House Bill 124: An act establishing an education loan repayment program for direct care human services workers

Sponsored by: Representative Jeffrey Roy

Purpose of bill: To encourage direct care workers to enter and continue working in community-based human services programs. The bill would help human service organizations recruit and retain a stronger, more qualified workforce.

Recent action: Joint Committee on Children, Families and Persons with Disabilities reported the bill out of committee favorably on March 16, 2016. It will now go to a subsequent committee for consideration.

Key Facts:

- Many employees have salaries starting at just $12 an hour, but some make even less.
- The lack of affordable higher education for direct service workers and the burden of student debt greatly contribute to the sector’s recruitment and retention difficulties.
- According to the Almanac of Higher Education, 12 million – or 60 percent of college students – took out loans in 2009-2010 to go to school. Additionally, there are 37 million student loan borrowers with a current balance, including 14 million under 30 years old.
- According to Help Wanted 2, more than 80 percent of respondents at human services agencies report direct care and support positions routinely have the most turnover.

If passed, this legislation would:

- Amend Section 16 of Chapter 6A to create a loan repayment program for low-paid, credentialed direct care human service workers.
- Help low-paid direct care workers by having the state repay qualified education loans at a rate not to exceed $1,800 per year ($150/month) for a period not to exceed 48 months. Payments will only be made during months the participant is working as a direct care human services worker in the state and will be made directly to the lender.
- Help human service providers recruit and retain credentialed direct care human service workers, defined as a worker who provides services by supporting individuals’ and families’ efforts to function in daily living situations and has been issued a credential by the Massachusetts Council of Human Services Providers, Inc.
- A qualified education loan shall mean 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 Dept. of Ed. guidelines.

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