

Just or Bust?

Results of the 2018 Survey of
Ontario Law Students' Tuition,
Debt, & Student Financial Aid
Experiences

Published January 2019



LSSO

Law Students'
Society of Ontario

Our Member Organizations

*This document is only available in English.
Ce document est disponible en anglais seulement.*



AÉÉCLSS
University of Ottawa
Faculty of Law



Legal & Literary Society
and Student Caucus
Osgoode Hall Law School
York University



Law Students' Society
Lakehead University
Faculty of Law

STUDENTS' LAW SOCIETY
UNIVERSITY OF TORONTO
FACULTY OF LAW

Students' Law Society
University of Toronto
Faculty of Law



Student Legal Society
Western University
Faculty of Law



Students' Law Society
University of Windsor
Faculty of Law





Law Students' Society
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We Cannot Afford to Ignore This Issue

The Law Students' Society of Ontario (LSSO) is an advocacy body that represents the interests of Ontario's Juris Doctor candidates. Our council consists of representatives from the student governing bodies at all seven Ontario law schools: Lakehead University, the University of Windsor, Western University, Osgoode Hall Law School (York University), the University of Toronto, Queen's University, and the University of Ottawa.

One of the most pressing issues related to legal education and access to justice is the cost of pursuing a law degree. Tuition costs have a remarkable impact on who can afford to go to law school, who experiences what kinds of success during their degree, and what kinds of work graduates can afford to do. Put simply, tuition costs significantly impact upon accessibility to law school and the legal profession.

This year, tuition for one year of law school at the University of Toronto was more than \$36,000, with other schools closely following. Many law schools continue to raise tuition by the maximum allowable rate each year, inconsistent with inflation. Government loans and grants for students have recently decreased and in some cases, been erased entirely. And the Law Society of Ontario (LSO) has instituted changes to the licensing process that have, over the last decade, more than doubled its cost for new graduates, prolonging the climb out of debt. As will be detailed in this report, hundreds of students do not know where their money is going and feel as though their concerns about tuition are not being heard.

In 2014, the LSSO published a report on the real impacts of financing a law degree. The 2019 report is meant to continue the conversation about the impact of tuition on financial success and well-being, diversity in the classroom and profession, mental health, career outcomes, and the public interest. For this purpose, voluntary, anonymous survey responses were collected online over a four-week period from mid-October to mid-November 2018 from students at all of the Ontario law schools.

But we don't just want to talk about tuition and other law school debt – we want change. We want accessible legal education which facilitates access to the legal profession. We want our profession to be representative of the diverse communities that it serves. And in order to do so, we require support from the law schools, the government, the LSO, and members of the profession. We hope that this report is the first step towards getting that buy-in.

Sincerely,

Heather Donkers

LSSO President (2018-2019)
Osgoode Hall Law School J.D. Candidate



Our survey generated 697 responses. The number of responses was varied across the seven law schools. Our primary findings include these points:

Law school representativeness lags in many complex respects.

- This report cannot be determinative of the demographic data at law schools given the relatively small sample size. We know from more fulsome data collected by the law schools that law school populations are not as diverse as Canadian society as a whole.
- However, even from the data collected in this report, we can see that some communities are under-represented in law schools. For instance, the percentage of law students that are Indigenous is less than half this group's proportion of the Canadian population (2.0% versus 4.9%).
- The vast majority of students at all seven schools felt that the cost of legal education kept their classrooms from properly reflecting the diversity of Canadian society.

Debt from previous studies may be preventing some students from enrolling in law school to begin with, while a sizeable portion anticipate graduating debt-free.

- 52.88% of those entering law school do so with no prior debt. However, other sources indicate that as few as 40% of law students complete undergraduate degrees debt-free. It is possible that many students are held back by their prior debt before starting law school. Pre-law debt was primarily owed to the government.
- Between 15-20% of law students expect to graduate law school with \$0 owing to governments or banks — suggesting that a sizable portion of students fund their education by other means or with the support of family. In 2014, around 30% anticipated graduating debt-free, suggesting that as tuition rates increase, so too do the percentage of students graduating with debt.

More Highlights

Law students are dependent on the availability of private debt to pay for law school—and their debt burdens grow dramatically over the length of law school programs.

- In first year, students with debt owed an average of \$27,447 (before paying winter tuition). This increased to \$57,409 for second-year students and \$83,746 for third-year students.
- Government loan limits appear to be quickly exhausted by law student borrowers. Bank loans account for the largest portion of student debt, particularly in later years of study.
- To fund their legal education, 75.12% of participants secured a bank line of credit. Of the total participants who tried to secure a line of credit, about 14.1% had trouble doing so. Most students borrowed from Scotiabank (though BMO was in much wider use at Osgoode).
- At graduation, over two-thirds of participants expected to have more than \$50,000 in debt owing to financial institutions (up from one-third in 2014), and almost two-thirds expected to have over \$20,000 in outstanding government student loans (up from one half in 2014). 19.32% of students expect that it will take them more than ten years to pay back their debts.

First-generation students experience heightened barriers to legal education.

- 82.53% of those surveyed indicated that at least one of their parents has a post-secondary credential (58.86% indicated that both had a credential). 67.86% of participants have a parent with at least an undergraduate degree, and 40.89% have a parent with at least a masters degree, a professional degree, or a doctorate degree. These numbers are similar to those in 2014, suggesting that first-generation students are still experiencing barriers to law school.
- Students whose parents have completed more advanced credentials tended to have lower average debt levels than their peers. First generation students carry up to \$32,066 more debt than their peers by the third year of the law school program.

Students indicate that mental health, stress, and academic success are all impacted by their debt burden and financial constraints, and that their career objectives have been altered by the cost of legal education. In open comments, many students expressed views that the profession was elitist or hypocritical on issues of access to justice or legal education.

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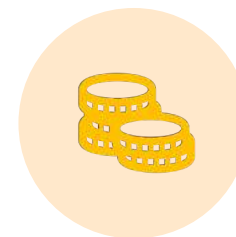
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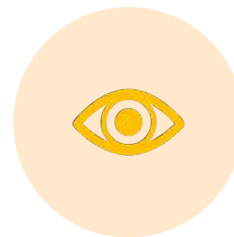
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Part 1: Who Are We?

A Profile of Ontario Law Students

The face of higher education has changed dramatically since the early years at some of Canada's historic post-secondary institutions. The photos of graduates that line our hallowed halls capture the year-over-year demographic shift with striking clarity.

But institutions often change slower than the world around them. The same has been true for our profession and its training centres. For this reason, it was important for our survey to measure and compare the composition of our classrooms to the Canadian public.

The 697 responses we received were unevenly split across the seven participating law schools, with the most responses coming from the most expensive law schools.

Notably:

- 27.46% of participants identified as a member of a visible minority (compared to 19.10% for the Canadian population);
- 14.20% of participants identified as lesbian, gay, bisexual, or queer (compared to 3.0% for the Canadian population);
- 10.4% of participants identified as having a disability (compared to 13.7% for the Canadian population); and
- 15.64% of participants indicated that neither of their parents had completed a post-secondary credential (these are first generation students).

The data we collected suggests that the continuing reality is that some groups (for example, people of certain backgrounds or from certain communities) continue to be under-represented in Ontario's law schools. Specifically:

- Students from rural Canada were under-represented (14.20% versus 18.9% for the Canadian population);
- Students whose parents' highest level of education was less than a university degree were under-represented (by 3-to-1);
- The Canadian population has almost twice the proportion of Indigenous students as our sample (i.e., 4.9% in Canada versus 2.0% in law schools).

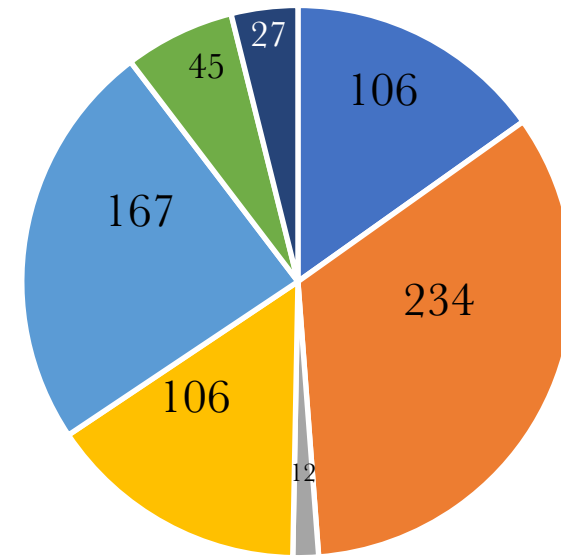
Some schools also appeared to draw more students from certain groups than others. For instance, students at Queen's University were more likely to have a parent with a professional degree (i.e., a JD or MD) than at any other school, while Osgoode had almost double the proportion of mature students (26.79%) of other schools.

Basic Profile

Our survey generated 697 responses. Though promotion of the survey was standardized across schools, the two law schools with the highest tuition (Osgoode and Toronto) generated the most responses.

Survey limitation: Due to a technical difficulty, student representatives at the University of Ottawa and the University of Windsor did not receive the survey for the purposes of dissemination at their respective schools. This went unnoticed until after the survey closed and data analysis began. Nonetheless, the survey was disseminated through other mediums, and some students at the two schools completed it.

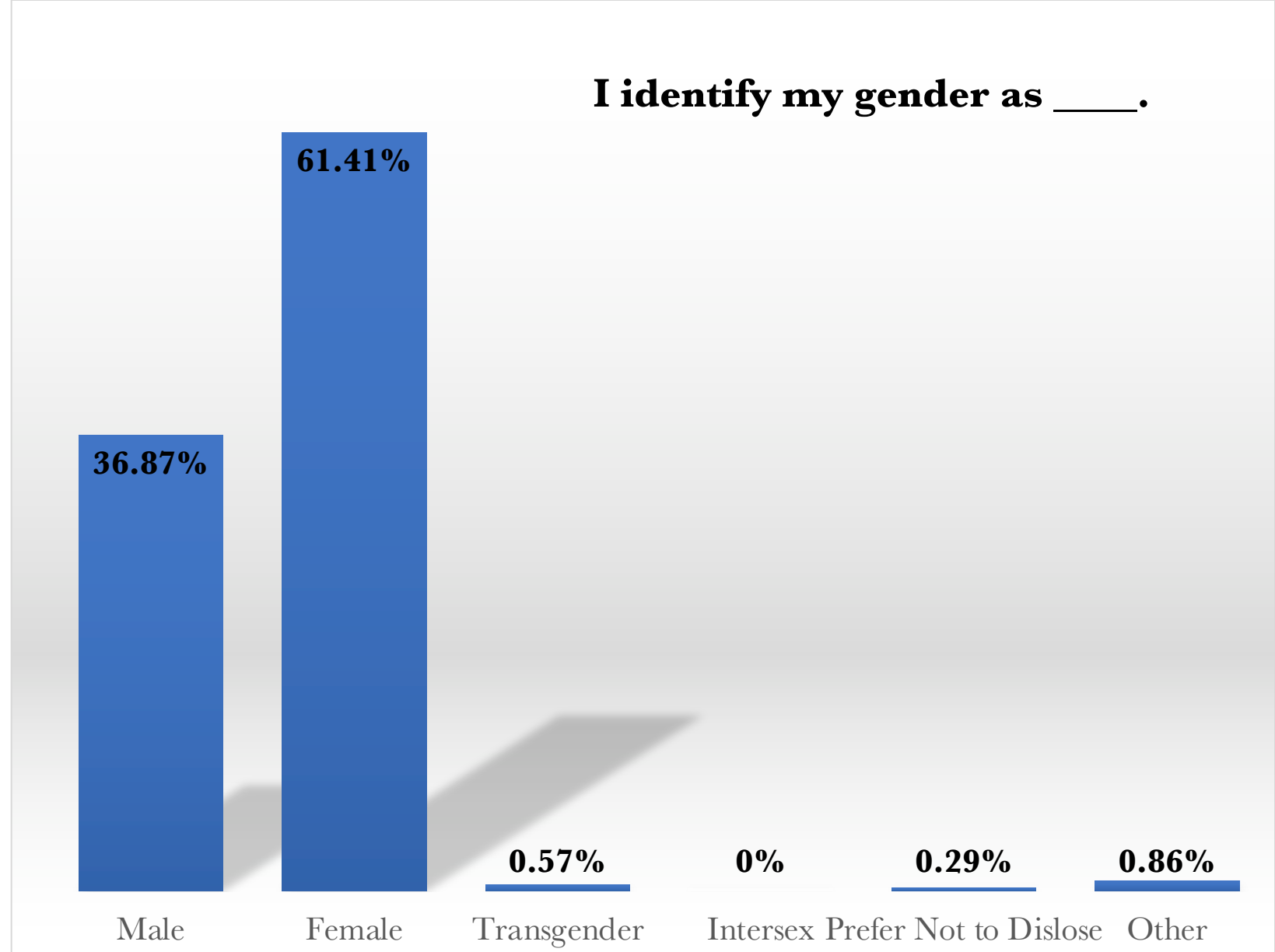
Number of Survey Responses Per School



- Queen's University Faculty of Law
- Osgoode Hall Law School
- University of Windsor Faculty of Law
- Western University Faculty of Law
- University of Toronto Faculty of Law
- Lakehead University Faculty of Law
- University of Ottawa Faculty of Law

Gender Distribution

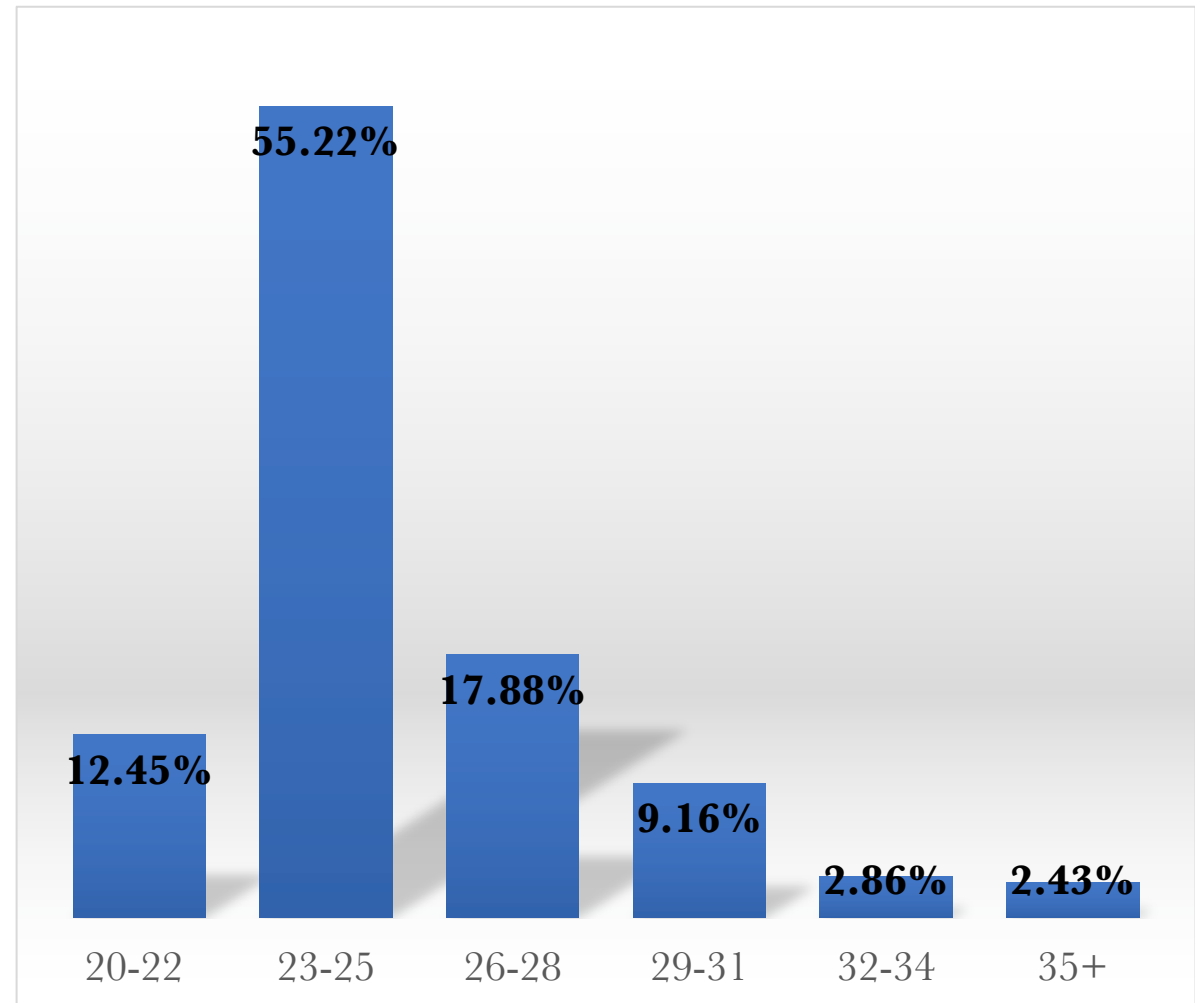
Most of our survey respondents identified as female. A small percentage (less than 1%) identified as transgender.



Age Distribution

Over half of the responses came from students between the ages of 23 and 25. This suggests that the bulk of our participants entered law school immediately or shortly after their undergraduate degrees.

What is your age (in years)?

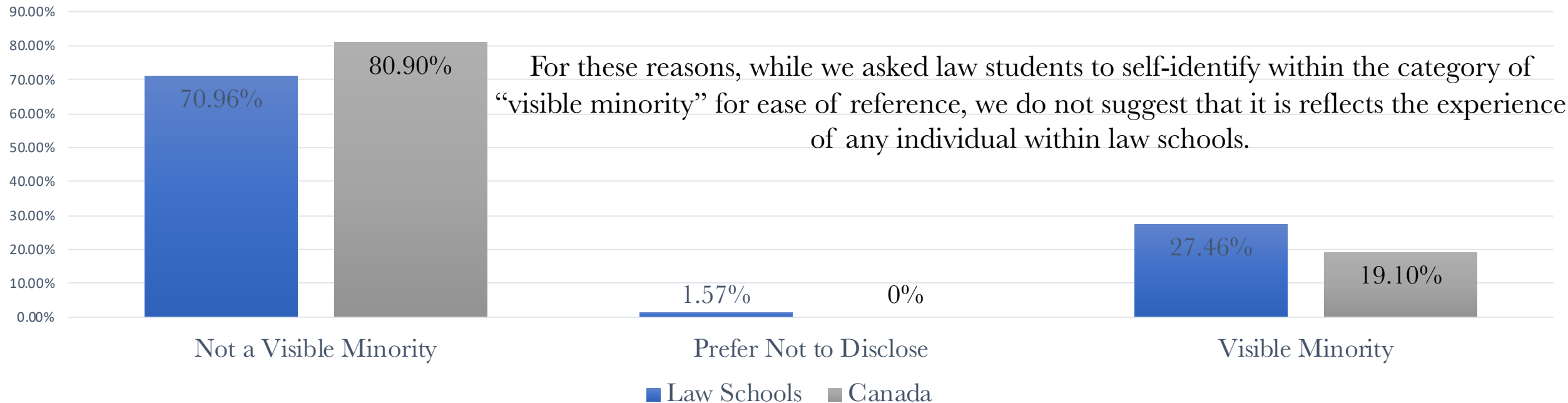


“Visible Minority” Representation

The *Employment Equity Act* defines visible minorities as “persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour.” Categories in the visible minority variable include South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean, Japanese, Visible minority, n.i.e. ('n.i.e.' means 'not included elsewhere'), Multiple visible minorities and Not a visible minority.

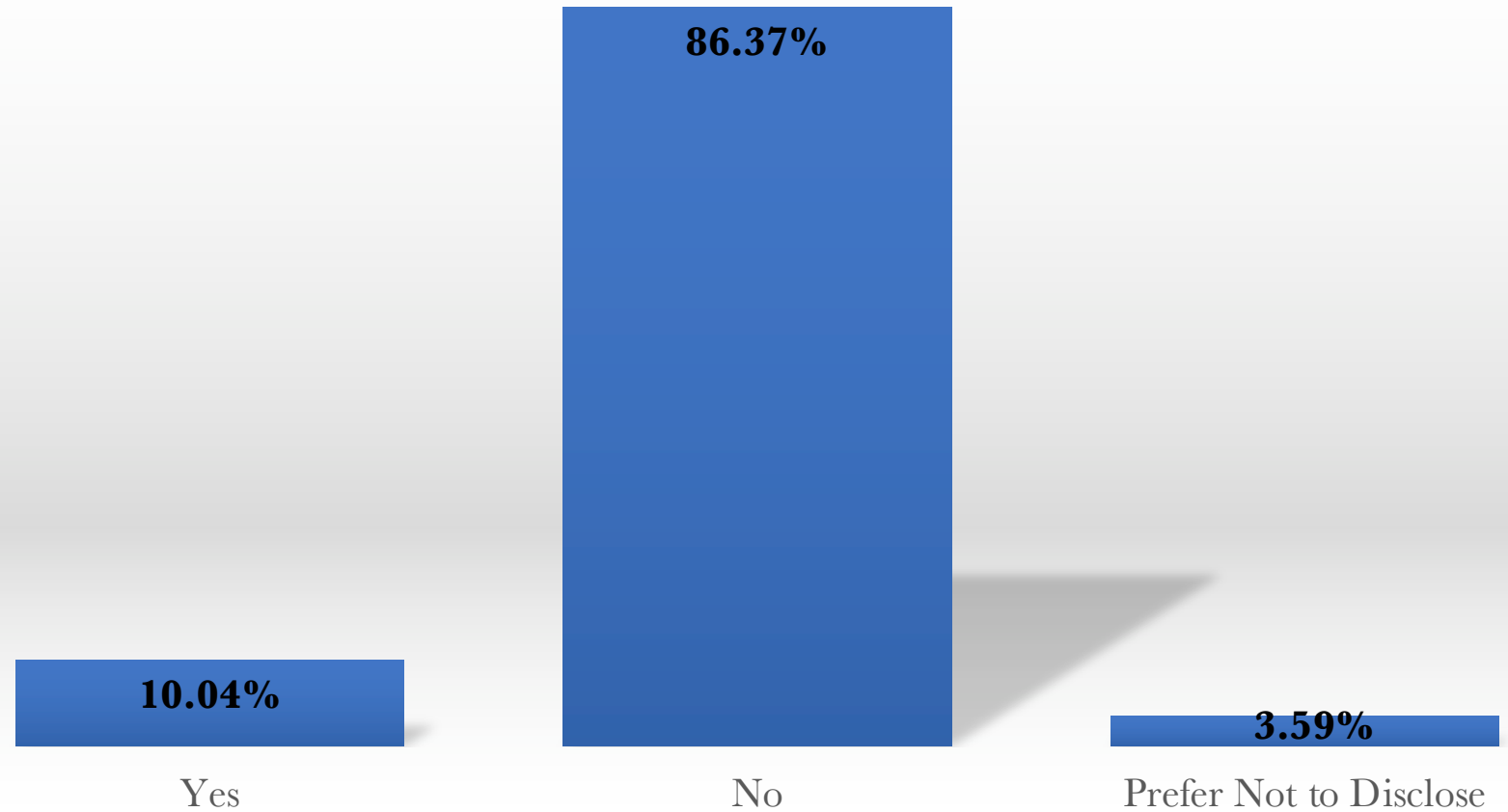
The classification of “visible minority” into employment legislation was helpful in giving identity to the “visible” Other within the Canadian population. However, it also serves to camouflage and even dilute the difference and distinct experiences of respective racial groups. This catch-all term has made it difficult to gain an accurate reflection of the varying degrees of disparity in treatment, outcomes and access to equality experienced by these groups. A common critique of the term is that it discounts the racial hierarchy that is embedded in how race is constructed and how racism is manifested for respective racial minority groups and their members.*

*Citation: African Canadian Legal Clinic, “Disaggregated Data Collection (Race-Based Statistics),” a Policy Paper.



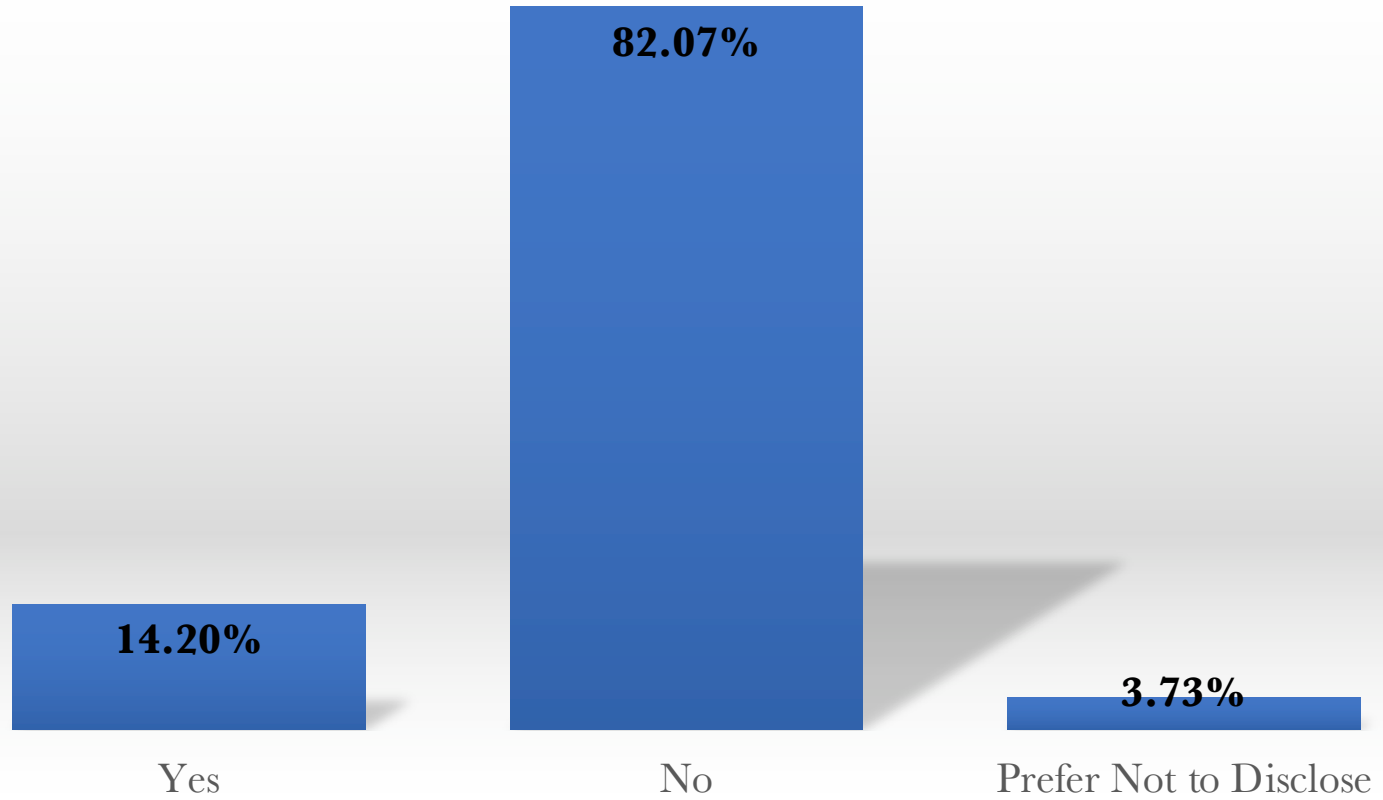


Do you self-identify as having a disability?



Statistics Canada defines a disability as an activity limitation or participation restriction associated with a physical or mental condition or health problem. A 2015 Statistics Canada update found that 13.7% of the adult Canadian population have a disability. Of 697 responses, 69 students reported that they had a disability and 25 selected “Prefer not to disclose.”

Do you identify as lesbian, gay, bisexual, queer, pansexual, or two-spirited?



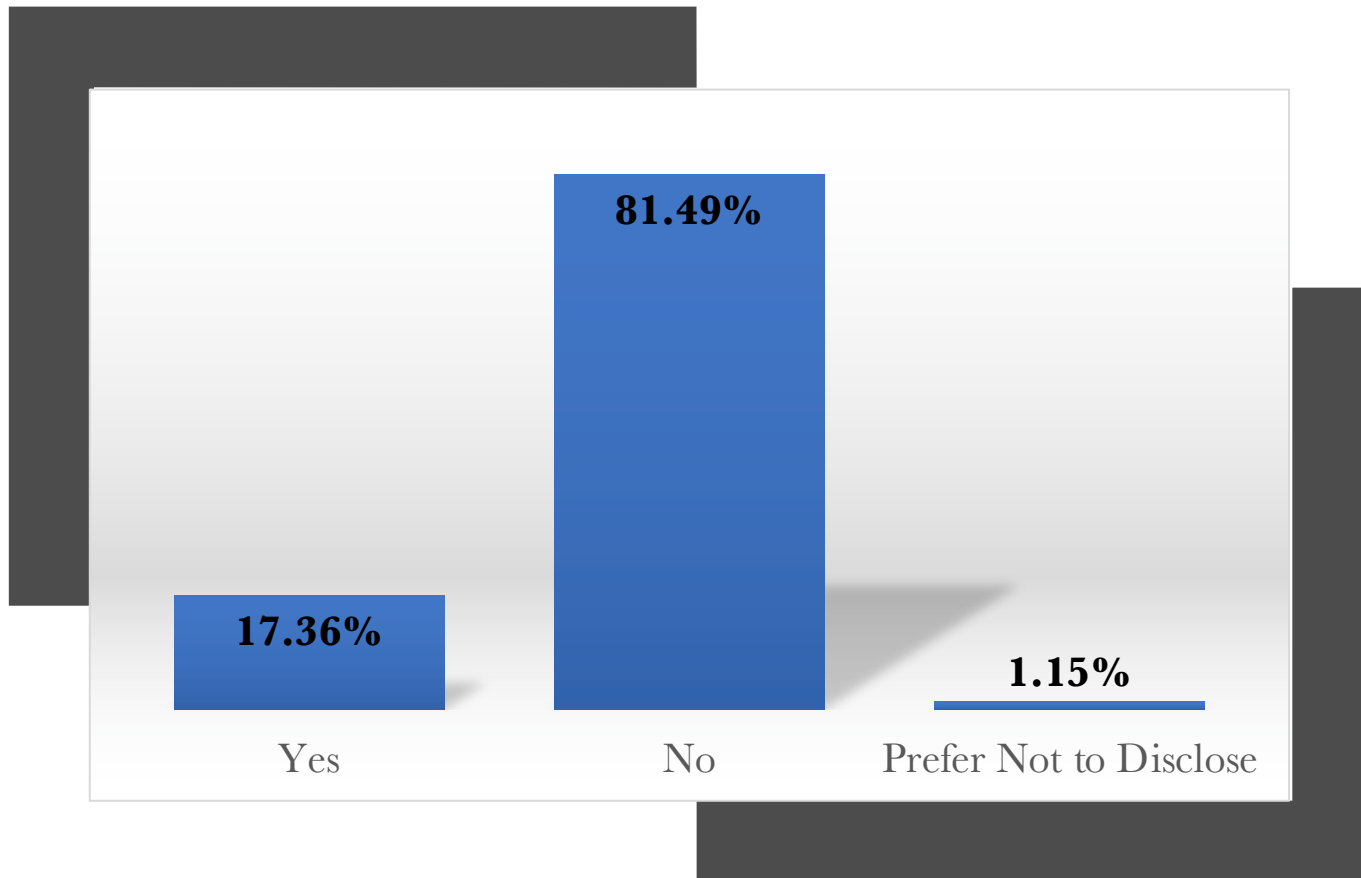
Out of 697 responses, 98 students identified as lesbian, gay, bisexual, queer, pansexual, or two-spirited while 26 selected “Prefer not to disclose.”

A 2015 Statistics Canada update found that 3.0% of the population identify in these categories.

Sexual Orientation

Mature Students

Do you self-identify as a mature student?



Mature students were asked to self-identify—no definition or criteria was provided to survey participants. In the results, 120 students identified as mature students, while 8 selected “Prefer not to disclose.”

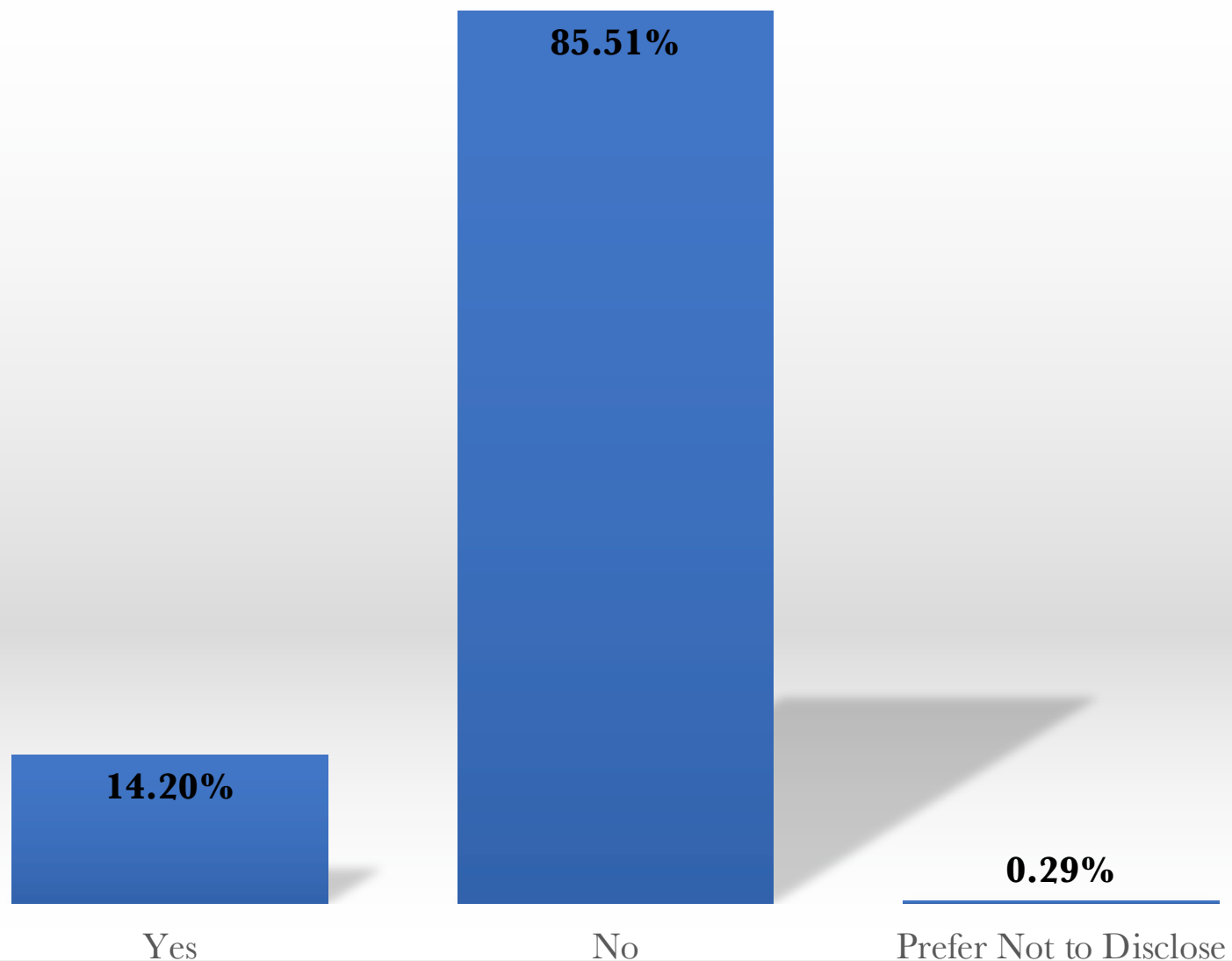
The percentage of mature students at each school ranged, from 10.78% at Queen’s to 26.79% at Osgoode.

Students from Rural Canada

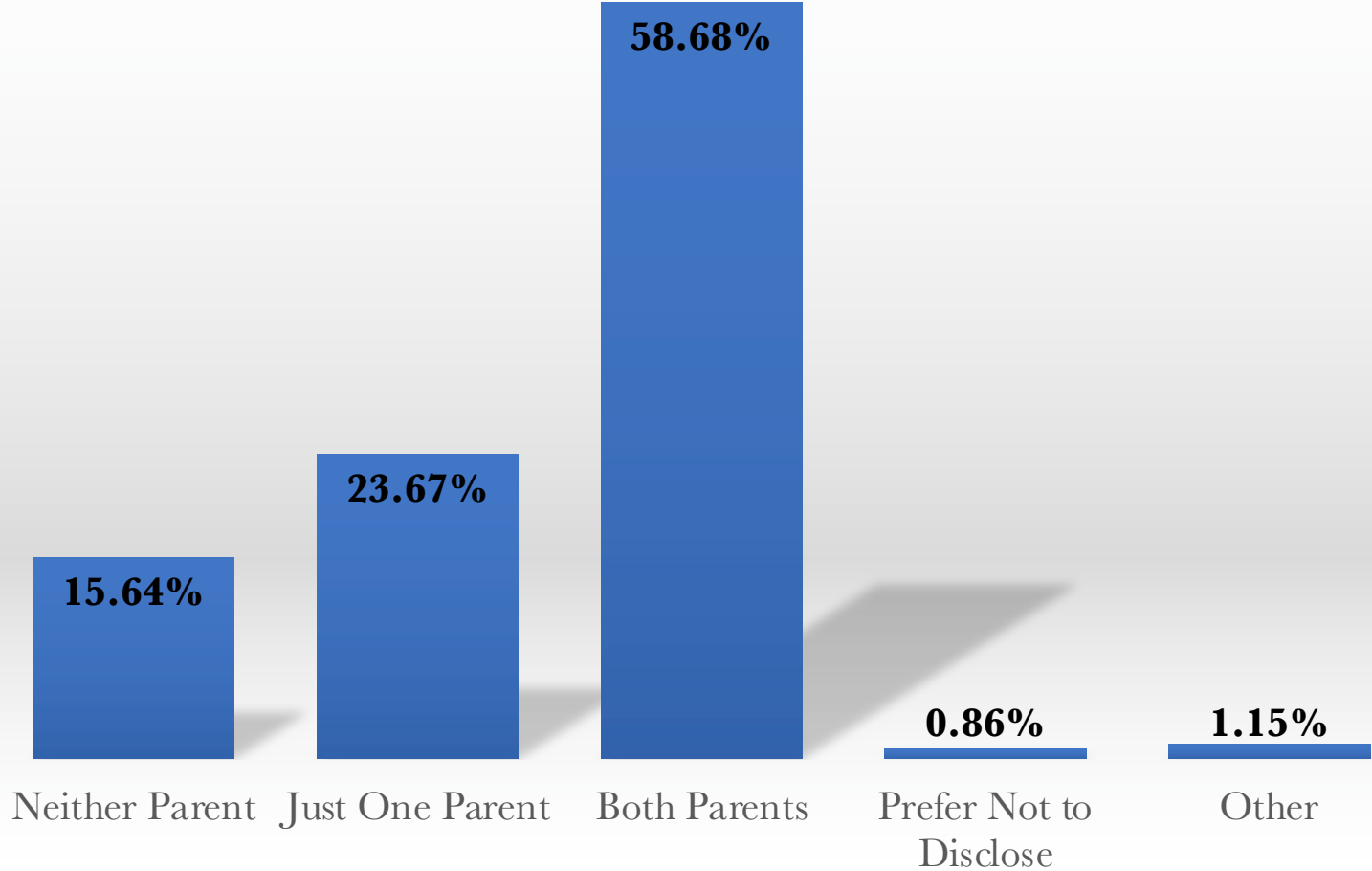
Statistics Canada defines rural Canada as those areas outside urban centres with a population of at least 10,000 people. As a guideline, we indicated that often (but not always), the second digit of a rural postal code will be zero.

Out of 697 responses, 98 students reported that they were from rural Canada and 5 selected “Prefer not to disclose.”

Do you identify as someone from rural Canada?



**How many of your parents completed a post-secondary credential
(i.e., a college diploma or university degree)?**

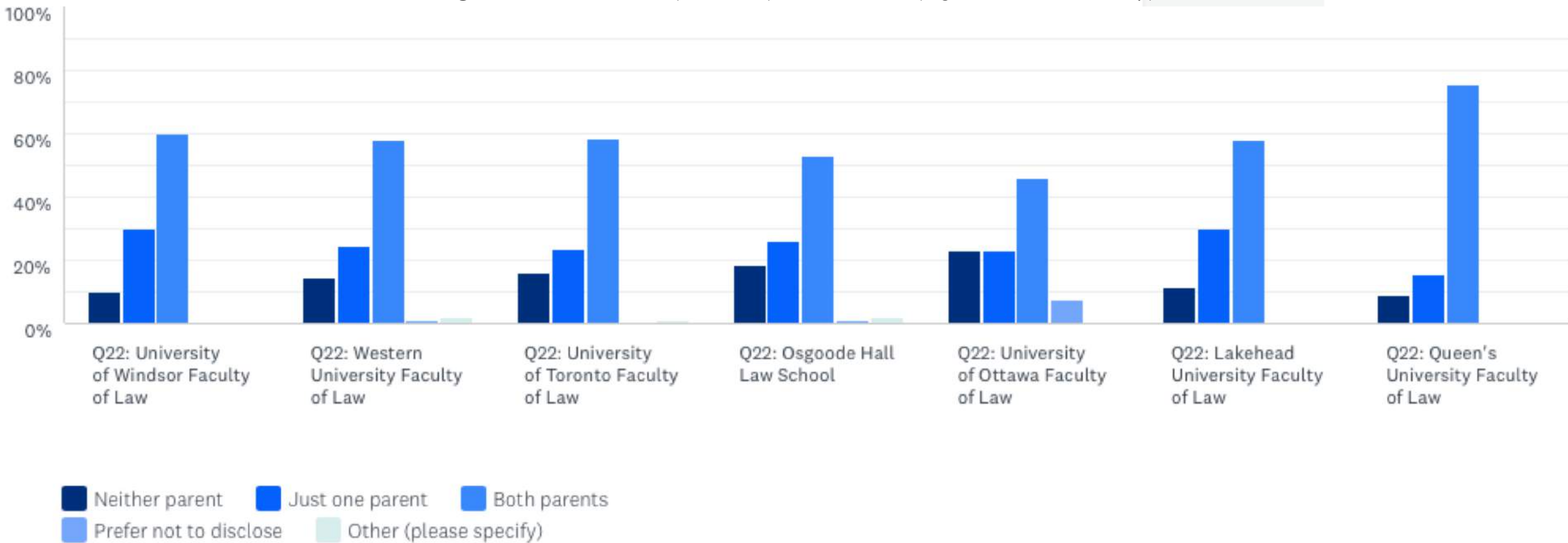


Whether an individual's parents pursued a post-secondary education can be determinative of how likely they, themselves, are to access college or university—and persist through to graduation if they do. This tendency has financial, social, and cultural underpinnings. First generation students may experience heightened barriers to more advanced levels of study or more competitive programs.

We asked survey participants whether either of their parents had completed a post-secondary credential (i.e., a college diploma or university degree). 82.35% of respondents indicated that at least one of their parents had a post-secondary degree or diploma.

First Generation Students

From school to school, the proportion of students with at least 1 parent with a post-secondary credential ranged from 69.23% (Ottawa) to 91.18% (Queen's University):

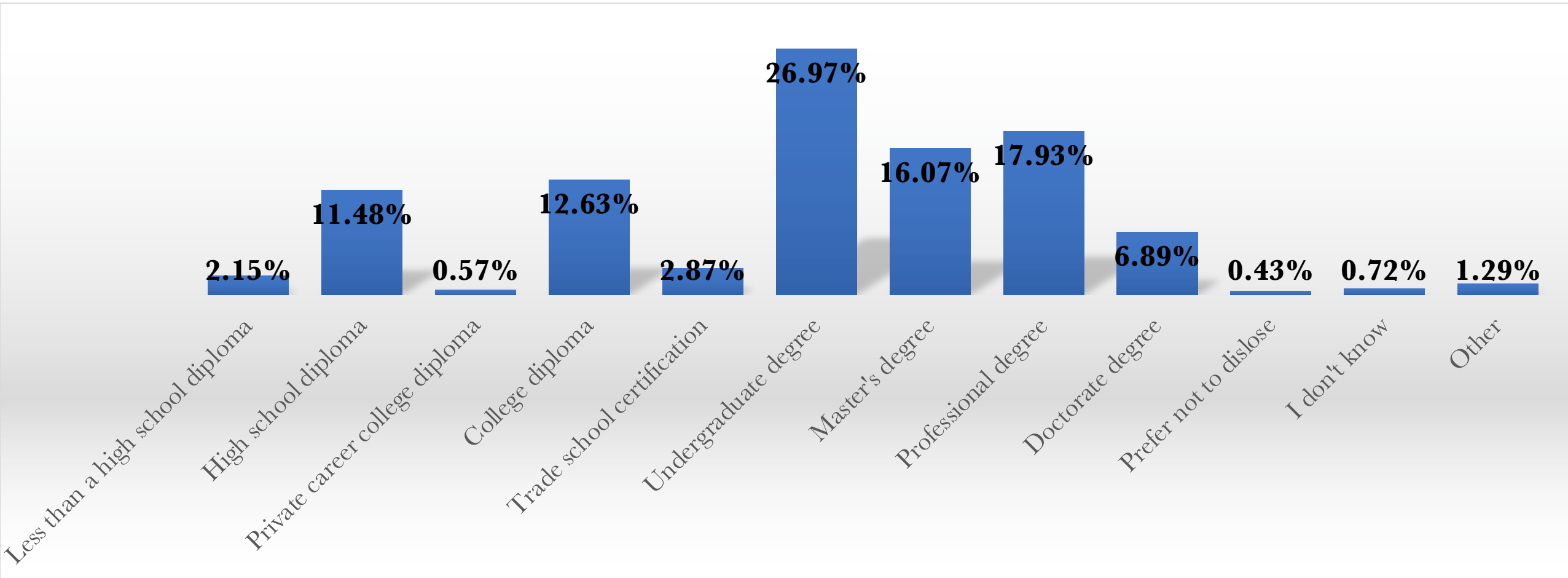


In 2014, the University of Toronto had the highest percentage of students with parents who had post-secondary credentials (88%). Queen's University did not partake in that survey.

We asked those students who indicated anything other than “Prefer not to disclose” or “I don’t know” to the question of whether their parents had obtained a post-secondary credential, to indicate the highest level of education completed by their parents.

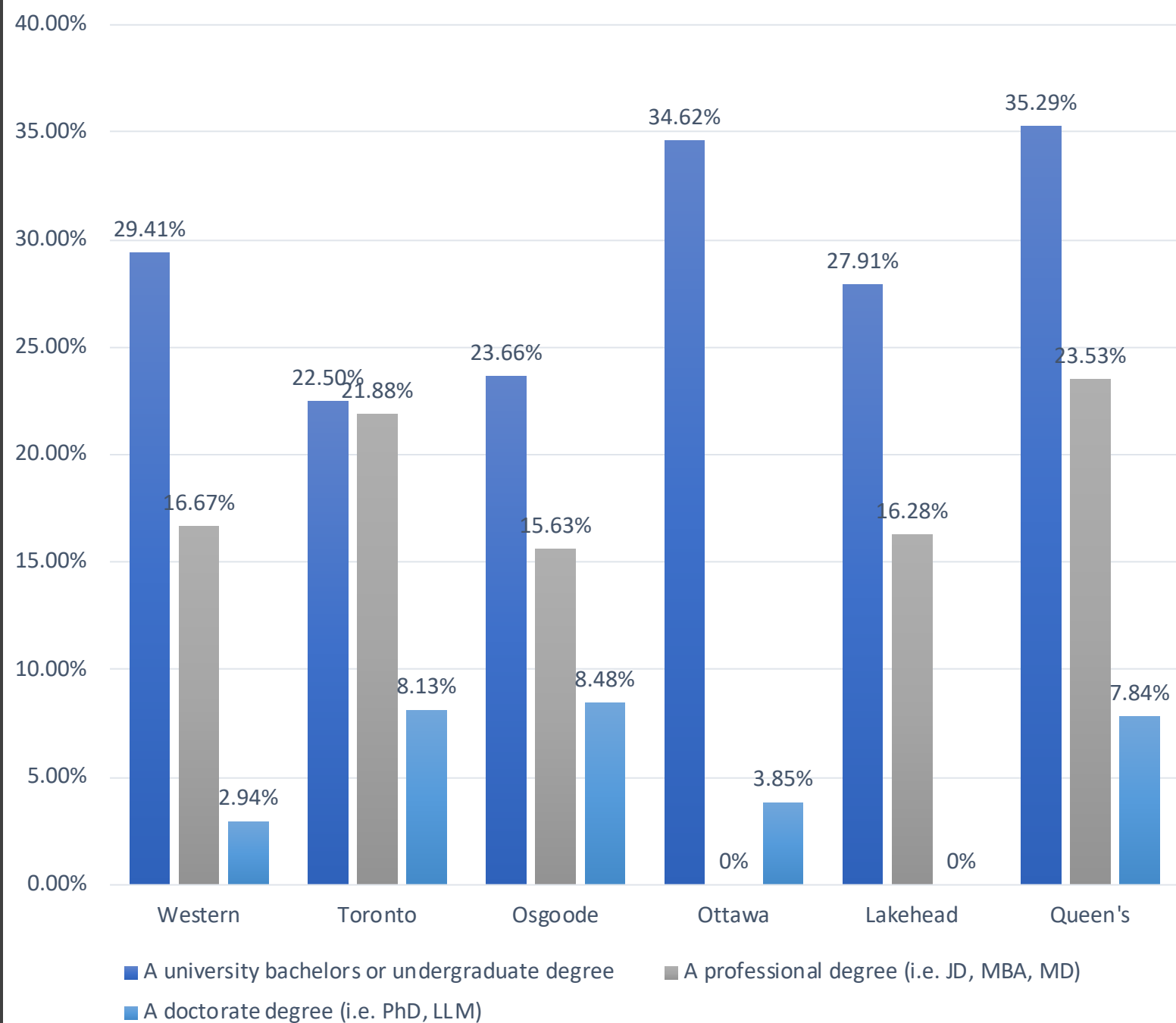
Highest Level of Education Completed by Either Parent

What was the highest level of education completed (i.e., graduated from) by either of your parents?



These numbers were comparable to the numbers in the 2014 survey.

The distribution of education levels of students' parents were roughly similar across all seven schools. However, there is variation at higher parental education levels.



* University of Windsor was left out of this graph as the sample size was too small.

Indigenous Representation

Indigenous peoples of Canada are defined in the *Constitution Act*, 1982, section 35(2) as including the Indian, Inuit, and Métis peoples of Canada. Registered Indians are persons who are registered under the *Indian Act*. Status Indians are persons who fall into the definition within the *Indian Act*, chapter 27, Statutes of Canada (1985). Status Indians are those to whom the Government of Canada owes a direct responsibility and fiduciary right over.

We use these terms throughout this document in order to be consistent with Statistics Canada. Our data suggests that while some participating law schools had relatively strong representation of some minorities (such as those who identified as “visible minorities”), they were under-representative of Indigenous students.

Do you identify as an Indigenous person - that is, First Nations (North American Indian), Métis, or Inuk (Inuit)?

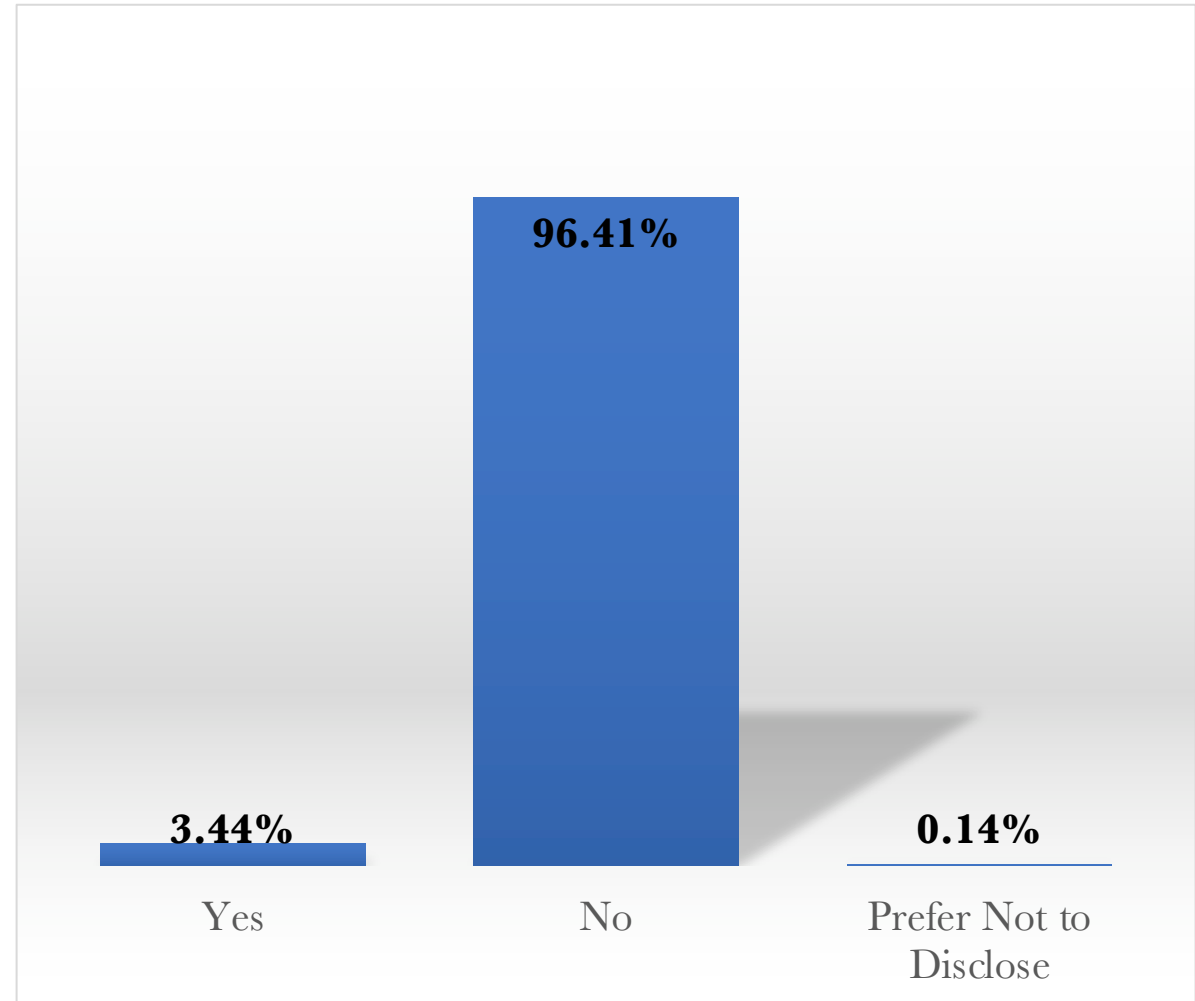
	Law Schools	Canada
No, not an Indigenous person	95.95%	95.24%
Yes,	2%	4.90%
First Nations (North American Indian)	1.57%	2.70%
Métis	0.43%	1.67%
Inuk (Inuit)	0%	0.18%
Prefer Not to Disclose	1.00%	N/A
I don't know	0.57%	N/A

Families and Living Arrangements

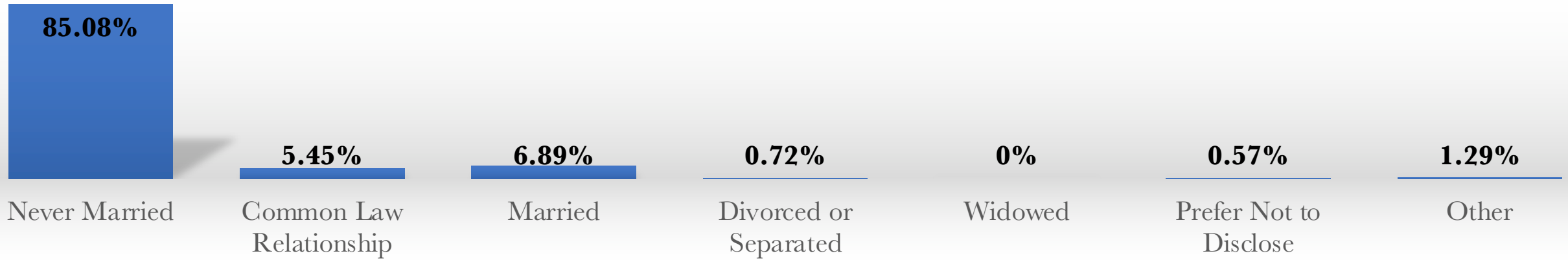
Living arrangements and family commitments influence the availability of time and resources to pursue a legal education. For this reason, dependents, marital status, and living arrangements were an important variable in our survey.

Of the 697 responses, over 96% indicated that they had no dependents.

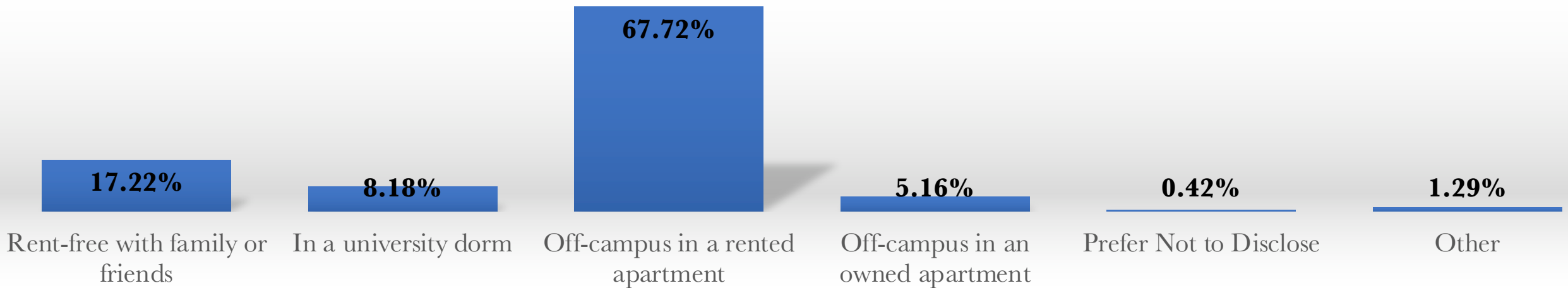
Do you have any dependents?



Only 12.34% of the participants were married or in a common law relationship:



The majority of students indicated that they rented an apartment or university dorm:



- In 2014, a slightly smaller proportion of students lived rent-free (11.7%).
- The University of Toronto and Osgoode Hall Law School, located in the largest city, have the highest proportion of students living rent-free with family (20.63% and 29.46%, respectively).



Part 2: Alma Mat[t]ers

Our Law School Programs & Pathways

The enablers and deterrents to pursuing a law degree are crystallized long before a student applies to law school. For our purposes, it was important that our sample be representative of the seven participating schools, their various programs of study, and pathways students took to join them.

The response rate we received at each of the seven schools varied, but the participation rate of students in each of the 3 years of study in law school programs was comparable. Expectedly, the majority of students were enrolled in standard JD programs. Moreover:

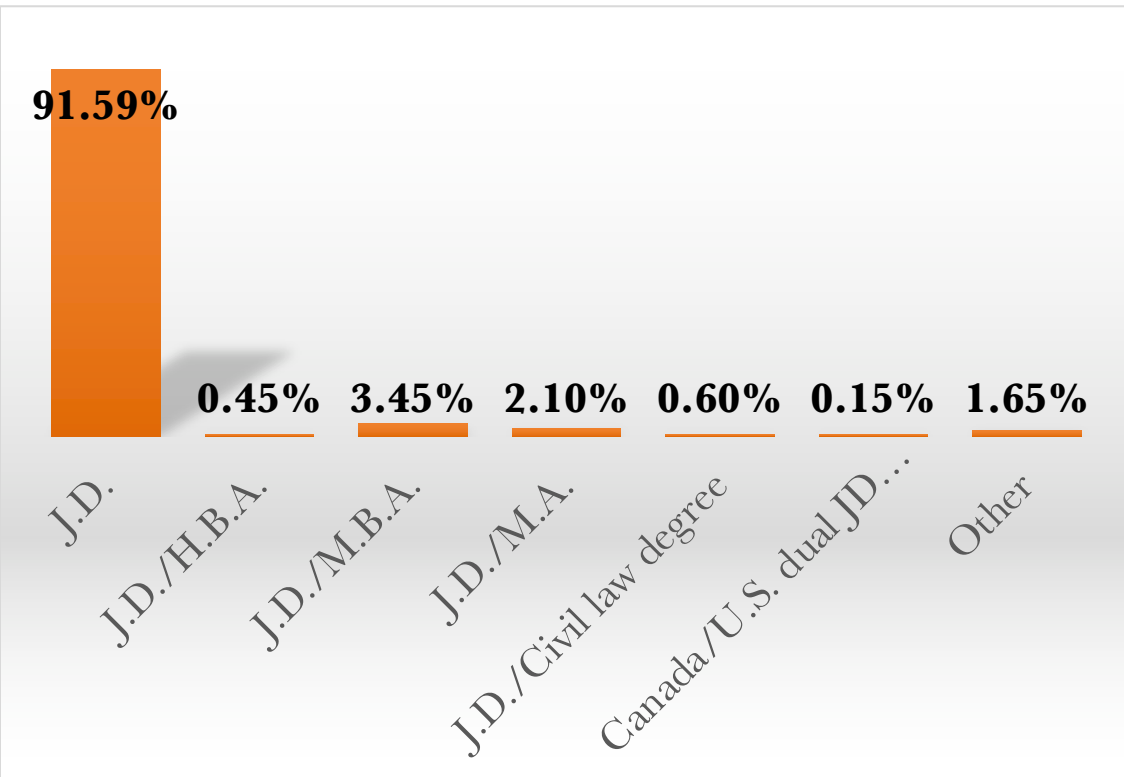
- A strong majority of law students studied arts, humanities, or social sciences before attending law school;
- 98.46% of students had completed an undergraduate degree; and
- 18.92% of the students with undergraduate degrees had also completed a graduate degree.

We also wanted to learn more about what motivated students to attend certain schools and how cost and finances factored into those decisions, if it did at all. What we learned was that:

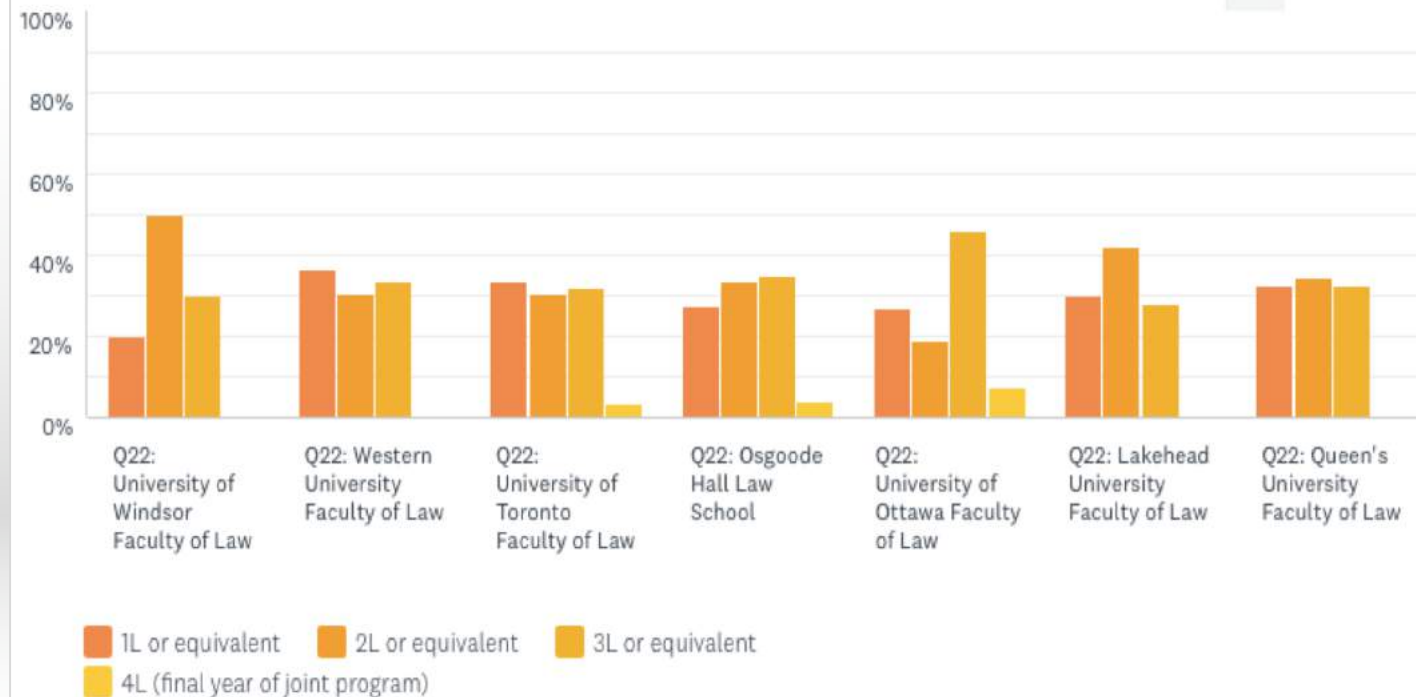
- For at least 40% of students at each school, tuition cost had an impact on their choice of law school. At the University of Ottawa, Queen's University, and Lakehead University, more than 60% of students felt this way. Mature students, students from rural communities, Indigenous students, and first-generation university students were among the most likely groups to say that tuition impacted their choice of law school.
- Students at Osgoode and the University of Toronto (the two most expensive schools) were most likely to indicate that they would choose a different law school today given present financial considerations.
- 16.85% of those that said tuition cost did not initially influence their choice of law school indicated that they would choose a different law school today.

Law School Programs

Our respondents were primarily enrolled in JD programs:



The responses were fairly evenly distributed between years of study and by law school:

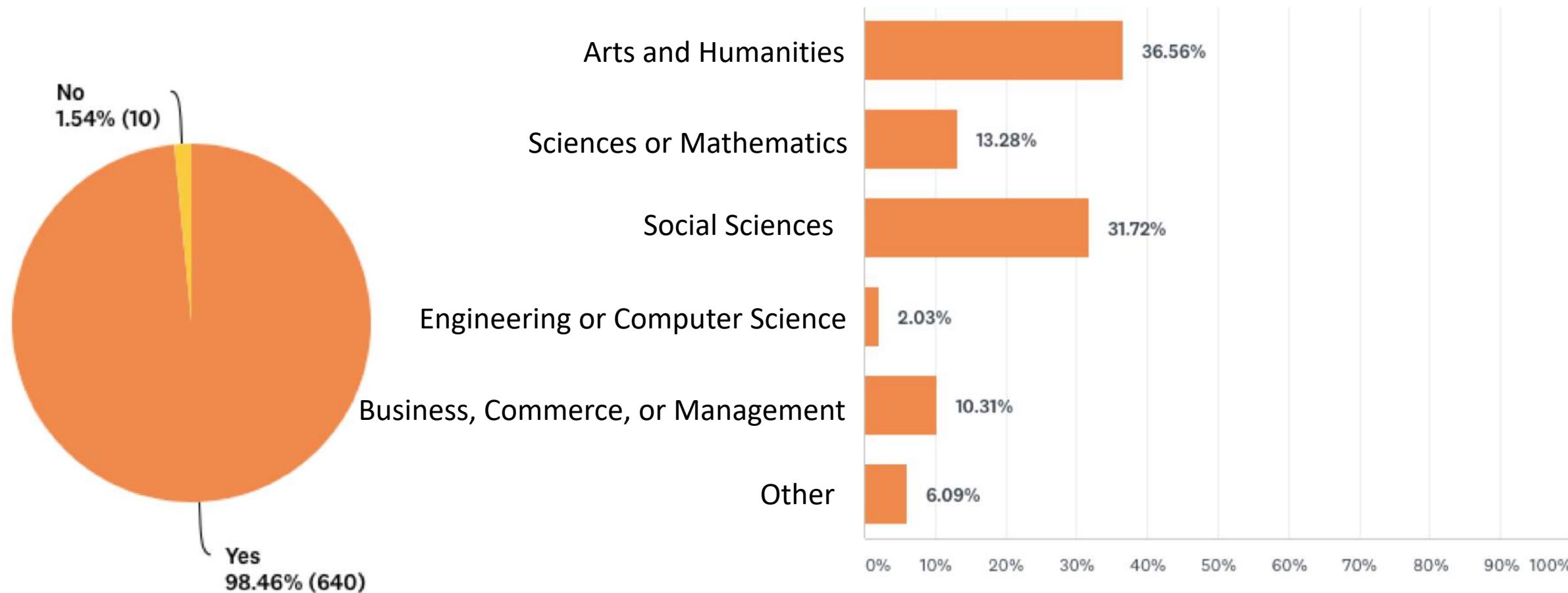


1.2% of respondents indicated that they were enrolled in extended time programs of study (i.e., completing their degrees over a longer period of time than usually required)

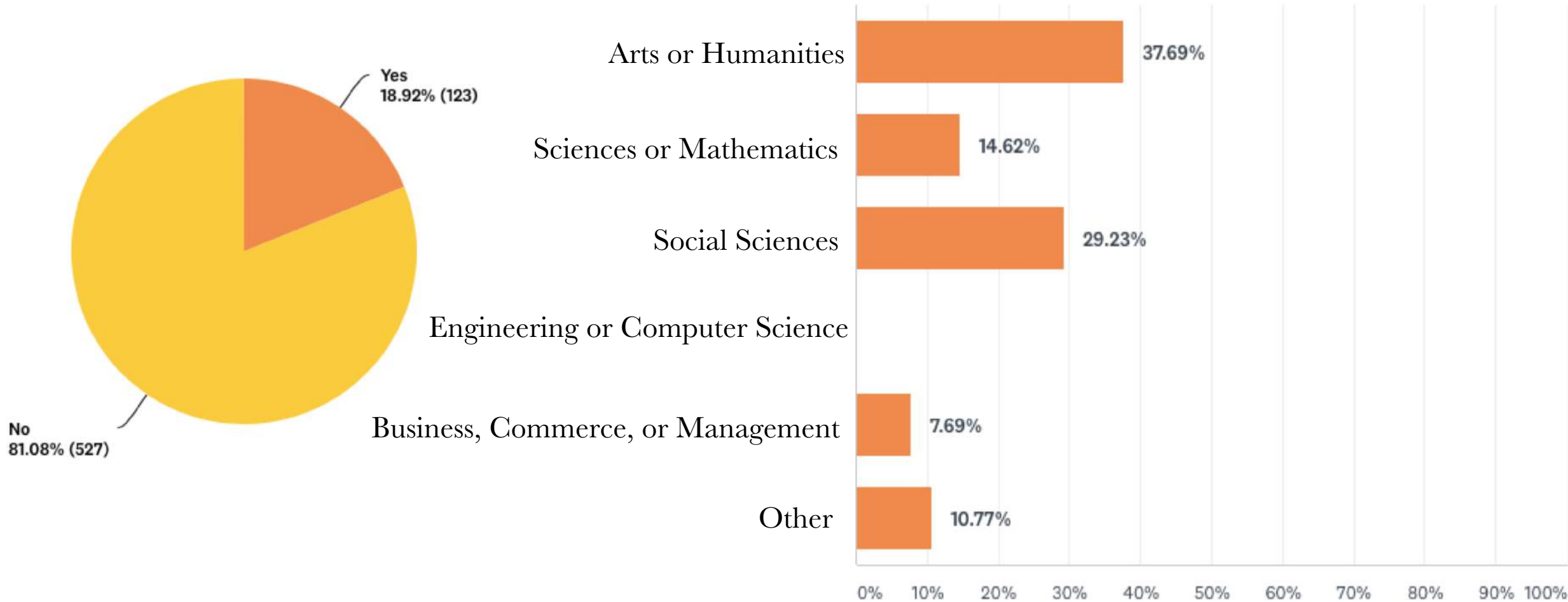
1.6% of respondents indicated that their studies had been interrupted at some point in time (those that provided details generally referenced health (including mental health), medical, family, or financial reasons).

Pre-Law Pathways

98.46% of participants had completed an undergraduate degree prior to beginning law school:



Less than one-fifth of those who had completed an undergraduate degree had also completed a graduate degree (i.e., a Masters or PhD) prior to beginning law school:

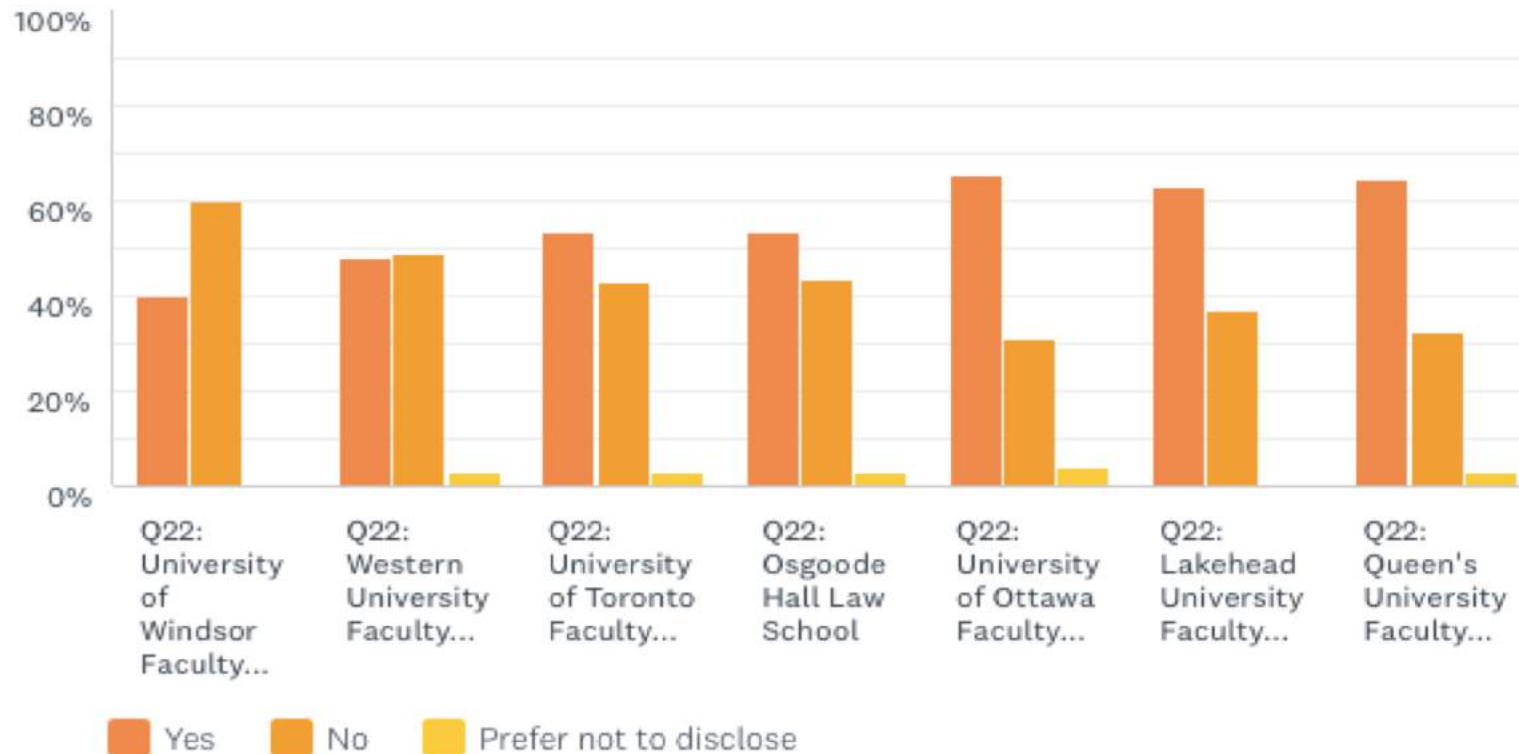


- The proportion of students with a graduate degree from each school varied from 4.76% (Lakehead) to 22.37% (Osgoode).
- The 2 schools with the highest tuition (Osgoode and University of Toronto) had more students with advanced degrees.
- There was little variation in the proportion of students with graduate degrees based on the education level of their parents (19.06% for both parents having completed post-secondary education, 21.78% for neither parent).

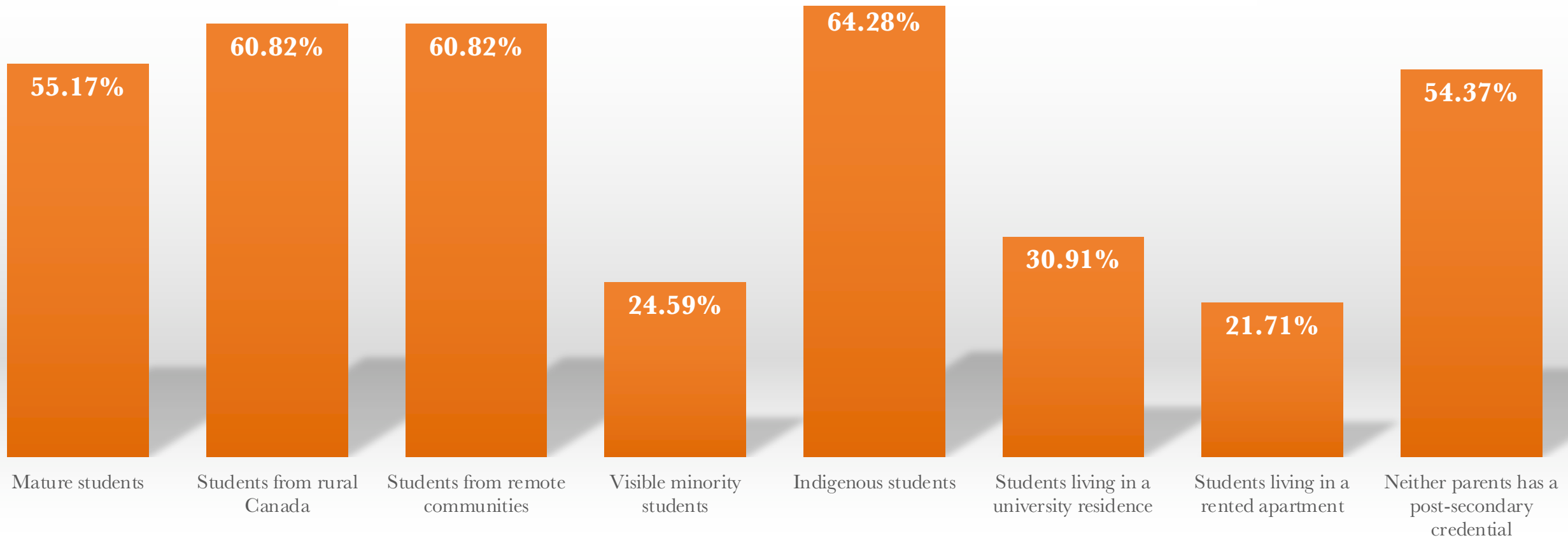
Tuition Price vs. Choice of Law School

Tuition costs vary significantly between Ontario's law schools (ranging between approximately \$15,000 to \$35,000 per year). We asked students whether tuition price tags influenced the school they chose to attend. Responses varied across the law schools, with a large majority of students at University of Ottawa, Lakehead, and Queen's agreeing that tuition cost impacted their choice.

Did tuition cost have an impact on your choice of law school?

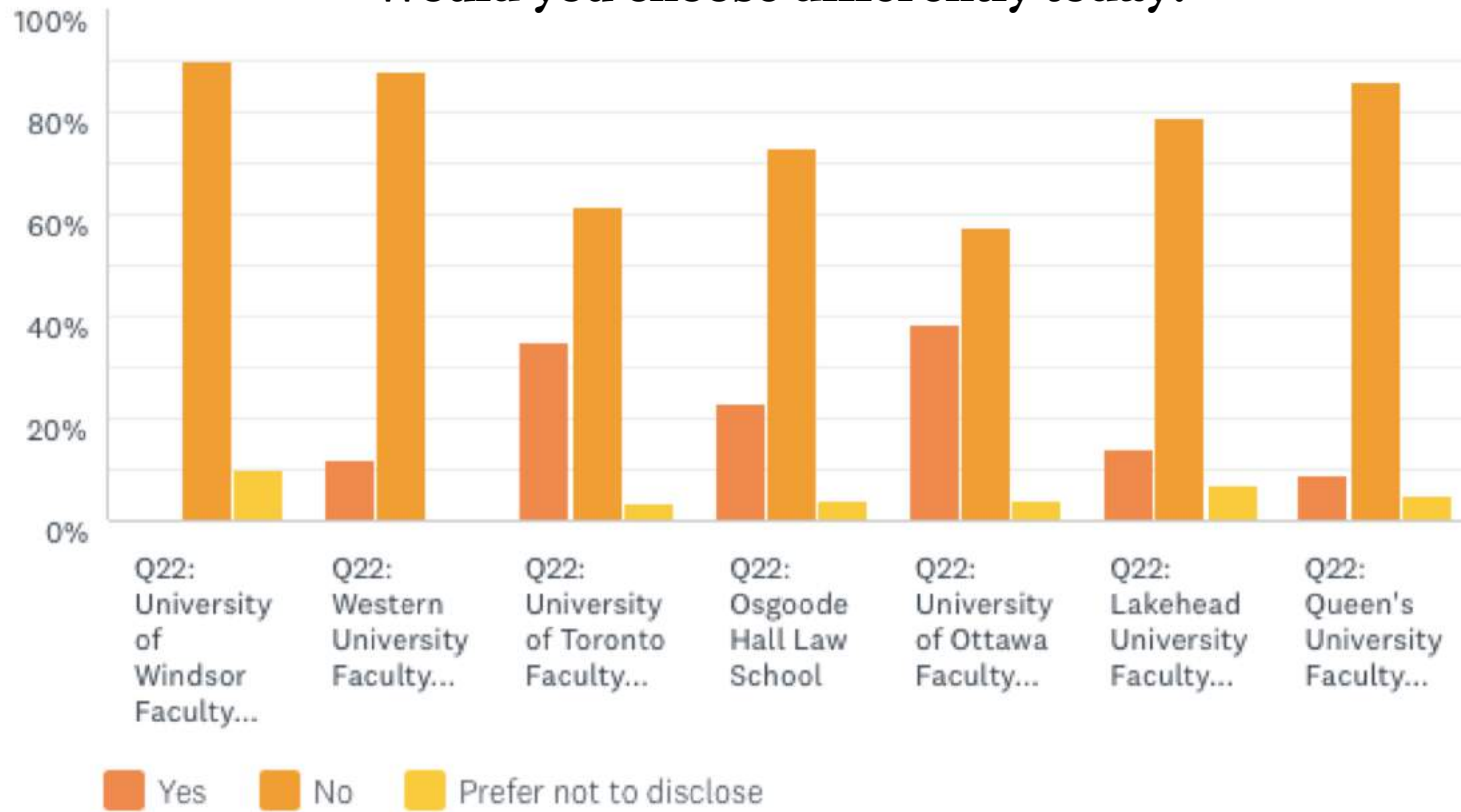


Did tuition cost have an impact on your choice of law school?



The aforementioned price sensitivity varied amongst different groups. The percentage numbers reflect the percentage of people within various groups who indicated that yes, tuition had an impact on their choice of law school.

Would you choose differently today?



“Hindsight is 80/20”

We asked students to reflect on their current finances and available financial aid to tell us if they would have chosen a different law school knowing what they knew at the time of the survey. As expected, those student enrolled in the most expensive programs (Toronto and Osgoode) and in the final year of study (i.e., presumably with more debt), as well as those at the University of Ottawa, were most likely to indicate they would make a different decision.

Still, an overwhelming percentage of law students at the various schools indicated that they would not have chosen a different law school. This was the more popular result at schools with lower tuition costs.

However, some changes of heart (from pre-law school, to being enrolled in law school) are evident in the data...

Reflecting on your finances, would you have chosen a different law school, knowing what you know now?

Did tuition cost impact your choice of law school?

	No	Yes	Prefer not to disclose
Yes	72.01%	25.27%	2.72%
No	79.93%	16.85%	3.23%
Prefer not to disclose	42.11%	26.32%	31.58%

16.85% of respondents who said that tuition did not initially impact their choice of law school, feel that they would now have chosen a different law school when reflecting on their finances.

One student even said: “Regarding your question of whether, knowing what I know now, my choice of law school would have changed, I would answer no. However, whether or not I would choose to pursue law school AT ALL likely would change.”



Part 3: Banking Blues

Our Pocketbook Profile

Overview

The financial profile of Ontario's law students varies considerably both before and during law school.

Pre-Law Debt

- A student's financial position may be determinative of whether they pursue a legal education to begin with. 52.88% of the students surveyed entered law school with no debt. This statistic is likely inflated because students burdened with debt from prior studies are less likely to be able to go to law school. Other studies on undergraduate students' debt at graduation reinforce this possibility.
- Of those who had debt prior to starting law school, most students owed between \$10,000-40,000, which was owed primarily to outstanding government student loans. However, at higher pre-law debt levels, the balances of private sources of debt begin to creep upward. This suggests that government student loan limits are insufficient, even for lower-cost academic programs.

Financing Law School

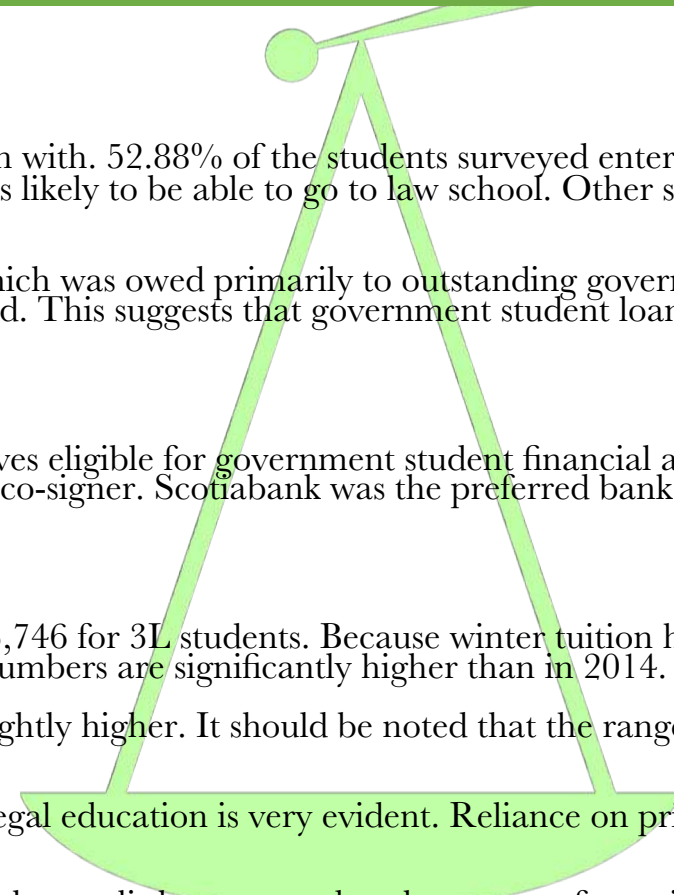
- About 86.82% of students that did attend law school (and thus completed our survey) found themselves eligible for government student financial aid, while 75.12% secured private lines of credit. 81.3% of students that took out a bank line of credit did not require a co-signer. Scotiabank was the preferred bank for professional student lines of credit at all schools except Osgoode, where BMO dominates.

Total Current Debt Load

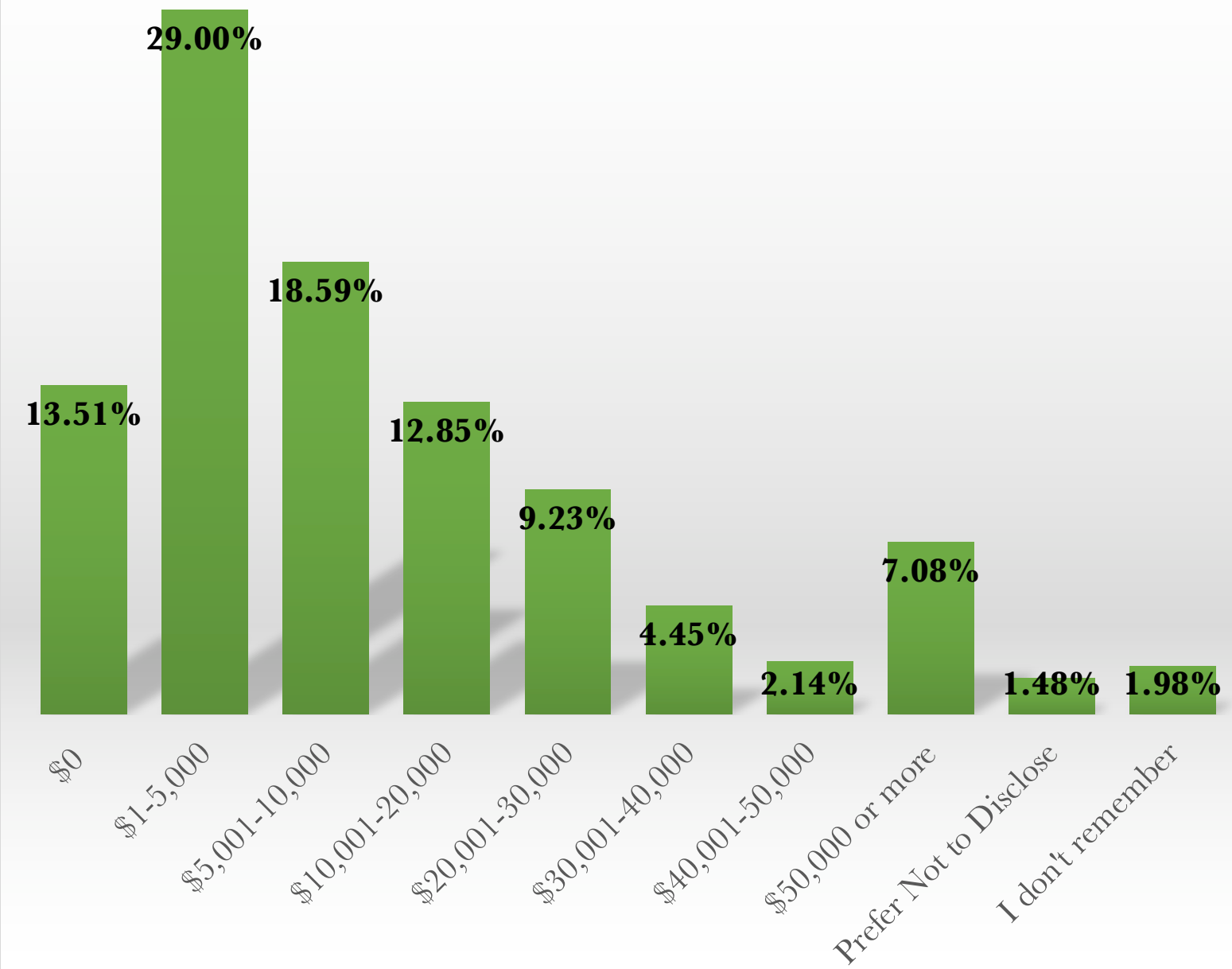
- Total current debt load was an average of \$27,447 for 1L students, \$57,409 for 2L students, and \$83,746 for 3L students. Because winter tuition had not been paid at the time of the 2018 survey, an average of \$7,000-15,000 could be added to those numbers. These numbers are significantly higher than in 2014.
- The average debt loads were similar across all seven schools, though more expensive schools were slightly higher. It should be noted that the range of debt levels varied significantly within each year of study.
- Students' dependence on private borrowing from banks and financial institutions to complete their legal education is very evident. Reliance on private borrowing increases at higher levels of total debt, and in later years of study.
- Students from most minority groups or other criteria we tracked tended to see their average debt levels vary little compared to the average for a given year of study. This was true in all but one case: first generation students. This group experienced much higher average debt than their peers in each year of study. The range of debt narrows as the education level of a students' parents increases.

Predicted Debt at Graduation

- At graduation, over two-thirds of students expected to have more than \$50,000 in debt owing to financial institutions (compared to just over one-third in 2014).
- Almost two-thirds expected to have over \$20,000 in outstanding government student loans (compared to only half of students in 2014).
- 19.32% of students expected that it will take them more than 10 years to pay back their debts.



**What was the approximate value of your financial assets when you began your first year of law school?
Please include savings and chequing account balances, the balance of any Tax-Free Savings Accounts,
Registered Retirement Savings Plans, Registered Education Savings Plans on which you are the
beneficiary, of other investments in your estimate.**



Initial Resources

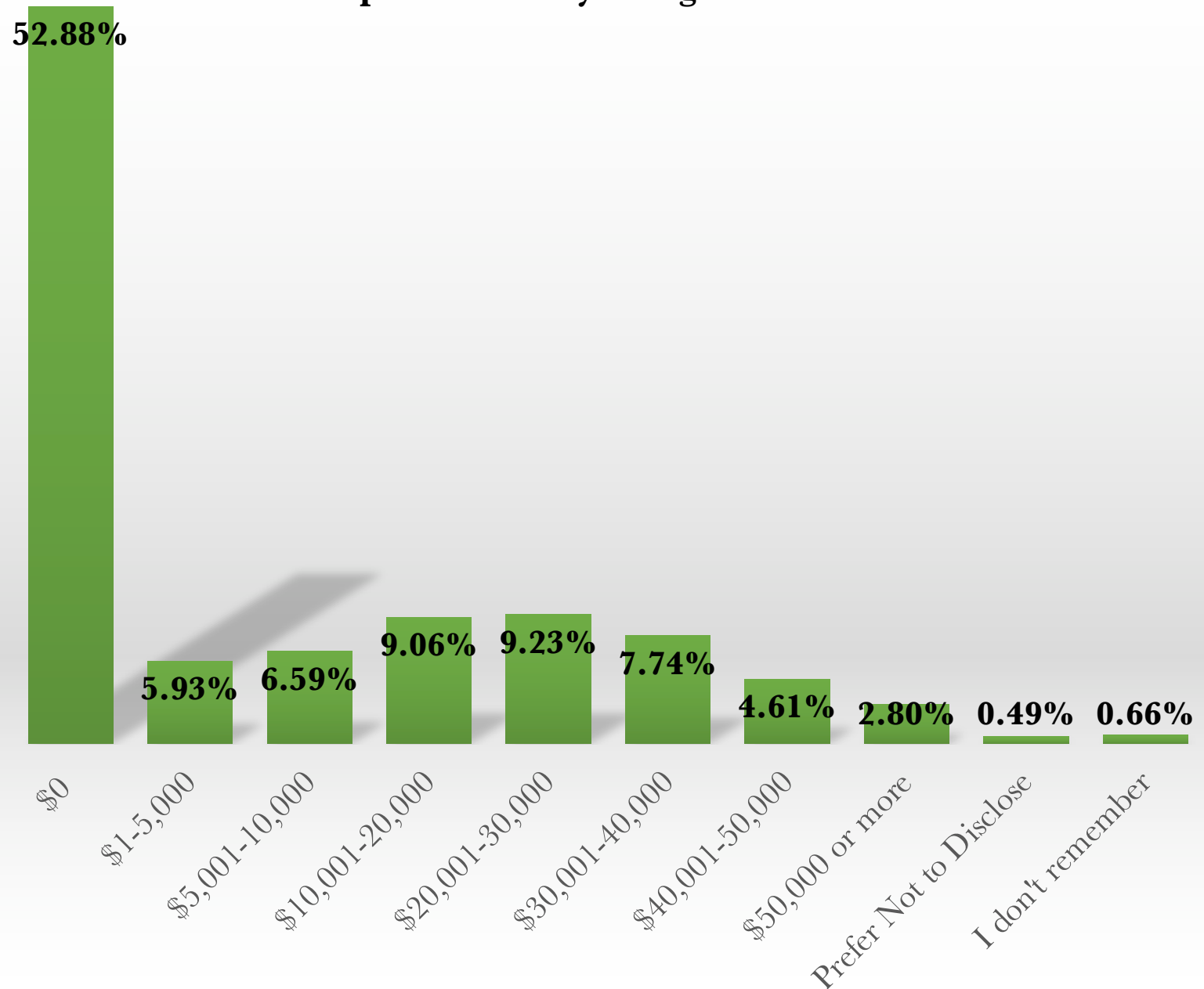
We asked students to indicate how much they had saved prior to beginning law school. Almost half of the students (42.51%) surveyed started law school with existing debt or less than \$5,000 of assets.

Initial Debt

52.88% of students indicated that they did not have any debt at the time they started law school (suggesting that a number of students might not apply because of their pre-law debt burden, or that those who do apply to law school come from families who are able to support them financially).

Just over half of those participants who had pre-existing debt had \$20,000-\$30,000 or more.

How much debt did you carryover from post-secondary studies completed before you began law school?

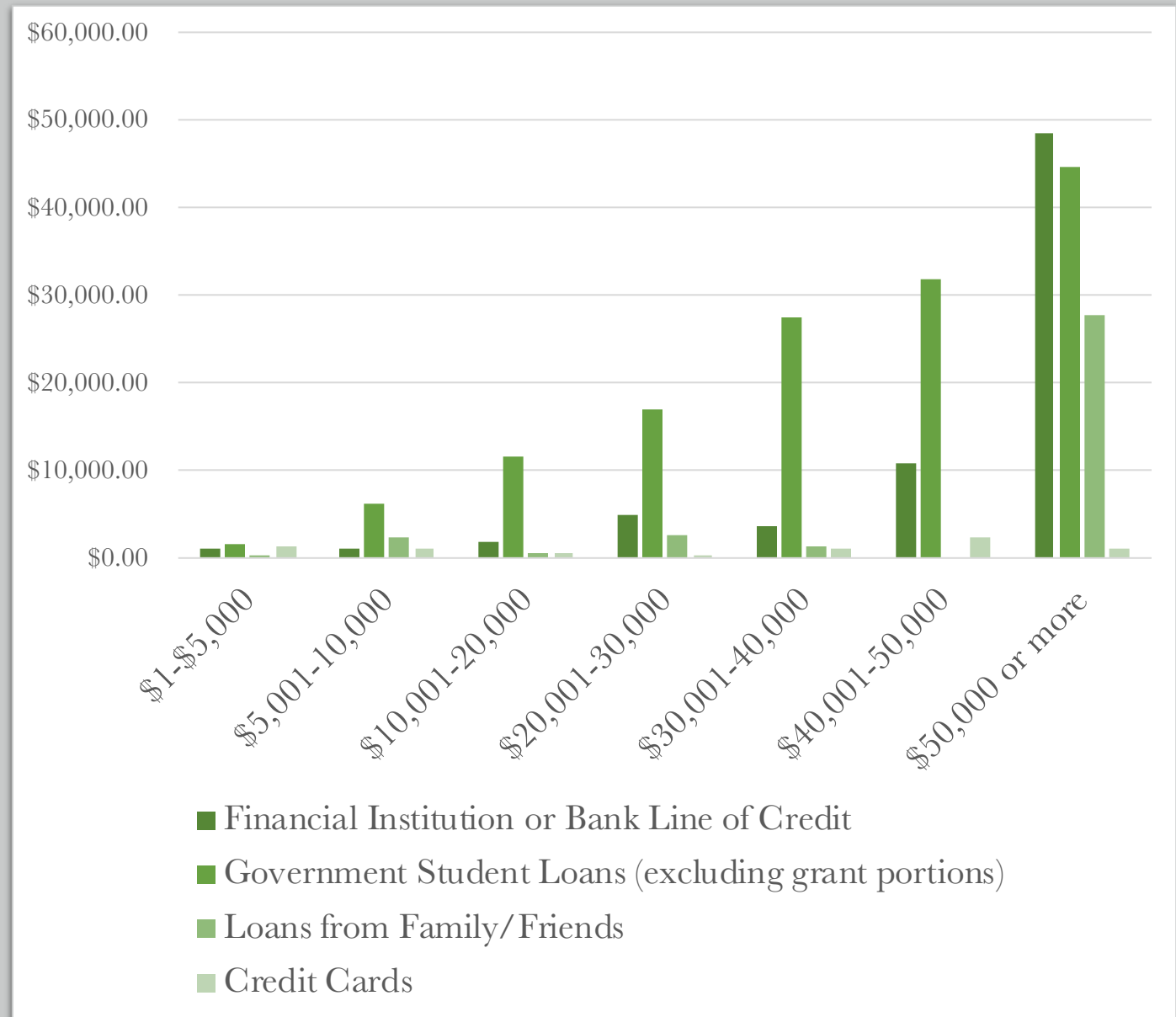


Current Debt Level Averages by Total Debt Range & Creditor Type

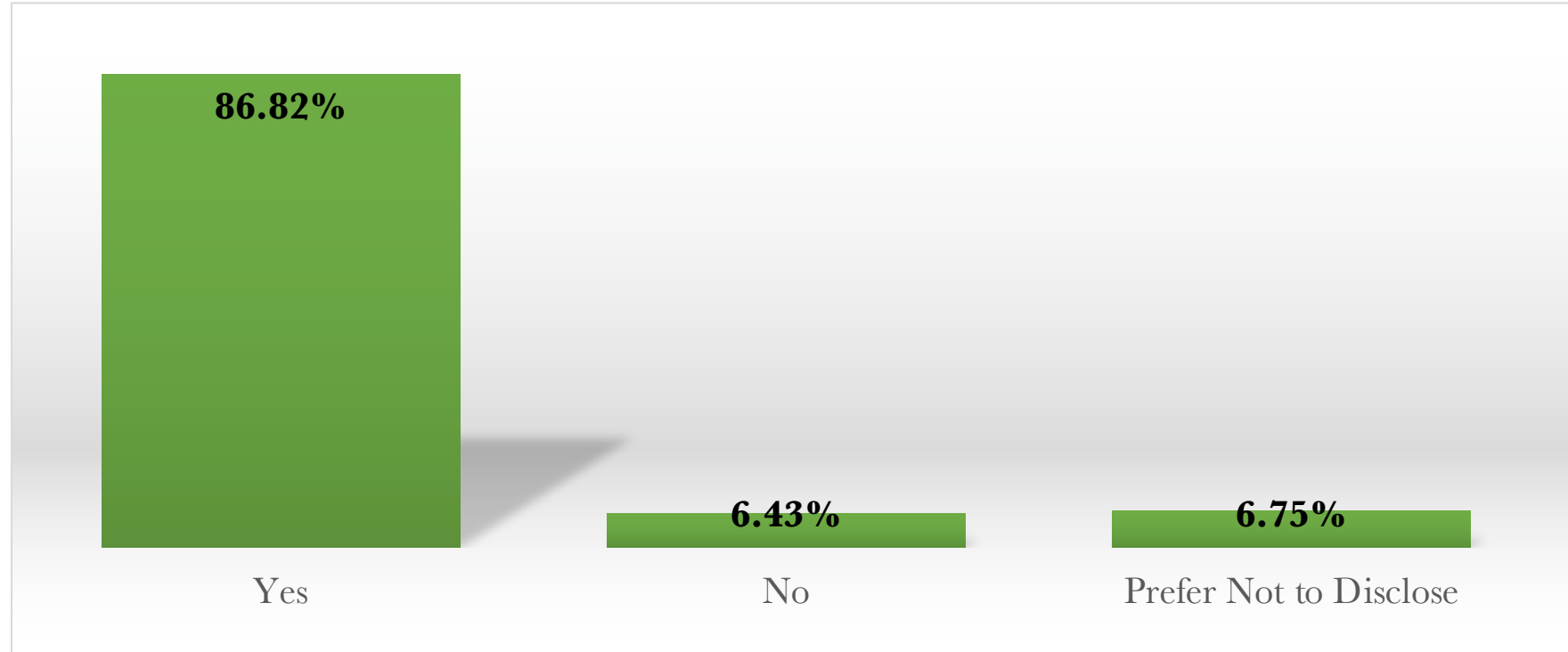
45.96% of the students we surveyed indicated that they owed debt prior to beginning law school.

When we sorted these students by total debt range and then computed their average debt by type of lender, the data indicated that most students' pre-law school debt consisted of existing government student loans (i.e., for prior studies). It is only at higher levels of total debt that other debt sources are a major component of the average student's pre-law debt profile (likely because government aid is exhausted).

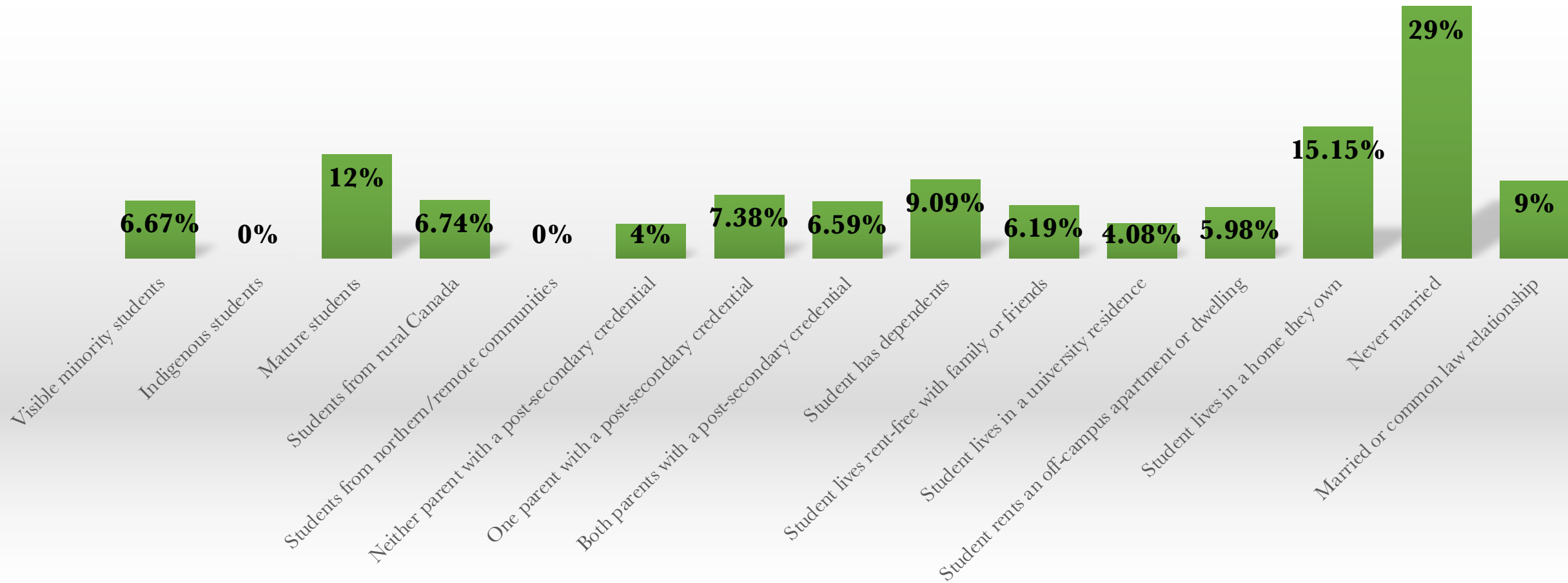
The total amount of pre-law school debt owed to the government by the survey respondents was **\$4,626,953**. The total amount owed to financial institutions was **\$1,404,263**.



Were you or are you eligible for government student financial aid to fund your legal education?



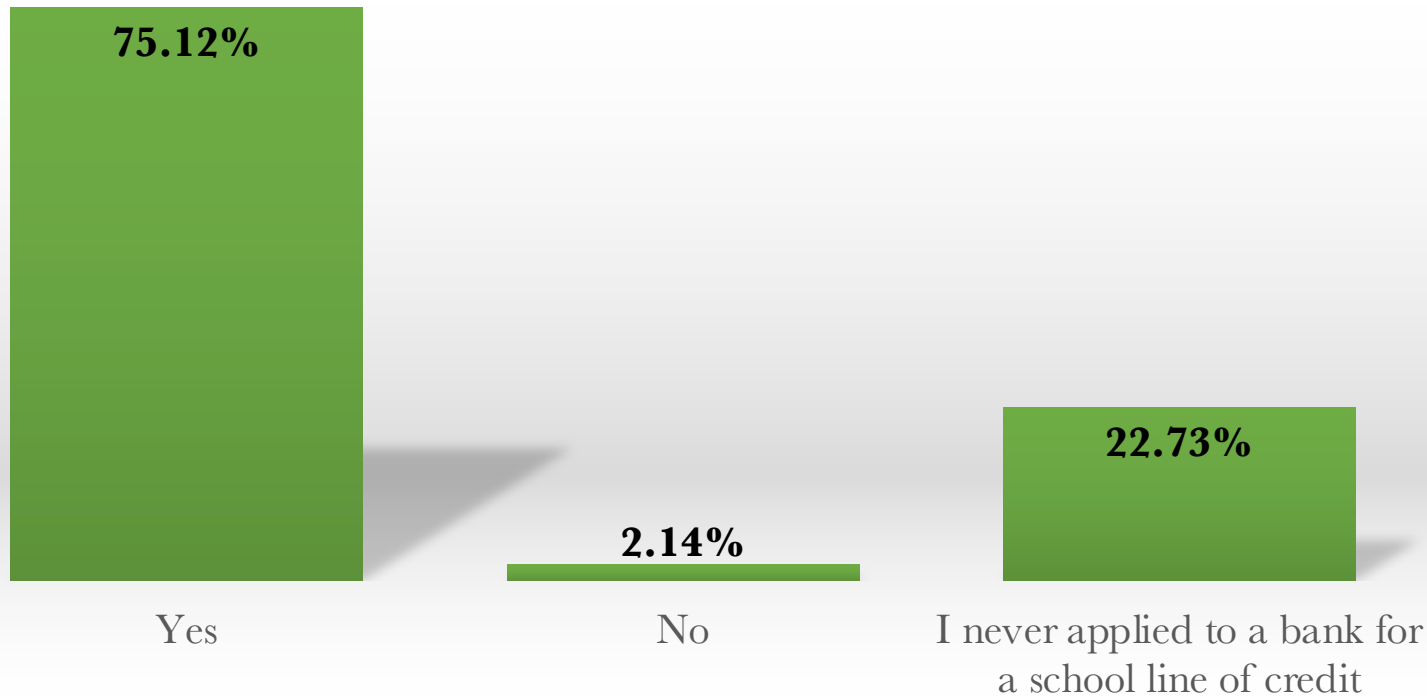
We asked students if they were eligible for funding from their provincial student financial aid program. For Ontario residents, this is the Ontario Student Assistance Program (OSAP). 87.23% of our survey respondents indicated that Ontario was their province of residence, and 86.82% indicated that they were eligible for OSAP in order to fund their legal education.



Percent of various groups that were not eligible for government student financial aid:

Students from some groups were more or less likely to be denied student financial aid.

Were you able to secure a student line of credit from a bank or financial institution?



Securing Lines of Credit

Many students finance their legal education with a line of credit from a private financial institution. Approximately three-quarters of our respondents secured lines of credit with financial institutions.

14.1% said they had trouble attempting to secure a line of credit. Of those people who experienced problems, 49.25% said these problems affected their choice of financial institution.

81.3% of those that secured a line of credit did not require a co-signer. Of those that did require a co-signer, over 91% of the students were able to use their parents.

The most popular banks with which students secured a line of credit were Scotiabank (42.73%), TD Bank (31.28%), and RBC (16.52%). BMO had a stronger presence at Osgoode than any other school (39% of Osgoode students' lines of credit were with BMO).

Interest Rates

The data suggests that most students do not know what the interest rates are on their loans either during law school or after graduation. More than half of respondents skipped the question on interest rates, and of those who did answer, a large majority indicated in the text box that they didn't know.

Money matters...

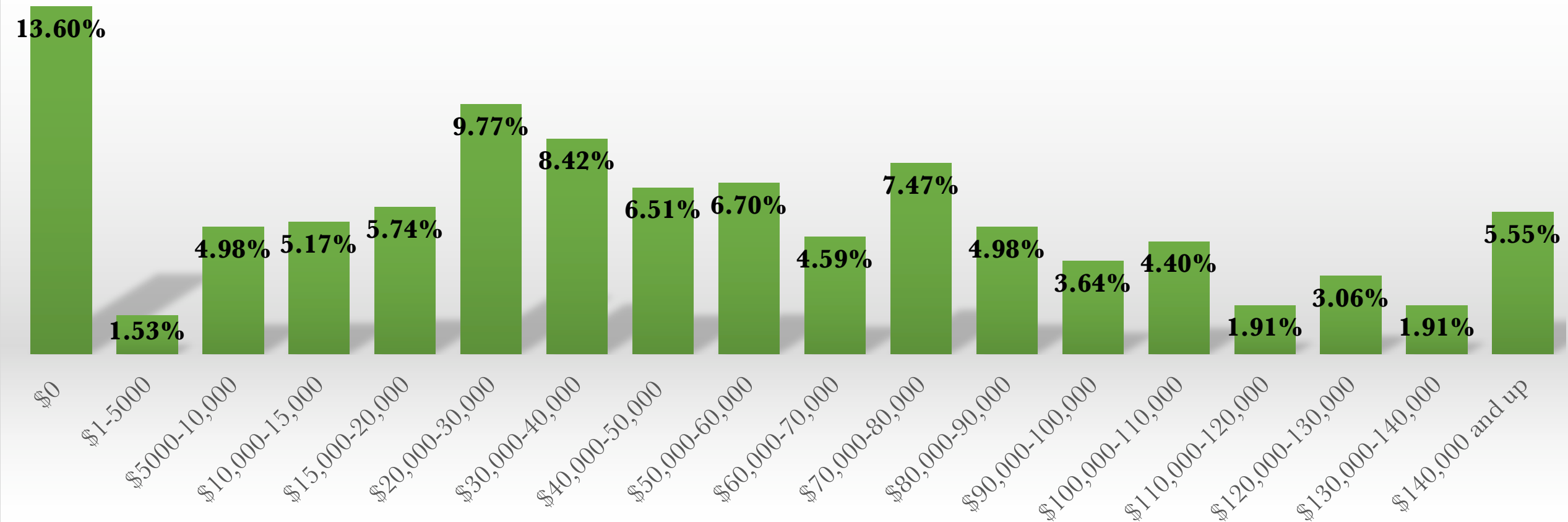
Monthly Payments

Similarly, the data suggests that most students do not know what, if any, monthly payments are being made to their line of credit. More than half of respondents skipped the question on monthly payments, and of those who did answer, a large majority indicated in the text box that they didn't know. This makes sense as a number of lines of credit automatically add the payment to the principal each month while the student is in study (often meaning the transaction is automated).

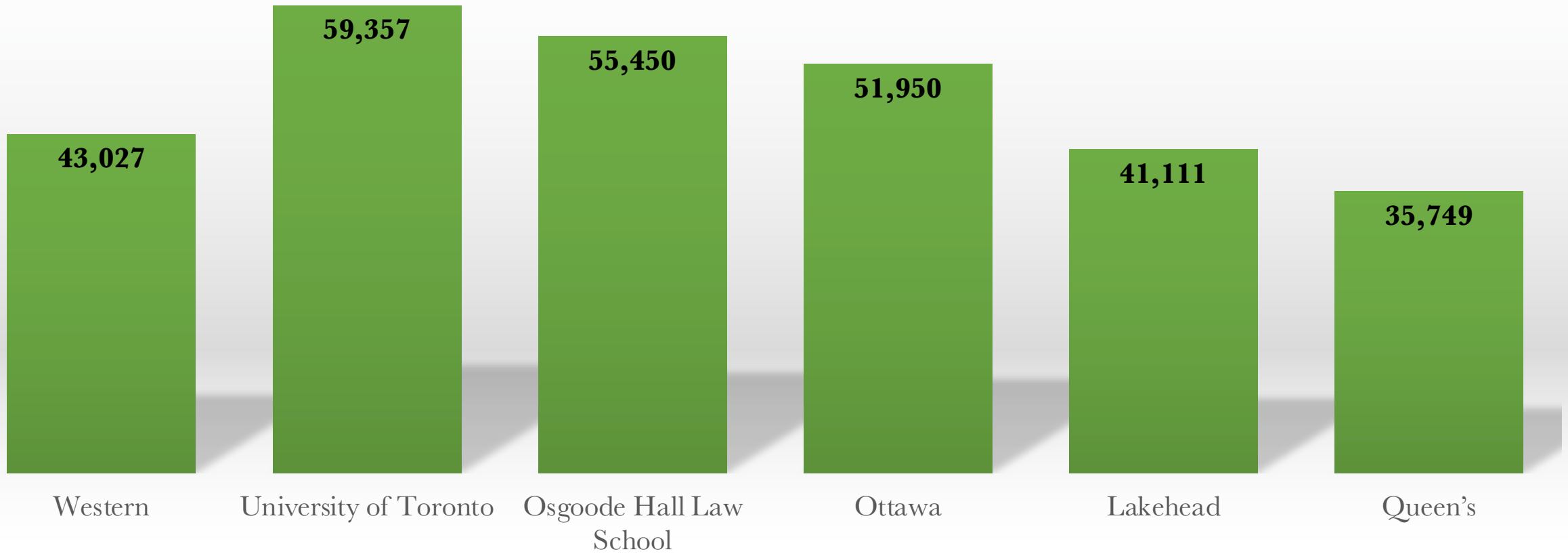
Total Current Debt

Participants were asked to report their total current debt level at the time of the survey (November 2018). Note that at the time of the survey, only Fall 2018 tuition (not Winter 2019 tuition) would have been paid at all seven schools – this means that approximately another \$7,000-\$15,000 could be added to these numbers.

Percentage of Students with Various Levels of Debt



Average Debt by Law School



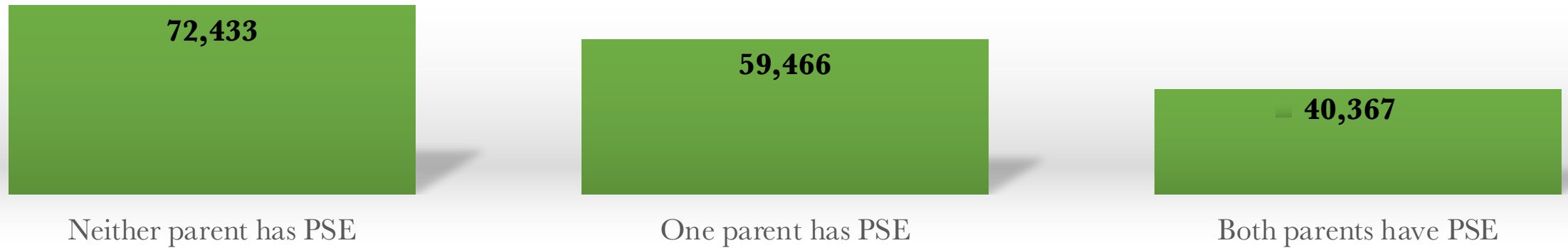
The highest average debt was at the two most expensive law schools, University of Toronto and Osgoode.

*University of Windsor was left out of this graph as the sample size was too small.

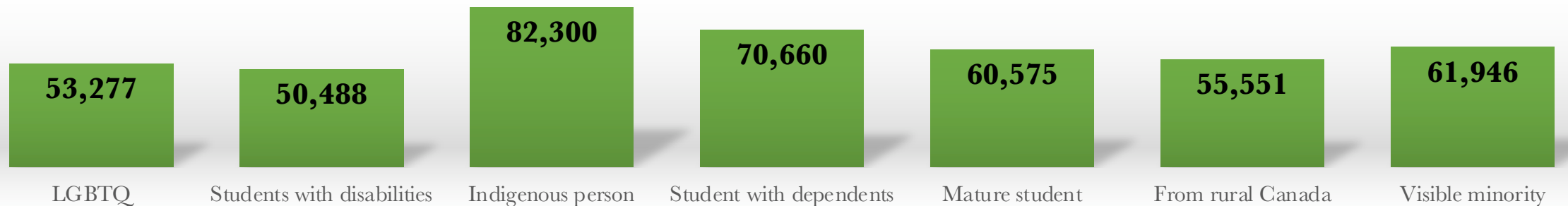
Average Debt by Living Situation



Average Debt by Parents' Level of Education



Average Debt by Other Personal Characteristics



1L

First year students that had more than \$0 in debt were an average of \$27,447 in debt at the time of the survey.
In 2014, first year students carried an average debt load of \$35,358.

2L

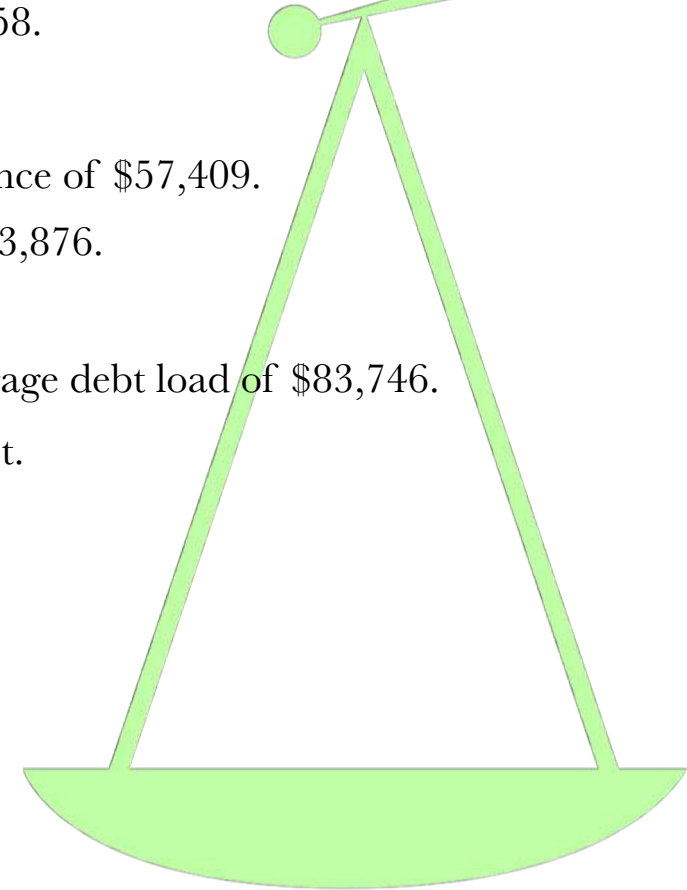
Indebted second-year students carried an average total debt balance of \$57,409.
In 2014, second year students carried an average debt load of \$53,876.

3L

Indebted students in their final year of law school carried an average debt load of \$83,746.
In 2014, third year students carried an average of \$71,444 in debt.

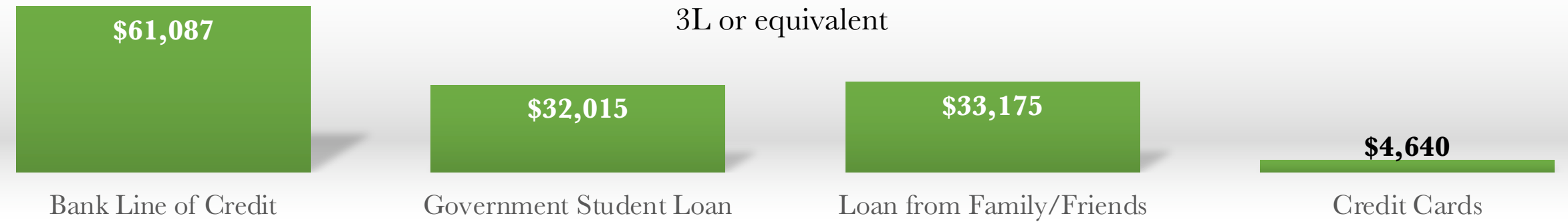
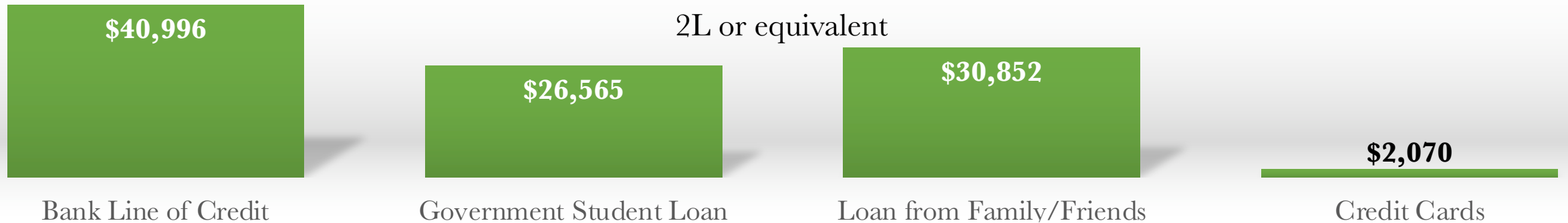
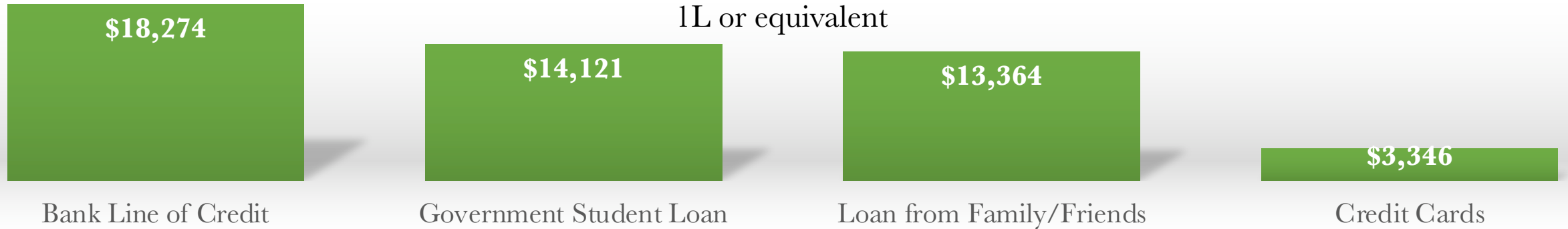
Recall that second term tuition had not been paid at the time of the 2018 survey, so an average of \$7,000-15,000 could be added to the current debt level numbers.

These numbers suggest that law school debt levels have increased significantly from 2014.



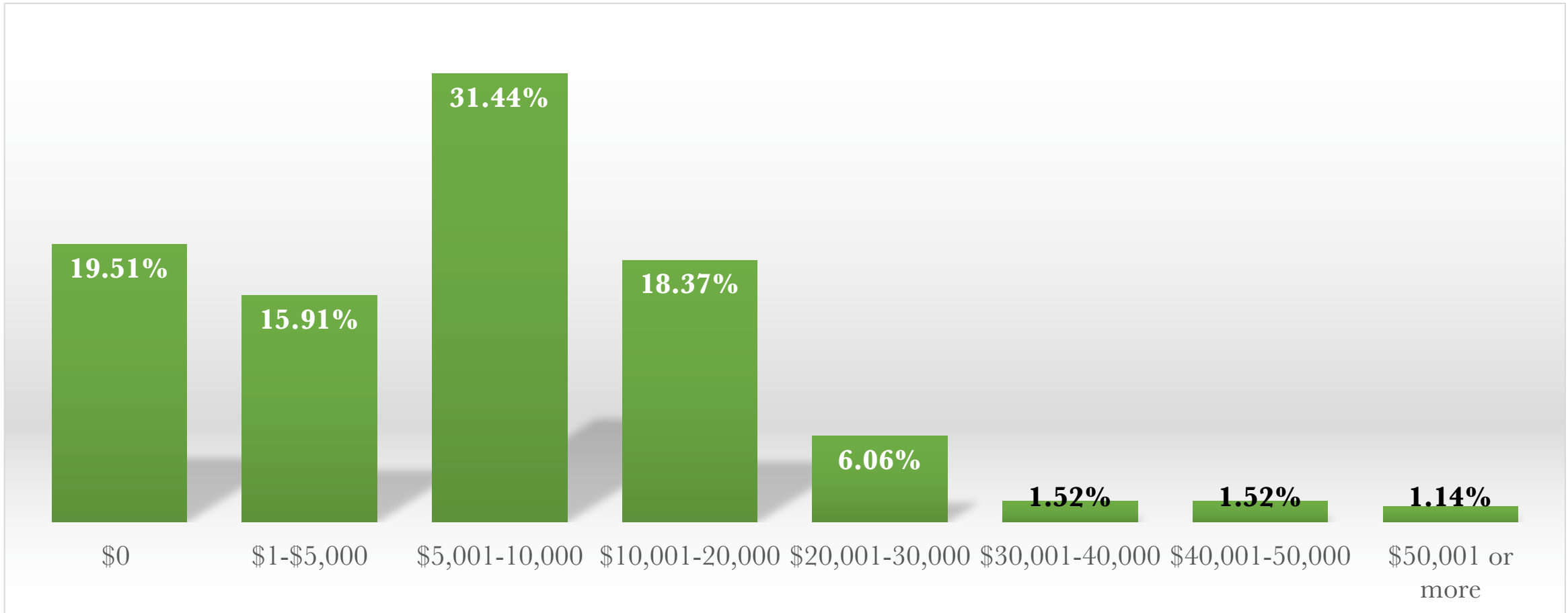
Sources of Debt by Year of Study

Borrowing from bank lines of credit appears to increase significantly in each subsequent year of study as government loans and other sources fail to meet financial needs:



Government Grants

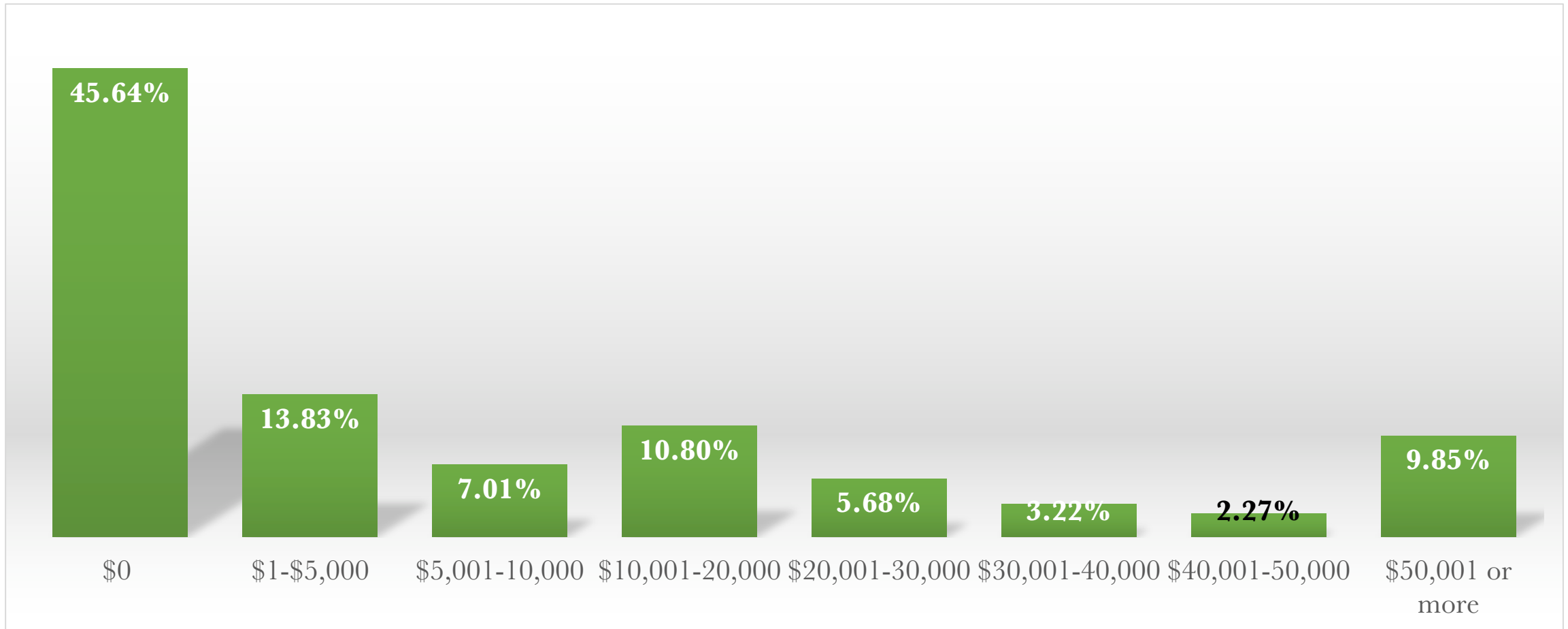
After paying your winter 2018 tuition, how much money in grants have you received from government student financial aid programs? Please exclude special allotments such as Ontario Graduate Scholarships (OGS) or Canada Graduate Scholarships (CGS (SSHRC, NSERC, CIHR)).



The "Prefer Not to Disclose" and "Other" options were excluded from the graph.

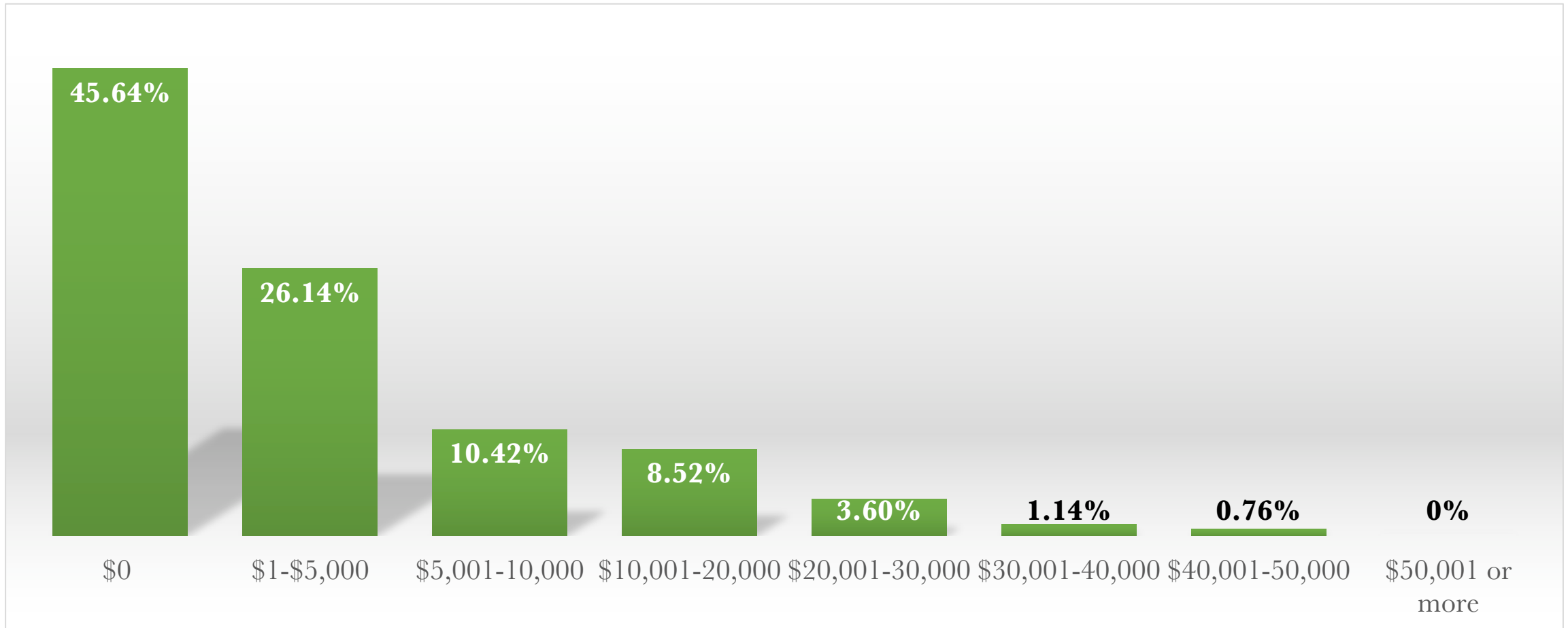
Gifts

Approximately how much financial support (i.e., gifts of money) from family, friends, partners, parents, spouses, etc. have you received to date to help fund your legal education? Please include the value of tuition paid by parents or family, etc.



Non-Repayable Need-Based Support from Law School

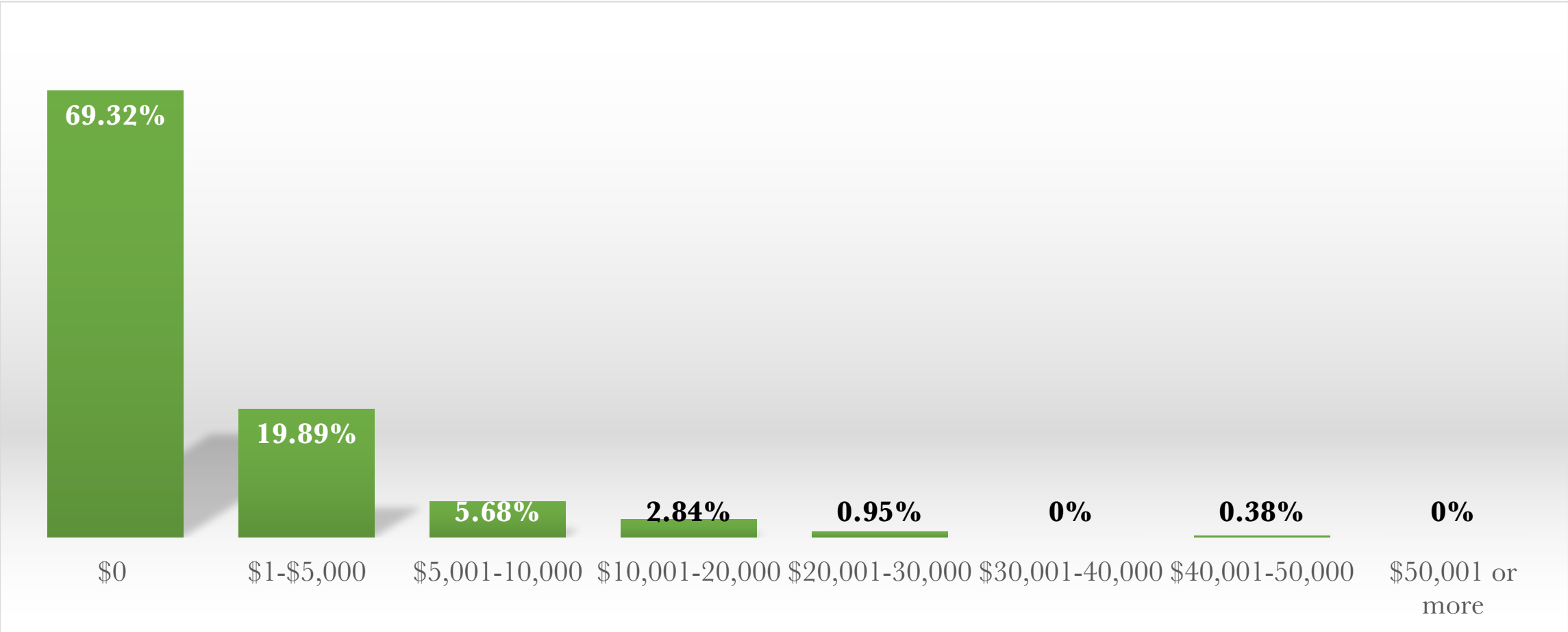
How much non-repayable NEED-based support have you received from your law school (i.e., bursaries)?



The “Prefer Not to Disclose” and “Other” options were excluded from the graph.

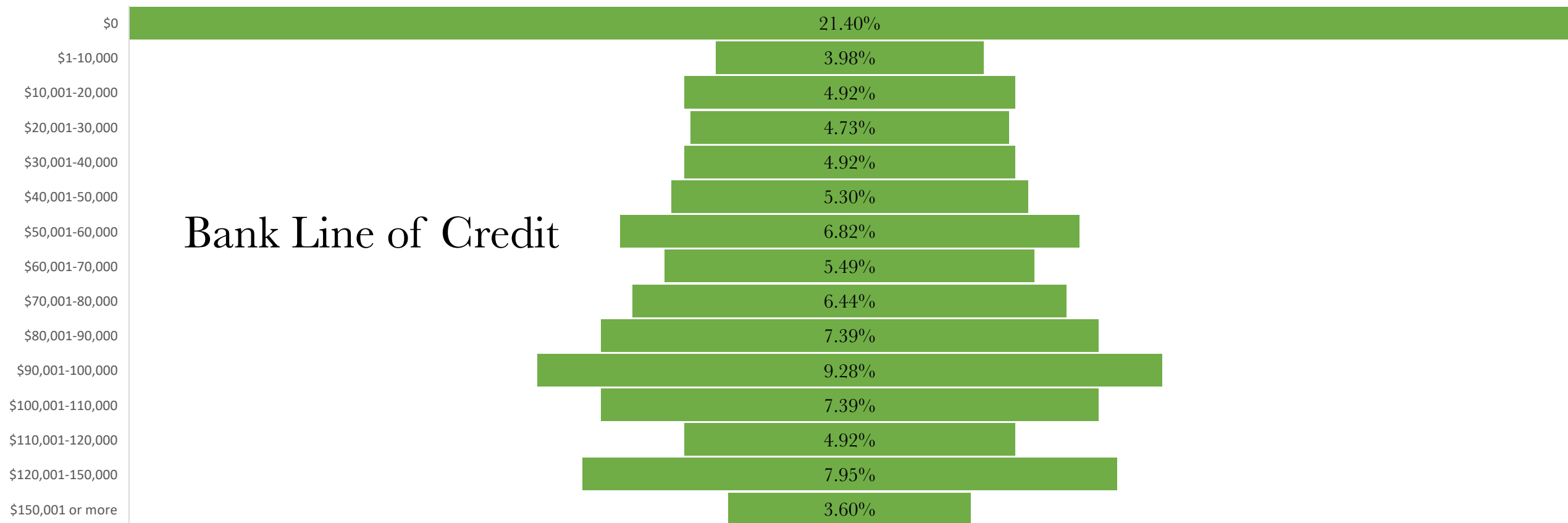
Non-Repayable Merit-Based Support from Law School

How much non-repayable MERIT-based support have you received from your law school (i.e., scholarships or awards)?



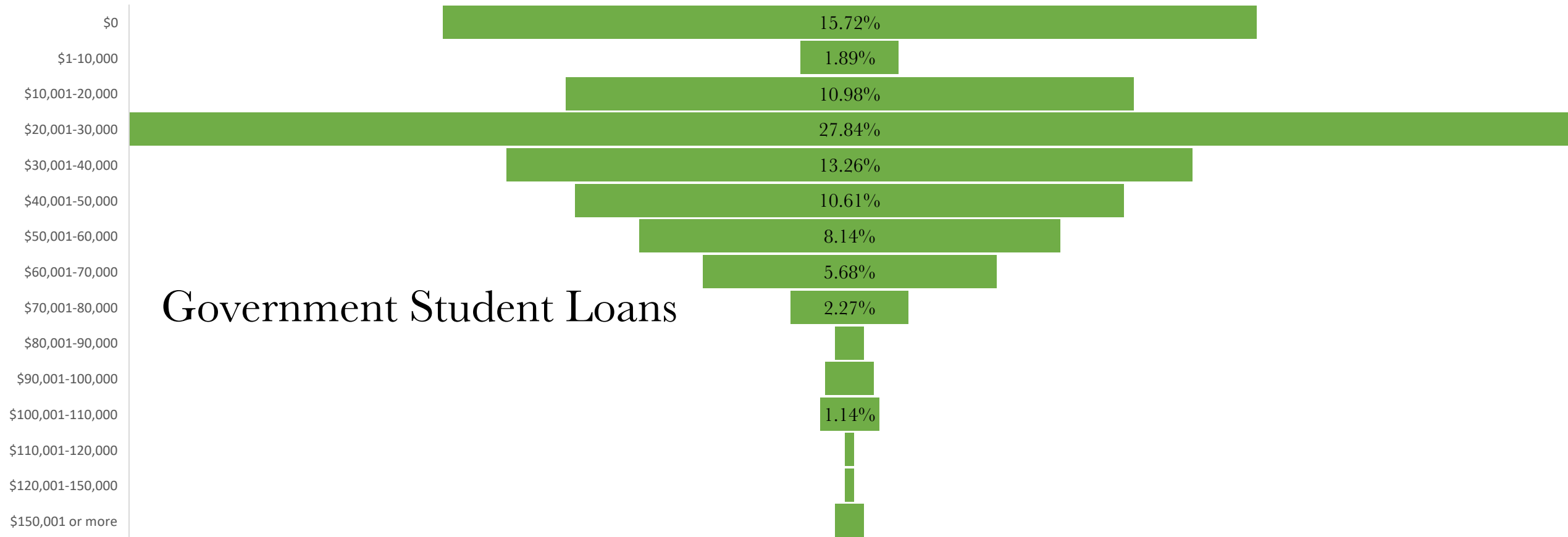
Expected Debt Levels at Graduation

The figures on pages 50-52 show students' debt predictions across the 3 main sources of borrowed funds. While predicted bank line of credit balances vary widely, predicted government student loan totals fall within the \$10,001-\$70,000 range (likely due to lifetime loan ceilings set by government policy). A large portion of students appear to have their education costs paid from savings, or by someone else.



Expected Debt Levels at Graduation

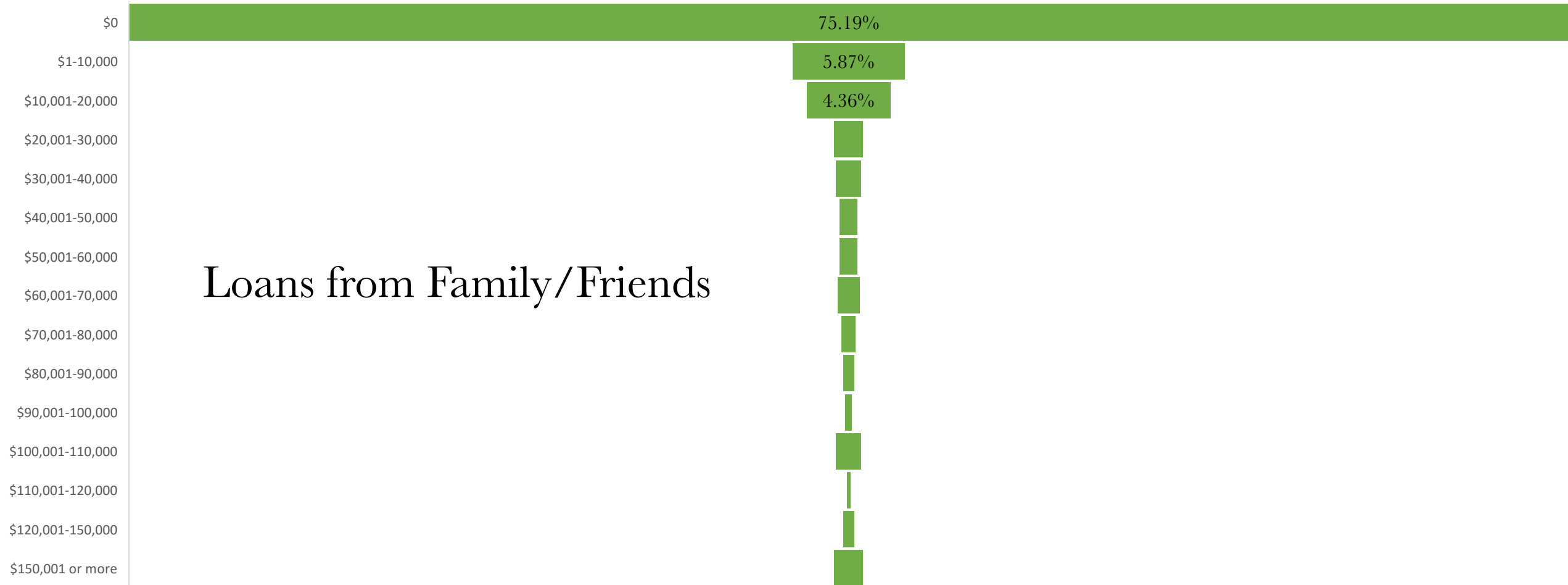
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Government Student Loans

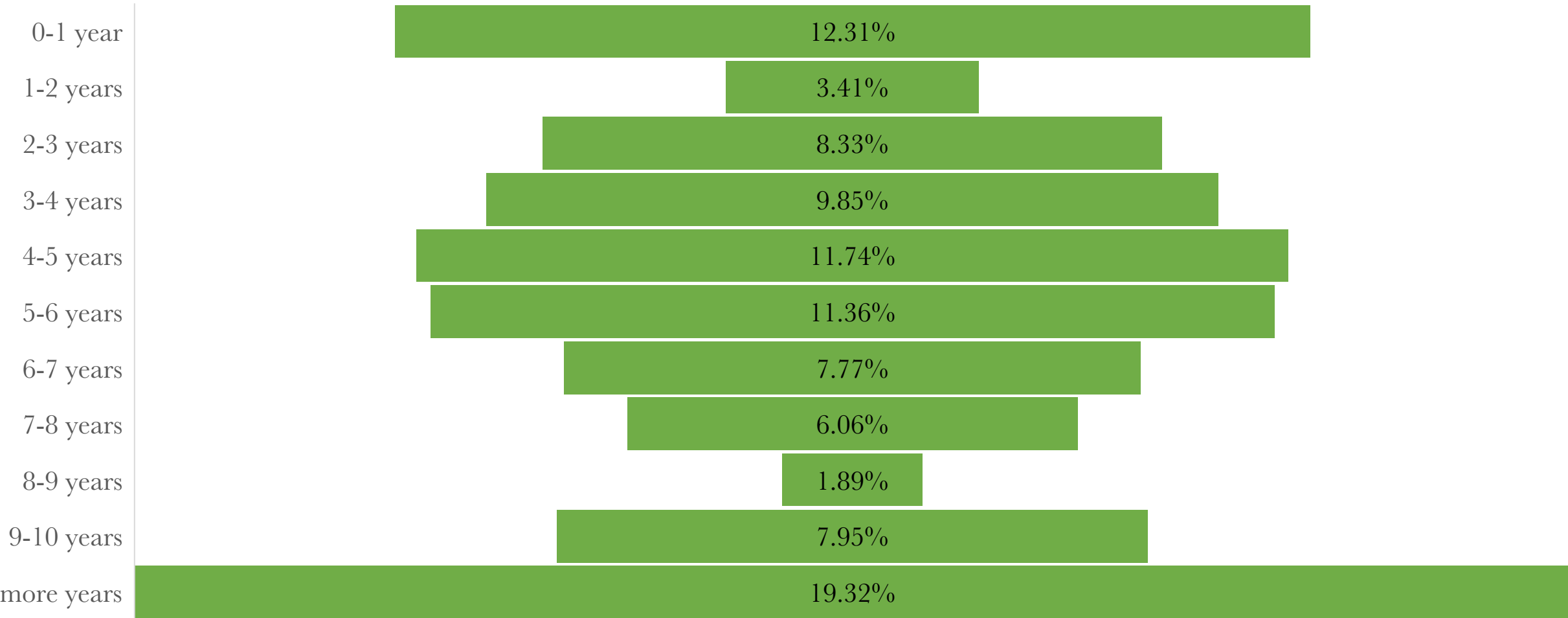
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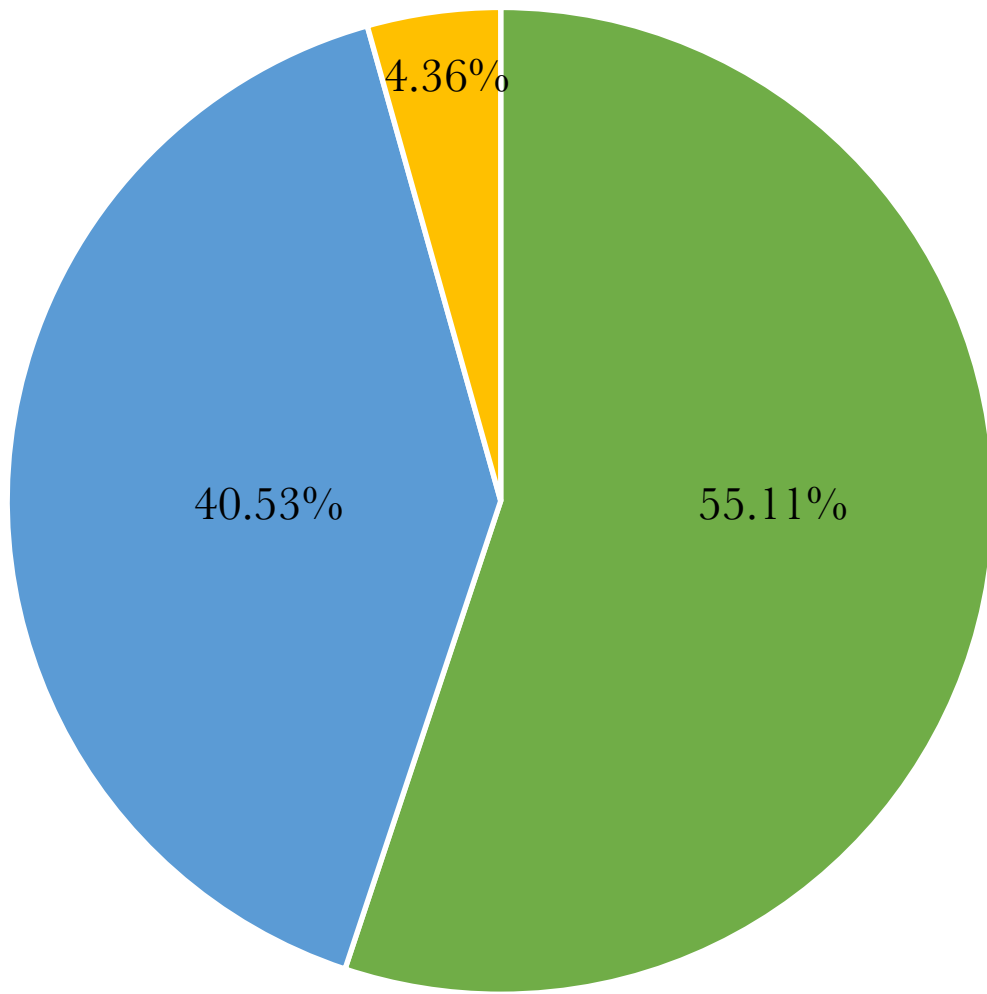
Anticipated Time for Debt Repayment

How long after graduation, in years, do you anticipate that it will take you to pay your outstanding educational debt?



Are you concerned that you will be unable to make your payments after graduation?

Payments
After
Graduation



■ Yes ■ No ■ Prefer Not to Disclose



Part 4: Seeing Red (Ink)

IMPACTS, EXPERIENCE, & INPUT

Overview

Some of the most compelling data we collected falls into this section of the report, which chronicles student perceptions and experiences in relation to debt, financial aid, stakeholders, and other factors. The resulting implications for legal services, career outcomes, student health, and the public interest are concerning.

Skewed Aspirations

The majority of students indicated that the cost of attending law school had impacted their career outcome objectives or caused them to deviate from their rationale for pursuing a law degree. The only schools at which there was a relatively even distribution between students agreeing and disagreeing with tuition having impacted their career objectives were Western and Queen's.

Stress & Mental Health

An overwhelming majority of students at all seven law schools indicated that financing law school has been a significant source of stress for them during their degree. A majority of respondents also agreed that financing law school has negatively impacted their mental health. However, most students felt as though they belong socially and academically at their respective schools.

This suggests that finances constitute a substantial source of stress that may operate in isolation from the other demands of legal education, which is of particular concern given the groups that are most likely to find themselves in high-debt situations.

Diversity in the Classroom

A strong majority of students indicated that they think the cost of legal education impairs the representativeness of their classroom.

Stakeholders

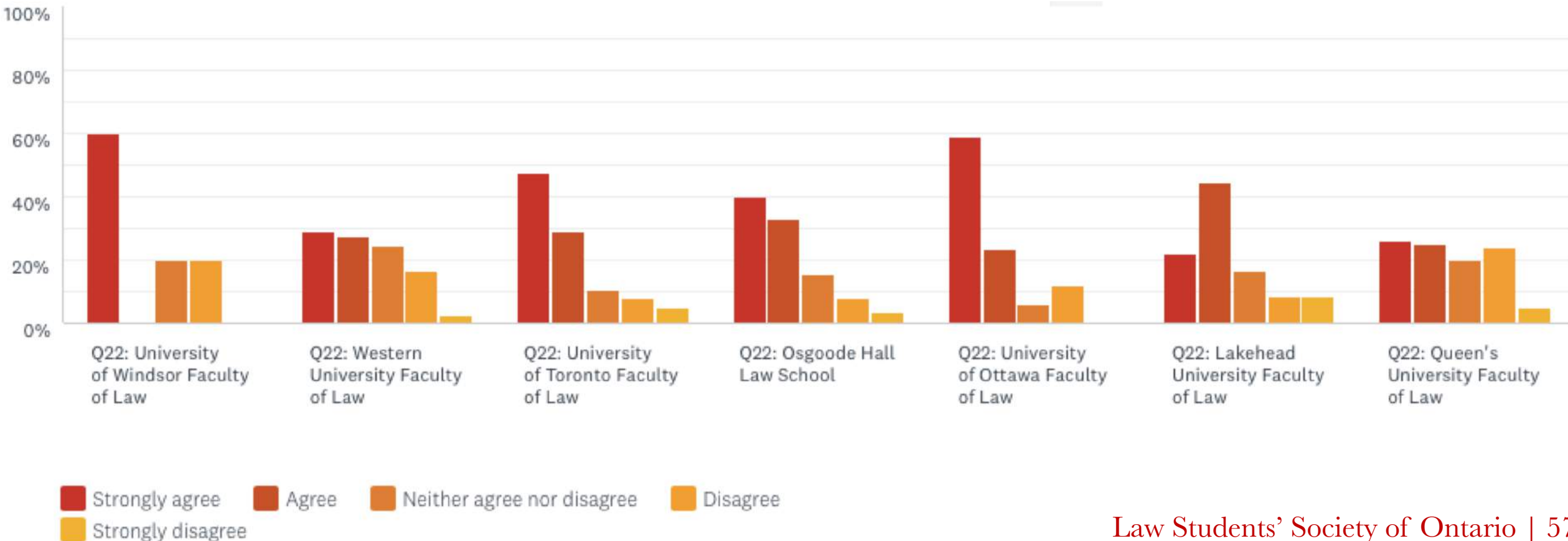
We asked students about their views on whether and which stakeholders were concerned about financial barriers to law school. Students at the University of Toronto and the University of Ottawa were the least impressed with their administrators in this regard (same as in 2014). Most students at the seven law schools were pleased with their student governments' commitment to this issue, especially at the University of Toronto. As a whole, the vast majority of students at all schools were displeased with the Law Society of Ontario and the Ontario government.

Very few students thought that their law degree was fairly priced.

Cost vs. Career Goals

Students from all seven schools indicated that the cost of legal education strongly skewed their career goals.

“The cost of attending law school has impacted my career outcome objectives or rationale for pursuing a law degree.”



Tuition Constraining Career Choices

“My employment and career choices feel extremely constrained and structured by my debt load.”

“My plan to repay is contingent on my ability to enter and persist in a Bay Street firm. I cannot really take this for granted and it's really not my first choice.”

“What I think is most problematic about the high debt loads many of carry is that it seriously impacts which area of law we choose to practice. I have spoken to countless classmates who are pursuing corporate jobs even though their hearts are in more social justice oriented areas simply because they have too much debt. I am pursuing the areas I feel compelled to pursue, and I am accepting that I will not be financially stable for a decade after law school. A whole decade after law school. How can this be tolerated by our profession? Social justice fields losing so many valuable minds to Bay Street because the debt load is just too high.”

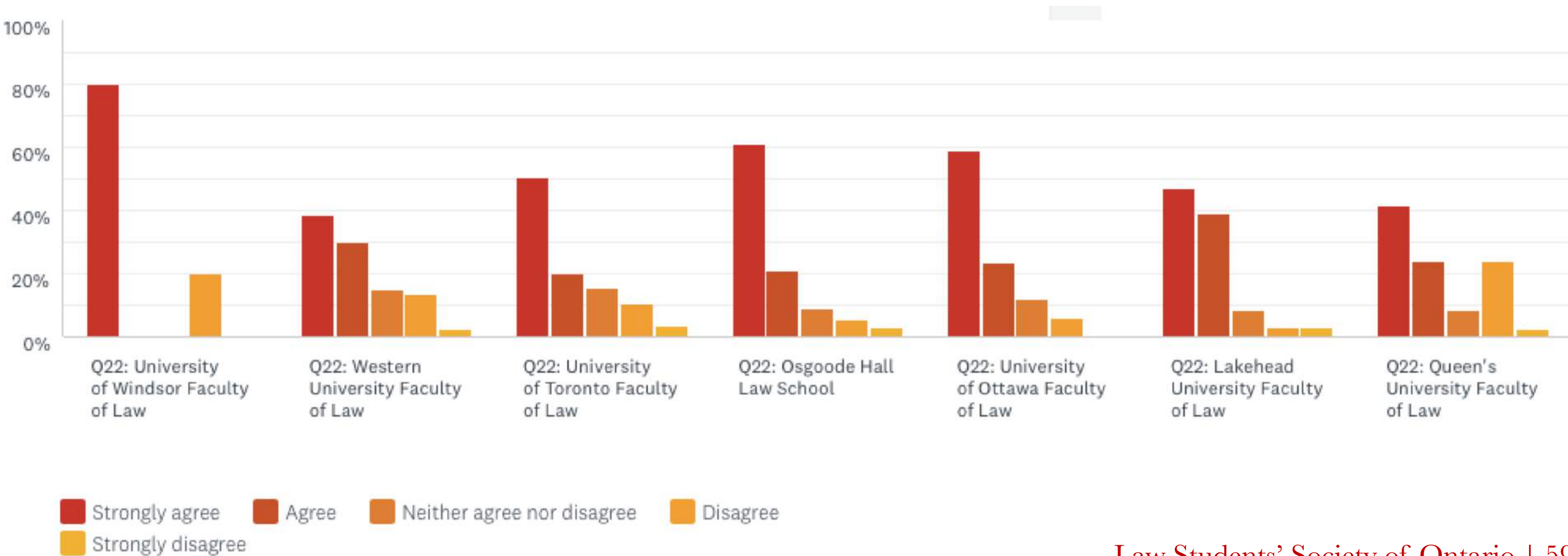
“I chose to pursue law school because I wanted to pursue social justice work and advocate for vulnerable populations. Now that I am halfway through the degree, I realize that this kind of work will be very difficult to pursue with the amount of debt I will graduate with. **So I feel as though I have inadvertently closed the precise door that I intended to open by coming to law school.**”

“I think the hardest part about being in debt is the sinking feeling associated with feeling like I will have to compromise my morals, my interests, and I will be unable to follow the dream I had that brought me to law school in the first place. The debt really limits the education and the field because it precludes graduates who were not otherwise well off financially from pursuing new, creative avenues of law that might increase access to justice and ultimately improve the law.”

Financing Law School as a Source of Stress

A majority of students at all seven law schools strongly agreed that financing law school had been a significant source of stress during their degree. This was especially true at the most expensive law schools.

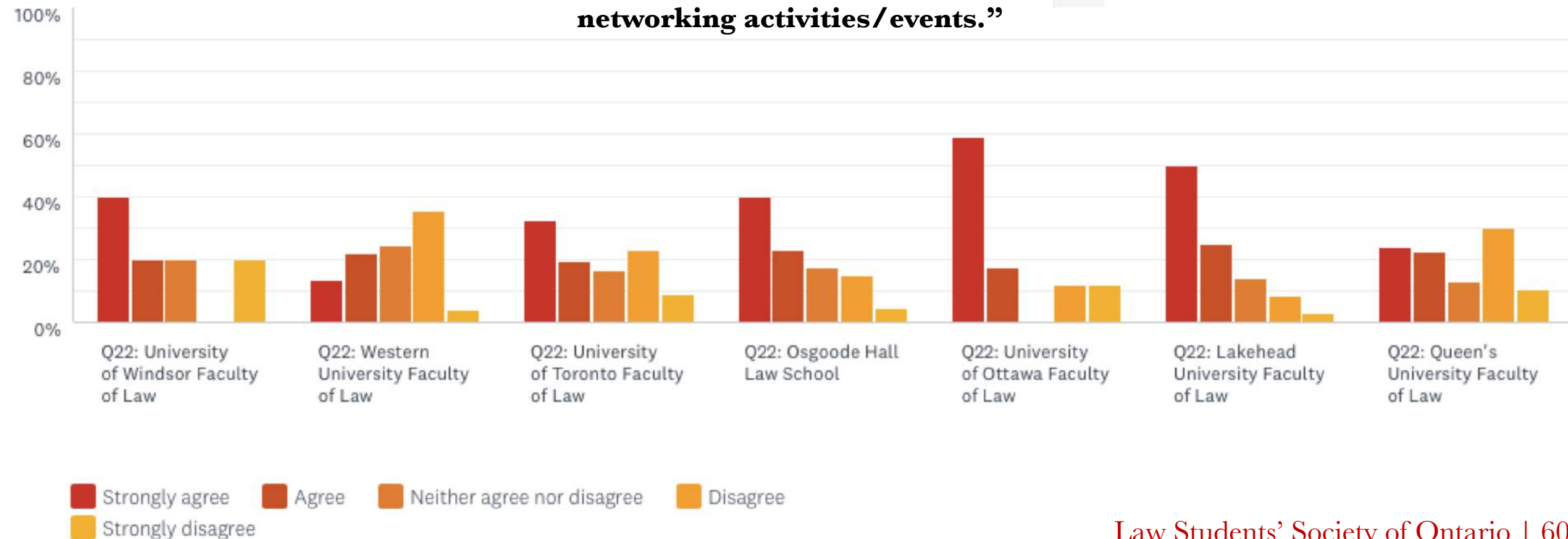
“Financing law school has been a significant source of stress for me during law school.”



Financial Limitations vs. Extracurriculars & Activities

Students at each of the law schools strongly agreed and agreed that costs associated with their studies or associated stress had curtailed their ability to fully participate in the law school experience, particularly students at Ottawa and Lakehead.

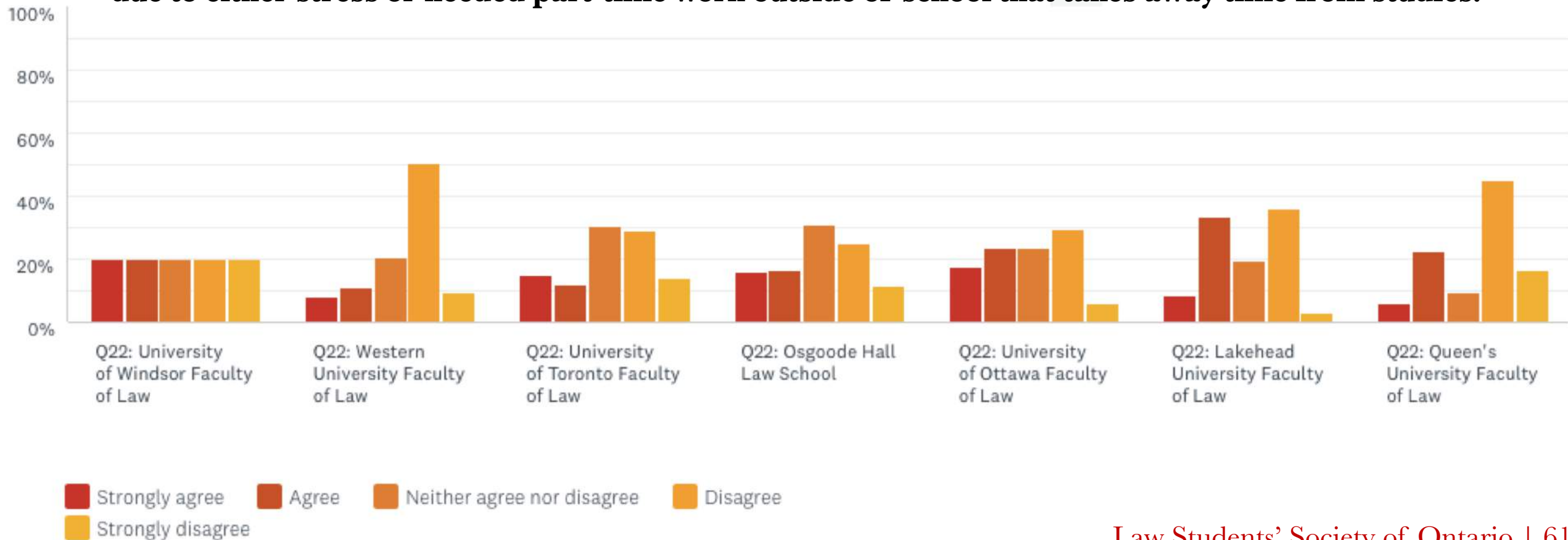
“Financial limitations caused by the cost of my studies or associated stress have curtailed my ability to fully participate in extracurricular social or community activities, extracurricular learning opportunities, or networking activities/events.”



Financial Limitations vs. Academic Performance

While most students disagreed that the stress of financing law school had a negative impact on their academic performance, others found that such stress, or needed part-time work, does have a significant negative impact.

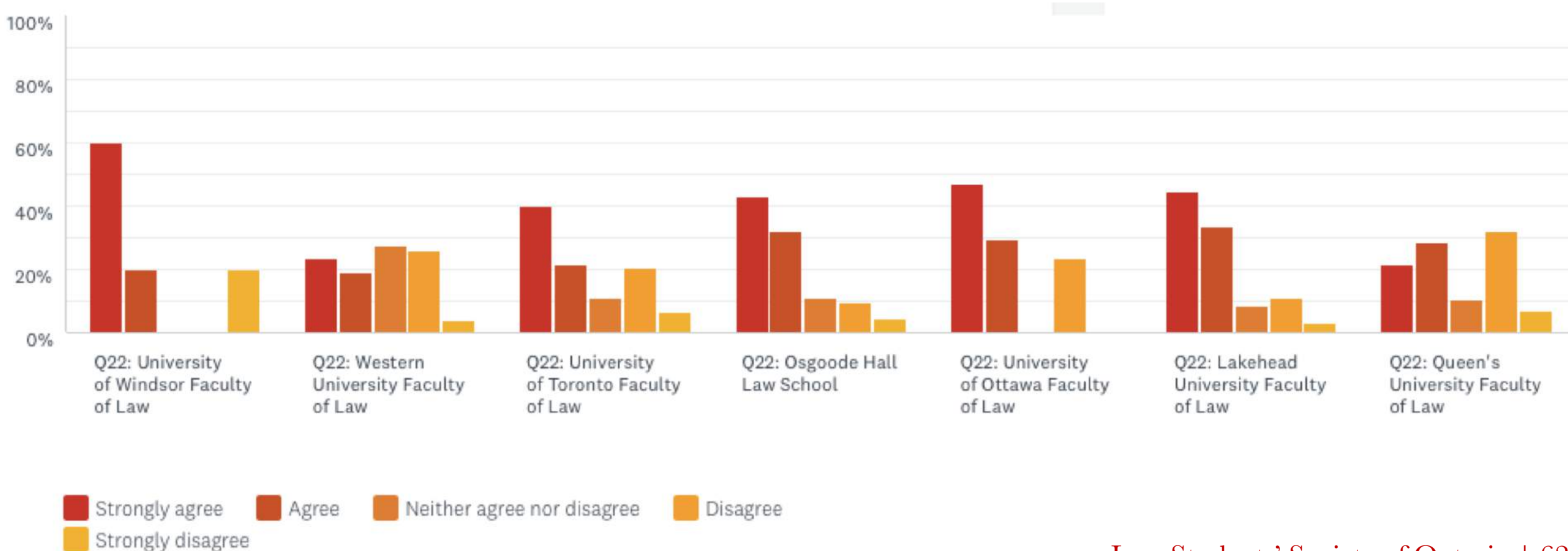
“Financing law school has had a significant negative impact on my academic performance at law school (i.e. due to either stress or needed part-time work outside of school that takes away time from studies.)”



Financial Stress vs. Mental Health

A majority of students at most of the law schools either agreed or strongly agreed that law school costs have negatively impacted their mental health, effectively taking away space and energy for focusing on the studies themselves.

“Financial stress related to law school costs has negatively impacted my mental health.”



Tuition Affecting Mental Health and Well-Being

“I feel like adequately understanding the full implications of the debt we are accepting upon ourselves for a legal education cannot take place until after we graduate from law school. Right now **I'm scared about how much I will have to pay back**, and how I will make enough to live comfortably while paying off my debt, but I do not know exactly what my life is going to be like once I have to start making those payments, and how that will impact my lifestyle. It is clear however, that it is going to be a serious financial burden for at least the next 8-10 years of my life.”

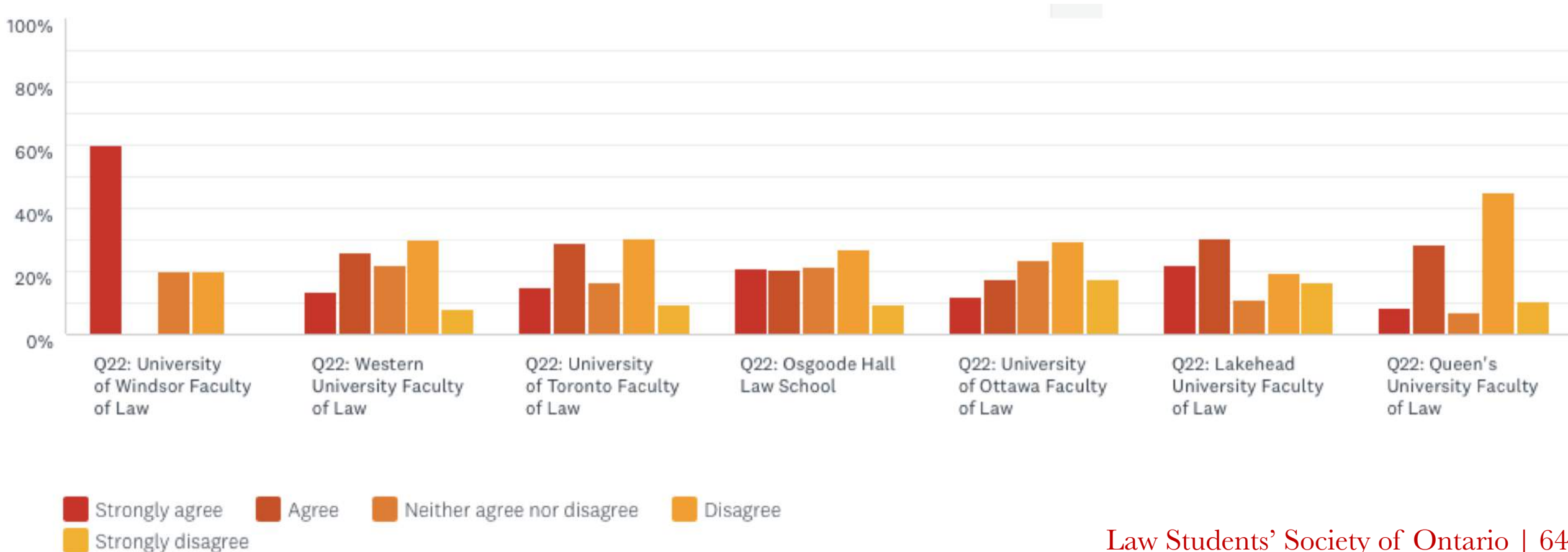
“Financing my legal education is one of the main things that keeps me up at night. This is the biggest gamble of my life if it does not pay off.”

“When I was applying to law schools, I didn't want my financial background to prevent me from attending the "best" school. I was too proud to say ‘I'm smart enough to get into UofT Law, but financially it's just not a good idea.’ **However, I wish every day that I had swallowed my pride and went somewhere else.** That seems wrong to me that the ‘right’ decision for poor people is to turn down the tantalizing and prestigious spot at UofT - because when they get there, they will be saddled with \$50k of debt per year. This is rising 5% per annum like clockwork in a stagnant legal market. **I feel like I've been tricked and swindled.** The experience of attending UofT Law has been thoroughly soured by the enormous amount of debt I've been forced to saddle. [...] My debt while will profoundly limit my economic, life and career choices for many years. **There is something seriously wrong going on here.**”

Ignoring Finances?

While some students kept a close eye on their bank balances, others found that doing so caused them anxiety or stress.

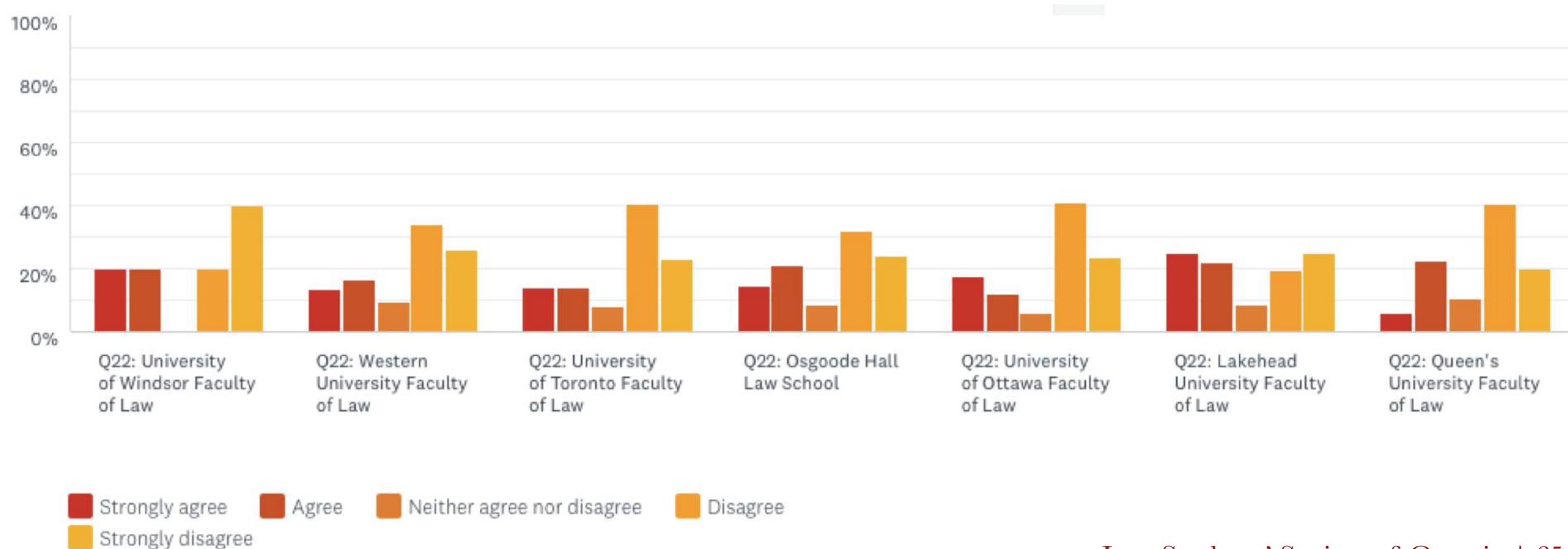
”I pay little attention to my finances because it gives me anxiety or causes stress.”



Ignoring Finances?

But most students knew what their bank balances were on a day-to-day basis.

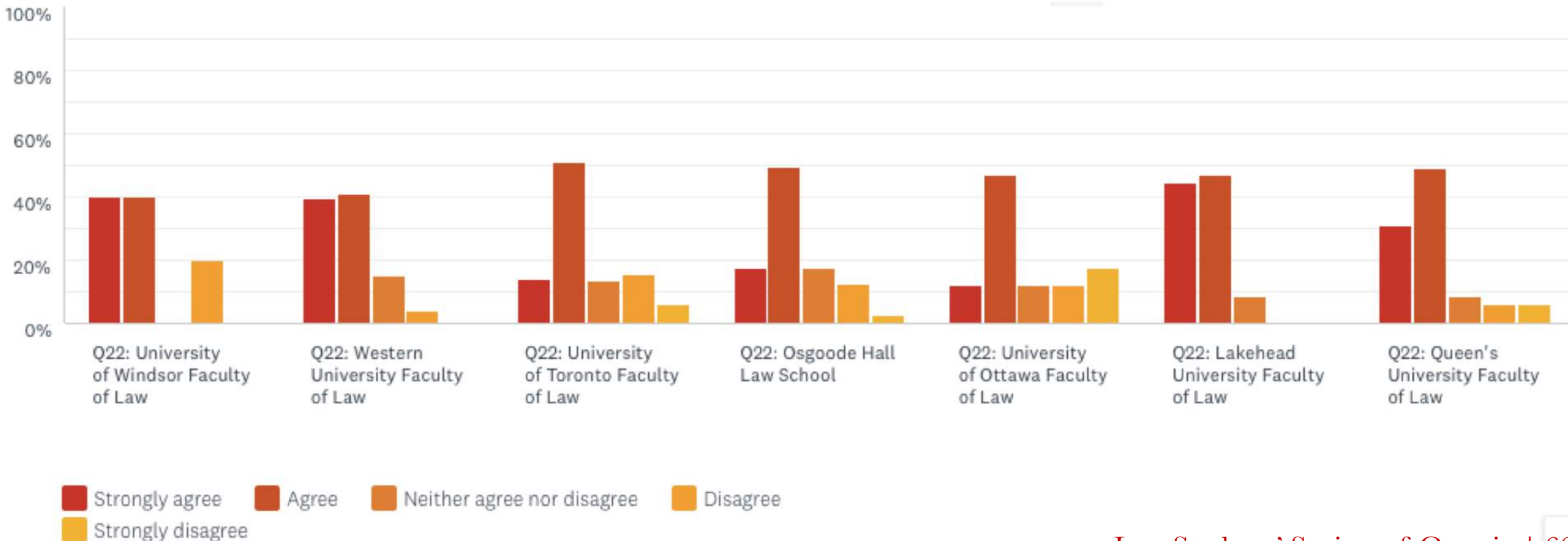
“On a day-to-day basis, I don’t know what my bank account or credit card balances are.”



Belongingness

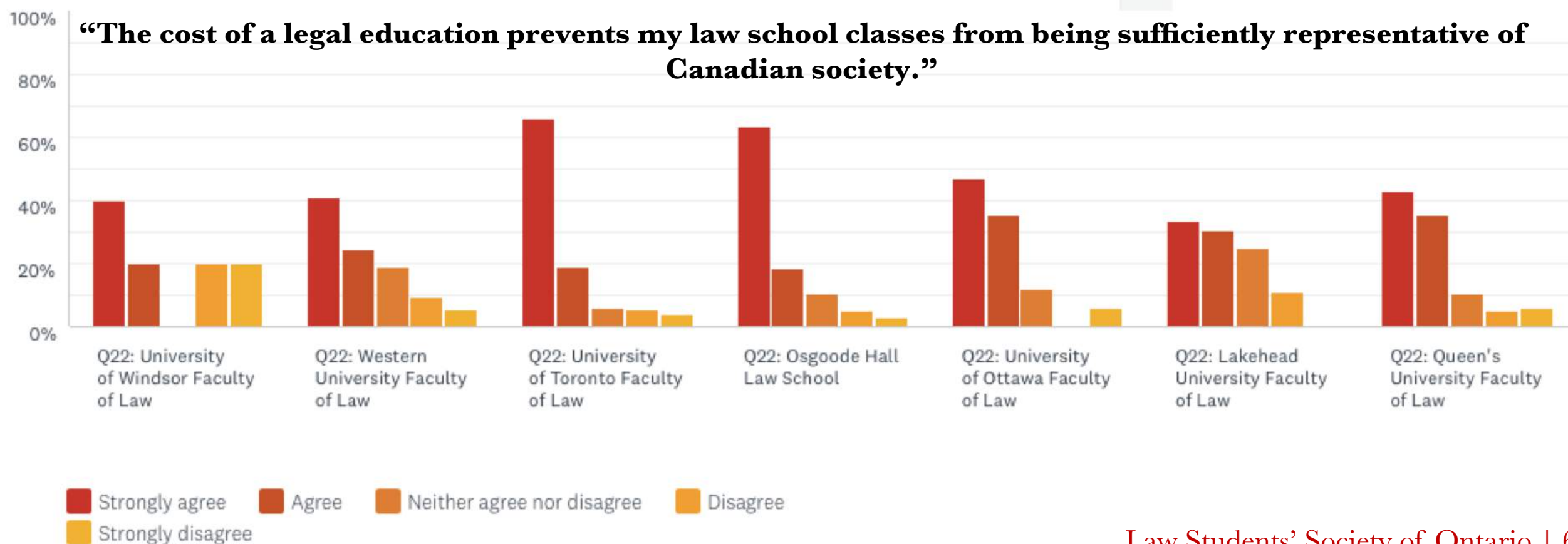
The majority of students felt that they belonged at their respective schools, both socially and academically.

“Overall, I feel welcome at my law school and that I belong there socially and academically.”



Cost of Law School vs. Classroom Representativeness

Despite fairly strong diversity metrics, an overwhelming majority of those surveyed indicated that they felt that the cost of legal education kept their classes from being adequately representative of Canadian society. This was especially true at Osgoode and the University of Toronto – the two most expensive schools. The deficiency they had in mind might reflect dimensions of diversity such as socioeconomic status, regional or political views, or other characteristics not visible to the naked eye.



Tuition Affecting Diversity

“Especially at the start of law school, I felt out of place financially. Everyone seemed a lot more fortunate and capable of paying for law school with help from their parents.”

“My law school classes are very unrepresentative of Canadian society, at least 80% of my classmates present as white in any given class. Almost every student's background is very financially successful.”

“Given what I have learned in my ethics class as a woman of colour my earning potential is far less than some of my peers in the field. I feel the cost of my degree is set with the idea that I will find a career making significantly more than I actually will. Debt makes you consider your options differently. What area of law should I pursue. Should I have pursued this degree in the first place. I do not believe I can fund traveling anywhere and should hope I find employment this summer.”

“If you want to make law entirely white & elitist, raising tuition by 5% every year is the way to go.”

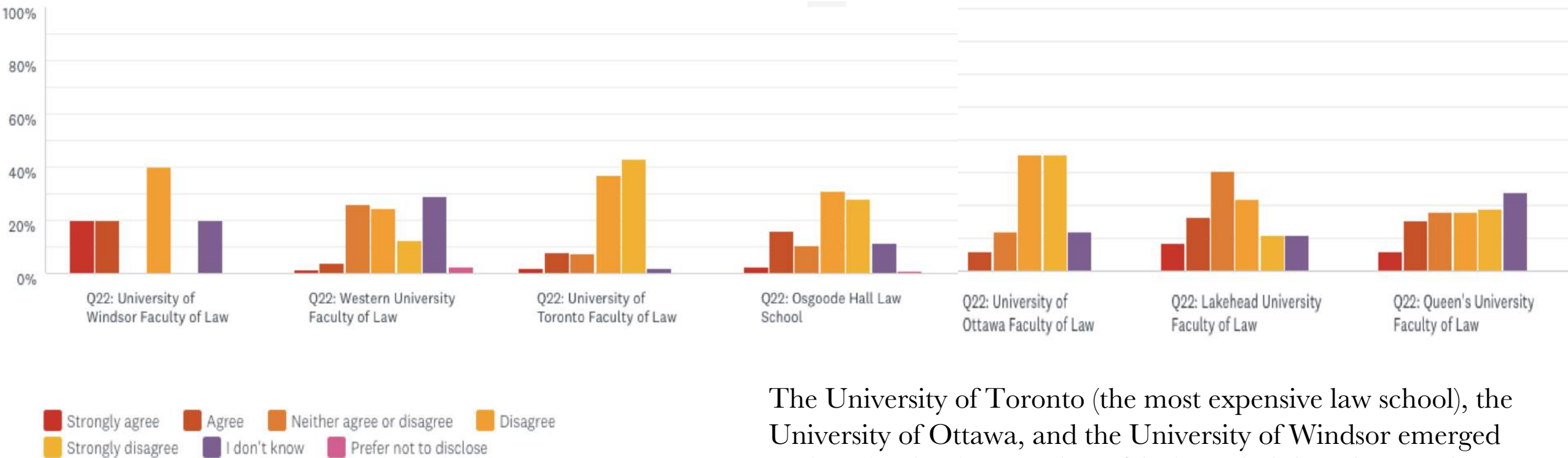
“Being an immigrant from a poor community, the first in my family in law, I have felt both immensely, obscenely privileged to have reached a point in my life where I could pursue a legal education, even at UofT, without the cost being a serious impediment. That said, it has seriously impacted my ability to find like-minded people at the faculty, as most students come from very privileged backgrounds with established networks and little exposure or interest in access to justice. This is reflected in a faculty that is entirely out of touch both with the profession and society at large, who are paid well beyond their value. Beyond that, there is also the issue of male profs being compensated at levels above female profs. This lack of diversity impoverished my experience at the most expensive school in the country, and the entire profession is poorer for it.”

Perception of Stakeholders

We asked students to indicate which stakeholders they felt were most concerned about the financial barriers to completing law school, by responding to the statement:

*_____ is/are genuinely concerned with the heightening financial barriers to accessing and completing law school.
They are responsive to student concerns on tuition and financial aid matters.*

Administration at my law school



The University of Toronto (the most expensive law school), the University of Ottawa, and the University of Windsor emerged as the schools where students felt that administration was least concerned about the rising costs of legal education.

Experiences with Financial Aid and Loan Programs

“UofT's financial aid is both insufficient and poorly calculated. For example, the calculation explicitly assumes that for \$1,196, a student can pay for an unfurnished bachelor, food, utilities, and transportation. This is laughably and offensively **inaccurate**.”

“Due to the York strike, Osgoode has still not awarded merit based awards for the 2017/2018 year. Since this is an amount I usually receive prior to paying tuition, it **totally obscured the budgeting and financial planning I had done**. They also don't award bursaries until November, again making financial planning incredibly difficult.”

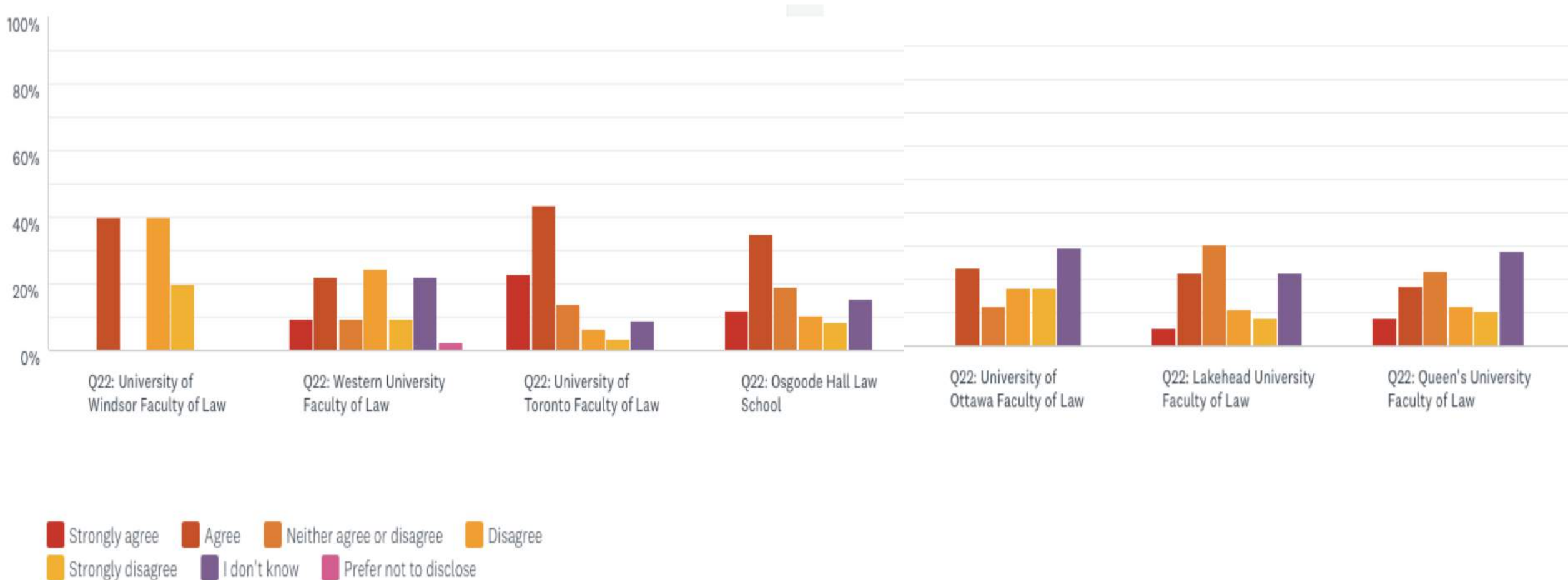
“There is a lack of information about funding and a general unwillingness to talk about it.”

“Government student loan/grant programs need to recognize the higher cost of graduate and professional education and **offer assistance accordingly**. When our tuition is 3x higher than undergraduate students, we shouldn't be receiving the same amount of assistance as they do.”

Perception of Stakeholders

Law Student Representatives

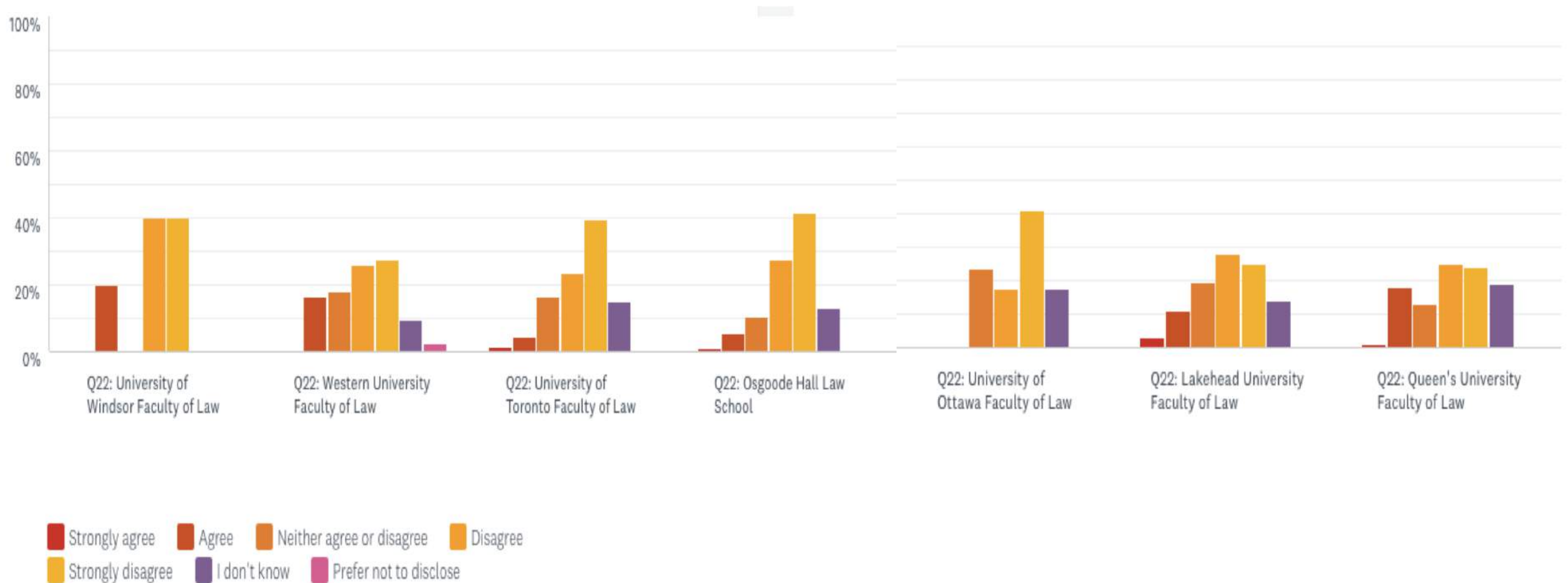
In contrast, student leaders at the University of Toronto were the most likely to be perceived as concerned about this issue. Most students at all seven schools seemed to indicate that their law school student governments were engaged on this topic:



Perception of Stakeholders

The Ontario Government

Most students didn't think that the Ontario government was concerned about access to legal education or the rising cost of law school, especially at the University of Toronto and Osgoode, which have the highest tuition rates:



Perceptions of Stakeholders

“The school administration speaks often and loudly of access to justice and barriers to entry into the profession. However, when it comes to the hefty burden of law school tuition, **they remain dismissive and inactive**. I believe law school tuition in Ontario is a significant, if not the most significant, barrier to entry into the profession. **I hope that the law school administrations in this province, the Law Society, and Ontario government begin to take this barrier to entry more seriously in the future**, in order to make this profession more inclusive and to give everyone a fair shot. If someone earns a spot in a top tier public law school in this province, they should be able to go. They should not be precluded from this opportunity because they do not have 26k a year for tuition. The people who graduate from Ontario law schools shape the future of the law in this province, and **it is important that this future does not only reflect the interests of those who are privileged.**”

“The LSO washes their hands of this as Not Their Problem, the university claims it's Not Their Fault, and the Province refuses to return to adequate regulation of the cost of tuition. Student societies do not seem to hold much sway in the face of that level of indifference.”

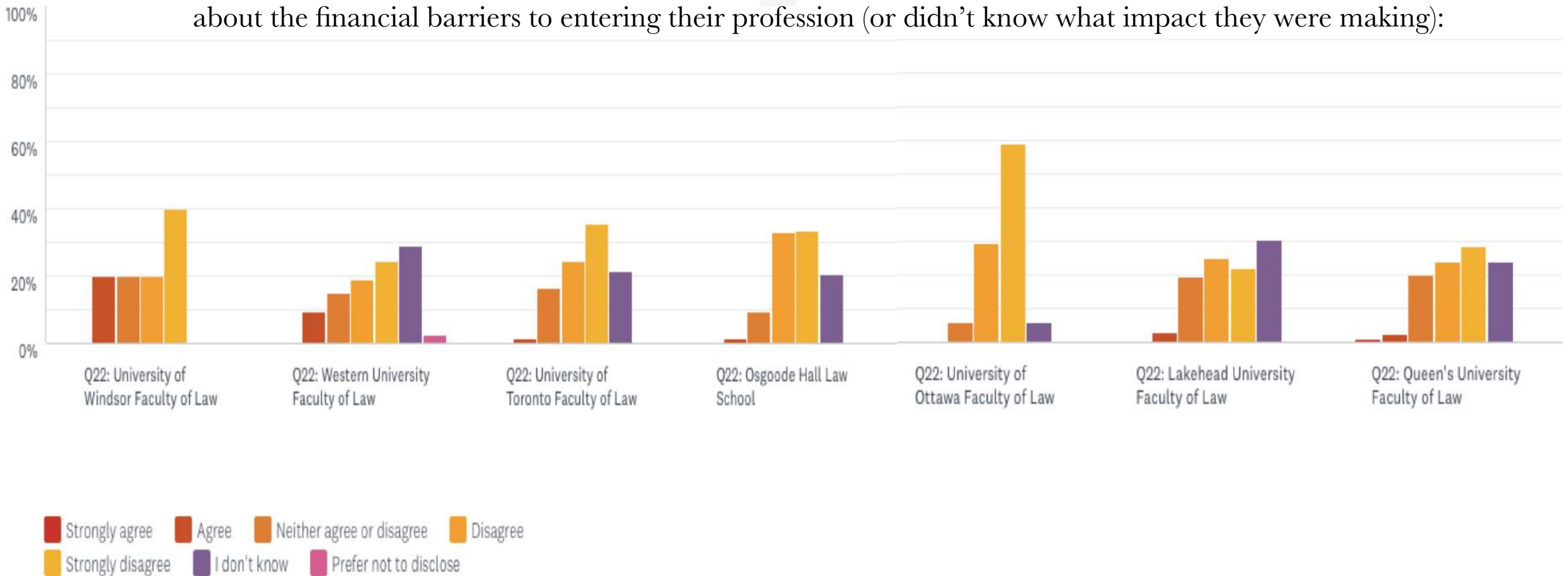
“Seems like the only stakeholders who care is the student government, the ones who can't do anything about it. UofT admin is committed to raising tuition 5% per annum for the foreseeable future. It will be crossing \$40k next year - it's absolute lunacy. The Law Society should step in and do something about this. The Ford government sure as hell isn't going to.”

“The cost of legal education has swelled at a much faster rate than inflation. Law schools, the Law Society, and the Ontario government pay no attention to this and seem to be complicit in this.”

Perception of Stakeholders

The Law Society of Ontario

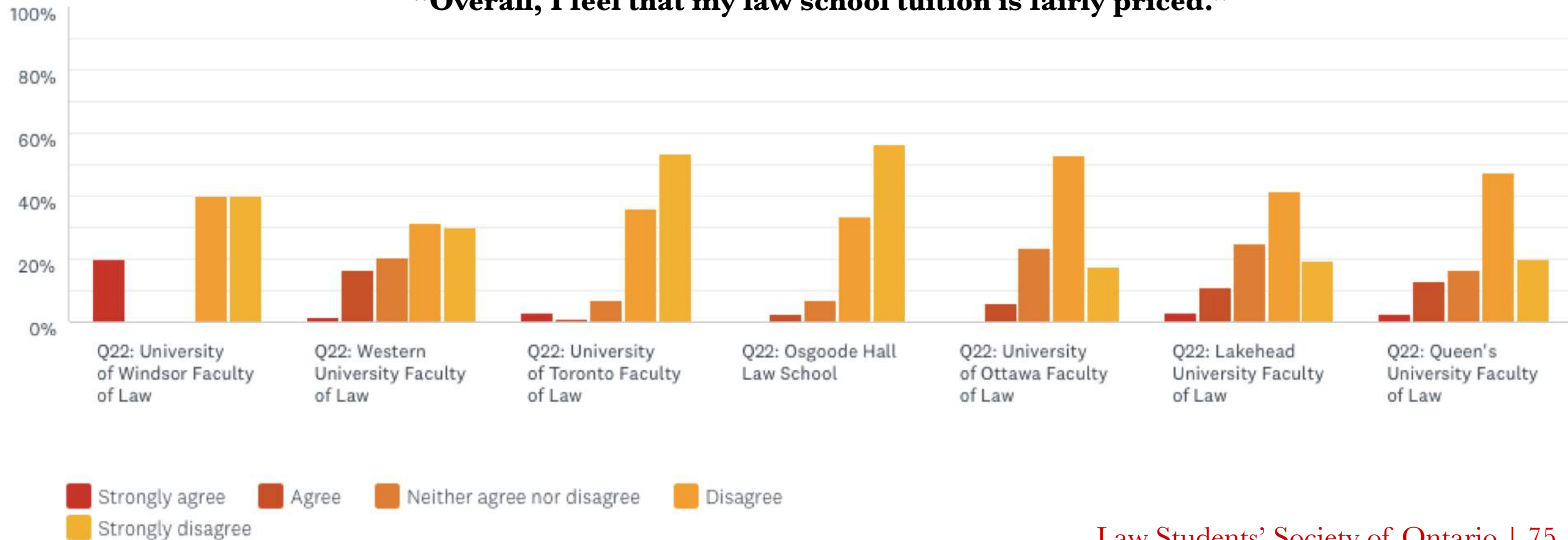
Overall, most students were of the view that the Law Society of Ontario (the regulator of Ontario lawyers) was unconcerned about the financial barriers to entering their profession (or didn't know what impact they were making):



Views on Tuition Fairness

The majority of students did not feel that their legal education was fairly priced. This was consistent across all seven schools. Students at the most expensive schools were least likely to indicate that their law school tuition was fair.

“Overall, I feel that my law school tuition is fairly priced.”



Talking Tuition

“Osgoode has been good (to me) in providing bursary funding. **The tuition, however, is exorbitant and cannot be justified at all.** Any attempt to justify is simply intellectually dishonest and disrespectful to students.”

“Banks would only grant a line of credit with a co-signer. My parents were unwilling to co-sign. Financial Aid will only grant assistance if you have already taken a bank loan. Both sides said to talk to the other, or ‘oh well, just convince your parents.’ **I don't even know if I'll be able to pay rent to the end of 3L.**”

“Law school is prohibitively expensive.”

“**I was deterred from applying to law school for years due to the cost.** I am not going in to a lucrative area of law, and I have accepted that I will not be solvent for a long time.”

“Why is there such a **disparity among tuition rates** for schools within the province? And across the country? We are all receiving the same degree! Had I known how much cheaper it was to attend school outside of Ontario, I would have left the province.”

“I think the biggest overlooked financial barrier to law school is the **costs associated with networking and job searches.**”

Unique Situations

Even students who found themselves amongst the minority (without law school debt or with little law school debt) recognized that tuition is a huge barrier to access and success in the profession...

“My situation is unique as I was able to pay off my loans from my undergrad/graduate degrees during my two years of full time employment. **My partner is financially successful** so going back to school for law is not a huge financial burden on us.”

“I was very lucky in that **my parents were able to get a second job** and help me fund my law school and undergrad costs. Many of my friends do not have this benefit, and as such face crippling student loans that will take years or decades to pay back. Law tuition is far too expensive, when even 15 years ago it was \$3,000-\$6,000.”

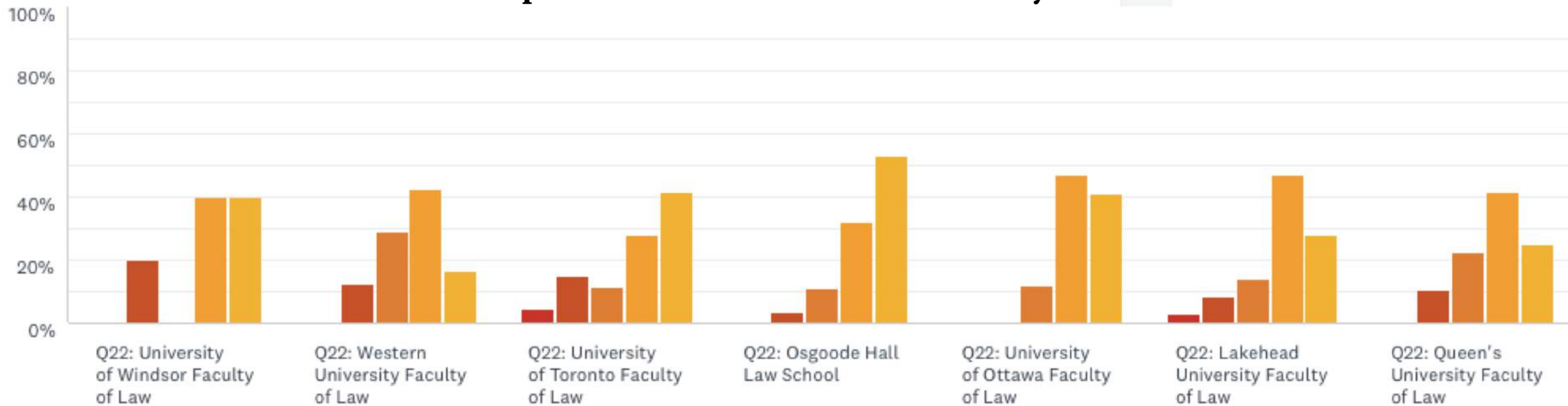
“I could not have attended law school if it weren't for **family support from my spouse and parents.**”

“I have been privileged throughout this process, because I did well in school and have a **great job post-graduation.** However, my situation is not typical, and many of my friends are graduating with significant debt and difficult career prospects. I think the steadily increasing cost of law school puts students last.”

Views on Tuition Fairness

Students at every school felt strongly that their administration or university could do more to disclose how tuition rates are set:

“Overall, I feel that my law school administration or university is transparent in how law school tuition prices are set and increased annually.”



Strongly agree Agree Neither agree nor disagree Disagree Strongly disagree

What Can Be Done?

We asked students: **“How do you feel that governments, universities, law schools, or professional regulators can best improve student financial aid or financial barriers facing law students? What policy measures would you like to see enacted by these bodies? What makes your proposal(s) reasonable?”**

Their most common responses:

- Tuition freezes
- Government regulation of tuition
- Offering more income-contingent loan programs, and expanding upon the ones that already exist (such as at Osgoode)
 - Providing more grants (both merit and income based)
 - Better advertisement of financial aid programs
 - Transparency regarding fees and fee increases

What Can Be Done?

“The answer to this question is simple: lower tuition. There is no reason why law school should put students in almost \$100k debt after graduation. This is absolutely absurd. Law schools are not transparent about why the cost of school keeps rising. Where exactly is this money going to? I haven't met a single law school student who knows the answer to this question. A lot of students are frustrated and upset with this lack of transparency. Law schools in other provinces (Quebec, Saskatchewan, Alberta, etc.) have lower tuition than Ontario schools. It's not clear why Osgoode and UofT charge an astronomical amount of money. Some students speculate it has to do with ‘prestige,’ however stats show that attending these schools don't really have an impact on finding a law job after graduation. So, why exactly do Ontario students pay a much higher tuition?”

“More merit-based funding. There are a lot of people who are qualified but just don't have the funds to handle the financial burdens of law school.”

“Would be good to provide funding for otherwise unpaid legal positions for students. Can aid students in funding their legal studies while at the same time getting the requisite experience. Allows students to pursue social justice placements that require legal aid as opposed to aiming them towards higher paid private practice/corporate positions.”

What Can Be Done?

“Frankly, post-secondary education (including professional programs) should be free. The current privatized model is based on a limited redistribution of tuition revenue from wealthier students/families who can pay to poorer students who cannot. While initiatives like income-contingent loan programs are applauded as generous and innovative, they serve few students and much more significant impact could be had from redistribution at the government level (i.e. through well-financed student aid programs, or better, well-financed universities with a \$0 sticker price). At minimum, all existing and future Ontario student loans should be converted to grants as soon as possible. As we know, the current model often squeezes out middle-income students in terms of eligibility requirements, while low-income students may not even consider law school on its face (despite funding that may be available to them). In addition, too much of our existing financial aid programs are uncertain, i.e. few students actually know what they can expect to receive entering law school as a function of all government, private, and institutional student aid. For example, Osgoode bursary allocations do not occur until November/December, while some schools do not even award entrance scholarships before the deadline to accept their offers of admission (I'm looking at you, UOttawa).”

“Governments should control tuition. Perhaps a freeze would be a good idea. Also, law schools are producing too many graduates. Law schools should decrease their class sizes since there will increasingly be more graduates than positions available.”

What Can Be Done?

“Law school should be reformed to mirror a typical trade school. This way students would be required to be in school for part of the year, and required to **work the other part of the year** gaining valuable practical experience and earning money. This would significantly ease student debt, eliminate the need for articling, and produce better prepared, less broke graduates.”

“Law schools should either decrease tuition or provide much more financial aid to students from low-income communities so that the cost is not prohibitive to them.”

“Accepting more students through the **low-income program** that's offered at Osgoode. Students should be able to pay off their law school debt depending on the job that they land out of law school.”

Policy Update

On January 17, 2019, during the writing of this report, the Ontario government announced a 10% cut to university and college tuition (without providing any government funding to supplant the loss), which will take approximately \$360 million away from universities.

At the same time, the Ontario government announced the elimination of “free tuition” grant programs for low-income students.

They also announced the end of the 6-month repayment “grace period” on Ontario Student Assistance Program loans.

The LSSO vehemently opposes these changes, which will make it increasingly difficult for students to access and fund law school.

About the LSSO



The LSSO is comprised of an Executive and Council.

The Executive consists of a President, Vice President (Internal), Vice President (External), and Equity Officer. The Executive is elected annually at the LSSO's Annual General Meeting (AGM). Members of the Executive do not count against their school's Council allocation.

Council representatives are appointed by the LSSO's member student governments. The number of Council members allocated per school is based on the number of students in their law school program. Each Council member is entitled to one vote.

President

Heather Donkers*

Osgoode Hall Law School, 2019

Vice-President External

Trevor Fairlie

Osgoode Hall Law School, 2019

Vice-President Internal

Christopher Dias

Osgoode Hall Law School, 2020

Equity Officer

Darian Doblej

Queen's University, 2021

University of Toronto Student Law Society

Solomon Mckenzie & Morgan Watkins

Lakehead University Law Students' Society

Jordynne Hislop & Jackson Kohne

Osgoode Hall Law School Legal & Literary Society & Student Caucus

Manuela Morales, Matthew Umbrio & Adam Veenendaal

Queen's University Law Students' Society

Lucy Sun

Western University Student Legal Society

Joshua Hollenberg

University of Ottawa Association étudiante en Common Law Student Society

Klara Danielson

Windsor University Students' Law Society

*As the sole author of this report, Heather Donkers takes full responsibility for any drafting errors made therein. The report has been reviewed and approved by all members of the Executive and Council.