

Committee on Innovation, Development, Economic Advancement, and Business
Legislative Offices
Cross Building, Room 206
Augusta, Maine 04333
c/o Kristen Bowker, Committee Clerk

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

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

We represent the staff and Board of Directors of the National Association of Social Workers - Maine Chapter (NASW ME), testifying in support of modifying and funding the current Social Work Education Loan Repayment Program in Maine. We would like to see a meaningful loan replacement program be funded for Maine social workers to keep up with, if not rebuild, the present behavioral health workforce. The present behavioral health workforce shortage has reached a critical point during COVID, where waitlists are untenable (7-9+ months for outpatient counseling), services are closing, and youth of all ages are spending prolonged periods in emergency rooms, only to be eventually sent out-of-state for treatment given lack of services in Maine.

The following points are covered in more detail in our official document in support of this bill. Behavioral health reimbursement and wages have not kept up with inflation and educational debt.

- Student loan debt hampers recruitment and retention efforts of Maine's behavioral health network and schools of social work.
- Behavioral health needs are going unmet.
- The behavioral health workforce in Maine is shrinking, whereas projected growth in social work employment is expected to grow by 9% in the next decade (BLS, 2023).
- Lack of proper treatment of behavioral health disorders is bad for our economy (Carneval, 2021).

We believe the follow principles are essential to the Social Work Education Loan Repayment Program:

- Focus on Maine Social Workers: Based on the 2022 awards, the proposed 2023 Health Professions Education Loan Repayment Program in the Governor's Budget would fund 12 social workers.
- Broaden eligibility: To clinicians with a degree from an accredited school of social work or in private practice who provide a percentage of their care to MaineCare clients.
- Meaningful level of funding: Results from a 2022 survey of social workers in Maine reflects that 423 social workers reported having, and being stressed about, their student loan debt, with the average debt levels to be:
 - Bachelor's level social worker: \$50,624
 - Master's level social worker: \$74,557
 - Doctoral level social worker: \$117,500

The impact of years of high education loan debts and low wages is portrayed in the multiple testimonies provided by our board members (below) and testimony submitted from several of the almost 7,000 licensed social workers and additional students in Maine.

We urge you to vote “yes” on LD 632 to provide meaningful educational loan repayment for Maine social workers. A representative from NASW ME will be in attendance at the work session should you have any additional questions. Please contact NASW ME Executive Director Chris McLaughlin (207-478-0884 and cmclaughlin.naswme@socialworkers.org) for any follow up. Thank you for your time.

Sincerely,

The NASW ME Board of Directors and Staff

Julie M. Schirmer, LCSW, ACSW, President
(Falmouth, ME)
Cynthia Cushing, MSW student and 1st Vice
President (Readfield, ME)
Moriah Geer, LMSW (Old Town, ME)
Jamie-Lynn Kane, LMSW-CC, Secretary (Old
Town, ME)
Amy Blake, LCSW (Augusta, ME)

Sharon Fowler, LCSW (Oakland, ME)
Kerstin Kirchner, LMSW-CC (Alfred, ME)
Katrina Ladd, LMSW-CC (Farmington, ME)
Katie McCoy, LCSW (Cape Elizabeth, ME)
Kassandra Pierce, MSW (Topsham, ME)
Cindy Sturm, LCSW (Bangor, ME)
Sarah Benesi, MSW Student (Portland, ME)
Lori Pelkey, MSW Student (Enfield, ME)

Chris McLaughlin, LCSW, Executive Director, NASW ME (Hermon, ME)
Megan Hartman, MSW Student, University of Maine (Bangor, ME)

References:

§1038 Social Work Education Loan Repayment Program, Maine Revised Statutes, Title 10: Commerce and Trade, Part 2: Building and Development: Chapter 110: Finance Authority of Maine. [Title 10, §1038: Social Work Education Loan Repayment Program \(mainelegislature.org\)](https://www.mainelegislature.org/Title10/Chapter110/1038.html)

NASW Maine. LD 632 Social Work Education Loan Repayment Talking Points.
<https://naswme.socialworkers.org/LinkClick.aspx?fileticket=x0D9FKQmzzA%3d&portalid=27>

Bureau of Labor Statistics, U.S. Department of Labor, *Occupational Outlook Handbook*, Social Workers, at <https://www.bls.gov/ooh/community-and-social-service/social-workers.htm> (visited February 14, 2023).

Carnevale, AP, Gulish, A. Campbell, KP. (2021) If Not Now, When? The Urgent Need for an All-One-System Approach to Youth Policy. Center on Education and the Workforce. Georgetown University. Washington, DC. Accessed on October 9, 2022. https://1gyhoq479ufd3yna29x7ubjn-wpengine.netdna-ssl.com/wp-content/uploads/cew-all_one_system-fr.pdf

LD 632: Social Work Education Loan Repayment Program

The time is now to fund the [Social Work Education Loan Repayment Program](#) (Maine Statute: [§1038](#)), which was legislated in 2011, but has not yet been funded. Behavioral health workforce and service shortages have been increasing exponentially since its passage, with the COVID and behavioral health pandemics, stagnant reimbursement rates, and an aging social work workforce in Maine.

- **There is lack of access to behavioral health services in Maine.** Anxiety and depression rates have tripled during COVID, at the same time that social workers are leaving the field and services are closing due to staffing shortages. There are 7-month wait lists for outpatient mental health, long emergency room stays waiting for treatment, teens going out of state for residential care, and agencies shutting down services due to the workforce shortage.

Maine has an aging social work workforce, with a smaller proportion of new social workers entering the field to replace persons retiring. Since COVID, older social workers are choosing retirement over relying on tele-behavioral health services as a way of providing care.

- **Untreated behavioral health disorders is bad for our economy** through its deleterious consequences, such as productivity losses, heavier use of all health care resources, and greater dependence on employer and government disability programs. Although several behavioral health disorders disqualify a person from entering the military, 6% (non-deployed) to 13% (deployed) military personnel experience depression and many others develop PTSD, playing an important role in our military readiness and national security.
https://www.army.mil/article/191921/depression_impacts_readiness_how_mental_health_issues_affect_soldiers_particularly_women
- **Behavioral health reimbursement and wages are not keeping up with inflation and educational debt:** MaineCare rates for behavioral health have not increased for over a decade. Current MaineCare rates for outpatient counseling are one-third to one-half of neighboring states, creating difficulties for agencies to pay fair wages and disincentivizing private clinicians to provide care to MaineCare clients.

Potential and actualized student loan debt hampers recruitment and retention efforts of Maine's schools of social work. Since 2008, our country has trended toward state de-investment in educational support, tuition, fees, and room and board costs for higher education have increased by 169%. 57% of the total debt is due by persons under the age of 40, meaning that over 43% would not even qualify for many of the Maine programs recently passed to help with educational debt. (Carnevale, 2021)

- **Accountability is essential:** This bill links eligibility for the social work repayment program to social workers providing at least 15% of their care to MaineCare clients, thus improving access to behavioral health services for our most underserved population.

To reinforce social work patient panel “habits” and their dedication to Maine, the bill distributes the funds over a four-year period.

Our response to any concerns you may have:

- **Assisting with loan repayment for social workers is a slap in the face to those who sacrificed to pay off their educational loan debt:** A recent poll of over 470 social workers in Maine indicates that social workers are sacrificing to pay off their debt. Multiple social workers report having to choose between immediate needs (groceries, housing, childcare, car repairs) over loan payments. Over 40% of social workers report that their debt contributes to increased stress and them considering leaving the field or move out-of-state.

Social workers go into the field to make difference and make the world a better place. They work to provide care to our most vulnerable populations, ensuring access to safe and affirming health and behavioral health care. Social workers do not start out in the field to make huge amounts of money. Yet they do expect fair wages that can support themselves, their families and a decent standard of living. This has become more difficult as tuition costs outstrip wage increases.

- **Funding the program is not a direct elimination of social work debt.** It will be giving a hand up to a group of highly trained and skilled professionals who care for our most vulnerable populations. The cost of funding this social work repayment program is much less than the tax breaks available to corporations and Mainers with wages falling in the higher income brackets.
- **We already addressed student loan debt:** Several bills were passed in the 2021-2022 Legislature, which certainly helps some, yet excludes many social workers, such as those with educational debt from out-of-state schools (Educational Opportunity Tax Credit); persons who graduated before 2007 (Student Loan Tax Credit); or persons working for not-for-profit or for-profit agencies (Public Service Funded Loan repayment program). The new Biden Educational Loan Tax credit program helps, but only puts a dent in the \$70,000 plus loans incurred by graduate level social workers. Of the 17 persons who received awards through the 2022 funding of the Health Professions Student Loan Repayment program, only three were social workers. In a 2022 survey of social workers in Maine, 518 social workers responded. Of those who responded, 91% reported having and being stressed about their current student loan debt. The average debt for Maine social workers is listed below.
 - Bachelor’s level social worker: \$50,624
 - Master’s level social worker: \$74,557
 - Doctoral level social worker: \$117,500