

ACCESS DENIED

Threats to Social Work Education, Accreditation, & Mental Health Care A Beyond 2025 Critical Conversation | March 24, 2026

OBBB Act & Student Loans

Key Changes

- Grad PLUS loans eliminated
- Graduate limit: \$20,500/yr | \$100,000 total
- Lifetime cap: ~\$138,000 (undergrad + grad)
- MSW excluded from "professional" designation in RISE rulemaking
- PSLF eligibility narrowed; tiered repayment new default

Impact on MSW Programs (n=349)

- Median in-state full-time tuition: \$35,175 (below \$41K cap)
- 67% of programs above the cap are urban; 73% are private
- Living expenses add ~\$40,000 to total cost of attendance
- ~60% of grad students borrow for total attendance costs

Workforce & Enrollment Risk

- 55,935 current MSW enrollees; 21,092 graduates (2023–24)
- BLS projects 74,000 social work openings/year through 2036
- Social workers contribute \$85B and 250,000 jobs annually
- First-gen, LGBTQ+, students of color most at risk

State Loan Alternatives (not PSLF-eligible)

- MA: MEFA — any grad student in U.S. (launches July 1)
- NC: NC Assist | TX: Brazos | MN: SELF

Abbreviations

- BLS = Bureau of Labor Standards
- ED = Department of Education
- CHEA = Council for Higher Education Accreditation

Accreditation Threats

EO 14279 Key Provisions

- Threatens accreditor recognition for DEI-based standards
- Expands list of accreditors; making it easier for institutions to switch
- Mandates outcome data without reference to race/ethnicity/sex

Social Work's Accreditation Landscape

- CSWE accredits all 349 MSW programs in U.S.
- CSWE recognized by CHEA, NOT USDE — offers some buffer
- CSWE standards includes ADEI (#2 and #3 of 9)

Threat Pathways to CSWE

- Pressure on CHEA to prohibit DEI accreditation standards
- ED could require USDE recognition instead of CHEA
- AIM Rulemaking: mandate separation of accreditor/member org roles — threatens CSWE's dual structure
- States (FL, TX, NC, SC, TN, GA) creating alternate accreditor (CPHE)
- Federal bills: H.R. 2516 & H.R. 4054 (passed committee)

AIM Rulemaking Timeline

- Session 1: April 13–17, 2026
- Session 2: May 18–22, 2026
- Public comments due after NPRM release

Why Accreditation Matters

- Enables licensure, federal financial aid, employer trust
- Supports interstate compacts and professional mobility
- Fragmented standards = less cohesive profession over time



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What We Can Do: Individual & Collective Action

Share What You Know

- Brief colleagues and department leaders on policy implications
- Inform prospective and current students about continuing borrower status
- Help students sign up for RAP to maintain PSLF eligibility
- Explore state loan programs in your region
- Follow: CHEA, CSWE, NASW, CISWH

Scenario Planning

- Model enrollment and graduation changes under different policy scenarios
- Engage policymakers on mental health access impacts
- Identify affordable, innovative program options
- Assess workforce pipeline risks for your region

Advocacy

- Advocate for social work as a distinct profession
- Defend CSWE and CHEA independence as accrediting bodies
- Watch AIM livestreams (April and May 2026)
- Submit public comments on the AIM NPRM
- Join your NASW state chapter for state-level action

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