#### 109TH CONGRESS 1ST SESSION

8

# S. 1430

To provide loan forgiveness to social workers who work for child protective agencies.

#### IN THE SENATE OF THE UNITED STATES

July 20, 2005

Mr. DeWine (for himself and Mr. Rockefeller) introduced the following bill; which was read twice and referred to the Committee on Health, Education, Labor, and Pensions

## A BILL

To provide loan forgiveness to social workers who work for child protective agencies.

1 Be it enacted by the Senate and House of Representa2 tives of the United States of America in Congress assembled,
3 SECTION 1. FINDINGS.
4 Congress makes the following findings:
5 (1) Approximately 3,000,000 reports of child
6 abuse and neglect must be investigated each year.
7 (2) Approximately 1,000,000 of these reports

are confirmed and require ongoing intervention.

| 1  | (3) On any given day in the United States,            |
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| 2  | more than 500,000 children are being served outside   |
| 3  | their homes by the child welfare system.              |
| 4  | (4) These children are served in more than            |
| 5  | 150,000 foster homes and more than 5,000 residen-     |
| 6  | tial programs.  |
| 7  | (5) The child welfare workforce crisis has devel-     |
| 8  | oped as the result of the following 3 major factors:  |
| 9  | (A) Overall low levels of unemployment                |
| 10 | and the resulting increase in competition for         |
| 11 | workers in all sectors of the economy.                |
| 12 | (B) The increasing numbers of children                |
| 13 | and families needing service coupled with the         |
| 14 | decreasing numbers of workers in the employ-          |
| 15 | ment pool.  |
| 16 | (C) The relatively low pay and difficult              |
| 17 | working conditions that exist in many child wel-      |
| 18 | fare agencies.  |
| 19 | (6) The vacancy rate in State child welfare           |
| 20 | agencies is 8.1 percent, and 14.3 percent for private |
| 21 | agencies.   |
| 22 | (7) The overall turnover rate in child welfare        |
| 23 | agencies has doubled since 1991, to 13.9 percent in   |
| 24 | public agencies and to 46.5 percent in private agen-  |

cies.

| 1   | (8) The child welfare workforce crisis is real   |
|---|--|
| 2   | and is already compromising the ability of the child   |
| 3   | welfare system to effectively provide essential serv-  |
| 4   | ices to its children and families. In addition, analysis   |
| 5   | of trends indicates that the situation will worsen   |
| 6   | over the next decade. It is clear that steps must be   |
| 7   | taken now to encourage more workers to enter the   |
| 8   | child welfare services field and to improve the sala-  |
| 9   | ries, working conditions, and training of workers  |
| 10  | who provide these critically important services.   |
| 11  | SEC. 2. LOAN FORGIVENESS FOR CHILD WELFARE WORK-   |
| 12  | ERS.   |
| 1.0   | Don't D of title W of the Higher Education Act of  |
| 13  | Part B of title IV of the Higher Education Act of  |
| 13<br>14  | 1965 (20 U.S.C. 1071 et seq.) is amended by inserting  |
|   |  |
| 14  | 1965 (20 U.S.C. 1071 et seq.) is amended by inserting  |
| 14<br>15  | 1965 (20 U.S.C. 1071 et seq.) is amended by inserting after section 428K (20 U.S.C. 1078–11) the following:  |
| <ul><li>14</li><li>15</li><li>16</li></ul>                                  | 1965 (20 U.S.C. 1071 et seq.) is amended by inserting after section 428K (20 U.S.C. 1078–11) the following:  "SEC. 428L. LOAN FORGIVENESS FOR CHILD WELFARE  |
| <ul><li>14</li><li>15</li><li>16</li><li>17</li></ul>                       | 1965 (20 U.S.C. 1071 et seq.) is amended by inserting after section 428K (20 U.S.C. 1078–11) the following:  "SEC. 428L. LOAN FORGIVENESS FOR CHILD WELFARE WORKERS.   |
| 14<br>15<br>16<br>17<br>18  | 1965 (20 U.S.C. 1071 et seq.) is amended by inserting after section 428K (20 U.S.C. 1078–11) the following:  "SEC. 428L. LOAN FORGIVENESS FOR CHILD WELFARE WORKERS.  "(a) PURPOSES.—The purposes of this section are—   |
| <ul><li>14</li><li>15</li><li>16</li><li>17</li><li>18</li><li>19</li></ul> | 1965 (20 U.S.C. 1071 et seq.) is amended by inserting after section 428K (20 U.S.C. 1078–11) the following:  "SEC. 428L. LOAN FORGIVENESS FOR CHILD WELFARE WORKERS.  "(a) PURPOSES.—The purposes of this section are— "(1) to bring more highly trained individuals   |
| 14<br>15<br>16<br>17<br>18<br>19<br>20                                      | 1965 (20 U.S.C. 1071 et seq.) is amended by inserting after section 428K (20 U.S.C. 1078–11) the following:  "SEC. 428L. LOAN FORGIVENESS FOR CHILD WELFARE WORKERS.  "(a) PURPOSES.—The purposes of this section are—  "(1) to bring more highly trained individuals into the child welfare profession; and   |
| 14<br>15<br>16<br>17<br>18<br>19<br>20<br>21                                | 1965 (20 U.S.C. 1071 et seq.) is amended by inserting after section 428K (20 U.S.C. 1078–11) the following:  "SEC. 428L. LOAN FORGIVENESS FOR CHILD WELFARE WORKERS.  "(a) Purposes.—The purposes of this section are—  "(1) to bring more highly trained individuals into the child welfare profession; and  "(2) to keep more highly trained child welfare |

- 1 "(1) CHILD WELFARE SERVICES.—The term 2 'child welfare services' has the meaning given the 3 term in section 425 of the Social Security Act.
  - "(2) CHILD WELFARE AGENCY.—The term 'child welfare agency' means the State agency responsible for administering subpart 1 of part B of title IV of the Social Security Act and any public or private agency under contract with the State agency to provide child welfare services.
    - "(3) Institution of Higher Education.—
      The term 'institution of higher education' has the meaning given the term in section 101.
    - "(4) STATE.—The term 'State' has the meaning given the term in section 1101(a)(1) of the Social Security Act for purposes of title IV of such Act, and includes an Indian tribe.

### 17 "(c) Demonstration Program.—

"(1) IN GENERAL.—The Secretary may carry out a demonstration program of assuming the obligation to repay, pursuant to subsection (d), a loan made, insured, or guaranteed under this part or part D (excluding loans made under sections 428B and 428C, or comparable loans made under part D) for any new borrower after the date of enactment of this section, who—

| 1  | "(A) obtains a bachelor's or master's de-              |
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| 2  | gree in social work;                                   |
| 3  | "(B) obtains employment in public or pri-              |
| 4  | vate child welfare services; and                       |
| 5  | "(C) has worked full time as a social work-            |
| 6  | er for 2 consecutive years preceding the year          |
| 7  | for which the determination is made.                   |
| 8  | "(2) Award basis; priority.—                           |
| 9  | "(A) Award Basis.—Subject to subpara-                  |
| 10 | graph (B), loan repayment under this section           |
| 11 | shall be on a first-come, first-served basis and       |
| 12 | subject to the availability of appropriations.         |
| 13 | "(B) Priority.—The Secretary shall give                |
| 14 | priority in providing loan repayment under this        |
| 15 | section for a fiscal year to student borrowers         |
| 16 | who received loan repayment under this section         |
| 17 | for the preceding fiscal year.                         |
| 18 | "(3) Outreach.—The Secretary shall post a              |
| 19 | notice on a Department Internet web site regarding     |
| 20 | the availability of loan repayment under this section, |
| 21 | and shall notify institutions of higher education re-  |
| 22 | garding the availability of loan repayment under this  |
| 23 | section.   |

| 1  | "(4) Regulations.—The Secretary is author-             |
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| 2  | ized to prescribe such regulations as may be nec-      |
| 3  | essary to carry out the provisions of this section.    |
| 4  | "(d) Loan Repayment.—                                  |
| 5  | "(1) In general.—For each eligible individual          |
| 6  | selected for the demonstration program under sub-      |
| 7  | section (c), the Secretary shall assume the obligation |
| 8  | to repay—  |
| 9  | "(A) after the third consecutive year of               |
| 10 | employment described in subsection $(c)(1)(C)$ ,       |
| 11 | 20 percent of the total amount of all loans            |
| 12 | made under this part or part D (excluding              |
| 13 | loans made under section 428B or 428C, or              |
| 14 | comparable loans made under part D) for any            |
| 15 | new borrower after the date of enactment of            |
| 16 | this section;  |
| 17 | "(B) after the fourth consecutive year of              |
| 18 | such employment, 30 percent of the total               |
| 19 | amount of such loans; and                              |
| 20 | "(C) after the fifth consecutive year of               |
| 21 | such employment, 50 percent of the total               |
| 22 | amount of such loans.                                  |
| 23 | "(2) Construction.—Nothing in this section             |
| 24 | shall be construed to authorize the refunding of any   |

- repayment of a loan made under this part or part
  D.
- "(3) INTEREST.—If a portion of a loan is repaid by the Secretary under this section for any year, the proportionate amount of interest on such loan which accrues for such year shall be repaid by the Secretary.
  - "(4) SPECIAL RULE.—In the case of a student borrower not participating in loan repayment pursuant to this section who returns to an institution of higher education after graduation from an institution of higher education for the purpose of obtaining a degree described in subsection (c)(1)(A), the Secretary may assume the obligation to repay the total amount of loans made under this part or part D incurred for returning to an institution of higher education for the purpose of obtaining such a degree for a maximum of 2 academic years. Such loans shall only be repaid for borrowers who qualify for loan repayment pursuant to the provisions of this section, and shall be repaid in accordance with the provisions of paragraph (1).
  - "(5) INELIGIBILITY OF NATIONAL SERVICE AWARD RECIPIENTS.—No student borrower may, for the same service, receive a benefit under both this

section and subtitle D of title I of the National and 1 2 Community Service Act of 1990 (42 U.S.C. 12601 3 et seq.). "(e) Repayment to Eligible Lenders.—The Sec-4 retary shall pay to each eligible lender or holder for each fiscal year an amount equal to the aggregate amount of loans that are subject to repayment pursuant to this sec-8 tion for such year. "(f) APPLICATION FOR REPAYMENT.— 9 10 "(1) IN GENERAL.—Each eligible individual de-11 siring loan repayment under this section shall sub-12 mit a complete and accurate application to the Sec-13 retary at such time, in such manner, and containing 14 such information as the Secretary may require. 15 "(2) Conditions.—An eligible individual may 16 apply for loan repayment under this section after 17 completing each year of qualifying employment. The 18 borrower shall receive forbearance while engaged in 19 qualifying employment unless the borrower is in 20 deferment while so engaged. "(g) EVALUATION.— 21 "(1) IN GENERAL.—The Secretary shall con-22 23 duct, by grant or contract, an independent national

evaluation of the impact of the demonstration pro-

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| 1  | gram assisted under this section on the field of child |
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| 2  | welfare services.                                      |
| 3  | "(2) Competitive basis.—The grant or con-              |
| 4  | tract described in paragraph (1) shall be awarded on   |
| 5  | a competitive basis.                                   |
| 6  | "(3) Contents.—The evaluation described in             |
| 7  | this subsection shall determine—                       |
| 8  | "(A) whether the loan forgiveness program              |
| 9  | has increased child welfare workers' education         |
| 10 | in the areas covered by loan forgiveness;              |
| 11 | "(B) whether the loan forgiveness program              |
| 12 | has contributed to increased time on the job for       |
| 13 | child welfare workers as measured by—                  |
| 14 | "(i) the length of time child welfare                  |
| 15 | workers receiving loan forgiveness have                |
| 16 | worked in the child welfare field; and                 |
| 17 | "(ii) the length of time such workers                  |
| 18 | continue to work in such field after the               |
| 19 | workers meet the requirements for loan                 |
| 20 | forgiveness under this section; and                    |
| 21 | "(C) whether the loan forgiveness program              |
| 22 | has increased the experience and the quality of        |
| 23 | child welfare workers and has contributed to in-       |
| 24 | creased performance in the outcomes of child           |
| 25 | welfare services in terms of child well-heing          |

| 1 | permanency, and safety, as determined after   |
|---|---|
| 2 | consultation with the Secretary of Health and |
| 3 | Human Services.                               |

"(4) Interim and final evaluation reports.—The Secretary shall prepare and submit to the President and Congress such interim reports regarding the evaluation described in this subsection as the Secretary determines appropriate, and shall prepare and so submit a final report regarding the evaluation by September 30, 2010.

"(h) AUTHORIZATION OF APPROPRIATIONS.—There are authorized to be appropriated to carry out this section \$20,000,000 for fiscal year 2006, and such sums as may be necessary for each of the 4 succeeding fiscal years."

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