

Educational Sharecropping

Gender Inequality in Student Loan Repayment

By Tanisha Makeba Bailey

Educational sharecropping is the phrase that came to mind. I was a few weeks away from graduation, and I had no idea what I would do for a source of income. Like many women law students, my heart was dedicated to public interest law. But the starting salary for most of these positions prohibited me from accepting or, in some cases, even applying for such a job. I was staring into the unflinching face of more than \$80,000 in educational debt.

Most students must borrow to be able to pay for the escalating cost of a legal education. Most recent law graduates carry an average of \$80,000 worth of student loans, which translates into almost \$1,000 a month in payments, while the average public interest job pays between \$28,000 and \$30,000 a year. Recognizing the preclusive impact this debt load has on both men and women law graduates, in 2001 the American Bar Association created the Commission on Loan Forgiveness and Repayment. The Commission created recommendations to help relieve the debt load problem and increase the participation of new lawyers in public interest work. Some universities have created loan repayment forgiveness programs, wherein a portion of a student's debt is forgiven should that student decide to work in the public interest field.

While I found the presence of the forgiveness programs reassuring, I grew troubled by a recent National Association for Law Placement report on *Women and Women of Color in the Legal Profession*. I realized that in 2002, women in the profession in first-year, entry-level jobs made an average of \$5,000 less than their male counterparts. This means that, because men and women law students' student loan burdens are more or less equal, young women lawyers end up paying proportionately more of their income to service their loans. The average male lawyer or law graduate would repay the almost \$1,000 a month in loans from a \$60,000 salary, while the average woman beginning a law career would repay that same amount on a salary of only \$55,000.

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