

February 11, 2022

Chair Bynum, Vice-Chairs Noble and Power, Members of the Committee

My name is Christine Breton. I am a public defender at Multnomah Defenders, Inc and the Vice President of AFSCME Local 2805.

Thank you for the opportunity to provide testimony in support of HB 4007- loan forgiveness for public defense providers. This is one solution that could help provide stability in public defense services where we are losing colleagues much too fast due burnout from crushing caseloads.

I went to law school for public interest, and that was a big financial decision. Law schools in their recruitment, their admitted and prospective student events would have entire sessions about loan forgiveness. Explaining how these huge tuition numbers are okay even if you're not going for big law, 6-figure salary jobs because you can get this debt forgiven! Perfect. Perfect for me, in trying to get the education I needed to serve my community in a way I thought I could be effective.

I have worked full-time in public defender offices since I graduated. I'm about 4 years out from my 10 year mark. I love my work, it is the only job I ever want to have, but I have over \$200,000 in law school debt. Just law school. It has actually grown roughly \$40K since I graduated because the interest adds up faster than my income based repayments can make any kind of dent. When you are looking for a career in service, you don't expect to be rich. Far from it. And while I never expected to be making the salaries of my classmates who started at \$180,000 to go into private work, I never realized the financial realities of making these "income based" payments for 10 years before earning loan forgiveness. I am currently assessed to pay roughly \$750 a month towards my loans. This is debilitating. In the last 2 years the federal government has suspended payments and it is ONLY because of this that I've been able to do basic, adult things. I bought a house last year. A... small house... but I never imagined being able to do that at my salary. The idea of having children is no longer feeling like a financial impossibility. The relief from my income based payments for these 2 years made a shocking and significant difference in my life and my long-term financial health and ability to stay in this work.

Knowing that federal loan forgiveness is available is a huge contributing factor in my decision to stay in public defense in the face of extreme burnout, growing caseloads, and low pay compared to most legal jobs — especially prosecutor jobs. I often say this 2 year break from payments is a huge reason why I have made it these extra 2 years in public defense. Qualifying for additional loan assistance or forgiveness would be a huge reason why I can stay on as a public defender versus having to leave for another, lower



stress position. Making the investments in a state loan forgiveness program is one step that the legislature can make now to help providers recruit and retain qualified attorneys while we continue our work to modernize our system. It is also worth noting that we cannot do our work without qualified support staff, who are significantly lower wage workers but are often overlooked. Providing them loan forgiveness as well would allow our offices to recruit and retain people who cannot otherwise afford to take and keep those very important roles as well.

I urge you all to take steps necessary -policy and funding wise to provide public defense services with the nearly 1300 attorneys needed to cover the caseloads and the support staff we need for providing effective counsel. HB 4007 would help and we need help now as well.

Thank you,

Christine Breton. Attorney, MDI Vice President of AFSCME Local 2805