



THE FLORIDA BAR

Results of the 2018 Young Lawyers Division Earnings Survey

September 2018

2018 Young Lawyers Division Earnings Survey

A link to an electronic survey was e-mailed to a random sample of 3,754 Florida Bar Young Lawyers Division in-state members with known email addresses. By the August 29, 2018 cut-off date, 503 completed surveys were received for a response rate of 13%.

In reporting the results, all percentages were rounded to the nearest whole percent (example: 34.5% equals 35%). For this reason, totals may vary from 99 to 101 percent. Note that several questions are “multiple response questions.” This means that respondents were encouraged to check all responses which apply to a given situation. Thus, multiple response questions will not total 100 percent.

1. What is your legal occupation/employment classification?

<u>Category</u>	<u>Percent</u>
Associate	49
Sole practitioner	8
Partner/shareholder	7
Managing partner	1
Practitioner with 1 or more associates	1
Other private practitioner	0
State government attorney	12
Local government attorney	2
Judicial	2
Federal government attorney	1
Corporate counsel	8
Non-attorney position	3
Legal aid/legal service	2
Unemployed	1
Other	3

- About two-thirds (66%) of all respondents are in private practice positions and 17% are in government practice positions.

1a. If “Other”, please specify:

- Academia.
- Associate Compliance Specialist.
- Career Law Clerk.
- Contracts Administrator.

- Contracts and Grants Officer.
- Contracts Manager with a defense contractor.
- Executive Director (nonprofit).
- Lobbyist.
- Military – JAG.
- Not functioning as a practicing attorney, do work/research best completed by an attorney.
- Risk Management Specialist.
- State Appellate Staff Attorney.
- Student Loan Product Manager and Compliance Officer.

1b. What is your legal occupation/employment classification? – BY GENDER

<u>Category</u>	<u>Female Percent</u>	<u>Male Percent</u>
Associate	45	53
Sole practitioner	7	8
Partner/shareholder	5	9
Managing partner	1	1
Practitioner with 1 or more associates	<1	2
Other private practitioner	0	<1
State government attorney	18	6
Judicial	3	1
Local government attorney	1	2
Federal government attorney	<1	1
Corporate counsel	8	8
Non-attorney position	4	3
Legal aid/legal service	3	1
Unemployed	<1	<1
Other	3	2

- A higher percentage of male young lawyers are in private practice positions (74% male to 59% female), while a higher percentage of female young lawyers are in government practice positions (23% female to 10% male).

2. What type of practice do you have?

<u>Category</u>	<u>Percent</u>
Predominantly litigation	53
Predominantly transactional	13
Mix of litigation and transactional	11
Mix of litigation, transactional, and consulting	6
Mix of transactional and consulting	3
Mix of litigation and consulting	2
Predominantly consulting (includes lobbying)	2
Other	6
I do not perform legal work	4

2a. If “Other”, please specify:

- Administrative.
- Advise judges on issues and assist with drafting orders.
- Appellate judicial clerk.
- Compliance for health insurance company.
- Consulting, transactional, and non-legal.
- Contract review, review of terms and conditions, negotiation of terms and pricing.
- Document review.
- Federal judicial clerkship.
- Government contracts.
- I practice in a post-conviction law clerkship.
- I work at a university as a neutral Title IX investigator.
- In house counsel with various areas of law.
- Law clerk.
- Law Librarian for a University.
- Legal research and writing.

- Legal research/evaluation, administrative law.
- Legislative.
- Predominantly administrative law.
- Predominantly business immigration.
- Research and drafting orders.
- Senior staff attorney working for judges.
- Staff attorney - primarily writing memos and proposed orders.
- Tax resolution with based on the IRM.
- Title Insurance.
- Transactional and E-Discovery/Contract Jobs.
- Transactional, Corporate Governance, Compliance, Litigation Management.

3. What is your predominate area of practice?

<u>Category</u>	<u>Percent</u>
Commercial Litigation	11
Public Service/Government	11
Personal Injury	9
Insurance Defense/Workers' Compensation	8
Family Law	6
In-House Counsel	6
Probate/Trusts/Tax	6
General Practice	5
Business Transactions	4
Labor & Employment	4
Transactional Real Estate	4
Construction Law	3
Immigration Law	3
Criminal Private Practice	2
Compliance Counseling	1
Intellectual Property/IT	1
Political/Lobbying	1
Other	12
Not applicable	3

3a. If “Other”, please specify:

- Criminal. **(8 Responses)**
- Health Care. **(5 Responses)**
- Entertainment. **(3 Responses)**
- Securities. **(3 Responses)**
- Consumer Protection Law. **(2 Responses)**
- E-discovery. **(2 Responses)**
- Maritime. **(2 Responses)**
- Medical Malpractice. **(2 Responses)**
- Plaintiff Insurance Law. **(2 Responses)**
- Real Estate Litigation. **(2 Responses)**
- Tax Law. **(2 Responses)**
- Administrative Law.
- Bankruptcy and Collections.
- Bankruptcy and Immigration.
- Civil Rights.
- Clinical Trial Contract Review.
- Commercial Real Estate and General Corporate Law.
- Community Association Law.
- Consumer Law.
- Consumer Litigation.
- Creditors' Rights.
- Debt Collection.

- Dependency.
- Education.
- Elder Law.
- Estate Planning and Contract Drafting as a sole practitioner.
- Executive director for a nonprofit, includes lobbying, contracts, employment, etc.
- First Party Plaintiff's Attorney.
- First-Party Property Insurance Claim Disputes.
- Foreclosure.
- General Corporate Counsel for Healthcare Companies.
- Half commercial litigation, half adoption law.
- Housing.
- I work on a wide variety of state cases.
- In-House for bank subsidiary.
- Insurance Litigation.
- Media.
- Personal Injury Protection.
- Police Liability.
- Private Foundation.
- Products Liability.
- Public Defender.
- Real Estate.
- Real Estate/Foreclosure Litigation.
- State Funded Criminal Defense.

- Title IX Compliance and criminal law related to sex crimes and domestic violence.
- Workers' Compensation (Claimant).

4. What is the total number of attorneys employed in the firm or legal work place where you primarily practice?

<u>Category</u>	<u>Percent</u>
One attorney	11
2 to 5 attorneys	28
6 to 10 attorneys	14
11 to 25 attorneys	15
26 to 100 attorneys	17
Over 100 attorneys	15

- Almost two-fifths (39%) of respondents are employed in firms or legal offices with five attorneys or less, while slightly less than one-third (32%) are employed in firms or legal offices with more than 25 attorneys.

4a. What is the total number of attorneys employed in the firm or legal work place where you primarily practice? – BY REGION

<u>Category</u>	<u>North Region Percent</u>	<u>Central/SW Region Percent</u>	<u>Southeast Region Percent</u>
One attorney	9	13	9
2 to 5 attorneys	23	29	33
6 to 10 attorneys	22	13	10
11 to 25 attorneys	15	16	13
26 to 100 attorneys	19	15	19
Over 100 attorneys	12	14	16

4b. What is the total number of attorneys employed in the firm or legal work place where you primarily practice? – BY GENDER

<u>Category</u>	<u>Female Percent</u>	<u>Male Percent</u>
One attorney	10	13
2 to 5 attorneys	28	29
6 to 10 attorneys	13	14
11 to 25 attorneys	16	13
26 to 100 attorneys	20	14
Over 100 attorneys	13	17

5. Which best describes your current employment status?

<u>Category</u>	<u>Percent</u>
Full-time (30 hours per week or more)	97
Part-time (employed less than 30 hours per week)	2
Unemployed	1

- Almost all (97%) respondents report that they are currently employed in a full-time capacity.

5a. Which best describes your current employment status? – BY REGION

<u>Category</u>	<u>North Region Percent</u>	<u>Central/SW Region Percent</u>	<u>Southeast Region Percent</u>
Full-time (30 hours per week or more)	97	97	96
Part-time (less than 30 hours per week)	1	2	4
Unemployed	2	1	0

5b. Which best describes your current employment status? – BY GENDER

<u>Category</u>	<u>Female Percent</u>	<u>Male Percent</u>
Full-time (30 hours per week or more)	95	99
Part-time (Employed less than 30 hours per week)	4	0
Unemployed	1	1

6. Do you charge on an hourly basis?

<u>Category</u>	<u>Percent</u>
Yes	47
No	53

- Slightly less than half (47%) of all respondents charge on an hourly basis.

6a. Do you charge on an hourly basis? – BY REGION

<u>Category</u>	<u>North Region Percent</u>	<u>Central/SW Region Percent</u>	<u>Southeast Region Percent</u>
Yes	36	51	49
No	64	49	51

6b. If “Yes”, please indicate your average or standard hourly rate:

<u>Hourly Rate</u>	<u>Percent</u>
\$100 or less	<1
\$101 to \$125	1
\$126 to \$150	7
\$151 to \$175	7
\$176 to \$200	17
\$201 to \$225	7
\$226 to \$250	19
\$251 to \$275	7
\$276 to \$300	12
\$301 to \$325	4
\$326 to \$350	8
Over \$350	10

Median = \$250
Range = \$35 to \$725

6c. If “Yes”, please indicate your average or standard hourly rate: – BY REGION

<u>Region</u>	<u>Median Hourly Rate</u>
Southeast	\$295
Central/Southwest	\$250
North	\$230

- Respondents from the Southeast Region have the highest median hourly rate (\$295), while respondents from the North Region have the lowest median hourly rate (\$230).

7. Did you have any billable hours in 2017?

<u>Category</u>	<u>Percent</u>
Yes	44
No	32
Not applicable	24

- Over two-fifths (44%) of all respondents report having billable hours in 2017.

7a. If “Yes”, please indicate your personal TOTAL billable hours for 2017:

<u>Billable Hours</u>	<u>Percent</u>
1,000 hours or less	27
1,001 to 1,200 hours	2
1,201 to 1,400 hours	3
1,401 to 1,600 hours	7
1,601 to 1,800 hours	12
1,801 to 2,000 hours	25
More than 2,000 hours	24

Median = 1,800 billable hours
Range = 10 to 3,400 billable hours

8. Did you have a billable hour requirement or expectation in 2017?

<u>Category</u>	<u>Percent</u>
Yes	25
No	53
Not applicable	22

- One-quarter (25%) of all respondents report having a billable hour requirement or expectation in 2017.

8a. If “Yes”, please indicate your billable hour requirement or expectation for 2017:

<u>Billable Hours</u>	<u>Percent</u>
1,000 hours or less	6
1,001 to 1,200 hours	2
1,201 to 1,400 hours	1
1,401 to 1,600 hours	9
1,601 to 1,800 hours	16
1,801 to 2,000 hours	47
More than 2,000 hours	19

Median = 1,900 billable hours
 Range = 200 to 2,860 billable hours

9. Which of the following count towards your yearly billable hour requirement/ expectation: (MULTIPLE RESPONSE QUESTION – SELECT ALL THAT APPLY)

<u>Category</u>	<u>Percent</u>
Pro bono hours	10
Hours spent marketing	4
Hours serving on professional boards or charities	3
Hours performing community service	2
None of the above	33
Not applicable	53

9a. Which of the following count towards your yearly billable hour requirement/ expectation: (MULTIPLE RESPONSE QUESTION – SELECT ALL THAT APPLY) (EXCLUDES THOSE RESPONDENTS WHO CHECKED “NOT APPLICABLE”)

<u>Category</u>	<u>Percent</u>
Pro bono hours	19
Hours spent marketing	8
Hours serving on professional boards or charities	6
Hours performing community service	4

10. Please indicate your TOTAL INCOME BEFORE TAXES derived from the practice of law in 2017:

<u>Category</u>	<u>Percent</u>
\$25,000 or less	4
\$25,001 to \$50,000	17
\$50,001 to \$75,000	32
\$75,001 to \$100,000	20
\$100,001 to \$200,000	23
Over \$200,000	4

Median = \$75,000
Range = \$160 to \$770,000

10a. Please indicate your TOTAL INCOME BEFORE TAXES derived from the practice of law in 2017: – BY TYPE OF PRACTICE

<u>Category</u>	<u>Private Practice Percent</u>	<u>Gov't. Practice Percent</u>	<u>Other Legal Position Percent</u>
\$25,000 or less	4	3	6
\$25,001 to \$50,000	10	40	19
\$50,001 to \$75,000	30	38	31
\$75,001 to \$100,000	22	15	22
\$100,001 to \$200,000	28	4	20
Over \$200,000	6	0	2
Median	\$82,750	\$53,500	\$71,000

10b. Please indicate your TOTAL INCOME BEFORE TAXES derived from the practice of law in 2017: – BY REGION

<u>Category</u>	<u>North Region Percent</u>	<u>Central/SW Region Percent</u>	<u>Southeast Region Percent</u>
\$25,000 or less	4	5	4
\$25,001 to \$50,000	23	17	14
\$50,001 to \$75,000	36	32	31
\$75,001 to \$100,000	18	20	19
\$100,001 to \$200,000	15	24	26
Over \$200,000	4	2	6
Median	\$64,000	\$75,000	\$80,000

10c. Please indicate your TOTAL INCOME BEFORE TAXES derived from the practice of law in 2017:– BY GENDER

<u>Category</u>	<u>Female Percent</u>	<u>Male Percent</u>
\$25,000 or less	4	5
\$25,001 to \$50,000	22	12
\$50,001 to \$75,000	34	30
\$75,001 to \$100,000	17	23
\$100,001 to \$200,000	22	23
Over \$200,000	1	7
Median	\$70,000	\$80,000

11. Does your firm's compensation structure allow you to earn:

<u>Category</u>	<u>Yes Percent</u>	<u>No Percent</u>	<u>Not Applicable Percent</u>
A percentage of attorney's fees you originate for your firm	26	37	37
A percentage of attorney's fees collected from client matters	18	43	38

11a. Does your firm's compensation structure allow you to earn: (EXCLUDES THOSE RESPONDENTS WHO CHECKED "NOT APPLICABLE")

<u>Category</u>	<u>Yes Percent</u>	<u>No Percent</u>
A percentage of attorney's fees you originate for your firm	41	59
A percentage of attorney's fees collected from client matters	30	70

12. Did you have any uncollected client fees for 2017?

<u>Category</u>	<u>Percent</u>
Yes	24
No	34
Not applicable	42

12a. If “Yes”, please provide the appropriate percent that was left collected:

<u>Category</u>	<u>Percent</u>
5% or less	31
6% to 10%	17
11% to 15%	18
16% to 20%	13
Over 20%	21

Median = 13%
Range = 2% to 50%

13. Does your firm/professional compensation include the ability to earn or be paid a bonus?

<u>Category</u>	<u>Percent</u>
Yes	55
No	23
Not applicable	22

13a. Does your firm/professional compensation include the ability to earn or be paid a bonus? (EXCLUDES THOSE RESPONDENTS WHO CHECKED “NOT APPLICABLE”)

<u>Category</u>	<u>Percent</u>
Yes	71
No	29

13b. Does your firm/professional compensation include the ability to earn or be paid a bonus? – BY TYPE OF PRACTICE (EXCLUDES THOSE RESPONDENTS WHO CHECKED “NOT APPLICABLE”)

<u>Category</u>	<u>Private Practice Percent</u>	<u>Gov’t. Practice Percent</u>	<u>Other Legal Position Percent</u>
Yes	80	18	35
No	20	82	65

14. What type of bonus structure does your firm/business utilize?

<u>Category</u>	<u>Percent</u>
Discretionary (given by the firm without regard to measurable parameters)	37
Mixture of discretionary and earned	35
Earned (awarded based on measurable parameters; i.e., amount of hours billed/fees collected)	26
Not applicable	2

15. Did you receive a bonus in 2017?

<u>Category</u>	<u>Percent</u>
Yes	68
No	22
Not applicable	10

15a. Did you receive a bonus in 2017? – BY TYPE OF PRACTICE

<u>Category</u>	<u>Private Practice Percent</u>	<u>Gov’t. Practice Percent</u>	<u>Other Legal Position Percent</u>
Yes	72	25	53
No	19	62	28
Not applicable	9	13	19

15b. Did you receive a bonus in 2017? – BY REGION

<u>Category</u>	<u>North Region Percent</u>	<u>Central/SW Region Percent</u>	<u>Southeast Region Percent</u>
Yes	61	69	71
No	29	22	16
Not applicable	10	9	13

15c. If “Yes”, please indicate the amount of the bonus, BEFORE TAXES, which you received:

<u>Category</u>	<u>Percent</u>
\$3,000 or less	30
\$3,001 to \$5,000	18
\$5,001 to \$10,000	17
\$10,001 to \$20,000	17
\$20,001 to \$50,000	15
Over \$50,000	3

Median = \$6,250
Range = \$200 to \$515,000

15d. If “Yes”, please indicate the amount of the bonus, BEFORE TAXES, which you received: – BY TYPE OF PRACTICE

<u>Category</u>	<u>Private Practice Percent</u>	<u>Gov’t. Practice Percent</u>	<u>Other Legal Position Percent</u>
\$3,000 or less	30	33	29
\$3,001 to \$5,000	18	33	12
\$5,001 to \$10,000	16	33	24
\$10,001 to \$20,000	17	0	17
\$20,001 to \$50,000	15	0	18
Over \$50,000	4	0	0
Median	\$6,250	\$4,000	\$7,000

**16. To your knowledge, what kind of employee benefits does your employer offer?
(MULTIPLE RESPONSE QUESTION – SELECT ALL THAT APPLY)**

<u>Category</u>	<u>Percent</u>
General medical insurance	71
Dental insurance	64
Retirement plan (401k, 403(b), IRA, etc.)	63
Life insurance	58
Vision insurance	53
Disability insurance	46
Maternity/childbirth-related leave (mothers only)	30
Retirement matching program	27
Paternity leave (both parents)	22
Mental health insurance/ Employee Assistance Plan (EAP)	18
Regular remote work option	16
Investment/venture opportunities	15
Flex-time option	10
Adoption/ foster care leave	8
My employer does not provide any of these benefits	4
Fertility and IVF coverage	3
I don't know what kind of benefits my employer provides	1
I am responsible for my own benefits as a solo practitioner, independent contractor or partner in a small firm	11
Not applicable/decline	4

17. Please list any benefits that your employer does not provide, or does not provide adequate coverage for, that are important to you:

- Health insurance. **(31 Responses)**
- Maternity leave. **(29 Responses)**
- Retirement plan. **(20 Responses)**
- Dental insurance. **(17 Responses)**
- Remote work. **(17 Responses)**
- Vision. **(10 Responses)**
- Flex time. **(9 Responses)**
- Paternity leave. **(8 Responses)**

- Retirement matching. **(8 Responses)**
- 401k. **(7 Responses)**
- Disability insurance. **(7 Responses)**
- Life insurance. **(6 Responses)**
- Vacation. **(6 Responses)**
- Health savings account. **(4 Responses)**
- 401k matching. **(3 Responses)**
- Continuing legal education fees. **(3 Responses)**
- Fertility and IVF coverage. **(3 Responses)**
- Mental health insurance. **(3 Responses)**
- Sick leave. **(3 Responses)**
- Bar member dues. **(2 Responses)**
- Bonuses. **(2 Responses)**
- Child care. **(2 Responses)**
- Adoption parental leave.
- All of the above.
- All the benefits not selected above plus an adequate amount of paid time off per calendar year.
- Any paid portion came out of vacation time.
- As a small firm, our medical coverage is expensive, but not as comprehensive as that offered by my spouse's company, which is larger. To make up for the less comprehensive coverage, my firm should cover my premium.
- Cell phone reimbursement.
- Comp time.
- Dependent care reimbursement.

- Extended parental leave.
- First time home buying assistance.
- Flex spending account.
- FMLA.
- FSA.
- I don't currently have an employer. When I worked for the State, I had a lot of benefits.
- Investment opportunities.
- Malpractice insurance.
- Student Loan Assistance.

18. Have you considered, or are you currently considering, transitioning to a different career/different field of practice or starting your own firm? (MULTIPLE RESPONSE QUESTION – SELECT ALL THAT APPLY)

<u>Category</u>	<u>Percent</u>
Yes, to a different career	19
Yes, to a different field of practice	18
Yes, I am considering starting my own firm	11
No	58

19. Please indicate who pays for the following:

<u>Category</u>	<u>Your Employer Percent</u>	<u>You Percent</u>	<u>Not Applicable Percent</u>
Florida Bar dues	78	20	2
CLE	67	31	2
Section/division membership	51	39	10

- Over three-quarters (78%) of respondents report that their employer pays for their Florida Bar dues and two-thirds (67%) report their employer pays for their CLE costs.

20. Please indicate to what level you are aware of the following Florida Bar or YLD programs and resources:

<u>Category</u>	<u>Very Aware Percent</u>	<u>Somewhat Aware Percent</u>	<u>Not Aware Percent</u>
YLD Health and Wellness Month	15	36	49
Career Center	10	40	50
Lawyers Advising Lawyers	10	38	52
LegalFuel (formerly Practice Resource Institute)	12	30	58
StartMyFloridaLawFirm.com	7	19	74

- Around half of respondents have at least some awareness of the YLD Health and Wellness Month (51%), The Florida Bar Career Center (50%), and The Florida Bar/YLD Lawyers Advising Lawyers program (48%).

21. Please list any resources or programs the Florida Bar YLD does not offer that you would utilize if offered:

- 1. Referral resources (how to grow resource streams). 2. Transition tips for the purchase of a small practice (employee retention, insurance plans, negotiating tips, personnel management tips).
- A database of associate salaries broken down by region to level the salary negotiation playing field.
- A help line for when I feel really stressed out. Someone to talk to... not a therapist, but maybe an older, experienced lawyer in a similar field that can listen and TRULY understand where I am coming from.
- A mentor program for those that want to participate.
- Anything to help with student loans.
- As a new solo practitioner my income is basically nonexistent. I'm essentially just paying the bills. Discounts for stuff like annual dues, division membership, and CLE would be very useful.
- Basic practice skills for the big areas of law.
- Canadian chapter.
- CLE at a discounted rate for new lawyers to the profession.
- CLE programs.

- Email newsletter? There may already be one and I'm not aware.
- Free CLE webinars.
- Group health insurance for attorneys and paraprofessionals under age 40 (or 50) and their families at reasonable rates.
- Group health insurance that is affordable.
- I would like to see the YLD have a more formal co-counseling program, to set up young lawyers with experienced lawyers to share fees and learn a new area of the law.
- Mental health counseling.
- Mental health support groups, help applying for jobs, interview techniques.
- Mentoring opportunities.
- More criminal law, procedure and evidence resources.
- More programs and services for public interest/government lawyers. At this time, there is very little impact by The Florida Bar on my area of practice.
- Networking chapters with one practitioner per practice area for referrals.
- Practical guidance on Civil Procedure across all Florida practice areas for new solo attorneys who have never worked with a firm or been engaged in litigation prior to practicing law on their own.
- Pro Bono CLE Trainings - i.e. basic training CLEs in key areas needed for traditional pro bono work.
- Question 19 is an incomplete answer because my firm gives associate's a modest T&E budget to use for Bar dues, association memberships, and CLE's but it is not always adequate to cover all of the above.
- Referral directory.
- Rotational offering of spending time with sitting and active judges of varying degrees of experience and tenure (trial and appellate level) for the first 1-3 years following admission.
- Scholarship or financial aid for young attorneys responsible for paying their own fees and CLEs that are in non-attorney positions but still doing work best completed by a J.D.

22. In what COUNTY is your primary law practice/employment?

<u>Category</u>	<u>Percent</u>
Miami-Dade	16
Hillsborough	12
Orange	11
Broward	10
Duval	9
Palm Beach	8
Leon	7
Pinellas	6
Brevard	2
Lee	2
Alachua	1
Collier	1
Pasco	1
Escambia	1
Manatee	1
Marion	1
Polk	1
Sarasota	1
Volusia	1
Bay	<1
Charlotte	<1
Citrus	<1
Columbia	<1
Flagler	<1
Highlands	<1
Indian River	<1
Lake	<1
Martin	<1
Monroe	<1
Osceola	<1
Santa Rosa	<1
Seminole	<1
St. Johns	<1
St. Lucie	<1
Taylor	<1
Baker	0
Bradford	0
Calhoun	0
Clay	0

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<u>Category</u>	<u>Percent</u>
DeSoto	0
Dixie	0
Franklin	0
Gadsden	0
Gilchrist	0
Glades	0
Gulf	0
Hamilton	0
Hardee	0
Hendry	0
Hernando	0
Holmes	0
Jackson	0
Jefferson	0
Lafayette	0
Levy	0
Liberty	0
Madison	0
Nassau	0
Okaloosa	0
Okeechobee	0
Putnam	0
Sumter	0
Suwannee	0
Union	0
Wakulla	0
Walton	0
Washington	0

23. In which year were you admitted to The Florida Bar?

<u>Category</u>	<u>Percent</u>
Less than 2 years (2018, 2017)	19
2 to 3 years (2016, 2015)	26
4 to 5 years (2014, 2013)	22
6 to 7 years (2012, 2011)	18
8 to 10 years (2010, 2009, 2008)	13
Over 10 years (2007 or earlier)	2

Median = 2014 (4 years)

Range = 1991 to 2018

24. Do you have outstanding school loans (including undergraduate, graduate and law school loans)?

<u>Category</u>	<u>Percent</u>
Yes	75
No – never took out a loan	15
No – loan is paid off	10

24a. Do you have outstanding school loans (including undergraduate, graduate and law school loans)? – BY GENDER

<u>Category</u>	<u>Female Percent</u>	<u>Male Percent</u>
Yes	82	67
No – never took out a loan	11	20
No – loan is paid off	7	13

24b. If "Yes", what is your best estimate of the outstanding amount?

<u>Category</u>	<u>Percent</u>
\$50,000 or less	15
\$50,001 to \$100,000	20
\$100,001 to \$150,000	19
\$150,001 to \$200,000	22
More than \$200,000	24

Median = \$150,000
Range = \$2,000 to \$451,000

24c. If "Yes", what is your best estimate of the outstanding amount? – BY GENDER

<u>Category</u>	<u>Female Percent</u>	<u>Male Percent</u>
\$50,000 or less	11	19
\$50,001 to \$100,000	22	18
\$100,001 to \$150,000	21	16
\$150,001 to \$200,000	22	22
More than \$200,000	24	25
Median	\$150,000	\$150,000

25. What is your gender?

<u>Category</u>	<u>Percent</u>
Female	53
Male	47

26. What is your race or ethnic origin?

<u>Category</u>	<u>Percent</u>
Caucasian/White	74
Hispanic/Latino	13
African American/Black	9
Asian/Pacific Islander	1
Native American	0
Other	3

APPENDIX A:

Counties Comprising Regions

Counties Comprising Regions

North

Alachua
Baker
Bay
Bradford
Calhoun
Citrus
Clay
Columbia
Dixie
Duval
Escambia
Flagler
Franklin
Gadsden
Gilchrist
Gulf
Hamilton
Hernando
Holmes
Jackson
Jefferson
Lafayette
Lake
Leon
Levy
Liberty
Madison
Marion
Nassau
Okaloosa
Putnam
St. Johns
Santa Rosa
Sumter
Suwannee
Taylor
Union
Volusia
Wakulla
Walton
Washington

Central/Southwest

Brevard
Charlotte
Collier
DeSoto
Glades
Hardee
Hendry
Highlands
Hillsborough
Indian River
Lee
Manatee
Martin
Monroe
Okeechobee
Orange
Osceola
Pasco
Pinellas
Polk
St. Lucie
Sarasota
Seminole

Southeast

Broward
Dade
Palm Beach