

# PROVIDERS' COUNCIL

## *An act establishing an education loan repayment program for human services workers*

**Purpose of bill:** To provide loan repayment to qualified human services workers who provide essential services to one-in-ten state residents. The bill would help human service organizations recruit and retain a stronger, more qualified workforce.

**Recent action:** Joint Committee on Children, Families & Persons with Disabilities held a hearing on 7/31 on House Bill 116 (Rep. Roy) & Senate Bill 42 (Sen. Flanagan).

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### **Key Facts:**

- Many human services workers' salaries start at just \$12 an hour – some make even less.
- The lack of affordable higher education for human services workers and the burden of student debt greatly contribute to the sector's recruitment and retention difficulties.
- According to The Institute for College Access and Success, 68 percent of seniors graduating from public and nonprofit colleges in 2015 had student loan debt with an average of more than \$30,000 per borrower. Massachusetts is higher than the national average at \$31,466 of debt per borrower.
- A survey from the University of Massachusetts Donahue Institute shows 75 percent of human services employers expect it to become increasingly difficult to fill job vacancies over the next three years.

### **If passed, this legislation would:**

- Amend Section 16 of Chapter 6A to create a student loan repayment program for low-paid human service workers.
- Help organizations retain human services workers by having the state repay qualified education loans at a rate not to exceed \$150/month for a period not to exceed 48 months. Payments will be made directly to the lender and only during months the participant is working 35+ hours per week as a human services worker in Massachusetts.
- Assist human services organizations in the recruitment and retention of **human service workers**, defined as individuals who provide services by supporting individuals' and families' efforts to function in daily living situations.
- Pay back **qualified education loans**, meaning any indebtedness – including interest – to pay tuition or other direct expenses incurred in connection with the pursuit of a certificate, undergraduate or graduate degree by an applicant.
- Direct EOHHS to administer the program in accordance with Dept. of Ed. guidelines.

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