

**Mounting Debt Makes Law School a Gamble But Students Continue to Enroll**

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It is a risky proposition getting a graduate degree in the humanities these days, what with the prospect of crippling debt and high unemployment rates. But enrolling in a law program is among the riskiest of all.

“Law school is a major gamble,” said Daniel A. Hochheiser, a criminal attorney and managing partner at New York-based Hochheiser & Hochheiser. “It works only for a minute number of students, leaving the majority of students holding the bag, entering a saturated market struggling with debt.”

In 2013, the average public law school graduate carried a debt of $84,600, while graduates of private colleges incurred $122,158 in debt. At the same time, legal firms are cutting back on hiring, causing a glut of attorneys and rising unemployment.

In 2012, only 56.2 percent of all law school graduates found full-time employment in their chosen field, and nearly 28 percent were unemployed or underemployed, according to Law School Transparency, a reform group.

When the end result, it seems, is likely to be high debt and little to no employment, one has to wonder why more wannabe lawyers aren’t screaming “Objection!” before they apply.

And yet, while law school enrollment has dipped—total enrollment at law schools from 2011-2013 fell, by 6,000 students, to 150,111—would-be attorneys keep coming in droves, despite the mountain of evidence that suggests they should pursue another career path.

While there will always be those for which law school is a fallback, there are some who choose law out of a sense of moral duty, the path to lawyerhood a quixotic endeavor in the face of seemingly insurmountable odds.

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Rosa Valiente, a director of housekeeping at a trendy downtown New York hotel, exemplifies that spirit. “I want to help people,” said Ms. Valiente, 28, currently in a pre-law program at the City College of New York. “I’d like to work with families dealing with domestic violence or family law.”

Ms. Valiente, who is well aware of the debt she may take on, is earning A’s in her pre-law program and expects to apply for scholarships and grants to reduce the financial burden associated with graduate degrees. Since she has a good-paying job in the hospitality industry, she’s saving money, she said, and studying with an LSAT trainer to heighten her chances of acceptance.

A sunny outlook, for sure, until one realizes that acceptance is only the beginning, and guarantees nothing once you are but a single cog in the post-graduate machine. Plus, the school’s caliber plays probably the biggest role in his or her chance employment, according to Mr. Hochheiser.

“The reality,” he said, “is that only the top students from Harvard, Yale and Stanford, or who make law review, are going to get guaranteed financial success after law school.”

Oliver Bateman, an assistant professor of law at the University of Texas at Arlington, qualified Mr. Hochheiser’s sentiment, but in far blunter terms.

“If you’re not going to be first at a mid-tier or lower-level school,” Mr. Bateman said, “you may as well be last.”

Paul F. Campos, author of *Don’t Go to Law School (Unless)* and a professor at the University of Colorado Law School, contends that law school makes sense for a select number of students. “Some people,” he said, “can go to law school without incurring much in the rate of financial risk because they get large scholarships or they come from the economic background where the cost isn’t particularly significant.”

So, more good news for prodigies with trust funds. But most students who don’t have first-rate connections or a loaded bank account are not so fortunate. “If you’re an average middle-class kid who has a debt-financed education and attended a school that doesn’t place many of its graduates in high-paying, entry-level legal jobs,” Mr. Campos said, “it’s an extremely risky proposition—and a bad one.”

Not everyone in the field, however, is quite as negative.

Nick Allard, dean of Brooklyn Law School, remains optimistic about law graduates’ futures. The demand for lawyers, he said, “is building up in new fields such as privacy, compliance, Internet law, health and energy.”

Mr. Allard, it appears, can back up his words. A whopping 90 percent of Brooklyn Law School graduates in 2013 found full-time employment, Mr. Allard said, thanks to a number of programs the school has introduced, like Business Bootcamp, co-taught with staff from Deloitte, which prepares lawyers to enter the business world, and an accelerated two-year program. To address rising costs, Brooklyn Law will reduce tuition by 15 percent starting in 2015, financed by needs-based aid and support from alumni, among other things.

“Law schools need to make sure all prospective students are told up front what school will cost and what sort of job market they’ll be entering,” Mr. Bateman said. “If this information can’t be placed on the front page of a law school website, if the school is concealing that information, then they have no reason to be in the legal education business.”

Transparency has been heightened at many law schools, thanks in a large part to a recent series of *New York Times* articles by David Segal. In the past, some law schools didn’t post their post-graduation employment rates or didn’t make it easy to figure out exactly how much the entire law school package—including tuition, room, board and living expenses—would cost.

“Potential law students have access to way more information compared to a few years ago,” Mr. Campos said. “Law schools were engaging in highly deceptive tactics; today, not nearly as much.”

The University of Texas at Arlington’s Pre-Law Center, for instance, serves as a resource for pre-law minors with liberal arts majors. “It prepares them to make an informed decision of whether they want to go here,” Mr. Bateman said. “You have to excel at every stage in a crowded market.”

But while the market is indeed crowded, a student who gravitates to less populous areas like Kansas, South Dakota or upstate New York may hang up a shingle and thrive. Conversely, if one wishes stay in the thick of things, one must be very patient.

Take, for example, Hanni Fakhoury, 31. Mr. Fakhoury graduated from the University of the Pacific’s McGeorge School of Law in 2007. He worked part-time, had paying internships and left school with about $90,000 in debt. Most of that loan has since been repaid, he said.

His goal was to become a public defender. Recognizing that he wasn’t a Harvard grad, he sent out 100 packets of résumés, cover letters and writing samples to different law firms around the country. Vying for a job at the San Diego public defender’s office, he had to argue before a mock court of appeals, and he was hired in 2007.

Fast forward to 2011. He attended a job fair and secured a job as a staff attorney with the non-profit Electronic Frontier Foundation, based in San Francisco. He now specializes in criminal law as it pertains to surveillance and cybercrime.

“Going to a $40,000-a-year legal aid job won’t pay the $100,000 in debt,” Mr. Fakhoury said.

ne way to alleviate the debt problem would be to encourage more attorneys to pursue public interest law, said Mr. Allard. He’d like to see loan forgiveness and financial support programs for attorneys who agree to practice public service for several years.

And the future isn’t hopeless, as Mr. Hochheiser suggests. Trimming law school programs to one year, he said, would cut debt and teach students how to think like a lawyer. Students could then serve a two-year residency at a firm, after which they’d enter a practice.

Mr. Bateman, for his part, recommends that law schools offer two-year programs, which would include a one-year apprenticeship, for which students would be paid.

Mr. Campos proposes that students take the LSATs several times to obtain as high a score as possible, but remains skeptical of the prospects for all law graduates. “We’re producing twice as many graduates as there are jobs for lawyers,” he said. “We need to decrease the supply and decrease the cost.”

Yet those who want to study law, it seems, will continue to do so, despite whatever setbacks stand in their way. “One chooses to go to law school because they want to study law,” Ms. Valiente, of City College, put it simply. “The end result has nothing to do with the cost.”

Welcome to Your First Year as a Lawyer. Your Salary Is $160,000

Salaries for lawyers starting out at firms have remained flat, with an annual pay of $160,000 continuing to be the top of the market, according to [a new survey](http://www.nalp.org/2015_assoc_salaries) from the National Association for Law Placement.

Some 39 percent of the largest firms — those with 700 lawyers or more — reported paying that amount in the association’s 2015 law associates’ salary survey. This was up from last year, when only 27 percent of the big firms reported paying their new legal hires at the uppermost level.

But the percentage was still below 2009, when nearly two-thirds of the first-year salaries were at the top point of $160,000.

The reason is not that individual firms are paying less, said James G. Leipold, executive director of National Association for Law Placement, but “as more law firms have grown through acquisition and merger, the largest law firms are not as similar to one another as they used to be.”

Mr. Leipold added that there were many firms with more than 700 lawyers that have many smaller regional offices, many of which don’t pay the benchmark first-year salary of $160,000. As a result, he added, “a larger percentage of large law firm starting salaries fall below that mark.”

There are certainly exceptions, with some first-year associates making more than the $160,000 figure. But, for the most part, the ceiling seems to have been stuck at that amount since 2007, when some law firms began to increase starting salaries — a practice that soon began to wane as the economy turned down.

“The simple story is that $160,000 as a starting salary at large law firms is less prevalent than it was

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immediately prior to the recession,” Mr. Leipold explained. “At large law firms, starting salaries of $145,000 and $135,000, and even $110,000 are common in some markets, though $160,000 is still the dominant or modal salary in large markets.”

In the biggest legal markets — including Boston, Chicago, Los Angeles, New York and Washington — $160,000 is the most common salary at the largest firms that reported paying first years. Only about 60 percent of the largest firms with offices in Los Angeles and Washington said they paid the top amount now — a significant drop from 2009, when 90 percent of firms said they did so.

In New York, however, “the $160,000 starting salary is almost universal,” Mr. Leipold noted. About 85 percent of firms in the city with at least 250 lawyers are paying that amount; about 90 percent of firms with 700 or more lawyers paid first-year hires that amount.

Of course, a newly minted lawyer still can take home more than the top salary: Even first-year lawyers are eligible for annual bonuses [that can be in the tens of thousands](http://dealbook.nytimes.com/2014/12/02/big-law-firms-bring-back-hefty-bonuses-for-associates/) of dollars at elite firms.

The association said 556 law offices from across the country responded to the survey. Over all, the national median first-year salary at firms of any size was $135,000. That is a rise of $10,000 since 2014, but the association said that fewer smaller firms responded this year than in previous years.

FEDERAL HOLIDAYS

| 2019 Holiday Schedule | |
| --- | --- |
| **Date** | **Holiday** |
| Tuesday, January 1 | New Year’s Day |
| Monday, January 21 | Birthday of Martin Luther King, Jr. |
| Monday, February 18*\** | Washington’s Birthday |
| Monday, May 27 | Memorial Day |
| Thursday, July 4 | Independence Day |
| Monday, September 2 | Labor Day |
| Monday, October 14 | Columbus Day |
| Monday, November 11 | Veterans Day |
| Thursday, November 28 | Thanksgiving Day |
| Wednesday, December 25 | Christmas Day |

*\*This holiday is designated as "Washington’s Birthday" in section 6103(a) of title 5 of the United States Code, which is the law that specifies holidays for Federal employees. Though other institutions such as state and local governments and private businesses may use other names, it is our policy to always refer to holidays by the names designated in the law.*



**New York City Teacher Salary**

The New York City Department of Education offers extremely competitive salaries to newly hired teachers. Salaries are based on prior experience as well as academic coursework and degrees earned.

Starting teacher salaries range from $45,530 (bachelor’s degree, no prior teaching experience) to $74,796 (bachelor’s degree, master’s degree plus 30 credits, 7.5+ years teaching experience). Teachers who have a master’s degree but no teaching experience will start at $51,425.

With annual increases plus increases for additional coursework, teachers’ salaries will rise to the current maximum of $100,049 per year over time.

**How to Read the Salary Schedule\***

Salary Steps and Longevity  
A salary step is an incremental increase in salary based on previous qualifying professional experience. The salary steps are listed vertically down the left-hand side of the schedule. Newly appointed teachers are eligible to receive credit for up to 7.5 years (up to step 8B) of prior teaching experience outside the New York City Department of Education and/or related non-teaching experience.\* For every semester of satisfactory teaching service within the New York City Department of Education, an appointed teacher will move up one step.

There are seven salary increments based on longevity (5, 10, 13, 15, 18, 20, 22 years), which are paid to appointed teachers with five years or more of service within the New York City Department of Education.

Salary Differentials  
A salary differential is an incremental increase in salary based on academic credit, coursework or degrees earned. The salary differentials are listed horizontally across the top of the salary schedule. An appointed teacher is eligible to move horizontally across the schedule as they accumulate academic credit, coursework, and degrees above the bachelor’s degree. The salary differentials are as follows:

**C1 (MA) C2 (PA)**

**C2+ID (QA) C2+PD (RA)**

**C2+PD+ID (SA)**

**C2+C6 (TA)**

**C2+PD+C6 (UA)**

Base (Bachelor’s degree) Bachelor’s + 30 additional credits

Bachelor’s + 60 additional credits

Master’s degree OR  
Bachelor’s + 30 additional credits with 36 of all credits earned in an Area of Specialization\*

60-credit Master’s degree OR  
Bachelor’s + 60 additional credits with 36 credits earned in an Area of Specialization\*

Work Experience OR  
BA + 60 credits for other stipulated licenses (this differential is applicable to Trade Teachers only)

Master’s + one of the following: 30 additional credits, Doctorate degree, or National Board for Professional Teaching Standards certification

*\* see the Office of Salary Services website at schools.nyc.gov/teachersalary for detailed salary information, including a complete list of licenses that are eligible for related non-teaching credit and the Areas of Specialization list*

**Additional Income Opportunities**

Along with competitive salaries, the New York City Department of Education offers ways to earn additional income through incentives, bonuses and school positions outside of the regular contract day. Teachers in selected high need schools who raise student achievement may be eligible for a performance bonus of up to $3,000. Teachers can also earn additional income from after-school, weekend, or summer school employment, paid at a contractual rate of $41.98 per hour.

