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

Bill purpose: To provide student loan repayment to 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: House Bill 163 (Rep. Roy) and Senate Bill 56 (Sen. Lesser) referred to Joint Committee on Children, Families & Persons with Disabilities (March 2019).

Key Facts:

- Many human services workers' salaries start between \$12 and \$13 an hour.
- 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, 65 percent of seniors graduating from public and nonprofit colleges in 2017 had student loan debt with an average of \$28,650 per borrower. Massachusetts is 12 percent higher than the national average, with an average of \$32,065 per borrower.
- The problem grows increasingly worse in Massachusetts, as a 2018 report from the Massachusetts Budget and Policy Center shows that average student loan debt in Massachusetts grew by 77 percent between '04 and '16 – faster than all but one other state.

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 Department of Education guidelines.

For more information:

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