

**GRADUATE FOLLOW-UP SURVEY  
FINAL QUESTIONNAIRE  
SURVEY OF CLASS OF 2003 MARITIME UNIVERSITY GRADUATES IN 2008**

**Section 1: Introduction**

**IN THE QUESTIONNAIRE WHICH FOLLOWS, ANY ITEM IN LOWERCASE IS READ TO THE SURVEY RESPONDENT. INSTRUCTIONS, SKIP PATTERNS, AND OTHER CATI COMMANDS ARE IN UPPERCASE. IMPORT VARIABLES ARE HIGHLIGHTED WITH SHADING**

Hello, may I please speak with \_\_\_\_\_?

**IF RESPONDENT COMES TO PHONE, READ INTRODUCTION**

**IF RESPONDENT NOT AVAILABLE, ARRANGE A TIME TO CALL AGAIN.**

**IF RESPONDENT NO LONGER LIVING THERE, ASK: "DO YOU HAVE ANOTHER TELEPHONE NUMBER TO REACH HIM/HER?" EXPLAIN STUDY, AND THAT RESPONDENT AGREED TO BE INTERVIEWED AND GAVE US THIS NUMBER TO REACH HIM/HER. RECORD NEW TELEPHONE NUMBER.**

**IF RESPONDENT UNKNOWN, AND THAT NO TELEPHONE # IS AVAILABLE, CONFIRM**

This is [INSERT NAME] calling from the Strategic Counsel. I'm calling on behalf of the Maritime Provinces Higher Education Commission. About three years ago, you completed an interview about your experiences after graduating from [INSTITUTION], and at that time you agreed to be interviewed again.

The purpose of this survey is to further explore graduates' work and education experiences since graduating. The information will be used by provincial governments and universities to evaluate and design policies pertaining to university students and graduates.

While the survey is voluntary, your participation is important. The information you provide will be kept confidential.

The interview will take approximately 25 minutes. May I do the survey with you now?

**IF RESPONDENT REFUSES OR CANNOT DO THE INTERVIEW, PLEASE MAKE AN APPOINTMENT TO CONDUCT THE INTERVIEW AT ANOTHER TIME.**

## Section 2: Verification of Information

Before we begin the survey, we'd like to verify the information we have for you. Is the following information correct?

1. In 2003, you graduated from [INSTITUTION] and received a [DEGREE] and your major field of study or specialization was [MFOS] (NOTE: IF NO MAJOR/SPECIALIZATION STOP AT DEGREE NAME).

YES CONTINUE  
NO (ENTER IN PROPER INFORMATION, THEN CONTINUE)  
DON'T KNOW THANK AND TERMINATE

## Section 3: General Outlook Since Graduating

I am going to begin with a couple of questions about your overall views on your experiences since you graduated.

2. Using as 5 point scale where 1 means you are very dissatisfied and 5 means you are very satisfied how satisfied or dissatisfied are you with each of the following? (READ AND ROTATE Qa TO Qc)

	Very dissatisfied				Very Satisfied	DK
a. Your current employment situation	1	2	3	4	5	98
b. Your current level of education	1	2	3	4	5	98
c. Your current financial status	1	2	3	4	5	98

## Section 4: General Employment Experiences Since 2005

Now, turning to your employment experiences since completing your 2003 program,

3. Altogether, how many different jobs have you had since completing your program in 2003? By different jobs, we mean a change in occupation or in the type of work you do, this could be with the same employer, a change of employer, or both. If you have been self-employed, for some period of time, please consider this as one job. [RECORD NUMBER]

**\*IF Q3=0 SKIP TO Q5**

**IF RESPONDENT SAYS "DON'T KNOW", PROBE: "DOES THAT MEAN NO JOB OR AT LEAST ONE JOB?" IF REFUSE, CONTINUE AND TREAT AS 'ZERO'.**

**[INTERVIEWER NOTE: ANY PAY INTERRUPTIONS IN THE SAME JOB (E.G., WHERE YOU WOULD HAVE BEEN ELIGIBLE FOR EMPLOYMENT INSURANCE) COUNTS AS 2 JOBS]**

## Section 5: Employment Situation Last Week

Now, we would like to ask a few questions about your work situation last week

4. Thinking about your employment status, as of last week were you employed or self-employed or not employed?

Employed or self-employed

**SKIP TO Q12B**

Not employed

**CONTINUE**

**(VOLUNTEERED)** On Parental/maternity leave **TREAT AS NOT EMPLOYED THEN GO TO Q 12A**

Don't know

**CONTINUE**

Refused

**CONTINUE**

**[INTERVIEWER NOTE: CURRENTLY ON VACATION IS EMPLOYED, PLEASE CONSIDER LAST WEEK WORKED FOR SUBSEQUENT QUESTIONS; AS LONG AS RESPONDENT IS BEING PAID BY EMPLOYER IT IS CONSIDERED A CURRENT EMPLOYMENT SITUATION.]**

5. Last week, were you **[READ AND ROTATE LIST]**...

not working and waiting for a job to start

**CONTINUE**

not working and looking for work

**SKIP TO Q9**

not working and not looking for work?

**SKIP TO Q11**

Don't know

**SKIP TO INSTRUCTIONS AFTER Q11**

Refused

**SKIP TO INSTRUCTIONS AFTER Q11**

6. What month and day is your job expected to start?

\_\_\_\_\_

**CONTINUE**

7. Will you be working 30 hours per week or more in this job? **CONTINUE**

Yes

**SKIP TO SKIP TO INSTRUCTIONS AFTER Q11**

No

**CONTINUE**

DON'T KNOW

**SKIP TO SKIP TO INSTRUCTIONS AFTER Q11**

8. What is the main reason you accepted a position where you will be working less than 30 hours per week? **(ACCEPT ONLY ONE MENTION. DO NOT READ LIST)**

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  $\geq 30$  HOURS/WEEK  
PERSONAL PREFERENCE  
OTHER (SPECIFY)

**SKIP TO INSTRUCTIONS AFTER Q11**

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

YES	<b>SKIP TO INSTRUCTION AFTER Q11</b>
NO	<b>CONTINUE</b>

10. What's the main reason you were looking for a part-time job? **(ACCEPT ONLY ONE MENTION. DO NOT READ LIST)**

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 (SPECIFY)

**ALL SKIP TO INSTRUCTION AFTER Q11**

- 11.** What was the main reason you were not looking for a job last week? **(ACCEPT ONLY ONE MENTION. DO NOT READ LIST)**

IN AN EDUCATION, TRAINING OR SCHOOL PROGRAM  
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)

**IF Q3=0 JOBS, SKIP TO Q49; BUT IF AT Q3= $\geq$ 1, AND AT Q4=NOT EMPLOYED OR DON'T KNOW/REFUSED SKIP TO Q12A**

## **Section 6a: Information about job (Main Job Last Week or Most Recent)**

**12A.** Although you've told us you aren't currently working, we would still like to ask a few questions about your most recent work situation. Were you...**[READ LIST]**

**12B.** And how would you describe your work situation, last week were you... **[READ LIST]**

- |                              |                                            |                          |
|------------------------------|--------------------------------------------|--------------------------|
| a)                           | working for one employer only              | <b>SKIP TO Q19</b>       |
| b)                           | working for more than one employer         | <b>SKIP TO Q16</b>       |
| c)                           | self-employed only                         | <b>CONTINUE</b>          |
| d)                           | working for an employer and self employed? | <b>CONTINUE</b>          |
| e)                           | Don't know                                 | <b>SKIP TO Q. 19 AND</b> |
| <b>TREAT AS ONE EMPLOYER</b> |                                            |                          |

**[INTERVIEWER NOTE: CURRENTLY ON VACATION IS EMPLOYED; PLEASE CONSIDER LAST WEEK WORKED FOR SUBSEQUENT QUESTIONS. AS LONG AS RESPONDENT IS BEING PAID BY EMPLOYER IT IS CONSIDERED A CURRENT EMPLOYMENT SITUATION.]**

**IF WORKING FOR A FAMILY MEMBER OR FRIEND AND PAID BY THIS PERSON THIS IS CONSIDERED AN EMPLOYER SITUATION**

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

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

**IF AT Q. 12A OR 12B=C: SELF-EMPLOYED ONLY SKIP TO Q19**

**IF AT Q12A OR Q12B=D: WORKING FOR AN EMPLOYER AND SELF-EMPLOYED CONTINUE**

**15.** 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?

<b>OWN BUSINESS</b>	<b>CONTINUE</b>
<b>EMPLOYER</b>	<b>CONTINUE</b>

**INTERVIEWER NOTE: IF AT Q15 RESPONDENT WANTS TO SAY BOTH, ASK RESPONDENT TO CHOOSE AND, IF WILL NOT CHOOSE, RANDOMLY SELECT A RESPONSE**

**16.** Overall, how many different employers did you have?

**IF AT Q16=1,SKIP TO Q18**

17. What is the main reason you had more than one employer?  
**(DO NOT READ LIST)**

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 (SPECIFY)

18. Overall, approximately how many hours did you work at all your jobs **(Q4=NOT EMPLOYED)** in a typical week/**(Q4=EMPLOYED)** last week?

## Section 6b: Information about job (Main Job Last Week or Most Recent)

**[IF Q4=EMPLOYED AND Q12A OR Q12B =A, DO NOT READ PREAMBLE BELOW, START IMMEDIATELY WITH Q19]**

**[IF Q4=EMPLOYED AND Q12A OR Q12B =C OR D (IF FOR D AT Q15= OWN BUSINESS) DO NOT READ PREAMBLE BELOW, START IMMEDIATELY WITH Q20]**

### PREAMBLE TO Q19

Now, the next few questions are about:

**IF Q4=NOT EMPLOYED AND Q12A OR Q12B =A:** your most recent work experience

**IF Q4=NOT EMPLOYED AND Q12A OR Q12B =B OR D(IF FOR D AT Q15=EMPLOYER OR DK/REF):** your main job when you last worked, that is, the one at which you worked most of the time]

**IF Q4=NOT EMPLOYED AND Q12=C:** when you were last self employed – **START AT Q20**

**IF Q4=NOT EMPLOYED AND Q12=D (IF FOR D AT Q15=OWN BUSINESS):** When you were last self employed – **START AT Q20**

**IF Q4=EMPLOYED AND Q12A OR Q12B =D (AND AT Q15=EMPLOYER OR DK/REF):** the job at which you are employed rather than self employed

**IF Q4=EMPLOYED AND Q12A OR Q12B =B:** your main job, that is, the one at which you work most of the time]

**19. In what month and year did you start your job? [RECORD MONTH & YEAR]**

**20. Did you have to move for:**

**Q12=A OR B OR D (IF D AT Q15=EMPLOYER OR DK/REF)** your job

**Q12=C OR D (IF D AT Q15=OWN BUSINESS)** to start your business?

**YES CONTINUE**

**NO SKIP TO Q22**

**21. And, did you move [READ ITEMS IN ORDER – ACCEPT ONE RESPONSE ONLY]**

Within the same province

To another province, specify \_\_\_\_\_

Outside of Canada

**22. What kind of work did you do? [PROBE FOR NOC CODING – WHAT DID YOU DO EXACTLY? WHAT WAS YOUR POSITION? WHAT PRODUCT OR SERVICE WAS OFFERED?]**



23. And, in what type of business, industry or service did you work? **[PROBE FOR NAICS CODING: WHAT DID YOUR COMPANY DO?; IF MAIN JOB = OWN BUSINESS IN Q15 OR Q. 12A =C OR Q12B = C, READ: WHAT DID YOUR BUSINESS DO?]**

**IF Q12A OR Q12B=C OR D (IF D, ATQ15=OWN BUSINESS) SKIP TO Q29**

26. **IF Q4=EMPLOYED** Is your current job:/**Q4=NOT EMPLOYED** Was your last job: a permanent position, that is, one which did not have a fixed end date?

YES	<b>SKIP TO Q29</b>
NO	<b>CONTINUE</b>
DON'T KNOW	<b>CONTINUE</b>

**[INTERVIEWER NOTE: IF THERE WAS A FIXED PERIOD WHEN PAY WOULD BE INTERRUPTED SUCH AS SUMMER BREAK, THERE WAS A FIXED END DATE]**

27. Was this a temporary, contract or a casual position? **[ACCEPT ONE ANSWER ONLY]**

TEMPORARY	<b>CONTINUE</b>
CONTRACT	<b>CONTINUE</b>
CASUAL	<b>CONTINUE</b>
DON'T KNOW	<b>SKIP TO Q29</b>

28. What was the main reason you had a temporary, contract or casual job? **[DO NOT READ LIST, – ACCEPT ONE ANSWER ONLY]**

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  
REQUIREMENT/PRE-REQUISITE FOR CERTIFICATE  
OTHER (SPECIFY)  
NO OTHER REASONS

29. What is the easiest way for you to tell us your income, salary, or wages, including tips, bonuses, and commissions, before taxes and other deductions for your **Q4=NOT EMPLOYED** last job/**Q4=EMPLOYED** your job last week? Would it be hourly, daily, weekly, every two weeks, monthly, yearly, or on some other basis?

HOURLY

DAILY

WEEKLY

BI-WEEKLY/EVERY TWO WEEKS

MONTHLY

YEARLY

OTHER (SPECIFY: MUST BE A UNIT OF TIME)

DON'T KNOW **SKIP TO Q31**

REFUSED **SKIP TO Q31**

30. Including tips, bonuses, and commissions, what was your **[READ RESPONSE FROM Q29]** wage or salary in Canadian dollars, before taxes and other deductions?

**[INTERVIEWER NOTE: IF RESPONDENT SAYS "IT VARIES", ASK FOR AVERAGE OF LAST FOUR WEEKS; RECORD DOLLAR AMOUNT; TAKE APPROXIMATE AMOUNT IF NECESSARY; ALSO ACCEPT RANGE IF NECESSARY]**

\$ \_\_\_\_\_ **SKIP TO Q31**

DON'T KNOW **CONTINUE**

REFUSED **CONTINUE**

**IF RESPONDENT HAS DIFFICULTY ANSWERING Q. 30 AND SAID "OTHER" IN Q. 29, SKIP TO Q. 31.**

- 30A. Would that be...**ONLY IF RESPONDENT HAS DIFFICULTY ANSWERING Q. 30 AND SAID HOURLY IN Q. 29 READ FOLLOWING RANGES:**

Less than \$10

\$10.00-\$14.99

\$15.00-\$19.99

\$20.00-\$29.99

\$30.00+

- 30B. Would that be...**ONLY IF RESPONDENT HAS DIFFICULTY ANSWERING Q. 30 AND SAID DAILY IN Q. 29 READ FOLLOWING RANGES:**

Less than \$50

\$50.00-\$99.99

\$100.00-\$149.99

\$150.00-\$199.99

\$200.00-\$299.99

\$300.00+

30C. Would that be...**ONLY IF RESPONDENT HAS DIFFICULTY ANSWERING Q. 30 AND SAID WEEKLY IN Q. 29 READ FOLLOWING RANGES:**

Less than \$250  
\$250-\$499  
\$500-\$749  
\$750-\$999  
\$1 000-\$1 499  
\$1 500+

30D. Would that be...**ONLY IF RESPONDENT HAS DIFFICULTY ANSWERING Q. 30 AND SAID BI-WEEKLY/EVERY TWO WEEKS IN Q. 29 READ FOLLOWING RANGES:**

Less than \$500  
\$500-\$999  
\$1 000-\$1 499  
\$1 500-\$1 999  
\$2 000-\$2 999  
\$3 000+

30E. Would that be...**ONLY IF RESPONDENT HAS DIFFICULTY ANSWERING Q. 30 AND SAID MONTHLY IN Q. 29 READ FOLLOWING RANGES:**

Less than \$1 000  
\$1 000-\$1 999  
\$2 000-\$2 999  
\$3 000-\$3 999  
\$4 000-\$4 999  
\$5 000+

30F. Would that be...**ONLY IF RESPONDENT HAS DIFFICULTY ANSWERING Q. 30 AND SAID YEARLY IN Q. 29 READ FOLLOWING RANGES:**

Less than \$20 000  
\$20 000-\$39 999  
\$40 000-\$59 999  
\$60 000-\$79 999  
\$80 000-\$99 999  
\$100 000+

31. How many hours a week did you usually work at your job?

**[INTERVIEWER NOTE: IF RESPONDENT SAYS "IT VARIES", ASK FOR AVERAGE OF LAST FOUR WEEKS/IF MORE THAN ONE JOB THEN WE ARE TALKING ABOUT THE MAIN JOB, ACCEPT RANGE IF NECESSARY; RECORD HOURS; PROMPT IF ASKED, THIS INCLUDES PAID AND UNPAID WORK]**

DON'T KNOW  
REFUSED

CONTINUE  
CONTINUE

32. In your [(Q4=NOT EMPLOYED) last job/Q4=EMPLOYED) your job last week], to what extent did you use any of the skills acquired from the educational program you completed in 2003? Would you say... **[READ ONE LIST – RANDOMIZE WHICH LIST TO ORDER]**

To a great extent		Not at all
To some extent	<b>OR</b>	Very little
Very little		To some extent
Not at all?		To a great extent?

DON'T KNOW	<b>CONTINUE</b>
REFUSED	<b>CONTINUE</b>

33. To what extent did your educational program completed in 2003 help you:

**IF Q4=EMPLOYED AND IF Q12B IS NOT C OR D (IF AT D, Q15 IS NOT OWN BUSINESS):** obtain the job you were working at last week?

**IF Q4=EMPLOYED AND Q12B=C OR D (IF AT D Q15=OWN BUSINESS):** start your own business?

**IF Q4=NOT EMPLOYED/DK/REF AND IF Q12A IS NOT C OR D (IF AT D, Q15 IS NOT OWN BUSINESS):** obtain your last job?

**IF Q4=NOT EMPLOYED/DK/REF AND Q12A=C OR D (IF AT D Q15=OWN BUSINESS):** start your own business?

Would you say **[READ ONE LIST – RANDOMIZE WHICH LIST TO ORDER]**?

To a great extent		Not at all
To some extent	<b>OR</b>	Very little
Very little		To some extent
Not at all?		To a great extent?

DON'T KNOW	<b>CONTINUE</b>
REFUSED	<b>CONTINUE</b>

34. How closely **Q4=EMPLOYED** is/**Q4=NOT EMPLOYED** was this job related to the program you completed in 2003? Was it .... **[READ ONE LIST – RANDOMIZE WHICH LIST TO ORDER]**

closely related		not related at all
somewhat related	<b>OR</b>	somewhat related
not related at all?		closely related?

DON'T KNOW	<b>CONTINUE</b>
NO RESPONSE	<b>CONTINUE</b>

**IF Q4=EMPLOYED AND Q12B=C OR D (IF D, AT Q15=OWN BUSINESS) SKIP TO Q41**

**IF Q4=NOT EMPLOYED AND Q12A=C OR D (IF D, AT Q15=OWN BUSINESS) SKIP TO Q41**

35. At the time you applied for the position **Q4=NOT EMPLOYED** when you last worked/**Q4=EMPLOYED** you had last week, was a specific level of education required or expected for the job?

YES, REQUIRED	<b>CONTINUE</b>
YES, EXPECTED	<b>CONTINUE</b>
NO	<b>SKIP TO Q37</b>

36. And, what level of specific education was required or expected for the job? **DO NOT READ LIST**

**[INTERVIEWER NOTE: IF NECESSARY, TELL RESPONDENT THIS REFERS TO LEVEL OF EDUCATION ONLY, NOT TO EXPERIENCE]**

ELEMENTARY OR LESS  
SOME SECONDARY  
COMPLETED SECONDARY/TECHNICAL HIGH SCHOOL  
SOME COMMUNITY COLLEGE  
COMPLETED COMMUNITY COLLEGE  
SOME UNIVERSITY  
DIPLOMA/CERTIFICATE BELOW BACHELOR LEVEL (E.G., EDUCATION, LINGUISTICS)  
BACHELOR DEGREE (BA, BSC,) [NOT INCLUDING THE B.ED.]  
BACHELOR OF EDUCATION  
DIPLOMA/CERTIFICATE ABOVE BACHELOR LEVEL (E.G., TECHNOLOGY, ENTREPRENEURSHIP)  
PROFESSIONAL DEGREE (MD, DDS, DMD, DVM, LAW, OD, MDIV OR 1-YR > BACHELOR'S)  
MASTER'S DEGREE (MA, MSC, MED)  
EARNED DOCTORATE (PHD, DSC, DED)  
OTHER (SPECIFY)

37. Did your employer specify that the education had to be, or was expected to be in a specific field or fields of study?

YES, SPECIFY	<b>CONTINUE</b>
YES, EXPECT	<b>CONTINUE</b>
NO	<b>SKIP TO Q39</b>

38. Was your field of study the one required or expected by your employer?

YES	<b>CONTINUE</b>
NO	<b>CONTINUE</b>

39. On a related matter, did your employer specify that related work experience was essential for (Q4=NOT EMPLOYED) your most recent job/(Q4=EMPLOYED) the job you had last week?

YES  
NO

**CONTINUE**  
**SKIP TO Q41**

40. Did you have the required amount of related work experience, more than what was required or less than what was required?

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

41. Thinking about **Q4=NOT EMPLOYED** your most recent job/**Q4=EMPLOYED** the job you had last week, and considering your experience, education, and training would you say you were under-qualified for this work, qualified or overqualified?

UNDER QUALIFIED  
QUALIFIED  
OVERQUALIFIED

42. Now, considering all aspects of your **Q4=NOT EMPLOYED** most recent job/**Q4=EMPLOYED** the job you had last week, were you very satisfied, satisfied, dissatisfied, or very dissatisfied with this job **[READ ONE LIST – RANDOMIZE WHICH ONE]...**

VERY SATISFIED  
SATISFIED  
DISSATISFIED  
VERY DISSATISFIED?

**OR**

VERY DISSATISFIED  
DISSATISFIED  
SATISFIED  
VERY SATISFIED?

43. And, more specifically, considering the duties and responsibilities of **Q4=NOT EMPLOYED** your most recent job/**Q4=EMPLOYED** the job you had last week, were you very satisfied, satisfied, dissatisfied, or very dissatisfied with the income you made **[READ ONE LIST - RANDOMIZE]...**

VERY SATISFIED  
SATISFIED  
DISSATISFIED  
VERY DISSATISFIED?

**OR**

VERY DISSATISFIED  
DISSATISFIED  
SATISFIED  
VERY SATISFIED?

**\* IF AT Q4=EMPLOYED SKIP TO Q45**

- 44. [IF Q4=NOT EMPLOYED] What is the main reason you are no longer in this job? [DO NOT READ LIST – ACCEPT ONLY ONE RESPONSE]**

**LEFT JOB BECAUSE OF...**

OWN ILLNESS OR DISABILITY

CARING FOR OWN CHILD

OTHER PERSONAL OR FAMILY RESPONSIBILITIES (E.G. CHANGES IN FAMILY CIRCUMSTANCES, SERIOUS FAMILY ILLNESS, ETC.)

GOING TO SCHOOL

PROMOTION WITH SAME EMPLOYER/DIFFERENT JOB WITH SAME EMPLOYER

FOUND A NEW JOB

MOVE TO A NEW RESIDENCE/LOCATION

PARTNER/SPOUSE RELOCATED

LOW PAY

RETIREMENT

WORKING CONDITIONS (PHYSICAL CONDITIONS, TRANSPORTATION PROBLEMS OR HOURS OF WORK)

NO OPPORTUNITY FOR ADVANCEMENT

WORRIED ABOUT JOB SECURITY OR REDUCTION IN HOURS OR LAY-OFF

OTHER (SPECIFY )

**JOB ENDED DUE TO....**

COMPANY MOVING OR GOING OUT OF BUSINESS

SEASONAL NATURE OF JOB

PERMANENT LAYOFF (CAUSED BY NON-SEASONAL CONDITIONS)

TEMPORARY LAYOFF/SHORT PERIODS OFF (E.G., SUMMERS)

LABOUR DISPUTE (STRIKE OR LOCKOUT)

CONTRACT/WORKTERM ENDED

OTHER (SPECIFY)

DON'T KNOW

REFUSED

## Section 7: Unemployment Events Since Last Interview

**IF NEVER HAD A JOB: Q3=0, SKIP to Q49;**

For the next few questions we would like to have you think about the period between October 2005 and today - a period of approximately three years.

**45.** Since October 2005, have you had any periods in which you have been without a job?

YES **CONTINUE**  
NO **SKIP TO Q49**

**46.** How many separate times were you without a job in this period?

**47.** And for approximately how many months, in total, were you without a job in this 3 year period?

**IF Q46=1 OR DK/REFUSED ASK Q48A**  
**IF Q46 >1 ASK Q48B**

**48A.** What was the main reason you were without a job? **[DO NOT READ LIST, PROBE – ACCEPT ONE ANSWER ONLY]**

IN SCHOOL  
PERSONAL/FAMILY RESPONSIBILITIES  
ILLNESS/DISABILITY  
WAS LAID OFF/CONTRACT-JOB ENDED/SEASONAL  
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) - INCLUDES UNPAID TEACHERS ON A SUMMER BREAK  
HAS ALREADY FOUND A NEW JOB  
WAITING FOR REPLIES FROM EMPLOYERS  
RETIRED  
RELOCATED/MOVED AWAY  
LABOR ISSUES (E.G., WAITING FOR A VISA/STRIKE/UNION)  
NO REASON GIVEN  
OTHER (SPECIFY)  
DON'T KNOW  
REFUSED

**SKIP TO Q49**



**48B.** Thinking about your most recent time without a job, what was the main reason you were without a job? **[DO NOT READ LIST, PROBE – ACCEPT ONE ANSWER ONLY]**

IN SCHOOL

PERSONAL/FAMILY RESPONSIBILITIES

ILLNESS/DISABILITY

WAS LAID OFF/CONTRACT-JOB ENDED/SEASONAL

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) - INCLUDES UNPAID TEACHERS ON A SUMMER BREAK

HAS ALREADY FOUND A NEW JOB

WAITING FOR REPLIES FROM EMPLOYERS

RETIRED

RELOCATED/MOVED AWAY

LABOR ISSUES (E.G., WAITING FOR A VISA/STRIKE/UNION)

NO REASON GIVEN

OTHER (SPECIFY)

DON'T KNOW

REFUSED

## Section 8: Mobility Since Graduation/Willingness to Move

49. Now moving on to another topic, in what city and province or state are you currently living? **(DO NOT READ LIST)**

City, specify: \_\_\_\_\_

Newfoundland  
Prince Edward Island  
Nova Scotia  
New Brunswick  
Quebec  
Ontario  
Manitoba  
Saskatchewan  
Alberta  
British Columbia  
Nunavut  
North West Territories  
Yukon  
US state, specify: \_\_\_\_\_  
Other country, specify: \_\_\_\_\_  
Refused

50. Thinking about your province of graduation, that is **[INSERT PROV\_U]**, as your starting point, how many times have you moved from one province, state or country to another since the time you graduated in 2003?

**IF ZERO, SKIP TO Q53**

**IF DK/REFUSED, SKIP TO 53**

**(VOLUNTEERED) TOOK COURSES THROUGH DISTANCE EDUCATION, NO MOVES SKIP TO Q. 53**

51. And of those times, how many times have you moved **[READ LIST IN ORDER; STOP WHEN NUMBER IS EQUAL TO THE NUMBER GIVEN IN Q50 ...**

- a. To another Maritime province
- b. to another province outside the Maritimes
- c. to another country?

**IF AT Q51, a and b, or a and c, or b and c selected ASK Q51A**

**IF AT Q50=1, SKIP TO Q52**

**REST SKIP TO Q52**

51A. And which of these moves was your most recent?

- a. To another Maritime province
- b. to another province outside the Maritimes
- c. to another country?

52. Thinking of your **(IF Q50>1)** most recent move/**(IF Q50=1)** move , what is the main reason you relocated? **[DO NOT READ LIST, ACCEPT ONE ANSWER ONLY]**

ACCEPTED A DEFINITE EMPLOYMENT POSITION/JOB  
TO FIND A JOB  
ACCEPTED A BETTER PAYING JOB  
TO FIND A BETTER PAYING JOB  
LONG TERM CAREER DEVELOPMENT OPPORTUNITIES  
COMPANY MOVED ME/TRANSFER  
ACCEPTED WORK IN A PARTICULAR FIELD  
TO FIND WORK IN A PARTICULAR FIELD  
SUMMER WORK  
TO ATTEND SCHOOL  
FOLLOWED/JOINED SPOUSE  
FAMILY MOVED  
DISLIKED WHERE I WAS LIVING  
PERSONAL REASONS  
OTHER (SPECIFY)

**\* IF IN Q49=OTHER COUNTRY OTHER THAN CANADA OR US SKIP TO Q55**

53. Under what circumstances could you see yourself moving outside the province/state you currently live? **(DO NOT READ LIST, ACCEPT ONLY ONE RESPONSE)**

UNDER NO CIRCUMSTANCES      **CONTINUE; ALL OTHER RESPONSES SKIP TO Q55**  
IF OFFERED A BETTER JOB  
IF OFFERED MORE MONEY  
CHANGE IN MARITAL STATUS  
FAMILY REASONS (E.G. SPOUSE GOT JOB OFFER)  
RETIREMENT  
FURTHER EDUCATION  
PERSONAL REASONS/INTERESTS  
IF OFFERED SAME POSITION THERE/COMPARABLE JOB  
LAID OFF/LACK OF OPPORTUNITIES  
OTHER (SPECIFY)  
DON'T KNOW  
NO RESPONSE

**\* FOR ALL RESPONSES OTHER THAN "UNDER NO CIRCUMSTANCES" SKIP TO Q55**

54. **[ONLY IF “UNDER NO CIRCUMSTANCES” AT Q53]** If you were offered a better/**IF Q 3=0** a good job would you move within the same province/state in which you currently live?

YES  
NO

**\* SKIP TO PREAMBLE TO Q56**

55. **IF Q49=DK/REF, SKIP TO INSTRUCTIONS BEFORE Q57**  
If you were offered a better /**IF Q 3=0** a good job would you move... **[READ LIST IN ORDER; SELECT ALL THAT APPLY]**

YES  
NO

- a) within the same province/state in which you currently live **(DO NOT ASK IF AT Q. 49 LIVE IN ANOTHER COUNTRY OTHER THAN CANADA AND US)**
- b) to another province in Canada **(DO NOT ASK IF AT Q. 49 LIVE IN THE US OR ANOTHER COUNTRY OTHER THAN CANADA AND US)**
- f) back to Canada **(ONLY ASK IF AT Q. 49 LIVE IN US OR ANOTHER COUNTRY OTHER THAN CANADA AND US)**
- c) back to the Maritimes **(DO NOT ASK IF AT Q49 LIVES IN NS OR NB OR PEI, SKIP TO d)**
- d) to the US **(DO NOT ASK, IF AT Q49 LIVES IN US, SKIP TO e)**
- e) to another country (other than the US)? **(DO NOT ASK, IF AT Q49 LIVES IN OTHER COUNTRY, GO TO Q56)**

**IF AT Q49 LIVES IN NS OR NB OR PEI SKIP TO Q57**

56. **[ASK ONLY IF AT Q49 CURRENTLY LIVING OUTSIDE THE NB, NS, PEI )** What would be the one thing that would be most likely to make you move back to the Maritime region?

BETTER PAYING JOB/BETTER OPPORTUNITY  
FAMILY/PERSONAL REASONS  
IF FOUND JOB (GENERAL) (E.G., COMPARABLE POSITION, TRANSFER)  
RETIREMENT  
NOTHING WOULD MAKE ME MOVE BACK TO THE MARITIME REGION  
OTHER (SPECIFY)  
DON'T KNOW  
NO RESPONSE

## Section 9: Education Experience Post 2003 Graduation

Turning to your educational experiences since graduation...

**IF IN 2005 SURVEY AT Q43=NO START AT Q63B**

**IF IN 2005 SURVEY AT Q43=YES AND A Q44=1 AND AT Q45 A OR B=YES, START AT Q57**

**IF IN 2005 SURVEY AT Q43=YES AND A Q44=1 AND AT Q45 A OR B=NO, START AT Q63A**

**IF IN 2005 SURVEY AT Q43=YES AND A Q44>1 AND AT Q45 A OR B =YES START AT Q59**

**IF IN 2005 SURVEY AT Q43=YES AND A Q44>1 AND AT Q45 A OR B=NO, START AT Q59**

**IF DON'T FIT INTO ANY CRITERIA ABOVE GO TO Q. 63B**

57. **[ASK IF IN 2005 SURVEY AT Q43=1)** During the last interview, in October 2005, you said that you were enrolled in **[Q47]** at **Q[46]**, have you since completed this program?

**IF IN 2005 Q47=97,98,99 OR Q 46=97,98,99 ASK:** During the last interview in October 2005, you said that you were enrolled in an educational program leading to a degree, diploma or certificate. This program was above the high school level, and would take someone 3 months or more to complete if taken full time. Have you since completed this program?

Yes **SKIP TO Q63D**

No **CONTINUE**

58. Are you currently enrolled in that program?

Yes **SKIP TO Q63C**

No **SKIP TO Q63D**

59. **[ASK IF in 2005 Q43=YES AND Q44>1 AND Q45A/Q45B=YES OR NO]** During the last interview, in October 2005, you said that you had enrolled in **[IMPORT # FROM Q44]** educational programs, since you completed your university program in 2003. How many of those have you completed?

**RECORD #**

**60.** For these (**IMPORT # FROM 2005 Q44**) programs, can you tell me what type of certificate, diploma or degree someone would receive at the end of each program?  
(IF 2005-Q44>1 READ: Let's start with the first program...)

**CONTINUE PROBING UNTIL ALL PROGRAMS ARE LISTED**

**[SAME LIST AS Q65]**

1<sup>st</sup> program \_\_\_\_\_ **ASK Q. 61A AND 61B THEN RETURN TO  
FIND OUT NAME OF SECOND PROGRAM (IF APPLICABLE)**

2<sup>ND</sup> program \_\_\_\_\_ **ASK Q. 61A AND 61B THEN RETURN TO  
FIND OUT NAME OF THIRD PROGRAM (IF APPLICABLE)**

3<sup>RD</sup> program \_\_\_\_\_ **ASK Q. 61A AND 61B THEN RETURN TO  
FIND OUT NAME OF FOURTH PROGRAM (IF APPLICABLE)**

**CONTINUE UNTIL ALL PROGRAMS HAVE BEEN COVERED**

**61A.** And are you currently enrolled in this program?

**YES – PROBE FOR NEXT PROGRAM**

**NO – CONTINUE**

**61B.** Did you complete this program?

**YES – PROBE FOR NEXT PROGRAM**

**NO – PROBE FOR NEXT PROGRAM**

**[INTERVIEWER NOTE: COMPLETION OF PROGRAM MEANS WRITE AND PASS THE LAST EXAM,  
HAND IN THE LAST ASSIGNMENT, OR SUCCESSFULLY DEFEND A THESIS]**

**SKIP TO Q.63C**

**63A. [FOR THOSE WHO ENROLLED IN ONLY ONE PROGRAM SINCE GRADUATION AND WHO HAD COMPLETED IT OR WERE NO LONGER ENROLLED BY THE 2005 INTERVIEW]**

During the last interview, in October 2005, you said you had enrolled (IF **Q45A/Q45B=NO**), in and either completed or were no longer enrolled in a **[Q47]**. , In addition to that program, have you undertaken any more education leading to a degree, diploma or certificate? That is a program above the high school level, which would take someone 3 months or more to complete if taken full time

**IF AT 2005 Q.47=97,98, 99, PLEASE ASK:** During the last interview, in October 2005, you said that following your graduation in 2003 you had enrolled (IF **Q45A/Q45B=NO**), in and either completed or were no longer enrolled in a program leading towards a diploma, certificate or degree. In addition to that program, have you undertaken any more education leading to a degree, diploma or certificate? That is a program above the high school level, which would take someone 3 months or more to complete if taken full time

**YES – CONTINUE TO Q64**  
**NO – SKIP TO SECTION 10**

**63B. [ASK IF IN 2005 AT Q43=NO]** During the last interview, in October 2005, you said that you had not enrolled in an educational program since completing your 2003 program. Since 2005, have you undertaken any education leading to a degree, diploma or certificate? That is a program above the high school level, which would take someone 3 months or more to complete if taken full time .

**YES – CONTINUE TO Q64**  
**NO – SKIP TO SECTION 10**

**63C.** We have discussed the programs you had started prior to October 2005. Aside from these programs, since October 2005, have you undertaken any other education leading to a degree, diploma or certificate? That is a program above the high school level, which would take someone 3 months or more to complete if taken full time

**YES – CONTINUE TO Q64**  
**NO – SKIP TO SECTION 10**

**63D [FOR THOSE WHO ENROLLED IN ONLY ONE PROGRAM BETWEEN 2003 AND 2005 (IN 2005 (AT Q44=1AND Q45=YES) AND IN 2008 AT (Q57=YES OR Q58=NO)) AND WHO HAD BEEN ENROLLED IN 2005 BUT ARE NOT CURRENTLY ENROLLED/COMPLETED IT (Q57/58 ABOVE)** In addition to that program, have you undertaken any more education leading to a degree, diploma or certificate? That is a program above the high school level, which would take someone 3 months or more to complete if taken full time

Yes **CONTINUE**  
 No **SKIP TO SECTION 10**

**64.** How many programs have you enrolled in since October 2005?

**Record #:** \_\_\_\_\_

Don't know/Refused **SKIP TO SECTION 10**

**IF BLANK OR "0" SKIP TO SECTION 10 "Please force to write "0" if that is what they give as a answer"**

**65.** Now I'd like to collect information on the program(s) you enrolled in since our last interview. What type of certificate, diploma or degree would someone receive at the end of this/each of this/these programs? **(READ ON ONLY IF N=>1 FOR Q64)** I would like to begin with the oldest program started since October 2005 and end with the most recent.

**NOTE: NUMBER OF PROGRAMS RECORDED MUST EQUAL NUMBER AT Q64**

First Program

TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP  
 COMMUNITY COLLEGE/CEGEP/TECHNICAL  
 HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)  
 UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S (E.G. EDUCATION, LINGUISTICS)  
 BACHELOR'S DEGREE (BA, BSC, BSC, B.ENG.) [NOT INCLUDING THE B.ED]  
 BACHELOR OF EDUCATION (B.ED)  
 FIRST PROFESSIONAL DEGREE (LAW, MEDICINE/DENTISTRY/VET  
 MED/OPTOMETRY/THEOLOGY, PHARMACY)  
 UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACHELORS - BELOW MASTERS  
 (TECHNOLOGY, ENTREPRENEURSHIP)  
 MASTER'S DEGREE (MA, MSC, MED, MBA, MA.SC, M.ENG)  
 PHD DEGREE (DOCTORATE, DSC., DTED.)  
 OTHER (SPECIFY)



### Second Program

TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP  
COMMUNITY COLLEGE/CEGEP/TECHNICAL  
HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)  
UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S (E.G. EDUCATION, LINGUISTICS)  
BACHELOR'S DEGREE (BA, BSC, BSC, B.ENG.) [NOT INCLUDING THE B.ED]  
BACHELOR OF EDUCATION (B.ED)  
FIRST PROFESSIONAL DEGREE (LAW, MEDICINE/DENTISTRY/VET  
MED/OPTOMETRY/THEOLOGY, PHARMACY)  
UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACHELORS - BELOW MASTERS  
(TECHNOLOGY, ENTREPRENEURSHIP)  
MASTER'S DEGREE (MA, MSC, MED, MBA, MA.SC, M.ENG)  
PHD DEGREE (DOCTORATE, DSC., DTED.)  
OTHER (SPECIFY)

### Third program

TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP  
COMMUNITY COLLEGE/CEGEP/TECHNICAL  
HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)  
UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S (E.G. EDUCATION, LINGUISTICS)  
BACHELOR'S DEGREE (BA, BSC, BSC, B.ENG.) [NOT INCLUDING THE B.ED]  
BACHELOR OF EDUCATION (B.ED)  
FIRST PROFESSIONAL DEGREE (LAW, MEDICINE/DENTISTRY/VET  
MED/OPTOMETRY/THEOLOGY, PHARMACY)  
UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACHELORS - BELOW MASTERS  
(TECHNOLOGY, ENTREPRENEURSHIP)  
MASTER'S DEGREE (MA, MSC, MED, MBA, MA.SC, M.ENG)  
PHD DEGREE (DOCTORATE, DSC., DTED.)  
OTHER (SPECIFY)

### Fourth Program

TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP  
COMMUNITY COLLEGE/CEGEP/TECHNICAL  
HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)  
UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S (E.G. EDUCATION, LINGUISTICS)  
BACHELOR'S DEGREE (BA, BSC, BSC, B.ENG.) [NOT INCLUDING THE B.ED]  
BACHELOR OF EDUCATION (B.ED)  
FIRST PROFESSIONAL DEGREE (LAW, MEDICINE/DENTISTRY/VET  
MED/OPTOMETRY/THEOLOGY, PHARMACY)  
UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACHELORS - BELOW MASTERS  
(TECHNOLOGY, ENTREPRENEURSHIP)  
MASTER'S DEGREE (MA, MSC, MED, MBA, MA.SC, M.ENG)  
PHD DEGREE (DOCTORATE, DSC., DTED.)  
OTHER (SPECIFY)

**66A.** Have you completed **Q65 FIRST MENTION**?

YES      **SKIP TO Q70A IF AT Q64, N=1, IF N>1 SKIP TO Q66B**  
NO        **CONTINUE**

**[INTERVIEWER NOTE: MEANS WRITE AND PASS THE LAST EXAM, HAND IN THE LAST ASSIGNMENT, OR SUCCESSFULLY DEFEND A THESIS]**

**67A.** Are you currently enrolled in this program?

Yes      **SKIP TO Q70A IF AT Q64, N=1, IF N>1 CONTINUE**  
No        **SKIP TO Q70A IF AT Q64, N=1, IF N>1 CONTINUE**

**66B.** **(IF AT Q64, N>1)** Have you completed **(Q65 SECOND MENTION)**?

YES      **SKIP TO Q66C IF AT Q64, N>2, IF N=2 SKIP TO Q68**  
NO        **CONTINUE**

**[INTERVIEWER NOTE: MEANS WRITE AND PASS THE LAST EXAM, HAND IN THE LAST ASSIGNMENT, OR SUCCESSFULLY DEFEND A THESIS]**

**67B.** Are you currently enrolled in this program?

Yes      **SKIP TO Q66C IF AT Q64, N>2, IF N=2 SKIP TO INTRO TO Q68**  
No        **SKIP TO Q66C IF AT Q64, N>2, IF N=2 SKIP TO INTRO TO Q68**

**66C.** **(IF AT Q64, N>2)** Have you completed **(THIRD MENTION)**?

YES      **SKIP TO Q66D IF AT Q64, N>3, IF N=3 SKIP TO INTRO TO Q68**  
NO        **CONTINUE**

**[INTERVIEWER NOTE: MEANS WRITE AND PASS THE LAST EXAM, HAND IN THE LAST ASSIGNMENT, OR SUCCESSFULLY DEFEND A THESIS]**

**67C.** Are you currently enrolled in this program?

Yes      **SKIP TO Q66D IF AT Q64, N>3, IF N=3 SKIP TO INTRO TO Q68**  
No        **SKIP TO Q66D IF AT Q64, N>3, IF N=3 SKIP TO INTRO TO Q68**

**[INTERVIEWER NOTE: MEANS WRITE AND PASS THE LAST EXAM, HAND IN THE LAST ASSIGNMENT, OR SUCCESSFULLY DEFEND A THESIS]**

**66D. (IF AT Q64, N>3) Have you completed (FOURTH MENTION)?**

YES      **SKIP TO INTRO TO Q68**  
NO        **CONTINUE**

**[INTERVIEWER NOTE: MEANS WRITE AND PASS THE LAST EXAM, HAND IN THE LAST ASSIGNMENT, OR SUCCESSFULLY DEFEND A THESIS]**

**67D. Are you currently enrolled in this program?**

Yes        **CONTINUE TO INTRO TO Q68**  
No         **CONTINUE INTO TO Q68**

**[INTERVIEWER NOTE: MEANS WRITE AND PASS THE LAST EXAM, HAND IN THE LAST ASSIGNMENT, OR SUCCESSFULLY DEFEND A THESIS]**

**INTERVIEWER NOTE: NUMBER OF TIMES QUESTION REPEATED MUST EQUAL NUMBER MENTIONED AT Q64**

**INTRO TO Q68: SUMMARY OF PROGRAMMING INSTRUCTIONS BASED ON Q64 TO Q67:**

**IF AT Q64, N=1 SKIP TO Q70A**  
**IF AT Q64>1 AND AT Q66A-Q66D YES=0, SKIP TO Q69**  
**IF AT Q64>1 AND AT Q66A-Q66D YES=1, SKIP TO Q70B**  
**IF AT Q64>1 AND AT Q66A-Q66D>1 ASK Q68**  
**IF AT Q64 = DON'T KNOW REFUSED/OR "0" BLANK, SKIP TO Section 10**

**68. [IF AT Q66A to Q66D, RESPONDENT REPLIED YES MORE THAN ONCE ASK] Which of these programs did you complete most recently? IF NEEDED PROMPT ON PROGRAMS MENTIONED IN Q. 65**

TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP  
COMMUNITY COLLEGE/CEGEP/TECHNICAL  
HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)  
UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S (E.G. EDUCATION, LINGUISTICS)  
BACHELOR'S DEGREE (BA, BSC, BSC, B.ENG.) [NOT INCLUDING THE B.ED]  
BACHELOR OF EDUCATION (B.ED)  
FIRST PROFESSIONAL DEGREE (LAW, MEDICINE/DENTISTRY/VET  
MED/OPTOMETRY/THEOLOGY, PHARMACY)  
UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACHELORS - BELOW MASTERS  
(TECHNOLOGY, ENTREPRENEURSHIP)  
MASTER'S DEGREE (MA, MSC, MED, MBA, MA.SC, M.ENG)  
PHD DEGREE (DOCTORATE, DSC., DTED.)  
OTHER (SPECIFY)

**\* SKIP TO Q70C**

69. **[IF AT Q64, N>1 AND AT Q66A to Q66D, RESPONDENT REPLIED YES ZERO TIMES ASK]**  
Which of these programs did you enroll in most recently? **IF NEEDED PROMPT ON PROGRAMS MENTIONED IN Q. 65**

**REPEAT LIST ABOVE**

**\* GO TO Q70D**

- 70A. **(IF AT Q64, N=1)** The next few questions are about this program:
- 70B. **(IF AT Q64>1 AND AT Q66A TO Q66D N=1)** The next few questions are about the program you mentioned that you completed ?
- 70C. **(IF AT Q64>1 AND Q66A TO Q66D N>1)** The next few questions are about the program you mentioned that you completed most recently?
- 70D. **(IF AT Q64>1 AND AT Q66A to Q66D, N=0)** The next few questions are about the program you mentioned that you enrolled in most recently?
70. Where **(Q70A- Q70C)** did/**(Q70D)** do you take this program - at which institution?
71. And what **(Q70A-Q70C)** was/**(Q70D)** is the major field of study or specialization in this program?
72. In what month and year did you start this program?
73. In what month and year **(Q70B-Q70C)** OR **(Q70A AND Q66A=YES)** did you complete/**(Q70D)** OR **(Q70A AND Q67A=YES/DK/REF)** do you expect to complete/**(Q66A-Q66D, YES=0 AND Q67A-Q67D, YES=0)** did you leave this program?
74. **(Q70A-Q70C)** Was/**(Q70D)** Is this program full-time or part-time?

FULL-TIME

PART-TIME

COMBINATION

75. 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 AT MY PRESENT JOB

PREREQUISITE FOR FURTHER EDUCATION

IT IS PART OF A CERTIFICATE, DIPLOMA, DEGREE OR LICENSE PROGRAM

FOR GENERAL SELF-IMPROVEMENT/INTERESTS

OTHER (ENTER OTHER INFORMATION)

## Section 10: Financing Education

**IF IN 2005 GOV ALL = NO, FIN ALL=NO, FAM ALL = NO, OTH ALL = NO AND (IN 2005 45=NO AND in 2008 Q. 63A-D= NO) THEN SAY:**

I would now like to talk about the financing of your 2003 education as well as any education undertaken since then. In 2005 you told us that you had not borrowed from the government, banks or other financial institutions, from family members or any other sources. Is this correct?

YES      SKIP TO SECTION 12

NO        RECORD WHAT LOANS THEY HAD THEN SKIP TO SECTION 12

Type of loan	SPECIFY AMOUNT BORROWED:_____	SPECIFY AMOUNT STILL OWING:_____
Gov. loans		
Loans from banks or other financial institutions		
Loans from family members		
Other types of loans		

### **ALL OTHERS:**

In the next part of the survey, I would like to ask about the financing of your 2003 education as well as any education undertaken since then. Depending on your situation, I may ask you about loans acquired from the government, from banks and other financial institutions, from family members and from any other sources. We would like to talk about each of these sources of loans separately.

For clarification, If you received an amount from the government but cashed the cheque at a financial institution that would still be considered a government student loan.

## Section 10a: Government Student Loans

### Government Student Loans Intro

#### PROGRAMMING NOTE:

IF IN 2005 AT Q68=CONSOLIDATED START AT Q76A

IF IN 2005 AT Q68=KEPT SEPARATE START AT Q76

IF IN 2005 (AT Q60=5 OR AT Q62=YES) AND (2005 AT Q61≠5 AND AT Q65≠YES) START AT Q76

IF IN 2005 AT (Q60≠5 AND AT Q62≠YES) AND IN (2005 AT Q61=5 OR AT Q65=YES), START AT Q77

IF IN 2005 AT (Q60≠5 AND AT Q62≠YES) AND IN (2005 AT Q61≠5 AND AT Q65≠YES) AND IN 2008 AT Q63A-D=YES, OR 2005 Q. 45=YES START AT Q77A

IF IN 2005 AT Q60≠5 AND AT Q62≠YES AND IN 2005 AT Q43=NO AND IN 2008 AT Q63A-D=NO/DK/REF, SKIP TO SECTION 10B (Q123)

IF RESPONDENTS DO NOT FIT INTO ANY OF THESE CRITERIA, AND IN 2005 GOV ALL =YES GO TO Q. 76

IF RESPONDENTS DO NOT FIT INTO ANY OF THESE CRITERIA, AND IN 2005 GOV ALL =NO SKIP TO Q. 123

76. First, I'd like you to think about the government student loans you took for the degree you completed in 2003. In 2005, you told us you had borrowed [**AMOUNT FROM 2005 Q63**]; from government sources to finance the program you completed in 2003. **NOTE TO INTERVIEWER: PLEASE PAUSE THEN CONTINUE IF NO VOLUNTEERED CHANGES.**

IF RESPONDENT VOLUNTEERS THAT INFORMATION IS NOT CORRECT, RECORD CORRECT INFORMATION, THEN CONTINUE

IF 2005 Q63= 97,98,99: First, I'd like you to think about the government student loans you took for the degree you completed in 2003. In 2005, you told us you had borrowed from government sources to finance the program you completed in 2003. Do you remember how much you had borrowed? (**RECORD AMOUNT**)

#### REVISED AMOUNT \$

IF IN 2005 AT Q43=NO AND IN 2008 AT Q63A/B/C/D =YES, ASK Q77A

IF IN 2005 AT Q43=NO AND IN 2008 AT Q63A/B/C/D=NO/DK/REF AND Q63 (IN 2005 OR REVISED)>\$0, SKIP TO Q84

IF IN 2005 AT Q43=NO AND IN 2008 AT Q63A/B/C/D=NO/DK/REF AND Q63 (IN 2005 OR REVISED)=\$0, SKIP TO SECTION 10b

ALL OTHERS ASK Q77

**76A.** When we spoke with you in October 2005 you indicated that you had consolidated the government loans that you took out to pay for the degree you completed in 2003 and for the education you pursued since graduating . At that time, you said that you had borrowed **[AMOUNT FROM 2005 Q63]** from government sources to finance the program you completed in 2003 and **[INSERT Q66\$X (allow \$0)]** from government sources to finance the education you pursued since graduating. **NOTE TO INTERVIEWER: PLEASE PAUSE THEN CONTINUE IF NO VOLUNTEERED CHANGES.**

**IF RESPONDENT VOLUNTEERS THAT INFORMATION IS NOT CORRECT, RECORD CORRECT INFORMATION, THEN CONTINUE**

**IF 2005 Q63 OR Q 66 = 97,98,99 ASK:** When we spoke with you in October 2005 you indicated that you had consolidated the government loans that you took out to pay for the degree you completed in 2003 and for the education you pursued since graduating. Do you remember how much you had borrowed to finance the degree you completed in 2003? **(RECORD AMOUNT)** Do you remember how much you had borrowed to finance the education you pursued between graduating in 2003 and our interview in October 2005? **(RECORD AMOUNT)**

**REVISED AMOUNT \$**

**IF IN 2005 AT Q68=CONSOLIDATED AND IF IN 2008 AT Q63A/B/C/D=NO/DK/REF, SKIP TO Q110**

**IF IN 2005 AT Q68=CONSOLIDATED AND IF IN 2008 AT Q63A/B/C/D=YES, ASK Q77A**

**77. [FOR THOSE WITH POST-ED UP TO 05 [IF IN 2005 AT Q43=YES AND IN 2008 AT Q63A/B/C/D=YES]]**

Now I'd like you to think about the education you have pursued since graduating In 2003. During the last interview in 2005, you said you had borrowed [INSERT Q66\$X (allow \$0)] from government sources to finance this education; since that time, have you borrowed any funds from government?

**IF RESPONDENT VOLUNTEERS THAT INFORMATION IS NOT CORRECT, RECORD CORRECT INFORMATION, THEN CONTINUE**

**IF Q 66 = 97,98,99 ASK:** Now I'd like you to think about the education you have pursued since graduating In 2003. During the last interview in 2005, you said you had borrowed from government sources to finance this education; since that time, have you borrowed any MORE funds from government?

YES     **CONTINUE TO Q. 78**  
NO     **SEE PROGRAMMING NOTE FOLLOWING Q. 77A**

**77A. [FOR THOSE WITH POST-ED ONLY AFTER 05 [IF IN 2005 AT Q43=NO AND IN 2008 AT Q63A/B/C/D =YES]]  
[(FOR THOSE CONSOLIDATED IN 2005) IN 2005 AT Q68=CONSOLIDATED AND IN 2008 AT Q63=YES]]**

Now I'd like you to think about the education you have pursued since our last interview in 2005, since that time, have you borrowed any funds from government to finance your education?

YES     **CONTINUE**  
NO     **SEE PROGRAMMING NOTE BELOW**

**IF NO OR DK/ REF AT Q77/Q77A AND IF IN 2005 AT Q68=CONSOLIDATED, SKIP TO Q110**  
**IF NO OR DK/REF AT Q77/Q77A AND IF IN 2005 (AT Q60=5 OR AT Q62=YES) AND (2005 AT Q61≠5 AND AT Q65≠YES), SKIP TO Q84**  
**IF NO OR DK/REF AT Q77/Q77A AND IF IN 2005 AT (Q60≠5 AND AT Q62≠YES) AND IN (2005 AT Q61=5 OR AT Q65=YES) SKIP TO Q97**  
**IF NO OR DK/REF AT Q77/Q77A AND IF IN 2005 AT (Q60≠5 AND AT Q62≠YES) AND IN (2005 AT Q61≠5 AND AT Q65≠YES) SKIP TO Section 10B**  
**IF NO OR DK/REF AT Q77/Q77A AND IF IN 2005 AT Q68=KEPT SEPARATE SKIP TO Q79**  
**IF NO OR DK/REF AT Q77/Q77A AND IF IN 2005 (AT Q60=5 OR Q62=YES) AND IN (2005 AT Q61=5 OR Q65=YES) SKIP TO Q. 79**  
**ALL OTHERS CONTINUE**



**78.** And how much have you borrowed since 2005?

AMOUNT \$  
DON'T KNOW  
REFUSED

**79.** IF IN 2005 Q. 63 OR Q 66 = 97,98,99 AND IN 2008 Q. 76, 76A, 77 , 77A OR 78 =DON'T KNOW/REFUSED/NO REVISED AMOUNT SKIP TO Q.80

**[THEN CONFIRM]** So in total, from government sources you borrowed **[INSERT FROM 2005 AT Q63\$X. IF 2005 Q 63=97, 98, 99 INSERT REVISED AMOUNT FROM 2008 Q. 76 OR 76A]** to finance the degree you completed in 2003 and **[FROM 2005 AT Q66\$X OR IF 2005 Q 66=97, 98, 99 INSERT REVISED AMOUNT FROM 2008 Q. 77 + FROM 2008 AT Q78\$X]** for education pursued since graduation, which gives a total of \$Z – does this sound correct? **[RECORD SUM]**

AMOUNT \$

**IF IN 2005 AT Q68=CONSOLIDATED SKIP TO Q110A**

**IF IN 2005 (Q61=5 OR Q65=Y) AND Q63<1 (FROM SAMPLE OR REVISED AMOUNT IN Q76 OR Q76A) SKIP TO Q97**

**IF IN 2005 (Q61≠5 OR Q65≠Y) AND Q63<1 (FROM SAMPLE OR REVISED AMOUNT IN Q76 OR Q76A) AND (Q77/Q77A=1) SKIP TO Q97**

**IF IN 2005 (Q61≠5 OR Q65≠Y) AND Q63<1 (FROM SAMPLE OR REVISED AMOUNT IN Q76 OR Q76A) AND (Q77/Q77A≠1) SKIP TO SECTION 10B**

**OTHERS CONTINUE**

**80.** Thinking of the money you borrowed from government student loan programs to finance both your 2003 degree and education you have pursued since graduating in 2003, were these different loans consolidated into one debt payment or were they kept as separate loans with separate payments?

KEPT SEPARATE  
CONSOLIDATED  
DON'T KNOW/NOT SURE  
HAVEN'T YET STARTED TO REPAY

**CONTINUE TO Q84**  
**SKIP TO Q110**  
**CONTINUE TO Q84 (TREAT AS KEPT SEPARATE)**  
**CONTINUE TO Q84 (TREAT AS SEPARATE)**

**Government Student Loans - 2003 Degree (non-consolidated)**

- 84.** I would like to discuss your experiences with the government student loans that you took out to finance the degree you completed in 2003.

**(IF IN 2003 AT Q61=5 OR Q65=YES OR IN 2008 AT Q77/77A=YES)** We will discuss the government loans you took out to finance education you have pursued since then in a few minutes.]

To the best of your knowledge, how much do you owe on this government loan?

AMOUNT \$  
DON'T KNOW  
REFUSED

**IF AT Q84=\$0, SKIP TO Q85**

- 84A.** Have you started to repay your government loan for the education you completed in 2003? Please note that even if you are making reduced payments, for example, if you are only paying the interest on the loan, this is considered having started to repay.

YES	
NO	<b>SKIP TO Q96</b>
DON'T KNOW	<b>SKIP TO INSTRUCTIONS BEFORE Q97</b>
REFUSED	<b>SKIP TO INSTRUCTIONS BEFORE Q97</b>

- 84B.** Are you paying off the interest only or both the interest and the amount loaned? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

Interest only	<b>SKIP TO INSTRUCTIONS BEFORE Q97</b>
Interest and amount loaned	
Don't know	

- 85.** In what year did you start to repay your loan? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

Year

IN REPAYMENT, BUT JUST BEGUN  
DON'T KNOW/NO RESPONSE  
REFUSAL

**(AMOUNT NOW OWED)**  
**CONTINUE IF AT Q84=\$0**  
**SKIP TO Q88 IF AT Q84>\$1 /DK/REF**

86. In what year did you finish paying off the government student loan? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

**YEAR**

DON'T KNOW/NO RESPONSE  
REFUSAL

87. What circumstances made it possible for you to pay off the loan over the past few years? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003) (DO NOT READ LIST, PROBE, ACCEPT ONE ANSWER)**

GOVERNMENT ASSISTANCE PROGRAMS  
HIGH PAYING JOB  
HELP FROM PARENTS/LIVED AT HOME  
HELP FROM SPOUSE  
HELP FROM OTHER FAMILY MEMBERS  
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  
FOLLOWED LOAN PAYMENT SCHEDULE  
REFINANCED LOAN/PAID IT OFF FROM A PRIVATE LOAN FROM A BANK  
SOLD LARGE ASSET (HOUSE)  
REGULAR EMPLOYMENT INCOME/STEADY WORK/FULL-TIME JOB  
SMALL AMOUNT OF LOAN  
NO SPECIAL CIRCUMSTANCES  
OTHER (PLEASE SPECIFY)  
DON'T KNOW/NO RESPONSE

**IF AT Q84=\$0/DK/REF SKIP TO INSTRUCTION BEFORE Q97**

88. Are the payments on your government student loan scheduled monthly, every two weeks, twice a month, weekly, or on some other payment schedule? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

MONTHLY

BI-WEEKLY/EVERY TWO WEEKS

TWICE A MONTH

WEEKLY

NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE

**SKIP TO Q. 90**

AT SCHOOL, NO LONGER MAKING PAYMENTS

**SKIP BEFORE Q97**

DEFAULTED ON LOAN, NO LONGER MAKING PAYMENTS

**SKIP BEFORE Q97**

NO LONGER MAKING PAYMENTS (GENERAL)

**SKIP BEFORE Q97**

OTHER (PLEASE SPECIFY)

DON'T KNOW/NO RESPONSE

**SKIP TO Q90**

89. What are your **[INSERT RESPONSE FROM Q88]** payments for your government student loan(s)? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

**RECORD RESPONSE ROUND TO NEAREST DOLLAR**

REFUSAL

90. Does this payment include any other loans?

**DO NOT READ**

YES

**CONTINUE**

NO

**SKIP TO Q93**

DON'T KNOW

**SKIP TO Q93**

REFUSAL

**SKIP TO Q93**

91. Does this payment include money borrowed for any other student loans? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE PAYMENT OF THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

YES

NO

92. Does this payment include money borrowed for personal loans, that is a car loan, credit line, mortgage)? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE PAYMENT OF THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

YES  
NO

93. Have you had any difficulty in meeting the repayment schedule for this loan? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

**(DO NOT READ LIST)**

YES	CONTINUE
NO	SKIP TO Q95
DON'T KNOW	SKIP TO Q95
REFUSAL	SKIP TO Q95

94. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

YES  
NO  
REFUSAL

95. 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 2003?

YEAR  
DON'T KNOW  
REFUSAL

STARTED REPAYING LOAN

**\*IF AT Q84A=YES, SKIP TO INSTRUCTION BEFORE Q97**

**\*IF AT Q84A=NO- CONTINUE**

96. In what year do you expect to start repaying these loans? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

YEAR

IN REPAYMENT, BUT JUST BEGUN

DON'T KNOW

REFUSAL

(BORROWED FOR POST GRAD)

**IF IN 2005 AT (Q61=5 OR AT Q65=YES) OR IF IN 2008 AT Q 77/77A=YES, CONTINUE**

**IF IN 2005 AT Q61≠5 AND AT Q65≠YES AND IN 2008 AT Q77/77A=NO, SKIP TO SECTION 10B (Q123)**

**ALL OTHERS SKIP TO 10 B**

**Government Post 2003 (Non Consolidated)**

97. Now turning to the educational programs you pursued since graduating in 2003, how much do you now owe in total for the government student loans that you took out to finance this education? **[RECALL TOTAL BORROWED IF NECESSARY]**

AMOUNT \$  
DON'T KNOW  
REFUSED

**IF AT Q97=0 SKIP TO Q98**

**RECORD RESPONSE AND ROUND TO NEAREST DOLLAR**

- 97A. Have you started to repay your government loan for the education you pursued since graduating in 2003? Please note that even if you are making reduced payments, for example, if you are only paying the interest on the loan, this is considered having started to repay.

YES	
NO	<b>SKIP TO Q109</b>
DON'T KNOW	<b>SKIP TO SECTION 10B</b>
REFUSED	<b>SKIP TO SECTION 10B</b>

- 97B. Are you paying off the interest only or both the interest and the amount loaned? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

Interest only	<b>SKIP TO SECTION 10B</b>
Interest and amount loaned	
Don't know	

98. In what year did you start to repay this loan? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

YEAR

IN REPAYMENT, BUT JUST BEGUN  
DON'T KNOW/NO RESPONSE  
REFUSAL

**(AMOUNT NOW OWED)**  
**CONTINUE IF AT Q97 = \$0**  
**SKIP TO Q101 IF AT Q97 > \$1/DK/REF**

99. In what year did you finish paying off this government student loan? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

YEAR

DON'T KNOW/NO RESPONSE

REFUSAL

100. What circumstances made it possible for you to pay off the loan over the past few years? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**  
**(DO NOT READ LIST, PROBE, ACCEPT ONE ANSWER)**

GOVERNMENT ASSISTANCE PROGRAMS

HIGH PAYING JOB

HELP FROM PARENTS/LIVED AT HOME

HELP FROM SPOUSE

HELP FROM OTHER FAMILY MEMBERS

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

FOLLOWED LOAN PAYMENT SCHEDULE

REFINANCED LOAN/PAID IT OFF FROM A PRIVATE LOAN FROM A BANK

SOLD LARGE ASSET (HOUSE)

REGULAR EMPLOYMENT INCOME/STEADY WORK/FULL-TIME JOB

SMALL AMOUNT OF LOAN

NO SPECIAL CIRCUMSTANCES

OTHER (PLEASE SPECIFY)

DON'T KNOW/NO RESPONSE

**IF AT Q97=\$0 SKIP TO INSTRUCTION BEFORE Q123**



- 101.** Are the payments on your government student loan scheduled monthly, every two weeks, twice a month, weekly, or on some other payment schedule? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

MONTHLY

BI-WEEKLY/EVERY TWO WEEKS

TWICE A MONTH

WEEKLY

NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE

AT SCHOOL, NO LONGER MAKING PAYMENTS

DEFAULTED ON LOAN, NO LONGER MAKING PAYMENTS

NO LONGER MAKING PAYMENTS (GENERAL)

OTHER (PLEASE SPECIFY)

DON'T KNOW/NO RESPONSE

**SKIP TO Q. 103**

**SKIP TO SECTION 10B**

**SKIP TO SECTION 10B**

**SKIP TO SECTION 10B**

**SKIP TO Q103**

- 102.** What are your [INSERT RESPONSE FROM Q101] payments for your government student loan(s)? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

\$

**RECORD RESPONSE ROUND TO NEAREST DOLLAR**

REFUSAL

- 103.** Does this payment include any other loans? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE PAYMENT OF THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

**DO NOT READ**

YES

**CONTINUE**

NO

**SKIP TO Q106**

DON'T KNOW

**SKIP TO Q106**

REFUSAL

**SKIP TO Q106**

- 104.** Does this payment include money borrowed for any other student loans? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE PAYMENT OF THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

YES

NO

- 105.** Does this payment include money borrowed for personal loans, that is a car loan, credit line, mortgage)? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE PAYMENT OF THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

YES  
NO

- 106.** Have you had any difficulty in meeting the repayment schedule for this loan? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE PAYMENT OF THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

**(DO NOT READ LIST)**

YES	CONTINUE
NO	SKIP TO Q108
DON'T KNOW	SKIP TO Q108
REFUSAL	SKIP TO Q108

- 107.** Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

YES  
NO  
REFUSAL

- 108.** According to the initial repayment schedule, in what year are you expected to be done repaying the government student loans you obtained for education you pursued since graduating in 2003?

YEAR

DON'T KNOW  
REFUSAL

**ALL SKIP TO SECTION 10B**

- 109.** In what year do you expect to start repaying these loans? (**NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE GOVERNMENT LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**)

**YEAR**

IN REPAYMENT, BUT JUST BEGUN

DON'T KNOW

REFUSAL

**\* SKIP TO SECTION 10B**

**Government Consolidated**

- 110.** Now, speaking of the consolidated government loans for your education, how much do you now owe on your government student loan?

AMOUNT \$

**RECORD RESPONSE AND ROUND TO NEAREST DOLLAR**

**SKIP TO Q. 111**

- 110A.** How much do you now owe on your total government student loans of **[INSERT SUM "Z" FROM Q79]** ?  
**IF THERE IS NO SUM "Z" FRO Q. 79 ASK:** How much do you now owe on your total government student loans?

- 111.** In what year did you start to repay this loan?

YEAR

HAVEN'T STARTED TO REPAY **SKIP TO Q. 122**

IN REPAYMENT, BUT INTEREST ONLY

**SKIP TO SECTION 10B**

IN REPAYMENT, BUT JUST BEGUN

DON'T KNOW/NO RESPONSE

REFUSAL

**(AMOUNT NOW OWED)**

**CONTINUE IF AT Q110 or Q110A =\$0**

**SKIP TO Q114 IF AT Q110 or Q 110 A>\$1/DK/REF**

- 112.** In what year did you finish paying off this government student loan?

YEAR

DON'T KNOW/NO RESPONSE

REFUSAL

- 113.** What circumstances made it possible for you to pay off the loan over the past few years? **(DO NOT READ LIST, PROBE, ACCEPT ONE ANSWER)**

GOVERNMENT ASSISTANCE PROGRAMS  
HIGH PAYING JOB  
HELP FROM PARENTS/LIVED AT HOME  
HELP FROM SPOUSE  
HELP FROM OTHER FAMILY MEMBERS  
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  
FOLLOWED LOAN PAYMENT SCHEDULE  
REFINANCED LOAN/PAID IT OFF FROM A PRIVATE LOAN FROM A BANK  
SOLD LARGE ASSET (HOUSE)  
REGULAR EMPLOYMENT INCOME/STEADY WORK/FULL-TIME JOB  
SMALL AMOUNT OF LOAN  
NO SPECIAL CIRCUMSTANCES  
OTHER (PLEASE SPECIFY)  
DON'T KNOW/NO RESPONSE

**IF AT Q110 OR AT 110A=\$0 SKIP TO SECTION 10B (Q123)**

- 114.** Are the payments on your government student loan scheduled monthly, every two weeks, twice a month, weekly, or on some other payment schedule?

MONTHLY  
BI-WEEKLY /EVERY TWO WEEKS  
TWICE A MONTH  
WEEKLY  
NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE  
AT SCHOOL, NO LONGER MAKING PAYMENTS  
DEFAULTED ON LOAN, NO LONGER MAKING PAYMENTS  
NO LONGER MAKING PAYMENTS (GENERAL)  
OTHER (PLEASE SPECIFY)  
DON'T KNOW/NO RESPONSE

**SKIP TO Q. Q116**  
**SKIP TO SECTION 10B**  
**SKIP TO SECTION 10B**  
**SKIP TO SECTION 10B**  
**SKIP TO Q116**

- 115.** What are your **[INSERT RESPONSE FROM Q114]** payments for your government student loan(s)?

**RECORD RESPONSE ROUND TO NEAREST DOLLAR**  
REFUSAL

**116.** Does this payment include any other loans?

**DO NOT READ**

YES

**CONTINUE**

NO

**SKIP TO Q119**

DON'T KNOW

**SKIP TO Q119**

REFUSAL

**SKIP TO Q119**

**117.** Does this payment include money borrowed for any other student loans

YES

NO

**118.** Does this payment include money borrowed for personal loans, that is a car loan, credit line, mortgage)

YES

NO

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

YES

**CONTINUE**

NO

**SKIP TO Q121**

DON'T KNOW

**SKIP TO Q121**

REFUSAL

**SKIP TO Q121**

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

YES

NO

REFUSAL

**121.** 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 2003?

YEAR

DON'T KNOW

REFUSAL

**ALL SKIP TO SECTION 10B (Q123)**

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

YEAR

IN REPAYMENT, BUT INTEREST ONLY

IN REPAYMENT, BUT JUST BEGUN

DON'T KNOW

REFUSAL

## Section 10b: Banks/Financial Institution Loans

### PROGRAMMING NOTE:

IF IN 2005 AT Q111=CONSOLIDATED START AT Q123A

IF IN 2005 AT Q111=KEPT SEPARATE START AT Q123

IF IN 2005 (AT Q60=6 OR AT Q105=YES) AND (2005 AT Q61≠6 AND AT Q108≠YES) START AT Q123

IF IN 2005 AT (Q60≠6 AND AT Q105≠YES) AND IN (2005 AT Q61=6 OR AT Q108=YES), START AT Q124

IF IN 2005 AT (Q60≠6 AND AT Q105≠YES) AND IN (2005 AT Q61≠6 AND AT Q108≠YES) AND IN 2008 AT Q63A-D=YES, OR 2005 Q 45=YES START AT Q124A

IF IN 2005 AT Q60≠6 AND AT Q105≠YES AND IN 2005 AT Q43=NO AND IN 2008 AT Q63A-D=NO/DK/REF, SKIP TO SECTION 10C (Q170)

IF IN 2005 Q. 45=1 GO TO Q. 124A

IF RESPONDENTS DO NOT FIT INTO ANY OF THESE CRITERIA, AND IN 2005 FIN ALL =YES GO TO Q. 123

IF RESPONDENTS DO NOT FIT INTO ANY OF THESE CRITERIA, AND IN 2005 FIN ALL =NO SKIP TO SECTION 10C

IF AT Q. 58 = YES

- 123.** Now, I'd like you to think about any money you borrowed directly from banks or other financial institutions to finance the degree you completed in 2003. In 2005, you told us you had borrowed [**AMOUNT FROM 2005 Q106**]; from banks and other financial institutions to finance the program you completed in 2003. **NOTE TO INTERVIEWER: PLEASE PAUSE THEN CONTINUE IF NO VOLUNTEERED CHANGES**

**IF RESPONDENT VOLUNTEERS INFORMATION NOT CORRECT RECORD CORRECT INFORMATION, THEN CONTINUE**

**If 2005 Q 106= 97,98,99 ASK:** Now, I'd like you to think about any money you borrowed directly from banks or other financial institutions to finance the degree you completed in 2003. In 2005, you told us you had borrowed from banks and other financial institutions to finance the program you completed in 2003. Do you remember how much you had borrowed? (**RECORD AMOUNT**)

**CORRECTED AMOUNT \$**

**IF IN 2005 AT Q43=NO AND IN 2008 AT Q63A/B/C/D =YES, ASK Q124A**

**IF IN 2005 AT Q43=NO AND IN 2008 AT Q63A/B/C/D =NO/DK/REF AND Q106>0 (IN 2005 OR REVISED), SKIP TO Q131**

**IF IN 2005 AT Q43=NO AND IN 2008 AT Q63A/B/C/D =NO/DK/REF AND Q106=0 (IN 2005 OR REVISED), SKIP TO SECTION 10C**

**ALL OTHERS ASK Q124**



**123A.** Now I would like to talk to you about loans from banks or other financial institutions. When we spoke with you in October 2005 you indicated that you had consolidated the bank or other financial institutions loans you took out to pay for the degree you completed in 2003 and for the education you pursued since graduating. At that time, you said that you had borrowed **[AMOUNT FROM 2005 Q106]** from banks or other financial institutions to finance the program you completed in 2003 and **[AMOUNT FROM Q109]** from banks or other financial institutions to finance the education you pursued since graduating. **NOTE TO INTERVIEWER: PLEASE PAUSE THEN CONTINUE IF NO VOLUNTEERED CHANGES**

**CORRECTED AMOUNT \$**

**IF RESPONDENT VOLUNTEERS INFORMATION NOT CORRECT, RECORD CORRECT INFORMATION AND CONTINUE**

Now I would like to talk to you about loans from banks or other financial institutions. When we spoke with you in October 2005 you indicated that you had consolidated the bank or other financial institutions loans you took out to pay for the degree you completed in 2003 and for the education you pursued since graduating. Do you remember how much you had borrowed to finance the degree you completed in 2003? **(RECORD AMOUNT)** Do you remember how much you had borrowed to finance the education you pursued between graduating in 2003 and our interview in October 2005? **(RECORD AMOUNT)**

**CORRECTED AMOUNT \$**

**IF IN 2005 AT Q111=CONSOLIDATED AND IF IN 2008 AT Q Q63A/B/C/D =NO, SKIP TO Q157**  
**IF IN 2005 AT Q111=CONSOLIDATED AND IF IN 2008 AT Q63A/B/C/D 3=YES, ASK Q124A**  
**If Q63A/B/C/D=DK/REF, GO TO Q. 157**

124. **[FOR THOSE WITH POST-ED UP TO 05 [IF IN 2005 AT Q43=YES AND IN 2008 AT Q63A/B/C/D =YES]]** Thinking about loans from banks or other financial institutions, I'd like you to consider the education you have pursued since graduating in 2003. During the last interview in October 2005, you said you had borrowed **[INSERT Q109 (allow \$0)]** from banks and other financial institutions to finance this education; since that time, have you borrowed any funds from banks or other financial institutions to finance this education?

**IF RESPONDENT VOLUNTEERS INFORMATION NOT CORRECT, RECORD CORRECT INFORMATION, THEN CONTINUE**

**IF Q. 109 = 97, 98, 99 ASK:** Now I would like to talk to you about loans from banks or other financial institutions. I'd like you to think about the education you have pursued since graduating in 2003. During the last interview in October 2005, you said you had borrowed from banks and other financial institutions to finance this education; since that time, have you borrowed any more funds from banks or other financial institutions to finance this education?

YES     **CONTINUE TO Q125**  
NO     **SEE PROGRAMMING NOTE FOLLOWING Q124A**

- 124A. **[FOR THOSE WITH POST-ED ONLY AFTER 05 [IF IN 2005 AT Q43=NO AND IN 2008 AT Q63A/B/C/D =YES]]**  
Now I would like to talk to you about loans from banks or other financial institutions. I'd like you to think about the education you have pursued since our last interview in 2005, since that time, have you borrowed any funds from banks or other financial institutions to finance your education?

**[(FOR THOSE CONSOLIDATED IN 2005) IN 2005 AT Q111=CONSOLIDATED AND IN 2008 AT Q63A/B/C/D =YES]]**

Now I'd like you to think about the education you have pursued since our last interview in 2005, since that time, have you borrowed any funds from banks or other financial institutions to finance your education?

YES     **CONTINUE**  
NO     **SEE PROGRAMMING NOTE BELOW**

**IF NO/DK/REF AT Q124/Q124A AND IF IN 2005 AT Q111=CONSOLIDATED, SKIP TO Q157**  
**IF NO/DK/REF AT Q124/Q124A AND IF IN 2005 (AT Q60=6 OR AT Q105=YES) AND (2005 AT Q61≠6 OR AT Q108=NO), SKIP TO Q131**  
**IF NO/DK/REF AT Q124/Q124A AND IF IN 2005 AT (Q60≠6 OR AT Q105=NO) AND IN (2005 AT Q61=6 OR AT Q108=YES) SKIP TO Q144**  
**IF NO/DK/REF AT Q124/Q124A AND IF IN 2005 AT (Q60≠6 OR AT Q105=NO) AND IN (2005 AT Q61≠6 OR AT Q108=NO) SKIP TO 10C**  
**IF NO/DK/REF AT Q124/Q124A AND IF IN 2005 AT Q111=KEPT SEPARATE SKIP TO Q126**  
**IF NO/DK/REF AT Q124/Q124A AND IF IN 2005 (AT Q60=6 OR AT Q105=YES) AND (2005 AT Q61=6 OR AT Q108=YES) SKIP TO 126**  
**ALL OTHERS CONTINUE**

**125.** And how much have you borrowed since 2005?

AMOUNT \$  
DON'T KNOW  
REFUSED

**126.** IF IN 2005 Q. 106 OR Q. 109 = 97,98,99 AND IN Q. 123, 123A OR Q. 124/124a OR Q 125 = DON'T KNOW/REFUSED/NO REVISED AMOUNT SKIP TO Q. 127

**[THEN CONFIRM]** So in total, from bank and other financial institutions sources you borrowed **[INSERT FROM 2005 AT Q106. IF 2005 Q. 106 = 97,98,99 INSERT REVISED AMOUNT FROM Q. 132 OR Q 123A]** to finance the degree you completed in 2003 and **[FROM 2005 AT Q109 OR IF 2005 Q 109=97,98,99 INSERT REVISED AMOUNT FROM Q. 77+ FROM 2008 AT Q125 \$X]** for education pursued since graduation, which gives a total of **\$Z** – does this sound correct? **[RECORD SUM]**

AMOUNT \$

**IF IN 2005 AT Q111-CONSOLIDATED SKIP TO Q157A**

**IF IN 2005 (Q61=6 OR Q108=Y) AND Q106<1 (FROM SAMPLE OR REVISED AMOUNT IN Q123 OR Q123A) SKIP TO Q144**

**IF IN 2005 (Q61≠6 AND Q108≠Y) AND Q106<1 (FROM SAMPLE OR REVISED AMOUNT IN Q123 OR Q123A) AND (Q77/Q77A=1) SKIP TO Q. 144**

**IF IN 2005 (Q61≠6 AND Q108≠Y) AND Q106<1 (FROM SAMPLE OR REVISED AMOUNT IN Q123 OR Q123A) AND (Q77/Q77A≠1) SKIP TO SECTION 10C**

**OTHERS CONTINUE**

**127.** Thinking of the money you borrowed from banks and other financial institutions to finance both your 2003 degree and education you have pursued since graduating in 2003, were these different loans consolidated into one debt payment or were they kept as separate loans with separate payments?

KEPT SEPARATE  
CONSOLIDATED  
DON'T KNOW/NOT SURE  
**SEPARATE)**

HAVEN'T YET STARTED TO REPAY

**CONTINUE TO Q131**

**SKIP TO Q157**

**CONTINUE TO Q131 (TREAT AS KEPT**

**CONTINUE TO Q131 (TREAT AS SEPARATE)**

**Bank and Other Financial Institutions Student Loans - 2003 Degree (non-consolidated)**

- 131.** I would like to discuss your experiences with bank and other financial institution loans that you took out to finance the degree you completed in 2003.

**(IF IN 2003 AT Q108=YES OR AT IN 2008 AT Q124/Q124A=YES)** We will discuss the bank or other financial institution loans you took out to finance education you have pursued since then in a few minutes.]

To the best of your knowledge, how much do you owe on this bank or other financial institution loan?

AMOUNT \$  
DON'T KNOW  
REFUSED

**IF AT Q131=\$0, SKIP TO Q132**

- 131A.** Have you started to repay your bank or other financial institution loan for the education you completed in 2003? Please note that even if you are making reduced payments, for example, if you are only paying the interest on the loan, this is considered having started to repay.

YES  
NO **SKIP TO Q143**  
DON'T KNOW **SKIP TO INSTRUCTIONS BEFORE Q144**  
REFUSED **SKIP TO INSTRUCTIONS BEFORE Q144**

- 131B.** Are you paying off the interest only or both the interest and the amount loaned? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE BANK LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

Interest only **SKIP TO INSTRUCTION BEFORE Q144**  
Interest and amount loaned  
Don't know

- 132.** In what year did you start to repay your loan? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE BANK LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

YEAR  
  
IN REPAYMENT, BUT JUST BEGUN  
DON'T KNOW/NO RESPONSE  
REFUSAL

**(AMOUNT NOW OWED)**  
**CONTINUE IF AT Q131=\$0**  
**SKIP TO Q135 IF AT Q131>\$1/DK/REF**

- 133.** In what year did you finish paying off the bank or other financial institution loan? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE BANK LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

YEAR

DON'T KNOW/NO RESPONSE  
REFUSAL

- 134.** What circumstances made it possible for you to pay off the loan over the past few years? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE BANK LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003) (DO NOT READ LIST, PROBE, ACCEPT ONE ANSWER ONLY)**

GOVERNMENT ASSISTANCE PROGRAMS  
HIGH PAYING JOB  
HELP FROM PARENTS/LIVED AT HOME  
HELP FROM SPOUSE  
HELP FROM OTHER FAMILY MEMBERS  
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  
FOLLOWED LOAN PAYMENT SCHEDULE  
REFINANCED LOAN/PAID IT OFF FROM A PRIVATE LOAN FROM A BANK  
SOLD LARGE ASSET (HOUSE)  
REGULAR EMPLOYMENT INCOME/STEADY WORK/FULL-TIME JOB  
SMALL AMOUNT OF LOAN  
NO SPECIAL CIRCUMSTANCES  
OTHER (PLEASE SPECIFY)  
DON'T KNOW/NO RESPONSE

**\* IF AT Q131=\$0 SKIP TO INSTRUCTION BEFORE Q144**

135. Are the payments on your bank or other financial institution loan scheduled monthly, every two weeks, twice a month, weekly, or on some other payment schedule? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE BANK LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

MONTHLY

BI-WEEKLY /EVERY TWO WEEKS

TWICE A MONTH

WEEKLY

NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE

**SKIP TO Q. 137**

AT SCHOOL, NO LONGER MAKING PAYMENTS

**SKIP BEFORE Q144**

DEFAULTED ON LOAN, NO LONGER MAKING PAYMENTS

**SKIP BEFORE Q144**

NO LONGER MAKING PAYMENTS (GENERAL)

**SKIP BEFORE Q144**

OTHER (PLEASE SPECIFY)

DON'T KNOW/NO RESPONSE

**SKIP TO Q137**

136. What are your [INSERT RESPONSE FROM Q135] payments for your bank or other financial institution loan(s)? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE BANK LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

\$

**RECORD RESPONSE ROUND TO NEAREST DOLLAR**

REFUSAL

137. Does this payment include any other loans? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE PAYMENT OF THE BANK LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

**DO NOT READ**

YES

**CONTINUE**

NO

**SKIP TO Q140**

DON'T KNOW

**SKIP TO Q140**

REFUSAL

**SKIP TO Q140**

138. Does this payment include money borrowed for any other student loans? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE PAYMENT OF THE BANK LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

YES

NO

- 139.** Does this payment include money borrowed for personal loans, that is a car loan, credit line, mortgage)? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE PAYMENT OF THE BANK LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

YES  
NO

- 140.** Have you had any difficulty in meeting the repayment schedule for this loan? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE PAYMENT OF THE BANK LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**  
**(DO NOT READ LIST)**

YES	CONTINUE
NO	SKIP TO Q142
DON'T KNOW	SKIP TO Q142
REFUSAL	SKIP TO Q142

- 141.** Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE PAYMENT OF THE BANK LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

YES  
NO  
REFUSAL

- 142.** According to the initial repayment schedule, in what year are you expected to be done repaying the bank or other financial institution loans you obtained for the program you graduated from in 2003?

YEAR

DON'T KNOW  
REFUSAL

(STARTED REPAYING LOAN)

**\*IF AT Q131A=YES, SKIP TO INSTRUCTION BEFORE Q144**

**\*IF AT Q131A=NO/DK/REF, CONTINUE**

**143.** In what year do you expect to start repaying these loans? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE PAYMENT OF THE BANK LOAN THEY TOOK TO FINANCE THE DEGREE THEY COMPLETED IN 2003)**

YEAR

IN REPAYMENT, BUT JUST BEGUN

DON'T KNOW

REFUSAL

(BORROWED FOR POST GRAD)

**\*IF IN 2005 AT Q61=6 OR Q108=YES OR IN 2008 AT Q124/124A=YES, CONTINUE**

**\*IF IN 2005 AT Q61≠6 AND Q108≠YES AND IN 2008 AT Q124/124A=NO, SKIP TO Section 10C**

**\*ALL OTHERS SKIP TO SECTION 10C**



**Banks and Other Financial Institutions Post 2003 (Non Consolidated)**

- 144.** Now turning to the educational programs you pursued since graduating in 2003, how much do you now owe in total for the bank and other financial institutions loans that you took out to finance this education? **[RECALL TOTAL BORROWED IF NECESSARY]**

AMOUNT \$

**RECORD RESPONSE AND ROUND TO NEAREST DOLLAR**  
**IF AT Q144=\$0 SKIP TO Q145**

- 144A.** Have you started to repay your bank or other financial institution loan for the education you pursued since graduating in 2003? Please note that even if you are making reduced payments, for example, if you are only paying the interest on the loan, this is considered having started to repay.

YES

NO

Don't Know

Refused

**SKIP TO Q156**

**SKIP TO SECTION 10C**

**SKIP TO SECTION 10C**

- 144B.** Are you paying off the interest only or both the interest and the amount loaned? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE BANK LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

Interest only

Interest and amount loaned

Don't know

**SKIP TO SECTION 10C**

- 145.** In what year did you start to repay this loan? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE BANK LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

YEAR

IN REPAYMENT, BUT JUST BEGUN

DON'T KNOW/NO RESPONSE

REFUSAL

**(AMOUNT NOW OWED)**

**CONTINUE IF AT Q144=\$0**

**SKIP TO Q148 IF AT Q144>\$1/DK/REF**

- 146.** In what year did you finish paying off this bank or other financial institution student loan? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE BANK LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

YEAR

DON'T KNOW/NO RESPONSE  
REFUSAL

- 147.** What circumstances made it possible for you to pay off the loan over the past few years? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE BANK LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003) (DO NOT READ LIST, PROBE, ACCEPT ONE ANSWER)**

GOVERNMENT ASSISTANCE PROGRAMS  
HIGH PAYING JOB  
HELP FROM PARENTS/LIVED AT HOME  
HELP FROM SPOUSE  
HELP FROM OTHER FAMILY MEMBERS  
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  
FOLLOWED LOAN PAYMENT SCHEDULE  
REFINANCED LOAN/PAID IT OFF FROM A PRIVATE LOAN FROM A BANK  
SOLD LARGE ASSET (HOUSE)  
REGULAR EMPLOYMENT INCOME/STEADY WORK/FULL-TIME JOB  
SMALL AMOUNT OF LOAN  
NO SPECIAL CIRCUMSTANCES  
OTHER (PLEASE SPECIFY)  
DON'T KNOW/NO RESPONSE

**IF AT Q144=\$0, SKIP TO SECTION 10C (Q170)**

- 148.** Are the payments on your bank or other financial institution loan scheduled monthly, every two weeks, twice a month, weekly, or on some other payment schedule? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE BANK LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

MONTHLY  
BI-WEEKLY/EVERY TWO WEEKS  
TWICE A MONTH  
WEEKLY  
NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE **SKIP TO Q. 150**  
AT SCHOOL, NO LONGER MAKING PAYMENTS **SKIP TO SECTION 10C**  
DEFAULTED ON LOAN, NO LONGER MAKING PAYMENTS **SKIP TO SECTION 10C**  
NO LONGER MAKING PAYMENTS (GENERAL) **SKIP TO SECTION 10C**  
OTHER (PLEASE SPECIFY)  
DON'T KNOW/NO RESPONSE **SKIP TO Q150**

149. What are your [INSERT RESPONSE FROM Q148] payments for your bank or other financial institution loan(s)? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE PAYMENT OF THE BANK LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

\$

**RECORD RESPONSE ROUND TO NEAREST DOLLAR**  
REFUSAL

150. Does this payment include any other loans? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE BANK LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

**DO NOT READ**

YES	CONTINUE
NO	SKIP TO Q153
DON'T KNOW	SKIP TO Q153
REFUSAL	SKIP TO Q153

151. Does this payment include money borrowed for any other student loans? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE BANK LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

YES  
NO

152. Does this payment include money borrowed for personal loans, that is a car loan, credit line, mortgage? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE BANK LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

YES  
NO

153. Have you had any difficulty in meeting the repayment schedule for this loan? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE BANK LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**  
**(DO NOT READ LIST)**

YES	CONTINUE
NO	SKIP TO Q155
DON'T KNOW	SKIP TO Q155
REFUSAL	SKIP TO Q155

- 154.** Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE BANK LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

YES  
NO  
REFUSAL

- 155.** According to the initial repayment schedule, in what year are you expected to be done repaying the bank or other financial institution loans you obtained for the program you graduated from in 2003?

YEAR  
  
DON'T KNOW  
REFUSAL

(STARTED REPAYING LOAN)  
**ALL SKIP TO SECTION 10C**

- 156.** In what year do you expect to start repaying these loans? **(NOTE TO INTERVIEWER: IF RESPONDENT ASKS, WE ARE TALKING ABOUT THE BANK LOAN THEY TOOK TO FINANCE THE EDUCATION THEY TOOK AFTER 2003)**

**YEAR**  
  
IN REPAYMENT, BUT JUST BEGUN  
DON'T KNOW  
REFUSAL

**\* SKIP TO SECTION 10C**

**Banks or Other Financial Institutions Consolidated**

- 157.** Now, speaking of the consolidated bank or other financial institution loans for your education, how much do you now owe on your loan from banks or other financial institutions?

AMOUNT \$

**RECORD RESPONSE AND ROUND TO NEAREST DOLLAR**

SKIP TO Q158

- Q157A.** How much do you now owe on your total bank or financial institutions loans of **[INSERT SUM "Z" FROM Q126] ? ←**  
**IF NO SUM "Z" IN Q. 126 ASK:** How much do you now owe on your total financial institutions loans?

- 158.** In what year did you start to repay this loan?

YEAR

HAVE NOT STARTED TO REPAY

**SKIP TO Q169**

IN REPAYMENT, BUT INTEREST ONLY

**SKIP TO SECTION 10C**

IN REPAYMENT, BUT JUST BEGUN

DON'T KNOW/NO RESPONSE

REFUSAL

**(AMOUNT NOW OWED)**

**CONTINUE IF AT Q157 or 157A =\$0**

**SKIP TO Q161 IF AT Q157 or 157A >\$1/DK/REF**

- 159.** In what year did you finish paying off this bank or other financial institution loan?

YEAR

DON'T KNOW/NO RESPONSE

REFUSAL

- 160.** What circumstances made it possible for you to pay off the loan over the past few years? **(DO NOT READ LIST, PROBE, ACCEPT ONE ANSWER)**

GOVERNMENT ASSISTANCE PROGRAMS  
HIGH PAYING JOB  
HELP FROM PARENTS/LIVED AT HOME  
HELP FROM SPOUSE  
HELP FROM OTHER FAMILY MEMBERS  
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  
FOLLOWED LOAN PAYMENT SCHEDULE  
REFINANCED LOAN/PAID IT OFF FROM A PRIVATE LOAN FROM A BANK  
SOLD LARGE ASSET (HOUSE)  
REGULAR EMPLOYMENT INCOME/STEADY WORK/FULL-TIME JOB  
SMALL AMOUNT OF LOAN  
NO SPECIAL CIRCUMSTANCES  
OTHER (PLEASE SPECIFY)  
DON'T KNOW/NO RESPONSE

**\* IF AT Q157 OR Q157A=\$0/, SKIP TO SECTION 10C**

- 161.** Are the payments on your bank or other financial institution loan scheduled monthly, every two weeks, twice a month, weekly, or on some other payment schedule?

MONTHLY  
BI-WEEKLY/EVERY TWO WEEKS  
TWICE A MONTH  
WEEKLY  
NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE  
AT SCHOOL, NO LONGER MAKING PAYMENTS  
DEFAULTED ON LOAN, NO LONGER MAKING PAYMENTS  
NO LONGER MAKING PAYMENTS (GENERAL)  
OTHER (PLEASE SPECIFY)  
DON'T KNOW/NO RESPONSE

**SKIP TO Q. 163**  
**SKIP TO SECTION 10C**  
**SKIP TO SECTION 10C**  
**SKIP TO SECTION 10C**  
**SKIP TO Q163**

- 162.** What are your **[INSERT RESPONSE FROM Q161]** payments for your bank or other financial institution loan(s)?

**RECORD RESPONSE ROUND TO NEAREST DOLLAR**  
REFUSAL

**163.** Does this payment include any other loans? **DO NOT READ**

YES	<b>CONTINUE</b>
NO	<b>SKIP TO Q166</b>
DON'T KNOW	<b>SKIP TO Q166</b>
REFUSAL	<b>SKIP TO Q166</b>

**164.** Does this payment include money borrowed for any other student loans?

YES  
NO

**165.** Does this payment include money borrowed for personal loans, that is a car loan, credit line, mortgage?

YES  
NO

**166.** Have you had any difficulty in meeting the repayment schedule for this loan?  
**(DO NOT READ LIST)**

YES	<b>CONTINUE</b>
NO	<b>SKIP TO Q168</b>
DON'T KNOW	<b>SKIP TO Q168</b>
REFUSAL	<b>SKIP TO Q168</b>

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

YES  
NO  
REFUSAL

- 168.** According to the initial repayment schedule, in what year are you expected to be done repaying the bank or other financial institution loans you obtained for the program you graduated from in 2003?

**YEAR**

DON'T KNOW  
REFUSAL

(STARTED REPAYING LOAN)

**\*ALL OTHERS SKIP TO SECTION 10C**

- 169.** In what year do you expect to start repaying these loans?

**YEAR**

IN REPAYMENT, BUT INTEREST ONLY  
IN REPAYMENT, BUT JUST BEGUN  
DON'T KNOW  
REFUSAL



## Section 10c: Family Members

(BORROWED FROM FAMILY)

IF IN 2005 AT Q148=YES AND IN 2005 AT Q150>\$1, START AT Q170

IF IN 2005 AT Q148=YES AND IN 2005 AT Q150=\$0, AND IN 2005 AT Q43=YES OR IN 2008 AT Q63A/B/C/D =YES, SKIP TO Q171

IF IN 2005 AT Q148=YES AND IN 2005 AT Q150=\$0, AND IN 2005 AT Q43=NO AND IN 2008 AT Q63A/B/C/D =NO, SKIP TO SECTION 10D

IF IN 2005 AT Q148=NO AND IN 2005 AT Q43=YES OR IN 2008 AT Q63A/B/C/D =YES, OR IN 2005 Q. 45=YES SKIP TO Q171

IF IN 2005 AT Q148=NO AND IN 2005 AT Q43=NO AND IN 2008 AT Q63A/B/C/D =NO/DK/REF, SKIP TO SECTION 10D

IF RESPONDENTS DO NOT FIT INTO ANY OF THESE CRITERIA, AND IN 2005 FAM ALL =YES GO TO Q. 170

IF RESPONDENTS DO NOT FIT INTO ANY OF THESE CRITERIA, AND IN 2005 FAM ALL =NO SKIP TO SECTION 10D

Turning to loans from family members...

- 170.** During the last interview in 2005, you said you had borrowed [**\$Q149**] from family members to help finance your 2003 degree; how much do you now have left to pay on this amount?

**IF Q. 2005 149 = 97,98,99 ASK:** During the last interview in 2005, you said you had borrowed from family members to help finance your 2003 degree; how much do you now have left to pay?

\$

**PUT CORRECT AMOUNT FROM AT Q149 IF CORRECTED BY RESPONDENT \$**

**IF IN 2005 AT Q43 = NO AND IN 2008 AT Q63A/B/C/D = NO, SKIP TO SECTION 10D**

- 171.** Did you ever borrow money from family members to finance any education you took since graduating in 2003?

YES  
NO

**CONTINUE**  
**SKIP TO Q10D**

- 172.** How much did you borrow from family members to finance educational programs you took since graduating in 2003?

\$

IF DK/REF, SKIP TO SECTION 10d

- 173.** How much do you now owe to family members for the money you borrowed to finance the education you pursued since 2003?

\$

## Section 10d: Other Loans

IF IN 2005 AT Q154=YES AND AT Q156>\$1, START AT Q174

IF IN 2005 AT Q154=YES AND IN 2005 AT Q156=\$0, AND IN 2005 AT Q43=YES OR IN 2008 AT Q63A/B/C/D =YES, SKIP TO Q175

IF IN 2005 AT Q154=YES AND IN 2005 AT Q156=\$0, AND IN 2005 AT Q43=NO AND IN 2008 AT Q63A/B/C/D =NO, SKIP TO SECTION 11

IF IN 2005 AT Q154=NO AND IN 2005 AT Q43=YES OR IN 2008 AT Q63A/B/C/D =YES, OR IN 2005 Q. 45=YES SKIP TO Q175

IF IN 2005 AT Q154=NO AND IN 2005 AT Q43=NO AND IN 2008 AT Q63A/B/C/D =NO, SKIP TO INSTRUCTION BEFORE Q178

IF RESPONDENTS DO NOT FIT INTO ANY OF THESE CRITERIA, AND IN 2005 OTH ALL =YES GO TO Q. 174

IF RESPONDENTS DO NOT FIT INTO ANY OF THESE CRITERIA, AND IN 2005 OTH ALL =NO SKIP INSTRUCTION BEFORE Q178

Turning to other loan sources...

- 174.** During the last interview in 2005, you said you had borrowed [**\$Q155**] from sources other than government, banks and family to help finance your 2003 degree; how much do you now have left to pay on this amount?

**IF Q. 2005 155 = 97,98,99 ASK:** During the last interview in 2005, you said you had borrowed from sources other than government, banks and family to help finance your 2003 degree; how much do you now have left to pay?

\$

**IF IN 2005 AT Q43=NO AND IN 2008 AT Q63A/B/C/D =SKIP TO INSTRUCTIONS PRIOR TO Q. 178.**

- 175.** Did you ever borrow money from sources other than government, banks or family to finance any education since graduating in 2003?

YES

NO

**SKIP TO Q178**

- 176.** How much did you borrow from other sources for educational programs you took since graduating in 2003?

\$

**IF DK/REFUSED, SKIP TO Q178**

**177.** How much do you now owe to these other sources for the money you borrowed to finance the education you pursued since 2003?

\$

**IF IN 2005 AT Q45=YES OR IN 2008 AT Q63A-D=YES ASK Q178 TO Q  
ALL OTHERS SKIP TO SECTION 11**

**NOW I'D LIKE TO ASK YOU A FEW QUESTIONS ABOUT NON REPAYABLE RESOURCES THAT YOU MIGHT HAVE USED TO FINANCE THE EDUCATION YOU PURSUED SINCE THE LAST INTERVIEW IN 2005 .**

178. Were any of the following non-repayable resources used to finance the education you pursued since the last interview in 2005? **[READ LIST, PAUSE FOR AN ANSWER ON EACH]**

**YES**  
**NO**

- A. family
- B. financial assistance from employers
- C. teaching assistantship
- D. your personal income from employment during the summer months
- E. your personal income during the school year
- F. government assistance other than student loans
- G. workers' compensation payments

179. Since the last interview in October 2005, have you received any grants or bursaries based on your financial needs? **(NOTE TO INTERVIEWER: THIS DOES NOT INCLUDE SCHOLARSHIPS BASED ON MERIT/ACHEIVEMENT)**

**YES**  
**NO** **GO TO Q181**  
**REFUSAL** **GO TO Q181**

180. What was the total amount of these grants and bursaries?  
**RECORD RESPONSE ROUND TO NEAREST DOLLAR**

**REFUSAL 99**

181. Since October 2005, did you receive a Canada Millennium Scholarship?

YES

NO

**GO TO Q181B**

REFUSAL

**GO TO Q1811B**

181A. What was the total amount of that scholarship?

**RECORD RESPONSE ROUND TO NEAREST DOLLAR**

REFUSAL

181B **[INTERVIEWER NOTE: LET RESPONDENTS KNOW THAT THIS DOES NOT INCLUDE THE CANADA MILLENNIUM SCHOLARSHIP.]** Since October 2005, did you receive any other scholarships, awards, fellowships or prizes, based on your achievements?

YES

NO

**GO TO Section 11**

REFUSAL

**GO TO Section 11**

181C. What was the total amount of these scholarships, awards, fellowships or prizes?

**RECORD RESPONSE ROUND TO NEAREST DOLLAR**

REFUSAL 99

## Section 11: Government Assistance Programs

**(ALL WHO BORROWED MONEY FROM GOVERNMENT (EITHER 2003 OR POST-ED))**

**IF IN 2005 AT Q60 = 5 OR AT Q62=YES OR IN 2005 AT Q61 = 5 OR AT Q65=YES OR IN 2008 AT Q79=YES START AT Q182 if Q79=No but gave us a new amount >0, START AT Q 182**

**IF IN 2005 AT Q60 ≠ 5 OR AT Q62=NO AND IN 2005 AT Q61 ≠ 5 OR AT Q65=NO AND IN 2008 AT Q79=NO SKIP TO SECTION 12**

**ALL OTHERS SKIP TO SECTION 12**

- 182.** Are you aware of any government assistance programs that help graduates repay their student loans?

YES **CONTINUE**

NO **SKIP TO SECTION 12**

- 183.** Which programs do you know or have you heard of? **[DO NOT READ LIST, PROBE – ACCEPT ALL RESPONSES]**

LOAN REMISSION PROGRAM

INTEREST RELIEF PROGRAM

INCOME-BASED REDUCTION PROGRAM

LOAN FORGIVENESS PROGRAM

DEBT REPAYMENT ASSISTANCE PROGRAM

DEBT REDUCTION PROGRAMS

OTHER (SPECIFY)

- 184.** Have you ever applied for any of these programs?

Yes **CONTINUE**

No **SKIP TO SECTION 12**

- 185.** Was your application successful?

Yes **CONTINUE**

No **SKIP TO SECTION 12**

- 186.** With which program or programs? **[DO NOT READ LIST, PROBE - ACCEPT ALL ANSWERS]**

LOAN REMISSION PROGRAM

INTEREST RELIEF PROGRAM

INCOME-BASED REDUCTION PROGRAM

LOAN FORGIVENESS PROGRAM

DEBT REPAYMENT ASSISTANCE PROGRAM

DEBT REDUCTION PROGRAMS

OTHER (SPECIFY)

## Section 12: Information on University Experience

- 187.** Now, thinking about all we've discussed in this survey, if you could do it over again, would you choose to go to university or not go to university? Please use a 5-point scale where 1 means you'd definitely choose NOT to go to university and 5 means you'd definitely choose to go.

Definitely choose not to go (1)	2	3	4	Definitely choose to go (5)	DK
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- 188.** Thinking about employment in general, how important is it that any job you get be related to your field of study or specialization ...**[READ ONE LIST IN ORDER – RANDOMIZE WHICH LIST]**

very important		not at all important
important	OR	not very important
not very important		important
not at all important		very important

- 189.** And, if you could choose again, would you select the same field of study or specialization for the degree that you completed in 2003?

Yes	<b>SKIP TO Q191</b>
No	<b>CONTINUE</b>
Don't know	<b>SKIP TO Q192</b>
Refused	<b>SKIP TO Q192</b>

- 190.** What is the main reason you would not select the same field of study? **[DO NOT READ LIST, PROBE – ACCEPT ONE ANSWER ONLY]**

THIS FIELD WASN'T MY FIRST CHOICE  
 COULDN'T FIND WORK IN MY FIELD  
 NOT SATISFIED WITH CURRENT JOB  
 NOT SATISFIED WITH SALARY IN CURRENT JOB  
 DEGREE/COURSE NOT ACKNOWLEDGED BY EMPLOYER/NOT GIVEN ENOUGH CREDIT  
 CHANGE OF INTEREST  
 NOT SATISFIED WITH MY CHOICE OF FIELD OF STUDY  
 DEGREE IS TOO COMMON - NOT ENOUGH TO GET EMPLOYMENT  
 OTHER [ENTER OTHER INFORMATION]  
 DON'T KNOW

**SKIP TO Q192**



- 191.** What is the main reason you would choose the same field of study? **[DO NOT READ LIST, PROBE – ACCEPT ONE ANSWER ONLY]**

SATISFIED WITH JOB/CAREER  
SATISFIED WITH SALARY  
GOOD PROGRAM (GENERAL - UNSPECIFIED MENTION FROM RESPONENT)  
PROGRAM USEFUL ON JOB MARKET  
PERSONAL INTEREST IN FIELD OF STUDY  
OTHER [ENTER OTHER INFORMATION]  
DON'T KNOW

- 192.** If you could choose again, would you have gone to the same school or institution?

Yes	<b>SKIP TO Q194</b>
No	<b>CONTINUE</b>
Refused	<b>SKIP TO Q195</b>
Don't know	<b>SKIP TO Q195</b>

- 193.** What is the main reason you would not select the same school or institution? **[DO NOT READ LIST, PROBE – ACCEPT ONE ANSWER ONLY]**

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 CO-OP PROGRAM OFFERED IN MY FIELD  
SCHOOL TOO BIG  
SCHOOL TOO SMALL  
LOW RECOGNITION/REPUTATION OF UNIVERSITY  
OTHER PROGRAMS WOULD HAVE BEEN MORE SUITED/PREFERRED (E.G., SHORTER PROGRAM, COLLEGE-LEVEL)  
WOULD HAVE PREFERRED TO LEAVE PROVINCE/HOME  
ADMINISTRATIVE STAFF PROBLEMS  
OTHER [SPECIFY]  
DON'T KNOW  
REFUSED

**SKIP TO Q195**

- 194.** What is the main reason you would select the same school or institution? **[DO NOT READ LIST, PROBE – ACCEPT ONE ANSWER ONLY]**

INSTITUTION HAS GOOD FACILITIES  
 INSTITUTION HAS GOOD PROGRAM/DEPARTMENT/REPUTATION  
 INSTITUTION HAS GOOD TEACHERS  
 INSTITUTION IS CLOSE TO HOME  
 INSTITUTION OFFERS PREFERRED FIELD OF STUDY  
 INSTITUTION HAS COOP PROGRAM/DISTANCE ED/FAST-TRACK  
 LIKED INSTITUTION (GENERAL)  
 SMALL TOWN  
 SMALL INSTITUTION  
 GOOD VALUE FOR MONEY (GENERAL - UNSPECIFIED MENTION FROM RESPONDENT)  
 INSTITUTION IS FAR AWAY FROM HOME  
 LARGE INSTITUTION  
 GOOD VALUE (GENERAL)  
 SMALL CLASSES  
 LIKED THE CITY  
 LANGUAGE CHOICE OFFERED (FRENCH)  
 OTHER (SPECIFY)  
 DON'T KNOW  
 REFUSED

- 195.** Thinking about all we've discussed, when you look back at the university education you completed in 2003, and your experience since, and using a 5-point scale where 1 means is not at all worth the investment and 5 is well worth the investment, to what extent was your university experience ....**[READ LIST - RANDOMIZE]**

	NWI				WI	DK
Worth the financial investment required	1	2	3	4	5	98
Worth the personal investment of time required for classes and studies	1	2	3	4	5	98

### Section 13: Demographic Information

Now, just before we end ... a few questions about you so that we can compare the experiences of different groups of graduates.

**196.** What is your current marital status? Are you...

**[INTERVIEWER NOTE: READ LIST IN ORDER – ACCEPT ONE RESPONSE ONLY]**

Single and never married  
Married or common-law  
Separated or divorced  
Widowed?  
REFUSED  
OTHER (SPECIFY)

**198.** How many people live in your household including yourself? **[RECORD NUMBER]**

**SKIP TO Q200IF ANSWER = 1**

**199.** How many children do you have who are financially dependent on you? **[RECORD NUMBER]**

**200.** blank

**201.** What was your annual personal income for 2007 from all sources before taxes and other deductions?

**[INTERVIEWER NOTE: RECORD DOLLAR AMOUNT, THEN SKIP TO Q203; IF UNSURE/HESITANT CONTINUE]**

**202.** Would you say your total income was:

Less than \$20,000  
\$20 - \$39,999  
\$40 - \$59,999  
\$60 - \$79,999  
\$80 - \$99,999  
\$100,000 or more  
DON'T KNOW  
REFUSED

**If Q. 198=1, SKIP TO Q. 205**

**203.** What was your annual household income for 2007 from all sources before taxes and other deductions, that is of all people living in your household?

**[INTERVIEWER NOTE: MUST EXCLUDE INCOME FROM ROOMMATES]**

**[RECORD DOLLAR AMOUNT, THEN SKIP TO Q205; IF UNSURE/HESITANT CONTINUE]**

**204.** Would you say it is:

Less than \$20,000

\$20 - \$39,999

\$40 - \$59,999

\$60 - \$79,999

\$80 - \$99,999

\$100,000 or more

DON'T KNOW

REFUSED

**205.** Do you yourself rent or own your current home?

OWN

RENT

NEITHER (NOT PAYING RENT)

**206.** Do you yourself own or lease a car?

OWN

LEASE

NEITHER

**207.** Do you have any physical or mental disability that limits your daily activities in any way?

YES

NO

**208.** What language do you speak most often at home?

ENGLISH

FRENCH

ENGLISH AND FRENCH

OTHER LANGUAGE (SPECIFY)

**209.** Would you be willing to be called back in five years for a third wave of the survey with the Class of 2003?

YES **CONTINUE**

NO **SKIP TO Q. 212**

**210.** What is the best telephone number at which you can be reached? **[ENTER NUMBER WITH AREA CODE]**

**211.** Is there another number where we could attempt to reach you should you relocate over the next five years?

YES **[ENTER ALTERNATE NUMBER]**

NO

**THANK:**

On behalf of the Maritime Provinces Higher Education Commission and the Strategic Counsel I'd like to thank you very much for taking the time to complete this survey.