Licensing Inequities in Social Work: Financial Barriers, Test Bias, and Implications for Professional Education

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Abstract: *The social work profession stands at a critical juncture where financial and regulatory mechanisms intersect with its core values of equity, justice, and empowerment. This think piece examines these intersections through the lens of Critical Race Theory (CRT), focusing on the tenets of intersectionality and interest convergence. It explores the inequities in licensure pass rates, shedding light on the compounded barriers faced by marginalized groups, where race, class, gender, and other social identities intersect to exacerbate disparities. Specifically, it analyzes how factors such as exam construction, educational preparation, and financial barriers disproportionately affect these groups, contributing to their lower pass rates. The historical context of how learning is acquired in social work is framed within an understanding of systemic oppression, emphasizing the tension between transactional operations and the profession's commitment to transformative impact. The tenet of interest convergence highlights how changes in licensure processes may only occur when the interests of marginalized groups align with those of dominant groups, underscoring the need for structural reform that addresses systemic inequities and professional advancement opportunities. The discussion proposes strategies to mitigate these inequities, ensuring that licensure processes are accessible, just, and equitable for all social workers, particularly those from historically underrepresented communities.*

Keywords: *Licensure system reform, transformational educational practices, alternative testing options, educational inequities*

The social work profession is at a pivotal juncture where financial and regulatory mechanisms intersect with core values like equity, justice, and empowerment. It is essential to ensure these mechanisms support the profession while driving transformative change. This paper examines the disparities in licensure pass rates, exploring exam construction, education, and financial barriers. It also reviews the historical context of educational inequities and the tension between transactional operations and the profession's commitment to fostering enduring impact (Jones & Truell, 2012). The conclusions address the implications for the profession and suggest strategies to improve access for demographic groups with lower first-time pass rates.

To address licensure issues, we must first examine inequities in social work education. Acknowledging the intersectionality of race, gender, ethnicity, social class, ability status, sexual orientation, and other societal factors that shape lived experiences is necessary for understanding how the licensure process presents inequities for Black, Indigenous, and

People of Color (BIPOC). Inequity begins with the education process and then moves into test construction, cultural fairness, and the transactional costs of licensure. This paper will address these areas.

Critical Race Theory (CRT) aids in framing this conceptual work. This perspective recognizes that racial identity cannot be separated from the broader systems of oppression that impact BIPOC individuals and communities. CRT is a pedagogy and practice model designed to empower students and practitioners. It prepares them to confront the psychological, social, spiritual, and economic challenges disproportionately experienced by BIPOC individuals while also addressing the broader systemic inequities affecting marginalized populations. Through this lens, social workers are not just service providers but agents of transformative change, fostering solutions that uplift and sustain BIPOC communities for generations to come. This frame encompasses and anchors the areas of inequity that this paper examines: educational inequities, cultural fairness in exam test item construction, and the transactional costs of licensure.

Theoretical Framework

To interpret the long-awaited pass-rate analysis conducted by the Association of Social Work Boards (ASWB, 2022a, 2022b), which revealed significant disparities among BIPOC, we employed a CRT framework. This approach allowed us to explore how race and other forms of social inequality, such as class and age, intersect and exacerbate one another. CRT, initially developed in the 1970s by prominent legal scholars, seeks to illuminate the ways in which racism is an intrinsic and foundational aspect of US society (Bell, 1992; Crenshaw et al., 1995; Delgado & Stefancic, 2008). It provides a lens for examining power structures—both individual and systemic—that sustain racial inequities. Key tenets of CRT include the notion of race as a social construct, the persistence of endemic racism, interest convergence, differential racialization, intersectionality, and counter-hegemonic narratives (Crenshaw et al., 1995; Delgado & Stefancic, 2008). For the purposes of this think-piece, we specifically focus on the concepts of intersectionality and interest convergence. These frameworks are particularly relevant given that the only intersectional analysis conducted in the ASWB study—race and age—demonstrated that test-takers who identified as "White", regardless of age, were significantly more likely to pass the exam on their first attempt (ASWB, 2022a, 2022b).

Intersectionality is often seen as a key tool within CRT, providing a more nuanced understanding of the experiences of marginalized groups. Intersectionality allows CRT to move beyond a focus on race alone and to examine how other social categories like age and class intersect to shape experiences of inequality.

Interest convergence, another key tenet of CRT, argues that racial progress for marginalized groups occurs only when it aligns with the interests of the dominant group, typically white individuals. This concept suggests that gains in racial equality are often temporary or superficial unless they also serve the broader interests of those in power. In this case, the continued requirement and maintenance of biased licensing exams serve the economic interests of those in positions of power.

CRT frames the areas that contribute to lower pass rates by BIPOC individuals, which this paper examines. The educational system is the first important area to consider. This system has been wrought with systemic inequities impacting BIPOC students, which affects their success in passing licensing exams. This theoretical perspective reveals how systemic racism and white normativity are embedded within educational institutions, laying the groundwork for persistent inequities that extend into professional licensure. The next section will examine the institutional biases implicit in the educational system.

The History of Advancing Social Work Professionalism through Regulation

Social workers are integral to advancing social justice at multiple levels-individuals, families, groups, organizations, and communities (National Association of Social Work [NASW], n.d.). In the US, most states regulate the title "social worker" through licensing, ensuring safe, ethical, and competent practice (House Bill 1693, PA Congress 2007-2008). Licensure, a critical gateway into the profession, requires passing standardized exams that assess competencies. In the United States, social work title protection is not governed by a national standard, as each state has its own regulations regarding using the title "social worker." Presently, at least 36 states have license protection (NASW, n.d.). For instance, Pennsylvania recently granted title protection (NASW-Pennsylvania Chapter, n.d.).

While macro-level activities such as advocacy may not require licensure, direct practice with clients does. However, financial and bureaucratic barriers limit access to licensure, especially for emerging professionals. Concerns about inequities in licensing exams necessitate examining potential disadvantages based on socioeconomic status, race, and ethnicity (ASWB, n.d.; Kim & Joo, 2024). Integrating a CRT framework requires us to question the ideological neutrality of licensure exams and to expose how they perpetuate disadvantage along intersectional lines of race, class, and language.

The regulatory framework for social work emerged with the establishment of the ASWB in 1979, which was created to implement and standardize licensure practices across jurisdictions (Kim, 2022). However, a disconnect between social work education and licensure persists, with some schools of social work not adequately preparing students for the exams (Apgar, 2022). In 2022, ASWB published licensure pass rates by demographic group, revealing significant disparities. For example, Black candidates' clinical exam pass rate is 57%, compared to 90.7% for white candidates (Mina, 2022).

The social work profession is not alone in reliance on licensure exams. Comparably, gaps in pass rates for BIPOC individuals are not unique to social work. These gaps for BIPOC individuals also manifest in professional license/certification rates in other professions. In 2023, a study by Harris and Eberman concluded that there is an achievement gap between white candidates and other ethnic groups in passing the athletic training certification exam. Kim and Joo (2024) compiled data in an ASWB report and provided pass rates for other professions' license attainment. In medicine, a 2019 study that Kim and Joo cite reports that Black license exam takers scored lower than Caucasians license exam taker by 16.52% and Hispanics scored lower than Whites by 12.1% on the US Medical

Licensing Exam. Kim and Joo report that the American Bar Association (ABA) license pass rates for first time test-takers reported in 2023 have a pass rate of 83% for whites, 57 % pass rate for Blacks, and 69 % pass rates for Hispanics. Historically marginalized groups show disparities in professional exam pass rates when the professions report these. These disparities are a significant concern in social work, a profession concerned with social justice. As a profession, we must wonder why this is happening. The trends identified here represent what CRT identifies as "interest convergence" which means these setbacks for BIPOC individuals are advancing the interests of white hegemony (Bell, 1980).

This analysis will examine disparities in exam licensure pass rates, exploring exam construction resulting in test bias, the educational process of social work higher education, and financial barriers to licensure. Examining these aspects of cultural fairness and resource accessibility aims to uncover systemic barriers that impede equitable licensure access (Council on Social Work Education [CSWE], 2022).

K – 12 Historical Educational Inequities

BIPOC students enter higher education burdened by historical inequities. CRT emphasizes that disparities in K-12 education that include inequitable funding, de facto racial segregation and access to quality academics are the result of historically and structurally racist policies (King-Jordan & Gil, 2021). These are brought into focus by the CRT frame which helps develop an awareness of intersectionality where it is clear these issues rooted in race, are compounded by poverty and other "ism's." In higher education, BIPOC students face limited financial aid, a lack of mentorship, and an underrepresentation of diverse faculty (Gregory, 2021). Moreover, the curriculum often fails to address the needs of BIPOC students, reinforcing their marginalization in the profession.

Current systemic issues compound these challenges, particularly in licensure pass rates. Kim and Joo (2024) highlight disparities across racial and ethnic groups, citing test bias and cultural insensitivity. Standardized exams emphasize a narrow set of knowledge and testing formats that may disadvantage individuals from marginalized communities, including first-generation college students, non-native English speakers, and social workers educated at Historically Black Colleges and Universities (HBCUs) or other Minority-Serving Institutions (MSIs). The higher education curriculum lacks the cultural competence necessary to reflect the realities of the communities that social workers serve (Hirsch, 2024). As such, standardized testing methods risk becoming barriers rather than gateways to the profession, reinforcing systemic inequities and limiting the representation of underrepresented groups in licensed practice. In a field committed to anti-oppressive frameworks, cultural competence, and serving diverse populations, it is critical that licensure pathways reflect the very values social work aims to uphold.

Castex et al. (2019) highlight how microaggressions and racial privilege are embedded within the social work licensing process, creating additional barriers for BIPOC candidates. They illustrate this by giving an example of a licensing exam test item that uses a case example. The case involves a social worker visiting a 45-year-old grieving Latino client.

In the scenario, the client's home contains culturally significant items like candles, a photo of the deceased, and an altar, which are reflective of traditional mourning practices within some Latino communities. While these elements aim to demonstrate cultural awareness, Castex et al. (2019) argue that their inclusion can unintentionally reinforce ethnic stereotypes. When presented without depth or context, such portrayals risk being experienced as microaggressions, reducing rich cultural expressions to generalized assumptions. Understanding the importance and complexities of cultural competence, along with the challenges faced by educators and licensing bodies, emphasizes the urgency of moving beyond tokenistic representations toward authentic and respectful engagement with cultural practices. Considering these concerns, a critical first area of consideration is whether social work education adequately prepares students for licensure.

Social work students should be prepared by their education for the test. Apgar (2019) observed that once CSWE moved in 2008 to focus on student outcomes, curricula readying students for the licensure exam were less likely. Ultimately, the profession must assess competencies and outcomes, but knowledge, such as that needed for the exam, is important to impart (Miller et al., 2022). The historic educational inequities faced by BIPOC students, amplify the importance of adding preparation for the exam in schools of social work

There is a trend in today's higher education to operate the university like a business. Clossey et al. (2024) argue that prioritizing market-driven objectives over educational values can compromise the ethical foundations of social work education. This model often perpetuates biases in curriculum design and evaluation, further disadvantaging marginalized groups. To counter this, institutions must ensure that their practices align with the profession's commitment to diversity, equity, and inclusion (DEI) rather than being driven solely by financial incentives.

The research conducted by Clossey et al. (2024) surveyed faculty in accredited social work programs in the Northeast to ascertain faculty perceptions of student preparedness, market-driven pressures, and whether they felt students were leaving their programs prepared to practice effectively. One of the questions was open-ended, asking the faculty whether there was anything about social work education not asked that they would like to share. Many faculty shared serious concerns about what it meant to offer an educational challenge. There were concerns about cultural sensitivity, bias, and fairness. One respondent to this item asked when educators emphasize "writing well," what do they mean? Is that "white English?" To the credit of many educators, concern with equity in social work education is on the minds of faculty. It was clear that almost all the open-ended questions addressed this issue. Faculty, as noted in this study, feel the market pressures but struggle to maintain social work values, including sensitivity to diversity.

Social work education sits at the nexus of licensure's financial and regulatory mechanisms. Educators are tasked with preparing students for the profession's practical realities while instilling a commitment to social justice. The current trend toward business-oriented models of higher education, which prioritize efficiency and marketability, raises concerns about the potential erosion of the profession's ethical foundations (Clossey et al.,

2024). Social work education needs to be transformative; it needs to develop practitioners who will create a better world.

Another significant barrier is the exam's probable ethnic/racial bias. Lower percentages of BIPOC test takers are passing compared to whites, and those numbers are concerning. These groups are already represented less in the overall population, and when their license passing rates are low, their representation in the profession is significantly compromised. This is detrimental to social work clients and the professionals who worked hard to attain their degrees. The next section will consider test bias as another inequity contributing to lower pass rates for BIPOC test takers.

Licensure Exam Questions and Cultural Fairness

CRT focuses attention on questioning whether items on the licensure exam are biased and if so, how that bias perpetuates disadvantage (ASWB, n.d.; Kim & Joo, 2024). Inadequate preparation and inequitable exam content are barriers to licensure for BIPOC individuals. While ASWB strives to eliminate bias by recruiting diverse test question writers and conducting readability analyses, concerns remain (Castex et al., 2019). The piloting of test items has been criticized for insufficient scrutiny of demographic differences (Castex et al., 2019). Additionally, microaggressions within test items reflect subtle racial and cultural bias, further disadvantaging BIPOC candidates. These microaggressions reinforce deficit narratives about BIPOC candidates and reflect what CRT scholars describe as the normalcy of racism in institutional practices (Delgado & Stefancic, 2017). By framing questions through dominant white, middle-class lenses, the licensure exam marginalizes knowledge grounded in non-dominant cultural realities and thus perpetuates systemic exclusion.

Torres et al. (2024) conducted a survey of 1,045 individuals who had taken the ASWB licensing exam and found that white respondents in the sample had the highest first attempt passing rates. The Hispanic and African American respondents were asked how they felt their race and ethnicity affected their experience of the exam. Respondents who felt prepared noted they believed that sense was due to their privilege as educated, financially comfortable, white individuals. Some of the critiques reported in the study included the exam seeming disconnected from the reality of BIPOC individuals and confusing to someone for whom English was a second language. Licensing exams often reflect dominant white Western norms, leading to the underrepresentation of diverse perspectives in the content (Hirsch, et al. 2023). This bias disproportionately affects marginalized candidates, reinforcing inequities in the profession. Brown and Patel (2024) stress the need for cultural humility in exam design to ensure that questions are relevant to diverse populations and contexts.

Test bias arises when an exam systematically disadvantages specific groups, and this is a significant concern in social work licensing, particularly regarding cultural fairness. Test bias is not seen as incidental in CRT; indeed, it is a way of enforcing racial gatekeeping. For instance, microaggressions in licensure exams manifest subtly through language, cultural assumptions, and normative frameworks that favor dominant groups (Sue et al., 2007). For example, multiple-choice questions may contain culturally biased

scenarios or terminology unfamiliar to candidates from diverse backgrounds, signaling implicit messages about "correct" ways of thinking or behaving. These microaggressions can erode candidates' confidence, increase test anxiety, and negatively impact performance. Licensing exams, such as those administered by the ASWB, have been criticized for their reliance on standardized questions that may not adequately reflect cultural differences in knowledge, values, and practices (Blaine & McClure Brenchley, 2020). The standardized format of licensing exams further exacerbates test bias. As Hirsch et al. (2023) reveal, standardized tests often reflect the dominant culture's knowledge and thought processes, which may not align with the lived experiences of marginalized groups. For instance, questions that assume familiarity with specific cultural references or socioeconomic contexts can inadvertently disadvantage candidates from different backgrounds, reinforcing existing inequities in the profession (Miller et al., 2022).

Transactional Costs

Financial barriers to licensure are significant, with application fees, background checks, license verification, and exam fees creating obstacles for many applicants (Knepper et al., 2022). Costs begin with application fees, criminal background checks, and license verification fees, especially when seeking reciprocity. Applicants must also pay for the ASWB to send previous exam scores to other states and for jurisprudence exams required to understand state-specific laws (ASWB, 2025). For each attempt, the ASWB charges $230 for licensure exams, further compounding the financial burden, whether for the Licensed Bachelor Social Worker (LBSW), Licensed Master Social Worker (LMSW), or Licensed Clinical Social Worker (LCSW). This fee must be paid for each attempt, with a required three-month waiting period between attempts, which can result in quickly accumulating costs if multiple attempts are needed (ASWB, 2025). Beyond initial licensure, ongoing costs include fees for continuing education units (CEUs) and other professional development necessary to maintain a license (CSWE, 2022).

The costs of licensure add to the significant financial burden of student debt. Graduates with a Master of Social Work (MSW) degree typically incur more than $30,000 in student debt, while those with a bachelor's degree accumulate an average of $29,000. As a result, many new social workers enter the profession owing more than $60,000 in student loans, while earning an average starting salary of $41,000 (National Association of Social Workers [NASW], 2022). These fees can have a disproportionate impact on historically marginalized groups. Despite advocacy efforts by the NASW for student loan debt relief and public service loan forgiveness, the financial burden of student loans may influence career decisions and affect long-term financial stability for social workers (Hanson, 2025).

These transactional costs exist within a broader context of educational debt that disproportionately affects students from historically marginalized communities. These costs can discourage prospective social workers, particularly those from marginalized backgrounds. We must raise critical questions about the license test fees: Where do these funds go, and how do they support active practitioners? What are the implications of these costs for the profession of social work? These questions are essential, as the financial burden of licensure can affect the accessibility and diversity of the field (ASWB, n.d.; Kim

& Joo, 2024). Understanding the allocation of these funds is vital to ensuring they are used to enhance the profession and support ongoing development. This reflection is crucial to aligning the licensure process with social work's commitment to social justice, equity, and the well-being of practitioners and their communities (Jones & Truell, 2012).

Licensing and Public Protection in Social Work

The effectiveness of social work licensing in protecting the public remains contested. Critical Race Theory (CRT) encourages questioning the premise of "public protection" by acknowledging whose interests are being safeguarded, and against whom? Research indicates limited empirical evidence that the benefits of licensure outweigh its significant costs (Kincaid et al., 2024; Magiste, 2020). Some studies suggest that licensing may not substantially improve public safety but instead serve private interests (Merritt et al., 2023; Sobel & Dove, 2016). While licensed social workers are held accountable, the ASWB itself faces limited oversight.

From a CRT perspective, the rhetoric of "public protection" often obscures how licensure upholds racialized control of professional access and perpetuates the marginalization of BIPOC candidates through exclusionary practices. At its most problematic, licensure can function as a structural barrier, reinforcing existing power dynamics and restricting who is allowed to enter and shape the profession.

ASWB Accountability

Since 1979, the ASWB has administered competency exams for social workers seeking licensure (ProPublica, 2025). While the organization provides services and resources to the profession, concerns have emerged about biases in its exams and the allocation of its $41 million in net assets According to ASWB's Form 990, the organization is governed by 10 voting members, supported by 52 staff, and assisted by 128 volunteers. ASWB's report on disparities in licensure pass rates highlights systemic inequities that disproportionately impact BIPOC candidates (ProPublica, 2025). Structural barriers, including historical racism in education, socioeconomic disparities, and unequal access to test preparation resources contribute to lower pass rates among marginalized groups. From a Critical Race Theory (CRT) perspective, these disparities cannot be reduced to individual effort or preparation. Instead, they reflect broader patterns of racial capitalism, where professional gatekeeping mechanisms restrict upward mobility for historically marginalized populations (ProPublica, 2025).

From a transformative justice lens, this report emphasizes the need to move beyond mere data analysis to actively dismantle exclusionary policies in licensing. Equity in social work requires alternative assessment models that recognize diverse learning experiences, de-emphasize standardized testing, and prioritize practice-based competency over rigid exam performance could be a thoughtful solution. Without substantive reform, licensure remains a tool of gatekeeping rather than a pathway to ensuring a diverse, competent workforce that reflects and serves historically marginalized communities. Applying a CRT

lens reveals how social work licensure reforms often reflect the interests of dominant groups, exemplifying interest convergence (Bell, 1980). Provisional licensing pathways, while seemingly equitable, may only advance when aligned with professional or institutional goals, such as addressing workforce shortages. This reflects the need to center marginalized voices genuinely and disrupt entrenched power structures that sustain inequities in access and recognition within the profession.

The ASWB has recently integrated an option entitled Fifth Theory Test Mastery, designed to support test-takers through mindset development, coaching guidelines, and guided journaling in preparation for the social work licensure exam. While this initiative acknowledges the psychological and emotional toll of standardized testing, it does not fully address the structural inequities embedded within the licensure process. The history of social work is fraught with complacency in perpetuating harm, particularly in relation to who gets to demonstrate professional mastery and how knowledge is assessed. The existing system has long served as a gatekeeping mechanism that, rather than ensuring competency, has disproportionately disenfranchised BIPOC social workers and those from marginalized backgrounds.

Financial transparency further complicates questions of accountability. As shown in Table 1, ASWB reported revenues of $22.6 million and expenses of $21.1 million in 2023, with total assets of $47.2 million (ProPublica, 2025). Executive compensation, exceeding $300,000 for top administrators, raises questions about how organizational resources are prioritized considering inequities in exam outcomes. Referencing these financial patterns emphasizes the need for deeper scrutiny into whether ASWB's allocation of resources aligns with its stated mission of protecting the public and supporting the profession.

Table 1. *ASWB Revenue and Expenses*

ASWB 2023 Budget	
Revenue	$22.6M
Expenses	$21.1M
Compensation	
Chief Operating Office	$311,176
Sr. Director of Member Services	$202,640
Sr Dir of Finance & Operations	$202,268
Total Assets	$47.2M
Total Liabilities	$5.73M
Adapted from ProPublica (2025)	

Alternative Licensing Pathways

The documented gap in licensure test pass rates of BIPOC individuals necessitates alternative assessment methods that more accurately reflect the diverse realities of all

candidates. Considering alternative pathways could propose potential solutions to this performance gap (Miller et al., 2022; Zajicek-Farber, 2024). Competency-based assessments and portfolio evaluations, for example, offer more inclusive approaches that align with the diverse experiences and skills of BIPOC students. In addition, we must also interrogate whether licensing is effective in providing public protection and consider how to reallocate the steep fees the ASWB collects.

Reforms in social work licensure are essential to balancing public protection with workforce development. For example, in Minnesota, a Provisional Licensed Graduate Social Worker (LGSW) is a temporary master's-level license for individuals without a current social work license (Minnesota Board of Social Work [MN Board], 2024). To qualify for this provisional license in Minnesota, applicants must have a master's degree in social work from an accredited program, complete a criminal background check, and adhere to ethical standards. The licensee must complete 2000 hours of supervised practice and 37.5 hours of supervision within three years. A provisional license is valid for three years, and upon completion of requirements, individuals may apply for a standard license. Fees and additional requirements vary based on the specific application (MN Board, 2024).

In Michigan, the NASW-Michigan (MI) is working to modernize Michigan's social work licensure process to eliminate barriers and increase the number of licensed social workers. Proposed changes include simplifying licensure tiers: Licensed Bachelor Social Worker (LBSW), Licensed Master Social Worker (LMSW), and Licensed Clinical Social Worker (LCSW; NASW-Michigan Chapter [NASW-MI], 2024). These updates aim to address workforce shortages, eliminate obstacles like the six-year license renewal cap and exam bias, and strengthen supervision standards. Michigan already requires extensive supervised post-graduate hours, which ensure competency better than standardized exams. NASW-Michigan seeks input through legislative committees and listening sessions (NASW-MI, 2024).

In Illinois, House Bill 2365, Senate Amendment 1 (HB2365 SA1) seeks to provide an alternative to the biased ASWB clinical exam for Licensed Clinical Social Worker (LCSW) licensure (NASW-IL Staff, 2023). Initiated by advocates addressing the exam's inequities, HB2365 SA1 allows applicants who fail the exam to opt for an additional 3,000 hours of supervised work experience instead of retaking the exam. The bill retains the current licensure requirements, including a master's degree, 3,000 hours of clinical supervision, and the ASWB exam, while offering an alternative path for those impacted by the exam's barriers (NASW-IL-Staff, 2023). This legislation aims to diversify the profession, reduce inequities, and create a more inclusive licensure process. National reform efforts for the ASWB exam continue, and the bill will be reviewed in four years. While change is challenging, upholding the profession's values and ensuring equitable access to licensure is necessary.

In New York state, the licensing fees nurses pay for their exams are used to support peer assistance programs. Social work could do something similar. Licensure reforms must also address the disparities faced by BIPOC in higher education. Challenges like biased testing, inadequate preparation, and systemic inequities disproportionately affect BIPOC students. Social work educators must confront these issues and ensure that licensing exams

do not perpetuate existing disparities (Victor et al., 2023). Artificial intelligence may provide a means to assist with test item construction and evaluation.

AI and Social Work Licensing

Generative AI is a type of artificial intelligence that can create new and original content across various domains such as text, audio, video, and images, among other types of data, using machine learning techniques such as "deep learning" (Singer et al., 2023; Victor et al., 2023). It produces data and mimics patterns similar to or inspired by the input it was trained on. Large language models (LLMs), such as the widely used chatbot ChatGPT (Chat Generative Pre-trained Transformer) developed by OpenAI, is a specific type of generative AI that uses natural language processing (NLP) techniques leveraging sophisticated algorithms to understand, interpret, and generate human language (Asakura et al., 2020; Dron, 2023; Singer et al., 2023). LLMs are designed to work on text-based tasks and have extensive training data such as books, articles, and webpages that are used for translating language, chatbots and other conversational AI applications, content creation, answering questions, evaluating responses, among other tasks (Victor et al., 2023). These models continue to evolve as research on these technologies' advances.

Recent advances in artificial intelligence (AI) have prompted discussions on its potential use in social work licensure. Generative AI, such as ChatGPT, has been studied for its ability to understand social work concepts and pass licensing exams. Some studies have shown comparable or even superior reasoning compared to traditional methods (Victor et al., 2023). AI tools offer the potential for more inclusive, equitable exams, reducing biases related to race, language, and age. Researchers suggest exploring new formats, such as short written responses, which could provide a more holistic assessment of social work competencies (Victor et al., 2023).

Other research has identified covert racism in large language models (LLMs). Hoffman et al. (2024) states, "The lack of awareness of covert racism also manifests during evaluation, where it is common to test language models for overt racism but not for covert racism" (p. 152). Similarly, AI models trained on biased data risk perpetuating covert racism by reinforcing these subtle inequities within exam construction and scoring algorithms (Hoffman et al., 2024). Without intentional anti-oppressive practices, such tools risk invisibly reproducing systemic disparities, emphasizing the need for critical equity frameworks and community accountability in AI integration. The authors caution that measures need to be put in place to restrict covert racial prejudice when training, testing, and evaluating the models.

CRT reminds us that these risks reflect deeper structural concerns: if AI is used to replace the flawed systems of human evaluation, it will only entrench existing disparities in new, less visible forms. Therefore, the integration of AI into licensure assessments must be accompanied by explicit equity frameworks, anti-racist quality assurance protocols, and ongoing community oversight. AI should be seen not as a substitute for human judgment, rather as a tool for illuminating and correcting the structural flows in assessing readiness for professional practice.

Global Perspectives on AI in Licensing

Victor and colleagues (2023) assessed the performance of ChatGPT on 50 practice questions for each level of the ASWB social work exams, with 70% being an approximated pass rate. ChatGPT scored 76% on the Bachelors, 80% on Masters, and 64% on the Clinical exam. The researchers concluded that there was "strong evidence that ChatGPT can recognize social work-related text patterns, consider contextual information, and generate decision-making rationales while accounting for safety and ethics in social work practice" (p. 513). The researchers also compared differences between ChatGPT's answers and the ASWB answer key and found that "ChatGPT performed better than or equal to ASWB on several discrepant items" (p. 513), bringing into question the validity of the exam. Interestingly, they found several answers that were marked incorrect. However, ChatGPT provided a "compelling" or even "better rationale" to the question than ASWB, suggesting a higher-performance rating of ChatGPT than what was scored on the test. They also found that some questions lack "enough contextual information" to be able to make an "informed decision." In contrast, other questions did not have "sufficient empirical support to inform practice" (p. 514). These findings bring into question whether social workers taking the exam are also underestimated for their performance on the exam.

These researchers highlight the limitations of a multiple-choice exam where questions can be ambiguous and restrict responses to one course of action. Suggestions are made to move to a new format that includes short written responses where exam takers must employ a decision-making process based on scenario-based questions (Victor et al., 2023). Generative AI tools show promise in not only creating exams from its vast collection of text data related to social work practice but also having the ability to grade the exam fairly and ethically.

The question of continuing with the traditional form of the social work licensing exams is more than just an issue that the United States is grappling with. Another study in Slovakia examined how ChatGPT would fare on their undergraduate state final social work exam (Markovič, 2024). This exam includes an oral examination consisting of a defense of the bachelor's thesis and answering three questions on topics related to social work theory, methods, and practice. ChatGPT's responses were in written form (unlike the students) and were scored by the same committee members who scored the real-state thesis. The committee concluded that the chatbot earned the second-highest grade of B and "passed the final exam successfully and earned a grade that surpassed most students who graduated with a bachelor's degree in social work in 2023" (Markovič, 2024, p. 6). They noted that ChatGPT received a lower grade due to answering in "general terms," failure to "link knowledge between social work disciplines," and lack of "knowledge of Slovak social work practice." These researchers propose delivering an exam that can show social work competencies that language models do not master; however, they question if such a format exists.

LLMs continue to evolve and be utilized in education, research, and clinical settings in the helping professions. Other disciplines, such as medicine and law, have noted the potential of generative AI, which has succeeded in passing their required exams as an interactive tool to support learning, education, and delivery of services. (Gilson et al., 2023;

Katz et al., 2024). Dron (2023) writes that generative AIs are "contributing to and reflecting the collective intelligence of our species." Authors agree that generative AI tools can assist social workers but must overcome several limitations to replace them (Brown & Halpern, 2021; Markovič, 2024; Victor et al., 2023). However, the social work profession must ponder some questions: Can we use the strengths of this technology to better assess the competencies of the diverse array of practitioners in the field of social work? Will generative AI provide us with a way to better honor each person's unique "professional use of self" in practicing clinically sound and ethical social work? Will this new technology help us support the authenticity and genuineness of future social work practitioners while maintaining the profession's values? With the growing efficiency and proficiency of generative AI tools, the profession must seriously consider the application of such technology in assessing social work competency for practice while at the same time ensuring that LLMs are not contributing to the prejudice of race, language, or age, which has prevailed in the social work licensure exams.

Implications for Social Work

Social work education and licensing face challenges related to access and equity. Current testing mechanisms disproportionately disadvantage certain groups, while higher education's business-oriented model may prioritize profit over student readiness (Clossey et al., 2024). Social work education must evolve to be transformative, fostering critical thinking and social justice rather than merely transactional. The profession is at a crossroads around entry to more lucrative careers that rely upon possessing a license. Certain groups disadvantaged by these exams are being excluded from the careers where they are desperately needed. Many authors have considered the disparity between the license exam and the educational environment. This paper has reviewed the literature regarding bias in the test items, transactional costs that overburden test takers financially with a disproportionate impact on historically disadvantaged groups, and barriers within education itself. The implications include a need to scrutinize social work education and contemplate alternatives to the current licensing exam.

Provisional licensure allows social workers to practice without passing a standardized exam, offering an alternative pathway for those unable to pass. Historically, state boards have used this mechanism to enable new social workers to continue practicing while retaking the licensing exam. This approach, however, lacks systematic studies on its outcomes. Notably, Minnesota and Illinois have developed provisional licensing pathways for clinical social workers who fail the exam. Minnesota's model addresses the need for Hmong-speaking practitioners, while Illinois provides additional supervised practice hours. Although provisional licensure aims to promote fairness and access, the requirements for an initial exam and extra supervision may inadvertently perpetuate existing inequities, particularly for those from marginalized communities.

From the perspective of CRT's tenet of interest convergence, these provisional licensure pathways reflect the intersection of professional needs with the interests of dominant groups. While provisions like Minnesota's focus on Hmong-speaking practitioners indicate a recognition of the needs of underrepresented communities (MN

Board, 2024), they also demonstrate that such reforms occur only when they align with the broader professional or institutional goals—such as meeting a demand for a specific workforce or improving service delivery. Similarly, Illinois' emphasis on additional supervision hours could be viewed as a response to the need for more qualified practitioners but may perpetuate a system that requires more scrutiny and labor from those who already face barriers to licensure (NASW-IL-Staff, 2023). The "two-year" rule for supervised hours, which was established over a century ago, reflects a historical system that lacks empirical support and may disproportionately burden candidates from marginalized communities.

As states like New Hampshire and Oregon explore alternatives to supervision-based licensure, these potential reforms highlight how true equity in licensure can only occur when the interests of marginalized groups—such as social workers from diverse linguistic or racial backgrounds—are no longer seen as secondary. The reforms indicate a shift toward greater equity when systemic changes align with the broader professional interests of increasing accessibility and fairness in licensure processes.

Social Work Education Gatekeeping and Regulatory Reform

Gatekeeping in social work education is vital to ensure students' readiness for practice. However, current approaches may inadvertently disadvantage marginalized students. Fear of accusations of racism can lead to leniency, compromising academic standards and student preparedness (King-Jordan & Gil, 2021). Regulatory frameworks could be reassessed to ensure they serve as gateways to equitable practice rather than barriers to entry. The ASWB could contribute by redistributing revenues to support test takers and creating more inclusive pathways to licensure.

Therefore, to counter business-oriented trends in higher education that operationalize profit over teaching, social work education must emphasize transformative experiences over transactional operations. This involves fostering critical consciousness, promoting cultural humility, and encouraging students to engage with the complexities of systemic oppression and social change (Blaine & McClure Brenchley, 2020; Crenshaw, 1989). By prioritizing these values, social work education can cultivate professionals who are technically competent and deeply committed to driving authentic and sustainable change. We must also be free to gatekeep within our educational programs rather than pass everyone along due to market pressures to recruit and retain all paying individuals. We cannot send out committed professionals who have had their consciousness about social justice raised if we are pressured to graduate everyone for the university's financial gain. Gatekeeping in social work education involves assessing students' readiness for effective practice. However, current practices can inadvertently disadvantage students from marginalized backgrounds. There is concern that faculty may fear accusations of racism when enforcing academic policies or failing students of color (King-Jordan & Gil, 2021). This fear can lead to leniency that undermines academic rigor and inadequately prepares students. While maintaining rigorous standards is essential for ensuring all graduates meet professional competencies, this must be balanced with supportive measures to help students overcome barriers.

Social work education and licensing bodies must critically evaluate regulatory frameworks to drive transformative change. This involves addressing the content and format of licensing exams and considering the broader implications of these mechanisms on access and equity. Dismantling the embedded privileges within these structures, as explored by King-Jordan and Gil (2021), is essential to ensuring that regulatory mechanisms do not serve as gatekeepers but as gateways to a more just and inclusive profession. The ASWB can help by reconsidering how to redistribute the revenues generated from their fees in ways that can aid test takers.

Conclusion

It is both intriguing and disheartening to observe the inconsistencies in licensure fees across the field, especially when considering the significant wage disparities for many social workers, even those with advanced degrees. These disparities are particularly pronounced for BIPOC practitioners, who are often underpaid and undervalued within the profession. The integration of CRT in this conceptual paper effectively illuminates systemic inequities, racialized gatekeeping, intersectionality, and interest convergence within institutional structures. CRT offers the social work profession a critical framework to develop and sustain anti-oppressive practices by confronting how race and power intersect to shape access, privilege, and marginalization. It reinforces the importance of collective responsibility in addressing structural barriers—such as state-sanctioned violence against BIPOC communities, inequitable access to education, healthcare, and economic opportunities—that continue to perpetuate disparity. Given these challenges, CRT challenges us to dismantle these oppressive systems and advocate for policies that promote equity and inclusion. Furthermore, it questions the profession's continued reliance on Western cultural norms to define professional worth and success, urging a shift toward culturally grounded, community-informed measures of competence and value (Blaine & McClure Brenchley, 2020).

The reliance on Western cultural norms to determine our worth as professionals profoundly impacts social work, a field grounded in principles of equity, inclusion, and justice. This paper has considered the regulation of the social work profession via licensure, the costs of testing, and bias within the test. The process of higher education for social work has also been addressed. Part of the problem with the costs of social work licensure is the reality that the profession does not pay well. These norms often reinforce systemic inequalities, contributing to the devaluation of BIPOC social workers and perpetuating the financial inequities they face. The issue extends beyond individual compensation; it reflects a broader structural problem in which BIPOC professionals are marginalized despite their critical contributions to the field. For a profession committed to social justice, the persistent undervaluation of BIPOC social workers is a troubling contradiction. The disparities in wages and recognition undermine the values of empowerment and equity that are central to social work practice. Addressing these disparities requires a critical examination of how value is assigned within the profession, as well as an intentional effort to dismantle the systemic barriers that prevent BIPOC social workers from receiving fair compensation and recognition for their work. This includes a reform of a licensure system that disadvantages BIPOC test takers.

As agents of transformative justice, we must move beyond performative solutions that burden individuals to "master" an exam while failing to dismantle the institutional barriers that restrict access to licensure and professional advancement. The ability to flourish within the social work profession should not be contingent upon one's ability to navigate a structurally flawed testing system but rather on equitable access to diverse and inclusive methods of assessment that align with social work values, critical consciousness, and anti-oppressive practice.

Social transformation in licensure demands a radical reimagining of what it means to assess competency in social work. Current testing strategies reinforce systemic barriers disproportionately impacting test-takers based on race, socioeconomic status, and institutional access to preparation resources. As Ricciardelli and colleagues (2024a) highlight, racial disparities in exam pass rates are not coincidental but rather symptomatic of a larger system of racial capitalism that commodifies knowledge, privileges certain educational experiences, and systematically excludes those already burdened by oppression. The Social Work Interstate Compact Legislation (Ricciardelli et al., 2024b) offers a framework for mobility and reform, but without intentional efforts to dismantle the racialized barriers to entry, such policies may reinforce existing inequities rather than eliminate them.

The allostatic load associated with licensure extends beyond individual stress. It has material consequences for the communities served by social workers. When diverse practitioners are systematically excluded through biased licensure practices, the profession fails to reflect the populations it is meant to serve. The impact of these flawed testing strategies is not merely academic; it erodes confidence, induces anxiety, and disrupts professional trajectories, disproportionately affecting those who already experience compounded structural oppression. Addressing these barriers requires a collective responsibility from social work educators, licensing boards, and institutions. Collaboratively, we must all engage in dismantling exclusionary practices to ensure that the profession truly embodies its commitment to equity, justice, and representation.

As we seek to reform social work licensure, we must advocate for alternative pathways to competency assessments that prioritize lived experience, practice-based knowledge, and antiracist frameworks. The profession cannot claim to uphold justice while replicating exclusionary barriers that harm those it is meant to uplift. True transformation requires not just revising test preparation strategies but actively dismantling the mechanisms that reinforce inequity in the first place.

To create meaningful change, it is essential to advocate for policies that ensure equitable pay and professional advancement opportunities for all social workers, regardless of race or cultural background. This includes advocating for standardized licensing fees that do not place an undue financial burden on those entering the profession and addressing the broader issues of wage inequality and professional recognition within the field. Within social work education, we must adhere to the licensure processes, prepare them for the exam, engage in transformational educational practices, and redress historic educational inequities that follow BIPOC individuals from K-12 into the higher education environment. As social workers, we are responsible for challenging these inequities and working toward

a profession that genuinely reflects the values of justice and fairness for all. This also means interrogating license exam costs, content, and how we test. All viable alternative options should be considered while honoring our commitment to professionalism and ensuring that competent individuals enter the field.

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