

ISSUE BRIEF

Mental Health Professionals Workforce Shortage Loan Repayment Act (S. 462/H.R. 4933)

BACKGROUND

The need for mental health services continues to increase, and, unfortunately, nearly 160 million Americans live in areas with a shortage of mental health professionals¹. The Health Resources and Services Administration (HRSA) estimates that by 2025, there will be a shortage of over 250,000 mental health professionals².

IMPLICATIONS FOR SOCIAL WORKERS

The demand for social workers is expected to increase in coming years. Specifically, the Bureau of Labor Statistics projects that the employment of social workers will increase by seven percent over the next decade³. This expected increase is more than twice the average expected for all occupations⁴. All categories of social workers are expected to grow faster than average, with particularly rapid growth in the need for healthcare social workers and mental health and substance use social workers⁵.

Social workers often carry significant student debt and can benefit from programs that help reduce the burden of student loan debt. 2019 MSW graduates have a mean total student debt of \$67,000⁶. The debt load for social workers with either a bachelor's degree or an MSW has been increasing over time⁷ and the debt burden is not distributed equitably within the profession. Debt from their social work education is substantially higher for new social work graduates who are Black/African Americans (averaging \$92,000 for attainment of both bachelor's and master's degrees) and for Hispanics (averaging \$79,000)⁸. Female social workers also had higher mean debt from their social work degree than did their male counterparts⁹.

LEGISLATIVE SOLUTION

The bipartisan, bicameral Mental Health Professionals Workforce Shortage Loan Repayment Act (S. 462/H.R. 4933) led by Senators Tina Smith (D-MN), Lisa Murkowski (R-AK), and Maggie Hassan (D-NH) and Representatives Grace Napolitano (D-CA) and Annie Kuster (D-NH) would help expand the mental health care workforce, including social workers, in areas with the greatest need by expanding the Substance Use Disorder Treatment and Recovery Loan Repayment Program to relieve workforce shortages. Specifically, the bill would:

- » Repay up to \$250,000 in eligible student loan repayment for mental health professionals who work in mental health professional shortage areas.
- » For each year of service, repay one-sixth of the individual's eligible loans.

¹ <https://data.hrsa.gov/topics/health-workforce/shortage-areas>

² <https://bhwh.hrsa.gov/sites/default/files/bureau-health-workforce/data-research/behavioral-health-2013-2025.pdf>

³ www.bls.gov/ooh/community-and-social-service/social-workers.htm

⁴ www.bls.gov/ooh/community-and-social-service/social-workers.htm

⁵ www.bls.gov/ooh/community-and-social-service/social-workers.htm

⁶ www.socialworkers.org/LinkClick.aspx?fileticket=1_j2EXVnspY%3d&portalid=0

⁷ CSWE_RPT_19-M (1).pdf

⁸ www.socialworkers.org/LinkClick.aspx?fileticket=1_j2EXVnspY%3d&portalid=0

⁹ www.socialworkers.org/LinkClick.aspx?fileticket=1_j2EXVnspY%3d&portalid=0

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