

Committee on Appropriations and Financial Affairs  
Committee on Taxation  
c/o Legislative Information Office  
State House, Room 127  
100 State House Station  
Augusta, ME 04333

**Re: LD 1995:** *Governor Mill's Supplemental Budget for Fiscal Year 2022-23, specifically related to Part H: Job Creation through the Educational Opportunity Program Tax Credit*

Dear Senator Breen, Representative Pierce and members of the Committee on Appropriations and Financial Affairs; Senator Chipman, Representative Terry, and members of the Committee on Taxation,

We represent NASW Maine in support of LD 1995, Part H: Job Creation through the Educational Opportunity Program, through student loan tax credits, with one revision: to increase the total amount of the annual and lifetime tax credits. We applaud Governor Mills for including and Senator Pouliot for advocating to include student loan tax credits as part of the 2022-2023 supplemental budget. Expanding the Educational Opportunity Tax Credit will improve the capacity of Maine's social workers to stay in their professions and stay in Maine to support the state's most vulnerable residents.

Maine's social workers are:

- **Leaving Maine due to low pay, which is not sufficient to meet rising educational costs.** A 2019 survey of 5,000 social workers conducted by NASW Maine found that low pay and low reimbursement rates are Maine social workers' top concerns and are contributing to social work shortages and patient access issues, particularly in rural Maine (NASW ME, 2019).
- **Urgently needed.** 10 of Maine's 16 counties have an identified shortage of mental health professionals; only 50% of the state population receives adequate mental health services (University of Maine, 2021).

Faced with rising educational costs and persistently low pay, the average Master's-level social worker is trying to repay upwards of \$60,000 in student debt on an average starting salary of \$41,000 (Social Work Today). NASW Maine is hearing stories from social workers from around the state who are concerned about six-figure school loan debts, either immediately after graduation or from accumulated interest from school loan deferments. One social worker reports:

*"My husband and I have worked in underserved schools for 20-30 years: me, as a counselor, he, as a sixth-grade teacher. We consolidated with the SMART loan program.... which resulted in us not being eligible for any loan forgiveness. We have tried to pay our school loans off over time, but had to defer a lot because we never made enough in salaries to make a dent. Our loans are at a ridiculous 8% interest rate and have ballooned from about \$60,000 to \$250,000. Now, if we pay \$2,000,00 a month, it will not even cover the interest."*

Expansion of Educational Opportunity Program Tax Credit amounts can make a remarkable difference for social workers who want to live and work in Maine, who want to meet the increasing mental health needs of Maine's people and communities, but who cannot afford to do so. Programs that increase the affordability of higher education: increase student and worker retention rates; improve the quality of service delivery by ensuring that Maine's professionals are highly qualified; and diversify skilled professions by affording disadvantaged students an opportunity to thrive with less debt.

Maine needs social workers, and social workers need Maine's financial support. We urge you to support and expand the amounts of Section H of the Supplemental Budget

Respectfully submitted,

Danielle Blair, MHRT/C  
Policy Committee Co-Chair  
NASW Maine Chapter  
[elle.r.blair@gmail.com](mailto:elle.r.blair@gmail.com)

Julie M. Schirmer, LCSW  
Policy Committee Co-Chair  
President-Elect  
NASW Maine Chapter  
[Jschirme4@gmail.com](mailto:Jschirme4@gmail.com)

**References:**

Wylie, P. Helping Social Workers Manage Student Loan Debt. Social Work Today. Greater Valley Publishing Co. Springfield, PA.  
[https://www.socialworktoday.com/archive/exc\\_051515.shtml#:~:text=The%20average%20MSW%20leaves%20their,average%20starting%20salary%20of%20%2441%2C000](https://www.socialworktoday.com/archive/exc_051515.shtml#:~:text=The%20average%20MSW%20leaves%20their,average%20starting%20salary%20of%20%2441%2C000)

Lisnet, R., Butler, S., Heckler, J., and Haigh, E.. How can we address mental health needs in rural Maine? The Maine Question. University of Maine. Orono, ME. <https://umaine.edu/podcasts/2021/09/30/s5e2-how-can-we-address-mental-health-needs-in-rural-maine/>