



AN ACT RELATIVE TO A LOAN REPAYMENT PROGRAM FOR HUMAN SERVICES WORKERS

H.283 / S.119, filed by Rep. Roy, Rep. Garballey, and Sen. DiDomenico

Establishes a loan repayment program for human services workers who provide essential support to hundreds of thousands of Massachusetts residents. This bill would help human service organizations recruit and retain a stronger workforce. *A coalition in support of this bill is led by the Provider's Council.*

CONTEXT

- The human services workforce is in crisis—decades of underfunding have left thousands of individuals with disabilities unable to access services that are critical for their development and community connections.
- Direct care workers’ salaries are benchmarked to \$20.79 per hour, far below what is needed to support an individual or family in Massachusetts.
- The lack of affordable higher education for human services workers and the burden of student debt contribute to recruitment and retention challenges.

THE BILL

- Creates 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 who hold degrees or certificates. Individuals would be eligible for between \$6,000 - \$20,000 depending on their degree.
- In providing repayment, priority will be given to applicants with at least 3 consecutive years of human services experience, those working in Advancing Health Equity in Massachusetts (AHEM) communities, those earning less than \$60,000 annually, and those who can provide services in a language other than English.
- To qualify, applicants must agree to remain employed in an eligible setting for 1-3 years, depending on the degree/amount of repayment.

THE IMPACT

Loan repayment policies have been shown to be an effective tool to recruit and retain top talent in under-staffed fields. The human service workforce crisis is particularly acute given the low wages and difficult work that providers engage in. In addition to being an economic issue, this is also a social justice issue. This workforce is predominately comprised of women and people of color, and those from marginalized communities are also more likely to be unable to access services due to under-staffing.