

Committee on Innovation, Development, Economic Advancement and Business, attn: Kristen Bowker  
c/o Legislative Information Office  
Cross Building, Room 206  
100 State House Station  
Augusta, ME 04333

Re: LD 632: *An Act to Amend the Social Work Education Loan Repayment Program*

Dear Senator Curry, Representative Roberts, and other members of the Committee on Innovation, Development, Economic Advancement and Business,

I am a clinical social worker in practice in Bangor and an educator at the University of Maine School of Social Work. From both of those vantage points, I have seen the negative impact of high student loan debt on social workers in our state.

As I'm sure you know, **our state is experiencing a mental health crisis**: the mental health needs of our citizens are higher than ever and we don't have the capacity to meet that need. We do not have enough social workers in Maine – the average wait time for outpatient therapy is 7 months, putting people at increased risk in terms of life and health. Because of this wait time, people end up needing higher, more costly, levels of care, and we don't have the capacity for this. We literally can't afford to lose any social worker.

**The average salary for an LCSW in Maine is \$58,000.** Social workers in the earliest stages of their careers (2-6 years) are likely to have the highest debt load and lowest income. In a recent survey that NASW-ME completed, they found the **average school debt for masters level social workers who responded is \$75,000.** It takes years for a masters level social workers' salary to increase to \$60,000. The student debt to salary ratio is an inordinate burden impacting social workers retention in the field.

In Maine we have a labor shortage in just about every profession, and social workers ensure that people of our state are healthy and ready to work. **Social workers can't afford to stay in the profession because of their student loans, and this worsens our state's overall labor problem.**

I ask that you please consider the following to support LD 632:

- **There is lack of access to behavioral health services in Maine – we need social workers.**
- **Untreated behavioral health disorders is bad for our economy – not having enough social workers is costing us.**
- **Behavioral health wages are not keeping up with educational debt – social workers are adversely impacted by how much school loan debt they have.**

- **Social workers need student loan debt relief because we need social workers to care for our citizens more than ever.**

In my positions as a clinical social worker and social work educator, I have seen first hand the impact of high student loan debt on social workers in our state. Social work student debt relief will help us retain social workers and improve our state's economy. Maine needs social workers, and social workers need Maine's financial support. I urge you to **vote in favor of LD 632.**

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Ann Hartman", with a long horizontal flourish extending to the right.

Ann Hartman LCSW