

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 hundreds of thousands of residents. The bill would help human service organizations recruit and retain a stronger workforce.

Recent action: HD.503 (Rep. Roy) and SD.1820 (Sen. DiDomenico) filed in the House and Senate in January 2025.

Key Facts:

- Direct Care I workers' salaries are benchmarked to \$20.79 an hour. MIT Living Wage calculator puts that figure for a single person with no children in Massachusetts at nearly \$28 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.
- As of the first half of 2024, the average student loan balance in Massachusetts increased by \$2,332 from the end of 2023, reaching \$39,906.
- In 2024, Massachusetts residents had a median monthly student loan payment of \$226, the second highest in the nation.
- Approximately 70% of human service workers have attended some college or have a degree.
- The one-time ARPA-funded student loan repayment program, launched in 2024, received requests totaling more than three times its \$16.5 million allocation.

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 degrees or certificates.
- Priority for funding will be given to applicants with at least three years of human services experience, those working in Advancing Health Equity in Massachusetts (AHEM) communities, individuals earning less than \$60,000 annually, and those who provide care in a non-English language needed at their workplace.
- **Help organizations recruit retain human services workers** by having the state repay qualified education loans. Applicants would be eligible for up to \$6,000, \$20,000 or \$30,000 depending on their degree or certificate.
- Applicants must agree to a service commitment in an eligible setting: 1 year for an associate degree, 2 years for a bachelor's degree, and 3 years for a master's degree.
- Make payments 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 – incurred by applicants in the pursuit of a certificate or degree.
- Direct EOHHS to administer the program in accordance with DOE guidelines.

For more information:

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