

# How a Decade of Debt Changed the Law Student Experience

**2015 Annual Survey Results** 

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The Law School Survey of Student Engagement (LSSSE) documents dimensions of quality in legal education and provides information about law student participation in effective educational activities that law schools and other organizations can use to improve legal education.





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The Law School Survey of Student Engagement is part of Indiana University's Center for Postsecondary Research, a

the student experience. In addition to LSSSE, CPR houses the National Survey of Student Engagement (NSSE) and the NSSE Institute, the Faculty Survey of Student Engagement (FSSE),

research center in the School of Education devoted to studying

the Strategic National Arts Alumni Project (SNAAP), and the Beginning College Survey of Student Engagement (BCSSE).

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#### **CREDITS**

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Northwestern University School of Law

## **Quick Facts**

#### **OBJECTIVES**

To provide data to law schools to improve legal education and inform decision-making and compliance efforts, enhance student success, facilitate internal assessment and analysis, and support research on legal education.

#### **SURVEY**

Administered to all students at participating law schools via the Internet. Survey completion time is approximately 15-20 minutes.

#### **SUPPORT**

LSSSE is housed at Indiana University's Center for Postsecondary Research, and is supported by law school participation fees. Since its inception, LSSSE has benefited from close working relationships with the Association of American Law Schools and The Carnegie Foundation for the Advancement of Teaching.

#### PARTICIPATING LAW SCHOOLS

One hundred and ninety different law schools in the United States, Canada, and Australia have participated in LSSSE since 2004.

### RESPONDENTS AND RESPONSE RATES

In 2015, 21,849 students at 80 law schools [in the U.S. and Canada] responded to the LSSSE survey. The average institutional response rate was 54%.

#### **AUDIENCES**

Law school administrators and faculty, current and prospective law students, alumni, advisory boards, trustees, institutional researchers, accrediting organizations, and researchers studying legal education.

#### **DATA SOURCES**

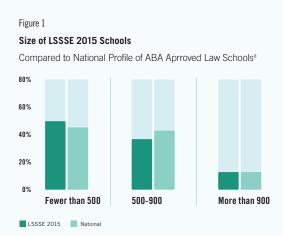
Survey responses and comments from JD/ LLB students enrolled at participating law schools. Supplemental information used in analysis and reporting is obtained from the American Bar Association and the Law School Admission Council.

#### COST

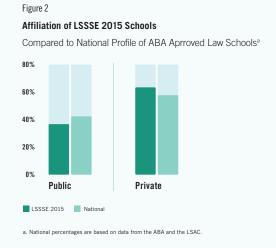
Participation fees range from \$3,000 to \$5,000, based upon student enrollment.

#### **PARTICIPATION AGREEMENT**

Results specific to a law school and identified as such will not be made public by LSSSE without the explicit agreement of the school. Participating law schools agree that LSSSE may use the aggregated data for national reporting purposes and other legal education initiatives, including research conducted by LSSSE staff or independent scholars.



a. National percentages are based on data from the ABA and the I SAC



## Foreword



I am a card-carrying member of the club that believes that the pursuit of a J.D. offers training and education that is unmatched in its quality, portability and flexibility, creating the potential for a lifetime of personal and professional success for anyone with the motivation to achieve. This club has served legal education well over the years and helps to ensure that each new generation of aspiring professionals views the attainment of a J.D. as a worthwhile academic and career pursuit.

However, as is well-understood by the legal education community, the reaction by prospective law students to the effects of the Great Recession on the legal employment market and the subsequent public questioning of the value of law school has been stunning and severe, laying bare the fragility of the customary qualitative rationale offered to "prove" value.

The striking negativity infecting the public debate about the value of law school has been exacerbated by the paucity of broadly available data to supplement these qualitative arguments. Further, this scarcity has hindered a more rigorous and granular study and understanding on the question of value, as well as other strategic

inquiries that could help law schools to better serve students and society alike.

Without such data, and in the face of continuous strong demand from highly qualified undergraduates before 2010, legal education's collective explanation when queried about the value of a J.D. might best be exemplified by a somewhat farcical and hyperbolic declaration that I will assign to a composite, fictional law school dean (with due apologies to Emma Lazarus):

Give me your swooning hemophobics, your literary arithmophobics, Your huddled baccalaureates, The wretched refuse (so says the marketplace) of a frivolous and impractical undergraduate education. Send these justice-seeking, valuedriven souls to me for six semesters, Where they will learn to think like a lawyer and be released to the four winds, Providing a beacon of light to all whose path they cross.

In such a world, why would any such comprehensive data store exist? But in today's world, the time has come to ask, how can it NOT exist?







It is more common than not that a crisis is often required before an individual, an organization or even an entire industry is sufficiently motivated to deeply question and reset its underlying premises in a manner consistent with the expected, and often evident, future state of affairs. Legal education provides no exception to this general principle. Of course, when one's predictable world is overturned, the wellknown "stages of grief" must be navigated before many meaningful and productive steps can be taken. Luckily for legal education, lawyers tend to be proactive, problem solvers with a palpable disdain for failure in all of its incarnations, so although perhaps slow to come, the time of acceptance has arrived.

To its credit, LSSSE has been "lifting its lamp" in this wilderness over the past decade to further data-driven understanding and actions at the law school level in ways large and small. Although other data relating to

critical issues surrounding legal education are also being collected and available in limited ways, and there remains a small group of researchers dedicated to legal education, there is much more to be done. The summer 2015 report of the American Bar Association Task Force on Financing Legal Education, on which I served, illustrates this problem in commenting that "the scarcity of systematic, reliable, and detailed information needed to address the issues at hand is a particular frustration... [A]t best only a partial picture of the current state of affairs is possible...."

The consistency and professionalism of the LSSSE survey instrument, coupled with LSSSE's commitment to rigorous analysis and user-friendly presentation of results stands as a model for broader efforts among the legal education community. And as valuable as LSSSE's annual results are to participating schools, the longitudinal trends it can offer, both at a macro and institutional

level, add value in an exponential manner.

The organization that I lead, Access
Group, spent more than 25 years working
tirelessly to ensure that aspiring lawyers
were not frustrated in their pursuit due to
unavailable or unaffordable financing. As
Access Group evolves, we are committing
our resources to working with LSSSE and
other organizations that care deeply about
the value of legal education to aggregate
available data and create new data that can
be used to expand the understanding and
benefits offered through legal education.
Congratulations to LSSSE on another
successful year as a leading source of such
informative and actionable intelligence.



Christopher P. Chapman President and Chief Executive Officer Access Group



# Director's Message



Like all of higher education, law school tuition has increased greatly over the last few decades. Between 1985 and 2013, median tuition increased almost 6-fold at private law schools and more than 12-fold at public law schools. These increases vastly outpaced overall inflation during the same period. Of course, tuition is only part of what it costs to attend law school. Living expenses, books, and other expenses can increase the costs of attendance considerably. Average living and book expenses alone increased almost 3-fold between 1990 and 2012.

The vast majority of law students—almost 90%, according to LSSSE Survey data and estimates by the American Bar Association—

rely on student loans to finance their education. This places student loans at the center of the law school funding calculus.

Outstanding student loan debt now tops \$1 trillion overall, second only to mortgage debt. Most student loan debtors owe less than \$25,000;³ but the typical law school graduate is part of a relatively rarefied group of debtors with student loan balances approaching, if not exceeding, \$100,000. In 2012, the average debt for graduates of private law schools was \$127,000; \$88,000 for public law school graduates.<sup>4</sup> These amounts represented inflation-adjusted increases of one-quarter and one-third respectively over a seven-year period. Amounts are surely higher today.

There are few topics in legal education that are more consequential than our students' ever-rising debt loads. Therefore, student loans are a topic of interest at LSSSE. We are particularly interested in exploring how reliance on student loans may affect the law student experience.

Debt trends presented in this Annual Report were analyzed over three survey years: 2006, 2011, and 2015. The outer years—2006 and 2015—provide a useful 10-year period over which to chart trends. The interstitial year—2011—is noteworthy as a rough midpoint of the 10-year period, and also as the year U.S. law schools enrolled a record number of students. Since 2011, first-year law student enrollments have declined 29%, currently at levels not seen in more than 40 years.<sup>5</sup>

In many ways, respondents in each of the three survey years attended law school in fundamentally different environments. The 2006 cohort attended in an environment of relatively low costs; the 2011 cohort attended in an environment of unprecedented enrollments (and, therefore, competition) and then-unprecedented costs; the 2015 cohort attended in an environment of declining enrollments, broad curricular reform, and unprecedented, though leveling costs.

Some of the findings from our analyses are predictable. Many are worrying. As always, we hope this Report contributes to larger discussions of the state of legal education and how law schools can best contribute to student success in both the short and long terms.





Aaron N. Taylor LSSSE Director Assistant Professor, Saint Louis University School of Law

<sup>&</sup>lt;sup>1</sup> Source: American Bar Association

<sup>&</sup>lt;sup>2</sup> Source: American Bar Association: http://www.americanbar.org/content/dam/aba/administrative/legal\_education\_a...

 $<sup>{}^{3}\</sup> Source:\ New\ York\ Fed:\ https://www.newyorkfed.org/medialibrary/media/research/staff\_reports/sr668....$ 

<sup>&</sup>lt;sup>4</sup> Source: American Bar Association

<sup>&</sup>lt;sup>5</sup> http://www.americanbar.org/news/abanews/aba-news-archives/2014/12/aba\_secti...

# How a Decade of Debt Changed the Law Student Experience



#### INTRODUCTION

This Annual Report will provide a retrospective glimpse into law student debt trends over a 10-year period, using survey years 2006 and 2015 as bookends. Survey year 2011 will be used as a midpoint in much of the analyses—2011 is noteworthy because a record number of students—157,298—enrolled in U.S. law schools that year.<sup>6</sup> Since 2011, law schools have been buffeted by declining application volume and student enrollments. This Report also draws on responses to a set of questions on law student stress that was administered to a subset of 2015 respondents.

Like all of higher education, law school tuition has increased greatly over the last few decades. Between 1985 and 2013, median

tuition increased almost 6-fold at private law schools and more than 12-fold at public law schools.<sup>7</sup> These increases vastly outpaced overall inflation during the same period. The other costs associated with attending law school have increased as well. Average living and book expenses alone increased almost 3-fold between 1990 and 2012.<sup>8</sup>

The vast majority of law students— almost 90%, according to LSSSE Survey data and estimates by the American Bar Association—rely on student loans to finance their education. The typical law school graduate is part of a relatively rarefied group of debtors with student loan balances approaching, if not exceeding \$100,000. In 2012, the average debt for graduates of private law schools was

\$127,000; \$88,000 for public law school graduates.<sup>9</sup> These amounts represented inflation-adjusted increases of one-quarter and one-third respectively in just seven years.

This Report explores possible associations between the law school experience and reliance on student loans. A useful starting point in this analysis is with the following question that appears on the LSSSE Survey:

"How much educational debt from attending law school do you expect to have upon your graduation?"

In order to account for the inherent imprecision of speculating about the future, the response options appearing on the survey are presented mostly as ranges in \$20,000 intervals, with two outer options:

- \$0
- \$1- \$20.000
- \$20,001 \$40,000
- \$40,001 \$60,000
- \$60,001 \$80,000
- \$80,001 \$100,000
- \$100,001 \$120,000
- More than \$120,000

For much of the analyses presented in the Report, the six intermediate ranges are compressed into three \$40,000 ranges, with the outer options remaining the same:

- \$C
- \$1-\$40.000
- \$40,001 \$80,000
- \$80,001 \$120,000
- More than \$120,000

The expected debt question provides a compelling frame through which to view other survey data related to the student experience. Do the law school experiences of respondents who expected high levels of debt differ from other respondents? Do law school scholarship policies contribute to debt disparities? Do debt expectations influence employment expectations (or vice versa)? These are just some of the questions that are explored in this Report.

Because the survey results from each year are drawn from a different pool of schools and respondents, the comparisons presented in this Report are mostly illustrative, though they align with much of what we know about actual trends that have taken place.

<sup>6</sup>Source: American Bar Association: http://www.americanbar.org/content/dam/aba/administrative/

legal\_education and\_admissions\_to\_the\_bar/statistics/ enrollment\_degrees\_awarded.authcheckdam.pdf

<sup>7</sup>Source: American Bar Association

<sup>8</sup>Source: American Bar Association: http://www.americanbar.org/content/dam/aba/administrative/ legal\_education\_and\_admissions\_to\_the\_bar/statistics/ average\_living\_book\_expenses.authcheckdam.pdf

<sup>9</sup>Source: American Bar Association

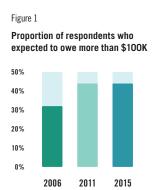


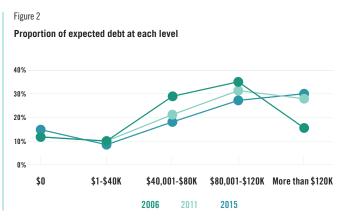
#### **DEBT TRENDS**

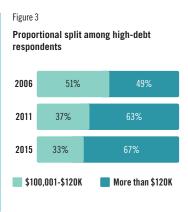
Unsurprisingly, over the 10-year timeframe, increasing proportions of LSSSE respondents reported expecting high law school debt. In 2006, 32% of respondents expected to incur more than \$100,000 in debt during their law school matriculation. By 2011, that proportion had increased to 44%, a level at which it remained in 2015 (Figure 1). The differences in expected debt were particularly acute at the highest level—more than \$120,000. Roughly 30% of respondents in both 2011 and 2015 expected debt above \$120,000, compared to 16% in 2006. (Figure 2)

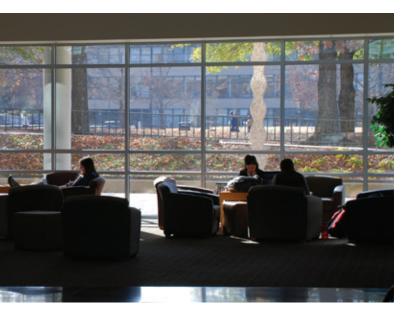
An analysis of the subgroups of "high-debt" respondents really highlights the prevailing trends. We measured the proportional split between respondents who expected to owe \$100,001-\$120,000 and those who expected to owe more than \$120,000. In 2006, 51% of respondents in this high-debt subgroup expected to owe more than \$120,000 (leaving 49% expecting to owe \$100,001-\$120,000). By 2015, 67% of this high-debt subgroup expected to owe more than \$120,000. (Figure 3)

Overall, the trends illustrate how higher costs of attendance have driven larger proportions of LSSSE respondents to expect larger debts. Notably on the opposite end, the proportion of LSSSE respondents who expected no law school debt was highest in 2015. This trend—and the proportional stability of such respondents in each survey year—may reflect the relative affluence of law students and the manner in which affluent students tend to benefit from LSAT-driven law school scholarship policies.











#### DEBT TRENDS BY SURVEY YEAR AND INSTITUTIONAL SECTOR

In each of the three survey years, higher proportions of respondents attending private law schools expected debt above \$100,000. Throughout higher education, private school tuitions tend to be higher than those at public schools—a reflection of the relative absence of public subsidies to private schools. In both realms, the proportions of respondents who expected debt above \$100,000 increased between 2006 and 2015.

In 2006, 38% of private school respondents expected to owe more than \$100,000; in 2011 and 2015, that proportion exceeded 50%. Tuition and, therefore, debt is growing dramatically at public college and universities, due in large part to declines in the aforementioned state subsidies. While

the high-debt expectations were lower among respondents attending public law schools, the increases over the survey years were more dramatic. In 2006, only 11% of LSSSE respondents expected debt of more than \$100,000; by 2015, this proportion had almost tripled to 31%. (Figure 4)

The increases were even more compelling among respondents who expected more than \$120,000 in debt. In 2006, only 4% of public school respondents expected debt at this level; by 2015, that proportion had more than quadrupled to 17%. The same proportions almost doubled among private law school respondents—19% in 2006 and 36% in 2015. (Figure 5)

Focusing once again on the subset of respondents who expected to owe more than \$100,000, in 2015 a whopping 71% of those respondents who attended private schools expected to owe more than \$120,000. Fifty-six percent of this high-debt subset at public schools expected to owe more than \$120,000 in 2015—the first year this proportion crossed the 50% threshold. (Figure 6)

At the other end of the spectrum, the proportions of respondents expecting no debt were highest in 2015, among both private and public schools. Unsurprisingly, the proportions of no-debt respondents were higher among those attending public law schools, but not by much—only one percentage point in 2006 and 2011 and three points in 2015.

Figure 4

Proportion of expected debt at each level, by institutional sector





Figure 5
Respondents who expected to owe more than \$120K, by institutional sector

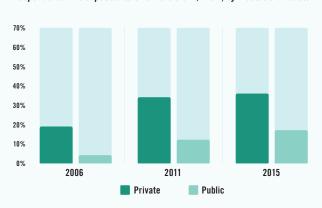
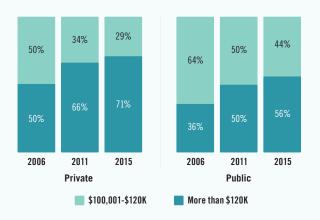


Figure 6

Proportional split among high-debt respondents, by institutional sector





#### **DEBT TRENDS BY RACE**

Reliance on student loans is largely a reflection of wealth and access to alternative sources of funds. Students from less affluent backgrounds tend to rely on student loans to greater extents than their more affluent peers. This means that the large racial and ethnic wealth disparities in the U.S. have broad implications on student debt trends. According to 2013 Pew Research Center data, the median white household has a net worth of \$141,900, more than ten times the median among Latino households (\$13,700) and thirteen times the median among black households (\$11,000).10 These trends, along with income inequality, disparities in employment rates, and other divergent economic outcomes, explain in large part the racial and ethnic trends in expected debt among LSSSE respondents.

In each of the survey years, white and Asian respondents were more likely than black and Latino respondents to expect no debt.

Regarding high debt, a telling trend was observed. In 2006, there were only marginal racial and ethnic differences in expectations

of more than \$100,000 in debt. By 2011, however, clear disparities emerged, with black and Latino respondents more likely to expect debt at this level. By 2015, the disparities became more intense, with 61% of black respondents and 56% of Latino respondents expecting debt at this level, compared to about 40% of white and Asian respondents. That year, 43% of black respondents expected to owe more than \$120,000—the first time a racial or ethnic group crossed the 40% threshold on any LSSSE debt category. (Figure 7)

It seems apparent that increased costs of attending law school have placed undue pressures on students from less affluent backgrounds to rely on student loans to finance their education. This burden falls disproportionately on black and Latino students, who are more likely to come from low-wealth backgrounds.

<sup>10</sup>http://www.pewresearch.org/fact-tank/2014/12/12/racial-wealth-gaps-great-recession/



#### **DEBT TRENDS BY LSAT SCORES**

The Law School Admission Test (LSAT) looms large in the law school admissions process. Applicants with high scores tend to have the best chances of being offered both admission and lucrative scholarships. The latter trend has potential implications on student debt trends. The more that a student's costs of attendance are discounted, the less that student has to borrow. And across the entire system of legal education, it seems logical that student debt trends would share some relationship with trends pertaining to the awarding of scholarships and grants.

Using LSSSE data, we explored respondent debt trends through the lens of respondent LSAT scores. We constructed the following seven LSAT groupings, which span the range of possible scores on the exam:

- 120-139
- 140-145
- 146-150
- 151-155
- 156-160
- 161-165
- 166-180

We reasoned that respondents within each grouping had comparable chances of being offered a scholarship, and the relative size of those scholarships would also be comparable.

This hypothesis, of course, is imperfect.

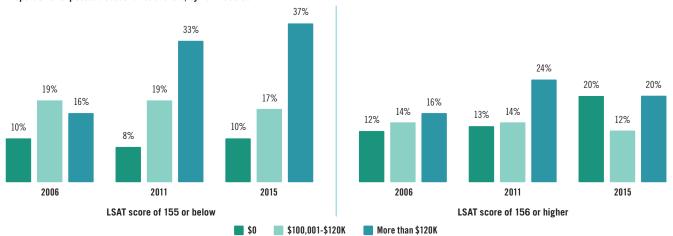
The LSAT score is just one factor, albeit a prominent one, that schools consider in awarding scholarships. Other factors, such as where an applicant chooses to apply, also play roles. Nonetheless, clear associations between respondent LSAT scores and expected debt were observed. For purposes of simplicity, much of the analysis below is presented through a higher-LSAT (156 or above)/lower-LSAT (155 or below) binary.

For each LSAT grouping, the proportion of respondents who expected to owe more than \$120,000 was higher in 2015 than in 2006. But the intensity of these increases was greater for respondents with LSAT scores of 155 or below. In 2006, the proportion of these "lower-LSAT" respondents who expected to owe more than \$120,000 was 16%—the same proportion as their "higher-LSAT" peers. By 2015, however, the proportion for the lower-LSAT group was 37%, almost double the 20% proportion of the higher-LSAT group. The trends were even starker for respondents with LSAT scores of 145 or below. In 2006, 15% of these respondents expected to owe more than \$120,000; in 2015, that proportion was 52%. (Figure 8)

At the other end, in each survey year, respondents in the higher-LSAT groupings were more likely to expect no debt than other respondents; but these trends became more apparent in 2015. In 2006, 12% of respondents with LSAT scores of 156 or above expected no debt, compared to 10% of respondents with lower scores. In 2015, the proportion of no-debt expectations within the higher-LSAT group increased to 20%, while the proportion within the lower-median group remained at 10%.

Associations between standardized tests. including the LSAT, and family income and wealth are well-documented. Therefore, students from more affluent backgrounds are not only more likely to have access to family and personal funds for law school, they are also more likely to score highly on the LSAT. This latter trend, of course, increases their chances of being awarded the most generous scholarships. Therefore, students arguably with the least financial need tend to get the most financial assistance from law schools, exacerbating the extent of student loan reliance by those with the most financial need. The LSSSE data appears to illustrate these trends.







#### **DEBT AND THE STUDENT EXPERIENCE**

The LSSSE Survey is designed to measure the effects of legal education on law students. Student satisfaction is related to those effects; therefore, respondents are asked:

How would you evaluate your entire educational experience at your law school?

The purpose of this question is to prompt respondents to consider and assess their law school experiences. This is, in essence, a question regarding satisfaction, a perceptional concept. As such, respondents are given the following four answer choices:

- Excellent
- Good
- Fair
- Poor

In the analyses below, the favorable responses (Excellent and Good) are combined, as are the unfavorable responses (Fair and Poor).

Building on the satisfaction question, the LSSSE Survey also poses the following question:

If you could start over again, would you go to the same law school you are now attending?

The purpose of this question is to, again, prompt respondents to consider and asses their law school experiences, but this time in the context of the opportunity costs.

Respondents are given the following four answer choices:

- Definitely yes
- · Probably yes
- · Probably no
- Definitely no

In the analyses below, the favorable responses (Definitely yes and Probably yes) are combined, as are the unfavorable responses (Probably no and Definitely no).

Figure 10

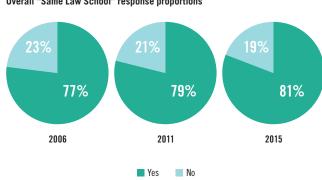
The prominence of student debt renders it an interesting frame through which to view student satisfaction. We hypothesized that higher levels of debt would be associated with less chance of a favorable response to the satisfaction questions. The data confirms our supposition.

As a general proposition, LSSSE respondents reported high levels of satisfaction with their law school experience in each of the survey years. In 2015, 84% of respondents rated their law school experiences "excellent" or "good" (Figure 9). Eighty-one percent stated that they would definitely or probably attend their same law school again. (Figure 10) Interestingly, these proportions were higher than in both 2011 and 2006. This is noteworthy, given the increased costs of legal education and the handwringing about whether the endeavor is worth those costs.

Overall satisfaction with "Entire Law School Experience" response proportions



Overall "Same Law School" response proportions



A possible theory for these higher expressions of satisfaction might be that those who have opted to attend law school in spite of the unflattering scrutiny of late are more likely to have an affinity for the endeavor that transcends some of the most common practical considerations. Put simply, current law students may be more apt to be satisfied with the experience compared to past cohorts. Another theory could be that law schools have adapted to changing student needs and demands in ways that have increased satisfaction. In any case, the trend was somewhat surprising to us.

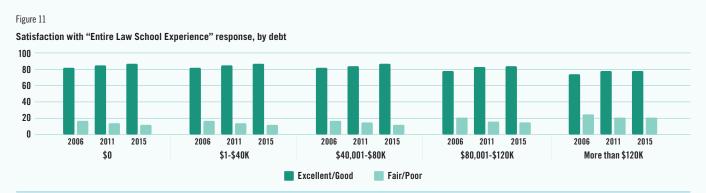
But in each survey year, respondents who expected to owe more than \$120,000 were noticeably less likely to respond favorably to the satisfaction questions. In 2006, 75% of these respondents had favorable views of their law school experiences, compared to the overall rate of 80%. Similar differences were observed in 2011 and 2015. (Figure 11)

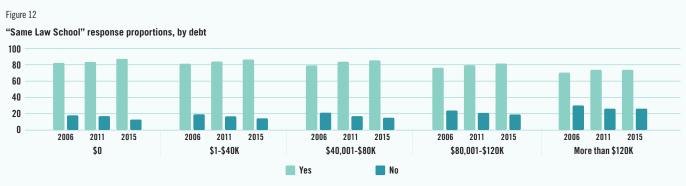
The effects of debt seemed even more apparent in the responses to the "same law school" question. With a few slight exceptions, in every survey year, respondents were less likely to state that they would attend the same law school as expected debt increased. At the level of more than \$120,000 in expected the debt, 70% of respondents in 2006 said they would attend the same law school, compared to 82% of those who expected no debt.

In 2011, the favorable response rate among these high-debt respondents was 74%, compared to 83% of those who expected no debt. And lastly, in 2015, 74% of these high-debt respondents stated they would attend the same school, compared to 87% of those expecting no debt. This 13-percentage point difference was the largest among the three survey years. (Figure 12)



<sup>10</sup>http://www.pewresearch.org/fact-tank/2014/12/12/racial-wealth-gaps-great-recession/







#### **DEBT AND LAW STUDENT STRESS**

The topic of student health has garnered increased attention in legal education. An area of emphasis has been on law student stress. Much of the lore surrounding legal education is premised on its stress-inducing qualities. Everything from the oft-unsettling Socratic method of instruction to high-stakes exams are cited, if not celebrated, as emblematic rites of passage for those seeking to become lawyers. So the fact that many law schools are now considering the effects of stress in the larger context of student health and wellness is significant.

This attention is necessary and long overdue. Law students demonstrate higher levels of stress compared to graduate and professional students in other academic fields. This stress has been tied to higher levels of substance abuse among law students. Given the prominence of this issue, LSSSE created a 9-question Law Student Stress Module that was appended to the core survey and administered to a subset of students at 13 law schools. The module garnered 3,716 responses that provide interesting insights into this under-researched but central aspect of the law student experience.

The first question in the module asked respondents:

During the current school year, how would you characterize your level of law school related stress or anxiety?

Respondents were given a 7-point scale to characterize the intensity of their stress or anxiety. The first point on the scale (1) signified no stress; the last point (7) signified "very high" stress. For purposes of the analyses below, we constructed the following three response groupings:

- High stress/anxiety: 6 or 7
- Medium stress/anxiety: 3 or 4 or 5
- Low (or no) stress/anxiety: 1 or 2

Half of respondents reported high stress or anxiety during the school year, 46% reported medium levels, and 4% reported low levels.

(Figure 13) This means that virtually every respondent reported appreciable law school related stress or anxiety. These proportions are not surprising given the nature of legal education, and it is important to note that stress and anxiety are not always associated with negative outcomes. But given the almost universality of law school stress and anxiety, it is important that law schools have a sense of the causes.

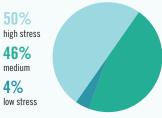
The Law Student Stress Module identified six elements of the law school experience that are believed to be common stressors for students.

Using the same 7-point scale, respondents were asked to indicate the extent to which each element indeed caused them stress or anxiety. The elements are listed below, in order of the proportion of respondents who indicated *high* levels of stress or anxiety relating to each: (Figure 14)

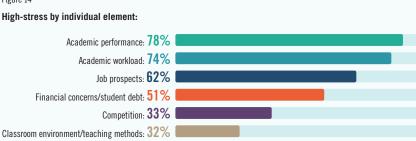
- Academic performance: 78%
- Academic workload: 74%
- Job prospects: 62%
- Financial concerns/student debt: 51%
- Competition: 33%
- Classroom environment/teaching methods: 32%







#### Figure 14





About three-quarters of respondents reported that concerns about academic performance and academic workload were sources of high stress and anxiety. More than half of respondents indicated that concerns about job prospects and finances (including student debt) were sources of high stress and anxiety. About a third of respondents indicated that competition with their peers and concerns relating to the classroom environment (including the teaching methods) were sources of high stress.

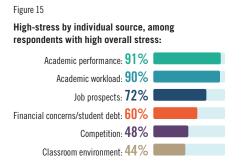
Among those who reported high levels of overall stress, the hierarchy of individual stressors was the same, but more intense. About 90% of high-stress respondents indicated that academic performance and academic workload were sources of high stress or anxiety. (Figure 15) About 16% of highly-stressed respondents indicated that all six of the elements were each sources of high stress, compared to 4% of those who indicated medium overall stress, and none of those who indicated low (or no) overall stress. (Figure 16)

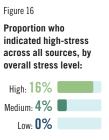
Levels of stress and anxiety varied across race and ethnicity. Fifty-nine percent of Asian respondents reported high levels of overall stress—the highest proportion. Latinos had the second-highest proportion, at 55%. Black and white respondents both had proportions around 50%. (Figure 17)

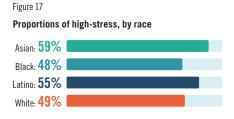
For each race and ethnicity, the hierarchy of stressors was the same as overall, with academic performance and academic workload being the most prominent stressors.

But trends varied somewhat among the groups. The highest proportion of respondents who identified concerns about academic performance and academic workload as sources of high levels of stress was among Asian respondents. Black and white respondents had the highest proportions for whom concerns about job prospects were sources of high stress. Stress and anxiety about finances and student loans were most intense among Latino and black respondents. (Figure 18)



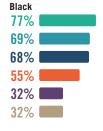


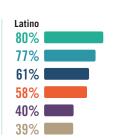


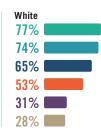












Seventeen percent of Asian respondents indicated that all six elements of the law school experience were sources of high stress or anxiety. Latinos accounted for the next highest proportion at 13%, followed by 9% and 8% of black and white respondents respectively. (Figure 19)

Higher expected debt was associated with higher stress and anxiety. More than half of respondents who expected to owe more than \$80,000 reported experiencing high levels of stress or anxiety during the school year, compared to 41% of those who expected no debt. (Figure 20) The causes of the stress varied in predictable ways.

High levels of stress related to finances and student loans were much more widespread among respondents expecting high debt.

At the extremes, 70% of respondents who expected to owe more than \$120,000 reported high levels of stress relating to finances and student loans, compared to only 9% of respondents expecting no debt. High levels of stress about job prospects rose along with expected debt as well. (Figure 21)



Additionally, 13% of respondents who expected to owe more than \$80,000 indicated that all six elements of the law school experience were sources of high stress or anxiety, more than four times the 3% proportion among respondents who expected no debt. (Figure 22)

The law school experience is an inherently stressful endeavor; indeed much of its transformative character is derived from its stress-inducing qualities. Given this

prominence, law schools should make efforts to understand the nature of stress and stressors among students. The goals should be to minimize unnecessary and unproductive stressors and provide students with resources and strategies for healthily dealing with stressors that are essential or unavoidable. The health of our students has direct implications on the health of the legal profession.

Figure 19

Proportion who indicated high-stress across all sources, by race/ethnicity:



Figure 20

Proportion who indicated high overall stress, by expected debt:

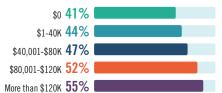


Figure 22

Proportion who indicated high-stress across all sources, by expected debt:



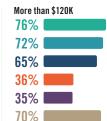
Figure 21 **High-stress by individual source, by expected debt:** 











### Participating Law Schools: 2004–2015

#### **Alahama**

Faulkner University Thomas Goode Jones School of Law Montgomery

Samford University Cumberland School of Law Birmingham

The University of Alabama School of Law Tuscaloosa

#### Arizona

Arizona State University Sandra Day O'Connor College of Law Tempe

Arizona Summit Law School Phoenix

#### Arkansas

University of Arkansas at Little Rock William H. Bowen School of Law Little Rock

University of Arkansas School of Law Fayetteville

#### California

California Western School of Law San Diego

Chapman University School of Law Orange

Concord Law School Los Angeles

Golden Gate University School of Law San Francisco

Humphreys College Laurence Drivon School of Law Stockton

Loyola Law School Los Angeles

Pepperdine University School of Law Malibu

Santa Clara University School of Law Santa Clara

St. Francis School of Law Irvine

Southwestern Law School Los Angeles

Thomas Jefferson School of Law San Diego

University of California, Berkeley School of Law

University of California, Davis School of Law

University of California, Hastings College of the Law

University of California, Irvine School of Law Irvine University of California, Los Angeles School of Law

Los Angeles

University of La Verne College of Law La Verne

University of the Pacific McGeorge School of Law Sacramento

University of San Diego School of Law San Diegot

University of San Francisco School of Law San Francisco

University of Southern California Gould School of Law Los Angeles

Western State University College of Law Fullerton

Whittier Law School Costa Mesa

#### Colorado

University of Colorado Law School Boulder

University of Denver Sturm College of Law Denver

#### Connecticut

Quinnipiac University School of Law Hamden

University of Connecticut School of Law Hartford

#### Delaware

Widener University School of Law Wilmington

#### District of Columbia

American University Washington College of Law

The Catholic University of America Columbus School of Law

The George Washington University Law School

Georgetown University Law Center The University of the District of Columbia David A. Clarke School of Law

#### Florida

Ave Maria School of Law Naples

Florida Coastal School of Law Jacksonville

Florida International University College of Law Miami

Nova Southeastern University Shepard Broad Law Center Ft. Lauderdale St. Thomas University School of Law Miami

Stetson University College of Law Gulfport

University of Florida Levin College of Law Gainesville

University of Miami School of Law Coral Gables

#### Georgia

Emory University School of Law Atlanta

Georgia State University College of Law Atlanta

John Marshall Law School, Atlanta Atlanta

Mercer University
Walter F. George School of Law
Macon

#### Hawai'i

University of Hawai'i at Mãnoa William S. Richardson School of Law Honolulu

#### Idaho

Concordia University School of Law Boise

University of Idaho College of Law Moscow

#### Illinois

DePaul University College of Law Chicago

Northern Illinois University College of Law Dekalb

Northwestern University School of Law Chicago

The John Marshall Law School Chicago

Loyola University Chicago School of Law Chicago

Southern Illinois University School of Law Carbondale

University of Illinois College of Law Champaign

#### Indiana

Indiana University Maurer School of Law Bloomington

Indiana University Robert H. McKinney School of Law Indianapolis

Valparaiso University School of Law Valparaiso

#### Iowa

Drake University Law School Des Moines

The University of Iowa College of Law Iowa City

#### Kansas

The University of Kansas School of Law Lawrence

Washburn University School of Law

#### Kentucky

Northern Kentucky University Salmon P. Chase College of Law Highland Heights

University of Kentucky College of Law Lexington

University of Louisville Louis D. Brandeis School of Law Louisville

#### Louisiana

Louisiana State University Paul M. Hebert Law Center Baton Rouge

Loyola University New Orleans College of Law New Orleans

Southern University Law Center Baton Rouge

Tulane University Law School New Orleans

#### Maine

University of Maine School of Law Portland

#### Maryland

University of Baltimore School of Law Baltimore

University of Maryland Francis King Carey School of Law Raltimore

#### Massachusetts

Boston College Law School Newton

Harvard University Law School Cambridge

Northeastern University School of Law Boston

Suffolk University Law School Boston

University of Massachusetts School of Law Dartmouth

Western New England College School of Law Springfield

#### Michigan

Michigan State University College of Law East Lansing

Thomas M. Cooley Law School Lansing

University of Detroit Mercy School of Law

Wayne State University Law School Detroit

#### Minnesota

Hamline University School of Law Saint Paul

University of Minnesota Law School

University of St. Thomas School of Law Minneapolis

William Mitchell College of Law

#### Mississippi

Mississippi College School of Law

The University of Mississippi School of Law

#### Missouri

Saint Louis University School of Law

University of Missouri School of Law Columbia

University of Missouri Kansas City School of Law Kansas City

Washington University School of Law St. Louis

#### Montana

The University of Montana School of Law Missoula

#### Nebraska

Creighton University School of Law

University of Nebraska College of Law Lincoln

#### Nevada

University of Nevada, Las Vegas William S. Boyd School of Law Las Vegas

#### New Hampshire

University of New Hampshire School of Law Concord

#### New Jersey

Seton Hall University School of Law Newark

#### **New Mexico**

The University of New Mexico School of Law Albuquerque

#### New York

Albany Law School Albany

Brooklyn Law School Brooklyn

City University of New York School of Law at Queens College Flushing

Cornell Law School Ithaca

Fordham University School of Law New York

Hofstra University Maurice A. Deane School of Law Hempstead

New York Law School New York

Pace University School of Law White Plains

St. John's University School of Law Queens

Syracuse University College of Law Syracuse

Touro College Jacob D. Fuchsberg Law Center Central Islip

University at Buffalo Law School Buffalo

Yeshiva University Benjamin N. Cardozo School of Law New York

#### North Carolina

Campbell University Norman Adrian Wiggins School of Law Raleigh

Charlotte School of Law Charlotte

Duke University School of Law Durham

Elon University School of Law Greensboro

North Carolina Central University School of Law Durham

University of North Carolina School of Law Chapel Hill

Wake Forest University School of Law Winston-Salem

#### Ohio

Capital University Law School Columbus

Case Western Reserve University School of Law Cleveland

Cleveland State University Cleveland-Marshall College of Law Cleveland

Ohio Northern University Claude W. Pettit College of Law Ada

The Ohio State University Michael E. Moritz College of Law Columbus

The University of Akron School of Law Akron

University of Cincinnati College of Law Cincinnati

University of Dayton School of Law Dayton

#### Oklahoma

Oklahoma City University School of Law Oklahoma City

The University of Oklahoma College of Law Norman

The University of Tulsa College of Law Tulsa

#### Oregon

Lewis & Clark Law School Portland

University of Oregon School of Law Eugene

Willamette University College of Law Salem

#### Pennsylvania

Earl Mack School of Law Drexel University Philadelphia

Temple University James E. Beasley School of Law Philadelphia

University of Pittsburgh School of Law Pittsburgh

#### Rhode Island

Roger Williams University School of Law Bristol

#### South Carolina

Charleston School of Law Charleston

University of South Carolina School of Law Columbia

#### South Dakota

University of South Dakota School of Law Vermillion'

#### Tennessee

Lincoln Memorial University Duncan School of Law Knoxville

The University of Tennessee College of Law Knoxville

Vanderbilt University School of Law Nashville

#### Texas

Baylor University School of Law Waco

St. Mary's University of San Antonio School of Law San Antonio

South Texas College of Law Houston Southern Methodist University

Dedman School of Law
Dallas

Texas Southern University Thurgood Marshall School of Law Houston

Texas Tech University School of Law Lubbock

Texas Wesleyan University School of Law Fort Worth

The University of Texas School of Law Austin

University of Houston Law Center Houston

#### Utah

Brigham Young University
J. Reuben Clark Law School
Provo

University of Utah S.J. Quinney College of Law Salt Lake City

#### Vermont

Vermont Law School South Royalton

#### Virginia

Regent University School of Law Virginia Beach

University of Richmond School of Law Richmond

Washington and Lee University School of Law Lexington

William & Mary Law School Williamsburg

#### Washington

Gonzaga University School of Law Spokane

Seattle University School of Law

University of Washington School of Law Seattle

#### West Virginia

West Virginia University College of Law Morgantown

#### Wisconsin

Marquette University Law School Milwaukee

University of Wisconsin Law School

#### Wyoming

University of Wyoming College of Law Laramie

#### Australia

University of New South Wales Faculty of Law Sydney, NSW

University of Tasmania Faculty of Law Hobart, TAS

#### Canada

University of Alberta Faculty of Law Edmonton, AB

University of Calgary Faculty of Law Calgary, AB

University of British Columbia

Faculty of Law

Vancouver, BC

University of Victoria Faculty of Law Victoria, BC

University of Manitoba Faculty of Law Winnipeg, MB

University of New Brunswick Faculty of Law Fredericton, NB

Dalhousie University Schulich School of Law Halifax, NS

McGill University Faculty of Law Montreal, ON

Osgoode Hall Law School of York University Toronto, ON

Queen's University Faculty of Law Kingston, ON

Université d'Ottawa Faculté de droit, Section de droit civil Ottawa, ON

University of Ottawa Faculty of Law, Common Law Section

University of Toronto Faculty of Law Toronto, ON

University of Western Ontario Faculty of Law London, ON

University of Windsor Faculty of Law Windsor, ON

Université de Montréal Faculté de droit Montréal, QC

Ottawa, ON

University of Saskatchewan College of Law Saskatoon, SK



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