



**Alberta Graduate Outcome Survey,
Class of 2007-2008: Transfer Graduates**

Final Report

Alberta Advanced Education and Technology

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Executive Summary

Introduction

As part of its on-going research initiatives, Alberta Advanced Education and Technology (AET) contracted Harris/Decima to conduct a satisfaction and outcomes research study with graduates of Alberta's post-secondary education institutions. This survey investigates graduates' satisfaction with their post-secondary educational experience and their employment outcomes approximately two years after graduation. This research will inform AET and support institutional planning.

A total of 26 public post-secondary institutions participated in this research, yielding a total of 9,887 completed surveys with graduates (29% completion rate). A total of 8,407 surveys were completed by telephone and 1,480 were completed online. Programs include credit and non-credit programs, eligible for financial assistance.

A total of 2,291 surveys were completed by Transfer graduates – those who transferred credits from one program to another at some point during their post-secondary education. This report presents the research findings for Transfer graduates compared to non-Transfer graduates.

As the methodology for this survey was a census-approach (with every graduate being given the opportunity to complete the survey) and therefore a non-probability sample (as opposed to a random sample), a margin of error cannot be indicated. This is in accordance with the Market Research Intelligence Association (MRIA) Standards, of which Harris/Decima is a member and by which it adheres (<http://www.mria-arim.ca/STANDARDS/CODE2007.asp>).

Should this have been a probability sample, the margin of error would have been +/- 0.84%, nineteen times out of 20.

For a complete discussion on the methodology, please refer to the Technical Report.

Section A: Demographics

The demographic profile of the survey respondents was as follows:

- Almost all Transfer graduates (93%) completed grade 12 in High School, as did non-Transfer graduates.
- The majority of Transfer graduates completed their High School education in Alberta. When compared to non-transfer graduates, a larger proportion of Transfer graduates attended High School outside of the Province.
 - One quarter (27%) of Transfer graduates attended High School outside of the province of Alberta compared to 21% of non-Transfer graduates.
- Overall, the majority of graduates from the Class of 2007-2008 were women.
 - Transfer graduates were significantly more likely to be women than non-Transfer graduates (66% and 58% respectively).

- Transfer graduates were on average 2.3 years older than non-Transfer graduates.
 - The average age for Transfer graduates was 31.5 compared to 29.2 for non-Transfer graduates.
- In total, 4% of Transfer graduates self-identified as being Aboriginal.

Section B: Transitions

Most graduates continue to transition directly into a full-time post-secondary program after graduating from High School. After completing their program, most leave the city/town where they studied while some re-enroll in another post-secondary program.

- Almost three-quarters of Transfer graduates received full credit from their institution, while the remainder received partial credit.
 - The most common reason given for not receiving the expected credit was that all courses were transferable but some were not needed for graduation.
 - It also appears as though the requirements were not always clear to graduates.
- The large majority (91%) of Transfer graduates were satisfied with the transfer credits received.
 - Only one in ten were dissatisfied.
 - Satisfaction was higher among those who received full credit (95%) compared to those who received partial credit (81%).
 - However, satisfaction was for a large part driven by the expected outcome. Indeed, satisfaction was significantly higher among those who received the credits they were expecting (95%), compared to those who did not (51%).
- A majority of graduates did not wait more than a year after completing High School before entering post-secondary education. (This is not necessarily the program they most recently graduated from). Both Transfer and non-Transfer graduates show comparable behaviors.
- Online resources, such as individual institutions' websites, and close relationships to the graduates, such as family and friends, were seen as the most valuable sources of information when deciding which program and institution to choose for post-secondary education.
- While taking courses the traditional way – in a classroom – was by far the most popular way to study among Transfer graduates and non-Transfer graduates alike, online or distance courses were taken by a number of graduates (32% of Transfer graduates and 28% of non-Transfer graduates).
- After their 2008 graduation, not all graduates immediately entered the work force.
 - Three in ten Transfer graduates (29%) and non-Transfer graduates (28%) re-enrolled in an educational program since then, and were students at the time of the survey.

- Most of them were at an Alberta university and enrolled full-time.
- Although both Transfer and non-Transfer graduates who decided to further their education were aiming to obtain a Graduate or Undergraduate Degree, Transfer graduates were more likely to aim for higher credentials than non-Transfer graduates.
- Two years after graduation, most graduates lived in the same city or town in which they studied.
 - Some graduates (21%) returned to their hometown, or relocated based on employment prospects (27% of Transfer graduates and 18% of non-Transfer graduates).
 - Most other reasons were related to family.

Section C: Goals and Satisfaction

Alberta post-secondary institutions appear to be successful at helping graduates become better individuals and acquire a strong set of skills and abilities that will help them be successful in their lives and careers.

- Most (84%) Transfer graduates felt their institution offered them an opportunity to improve themselves, provided them with a desire to continue learning more, and allowed them to acquire knowledge of a particular field of study.
 - However, according to graduates' ratings, Alberta institutions could improve their programs in order to better provide graduates with skills needed for a particular job and increase their chances of earning a better income.
- Reflecting on their educational experience, Transfer graduates felt that their institution mainly helped them learn and work independently.
 - Institutions also allowed their graduates to acquire a number of skills and abilities.
- Satisfaction with the quality of teaching was very high among both Transfer and non-Transfer graduates (88% and 90% respectively)
- Again, the majority (87%) of Transfer graduates were satisfied with the overall quality of their program.
- While overall satisfaction with the educational experience while in school was quite high among Transfer graduates, it was slightly less strong than among non-Transfer graduates.
- The majority of Transfer graduates would recommend both the institution they attended (93%) and the program they completed (86%).
- The large majority (87%) of Transfer graduates believed that the financial investment in their post-secondary studies was worth it for the benefits gained.
- A small group of Transfer graduates (6%) participated in a study abroad program outside of Canada.

- Transfer graduates who participated in a study abroad program went to a variety of countries. However, the most common ones were the United States, Mexico and France.
- The majority of study abroad programs were offered in English.
- Study abroad program participants were overwhelmingly satisfied with their educational experience.

Section D: Financing

While most Transfer graduates worked while in school, many also relied on financial aid. While the percentage of Transfer graduates who received loans has declined somewhat from the previous cycle of research, the amount borrowed has gone up.

- Almost one in two Transfer graduates indicated receiving government-sponsored student loans.
 - Transfer graduates were significantly more likely than non-Transfer graduates to have received government-sponsored loans (47% vs. 38% of non-Transfer graduates).
- The average loan amount from government sources for Transfer graduates in the class of 2007-08 was \$21,017 compared to \$18,725 for the 2005-2006 cohort.
 - Besides having been more likely to have received these loans, the average loan amount received by Transfer graduates was also higher than that received by non-Transfer graduates (\$21,017 vs. \$17,863).
- A third of Transfer graduates had other sources of financing such as bank loans, credit lines, credit cards or loans from other people.
 - Once again, Transfer graduates were more likely (by five percentage points) to have received these types of loans than non-Transfer graduates.
 - However, the average amount of non-government financing received by Transfer graduates was slightly less than that received by non-Transfer graduates (\$10,630 compared to \$10,900 among non-Transfer graduates).
- More than half of all graduates received some form of loan throughout their study period, including 63% of Transfer graduates and 55% of non-Transfer graduates.
- Besides loans, many graduates financed a portion of their studies through scholarships, grants or bursaries.
 - Seven in ten Transfer graduates (71%) received some type of financial assistance that was not a loan. Non-Transfer graduates were less likely to have received this type of financial assistance (67%).
 - Scholarships, bursaries and grants were most likely to have been distributed in smaller amounts than loans.
 - The average amount received in scholarships, grants or bursaries by Transfer graduates was \$7,611. On average, non-Transfer graduates indicated receiving a larger sum, \$9,160.

Section E: Outcomes

Outcomes have been very positive for Transfer graduates. The majority are employed in a relevant field and are well-paid, making them – not surprisingly – highly satisfied with their jobs.

- Most Transfer graduates had indicated their primary goal was to obtain the credential Degree attached to the program they were enrolled in.
 - Among the Transfer graduates who did not achieve their goal, a third said they did not achieve it because they changed programs, career plans, or simply changed goals once they were in the program of choice.
 - Among those who set a goal related to employment which was not attained, lack of employment in the field was often mentioned as the reason.
- Transfer graduates averaged 1.3 jobs, whereas non-Transfer graduates averaged 1.2 jobs.
- Four in five Transfer graduates have been currently employed in their main job for more than a year.
- The most common sectors of work among Transfer and non-Transfer graduates alike were: Health Care and Social Assistance, Education or Mining, Oil and Gas.
- Transfer graduates tended to report a slightly higher average annual income than non-Transfer graduates, by almost \$1,500.
 - Half of Transfer graduates reported annual incomes of \$55,000 or more.
- While most primary jobs were related to the credential with which graduates graduated, this was not as true of other jobs graduates may have had on the side.
- A significantly higher proportion of employed Transfer graduates, relative to employed non-Transfer graduates, indicated that the highest level of education needed for their job at the time of the survey was a Bachelor Degree.
- The vast majority of Transfer graduates were satisfied with their current employment.

Section F: Historic

The demographic profile of Transfer graduates has varied little over each cycle of the research.

- With the exception of the 2003-2004 cycle of Transfer graduates, where 80% received full credit, the ratio of graduates receiving full credit for their transfer courses, relative to those receiving partial credit, has remained stable throughout the cycles of research.
- When compared to the class of 2005-06, earnings among Transfer graduates of the class of 2007-08 increased:
 - Graduates of the class 2007-08 earned \$57,640;

- Graduates of the class of 2005-06 earned \$54,837, adjusted to current dollars using the Consumer Price Index (CPI).
- Total loan incidence among Transfer graduates, that is, the number of graduates who had loans upon graduation, has declined from the previous cycle of research.
 - The survey results suggested that this decline primarily stemmed from a decreasing number of graduates who held government-sponsored loans, while non-government loans have remained relatively stable.
- Despite the decreasing total loan incidence, average debt amounts have actually increased among Transfer graduates.
 - Only by 5%, or \$941 in dollar terms.
 - The average amount owed to government-sponsored sources increased by 12%.
- The average amounts owed to non-government financing sources, in contrast, declined since the previous cycle of research from \$11,225 to \$10,630.

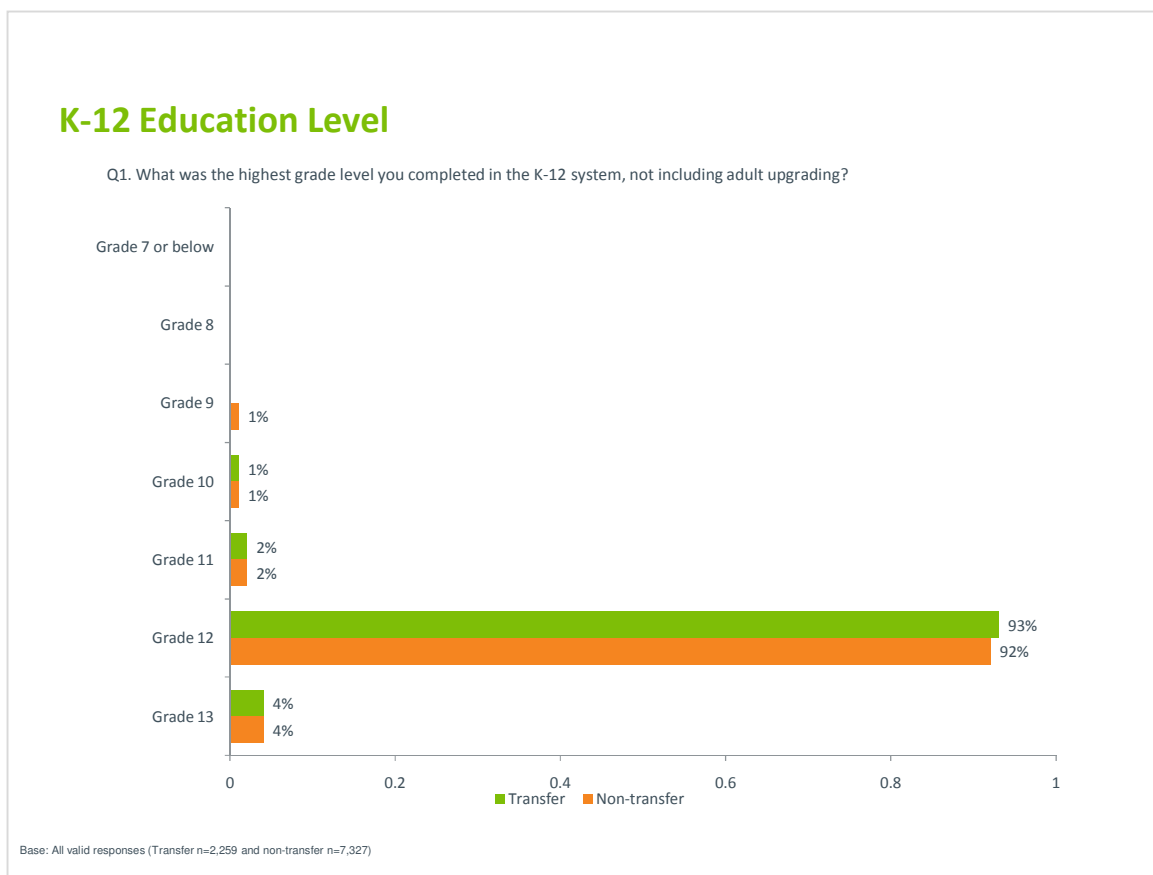
Section A: Demographics

This first section provides a picture of the 2007-2008 Transfer graduates’ demographic characteristics as they compare to those of non-Transfer graduates, including their education levels, their parents’ education levels, gender, age, family make-up, first-nation status, visible minority status and disability status. Transfer graduates are those who transferred credits from one program to another at some point during their post-secondary education.

Education

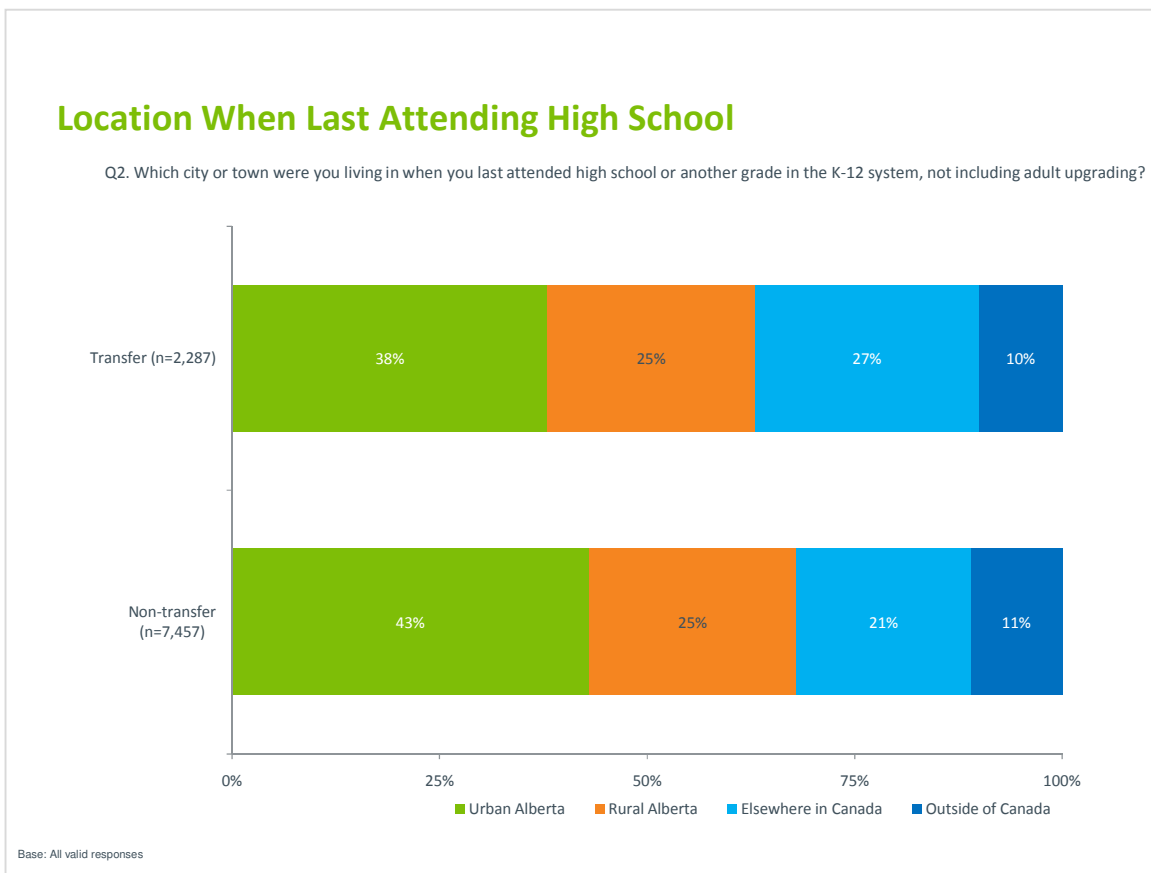
Highest Grade Completed in High School

Almost all Transfer graduates (93%) completed grade 12 in High School, as did non-Transfer graduates. Grade 13 was completed by 4% of Transfer graduates, while that same proportion completed less than grade 12.



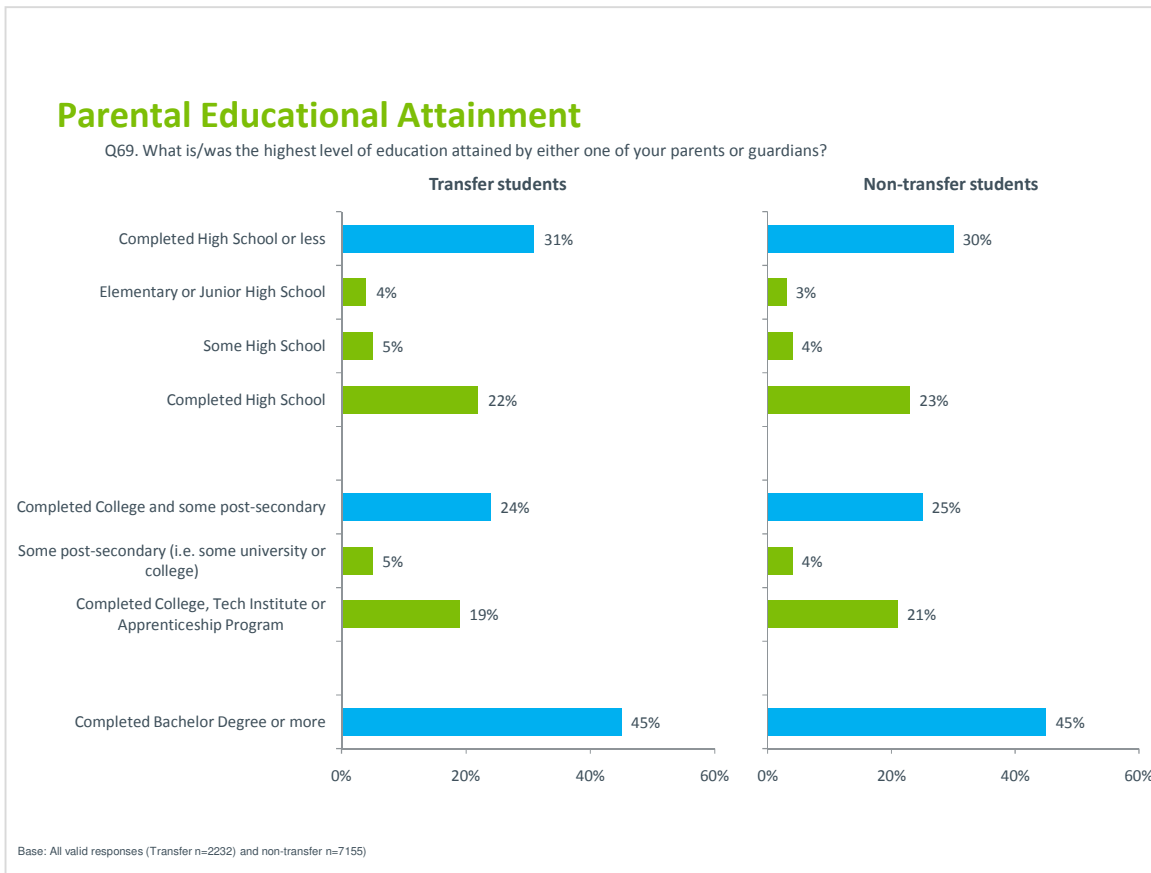
High School Location

Although the majority of Transfer graduates (63%) attended High School in Alberta, a significantly larger proportion of Transfer graduates went to High School outside of the province (compared to non-Transfer graduates). Indeed, one quarter (27%) of Transfer graduates attended High School in Canada but outside of the province of Alberta compared to 21% of non-Transfer graduates. Consequently, Transfer graduates were less likely to have attended High School in urban Alberta than non-Transfer graduates (38% and 43% respectively).



Parental Educational Attainment

The majority of parents of Transfer graduates had more than a High School education. While three in ten (31%) parents had completed High School or less, one quarter (24%) had taken at least some post-secondary education or had completed College. The remainder (45%) had a Bachelor Degree or more. This mirrors educational attainment of the parents of non-Transfer graduates.



Gender, Age and Marital Status

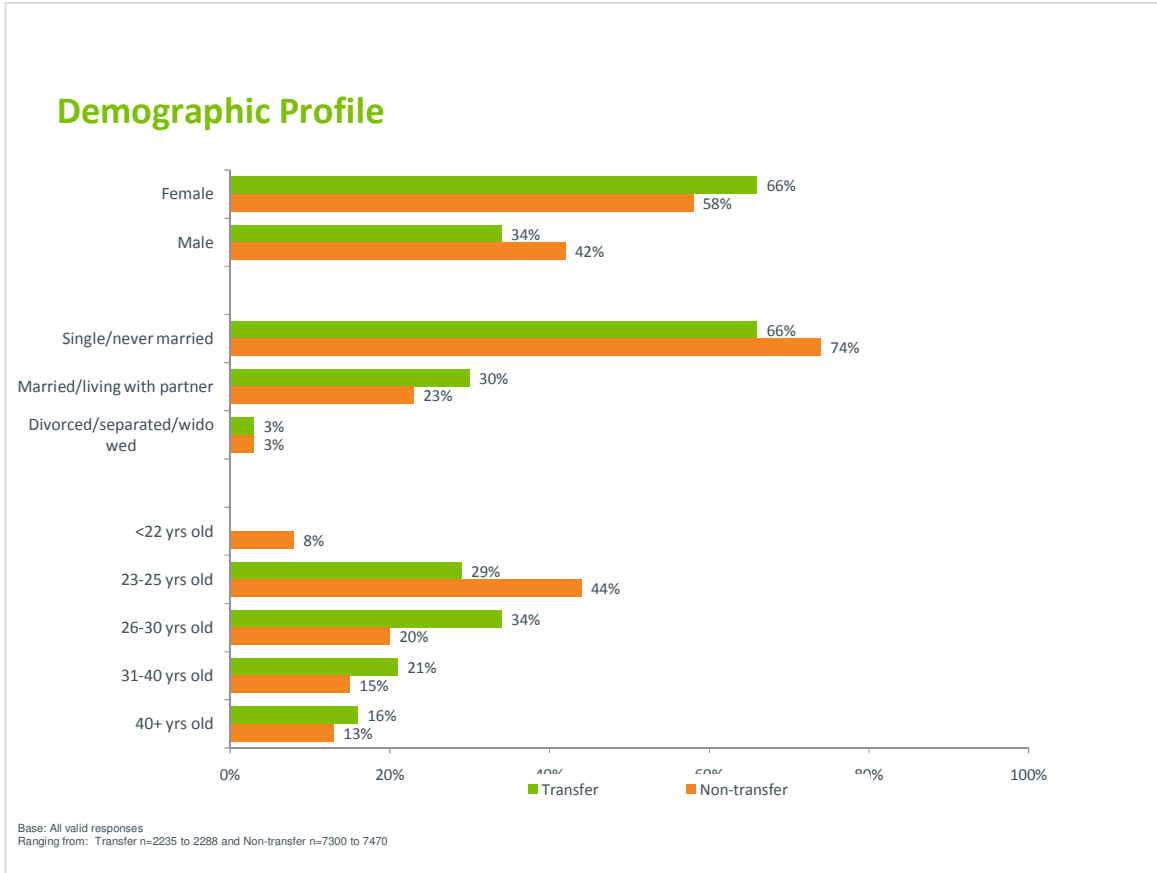
Overall, the majority of graduates from the Class of 2007-2008 were women. Transfer graduates were significantly more likely to be women than non-Transfer graduates (66% vs. 58%).

Transfer graduates were on average 2.3 years older than non-Transfer graduates: the mean age for Transfer graduates was 31.5, compared to 29.2 for non-Transfer graduates. While a third of Transfer graduates were between 26 and 30, more than half (52%) of non-Transfer graduates were younger than that.

In fact, no Transfer graduates were younger than 22 years old (compared to 8% of non-Transfer graduates) and only 29% belonged to the 23-25 age category (compared to 44% of non-Transfer graduates).

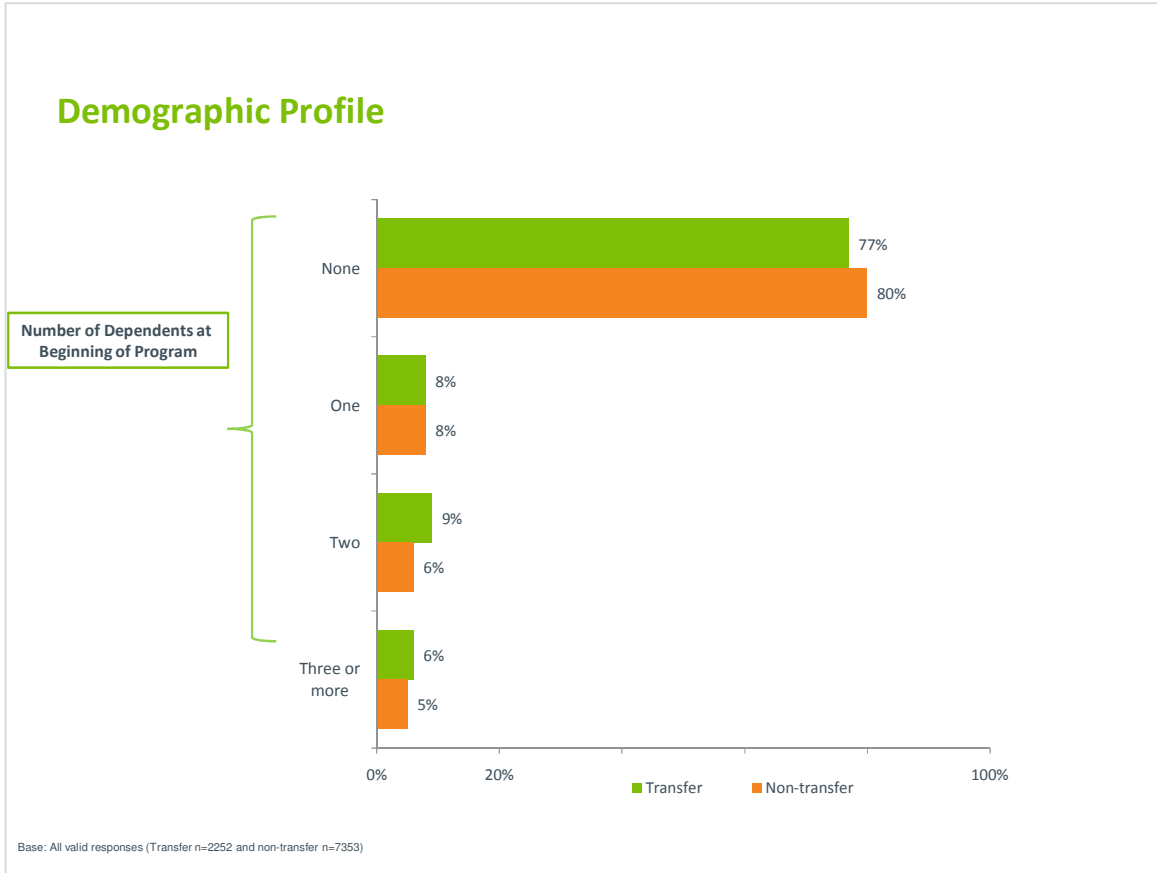
Given the higher average age of Transfer graduates, it is not surprising that a higher proportion of them were married (30% vs. 23% of non-Transfer graduates). Still, most (66%) were single.

The higher average age should be taken into account when looking at the results overall, for instance when analyzing the income levels and employment rates of Transfer graduates versus non-Transfer graduates.



Dependents

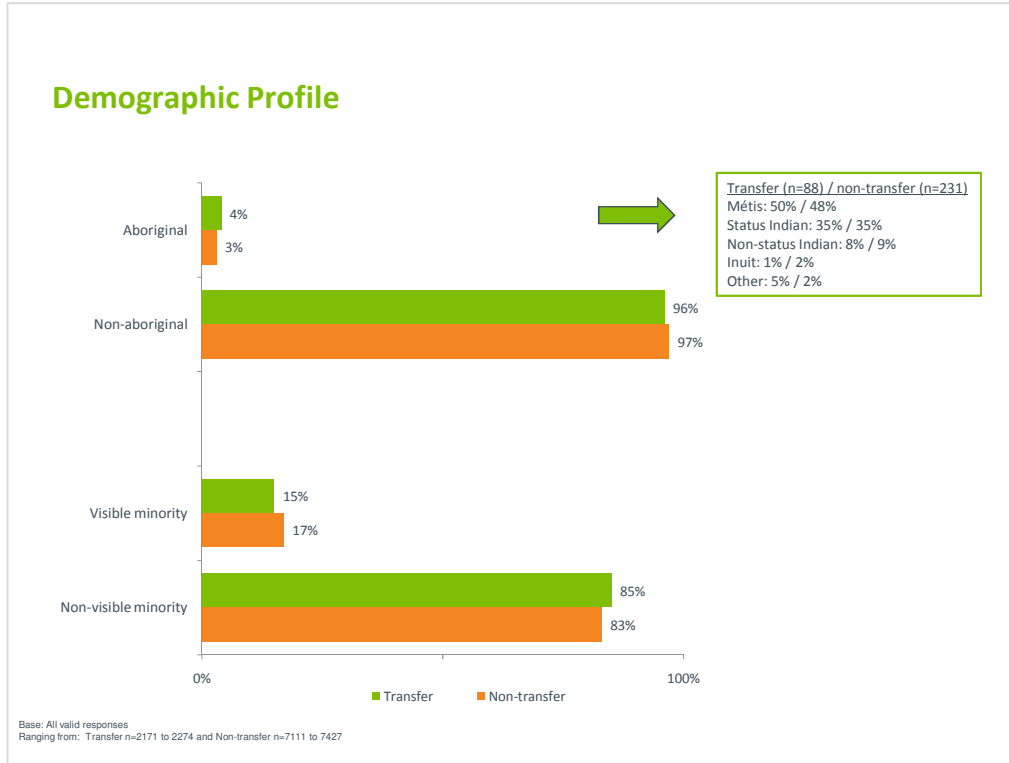
Transfer graduates were slightly more likely to have had at least one dependent at the start of their program than non-Transfer graduates (23% compared to 20%). This is likely a result of the higher incidence of being married or living with a partner and being older among this group. Eight percent had one dependent, 9% had two and 6% had three or more.



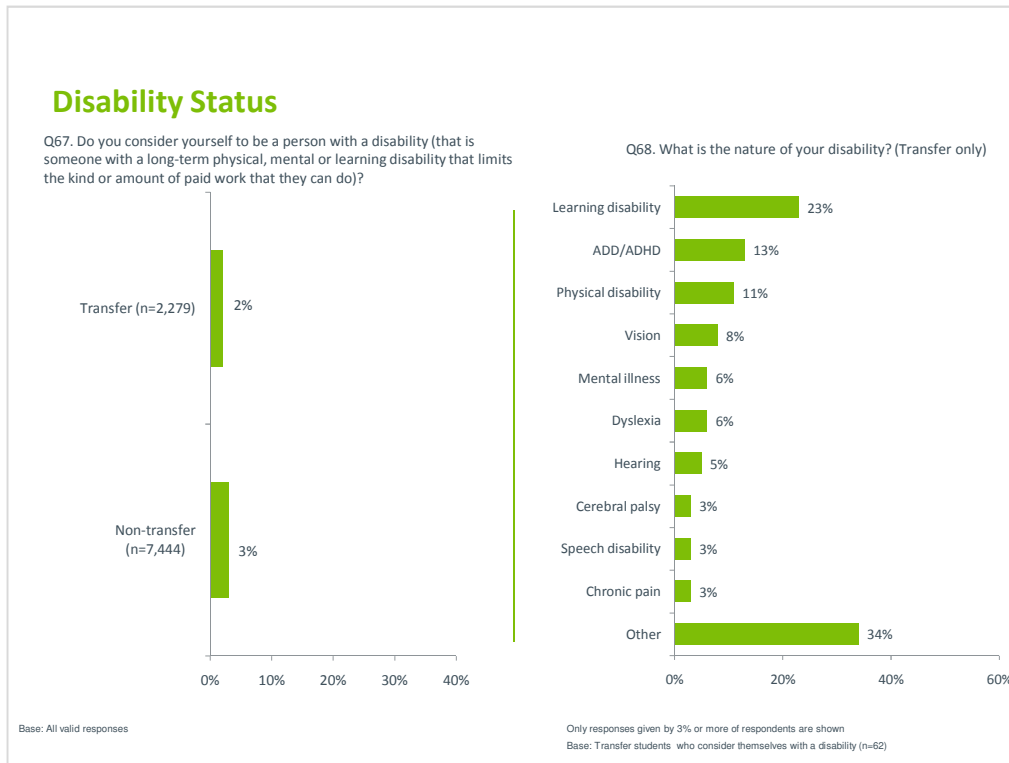
Aboriginal Status, Visible Minority Status and Disability Status

In total, 4% of Transfer graduates self-declared as being Aboriginal. Of this group, fully one half identified themselves as being Métis, 35% as Status Indian, 8% as Non-status Indian and 1% as Inuit.

Transfer graduates were slightly less likely to include themselves as members of a visible minority than non-Transfer graduates (15% and 17% respectively). Similar proportions of Transfer (2%) and non-Transfer graduates (3%) indicated having a disability.



Of the disabilities mentioned, learning disabilities were the most prevalent (23%), followed by ADD/ADHD (13%), and physical disabilities in general (11%).



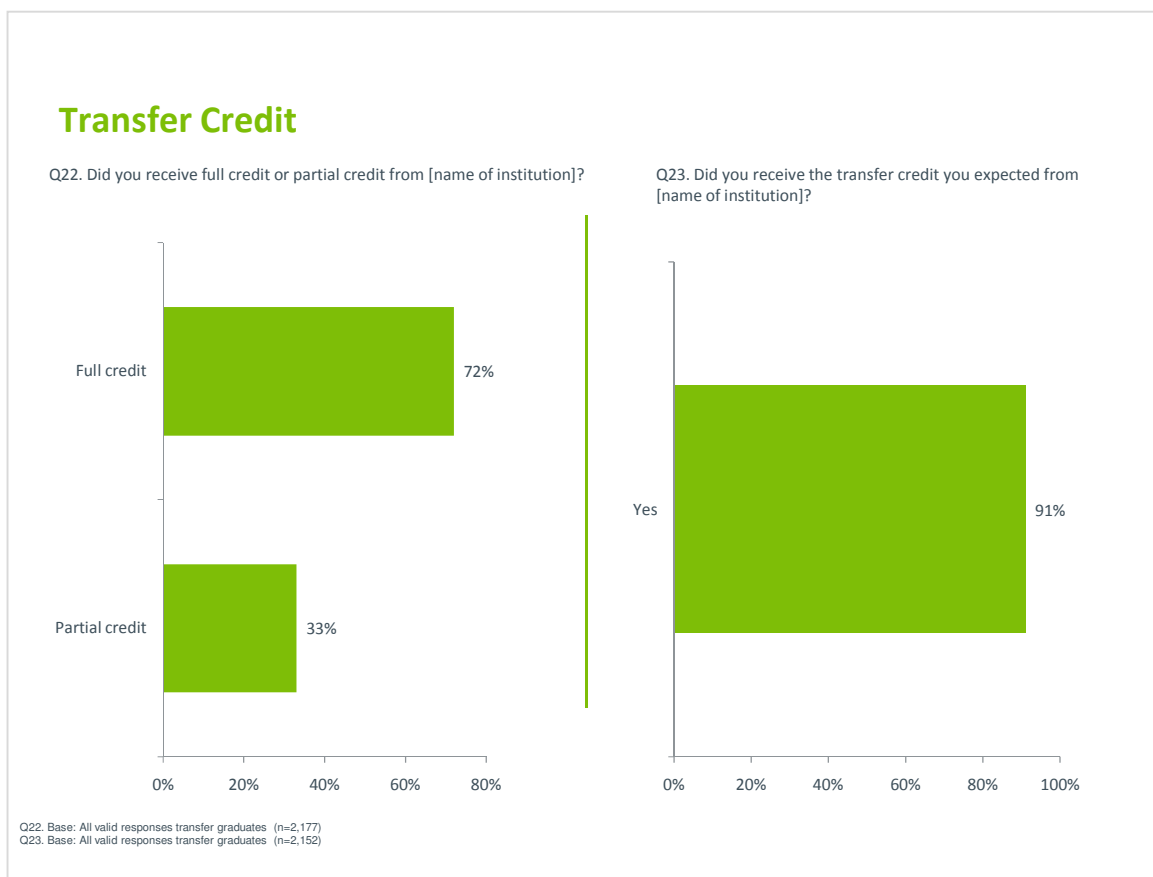
Section B: Transitions

This section of the report discusses findings from questions on all matters of transition: from transitioning from High School to post-secondary studies to transitioning after completion of their program. But first, it delves into the experience of Transfer graduates in particular, namely the credits they may or may not have received.

Another transition discussed is one within the post-secondary program: from the traditional learning channel (i.e. the class room) to the use of online or distant learning.

Transferring

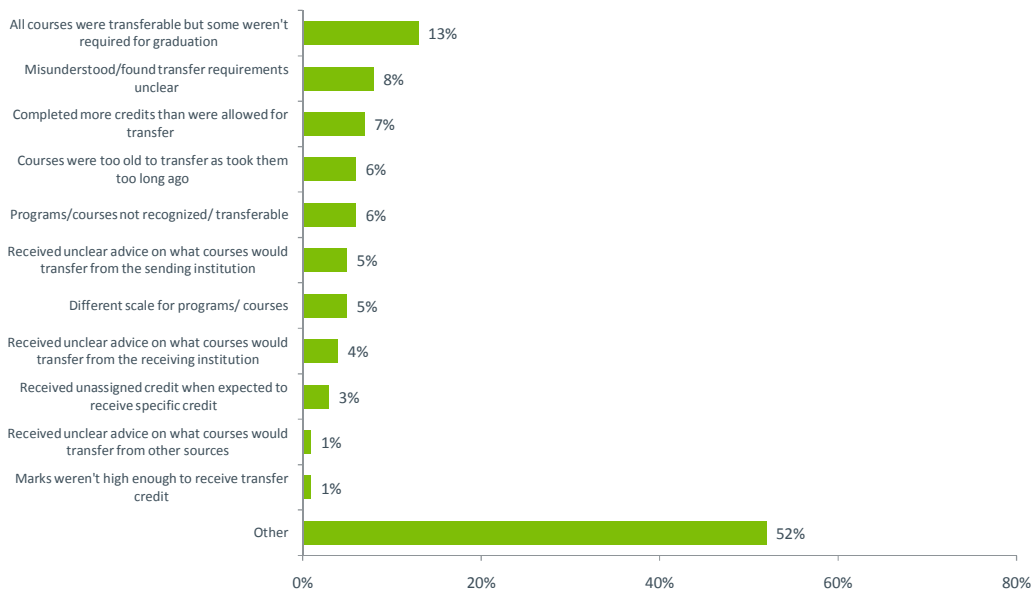
Almost three-quarters of Transfer graduates received full credit from their institution, while the remainder received partial credit. For the majority (91%), this was exactly as they had expected.



The most common reason given for not receiving the expected credit was that all courses were transferable but some were not needed for graduation (13%). It also appears as though the requirements were not always clear to graduates. Indeed, 8% indicated misunderstanding the requirements or finding them unclear. An additional one in ten graduates said they received unclear advice either from the sending institution (5%), the receiving institution (4%), or from other sources (1%).

Reasons for not Receiving Expected Transfer Credit

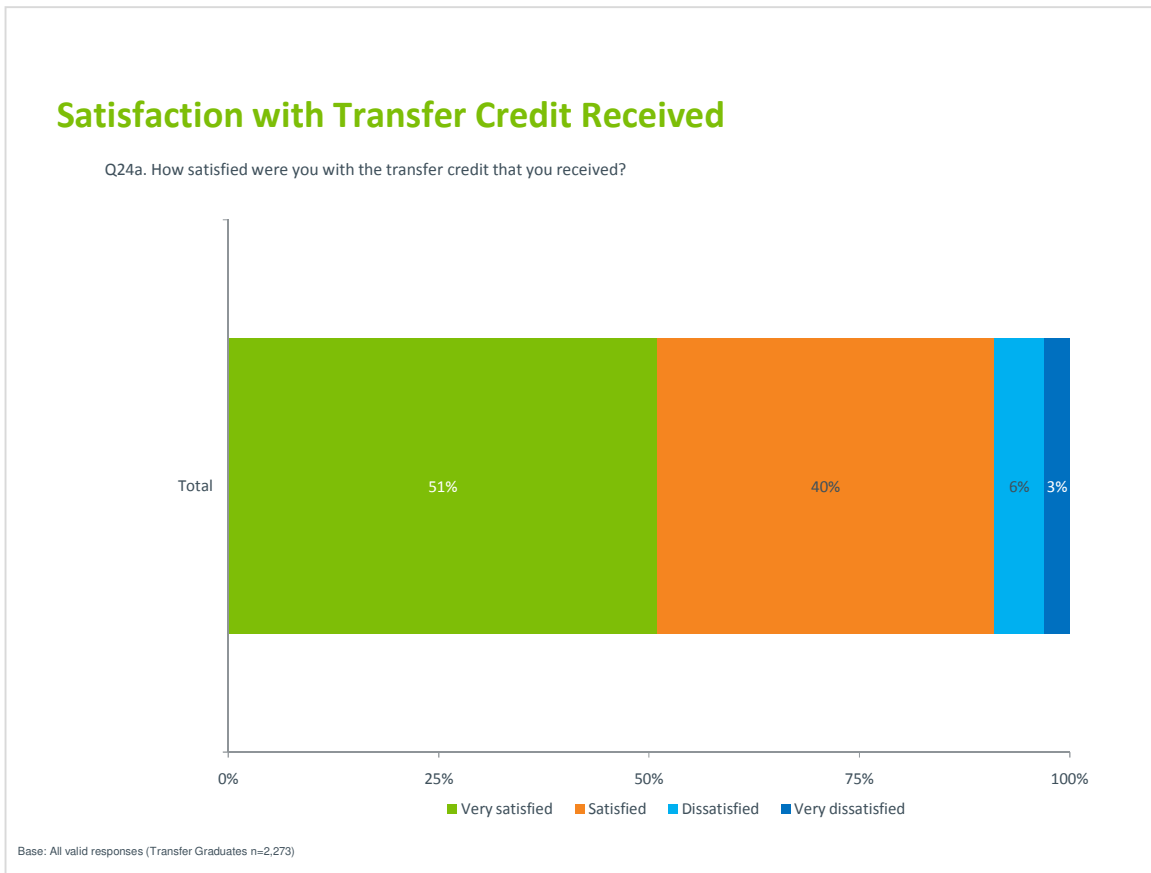
Q24. What were the reasons that you did not receive the credit you expected from [name of institution]?



Base: All valid responses (Transfer graduates who did not receive expected transfer credit n=214)

The large majority (91%) of Transfer graduates were satisfied with the transfer credits received, including 51% who were very satisfied and 40% satisfied. Only one in ten was either dissatisfied (6%) or very dissatisfied (3%).

Satisfaction was higher among those who received full credit (95%) compared to those who received partial credit (81%). However, satisfaction was for a large part driven by the expected outcome. Indeed, satisfaction was significantly higher among those who received the credits they were expecting (95%), compared to those who did not (51%).

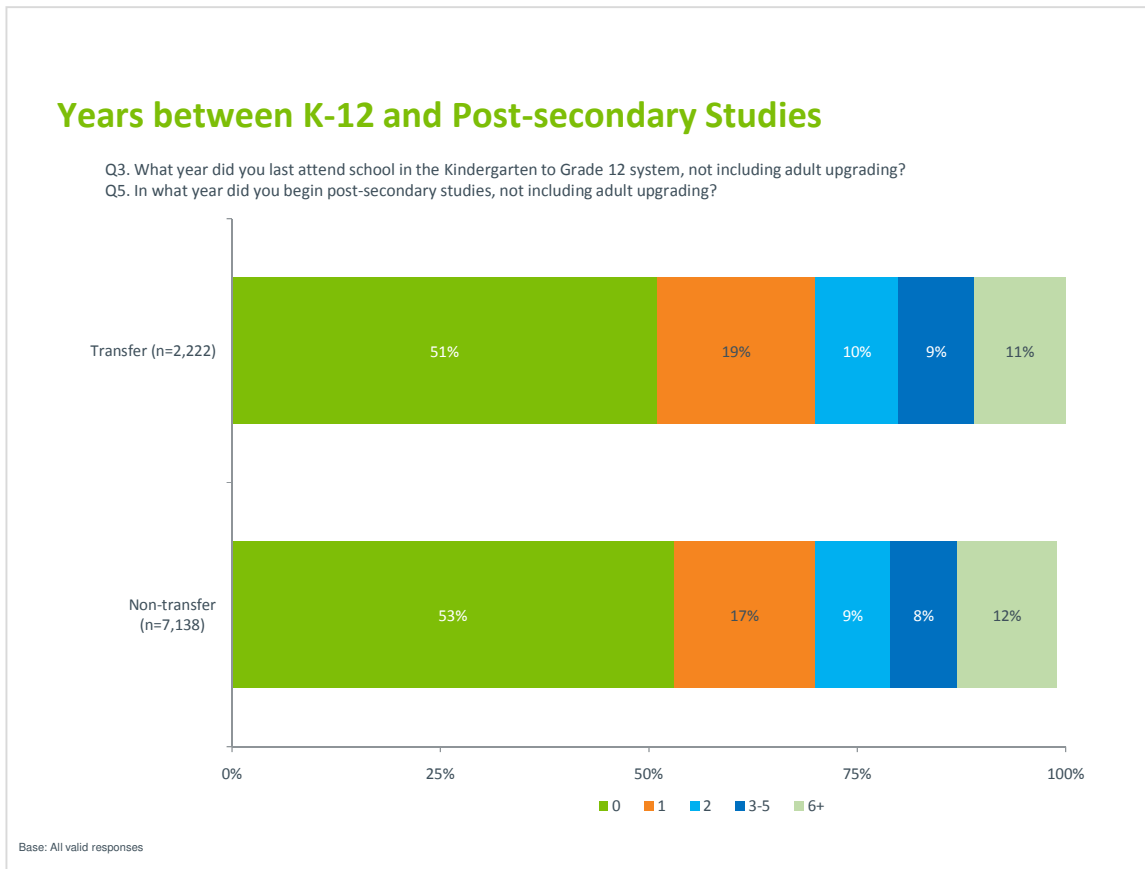


From High School to Post-secondary Studies

Time Between High School and Entering Most Recent Post-secondary Program

Consistent with results from the last survey cycle (Class of 2005-2006), the majority of graduates transitioned to post-secondary studies within a year of graduating from High School.

Fully one half of Transfer graduates (51%) entered a post-secondary program directly from High School, while one in five (19%) waited one year. One in ten waited two years (10%) or between three and five years (9%). The remainder (11%) entered their program more than five years after High School completion. This is comparable to behaviours of non-Transfer graduates. Note that this program is not necessarily the one they most recently graduated from.



Preparing for Post-secondary Education: Information Sources

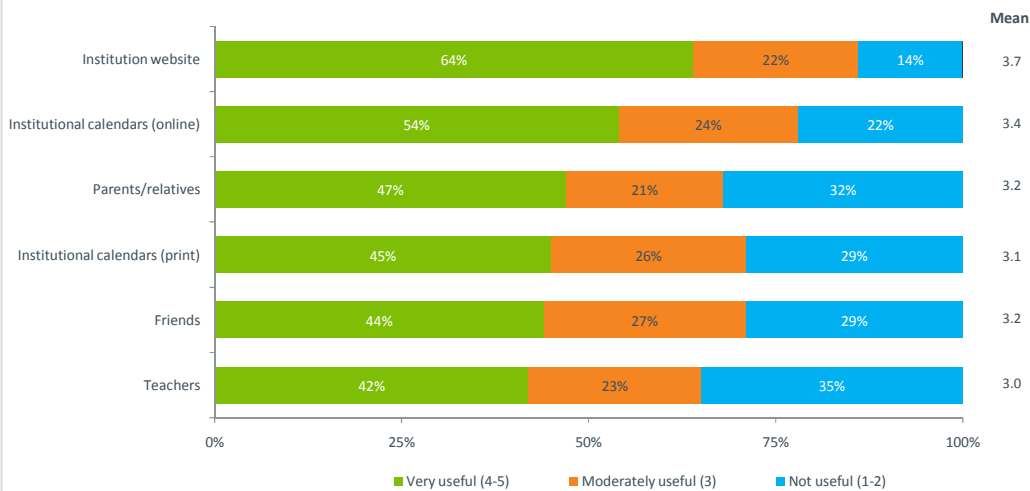
Online resources, such as institutions’ websites and online calendars, and people close to the graduates, such as parents, friends and relatives, were seen as the most valuable sources of information consulted when deciding which program and institution to choose for post-secondary education.

Among those Transfer graduates who used them, individual institutions’ websites were seen as the most valuable of the information sources tested (mean score of 3.7 out of a possible 5), followed by online institutional calendars (3.4). Parents and relatives were also seen as quite useful (3.2). Friends (3.2) and teachers (3.0) were other people who were seen as having valuable input into the decision-making process.

Based on Transfer graduates ratings, four of the sources tested were not considered useful by about half of those who consulted them: people at work (co-workers or employers – 53% said they were not useful, mean of 2.5), career counselors (56%; 2.4), student recruiters or representatives from post-secondary institutions (60%: 2.2) and the Alberta Learning Information Service (ALIS) website (61%; 2.2).

Usefulness of Sources of Information – Transfer Graduates (Top Half)

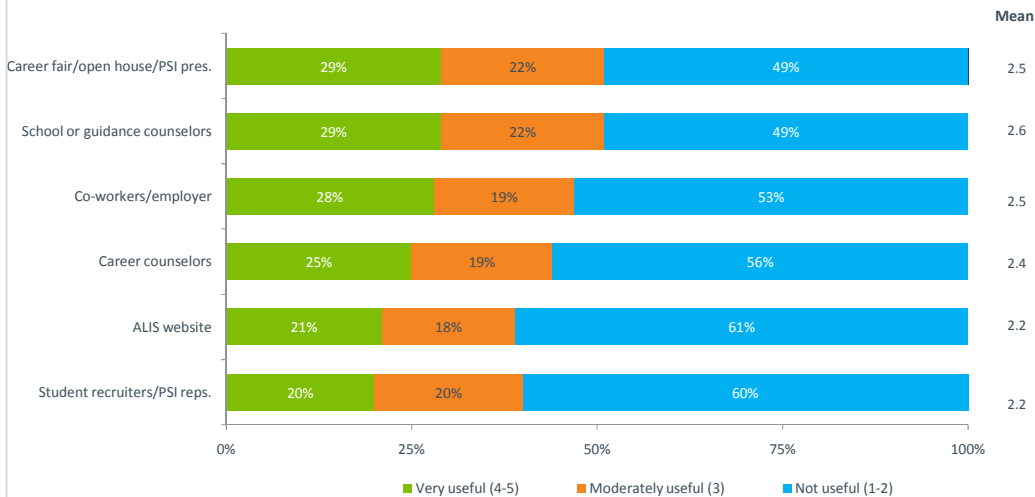
Q10. How useful were each of the following sources of information in helping you decide which program and institution to attend? If some of these sources of information are not applicable, please indicate so.



Base: All valid responses (Transfer Graduates – n ranging from 1154 to 2064)

Usefulness of Sources of Information – Transfer Graduates (Bottom Half)

Q10. How useful were each of the following sources of information in helping you decide which program and institution to attend? If some of these sources of information are not applicable, please indicate so.

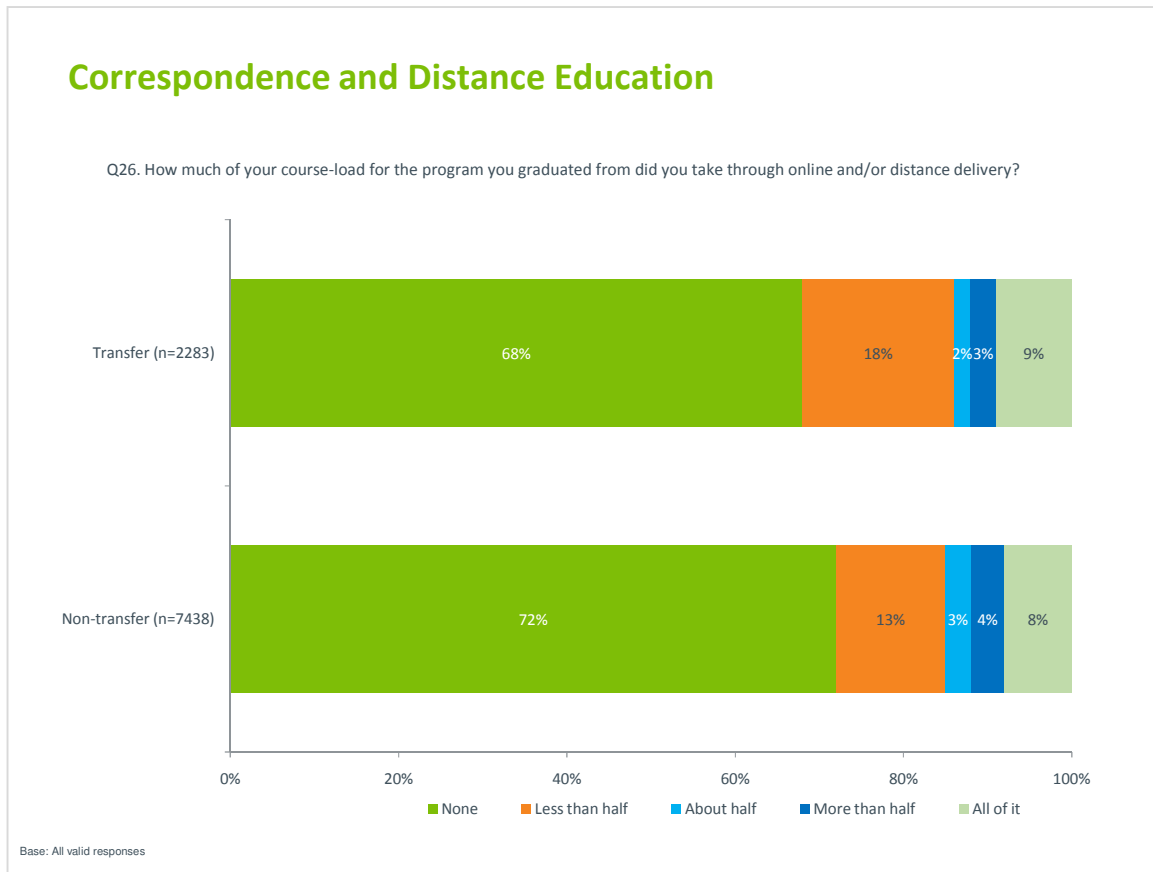


Base: All valid responses (Transfer Graduates – n ranging from 1154 to 2064)

From the Classroom to Alternative Learning Channels

While taking courses the traditional way – in a classroom – was by far the most popular way to study among Transfer graduates and non-Transfer graduates alike, online or distance courses were taken by a number of graduates.

Overall, two thirds of Transfer graduates (68% compared to 72% of non-Transfer graduates) had not taken any courses through alternative channels, while 18% had done so for less than half of their course load, 2% for about half and 12% for either more than half (3%) or all of their courses (9%).

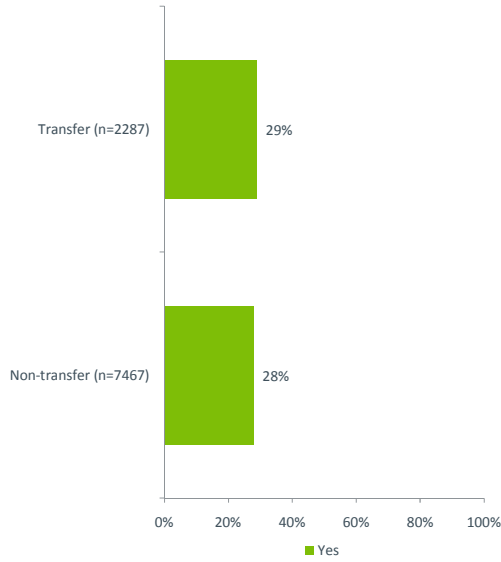


Post-Graduation: From 2008 to Today

After their 2008 graduation, not all graduates immediately entered the work force. Three in ten Transfer graduates (29%) and non-Transfer graduates (28%) re-enrolled in an educational program since then, and were students at the time of the survey. Most Transfer graduates (52%) were at an Alberta Comprehensive Academic Research Institution. Although the majority were enrolled full-time, Transfer graduates were significantly less likely, by a margin of 10 points, to have re-enrolled in full-time studies.

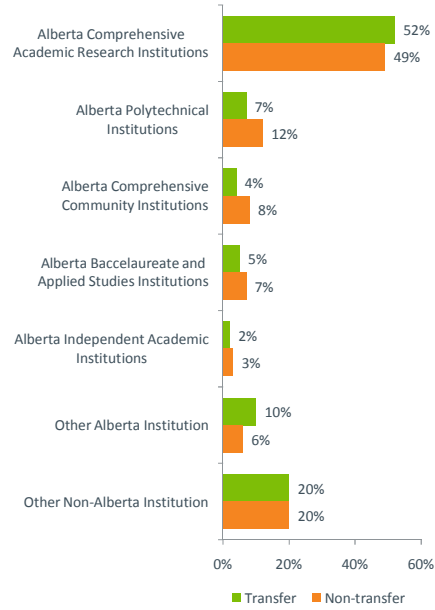
Current Enrollment

Q50. Are you currently enrolled as a student?



Base: All valid responses

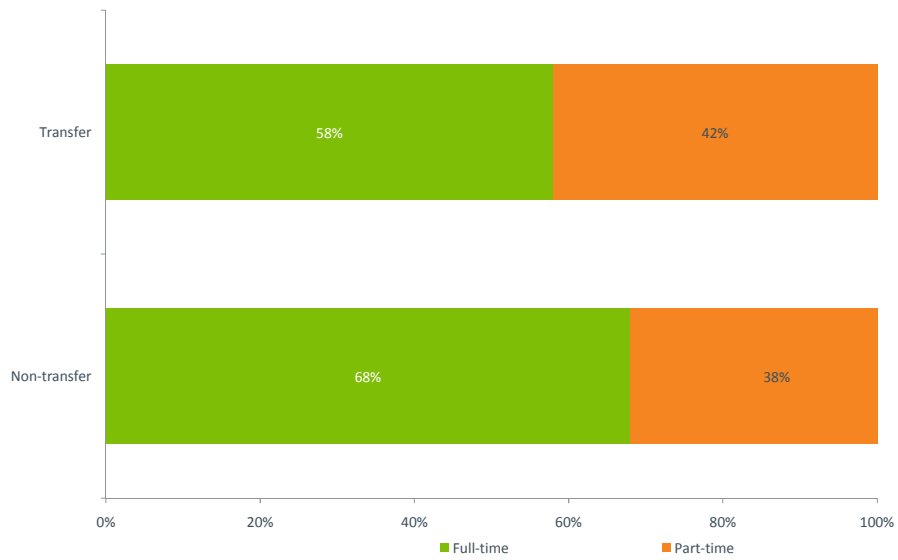
Q51. What post-secondary institution(s) are you enrolled in?



Base: All valid responses – Those currently enrolled as a student (Transfer n=643 and non-transfer n=2072)

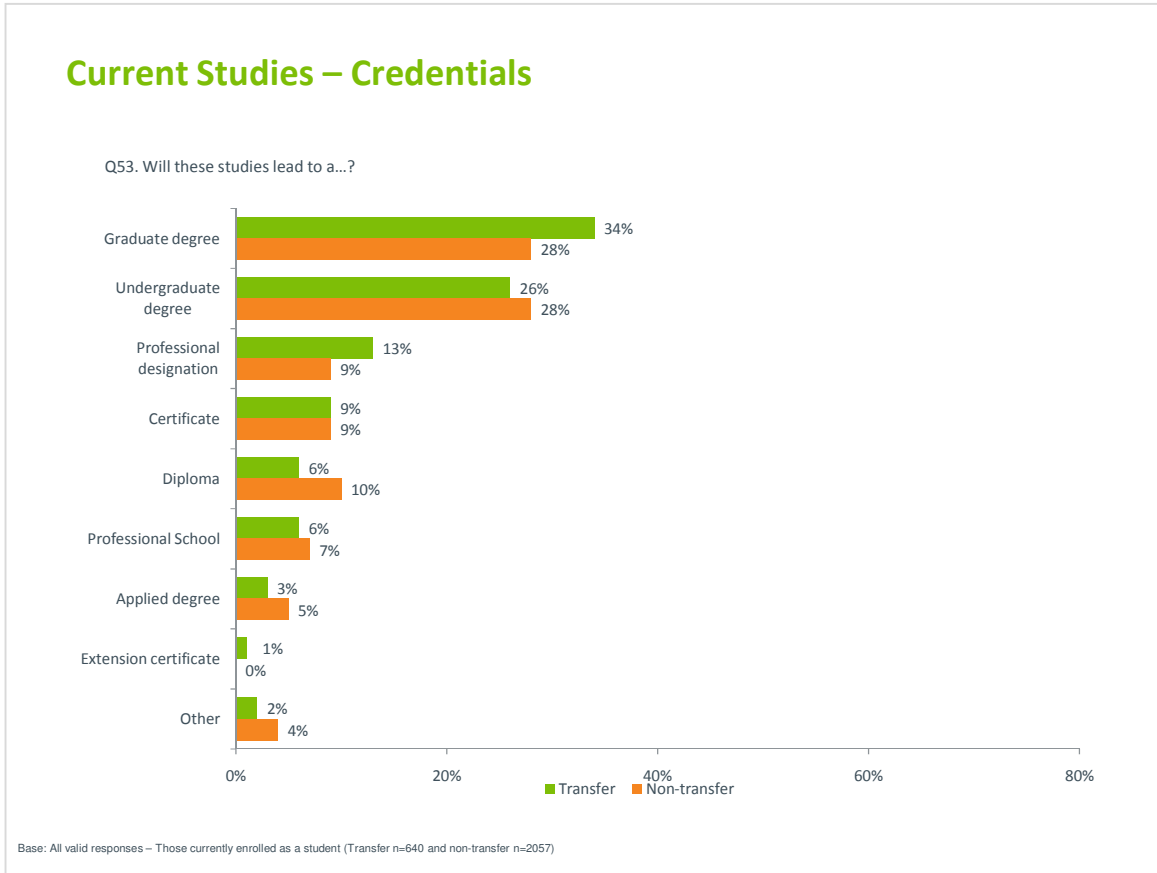
Current Enrollment Part-Time vs. Full-Time

Q52. Are you currently a part-time or full-time student?



Base: All valid responses – Those currently enrolled as a student (Transfer n=644 and non-transfer n=2068)

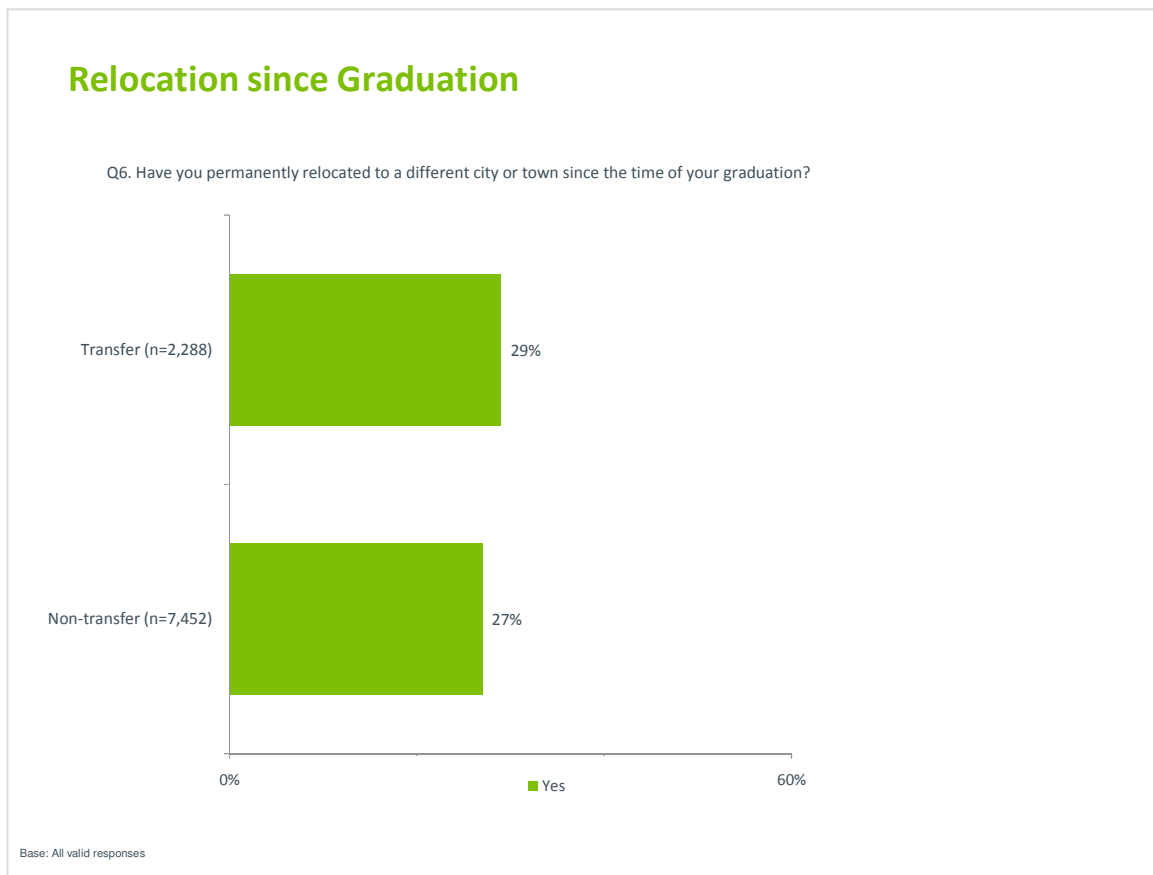
Although both Transfer and non-Transfer graduates who decided to further their education were aiming to obtain a Graduate or Undergraduate Degree, Transfer graduates were more likely to aim for higher credentials than non-Transfer graduates. One third (34%) of Transfer graduates went back to school to work towards a Graduate Degree compared to 28% of non-Transfer graduates. Non-Transfer graduates (10%) were more likely to aim for the attainment of a Diploma than Transfer graduates (6%).



From One Location to Another

Two years after graduation, most graduates lived in the same city or town in which they studied. Some graduates returned to their hometown, or relocated based on employment prospects.

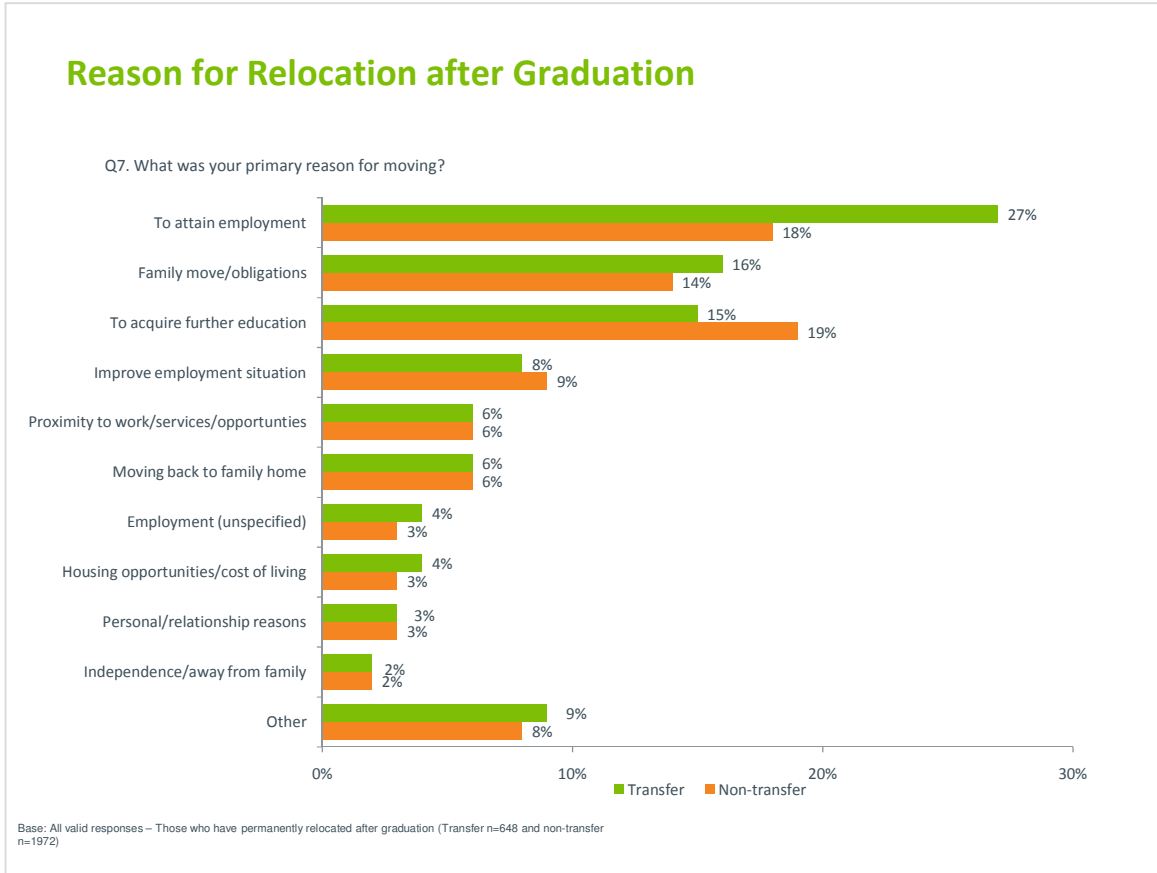
Three in ten Transfer graduates (29%) relocated permanently after completing their program, a proportion similar to that among non-Transfer graduates (27%).



The main reason Transfer graduates cited for relocating was employment. Overall, 27% cited “attaining employment” as their primary reason for moving, 8% moved in order to improve their employment situation, 6% moved to be closer to work, services or opportunities, and another 4% cited other reasons related to employment.

Most other reasons were related to family: 16% cited family obligations, 6% moved back to the family home, and 3% said they moved for personal or relationship reasons. Fifteen per cent moved to pursue further studies.

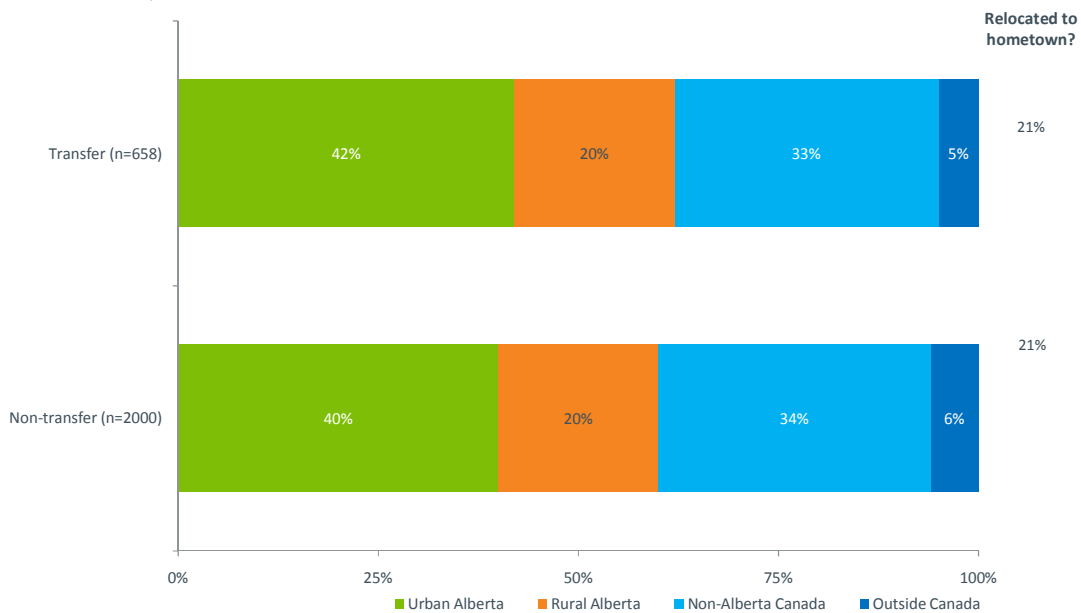
Non-Transfer graduates were more likely to have relocated to acquire further education than Transfer graduates (19% vs. 15%) and less likely to cite “attaining employment” as a reason (18% vs. 27%).



A sizeable minority of Transfer graduates (42%) relocated to an urban centre within Alberta, one in five (20%) to a rural setting, and one third (33%) moved out of the province altogether. The remaining 5% relocated out of the country. These findings are almost identical among non-Transfer graduates. For one in five graduates (21%), the move was back to their hometown.

Relocation Destination after Graduation

Q8. Which city or town did you relocate to?
 Q9. Was this your hometown?



Base: All valid responses – Those who have permanently relocated after graduation

Section C: Satisfaction

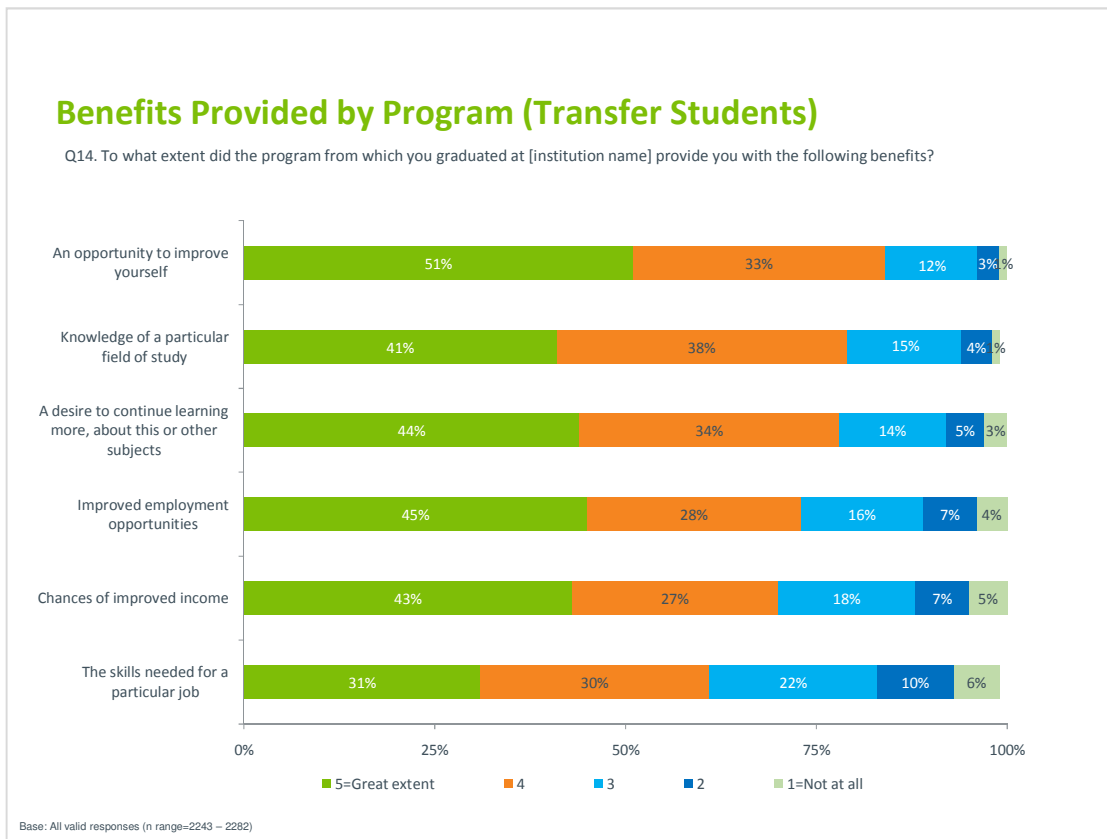
The following section examines the skills and abilities graduates acquired, their assessment of the quality of their program and overall educational experience, whether they would recommend their program and institution to others, and whether it was worth the financial investment.

This section also examines the experience and satisfaction of graduates who took part in a study abroad program.

Benefits Provided by Institution and Program

Alberta post-secondary institutions appear to be successful at helping graduates become better individuals and acquire a strong set of skills and abilities that will help them be successful in their lives and careers.

Most (84%) Transfer graduates felt their institution offered them an opportunity to improve themselves (rated a 4 or 5 on a 5-point scale). Moreover, 78% said that it provided them with a desire to continue learning more. An additional 79% indicated that their institution allowed them to acquire knowledge of a particular field of study. However, according to graduates' ratings, Alberta institutions could improve their programs in order to better provide graduates with skills needed for a particular job and increase their chances of earning a better income. These findings mirror those found among non-Transfer graduates.



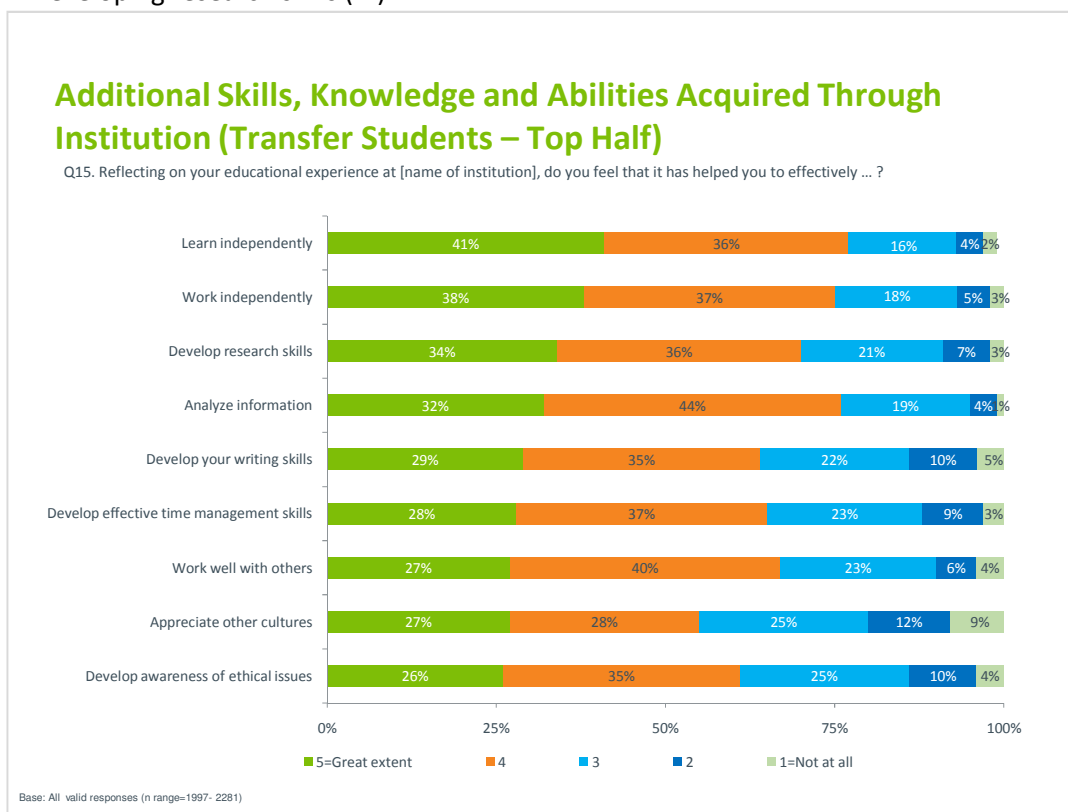
Reflecting on their educational experience, Transfer graduates felt that their institution mainly helped them learn and work independently (77% and 75% respectively, rated a 4 or 5 on a 5-point scale). Institutions also allowed their graduates to acquire a number of skills and abilities, as shown in the graphics below. Transfer graduates were much less likely to mention they had developed mathematical skills (34% rated a 4 or 5) and learned to resolve conflict (43%) through their institution.

In comparison to non-Transfer graduates, Transfer graduates were significantly more likely to have given higher ratings (4 or 5 on a 5-point scale) to eight of the measures:

- Developing work-related computer skills (+7)
- Math skills (+7)
- Working well with others (+4)
- Gaining self-confidence (+4)
- Resolving conflicts (+4)
- Working independently (+3)
- Solving problems (+3)
- Developing inter-personal skills (+3)

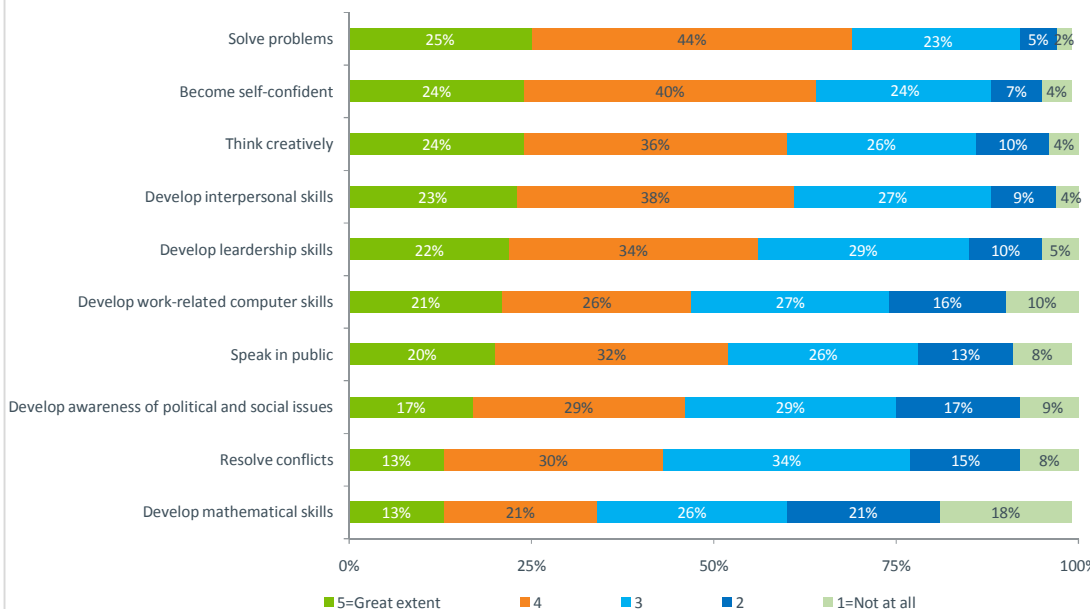
On the other hand, they were more likely to have given lower ratings (4 or 5 on a 5-point scale) to the following four measures:

- Developing awareness of political and social issues (-6)
- Developing writing skills (-4)
- Developing awareness of ethical issues (-3)
- Developing research skills (-2)



Additional Skills, Knowledge and Abilities Acquired Through Institution (Transfer Students – Bottom Half)

Q15. Reflecting on your educational experience at [name of institution], do you feel that it has helped you to effectively ... ?



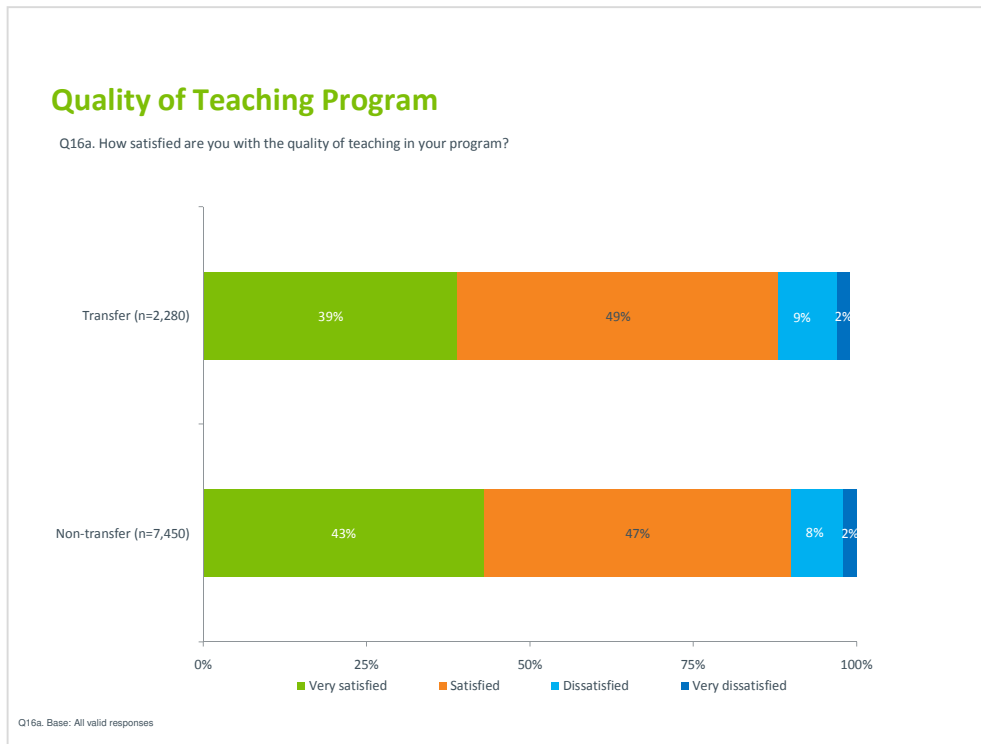
Base: All valid responses (n range=1997- 2281)

Quality Measures

Overwhelmingly, Transfer and non-Transfer graduates alike indicated that they were satisfied or very satisfied with the quality provided by their institution and program.

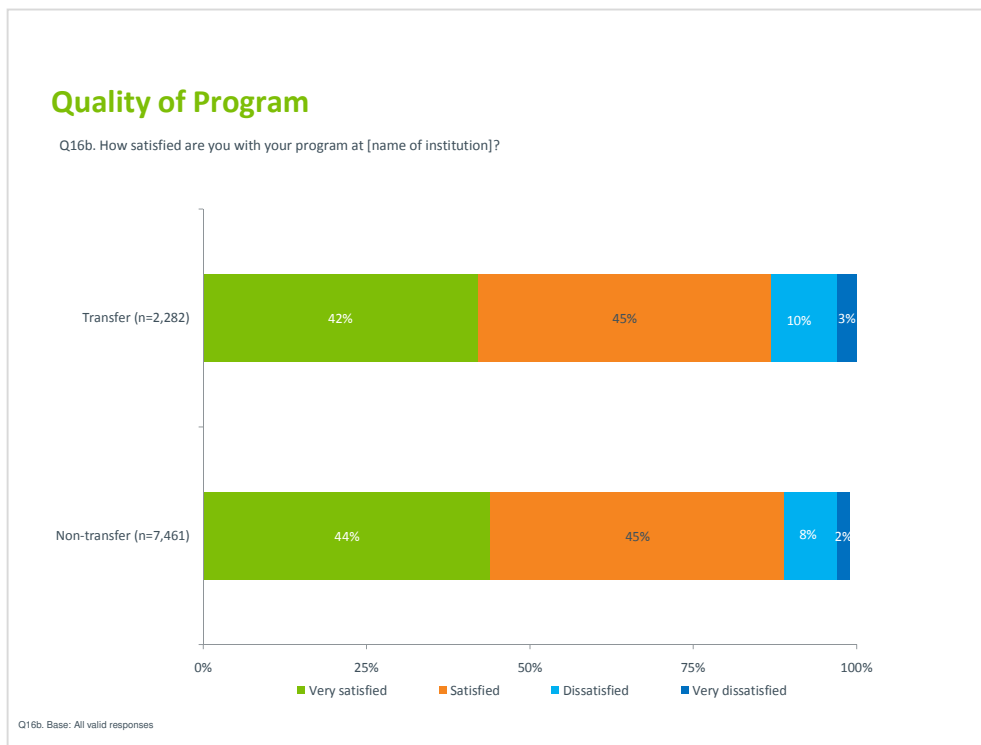
Quality of Teaching in Program

Satisfaction with the quality of teaching was very high among both Transfer and non-Transfer graduates, with only one in ten saying they were dissatisfied. However, satisfaction among Transfer graduates was not as strong as among non-Transfer graduates: 39% of Transfer graduates were *very satisfied* with the quality of teaching compared to 43% of non-Transfer graduates.



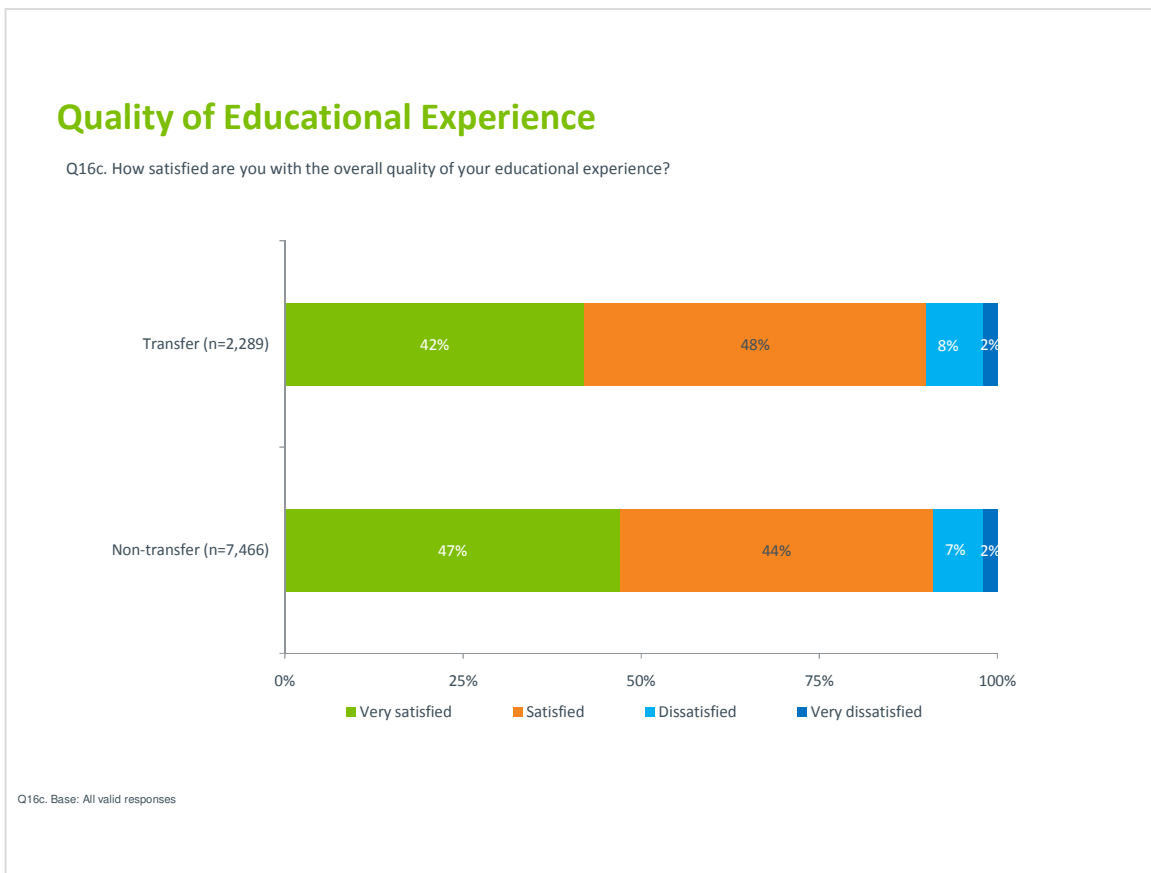
Quality of Program

Again, the majority (87%) of Transfer graduates was satisfied with the overall quality of their program, including 42% who were *very satisfied* and 45% *satisfied*.



Quality of Educational Experience

While overall satisfaction with the educational experience while in school was quite high among Transfer graduates, it was slightly less strong than among non-Transfer graduates. Among Transfer graduates, 42% said they were *very satisfied* overall and 48% said they were *satisfied*. This was virtually reversed among non-Transfer graduates (47% and 44% respectively).

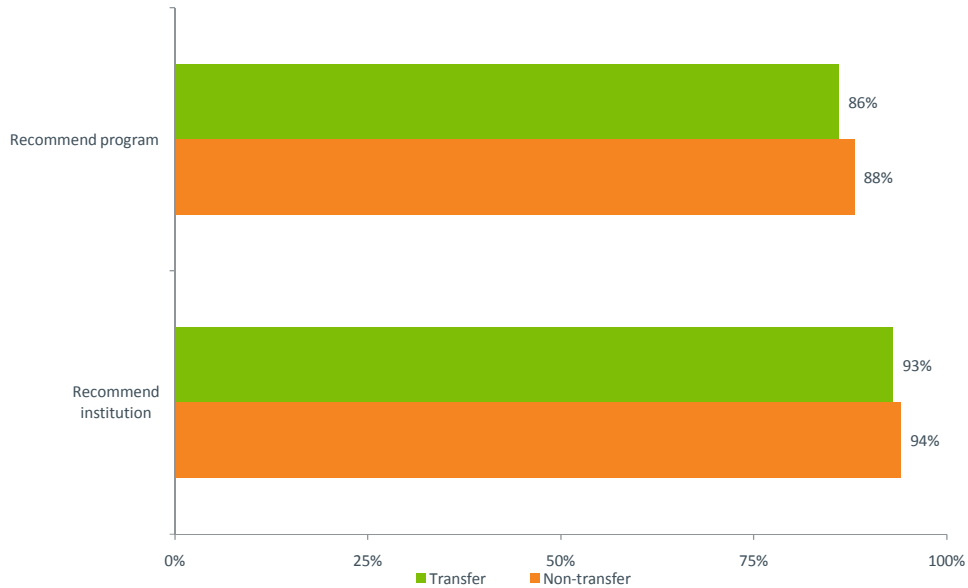


Recommendation of Program and Institution

The majority of Transfer graduates would recommend both the institution they attended and the program they completed to others. However, Transfer graduates would be somewhat more likely to recommend their institution (93%) rather than their specific program (86%). Levels of recommendation were similar among non-Transfer graduates.

Recommendation of Program and Institution

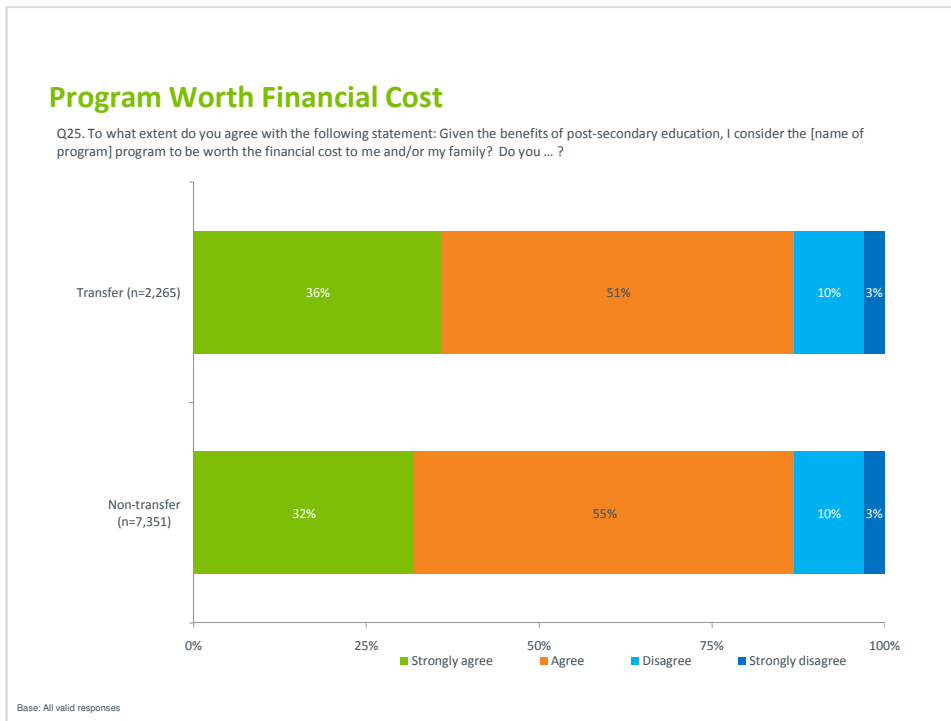
Q17. With a yes or no answer, would you recommend the same program of study to someone else?
 Q18. Would you recommend to someone that they should attend [name of institution]?



Q17. Base: All valid responses (Transfer n=2219 and non-transfer n=7271)
 Q18. Base: All valid responses (Transfer n=2215 and non-transfer n=7257)

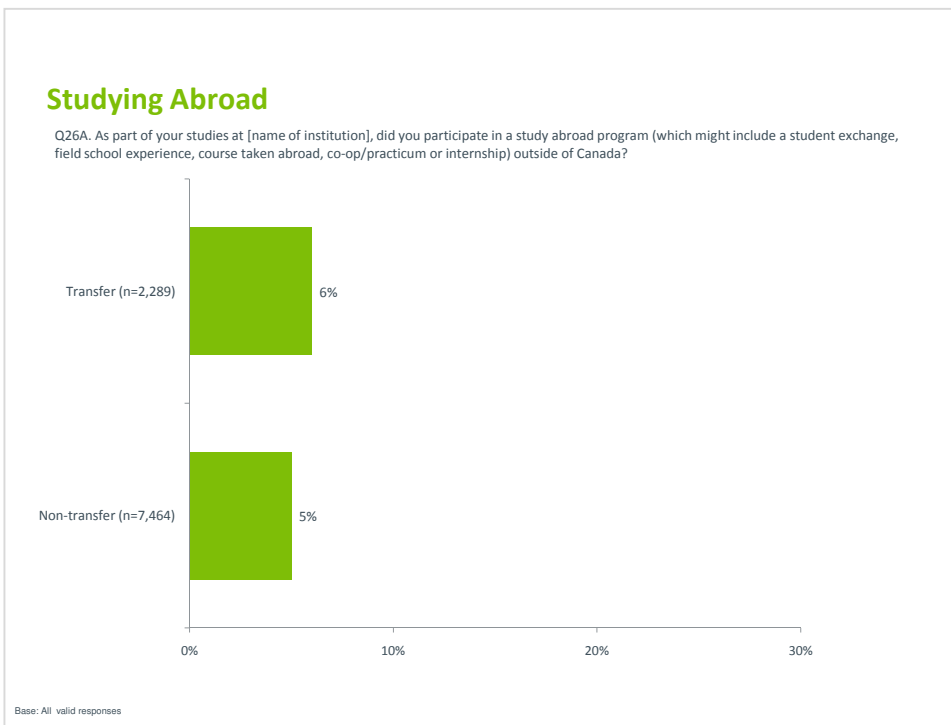
Perceived Cost/Benefit of Post-secondary Studies

The large majority of Transfer graduates believed that the financial investment in their post-secondary studies was worth it for the benefits gained. Indeed, 87% of Transfer graduates agreed that the benefits provided by their program outweighed the financial costs to them and/or their family. The overall level of agreement was the same among non-Transfer graduates; however, Transfer graduates had a higher level of strong agreement (36% vs. 32%).

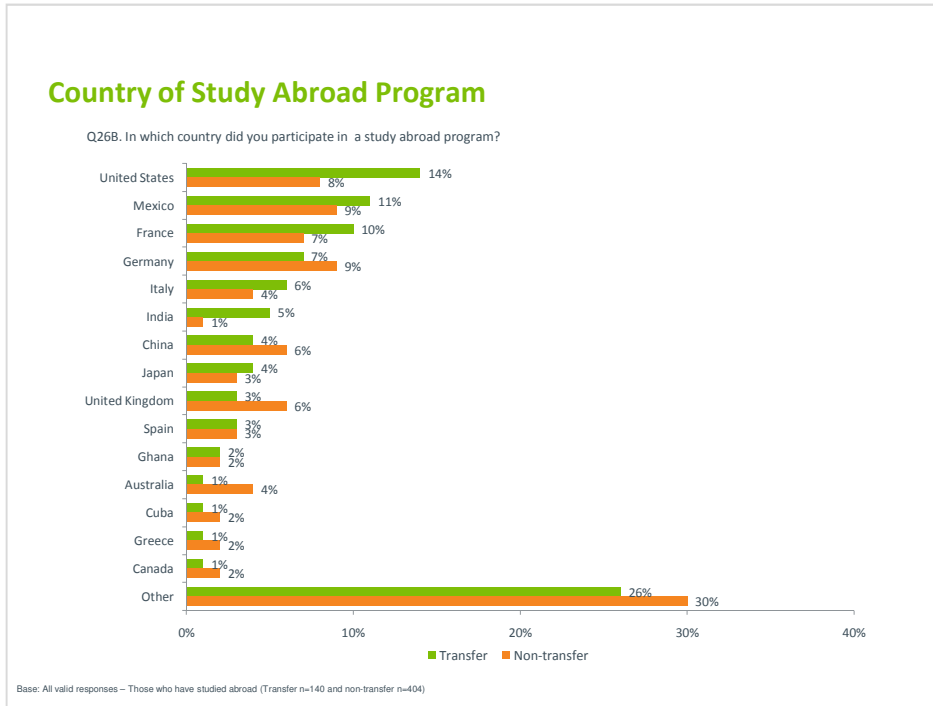


Studying Abroad

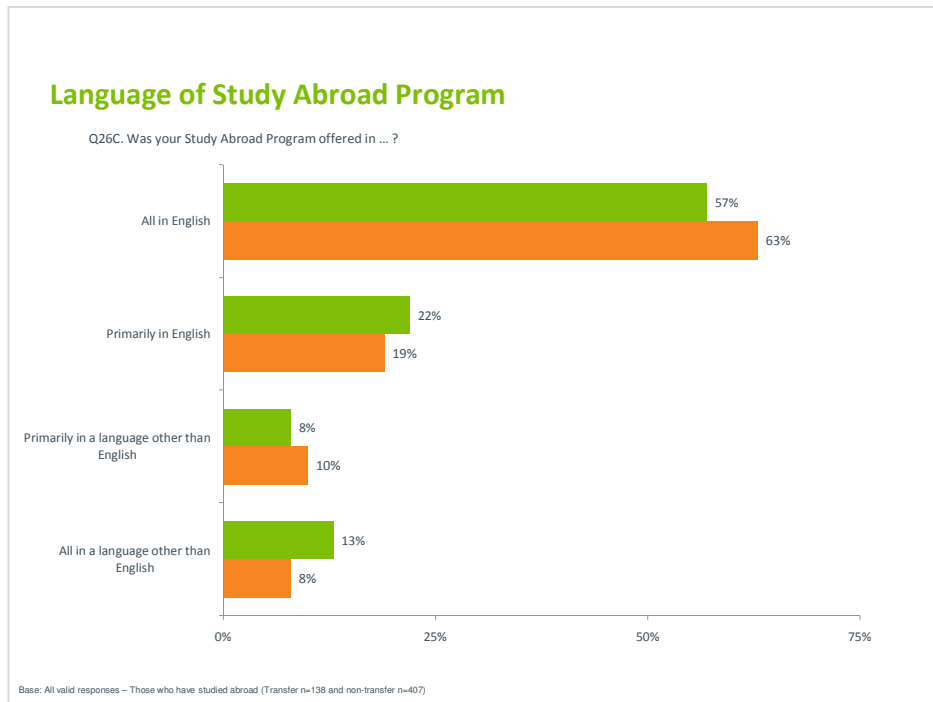
A small group of Transfer graduates (6%) participated in a study abroad program outside of Canada. This was the same percentage among non-Transfer graduates.



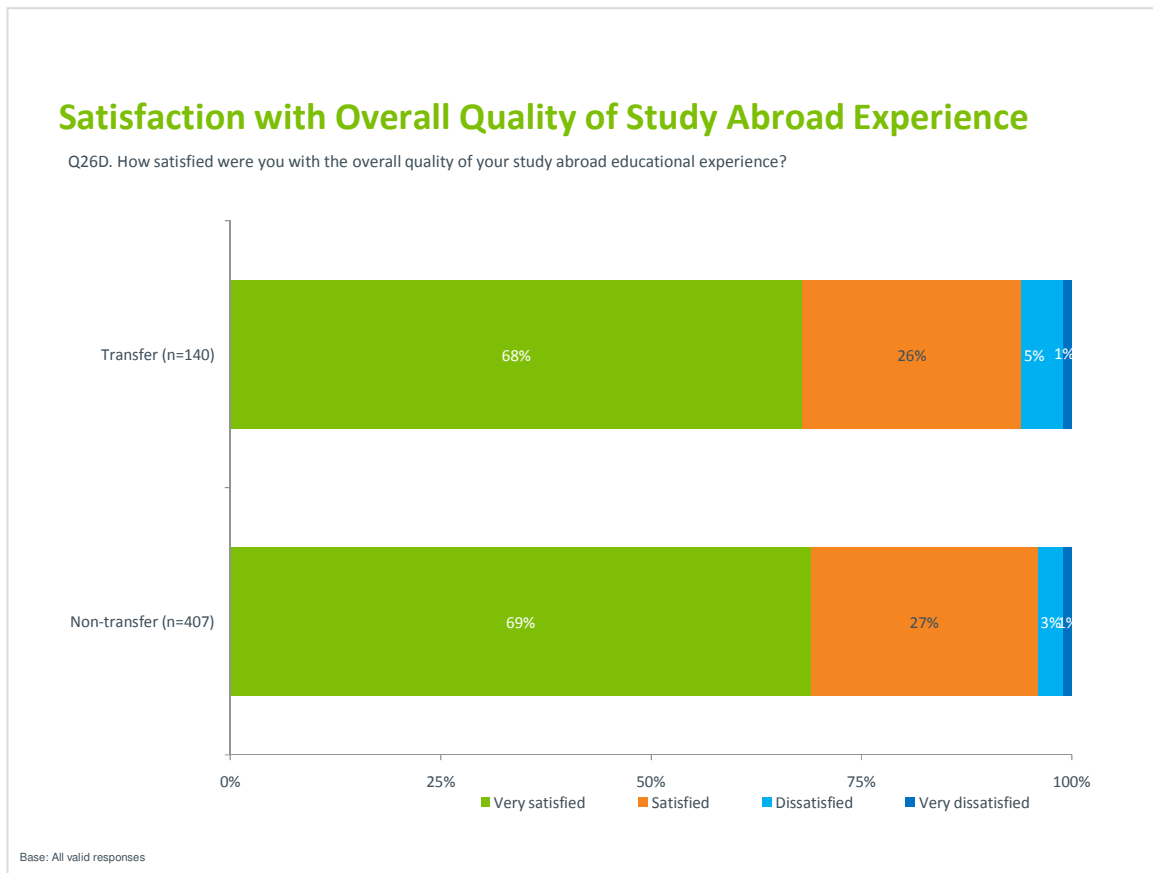
Transfer graduates who participated in a study abroad program were sent to a variety of countries. The most common study abroad destinations were the United States, Mexico and France.



The majority of study abroad programs were offered in English (57% all in English and 22% primarily in English). A larger proportion of Transfer graduates indicated that their study abroad program was offered in another language than English (13% compared to 8% of non-Transfer graduates).



The survey results show that study abroad program participants were overwhelmingly satisfied with their educational experience. More than two-thirds of participants indicated that they were very satisfied with the overall quality of their study abroad educational experience and an additional one in four was satisfied.

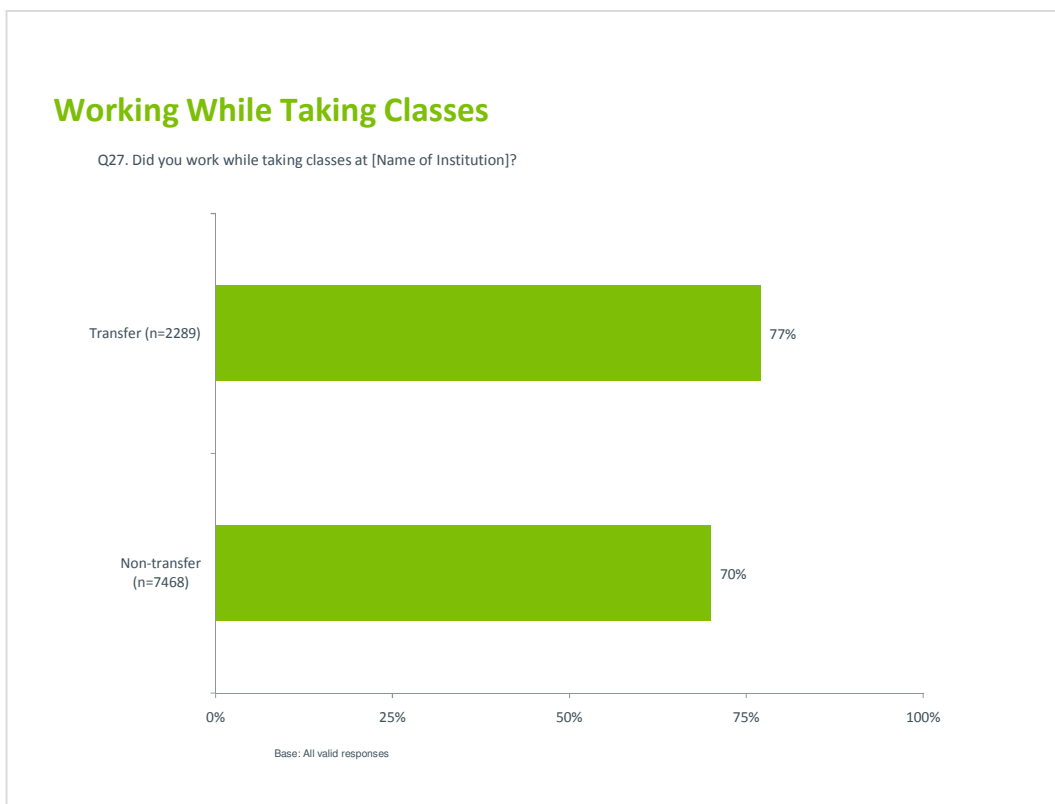


Section D: Financing

While most Transfer graduates worked while in school, many also relied on financial aid. This section discusses not only how many Transfer graduates worked, but also looks at other sources of income, including government-sponsored student loans, non-government financing, scholarships, grants and bursaries.

Employment While in School

A majority of Transfer graduates worked while taking classes. A larger proportion of Transfer graduates worked while taking classes (77% compared to 70% of non-Transfer graduates).

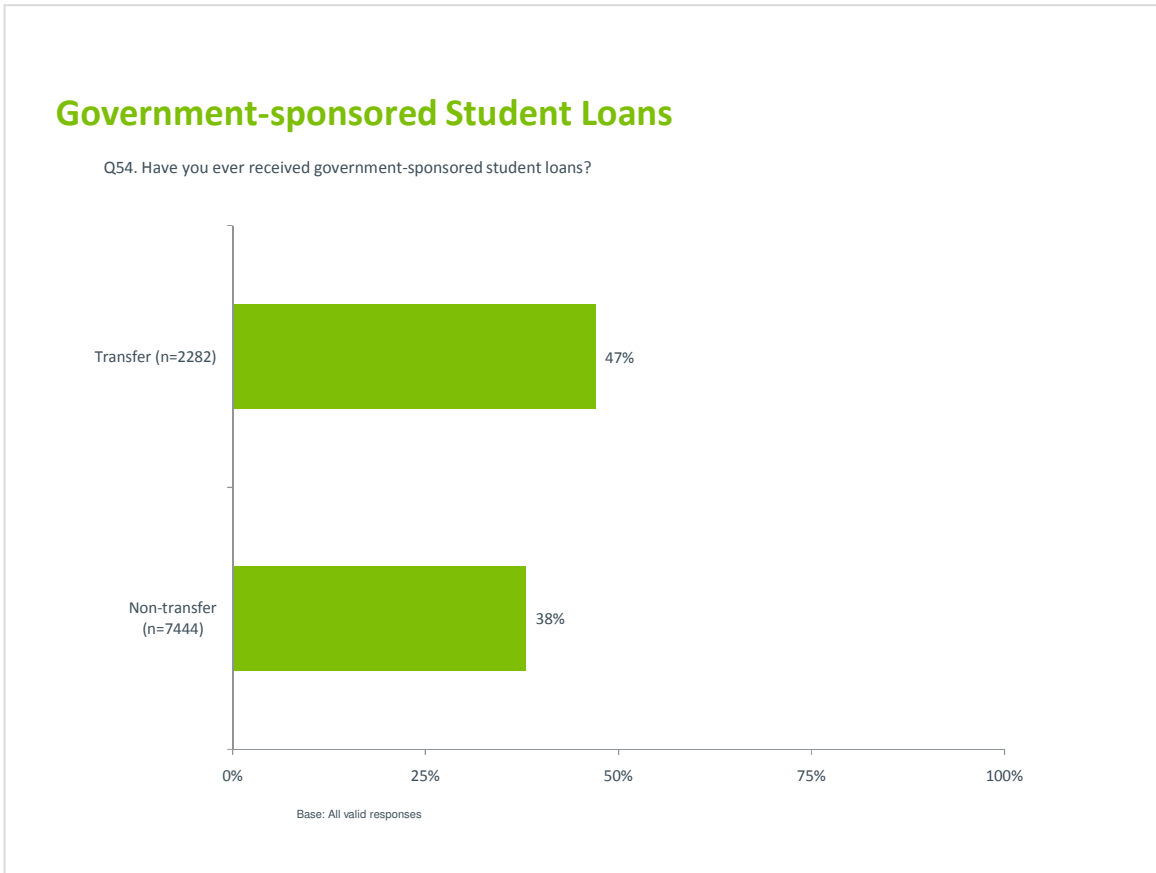


Loans

Government-sponsored Student Loans

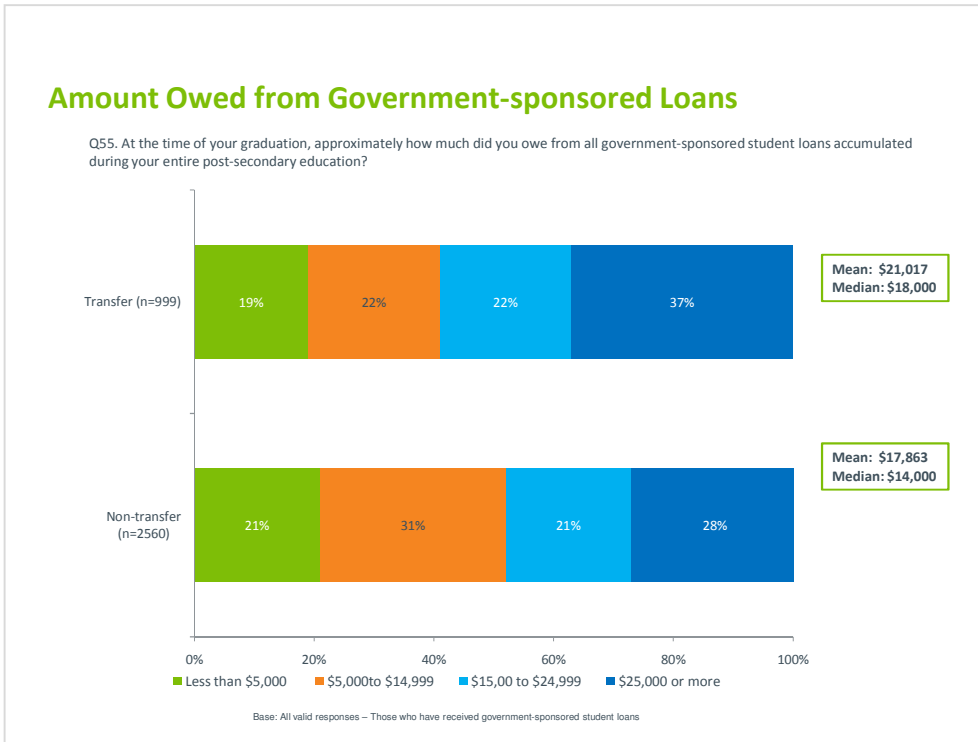
While the percentage of Transfer graduates who received loans has declined somewhat from the previous cycle of research, the amount borrowed has increased.

Almost one in two Transfer graduates indicated receiving government-sponsored student loans. Transfer graduates were significantly more likely than non-Transfer graduates to have received government-sponsored loans (47% vs. 38% of non-Transfer graduates).



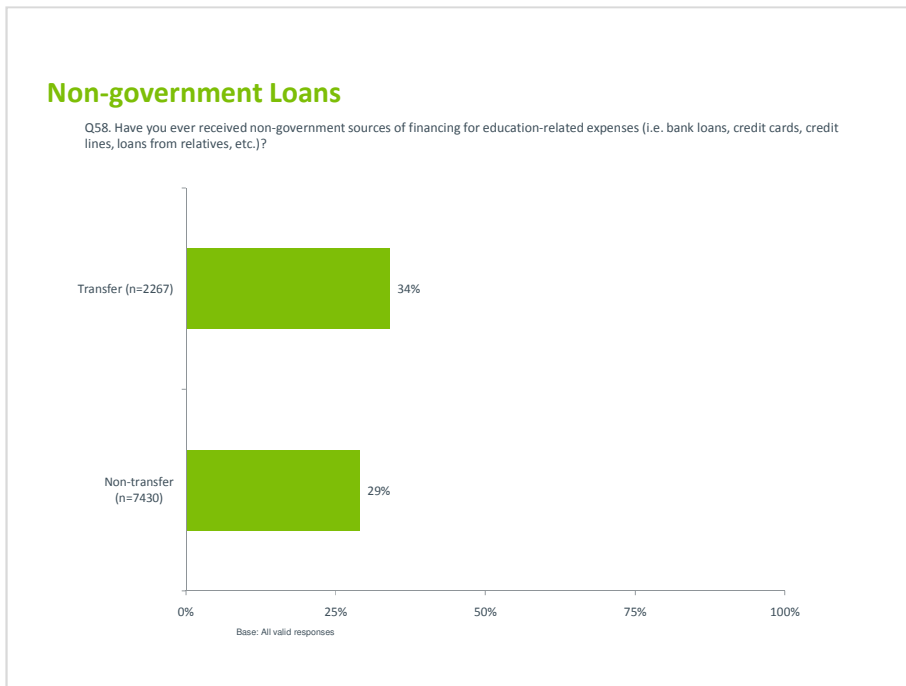
The average loan amount from government sources for Transfer graduates in the class of 2007-08 was \$21,017 compared to \$18,725 for the 2005-2006 cohort. The amounts borrowed varied significantly with one in five (19%) receiving less than \$5,000; one in five (22%) receiving between \$5,000 and \$14,999; one in five (22%) between \$15,000 and \$24,999 and fully 37% receiving \$25,000 or more in government loans.

Besides having been more likely to have received these loans, the average loan amount received by Transfer graduates was also higher than that received by non-Transfer graduates (\$21,017 vs. \$17,863).

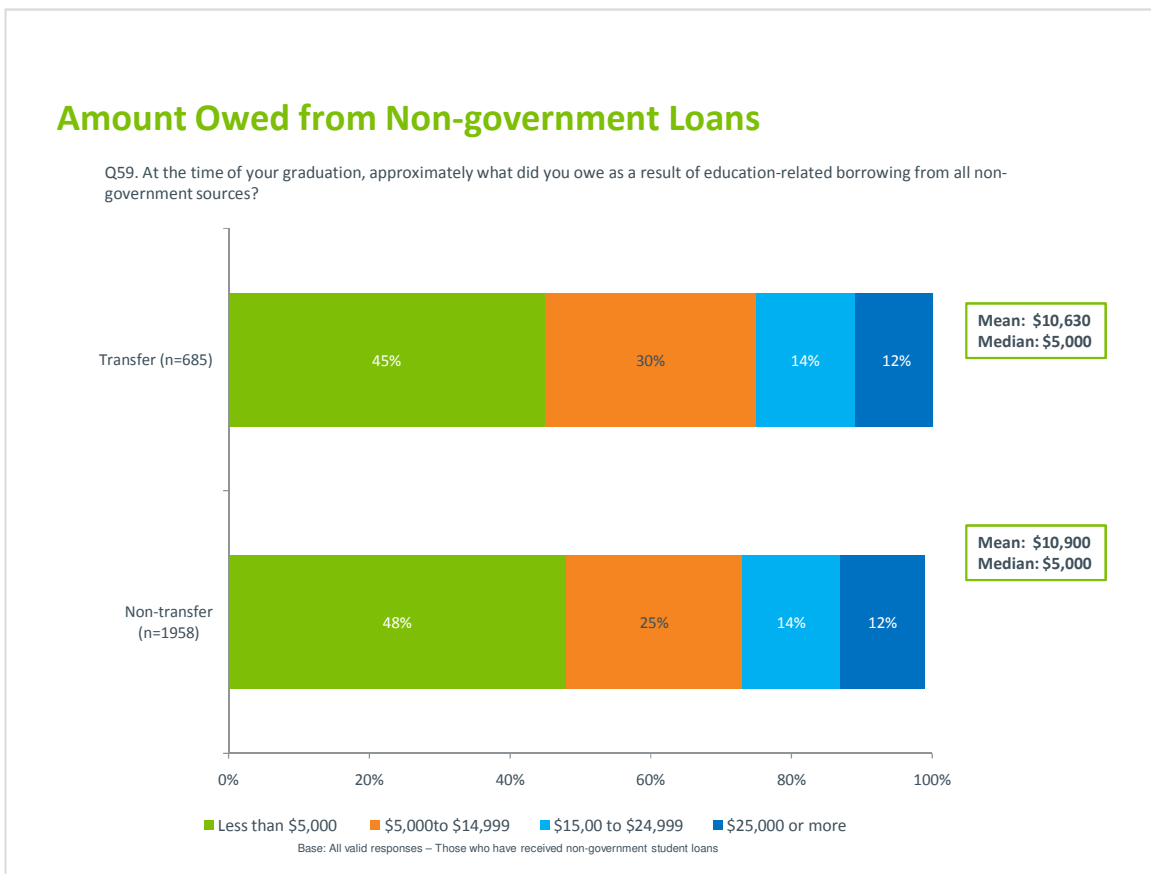


Non-government Sources of Financing

A third of Transfer graduates had other sources of financing such as bank loans, credit lines, credit cards or loans from other people. Once again, Transfer graduates were more likely (by five points) to have received these types of loans than non-Transfer graduates.



However, the average amount of non-government financing received by Transfer graduates was slightly less than that received by non-Transfer graduates. Non-government loans averaged \$10,630 (compared to \$10,900 among non-Transfer graduates and \$11,225 in the previous cycle).



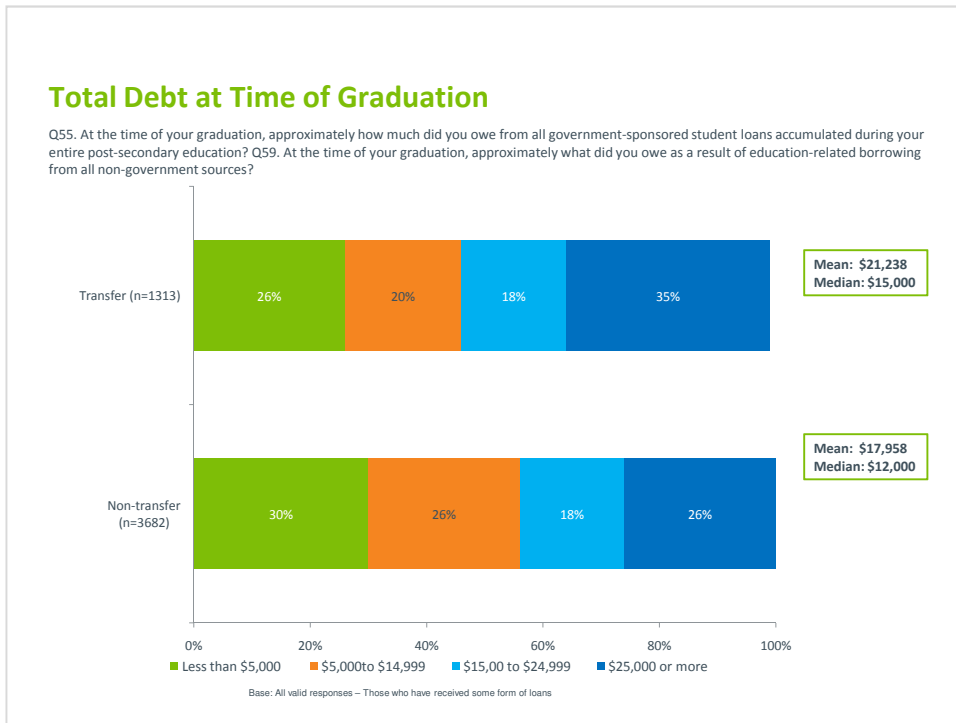
Loans - Combined

More than half of all graduates received some form of loan throughout their study period, including 63% of Transfer graduates and 55% of non-Transfer graduates.

While 37% did not carry any debt, 17% of Transfer graduates received both government and non-government loans. In addition, 30% received government-sponsored student loans exclusively, while 16% received only non-government student loans.

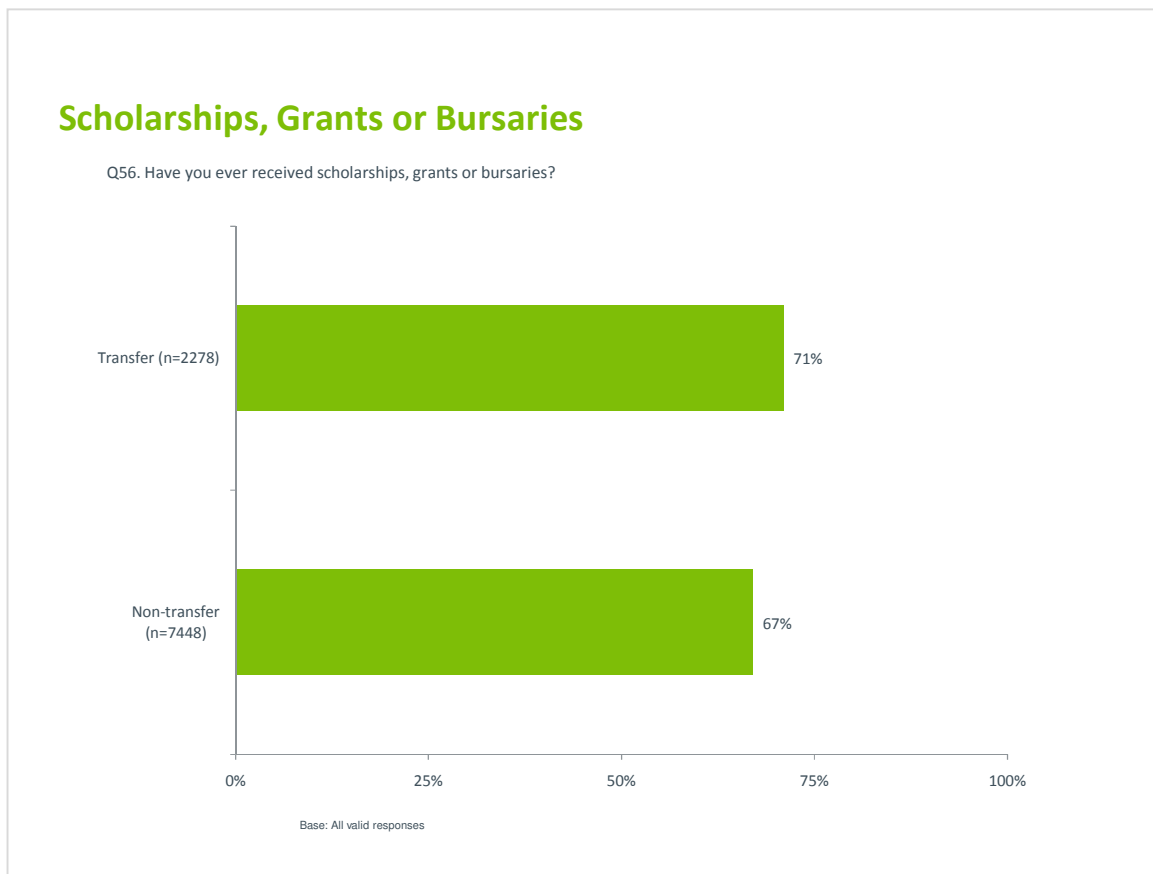


Combining both types of loans paints a clear picture of the debt load carried by this cohort upon graduation. While one in four (26%) had borrowed less than \$5,000, 35% carried debts of \$25,000 or more. These proportions were reversed among non-Transfer graduates.



Scholarships, Grants or Bursaries

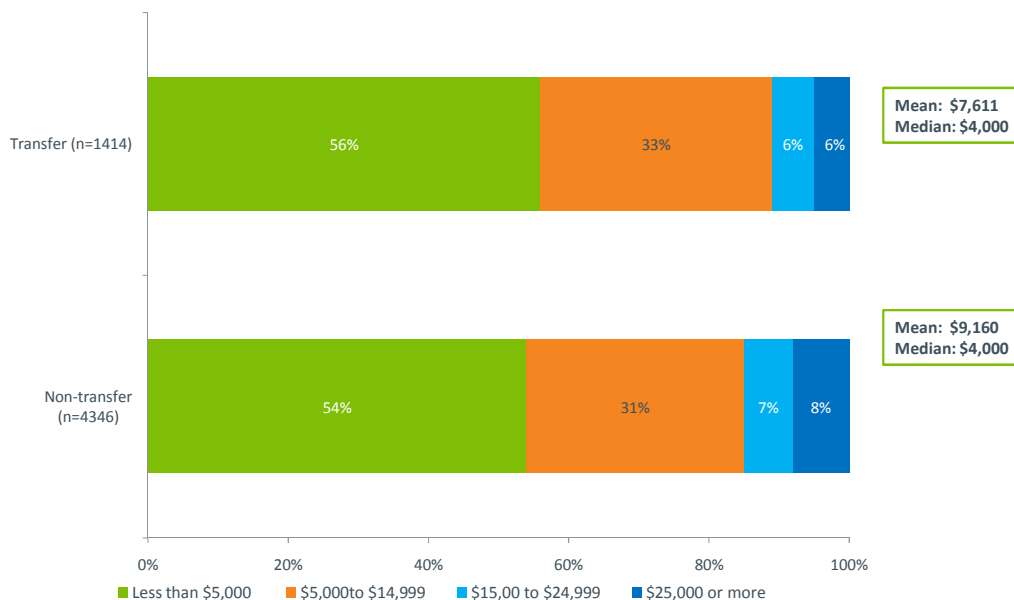
Besides loans, many graduates financed a portion of their studies through scholarships, grants or bursaries. Seven in ten Transfer graduates (71%) received some type of financial assistance that was not a loan. Non-Transfer graduates were less likely to have received this type of financial assistance (67%).



The average amount received in scholarships, grants or bursaries by Transfer graduates was \$7,611. Scholarships, bursaries and grants were most likely to have been distributed in smaller amounts than loans: 56% of Transfer graduates reported receiving \$5,000 or less, one third (33%) between \$5,000 and \$14,999, while 12% received a higher amount. On average, non-Transfer graduates indicated receiving a larger sum, \$9,160.

Amount Received in Scholarships, Grants or Bursaries

Q57. How much did you receive in scholarships, grants and/or bursaries during your post-secondary studies?



Base: All valid responses – Those who have received scholarships/grants and/or bursaries

Section E: Outcomes

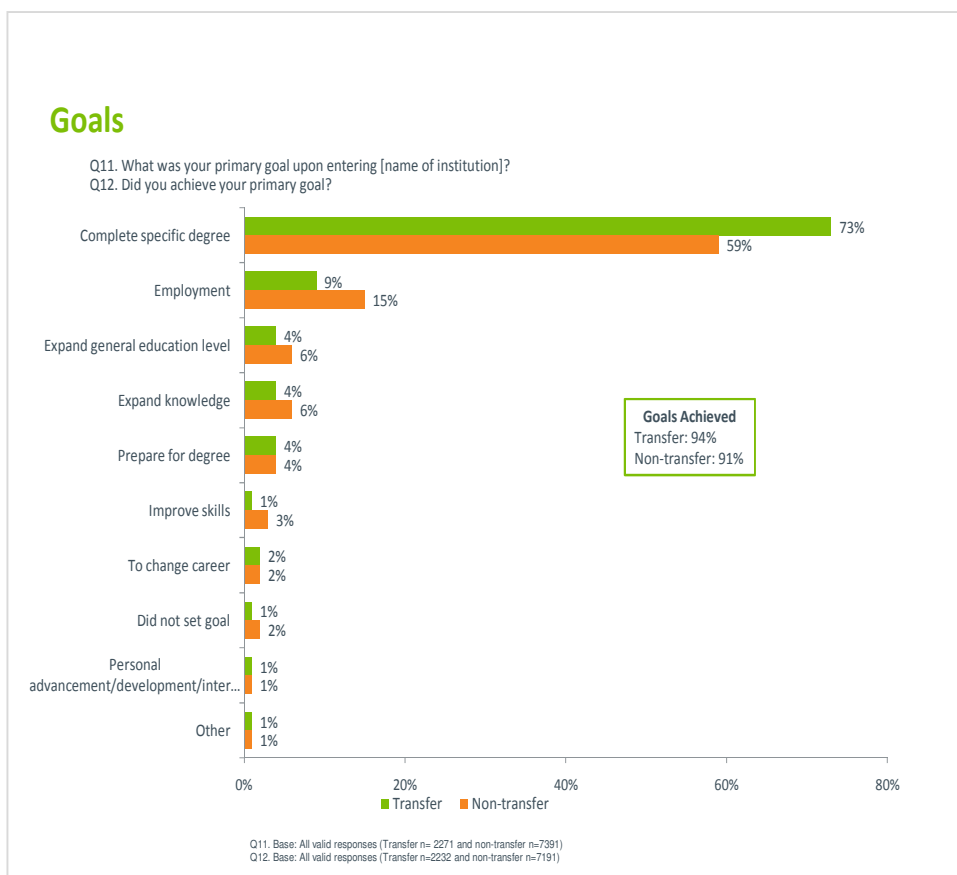
This section discusses graduates’ goals upon commencing their studies and their employment outcomes after graduation.

Other topics discussed in this section are: The type of job graduates obtained after graduating, income earned, how related the job was to their field of study, the qualification required for that job and satisfaction on the job.

Goals

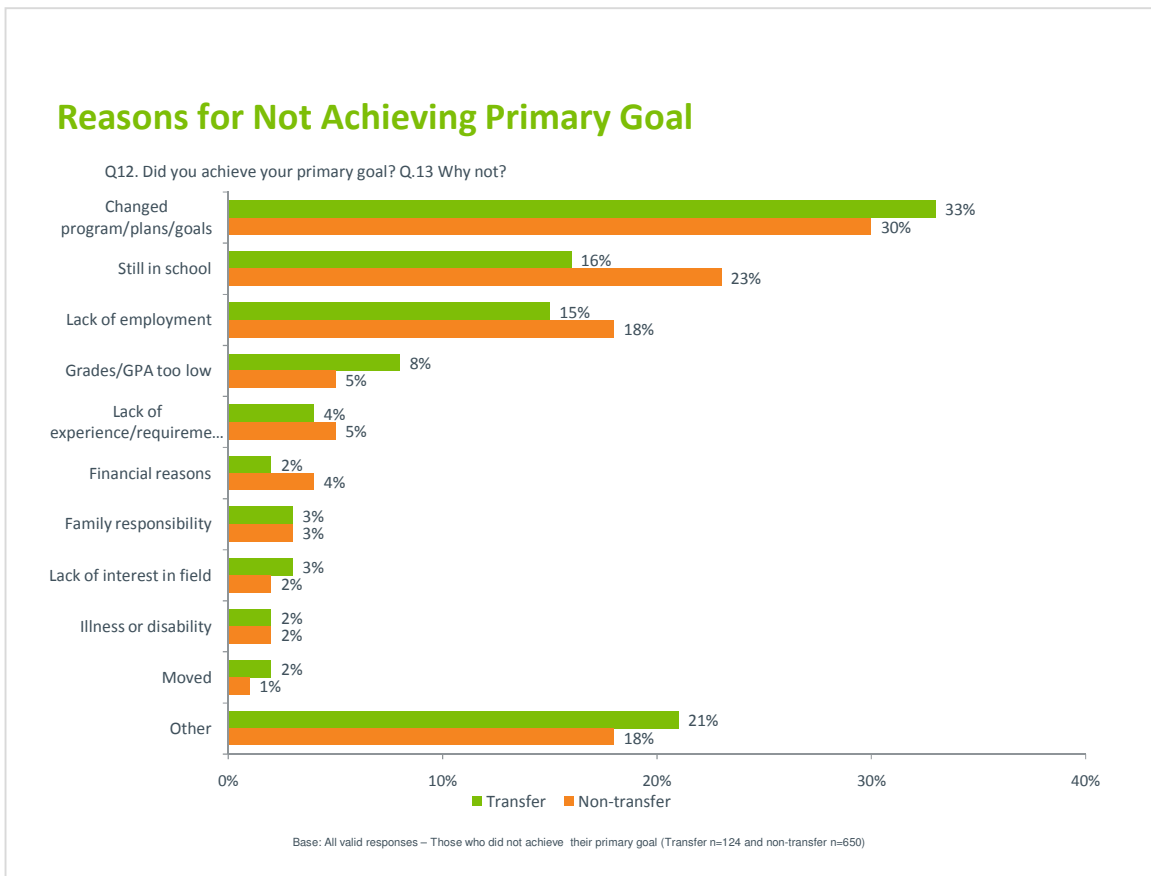
Most Transfer graduates achieved the goals they had set for themselves upon commencing their studies.

Most Transfer graduates had indicated their primary goal was to attain the credential attached to the program they were enrolled in. Three quarters (73%) of Transfer graduates and 59% of non-Transfer graduates stated this was their primary goal. Non-Transfer graduates were more likely by six points to have said that employment after graduation was their primary goal. Overall, almost all Transfer graduates (94%) achieved their goal, irrespective of what it was.



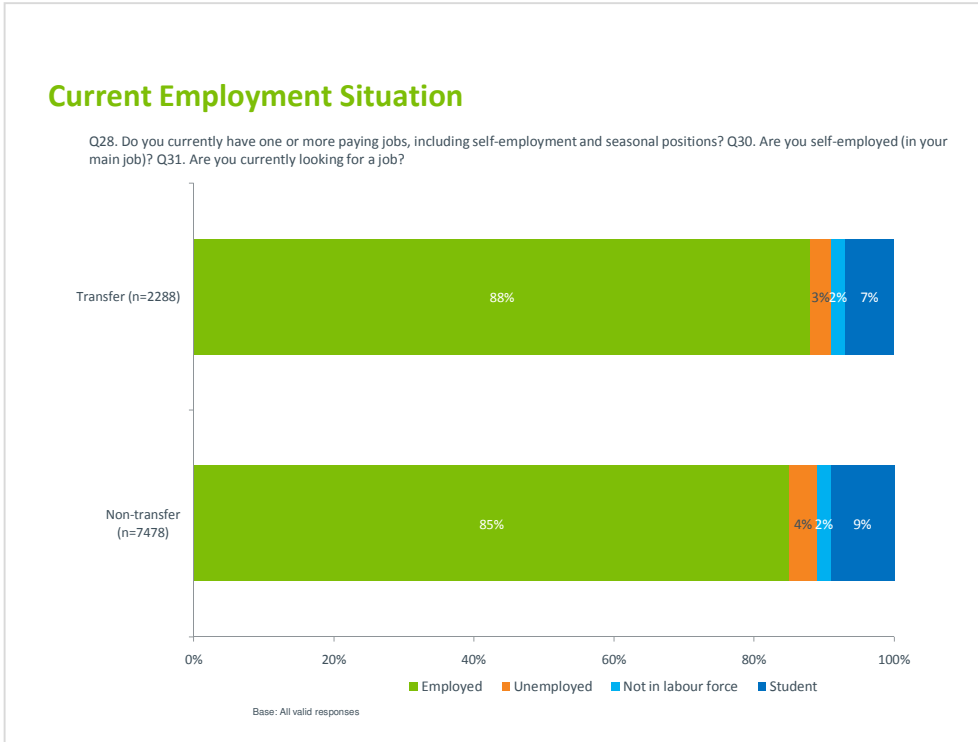
Among the 6% of Transfer graduates who did not achieve their goal, a third (33%) said they did not achieve it because they changed programs, career plans, or simply changed goals once they were in

the program of choice. Among those who set a goal related to employment which was not attained, lack of employment in the field was often mentioned as the reason (18%). Sixteen per cent (16%) of those who did not achieve their goal were still in school or pursuing further education at the time the study was conducted.

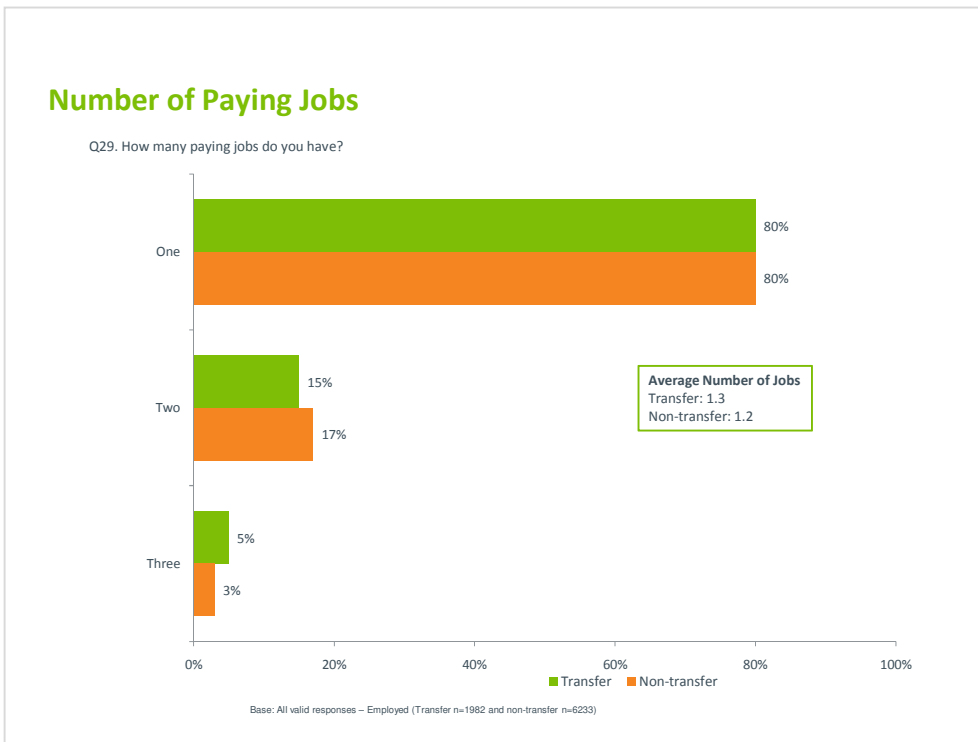


Employment

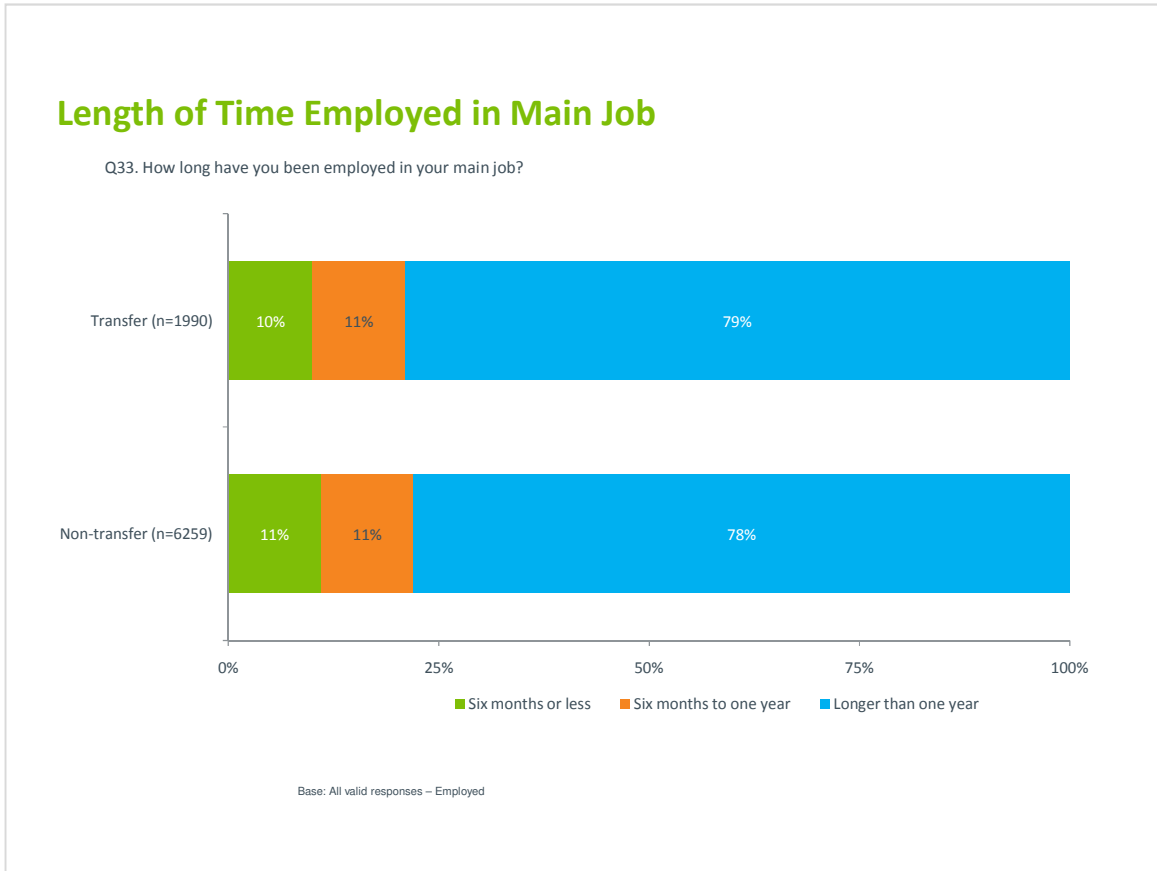
There were very little differences between Transfer and non-Transfer graduates in terms of their current employment situation. Transfer graduates were, however, somewhat more likely than non-Transfer graduates to be employed (88% vs. 85% among non-Transfer) and somewhat less likely to have returned to school to be a student again (7% vs. 9%).



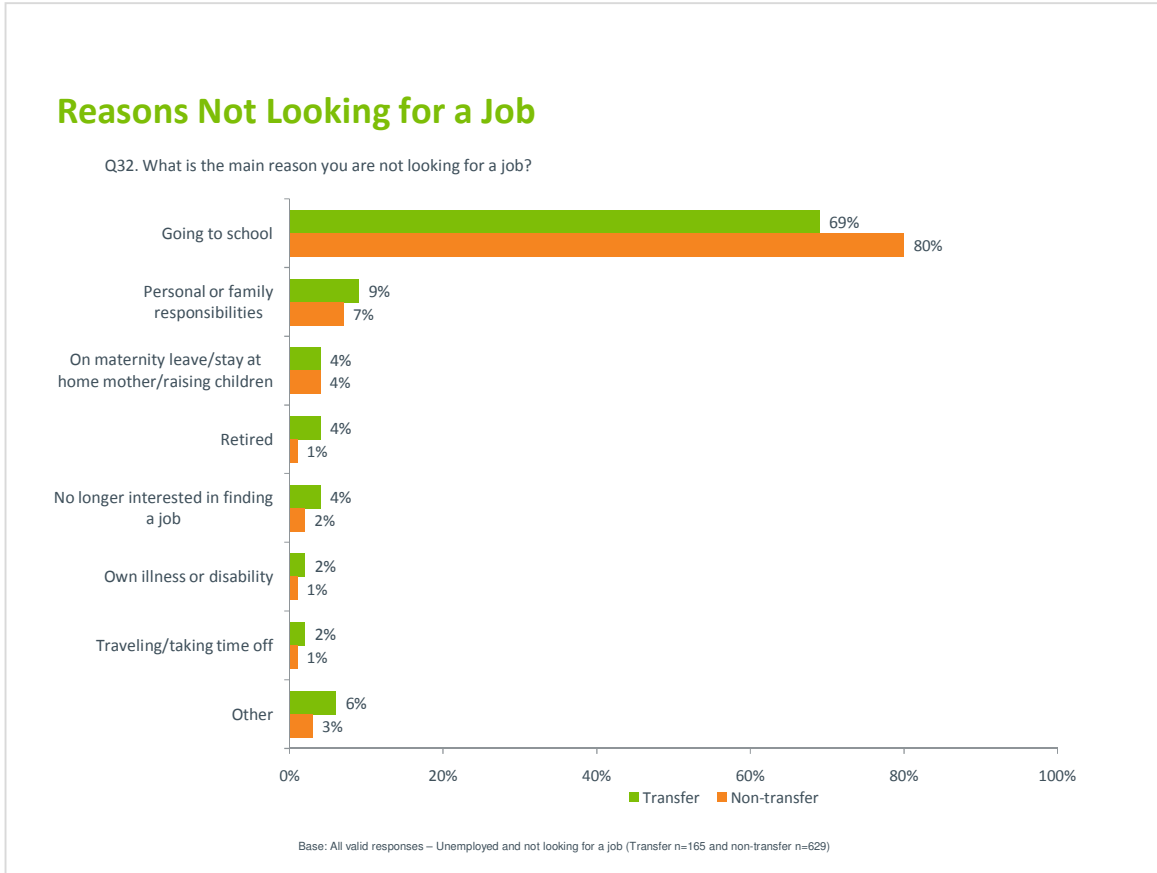
Transfer graduates averaged 1.3 jobs, whereas non-Transfer graduates averaged 1.2 jobs. Transfer graduates were somewhat more likely than non-Transfer graduates to have three jobs, and somewhat less likely to have two. In both groups, the majority (80%) had one job.



Four in five Transfer graduates had been employed in their main job for more than a year, a proportion almost identical to non-Transfer graduates. Indeed, there were no statistically significant differences between the two groups.

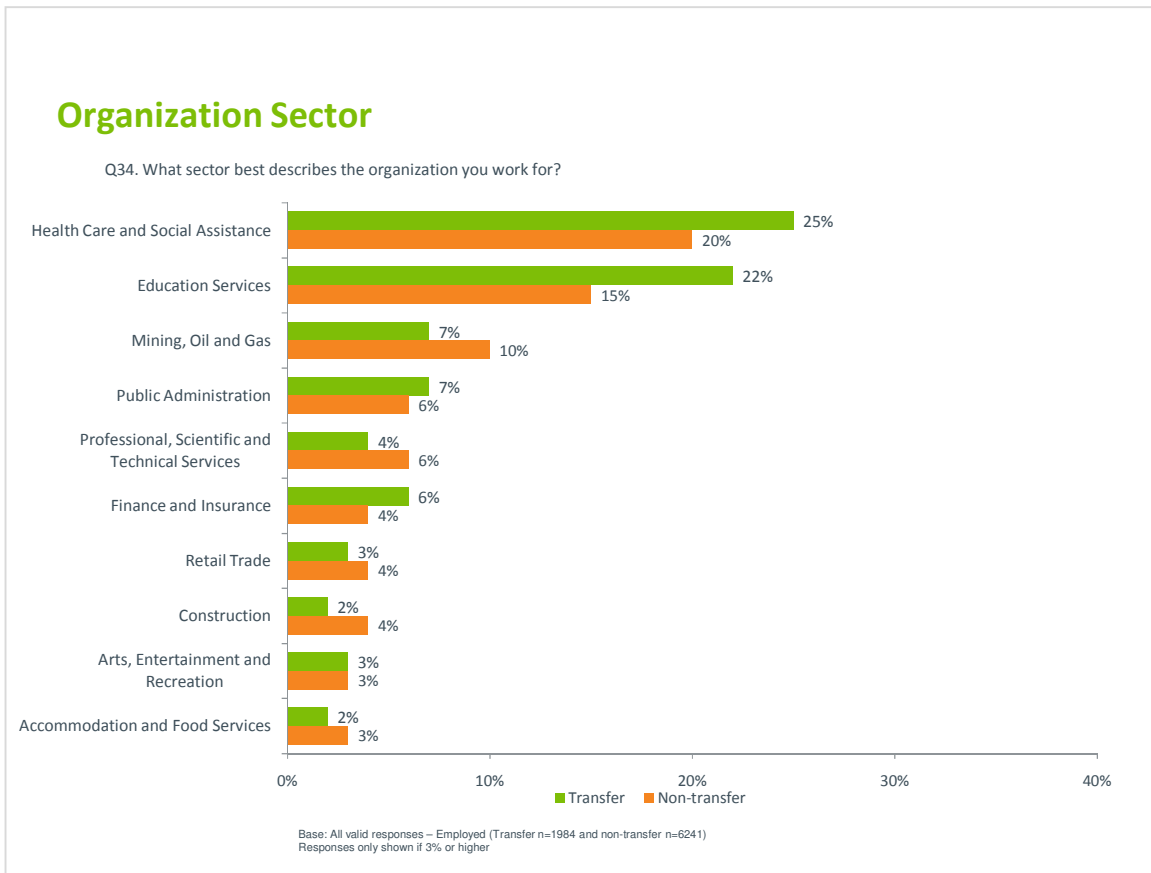


Various reasons were cited among those who had removed themselves from the labour force in response to why they were not looking for a job. A significantly smaller proportion of Transfer graduates (69%) cited going to school as their main reason (compared to 80% of non-Transfer graduates). Transfer graduates were instead more likely than non-Transfer graduates to cite personal or family reasons, retirement, and lack of interest as their reasoning for exiting the labour force.



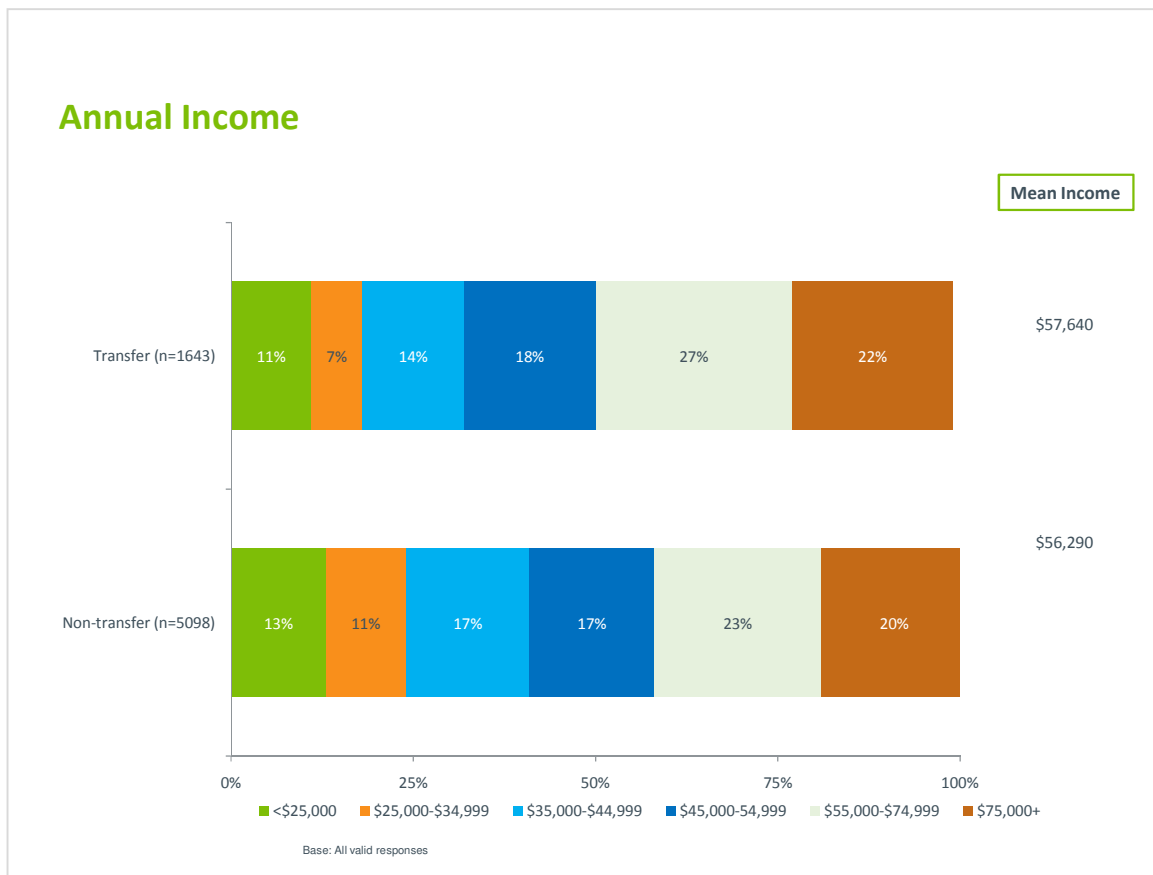
Sectors

About half of Transfer and non-Transfer graduates worked in either one of three sectors: Health Care and Social Assistance, Education or Mining, Oil and Gas. At the time of the survey, a significantly higher proportion of Transfer graduates worked in Health Care and Social Assistance (25% compared to 20% of non-Transfer graduates) and Education (22% compared to 15% of non-Transfer) sectors, while a smaller proportion (7% compared to 10% of non-Transfer) worked in Oil and Gas.



Annual Income

Transfer graduates tended to report a slightly higher average annual income than non-Transfer graduates, by \$1,350. Half of Transfer graduates (49%) reported annual incomes of \$55,000 or more (compared to 43% among non-Transfer). This should also be seen in the context of age, given that Transfer graduates tended to have been older upon graduation than non-Transfer students, and the average income went up by age.



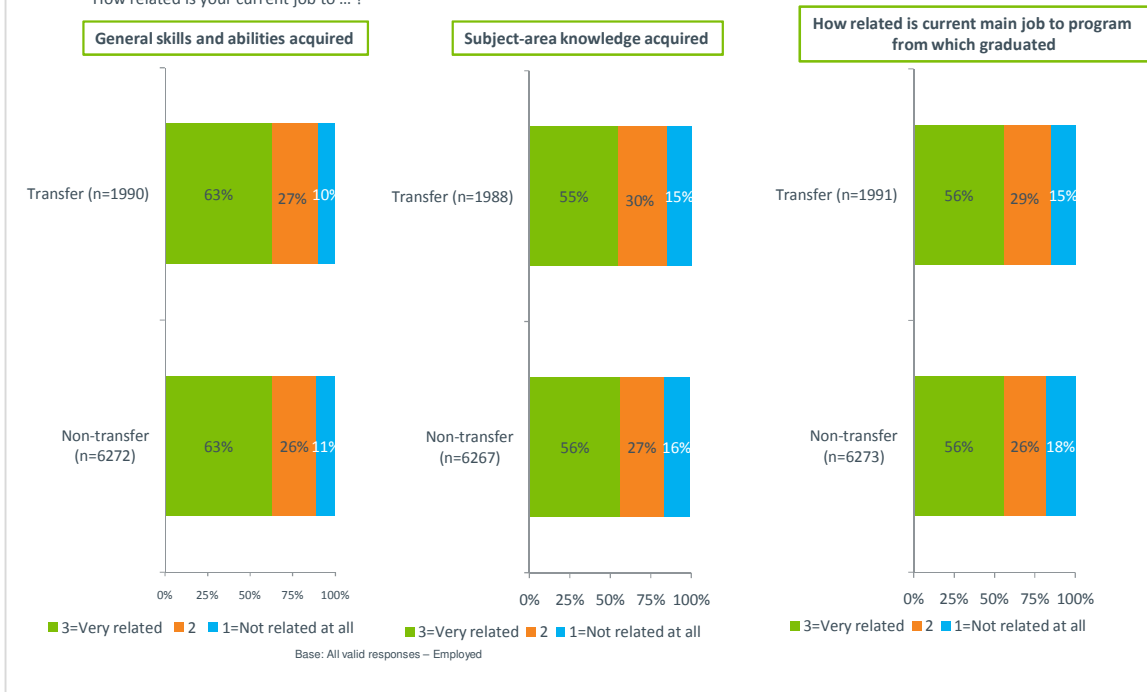
Relevance of Education to Job

Transfer and non-Transfer graduates exhibited little differences in whether they believed the general skills and abilities they acquired in their studies were relevant to their current main job. The same can be said regarding whether the knowledge they acquired about their subject-area was relevant to their main job. There were also minimal differences between the two groups when asked how related their current main job was to the program from which they graduated.

However, Transfer graduates were less likely (15%) than non-Transfer graduates (18%) to say the program was not related at all. This difference could be a result of Transfer graduates switching schools to be in a program that they saw as more applicable to the future job they wished to pursue.

Relevance of Education to Main Job

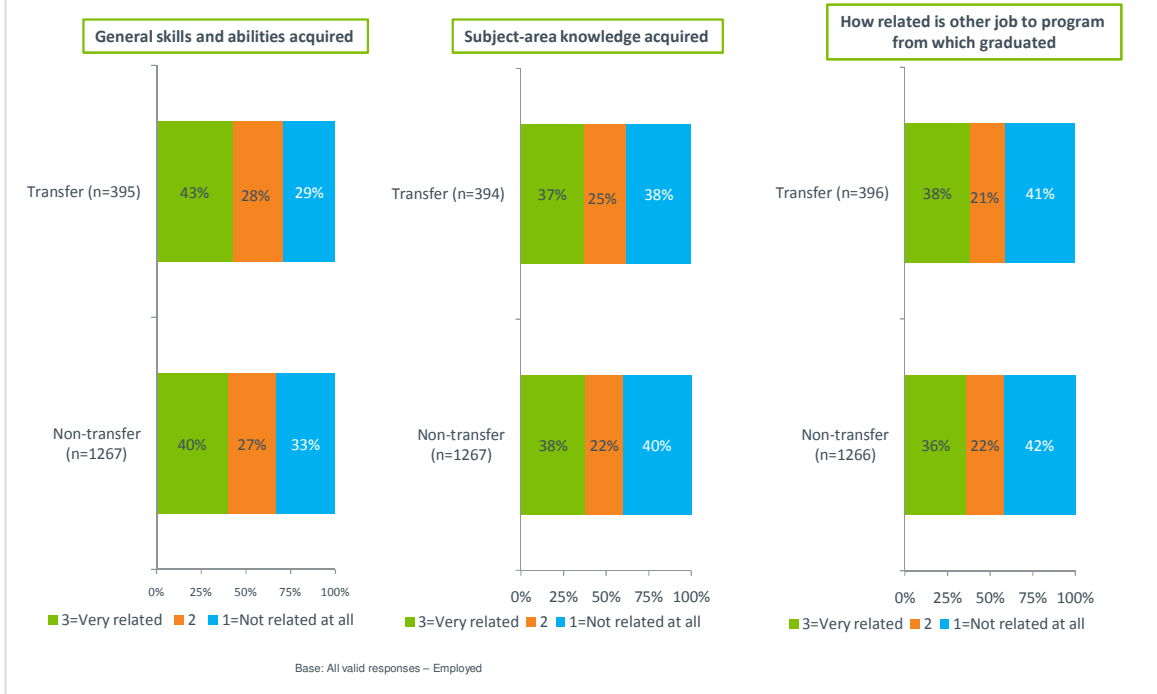
Q42. Please rate these statements using a 3-point scale where 1 means “not related”, 2 means “somewhat related” and 3 means “very related”.
How related is your current job to ... ?



While most primary jobs were related to the Degree with which students graduated, this was not as true of other jobs graduates may have also held. About four in ten Transfer graduates said their other jobs were very related to the general skills and abilities acquired (43%), to the subject-area knowledge acquired (37%) and to their program in general (38%).

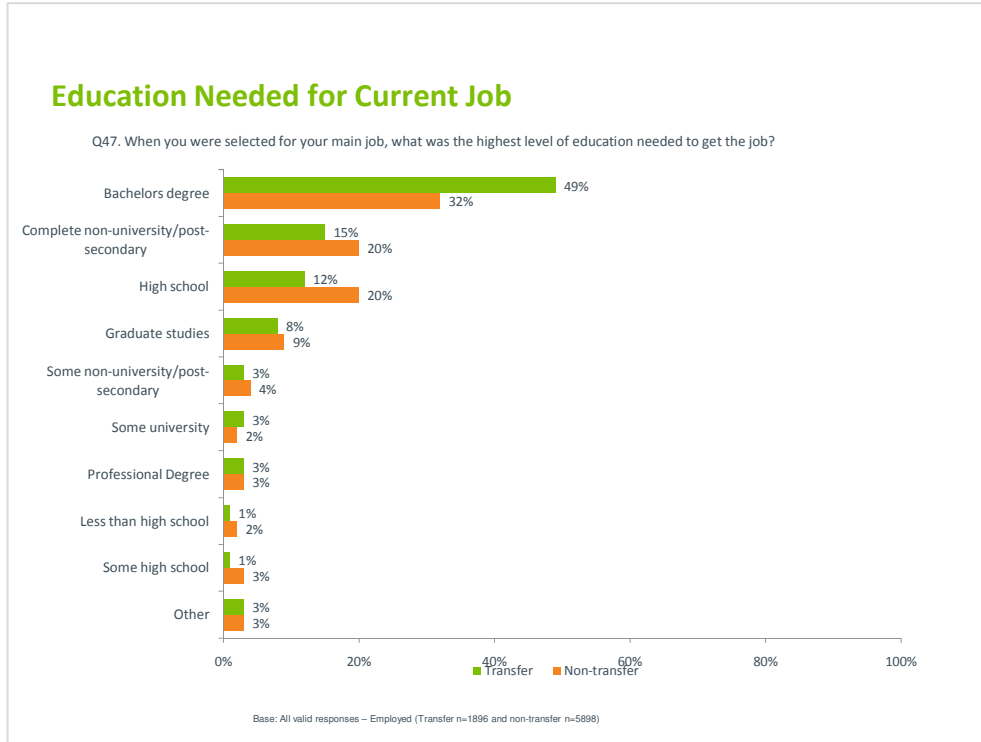
Relevance of Education to Other Jobs

Q46. Please rate these statements using a 3-point scale where 1 means “not related”, 2 means “somewhat related” and 3 means “very related”.
How related are your other jobs to ... ?

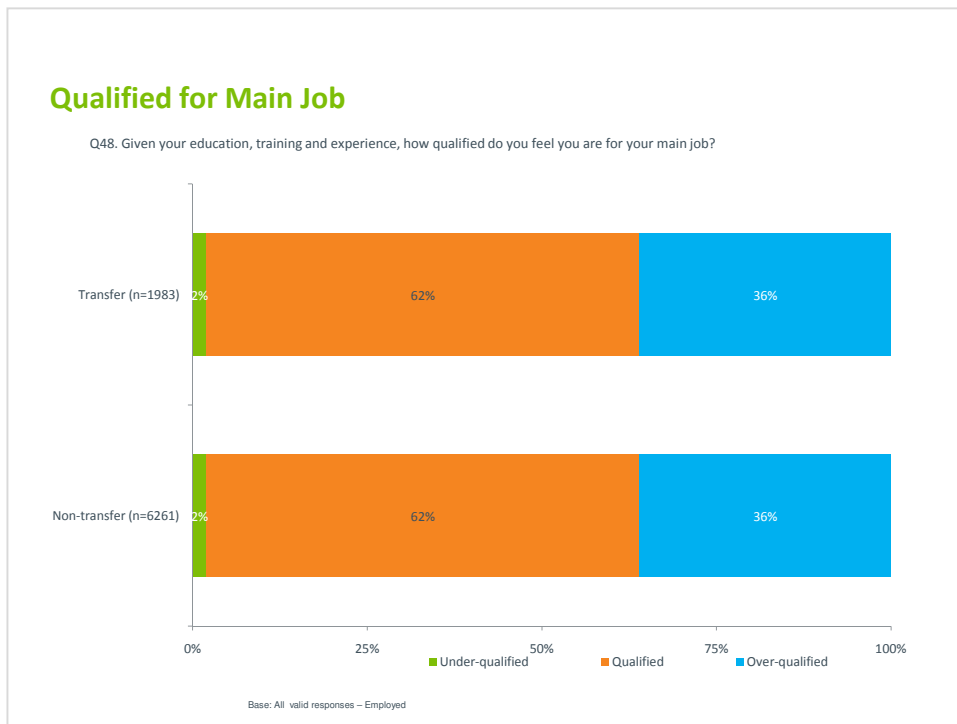


Qualifications

A significantly higher proportion of employed Transfer graduates, relative to employed non-Transfer graduates, indicated that the highest level of education needed for their job at the time of the survey was a Bachelor Degree. In contrast, a higher percentage of non-Transfer graduates cited completion of a non-university education, or High School, as the highest level of education needed for their job at the time.

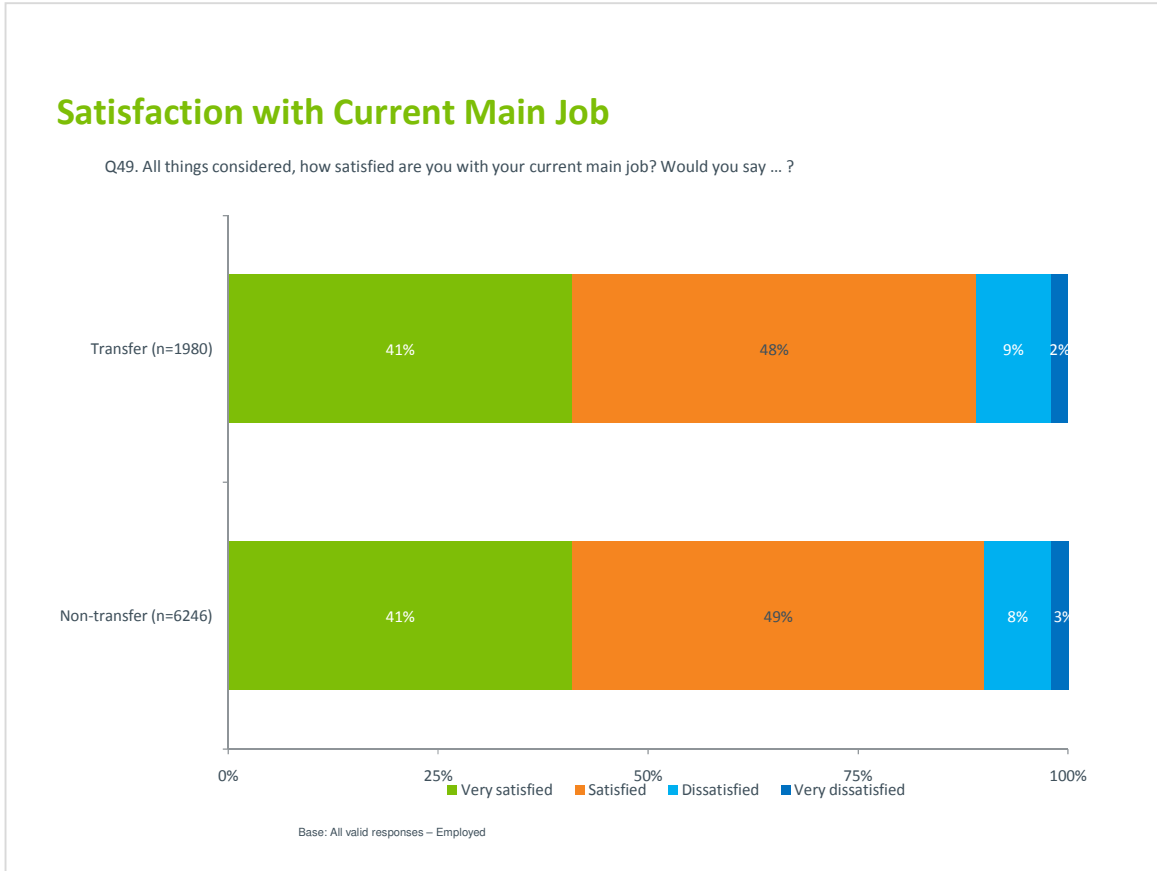


Graduates were also asked whether they felt their qualifications were a good fit for their jobs. Employed Transfer and non-Transfer graduates did not differ in how qualified they felt for their main job. Among both groups, 36% felt they were over-qualified, 62% indicated they were appropriately qualified, and only 2% suggested they were under-qualified.



Job Satisfaction

Transfer graduates and non-Transfer graduates also varied little in terms of their job satisfaction. The vast majority of Transfer and non-Transfer graduates (89% and 90% respectively) were satisfied with their current job.



Section F: Historic

The following section highlights comparisons on specific variables for results of the class of 2007-2008, 2005-2006, 2003-2004 and 2001-2002.

Demographic Profile

The demographic profile of Transfer graduates has varied little over each of the four cycles of research. The proportion of single Transfer graduates has declined since the first cycle of research from 74% to 66%; however, there were few differences otherwise.

Demographic Profile	2001-2002	2003-2004	2005-2006	2007-2008
Gender				
Male	34%	36%	36%	34%
Female	66%	64%	64%	66%
Age				
22 and under	3%	2%	2%	0%
23-25	32%	28%	27%	29%
26-30	36%	35%	33%	34%
31-40	18%	19%	19%	21%
Over 40	11%	16%	18%	16%
Marital Status				
Single	74%	67%	68%	66%
Married or Living with Partner	23%	29%	29%	30%
Divorced/Separated/Widowed	3%	4%	3%	3%

Credit Received

With the exception of the 2003-2004 study cycle, where 80% of Transfer graduates reported receiving full credit, the ratio of graduates receiving full credit for their transfer courses, relative to those receiving partial credit, has remained stable throughout the cycles of research. In each of the three other cycles of research, seven in ten (71% or 72%) respondents indicated that they received full credit from the institution they transferred from.

In each cycle of research, approximately nine in ten graduates indicated receiving the transfer credit they expected from that institution. This figure dipped slightly among 2005-2006 Transfer graduates to 87%, but rose again to 91% in the most recent cycle of research.



Salary

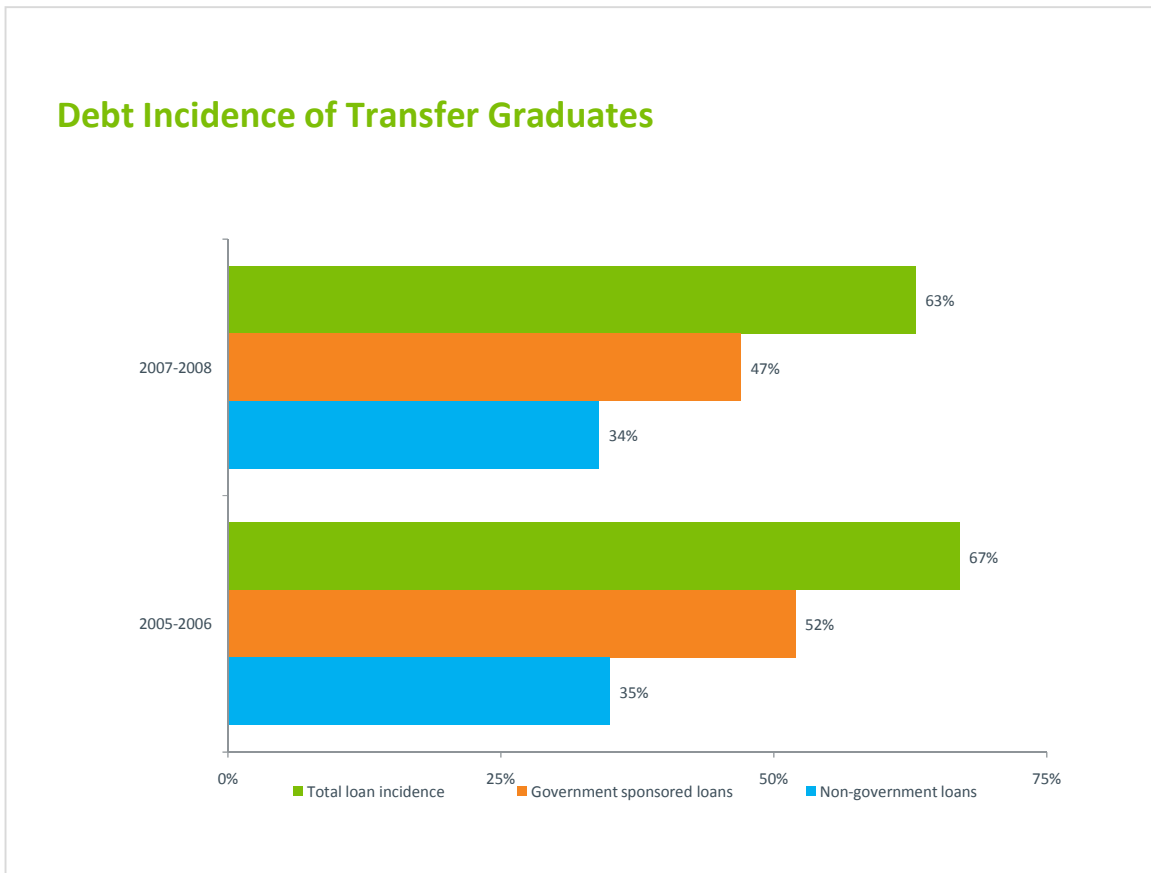
Earnings among Transfer graduates from the class of 2007-08 increased to \$57,640, which was an increase from the average earnings of the class of 2005-06, at \$54,837, adjusted to current dollars using the Consumer Price Index (CPI).

Average Salary of Transfer Graduates



*Adjusted to current dollars using CPI
Adjustments were made using the year the survey was conducted, not the graduating year

Total loan incidence among Transfer graduates (63%) has declined from the previous cycle of research (67%). The survey results suggested that this decline primarily stemmed from a decreasing number of government-sponsored loans, while non-government loans have remained relatively stable.



Despite the decreasing total loan incidence observed above, average debt amounts have actually increased among Transfer graduates, though only by 5%, or \$941 in dollar terms. The average amount owed to government-sponsored sources increased by 12%. Taken with its decline in incidence observed above, it can be deduced that government sources are providing loans to less individuals, although the loans they do provide are for larger sums.

The average amounts owed to non-government financing sources, in contrast, declined since the previous cycle of research from \$11,225 to \$10,630.

