

Occupational licenses can no longer be revoked for defaulting on student loans

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Did you know that Mississippi has a law on the books that allows licensing boards to suspend or revoke your professional license if you default on your student loans?

Well, until June 30 at least. This year, as part of a larger occupational license reform bill that will make it easier for ex-offenders to receive a license, the legislature adopted new language that will prohibit the state from pulling your license just because you couldn't make a payment on your student loans.

The old law, and others like it, were meant to limit defaults and to keep borrowers from choosing not to pay back their loans. A "tough love" law, if you will. The U.S. Department of Education even previously urged states to "deny professional licenses to defaulters until they take steps to repayment."

Mississippi certainly wasn't alone. Prior to the repeal, the Magnolia State was one of 15 states – both red and blue – that had such a law in place. But the repeal movement has been steadily growing, with five other states scrapping their laws in the last two years.

The reasons for the sudden changes of heart are obvious. Some 44 million Americans owe a collective \$1.5 trillion in student loan debt nationwide, with 8.5 million federal borrowers in default as of last year. At a time when more and more individuals are saddled with student loan debt, it makes little sense to attack their ability to earn a living in their professional field. The fastest way, and for most people the only way, to pay off debt is to generate monthly income above the basic cost of living.

When young people lose their income, they lose their ability to pay back loans in

any meaningful way. At that point, borrowers are stuck in an endless cycle with no way out and few good options. Such individuals are likely to take on credit card debt or other forms of debt just to stay afloat. Continuing this process keeps a debtor spinning like a hamster in a wheel.

As the student loan crisis is growing, more Americans than ever, and more Mississippians, also need a license to obtain employment. We would call it ironic if it wasn't so dumb and cruel.

Nearly one-in-five Mississippians need a license to work. This is a change from under five percent just a few decades prior. That is because while licensure was once limited to occupations such as medical professionals, lawyers, or teachers, it now extends to everything from an auctioneer to a shampooer. All totaled, Mississippi licenses 66 lower income occupations.

Naturally, those lower income occupations are more likely to default on student loans.

Consider cosmetologists, who are licensed in all 50 states. In Mississippi, you must clock 1,500 hours, which is more-or-less in line with other states. And you need all this for a job that has a median national wage of \$25,000 per year. Not surprisingly, cosmetologists had a national default rate of over 17 percent in 2012, significantly higher than the national average. If a cosmetologist defaults, and he/she loses his/her license, what should they then do? The same could be asked of any licensed professional.

In the long run, we need to reform occupational licensing to make it easier for people to earn a living without spending a year or two in the classroom, often accruing debt. Many of the occupational licenses the state requires are onerous and serve little purpose but to protect established interests.

Most occupational licenses can be replaced with less re-

strictive alternatives such as certification, bonding, insurance, inspections, or registration.

In the meantime, prevent-

ing licensing boards from attacking licenses because of student loan default is a good first step toward liberty and toward encouraging

a defaulter to take the personal responsibility to pay off debts by exercising their right to earn a living in Mississippi.

Good News: Durant family “feels blessed” to move in new home after April 2017 storms



Nancy Burroughs and her four children were the victims of great generosity by Holmes County Longer Term Recovery organization after the April 2017 storms that pummeled the area. The morning of April 30, 2017 brought destructive winds and storms that felled many trees including the ones that crashed through Nancy's family home on North Jackson Street in Durant. Her and her three kids were preparing for church that morning when, during the storm, they became trapped in the back of their house after a large oak tree destroyed the front portions of their home. The family is now the beneficiaries of a new house from the efforts of HCLTR. The four bedroom, two bath house was ready for occupancy by Nancy and her three children, Zaria Ferguson, 15, Layla Ferguson, 14, and Jamal Burroughs, 18 (not pictured), on Friday, April 26, after a brief house blessing and welcome ceremony. Nancy said she was overwhelmed by the "many volunteers (in the house construction) and the small town efforts." Pictured above are (from left): Amos Hightower (standing at back), construction consultant, Sherry Townsend, Shanta Shannon, case worker with UMCOR (United Methodist Committee on Relief), Limmie Townsend, Layla Ferguson, Nancy Burroughs, Dr. Nathaniel Christian, HCLTR, Zaria Ferguson, James Townsend and Gyrone Granderson, Holmes County Emergency Management Director. (Photo by Matthew Breazeale)



The Burroughs' new family home (pictured above) sits on the same property on North Jackson Street in Durant where the former home was demolished by an oak tree from the April 2017 storms. (Photo by Matthew Breazeale)

DURANT NEWS

by Rowena Hill

We are enjoying Bro. Shane Thrash as our interim pastor at First Baptist Church. He serves as camp director at Central Hills Baptist Retreat. Join us for Wednesday services at 6 p.m. and Sunday services at 11 a.m. and 5 p.m. All are welcome in God's house.

Mrs. Stacey Hathcock Jones and children of Yazoo City visited her parents, Judy and Ed Hathcock during the weekend.

Prayers and best wishes are for Mr. and Mrs. Buck Burrell. Neither of them are well. Maybe they would welcome a call and prayer.

We really miss Tom and Cassie Humphries. Hope to see and be together again

soon.

Mrs. David (Terri Jo) Cain is still pretty much home bound. Maybe she would like a call or visit. Hope to see her well again very soon.

The Durant School Reunion was Saturday at Castalian Springs. I understand there was a good group attending. I like to go but it slipped up on me this year.

Joey Hill drove a car to San Diego, California during the week for daughter Jamie Conner and family and visited some before returning home. We sure do miss him when he's away Glad its not often.

There was a good group at First Baptist Church Sunday. One of the Carr boys

had come to the school reunion Saturday and attended church Sunday. We all were glad to see him. It had been a long time. His parents have gone to be with the Lord.

My cousins visited me during the week. Mrs. Jeanette Cain (don't know her married name) of Brandon and two daughters came for a little visit before going to the Sallis cemetery to place flowers on her family members graves. I really enjoyed seeing and being with them again. They are sweet ladies.

Sympathy is extended to the family of Billy Upchurch. Funeral services were Sunday at Sallis Baptist Church. Durant and Southern Funeral Home was in charge.


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