



# UNIVERSITY OF HAWAII SYSTEM

## Legislative Testimony

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Testimony Presented Before the  
House Committee on Finance  
Friday, February 21, 2020 at 11:00 a.m.

By  
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And  
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HB 2656 HD1 – RELATING TO ACCESS TO JUSTICE

Chair Luke, Vice Chair Cullen, and members of the committee:

The William S. Richardson School of law strongly supports HB 2656 HD1, provided that its passage does not impact priorities as indicated in our BOR Approved Budget. This bill combines two very important elements of our mission as it promises to bring legal representation to those in need of access to justice in Hawai'i's rural areas, while it also somewhat relieves the very heavy loan burden that our graduates face.

Though our in-state tuition is among the lowest tuitions of any law school in the country, it is still substantial. Moreover, the cost of textbooks and other required materials, when added to the all-too-familiar very high cost of living on O'ahu, make our graduates' loan burden startlingly high. Here are the numbers for law school loan debt in recent years:

- **2018-19 graduates:** 58 out of 82 graduating students (70.7%) borrowed at least one loan. The average amount borrowed by the 58 graduates was **\$102,492**.
- **2017-18 graduates:** 68 out of 95 graduating students (72%) borrowed at least one loan. The average amount borrowed by the 68 graduates was **\$91,368**.
- **2016-17 graduates:** 75 out of 108 graduating students (69%) borrowed at least one loan. The average amount borrowed by the 75 graduates was **\$84,295**.
- **2015-16 graduates:** 62 out of 80 graduating students (78%) borrowed at least one loan. The average amount borrowed by the 62 graduates was **\$82,510**.

As you can see, the trend is ominous. Our most recent graduates, the class of 2019 owe on average over \$100,000 from their law school loans. And those burdened with loans constitute a significant majority of the entire graduating class: 70.7% of that class of 2019 are within this group of borrowers.

The Hawai'i Justice League Revolving Fund proposal will help a small number of those graduates whose loan exposure it will reduce, while it simultaneously will help meet the many unserved legal needs of rural parts of our state. In following a number of other

states that have already adopted such plans, Hawai'i thus will spend a very limited amount to bring legal representation to areas where it is very badly needed while also aiding graduates who otherwise must forego such rural legal practice because of their need to begin to pay down their law school loans with higher salaries available in Hawai'i's urban areas.

We urge you to seed the Hawai'i Justice League's limited loan forgiveness program and we would be pleased to supply additional details and to answer any questions.