

Testimony in Support of LD 632: An Act to Amend the Social Work Education Loan Repayment Program


Good Afternoon Senator Curry, Representative Roberts and esteemed members of the Committee on Innovation, Development, Economic Advancement and Business,

My name is Moriah Geer, I am a member of the Board of Directors of the National Association of Social Workers - Maine Chapter (NASW ME) and I live in Old Town, ME. I have a Master's degree in Social work from the University of Maine, and I work at Maine Equal Justice. Thank you for the opportunity to testify today in support of LD 632: An Act to Amend the Social Work Education Loan Repayment Program.

NASW-ME has submitted testimony with supporting documents and there you will find all the important points that the board and membership would like to make regarding this legislation and the data to back them up. Since you will be able to read that information for yourselves, I'd like to use this opportunity to tell you about my own experience relying on student loans to pursue higher education and that of so many of the people that I speak with every day through my work as the director of a project that is focused on helping low-income parents pursue higher education and training and fill important workforce needs for our state.

In 2010 I found myself and my 2 toddlers alone and homeless and seeking assistance from the local domestic violence project. I knew at that time that I wanted to pick a path forward that would create a very different life for myself and my children and that I wanted to make sure that whatever I did I would be able to help others who had experienced the kinds of issues that I was experiencing. In my work with low-income families, I've seen that many of us who have lived experience with poverty and trauma choose to go into helping professions, like social work, to try and make positive changes so that others won't have to experience what we went through. When I talk about my experiences, I feel confident in saying that there are many social workers in Maine with similar stories.

I enrolled at the University of Maine and turned to the TANF program for help. TANF helped a lot, but at the time the monthly TANF benefit for a family of 3 was \$585 and my rent was \$1000. Currently a family of 3 on TANF could get up to \$965 per month, but of course rents has substantially increased. Because of this deficit in my budget, I would take the full loans offered each semester and use the funds to pay my rent, utilities and other basic needs for the semester. It's my experience in the work that I do that this is often how people in poverty manage to achieve higher education. For this reason, I finished my master's degree with pretty much the maximum amount of student loans that a person can receive, with interest it's now around \$170,000. I am set up with income-based repayments so that I can afford them, but I likely never will be finished paying these loans off. Additionally, this high amount of student debt has kept me from being able to get a home loan. So, while I did succeed in moving my family out of poverty, we still live as though we're low-income in many ways.



As stated before, my experience mirrors the experience of many of the people that I talk with every day in my work. It's not at all uncommon for a low income individual to have to take out student loans to be able to survive while going to school, even if they are working while going to school. While social workers serve an essential role in society, our pay is often very modest. On average, a social worker with a bachelor's degree will earn around \$51,000 annually and a master's degree will earn around \$75,000. I am forever grateful to be able to do the work that I do, but social work is hard work and it's difficult to be what our clients need us to be when our own financial insecurity is constantly hanging over our heads.

I appreciate the opportunity to share my story with you today, thank you. I hope that you will support LD 632. A representative from NASW- ME will be in attendance at the work session to answer any questions that we can be helpful with. I am also happy to answer any questions you may have at this time.