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Workers highlight debt burden carried by state's "caring force"

Loan repayment program eyed to retain, grow human service workforce

Sam Drysdale
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Jawaan Kellam speaks at a rally for human service workers hosted by the Providers' Council on May 8, 2025.

Chris Lisinski/SHNS

STATE HOUSE, BOSTON, MAY 8, 2025.....As a single mom of two, it wasn't easy for Ashlie Osborne to choose to take on over \$100,000 of debt so she could go to work every day and feel like she's making a difference.

Osborne is a clinical mental health counselor for people with a primary diagnosis of autism and serious mental illness.

"I've always been someone who cared about people, and I think community work is where my heart was. I knew I always wanted to be a clinician. I just didn't know what the path looked like, but I knew that I wanted to help people. To make a difference," she said in an interview with the News Service on Thursday, dressed in a bright orange "Caring Force" T-shirt.

Osborne and her colleagues from Brockton Area Multi-Services Inc. (BAMSI) were among the hundreds who lobbied lawmakers to create a student loan repayment program (S 119 / H 283), for the industry which advocates say is propped up by a workforce that is highly-educated but low-paid and strapped with debt.

Human service workers care for adults with substance abuse disorder, children and adults with mental health and developmental disabilities, veterans, and domestic violence victims; and work in group home settings, outpatient clinics, food pantries, shelters, community centers, and the homes of people who need services.

"I certainly don't do this for the money," said Christopher Hartford, another counselor at BAMSI who is finishing his master's degree for licensed clinical mental health counseling at William James College.

Osborne said she was already a single parent when she decided to pursue the many years of school she would need to become a licensed mental health counselor. She paid for her master's degree with student loans.

"My debt is crazy — in the six figures — but I just knew that this is what I wanted to do" she said. "And if the sacrifice meant taking out student loans to accomplish that goal, to be able to provide for my family, to be able to do what I love and to be able to actually pursue my dreams, then that's what I did. It was worth the sacrifice."

In 2021, lawmakers and then-Gov. Charlie Baker used \$16.5 million of COVID-era America Rescue Plan Act (ARPA) funds to pay back some student loans for human service and home health workers.

The application window for workers to apply for that loan forgiveness was only open for about two weeks, said Bill Yelenak, president and CEO of the Providers' Council of Human Service Providers, Inc.

"We had to close it early because the state received, I want to say, \$63 million in requests, well over \$60 million. So while we're so thankful that we were able to help so many human service workers with the \$16.5 million, we know there's more help out there that's needed," Yelenak told the News Service.

The bill from Sen. Sal DiDomenico and Reps. Jeff Roy and Sean Garballey to create a student loan repayment program would offer up to \$6,000 in reimbursements for human service employees with an associate's degree, \$20,000 for a bachelor's degree and \$30,000 for a master's degree.

Applicants would have to commit to stay in their field for one year for an associate degree reimbursement, two years for a bachelor's degree and three years for a master's degree.

The funding would prioritize applicants who have at least three years of experience in the human services field, earn less than \$60,000 annually, can communicate with consumers and provide care in a language other than English, and work in a community with racial, economic and regional disparities in health outcomes.

"We are losing great workers every day, not because they don't care, but because they can't afford to stay in the communities that they live in," said Jawaan Kellam, a social worker at The Home for Little Wanderers in Boston. "These aren't favors. These are fuel for our workers to keep going."

The student loan repayment bill will be up for a hearing on Tuesday before the Joint Committee on Children, Families and Persons with Disabilities. Advocates also lobbied lawmakers on Thursday to support a bill (S 135/0 / H 223) aiming to eliminate pay disparities between state workers and individuals working at community-based human services nonprofits.

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