

Herbert S. Garten Loan Repayment Assistance Program

The Legal Services Corporation began a pilot loan repayment assistance program in 2005 with the support of the U.S. Congress. The goals of the initiative are to help LSC-funded programs recruit and retain highly qualified attorneys and to promote development of more initiatives that provide relief for educational debt and make public interest law an even more attractive career path.

Low-paid legal aid lawyers often have large, outstanding law school loans.

- Civil legal aid lawyers are among the lowest-paid members of the legal profession, earning less than public defenders.
- The average starting salary for a legal aid attorney at an LSC-funded program is \$40,000 per year.
- The average law school debt is \$84,150.

LSC's assistance program provides up to \$16,800 per attorney.

- The program focuses on legal aid lawyers with three or fewer years of experience.
- Each participant receives up to \$5,600 per year for three years—for a maximum of \$16,800.
- Participants must make a three-year commitment to an LSC-funded program or repay LSC.
- Since its inception, 122 attorneys have received loan repayment assistance.

Results of surveys in 2007-2008 show the program is meeting its goals.

- 100 percent of attorneys receiving loan repayment assistance in 2008 report the aid increased their willingness to remain with their program during the 2006-2008 period.
- Experienced attorneys without LSC loan repayment assistance were 54 percent more likely to leave their programs than those receiving loan repayment assistance.
- More than 90 percent of the participating attorneys in 2007 said financial pressure was a “significant” or “very significant” reason they would leave their jobs as legal aid lawyers.
- Vast majority of executive directors who offered loan repayment assistance say it significantly enhanced their ability to recruit and retain staff. (Percentages vary by year; at least 80 percent gave positive responses on whether initiative improves recruitment and retention.)

In January 2009, the LSC Board of Directors renamed the Pilot Loan Repayment Assistance Program in honor of Herbert S. Garten, a Board member and longtime champion of equal justice in his home state of Maryland.