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An act relative to a 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: H.214 (Reps. Roy, Pignatelli) and S.77 (Sen. DiDomenico) sent to the Joint Committee on Children, Families and Persons with Disabilities in March 2023.

Key Facts:

- Many human services workers' salaries start between \$17 and \$19 an hour. MIT calculations show that a living wage for a childless individual in Massachusetts is nearly \$22 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, 56 percent of college graduates in Massachusetts had student loan debt in 2019-2020 with an average of \$33,457 per person, placing the state eighth highest nationally on the institute's measure.
- According to a 2022 report published by the Education Data Initiative, nearly 13 percent of Massachusetts residents – more than one in eight – have some student loan debt.
- More than 75 percent of human service workers have attended some college or have a degree.

If passed, this legislation would:

- Amend Section 16 of Chapter 6A to create a student loan repayment program for human service workers who have maintained 12 consecutive months of employment in their roles at a minimum of 35 hours per week and hold certificates or undergraduate/graduate degrees.
- **Help organizations recruit and retain human services workers** by having the state repay qualified education loans. Applicants would be eligible for up to \$6,000 if they have an associate degree, up to \$20,000 if they have a bachelor's degree and up to \$30,000 if they have a master's degree.
- 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.
- 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 DOE guidelines.

For more information:

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