

Representative Marvin L. Abney
House Finance Committee
State House
Providence, RI

April 2, 2025

Testimony in Support of H6098 Relating to Education - RI Student Loan Repayment Program

Dear Chair Abney and Honorable Committee Members:

NASW-RI Chapter is in strong support of H6098 Relating to Education - Rhode Island Student Loan Repayment Program. We believe this bill is pivotal because it will: 1) support social workers to stay in and enter this important field, and 2) provide better access to mental health support for those living in underserved and under-resourced communities by incentivizing social workers to work in these areas.

Licensed social workers are among the lowest-paid Master's level professionals. The average annual salary for child, family, and school social workers in the US is less than \$55,000¹. In Rhode Island, the numbers are only slightly better, with a mean annual income of \$67,000 per year. Yet, a two-year master's degree in social work (MSW) costs over \$64,000 a year for out-of-state residents and over \$34,000 a year for in-state residents at our public university².

Additionally, the average social work student in RI leaves graduate school with over \$65,000 in debt³.

When combined with undergraduate debt, this could saddle students with up to \$100,000 or more in loans. The ratio of debt to income is unmanageable for most students and often dissuades new social workers from staying, entering, or remaining in the social work field. This reality contributes to our state's lack of mental health providers and increases the existing barriers to mental health support.

By passing H6098, we will take an important step in reducing the number of social workers leaving the field while simultaneously encouraging new social workers to enter this critically important profession. We urge you to increase access to the vital services social workers provide and pass this bill as soon as possible. If you have any questions or would like to follow up further, we would be glad to connect with you.

Sincerely,



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Executive Director
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¹ US Bureau of Labor Statistics, 2023

² 2022 Rhode Island College current tuition/fees for in-state residents: \$34,224 for 62 credits. Rhode Island College current tuition/ fees for out of state residents: \$64,170 for 62 credits.

³ <https://educationdata.org/average-graduate-student-loan-debt>