

**SURVEY OF 1999 MARITIME UNIVERSITY GRADUATES IN 2001
QUESTIONNAIRE**

100. **IN THE QUESTIONNAIRE WHICH FOLLOWS, ANY ITEM IN LOWERCASE LETTERS IS READ TO THE SURVEY RESPONDENT. INSTRUCTIONS, SKIP PATTERNS AND OTHER CATI COMMANDS ARE IN UPPERCASE.**

Hello, I'm (USE FULL NAME) calling from Baseline Market Research. We are conducting a study for the Maritime Provinces Higher Education Commission and I would like to speak with (RECALL FULL NAME OF GRADUATE)

SKIP TO Q.110 IF GRADUATE IS AVAILABLE INTRODUCE AGAIN IF GRADUATE COMES TO THE PHONE.

END CASE AND ARRANGE CALL BACK INFORMATION IF GRADUATE IS NOT AVAILABLE AND NUMBER IS CORRECT.

SKIP TO Q.101 IF GRADUATE IS NOT AT THIS NUMBER

101. Baseline is conducting a survey of 1999 graduates from universities in the Maritime provinces. Do you have another number where we can reach this graduate?

YES

NO

NEW TELEPHONE #

102. Thank you for taking our call. If you should be in contact with this graduate, we'd appreciate it if you would tell him/her about this study and ask that she or he call us, collect, at 506 452-1079.

SKIP TO Q.103 IF NEW NUMBER PROVIDED

END CASE IF NO NEW NUMBER PROVIDED

103. Hello, I'm (USE FULL NAME) calling from Baseline Market Research. We are conducting a study for the Maritime Provinces Higher Education Commission and I would like to speak with (RECALL FULL NAME)

SKIP TO Q.110 IF GRADUATE TAKES CALL

OBTAIN CALL BACK INFORMATION IF GRADUATE IS UNAVAILABLE
ENTER CODE AND END CASE IF GRADUATE REFUSES TO PARTICIPATE IN THE SURVEY

110. Our research explores the education and work experiences of 1999 graduates from the universities in the three Maritime Provinces.

The MPHEC will repeat this survey with your graduating class 5 and 10 years after graduation.

Before I begin the actual survey, I want to let you know that all your answers will be confidential. We hope that you think about each question and answer each as accurately as possible.

SKIP TO Q.115

115. We would like to begin this interview by verifying some of the information that has been made available to Baseline for this research.

Did you graduate from (RECALL INSTITUTION)

YES

NO

IF RESPONDENT DID NOT GRADUATE FROM INSTITUTION RECALLED:

From which university did you graduate?

And did you graduate in 1999?

YES

NO

IF NOT IN 1999 ASK

In what year did you graduate?

THANK RESPONDENT AND END CASE IF RESPONDENT DID NOT GRADUATE IN 1999

116. According to the information we have, you received (RECALL DEGREE PROVIDED)

Is that correct?

YES

NO

IF NO ASK:

What degree did you receive?

117. What was your major field of study or specialization?

Did you have any other major field of study?

YES

NO

IF YES, ASK: And what was that?

118. In what city and province or country are you currently residing?

- a) CITY
- b) PROVINCE
- c) COUNTRY

119. What is the best telephone number at which you can be reached?

ENTER NUMBER WITH AREA CODE

Is there another number where we could attempt to reach you, should you relocate over the next three years?

IF YES ENTER OTHER NUMBER

SECTION 1: GENERAL OUTLOOK SINCE GRADUATING

120. Turning to our research questions ...

We want to ask about your perceptions of the value of your university education. Our questions require the use of a scale from 1 to 5 where "1" means that you feel that it was not at all worth the investment and "5" means you feel that it was well worth the investment ...

When you look back at the university education you completed in 1999, and your experience since, and using our scale from 1 to 5

To what extent was your university education ... (READ EACH AND ENTER RESPONSE)

- a) worth the financial investment required?
- b) worth the personal investment of time required for classes and studies?

121. Again using a 5-point scale where 1 means you are very dissatisfied and 5 means that you are very satisfied

How satisfied or dissatisfied are you with: (READ EACH AND ENTER RESPONSE)

- a) your current employment situation? (USE "most recent employment situation" IF GRADUATE UNEMPLOYED)
- b) your current level of education?
- c) your current financial situation?

SKIP TO Q.126

SECTION 2: ACTIVITY PRIOR TO ENROLLING IN 1999 PROGRAM

126. Now, we'd like to ask some questions about the period when you were starting the (DEGREE RECALLED FROM ORIGINAL INFORMATION OR FROM REVISED INFORMATION COLLECTED ON Q.116) that you completed in 1999.

First of all, in what month and year did you actually start this program?

127. During the twelve months immediately before you enrolled, in what province or country were you living?

(IF NEEDED - "just before you went to school" - ALSO IF NEEDED - well, where were you living for most of the time in that 12-month period)

128. During the twelve months before you enrolled in this program, (DEGREE RECALLED FROM ORIGINAL INFORMATION OR FROM REVISED INFORMATION COLLECTED ON PAGE 116) what was your major activity?

GOING TO SCHOOL CONTINUE

WORKING SKIP TO Q.130

WORKING AND GOING TO SCHOOL CONTINUE

TAKING CARE OF FAMILY OR HOUSEHOLD RESPONSIBILITIES SKIP TO Q.130

WITHOUT WORK AND LOOKING FOR WORK SKIP TO Q.130

OTHER (ENTER OTHER INFORMATION) CONTINUE IF GRADUATES STATES "SCHOOL"; SKIP TO Q.130 IF "SCHOOL" NOT MENTIONED

129. In what type of school or education program were you enrolled in the 12 months before you enrolled in the program completed in 1999?

HIGH SCHOOL/GED SKIP TO Q.131

CEGEP PROGRAM CONTINUE

TRADE-VOCATIONAL PROGRAM CONTINUE

COMMUNITY COLLEGE /JUNIOR COLLEGE (US) CONTINUE

UNIVERSITY PROGRAM - NOT-SPECIFIED CONTINUE

UNIVERSITY - DIPLOMA OR CERTIFICATE, BELOW BACHELOR'S LEVEL CONTINUE

UNIVERSITY - BACHELOR - LEVEL PROGRAM CONTINUE

UNIVERSITY - DIPLOMA OR CERTIFICATE, ABOVE BACHELOR'S - BELOW MASTER CONTINUE

UNIVERSITY - MASTER'S LEVEL PROGRAM CONTINUE

FIRST PROFESSIONAL (LAW/MEDICINE/VET MED/OPTOMETRY/THEOLOGY/ PHARMACY)

UNIVERSITY - DOCTORAL LEVEL CONTINUE

OTHER (ENTER OTHER INFORMATION) CONTINUE

130. Before you enrolled in your university program, what was the highest level of education you had completed?

HIGH SCHOOL GRADUATE/GED/TECHNICAL HIGH SCHOOL GRAD
 TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP
 HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)
 COMMUNITY COLLEGE/CEGEP
 ATTENDED UNIVERSITY - NO DEGREE SPECIFIED OR INCOMPLETE
 UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S
 BACHELOR'S DEGREE (E.G., BA., BSC., BED.)
 FIRST PROFESSIONAL (LAW/MEDICINE/VET MED/OPTOMETRY/THEOLOGY/ PHARMACY)
 UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACH/BELOW MASTERS
 MASTER'S DEGREE (E.G., MA, MSC., MED.)
 EARNED PHD (E.G. DOCTORATE, DSC., DTED.)
 OTHER (ENTER OTHER INFORMATION)

131. a) In what year did you receive your high school diploma / meet the requirements for a high school diploma or GED?

b) Where did you complete (attend) high school - in what city and province, state or country?

132. Before enrolling in the program you completed in 1999,

did you have any full-time work experience?

YES

NO

did you have any part-time work experience?

YES

NO

SECTION 3: THE 1999 PROGRAM

134. Still thinking about the time when you enrolled in your program ...

At that time, how important was it for you to acquire the skills needed for a particular job? Would you say it was...

very important

important

not important

not at all important?

135. When you enrolled in the program, how important was it for you to acquire an in-depth knowledge of a field of study ..

very important

important

not important

not at all important?

136. When you decided to enrol in the program, how important was it for you to have a chance at a good income...

very important

important

not important

not at all important?

140. Now, we would like to turn to questions about the degree program that you completed in 1999.
- In what month and year did you complete the requirements for your (DEGREE INFORMATION RECALLED)?
- (IF CLARIFICATION NEEDED: By "complete the requirements" we mean writing the last exam or submitting the last paper, report or project, or defending your thesis.)
141. Did you take your (DEGREE INFORMATION RECALLED) through ...
- full-time studies only SKIP TO Q.143
part-time studies only CONTINUE
or a combination of full-time and part-time studies? CONTINUE
142. Why didn't you take this program full-time, exclusively?
- HAD A FULL-TIME JOB
HAD A PART-TIME JOB
LACK OF MONEY
CARING FOR OWN CHILDREN
OTHER FAMILY RESPONSIBILITIES
HEALTH REASONS
PROGRAM NOT OFFERED FULL-TIME
ONLY NEEDED ONE/A FEW CREDITS/COURSES
OTHER (ENTER OTHER INFORMATION)
143. During your studies, did you take a leave of absence that delayed the completion of your program?
- YES CONTINUE
NO SKIP TO Q.146
144. What were the reason(s) you took a leave of absence from your studies?
- HAD A FULL-TIME JOB
HAD A PART-TIME JOB
LACK OF MONEY
CARING FOR OWN CHILDREN
OTHER FAMILY RESPONSIBILITIES
HEALTH REASONS
PROGRAM NOT OFFERED FULL-TIME
ONLY NEEDED ONE/A FEW CREDITS/COURSES
OTHER (ENTER INFORMATION)
145. For how many months were you on a leave of absence from your studies?
146. Thinking about the time required to complete your (DEGREE INFORMATION RECALLED) ... would you say that you completed this program
- in a normal amount of time SKIP TO Q.150
in a longer amount of time than normal or CONTINUE
in a shorter amount of time? CONTINUE
147. And why did you complete your program in a (LONGER/SHORTER RECALLED BASED ON RESPONSE ON PAGE 146) amount of time than normal?

150. Did you have any work placements as part of your program?

YES

NO

IF YES:

- a) Altogether, how many work placements did you complete as part of your program?
- b) How many of those work placements were for paid positions?

151. During the course of the program you completed in 1999 ...

were you ever employed in full-time jobs during the school year, jobs other than work placements which may have been a part of your program?

YES

NO

were you ever employed part-time during the school year (in jobs other than work placements)?

YES

NO

and were you employed in part-time or full-time positions during the summer months?

YES

NO

SECTION 4: INFORMATION ON UNIVERSITY EXPERIENCE

160. We would like to ask you to evaluate some of the services available to you during your (DEGREE INFORMATION RECALLED)

161. Were you very satisfied, satisfied, dissatisfied or very dissatisfied...(READ EACH ITEM REPEATING SCALE AS NECESSARY)

VERY SATISFIED

SATISFIED

DISSATISFIED

VERY DISSATISFIED

- a) with the computer equipment available at your institution
- b) with class sizes in general
- c) with the availability of professors outside scheduled class time
- d) with the quality of teaching in most of your classes?

166. To what extent do you feel that the university you attended provided you with knowledge about career opportunities in your field of study ...

to a great extent

to some extent

very little

not at all?

167. To what extent did your program... (READ EACH ITEM REPEATING SCALE AS NECESSARY)
- TO A GREAT EXTENT
TO SOME EXTENT
VERY LITTLE
NOT AT ALL
- a) develop your writing skills
b) develop your math skills
c) develop your speaking or communication skills
d) develop your ability to think independently and critically
e) develop your decision-making abilities?
175. If you could choose again, would you select the same field of study or specialization for the degree you completed in 1999?
- YES SKIP TO Q.178
NO CONTINUE
- DON'T KNOW OR REFUSED SKIP TO Q.180
176. What is the main reason you would not select the same field of study?
- THIS FIELD WASN'T MY FIRST CHOICE
COULDN'T FIND WORK IN MY FIELD/LACK OF JOB OPPORTUNITIES/NOT MARKETABLE
NOT SATISFIED WITH CURRENT JOB
NOT SATISFIED WITH SALARY IN CURRENT JOB
DEGREE/COURSE NOT ACKNOWLEDGED/RECOGNIZED/APPRECIATED
CHANGE OF INTEREST
NOT SATISFIED WITH MY CHOICE OF FIELD OF STUDY OR WITH THE PROGRAM
OTHER (ENTER OTHER INFORMATION)
NO PARTICULAR REASON
- SKIP TO Q.180 IF RESPONSE=NO PARTICULAR REASON, DON'T KNOW OR REFUSED
177. And are there any other reasons (why you would not choose the same field of study or specialization again)?
- IF NO OTHER REASONS, SKIP TO Q.180
- FIRST OTHER MENTION
SECOND OTHER MENTION
- THIS FIELD WASN'T MY FIRST CHOICE
COULDN'T FIND WORK IN MY FIELD/LACK OF JOB OPPORTUNITIES/NOT MARKETABLE
NOT SATISFIED WITH CURRENT JOB
NOT SATISFIED WITH SALARY IN CURRENT JOB
DEGREE/COURSE NOT ACKNOWLEDGED/RECOGNIZED/APPRECIATED
CHANGE OF INTEREST
NOT SATISFIED WITH MY CHOICE OF FIELD OF STUDY OR PROGRAM
OTHER (ENTER OTHER INFORMATION)
NO SECOND MENTION - NO THIRD MENTION
- SKIP TO Q.180
178. What is the main reason you would choose the same field of study?
- SATISFIED WITH JOB/CAREER /EMPLOYMENT OPPORTUNITIES
SATISFIED WITH SALARY/WORKING CONDITIONS/OTHER ASPECTS OF WORK
GOOD PROGRAM
PROGRAM USEFUL ON JOB MARKET

PERSONAL INTEREST IN FIELD OF STUDY
OTHER (ENTER OTHER INFORMATION)
NO PARTICULAR REASON
REQUIRED FOR OR LEADING TO OTHER DEGREES/PROGRAMS/LEADING TO GRAD SCHOOL
REWARDING/CHALLENGING/INTERESTING

SKIP TO Q.180 IF RESPONSE=NO PARTICULAR REASON, DON'T KNOW OR REFUSED

179. Are there any other reasons (why you would choose the same field of study)?

IF NO OTHER REASONS SKIP TO Q.180

FIRST OTHER MENTION
SECOND OTHER MENTION

SATISFIED WITH JOB/CAREER /EMPLOYMENT OPPORTUNITIES
SATISFIED WITH SALARY/WORKING CONDITIONS/OTHER ASPECTS OF WORK
GOOD PROGRAM
PROGRAM USEFUL ON JOB MARKET
PERSONAL INTEREST IN FIELD OF STUDY
OTHER (ENTER OTHER INFORMATION)
REQUIRED FOR OR LEADING TO OTHER DEGREES/PROGRAMS
REWARDING/CHALLENGING/INTERESTING
NO SECOND MENTION - NO THIRD MENTION

180. Would you choose the same school or institution?

YES SKIP TO Q.183
NO CONTINUE
DON'T KNOW OR REFUSED SKIP TO Q.200

181. What is the main reason you would not select the same school or institution?

COST RELATED TO EDUCATION
WOULD PREFER TO STUDY CLOSER TO MY HOME
DID NOT LIKE THE QUALITY OF TEACHING
DID NOT LIKE THE INSTITUTION'S FACILITIES
INSTITUTION DOES NOT HAVE FIELD OF STUDY I WANT
NO COOP PROGRAM OFFERED IN MY FIELD
OTHER (ENTER OTHER INFORMATION)
NO PARTICULAR REASON

SKIP TO Q.200 IF RESPONSE=NO PARTICULAR REASON, DON'T KNOW, REFUSED

182. Any other reasons for not selecting the same school or institution?

IF NO OTHER REASONS SKIP TO Q.200

FIRST OTHER MENTION
SECOND OTHER MENTION

COST RELATED TO EDUCATION
WOULD PREFER TO STUDY CLOSER TO MY HOME
DID NOT LIKE THE QUALITY OF TEACHING
DID NOT LIKE THE INSTITUTION'S FACILITIES
INSTITUTION DOES NOT HAVE FIELD OF STUDY I WANT
NO COOP PROGRAM OFFERED IN MY FIELD
OTHER (ENTER OTHER INFORMATION)
NO SECOND MENTION/NO THIRD MENTION

SKIP TO Q.200

183. What is the main reason you'd select the same school or institution?

INSTITUTION HAS GOOD FACILITIES
 INSTITUTION HAS GOOD PROGRAM/DEPARTMENT/REPUTATION
 INSTITUTION HAS GOOD TEACHERS/ACCESSIBLE FACULTY
 INSTITUTION IS CLOSE TO HOME
 INSTITUTION OFFERS PREFERRED FIELD OF STUDY
 INSTITUTION HAS COOP PROGRAM
 LIKED INSTITUTION (GENERAL) /FRIENDLY/PERSONABLE
 SMALL TOWN
 SMALL INSTITUTION/SMALL CLASSES/PERSONAL ATTENTION
 GOOD VALUE FOR MONEY
 OTHER (ENTER OTHER INFORMATION)
 NO PARTICULAR REASON

SKIP TO Q.200 IF RESPONSE=NO PARTICULAR REASON, DON'T KNOW OR REFUSED

184. Are there any other reasons for selecting the same school or institution?

IF NO OTHER REASONS SKIP TO Q.200

FIRST OTHER MENTION
 SECOND OTHER MENTION

INSTITUTION HAS GOOD FACILITIES
 INSTITUTION HAS GOOD PROGRAM/DEPARTMENT/REPUTATION
 INSTITUTION HAS GOOD TEACHERS/ACCESSIBLE FACULTY
 INSTITUTION IS CLOSE TO HOME
 INSTITUTION OFFERS PREFERRED FIELD OF STUDY
 INSTITUTION HAS COOP PROGRAM
 LIKED INSTITUTION (GENERAL)
 SMALL TOWN
 SMALL INSTITUTION/SMALL CLASSES/PERSONAL ATTENTION
 GOOD VALUE FOR MONEY
 OTHER (ENTER OTHER INFORMATION)
 NO SECOND MENTION/NO THIRD MENTION

SECTION 5: FINANCING OF UNIVERSITY EDUCATION

200. Understanding how students finance a university education is an important objective of this research.

All of our questions about financing will relate to the degree you completed in 1999.

First of all, did you borrow money from any sources, money that you had or have to repay, to finance the program you completed in 1999?

YES CONTINUE
 NO SKIP TO Q.276

DON'T NOW, REFUSED SKIP TO Q.276

201. Thinking only of money borrowed for the degree you completed in 1999
 how much did you borrow from (READ EACH AND ENTER AMOUNTS)

- a) parents, spouses or other family members?
- b) government student loans?
- c) private financial sources such as banks or credit unions?

d) and from any other sources? (ENTER TYPE)

CALCULATE TOTAL

IF "ZERO" DOLLARS CALCULATED TOTAL, SKIP TO Q.276

202. You accumulated repayable loans of \$ (RECALL OF TOTAL FROM Q.201) to finance the program you completed in 1999.
Is that an accurate estimate?

YES CONTINUE

NO RETURN TO Q.201 TO CORRECT AMOUNT

210. Now, we would like to ask you a few more questions about the money you borrowed through government student loans for the program you completed in 1999.

****IF "ZERO" DOLLARS REPORTED IN Q.201 B, SKIP TO Q.230****

As of today, what is the amount outstanding on your government student loan of \$(RECALL AMOUNT FROM Q.201) IF RESPONSE=REFUSED, SKIP TO Q.230

211. In what year did you start to repay your loan?

SKIP TO Q.221 IF GRADUATE HAS NOT YET STARTED TO REPAY LOAN

CONTINUE IF RESPONSE=1990- 2001, DON'T KNOW, REFUSED AND AMOUNT OWED=\$0

SKIP TO Q.214 IF RESPONSE=1990 - 2001, DON'T KNOW, REFUSED AND AMOUNT OWED=\$1-150000, DON'T KNOW

212. In what year did you finish paying off the government student loan?

213. What circumstances made it possible for you to pay off the loan over the past few years?

GOVERNMENT ASSISTANCE PROGRAMS

HIGH PAYING JOB

HELP FROM PARENTS

HELP FROM SPOUSE

MADE IT A PRIORITY/FINANCIAL PLAN

SAVED TO PAY IT OFF MORE QUICKLY

MADE FINANCIAL SACRIFICES/NOT SPENDING IN SOME AREA

DID WITH LESS/MADE LIFESTYLE SACRIFICES

INHERITANCE

SMALL AMOUNT OF LOAN

OTHER (ENTER OTHER INFORMATION)

SKIP TO Q.230

214. Were/are the payments on your government student loan scheduled monthly, bi-weekly, weekly, or on some other payment schedule?

MONTHLY

BI-WEEKLY

WEEKLY

NO FIXED PAYMENT SCHEDULE

OTHER (ENTER OTHER INFORMATION)

215. What were/are your (RECALL PAYMENT TYPE FROM PAGE 214) payments for your government student loan (s)?
216. Did/Does this payment include any other loans
YES CONTINUE
NO SKIP TO Q.218
SKIP TO Q.218 IF RESPONSE=REFUSED/DON'T KNOW
217. Does/Did this payment include money borrowed from
YES
NO
a) any other student loans
b) personal loans (e.g. car loan, credit line, mortgage?)
218. Have you had any difficulty in meeting the repayment schedule for this loan?
YES CONTINUE
NO SKIP TO Q.220
SKIP TO Q.220 IF RESPONSE=REFUSED/DON'T KNOW
219. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?
YES
NO
220. According to the initial repayment schedule, in what year are you expected to be done repaying the government student loans you obtained for the program you graduated from in 1999?
SKIP TO Q.230
221. In what year do you expect to start repaying these loans?
230. Now, we would like to ask you a few more questions about the money you borrowed through financial institutions for the program you completed in 1999.
****IF "ZERO" DOLLARS REPORTED IN Q.201C, SKIP TO Q.250****
As of today, what is the amount outstanding on this loan of \$ (RECALL LOAN AMOUNT)
SKIP TO Q.250 IF RESPONSE=REFUSED
231. In what year did you start to repay your loan?
SKIP TO Q. 241 IF GRADUATE HAS NOT STARTED TO REPAY
SKIP TO Q.234 IF RESPONSE=1990-2001, DON'T KNOW, REFUSED AND AMOUNT OWED TO FINANCIAL INSTITUTIONS IS GREATER THAN \$0, DON'T KNOW
CONTINUE IF RESPONSE=1990-2001 AND AMOUNT OWED TO FINANCIAL INSTITUTIONS=\$0

232. In what year did you finish paying off this loan to a financial institution?
233. What circumstances made it possible for you to pay off the loan over the past few years?
- GOVERNMENT ASSISTANCE PROGRAMS
HIGH PAYING JOB
HELP FROM PARENTS
HELP FROM SPOUSE
MADE IT A PRIORITY/FINANCIAL PLAN
SAVED TO PAY IT OFF MORE QUICKLY
MADE FINANCIAL SACRIFICES/NOT SPENDING IN SOME AREA
DID WITH LESS/MADE LIFESTYLE SACRIFICES
INHERITANCE
SMALL AMOUNT OF LOAN
OTHER (ENTER OTHER REASON)
234. Are/Were the payments on your institutional loan scheduled monthly, bi-weekly, weekly, or on some other payment schedule?
- MONTHLY
BI-WEEKLY
WEEKLY
NO FIXED PAYMENT SCHEDULE
OTHER (ENTER OTHER)
235. What are/were your (RECALL TYPE OF PAYMENT FROM Q.234) payments for your loan from a bank or other financial institution?
236. Does/ Did this payment include any other loans?
- YES CONTINUE
NO SKIP TO Q.238
- SKIP TO Q.238 IF RESPONSE=DON'T KNOW OR REFUSED
237. Does/Did this payment include money borrowed from
- YES
NO
- any other student loans?
personal loans (e.g. car loan, credit line, mortgage)?
238. Have you had any difficulty in meeting the repayment schedule for this loan?
- YES CONTINUE
NO SKIP TO Q.240
- SKIP TO Q.240 IF RESPONSE=REFUSED/DON'T KNOW
239. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?
- YES
NO

240. According to the initial repayment schedule, in what year are you expected to be done repaying loans you obtained from a bank or other financial institution (for the program you graduated from in 1999)?

SKIP TO Q.250

241. In what year do you expect to start repaying these loans?

250. Now, turning to your loan of \$ (RECALL OF LOAN AMOUNT FROM Q.201) from (RECALL OF SOURCE FOR OTHER LOANS FROM Q.201)

****IF "ZERO" DOLLARS REPORTED IN Q.201D, SKIP TO Q.265**

How much, in total, is left to be paid back on this/these loan(s)?

IF RESPONSE=REFUSED, SKIP TO Q.265

251. In what year did you start to repay your loan?

SKIP TO Q.254 IF RESPONSE=1990-2001, DON'T KNOW, REFUSED AND AMOUNT OWED TO OTHER SOURCES=\$1-150000, DON'T KNOW

SKIP TO Q.261 IF RESPONSE=GRADUATE HAS NOT YET STARTED TO REPAY

CONTINUE IF RESPONSE=1990-2001, DON'T KNOW, REFUSED AND AMOUNT OWED TO OTHER SOURCES=\$0

252. In what year did you finish paying off this loan?

253. What circumstances made it possible for you to pay off this loan in the past few years?

GOVERNMENT ASSISTANCE PROGRAMS

HIGH PAYING JOB

HELP FROM PARENTS

HELP FROM SPOUSE

MADE IT A PRIORITY/FINANCIAL PLAN

SAVED TO PAY IT OFF MORE QUICKLY

MADE FINANCIAL SACRIFICES/NOT SPENDING IN SOME AREAS

DID WITH LESS/MADE LIFESTYLE SACRIFICES

INHERITANCE

SMALL AMOUNT OF LOAN

OTHER (ENTER INFORMATION)

254. Were/Are the payments on this loan schedule monthly, bi-weekly, weekly, or on some other payment schedule?

MONTHLY

BIWEEKLY

WEEKLY

NO FIXED PAYMENT SCHEDULE

OTHER (ENTER OTHER INFORMATION)

255. What are/were your (RECALL RESPONSE FROM Q.254) payments for this loan?

256. Does/did this payment include any other loans?

YES CONTINUE

NO SKIP TO Q.258

SKIP TO Q.258 IF RESPONSE=DON'T KNOW/REFUSED

257. Does/Did this payment include money borrowed from ...

YES

NO

Any other student loans?

Personal loans (eg. Car loan, credit line, mortgage)?

258. Have you had any difficulty in meeting the repayment schedule for this loan?

YES CONTINUE

NO SKIP TO Q.260

SKIP TO Q.260 IF RESPONSE=DON'T KNOW/REFUSED

259. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

YES

NO

260. According to the initial repayment schedule, in what year are you expected to be done repaying this loan?

SKIP TO Q.265

261. In what year do you expect to start repaying these loans?

265. Now, turning to your loan of \$ (RECALL LOAN AMOUNT FROM Q.201) from family members.

****IF "ZERO" DOLLARS REPORTED IN Q.201A, SKIP TO Q.275****

How much is left to be paid back on that loan?

SKIP TO Q.273 IF RESPONSE=REFUSED

266. In what year did you start to repay your loan?

SKIP TO Q.271 IF GRADUATE HAS NOT YET STARTED TO REPAY

267. In what year did you finish paying off this loan?

268. Was/Were the payments on this loan scheduled monthly, bi-weekly, weekly, or on some other payment schedule?

MONTHLY

BIWEEKLY

WEEKLY

NO FIXED PAYMENT SCHEDULE

OTHER (ENTER OTHER RESPONSE)

269. What are/were your (RECALL RESPONSE FROM Q.268) your payments for this loan?

270. According to the initial repayment schedule, in what year are you expected to be done repaying this loan?

SKIP TO Q.273

271. In what year do you expect to start repaying these loans?

273. Which one of the following best describes your overall experience while repaying your student loan(s) for the degree you completed in 1999?

****IF "ZERO" DOLLARS REPORTED IN Q.201B, Q.201C AND Q.201D, SKIP TO Q.276 OF IF RESPONDENT HAS NOT STARTED TO REPAY ANY LOANS****

Have you...

always been able to make payments on time SKIP TO Q.275

occasionally missed making a payment CONTINUE

often been 1 or 2 payments behind CONTINUE

missed making payments for 3 months or longer at a time CONTINUE

had to stop making payments a few times CONTINUE

had to stop making payments altogether? CONTINUE

SKIP TO Q.275 if RESPONSE=DON'T KNOW/REFUSED

274. What is the main reason for having (RECALL RESPONSE FROM Q.273) loan payments?

UNSTABLE WORK/SOURCE OF INCOME

INCOME IS REGULAR BUT LEVEL IS INSUFFICIENT

UNPREDICTED EXPENSES

UNEMPLOYED - NO INCOME TO PAY DEBT

OUT OF LABOUR FORCE/UNABLE TO WORK (ILLNESS, MATERNITY, DISABILITY

OTHER (ENTER OTHER INFORMATION)

NO PARTICULAR REASON

275. Have any of the following individuals helped you to repay the debt you accumulated for the program you completed in 1999 ...

YES

NO

parents

a spouse

other family members

an employer

or someone else? (ENTER OTHER RESPONSE)

276. Were any of the following non-repayable resources used to finance your education ...

YES

NO

financial assistance from employers

scholarships, bursaries, fellowships or other awards

teaching assistantship

your personal income from employment during the summer months

your personal income during the school year

government assistance other than student loans

workers' compensation payments?

SKIP TO Q.278 IF RESPONSE TO SCHOLARSHIP=NO, DON'T KNOW, REFUSED AND AMOUNT BORROWED=\$1-150000

SKIP TO Q.277 IF RESPONSE TO SCHOLARSHIP=YES

277. What is your best estimate of the total dollar value of any scholarships, bursaries, fellowships or other awards used to finance the program you completed in 1999?

****IF "ZERO" DOLLARS CALCULATED TOTAL IN Q.201 OR Q.201=DON'T KNOW OR REFUSED, SKIP TO Q.285, IF Q.200=NO, SKIP TO Q.300****

278. Are you aware of any government assistance program that helps graduates repay their student loans?

YES CONTINUE
NO SKIP TO Q.285

279. Which programs do you know or have you heard of?

LOAN REMISSION PROGRAM
INTEREST RELIEF PROGRAM
INCOME-BASED REDUCTION PROGRAM
LOAN FORGIVENESS PROGRAM
DEBT REPAYMENT ASSISTANCE PROGRAM
DEBT REDUCTION PROGRAMS
OTHER (ENTER OTHER INFORMATION)

280. Have you ever applied for any of these programs?

YES CONTINUE
NO SKIP TO Q.285

281. Was your application successful?

YES CONTINUE
NO SKIP TO Q.285

282. Which program or programs provided you with assistance in repaying your student loan?

LOAN REMISSION PROGRAM
INTEREST RELIEF PROGRAM
INCOME-BASED REDUCTION PROGRAM
LOAN FORGIVENESS PROGRAM
DEBT REPAYMENT ASSISTANCE PROGRAM
DEBT REDUCTION PROGRAMS
OTHER (ENTER OTHER RESPONSE)

285. I want to confirm the information you have provided.

IF ANY DEBT OUTSTANDING: You have the following debts outstanding for the degree that you completed in 1999 ..

\$ _____.00 for government student loans
\$ _____.00 on loans to banks or other private lending institutions
\$ _____.00 from parents or other family members and
\$ _____.00 from other sources.

For a total outstanding debt of \$ _____.00

Is this correct?

YES CONTINUE
NO (CORRECT AMOUNTS)

IF NO DEBT OUTSTANDING: You have repaid all monies borrowed.

SECTION 6: EMPLOYMENT EXPERIENCE POST-1999 GRADUATION

300. Now, we would like to turn to a few questions about your employment experiences since completing your program in 1999.

Altogether, how many different jobs have you had since completing your program in 1999? By different jobs we mean a change of work activities for the same employer, a change of employer or both.

Please include any jobs that began before you graduated and continued afterwards.

SKIP TO Q.315 IF RESPONSE=0

301. In what month and year did you start working at the first job you had after completing your program?

302. Are you still employed in this job?

YES SKIP TO Q.315
NO CONTINUE

SKIP TO Q.303 IF RESPONSE=DON'T KNOW/REFUSED

303. How would you describe that job - what were you doing for work?

And in what type of business or industry were you working in this job?

304. How many hours a week did you usually work at that job?

305. Where was this job located - in which province, state or country?

306. Did you have to relocate for this job?

YES
NO

307. Was this a permanent position - one which did not have a fixed end date?

YES SKIP TO Q.310
NO

IF NO ASK: Was this a temporary, contract or casual position?

308. What is the main reason you had a (RECALL TYPE OF NON-PERMANENT POSITION FROM Q.307) job?

ONLY TYPE OF WORK AVAILABLE OR OFFERED BY EMPLOYER
SPONSORED WORK POSITION: CO/OP, ARTICLING
PERSONAL OR FAMILY RESPONSIBILITIES (INCLUDING PERSONAL ISSUES)
RETURNING TO SCHOOL/CONTINUING WITH EDUCATION

DID NOT WANT A PERMANENT JOB
 FILLING IN SELF/EMPLOYMENT/WAITING FOR OTHER JOB TO START
 OTHER (ENTER OTHER INFORMATION)

310. Was this first job closely related, somewhat related or not at all related to the program you completed in 1999?

CLOSELY RELATED
 SOMEWHAT RELATED
 NOT RELATED AT ALL

311. When did this job end - in what month and year?

312. What is the main reason you are no longer in this job?

OWN ILLNESS OR DISABILITY
 CARING FOR OWN CHILD
 OTHER PERSONAL OR FAMILY RESPONSIBILITIES/FAMILY SITUATION
 GOING TO SCHOOL/RETURNED TO SCHOOL
 PROMOTION WITH SAME EMPLOYER
 FOUND A NEW JOB
 MOVE TO A NEW RESIDENCE
 LOW PAY
 RETIREMENT
 WORKING CONDITIONS (PHYSICAL CONDITIONS, TRANS PROBLEMS/HOURS OF WORK)
 NO OPPORTUNITY FOR ADVANCEMENT
 WORRIED ABOUT JOB SECURITY/REDUCTION IN HOURS/LAY-OFF
 COMPANY MOVING OR GOING OUT OF BUSINESS
 SEASONAL NATURE OF JOB
 PERMANENT LAYOFF (NON-SEASONAL CONDITIONS)
 LABOUR DISPUTE (STRIKE OR LOCKOUT)
 DISMISSAL BY THE EMPLOYER
 CONTRACT ENDED
 OTHER (ENTER OTHER INFORMATION)
 DISLIKED JOB
 QUIT - NOT RELATED TO FOS
 WANTED TO TRAVEL
 JUST WANTED A CHANGE-NO OTHER REASONS
 JOB ENDED WHEN SCHOOL ENDED
 ADMINISTRATIVE/PERSONNEL CONFLICT

SECTION 7: LABOUR ACTIVITIES LAST WEEK

315. In order to ensure that we have a common base of information for all the people we will be talking to in this study, we need to ask some specific questions about your activities last week

Were you

attending a full-time education/training program and not working SKIP TO Q.320
 employed full-time, part-time or self-employed for pay SKIP TO Q.325
 not working and waiting for a job to start CONTINUE
 not working and looking for work SKIP TO Q.321
 not working and not looking for work? SKIP TO Q.323

IF WORKING AND ATTENDING SCHOOL PART-TIME USE EMPLOYED FULL-TIME, PART-TIME OR SELF EMPLOYED FOR PAY

IF ATTENDING SCHOOL FULL-TIME STUDENT AND WORKING PART-TIME USE EMPLOYED FULL-TIME, PART-TIME OR SELF EMPLOYED FOR PAY

316. When is your job expected to start - what month and day?

317. Will you be working 30 hours or more in this job?

YES

NO CONTINUE

SKIP TO Q.325 RESPONSE=YES AND IF RESPONSE ON Q.300=2 OR MORE JOBS

SKIP TO Q.333 IF RESPONSE=YES AND RESPONSE ON Q.300=1 JOB

SKIP TO Q.361 RESPONSE=YES AND RESPONSE ON Q.300=NO JOBS , DON'T KNOW OR REFUSED

318. What is the main reason you accepted a position where you will be working less than 30 hours per week?

OWN ILLNESS OR DISABILITY

CARING FOR OWN CHILDREN

CARING FOR ELDER RELATIVE (60 YEARS OF AGE OR OLDER)

OTHER PERSONAL OR FAMILY RESPONSIBILITIES

SCHOOL/EDUCATION PROGRAM

COULD NOT FIND WORK WITH >=30 HOURS/WEEK

PERSONAL PREFERENCE

OTHER (ENTER OTHER INFORMATION)

SKIP TO Q.325 IF RESPONSE ON Q.300=2 OR MORE JOBS

SKIP TO Q.333 IF RESPONSE ON Q.300=1 JOB

SKIP TO Q.361 IF RESPONSE ON Q.300=NO JOBS, DON'T KNOW, REFUSED

320. Were you looking for work last week?

YES CONTINUE

NO SKIP TO Q.323

SKIP TO Q.323 RESPONSE=DON'T KNOW, REFUSED

321. Were you looking for a job at which you would work 30 or more hours per week?

YES

NO CONTINUE

SKIP TO Q.324 IF RESPONSE=YES AND RESPONSE ON Q.315=ATTENDING A FULL-TIME EDUCATION/TRAINING PROGRAM AND NOT WORKING

SKIP TO Q.325 IF RESPONSE=YES AND RESPONSE ON Q.315 NOT ATTENDING A FULL-TIME EDUCATION/TRAINING PROGRAM AND NOT WORKING AND NUMBER OF JOB >=2

SKIP TO Q.333 IF RESPONSE=YES AND RESPONSE ON Q.315 NOT ATTENDING A FULL-TIME EDUCATION/TRAINING PROGRAM AND NOT WORKING AND Q.300=1

SKIP TO Q.361 IF RESPONSE=YES AND RESPONSE ON Q.315 NOT ATTENDING A FULL-TIME EDUCATION/TRAINING PROGRAM AND NOT WORKING AND Q.300=0, DON'T KNOW, REFUSED

322. What's the main reason you were looking for a part-time job?

IN AN EDUCATION, TRAINING OR SCHOOL PROGRAM

OWN ILLNESS OR DISABILITY

CARING FOR OWN CHILDREN
 OTHER PERSONAL OR FAMILY RESPONSIBILITIES
 WAITING FOR RECALL/ HAS FOUND A NEW JOB
 WAITING FOR REPLIES FROM EMPLOYER
 COULD NOT FIND THE KIND OF JOB WANTED
 NOT INTERESTED AT THIS TIME BUT NOT DISCOURAGED
 DISCOURAGED WITH LOOKING
 AGE, NEAR RETIREMENT
 OTHER (ENTER OTHER INFORMATION)

SKIP TO Q.325 IF NOT IN AN EDUCATION, TRAINING OR SCHOOL PROGRAM AND RESPONSE ON Q.300
 >=2

SKIP TO Q.361 IF NOT IN AN EDUCATION TRAINING OR SCHOOL PROGRAM AND RESPONSE ON
 Q.300=0,DON'T KNOW, REFUSED

SKIP TO Q.333 IF NOT IN AN EDUCATION, TRAINING OR SCHOOL PROGRAM AND RESPONSE ON
 Q.300=1 AND RESPONSE ON Q.315 <> 2

SKIP TO Q.324 IF IN AN EDUCATION, TRAINING OR SCHOOL PROGRAM

323. What was the main reason you were not looking for a job last week?

IN AN EDUCATION, TRAINING OR SCHOOL PROGRAM CONTINUE
 OWN ILLNESS OR DISABILITY
 CARING FOR OWN CHILDREN
 OTHER PERSONAL OR FAMILY RESPONSIBILITIES
 UNPAID FAMILY WORKER
 WAITING FOR RECALL/HAS FOUND A NEW JOB
 WAITING FOR REPLIES FROM EMPLOYER
 COULD NOT FIND THE KIND OF JOB WANTED
 NOT INTERESTED AT THIS TIME BUT NOT DISCOURAGED
 DISCOURAGED WITH LOOKING
 AGE, NEAR RETIREMENT
 OTHER (ENTER OTHER INFORMATION)

SKIP TO Q.361 IF NOT IN AN EDUCATION, TRAINING OR SCHOOL PROGRAM AND RESPONSE ON
 Q.300=0, DON'T KNOW ,REFUSED AND RESPONSE ON Q.315=NOT EMPLOYED

SKIP TO Q.333 IF NOT IN AN EDUCATION, TRAINING OR SCHOOL PROGRAM AND RESPONSE ON
 Q.300=1 AND RESPONSE ON Q.315 <> 2

SKIP TO Q.325 IF NOT IN AN EDUCATIO, TRAINING OR SCHOOL PROGRAM AND RESPONSE ON Q.300
 >=2 AND RESPONSE ON Q.315=NOT EMPLOYED

324. Were you attending your education or training program as a full-time student or as a part-time student?

FULL-TIME
 PART-TIME

SKIP TO Q.325 IF RESPONSE ON Q.300 >=2 AND RESPONSE ON Q.315=NOT EMPLOYED

SKIP TO Q.361 IF RESPONSE ON Q.300=0,DON'T KNOW, REFUSED AND RESPONSE ON Q.315=NOT
 EMPLOYED

SKIP TO Q.333 IF RESPONSE ON Q.300=1 AND RESPONSE ON Q.315=NOT EMPLOYED

325. Now, we would like to ask a few questions about (YOUR MOST RECENT/YOUR WORK SITUATION LAST
 WEEK)
 Were you

- a) working for one employer SKIP TO Q.340
- b) working for more than one employer SKIP TO Q.330
- c) self-employed at one type of work CONTINUE
- d) working for an employer and self employed? CONTINUE

IF DON'T KNOW/REFUSED, SKIP TO Q.330

326. In what month and year did you start your self-employment?

327. Including yourself, how many people did you employ in your own business?

SKIP TO Q.350 IF RESPONSE ON Q.325=SELF-EMPLOYED AT ONE TYPE OF WORK AND RESPONSE ON Q.300=1, DON'T KNOW, REFUSED AND RESPONSE ON Q.302=NO, DON'T KNOW OR REFUSED

SKIP TO Q.340 IF RESPONSE ON Q.325=SELF-EMPLOYED AT ONE TYPE OF WORK AND (RESPONSE ON Q.300=1, DON'T KNOW, REFUSED AND RESPONSE ON Q.302=YES) OR (RESPONSE ON Q.300 > 1)

328. Which job was your main job, that is where you worked most of the time - was it your own business or the place where you were employed by someone else?

OWN BUSINESS SKIP TO Q.333

EMPLOYER SKIP TO Q.333

330. Overall, how many different employers did you have?

331. What is the main reason you had more than one employer?

INCAPABLE OF FINDING SINGLE FULL-TIME JOB

NEEDED TWO PART-TIME JOBS TO GET EQUIVALENT OF FULL-TIME PAY

LIKED BOTH JOBS

CAREER ADVANCEMENT

GAIN MORE EXPERIENCE

BETWEEN TWO JOBS ? ONE IS TERMINATING SOON

ONE (OR MORE) OF THE JOBS IS INTERESTING OR IS IN FIELD OF STUDY, BUT IS NOT FULL-TIME

NEED TO SUPPLEMENT INCOME OF FULL-TIME JOB

OTHER (ENTER OTHER INFORMATION)

332. Overall, how many hours did you work at all your jobs in a typical week/last week?

SECTION 7: LABOUR ACTIVITIES - MAIN JOB LAST WEEK

333. Thinking about your main job - the one where you worked the most hours (when you were most recently employed/last week) .

****If Q.302=YES AND Q.300=1, DON'T KNOW OR REFUSE, SKIP TO Q.350****

340. How would you describe (YOUR JOB LAST WEEK/YOUR MOST RECENT JOB) what were you doing for work?

And in what type of business or industry were you working in this job?

341. Where was this job located - in which province, state or country?

342. Did you have to relocate for this job?

YES
NO

343. Was this a permanent position - one which did not have a fixed end date?

YES
NO CONTINUE

IF NO: Was this a temporary, contract or casual position?

TEMPORARY
CASUAL
CONTRACT

SKIP TO Q.347 IF RESPONSE=PERMANENT JOB , DON'T KNOW OR REFUSED AND RESPONSE ON Q.315=NOT EMPLOYED

SKIP TO Q.350 IF RESPONSE=PERMANENT JOB, DON'T KNOW OR REFUSED AND RESPONSE ON Q.315=EMPLOYED

344. What was the main reason you had a (RECALL TYPE OF TEMPORARY POSITION FROM Q.343) job?

ONLY TYPE OF WORK AVAILABLE OR OFFERED BY EMPLOYER
SPONSORED WORK POSITION: CO/OP, ARTICLING
PERSONAL OR FAMILY RESPONSIBILITIES (INCLUDING PERSONAL ISSUES)
RETURNING TO SCHOOL/CONTINUING WITH EDUCATION
DID NOT WANT A PERMANENT JOB
FILLING IN SELF/EMPLOYMENT/WAITING FOR OTHER JOB TO START
OTHER (ENTER OTHER INFORMATION)

SKIP TO Q.350 IF RESPONSE ON Q.315=EMPLOYED

CONTINUE IF RESPONSE ON Q.315=NOT EMPLOYED

347. When did this job end - in what month and year?

348. What is the main reason you are no longer in this job?

OWN ILLNESS OR DISABILITY
CARING FOR OWN CHILD
OTHER PERSONAL OR FAMILY RESPONSIBILITIES
MOVED TO A NEW RESIDENCE
RETIREMENT
IN SCHOOL/EDUCATION OR TRAINING PROGRAM
PROMOTION- SAME EMPLOYER
FOUND A NEW JOB
LOW PAY
WORKING CONDITIONS (PHYSICAL COND/TRANSPORTATION /HOURS)
NO OPPORTUNITY FOR ADVANCEMENT
WORRIED ABOUT JOB SECURITY OR REDUCTION IN HOURS/ LAY-OFF
COMPANY MOVING OR GOING OUT OF BUSINESS
SEASONAL NATURE OF JOB
PERMANENT LAYOFF (CAUSED BY NON-SEASONAL CONDITIONS)
LABOUR DISPUTE (STRIKE OR LOCKOUT)
DISMISSAL BY THE EMPLOYER
CONTRACT ENDED
OTHER (ENTER OTHER INFORMATION)
JOB ENDED WHEN SCHOOL ENDED

VISA/IMMIGRATION PROBLEMS
WORKPLACE CONFLICTS

350. In this job, to what extent did you use any of the skills acquired from the educational program you completed in 1999? Would you say...
- to a great extent
to some extent
very little
not at all?
351. To what extent did your educational program completed in 1999 help you obtain this job?
Would you say
- to a great extent
to some extent
very little
not at all?
352. Thinking only of (THE JOB YOU HAD LAST WEEK/YOUR MOST RECENT JOB)
- How many hours a week did you usually work at this job?
353. We'd like to know what is the easiest way for you to tell us your gross wage for this position - wages including commissions and tips and before taxes and other deductions ...
- Would it be ..
- hourly
daily
weekly
bi-weekly (every two weeks)
semi-monthly (twice a month)
monthly or
yearly ?
OTHER (ENTER OTHER INFORMATION)
- SKIP TO Q.355 IF RESPONSE=REFUSED
354. What was your (RECALL RESPONSE FROM Q.353) wage or salary before taxes and other deductions?
- SKIP TO Q.356 IF RESPONSE ON Q.300=1, DON'T KNOW OR REFUSED AND RESPONSE ON Q.302=NO, DON'T KNOW, REFUSED
355. How closely was/is this job related to the program you completed in 1999 ...
- closely related
somewhat related
not related at all?
- SKIP TO Q.358 IF (RESPONSE ON Q.325=SELF EMPLOYED AT ONE TYPE OF WORK OR RESPONSE ON Q.328=OWN BUSINESS)
356. Did your employer specify that related work experience was essential for (the job you had last week/your most recent job)
- YES CONTINUE
NO SKIP TO Q.358

SKIP TO Q.358 IF RESPONSE=DON'T KNOW, REFUSED

357. Did you have the required amount of prior work experience, more than what was required or less than what was required by your employer?

LESS THAN WHAT WAS REQUIRED
REQUIRED AMOUNT
MORE THAN WHAT WAS REQUIRED

358. Thinking about this job, would you say you were under-qualified for this work, qualified or overqualified ?

UNDER QUALIFIED
QUALIFIED
OVERQUALIFIED

359. Considering all aspects, how satisfied were you with this job...

very satisfied
satisfied
dissatisfied
very dissatisfied?

360. Considering the duties and responsibilities of this job, how satisfied were you with the money you made ...

very satisfied
satisfied
dissatisfied
very dissatisfied?

361. Thinking about employment in general, how important is it that any job you get be related to your field of study or specialization ..

very important
important
not very important
not at all important?

CONTINUE IF RESPONSE ON Q.300 < 0, DON'T KNOW OR REFUSED

SKIP TO Q.366 IF RESPONSE ON Q.300=0

365. We would like to establish a fixed period to look at overall employment and unemployment. We would like to have you think about the period between June 1999 and today - a period of approximately 24 months.

Since June,1999, have you had any periods in which you have been without a job?

YES
NO SKIP TO Q.367

IF RESPONSE=YES ASK:

- a) How many separate times were you without a job in this period?
b) And how many months, in total, were you without a job in this 24-month period?

366. What's the main reason for unemployment (Since graduation/for different periods)?

IN ANY TYPE OF EDUCATION PROGRAM
 PERSONAL/FAMILY RESPONSIBILITIES
 ILLNESS/DISABILITY
 WAS LAID OFF
 GIVEN UP LOOKING FOR A JOB
 NO LONGER INTERESTED IN FINDING A JOB
 COULD NOT FIND THE KIND OF JOB WANTED
 WAITING FOR A RECALL (TO A FORMER JOB)
 HAS ALREADY FOUND A NEW JOB
 WAITING FOR REPLIES FROM EMPLOYERS
 RETIRED
 OTHER (ENTER OTHER INFORMATION)
 TRAVELLING/VACATION
 CONTRACT WORK ENDED/EXPECTING A NEW CONTRACT
 RELOCATION FOR EMPLOYMENT, TO FIND WORK OR OTHER REASONS

SKIP TO Q.375/Q.376 IF RESPONSE ON Q.300=0

367. Altogether, how many months or years of full-time work experience did you have in this 24-month period (since completion of your program in 1999)?

And how many months of part-time work experience did you have in this period?

SECTION 8: WILLINGNESS TO MOVE

****NOTE: RESPONDENTS WERE ASKED EITHER Q.375 OR Q.376 BASED ON RANDOM ASSIGNMENT****

375. We'd like to understand how willing or unwilling you would be to relocate by asking you to indicate your feelings using a scale from 1 to 5 where one means that you would be not at all willing to relocate and five would indicate that you would be very willing to relocate

If you were offered a better job, how willing would you be to relocate ...

- a) Within the same city or town in which you currently live
- b) Within the same province in which you currently live
- c) to another province in Canada
- d) to the US
- e) to another country?

SKIP TO Q.377

****NOTE: RESPONDENTS WERE ASKED EITHER Q.375 OR Q.376 BASED ON RANDOM ASSIGNMENT****

376. We'd like to understand how willing or unwilling you would be to move by asking you to indicate your feelings using a scale from 1 to 5 where one means that you would be not at all willing to move and five would indicate that you would be very willing to move ...

If you were offered a better job, how willing would you be to move ...

- a) Within the same city or town in which you currently live
- b) Within the same province in which you currently live
- c) to another province in Canada
- d) to the US
- e) to another country?

377. Since graduating in 1999, how many times have you relocated from one province to another (or from one country to another/one state to another)?

SKIP TO Q.400 IF RESPONSE=0

378. Thinking of your most recent move, what is the main reason you relocated?

FOR A DEFINITE EMPLOYMENT POSITION/JOB
TO FIND A JOB
MOVED FOR A BETTER PAYING JOB
LONG TERM CAREER DEVELOPMENT OPPORTUNITIES
COMPANY MOVED ME
MOVED FOR A HIGHER PAYING JOB TO PAY DEBTS FASTER
MOVED TO WORK IN A PARTICULAR FIELD
SUMMER WORK
TO SKIP TO SCHOOL
FOLLOWED/JOINED SPOUSE
FAMILY MOVED
DISLIKED WHERE I WAS LIVING
PERSONAL REASONS
OTHER (ENTER OTHER INFORMATION)

SECTION 9: EDUCATION EXPERIENCE POST-1999 GRADUATION

400. Now turning to some questions about education or training since 1999.

Altogether, how many different programs leading to a degree, diploma or certificate have you enrolled in since you completed your university program in 1999?

IF RESPONSE >=1 ASK:

YES
NO

a) Are you currently enrolled in a program leading to a degree, diploma or certificate?

b) How many programs have you completed since the end of your university program in 1999?

SKIP TO Q.500 IF NO ENROLLMENT SINCE GRADUATION OR IF RESPONSE=DON'T KNOW OR REFUSED ON THE NUMBER OF DIFFERENT PROGRAMS

SKIP TO Q.401 IF RESPONSE=CURRENTLY ENROLLED IN A PROGRAM

SKIP TO Q.402 IF NOT ENROLLED CURRENTLY AND ENROLLED IN THE PAST AND NUMBER COMPLETED IS LESS THAN NUMBER TAKEN

SKIP TO Q.403 IF NOT CURRENTLY ENROLLED, COURSES TAKEN AND NUMBER COMPLETED=NUMBER OF PROGRAMS

401. In which type of programs are you currently enrolled?

TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP
COMMUNITY COLLEGE/CEGEP/TECHNICAL
HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)
UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S
BACHELOR'S DEGREE (BA, BSC, BED, BSC, B.ENG.)
FIRST PROFESSIONAL DEGREE (LAW, MEDICINE/DENTISTRY/VET MED/OPTOMETRY/THEOLOGY, PHARMACY)
UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACHELORS - BELOW MASTERS
MASTER'S DEGREE (MA, MSC, MED, MBA, MA.SC, M.ENG)
PHD DEGREE (DOCTORATE, DSC., DTED.)
OTHER (ENTER OTHER INFORMATION)

SKIP TO Q.402 IF RESPONSE ON Q.400 INDICATES GRADUATE ENROLLED IN 2 OR MORE PROGRAMS

SKIP TO Q.405 IF RESPONSE ON Q.400 INDICATES ONLY ONE PROGRAM

402. In which (other) program(s) did you enrol?

TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP
COMMUNITY COLLEGE/CEGEP/TECHNICAL
HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)
UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S
BACHELOR'S DEGREE (BA, BSC, BED, BSC, B.ENG.)
FIRST PROFESSIONAL DEGREE (LAW, MEDICINE/DENTISTRY/VET MED/OPTOMETRY /THEOLOGY,
PHARMACY)
UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACHELORS - BELOW MASTERS
MASTER'S DEGREE (MA, MSC, MED, MBA, MA.SC, M.ENG)
PHD DEGREE (DOCTORATE, DSC., DTED.)
OTHER (ENTER OTHER INFORMATION)

SKIP TO Q.403 IF RESPONSE ON Q.400 INDICATES 1 OR MORE PROGRAMS COMPLETED

SKIP TO Q.405 IF RESPONSE ON Q.400 INDICATES NO PROGRAMS COMPLETED

403. Which program(s) have you completed ?

TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP
COMMUNITY COLLEGE/CEGEP/TECHNICAL
HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)
UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S
BACHELOR'S DEGREE (BA, BSC, BED, BSC, B.ENG.)
FIRST PROFESSIONAL DEGREE (LAW, MEDICINE/DENTISTRY/VET MED/OPTOMETRY/ THEOLOGY,
PHARMACY)
UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACHELORS - BELOW MASTERS
MASTER'S DEGREE (MA, MSC, MED, MBA, MA.SC, M.ENG)
PHD DEGREE (DOCTORATE, DSC., DTED.)
OTHER (ENTER OTHER INFORMATION)

SKIP TO Q.405 IF RESPONSE ON Q.400 INDICATES CURRENT ENROLLMENT

SKIP TO Q.405 IF RESPONSE ON Q.400 INDICATES 1 PROGRAM COMPLETED

SKIP TO Q.404 IF RESPONSE ON Q.400 INDICATES 2 OR MORE PROGRAMS COMPLETED AND
RESPONSE ON Q.400 INDICATES NO CURRENT ENROLLMENT

404. Which one of these programs did you complete most recently?

TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP
COMMUNITY COLLEGE/CEGEP/TECHNICAL
HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)
UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S
BACHELOR'S DEGREE (BA, BSC, BED, BSC, B.ENG.)
FIRST PROFESSIONAL DEGREE (LAW, MEDICINE/DENTISTRY/VET MED/OPTOMETRY /THEOLOGY,
PHARMACY)
UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACHELORS - BELOW MASTERS
MASTER'S DEGREE (MA, MSC, MED, MBA, MA.SC, M.ENG)
PHD DEGREE (DOCTORATE, DSC., DTED.)
OTHER (ENTER OTHER INFORMATION)

405. The next few questions are about the program (the program you are taking now/ the program you have completed/the program you have completed most recently/the program you have enrolled in most recently)

406. Where did/do you take this program - at which institution ?
408. What is the major field of study or specialization in this program?
409. In what month and year did you start this program?
410. In what month and year (did you complete/ did you leave/do you expect to complete) this program?
411. Did/Do you take this program full-time or part-time?
- FULL-TIME
PART-TIME
COMBINATION
412. What was the main reason that you took this program?
- TO GET A JOB
TO GET A BETTER JOB/ANOTHER JOB
TO KEEP A JOB
TO DO MY PRESENT JOB BETTER
TO EARN MORE
PREREQUISITE FOR FURTHER EDUCATION
IT IS PART OF A CERTIFICATE, DIPLOMA, DEGREE OR LICENSE PROGRAM
FOR GENERAL SELF-IMPROVEMENT
OTHER(ENTER OTHER INFORMATION)
413. What was the cost of tuition per year for this program?

SECTION 10: FINANCING POST-1999 EDUCATION

415. Did you borrow money from any sources, money that you had or have to repay, to finance any education or training since you completed your program in 1999?
- YES
NO
- SKIP TO Q.492 IF RESPONSE=NO, DON'T KNOW, REFUSED
416. How much did you borrow from: (READ EACH ENTERING AMOUNT FOR EACH)
- a) parents, spouses or other family members?
b) government student loans?
c) private financial sources such as banks or credit unions?
d) and from any other sources? (ENTER TYPE)
- SKIP TO Q.491 IF DON'T KNOW, REFUSED
417. The information indicates that you accumulated repayable loans of \$ (RECALL TOTAL FROM Q.416) to finance additional education and training since your degree in 1999.
- **IF "ZERO" DOLLARS CALCULATED TOTAL, SKIP TO Q.491****
- Is that an accurate estimate?

YES CONTINUE
NO RETURN TO Q.416 TO CORRECT AMOUNT

****IF "ZERO" DOLLARS REPORTED IN Q.416B, SKIP TO Q.430****

420. Thinking only of the amount borrowed since you completed your degree in 1999.....

As of today, what is the amount outstanding on your government student loan of \$ (RECALL AMOUNT FROM Q.416)

SKIP TO Q.430 IF RESPONSE=REFUSED AND AMOUNT BORROWED FROM FINANCIAL INSTITUTIONS>0

421. In what year did you start to repay money?

SKIP TO Q.427 IF RESPONSE=NOT YET STARTED TO REPAY

SKIP TO Q.423 IF RESPONSE=1990-2001, DON'T KNOW, REFUSED AND Q.420 > 0 OR DON'T KNOW

CONTINUE IF RESPONSE=1990-2001, DON'T KNOW, REFUSED AND AMOUNT OWED=\$0

422. In what year did you finish paying off this/these loans?

423. What (were/are) your monthly payments on the \$(RECALL AMOUNT BORROWED) you borrowed through government student loans?

424. Have you had any difficulty in meeting the repayment schedule for this loan?

YES CONTINUE
NO SKIP TO Q.426

SKIP TO Q.426 RESPONSE=DON'T KNOW OR REFUSED AND Q.420>0

425. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

YES
NO

426. According to the initial repayment schedule, in what year are you expected to be done repaying the government student loans you obtained for the education and training you have completed since your degree in 1999?

SKIP TO Q.430

427. When do you expect to start making payment on this loan of \$ (RECALL AMOUNT FROM Q.416)

430. Still thinking about financing your education after your degree in 1999 ... and the money you borrowed through financial institutions

****IF "ZERO" DOLLARS REPORTED IN Q.416c, SKIP TO Q.440****

As of today, what is the amount outstanding on your loan of \$ (RECALL AMOUNT) .00 from banks or other private lending institutions?

SKIP TO Q.440 IF RESPONSE=REFUSED AND AMOUNT BORROWED FROM OTHER SOURCES>0

431. In what year did you start to repay money?

SKIP TO Q.437 IF PAYMENTS NOT STARTED

SKIP TO Q.433 IF RESPONSE=1990-2001, DON'T KNOW, REFUSED AND AMOUNT OWED=\$1-150000,DON'T KNOW

CONTINUE IF RESPONSE=1990-2001, DON'T KNOW, REFUSED AND AMOUNT OWED=\$0

432. In what year did you finish paying off this/these loans?

433. What (Were/are) your monthly payments on this loan of \$(RECALL LOAN AMOUNT FROM Q.416)?

434. Have you had any difficulty in meeting the repayment schedule for this loan?

YES CONTINUE
NO SKIP TO Q.436

SKIP TO Q.436 IF RESPONSE=DON'T KNOW, REFUSED AND AMOUNT OWED=\$1-150000, DON'T KNOW

435. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

YES
NO

436. According to the initial repayment schedule, in what year are you expected to be done repaying the loans from financial institutions that you obtained for education and training after your degree in 1999?

SKIP TO Q.440

437. When do you expect to start making payment on this loan of \$ (RECALL AMOUNT FROM Q.416)

440. Now, turning to your loan of \$ (RECALL AMOUNT) from (RECALL SOURCE) for education or training since 1999 ...

****IF "ZERO" DOLLARS REPORTED IN Q.416D, SKIP TO Q.450****

How much, in total, is left to be paid back on this/these loan(s)?

SKIP TO Q.450 IF RESPONSE=REFUSED AND AMOUNT BORROWED FROM FAMILY MEMBERS>0

441. In what year did you start to repay money?

SKIP TO Q.447 IF NOT STARTED TO REPAY

SKIP TO Q.443 IF RESPONSE=1990-2001, DON'T KNOW, REFUSED AND AMOUNT OWED>0, DON'T KNOW, REFUSED

CONTINUE IF RESPONSE=1990-2001, DON'T KNOW OR REFUSED; AND AMOUNT OWED=\$0

442. In what year did you finish paying off this/these loans?

443. What (were/are) your monthly payments on this loan of \$ (RECALL AMOUNT FROM Q.416)?

444. Have you had any difficulty in meeting the repayment schedule for this loan?

YES CONTINUE
NO SKIP TO Q.446

445. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

YES
NO

446. According to the initial repayment schedule, in what year are you expected to be done repaying the \$ (RECALL LOAN AMOUNT FROM Q.416) you borrowed from (RECALL OTHER SOURCE) for education and training since your degree in 1999?

SKIP TO Q.450

447. When do you expect to start making payment on this loan of \$ (RECALL LOAN AMOUNT FROM Q.416)

450. Now, turning to your loan of \$ (RECALL AMOUNT FROM Q.416) from family members.

****IF "ZERO" DOLLARS REPORTED IN Q.416A, SKIP TO Q.489****

How much is left to be paid back on that loan?

SKIP TO Q.492 IF RESPONSE=REFUSED AND NO OTHER LOAN REPAYMENT UNDERWAY

SKIP TO Q.489 IF RESPONSE=REFUSED AND ANOTHER LOAN PAYMENT UNDERWAY

451. In what year did you start to repay money?

SKIP TO Q.454 IF RESPONSE=HAVE NOT YET STARTED TO REPAY

SKIP TO Q.453 IF RESPONSE=1990-2001, DON'T KNOW, REFUSED AND AMOUNT OWED>0, DON'T KNOW, REFUSED

452. In what year did you finish paying off this/these loans?

453. What (Were/Are) your monthly payments for this loan of \$ (RECALL AMOUNT FROM Q.416)?

SKIP TO Q.489

454. When do you expect to start making payment on this loan of \$ (RECALL AMOUNT FROM Q.416)

489. Which one of the following best describes your overall experience while repaying your student loan(s) for education and training after your degree in 1999?

****SKIP TO Q.491 IF NO LOAN PAYMENTS MADE/HAS NOT STARTED TO REPAY ANY LOANS****

Have you...

always been able to make payments on time
occasionally missed making a payment
often been 1 or 2 payments behind
missed making payments for 3 months or longer at a time

had to stop making payments a few times
had to stop making payments altogether?

490. What is the main reason for having (RECALL RESPONSE FROM Q.489) loan payments?

UNSTABLE WORK/SOURCE OF INCOME
INCOME IS REGULAR BUT LEVEL IS INSUFFICIENT
UNPREDICTED EXPENSES
UNEMPLOYED - NO INCOME TO PAY DEBT
OUT OF LABOUR FORCE/UNABLE TO WORK (ILLNESS, MATERNITY, DISABILITY
OTHER (ENTER OTHER INFORMATION)
NO PARTICULAR REASON

491. Have any of the following individuals helped you to repay the debt accumulated for any education or training since you completed your degree in 1999?

YES
NO

parents
a spouse
other family members
an employer
or someone else (ENTER OTHER INFORMATION)

492. Were any of the following non-repayable resources used to finance your education following completion of your degree in 1999?

YES
NO

financial assistance from employers
scholarships, bursaries, fellowships or other awards
teaching assistantship
your personal income from employment during the summer months
your personal income during the school year
government assistance other than student loans
workers' compensation payments

SKIP TO Q.500 IF RESPONSE TO SCHOLARSHIPS=NO, DON'T KNOW, REFUSED

493. Have you received a Millennium Scholarship?

YES
NO

IF YES What was the amount of that scholarship?

ASK OF ALL WITH SCHOLARSHIPS

What is your best estimate of the total dollar value of any other scholarships, bursaries, fellowships or awards you received to finance your education or training after the degree you completed in 1999?

SECTION 11: DEMOGRAPHIC INFORMATION

500. We would like to end this survey with a few questions for background information so that we can compare opinions among different groups of graduates.

First of all, in what year were you born?

501. What is your marital status ... are you

married
living with a partner or common law
never married
a widow/widower
separated or
divorced?

502. How many children do you have who are financially dependent on you?

503. Do you consider yourself to be a member of any of the following minority groups?

YES
NO

A visible minority
First Nation or aboriginal

505. a) What language did you first learn in childhood and still understand?

ENGLISH
FRENCH
OTHER LANGUAGE

b) What language do you speak most often at home?

ENGLISH
FRENCH
ENGLISH AND FRENCH
OTHER LANGUAGE

506. What is the highest level of education completed by your father (or male guardian)?

ENTER GRADE LEVEL IF LESS THAN HSD OR
IF GRADE 12 ASK - Did he receive a high school diploma or GED?

IF UNIVERSITY ASK - Did he complete a degree program ? -
IF YES was that a bachelor's, master's or PhD?

HIGH SCHOOL GRADUATE/GED/TECHNICAL HIGH SCHOOL GRAD
TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP
HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)
COMMUNITY COLLEGE/CEGEP
ATTENDED UNIVERSITY - NO DEGREE SPECIFIED OR INCOMPLETE
UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S
BACHELOR'S DEGREE (E.G., BA., BSC., BED.)
FIRST PROFESSIONAL (LAW, MEDICINE/VET MED/OPTOMETRY/THEOLOGY/PHARMACY)
UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACH/BELOW MASTERS
MASTER'S DEGREE (E.G., MA, MSC., MED.)
EARNED PHD (E.G. DOCTORATE, DSC., DTED.)
OTHER (ENTER OTHER INFORMATION)

507. What is the highest level of education completed by your mother (or female guardian)?

IF GRADE 12 ASK - Did she receive a high school diploma or GED

IF UNIVERSITY ASK - Did she complete a degree program?
IF YES was that a bachelor's, master's or PhD?

HIGH SCHOOL GRADUATE/GED/TECHNICAL HIGH SCHOOL GRAD
TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP
HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)
COMMUNITY COLLEGE/CEGEP
ATTENDED UNIVERSITY - NO DEGREE SPECIFIED OR INCOMPLETE
UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S
BACHELOR'S DEGREE (E.G., BA., BSC., BED.)
FIRST PROFESSIONAL (LAW, MEDICINE/VET MED/OPTOMETRY/THEOLOGY/
UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACH/BELOW MASTERS
MASTER'S DEGREE (E.G., MA, MSC., MED.)
EARNED PHD (E.G. DOCTORATE, DSC., DTED.)
OTHER (ENTER OTHER INFORMATION)

508. Are you limited in the kind or amount of activity you can do because of a long-term physical condition, mental condition or health problem that has lasted or is expected to last six months or more?

YES
NO

509. Since completing your program in 1999 have you ever received...

YES
NO

Income from investments
Income from a pension
Payments from social assistance
Payments from unemployment (employment) insurance
Payments from workers' compensation
Financial support, other than repayable loans, from parents
Any other types of income? (ENTER OTHER INFORMATION)

ASK Q.510 ONLY RESPONDENTS WHO REPORTED PAYMENTS FROM SOCIAL ASSISTANCE:

510. How many separate periods were you on social assistance since you completed your program in 1999?
And, for how many months, in total did you receive social assistance?

ASK Q.511 ONLY RESPONDENTS WHO REPORTED PAYMENTS FROM UI/EI:

511. Since completing your program in 1999, for how many separate periods did you receive unemployment insurance?

How many months, in total, have you received UI(EI) since then?

512. What is your best estimate of your total income in 2000, - total income from all sources before taxes and other deduction?

SKIP TO Q.514 IF RESPONSE>0, REFUSED

SKIP TO Q.513 IF RESPONSE=DON'T KNOW

513. Well, would you say that your total income was

Less than \$20,000
\$20 - \$29,999
\$30 - \$39,999
\$40 - \$49,999
\$50 - \$59,999
\$60,000 or more

514. Altogether, how many people are living in your home, including yourself?

SKIP TO Q.517 IF RESPONSE=1

515. What is your best estimate of your total household income in 2000 - total income from all sources before taxes and other deduction (excluding any income from roommates)?

SKIP TO Q.517 IF RESPONSE>0

516. Well, would your best estimate of your total household income in 2000 at ... (READ EACH)

less than \$20,000
\$20 - \$29,999
\$30 - \$39,999
\$40 - \$49,999
\$50 - \$59,999
\$60,000 or more?

517. We want to end with two questions about your perceptions of the value of your university education. These questions require the use of a scale from 1 to 5 where a 1 means you feel that it was not at all worth the investment and a 5 means that you feel it was well-worth the investment

Thinking about all we've discussed, when you look back at the university education you completed in 1999, and your experience since, and using this 5-point scale,

To what extent was your university experience

- a) worth the financial investment required
- b) worth the personal investment of time required for classes and studies ?

518. Would you be willing to be called back in three years for the second wave of the survey with the Class of 1999?

YES
NO

That completes our interview today/tonight. Thank you for taking the time to speak with us.