

Committee on Taxation
State House, Room 127
Augusta, Maine 04333
c/o Benjamin Berry, Committee Clerk

Re: LD 1355: An Act to Establish a Behavioral Health Employment Income Tax Credit for Student Loan Payments

Dear Senator Nicole Grohoski, Representative Joe Perry and esteemed members of the Committee on Taxation,

As President of the Board and Executive Director of the National Association of Social Workers - Maine Chapter (NASW ME), we are submitting this testimony in support of LD 1355: An Act to Establish a Behavioral Health Employment Tax Credit for Student Loan Payments. The present behavioral health workforce shortage has reached a critical point during COVID. Behavioral health loan debt coupled with reimbursement rates not keeping up with inflation and low wages are major contributors to this shortage. 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.

Student loan debt has been hampering recruitment and retention of Maine's behavioral health network and schools of social work. 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).

Results from a 2022 survey of social workers in Maine reflects that 91% of responders (n=423) report 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

Well trained social workers are leaving or never entering the profession, going to higher paying jobs to help pay of their educational loans.

Lack of proper treatment of behavioral health disorders is not only bad for our health, but bad for our economy (Carneval, 2021). The effects of inadequate or no treatment for mental health and substance use disorders include productivity losses, heavier use of all health care resources, and greater dependence on employer and government disability programs.

NASW Maine urges you to vote "yes" on LD 1355 to support and help keep behavioral health providers in the workforce, improve access to behavioral health care, and improve Maine's economy.

Sincerely,

Julie M. Schirmer, LCSW, ACSW
President, Board of Directors
NASW Maine Chapter
Resident, Falmouth, ME

Chris McLaughlin, LCSW
Executive Director
NASW Maine Chapter
Resident, Hermon, ME

References:

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