✓ one)
- □ I am in good health and do not feel I need it.
- □ I don’t know how to get health insurance.
- □ I can’t afford it.
- □ I have tried to get insurance but have been unsuccessful.
- □ I used to have health insurance through an employer, but I am no longer eligible.
- □ Other (Please specify)

86. Why didn’t you have health insurance in your past? (Check ✓ one)
- □ I was in good health and did not feel I needed it.
- □ I didn’t know how to get health insurance.
- □ I couldn’t afford it.
- □ I tried to get insurance but was unsuccessful.
- □ Other (Please specify)
87. Do you have any of the following other types of insurance? (Check ✓ yes or no)
- Yes  No  Auto
- Yes  No  Homeowner’s
- Yes  No  Renter’s
- Yes  No  Fire
- Yes  No  Life
- Yes  No  Property
- Yes  No  Fine art
- Yes  No  Studio or business insurance
- Yes  No  Other (Please explain) __________________________

88. What else would you like to tell us regarding insurance? (Please explain)
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

ABOUT YOU
The following information will help us analyze survey results more effectively and tailor our service recommendations more appropriately. Please remember that your responses are confidential and that we will not divulge your personal information.

89. What is your gender? (Check ✓ one)
- Male
- Female
- Transgender
- Other (Please specify) __________________________

90. What is your age? (Write a number)
__________ Years

91. What is your race? (Check ✓ one)
- African American
- American Indian or Alaskan Native
- Asian American
- Latino or Hispanic
- Native Hawaiian or Other Pacific Islander
- White or Caucasian
- Other (Please specify) __________________________

92. Do you feel you have ever been discriminated against as an artist on the basis of any of the following characteristics? (Check ✓ yes or no)
- Yes  No  Race
- Yes  No  Gender
- Yes  No  Age
- Yes  No  Artistic medium
- Yes  No  Other (Please explain) __________________________
93. What is your current marital status? (Check ✓ one)

☐ Never married
☐ Living with a partner
☐ Married
☐ Separated
☐ Divorced
☐ Widowed
☐ Other (Please specify) _______________________

94. What is the highest level of education that you have completed? (Check ✓ one)

☐ Some high school
☐ High school diploma or equivalent
☐ Some college
☐ Associate’s degree
☐ Bachelor’s degree
☐ Some graduate study
☐ Master’s degree
☐ PhD
☐ Other ______________________________________

95. What was your annual household income last year? (Check ✓ one)

☐ $10,000 or less
☐ $10,001 - $15,000
☐ $15,001 - $20,000
☐ $20,001 - $25,000
☐ $25,001 - $30,000
☐ $30,001 - $35,000
☐ $35,001 - $40,000
☐ $40,001 - $45,000
☐ $45,001 - $50,000
☐ $50,001 - $60,000
☐ $60,001 - $75,000
☐ $75,001 - $100,000
☐ More than $100,000

96. How much of your annual household income was generated by your art practice last year? (Check ✓ one)

☐ $2,000 or less
☐ $2,001 - $5,000
☐ $5,001 - $10,000
☐ $10,001 - $15,000
☐ $15,001 - $20,000
☐ $20,001 - $25,000
☐ $25,001 - $30,000
☐ $30,001 - $35,000
☐ $35,001 - $40,000
☐ $40,001 - $45,000
☐ $45,001 - $50,000
☐ More than $50,000
97. How many credit cards do you have? (Write a number) ________ Cards

98. About how much debt do you have, not including debt from mortgages or student loans (please do include credit cards if you carry a balance, but not if you pay the full amount each month)? (Check ✓ one)
- None
- $1 - $10,000
- $10,001 - $20,000
- $20,001 - $40,000
- $40,001 - $60,000
- $60,001 - $80,000
- $80,001 or more

99. About how much debt do you have from student loans? (Check one)
- None
- $1 - $10,000
- $10,001 - $20,000
- $20,001 - $40,000
- $40,001 - $60,000
- $60,001 - $80,000
- $80,001 or more

100. About how much money do you have in savings, including bank accounts, stocks, bonds, and other investments? (Check ✓ one)
- None
- $1 - $10,000
- $10,001 - $20,000
- $20,001 - $40,000
- $40,001 - $60,000
- $60,001 - $80,000
- $80,001 or more

101. How much do you have in real-estate holdings? (Check ✓ one)
- None
- $1 - $100,000
- $100,001 - $200,000
- $200,001 - $400,000
- $400,001 - $600,000
- $600,001 - $800,000
- $800,001 or more

102. Where is your permanent address? (Check ✓ one)
- Greater New York City area
- Greater Chicago area
- Greater Los Angeles area
- Greater Pittsburgh area
- Other (Please specify) __________________________________________

103. What is your zip code? (Write a number) ________ Zip
TELL US MORE

104. What else would you like to tell us? (Please explain)

_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________
_____________________________________________________________________________________

PLEASE PLACE YOUR COMPLETED SURVEY IN YOUR RETURN ENVELOPE AND DROP IT IN THE MAIL.

H. John Heinz III School of Public Policy & Management
Carnegie Mellon University
HBH Systems Room 107
5000 Forbes Avenue
Pittsburgh, PA 15213-3890
EssentialServices@culturemail.org
412-238-1220

On behalf of our research team, thank you very much for participating in this survey.

Rest assured that your responses will be kept confidential.

ALL DONE!

CODE ___________
Sample Survey Pre-Notice

DETERMINING THE NEEDS OF VISUAL ARTISTS
A Project of the New York Foundation for the Arts

Dear Colleague,

The New York Foundation for the Arts (NYFA) is inviting you to participate in an important national study concerning the needs of visual artists by completing a web-based survey. You will receive an email containing a link to the survey in a few days. You were selected for this survey because the New York Foundation for the arts lists you as a visual artist.

This survey will ask you questions about your artistic career, lifestyle, and socioeconomic conditions. Sharing your knowledge and experience on these issues will give NYFA a better understanding of the needs of visual artists. Additionally, your responses will aid NYFA in pinpointing the exact services visual artists require.

Some questions may seem very personal in nature. Please be assured that your answers will be confidential and that your name and contact information will remain anonymous. At no point will your email address be associated with your survey responses or used for any other purpose. Furthermore, no survey responses will be shared except in aggregate.

A team of graduate students in Carnegie Mellon University’s Master of Arts Management program will analyze your responses on behalf of NYFA. The results of the study will act as a constructive tool for NYFA, policymakers, arts organizations, current professionals, and future artists.

If you require any further information about the survey, do not hesitate to contact the Carnegie Mellon team at “EmailAddress@EmailAddress.com.” Thank you in advance for your participation.

Sincerely,

Matthew Deleget
Managing Officer, Information and Research
New York Foundation for the Arts
155 Avenue of the Americas, 14th Floor
New York, NY 10013-1507
deleget@nyfa.org

Please note: If you do not wish to receive further emails from us, please click the link below, and you will be automatically removed from our mailing list.
[RemoveLink]
DETERMINING THE NEEDS OF VISUAL ARTISTS
A project of the New York Foundation for the Arts

Dear Colleague,

The New York Foundation for the Arts (NYFA) is inviting you to participate in an important study concerning the needs visual artists by completing a web-based survey. You were selected for this survey because the Los Angeles Department of Cultural Affairs lists you as a visual artist. Please take the next few minutes to complete our survey, accessible by clicking on the following link:

[SurveyLink]

This survey will ask you questions about your artistic career, lifestyle, and socioeconomic conditions. Sharing your knowledge and experience on these issues will give NYFA a better understanding of the needs visual artists have. Additionally, your responses will aid NYFA in pinpointing the exact services visual artists require.

Some questions may seem very personal in nature. Please be assured that your answers will be confidential; your name and contact information will never be associated with your responses. At no point will your email address be used for any other purpose.

A team of graduate students in Carnegie Mellon University’s Master of Arts Management program will analyze your responses on behalf of NYFA. The results of the study will act as a constructive tool for NYFA, policymakers, arts organizations, current professionals, and future artists.

If you require any further information about the survey, do not hesitate to contact me. Thank you in advance for your participation.

Sincerely,

Caroline Cardiasmenos
“EmailAddress@EmailAddress.com”
Survey Manager
Determining the Needs of Visual Artists
H. John Heinz School of Public Policy and Management
Carnegie Mellon University
Sample Reminder Notice

DETERMINING THE NEEDS OF VISUAL ARTISTS
A Project of the New York Foundation for the Arts

Dear Colleague,

We are contacting you again to remind you that you may now access and complete our online survey for the New York Foundation for the Arts, Determining the Needs of Visual Artists

Please consider taking the next twenty-five to thirty minutes to complete our survey, accessible by clicking on the following link:

[SurveyLink]

We count on your responses to help us in our effort to identify the socio-economic and physical health of visual artists. Without your assistance, we will not be able to accurately pinpoint either the needs of visual artists or the services required to meet them.

Some questions may seem very personal in nature. Please be assured that your answers will be confidential; your name and contact information will never be associated with your responses. All surveys are managed by the online system and are coded with unique ID numbers unrelated to your email address or name. At no point will your email address be used for any other purpose.

If you require any further information about the survey, do not hesitate to contact me.

Thank you for your participation.

Sincerely,

Caroline Cardiasmenos
“FakeAddress@EmailAddress.com”
Survey Manager
Essential Services for Aging Artists
H. John Heinz School of Public Policy and Management
Carnegie Mellon University
Sample Thank You Letter for Respondents

DETERMINING THE NEEDS OF VISUAL ARTISTS
A project of the New York Foundation for the Arts

Dear Colleague,

On behalf of our research team, Essential Services for Aging Artists, thank you very much for participating in this survey. This research project provides a significant opportunity to contribute to the welfare of visual artists throughout their careers and particularly in the retirement years. Without your help, an increased understanding of the factors that influence artists’ lives as they age could not have been possible.

The results of the study will act as a constructive tool for NYFA, policymakers, arts organizations, current professionals, and future artists. Our results will be distributed by email in mid May, and published on NYFA’s website, www.nyfa.org.

If you require any further information about the survey, do not hesitate to contact Survey Manager Caroline Cardiasmenos at essentialservices@culturemail.org.

Again, thank you for participating.

Sincerely,

Caroline Cardiasmenos
Survey Manager
Determining the Needs of Visual Artists
Master of Arts Management
Carnegie Mellon University

Please note: If you do not wish to receive further emails from us, please click the link below, and you will be automatically removed from our mailing list.
[RemoveLink]
Sample Thank You Letter for Non-Participants

DETERMINING THE NEEDS OF VISUAL ARTISTS
A project of the New York Foundation for the Arts

Dear Colleague,

On behalf of our research team, Essential Services for Aging Artists, thank you very much for your interest in our survey. This research project provides a significant opportunity to contribute to the welfare of visual artists throughout their careers and particularly in the retirement years. Without your help, an increased understanding of the factors that influence artists’ lives as they age could not have been possible.

The results of the study will act as a constructive tool for NYFA, policymakers, arts organizations, current professionals, and future artists. Our results will be distributed by email in mid May, and published on NYFA’s website, www.nyfa.org.

If you require any further information about the survey, do not hesitate to contact Survey Manager Caroline Cardiasmenos at “EmailAddress@EmailAddress.com.”

Again, thank you for participating.

Sincerely,

Caroline Cardiasmenos
Survey Manager
Determining the Needs of Visual Artists
Master of Arts Management
Carnegie Mellon University

Please note: If you do not wish to receive further emails from us, please click the link below, and you will be automatically removed from our mailing list.
[RemoveLink]
APPENDIX D – EXISTING SERVICES SPREADSHEET

For services spreadsheet please see attached Excel file, “VIIID. Existing Services Spreadsheet.”
EXISTING SERVICES - HOUSING
The area of Housing can be broken down into five distinct categories: live/work space, government subsidized housing, artist co-ops, studio/work space, and general housing information. The results which follow are broken down into these three areas, citing valuable resources and models within each, and an annotation on each service listed.

I) LIVE/WORK SPACE:

Live/Work spaces are facilities which provide both housing and studio space for artists and their families. They are often set up in renovated warehouses and are run by non-profit organizations.

MODELS:

1) Organization: ARTSPACE *
Organizational Mission: The mission of ArtSpace Projects is to create, foster and preserve affordable space for artists to live, work, exhibit, perform, and conduct business. They pursue this mission through development projects, asset management activities, consulting services, and community-building activities that serve artists and arts organizations of all disciplines, cultures, and economic circumstances. By creating this space, Artspace supports the continued professional growth of artists and enhances the cultural and economic vitality of the surrounding community.

Program: Property Development
Program Description: Experienced project managers creatively finance and coordinate the construction of projects throughout the USA. From Maryland to Texas to Washington, as well as back home in Minnesota, ArtSpace develops a mix of affordable live/work units, retail space, and office and performance space for arts organizations.

Program: Asset Management
Program Description: In order to fulfill its mission, ArtSpace keeps its buildings affordable for artists. Their asset managers insure the financial stability of finished projects, an often overlooked prerequisite to artist security.

Program: Property Management
Program Description: To further the specific needs of its Twin Cities projects, in 1998 ArtSpace started its own property management agency, Performance Property Management Company.

Program: Consulting and New Projects
Program Description: ArtSpace's national consulting program helps communities assess the viability of proposed projects, conducts market
surveys and feasibility studies, and provides professional advice on a variety of arts development-related issues.

Website: http://www.artspaceusa.org

Annotation: ArtSpace is serving hundreds of artists throughout the country. While recognized as a national program, they are not yet in every community. Furthermore, the amount of space they have for artists is finite; therefore a listserv of cheap housing and studio space would be helpful to artists who do not receive space in one of their buildings.

2) Organization: ARTSPACE – UTAH

Organizational Mission: Artspace is a 501(c)(3) not-for-profit community development organization founded in 1980 and working to revitalize neighborhoods by creating mixed-use projects that incorporate affordable housing, cultural amenities, and commercial spaces.

Program: Property Development and Management

Website: http://www.artspaceutah.org

Annotation: ArtSpace - Utah serves over to 130 artists at any given time. They, however, do not provide a comprehensive listing of other spaces available at a low cost for artists to work and/or live in.

Organization: AS220

Organizational Mission: AS220’s mission is to provide a forum and home for the arts and the creative population of Rhode Island.

Program: The Studio Program

Program Description: The AS220 Studio Program offers residential and work-space to artists who seek a diverse, stable and affordable studio environment. The Studio Program encourages a community of ideas rather than simply a community of tenants. Our goal is to create a cooperative living environment driven by the artistic energy of its inhabitants.

- Residential Studios: Residential studios at AS220 range from $210 per month to $335 per month. The average rent is about $300. Spaces are leased on an annual basis. Rent includes 24 hour access, utilities and basic maintenance. Accommodations include a private room plus shared kitchen and bath facilities. Residential artists must be committed to a cooperative living structure. Each artist is responsible for 5 hours per month in communal chores, and is responsible for respectful use of common facilities.

- Work Studios: Studios reserved exclusively for work range from $60 per month for 140 square feet to $195 per month for 518 square feet. Rent includes 24 hour access, utilities and basic maintenance. Spaces are leased on an annual basis. Accommodations include a private space plus communal clean-up facilities. Work studio artists must be committed to a communal working environment. Each artist is responsible for 5 hours
per month in communal chores, and is responsible for respectful use of common facilities.

Website: http://www.as220.org
Annotatin: AS220 has served about 100 artists. They, however, do not provide a comprehensive listing of other spaces available at a low cost for artists to work and/or live in.

3) Organization: TOWER PRESS
Program: Live/Work Lofts

Program Description: Tower Press is Cleveland's first legally zoned, live work loft space. Tower Press provides all the modern functionality artists need along with state of the art amenities including a free T-1 line, a central meeting room, and professional fitness center. Tower Press is a live/work loft community for artists (and non-artists) from all walks of life. Sixteen of Tower Press' units have income restrictions and are set aside for artists. Any and all types of artists are welcome to apply: painters, sculptors, drawers, designers, dancers, film-makers, photographers, etc. Entry is determined through a juried competition.

Website: http://www.towerpress.com
Annotatin: Tower Press serves up to 80 artists at any given time. They, however, do not provide a comprehensive listing of other spaces available at a low cost for artists to work and/or live in.

4) Organization: WESTBETH
Organizational Mission:
Program: Live/Work Space
Program Description: Westbeth is the largest artists community in the world. Located in Greenwich Village in the historic Bell Labs building, it has both living and working space for visual, performing, and literary artists. Westbeth is composed of 383 units designated as living and working space for professional creative artists. The award winning design by architect Richard Meier includes performing and visual arts studios; a gallery; theaters; film, photography, and recording studios; a communal print shop; sculpture studio; and a community space used for performances, concerts, lectures, videos, and meetings of community groups.

Website: http://www.westbeth.org
Annotatin: Westbeth serves up to 383 artists at any given time. They, however, do not provide a comprehensive listing of other spaces available at a low cost for artists to work and/or live in.
II) GOVERNMENT SUBSIDIZED HOUSING:

Government subsidized housing facilities provide both housing and studio space for artists and their families. They are owned and operated by a local government and are often set up in renovated warehouses in downtown urban markets. Often these spaces are used to spur new growth in a dying neighborhood and/or to establish a cultural district within city limits.

MODELS:

1) Organization: NEW YORK CITY DEPARTMENT OF CULTURAL AFFAIRS

Organizational Mission: To sustain and promote the cultural life of the City of New York, and to articulate the contribution made by the cultural community to the City's economic vitality.

Program Description: The SoHo Zoning Resolution permits fine artists working on a professional level who demonstrate a need for a live/work space to reside in specific lofts zoned for manufacturing.


Annotation: This organization focuses much of their efforts on lobbying; nevertheless, the facility they do maintain a safe and secure facility which serves the needs of local artists.

2) Organization: SEATTLE OFFICE OF HOUSING *

Organizational Mission: Seattle's Office of Housing funds affordable workforce housing, both rental and ownership, as well as supportive housing that helps vulnerable people achieve stability and move along a path toward self-sufficiency. Office of Housing initiatives also help stimulate housing development, allowing families to thrive and neighborhoods to provide a full range of housing choice and opportunity.

The mission of the Seattle Office of Housing is to build strong healthy communities and increase opportunities for people of all income levels to live in Seattle.

Program: Artists Housing

Program Description: The City of Seattle's Office of Housing recognizes that artists need the same thing other working people need: an affordable home. But the Housing Office also recognizes that artists have specialized housing needs: they often prefer open, loft-style spaces instead of a more conventional floor plan. They may need a lot of storage space. The City's Office of Housing has been assertive about advocating for innovative housing development that is appropriate for artists' live/work space. One City-funded artists' housing project has opened, two others are ready to begin construction, and several others are in various planning stages.

Website: http://www.ci.seattle.wa.us/housing/02-LookingForHousing/ArtistsHousing.htm
Annotation: The Seattle Office of Housing serves about 70 artists at any given time, with plans to expand the program. They, however, do not provide a comprehensive listing of other spaces available at a low cost for artists to work and/or live in.

III) ARTIST CO-OPS:

Artist co-ops are facilities which provide both housing and studio space for artists and their families. They are often set up in renovated warehouses and are owned and operated by the artists themselves. Artists do not pay a rental cost for the space they occupy; they own it.

MODEL:

1) Organization: NEAR NORTHWEST ARTS COUNCIL
Organizational Mission: The mission of NNWAC is to create and protect healthy, affordable space for creative work.
Program: Acme Artists
Program Description: Acme Artists is a limited equity development providing home ownership to artists and their families. A project of the Near NorthWest Arts Council (NNWAC), Acme is the first work/live artists community in Chicago designed, managed and owned by its members.
Website: http://www.nnwac.org
Annotation: NNWC serves 25 artists and their families at any given time. They, however, do not provide a comprehensive listing of other spaces available at a low cost for artists to work and/or live in.

IV) STUDIO/WORK SPACE

Studio/Work spaces are facilities which provide studio space for artists. They are run by non-profit arts organizations and are available to artists in two varieties: residency programs and discount space offered by non-profit housing organizations.

MODELS:

1) Organization: A.SALON
Organizational Mission: A.Salon is a coop organization made up of artists. The organization leases space at 6925 Willlow Street in Takoma Park, DC, and makes it available to artists for use as studios. Each studio-holder becomes a member of A.Salon and executes a Space Use Agreement permitting the artist to use a specific studio. A.Salon has space for approximately 85 artists. Studios range in size from 200 square feet to over 1000 square feet. With only one paid staff person, the member artists manage A.Salon and maintain the space on a volunteer basis.
addition to a monthly use fee based on the square footage of the space, plus $25 for dues, each member must also do a sweat equity job to keep the place running. Jobs range from cleaning the hallways to running the website to manning the office to picking up the mail, etc. Members have the option of paying an additional $3 per square foot if they do not wish to do a job. To become a studio holder, a security deposit of two month's use fee is required. The deposit is returnable when the artist leaves if the space is left in its original condition and the artist has no outstanding balance owed to A.Salon. Space Use Agreements are for a 12-month period but may be revoked by the artist or by A.Salon on 60 days notice. Studios are available as is. Changes may be made by the artist with the approval of the Executive Board.

Website: http://continue.to/asalon
Annotation: A.Salon serves 85 artists at any given time. They, however, do not provide a comprehensive listing of other spaces available at a low cost for artists to work and/or live in.

2) Organization: ARTS ALLIANCE
Organizational Mission: AAI is dedicated to promoting discussion and awareness of the visual arts, sharing information with the public, promoting interaction with local communities, and providing forums for artists. AAI seeks to raise the general level of awareness of visual issues in contemporary culture by creating dialogue between artists and community members about art, and beneficial roles art can play in the everyday lives of people living and working in the community. It seeks to increase awareness on the part of local residents about what art is, and how it can help to effect positive change and community growth.

Program: 107 Suffolk Street Long-Term Studio Program
Program Description: AAI has affordable long-term art studio space for professional working artists, with a special focus on providing space for artists who come from the local community.

Program: Rotating Studio Program
Program Description: Free Six month art studio space designed to strategically benefit artists from other nations and those from under represented communities and constituencies.
Website: http://www.artistsai.org
Annotation: Artists Alliance serves a potentially unlimited number of artists given their rotating studio program. They, however, do not provide a comprehensive listing of other spaces available at a low cost for artists to work and/or live in.

3) Organization: ARTS COUNCIL OF PLACER COUNTY
Organizational Mission: ACPC encourages excellence and expansion of visual, musical, theatrical, literary, media, and dance art endeavors. The Council
serves as a clearinghouse for information on the arts in Placer County and strives to create a forum for communication for artists and art organizations in Placer County and to increase awareness of activities and programs related to arts and culture in the area.

Program: Old Library Art Studio

Program Description: To provide affordable studio space for artists while bringing new life to Auburn's historic Old Library Building. The old library building is a self-supporting source of creative energy that enhances the cultural life of the City of Auburn. A community of artist's studios, in the once-empty historic building, fills the space with waves of creativity that flow out to the community. It is a place of positive cooperative effort and a source of great pride.

Website: http://www.placerarts.org

Annotation: The Old Library Art Studio is currently serving 5 artists. They, however, do not provide a comprehensive listing of other spaces available at a low cost for artists to work and/or live in.

4) Organization: BAKEHOUSE ART COMPLEX

Organizational Mission: The Bakehouse Art Complex is a not-for-profit arts and education organization, dedicated to attracting the best artists in South Florida to a workplace in a permanent facility that provides low-rent studios, exhibition galleries, meeting rooms, classrooms, and professional development opportunities. The Complex preserves a historic 1930's commercial bakery building in Miami-Dade County; open and free to the public.

Program: Artist Studio

Program Description: The complex houses 70 low rent studios for professional artists. These spaces are adaptable to artist needs. Both indoor and outdoor studios are available depending upon the medium used.

Website: http://www.bakehouseartcomplex.org

Annotation: Bakehouse Art Complex serves 70 artists at any given time. They, however, do not provide a comprehensive listing of other spaces available at a low cost for artists to work and/or live in.

5) Organization: BEACON CULTURAL FOUNDATION

Organizational Mission: The Beacon Cultural Foundation was founded in 2002 to stimulate cultural development in Beacon and the Hudson River Valley and to create a national model for new works program support, creative community initiatives and leveraged investment in the arts.

Program: Bulldog Studios

Program Description: Bulldog Studios provides more than 60 classroom-sized working studio spaces available for long-term rentals to visual and performing artists. The building also includes large multi-purpose spaces for short-term rentals.

Website: http://www.bulldogstudios.org
Annotation: Bulldog Studios serves about 50 artists at any given time. They, however, do not provide a comprehensive listing of other spaces available at a low cost for artists to work and/or live in.

6) Organization: BOSTON CENTER FOR THE ARTS
Organizational Mission: The mission of the Boston Center for the Arts (BCA) is to support the work of local artists in all disciplines, to serve diverse audiences and to enhance the quality of life for those who live, and work in Boston.
Program: Studio Program
Program Description: The artist studio program at the Boston Center for the Arts (BCA) is dedicated to providing affordable workspace and a supportive environment to artists in all disciplines, at all stages of artistic development. Artists working in studios at the BCA include painters, printmakers, sculptors, filmmakers, craftspeople, writers, performing artists, and others.
Website: www.bcaonline.org
Annotation: BCA serves 56 artists at any given time. They, however, do not provide a comprehensive listing of other spaces available at a low cost for artists to work and/or live in.

7) Organization: CLAY ART CENTER
Organizational Mission: The Clay Art Center, founded in 1957 by Katherine Choy and Henry Okamoto and located in Port Chester, New York, is a nationally recognized center for the advancement of the ceramic arts. Its facilities are unique by providing artists with studio space, offering clay classes and workshops in wheel throwing, pottery, sculpture and handbuilding for adults and children thereby serving the Westchester and Fairfield county communities. Its Gallery is solely dedicated to exhibiting ceramics.
Program: Clay Art Center Membership
Program Description: Membership offers both private and shared rental studio space. Associate membership is available for those who only need use of the glaze room and kilns. The Center is run cooperatively, with its members pitching in to help with office and studio upkeep. They have 45 members who share technical information as well as routine studio chores, and thereby benefit from this co-operative experience.
Program: The Clay Art Center Ceramic Artist Residency Program
Program Description: This program commences in September and runs for a year. It is uniquely designed for emerging artists who need time and space to develop their voice. They gain invaluable experience teaching classes and contribute their technical knowledge and expertise by managing many jobs at the studio. CAC provides a supportive ceramic community, while appreciating the need for privacy and independent work. Their forty members share technical information as well as routine
studio chores, and any CAC resident will benefit from this co-operative experience.

Website: http://www.clayartcenter.org

Annotation: The Clay Art Center serves 40 artists at any given time. They, however, do not provide a comprehensive listing of other spaces available at a low cost for artists to work and/or live in.

8) Organization: CONTEMPORARY ART WORKSHOP
Organizational Mission: Founded in 1949 by John Kearney, Leon Golub, Cosmo Campoli and Ray Fink, the Contemporary Art Workshop is one of the oldest artist-run alternative spaces in the country. With two interior exhibition spaces, the CAW hosts approximately fourteen individual shows and three group shows yearly. Demonstrating proven dedication and skill in their medium, many of CAW's artists are recent graduates from world-renowned institutions and are developing their artistic voice in the art world. Launching a solo show with the CAW helps emerging artists start their careers. The group shows, hosted during the summer months, bring together many artists of different backgrounds. The CAW fosters camaraderie between these artists and encourages the use of valuable networking resources.

Program: Studio Space
Program Description: CAW's provides twenty-one spacious, low-cost artist studios. Formerly a dairy, CAW's three-story, turn of the century building provides a safe and supportive environment. The studios offer an opportunity to exchange aesthetic and technical ideas and the freedom for artists to work in a community of their peers. CAW has painters, sculptors, fiber artists and photographers, more than half of which are women. On the main floor, the CAW has an open sculpture workshop where artists can work with sculpture media individually.

Website: http://www.contemporaryartworkshop.org

Annotation: CAW serves a limited number of artists at any given time; they do not list how much studio space they actually have. Furthermore, CAW does not provide a comprehensive listing of other spaces available at a low cost for artists to work and/or live in.

9) Organization: LOWER MANHATTAN CULTURAL COUNCIL
Program: Swing Space
Program Description: Lower Manhattan Cultural Council’s Swing Space program matches artists and arts groups with vacant commercial space downtown. Programs are designed to address short-term space needs for a range of projects, and to encourage creative, experimental and collaborative approaches to artistic practice in unconventional spaces. Providing temporary space for cultural uses is an opportunity for building owners to keep spaces active during lease transitions. Through LMCC's Swing Space program, storefronts and upper floors can be used for time periods
ranging from a few months to over a year. Swing Space currently provides artists with over 60,000 square feet from Canal Street to the South Street Seaport. Lead support for Swing Space is provided by The September 11th Fund and Deutsche Bank Americas Foundation, with space generously donated by Trinity Real Estate, General Growth Properties, Sciame, Time Equity, Collegiate and The Rudin Family.

**Program: Workspace**

**Program Description:** This program is an artist residency high above the Financial District of New York City. The World Trade Center gained a new group of tenants in 1997—artists. Since then, Lower Manhattan Cultural Council has provided studio space to over 200 emerging artists in some of the most significant architectural icons, from the World Financial Center to the Woolworth building. Three walls and a view, this is the simple concept behind Workspace. No door means more interaction, more support from fellow artists and a cross pollination that positively influences future work. In fact, many Workspace artists find that the proverbial door opens for them post-residency. Past residents have been offered solo and group shows, sold work, and received increased attention in various local and arts media. Perks of the program

- 5-month residency in raw studio space
- Access 24 hours a day, 7 days a week
- Exposure to curators, critics, collectors, arts professionals, and the public at large
- Visiting Artist status opportunities at several institutions
- Curatorial expertise
- Access to state-of-the-art facilities and libraries
- Bi-weekly Salon evenings

**Website:** http://www.lmcc.net

**Annotation:** LMCC serves 12-15 artists at any given time. They, however, do not provide a comprehensive listing of other spaces available at a low cost for artists to work and/or live in.

10) **Organization: MCCOLL CENTER FOR VISUAL ART**

**Organizational Mission:** To catapult artists to the vanguard of contemporary art by providing a state-of-the-art facility; a challenging and dynamic environment; collaboration among artists and the community; bold exhibitions; strong affiliation with arts organizations worldwide.

**Program: Residency Program**

**Program Description:** Artists-in-Residence participate in McColl Center for Visual Art's open houses, artist forums, outreaches, workshops, and interact with other regional, national, and international artists who are in residence. Artists are provided with a 230-819 sq ft studio and have twenty-four hour access to the Center's facility including a media lab, machine, metal and woodshop, dark room, printmaking studio, ceramic studio and blacksmith shop. In addition to the use of these extraordinary
facilities, each artist is given housing accommodations, a travel allowance, $2,000 for materials, and a stipend of $3,300.

Website: http://www.mccollcenter.org

Annotation: The McColl Center serves about 10 artists at any given time. They, however, do not provide a comprehensive listing of other spaces available at a low cost for artists to work and/or live in.

11) Organization: SCHOOL 33 ART CENTER

Organizational Mission: School 33 is dedicated to providing opportunities in the visual arts for artists and others in the Baltimore/Washington region through exhibitions, workshops, classes, outreach programs, studio artist programs, and annual special events.

Program: Studio Artist Program

Program Description: Since 1979, the Center’s Studio Artist Program has provided exceptional studio spaces at subsidized rates to more than 120 professional artists. Eight prime spaces (approx. 500 sq. ft. each) are available to local artists for leases up to three years. The Studio Selection Panel, comprised of local artists, selects resident artists through a review process. This program has been instrumental in providing a safe, nurturing community and workspace to established and emerging artists in Baltimore. The Center has also hosted a variety of artist residencies and programs that engage the studio artists in the Center’s exhibition and educational programming.

Website: http://www.school33.org

Annotation: School 33 serves 8 artists at any given time. They, however, do not provide a comprehensive listing of other spaces available at a low cost for artists to work and/or live in.

V) GENERAL HOUSING INFORMATION

This category is a catch-all for services which don’t provide actual space. Instead, the following organizations provide information in the form of online listings, list-servs, and publications.

RESOURCES:

1) Organization: ARTIST HELP NETWORK

Organizational Mission: Artist Help Network is a free online information service designed to help artists take control of their careers. The network assists artists in locating information, resources, guidance, and advice on a comprehensive range of career-related topics. The network focuses primarily on subjects of interest to fine artists. People working in the applied arts, arts administration, and arts-related fields will also find this site useful.

Program: Creature Comfort Listings
Program Description: This category unfolds into numerous sub topics offering an abundance of regional, national and international resources. Listings include publications, organizations, professionals, Web sites, audio-visual materials, and software programs.

Website: http://www.artisthelpnetwork.com/index.asp

Annotation: Much like NYFA Source, this resource serves an unlimited number of artists, and serves as a good starting point for service searches. As it maintains a national listing, the service possibilities are endless.

MODELS:

1) Organization: ARTHOUSE
Organizational Mission: In 1986, California Lawyers for the Arts (C.L.A.) and the San Francisco Arts Commission developed ArtHouse as a joint program to respond to the acute need of artists for affordable space in which to live and work in the Bay Area. ArtHouse has since expanded its services statewide and has also become a resource for arts organizations seeking to improve their facilities. ArtHouse is located at C.L.A., an organization which provides educational programs, publications, lawyer referral and alternative dispute resolution services for artists and arts organizations of all disciplines. ArtHouse serves as a clearinghouse for information about artists' studio and live/work space and cultural facilities, providing information to artists and arts organizations, government agencies, architects, developers, and building owners.

Program: Hotline Real Estate Listing Service
Program Description: The hotline is a members-only section of this site, featuring listings of art space available to rent, share or purchase in the San Francisco Bay Area. Hotline listings include live/work, studio, rehearsal, performance, and exhibition space for artists and arts organizations. There is a $25 charge to subscribe to the hotline.

Program: Technical Assistance and Consulting
Program Description: ArtHouse provides technical assistance and technical assistance referral to artists and arts organizations on issues such as locating and developing space, zoning and building code requirements, lease negotiations and organizational structure. ArtHouse also offers referrals to government agencies, private consultations and real estate professionals.

Program: Educational Programs and Publications
Program Description: ArtHouse organizes workshops and seminars that address various topics of concern to artists and arts organizations, government officials, and owners and developers of live/work space. In addition, ArtHouse publishes a variety of reference materials for artists.

Program: Base Conversion
Program Description: ArtHouse takes a leadership role in the planning and advocacy for military base conversion to arts use. ArtHouse maintains a
library of information related to base conversion and is available to consult with or facilitate meetings of artists and arts organizations wanting to participate in these projects.

**Website:** http://arthouseca.org

**Annotation:** This is a comprehensive program which is information driven and easy for artists to understand. They also have office space for rent to artists.

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**2) Organization: ARTIST TRUST**

**Organizational Mission:** Artist Trust is a not-for-profit organization whose sole mission is to support and encourage individual artists working in all disciplines in order to enrich community life throughout Washington State.

To accomplish its mission, Artist Trust raises funds from an array of sources in order to:

1. Give financial grants, through a peer review process, to individual artists working in the visual, performing, media, literary, and interdisciplinary arts;
2. Serve as a professional information resource for artists and encourage artists to support each other; and,
3. Provide recognition and support for the contributions artists make to the lives of people of Washington State and for the merit and integrity of artists' work.

**Program:** Studio Space & Housing

**Program Description:** Artist Trust provides current listings of available living and work/performance spaces, plus resources for living and work/performance spaces for artists on our website.

**Website:** http://www.artisttrust.org

**Annotation:** Artist Trust provides a good, information-driven service for artists in the Tacoma, WA area. They, however, do not have any property which artists can let.
EXISTING SERVICES - ESTATE PLANNING

Visual artists have some unusual complexities which are linked to their estate planning needs, including the valuation and taxation issues surrounding artwork. Because of this, we would hope for a host of services available to help them with these needs. However, after thorough research, we have found that most existing services for estate planning are not tailored to the specific needs of artists.

1) LEGAL:

For estate planning issues involving legalities such as wills and trust, an artist can look to their local volunteer lawyers for the arts groups for assistance. Alternatively, one may search independently online for information, or seek various educational publications related to estate planning. This may work well for initial or for an artist with a small estate.

RESOURCES:

1) Organization: ARTBUSINESS.COM
Organizational Mission: n/a
Program: Art Consulting
Program Description: Services include professional write/rewrite of your artist statement, critical analysis of your website, presenting yourself and your art, pricing and promoting your art, estate planning, mediation and dispute resolution, seminars and lectures on the business of art.
Website: http://www.artbusiness.com
Annotation: Content-based website with advisory publications for sale. Also advertises consulting services for artists in many areas of their artistic career including estate planning. Run by Alan Bamberger who is an art consultant, advisor, author, and independent appraiser.

2) Organization: MARIE WALSH SHARPE ART FOUNDATION
Organizational Mission: The foundation was established in June 1984 by Marie Walsh Sharpe, the culmination of her long held dream of providing financial assistance to the very gifted in the visual arts.
Program: A Visual Artist’s Guide to Estate Planning
Program Description: The result of the Visual Artists Estate Planning Conference co-sponsored by the Marie Walsh Sharpe Foundation and the Judith Rothschild Foundation, this guide is a comprehensive handbook designed to assist artists plan their estates. The book has two main parts and an appendix. Part I introduces general estate planning concepts and offers practical advice and a discussion of legal issues raised by artists at the conference. Part II consists of an in-depth discussion of policy and law on selected issues of estate planning and administration for visual artists.
This section was written by the Committee on Art Law of the Association of the Bar of the City of New York. The Appendix contains additional information, resources and sample forms. To order a copy, send name, address and telephone number with a check or money order (no credit cards) to the foundation.

**Website:** http://www.sharpeartfdn.org

**Annotation:** This foundation was established to provide financial assistance to gifted artists as well as supplementing art school instruction through seminars and workshops. It also maintains a hotline for visual artists which primarily acts a referral service to help these artists with their needs. They held a conference in 1997 in New York called the Visual Artists Estate Planning Conference. Out of this conference came the book, *A Visual Artist’s Guide to Estate Planning*, published in 1998, a comprehensive handbook designed to help artists plan their estates. Part I introduces general estate planning concepts and offers practical advice and a discussion of legal issues raised by artists at the conference. Part II consists of an in-depth discussion of policy and law on selected issues of estate planning and administration for visual artists. The Committee on Art Law of the Association of the Bar of the City of New York, chaired by Barbara T. Hoffman, Esq., wrote Part II.

3) **Organization:** NOLO *

**Organizational Mission:** Provide do-it-yourself legal solutions for consumers and small businesses

**Program:** N/A

**Program Description:** N/A

**Website:** http://nolo.com/

**Annotation:** Nolo is a publisher of do-it-yourself manuals on a range of legal issues, including wills, estate planning, retirement, elder care, personal finance, taxes, housing, real estate, divorce and child custody. Other materials are available for applicable business issues such as human resources, employment, intellectual property, and starting and running a small business. Nolo.com, the company’s web presence, has a fair amount of information and articles regarding their applicable topics.

**MODELS:**

1) **Organization:** VOLUNTEER LAWYERS FOR THE ARTS OF MASSACHUSETTS, INC.

**Organizational Mission:** Volunteer Lawyers for the Arts of Massachusetts, Inc. (VLA) is a non-profit organization established to meet the legal needs of the state's artistic community. The current VLA was incorporated in September 1989 through the joint efforts of the Boston Bar Association,
the Artists Foundation and the City of Boston's Office of Cultural Affairs. VLA is the only
a panel of more than 250 attorneys is available to provide free or reduced
fee legal assistance for arts related problems. The Legal Referral Program
can assist with issues such as specialized contracts, copyright and
trademark, First Amendment, tax and non-profit, estate planning,
landlord tenant, non-profit incorporation and employment.

Program: Seminars and Workshops and Legal Referral Program
Program Description: Ongoing workshops on a variety of topics, including
copyright, trademark, artist live/workspace issues, non-profit
incorporation and estate planning.
Website: http://www.vlama.org
Annotation: They do seminars and workshops to help artists as well as offering
application-based help for Massachusetts artists for any legal needs,
including estate planning.

2) Organization: TEXAS ACCOUNTANTS AND LAWYERS FOR THE ARTS (TALA)
Organizational Mission: N/A
Program: Estate Planning for Artists
Program Description: TALA volunteer accountants and attorneys will work with
artists in providing for their individual estate-planning needs. Such
planning also includes assistance regarding the future care and
preservation of artists' creative works.
Website: http://www.talarts.org/
Annotation: Largest provider of pro bono legal and accounting services to the
arts in the US. Available for arts nonprofits and artists from all creative
disciplines, including visual artists, musicians, actors, dancers, film
makers and writers. Their programs are designed to help artists apply
legal and accounting services to their own practices. Eligible
organizations or individuals must become a member and then fill out
request forms for assistance. TALA then matches them with a volunteer
lawyer or accountant. They specifically highlight their estate planning
services on their website as a unique service in which they provide direct
and unique assistance to an artist for estate planning and preservation of
their artwork.

3) Organization: VOLUNTEER LAWYERS FOR THE ARTS (VLA)
Organizational Mission: Since 1969, Volunteer Lawyers for the Arts has been
the leading provider of pro bono legal services, mediation services,
educational programs and publications, and advocacy to the arts
community in the New York area. Through public advocacy, VLA
frequently acts on issues vitally important to the arts community in New
York and beyond. As the first arts-related legal aid organization, VLA is the model for similar organizations around the world.

**Program:** Legal services  
**Program Description:** Pro bono and low cost legal services to the artist community  
**Website:** [http://www.vlany.org/](http://www.vlany.org/)  
**Annotation:** The VLA is serves the most dense artist community in the country, providing individuals with a range of services from legal to educational. They also support the entire community through advocacy of related and important issues relevant to the lives of artists. While they focus on the community in their region as the forerunners on this type of organization, they also will work on national issues which may arise. Through the program MediateArt, they pair mediators to issues outside of the legal framework. Assistance is provided through an application process.

4) **Organization:** PHILADELPHIA VOLUNTEER LAWYERS FOR THE ARTS  
**Organizational Mission:** Philadelphia Volunteer Lawyers for the Arts (PVLA) brings together the legal, arts, and cultural communities to share strengths, expertise, and their mutual commitment to protecting artistic and cultural expression for everyone. Through legal services, educational programs, and community building events for artists, lawyers, and arts and cultural organizations, PVLA empowers our community to make the Delaware Valley a preeminent cultural center and a great place to live.  
**Program:** Senior Artist’s Initiative (SAI)  
**Program Description:** An initiative of the PVL A, this program provides educational information to help aging artists organize their work and understand legal and tax issues surrounding one’s estate.  
**Website:** [http://www.pvla.org/index.php?option=com_frontpage&Itemid=1](http://www.pvla.org/index.php?option=com_frontpage&Itemid=1)  
[http://www.seniorartistsinitiative.com/about.htm](http://www.seniorartistsinitiative.com/about.htm)  
**Annotation:** The SAI sponsors activities, assists artists in organizational processes as well as helping to find venues for exhibiting their work. This program is the age specific arm of the PVL A. PVL A provides legal help over the phone or fax. They also provide a full service legal offering for eligible cases or individuals through an application process. PVL A also does community work ranging from board member head hunting services to providing speakers for events with many other available services.

II) **APPRAISAL:**

There are no affordable, discounted appraisal services for artists. The existing providers are structured to primarily assist collectors and dealers. The appraisal process is inherently reliant on the reputation and market demand for an artist’s work. Therefore, this service is provided on a fee basis by professional firms.
RESOURCES:

1) Organization: THE ART DEALERS ASSOCIATION OF AMERICA
Organizational Mission: The organization's primary purpose is to give grants in order to promote an appreciation of art.
Program: Art Appraisal Service
Program Description: Since 1962, the Art Dealers Association of America has appraised paintings, sculpture, and works on paper for tax purposes. More than 28,000 works have been appraised by ADAA. Because of the care and the professional competence with which ADAA's appraisals are made, the ADAA Appraisal Service is regularly used by important collectors and museums. The ADAA Appraisal Service has a high degree of acceptance by governmental tax authorities.
Website: http://www.artdealers.org/home.html
Annotation: Non-profit membership organization aimed at scholarship in the fine arts. They seem aimed at working in the world of the highly recognized artist and the collectors and systems which covet their works. They appraise works by important collectors and museums but they don't explicitly state that they work in any way to assist families or inheritors dealing with bodies of art works left behind by a deceased artist.

2) Organization: ARTBUSINESS.COM
Organizational Mission: n/a
Program: Art Consulting
Program Description: Services include professional write/rewrite of one’s artist statement, critical analysis of one’s website, presenting oneself and one’s art, pricing and promoting one’s art, estate planning, mediation and dispute resolution, seminars and lectures on the business of art.
Website: http://www.artbusiness.com
Annotation: This is a content-based website which provides articles, news, etc. It is also a promotional tool for books and useful services. It provides a source of information on estate planning specific to artists. Run by Alan Bamberger who is an art consultant, advisor, author, and independent appraiser.
EXISTING SERVICES - BUSINESS SKILLS

After conducting extensive research of existing resources and models, regional arts organizations emerged as the pre-eminent source of business skills training and support. Our research has revealed that a great deal of artists do not feel they have adequate business, marketing, and finance knowledge, and that they wished they had received training in these areas at a younger age. In response, we have created this list of resources that serve all visual artists, since business, marketing, and finance training is important and vital at any age.

Services providing business, marketing, and financial training and support for individual artists are divided between publications and services. A number of resources actually provide services and information related to all three skill areas of business, marketing, and finance. There are few true resources (services available to any artist) but there are many comparable local and regional organizations throughout the United States serving artists in a specific geographic area.

RESOURCES:

1) Organization: **ARTS BUSINESS INSTITUTE***
   Organizational Mission: The Arts Business Institute (ABI) is a non-profit organization, which seeks to increase the perception, profitability and professionalism within the craft arts marketplace.
   Programs: Weekend Retreats and Workshops
   Program Description: Retreats and workshops cover a number of subjects including marketing strategies, business practice, financing projects, and financial paperwork.
   Website: [http://www.artsbusinessinstitute.org](http://www.artsbusinessinstitute.org)
   Annotation: Arts Business Institute offers retreats and workshops in various locations around the United States. An updated schedule is maintained on ABI’s website.

2) Organization: **ARTIST TRUST***
   Organizational Mission: Artist Trust is a not-for-profit organization whose sole mission is to support and encourage individual artists working in all disciplines in order to enrich community life throughout Washington State.
   Programs: a) Professional Development Articles
   b) Guides (See Models section)
   Program Description: a) Articles and step-by-step guides are available online about a variety of topics encompassing the areas of business, marketing, and finance.
Annotation: Artist Trust provides a number of services for artists, but these articles are the only resource available to artists nationwide.

3) Organization: CREATIVE CAPITAL  
Organizational Mission: Creative Capital, a New York City-based nonprofit organization, acts as a catalyst for the development of adventurous and imaginative ideas by supporting artists who pursue innovation in form and/or content in the performing and visual arts, film and video, and in emerging fields. We are committed to working in partnership with the artists whom we fund, providing advisory services and professional development assistance along with multi-faceted financial aid and promotional support throughout the life of each Creative Capital project.

Programs:
  a) Professional Development Workshops  
  b) Weekend Retreats  
  c) Artists Toolbox

Program Description:
  a) Workshops last one or one evening and are offered in various locations across the country. A current listing of workshops and locations is maintained on the Creative Capital Foundation website.

  b) Creative Capital's Professional Development Retreat is designed to deliver skill-building opportunities to diverse communities of artists across the country. While technical workshops for artists on particular sets of skills such as grant writing, financial management, and marketing are available around the country, the goal of this retreat is to provide a cohesive structure that will help artists to organize, plan, and sustain their creative careers. These weekend-long retreats use an integrated approach to cover the topics of marketing/public relations and fundraising with a particular emphasis on strategic planning for individual artists. Workshops occur throughout the country: a schedule of retreats and locations are listed on the website.

  c) Online listing of resources for artists, including information about career and life management, fellowships and grants, legal and financial issues, and technology.

Website: http://creative-capital.org/index.html
Annotation: Although Creative Capital workshops and retreats are available in several locations across the country; they are often offered in partnership with an arts organization in that region. To register, it may be necessary to contact the partnership organization, not Creative Capital. This information should be available on the Creative Capital Foundation website.
4) **Organization:** ARTS & BUSINESS COUNCIL OF AMERICANS FOR THE ARTS  

**Organizational Mission:** Americans for the Arts is dedicated to representing and serving local communities and creating opportunities for every American to participate in and appreciate all forms of the arts.  

**Programs:** National Arts Marketing Project *  

**Program Description:** This website has a great deal of information ranging from information about arts marketing workshops throughout the country to case studies about marketing.  

**Website:** http://www.artsmarketing.org  

**Annotation:** Although the National Arts Marketing Project is aimed at art organizations, not individual artists, the website offers information about national seminars presented in partnership with local and regional arts organizations.

5) **Organization:** STANFIELD ART ASSOCIATES, INC. – ALYSON STANFIELD *  

**Organizational Mission:** ArtBizCoach.com is for beginning, emerging and established artists everywhere who would like help promoting themselves and building their businesses.  

**Programs:**  

a) Online newsletter and tips  
b) Classes and seminars via telephone or online  
c) Workshops  

**Program Description:**  

a) Stanfield Art Associates, Inc. offers a free online newsletter and daily emails over a one-week period. In addition, artists can also read interviews between a consultant and artists about developing an artist’s statement, as well as different drafts of the artist’s statement.  
b) Classes and seminars are offered via phone or online and vary in subject and cost.  
c) Limited in-person workshops are offered in various locations. A calendar of workshops is maintained on the website.  

**Website:** http://www.artbizcoach.com  

**Annotation:** The free newsletter, tips, and interviews are a resource available to any artists, especially those who have no background in business or marketing. The classes vary in cost and cover topics in depth.

**MODELS:**

1) **Organization:** ARTIST TRUST  

**Organizational Mission:** Artist Trust is a not-for-profit organization whose sole mission is to support and encourage individual artists working in all
disciplines in order to enrich community life throughout Washington State.

Programs:
  a) EDGE
  b) Artists Assets: Artist Trust’s Guide to Artist Resources
  c) Professional Development Articles and Guides (See Resources section)

Program Description:
  a) The EDGE professional development training program provides visual artists with a comprehensive survey of professional practices through a hands-on, interactive curriculum that includes instruction by professionals in the field as well as specialized presentations, panel discussions, site visits, and assignments. The EDGE Program focuses on providing artists with the relevant and necessary entrepreneurial skills to achieve their personal career goals, as well as to develop peer support and exchange among the participating artists. Through a panel process each year, about sixty artists are selected to participate in the 50-hour training program.
  b) Published annually, provides a comprehensive professional resource guide for artists, ranging from healthcare and emergency services, to employment and business development resources. The guide is available online in PDF format.
  c) See Resources section.

Website: http://www.artisttrust.org

Annotation: Artist Trust provides a number of services for artists. One is a resource because it is available online, but most services are limited to artists in Washington State.

2) Organization: ARTSERVE, INC.

Organizational Mission: ArtServe is dedicated to serving and strengthening the diverse and vibrant South Florida arts and cultural community by providing resources, training and state-of-the-art facilities.

Program: Art of Doing Business

Program Description: This workshop series is intended to benefit nonprofit cultural groups as well as individual artists by enhancing skills and reaching personal and professional missions. Workshop topics may include Fundraising, Copyright Law, Grant Writing, Marketing Your Artwork, Strategic Positioning, Nonprofit Budgeting, Public Relations and more, each presented by an expert in their field. Topics were chosen based on the results of an ArtServe membership survey on subject matter members would find most useful.

Website: http://www.artserve.org/

Annotation: Artserve, Inc. provides a number of short workshops on a variety of subjects at low cost. This is a model because the workshops are only offered in Broward County in Southern Florida. The workshops cover
topics that include many artistic disciplines are free to members and available at low-cost to non-members.

3) **Organization**: ARTISTS SPACE, INC.

**Organizational Mission**: To encourage diversity and experimentation in the arts, to provide an exhibition space for untried art and artists, and to foster an appreciation for the role that artists play in the community as reporters, provocateurs, commentators and peers.

**Program**: Artists Survival Skills Workshops

**Program Description**: Artists Space offers a series of workshops and opportunities that provide a broad range of survival skills for the practicing artist.

**Website**: www.artistsspace.org

**Annotation**: Artists Space, Inc. provides a number of short workshops on a variety of subjects for visual artists for free. This is a model because the workshops are only offered in New York City.

4) **Organization**: ARTS OF THE SOUTHERN FINGER LAKES

**Organizational Mission**: The ARTS enhances the cultural arts for area residents, arts organizations, artists and visitors by serving as a catalyst and advocate to increase participation, advance collaboration and optimize resources in Chemung, Schuyler, and Steuben Counties in New York State.

**Programs**:
   a) Technical Assistance
   b) ARTS forums
   c) Marketing Assistance

**Program Description**:
   a) The ARTS provides help with proposal writing, budget and project development.
   b) "ARTS Forums" gatherings, held by and for artists, provide a forum for visual and other artists to exchange ideas and resources. The ARTS sponsors these informal meetings, which are held at regional arts locations throughout the year. Recent programs have included guest artist presentations, brainstorming sessions and open information exchanges.
   c) Services include: One-on-one meetings by appointment with staff at The ARTS to offer information and referral; access to a computer at The ARTS office in Corning with free Internet service and assistance; as well as information on funding and exhibit opportunities.

**Website**: http://www.earts.org

**Annotation**: Arts of the Southern Finger Lakes is an example of an organization in more rural area that offers comprehensive programming to local artists.
5) **Organization:** BOULDER COUNTY ARTS ALLIANCE  
**Organizational Mission:** The Boulder County Arts Alliance (BCAA) supports and nurtures the arts in all disciplines—music, dance, visual arts, media, theatre, and literature—throughout Boulder County. Since 1966, our mission has been to provide leadership and resources for arts organizations, artists, educators, and the Boulder County community.

**Programs:**  
a) Technical Assistance  
b) Business of Art Workshops  
c) Mailing List Rental  

**Program Description:**  
a) Current members of the BCAA are eligible for one-one-consultations about promoting their art, identifying partners and collaborations, writing grants and proposals, and finding funding, as well as personalized feedback on current projects.  
b) Business of Arts Workshops are a series of seminars that educate artists and art organizations about business management, fundraising, accounting, marketing, legal issues, and other topics related to building a successful arts career. Workshop fees are $5 for BCAA and Dairy members and $15 for non-members. Additional $5 materials fee may be charged for all participants.  
c) BCAA provides its mailing list (approximately 1100 names as of 7/2005) for one time use only in various format files. Fees vary with file type and membership level.

**Website:** [http://www.bouldercountyarts.org/](http://www.bouldercountyarts.org/)  
**Annotation:** Boulder County Arts Alliance provides a variety of programming for artists living in Boulder County, Colorado.

6) **Organization:** THE BUSINESS OF ART CENTER  
**Organizational Mission:** The Business of Art Center is intended to:  
- Facilitate the development of the artistic and business skills of artists by providing subsidized studio space, art classes, workshops, and business instruction; which will enable the artists to earn a living from their artwork.  
- Increase public knowledge of art processes, art forms and issues through art exhibitions, lectures, tours, and demonstrations focusing on the tools, methods, and history of the art form.  
- Provide a stimulating creative environment which will contribute to the understanding and pleasure of art.

**Program:** Business Institute  
**Program Description:** The Business Institute is a comprehensive business program taught by professionals in law, marketing, accounting, gallery relations, taxes, and public relations to improve artists' business skills.

**Website:** [http://www.thebac.org](http://www.thebac.org)
**Annotation:** The Business of Art Center is a comprehensive facility with a number of programs holistically supporting Colorado Springs area visual artists.

7) **Organization:** BROOKLYN ARTS COUNCIL  
**Organizational Mission:** The Brooklyn Arts Council, Inc. (BAC) is a service organization dedicated to helping artists, arts organizations, and community groups promote and sustain the arts. BAC is unique in the borough in that it assists artists -- both amateur and professional.  
**Program:** Professional Development Seminars  
**Program Description:**  
BAC offers a series of free Professional Development Seminars for the Arts as part of its Technical Assistance for individual artists and local arts groups. The seminars are designed to cover topics of interest to artists and arts organizations in all disciplines and media, and to further their professional development skills and ability to respond more effectively to their audience/constituents.  
**Website:** http://www.brooklynartscouncil.org  
**Annotation:** Brooklyn County Arts Council serves all disciplines of artists and only serves artists in Brooklyn, New York.

8) **Organization:** CENTER FOR CULTURAL INNOVATION  
**Organizational Mission:** The mission of CCI is to promote greater economic independence for self-employed artists as well as creative entrepreneurs working in the non profit sector by providing next-generation financial and management services that meet their business needs.  
**Programs:**  
- a) Business of Art Workshops  
- b) Additional Workshops  
**Program Description:**  
a) Business of Art is an intensive training program providing business knowledge and tools especially designed to meet the needs of artists and creative entrepreneurs. Our trainers and counselors are noted experts from both the business and nonprofit sectors and our basic curriculum is designed to provide the fundamentals on how artists can run their life more like a business. The “Business of Art” workshops are generally offered two to three times per year, and enrollment is limited to twenty-five participants. The cost of this basic training has been less than $200 per person.  
b) Additional one-time workshops are offered regularly and cover a variety of subjects relating to business, marketing, and finance. These workshops cost $20 - $25 each.  
**Website:** http://www.cciarts.org/
Annotation: The Center for Cultural Innovation serves artists of all disciplines in the Los Angeles area. Becoming a member can reduce costs of CCI’s professional development services.

9) Organization: CHICAGO ARTISTS COALITION
Organizational Mission: We are a visual arts organization whose mission is to fulfill four basic needs: the education of the general public regarding the value of the visual arts to society; the advocacy of visual arts issues for members and the art community; the provision of professional and educational services for artists and the arts community; the improvement of the environment in which artists live and work.
Program: Career Development Programs
Program Description: Chicago Artists Coalition hosts regular workshops, lectures, and panel discussions on topics of immediate interest to artists, such as housing, space, employment, marketing, taxes, health hazards, law, culture and advocacy. Events and monthly artist salons offer a unique opportunity to network with artists who represent diverse backgrounds and interests.
Website: http://www.caconline.org
Annotation: Chicago Artists Coalition is a membership based visual artists organization serving artists in the Chicagoland area through a variety of services, programs, job listings, publications, and exhibition opportunities.

10) Organization: CREATIVE ALLIANCE
Organizational Mission: The Creative Alliance is a community based non-profit promoting the arts and humanities. As a membership organization of artists, arts supporters, writers, scholars and businesses, the Creative Alliance cultivates community through collaboration.
Program: Workshops
Program Description: Creative Alliance offers workshops to artists of all disciplines in the Baltimore area in a variety of artistic and career development skill areas. The workshops vary in length and cost.
Website: http://www.creativealliance.org
Annotation: Creative Alliance offers reasonable membership rates, a variety of opportunities for creative development and collaboration and a comprehensive list of local resources for Baltimore, Maryland artists of all disciplines.

11) Organization: THE FIELD
Organizational Mission: The Field is a non-profit arts service organization offering programs and support systems that help independent performing artists create new artwork, manage their careers and develop long-range strategies for sustaining a life in the arts. The Field is the only organization in New York that provides comprehensive programming for
artists on a completely non-curated basis. This means everything we do is open to artists from all aesthetic viewpoints and levels of development. Our priority is to create a climate where experimentation, risk-taking, and originality are championed, and where the broadest range of voices are included.

Programs:
   a) Management Nuts and Bolts
   b) One-on-one Consultation
   c) IPARC – Independent Performing Artist Resource Center

Program Description:
   a) Management Nuts and Bolts are workshops offered in a range of topics from Marketing and Publicity to Using Excel for Budgets. Workshops cost $20 - $25 each.
   b) One-on-one consultations are available for artists on any subject at a cost of $40 per hour.
   c) Currently, this resource center is aimed at performing artists and includes a library of printed resources on grants and non-profit arts, sample press kits and budgets, computers, a copier, a fax machine, a scanner, printer, as well as access to staff members. This service is free to members and can be rented for $5 a day for non-members.

Website: http://www.thefield.org

Annotation: The Field serves visual and performing artists. However, in the area of visual arts, The Field primarily serves media artists. The organization has a variety of support programs for all artists.

12) Organization: FLUSHING COUNCIL ON CULTURE AND THE ARTS

Organizational Mission: The mission of the Flushing Council on Culture and the Arts is to make the arts a central part of life, to be a creative and revitalizing force for developing the arts in the community and to be a national and international destination for tourism.

Programs:
   a) Seminars
   b) Technical Assistance
   c) Marketing Assistance

Program Description:
   a) Seminars are presented on a variety of subjects. Past topics have included how to approach gallery owners or museum curators, confidence building, and professional networking.
   b) Staff at the Council will offer advice on grant writing and other funding prospects, confer with artists on non-traditional exhibition space which may exist in the community, make recommendations to newly-arrived artists regarding schools, classes, facilities and other resources, advise on the availability of rental studio space in the borough of Queens, and write letters of recommendation on behalf
of visual artists who are known to the Council who are pursuing grants, fellowships, etc.
c) Staff will advise on how best to approach the press, providing contacts from the Flushing Council's own press list, when appropriate.

Website: http://www.flushingtownhall.org

Annotation: Flushing Council on Culture and the Arts offers programs aimed at all arts disciplines as well as community building through the arts. The programs are specifically for artists who reside in the Borough of Queens.

13) Organization: MILWAUKEE ARTIST RESOURCE NETWORK
Organizational Mission: Milwaukee Artist Resource Network (MARN) is a nonprofit art-service organization dedicated to enriching the community by supporting individual literary, performing and visual artists. MARN empowers artists with access to educational and professional resources and creates a network for communication and collaboration.

Programs:
   a) Workshops
   b) Articles

Program Description:
   a) Workshops cover the business side of art and are low cost or free. A current list of workshops is maintained on the MARN website.
   b) Articles are available online and explain how to write a press release, an artist’s statement, and how to self-publish.

Website: http://www.marnonline.com

Annotation: Milwaukee Artist Resource Network is a membership organization that provides support for artists in the greater Milwaukee area.

14) Organization: OKLAHOMA VISUAL ARTISTS COALITION
Organizational Mission: OVAC supports visual artists living and working in Oklahoma and promotes public interest and understanding of the arts.

Program: Artists Survival Kit (A.S.K.)
Program Description: Workshops about survival skills for artists are presented throughout the year.

Website: http://www.ovac-ok.org

Annotation: Oklahoma Visual Artists Coalition only serves artists in Oklahoma.

15) Organization: ARTS RESOURCE NETWORK
Organizational Mission: The Arts Resource Network offers technical assistance to allow artists and arts organizations to find the services and support needed to sustain their lives and work in the arts. The Arts Resource Network provides tools and information to help artists, arts organizations and our community thrive. As a service of Seattle's Office of Arts & Cultural Affairs, this site is an extension of our artist, organization and community programs.
Programs:
   a) Artists Toolbox
   b) The Business of Art
   c) Building a Portfolio
   d) Lectures

Program Description:
   a) This section of the website includes articles and resource lists about professional development for artists.
   b) This section includes articles and resource lists about marketing, technology, business, and legal issues.
   c) This section of the website is specifically related to artists’ statements, resumes, and developing portfolios or work samples.
   d) Arts Resource Network presents lectures on topics related to art, arts organizations, and art in the community.

Website: http://www.artsresourcenetwork.org

Annotation: Arts Resource Network has some articles that are applicable to all artists, but the majority of listings target Seattle area artists. Arts Resource Network serves all disciplines of art in the Seattle area.

16) Organization: SIDE STREET PROJECTS
Organizational Mission: The Arts Resource Network offers technical assistance to allow artists and arts organizations to find the services and support needed to sustain their lives and work in the arts. The Arts Resource Network provides tools and information to help artists, arts organizations and our community thrive. As a service of Seattle’s Office of Arts & Cultural Affairs, this site is an extension of our artist, organization and community programs.

Program: Get Your Shit Together
Program Description: Get Your Shit Together (GYST) claims to show you the stuff you should have learned in art school, but didn’t. GYST is a program for artists taught by CalArts faculty Karen Atkinson that teaches bare-knuckled practical strategies for negotiating the baffling terrain of the contemporary art world. The ten week course includes access to the Curator Review Panel: a speed dating styled event where artists get feedback from local curators, a several hundred page guide for working artists, a CD ROM with organizing tools, and access to the "Artist's Business Center" at Armory Northwest, featuring free wireless web, professional 35mm slide scanning, large-output color printing, and CD burning. The class enrollment is limited to forty students and costs $125.

Website: www.sidestreetprojects.org

Annotation: GYST covers a huge range of topics and provides students with a great deal of resources to assist them once the class is over. The class is very popular in the Los Angeles area and early sign up is advised.
17) **Organization:** **SPRINGBOARD FOR THE ARTS**  
**Organizational Mission:** To provide affordable management information, consulting and training services designed to improve the business competence and confidence of independent artists and cultural organizations in the Upper Midwest.  
**Programs:**  
a) Professional Development Workshops  
b) Resource Lists  
c) Individual Consultations  
d) Computer workspace and meeting place  
e) Contract Templates and Online Articles  
**Program Description:**  
a) Workshops are offered as one time sessions, or a number of classes over a few weeks. The workshops vary greatly in cost and subject. An updated schedule is maintained on the website.  
b) A comprehensive list of resources aimed at Minneapolis/St. Paul artists is available on the website.  
c) Individual consultations for artists on a $40 per hour basis are available. Consultations are intended to assist with career planning, project management, and refining individual projects.  
d) Free internet access, inexpensive copying and faxing, and convenient meeting spaces for groups is available on-site Monday through Friday during the day and by appointment.  
e) Templates for a variety of different contracts as well as a number of articles about legal issues are available online.  
**Website:** [http://www.springboardforthearts.org](http://www.springboardforthearts.org)  
**Annotation:** Springboard for the Arts serves artists of all disciplines and offers a huge range of support. Services are meant for artists in the Minneapolis/St. Paul area.

18) **Organization:** **VOLUNTEER LAWYERS FOR THE ARTS OF MASSACHUSETTS**  
**Organizational Mission:** Volunteer Lawyers for the Arts of Massachusetts, Inc. (VLA) is a non-profit organization established to meet the legal needs of the state's artistic community. The current VLA was incorporated in September 1989 through the joint efforts of the Boston Bar Association, the Artists Foundation and the City of Boston's Office of Cultural Affairs.  
**Program:** Artists Professional Toolbox  
**Program Description:** APT is a course intended for emerging to mid-career artists (5-15 years out of art school) to master the business challenges of being an artist. It encompasses career coaching, networking, negotiating, marketing strategies, legal issues, financial planning, and more. It is a 7 month long intensive MBA course for a select group of artists. Instructors will presume that artists have some knowledge and experience in working
and living as an artist, and will present the material accordingly. The twenty to twenty-five artists selected for APT are expected to make a serious commitment for the duration of the program. In return, they will receive personalized attention and feedback with a focus on not just learning about but incorporating the skills they learn into a cohesive career. Applications are available on the website. The tuition for the program is subsidized so artists only have to pay around $525.

Website: http://www.bostonbar.org/vla/apt/index.html

Annotation: The class assigns regular homework assignments and requires a long commitment. Class space is limited. There is more than one website connected to the VLA in Massachusetts; please insure that you are looking at the correct program.

**RESOURCES – PUBLICATIONS:**

1) **Organization:** **ALLWORTH PRESS**  
   **Organizational Mission:** Allworth Press provides practical, accessible information books for a creative community of specialists such as artists, photographers, designers, and authors, as well as an expanding line of legal and financial how-to books for the general public.

   **Publications:** Various

   **Publication Description:** Various artist specific publications are available through Allworth Press on their website. Titles include *Business and Legal Forms for Fine Artists*, *The Fine Artist's Guide to Marketing and Self Promotion*, *The Business of Being an Artist*, and many more books specifically for artists.

   Website: http://www.allworth.com

   Annotation: All titles and descriptions are available on the website. Some titles are also found through major booksellers as well.

2) **Organization:** **ARTIST HELP NETWORK**  
   **Organizational Mission:** The Artist Help Network is a free information service designed to help artists take control of their careers. The network assists artists in locating information, resources, guidance, and advice on a comprehensive range of career-related topics. The network focuses primarily on subjects of interest to fine artists.

   **Publications:** Various

   **Publication Description:** Various artist specific publications are available through Artist Help Network website. Titles include *The Art of Selling*, *Galleries without Walls: Selling Art in Alternative Venues*, *How to Survive & Prosper as an Artist: Selling Yourself without Selling Your Soul*, and many more books specifically for artists.

   Website: http://www.artisthelpnetwork.com

   Annotation: All titles and descriptions are available on the website. Some titles are also found through major booksellers as well.
2) Organization: **ARTNETWORK**

**Organizational Mission:** ArtNetwork seeks to empower artists and enable them to achieve success in their career. We publish business books for the fine artist, as well as contacts via our mailing lists.

**Publications:** Various

**Publication Description:** Various artist specific publications are available through ArtNetwork Press on their website. Titles include *Art Office - 80+ Business Forms, Charts, Sample Letters, Legal Documents & Business Plans for Fine Artists*, *Licensing Art 101*, *Selling Art 101* and many more books specifically for artists.

**Website:** [http://www.artmarketing.com](http://www.artmarketing.com)

**Annotation:** All titles and descriptions are available on the website. Some titles are also found through major booksellers as well.
EXISTING SERVICES - ARCHIVING

This list of archiving services for visual artists is made up of the single national visual art archive resource, a number of examples of specialized models for visual art archives available to specific groups of artists, and several interesting and important archiving models in fields other than visual art.

I) VISUAL ART ARCHIVE:

Our research of existing resources and models that serve visual artists’ archiving needs reveals there is only one major resource for artists interested in preserving their artistic legacy in an archive—the Smithsonian Archives of American Art. These archives are by far the most comprehensive and most often used in the country.

There are, however, numerous archives and collections that exist to serve artists who live in various regions, who work in specific media, or who belong to particular demographic groups. See below under Visual Art Archive Models for more information.

RESOURCES:

1) Organization: Smithsonian Archives of American Art
Organizational Mission: To illuminate scholarship of the history of art in America through collecting, preserving, and making available for study the documentation of this country's rich artistic legacy.
Program: Smithsonian Archives of American Art
Program Description: See above.
Website: http://www.aaa.si.edu/about/about.cfm
Annotation: This is the only national resource relating to visual art archives. The Archives of American Art was originally founded in Detroit in 1954. The Archives' initial goal—to serve as microfilm repository of papers already housed in other institutions—quickly expanded to collecting and preserving original material from across the country. The collections today are accessioned, arranged and described, then stored in environmentally sound conditions. Digitization has replaced microfilming for a portion of the collections. Covering over 200 years of American art history these primary sources include illustrated letters and diaries; manuscripts; records of museums, galleries and schools; photographs of art world figures and events; and works of art on paper.

In 1970 the Archives joined the Smithsonian Institution, sharing the Institution's mandate—the increase and diffusion of knowledge. Today, the Archives holds over 16 million items, 5,000 collections, and 2,000
oral history interviews. It is the world's largest and most widely used resource on the history of art in America.

**MODELS:**

1) **Organization:** Philadelphia Volunteer Lawyers for the Arts (PVLA)/Senior Artists Initiative *

**Organizational Mission:** The purpose of the Senior Artists Initiative (SAI) is to assist senior artists in understanding the need for, and process involved in, organizing their life's work, and to develop programs that provide recognition for senior artists.

In pursuit of this mission, SAI will:
- sponsor activities that educate senior artists about legal issues pertaining to their art;
- develop ways to assist senior artists in their efforts to document and inventory their life's work;
- inform senior artists how to place their art with museums and other nonprofit institutions;
- explore venues for senior artists' work to be exhibited.

**Program:** Senior Artists Initiative

**Program Description:** The Senior Artists Initiative (SAI), under the auspices of Philadelphia Volunteer Lawyers for the Arts (PVLA), provides educational information to help senior artists organize and inventory their work, and to understand legal and tax implications of art as part of an estate. SAI also facilitates the donation of art by senior artists to museums and other nonprofit institutions.

**Website:** [http://www.seniorartistsinitiative.com/](http://www.seniorartistsinitiative.com/)

**Annotation:** The Senior Artists Initiative, an innovative model organization that should be emulated elsewhere, was founded in 1996. The first public activity, in 1998, was a series of panel discussions funded by the Dolfinger-McMahon Foundation. These discussions informed artists about organizing their art, and the legal and tax implications of a professional studio. In order to assist senior artists, SAI developed a docent and internship program for educational institutions and museums in the greater Philadelphia area.

Each spring the entire group of artists, docents, interns, advisors, videographers, workshop leaders, and SAI staff come together for the workshop training sessions. Student interns and videographers have the unique opportunity to see a lifetime's work, discuss an artist's career, understand how to conduct a professional inventory, gain interviewing and original research skills, and receive a grounding in contemporary American art. The intergenerational aspect places students in the world outside of the classroom and connects the senior artists with those just beginning their careers.
On the SAI website are published several interesting and informative articles relating to archiving and other issues important to senior artists, including: “What Will Happen to Your Art After You Die?” by Jeffrey P. Fuller, Accredited Senior Appraiser, American Society of Appraisers; “Estate Planning for Artists” by Robert H. Louis, Esq.; “Approaching Museums” by Dr. Michael W. Schantz, Director, Woodmere Art Museum, and “Plan Ahead” by Stephen Tarantal, Dean, Philadelphia College of Art and Design, The University of the Arts.

2) Organization: Artists Archives of the Western Reserve
Organizational Mission: The Artists Archives of the Western Reserve is an archives facility that preserves representative bodies of work created by Ohio visual artists and, through ongoing research, exhibition and education programs, actively documents and promotes this cultural heritage for the benefit of the public.
Program: Artists Archives of the Western Reserve
Program Description: See above.
Website: http://www.artistsarchives.org
Annotation: This program is limited to Ohio artists and is funded by the Ohio Arts Council. It includes a membership program devoted to building the legacy of regional art in northeast Ohio. Members work to identify significant artists from rich and diverse traditions and to provide resources to preserve the works of these artists, making the available to scholars and an interested public.

Members receive invitations to special events (including Gallery Talks, exhibition openings and more), discounts on classes, and a quarterly newsletter. Membership is available to both artists and non-artists (patrons) and supports the organizations efforts to advance our region's art and artists.

3) Organization: Georgia Council for the Arts State Art Collection
Organizational Mission: The mission of the Georgia Council for the Arts is to encourage excellence in the arts, to support the arts' many forms of expression and to make the arts available to all Georgians by providing funding, programming and services.
Program: Georgia Council for the Arts State Art Collection
Program Description: The Georgia State Art Collection contains more than 600 original works by Georgia artists. Many of these artists are recognized nationally, including Benny Andrews, Lamar Dodd, Cheryl Goldsleger, Roccio Rodriguez and Joseph Perrin. Media in the collection include sculpture, photography, printmaking, painting, ceramics, jewelry, fiber and silver work.
Website: http://www.gaarts.org/gallery/skin1db/PictureGallery.asp
Annotation: The State Art Collection represents an incredible resource of over 600 pieces of artwork by Georgia artists purchased by the state from the early 1970's to the early 1990's.

4) Organization: North Dakota Council on the Arts
Organizational Mission: The Online Artist Archive is produced by the North Dakota Council on the Arts, which is the state agency responsible for the support and development of the arts throughout North Dakota. The agency receives funding from the state legislature and the National Endowment for the Arts.

It is the mission of the North Dakota Council on the Arts to ensure that the role of the arts in the life of our communities will continue to grow and will play a significant part in the welfare and educational growth of our citizens.

Program: North Dakota Online Artist Archive
Program Description: A historical record that collects biographical information on past and present visual artists and craftspeople from North Dakota and preserves it in an online database. It serves not only as a resource to those who request information about North Dakota’s contemporary artists, but also as a showcase of the state’s visual art history dating back to the late 19th century.

Website: http://www.state.nd.us/arts/artist_archive/archive_home.htm
Annotation: The archive is open to past and present North Dakota visual artists who are current or former residents of the state. Participating artists must also be:

- a native of North Dakota, or have lived and worked as an artist in the state for a minimum of three (3) years.
- a professional or retired visual artist, having created original artwork on a regular ongoing basis and as a means of earning taxable income.
- at least 18 years of age, and not enrolled in high school or as a full-time undergraduate student at a college or university.

The archive currently lists more than 100 artists, both contemporary and those who worked and lived between 1889 and the present.

5) Organization: Video Data Bank (VDB)
Organizational Mission: n/a
Program: Video Data Bank (VDB): Video Art and Video Artists
Program Description: Founded in 1976 at the inception of the media arts movement, the Video Data Bank is the leading resource in the United States for videotapes by and about contemporary artists. The VDB collections feature innovative video work made by artists from an aesthetic, political or personal point of view. The collections include seminal works that, seen as a whole, describe the development of video
as an art form originating in the late 1960's and continuing to the present. The videos in our collections employ innovative uses of form and technology mixed with original visual style to address contemporary art and cultural themes.

Website: http://www.vdb.org/

Annotation: The Video Data Bank maintains three collections of video consisting of over 1,600 titles produced from 1968 to the present. The collections are organized as follows:

Early Video Art is a collection of over 200 titles that are central to an understanding of the historical development of video art. This collection includes, but is not limited to, many titles from the Castelli-Sonnabend collection, the first and most prominent collection of video art assembled in the United States. All of the work in this collection was produced between 1968 and 1980. These works represent excellent examples of the first experiments in video art and include conceptual and feminist performances recorded on video, experiments with the video signal, and "guerilla" documentaries representing a counter-cultural view of the historical events of the 1960's and 70's. All of the tapes represent a desire for a radically redefined television experience that is centered on the innovative, the personal, the political and the non-commercial.

Independent Video and Alternative Media is a growing collection of over 750 works made by contemporary video and media artists from 1980 to the present. These works cover a wide range of themes, such as conceptualism, gender studies, performance, technology, feminism, AIDS, culture jamming, history and multi-cultural identity.

On Art and Artists is a collection of over 270 video taped interviews with visual and sound artists, photographers, architects, writers and critics, often focusing on the development of the artists' body of work. The interviews are intended to draw out intimate views of each artist and point to the deeper intentions of the work, as well as highlight the influences, changes in direction, differences in strategy and use of materials central to the making of the work. These tapes can be used in conjunction with exhibitions of the artists' work and/or in curricula dedicated to the development of young artist's practice.

6) Organization: Center for Creative Photography (CCP) at the University of Arizona
Organizational Mission: n/a
Program: Center for Creative Photography (CCP)
Program Description: The CCP is an archive, museum, and research center dedicated to photography as an art form and cultural record. CCP's vast collection includes more archives and individual works by twentieth-
century North American photographers than any other museum in the nation.

Website: http://www.creativephotography.org

Annotation: The Center for Creative Photography's (CCP) collection of more than 60,000 works by more than 2,000 photographers—along with the archives of more than 60 major twentieth-century photographers—is among the most accessible in the world. CCP's ability to integrate the many activities listed here under one roof makes it a unique museum and research institution. CCP makes use of its archives and collections through numerous programs, including:

Exhibitions—CCP has a changing exhibitions program that features work drawn from CCP's extraordinary collection and the finest traveling exhibitions from museums around the world. CCP also exhibits work of important emerging photographers.

Programs and Events—In conjunction with current exhibitions, CCP's Education Department presents a series of programs such as lectures and symposia with experts in their field, gallery talks with artists, and Family Day events.

PrintViewing—CCP's renowned PrintViewing program gives unprecedented access to one of the world's largest museum photography collections. Free and open to the public by appointment, the Ford Motor Company PrintViewing Room allows visitors to view original photographs with the assistance of members of CCP's Education Department.

Group Tours—CCP offers groups or classes of 10 to 25 people guided tours of current exhibitions, as well as customized PrintViewings for groups or classes of 20 people or less.

Research Center—CCP's Research Center provides access to a non-circulating collection of photographic materials and artifacts such as negatives, albums, work prints, manuscripts, audiovisual materials, contact sheets, correspondence, and memorabilia relevant to the history of twentieth-century photography. These holdings include the archives of more than 60 major photographers—Ansel Adams, Lola Alvarez Bravo, Richard Avedon, Louise Dahl-Wolfe, Robert Heinecken, Aaron Siskind, W. Eugene Smith, Edward Weston, and Garry Winogrand among them—as well as over 100 significant smaller collections.

Library—The Polaroid Library holds more than 26,000 volumes on the history of photography along with more than 100 periodicals, rare books, and the personal book collections of photographers including W. Eugene Smith. Visitors can also study the Library's Vertical Files that are packed
with exhibition announcements, press clippings and other biographical information on collection photographers. Of special note is an exceptional collection of nearly 1,000 artists' books using photography, and hundreds of hours of videotaped lectures by photographers and oral histories related to photography, that can be screened in the Library.

Loans—CCP loans works from its collection to major exhibitions organized by other institutions and on view around the world.

Online Publications—Each year CCP publishes electronic versions of educational materials, collection information, issues of the On Center newsletter, and selections from our expanding catalog of print publications.

7) Organization: National Museum of Women in the Arts
Organizational Mission: The National Museum of Women in the Arts brings recognition to the achievements of women artists of all periods and nationalities by exhibiting, preserving, acquiring, and researching art by women, and by educating the public concerning their accomplishments.

Program: Archives on Women Artists
Program Description: The Library and Research Center maintains the Archives on Women Artists to serve as a resource for individuals researching women artists of all periods and nationalities. The Archives includes more than 18,000 files on individual artists. These files include artists' resumes, correspondence, exhibition catalogues and announcements, reproductions of artwork (slides and photographs) and clippings of newspaper and magazine articles. Files can be created for artists who have had at least one solo exhibition in a museum or gallery. This requirement does not apply to artists who worked prior to the 20th century or to book artists.

Website: http://www.nmwa.org/library/archives.asp
Annotation: The Library and Research Center of the National Museum of Women in the Arts collects material on women artists to serve as a resource facility for museum curators, scholars and students in their research on women's contributions to the arts. The Archives on Women Artists currently contains more than 18,000 files, which are established and maintained for women artists of all periods and nationalities. In order to establish a file, it is required that the artist has held at least one solo exhibition in a museum or gallery. This requirement does not apply to women who worked prior to the twentieth century or to book artists.

The files may include the following material:

- Artist's resume or short biography, including:
  o Year of birth (and death if applicable)
o Media or Work
o Gallery or representative contact (if applicable)
  • Artist’s statement
  • Newspaper or magazine articles (maximum 30 pages of material)
  • Exhibition catalogues, brochures, announcements, and posters
  • Reproductions of work (maximum 20 slides, transparencies or photographs)
  • Slides, transparencies and photographs should be organized in archivally sound, transparent sleeves and labeled with the following information:
    o Name of Artist
    o Title of Work
    o Date of Work (year completed)
    o Medium
    o Dimensions
    o Clearly marked with either an arrow or the word "TOP".
  • Videos

II) ARCHIVES FROM OTHER FIELDS OF ART:

There are, however, numerous model archives and collections in other fields of art than may provide lessons to those seeking a more comprehensive way to preserve the legacy of visual artists. The American Composers Alliance, for instance, is a member organization that promises it will preserve and make a composer’s work available for dissemination after the composer’s death. Dance/USA’s National Initiative to Preserve America’s Dance makes grants to projects that preserve the legacy of dance in America. The National Film Preservation Foundation, among its many activities, links up any and all film archives that exist across the United States.

MODELS:

1) Organization: American Composers Alliance
Organizational Mission: Founded in 1937 to protect the rights of its members and to promote the use and understanding of their music, the American Composers Alliance is the oldest national organization of its kind.
Program: Custodial Membership Plan
Program Description: ACA's Custodial Membership Plan guarantees the continued availability of a composer's music for performance, recording, or publication and provides other related services for the dissemination of the composer's works after his or her death.
Website: http://www.composers.com/custodial.html
Annotation: This service provides for the preservation of composer’s artistic legacy in numerous ways, including: maintaining and distributing catalogs of Members’ works, collecting and distributing royalties on sales of recordings, maintaining biographies of composers, registering copyrights, maintaining
address files of heirs and copyright holders for royalty distribution, and so on. Such programs could be good models for visual arts archives to emulate.

2) Organization: Dance/USA

Organizational Mission: Dance/USA, the national service organization for professional dance, seeks to advance the art form of dance by addressing the needs, concerns, and interests of professional dance. To fulfill this mission, Dance/USA offers a variety of programs for its members.

Program: National Initiative to Preserve America’s Dance

Program Description: Dance/USA has produced a resource guide of the information gathered and lessons learned from the project activity of the National Initiative to Preserve America's Dance. Created in response to a National Endowment for the Arts study warning of dance’s imperiled legacy, the National Initiative to Preserve America's Dance has grant-funded more than fifty projects to preserve and document dance in America since 1993.

Website: http://www.danceusa.org/programs_publications/nipad.htm

Annotation: Among the many programs funded by this project, the National Initiative to Preserve America’s Dance brought together fifty-three participants in meetings focused on dance documentation and preservation. An extraordinary gathering of professionals in the dance field, most of whom had projects funded by NIPAD, the two days brought a wealth of information for sharing and brainstorming. Such free-form funding of initiatives, conferences, meetings, and other programs can be a good model for visual arts archiving efforts to emulate.

3) Organization: National Film Preservation Foundation

Organizational Mission: The National Film Preservation Foundation is the nonprofit organization created by the U.S. Congress to help save America’s film heritage. It supports activities nationwide that preserve American films and improve film access for study, education, and exhibition. Its top priority is saving American films that would be unlikely to survive without public support, developing grant programs to help libraries, museums, and archives preserve films and make them available for study and research. It also organizes, obtains funding, and manages cooperative projects that enable film archives — large and small — to work together on national preservation initiatives.

Program: National Film Preservation Foundation’s Film Archive Database

Program Description: See above.

Website: http://www.filmpreservation.org/

Annotation: For many years the nation’s film archives took separate paths to preserve films in their collections. As archivists have recognized the magnitude of America's film preservation challenge, however, they have come to see that cooperative action is the most effective way to mobilize
the needed resources. Preserving films, like making films, is a collaborative art that benefits from people working together.

The NFPF organizes, secures funding for, and manages cooperative projects that enable film archives—large and small—to join forces on national projects. Through collaboration, we can share expertise, leverage funding, and find lasting solutions beyond the scope of any single institution.

Since 1997 the NFPF has led four national undertakings. These have made it possible for organizations to mount larger preservation projects than could be funded through the NFPF grant program. Produced through these efforts are archival DVD collections of preserved films, the FIAF International Silent Film Database, and The Film Preservation Guide: The Basics for Archives, Libraries, and Museums.
EXISTING SERVICES - LEGAL

Research has shown that a significant portion of our survey pool is interested in receiving assistance in various areas of the law. In response, we have compiled the following list of resources and models as a starting point for artists to attain both services and information with respect to this service category.

This annotated list includes legal service organizations, artist organizations, as well as internet resources. The resources are available to artists irrespective of discipline, age, or geographic location - with the exception of the AARP. Models on the other hand, are limited by other discriminating factors.

RESOURCES:

1) Organization: VOLUNTEER LAWYERS FOR THE ARTS (VLA), INC
   Organizational Mission: Since 1969, Volunteer Lawyers for the Arts has been the leading provider of pro bono legal services, mediation services, educational programs and publications, and advocacy to the arts community in the New York area. Through public advocacy, VLA frequently acts on issues vitally important to the arts community in New York and beyond. As the first arts-related legal aid organization, VLA is the model for similar organizations around the world.

Programs:
   a) Legal Clinic
   b) Pro Bono Placement
   c) The Art Law Line
   d) MidiateArt

Program Description:
   a) Bi-monthly legal clinics are offered on the second and fourth Wednesday of each month from 4:00 to 7:00 PM at VLA's offices in the Paley Building, 1 East 53rd Street, 6th Floor. The Clinic is an opportunity for VLA members to seek advice on their arts-related legal issues in a half hour appointment with a volunteer attorney. One must register in advance and join VLA to attend the Clinic.
   b) After an initial consultation with a VLA in-house attorney, or after an appointment at the VLA Legal Clinic, if one qualifies under VLA income guidelines, VLA will seek to place one's case with a volunteer attorney through its bi-monthly email case listing.
   c) A free legal hotline staffed by law students and volunteer attorneys who field calls from artists and arts professionals seeking assistance about their art-related legal questions. The hotline is staffed Monday to Friday, 10:00 a.m. to 4:00 p.m.
d) MediateArt pairs artists with mediators to mediate or resolve arts-related disputes outside the traditional legal framework.  

*Website*: http://www.vlany.org  

*Annotation*: Volunteer Lawyers for Arts is a part of a network of volunteer lawyers for the arts groups that exist throughout the country primarily by state. They are available to all artists irrespective of discipline.

2) *Organization*: NOLO.COM *  

*Organizational Mission*: To provide do-it-yourself legal solutions for consumers and small businesses.  

*Programs*: N/A  

*Website*: http://www.nolo.com  

*Annotation*: Nolo.com offers legal information for artists, regardless of discipline.

3) *Organization*: FINDLAW.COM *  

*Organizational Mission*: NA  

*Programs*: N/A  

*Website*: http://www.findlaw.com  

*Annotation*: Provides a legal information list as well as a lawyer directory divided by topic and geographic location. Not specific to artists.

4) *Organization*: LEGAL INFORMATION INSTITUTE *  

*Organizational Mission*: NA  

*Programs*: N/A  

*Website*: http://www.law.cornell.edu  

*Annotation*: Provides legal information on various topics. Not specific to artists.

5) *Organization*: STARVINGARTISTLAW.COM *  

*Organizational Mission*: NA  

*Programs*: N/A  

*Website*: http://www.starvingartistlaw.com  

*Annotation*: Provides legal information on various topics specific to artists.

6) *Organization*: AARP  

*Organizational Mission*: AARP is a nonprofit, nonpartisan membership organization for people age 50 and over. AARP is dedicated to enhancing quality of life for all as we age. We lead positive social change and deliver value to members through information, advocacy and service. AARP also provides a wide range of unique benefits, special products, and services for our members.  

*Program*: Legal Network  

*Program Description*: N/A  

*Website*: http://www.aarp.org
Annotation: Provides legal services, among other services, to members (not specifically artists) who are age 50 and above.

MODELS:

1) Organization: CENTER FOR CULTURAL INNOVATION
Organizational Mission: The mission of CCI is to promote greater economic independence for self-employed artists as well as creative entrepreneurs working in the non-profit sector by providing next-generation financial and management services that meet their business needs.
Program: Classes
Program Description: Classes for artists in marketing, legal and professional development for self-employed artists.
Website: http://cciarts.org
Annotation: The Center for Cultural Innovation is only limited by its geographical area.

2) Organization: COMIC BOOK LEGAL DEFENSE
Organizational Mission: The Comic Book Legal Defense Fund was founded in 1986 as a 501 (c) 3 non-profit organization dedicated to the preservation of First Amendment rights for members of the comics community.
Programs: N/A
Program Description: N/A
Website: http://www.cbldf.org/
Annotation: The Comic Book Legal Defense Fund is only limited by its geographical area and legal focus.

3) Organization: FILM ARTS FOUNDATION
Organizational Mission: Film Arts Foundation (Film Arts) is a non-profit leader in the media arts field, providing comprehensive training, equipment, information, consultations, and exhibition opportunities to independent filmmakers. Now in its thirtieth year, Film Arts has more than 3,400 members working in film, video, and multimedia, and is the largest regional organization of independent producers in the country.
Program: Membership
Program Description: Filmmaker-level members are invited to take advantage of Film Arts’ group legal services plan, which includes one free 30-minute legal consultation per membership year, as well as reduced rates for other legal services.
Website: http://www.filmarts.org/
Annotation: The Film Arts Foundation is only limited by its discipline.

4) Organization: GRAPHIC ARTS GUILD
Organizational Mission: The Graphic Arts Guild is a national union of illustrators, designers, web creators, production artists, surface designers
and other creatives who have come together to pursue common goals, share their experience, raise industry standards, and improve the ability of visual creators to achieve satisfying and rewarding careers.

**Program:** Lawyer Referral Network

**Program Description:** The Guild’s Legal Referral Network consists of attorneys from around the country with special expertise in the areas most valuable to our members: copyright and intellectual property, contract negotiations, Internet issues, licensing, royalties, and collections. As Associate Members of the Guild, they are informed of developments within the Guild and conversant with the issues concerning our members.

**Website:** http://www.gag.org/

**Annotation:** The Graphic Arts Guild is only limited in its discipline.

5) **Organization:** NEW YORK ARTISTS EQUITY ASSOCIATION (NYAEA)

**Organizational Mission:** NYAEA's primary purpose is to disseminate information regarding legislation and legal rights, all in the interest of effectively addressing "survival" issues specifically relevant to artists.

**Program:** Legal Rights

**Program Description:** NYAEA protects the legal rights of artists; advises on exhibition procedures and contractual relations with galleries, art dealers, agents, and clients; makes available information on income taxes and estate taxes.

**Website:** http://www.anny.org/2/orgs/0033/nyae.htm

**Annotation:** New York Artists Equity Association is an example of the other artists associations and coalitions that exist throughout the country. Many of these organizations offer legal services and tend to be inclusive of all artistic disciplines. They are limited by geographical location.
EXISTING SERVICES - RETIREMENT PLANNING

Through our extensive research of existing services, we have found that tools for visual artists in the field of retirement planning do not exist specifically, with the exception of a handful of publications. The fundamental logic of retirement planning requires current investment for future security. A person who can afford to invest in advance for a time when they will give up earning income will either be able to afford to abstain from spending a portion of their current revenue or they will not. The only available resources outside of publications for visual artists are those same ones that are available to the greater general population, such as the AARP or the conventional financial planner.

There are a number of interesting models we’ve discovered. One model which reaches a great number of artists through its replicated business plan is the volunteer lawyers for the arts groups, which when coupled with volunteer accountants in many cases, can help visual artists with their retirement planning. Another model worth examining is the guild or union in which many performing artists participate, and which provide them with affordable pension plans. Finally, there are some innovative models out there making headway into the retirement planning for visual artists area but they are exclusive by design, such as the APT, which operates on an invitation-only basis.

RESOURCES:

1) Organization: AMERICAN ASSOCIATION OF RETIRED PERSONS (AARP)
Organizational Mission: AARP is a nonprofit, nonpartisan membership organization for people age 50 and over. AARP is dedicated to enhancing quality of life for all as we age. We lead positive social change and deliver value to members through information, advocacy and service. AARP also provides a wide range of unique benefits, special products, and services for our members. These benefits include AARP Web site at www.aarp.org, "AARP The Magazine," the monthly "AARP Bulletin," and a Spanish-language newspaper, "Segunda Juventud." Active in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP celebrates the attitude that age is just a number and life is what you make it.

Program: Membership
Program Description: $12.50 a year for those aged 50 and over. Access to health insurance, automobile insurance, homeowners insurance and other services from AARP. Discounts on travel, online services, computers, music. Financial planning.
Website: http://www.aarp.org/
Annotation: Their financial planning services include a webpage of savings and Social Security advice and an investment plan which is currently being restructured due to the termination of AARP's relationship with its previous investment firm partner.

2) Organization: LYONS & BURFORD PUBLISHERS
Organizational Mission: n/a
Publication: The Artist’s Tax Guide & Financial Planner
Publication Description: Advice for artists on taxes and a range of business and financial issues.
Annotation: Available online through Amazon.com for $3.22

3) Organization: AMERICANS FOR THE ARTS
Organizational Mission: Foster an environment in which the arts can thrive and contribute to the creation of more livable communities. Generate more public- and private-sector resources for the arts and arts education. Build individual appreciation of the value of the arts.
Program Description: Tackles the business end of things, compiling details on tax deductions, and allowable business expenses, financial statements and management, local art laws, and bookkeeping methods. This is a fine approach for artists and curators alike.
Website: http://www.artsusa.org/
Annotation: A book aimed more at the business manager than the artist.

MODELS:

1) Organization: ARTISTS COMMUNITY FEDERAL CREDIT UNION (ACFCU)
Organizational Mission: ACFCU is a national credit union which specializes in serving individual artists and non-profit arts organizations of all arts disciplines. It offers checking accounts, savings accounts, certificates of deposit, IRAs, and a variety of loans.
Program: Credit Union
Program Description: ACFCU is a national credit union which specializes in serving individual artists and non-profit arts organizations of all arts disciplines. It offers savings accounts, certificates of deposit, IRAs, lines of credit and a variety of loans.
Website: http://www.artistscommunityfcu.org
Annotation: Offers a variety of financial services, including investment and credit programs to member artists, arts workers and non-profit arts organizations in New York City, New York State and the metropolitan region. The federally insured financial cooperative is owned and
controlled by its members. It provides a financial home where artists, non-profit arts organizations, and employees of these groups can pool their resources to enable the work of the arts and cultural community to continue. With its low overhead cost structure, the ACFCU offers competitive interest rates on loans and competitive dividends on savings.

2) Organization: ARTIST PENSION TRUST
Organizational Mission: Artist Pension Trust is a product designed to meet the specific needs of artists, a group whose career trajectories and employment patterns make existing pension programs inaccessible. APT helps by providing artists with long-term financial planning, accessible through the exchange of their work. This allows artists to focus on their work and take risks that are critical to their creative development.

Program: Artist Pension Trust
Program Description: Artist Pension Trust was designed to meet the specific needs of artists, a group whose career trajectories and employment patterns make existing pension programs inaccessible. APT is a barter-based program; therefore, artists contribute works of art - rather than cash - to their pension trust. Over a 20-year period, each artist invests twenty works in their individual Trust. He/She will start to receive income twenty years after the inception of their Trust. A series of Artist Pension Trusts, each comprised of 250 artists, are being formed in regions throughout the US and in leading centers of contemporary art around the world. Selection committees comprised of professionals with regional and national expertise are responsible for selecting the artists that will participate in each APT. The selection committee meets quarterly to review applicants and select new participants.

Website: http://www.artistpensiontrust.org
Annotation: This model of business is interesting for its innovative approach to creating financial retirement age security for artists. Unfortunately, it is limited in its scope to those artists that it invites into its program. It is international in its service.

3) Organization: WRITERS GUILD OF AMERICA, WEST (WGAw)
Organizational Mission: The Writers Guild of America is the sole collective bargaining representative for writers in the motion picture, broadcast, cable, interactive and new media industries. It has numerous affiliation agreements with other U.S. and international writing organizations and is in the forefront of the debates concerning economic and creative rights for writers.

Program: Membership
Program Description: Member benefits include collective bargaining; guaranteed minimum salaries and residual payments for theatrical and television projects; pension and health plans with employer contributions; access to Interguild Credit Union; fair procedures for determining credit
on theatrical and television projects; legal representation in grievance and arbitration procedures for fair settlement of disputes with employers; professional seminars and film society membership.

Website: http://www.wga.org

Annotation: They provide pension and retirement benefits through a separate and distinct legal entity from the Writers Guild of America. Plan and fund rules for participation, eligibility for benefits, levels of benefits and administration of the plan and fund are established under authority of the Boards of Directors/Trustees which consist of an equal number of representatives of the Writers Guild of America, (East and west) and signatory employers, including the television networks and AMPTP Companies.

4) Organization: SCREEN ACTORS GUILD (SAG)

Organizational Mission: The Screen Actors Guild represents its members through negotiation and enforcement of collective bargaining agreements that establish equitable levels of compensation, benefits, and working conditions for performers; the collection of compensation for exploitation of their recorded performances and protection against unauthorized use.

Program: Union Membership

Program Description: SAG contract agreements establish basic minimum standards in wages and residuals, auditions, and working conditions for union performers in signatory film and television projects. Other benefits include pension and health plans, craft seminars and showcase opportunities, casting information hotlines, free income tax assistance (VITA), a national newsletter and other publications. See web site for branch office locations across the country.

Website: http://www.sag.org

Annotation: Primarily concerned with wages and working conditions, SAG works to negotiate collective bargaining agreements for compensation, benefits and working conditions for performers.

5) Organization: COLORADO LAWYERS FOR THE ARTS (CoLA)

Organizational Mission: CoLA is the only organization in Colorado devoted exclusively to providing pro bono legal services, mediation, and legal education to artists and arts organizations. Through referrals to a panel of over 170 volunteer attorneys, CoLA helps member artists and arts organizations throughout the state address a variety of legal and business issues. Areas such as intellectual property matters (copyright, trademark and patent), arts-related litigation, non-profit incorporation and tax exemption, contract drafting collections and debt issues, and landlord/tenant disputes can all be addressed. CoLA's goal is to ensure that artists and arts organizations succeed on their own creative abilities and that success or failure does not hinge on legal pitfalls.

Program: Legal Services
Program Description: CoLA provides counseling, negotiation and litigation assistance to our member artists and arts organizations through referrals to our network of volunteer attorneys. Members are referred to attorneys who specialize in the field of law affecting the member. Representation is provided pro bono for financially eligible members. Referrals for fee-based representation are made to members who do not meet the pro bono financial requirements. However, members will be responsible for paying for any costs and fees (i.e. filing fees, court costs, trademark/copyright/patent search fees, copying, postage, etc.) associated with their request.

Website: http://www.lawyersforthearts.org/

Annotation: The volunteer lawyers groups network is represented in virtually every state. However, CoLA only represents Colorado artists on a Pro Bono basis. They are set up to help primarily with legal issues like contracts, etc. by referring artists to their panel of volunteer lawyers.

6) Organization: ST. LOUIS VOLUNTEER LAWYERS AND ACCOUNTANTS FOR THE ARTS

Organizational Mission: The mission of the St. Louis Volunteer Lawyers and Accountants for the Arts (VLAA) is to contribute to the cultural enrichment of the greater metropolitan area by providing low-income artists and emerging arts organizations with free legal and accounting assistance. We operate referral and mediation services, provide information about arts law and business matters through educational programming, and support the broader role of the arts in the community.

Program: Online Publications

Program Description: A variety of free online publications can be downloaded from the site, on personnel, nonprofit operations, intellectual property, financial management and leadership.

Website: http://www.vlaa.org/

Annotation: The volunteer lawyers groups network is represented in virtually every state. However, this group only represents Missouri and Southwestern Illinois artists on a Pro Bono basis. To determine eligibility, one must fill out an application to prove one’s financial need. They also publish monthly newsletters on relevant topics and have a number of pages of content on issues surrounding artists and their financial and legal needs.
EXISTING SERVICES - INSURANCE

For the purposes of our survey, we broke down the area of insurance into the following categories: automobile, homeowner’s, renter’s, fire, life, studio/business, property, and fine art insurance. We added liability insurance to our list after consulting with insurance experts. After completing our research, we limited our insurance recommendations to the fine art, property, and liability insurance as they are the most closely related to an artist’s work. The results which follow are broken down into these three areas, citing valuable resources and models within each, and an annotation on each service listed.

I) PROPERTY AND FINE ART INSURANCE

Property insurance indemnifies a person with an interest in physical property for its loss or the loss of its income producing ability. There is not a national resource that specifically serves the needs of visual artists. However, we did find a resource which is sensitive to the needs of visual artists.

RESOURCE:

1) Company: CHUBB GROUP OF INSURANCE COMPANIES*
Program: Property Insurance: Chubb: Valuable Article Insurance
Program Description: This plan allows one to determine the insured value of each of their possessions. In the event of a total covered loss of an item, one will receive 100% of the insured value. There is no deductible, no depreciation, no surprises. Additionally, unlike many other insurance companies, Chubb does not require an appraisal for every piece that one itemizes. For most possessions, Chubb simply needs a description of the item and a value. Chubb generally requires an appraisal only for fine art worth more than $100,000, jewelry worth more than $50,000, and any other item valued over $25,000.
Website: http://www.chubb.com
Annotation: Premiums are based on the level of coverage required and the dollar amount of the property insured.

II) LIABILITY INSURANCE

Insurance coverage to protect against claims alleging that one's negligence or inappropriate action resulted in bodily injury or property damage. Fine art coverage is falls under the umbrella of liability insurance. No resource exists which directly serves the liability needs of visual artists. However, we did find a resource which was sensitive to artists’ needs. Liability insurance models for artists are typically run through membership organizations which serve the film production community.
RESOURCE:

1) **Company:** CHUBB GROUP OF INSURANCE COMPANIES *
**Program:** Chubb: Customarq General Liability

**Program Description:** This plan allows one to determine the insured value of each of their possessions. In the event of a total covered loss of an item, one will receive 100% of the insured value. There is no deductible, no depreciation, no surprises. Additionally, unlike many other insurance companies, Chubb does not require an appraisal for every piece that one itemizes. For most possessions, Chubb simply needs a description of the item and a value. Chubb generally requires an appraisal only for fine art worth more than $100,000, jewelry worth more than $50,000, and any other item valued over $25,000. General liability insurance addresses a wide range of liability loss exposures, falling into two categories:
- Premises and operations liability — liability for conditions or activities arising out of the premises or operations of a company
- Products and completed operations liability — liability of a company to a user who is harmed by products manufactured, sold or distributed by the company

**Website:** http://www.chubb.com

**Annotation:** Premiums are based on the level of coverage one desires and the dollar amount of the property insured.

MODELS:

1) **Organization:** ARIZONA FILM COMMISSION

**Organizational Mission:** The Arizona Film Commission is the initial point of contact for filmmakers in the highly competitive location filming business. The AFC attracts film production from around the world, and also serves as the official liaison with community and private sector partners as well as with local, state, county, federal and tribal governments.

**Program:** Arizona Production Guide

**Program Description:** The guide is an online directory of Arizona companies and individuals that provide film production services. Allows searches by category, company name, contact, location, or keyword.

**Website:** http://www.commerce.state.az.us/webapps/afc/search.asp

**Annotation:** The Arizona Film Commission does not directly provide any services; however, they maintain a detailed and comprehensive online directory that members and non-members have the ability to search.

2) **Organization:** FILM/VIDEO ARTS, INC.

**Organizational Mission:** Founded in 1968, Film/Video Arts is the largest nonprofit media arts center in the New York region. Film/Video Arts
provides a fertile environment where emerging and established film, video and digital media producers of diverse backgrounds can take courses, receive fiscal sponsorship for their projects and edit their projects affordably. Film/Video Arts' programs encourage interaction between these producers -- whether working on narrative features, documentaries, nontraditional work, shorts, industrials, cable programs, music videos or student projects – by offering them affordable services essential to the creation of their work and the development of their careers. Over 2,500 individuals and organizations participate in Film/Video Arts programs every year. Film/Video Arts’ mission is to make the tools and skills of the media arts available to those who might otherwise not have access to them.

Program: Membership
Program Description: A Film/Video Arts membership allows one to take courses, receive fiscal sponsorship and mentorship and receive access to the postproduction facilities for affordable rates.
Website: http://www.fva.com
Annotation: They serve an unlimited number of artists in each of the areas they are located in. Non-members are at a disadvantage, as they cannot receive the discount services.

3) Organization: OHIO ARTS AND CRAFTS GUILD
Organizational Mission: The Ohio Arts and Crafts Guild strives to provide education and resources for the benefit of the arts.
Program: Guild Membership
Program Description: Guild members receive access to low-cost business and liability protection in Ohio, Pennsylvania, Indiana, and Michigan.
Website: http://www.cg-tinsmith.com/oacg
Annotation: They serve an unlimited number of artists in each of the areas they are located in. Non-members are at a disadvantage as they cannot receive the discount services.

4) Organization: TEXAS ACCOUNTANTS AND LAWYERS FOR THE ARTS
Organizational Mission:
Publication: Insurance: A User-Friendly Guide for the Arts and Nonprofit World
Program Description: This guide contains general insurance principles and common insurance issues, such as auto and property insurance, workman's compensation, umbrella vs. excess, and directors and officers liability insurance. This guide also addresses special considerations for the performing arts, visual arts, and special events, risk management, and advice on buying insurance and filing claims.
Website: http://www.talarts.org
Annotation: This is a good comprehensive publication for artists. Each state should have one.
EXISTING SERVICES - HEALTH

After conducting extensive research of existing resources and models which serve visual artists’ health care needs, we have determined that there are no services which exist that specifically serve senior visual artists. However, since our findings yielded such strong relationships between youth and health risks and crises, the existence of services for elderly artists is not the issue. Therefore, the existing resources and models listed below serve visual artists, with no age limitation and/or requirement. Some of the organizations cater exclusively to visual artists, while some include other disciplines.

The area of health can be broken down into four main areas: emergency assistance, health and safety information, health care (both psychological and physical), and health insurance. The results which follow are broken down into these four areas, citing valuable resources and models within each, and an annotation on each service listed.

The Actor’s Fund of America seemed to be the most comprehensive organization, serving visual artists under all four areas. Further investigation into the organization’s effectiveness must be undertaken, but based on the wide array of programs and services available, this organization seems to possess the most inclusive structure.

I) EMERGENCY:

Since one of our major findings was that young artists are more likely to have had a health crisis, and that furthermore, young artists are more likely to be in debt because of a health crisis, we conclude that emergency assistance is of the utmost importance to our respondents. The resources and models related to emergency assistance below are readily available to artists in the form of grants/funds. Most grants/funding sources did not make any sort of distinction between a personal medical emergency grant and a disaster/environmental emergency grant, with the exception of CERF.

RESOURCES:

1) Organization: ADOLF AND ESTHER GOTTLIEB FOUNDATION INC.
Organizational Mission: To offer grants to individual visual artists through two programs: an annual Individual Support Grant and a separate program to assist visual artists in cases of catastrophic events through an Emergency Grant program.
Program: Emergency Assistance Program
Program Description: The Emergency Assistance Program is intended to provide interim financial assistance to qualified artists whose needs are the result of an unforeseen, catastrophic incident, and who lack the resources to
meet that situation. Each grant is given as one-time assistance for a specific emergency, examples of which are fire, flood, or emergency medical need.

**Website:** http://www.gottliebfoundation.org

**Annotation:** This organization is specifically serves visual artists. The grant may be used for fire, flood, or emergency medical need. Also, in order to be eligible for the Emergency Assistance Program, the artist “must be able to demonstrate ten years in a mature phase of his or her work.” This stipulation ensures that applicants will be professional visual artists.

2) **Organization:** THE ARTISTS' FELLOWSHIP INC.

**Organizational Mission:** The Artists' Fellowship, Inc. is a private, charitable foundation that assists professional fine artists (painters, graphic artists, sculptors) and their families in times of emergency, disability, or bereavement.

**Program:** Emergency Funding Grant Program

**Program Description:** Assists professional fine artists (painters, graphic artists, sculptors) and their families in times of emergency, disability, or bereavement.

**Website:** http://www.artistsfellowship.com

**Annotation:** This organization also specifically serves visual artists. The only stipulation is that when filling out an application, one must be able to list his/her health insurance provider.

3) **Organization:** CRAFT EMERGENCY RELIEF FUND (CERF)

**Organizational Mission:** The mission of the Craft Emergency Relief Fund (CERF) is to strengthen and sustain the careers of craft artists across the United States. CERF accomplishes its mission through direct financial and educational assistance to craft artist, including emergency relief assistance, business development support, and resources and referrals on topics such as health, safety, and insurance. CERF also advocates for the interest of craft artists.

**Programs:**
- d) Disaster Relief Grants
- e) Chronic Illness or Injury Emergency Grants

**Program Description:**
- a) CERF offers grants up to $5,000 for craft artists who have been seriously injured or whose homes or studios have been severely damaged by a significant, widespread disaster such as destructive floods, earthquakes, storms or terrorist attacks. Your county must have been declared a federal disaster area for your application to be considered. The CERF Loan, Grant & Services Committee will determine whether a loan or a grant offer or a combination of the two will be made. Priority for grants will be given to those most severely affected by the disaster.
b) CERF offers grants for professional craft artists who have been directly affected by health crises due to a chronic condition caused by a recent injury or illness.

*Website:* http://www.craftemergency.org

*Annotation:* CERF is the only national resource which offers two distinct grants for a natural disaster and personal illness, exclusively. While they are a national resource, they are limited to the craft discipline.

4) **Organization:** THE ACTOR'S FUND OF AMERICA, INC.

*Organizational Mission:* The Actors' Fund's mission is "to advance, foster and benefit the welfare of all professionals in the entertainment community who are in need of help, ensuring that these efforts are accomplished with compassion, confidentiality and preservation of dignity for the individuals concerned."

*Program:* Emergency Assistance Fund (Hurricane Katrina)

*Program Description:* The Actors' Fund is assisting our colleagues in the entertainment community who are affected by Hurricane Katrina by providing assistance for shelter, food, clothing, travel, and initial resettlement support as well as additional critical services as requested.

*Website:* http://www.actorsfund.org

*Annotation:* The Actor’s Fund of America, Inc. specifically created this emergency fund as a result of the disaster of Hurricane Katrina. The service is available to all disciplines.

**MODELS:**

1) **Organization:** ARTHOUSE AT THE JONES CENTER (FORMERLY TEXAS FINE ARTS ASSOCIATION -TFAA)

*Organizational Mission:* Arthouse promotes the growth and appreciation of contemporary art and artists in Texas. Through its exhibitions and programs in Austin and statewide, Arthouse helps nurture artists' careers and deepen public understanding of contemporary art.

*Program:* Emergency Relief Fund

*Program Description:* Arthouse has established the Emergency Relief Fund to provide financial assistance to Texas artists who have experienced an unforeseen health or property disaster which prevents their normal production of art. Applicants must be full time artists.

*Website:* http://www.arthousetexas.org

*Annotation:* According to Arthouse Texas' staff, “all disciplines are welcome” when it comes to gifting the funds. Additionally, they do not require the artist to be a “contemporary artist,” even though the Arthouse is both a contemporary arts organization that shows contemporary art and a service organization for artists. The only real limitation for the Emergency Relief Fund was geographic: Applicants must come from Texas. The application for the Fund is similar to the application for the Gottlieb
Foundation, in that the artist must also be “full time.” Conversely, applicants are not required to list his/her health insurance in order to be eligible.

2) **Organization:** ARTISTS WELFARE FUND, INC.

**Organizational Mission:** To provide support for professional artists.

**Program:** Interest Free Loans for Medical Emergencies

**Program Description:** Artists Welfare Fund is a nonprofit service organization established in 1962 to help visual artists in need of temporary financial assistance during emergencies with interest-free loans, usually to help pay medical and hospital bills. Visual fine artists are eligible.

**Website:** N/A

**Phone:** 212.941.0130

**Annotation:** New York Focus Group participants spoke positively about this organization, and recommended it to one another as a source of emergency assistance.

**II) HEALTH AND SAFETY INFORMATION:**

The gathering of health and safety information is crucial to every artist. Before one can delve into obtaining health care or insurance, one must seek out all possible avenues of information and become aware of exactly which resources exist. The most common structure for obtaining health and safety information was through an online listing of resources. The top three are extremely comprehensive, but the most comprehensive and organized is The Actor’s Fund of America’s Health Insurance Resource Center. Additionally, it seems that the best possible method for information distribution on a local scale (“Model”) is in the form of workshops or lectures. This way, artists can exchange information in an informal way, regarding health care/insurance needs as it specifically relates to their city/state.

**RESOURCES:**

1) **Organization:** THE ACTOR’S FUND OF AMERICA, INC.

**Organizational Mission:** The Actors’ Fund’s mission is "to advance, foster and benefit the welfare of all professionals in the entertainment community who are in need of help, ensuring that these efforts are accomplished with compassion, confidentiality and preservation of dignity for the individuals concerned."

**Program:** Health Insurance Resource Center (HIRC)

**Program Description:** The mission of the Artists’ Health Insurance Resource Center (AHIRC) is to provide the arts community with the information necessary to make informed choices about individual and small business group health insurance options available in each state.

**Website:** http://www.ahirc.org/
Annotation: The HIRC is an extremely comprehensive resource for artists. The interface is user-friendly, but moreover, artist friendly: when the user goes to the website, he/she sees a big map of the U.S., and the artist simply clicks on their state on the map to access the database, and find the relevant health insurance resources for his/her state. The first tool the artist sees at the top of every state’s individual page are the words “START HERE,” followed by a link which says “A Quick Health Insurance Guide to ‘State.” The Quick Guide is an easy-to-understand breakdown of various FAQs about getting insured in that particular state. Back on the state’s individual page, the resources are divided up into different categories, including but not limited to, the following: Individuals and Families, Low-Income Individuals and Families, Seniors, Women with Special Needs, Self-Employed Persons and Small Businesses, and People with HIV.

2) Organization: ARTIST HELP NETWORK
Organizational Mission: N/A
Program: Website
Program Description: A free on-line information service designed to help artists take control of their careers. The network assists artists in locating information, resources, guidance, and advice on a comprehensive range of subjects of interest to fine artists. Lists include art marketing consultants, career coaches, art world mailing lists, therapists and healers, art workshops, and marketing and PR lists. People working in the applied arts, arts administration, and arts-related fields will also find this site useful.
Website: http://www.artisthelpnetwork.com/
Annotation: Artist Help Network is also a fairly comprehensive online listing of resources for artists including, but not limited to health insurance and safety information. The element it lacks which the AHIRC possesses is the state-specific organizational method. The Artist Help Network gives an alphabetical listing by organization name. The AHIRC organizes its resources by state, and then by specific need.

3) Organization: THE CRAFTS REPORT
Organizational Mission: The Crafts Report is the premier business magazine for the crafts professional.
Program Description: Comprehensive listing of several health insurance resources for artists across the U.S.
Website: http://www.craftsreport.com/resourceguide.html
Annotation: The organizational structure of this resource is similar to the Artist Help Network, in that it is an alphabetical listing of resources by organization name. However, the Crafts Report is strictly limited to a
listing of health insurance resources instead of several arts management resources.

**MODELS:**

1) **Organization:** CHICAGO ARTISTS’ COALITION  
**Organizational Mission:** A service organization for the visual arts whose mission is to fill four basic needs: the education of the general public regarding the value of the visual arts to society; the advocacy of visual arts issues for members and the art community; the professional and educational services for artists and the arts community; the improvement of the environment in which artists live and work.  
**Program:** Workshops, Lecture and Meetings  
**Program Description:** The Chicago Artists’ Coalition hosts regular workshops, lectures, and panel discussions on topics of immediate interest to artists, such as housing, space, employment, marketing, taxes, health hazards, law, culture and advocacy. Meetings and monthly "artist salons," offer a unique opportunity to network with artists who represent diverse backgrounds and interests.  
**Website:** http://www.caconline.org/  
**Annotation:** This method of workshops, lectures, and meetings seems to work best in models. The participants come together regularly and are from the same neighborhoods, allowing them to share information and advice on health care/insurance as it relates specifically to their state.

III. HEALTH CARE (PHYSICAL AND PSYCHOLOGICAL):

Since Health Care is more of a site-specific need, meaning, the individual must physically visit a specific premises in order to receive the care, there are no national resources we could find. The models below are wonderful sources of health care for individual artists living in the cities stipulated in the description. The structure of these models varied greatly, from membership programs, to studies, to creative barter/exchange of art for health care. Additionally, since depression was such a prevalent finding in both our survey and focus groups, there are programs below which include psychoanalysis and supportive counseling services for those struggling with mental health issues.

**MODELS:**

1) **Organization:** THE ACTOR’S FUND OF AMERICA, INC.  
**Organizational Mission:** The Actors' Fund's mission is "to advance, foster and benefit the welfare of all professionals in the entertainment community who are in need of help, ensuring that these efforts are accomplished with compassion, confidentiality and preservation of dignity for the individuals concerned."
Programs:
  a) Al Hirschfeld Free Clinic
  b) Chemical Dependency Services
  c) Phyllis Newman Women’s Health Initiative
  d) The Brent Varner Project *

Program Descriptions:
  a) A free medical clinic for entertainment professionals. Its mission is to provide access to affordable medical care for all uninsured and underinsured people working in the performing arts and the entertainment industry. Medical triage, acute intervention for medical issues and medical referral services for entertainment professionals. Specialty care is available for: allergy, dermatology, gastroenterology, gynecology, immunology, internal medicine, liver disease (hepatitis), lung disease (pulmonology) and podiatry.

  b) Chemical Dependency Services help entertainment professionals, their families, and industry employers identify and respond to drug and alcohol addiction problems. Individuals enter the recovery process, achieve and maintain sobriety and, most significantly, take control of their lives. By staying involved through the recovery process, Fund social workers help individuals through the transitions of treatment and are there to provide ongoing support. Services available in Chicago, Los Angeles and New York.

  c) The Phyllis Newman Women’s Health Initiative (PNWHI) was created to address the myriad of concerns women face when dealing with a serious medical condition. When women come to The Fund after a serious medical diagnosis they are often overwhelmed with concerns about their ability to work, family issues, managing basic bills as well as medical bills, and coping both physically and mentally with a challenging medical situation.

  d) The Brent Varner Project (BVP) offers free medical care to a limited number of people living with HIV. BVP was created in honor of Brent Varner, a Broadway performer who died of AIDS-related complications in 1994, just as his career was beginning to take off. BVP founder, Howard Lawrence Scheiner, MD is a practicing physician in New York City along with his partner at Mid-Town Medical Associates, Dr. Kenneth Schaefer, MD. He has been on the front lines of treating people with HIV from the earliest days when AIDS was first recognized as a new illness.

Website: http://www.actorsfund.org

Annotation: All four of these programs offer services to artists/entertainers who need assistance in particular areas. In order to receive the services
provided by each program, the applicant’s eligibility relies on a variety of things: being uninsured/underinsured, (Al Hirschfeld Free Clinic, The Brent Varner Project), showing a record of earnings and evidence, having been active in one’s field for an stipulated amount of time, and overall financial need (Chemical Dependency Services and Phyllis Newman Women’s Health Initiative).

2) Organization: AMERICAN INDIAN COMMUNITY HOUSE, INC.
Organizational Mission: To serve and assist Native Americans in NYC as a multi-faceted social support agency and cultural center and to upgrade the economic status of American Indians, fostering intercultural exchange with other groups.

Programs:
   a) Health Department
   b) Alcohol and Substance Abuse Program
   c) Women’s Wellness Circle Project
   d) AICH HIV/AIDS Project

Program Descriptions:
   a) Staffed by Community Health Representatives (CHRs), their work includes health education, medical and dental referrals, community outreach, and the development of Native American specific health oriented programs. Other programs within the Health Department include: Mental Health, AICH Youth Council and Theater project, Food and Clothing banks, and free daily hot lunches during the weekdays for all community members.

   b) AICH provides alcoholism and substance abuse services in New York City. The services strongly focus on group and individual counseling. These programs offer a sense of community support as Native people seek to begin and maintain their recovery. Spiritual and cultural support are integral parts of the programs, as well as education and prevention activities.

   c) The Women’s Wellness Circle Project is under the House’s Health services division and addresses barriers to health care for Native women. Utilizing innovative and cultural specific strategies, the project works to develop a network between AICH, health institutions, other front-line providers and Native women in the community. The project provides accessible satellite screening and health information through mobile units, develops Native educational performance pieces, and holds monthly wellness circles for Native women to share health access concerns and to provide preventative health education.

   d) In response to the increasing numbers of Native Americans living with HIV/AIDS, the HIV/AIDS Project provides community prevention education and information, targeted outreach to individuals at risk, and services to those infected. The project
offers referrals to drug and alcohol programs, sexually transmitted disease clinics, test sites, general health and mental care facilities, and services for gay and lesbian Native people. Case management services are also provided here in New York City as well as at program offices in Buffalo, Syracuse, Riverhead and the Akwesasne Mohawk Reservation.

Website: http://www.aich.org

Annotation: Not dissimilar to the kinds of services the Actor’s Fund provides with their various services, the programs of the American Indian Community House Inc. also follow the structure of a general health department/clinic, a program specifically for substance abuse, a program tailored to women’s needs, and a program for those living with HIV/AIDS. Even though the structure of these models are very similar, the American Indian Community House, Inc. specifically serves the Native American population in New York, but these individuals need not necessarily be artists.

3) Organization: THE LUCY DANIELS FOUNDATION
   Organizational Mission: The Foundation's mission is achieved through programs of psychoanalytic treatment, research, education, and outreach. The Foundation provides grant support for selected patients receiving psychoanalytic treatment.
   Program: Psychoanalytic Treatment for Creative Individuals
   Program Description: The Foundation provides psychoanalysis to help creative individuals live without limitations and inhibitions that constrict and stereotype their personal lives and creative work. By systematizing what it learns in treatment and using advanced research methods to examine the data from that treatment, the Foundation plans to share its work with the scientific, therapeutic, and creative communities. A major goal of the Lucy Daniels Foundation is to provide grants for outpatient psychoanalytic treatment to individuals engaged in creative endeavors and to simultaneously build a longitudinal study of the lives and work of creative people. Not only is empirical research in this field rare, but support for such research has diminished severely in the last decade. Therefore, the Foundation chose to invest a portion of its resources in developing a treatment and research program that would bring an integrated multi-method perspective to the relationship between creativity and psychoanalysis.
   Website: http://www.ldf.org
   Annotation: The Lucy Daniels Foundation study is truly unique and unparalleled. Not only does this study garner invaluable information regarding the psychological state of artists and creative individuals, but this information is gathered over the course of the individuals’ entire lives. The psychoanalysis hones in on the specific problems/issues faced by creative individuals, including: “conscious and unconscious factors which
create unhappiness in the form of painful symptoms, instability of mood and self-esteem, and difficulties in love and work.” In exchange for participation, the subjects are given grant support.

4) Organization: WOODHULL MEDICAL CENTER
Organizational Mission: At Woodhull, we are committed to addressing the health care issues important to the people of North Brooklyn. We focus on preventing disease and promoting healthy lifestyles by providing quality care at fifteen different sites conveniently located throughout our community.

Program: HHC Options/Artist Access
Program Description: A pilot project at Woodhull Medical Center that allows artists to exchange art for healthcare credits within Woodhull's HHC Options program, which is an individual fee-for-service health plan. Performances or artistic activity that can be enjoyed by individuals or groups of hospitalized patients are desirable. HHC Options provides healthcare on a sliding scale to uninsured individuals who are not covered by government programs such as Medicaid because of income or immigration status.

Annotation: This project gives artists a unique opportunity to exchange their artistic ‘services’ for the health care ‘services’ many of them are so desperate to obtain. This pilot program should be experimented with in other hospitals across the country.

IV) HEALTH INSURANCE:

Similiar to Section III (Health Care), the structure of the health insurance sources tend to be in the form of membership programs and studies. We’ve also included (and noted) the crossover of this section and Section II (Health and Safety Information), since several valuable health insurance resources were listed there which also clearly apply in this section. Since health insurance is regulated by state, we feel the models listed are the most valuable in this section.

Since cost arose as the main concern and barrier to purchasing insurance from our survey respondents, we understand that the price of the health plan is paramount to artists. Therefore, we have found a number of arts councils in various cities/counties which offer affordable group rates for to their members. Most of these councils exist in the Northeast, and we think these models could be extremely valuable if expanded into other regions of the country. There are also national resources which offer affordable membership rates in exchange for comprehensive health plans. Interestingly, there is a wealth of organizations which exist to specifically serve film artists. This is the discipline which occurred the most frequently and exclusively within NYFA’s database, regarding
access to health insurance plans. Finally, while most artists gravitate towards services, there is a valuable publication which exists in Texas called *Insurance: A User-Friendly Guide for the Arts and Nonprofit World*. This publication is extremely easy to read, and provides useful “where to start” information regarding the health insurance fog in which many artists find themselves.

**RESOURCES:**

1) **Organization:** ARTISTS TALK ON ART *
   **Organizational Mission:** Artists Talk on Art's mission is to provide a forum for critical discussions in the visual arts.
   **Program:** Insurance program for Artists and Families
   **Program Description:** ATOA, in cooperation with its insurance agency, RBA Insurance Strategies, Inc. is proud to augment the health care coverage it offers with two new and important types of policies for artists and their families: a Medicare Supplement Insurance Plan and a Long Term Care Insurance Plan.
   **Website:** http://www.atoa.ws/
   **Annotation:** This organization has an international scope, and serves visual artists only. Their insurance program’s structure provides health insurance to members by essentially outsourcing to their partnered insurance agency.

2) **Organization:** FRACTURED ATLAS
   **Organizational Mission:** Fractured Atlas provides services, resources, and support to liberate a nation of artists. From healthcare to publicity to collaborative production grants, it supplies critical tools for independent artists and arts organizations so they can focus on their creative responsibilities. By nurturing today's vital but underrepresented voices, it hopes to play a role in fostering a dynamic and diverse cultural landscape of tomorrow.
   **Program:** Health Care
   **Program Description:** Fractured Atlas offers its members access to several low-cost health insurance plans. Pricing and availability vary by state, but all members nationwide are eligible to participate.
   **Website:** http://www.fracturedatlas.org/
   **Annotation:** Similar to the AHIRC, Fractured Atlas is organized by state. However, where they differ is that the AHIRC directs the user to his/her state, and then the user is presented with a list of organizations which offer health insurance in their state. Fractured Atlas lists the health care options for members of Fractured Atlas who live in each of the fifty states. They have divided their health insurance options into three tiers: Limited Membership Plans, Full-Featured Plans, and Other Plans. Each state has a choice of a few plans under each one of the tiers.
3) **Organization**: THE ACTOR’S FUND OF AMERICA, INC.

**Organizational Mission**: The Actors' Fund's mission is "to advance, foster and benefit the welfare of all professionals in the entertainment community who are in need of help, ensuring that these efforts are accomplished with compassion, confidentiality and preservation of dignity for the individuals concerned."

**Program**: Health Insurance Resource Center (HIRC). See II.1 for full program description and annotation.

4) **Organization**: THE CRAFTS REPORT *

**Organizational Mission**: The Crafts Report is the premier business magazine for the crafts professional.

**Program**: The Crafts Report Health Insurance Resource Guide. See II.3 for full program description and annotation

5) **Organization**: LEVERAGING INVESTMENTS IN CREATIVITY (LINC)

**Organizational Mission**: LINC (the acronym for Leveraging Investments in Creativity) is a ten-year national campaign to improve conditions for artists in all disciplines, so that artists can more readily do their creative work and contribute to community life.

**Program**: National Artists Insurance Initiative

**Program Description**: The National Artists Insurance Initiative is LINC's effort to expand artists' access to health insurance. Components of the initiative include creating a compendium of effective and innovative models, tools, practices and policies that are expanding artists’ access to insurance; creating a national network of innovators to identify and share new ideas and best practices, and serve as a catalyst for others; and creating a model for expanded coverage in Washington state.

**Annotation**: While this is not technically a service, the study will yield important results pointing to ways to increase artists’ access to health care/insurance, and to study “best practices”, earmarking and identifying useful and comprehensive resources for artists.

**MODELS:**

1) There are several arts councils in various cities and counties which offer group rates (health insurance) for their members. Please refer to Appendix VIII d for a full listing of all organizational mission statement/programs/program descriptions. We have listed all of the organizations below who follow this structure:

   a) ARTS AND CULTURAL COUNCIL FOR GREATER ROCHESTER
   b) ARTS COUNCIL FOR CHAUTAUQUA COUNTY
   c) ARTS OF THE SOUTHERN FINGER LAKES
   d) COLUMBIA COUNTY COUNCIL ON THE (CCCA)
e) LOUISIANA ARTISTS’ GUILD / ARTS COUNCIL OF NEW ORLEANS

2) Organization: ARTIST HEALTH SOURCE
Organizational Mission: Artist Health Source is an organization that offers affordable, comprehensive health benefits designed for the artistic community. Exclusive direct customer care and service.
Program: ArtistHealthSource.org
Program Description: Offers affordable health, dental, and production liability insurance benefits through a membership program designed for the artistic community; personal assistance with claims, benefits selection, pre-existing conditions, COBRA and other insurance-related issues.
Website: http://www.artisthealthsource.org
Annotation: This is a great resource for artists of all disciplines living in New York. In addition to having a choice of medical plans and dental plans for its members, there is also a useful “Glossary of Terms” on the site, listing definitions for health care and insurance vocabulary which might be unfamiliar or confusing to artists.

3) Organization: CENTER FOR CULTURAL INNOVATION
Organizational Mission: The mission of CCI is to promote greater economic independence for self-employed artists as well as creative entrepreneurs working in the non profit sector by providing next-generation financial and management services that meet their business needs.
Program: Benefits Opportunities for Artists (BOA)
Program Description: For an annual fee of $19.95 or less, BOA partners offer artists access to medical and dental insurance, healthcare savings plans, travel discounts, savings on office supplies, resource guides, books, and classes on career building for artists, a credit union, and more. BOA can be accessed through any of its member groups, including the Cal Arts Alumni Association, Otis College of Art + Design Alumni Office, ArtCenter College of Design Alumni Office, Side Street Projects, and the Center for Cultural Innovation (CCI). Annual membership fees may vary among BOA partners.
Website: http://cciarts.org
Annotation: With a membership, artists (plus family, in some cases) can receive discounted health insurance from the CCI’s partners: Blue Cross of California, HealthInsuranceDepot.com, and Safeguard Dental Insurance.

4) Organization: CHICAGO ARTISTS’ COALITION
Organizational Mission: A service organization for the visual arts whose mission is to fill four basic needs: the education of the general public regarding the value of the visual arts to society; the advocacy of visual arts issues for members and the art community; the professional and educational
services for artists and the arts community; the improvement of the
environment in which artists live and work.

Program: Health & Studio Insurance

Program Description: Lenore Janecek and Associates, Ltd. (LJA) offers cost-effective health care and employee benefits for businesses and individuals. LJA is known for its healthcare and benefits expertise. Please note: this service is available only for artists located in Illinois, Indiana, Wisconsin and Michigan.

Website: http://www.caconline.org

Annotation: This model is identical to the Artists Talk on Art resource, in that the organization is essentially outsourcing to an agency they have partnered with in order to provide member artists with discounted health insurance and benefits.

5) Organizationn: DANCE THEATER WORKSHOP

Organizational Mission: One of this country's preeminent performing arts institutions, Dance Theater Workshop remains vigorously committed to maintaining its uncompromising mission: to identify and nurture talented emerging and mid-career artists working in diverse cultural contexts; to stimulate a broader audience and public context for these artists and their work; and to offer opportunities for these artists by providing an interactive community laboratory for the imagination and its essential, practical application to the world around us.

Program: Health Insurance

Program Description: DTW members who reside in New York City's boroughs and Nassau, Suffolk, Orange, Rockland and Westchester Counties of New York State are eligible to join HIP-HMO.

Website: http://www.dtw.org

Annotation: DTW serves visual artists as well as performing artists. The members who live in the boroughs listed above are eligible to join the HIP-HMO and have a choice of two different health plans. There is an interesting cross-over between this model and one of the resources listed above: the DTW is working with Fractured Atlas to “streamline the billing and enrollment procedures for [the] Hip Member Health Plan.” This sort of cross-over and partnership between resources and models strengthens and expands the options artists have to health insurance.

6) There are an overwhelming number of models which exist that serve artists in the film discipline, specifically. Like the arts councils in #1, these organizations offer group rates to their members. Please refer to Appendix VIII d for a full listing of all organizational mission statement/programs/program descriptions. We have listed all of the organizations below who follow this structure:

a) DOWNTOWN COMMUNITY TELEVISION CENTER (DCTV)
b) FILM ARTS FOUNDATION (CA)
7) **Organization:** TEXAS ACCOUNTANTS AND LAWYERS FOR THE ARTS (TALA)

**Organizational Mission:** N/A

**Publication:** Insurance: A User-Friendly Guide for the Arts and Nonprofit World

**Publication Description:** This guide contains general insurance principles and common insurance issues, such as auto and property insurance, workman's compensation, umbrella vs. excess, and directors and officers liability insurance. This guide also addresses special considerations for the performing arts, visual arts, and special events, risk management, and advice on buying insurance and filing claims.

**Annotation:** Even though this is purely a publication and not a service, the handbook is extremely user-friendly and is a quick read for artists who want to know where they should even begin with regards to health and other types of insurance.

* Not currently in NYFA Source database.
APPENDIX F – DISTRIBUTION PLAN

The scope of research conducted by Essential Services for Aging Artists was quite broad. Consequently, the organizations that may benefit from the project are numerous and varied. An ESAA marketing committee brainstormed and aggregated a list of organizations that have stakeholder interest in our work and that may benefit from receiving our final report. The committee divided these organizations into general distribution target groups, as follows:

1. Newspapers
2. General interest groups
3. Arts organizations
4. Educational institutions
5. Educational institutions
6. Governmental institutions

The following Excel spreadsheet—Appendix G - Marketing List—catalogs the organizations in each distribution target group. The New York Foundation for the Arts will review these target groups, as well as the organizations listed in each group, to discern the most efficient and effective distribution methods to reach them. NYFA and its marketing department will determine the timeline for reaching these organizations. Press releases and other marketing material will be written jointly by the marketing staff of the College of Fine Arts at Carnegie Mellon University and the marketing department of the New York Foundation for the Arts.
APPENDIX G – MARKETING LIST

For marketing spreadsheet please see attached Excel file, “VIII. Marketing List.”
APPENDIX H – ARTIST CHEAT SHEET

So, you’re a visual artist and you’re interested in learning more about essential services for visual artists? Great! We have put together this handy-dandy cheat sheet to expedite your learning process. Here you’ll find quick facts about how artists like you are dealing with issues related to real estate, insurance, and a host of other important topics.

Good for you for taking control of your art and your career. Let’s get going!

**Housing**

The question for artists regarding housing is whether or not to buy. Depending on your financial situation and the city you live in, the answer to this question may vary. You should be aware that evidence shows that those who buy housing earlier in life tend to be financially better off in later life.

Here’s a bit of advice regardless of what you choose.

1. Should you decide to rent your living and working space, look for place in a live/work space, subsidized housing, or studio/work space in your community.
2. Already decided to buy? How about space in an artist co-op?
3. If you are unable to secure a spot in a live/work space, government subsidized housing, studio/work space, or an artist co-op, seek out and utilize online listings available in your community.

**Quick Fact**

Only 8% of artists surveyed by us have used a service that provides low-income or subsidized housing for artists. These services are available!

**Estate Planning**

Did you know that upon your death the government can assign appraisers to value your estate if you did not already designate someone to do this for you and your family? This appraiser may be a government employee looking out first and foremost for the government’s interests.
Obviously, the government’s interests can vary greatly from the best interests of your inheritors. Our advice? Protect yourself, your art, and your family. Develop a trusting relationship with an appraiser familiar with your work and career track who will help your family diminish the tax burden of inheritance. Also, approach a volunteer lawyer for the arts group for assistance with more in depth planning. These organizations are available to help pro bono, and they offer personalized assistance.

For more information about where to find these groups, read our Estate Planning Report!

Business Skills
78% of our survey respondents said they needed help in some area of marketing, business, or finance, yet less than half had any training in these areas. Of the artists who had received any training in business, marketing, and finance, only about 30% had received this training at school. So how do you get the knowledge you need to push your career further?

We recommend you join an organization for visual artists to gain access to seminars, training, exhibition opportunities, and a network of artists. An artist organization is a great way to tap into tons of resources and people who can answer questions when you run into challenges. These organizations can help you find opportunities for funding and exhibition in your region as well as help you with your promotional needs. Think about it. Who understands what artists need better than other artists?

Also, artists have very different needs depending on their media, style, and preferences. If you feel you need business training, look at different sources. Do you want to take a class, do you want to read a book, or do you want one on one help? Taking a little time to research your options means you will make the best choice for your needs.

Archiving
81.6% of our survey respondents said they are very interested in having their work included in an archive, and 77% said they were very interested in donating works to an archive. Additionally, a significant percentage of our survey respondents expressed confusion about what an archive is and how to access one. So what should you do?
Take charge of your artistic legacy by first understanding the different options available, and then take steps throughout your career to prepare your work for inclusion in whatever archives and collections are available to you.

For information about this, read two articles that have been published by the Senior Artists Initiative. The first is “Approaching Museums” by Dr. Michael W. Schantz, director of the Woodmere Art Museum. Schantz explains some general tips for artists who want their work to be included in museum collections. The second is “Plan Ahead” by Stephen Tarantal, the Dean of the Philadelphia College of Art and Design. He explains the importance of planning ahead if you want to preserve your artistic legacy.

Key Points Include

Know the specific requirements of any museum collection or archive as well as their space and resource limitations before you approach them regarding accepting your work. Museums prefer to have as much detailed background information on a work of art as possible, beyond the basic title and date—so keep good records.

For more information, read our Archiving Report!

Legal Issues

Over 50% of our survey respondents felt they needed assistance with regards to independent contracting, intellectual property, contract negotiation, and artist rights. Don’t be taken advantage of! When it comes to legal issues, the best defense is a strong offense. That means you should learn the most you can about the legal implications of the world you live in. Educate yourself by using the Internet resources listed in our report, as well as by contacting artist and legal service organizations in your community.

Need a place to start? Nolo.com is a provider of legal information for various types of business owners and independent workers, including artists. It’s free!

Retirement Planning

The majority of artists we surveyed told us they don’t plan on retiring from creating artwork, and we think that’s great. However, Social Security pays an average of less than $850 to our survey respondents who receive it. To have a stable nest egg, begin
saving early. By doing this, you will be spreading out the burden of saving enough money for retirement and diminishing the impact of saving in the future.

Are you confused about where to start saving money for retirement? Consider utilizing a local branch of volunteer lawyers or accountants for the arts, as well as other available service providers to discuss retirement and investing options. Many of these volunteer lawyers for the arts groups are linked to volunteer accountants who will help you prepare financial plans for retirement free of charge.

**Insurance**

Picture this. You are a sculptor who produces large outdoor pieces that are placed in public spaces. The village idiot decides to climb your new piece and takes a swan dive off of it, breaking his arm. Guess what? You may be liable for the damages.

Stinks, doesn’t it? Experts say that liability insurance is the most necessary type of insurance for artists. In fact, we recommend you acquire property, fine art, and liability insurance as soon as you are financially able. Don’t let the village idiot take you to the cleaners!

**Health Insurance**

32% of our survey’s respondents had a health crisis that they could not pay for. Of those 32%, 40% percent landed in debt as a result of it. Even more worrisome is the fact that young artists are more likely to have a health crisis. Furthermore, young artists are more likely to be in debt because of a health crisis.

What does this mean to you? Well, based on our findings, we recommend that artists purchase health insurance in their youth. We understand that cost is a significant barrier to purchasing health insurance, especially to artists who are in the early parts of their career. However, one’s health is absolutely essential to safeguard and manage; investing in an affordable health plan is a cost young artists must incur in order to help prevent both health crises and debt. Once you are comfortable with the language of health care/insurance and you have explored your options, purchase an affordable plan using the resources and models listed in the health insurance section.
Relevant Resource
The Health Insurance Resource Center (HIRC), a program of the Actor’s Fund of America, Inc. http://www.ahirc.org/

Additional Tip
Curious about how you and artists in your community can pool your resources and purchase a group health insurance plan? Read our Health Care Report!
APPENDIX I – VISUAL ARTIST MEDIUMS

Painting
Drawing
Sculpture
Photography
Printmaking
Artist Books
Film
Video
Performance art
Multidisciplinary work (includes audio art and installation)
Design arts
Architecture and environmental structures
Computer arts
Crafts
Folk and traditional arts
Other
APPENDIX J – WORKS CITED

Online Documents


Websites


National Telecommunications and Information Administration Internet Use By Individuals Age 50+. 2006 http://www.ntia.doc.gov/nitahome/fttn00/falling.htm#70. (May 1 2006.)


Journals


Newspapers


Other

State of the Nation’s Housing, 2002

US Census, year 2000


www.SurveyMonkey.com

Books
