

Ohio Legal Assistance Foundation
Attorney Educational Debt and Loan Repayment
Survey Results
June 27, 2006

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I. Introduction

Ohio Legal Assistance Foundation (OLAF) is gathering data about the educational debt of civil legal aid attorneys in Ohio. A web-based survey was sent to all attorneys who work for OLAF grantee organizations, and was completed by 148 attorneys. With an estimated 200 attorneys working for OLAF grantees, this is approximately a 75 percent response rate.

The survey contained a combination of multiple choice questions for attorneys who (1) had no educational debt after law school; (2) had educational debt and have paid it off; or (3) have educational debt they still owe. The questions covered the areas of educational debt and existing loan repayment assistance programs.

Section II (Findings) contains some data from the compiled responses given by the respondents (detailed in Sections III-V), and substantial data from a comparison of filtered responses from attorneys who have paid off their educational debt and those who currently have educational debt.¹ Section VI lists verbatim the responses to two open-ended questions about the results of having high educational debt and working in civil legal aid.

II. Findings

A comparison of many of the survey's numerical results was made to determine the trends taking place with the educational debt of civil legal aid attorneys in Ohio. *Clearly, the most significant trend is the steep rise in the amount of educational debt carried by newer civil legal aid attorneys in Ohio.*

Equally important to the numerical responses, however, are the narrative answers given when attorneys were asked about the impact educational debt has or had on their lives during their legal services careers. Responses describe attorneys considering leaving legal services, their current financial hardships, not being able to afford to buy a home or a car, not being able to save for retirement or their children's education, not being able to start a family, and having to put loans in deferment and defaulting on their loans.

Examples of these responses:

I have to live at home with my family. I drive a 12 year old car. I don't travel, have a cell phone, or cable TV. All my money goes to the debt. I can't save much and dropped my dental coverage to have extra money. If I didn't have so much debt, I could be saving for a future. At times my focus would be better if I didn't have to worry about meeting my school loan debt.

I left legal services after two years because of my debt burden. I went for better money at a small/medium firm, hated it, and came crawling back to legal services. I simply couldn't make ends

¹ Not all respondents answered each relevant question. This led to some incomplete data, but not enough to make the answers not comparable.

meet the first couple of years out of law school. I absolutely would not have left if we had had law school loan assistance.

It has impacted my life as a supervisor of younger attorneys who could not afford to stay in legal services – or start in legal services after clerking here and expressing a desire to do so – lost great people.

Respondents also gave rich, thoughtful answers to the “other comments” question. The need for loan repayment assistance is a view widely held by those with educational debt and by those that no longer have debt but realize many attorneys now are unable to afford their educational debt when they work in civil legal aid.

Examples of these responses:

As one of the more experienced attorneys, I have seen the loan amounts become staggering and increasingly, we seem unable to keep young, talented people. I applaud any effort to encourage people to consider a career in legal services, and not just a year or two – to pay off the investment in training we make, and also to provide a pool of experience for the future, when we current gray heads have left the game.

I feel that educational loans are an expense of working. On going LRAP assistance for attorneys settled by educational debt will make legal services/poverty law an option for attorneys who otherwise couldn't afford it. LRAP assistance will help recruit and retain quality attorneys.

My main concern is that the current levels of law school loan debt loads will limit long-term legal services careers to those who have an affluent spouse/partner or other independent source of financial assets, or those who are able and willing to lead Spartan lifestyles on a long-term basis.

Readers are encouraged to read all of the responses in Section VI.

Educational debt upon law school graduation and currently

- Eighty percent of respondents had educational debt when they graduated from law school.
- Of those 80 percent, fifty-six percent have not paid off their educational debt.
- Of those who have paid off their debt:
 - The largest number of respondents had debt of \$1 - \$15,000.
 - Their median amount of total educational debt was \$16,000 - \$30,000.
- Of those with debt:
 - They had a median debt of \$61,000 - \$75,000 when they graduated.
 - The largest number of respondents have a current debt of \$61,000 - \$75,000.
 - The amount of current debt ranges from \$0 - \$15,000 to \$150,000 - \$175,000.
 - The median amount of their current debt is \$46,000 - \$60,000

- 57 percent owe more than \$45,000 in educational debt, and of those, 41 percent have debt of more than \$90,000.
 - The current monthly payments range from less than \$100 to more than \$1,500.
 - The current median payment is \$401 - \$500.
 - 26 percent have a monthly payment of \$501-\$700 and 15 percent have a monthly payment of more than \$700.
- The median amount of debt for the largest number of respondents that currently have debt is *four* times the median amount of debt than the largest number of respondents had that have paid off their debt.

Graduation from law school

- Nearly all of those who have paid off their debt (92 percent) graduated before 1990, and nearly all of those who have current debt (97 percent) graduated since 1990.
- Of all respondents:
 - 28 percent graduated since 2000
 - 28 percent graduated between 1990 and 1999
 - 37 percent graduated before 1990
- Of those who have paid off their debt:
 - 6 percent graduated since 2000
 - 2 percent graduated between 1990 and 1999
 - 92 percent graduated before 1990
- Of those with current debt:
 - 58 percent graduated from law school since 2000
 - 39 percent graduated between 1990 and 1999
 - 3 percent graduated before 1990

Type of Law School

- The percentages of respondents who attended a public or private law school are similar when comparisons are made of all respondents—both those who have paid off debt and those who have current debt.
- Those who have paid off their debt had the same median debt, whether they went to a public or private law school.
- Those with current debt who went to a public law school have approximately \$15,000 more debt than those who went to public law school and have paid off their debt.

- Those with current debt who went to a private law school have approximately \$30,000 more debt than those who went to a public law school and have paid off their debt.
- Of all respondents:
 - 58 percent (86) graduated from a public law school and the 68 who had debt had a median total educational debt of \$31,000 - \$45,000.
 - 42 percent (62) graduated from a private law school and the 52 who had debt had a median total educational debt of \$46,000 - \$60,000.
- Of those who have paid off their debt:
 - 56 percent (31) graduated from a public law school with a median total educational debt of \$16,000 - \$30,000.
 - 44 percent (24) graduated from a private law school with a median total educational debt of \$16,000 - \$30,000.
- Of those with current debt:
 - 55 percent (37) graduated from a public law school with a median total educational debt of \$46,000 - \$60,000
 - 45 percent (30) graduated from a private law school with a median total educational debt of \$61,000 - \$75,000

Time to pay debt off

- More than three-fourths of respondents that have paid off their debt did so in 10 years or less, and none took more than 20 years. The number of years it took to pay it off:

0-5 years:	29 percent
6-10 years:	48 percent
11-15 years:	21 percent
16-20 years:	2 percent
21-25 years:	0 percent
26-30 years	0 percent
- Slightly more than one-fourth of respondents with current debt estimate they will finish paying their debt in 10 years or less. Nearly 40 percent estimate it will take 21-30 additional years to pay off their debt. Their estimate of how much longer it will take to pay it off:

0-5 years	9 percent
6-10 years	19 percent
11-15 years	15 percent
16-20 years	18 percent
21-25 years	9 percent
26-30 years	30 percent

- A question was not asked about length of consolidated loans, but many attorneys now consolidate their loans with a 30 year repayment term to lower the payments.

Median Salaries of Attorneys Who have Debt Compared with Current Educational Debt

- Salaries of attorneys with debt range from \$25,000 - \$29,000 (Americorps attorneys that make \$21,000 marked this) to \$60,000+.
- Although not directly proportional, in general, attorneys with lower salaries have higher debt.

Respondents (64 total)	Salary	Median Debt
8 percent (5)	\$25,000 - \$29,999	\$61,000 - \$75,000
3 percent (2)	\$30,000 - \$34,999	\$91,000 - \$105,000
30 percent (19)	\$35,000 - \$39,999	\$46,000 - \$60,000
28 percent (18)	\$40,000 - \$44,999	\$61,000 - \$75,000
6 percent (4)	\$45,000 - \$49,999	\$61,000 - \$75,000
9 percent (6)	\$50,000 - \$54,999	\$16,000 - \$30,000
5 percent (3)	\$55,000 - \$59,999	\$31,000 - \$45,000
3 percent (2)	\$60,000+	\$16,000 - \$30,000
8 percent (5)	No answer	\$61,000 - \$75,000

Graduation Dates compared with Median Amount of Debt

- Graduation dates of attorneys with debt range from 1985-1989 to 2005.
- Although not directly proportional, in general, attorneys that graduated more recently have higher debt.

Respondents (66 total)	Graduation Date	Median Amount of Debt
14 percent (9)	2005	\$46,000 - \$60,000
9 percent (6)	2004	\$91,000 - \$105,000
8 percent (5)	2003	\$76,000 - \$90,000
11 percent (7)	2002	\$61,000 - \$75,000
8 percent (5)	2001	\$31,000 - \$45,000
9 percent (6)	2000	\$61,000 - \$75,000
6 percent (4)	1999	\$31,000 - \$45,000
3 percent (2)	1998	\$31,000 - \$45,000
5 percent (3)	1997	\$31,000 - \$45,000
9 percent (6)	1996	\$16,000 - \$30,000
17 percent (11)	1990-1995	\$31,000 - \$45,000
3 percent (2)	1985-1989	\$16,000 - \$30,000

Years of Legal Experience and Years with Current Employer Compared with Current Educational Debt

More than just those attorneys who have less legal experience have educational debt.

- 58 percent have 5 years or less of legal experience.
- 24 percent have 6 to 10 years of legal experience.
- 16 percent have 11 to 20 years of legal experience.
- 1 percent has 26 to 30 years of legal experience.

Respondents (67 total)	Years of Legal Services Experience	Current Median Debt
19 percent (13)	1	\$61,000 - \$75,000
12 percent (8)	2	\$76,000 - \$90,000
7 percent (5)	3	\$106,000 - \$120,000
7 percent (5)	4	\$31,000 - \$45,000
12 percent (8)	5	\$61,000 - \$75,000
9 percent (6)	6 - 7	\$76,000 - \$90,000
7 percent (5)	8 - 9	\$46,000 - \$60,000
7 percent (5)	10	\$0 - \$15,000
12 percent (8)	11 - 15	\$31,000 - \$45,000
4 percent (3)	16 - 20	\$61,000 - \$75,000
0	21 - 25	N/A
1 percent (1)*	26 - 30	\$16,000 - \$30,000

*The difference between no one with current debt graduating from law school before 1985 and an individual having 26 – 30 years of experience may be due to a paralegal going to law school.

More than just newer employees have current educational debt.

- 70 percent of attorneys have been with their current employer 5 years or less. These may be newer attorneys or those who practiced in other areas or with other legal services programs before their current employer.
- 18 percent have been with their current employer 6 to 10 years.
- 6 percent have been with their current employer 11 to 15 years.

Respondents (67 total)	Years of Legal Services Experience	Current Median Debt
34 percent (23)	1	\$61,000 - \$75,000
13 percent (9)	2	\$46,000 - \$60,000
7 percent (5)	3	\$106,000 - \$120,000
9 percent (6)	4	\$61,000 - \$75,000
7 percent (5)	5	\$46,000 - \$60,000
6 percent (4)	6 - 7	\$61,000 - \$75,000
12 percent (8)	8 - 10	\$46,000 - \$60,000
6 percent (4)	11 - 15	\$16,000 - \$30,000

Deferment and Default

Eighteen percent of respondents (12) have educational loans in deferment and/or default (one has loans in both). Two individuals are Americorps volunteers that place loans in deferment in exchange for the interest payments by Americorps.

Current LRAP Assistance

- A total of 24 respondents receive LRAP assistance. This is 36 percent of the respondents who have current educational debt.
- Five of these individuals receive assistance from two sources.
 - 20 respondents receive Employer LRAP assistance.
 - Six receive Law School LRAP assistance.
 - Three receive Fellowship LRAP assistance.

III. Data from All Respondents

Chart 1. Respondents are from all OLAF grantee organizations, and seem to be fairly proportional to the total number in each of the organizations. With an estimated 200 attorneys in Ohio civil legal aid, the 148 respondents are likely representative of all the attorneys.

Chart 1



Chart 2. The largest number of respondents graduated from law school during the 2000-2004 five-year period. If 2005 is added to this period, 28 percent graduated from law school since 2000.

Chart 2



Chart 3. The majority of respondents attended a public law school. A large minority (42 percent) attended a private law school.

Chart 3

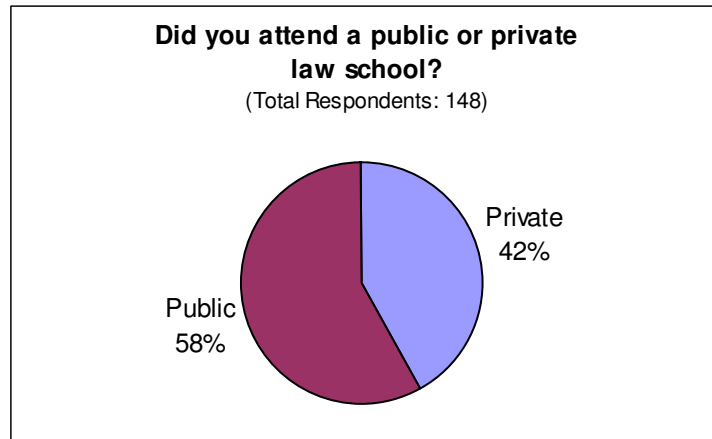


Chart 4. The largest percentage of respondents (21 percent) has been employed by their current civil legal aid employer for one year. Forty-two percent have been employed by their employer for five years or less.

Chart 4



Charts 5a and 5b. When the question is asked about years of *legal experience*, the answers change to 10 percent of the respondents have one year of legal experience and 29 percent of the respondents have five years or less of legal experience. This is the largest five-year category of respondents. Chart 5b compiles respondents with one to five years of legal experience.

Chart 5a



Chart 5b



- Chart 6.** Of the 136 attorneys who listed their salary range:
- 36 percent have income of less than \$45,000
 - 19 percent have income between \$45,000 and \$60,000
 - 35 percent have income of \$60,000+

Chart 6

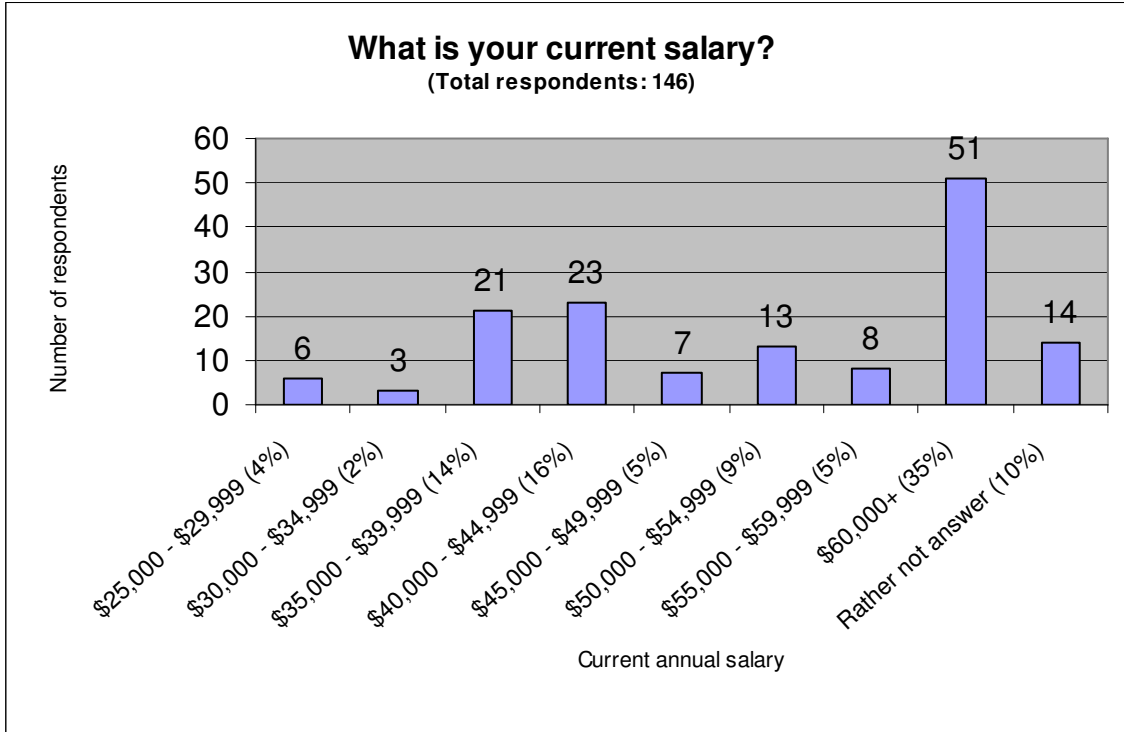


Chart 7. Eighty percent of respondents had educational debt when they graduated from law school.

Chart 7

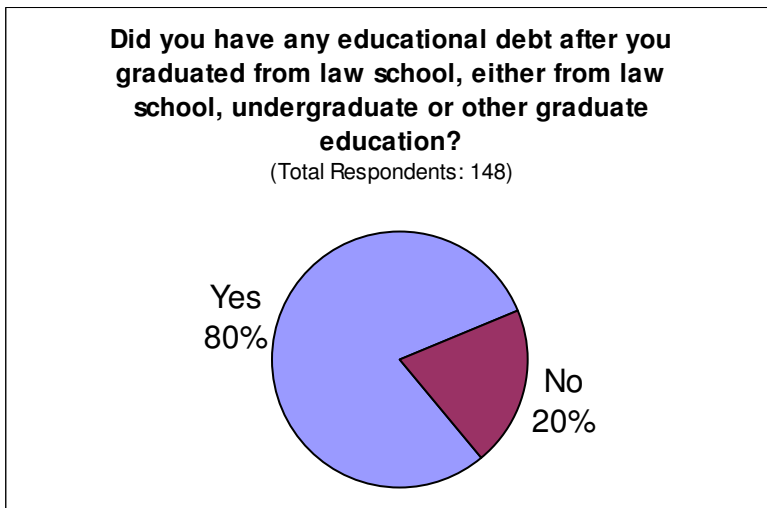


Chart 8. Surveying all respondents, the largest percentage (23 percent) had *law school debt* between \$1 and \$15,000. Thirty-four percent had law school debt between \$45,000 and \$150,000.

Chart 8

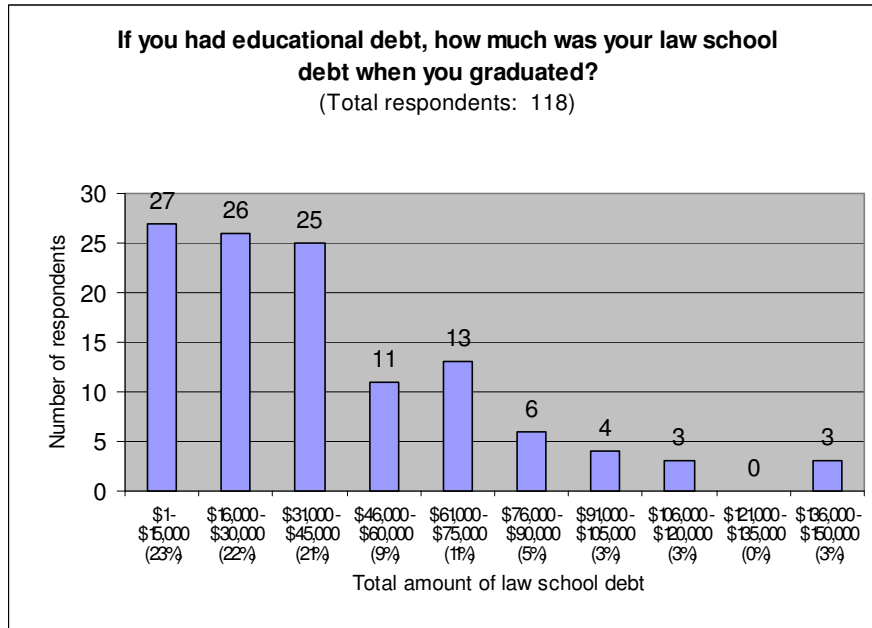
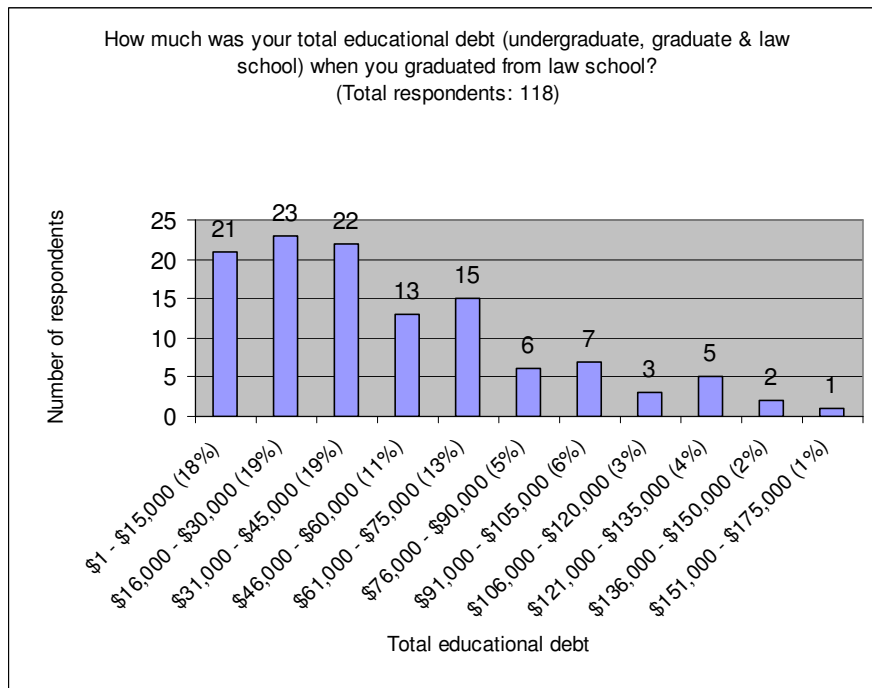


Chart 9. Surveying all respondents, 44 percent had *total* educational debt of more than \$45,000.

Chart 9



IV. Data about Past Educational Debt

Chart 10. The majority of respondents (56 percent) have not paid off their educational debt.

Chart 10

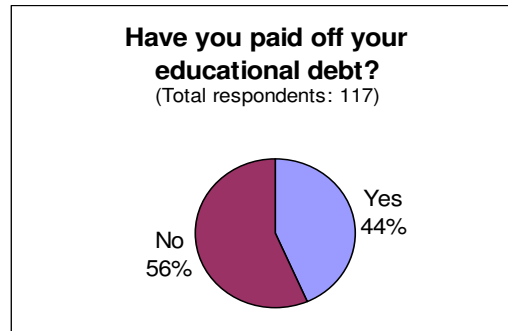


Chart 11. Of those that have paid off their educational debt, nearly half (49 percent) paid it off in six to ten years. Only one respondent had debt that took more than 15 years to pay off.

Chart 11

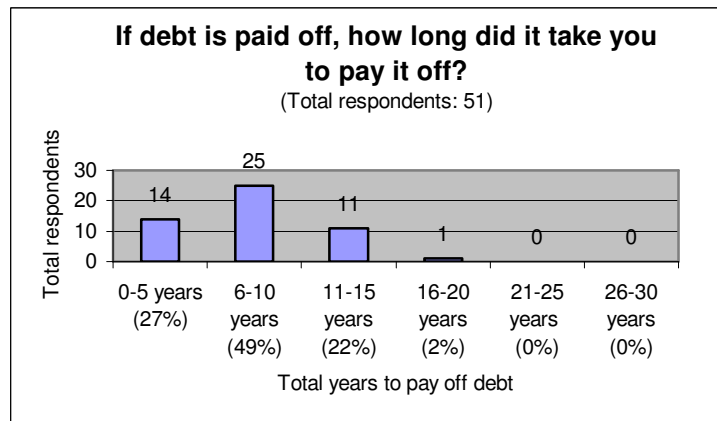
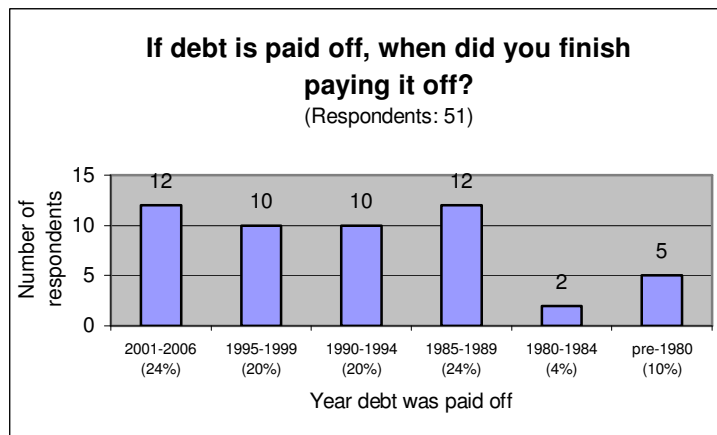


Chart 12. Ten to twelve respondents have finished paying their debt every five years for the last 20 years.

Chart 12



V. Data about Current Educational Debt and Loan Repayment Programs

Chart 13. Of the 67 respondents who owe educational debt, 58 percent owe more than \$45,000 in educational debt, and of those, 24 percent have debt of more than \$90,000.

Chart 13

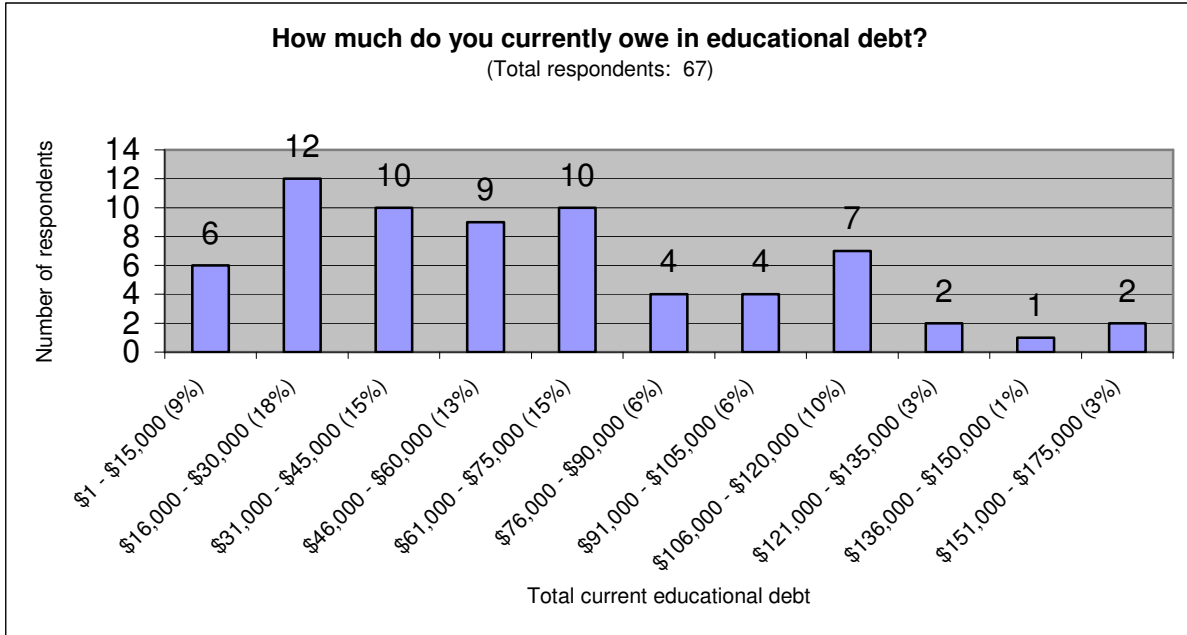


Chart 14. Of the 66 respondents with educational debt, 26 percent have a monthly payment of \$501-\$700 and 15 percent have a monthly payment of more than \$700.

Chart 14

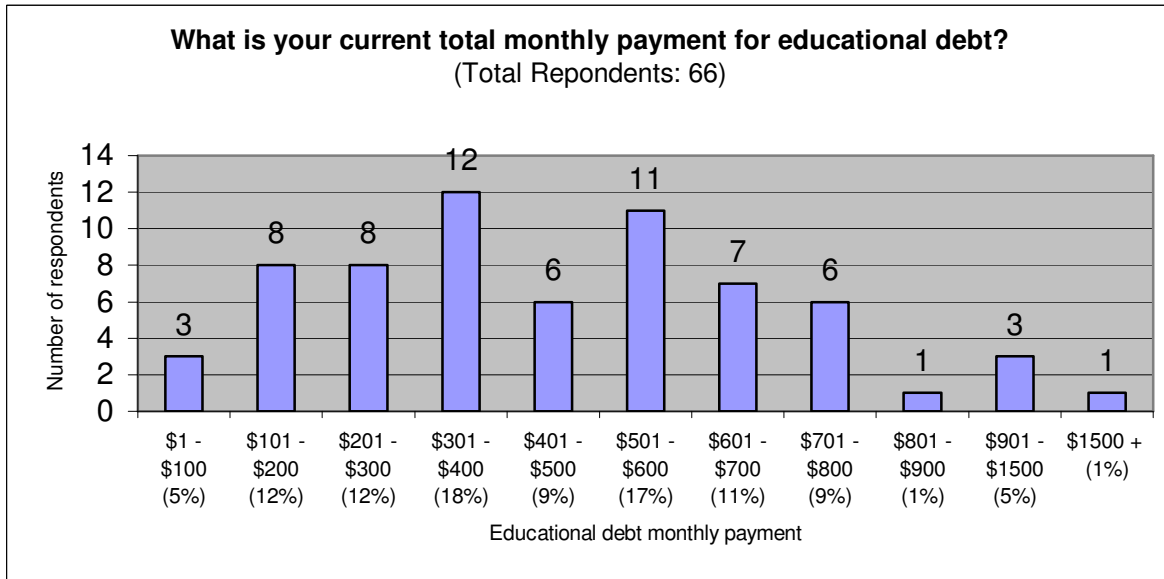


Chart 15. Of those with educational debt, 27 percent estimate it will take 16 to 25 years to pay off their debt, and 30 percent estimate it will take 26 to 30 years.

Chart 15

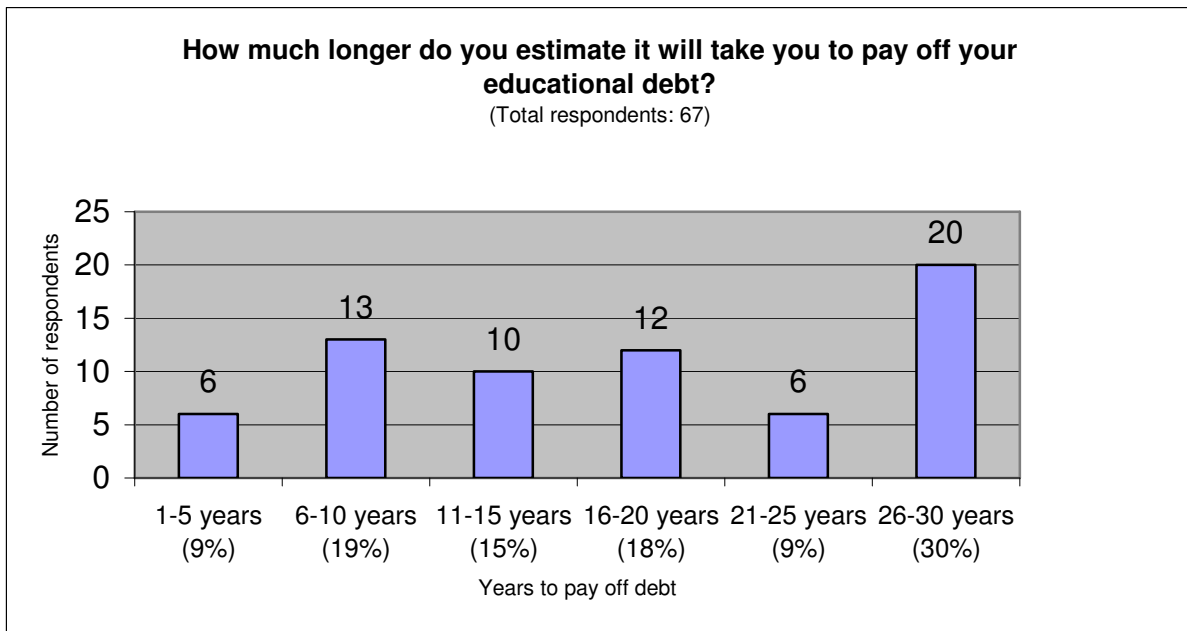


Chart 16 and Table 1. Six respondents (nine percent) with educational debt have loans in deferment. Note that two respondents are Americorps volunteers that are given deferment.

Chart 16

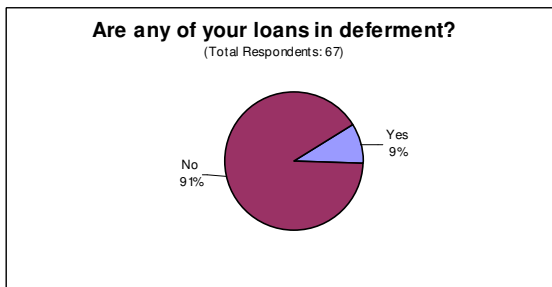


Table 1

What would be your total monthly payment if your loans were not in deferment?

Payment if not deferred	Respondents
Not sure	2
\$301 - \$400	1
\$401 - \$500	2
\$701 - \$800	2

Chart 17 and Table 2. Five respondents (8 percent) with educational debt have loans in default.

Chart 17

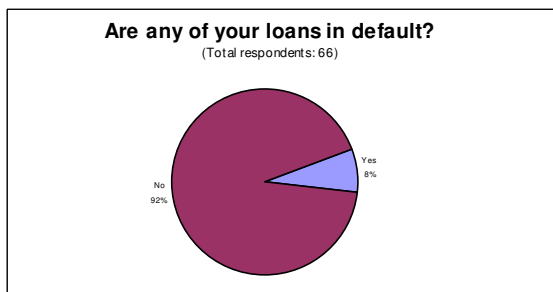


Table 2

What would be your total monthly payment if your loans were not in default?

Payment if not in default	Respondents
\$601 - \$700	1
\$801 - \$900	3
\$1,201 - \$1,300	1

Chart 18 and Table 3. Six respondents receive LRAP assistance, ranging from \$201 to \$500+ per month, from their law school.

Chart 18

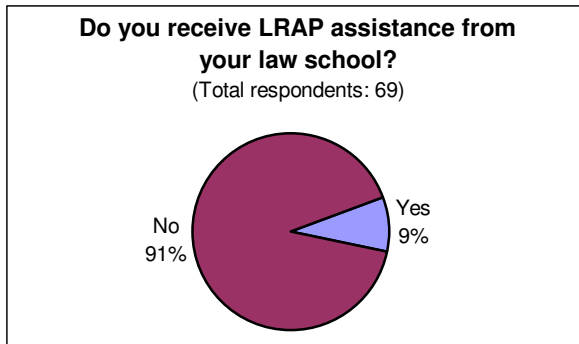


Table 3

How much do you receive per month in LRAP assistance from your law school?	
LRAP assistance	Respondents
\$201 - \$300	3
\$401 - \$500	1
\$500+	2

Chart 19 and Table 4. Three respondents receive LRAP assistance, ranging from \$1 to \$400 per month, from a fellowship program.

Chart 19

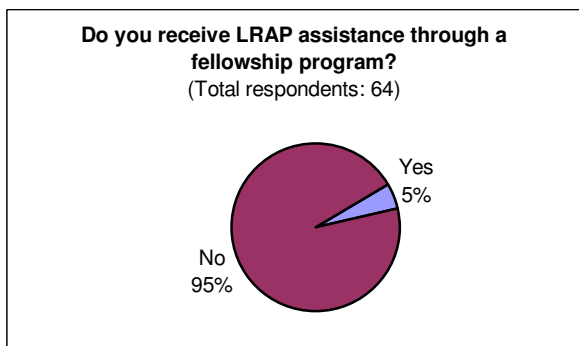


Table 4

How much do you receive per month from your fellowship?	
LRAP assistance	Respondents
\$1 - \$100	1
\$201 - \$300	1
\$301 - \$400	1

Chart 20a and 20b. Thirty-one percent of respondents (20) receive LRAP assistance, ranging from \$50 - \$300 per month, from their employer.

Chart 20a

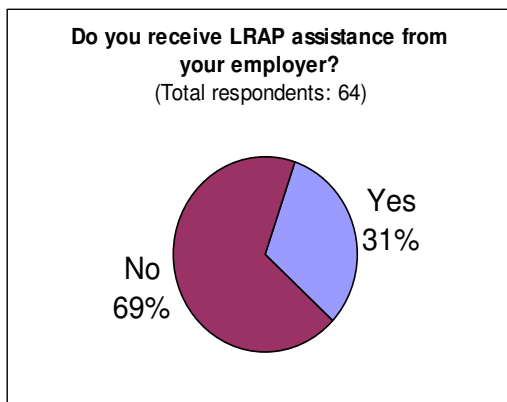
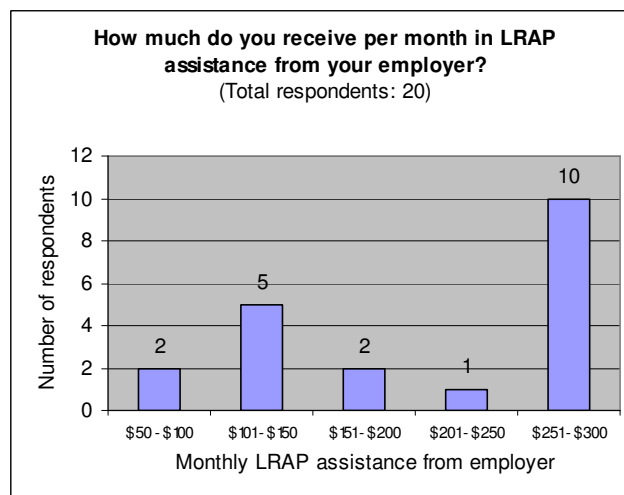


Chart 20b



Responses to the question *Please provide any examples of how educational debt has impacted your life during your legal services career.* (Responses were categorized after survey results were compiled.)

Considered Leaving or May Need to Leave Civil Legal Aid

1. It has caused me to consider leaving legal services for something more lucrative at various times.
2. I would not be at legal aid were it not for the loan repayment assistance program (LRAP) at my law school. I was fortunate enough to attend a school, which has a very strong LRAP. I would not have attended that school but for its LRAP – I would have gone to a public school.
3. Having such a large amount of student loans has made it difficult to continue to pursue my chose profession in legal services work. Every month is a struggle paying all of the bills and constant worrying about whether or not I will have enough to pay everything every month.
4. I have to worry about paying off all my bills every month; it's a tight squeeze. I really like working for legal services, but in reality, I may not be able to continue here for much past a year or two. I will be eternally in debt if I do not make a larger salary at some point in my career. I obviously have other monthly expenses to pay off such as housing, etc. It's difficult to consider staying with legal services, even though I love the job for fear of being under a mountain of debt and interest payments that will stretch out for at least 30 years unless I can make more money than just enough to get by.
5. I left legal services after two years because of my debt burden. I went for better money at a small/medium firm, hated it, and came crawling back to legal services. I simply couldn't make ends meet the first couple of years out of law school. I absolutely would not have left if we had had law school loan assistance.
6. It made it virtually impossible for me to enter into legal aid after law school. Only recently after a number of years of practice, have I been able to work in legal aid as my debt loan has been reduced.
7. I had a very inexpensive housing deal after law school, which allowed me to pay off my debt. Also, I did not start out in legal services. I started out in a law firm, which also made it easier to pay it off.
8. It has impacted my life as a supervisor of younger attorneys who could not afford to stay in legal services – or start in legal services after clerking here and expressing a desire to do so – lost great people.
9. By accepting a legal aid position, I accepted a lower salary than was otherwise available for new attorneys. As a result, my student loan payment means our family forgoes certain activities and we much closely watch our budget. My husband and I have often discussed whether I should seek employment elsewhere to reduce the financial burden on us.
10. Law school debt has made it very difficult to remain employed with legal aid. Salaries at legal aid are much lower than private firms so it is harder to repay the loans.
11. I was unable (unwilling?) to go to work at legal services until after my debt was paid off, because the pay would not cover my debt and reasonable living expenses.
12. If not for my spouse's income, I would not be able to work here because my loan payments are so high.

13. Makes it hard to work for legal services. Even though I have been with legal services a long time, I am still paying the \$340 a month until the next 15 years.

Cannot buy a Home/Car

1. I have had to work two jobs since being out of law school while working at legal aid. I had to continue living with my parents for a small period of time after graduation and working for legal aid. I had to watch my big-ticket purchases such as a car and house because of big debt and small salary. I have a roommate to cut costs.
2. Because of monthly loan payments and existence of debt, my bank representative has told me that it will be hard to get a home loan.
3. I have not been able to purchase a car since I graduated from law school. I still drive a car that is paid off. It would be a huge stretch to fit a car payment into my budget. I also have credit card debt that at least partially accrued from law school expenses. It is difficult to pay down when anything extra (car repairs) has to be charged.
4. My education debt is around \$100,000 and causes me to be wary of taking on any other loans, like a mortgage or a car loan. I know that it will be a very long time before I can pay off the debt and it definitely weighs on me. My options would have been very different without assistance. I would be stuck in a job that I did not care about and did not want to do.
5. Amount of debt affected ability to get credit when reviewed in relation to income.
6. If I had not moved to Toledo, and if my wife's grandmother had not died and left her \$10,000, we would not have been able to afford to buy our own home when we did – in 1996 – 7 years after I graduated from law school.
7. Increased the financial sacrifice of working for legal aid (paying debts with meager salary)...delayed the American Dream (delayed ability to buy a house, begin retirement savings, etc.)
8. Could not save a down payment for a house. Drove the same car for 12 years.

Current Financial Hardship

1. I have an Americorp funded position. The second reason I took the position was the loan assistance. Since the pay is very small, the limited loan help (about \$2,700) means a lot. Having a monthly loan payment of \$296 that will increase to about \$550 once I am out of the Americorp position means making choices on how me and my family live our lives.
2. Due to the low salary, it is very difficult to pay off once you accumulate other debts, have a family, etc.
3. I have had to make sacrifices and to seek financial assistance from family at times to make ends meet.
4. Educational debt is a weight around new lawyer's necks. It affects how you dress, where you live, what kind of job you are able to take and every aspect of your life. I went to a public law school on a partial scholarship and am still looking at a hefty payment (about 1/5 of my salary) for the next 20 years.
5. I have consolidated my loans to get a lower rate. It will take me a long time to pay them back, but I needed the lower monthly payment. Although I did not graduate with as much debt as many others, I will end up paying a lot more for my debt because I can't afford to make high monthly payments.

6. I have had my wages garnished and it has adversely affected my credit. When I was in private practice and then when I worked for another legal aid program, my annual income was quite low and it made it difficult to pay my student loans from law school. It is very discouraging because I believe it will take me quite a number of years to repay my student loans and interest keeps accruing.
7. When I started working, I made \$38,000 and the car I share with my significant other, who is also a public interest attorney, broke down. The repairs were \$1,400 and we didn't have the money. We were forced to put it on a credit card and suddenly acquired credit card debt, which we had previously successfully worked very hard to not acquire. I had to have surgery last year, and though I had great insurance at that time, as a state employee, my copay for the surgery was \$1,000. That again required use of a credit card. Making ends meet is difficult despite the budget that we keep. We are both very committed to public interest work, but my student loans make it very difficult. My school loan payments also make it impossible to regularly put adequate funds into retirement. The rising costs of educational debt will have a tremendous impact in the long run on legal aid attorneys since there is not money to put into retirement. Salaries do not rise significantly enough to ensure that we can make up for that lost retirement savings later in our career. Also, I'm paying over \$500 per month on a thirty year payment plan, so it isn't like I can wait until my loans are paid off to start putting money into retirement. I will be in my early sixties by the time my loans are paid off. Despite my commitment to public interest work, I wonder sometimes if I can stay with legal aid in the long run and I know other recent graduates feel that way as well.
8. In order to remain with legal services, I postponed purchasing some needed items, and upgrading others. I remain very cautious with my spending as there was little room for fiscal error with the low starting salary and loans.
9. This was an additional debt that had to be paid each month.
10. My husband and I are not able to travel to see our parents very often because funds are limited. We are waiting to have children until we can "afford" them. It is stressful to be worried every month if you will be able to stay within budget. An emergency or some problem arising in our home could cause significant financial distress.
11. It has made me conscious of what I spend for entertainment: number of vacations, where I shop for food, clothing, number of movies I see, etc.
12. I just live cheaper.
13. For the first ten years after I graduated, my loan payment was the equivalent of a car note. The low pay and high debt really did not become bothersome until I had kids. Now we have had to cut back by cutting things like cable and Internet access.
14. I am not able to donate to charities more than \$100/year.
15. I have to live at home with my family. I drive a 12 year old car. I don't travel, have a cell phone, or cable TV. All my money goes to the debt. I can't save much and dropped my dental coverage to have extra money. If I didn't have so much debt, I could be saving for a future. At times my focus would be better if I didn't have to worry about meeting my school loan debt.
16. As a result of my educational debt, I live on a very tight budget. Whenever I have to pay for "emergency" items or things that are not counted in my typical monthly budget, it can be devastating. A \$300 car repair can lead to three months of financial disruption – late pays and slow pays.

17. Made many sacrifices in other aspects of my life to pay debt, i.e. fewer material goods, fewer vacations, went into debt to pay child's educational costs, etc.
18. Led my wife to make certain career choices that she may have not otherwise made. Determined where our family lived and type of housing. Limited ability to afford new purchases such as automobiles.

Lack of Savings for Retirement or Children's Education or Starting a Family

1. It significantly reduces my ability to save for retirement and for my child's education.
2. My educational debt is my single largest monthly expense. It fits within my budget, but barely. My wife and I currently are unable to put any money away for savings or for non-necessary spending. If I did not receive LRAP from my employer, I would not have been able to afford to accept this position with legal services.
3. This impacted the home we purchased, the car we drive, going out to dinner, and other aspects of our life. We cannot and do not save money for the future. We live paycheck to paycheck, just like many of my clients.
4. I probably will never be able to afford to have a family and raise children in a manner I would desire.
5. It currently makes it hard to buy the things I want and to start a family.
6. Several years of apartments that were too small for my family. Unable to establish adequate savings for future needs such as child's college expenses.
7. Legal services generally had lower salaries than private practice. No chance to save money due to trying to pay existing bills.
8. Less money for daily living and putting two kids through college.
9. I paid off my undergraduate loans before I went to law school. I relied on public transportation during law school and while I was paying the loans. I have never had a new car. As the sole support of a family of three, even with the loans paid off, I have virtually no retirement besides what my employer provides and Social Security. Mostly, it has been worth the sacrifice to do important work. Living simply seems a fair trade off when my clients are barely living at all. But loan payment assistance would have been nice.
10. It impacts my ability to save money for retirement & emergencies (e.g. car & home). I am also worried about its potential impact when I begin a family.

Deferment/Default

1. It has been very hard at times to make ends meet in order to keep the loan from going into default. It cuts down on spendable income.
2. It has been a great struggle. I've had several deferments or economic hardship forebearances, which has exacerbated my financial condition. I have often thought of seeking higher paying positions, but I am dedicated to legal services to the poor.
3. I was forced to put my student loans into deferment for the first two years I was employed. I could not afford to make the payments on my salary as a legal services attorney. If not for the LRAP offered by my employer, I could not afford to keep my job.
4. When I was hired, my salary was \$30,000 per year. I brought home less than \$900 every two weeks. LRAP assistance wasn't as large the first couple years. Between student loans and daycare, there wasn't much left. I was forced to put my larger loan on deferment for as long as I could.

5. As a single parent with a sizeable school loan, I still basically live check to check. I've had to defer the debt several times and it is now larger than it was ten years ago. And, of course until recently, my payments weren't even tax deductible.
6. A large part of repayment has gone toward paying interest. I was in deferment a few times prior to finding a steady job after law school, and the interest accrual would raise the total debt almost back to the amount I had at graduation. I have it under control now, as I can make my monthly payments, but it was like living with a weight on my shoulders.
7. When I graduated from CWRU in 90, I was a single parent. I wanted to work for legal aid and it appeared that they were going to develop an LRAP program, so I accepted that employment. Unfortunately, that did not occur timely. I defaulted on my loans, and was sued. The collection activity was vicious and they even bothered my daughter age 10 or so at the time by phone. I was represented and it was agreed that both parties would dismiss their claims. Despite this agreement, the Department of Education claimed that these moneys were still owed and added a very large penalty. Instead of owing \$53,000, I then owed more than \$68,000. Student loans cannot be discharged in bankruptcy so I have lived in a very financially compromised situation all of these years. When my daughter wanted to attend college, my earnings were too high for significant aid, so we both took out loans. Financial Aid does not count the parent's student loans when qualifying the family. Thus, my student loans have caused great stress and harm in my family life. I am now married. It would be wonderful if there was some relief offered not just to new graduates but also to those individuals who are dedicated to legal services and are still struggling to pay off their loans. I consolidated my loans in 1994 – so I have a long time left in repayment.

Debt not a Problem/Other Comments

1. I was able to pay the loan back because I took in a roommate to give me additional financial resources. At the time I started with ABLE in 1988, I earned \$18,000 so I was fortunate that I had another means of increasing my resources.
2. I was fortunate to graduate with very low debt and was able to repay my debt with payments of around \$70 per month for 10 years, as I recall. I worked several years prior to attending law school and did not have undergraduate debt when attending law school.
3. I had a rather small amount of educational debt when I graduated from law school and paying it off was not much of a problem.
4. Looking back, if I had known that I would have been working part-time for a legal services agency (which I enjoy very much and think is very important), I probably would not have gone to law school, because of the debt I incurred. Back when I went to law school, I was limited by location, and was only accepted into a private school. I was given a very small scholarship, but then the tuition increased every year, making the scholarship less and less helpful.
5. It did not.
6. The impact was negligible. My monthly payments never exceeded \$100.00.
7. I have consolidated my loans to be paid back over 20 years. It's now just another bill that I pay every month. The amount is manageable based on my current income. I think that it is far more important and equitable to increase the starting salaries of all legal service attorneys statewide, rather than develop a LRAP. I am in favor of LRAP generally, but

think that increasing wages across the board would provide the same benefit in a fairer way with less overhead.

8. After passing the bar exam, I believed that I need to get a job rather than being in private practice so that I could pay off the loans.
9. Because I was able to pay for my school with funds from sources other than employment, I could easily afford to work in legal services.
10. Personally, I do not think it had any really significant impact on my life during my legal career. Many of the choices I made, or were forced to make, initially, in terms of my legal career, had very little to do, in my situation, with the amount of my educational debt.
11. Fortunately both (undergraduate and law school) of my loans were NDSL with low interest rates and low monthly payment amounts.
12. None.
13. I was much poorer than my peers.
14. I did not have any educational debt.
15. My debt may not seem great but this was in 1966. Ten thousand dollars at that time would be about a year and a half salary for a lawyer, so consider that today when attorneys usually earn in their first year from \$40,000 to \$150,000.

Responses to the question *Please provide any additional information or comments you would like about educational debt or loan repayment assistance.* (Responses were categorized after survey results were compiled.)

Recruitment and Retainment of Legal Aid Attorneys

1. The importance of law school debt in relation to an attorney's ability to practice public interest law cannot be overstated. I strongly encourage OLAF to provide LRAP assistance to attorneys to make sure we are able to recruit and retain the most qualified candidates. I was on the hiring committee for my organization this year, and the fact that we are offering loan repayment assistance for 3 years for new hires was a very positive recruiting tool for us.
2. It would really help if this was available to us. More people may look at legal services as an option if it was available.
3. We have had a number of attorneys who left CLAS when their student loans became due and they could not afford to pay them on our salaries. I have known other good law students who felt they could not afford to apply to CLAS because of student loans.
4. I think it's critical. Without it, we are losing a lot of applicants to the private sector.
5. In my opinion, an LRAP program will encourage people to consider legal aid positions and will be a major factor in deciding whether or not to remain with a legal aid program.
6. I think legal service lawyers should be provided assistance for repayment of loans as additional compensation or incentive for working for legal services.
7. I believe that there would be far fewer new attorneys entering the legal services workforce without a meaningful loan assistance program in place. I also believe that making a better, more comprehensive loan assistance program can not only help with recruitment but also potentially help with retention.

8. The help I get through OSLSA is tremendous. I would not be able to work here without it. Any extra help would be great. Thanks for all you do!
9. The money that I do get from school and from my employer help immensely. Without it, I honestly would not be able to work for legal services, period. With the two contributions, I still have to pay out over \$250 a month just to meet the minimum student loan payment.
10. It is needed, and the more the better. I continue to be concerned about the low retention rate for new legal services attorneys. Loan repayment assistance may give us an edge in preventing good people from leaving.
11. I would absolutely not be able to work for legal aid if I did not get loan repayment assistance. I went to an expensive private school and did not have any assistance from my family, so nearly all of my expenses were paid by loans. I am very concerned about my privately financed loans because the interest rate keeps going up and there is nothing that I can do about it.
12. I feel that educational loans are an expense of working. On going LRAP assistance for attorneys settled by educational debt will make legal services/poverty law an option for attorneys who otherwise couldn't afford it. LRAP assistance will help recruit and retain quality attorneys.
13. It would provide a very positive incentive to continue to work in legal aid as well as an incentive to other highly qualified attorneys who wish to serve the poor the means to do so.
14. I think the large amount of debt carried by law students forces them, if they choose legal aid as a starting job, to work a year or two rather than choose it as a career. That, coupled with low salaries, makes luring bright, young lawyers into legal services very challenging.
15. It is absolutely necessary to have some type of assistance for help with educational debt to attract and keep good attorneys to legal aid.
16. My main concern is that the current levels of law school loan debt loads will limit long-term legal services careers to those who have an affluent spouse/partner or other independent source of financial assets, or those who are able and willing to lead Spartan lifestyles on a long-term basis.
17. Should such assistance be available, working at legal aid would be an easier choice and staying would be a more viable option.
18. It sometimes makes me wonder if it would be possible to do legal aid work without the support of my husband's income and I don't think it would be to make bills meet and that is sad I think.
19. A LRAP program for legal services attorneys would be great! Fewer and fewer people are able to join us in the public interest arena because of the staggering cost of an education and the need to pay these loans off as quickly as possible. It would be great to see a program that would help any legal services attorney who has student loans. But if you can't help everyone, please try to at least help those who are recent law grads. That's when I felt it the most – when I had just graduated and was at the starting salary level. Thanks for looking into this!
20. Especially given our lower salaries compared to other attorneys with similar years of experience, loan repayment assistance for legal aid attorneys would be wonderful, helpful relief. Perhaps more highly qualified attorneys would be able to afford dedicating their

lives to assisting our indigent and elderly community. I know I would feel even better about my career choice if I were able to free myself of this debt.

21. I think it is essential that we have a loan repayment assistance program if we expect talented law grads to go into legal services.
22. As one of the more experienced attorneys, I have seen the loan amounts become staggering and increasingly, we seem unable to keep young, talented people. I applaud any effort to encourage people to consider a career in legal services, and not just a year or two – to pay off the investment in training we make, and also to provide a pool of experience for the future, when we current gray heads have left the game.
23. Debt repayment will factor into next career decision – especially as my family expands.
24. I think loan repayment assistance is a critically important means of recruiting top-notch law students to careers in legal services.
25. I think it is very important to provide as much assistance as possible to young attorneys wanting to practice public interest and poverty law. Relieving some or most of their educational debt burden will greatly help us recruit and maintain a diverse and committed attorney staff. I do think that there should be some written, minimum commitment, forfeiture clauses or other structured payment protections so the funds for this are not spent on people who want to leave public interest law or a program after a year or so.
26. Debt is one reason it is difficult to recruit and retain quality lawyers in legal services/ legal aid.
27. Loan issues caused more stress in marriage because legal aid salaries are so low as compared to some private-sector jobs. Got worse with kids! Aggressively paid loans at rate in excess of \$1,000 per month, but made it difficult to afford many extras. Certain such loans (as well as low salaries) caused many younger attorneys at our program to leave over last 15 years.

Valuable Benefit

1. I think this would be a valuable benefit.
2. I think that an OLAF LRAP program is a fantastic idea. I have been fortunate to have a less significant loan debt obligation due to scholarships, but I know how difficult it is to maintain payments and work in public interest!
3. This program would be very helpful.
4. I think it is critical in light of today's cost of education – which I am acutely aware of by currently paying for two college tuitions for sons.
5. An employer assisted repayment program will be a real life save, and very much appreciated. Thanks for your consideration.
6. Working with low-income individuals is a very fulfilling and highly needed service in our communities. It would help ease the financial burdens on attorneys should a loan repayment program be implemented for those who work in public interest law.
7. It would, of course, be very welcome. When attending school, I was oblivious to the possibility of financial assistance other than student loans. I've stretched it out much longer than ever anticipated – with monthly payments of about \$100.
8. I support OLAF's creation of such a program.
9. Legal services needs to provide options to potential staff who are burdened with educational debt.

10. I think it is a good idea. I would have had 15 years in legal services instead of 5 but for the debt. Once the debt was paid off, a legal services job was not available in my rural community until 5 years later.
11. LRAP assistance through OLAF would be a huge asset & aid to legal aid attorneys.
12. I purposefully lived in grad housing, sold my car (when serious mechanically arose) and did what I could to minimize my debt load once I graduated. This worked for the mid-1980's, but with the cost today, I believe any assistance we can provide newer legal services attorneys with loan debt should be pursued.
13. Any help would be greatly appreciated. It is so hard to work to get an education and a job you love and wanted only to end up worse off financially. I have considered and held at times a second and third job to make ends meet.
14. The lack of educational debt has allowed me to have a legal services career and to engage in other public interest/human rights endeavors. While attending CLEO the summer before law school, I heard one of the presenters say that people who leave law school with significant debt generally are not able to maintain a public interest practice. Since I planned to be involved in some sort of public interest work, I heeded the advice and, consequently, gave up my much-desired slot at Northwestern University School of Law. AS to the debt that I incurred in law school, my parents assisted me during law school to avoid debt. After graduation, I was able to pay off my debt with the volunteer stipend that I received from a religious organization which assigned me to work as a staff attorney for a small nonprofit advocacy organization. I would hope that some creative ideas could be generated to assist current law students and recent law graduates to overcome the debt burden. I know the legal community has the funds it just has to be convinced to re-distribute them in a certain fashion.

Ideas/Other Comments

1. Young employees now have much larger debt than I ever had to manage. Many cannot qualify for home loans based on their income/debt ratio. I know one of my younger colleagues with a family sometimes actually did not have much food to eat towards the end of the pay period. (She no longer works for legal services.) Legal services should offer workshops for new attorneys on the various means of consolidating and deferring their loans, or otherwise how to manage this debt, in addition to providing LRAP. Many of the married attorneys have to deal with their spouse's debt too.
2. To be a legal aid attorney with a high debt load takes a level of budgeting and financial sense that many lawyers do not have. Some sort of education or debt counseling, along with LRAP programs, would assist us. Also, although I was not eligible for LRAP through my law school (OSU), the class that graduated after me (2005) are eligible for a one time payment of \$4,000 if they take a low paying job.
3. I would love to see a federal law regarding loan forgiveness for legal services attorneys similar to those for teachers, nurses and police officers.
4. Although I answered "no" to question # 27, my employer does offer the assistance; however, after working here continuously for 6 years at the time the program was implemented, I felt that I should not have to sign a contract to participate in the program, so I have chosen not to receive any repayment assistance.
5. No (sic) to sound negative, but how is this going to help those of us who have already paid off everything through financial struggles?

6. Should not just be for new attorneys but for all levels of experience.
7. I think it is reasonable to set up a system in which all student loan debt is forgiven or paid after 8 years, giving legal services attorneys something akin to the financial security of “making partner” at a law firm. I hope that any LRAP program established adequately considers the tax consequences of the assistance provided. Both my wife and I were stuck with unplanned tax bills when our respective loan forgiveness programs at Yale and University of Michigan failed to withhold taxes on the cash assistance provided to us.
8. Eligibility for LRAP ought to include those of us who paid off loans pre-LRAP.
9. When I graduated from law school in '77 my debt was about equal to my annual salary. Now law grads owe 2-3 X their annual salary. The salary structure is based too much on what other legal services programs pay rather than fair compensation for public interest work (for example, teachers routinely make more right out of college and have better pensions and health care plans).
10. I think it is a good idea but I would like to see some commitment by new staff before loans are paid by OLAF.
11. This is a severe problem. I am positive that there are many who would be outstanding lawyers in public service except for such enormous debts. My law school does provide some kind of offset to loans if people work in the public sector. But even this is not enough because many have undergraduate debt and furthermore it costs so much more today to pay ordinary expenses with an ordinary salary. I have pushed my law school to work out a full credit program of law school debt offset by public service. 2) I have advocated that people should be able to get partial offsets. Suppose a lawyer works her/his ordinary job, but then on weekends does legal aid volunteer work. Why not give a credit to that young new lawyer on their debt? So this lawyer puts in 8 hours of her/his free time for legal aid, give them an offset benefit of \$50 an hour on law school. 3) There could be other offsets as well for doing work in low-income neighborhoods. Suppose a lawyer volunteers to help a neighborhood center with their legal and business affairs. Give them also an offset. 4) This should also be done for the military. They do have program there to help lawyers with law school debt. But why not a program to give people who join the military in JAG or other legal jobs and serve in the reserves. Give them also offsets on their law school loans. 5) I do have some other ideas if anyone is interested. Call (216) 687-1900 (ext. 5672), Attorney Joseph Meissner.
12. In 1977, when I graduated from law school, the tuition at the law school was \$3,000. That same school is over \$30,000 per year now.
13. I personally find the amount ridiculous, and find it deplorable that Ohio has no program to forgive debt for legal service work.
14. When I graduated from law school, people had some debt, but not the crushing amounts I see nowadays. There are lawyers in this firm who have been out of school ten years and still have loan balances well over \$100,000. I doubt that anyone I knew owed more than \$4-5,000 when my class graduated from law school. The answer to that is easy to figure out. My generation was both blessed and cursed. We were the ones who got sent to Vietnam to fight the war, or got bashed on the head by Chicago police, or terrorized by the National Guard at Kent, but whatever debt we accumulated in the 60's was laughable easy to repay because the inflation of the 70's and 80's, generated by the Vietnam War, the Great Society programs, and the first OPEC oil shortages made a whole year's expenses at a very toney law school in say 1965-66-67, equivalent to less than a month's

salary by 1975-80. I'd have to say that the disproportionate inflation of college tuition compared to earnings is the biggest problem I see with educational debt. When I graduated from law school, my wife and my parents chipped in to buy me a 1965 Old Cutlass V-8 for \$2,700, which was roughly equivalent to a year's tuition, room, board, incidentals, etc. at the University of Michigan. In 2006, the rough equivalent of the automobile would be a Honda Accord LX, which can be purchased anywhere for about \$20,000. The law school education at the University of Michigan, however, now runs about \$40,000. I have no answers to why this happened but my personal observation is that my father worked in mid-upper management for one of the big steel companies, and his annual income was pretty much predictable at the \$18-20 thousand level. Now, the education cost has increased 1600 percent and the job he held hasn't existed for twenty years. And, even if it did exist, it wouldn't be paying the incumbent at the rate of \$275 - \$300,000 annum.

15. I believe now that I know how to calculate income contingent repayment that mine was miscalculated and I could not make the payment offered. In that I could not afford what they told me to pay I made partial payments. That caused them to add late fees of more than I was paying. I made the conscious decision to default so I could make payment arrangements. I offered to pay more than they can garnish even though it would be a struggle, but they would not allow me a month to get the money in an account that they could draw on. They wanted the first payment right then. I then told them to go ahead and garnish. They then dumped thousands of dollars of collection fees on the debt and I will never pay this off. They will end up garnishing my social security.
16. Clarification. I paid off my LAW SCHOOL debt of well over 30k by making \$600 a month payments for years on an income that started at 22k. I worked at Columbus LAS most of that time. This was an enormous personal hardship—kept me from buying a house or a new car for many years. I now have some debt from graduate school, which is more manageable.
17. Payments were an additional living expense and the payments should have been made lower.
18. Western Reserve Legal Services provided a small percentage payment for the loan amount.
19. Like many of my friends in law school, it is important to try to get the smaller, variable rate student loans paid off. Just getting the smaller loans paid off would lower my monthly payments by almost \$175. However, when I can only afford to make the minimum payment, I know that it will take a number of years to feel this relief. Further, rising interest rates are a concern for the variable rate interest loans.
20. Only that it costs too much to go to college these days.
21. My total law school debt was \$1,200 when I graduated in 1974. I can't believe the amount of debt young attorneys have today – bigger than a mortgage. How can they afford to buy a home, have a family?