



Envisioning change • Leading advocacy • Driving progress

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 266 (Reps. Roy, Pignatelli) and Senate Bill 120 (Sen. Lesser) referred to Joint Comm. on Children, Families & Persons w/ Disabilities (April 2021).

Key Facts:

- Many human services workers' salaries start between \$14 and \$15 an hour. Minimum wage increased to \$13.50 on January 1, 2021 and will increase to \$14.25 on January 1, 2022.
- 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, more than 60 percent of seniors graduating from public and nonprofit colleges in 2019 had student loan debt with an average of \$28,950 per person. Massachusetts is higher with an average student loan debt of \$33,259.
- 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.
- 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 making less than \$50,000 per year.
- 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**.
- 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:

Contact Bill Yelenak at byelenak@providers.org or call 508.599.2258