

*Rural Practice as Public Interest Work*

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- (1) *Rural Incentive Programs for Legal and Medical Professionals: A Comparative Analysis*, 59 SOUTH DAKOTA LAW REVIEW 585 (2014)
  
- (2) *Legal Deserts: A Multi-State Perspective on Rural Access to Justice*, 13 HARVARD LAW & POLICY REVIEW 15 (2018) (with Lisa Pruitt, Danielle M. Conway, Michele Statz, Amanda Kool, and Lauren Sudeall)

# Envisioning Rural Practice as Public Interest Work

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## (1) The Rural Attorney Shortage

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(2) Mixed Practice

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(3) Community Services

# Envisioning Rural Practice as Public Interest Work

- (1) The Rural Attorney Shortage
- (2) Mixed Practice
- (3) Community Services
- (4) Rural Lawyer Salaries

# Recent Graduate Salaries

## National Data:

Job	National Mean Salary
Private Practice	\$119,739
Public Interest	\$51,590
Government	\$60,361



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## Representative Rural Data:

State & Job	Salary Range
Private Practice in <u>all</u> of South Dakota	\$52,000-\$58,000
Private Practice in <u>rural</u> Maine	Mid-\$40,000s – low-\$50,000s

# Implications

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## (1) Federal Loan Forgiveness:

The Public Service Loan Forgiveness Program (“PSLF”)

## Debt Levels for Zero Marginal Cost Threshold (ZMCT)

Degree-Profession Profile	50th Earnings Percentile	75th Earnings Percentile
Accountant	\$37,500	\$71,500
Engineer	\$51,500	\$74,500
Journalist	\$20,500	\$41,000
Lawyer	\$54,500	\$117,000
Nurse	\$33,500	\$49,500
Pharmacist	\$70,000	\$82,500
Social Worker	\$17,500	\$28,000
Speech Pathologist	\$22,000	\$31,500
Teacher (K-12)	\$16,500	\$26,000
Veterinarian	\$31,500	\$76,500

### How to read this table:

- When a student pursuing a J.D. accumulates **\$54,500** in federal student loans, borrowing any additional dollars does not increase total loan payments if earning an average lawyer salary.
- If earning at the 75<sup>th</sup> percentile, the debt level at which borrowing more does not increase total payments is \$117,000.

# Great Plains Student:

**Option 1: Creighton Law School**

**Option 2: South Dakota Law School**

# Great Plains Student:

## **Option 1: Creighton Law School**

- Location: Omaha, NE
  - Population 466,893
- Yearly Tuition & Fees: \$40,096
  - 3-year Cost: **\$120,288**

## **Option 2: South Dakota Law School**

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## **Option 2: South Dakota Law School**

- Location: Vermillion, SD
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  - 3-year Cost: **\$50,835**

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- $\$120,288 - \$54,500 = \$65,788$   
forgiven by federal government

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# New England Student:

**Option 1: Boston University Law**

**Option 2: Maine Law**

# New England Student:

## **Option 1: Boston University Law**

- Location: Boston, MA
  - Population 685,094
- Yearly Tuition & Fees: \$56,982
  - 3-year Cost: **\$170,946**

## **Option 2: Maine Law**

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## **Option 2: Maine Law**

- Location: Portland, ME
  - Population 66,882
- Yearly Tuition & Fees: \$23,610
  - 3-year Cost: **\$70,830**

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- $\$70,830 - \$54,500 = \$16,330$   
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# 4 Students Take the Same Job:

- South Dakota Law: \$0 forgiven
- Maine Law: \$16,330 forgiven
- Creighton Law: \$65,788 forgiven
- Boston University Law: \$116,446 forgiven

# Implications

(1) Federal Loan Forgiveness

(2) Recruiting

- Law Schools



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(2) Recruiting

- Law Schools
- Rural Communities

# Ultimate Point

- Rural attorneys are already public interest lawyers
- They should be treated as such