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Graduating in Canada: Profile, Labour Market Outcomes and Student Debt of the Class of 2009-2010

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.	not available for any reference period
..	not available for a specific reference period
...	not applicable
0	true zero or a value rounded to zero
0^s	value rounded to 0 (zero) where there is a meaningful distinction between true zero and the value that was rounded
^{p}	preliminary
^{r}	revised
x	suppressed to meet the confidentiality requirements of the *Statistics Act*
^{E}	use with caution
F	too unreliable to be published
*	significantly different from reference category ($p < 0.05$)

Acronyms

NGS	National Graduates Survey
CIP	Classification of Instructional Programs
CEGEP	Collège d'enseignement général et professionnel
LFS	Labour Force Survey
NHS	National Household Survey
OECD	Organization for Economic Co-operation and Development

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Graduating in Canada: Profile, Labour Market Outcomes and Student Debt of the Class of 2009-2010

by Sarah Jane Ferguson (Statistics Canada) and Shunji Wang (Employment and Social Development Canada)

Introduction

Knowledge and skills are increasingly important to innovation, productivity, economic growth and competitiveness. For Canada, a better educated population and a highly skilled workforce are vital to ensure successes in the face of growing global competition. Higher education can provide individuals with knowledge and skills needed to participate in a changing economy and society. As jobs become increasingly knowledge-intensive, having a postsecondary credential is the best route to a well-paying, quality job in Canada.

Canada is among the most highly educated countries in the world, with one-quarter (25%) of those aged 25 to 64 holding a college diploma and another 27% holding a university degree[1]. There are many benefits of attaining higher education, including higher earnings and lower unemployment rates. In Canada in 2011, adults with a college diploma or university degree earned on average 74% more than those with a high school diploma or trades certificate.[2] In addition, during the recent economic crisis, the hardest hit were for those with less than a high school diploma. Between 2008 and 2011, the unemployment rate for this group rose by 2.6 percentage points to 11.7%. In comparison, the unemployment rate for those with a college diploma or university degree was less than half of that for those with less than a high school diploma and increased by only 0.9 percentage points to 5% in 2011[3]. Furthermore, higher levels of education are also fundamental for social and cultural development and civic participation.

Using data from the 2013 National Graduates Survey (Class of 2009-2010), this report describes the educational experiences, labour market outcomes and financing of higher education of recent Canadian postsecondary graduates. Section one describes the profile and educational pathways of graduates from college, bachelor, master and doctorate level programs. Section two focuses on labour market activity three years after graduation. Section three presents information on the sources of financing of postsecondary education as well as debt repayment and its relation to education level and field of study. Section four focuses specifically on co-op education programs. The final section provides a summary and conclusion.

The National Graduates Survey (NGS)

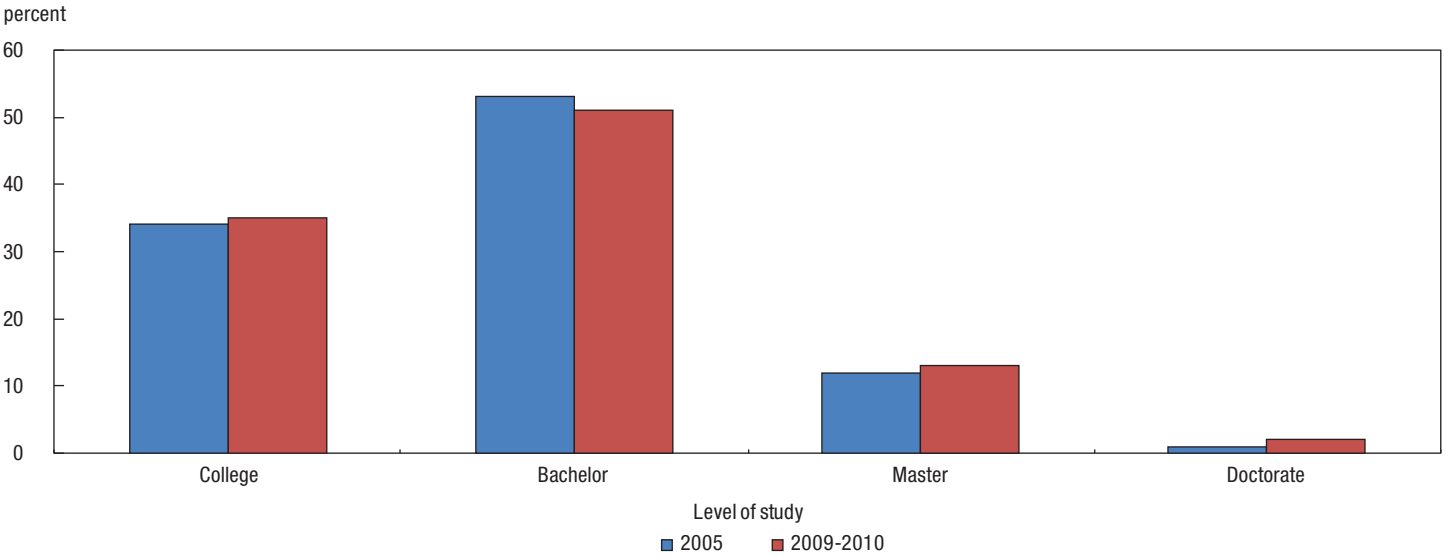
The National Graduates Survey (NGS) 2013 was conducted in the Spring/Summer of 2013 and collected information on graduates from public postsecondary institutions in Canada focusing on employment, labour market outcomes and student debt. The NGS 2013 surveyed the graduating class of 2009-2010 with the reference period varying across institutions. For example, universities follow an academic year which goes from September to August, whereas the academic year for colleges tends to vary. This was different from prior surveys where the reference period was based on a calendar year (i.e. January to December). Unless otherwise specified, all references in this report pertain to the graduating class of 2009-2010. Please note that the National Graduates Survey (NGS) 2013, Class of 2009-2010 was conducted three years after graduation, whereas previous National Graduate Surveys were conducted two years after graduation. While information on graduates at the time of graduation is comparable across cycles, information on graduate's activities at the time of the interview is not directly comparable. For example, labour market outcomes and debt repayment pertain to status three years after graduation for the NGS 2013 compared to two years after graduation for other cycles of NGS.

Section 1

Profile and educational pathways of graduates

The Class of 2009-2010 was the first National Graduates Survey cohort after the 2008 economic downturn, which was a time of demographic shifts, economic uncertainty and changes in the labour market emphasizing the need for a highly educated workforce. In 2009-2010, almost 389,000 students graduated from Canada's public colleges and universities. Of all graduates, those at the bachelor level represented the largest proportion (51%), however, they comprised a lower proportion compared with 2005 (53%). On the other hand, as shown in Chart 1.1, college, master and doctorate graduates represented larger shares of overall graduates in 2009-2010 compared with 2005.

Chart 1.1
Postsecondary graduates by level of study



Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010), 2007 (Class of 2005).

The majority of graduates were women, representing 56% of college graduates and 61% of bachelor graduates (Appendix table A.1).

Notes on the Classification of Instructional Programs (CIP, Canada 2000)

The NGS codes fields of study according to the Classification of Instructional Programs (CIP, Canada 2000). The CIP 2000 contains over 1600 detailed fields of study designed to reflect the varied fields offered by Canadian educational institutions.

CIP has 13 groupings, called Primary groupings, at the most aggregated level. These are referred to in this report as 'major' or 'primary' groupings. At a more detailed level, CIP has groupings called 2-digit groupings. These are referred to in this report as 'minor' groupings. The groupings are delineated by the use of quotation marks.

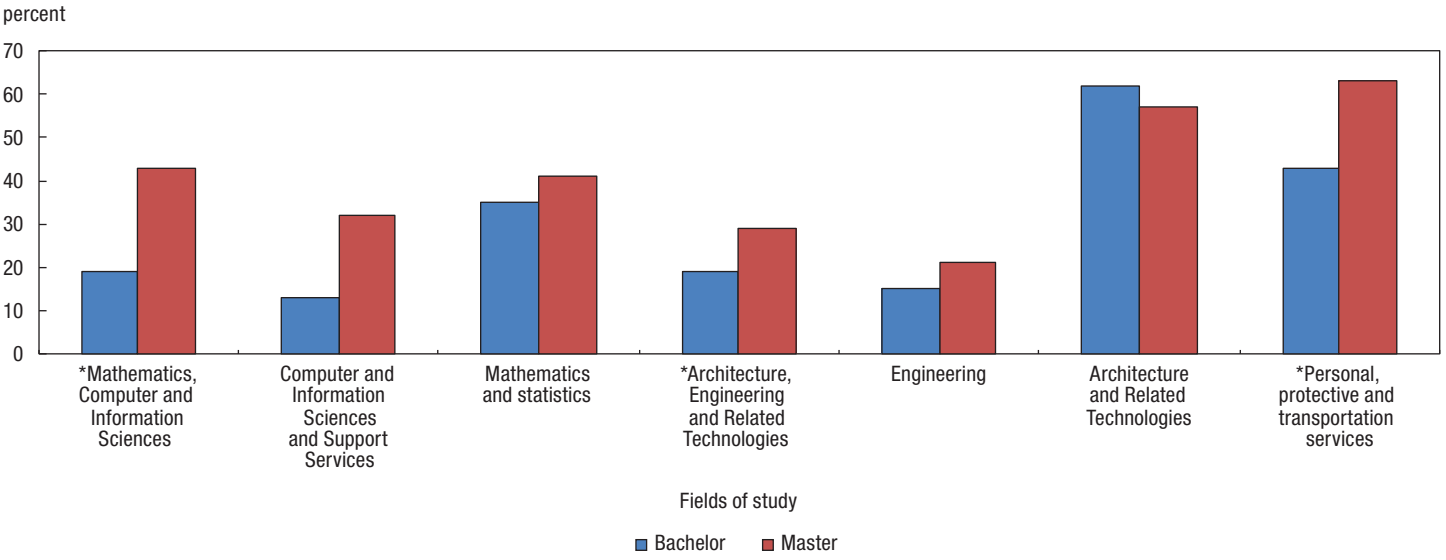
For more information on the CIP, Canada 2000 please see: http://www.statcan.gc.ca/concepts/classification-eng.htm

In male dominated fields of study, the proportion of female graduates was higher at the master level than the bachelor level

Similar to 2005, women represented the majority of college and university graduates in most fields of study with the female share being highest in 'education' and 'health'. Men represented a higher proportion of those who graduated from 'personal, protective and transportation services', 'architecture and engineering and related services' and 'mathematics and computer sciences' (Appendix table A.2). Similar to 2005, these were the only primary grouping fields of study where men were the majority of graduates at the bachelor and master level.

While women were still in the minority in these fields there was a higher proportion of female graduates at the master level compared to the bachelor (Chart 1.2) suggesting that a higher proportion of females went on to pursue a master degree in male dominated fields of study. For example, the female share of master graduates in 'architecture and engineering and related technologies' was 29% compared to 19% at the bachelor level. Similarly, among master graduates in 'mathematics, computer and information sciences', the female share was 43% compared with 19% among bachelor graduates.

Chart 1.2
Female share by level of education and selected fields of study



* Denotes a primary grouping according to the CIP Canada, 2000. If there is no star, it denotes a minor grouping/CIP 2-digit grouping. See box on CIP, 2000 for more information.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

College graduates tended to be older in 2009-2010 compared with college graduates in 2005

Figure 1.1.1 illustrates the educational pathways of college graduates prior to the postsecondary program they completed in 2009-2010. Just over half (53%) of college graduates entered their program from a high school program either directly (28%) or after a delayed period of 12 months or more (24%) and had no previous postsecondary activity. This represented a slight increase in those delaying entry to a college program from high school compared with 22% in 2005. The average age of college graduates was also two years older (28 years old) compared with those graduating in 2005 (26 years old). This may be related to the increase in delaying entry from high school and also that a somewhat higher proportion of 2009-2010 college graduates (47%) had previous postsecondary participation compared with 2005 (45%).

Figure 1.1.2 illustrate the educational pathways of bachelor graduates prior to the postsecondary program they completed in 2009-2010. Results at the bachelor level are provided separately for Quebec graduates and graduates from the rest of Canada (outside Quebec) due to the unique education system in Quebec which requires that students complete a two-year college program at a CEGEP (Collège d'enseignement général et professionnel) as a prerequisite for university. The following analysis focuses on the proportion of bachelor graduates outside of Quebec only.

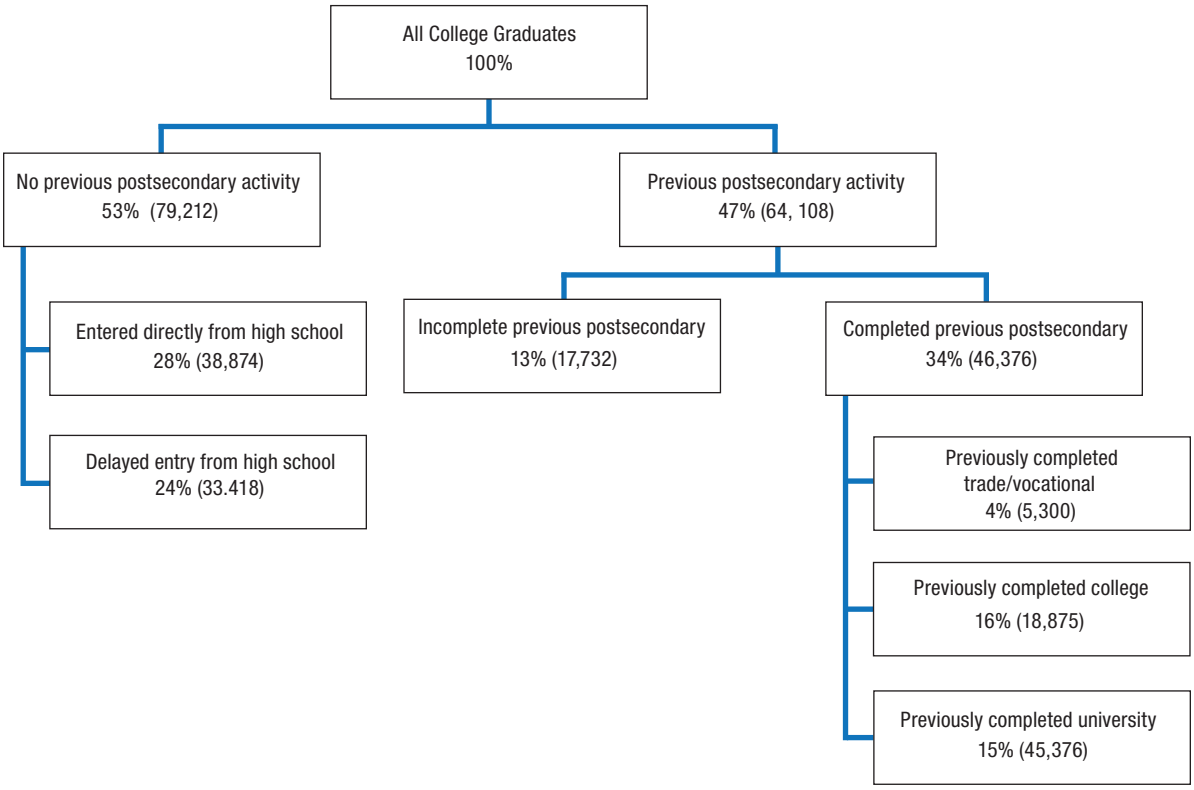
While a higher proportion of college graduates had previously pursued a postsecondary program compared with bachelor graduates, a similar proportion had completed their studies

The proportion of graduates who had completed a previous postsecondary program was similar between college graduates (34%) and bachelor graduates outside of Quebec (32%) as shown in Figures 1.1.1 and 1.1.2. However, it was more common for college graduates to have pursued but not completed a previous program (13%) compared with bachelor graduates (5%). This resulted in the proportion of those who previously pursued postsecondary education to be higher among graduates with a college diploma (47%) compared with those with a bachelor degree (37%). (Figures 1.1.1 and 1.1.2)

Among those who had completed their credential, college graduates were almost equally as likely to have previously completed a university degree as a college diploma (15% and 16% respectively). However, bachelor graduates were more likely to have previously completed a university degree (19%) than a college diploma (12%).

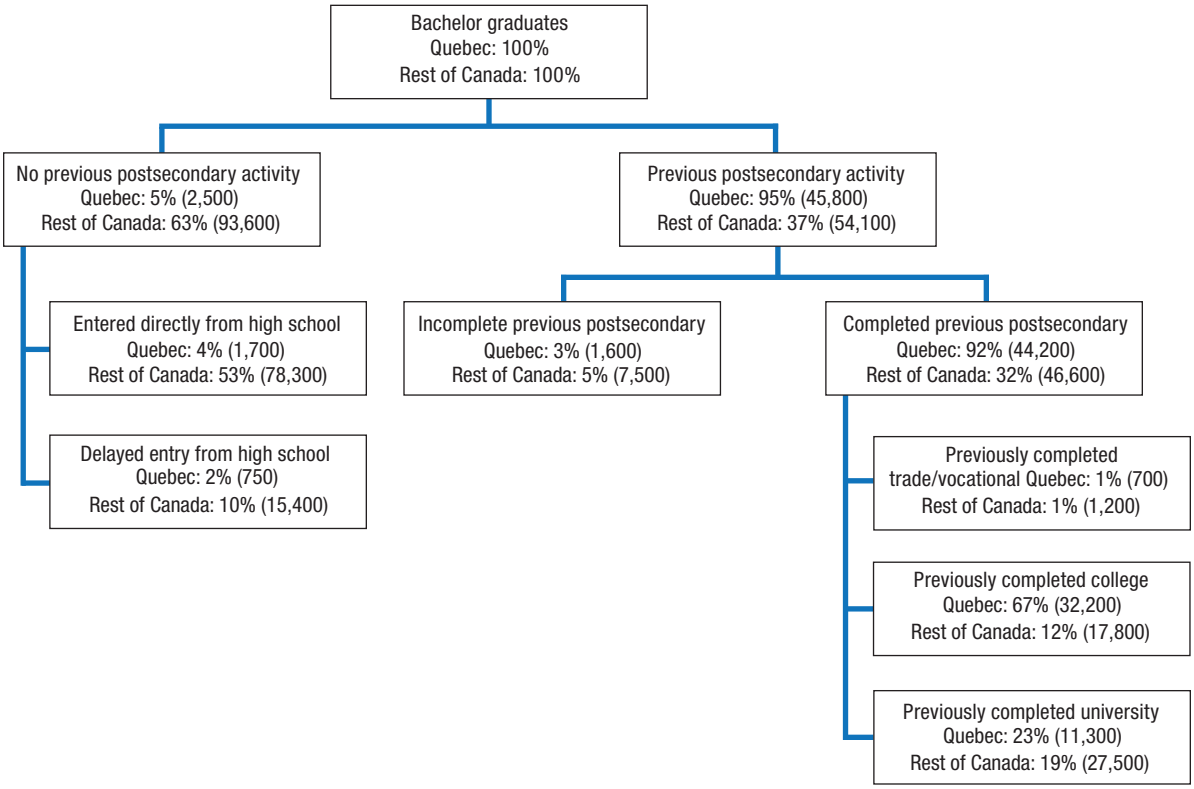
In Quebec, with the CEGEP system, most bachelor[4] graduates had previously participated in postsecondary education (95%) and about 9 of 10 (92%) had previously completed their credential. Two-thirds (67%) of those who completed a bachelor degree in 2009-2010 had previously completed a college/CEGEP program and almost one quarter (23%) had previously completed a university degree. (Figure 1.1.2)

Figure 1.1.1
Educational activity prior to entry to college program — College graduate (Class of 2009-2010)



Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Figure 1.1.2
Educational activity prior to entry to bachelor program — Bachelor graduates (Class of 2009-2010)



Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Summary

College, master and doctorate graduates represented larger shares of overall graduates in 2009-2010 compared with 2005, while the proportion of bachelor graduates was smaller.

Similar to 2005, women continued to represent the majority of college and university graduates in all fields except for 'personal, protective and transportation services', 'architecture and engineering' and 'mathematics and computer sciences'. Of graduates in these three major fields of study, a higher proportion of females graduated at the master level than the bachelor level suggesting that a higher proportion of women went on to pursue a masters degree in male dominated fields of study.

College graduates tended to be older in 2009-2010 compared to 2005. In part this may be attributable to the increased proportion of college graduates who delayed entry from high school and an increase in the proportion with previous postsecondary education.

While a higher proportion of college graduates had previously pursued a postsecondary program compared with bachelor graduates, a similar proportion had completed their studies. The proportion of those who had completed a previous postsecondary program was similar between college graduates and bachelor graduates outside of Quebec (34% versus 32% respectively). However, it was more common for them to have pursued but not completed their previous program (13%) compared with bachelor graduates (5%). This resulted in the proportion of college graduates who previously pursued postsecondary education to be higher among those with a college diploma (47%) compared with those with a bachelor degree (37% outside of Quebec).

Section 2

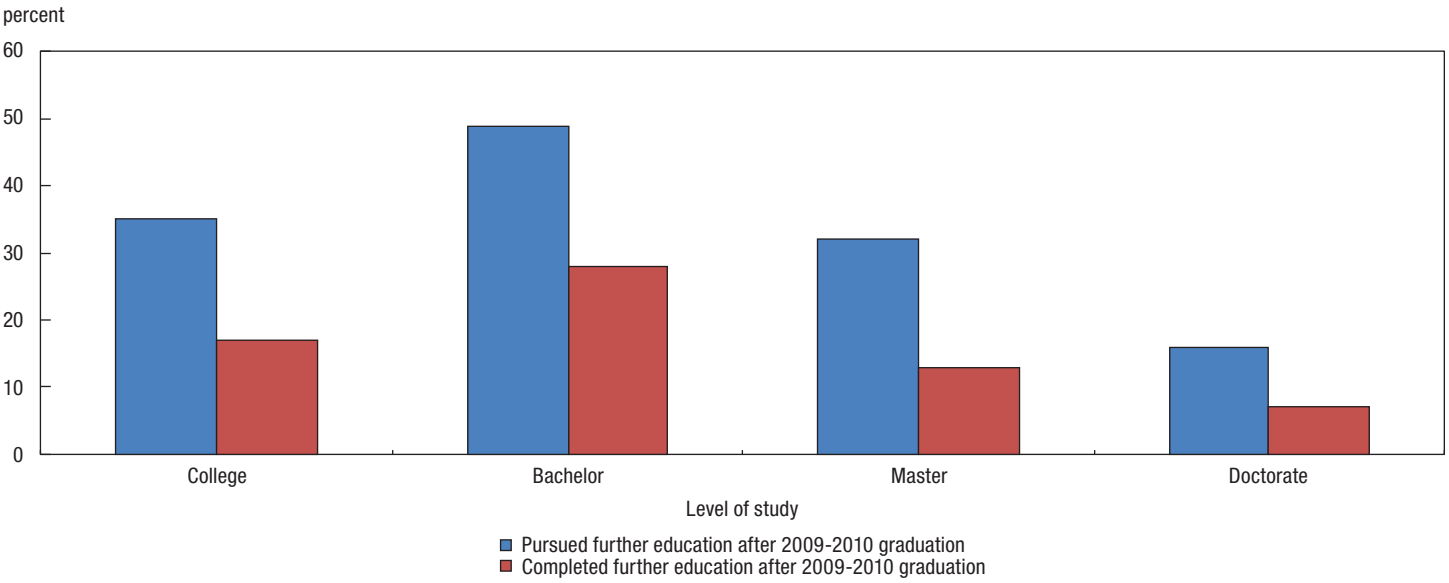
Educational and Labour market activities after graduation

One of the primary functions of the Canadian education system is to prepare students for success in the labour market. Over the past number of years, there has been an increasing demand from employers of even higher levels of educational attainment. The majority of graduates either pursue further education or enter into the labour market. The National Graduates Survey looks at educational and labour market activities of graduates after completing their education.

Almost half of bachelor graduates pursued further education within three years of graduation

As this was the first graduating NGS class after the economic downturn, it is important to look at the proportion of graduates who pursued further postsecondary education within three years of graduation in 2009-2010 as one measure of the transferability of their skills in the labour market. Bachelor graduates were the most likely to have pursued further education, at 49%, followed by college graduates (35%), master graduates (32%) and earned doctorate graduates (16%). (Chart 2.1) More than one-quarter (28%) of bachelor graduates completed the program they pursued after graduation compared with 17% of college graduates, 13% of master and 7% of doctorate graduates.

Chart 2.1
Percentage of graduates who pursued further education after graduation, by level of study



Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Notes on the calculation of employment and unemployment rate

It is not recommended to make comparisons of employment or unemployment rates presented in this report with other data sources due to the population definition used for reporting labour market outcomes.

In this report, the focus for the labour market activities section is on those who did not pursue further education within three years of graduation and consequently the denominator for employment does not include those who pursued further education after graduation. This is in contrast to standard calculation of employment rates where those in school may or may not also be part of the denominator (depending on whether or not they said they were available for work). This difference in the denominator may explain higher employment rates in the NGS compared with the Labour Force Survey (LFS) or National Household Survey (NHS).

Similarly, because the unemployment rates presented in this report exclude those who returned to school within three years of graduation, the unemployment rate may be lower than that seen in other sources.

The population who returned to school within three years of graduation are not included in the labour market outcomes for the NGS in order to examine the relationship with the level and field of study taken in 2009-2010 and provide a direct link between the most recent level/program of education and labour market outcomes. This approach allows for comparisons between different groups within the NGS (for example gender, age groups, levels of education and fields of study) rather than between sources.

Graduates had relatively high employment rates across all levels of education

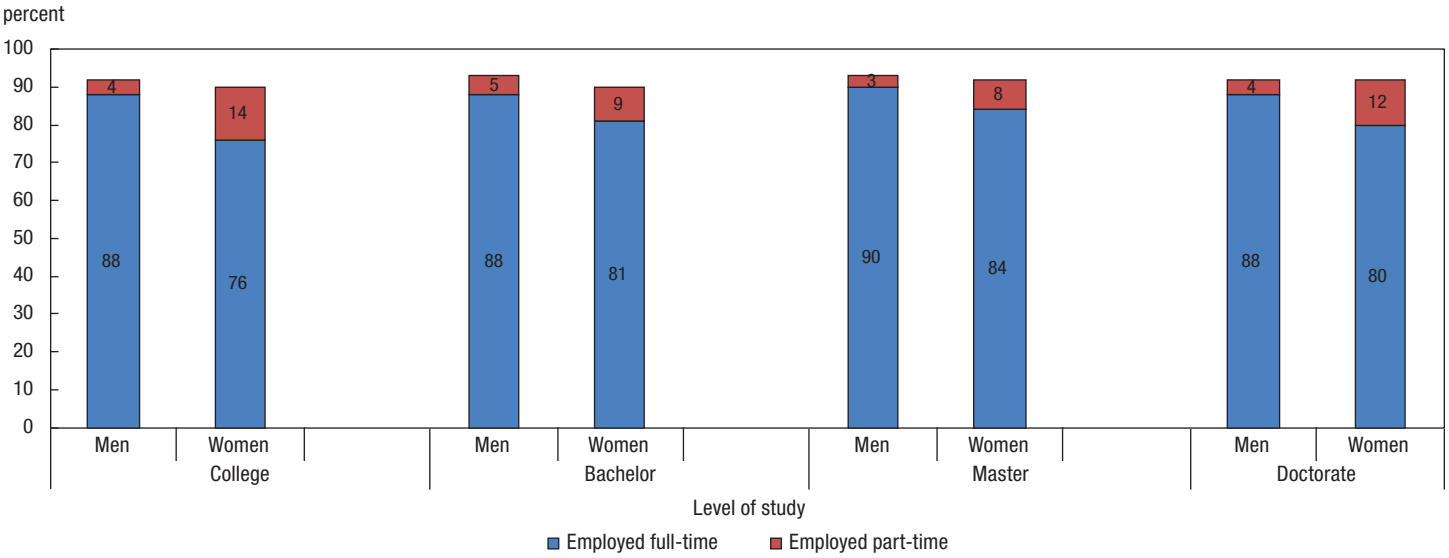
Generally speaking, higher employment rates are associated with higher levels of education. Most graduates who had not returned to school within three years of their studies had relatively high employment rates ranging from 90% among college graduates to 93% for doctorate graduates. (Appendix table A.4)

While overall employment rates were similar for men and women, full-time employment was higher among men and part-time employment was higher among women

As shown in Chart 2.2, employment rates were only slightly higher among men compared with women. At the bachelor level, the difference in employment rates between men and women was only three percentage points (93% for men compared with women 90%). However, larger differences were evident when comparing the full-time employment rates of men and women. At the doctorate level, 88% of men were employed full-time compared with 80% of women. The largest difference in full-time employment occurred among college graduates where 88% of men were employed full-time compared with 76% of women.

Women were more likely to work part-time compared with men. For example, 14% of female college graduates worked part-time compared with 4% of male college graduates. This represented the greatest difference in the proportion of those working part-time between the sexes at any level.

Chart 2.2
Employment rates by level of study and sex for those who had not returned to school within three years of graduation



Note: The proportions of part-time employment for men (except at the doctorate level) carry the warning ' E' which means use with caution. The CVs range from 0.19 to 0.21. Graduates who pursued further education after their 2009-2010 graduation are excluded from this chart, as are graduates for whom a labour force status could not be calculated.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

As shown in Table 2.1, about one-quarter of college (27%) and bachelor graduates (24%) who were working part-time reported that they were doing so involuntarily. This proportion was lower for master and doctorate holders (14% and 11% respectively). Although doctorate graduates were the least likely to be working part-time involuntarily, their part-time employment rate (8%) was equal to bachelor graduates (8%). (Table 2.1 and Appendix table A.4)

Doctorate graduates were more likely to be working in a non-permanent position

Doctorate graduates were much more likely than any other to be working in a job that was not permanent (38%) three years after graduation compared with graduates from other levels of education. However, the proportion of doctorate graduates working in temporary positions was much higher among those working in post-doctorate positions than non-post-doctorate positions. Doctorates working in post-doctorate positions were almost three times as likely to report working in a non-permanent job at 77% compared with 28% of doctorates in non-post-doctorate positions. These higher rates may be attributed to the types of occupations that doctorates typically pursue. For example, the majority (57%) of doctorates who were working in non-post doctorate temporary positions were working as 'university professors and post-secondary assistants' and until tenured, these jobs tend to be temporary.

Table 2.1
Job characteristics of 2009-2010 graduates in 2013 by level of study

	College	Bachelor	Master	All Doctorates	Doctorate - working in post-doctorate position	Doctorate - working in a non post-doctorate position
	percent					
Job was not permanent	14	15	11	38	77	28
Working part-time involuntarily (among all working part-time)	27	24 [E]	14 [E]	11 [E]	x	10 [E]
Job held during reference week was the job you had hoped to have after graduation	64	61	73	74	72	74

x suppressed to meet the confidentiality requirements of the Statistics Act

[E] use with caution

Note: Graduates who pursued further education after their 2009-2010 graduation are excluded from this table.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Among graduates at all levels, master and doctorate graduates were the most likely to report that they held the job that they had hoped for after graduation

The NGS also measured the proportion of graduates who reported that their occupation three years after graduation was the job they had hoped to hold after graduation. (Table 2.1 above and Appendix table A.8) This proportion was generally higher among higher levels of education, however bachelor graduates were less likely than college graduates to report their job being the one they hoped for after graduation at 61% compared with 64%. This gap was more pronounced for men with 56% of bachelor graduates reporting their job being the one they had hoped for compared with 62% for college graduates. A large proportion of master (73%) and doctorate (74%) graduates reported their job being the one they had hoped for after graduation, however still about one-quarter of people with either of these high levels of education reported that their job was not the one they hoped for after graduation (27% for master graduates and 26% for doctorate graduates).

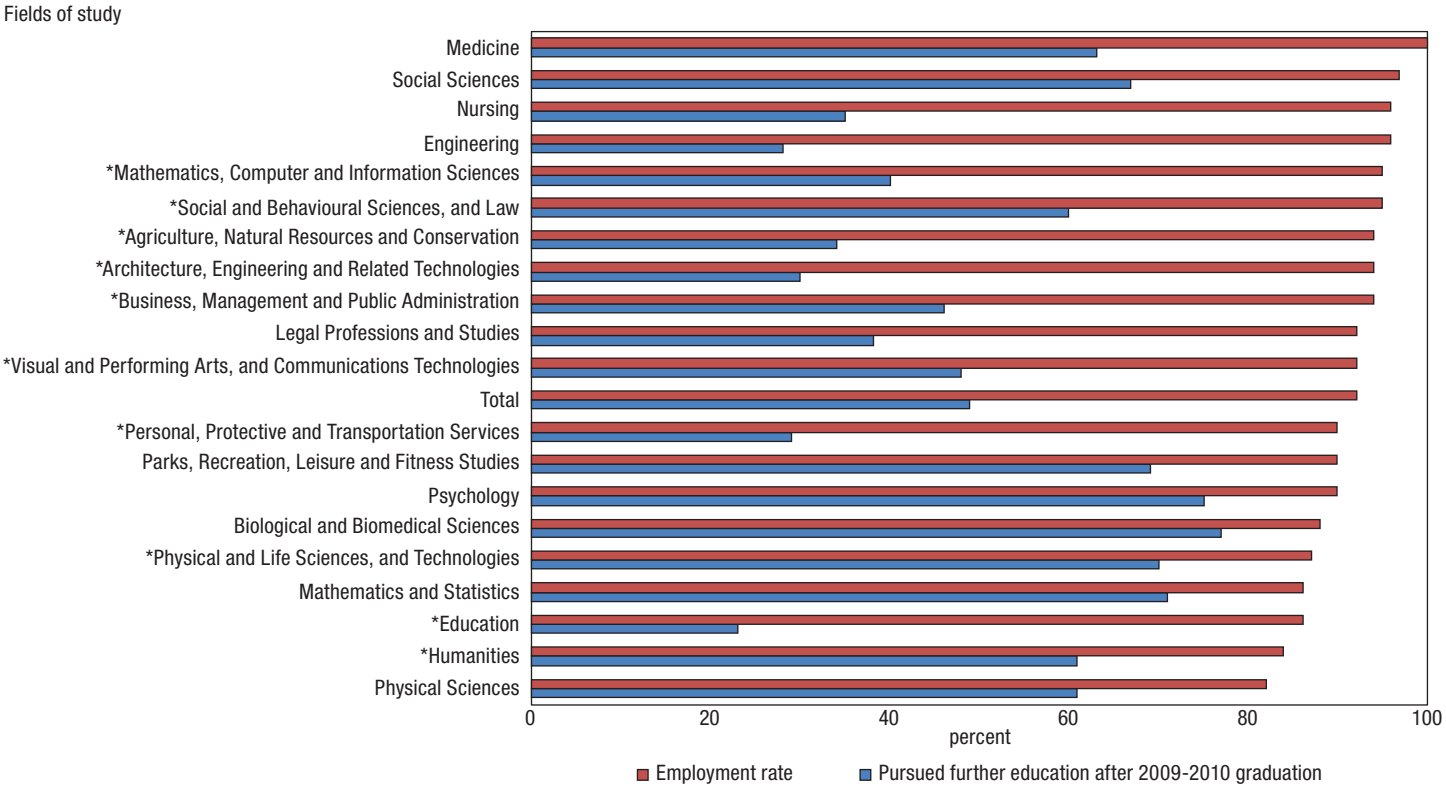
A higher proportion of graduates pursued further education in fields of study where there were lower employment rates

Less than half of graduates in 2009-2010 pursued further education after graduation with the proportion varying from 49% among bachelor graduates to 16% of doctorates. (Appendix table A.1) However, as shown in Chart 2.3.1, there may be a relationship between employment rates and the proportion returning to school after graduation by field of study. There are many reasons a graduate may return to school, including increasing educational requirements to meet demand from employers, personal interest or difficulties in the labour market.

At the bachelor level, graduates with the highest proportions of those who pursued education after graduation had lower than average employment rates. (Chart 2.3.1 and Appendix tables A.2 and A.5).

The fields of study at the bachelor level where a higher percentage of graduates pursued further education were in ‘biological and biomedical sciences’ (77%), ‘psychology’ (75%) and ‘mathematics and statistics’ (71%). Graduates in these fields also had below the overall average employment rates ranging from 86% to 90% compared with 92% at the bachelor level overall. Similarly, graduates in ‘physical and life sciences, and technologies’ (70%) and ‘humanities’ (61%) also had high proportions of pursuing further education (compared with the average of 49%) and below the overall average employment rates (87% and 84% respectively).

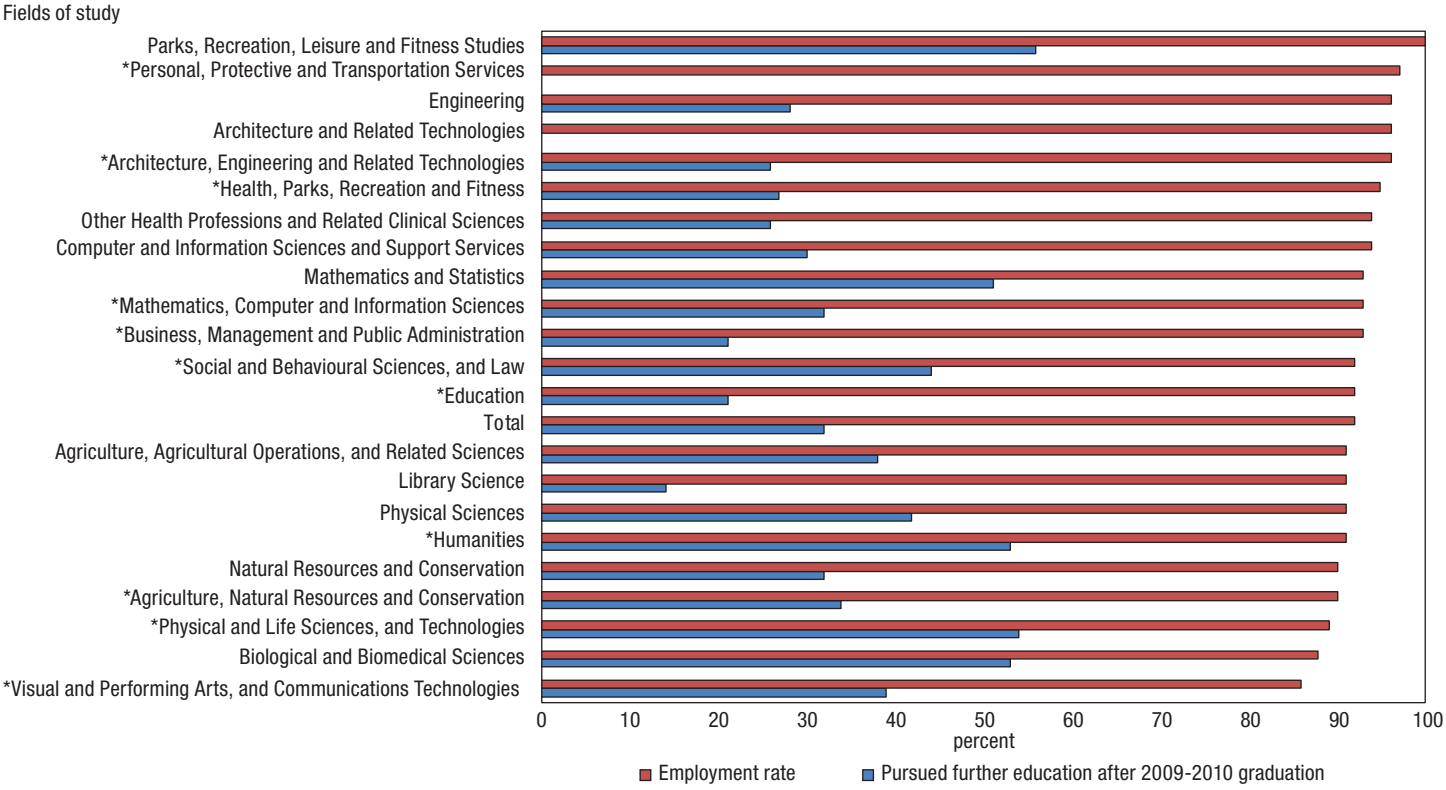
Chart 2.3.1
Employment rate and the proportion of graduates who pursued further education for bachelor graduates by selected fields of study



* Denotes a major grouping of fields of study – corresponding to a primary grouping in CIP, 2000. If there is no star, it denotes a minor grouping/CIP 2-digit grouping. See box on CIP, 2000 for more information.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

A similar pattern is followed at the master level as shown in Chart 2.3.2 and Appendix tables A.2 and A.5. For example at the master level, 'physical and life sciences, and technologies' (54%), and 'visual and performing arts, and communications technologies' (39%) graduates had higher than average rates of returning to school (compared with the overall average for a master graduate of 32%) and lower than average employment rates (86% for 'visual and performing arts, and communications technologies' and 89% for 'physical and life sciences, and technologies' compared with the overall employment rate for a master graduate of 92%). On the other hand, 'architecture, engineering, and related technologies' (26%) and 'health, parks, recreation and fitness' (27%) graduates had lower than the average rate of those pursuing further education (32%) and higher than average employment rates (96% and 95% respectively).

Chart 2.3.2
Employment rate and the proportion of graduates who pursued further education for master graduates by selected fields of study



* Denotes a major grouping of fields of study – corresponding to a primary grouping in CIP, 2000. If there is no star, it denotes a minor grouping/CIP 2-digit grouping. See box on CIP, 2000 for more information.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

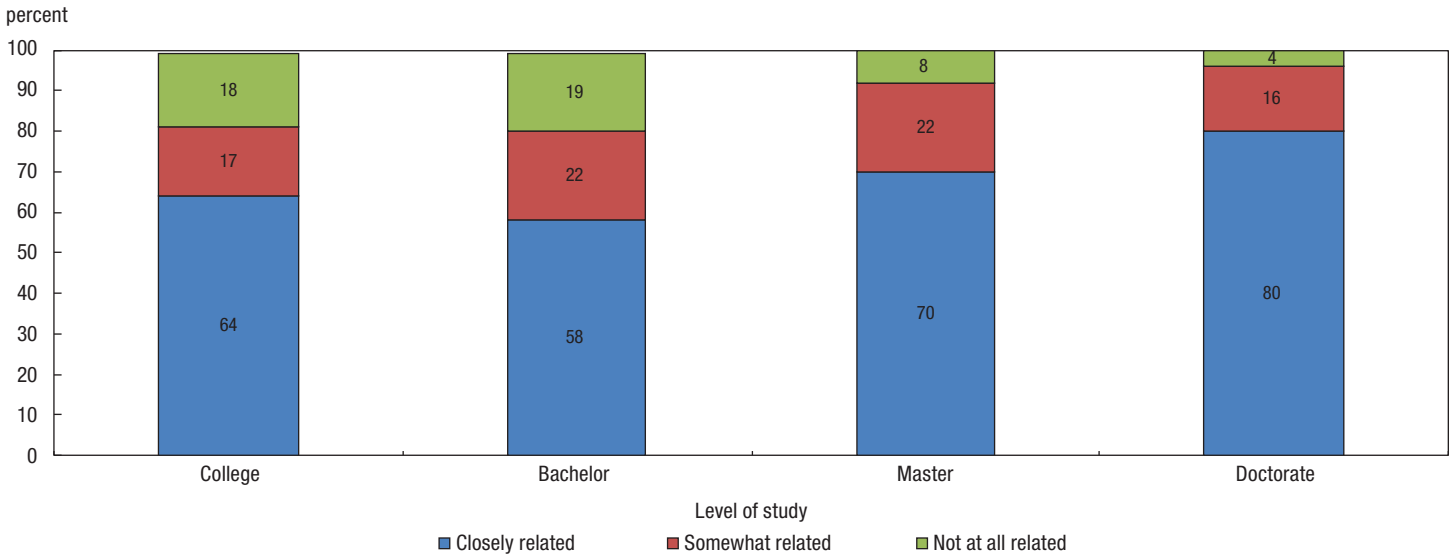
College and bachelor graduates were less likely to report that their job matched their education than master and doctorate graduates

One of the measures of job quality in the NGS is the extent to which graduates described their occupation held during the reference week in 2013 as related to their qualification completed in 2009-2010. As shown in Chart 2.4, college graduates had a similar likelihood of reporting a 'close' or 'somewhat close' relationship between their job and education at 81% compared with 80% of bachelor graduates. According to university graduates, the extent to which their job matched their education was higher at each level with 92% and 96% of master and doctorate graduates reporting their job was 'closely' or 'somewhat' related to their education.

As with previous NGS cohorts, women reported a somewhat better match between education and occupation, especially among master graduates where 94% of women reported their job was 'closely' or 'somewhat' related to their education compared with 90% of men. (Appendix table A.6)

There were also differences by field of study in the proportions of job-education match (Appendix table A.7). Among college graduates, a higher proportion of graduates in the following fields of study indicated that their job was 'closely' or 'somewhat' related to their education: 'health, parks, recreation and fitness' (88%), 'education' (88%), 'social and behavioural sciences and law' (86%) and 'architecture, engineering and related technologies' (83%). On the other hand, the proportion of graduates who reported that their job was 'not at all' related to their diploma was highest among the following fields of study: 'humanities' (59%), 'visual and performing arts and communication technologies' (38%), and 'personal, protective and transportation services' (28%).

Chart 2.4
Extent to which job held during the reference week was related to certificate, diploma or degree, by level of study



Note: Graduates who pursued further education after their 2009-2010 graduation are excluded from this chart.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

At the bachelor level, the proportion of graduates who reported the highest match ('closely' or 'somewhat' related) were in the primary grouping fields of study of 'health, parks, recreation and fitness' (94%), 'architecture, engineering and related technologies' (93%), 'mathematics, computer and information sciences' (90%); all which were much higher than the overall average for bachelor graduates of 80%. Graduates in these three fields also had lower than average rates of pursuing further education.

Master (92%) and doctorate (96%) graduates had higher proportions of match between occupation and education compared with bachelor graduates (80%). 'Health, parks, recreation and fitness' and 'mathematics, computer and information sciences' graduates had the highest rates of match at the master level and 'business, management and public administration' and 'health, parks, recreation and fitness' graduates had the highest rates of match among doctorate graduates. Graduates in all of these fields reported higher than 97% education-occupation match rates.

At both the bachelor and master levels, 'humanities' and 'visual, performing arts and communication technologies' had the highest proportions of graduates who reported their job being unrelated ('not at all related') to their education.

Earned doctorate graduates who were working in a post-doctorate position were more likely to be men, living in the United States, working in a temporary position and to have had lower earnings compared with those not working in post-doctorate positions

Among the 2009-2010 graduates who had an earned doctorate and who had not returned to school, 1,200 or 20% were working in a post-doctorate position three years after graduation. The proportion of women was lower (45%) among those who were working in post-doctorate positions compared with those who were not working in post-doctorate positions (51%).

It was also almost three times more common for those working in post-doctorate positions to be living in the United States (14%) during the reference week compared with those not working in post-doctorate positions during reference week (5%).

The most common primary fields of study among those working in post-doctorate positions were 'physical and life sciences and technologies' which was the field of study of 38% of those working in post-doctorate positions followed by 'health, parks, recreation and fitness' which represented a third (33%). These two fields of study groupings represented over two-thirds (71%) of all doctorate graduates working in postdoctoral positions. The distribution of fields of study of those not working in post-doctorate positions was less concentrated with 'physical and life sciences, and technologies', 'social and behavioural sciences and law', 'architecture, engineering and related technologies' and 'health, parks, recreation and fitness' sharing similar proportions (between 17% and 18% each). These four groups represented over two-thirds (69%) of all doctorate graduates not working in postdoctoral positions.

Interpreting earnings

Information on earnings is for graduates working full-time who have not pursued or completed any further education since graduating in 2010. Readers should keep in mind when interpreting earnings results that there are many potential reasons for differences in earnings between graduates from different programs and different levels of education. For example, the results presented in this report do not necessarily reflect graduates' highest level of education, but could reflect simply the most recent; so a graduate could have a master degree completed previously, and a college diploma completed in 2009-2010. This individual would be counted as a college graduate, even though his or her earnings might be more reflective of the master degree.

The National Graduates Survey reports on the gross annual earnings of graduates who did not return to school within three years of graduation and were working full-time in 2013.

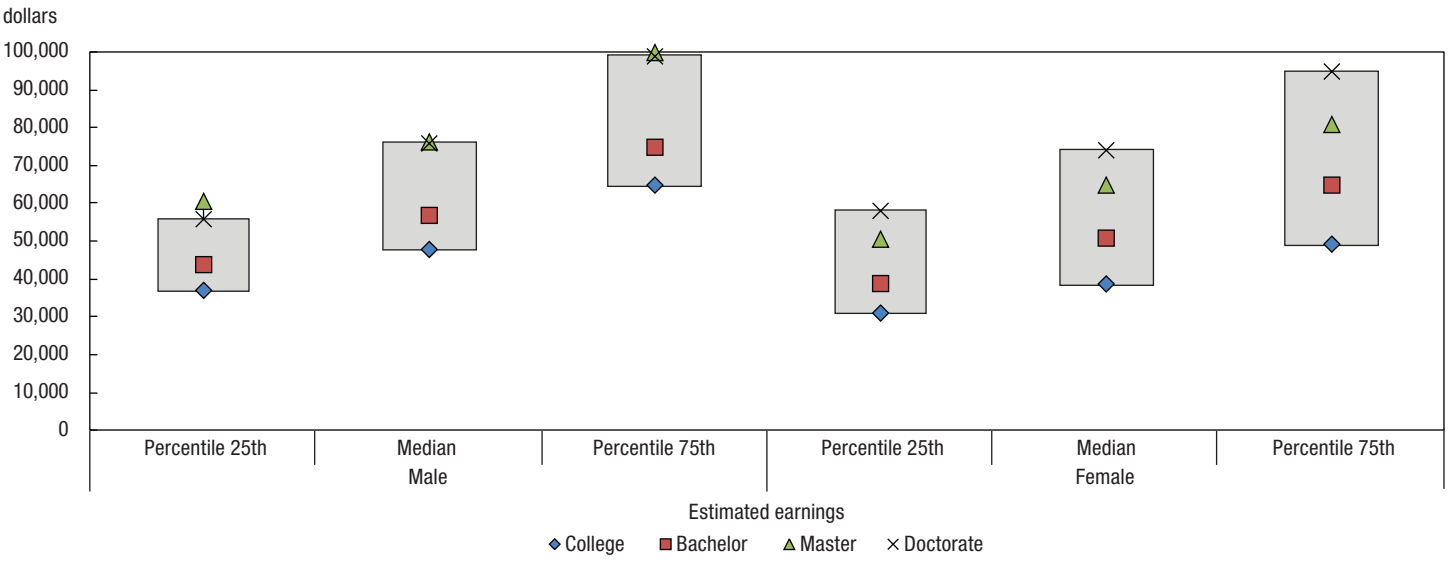
The estimated gross median annual earnings of college graduates working full-time in 2013 was $41,600 (Appendix table A.10). At the college level, men earned more than women, especially among the top earners (75th percentile), where the earnings difference between men and women was $15,600. This was likely influenced by the fact that 41% of male graduates at the college level studied in the 'architecture, engineering and related technologies' grouping, (Appendix table A.2) where earnings were much higher than for the average college graduate ($52,000 compared with $41,600 at the median). On the other hand, among women with college diploma, three in ten studied 'health, parks, recreation and fitness', where the earnings were either the same as or only slightly higher than for college graduates ($43,000 compared with $41,600 at the median, equal at the 75th percentile).

As shown in Chart 2.5, bachelor graduates earned more than college graduates and this premium was larger for women than men. At the median, women with a bachelor degree earned $51,000 compared with $57,000 for men. Women with a bachelor degree earned $12,100 (or 31%) more than women with a college diploma, while men with a bachelor degree earned $9,000 (or 19%) more than men with a college diploma.

Master graduates earned the largest premium by education level

A typical master graduate (at the median level) earned a large premium over those with a bachelor degree, earning $70,000 (compared with $53,000 for those with a bachelor degree). The top earnings quartile for men with a master degree reached $100,000 and $81,000 for women. This quartile represented the largest gap in earnings between the sexes of all levels of education in absolute dollars (Appendix A.10).

Chart 2.5
Estimated gross annual earnings of 2009-2010 graduates working full-time in 2013, by gender and level of study



Note: Graduates who pursued further education after their 2009-2010 graduation are excluded from this chart.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Median earnings overall for doctorate graduates was $75,000, however there was a large difference in earnings between those working in post-doctorate positions ($50,000) and those who were not ($82,000). (Appendix table A.10) Doctorate graduates earned the smallest premium over the previous level and in fact for men there was no premium at all with male doctorate holders earning less on average in every quartile than master graduates (Chart 2.5 above). This comparative disadvantage disappeared when separating doctorate holders into those working and not working in post-doctorate positions. As shown in Appendix table A.10, the typical doctorate graduate working in a non-post-doctorate position earned 17% more than those with a master degree ($82,000 versus $70,000), compared with 29% less than a master graduate for those working in post-doctorate positions ($50,000 versus $70,000). The difference in earnings between those working in non-post-doctorate occupations and master graduates was twice as large for women (difference of $15,000) as it was for men (difference of $8,600). The median earnings of women working in non-post-doctorate positions were 18% higher than master graduates ($80,000 versus $65,000), while men working in non-post-doctorate positions earned 11% more than master graduates ($85,000 versus $76,400).

Women with a doctorate earned almost as much as men

Having a doctorate tended to be an equalizer when it came to earnings between the sexes; where the smallest differences of any level occurred. At the median, female doctorate holders earned only $1,800 (or 2%) less than men. Among those working in post-doctoral positions, women and men had equal median earnings ($50,000). At the 75th percentile among those working in post-doctoral positions, women earned $10,000 (14%) more than men, one of only two places at any level where this occurred.[5] The lowest quartile earnings for men (with a doctorate) working in a post-doctoral position was similar ($45,000) to the lowest quartile earnings among men with bachelor degrees ($44,000).[6] (Appendix table A.10)

Earnings varied by fields of study

In addition to level of education and gender, earnings also varied by field of study. As seen in Chart 2.6.1, among college graduates, the minor grouping fields of study with the highest median earnings were ‘mechanic and repair technologies/technicians’ at $55,600, ‘construction trades’ at $54,100, and ‘engineering technologies/technicians’ at $52,000 compared with $41,600 for college graduates overall. The field of study minor groupings with the lowest median earnings were ‘personal and culinary services’ at $29,600 and ‘family and consumer sciences’ at $33,800.

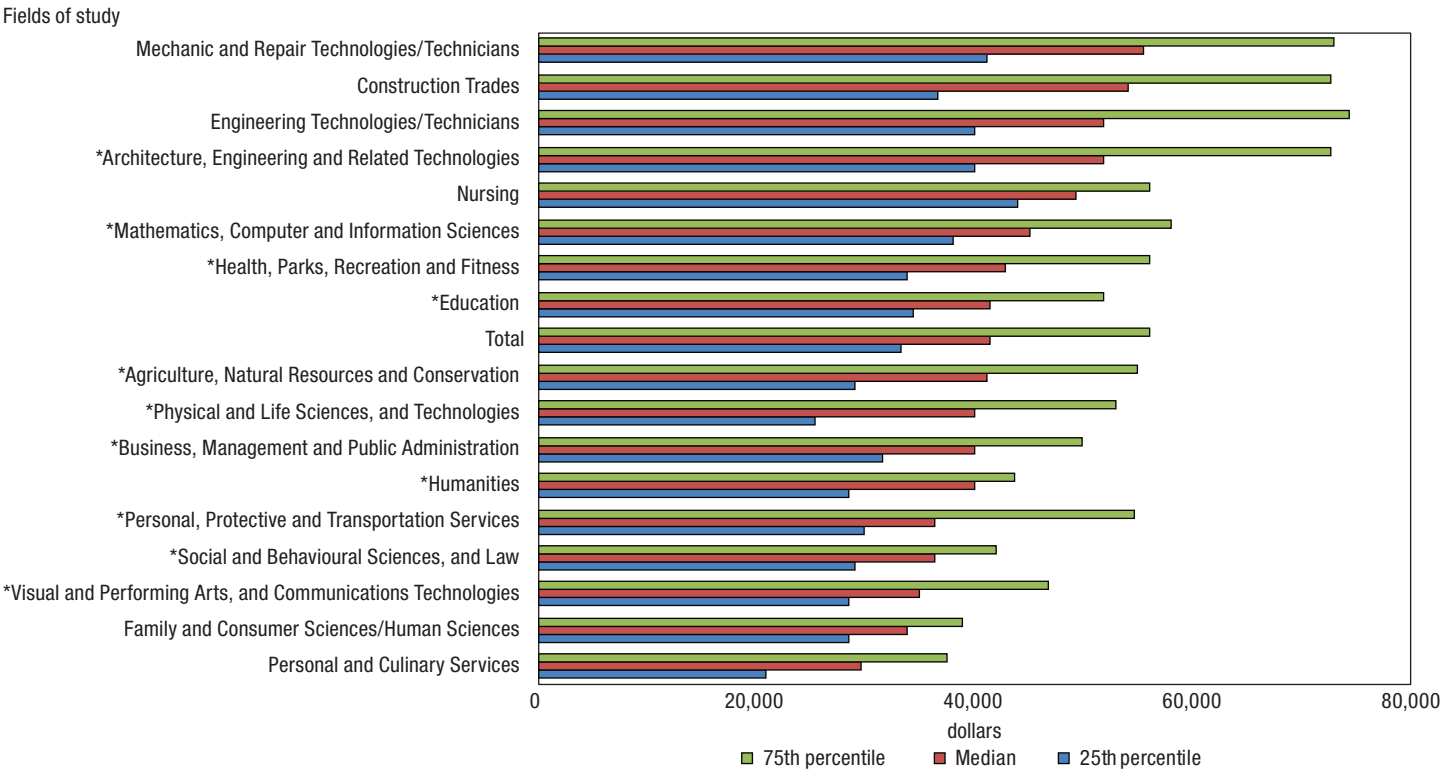
Medicine and law degrees are included with bachelor degrees but they have different characteristics than other bachelor level programs and are also associated with higher earnings. The overall median earnings for bachelor graduates was $53,000 with those who studied in the minor grouping of ‘legal professions and studies’ earning $43,000 more at $96,000. (Chart 2.6.2) While graduates in ‘medicine’ earned the same as those in ‘legal professions and studies’ at the 25th percentile, at the 75th, graduates in ‘medicine’ had higher earnings ($250,000 for medical graduates) compared with $120,000 for graduates from ‘legal professions and studies’. Graduates in ‘biological and biomedical sciences’ had the lowest median earnings at $32,000 among the minor groupings at the bachelor level. ‘Biological and biomedical science’ graduates also had higher rates of pursuing further education (77% versus 49% overall for bachelor graduates) and therefore lower median earnings may be influencing the high rate of pursuing further education. (Appendix table A.2)

Unlike at the bachelor level, at the master and doctorate level, ‘business, management and public administration’ graduates were top earners with median earnings of $77,000 and $98,800 respectively, compared with the median earnings of master graduates ($70,000) and doctorate graduates ($75,000) overall. ‘Health, parks, recreation and fitness’ and ‘education’ graduates had the second and third highest median earnings at the master level, earning $72,200 and $72,000 respectively; as did ‘education’ graduates at the doctorate level (second highest at $84,000). ‘Education’ graduates enjoyed high median earnings at both the master and doctorate level, lower rates of returning to school, and about average job relatedness and employment rates. (Charts 2.6.3 and 2.6.4)

Similarly at the bachelor level, while employment rates for ‘education’ graduates were lower and earnings were similar to that observed for all bachelor graduates, these graduates had lower rates of pursuing further education, high rates of job relatedness and above average job satisfaction.[7] Graduates who completed their degrees in ‘humanities’ and ‘physical and life sciences’ were both among the three primary fields of study with the lowest median earnings at all university levels (bachelor, master and doctorate). There was a large difference between the earnings of ‘biological and biomedical science’ and ‘physical sciences’ graduates at all levels, with the largest gap at the bachelor level ($37,400 compared with $55,000).

Chart 2.6.1

Estimated gross annual earnings of 2009-2010 graduates with a college diploma working full-time in 2013, by selected fields of study

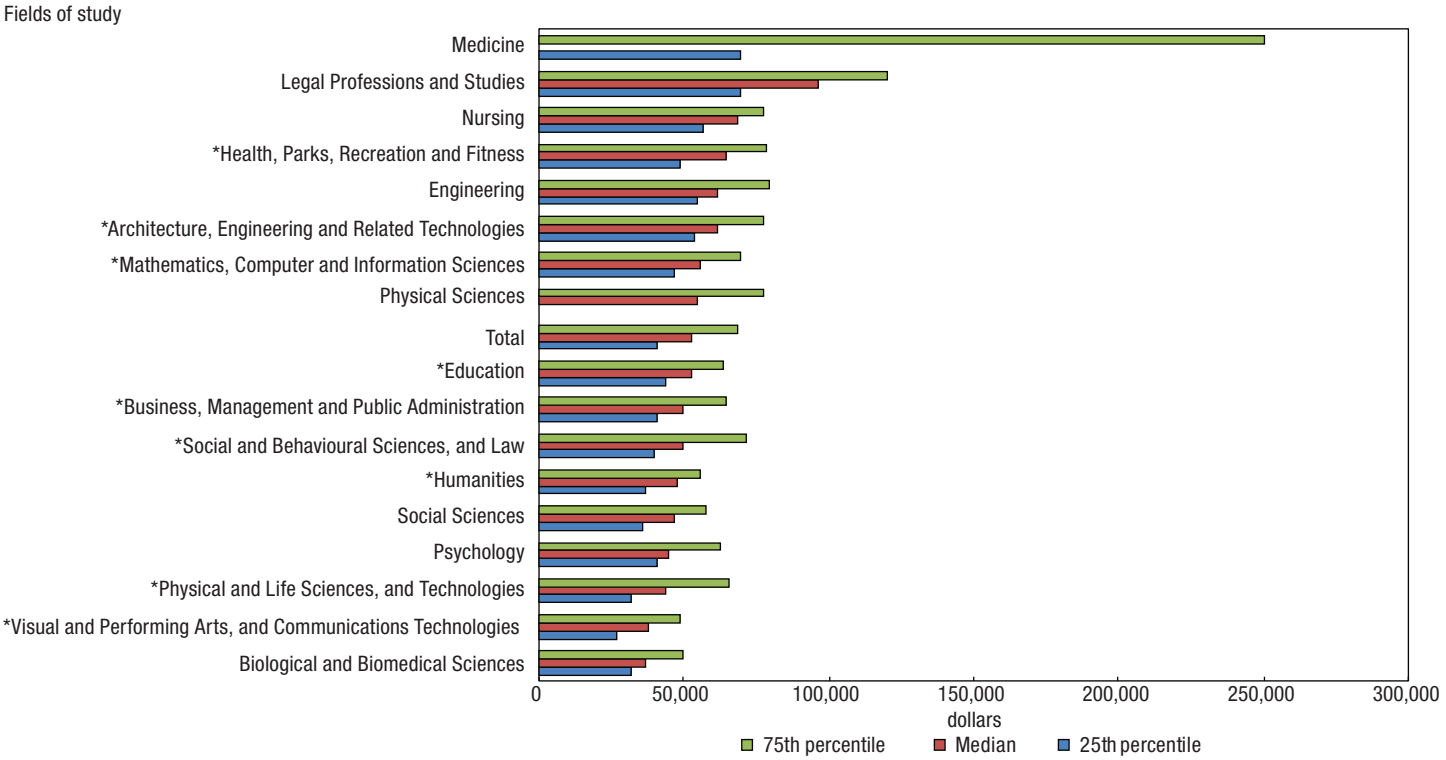


* Denotes a major grouping of fields of study – corresponding to a primary grouping in CIP, 2000. If there is no star, it denotes a minor grouping/CIP 2-digit grouping. See box on CIP, 2000 for more information.

Note: Graduates who pursued further education after their 2009-2010 graduation are excluded from this chart.

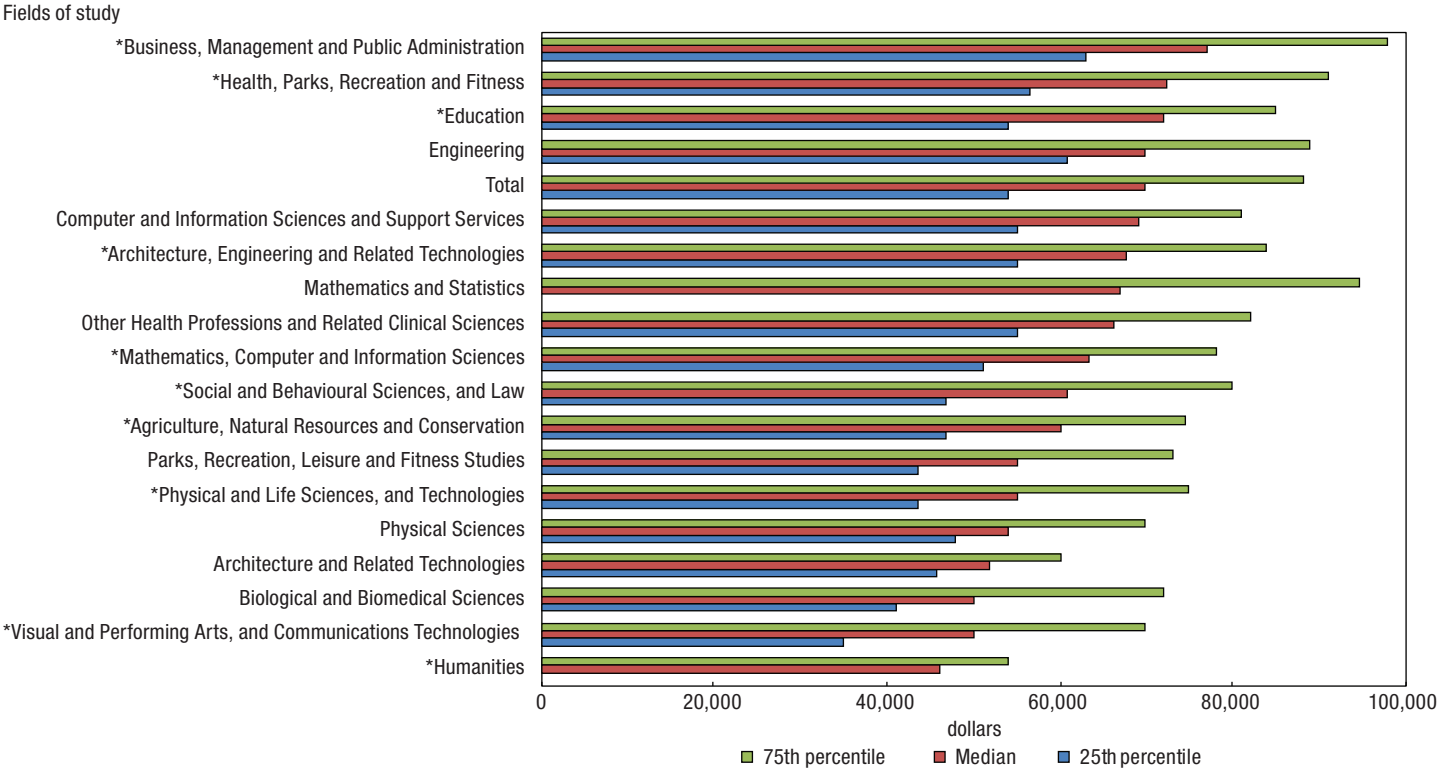
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Chart 2.6.2
Estimated gross annual earnings of 2009-2010 graduates with a bachelor degree working full-time in 2013, by selected fields of study



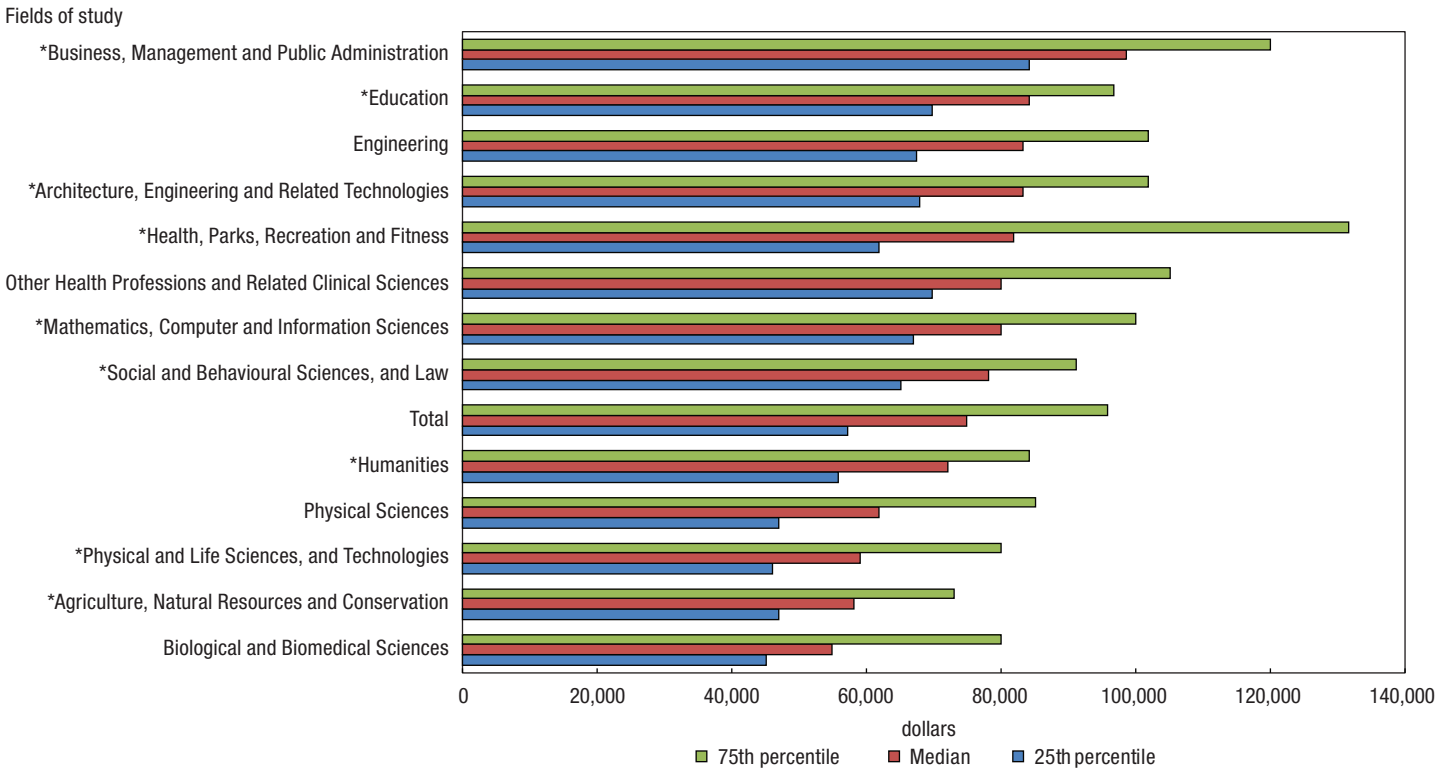
* Denotes a major grouping of fields of study – corresponding to a primary grouping in CIP, 2000. If there is no star, it denotes a minor grouping/CIP 2-digit grouping. See box on CIP, 2000 for more information.
Note: Due to data quality median income for 'medicine' and the 25th percentile for 'physical sciences' are not available. Graduates who pursued further education after their 2009-2010 graduation are excluded from this chart.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Chart 2.6.3
Estimated gross annual earnings of 2009-2010 graduates with a master degree working full-time in 2013, by selected fields of study



* Denotes a major grouping of fields of study – corresponding to a primary grouping in CIP, 2000. If there is no star, it denotes a minor grouping/CIP 2-digit grouping. See box on CIP, 2000 for more information.
Note: Due to data quality the 25th percentile for 'mathematics and statistics' is not available. Graduates who pursued further education after their 2009-2010 graduation are excluded from this chart.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Chart 2.6.4
Estimated gross annual earnings of 2009-2010 graduates with a doctorate degree working full-time in 2013, by fields of study



* Denotes a major grouping of fields of study – corresponding to a primary grouping in CIP, 2000. If there is no star, it denotes a minor grouping/CIP 2-digit grouping. See box on CIP, 2000 for more information.
Note: Graduates who pursued further education after their 2009-2010 graduation are excluded from this chart.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Summary

A large proportion of graduates in 2009-2010 pursued further education after graduation. Bachelor graduates were the most likely to have pursued further education, at 49%, followed by college graduates (35%), master graduates (32%) and earned doctorate graduates (16%).

Among those who entered the workforce, most graduates at each level of education enjoyed higher employment rates, ranging from 90% among college graduates to 93% among doctorates. While overall employment rates were similar between men and women, women were less likely to be working full-time and more likely to be working part-time compared with men.

Doctorate graduates were much more likely than any other to be working in a job that was not permanent (38%) three years after graduation compared with graduates from other levels of education. However, the proportion of those working in temporary positions was much higher among doctorates working in post-doctorate positions than non-post-doctorate positions.

The NGS results showed a relationship between employment and the proportion of graduates who pursued further education within three years of graduation. A higher proportion of graduates pursued further education in fields of study where there were lower employment rates. For example, among bachelor graduates, 'biological and biomedical science' (77%) and 'mathematics and statistics' (71%) were among the field of study sub-groupings with the largest proportions of returning students and both had employment rates below the average (88% and 86% compared with 92% overall for bachelor graduates).

A similar proportion of college and bachelor graduates reported a ‘close’ or ‘somewhat close’ relationship between their job and education (81% and 80% respectively). In contrast, the proportion who reported a ‘close’ or ‘somewhat close’ relationship between their job and education was higher among master (92%) and doctorate graduates (96%).

The earnings of graduates from 2009-2010 three years after graduation was generally higher among those with higher levels of education with the largest level-over-level premium benefitting master graduates ($70,000 for those with a master degree compared with $53,000 for those with a bachelor degree at the median). Doctorate graduates working in non-post-doctorate positions earned substantially more on average ($75,000) than those working in post-doctorate positions ($50,000). Having a doctorate tended to be an equalizer when it came to earnings between the sexes, where the smallest differences of any level occurred. At the median, female doctorate holders earned only $1,800 (or 2%) less than men. Among those working in post-doctoral positions, earnings are the same with both women and men earning at the median $50,000 and at the 75th percentile, women earned $10,000 (14%) more than men.

Section 3

Co-operative education

Co-operative education is a recognized way for students of many disciplines to graduate with relevant work experience and avoid the 'no-experience-no-job' cycle. There are many perceived benefits associated with co-operative education, including enhanced career decision-making, better workforce integration, assisting with academic learning, and helping students find their first job. Moreover, participation in co-op programs is generally associated with more favourable labour market outcomes. This section focuses on the profile of co-operative education graduates, their labour market outcomes and relationship to earnings.

Over one-fifth of college graduates and over one-tenth of bachelor graduates pursued a co-op program

Despite efforts at increasing co-op programs at Canadian universities,[8] the proportion of graduates who took co-op as part of their bachelor degree studies was unchanged compared with 2005 (both at 12%). Over one-fifth (22%) of all college graduates from the Class of 2009-2010 completed a co-op program, which represented a decline from the Class of 2005 where just over one-quarter (26%) of college graduates had completed a co-op program (Appendix table A.18).

The major field of study groupings with the highest proportions of students who graduated with college co-op diplomas in 2009-2010 were 'physical and life sciences and technologies' (33%), 'architecture, engineering and related technologies' (28%) and 'social and behavioural sciences and law' (27%). Among the minor groupings, 'legal professions and studies' (45%),[9] 'science technologies/technicians' (45%) and 'family and consumer sciences/human sciences' (30%) had by far the largest proportions of co-op students (Appendix table A.18).

Fewer bachelors' graduates completed a co-op program compared with college graduates (12% compared with 22%). The field of study major groupings with the largest proportions of graduates from a co-op program were 'architecture, engineering and related technologies' (35%), 'mathematics, computer and information sciences' (28%) and 'business, management and public administration' (15%). Among the minor groupings, 'engineering' (37%) and 'natural resources and conservation' (18%) were the most common among co-op graduates (Appendix table A.18).

Fewer co-op grads returned to school within three years of graduation compared with non-co-op graduates

At the college level, 37% of non-co-op graduates pursued further education compared with 30% of co-op graduates. Similarly, at the bachelor level, almost half (49%) of non-co-op graduates returned to school compared with 42% of co-op graduates.

For those who did enter the workforce, completing a co-op program had benefits to its graduates in the labour market as can be seen in Table 3.1. At the college level, a slightly higher proportion of co-op graduates who had not taken further education in the three years since graduation were employed (92%) compared with 90% of non-co-op college graduates. Moreover, the proportion of graduates that were employed full-time was higher (86%) among those who had completed a co-op program compared with non-co-op college graduates (79%). The proportion of college non-co-op graduates who were employed part-time or out of the labour force was higher compared with college co-op graduates.

Among bachelor graduates, the benefits of co-op graduation were similarly observed. The difference between co-op and non-co-op graduates was the largest for bachelor graduates in full-time employment, where 90% of co-op graduates were employed full-time compared with 83% of those who had not completed a co-op program during their bachelor degree studies. Non-co-op graduates were more likely to be employed part-time compared with co-op graduates and were also more likely to be unemployed.

Table 3.1
Labour force activity in 2013 by co-op program status and level of study (Class of 2009-2010)

	Co-op program	Non-co-op program
College		
Total Number of graduates	**29,900**	**106,500**
Number of graduates who pursued further education	8,300	33,300
Percentage of graduates who pursued further education	30	37
Number of graduates (who did not pursue further education)	19,700	63,000
	percent	
Employed	92	90
Employed full time	86	79
Employed part time	6[E]	11
Out of the labour force	3[E]	6
Unemployment rate	5[E]	5
Bachelor		
Total Number of graduates	**23,600**	**173,100**
Number of graduates who pursued further education	9,400	82,300
Percentage of graduates who pursued further education	42	49
Number of graduates (who did not pursue further education)	13,200	87,200
	percent	
Employed	94	91
Employed full time	90	83
Employed part time	4[E]	8
Out of the labour force	F	4
Unemployment rate	3[E]	5

[E] use with caution

F too unreliable to be published

Notes: Numbers of graduates are rounded to the nearest 100.

Graduates who pursued further education after their 2009-2010 graduation and graduates for whom a labour force status could not be calculated are excluded from the labour market outcomes in this table. The unemployment rate is the percentage unemployed out of the total of employed and unemployed.

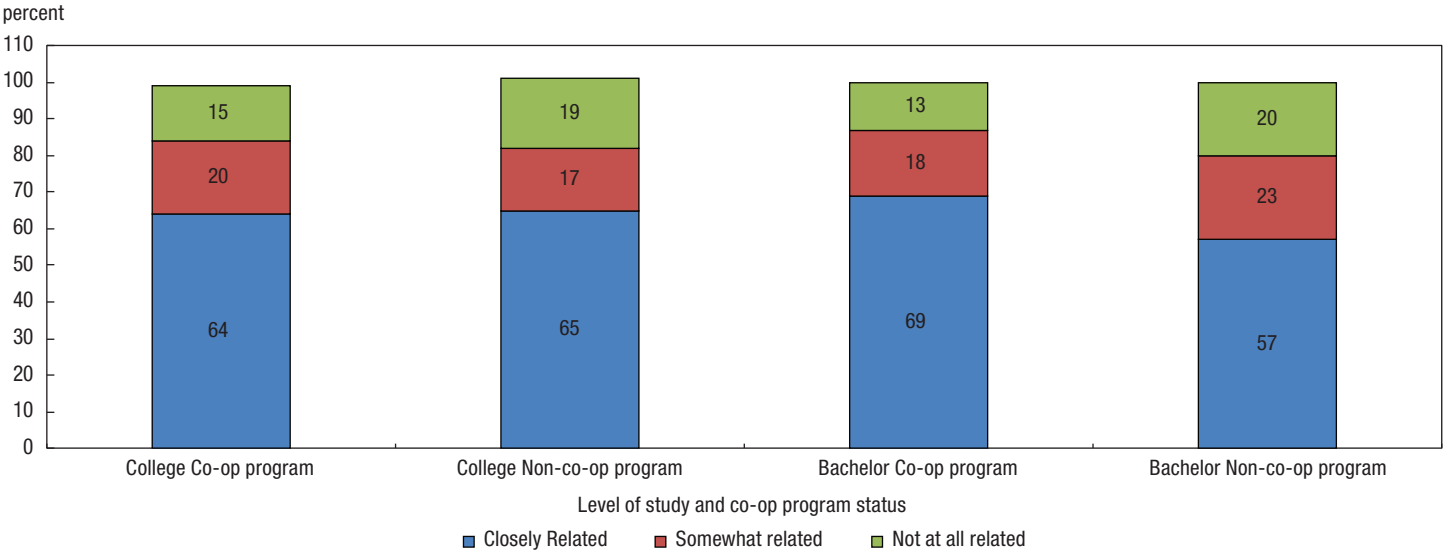
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Graduates from co-op programs report better job-education match

The National Graduates Survey also collected information from graduates on how closely related they feel their job was to their qualification completed in 2009-2010. College co-op graduates were slightly more likely (84%) to report that they found their job to be ‘closely’ or ‘somewhat’ related to their completed education[10] compared with non-co-op graduates (82%).

The proportion of bachelor graduates who reported that they found their job to be ‘closely’ or ‘somewhat’ related to their completed education was considerably higher among those who completed a co-op program (87%) compared with those who had not (80%, Chart 3.1).

Chart 3.1
Extent to which job held during the reference week was related to certificate, diploma or degree by level of study and co-op program status



Note: Graduates who pursued further education after their 2009-2010 graduation are excluded from this chart.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

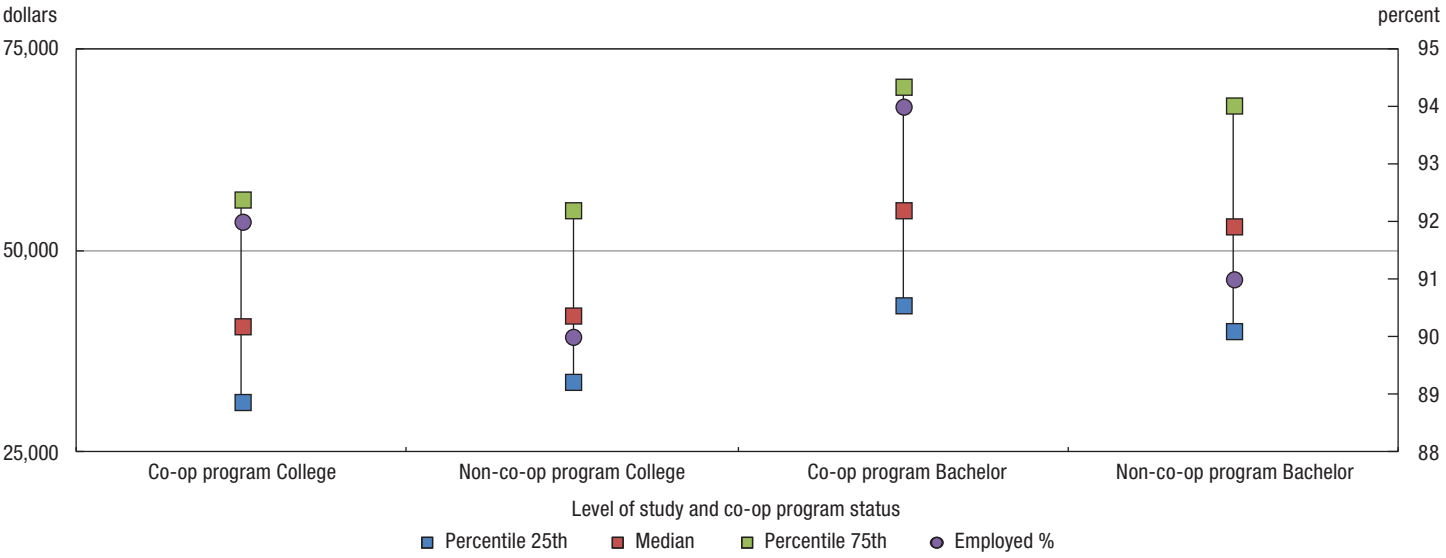
Bachelor graduates with co-operative work experience had higher earnings than other bachelor graduates

At the college level, the benefit in labour market outcomes for college co-op graduates did not necessarily translate into higher gross annual earnings for most co-op graduates. The median income for college co-op graduates was somewhat lower ($40,600) than for non-co-op graduates ($41,600). Similarly, the earnings of those falling into the 25th percentile were lower among college co-op graduates ($31,200 compared with $33,700). However, the earnings reported of those in the highest income quartile were slightly higher among co-op graduates compared with non-co-op graduates ($56,000 compared with $55,000). Co-op graduates from fields such as 'business, management and public administration', and 'social and behavioural sciences, and law' (which represent over a third (37%) of all co-op grads at the college level) had lower median earnings than the average college graduate. This distribution by field of study may be impacting the earnings of co-op versus non-co-op graduates at the college level.[11] (Chart 3.2)

The earnings profile among bachelor co-op graduates was different than among those at the college level, where bachelor graduates from a co-op program showed higher earnings in every quartile. This difference was highest among those at the 25th percentile where co-op graduates earned $3,200 more annually than non-co-op graduates ($43,200 compared with $40,000).

Graduates in the three major fields of study that represented over half of all of co-op graduates at the bachelor level ('health', 'business' and 'architecture and engineering') earned well above the median earnings overall for bachelor graduates.

Chart 3.2
Estimated gross annual earnings of graduates working full-time in 2013, by level of study and co-op program status



Note: Graduates who pursued further education after their 2009-2010 graduation are excluded from this chart.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Summary

There were benefits for co-op graduates in the labour market. For those who did not pursue further education, both college and bachelor graduates of a co-op program had higher employment rates with the difference between co-op and non-co-op graduates being more pronounced for bachelor graduates. Co-op graduates at both levels also experienced lower unemployment rates and better self reported occupation-to-field-of-study matches. And at the bachelor level, graduates with co-operative work experience had higher earnings than other graduates.

Section 4

Student loans and debts

Canadian students in postsecondary education get financial support from a wide variety of sources including employment income, family support, scholarships, grants and loans from government and private sources.

This section looks at student debt incurred by the graduating class of 2009-2010 and examines only graduates who did not pursue further education within the three years after graduation.

The NGS collected information on government student debt and non-government student debt which include money borrowed from banks, family and friends and credit card debt. The analysis begins with an overview of debt incurred by graduates by examining the proportion with debt at the time of graduation, the average amount of debt at graduation, and the proportion of graduates who had paid off their debt within three years of graduation.

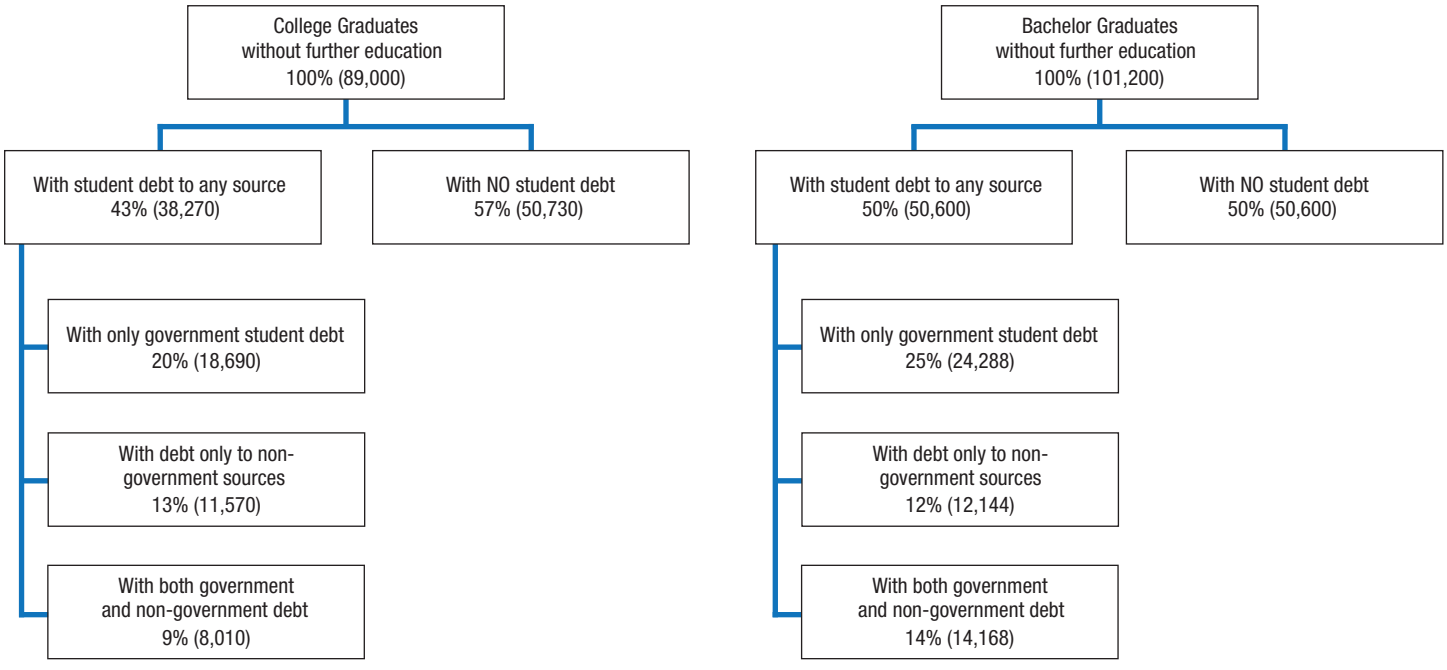
Overview of student debt

Less than half of all graduates had some form of student debt upon graduation

Among graduates from the Class of 2009-2010 who did not pursue further education, over 40% financed their postsecondary education with some form of loan[12] (Figure 4.1.1 and 4.1.2). This proportion was highest for bachelor graduates at 50% and lowest for doctoral graduates (41%).

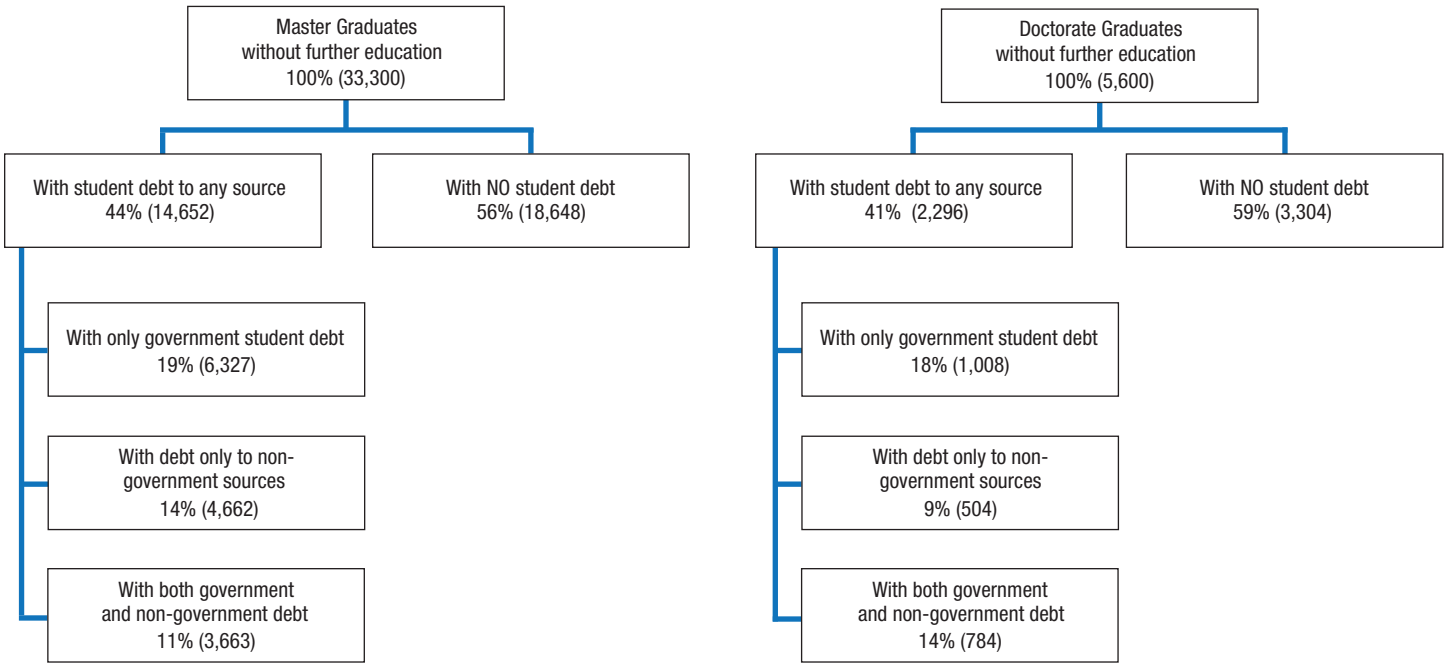
In addition to examining the overall debt level, graduates were grouped into the following three categories based on the source of debt: 1) government debt only; 2) non-government debt only; and 3) both government and non-government debt. Figure 4.1.1 and Figure 4.1.2 show the distribution of graduates by level of study according to whether they incurred debt or not, and the source of their debt.

Figure 4.1.1
Profile of student debt at graduation for college and bachelor graduates (Class of 2009-2010)



Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Figure 4.1.2
Profile of student debt at graduation for master and doctorate graduates (Class of 2009-2010)

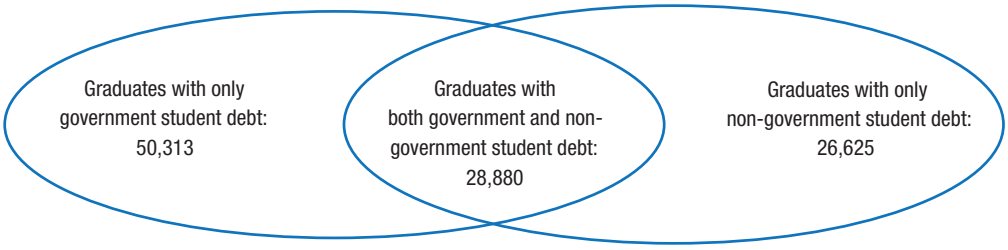


Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Government student loans were the most common source of debt

As shown in Figure 4.1.1 and Figure 4.1.2, government loans were the most common source of debt. Across all levels of education, the proportion of graduates who had debt owing to government only ranged from 18% among doctorate graduates to 25% of bachelor graduates.

Figure 4.2
Number of total graduates with debt at graduation (Class of 2009-2010)



Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

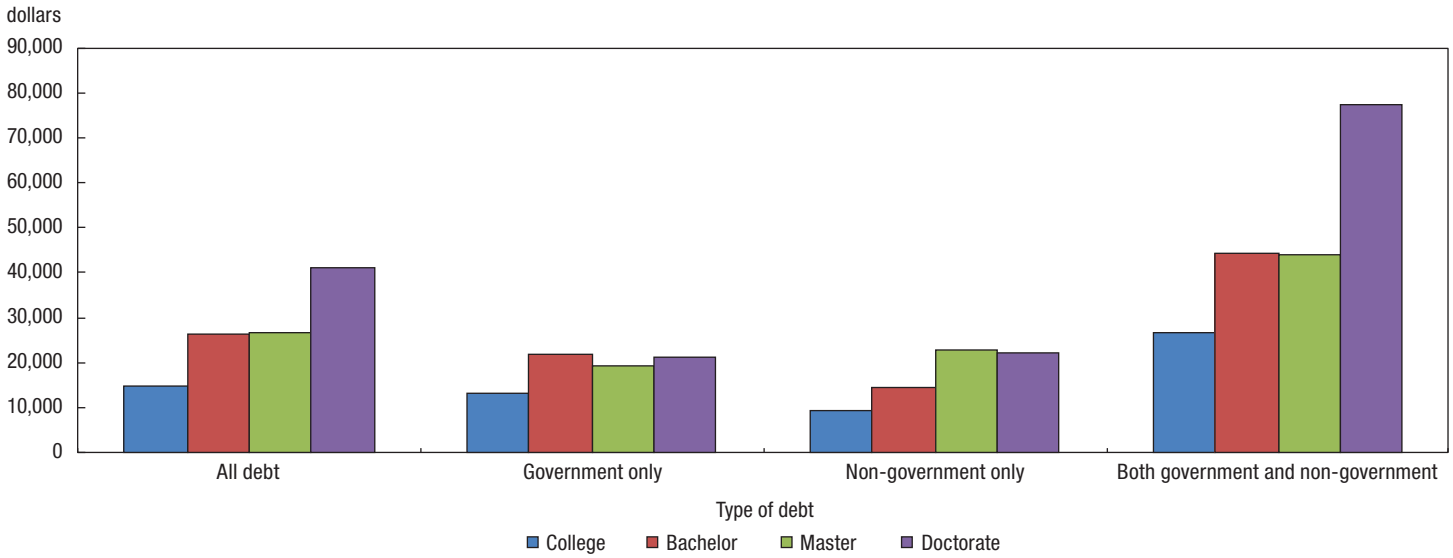
Figure 4.2 summarizes the total number of graduates from the Class of 2009-2010 who had student debt by the type of debt that they held. While the majority of graduates held only one source of debt, almost 29,000 graduates held both government and non-government debt at graduation. The use of non-government only and both government and non-government loans to finance education varied by level of study. The same proportions of bachelor and doctorate graduates used both sources of funding to finance their education (14%) which was higher than the proportion of college

graduates (9%) and master graduates (11%). On the other hand, a higher proportion of master graduates (14%) used only non-government funding for their education compared to doctorate graduates (9%). The proportion of college and bachelor graduates who used only non-government student funding for their education was similar (13% and 12% respectively).

Doctorate graduates owed almost three times higher than college graduates

As shown in Chart 4.1, when looking at debt owed by graduates to any source, college graduates had the lowest average debt, owing an average of $14,900 at graduation. Bachelor and master graduates reported similar debt levels at graduation ($26,300 and $26,600 respectively) while doctorate graduates report the highest debt, graduating with an average debt of $41,100.

Chart 4.1
Average amount of debt at time of graduation by type of debt and level of study



Note: Graduates who pursued further education after their 2009-2010 graduation are excluded from this chart.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

The average amount of debt varied by the type of debt held and level of study. Average debt for college graduates was lowest across all three debt categories (Chart 4.1) while debt for doctorate graduates was highest for most categories. The variation in debt load by education level was least pronounced for graduates owing only to government sources: bachelor graduates had the highest debt ($21,700) and this amount was slightly higher than the average debt for master and doctorate graduates ($19,300 and $21,200 respectively). In contrast, the variation in average debt by education level was larger for those with only non-government student loans and even more pronounced for those with both government and non-government student loans.

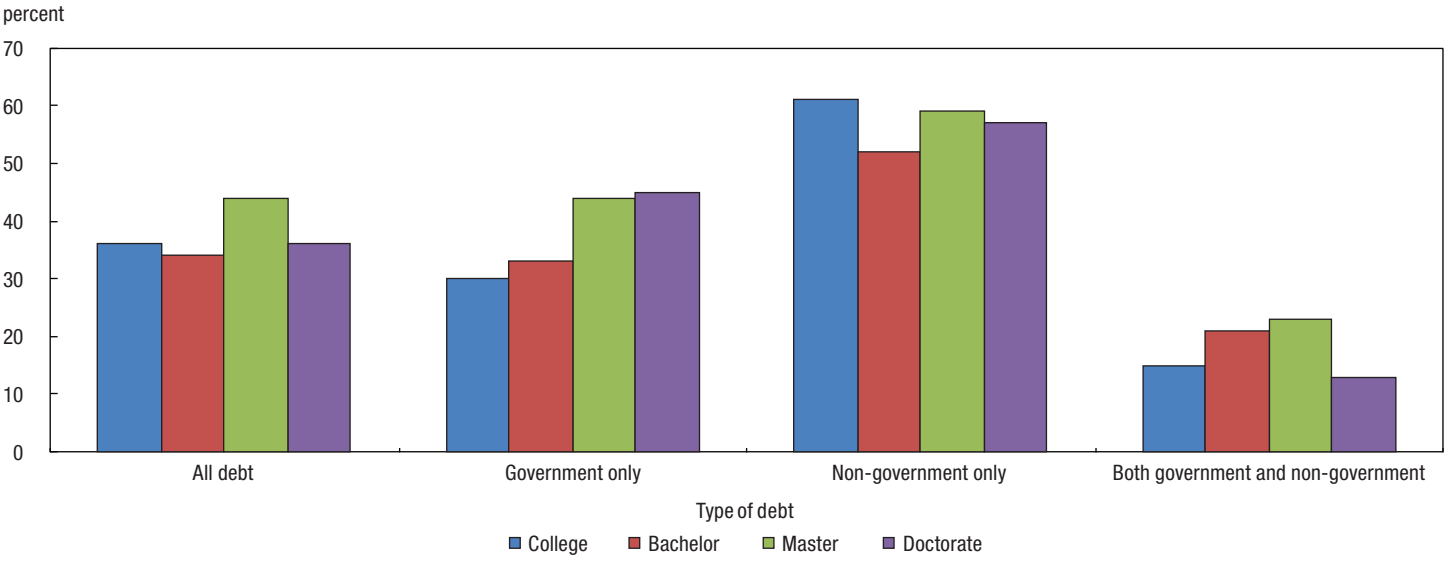
Graduates who used both government and non-government loans had more than twice the debt load than students who borrowed from only one source

Although the proportion of graduates with both government and non-government debt was not relatively high, it still represented 28,800 graduates (Figure 4.1.1). Moreover, graduates with both sources of debt had much higher debt than those who owed only one type of debt. As shown in Chart 4.1, across all levels of education, the debt level of graduates who borrowed from both sources was more than twice as high as those that borrowed from just one source. Additionally, the average debt load was higher than the combined average debt loads of those who had loans from single sources. For example, the average debt of a college graduate who had loans from both sources at graduation ($26,700) was $4,000 more than the average debt of those who had loans from government sources combined with those who had loans from non-government sources at the college level ($13,300+$9,400=$22,700).

The proportion of graduates who had paid off their debt three years after graduation was highest for master graduates

The proportion of graduates who had paid off their government student loans entirely three years after graduation differed by education level. Although college graduates had lower average debt compared to other graduates (Chart 4.1), only 36% of them paid off their debt to any source, the same as doctorate graduates who incurred much higher debt levels (Chart 4.2). Master graduates were the group with the highest proportion who paid off their debt to any source (44%), while a lower proportion of bachelor graduates (34%) had fully paid off their debt three years after graduation

Chart 4.2
Proportion of graduates who had paid off their debt three years after graduation by type of debt and level of study



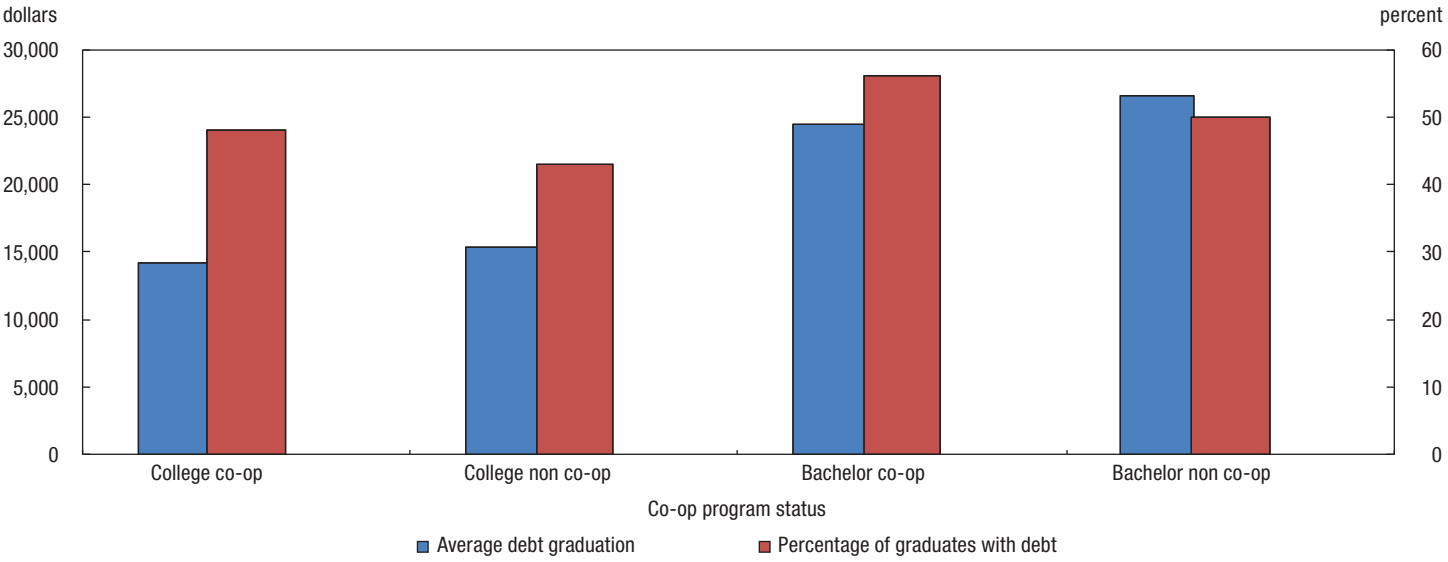
Note: Graduates who pursued further education after their 2009-2010 graduation are excluded from this chart.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

More co-op graduates had student debt but the debt level was lower than that for other graduates

As shown in Chart 4.3, a slightly higher proportion of co-op graduates reported owing student debt to any source at the time of graduation: 48% vs. 43% at the college level and 56% vs. 50% at the bachelor level.

On the other hand, graduates from a co-op program reported slightly lower debt than their non-co-op peers. Chart 4.3 shows that, on average, college co-op program graduates owed $14,200 at the time of graduation, while college non-co-op graduates owed $15,300. At the bachelor level, the average debt owed at the time of graduation among co-op graduates and non-co-op graduates were $24,400 and $26,600, respectively.

Chart 4.3
Incidence and average amount of debt to all sources at the time of graduation



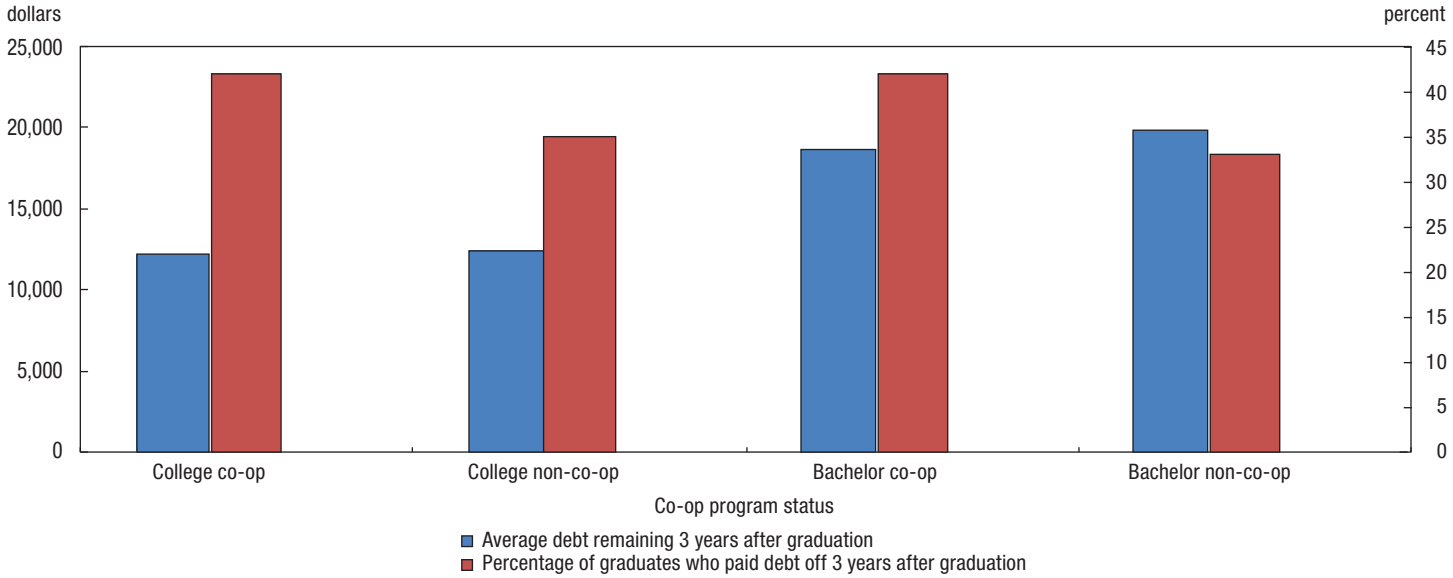
Note: Graduates who pursued further education after their 2009-2010 graduation are excluded from this chart.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Graduates with co-op experience were more likely to have paid off their debt three years after graduation

As shown in Chart 4.4, at both college and bachelor levels, a higher proportion of co-op program graduates paid off their debt three years after graduation than their non-co-op program peers (42% vs. 35% and 42% vs. 33%, respectively). At the bachelor level in particular, this may be associated with the higher earnings reported by co-op graduates thus affording them more opportunity to pay off their loans.

However, for those who still had debt outstanding three years after graduation, average debt remaining did not vary much between co-op graduates and non-co-op graduates. At the college level, the average debt remaining three years after graduation was $12,200 for co-op graduates and $12,400 for non-co-op graduates. At the bachelor level, those with co-op experience had $18,600 debt remaining three years after graduation while those without co-op experience had $19,800 remaining.

Chart 4.4
Average amount of debt and percentage of graduates with debt who paid it off three years after graduation



Note: Graduates who pursued further education after their 2009-2010 graduation are excluded from this chart.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

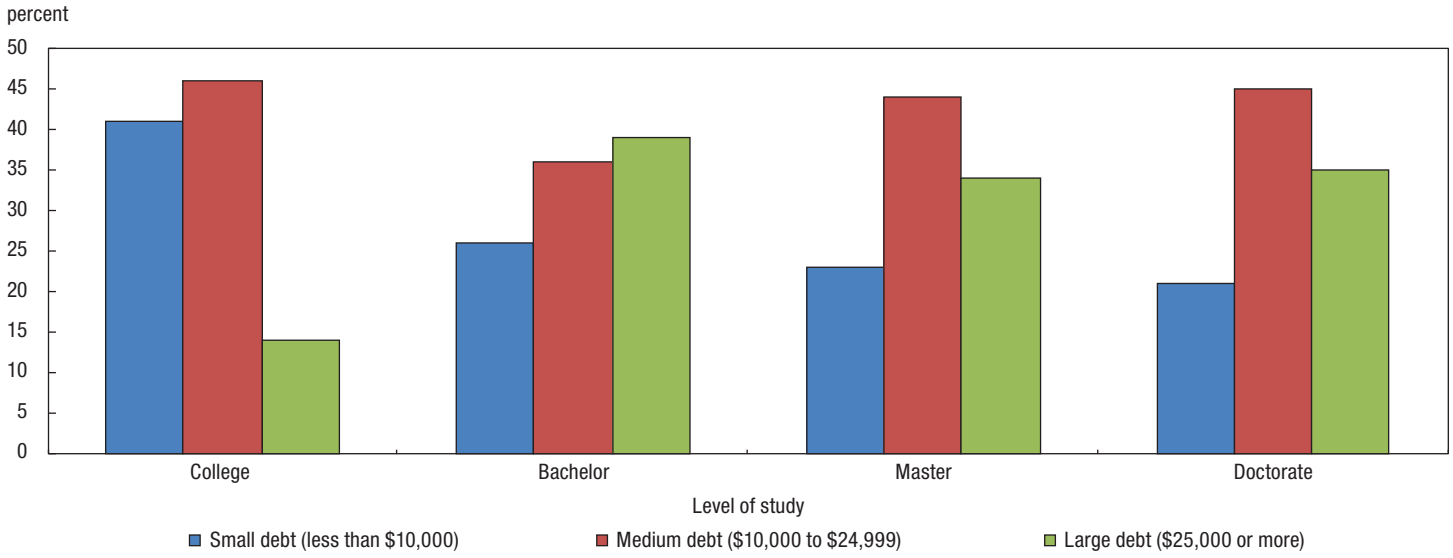
Government-financed student debt

Given the importance of government loans in financing student education, the remainder of this section focuses on government-financed student debt. It also discusses the amount of this debt and repayment by level of education and field of study. Debt of $25,000 or more was classified as large, as accumulation of debt of this size represents a substantial financial burden for most graduates. Again, this analysis was limited to graduates who have not pursued any further education within three years after graduation in 2009-2010 (and have therefore been required to begin repaying their loans and have not accumulated further student debt).

College graduates had the highest proportion of small debt (under $10,000) while bachelor graduates had the highest proportion of large debt ($25,000 or more)

As shown in Chart 4.5, a higher proportion of college graduates who owed money to government student loans at graduation finished their studies with only small debt (under $10,000) (41%), compared to graduates at the bachelor (26%), master (23%) and doctorate (21%) levels. On the other hand, a higher proportion of bachelor graduates had large debt ($25,000 or more) at graduation (39%), followed by doctorate graduates (35%), master graduates (34%) and finally college graduates (14%). It is worth noting that almost half of graduates at the college, master and doctorate levels had medium debt ($10,000 to $24,999) at graduation (46%, 44% and 45%, respectively) while only 36% of bachelor graduates did.

Chart 4.5
Distribution of debt size for government debt, by level of study



Note: Graduates who pursued further education after their 2009-2010 graduation are excluded from this chart.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table 4.1 shows that graduates with smaller debt loads were more likely to have their debt paid off three years after graduation. This can be observed at all levels of education. Among graduates with small debt (less than $10,000), those at the master level were the most likely to have their debt paid off (67%) while those at the college level were the least likely (48%).

Graduates with large debt loads at all levels of education were the least likely to have their debt paid off three years after graduation. For example, one-quarter (25%) of bachelor graduates with large government loans paid it off three years after graduation compared to over half (53%) of bachelor graduates with small government loans. Moreover, the proportion of graduates with large government debt at graduation who had paid off their debt three years after graduation was highest among master graduates (29%), followed by doctorate graduates (26%) and bachelor graduates (25%).

Table 4.1
Share of graduates who reported no government debt three years after graduation based on size of debt at graduation, by level of study (Class of 2009-2010)

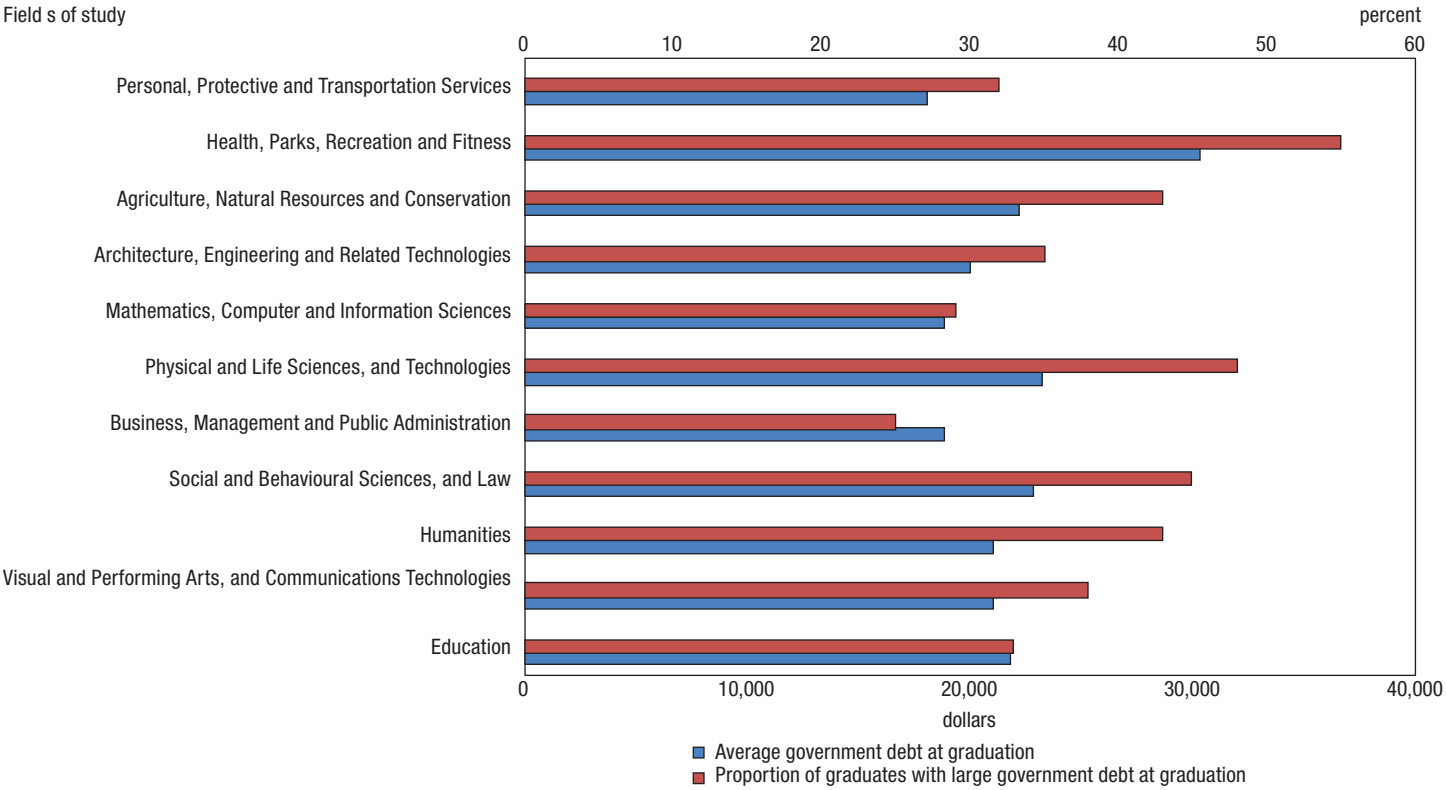
	Small debt (less than $10,000)	Medium debt ($10,000 to $24,999)	Large debt ($25,000 or more)
	percent		
College	48	19[E]	F
Bachelor	53	29	25
Master	67	39	29
Doctorate	54[E]	31	26

[E] use with caution
F too unreliable to be published
Note: Graduates who pursued further education after their 2009-2010 graduation are excluded from chart.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

The proportion of graduates with large government debt varied across fields of study

Chart 4.6 shows the size of average debt at graduation and the distribution of bachelor graduates across fields of study with large debt loads. 'Health, parks recreation and fitness' – a field that included Medicine – had the highest proportion with large debt loads (55%) and also had the highest average debt loads ($30,400). On the other hand, 'business, management and public administration' had the lowest proportion with large debt loads (25%).

Chart 4.6
Proportion of bachelor graduates with government debt and average amount of government debt by major field of study for bachelor graduates who had government debt at graduation



Note: Graduates who pursued further education after their 2009-2010 graduation are excluded from this chart.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Within the major field of study 'health, parks, recreation and fitness', the size of average government debt at graduation varied by subcategory (Appendix table A.16). For example, graduates from 'parks, recreation, leisure and fitness studies' and 'medicine' had the lowest ($16,600) and highest average debt ($56,000) at graduation, respectively. Moreover, graduates from 'medicine' had the highest proportion who paid off their government student loan three years after graduation (60%), while graduates from 'agriculture, agricultural operations, and related sciences' had the lowest proportion of paying off their debt three years after graduation (23%). (Appendix table A.16)

At the college level, the proportion of graduates with large debt ranged from 9% ('engineering technologies/technicians') to 32% ('natural resources and conservation'). The lowest average debt load at graduation was observed among graduates from 'construction trades' ($6,200) and the highest load was observed among graduates from 'humanities' ($19,200). (Appendix table A.16)

At the master level, the proportion of graduates with large debt ranged from 24% ('architecture and related technologies') to 44% ('health, parks, recreation and fitness'). Graduates from 'mathematics and statistics' had the highest average debt load at graduation ($25,500). (Appendix table A.16)

At the doctorate level, the proportion of graduates with large debt ranged from 20% ('mathematics, computer and information sciences') to 88% ('visual and performing arts, and communications technologies'). The highest average debt load was found among those from 'agriculture, natural resources and conservation' ($44,500) and the lowest average debt was found among those from 'business, management and public administration' ($10,100). (Appendix table A.16)

Debt Service Ratios

While debt size is an important factor in the ability to manage debt, it is also important to consider the relationship between income and debt repayments. For this analysis, debt-servicing ratios were calculated for each graduate using information on reported personal income for 2012 and the total amount of debt paid in 2012. This represents debt payments as a percentage of income, a measure commonly used in determining the extent to which student debt payments represent a burden on an individual (see textbox on interpretation of debt service ratios). To put debt-servicing ratios in context, a number of studies in the literature have used an 8% benchmark to denote a high debt burden (Baum and Schwartz, 2006[13]). Debt-servicing ratios were ranked in ascending order from which the debt ratio at the 25th percentile, the median, and the 75th percentile was determined.

However, it is worth noting that the debt-servicing ratios calculated in this report may not by themselves indicate debt burden. In some cases, the minimum payment required to service the debt constitutes a relatively high proportion of the debtors income. In other cases, debtors choose to make payments exceeding the minimum payment required and thus pay down their debt at higher rates, or they make lump sum payments from savings, family assistance, or other sources. To fully understand how graduates are managing their student debt, further analysis is required.

Interpretation of debt service ratios

Debt service ratios are crude monetary measures of financial burden – or ability to pay – and are expressed in percentage terms. They are calculated as the ratio of debt payments to earned income during a particular time frame and are interpreted as the percentage of income devoted to debt repayments. Debt service ratios can be high for a number of reasons, which include involuntary low income or voluntary high payments.

While far from conclusive, a number of American studies on student debt burdens have often used 8% as a benchmark: graduates beyond this threshold are thought to have debt that is difficult to manage. In the Canadian context, graduates with trouble managing student debt could utilize the Revision of Terms feature[1]: it provides the borrower with the flexibility to manage their loan repayment in a way that is responsive to their situation. It can be used as a debt management measure designed to decrease monthly payments – and burden. Conversely, it can be used to pay off debt faster through negotiated increases in loan payments.

1. For more information about the Revision of Terms feature, please visit CanLearn.ca.

This section looks at debt-servicing ratios for graduates who owed government loans at graduation and how the ratios differed by size of debt and level of education. In addition, it compares debt to earnings ratios by field of study.

A quarter of bachelor graduates with large government debt ($25,000 or more) at graduation had debt-servicing ratios at or above 13%

As mentioned earlier, debt-servicing ratios were ranked in ascending order from which the debt ratio at the 25th percentile, the median, and finally the 75th percentile was determined. Bachelor graduates with large debt loads at graduation had the highest debt-servicing ratios at the 75th percentile (13%) compared to graduates from other levels of education (Appendix table A.15). In other words, a quarter of the bachelor graduates with large debt (about 3,800 individuals) spent 13% or more of their income on student debt repayment. This means that after theoretically paying government student debt, 87% of their gross earned income was left for other expenses. Slightly lower proportions were found among master (10%), doctorate (10%) and college graduates (9%) with large government debt. At lower categories of debt, the debt ratios were substantially lower except for college graduates. For example, at the medium debt category ($10,000 to $24,999), the debt service ratio at the 75th percentile was 7% for bachelor graduates (i.e. 25% of bachelor graduates with medium debt had debt-servicing ratios at or above 7%), and 5% for both master

and doctorate graduates. For college graduates, however, the debt servicing ratio at the 75th percentile was the highest (10%). At the small debt category (less than $10,000), the debt service ratio at the 75th percentile was the highest among college graduates (5%), followed by bachelor and master graduates (4%) and finally doctorate graduates (1%).

The remaining debt to earnings ratio varied across levels of education and fields of study

The remaining debt to earnings ratios were calculated as the ratio of debt remaining three years after graduation to earned income. In general, the average debt remaining three years after graduation for those who were employed in 2013 was less than the average debt remaining for those who were unemployed (Appendix table A.17). For example, at the bachelor level, among graduates from 'physical and life sciences and technologies', the average student debt remaining three years after graduation was $23,000 for those who were employed in 2013 and about $27,800 for those who were unemployed in 2013. The highest remaining debt to earnings ratio was found in 'biological and biomedical sciences' (54%) under 'physical and life sciences, and technologies' and the lowest debt to earnings ratio was found in 'medicine' (15%) under 'health, parks, recreation and fitness'. At the college level, the highest debt to earnings ratio was found in 'personal and culinary services' (35%) under 'personal, protective and transportation services' and the lowest was found in 'construction trades' (11%) under 'architecture, engineering and related technologies'.

Summary

Students finance their postsecondary education in different ways. Less than half of the graduates from the Class of 2009-2010 relied on either government or non-government student loans. Moreover, 22% of the graduates owed solely to government sources and 12% of the graduates owed to both government and non-government sources.

College students were more likely to graduate with small debt (under $10,000) while bachelor students were more likely to graduate with large debt ($25,000 or more). The proportion of graduates with large debt varied across fields of study within each level of education. Above half of bachelor graduates (55%) from 'health, parks, recreation and fitness' had large debt loads ($25,000 and over) upon graduation while only 25% of graduates from 'business, management and public administration' had large debt loads at the time of graduation.

A higher proportion of co-op graduates reported student debt compared to other graduates. However, the average debt at graduation was lower for co-op graduates than for other graduates. Additionally, the proportion of graduates who had paid off their debt three years after graduation was higher for those who had participated in co-operative education.

Graduates with large debt load at all levels of education were the least likely to have their debt paid off three years after graduation. Master graduates were most likely to have their debt paid off. Bachelor graduates with large debt loads at graduation had the highest debt-servicing ratios at the 75th percentile (13%) compared to graduates from other levels of education (10% for master and doctorate graduates and 9% for college graduates). Moreover, the remaining debt to earnings ratio varied across levels of education and fields of study.

Conclusion

This report provides an initial overview of graduates from public postsecondary institutions in Canada in 2009-2010 using data from the 2013 National Graduates Survey (NGS). The NGS provides important information on the outcomes of graduates and how they are contributing to the social and economic fabric of the nation. The Class of 2009-2010 was the first National Graduates Survey cohort after the 2008 economic downturn, which was a time of demographic shifts, economic uncertainty and changes in the labour market emphasizing the need for a highly educated workforce. Graduates were interviewed three years later to measure their various labour market outcomes as well as to gather information on the financing of higher education. This was a different reference period compared with 2005, which interviewed graduates two years after graduation.

A large proportion of both college and bachelor's graduates had non-linear pathways either by delaying entry to their program from high school or previously pursuing postsecondary education prior to the program from which they graduated in 2009-2010. Additionally, a large proportion of graduates in 2009-2010 pursued further education after graduation. Bachelor graduates were the most likely to have pursued further education, at 49%, followed by college graduates (35%), master graduates (32%) and earned doctorate graduates (16%).

Among those who did not pursue further education after graduation, most graduates at each level of education enjoyed high employment rates, ranging from 90% among college graduates to 93% among doctorates. The majority of graduates also reported that their job matched their education; however this proportion was lower for college (81%) and bachelor (80%) graduates compared with master (92%) and doctorate (96%) graduates.

Less than half of the graduates from the Class of 2009-2010 relied on either government or non-government student loans. Government student loans were the most common source of debt and over one-third of graduates owed to government sources. In terms of size, college graduates had the highest proportion of small government debt while bachelor graduates had the highest proportion of large government debt, this also varied by field of study. The proportion of graduates who had paid off their government debt three years after graduation was the highest for master graduates.

The NGS showed that those who participated in co-op education programs benefited in the labour market. Among those who did not pursue further education, both college and bachelor graduates of a co-op program had higher employment rates than those who did not participate in a co-op program. And at the bachelor level, graduates with co-operative work experience had higher earnings than other graduates. A higher proportion of co-op graduates had student debt but the debt level was lower than that for their non-co-op peers. Moreover, co-op graduates were more likely to have paid off their debt three years after graduation.

Future research should build on this report by looking more in depth at differences in labour market outcomes and job quality measures of graduates by their diverse education pathways.

Notes

1. OECD (2013), *Education at a Glance 2013: OECD Indicators*, OECD Publishing.doi: 10.1787/eag-2013-en, table A13a.
2. Ibid, table A6.1
3. Ibid, table A5.4a.
4. This includes those in Quebec who graduated from a CEGEP (Collège d'enseignement général et professionnel).
5. The other instance that women earn more than men (though the difference is smaller) is at the 25th percentile for doctorate holders overall where men earned $56,000 compared with $58,200 for women.
6. There may be small counts when looking at post-doctorates by income quartile and gender.
7. As measured by the extent to which the job was the one you had hoped for at graduation.
8. 'Bringing Life to Learning at Ontario Universities', Council of Ontario Universities, 2014.
9. Even though law and science have the largest shares of co-op, they represent very small proportions of the total students in co-op.
10. More non-co-op graduates reported 'closely related' (65%) compared with co-op graduates (64%) – the difference was more profound among 'somewhat related' and 'not at all related'.
11. This may be attributable to the high proportion of graduates in this field who studied 'day care' as this field has lower than average earnings.
12. The student debt reported at the time of interview could include debt from previous postsecondary qualifications.
13. Baum, Sandy and Schwartz, Saul. 2006. *How Much Debt is Too much? Defining Benchmarks for Manageable Student Debt*. The College Board. New York.

Appendix tables

Table A.1
Profile of 2009-2010 postsecondary graduates by level of study

	College	Bachelor	Master	Doctorate
Total number of graduates	**136,400**	**196,700**	**48,700**	**6,600**
		percent		
Female	56	61	62	51
Male	44	39	38	49
		years		
Average age at time of graduation	28	26	32	34
Median age at time of graduation	24	24	28	32
		percent		
Under age 25 at time of graduation	55	59	16	F
		months		
Average duration of program if taken full-time	20	39	25	61
		percent		
In secondary school 12 months prior to entering program	28	41	4 [E]	x
Pursued further education after 2009-2010 graduation	35	49	32	16
Completed further education after 2009-2010 graduation	17	28	13	7

x suppressed to meet the confidentiality requirements of the Statistics Act

[E] use with caution

F too unreliable to be published

Note: Numbers of graduates are rounded to the nearest 100.

Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.2
Profile of 2009-2010 graduates by level of study (major fields and selected minor fields)

	Total number of graduates	Female	Age at graduation			Pursued further education after 2009-2010 graduation
			Average age	Median age	Under age 25	
	number	percent	years		percent	
College						
Total	**136,400**	**56**	**28**	**24**	**55**	**35**
Education	3,500	82	34	29	32	23
Visual and Performing Arts, and Communications Technologies	6,500	60	24	22	74	41
Humanities	3,400	70	25	21	73	73
Social and Behavioural Sciences, and Law	12,600	82	28	25	50	30
Communications, Journalism, and Related Programs	2,900	50	24	23	64	31 E
Legal Professions and Studies	1,100 E	87	25	25	43 E	50 E
Family and Consumer Sciences/Human Sciences	7,200	96	29	26	46	25
Business, Management and Public Administration	34,900	66	29	24	53	41
Physical and Life Sciences, and Technologies	1,100	51	26	24	58	45
Biological and Biomedical Sciences	400	67	24	23	64	56
Physical Sciences	100 E	63	26	24	66	53 E
Science Technologies/Technicians	600	38	27	24	53	34 E
Mathematics, Computer and Information Sciences	3,700	23	30	25	50	31
Computer and Information Sciences and Support Services	3,300	18	29	24	53	32
Architecture, Engineering and Related Technologies	28,400	13	27	23	58	30
Engineering Technologies/Technicians	13,200	16	28	24	54	28
Mechanic and Repair Technologies/Technicians	5,600	F	26	24	59	26 E
Construction Trades	4,800	6 E	26	22	67	34
Agriculture, Natural Resources and Conservation	2,300	43	25	22	69	30
Agriculture, Agricultural Operations, and Related Sciences	1,200	45	23	21	77	25
Natural Resources and Conservation	1,100	41	26	23	61	35
Health, Parks, Recreation and Fitness	26,400	84	29	25	45	26
Nursing	6,300	95	30	28	32 E	33 E
Other Health Professions and Related Clinical Sciences	18,600	82	29	25	48	21
Personal, Protective and Transportation Services	11,800	42	25	22	73	34
Personal and Culinary Services	4,400	60	26	21	68	23 E
Security and Protective Services	6,500	35	24	21	79	42
Other	1,800	F	34	F	F	84 E
Bachelor						
Total	**196,700**	**61**	**26**	**24**	**59**	**49**
Education	20,300	77	28	25	41	23
Visual and Performing Arts, and Communications Technologies	8,300	64	25	23	68	48
Humanities	23,800	68	26	23	64	61
Social and Behavioural Sciences, and Law	38,800	63	25	23	66	60
Social Sciences	16,800	56	25	23	69	67
Psychology	8,700	78	25	23	78	75
Legal Professions and Studies	4,200	56	27	26	36 E	38 E
Business, Management and Public Administration	42,700	55	27	24	51	46
Physical and Life Sciences, and Technologies	15,200	58	24	23	81	70
Biological and Biomedical Sciences	9,700	65	23	23	84	77
Physical Sciences	2,500	33 E	24	23	70	61
Mathematics, Computer and Information Sciences	4,200	19	26	24	58	40
Computer and Information Sciences and Support Services	3,000	13 E	27	24	51	29
Mathematics and Statistics	1,100	35	24	23	77	71
Architecture, Engineering and Related Technologies	13,300	19	25	24	66	30
Architecture and Related Services	900	62	26	23	67	41 E
Engineering	11,000	15	25	24	68	28
Agriculture, Natural Resources and Conservation	1,900	54	26	24	60	34
Agriculture, Agricultural Operations, and Related Sciences	700	62	25	24	66	31
Natural Resources and Conservation	1,200	48	26	24	57	36
Health, Parks, Recreation and Fitness	24,100	80	27	24	54	47
Medicine	1,200 E	77	28	29	F	63 E
Nursing	9,700	92	28	25	48	35
Other Health Professions and Related Clinical Sciences	7,900	79	27	24	52	45
Parks, Recreation, Leisure and Fitness Studies	5,100	64	24	23	80	69
Personal, Protective and Transportation Services	1,400	43	28	24	59	29
Other	2,600	62	30	27	26 E	31 E

See end of table for notes and sources.

Table A.2 (continued)
Profile of 2009-2010 graduates by level of study (major fields and selected minor fields)

	Total number of graduates	Female	Age at graduation			Pursued further education after 2009-2010 graduation
			Average age	Median age	Under age 25	
	number	percent	years		percent	
Master						
Total	**48,700**	**62**	**32**	**28**	**16**	**32**
Education	5,600	77	36	34	7[E]	21
Visual and Performing Arts, and Communications Technologies	1,100	67	32	29	14	39
Humanities	3,300	67	29	26	38[E]	53
Social and Behavioural Sciences, and Law	6,900	69	30	27	22	44
Business, Management and Public Administration	13,500	60	33	31	12[E]	21
Physical and Life Sciences, and Technologies	3,800	54	28	26	19[E]	54
Biological and Biomedical Sciences	2,000	57	28	26	13[E]	53
Physical Sciences	700	41	28	26	F	42
Mathematics, Computer and Information Sciences	2,300	43	29	27	17[E]	32
Computer and Information Sciences and Support Services	1,200	32	30	27	16[E]	30
Library Science	500	71	31	29	7[E]	14[E]
Mathematics and Statistics	600	41[E]	28	25	31[E]	51
Architecture, Engineering and Related Technologies	4,600	29	30	27	13	26
Architecture and Related Services	800	57	29	27	13[E]	F
Engineering	3,700	21	30	27	13[E]	28
Agriculture, Natural Resources and Conservation	1,200	62	30	28	13	34
Agriculture, Agricultural Operations, and Related Sciences	500	59	29	27	17[E]	38
Natural Resources and Conservation	800	64	31	29	10[E]	32
Health, Parks, Recreation and Fitness	5,600	80	32	28	15	27
Other Health Professions and Related Clinical Sciences	3,600	81	31	27	20	26
Parks, Recreation, Leisure and Fitness Studies	500	67	28	27	F	56
Personal, Protective and Transportation Services	200[E]	63	37	33	F	F
Other	500	69[E]	29	27	x	F
Doctorate						
Total	**6,600**	**51**	**34**	**32**	**F**	**16**
Education	400	75	45	44	..	6[E]
Visual and Performing Arts, and Communications Technologies	100	56	38	35	x	16[E]
Humanities	500	57	38	35	x	15
Social and Behavioural Sciences, and Law	1,000	67	35	33	x	8
Business, Management and Public Administration	200	54	40	37	..	x
Physical and Life Sciences, and Technologies	1,500	44	33	31	x	15
Biological and Biomedical Sciences	900	53	33	31	x	19
Physical Sciences	500	28	32	31	..	6[E]
Mathematics, Computer and Information Sciences	400	30	33	31	..	7[E]
Architecture, Engineering and Related Technologies	1,000	22	34	33	..	8[E]
Engineering	900	21	34	33	..	7[E]
Agriculture, Natural Resources and Conservation	200	52	36	34	..	F
Health, Parks, Recreation and Fitness	1,500	61	30	27	F	33[E]
Other Health Professions and Related Clinical Sciences	700	69	30	27	F	36[E]
Personal, Protective and Transportation Services	x	..	x	x	..	..
Other	100	63	40	38	..	x

.. not available for a specific reference period
x suppressed to meet the confidentiality requirements of the Statistics Act
[E] use with caution
F too unreliable to be published
Note: Numbers of graduates are rounded to the nearest 100.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.3
Profile of 2009-2010 doctorate graduates by whether they were working in a post doctorate position during the reference week

	Doctorate-currently working in postdoc	Doctorate-not currently working in postdoc
Total number of graduates	**1,200**	**4,700**
	percent	
Female	45	51
Living in US at time of interview	14	5
Field of Study		
Education	1 [E]	7
Visual and Performing Arts, and Communications Technologies	2 [E]	2
Humanities	2 [E]	8 [E]
Social and Behavioural Sciences, and Law	F	17
Business, Management and Public Administration	x	4
Physical and Life Sciences, and Technologies	38	18
Mathematics, Computer and Information Sciences	6 [E]	7
Architecture, Engineering and Related Technologies	9	17
Agriculture, Natural Resources and Conservation	3 [E]	2
Health, Parks, Recreation and Fitness	33 [E]	17
Personal, Protective and Transportation Services	..	x
Other	x	2

.. not available for a specific reference period

x suppressed to meet the confidentiality requirements of the Statistics Act

[E] use with caution

F too unreliable to be published

Notes: Numbers of graduates are rounded to the nearest 100. Graduates who pursued further education after their 2009-2010 graduation are excluded from this table, as are graduates for whom a labour force status could not be calculated.

Source: Statistics Canada, 2013 National Graduates Survey (Class of 2009-2010).

Table A.4
Labour force activity of 2009-2010 graduates in 2013 by gender and level of study

	College	Bachelor	Master	Doctorate
All graduates				
Number of graduates	**88,400**	**100,600**	**33,300**	**5,600**
		percent		
Employed	90	92	92	93
Employed full time	81	84	86	84
Employed part time	9	8	6	8
Out of the labour force	5	4	3	3
Unemployment rate	5	5	5	5
Male				
Number of graduates	**38,000**	**40,500**	**12,700**	**2,800**
		percent		
Employed	91	93	93	93
Employed full time	88	88	90	88
Employed part time	4 [E]	5 [E]	3 [E]	4
Out of the labour force	3 [E]	2 [E]	F	2 [E]
Unemployment rate	6	5 [E]	5 [E]	5
Female				
Number of graduates	**50,300**	**60,100**	**20,600**	**2,800**
		percent		
Employed	89	90	92	92
Employed full time	76	81	84	80
Employed part time	14	9	8	12
Out of the labour force	6	5	4	3
Unemployment rate	4	5 [E]	4 [E]	4

[E] use with caution

F too unreliable to be published

Notes: Numbers of graduates are rounded to the nearest 100. Graduates who pursued further education after their 2009-2010 graduation are excluded from this table, as are graduates for whom a labour force status could not be calculated. The unemployment rate is the percentage unemployed out of the total of employed and unemployed.

Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.5

Labour force activity of 2009-2010 graduates in 2013 by level of study and field of study (major field of study and selected minor fields)

	Total number of graduates	Employment rate			Unemployment rate	Out of labour force
		Full-time	Part-time	Total		
	number	percent				
College						
Total	**88,400**	**81**	**9**	**90**	**5**	**5**
Education	2,600	62	22	84	F	10[E]
Visual and Performing Arts, and Communications Technologies	3,800	73	13[E]	87	9[E]	5[E]
Humanities	900	75	15[E]	90	x	F
Social and Behavioural Sciences, and Law	8,800	80	12[E]	91	4[E]	4[E]
Communications, Journalism, and Related Programs	2,000[E]	81	F	94	F	F
Legal Professions and Studies	500[E]	87	x	93	x	x
Family and Consumer Sciences/Human Sciences	5,300	79	11[E]	90	6[E]	4[E]
Business, Management and Public Administration	20,300	79	11[E]	90	4[E]	F
Physical and Life Sciences, and Technologies	600	92	x	94	F	x
Biological and Biomedical Sciences	200[E]	92	..	92	x	x
Physical Sciences	F	89	..	89	x	..
Science Technologies/Technicians	400[E]	92	x	95	x	x
Mathematics, Computer and Information Sciences	2,500	85	8[E]	93	F	F
Computer and Information Sciences and Support Services	2,200	86	7[E]	93	F	F
Architecture, Engineering and Related Technologies	19,800	90	F	92	6[E]	2[E]
Engineering Technologies/Technicians	9,500	90	F	92	F	1[E]
Mechanic and Repair Technologies/Technicians	4,200	95	x	95	F	F
Construction Trades	3,100	87	x	87	F	F
Agriculture, Natural Resources and Conservation	1,600	87	F	92	F	F
Agriculture, Agricultural Operations, and Related Sciences	900	88	F	93	F	F
Natural Resources and Conservation	700	86	F	92	F	x
Health, Parks, Recreation and Fitness	19,600	76	14	90	F	7[E]
Nursing	4,300	81	F	95	x	x
Other Health Professions and Related Clinical Sciences	14,600	75	14[E]	89	F	F
Personal, Protective and Transportation Services	7,800	79	10[E]	89	F	6[E]
Personal and Culinary Services	3,300	74	12[E]	86	F	F
Security and Protective Services	3,700	82	F	91	F	x
Other	F	F	..	F	x	x
Bachelor						
Total	**100,600**	**84**	**8**	**92**	**5**	**4**
Education	15,300	74	12	86	9[E]	6[E]
Visual and Performing Arts, and Communications Technologies	4,300	77	15	92	3[E]	5[E]
Humanities	9,200	74	10[E]	84	F	F
Social and Behavioural Sciences, and Law	15,400	84	11[E]	95	2[E]	F
Social Sciences	5,500	90	F	97	F	F
Psychology	2,200	63	27[E]	90	F	F
Legal Professions and Studies	2,600[E]	89	x	92	F	x
Business, Management and Public Administration	23,200	91	2[E]	94	F	F
Physical and Life Sciences, and Technologies	4,500	80	F	87	F	6[E]
Biological and Biomedical Sciences	2,200	79	F	88	F	F
Physical Sciences	1,000[E]	82	x	82	F	F
Mathematics, Computer and Information Sciences	2,500	92	3[E]	95	3[E]	F
Computer and Information Sciences and Support Services	2,100	94	F	96	F	F
Mathematics and Statistics	300[E]	81	x	86	x	x
Architecture, Engineering and Related Technologies	9,400	93	x	94	F	F
Architecture and Related Technologies	500[E]	96	..	96	..	x
Engineering	7,900	96	x	96	F	x
Agriculture, Natural Resources and Conservation	1,300	92	F	94	F	F
Agriculture, Agricultural Operations, and Related Sciences	500	94	x	96	x	x
Natural Resources and Conservation	800	90	x	92	F	F
Health, Parks, Recreation and Fitness	12,900	86	9[E]	95	F	F
Medicine	500[E]	100	..	100	..	..
Nursing	6,400	84	12[E]	96	x	F
Other Health Professions and Related Clinical Sciences	4,400	89	F	96	x	x
Parks, Recreation, Leisure and Fitness Studies	1,600[E]	83	x	90	x	x
Personal, Protective and Transportation Services	1,000	81	x	90	F	F
Other	1,800	74	x	85	x	x

See end of table for notes and sources.

Table A.5 (continued)

Labour force activity of 2009-2010 graduates in 2013 by level of study and field of study (major field of study and selected minor fields)

	Total number of graduates	Employment rate			Unemployment rate	Out of labour force
		Full-time	Part-time	Total		
	number	percent				
Master						
Total	**33,300**	**86**	**6**	**92**	**5**	**3**
Education	4,400	87	5[E]	92	F	4[E]
Visual and Performing Arts, and Communications Technologies	700	58	27	86	5[E]	10[E]
Humanities	1,600[E]	84	7[E]	91	F	6[E]
Social and Behavioural Sciences, and Law	3,800	85	6[E]	92	5[E]	3[E]
Business, Management and Public Administration	10,600	90	3[E]	93	5[E]	F
Physical and Life Sciences, and Technologies	1,800	84	F	89	6[E]	F
Biological and Biomedical Sciences	900	87	F	88	9[E]	F
Physical Sciences	400	78	x	91	x	x
Mathematics, Computer and Information Sciences	1,600	87	6[E]	93	F	3[E]
Computer and Information Sciences and Support Services	900	92	x	94	F	x
Library Science	500	80	11[E]	91	F	F
Mathematics and Statistics	300[E]	83	x	93	..	x
Architecture, Engineering and Related Technologies	3,400	95	F	96	F	F
Architecture and Related Technologies	700	93	x	96	x	x
Engineering	2,700	95	x	96	F	F
Agriculture, Natural Resources and Conservation	800	81	10[E]	90	6[E]	F
Agriculture, Agricultural Operations, and Related Sciences	300	81	x	91	x	F
Natural Resources and Conservation	500	80	9[E]	90	7[E]	x
Health, Parks, Recreation and Fitness	4,100	82	13[E]	95	F	F
Other Health Professions and Related Clinical Sciences	2,700	81	13[E]	94	F	F
Parks, Recreation, Leisure and Fitness Studies	200[E]	84	x	100	..	..
Personal, Protective and Transportation Services	100[E]	87	x	97	x	..
Other	F	F	x	F	x	x
Doctorate						
Total	**5,600**	**84**	**8**	**93**	**5**	**3**
Education	300	78	14[E]	92	F	5[E]
Visual and Performing Arts, and Communications Technologies	100	60	33[E]	93	x	x
Humanities	400[E]	67	14	81	11[E]	9[E]
Social and Behavioural Sciences, and Law	900	79	15	94	5[E]	2[E]
Business, Management and Public Administration	200	92	x	94	x	x
Physical and Life Sciences, and Technologies	1,300	87	4[E]	90	7	3[E]
Biological and Biomedical Sciences	700	86	4[E]	90	8[E]	3[E]
Physical Sciences	500	89	F	92	6[E]	F
Mathematics, Computer and Information Sciences	400	89	F	95	F	..
Architecture, Engineering and Related Technologies	900	87	3[E]	90	5[E]	5[E]
Engineering	900	87	3[E]	90	5[E]	5[E]
Agriculture, Natural Resources and Conservation	100	94	x	94	x	x
Health, Parks, Recreation and Fitness	1,000	89	F	99	x	x
Other Health Professions and Related Clinical Sciences	500[E]	78	F	98	x	..
Personal, Protective and Transportation Services	x	..	x	x	..	..
Other	100	97	x	100	..	..

.. not available for a specific reference period

x suppressed to meet the confidentiality requirements of the Statistics Act

[E] use with caution

F too unreliable to be published

Notes: The sum of full-time employed and part-time employed may not add up to all employed because data on hours worked are not always reported. Graduates who pursued further education after their 2009-2010 graduation are excluded from this table, as are graduates for whom a labour force status could not be calculated. The unemployment rate is the percentage unemployed out of the total of employed and unemployed. Numbers of graduates are rounded to the nearest 100.

Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.6

Extent to which job held during the reference week was related to certificate, diploma or degree, 2009-2010 graduates by gender

	College	Bachelor	Master	Doctorate
All Graduates				
Number of graduates	**74,500**	**86,300**	**28,400**	**4,500**
		percent		
Extent to which job held last week was related to certificate, diploma or degree				
closely related	64	58	70	80
somewhat related	17	22	22	16
not at all related	18	19	8	4
Male				
Number of graduates	**32,000**	**34,600**	**11,000**	**2,300**
		percent		
Extent to which job held last week was related to certificate, diploma or degree				
closely related	60	51	63	79
somewhat related	21	29	27	17
not at all related	19	20	10	F
Female				
Number of graduates	**42,500**	**51,700**	**17,400**	**2,200**
		percent		
Extent to which job held last week was related to certificate, diploma or degree				
closely related	68	63	75	80
somewhat related	14	18	19	16
not at all related	18	19	6	4

F too unreliable to be published

Notes: Graduates who pursued further education after their 2009-2010 graduation are excluded from this table, as are graduates for whom a labour force status could not be calculated. Numbers of graduates are rounded to the nearest 100.

Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.7

Extent to which job held during the reference week was related to certificate, diploma or degree, 2009-2010 graduates, by level of study and field of study (major fields and selected minor fields)

	Number of graduates	Job held last week closely related to certificate, diploma or degree	Job held last week somewhat related to certificate, diploma or degree	Job held last week not at all related to certificate, diploma or degree
	number		percent	
College				
Total	**74,500**	**64**	**17**	**18**
Education	2,100	74	14[E]	12[E]
Visual and Performing Arts, and Communications Technologies	2,800	44	18[E]	38
Humanities	800	29[E]	12[E]	59
Social and Behavioural Sciences, and Law	7,400	67	19[E]	14[E]
Communications, Journalism, and Related Programs	1,600[E]	29[E]	38[E]	32[E]
Legal Professions and Studies	500[E]	47[E]	F	F
Family and Consumer Sciences/Human Sciences	4,500	81	11[E]	8[E]
Business, Management and Public Administration	16,400	55	25	20
Physical and Life Sciences, and Technologies	600	63	13[E]	F
Biological and Biomedical Sciences	100[E]	60[E]	x	F
Physical Sciences	F	95	..	x
Science Technologies/Technicians	400[E]	60[E]	F	F
Mathematics, Computer and Information Sciences	2,200	63	19[E]	17[E]
Computer and Information Sciences and Support Services	1,900	63	21[E]	17[E]
Architecture, Engineering and Related Technologies	17,100	63	20	16
Engineering Technologies/Technicians	8,200	60	24[E]	16[E]
Mechanic and Repair Technologies/Technicians	3,800	68	20[E]	12[E]
Construction Trades	2,700	71	F	21[E]
Agriculture, Natural Resources and Conservation	1,200	59	18[E]	22[E]
Agriculture, Agricultural Operations, and Related Sciences	600[E]	62	17[E]	21[E]
Natural Resources and Conservation	600	56	20[E]	24[E]
Health, Parks, Recreation and Fitness	17,300	81	7[E]	12[E]
Nursing	4,000	92	F	..
Other Health Professions and Related Clinical Sciences	12,700	77	7[E]	16[E]
Personal, Protective and Transportation Services	6,600	56	15[E]	28
Personal and Culinary Services	2,700	64	16[E]	21[E]
Security and Protective Services	3,300	45	16[E]	39[E]
Other	F	x	x	x
Bachelor				
Total	**86,300**	**58**	**22**	**19**
Education	12,700	78	10[E]	12[E]
Visual and Performing Arts, and Communications Technologies	3,200	35	22	43
Humanities	7,400	30	23[E]	46
Social and Behavioural Sciences, and Law	13,700	42	31	27
Social Sciences	5,100	21[E]	36	44
Psychology	1,900[E]	44[E]	20[E]	36[E]
Legal Professions and Studies	2,100[E]	82	F	x
Business, Management and Public Administration	20,200	56	29	15[E]
Physical and Life Sciences, and Technologies	3,700	33[E]	26[E]	41
Biological and Biomedical Sciences	1,800	24[E]	30	45[E]
Physical Sciences	800[E]	F	F	F
Mathematics, Computer and Information Sciences	2,200	62	28	10[E]
Computer and Information Sciences and Support Services	1,900	64	28	8[E]
Mathematics and Statistics	300[E]	39[E]	38[E]	F
Architecture, Engineering and Related Technologies	8,600	65	28	F
Architecture and Related Technologies	500[E]	69	F	x
Engineering	7,400	66	27	F
Agriculture, Natural Resources and Conservation	1,100	50	36	15[E]
Agriculture, Agricultural Operations, and Related Sciences	400	48	40[E]	11[E]
Natural Resources and Conservation	700	50	33	17[E]
Health, Parks, Recreation and Fitness	11,400	87	7[E]	F
Medicine	200[E]	100	..	..
Nursing	6,000	94	6[E]	x
Other Health Professions and Related Clinical Sciences	3,900	82	F	F
Parks, Recreation, Leisure and Fitness Studies	1,300[E]	68	F	F
Personal, Protective and Transportation Services	900	45	30[E]	25[E]
Other	1,300[E]	79	x	F

See end of table for notes and sources.

Table A.7 (continued)

Extent to which job held during the reference week was related to certificate, diploma or degree, 2009-2010 graduates, by level of study and field of study (major fields and selected minor fields)

	Number of graduates	Job held last week closely related to certificate, diploma or degree	Job held last week somewhat related to certificate, diploma or degree	Job held last week not at related to certificate, diploma or degree
	number	percent		
Master				
Total	**28,400**	**70**	**22**	**8**
Education	4,000	79	14	7[E]
Visual and Performing Arts, and Communications Technologies	400	46	34[E]	21[E]
Humanities	1,000	59	27[E]	14[E]
Social and Behavioural Sciences, and Law	3,100	61	23	15[E]
Business, Management and Public Administration	9,300	69	24	7[E]
Physical and Life Sciences, and Technologies	1,500	49	41	9[E]
Biological and Biomedical Sciences	800[E]	44[E]	49[E]	F
Physical Sciences	400[E]	54[E]	35[E]	F
Mathematics, Computer and Information Sciences	1,500	69	29	3[E]
Computer and Information Sciences and Support Services	800	69	28	F
Library Science	400	83	15[E]	x
Mathematics and Statistics	300[E]	46[E]	50[E]	x
Architecture, Engineering and Related Technologies	3,100	68	25	7[E]
Architecture and Related Technologies	600	90	F	x
Engineering	2,400	63	31	6[E]
Agriculture, Natural Resources and Conservation	700	61	29	9[E]
Agriculture, Agricultural Operations, and Related Sciences	200[E]	72	24[E]	x
Natural Resources and Conservation	400	56	32	12[E]
Health, Parks, Recreation and Fitness	3,600	88	10[E]	2[E]
Other Health Professions and Related Clinical Sciences	2,200	90	9[E]	F
Parks, Recreation, Leisure and Fitness Studies	200[E]	80	F	x
Personal, Protective and Transportation Services	100[E]	81	x	F
Other	F	84	F	x
Doctorate				
Total	**4,500**	**80**	**16**	**4[E]**
Education	300	81	14[E]	x
Visual and Performing Arts, and Communications Technologies	100	81	x	x
Humanities	300[E]	78	15[E]	F
Social and Behavioural Sciences, and Law	700	80	17	3[E]
Business, Management and Public Administration	200	89	11[E]	..
Physical and Life Sciences, and Technologies	1,100	78	17	5[E]
Biological and Biomedical Sciences	600	77	17	5[E]
Physical Sciences	500	78	18	5[E]
Mathematics, Computer and Information Sciences	300	70	25	5[E]
Architecture, Engineering and Related Technologies	800	75	22	3[E]
Engineering	700	75	22	3[E]
Agriculture, Natural Resources and Conservation	100	75	20[E]	x
Health, Parks, Recreation and Fitness	600[E]	92	7[E]	x
Other Health Professions and Related Clinical Sciences	300[E]	83	15[E]	x
Personal, Protective and Transportation Services	x	..	..	x
Other	100	86	x	x

.. not available for a specific reference period

x suppressed to meet the confidentiality requirements of the Statistics Act

[E] use with caution

F too unreliable to be published

Notes: Numbers of graduates are rounded to the nearest 100. Graduates who pursued further education after their 2009-2010 graduation are excluded from this table, as are graduates for whom a labour force status could not be calculated.

Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.8
Job characteristics of 2009-2010 graduates in 2013 by gender and level of study

	College	Bachelor	Master	Doctorate	Doctorate-working in post doctorate position	Doctorate-working in a non post-doctorate position
	percent					
All						
Job was not permenant	14	15	11	38	77	28
Working part-time involuntarily (among all working part-time)	27	24[E]	14[E]	11[E]	x	10[E]
Job held during reference week was the job you had hoped to have after graduation	64	61	73	74	72	74
Male						
Job was not permenant	13	12	9	37	77	26
Working part-time involuntarily (amoung all working part-time)	34[E]	F	F	18[E]	x	16[E]
Job held during reference week was the job you had hoped to have after graduation	62	56	70	73	74	73
Female						
Job was not permenant	15	17	12	39	79	30
Working part-time involuntarily (amoung all working part-time)	26[E]	20[E]	13[E]	9[E]	x	8[E]
Job held during reference week was the job you had hoped to have after graduation	67	65	75	75	69	76

x suppressed to meet the confidentiality requirements of the Statistics Act

[E] use with caution

F too unreliable to be published

Note: Graduates who pursued further education after their 2009-2010 graduation are excluded from this table, as are graduates for whom a labour force status could not be calculated.

Source: Statistics Canada, National Graduates Survey (Class of 2009-2010).

Table A.9
Job characteristics of 2009-2010 graduates in 2013 by level of study and field of study (major fields and selected minor fields)

	Job was not permenant	Job held during reference week was the job you had hoped to have after graduation
	percent	
College		
Total	**14**	**64**
Education	31	78
Visual and Performing Arts, and Communications Technologies	22[E]	46
Humanities	F	47
Social and Behavioural Sciences, and Law	18[E]	68
Communications, Journalism, and Related Programs	F	F
Legal Professions and Studies	F	x
Family and Consumer Sciences/Human Sciences	21[E]	53[E]
Business, Management and Public Administration	14[E]	59
Physical and Life Sciences, and Technologies	14[E]	65
Biological and Biomedical Sciences	F	.
Physical Sciences	x	.
Science Technologies/Technicians	F	..
Mathematics, Computer and Information Sciences	14[E]	68
Computer and Information Sciences and Support Services	12[E]	F
Architecture, Engineering and Related Technologies	9[E]	68
Engineering Technologies/Technicians	F	97
Mechanic and Repair Technologies/Technicians	F	..
Construction Trades	F	..
Agriculture, Natural Resources and Conservation	19	64
Agriculture, Agricultural Operations, and Related Sciences	21[E]	x
Natural Resources and Conservation	17[E]	x
Health, Parks, Recreation and Fitness	12[E]	73
Nursing	F	F
Other Health Professions and Related Clinical Sciences	14[E]	53[E]
Personal, Protective and Transportation Services	16[E]	50
Personal and Culinary Services	F	53[E]
Security and Protective Services	20[E]	x
Other	..	x
Bachelor		
Total	**15**	**61**
Education	39	71
Visual and Performing Arts, and Communications Technologies	17[E]	46
Humanities	14[E]	45
Social and Behavioural Sciences, and Law	13[E]	52
Social Sciences	10[E]	F
Psychology	21[E]	x
Legal Professions and Studies	x	x
Business, Management and Public Administration	8[E]	62
Physical and Life Sciences, and Technologies	18[E]	40
Biological and Biomedical Sciences	15	..
Physical Sciences	F	..
Mathematics, Computer and Information Sciences	9[E]	68
Computer and Information Sciences and Support Services	8[E]	x
Mathematics and Statistics	F	..
Architecture, Engineering and Related Technologies	4[E]	64
Architecture and Related Technologies	x	.
Engineering	4[E]	..
Agriculture, Natural Resources and Conservation	11[E]	67
Agriculture, Agricultural Operations, and Related Sciences	F	..
Natural Resources and Conservation	F	..
Health, Parks, Recreation and Fitness	14[E]	80
Medicine	82	.
Nursing	12[E]	78
Other Health Professions and Related Clinical Sciences	F	88
Parks, Recreation, Leisure and Fitness Studies	F	x
Personal, Protective and Transportation Services	5[E]	48
Other	x	54[E]

See end of table for notes and sources.

Table A.9 (continued)
Job characteristics of 2009-2010 graduates in 2013 by level of study and field of study (major fields and selected minor fields)

	Job was not permenant	Job held during reference week was the job you had hoped to have after graduation
	percent	
Master		
Total	**11**	**73**
Education	14	82
Visual and Performing Arts, and Communications Technologies	24[E]	65
Humanities	30[E]	74
Social and Behavioural Sciences, and Law	15	66
Business, Management and Public Administration	5[E]	67
Physical and Life Sciences, and Technologies	20[E]	55
Biological and Biomedical Sciences	23[E]	x
Physical Sciences	23[E]	x
Mathematics, Computer and Information Sciences	7[E]	76
Computer and Information Sciences and Support Services	F	x
Library Science	8[E]	60[E]
Mathematics and Statistics	F	x
Architecture, Engineering and Related Technologies	7[E]	80
Architecture and Related Technologies	17[E]	x
Engineering	5[E]	..
Agriculture, Natural Resources and Conservation	16[E]	71
Agriculture, Agricultural Operations, and Related Sciences	F	x
Natural Resources and Conservation	19[E]	44[E]
Health, Parks, Recreation and Fitness	14[E]	86
Other Health Professions and Related Clinical Sciences	13[E]	72[E]
Parks, Recreation, Leisure and Fitness Studies	x	x
Personal, Protective and Transportation Services	x	69[E]
Other	x	80
Doctorate		
Total	**38**	**74**
Education	24	72
Visual and Performing Arts, and Communications Technologies	67	77
Humanities	48	63
Social and Behavioural Sciences, and Law	28	74
Business, Management and Public Administration	29[E]	83
Physical and Life Sciences, and Technologies	51	66
Biological and Biomedical Sciences	52	x
Physical Sciences	47	x
Mathematics, Computer and Information Sciences	32	70
Architecture, Engineering and Related Technologies	20	78
Engineering	20	53[E]
Agriculture, Natural Resources and Conservation	47	58
Health, Parks, Recreation and Fitness	50[E]	90
Other Health Professions and Related Clinical Sciences	30[E]	87
Personal, Protective and Transportation Services	..	x
Other	53[E]	38[E]

. not available for any reference period
.. not available for a specific reference period
x suppressed to meet the confidentiality requirements of the Statistics Act
[E] use with caution
F too unreliable to be published

Notes: The sum of full-time employed and part-time employed may not add up to all employed because data on hours worked are not always reported. Graduates who pursued further education after their 2009-2010 graduation are excluded from this table, as are graduates for whom a labour force status could not be calculated.

Source: Statistics Canada, National Graduates Survey (Class of 2009-2010).

Table A.10
Estimated gross annual earnings of 2009-2010 graduates working full-time in 2013, by gender and level of study

	College	Bachelor	Master	Doctorate	Doctorate-working in post-doctorate position	Doctorate-working in a non post-doctorate position
	dollars					
All graduates						
Percentile 25th	33,200	40,800	54,000	57,000	45,000	65,000
Median	41,600	53,000	70,000	75,000	50,000	82,000
Percentile 75th	56,000	68,600	88,000	96,000	63,000	100,000
Male						
Percentile 25th	37,200	44,000	60,000	56,000	45,000	67,500
Median	48,000	57,000	76,400	76,000	50,000	85,000
Percentile 75th	65,000	75,000	100,000	99,000	60,000	101,000
Female						
Percentile 25th	31,200	39,000	50,700	58,200	44,000	65,000
Median	38,900	51,000	65,000	74,200	50,000	80,000
Percentile 75th	49,400	65,000	81,000	95,000	70,000	100,000

Note: Dollars are rounded to the nearest 100. Graduates who pursued further education after their 2009-2010 graduation are excluded from this table, as are graduates for whom a labour force status could not be calculated.

Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.11

Estimated gross annual earning of 2009-2010 graduates working full-time in 2013, by level of study and field of study (major fields and selected minor fields)

	25th percentile	Median	75th percentile
	dollars		
College			
Total	**33,200**	**41,600**	**56,000**
Education	34,300	41,600	52,000
Visual and Performing Arts, and Communications Technologies	28,400	35,100	46,800
Humanities	28,600	40,000	43,800
Social and Behavioural Sciences, and Law	29,200	36,400	42,000
Communications, Journalism, and Related Programs	28,500[E]	38,000	55,000[E]
Legal Professions and Studies	34,200[E]	40,000	54,000
Family and Consumer Sciences/Human Sciences	28,600	33,800	39,000
Business, Management and Public Administration	31,700	40,000	50,000
Physical and Life Sciences, and Technologies	25,500[E]	40,000	52,900
Biological and Biomedical Sciences	30,900[E]	36,400	45,000
Physical Sciences	x	x	x
Science Technologies/Technicians	F	43,000[E]	60,000[E]
Mathematics, Computer and Information Sciences	38,000	45,000	58,000
Computer and Information Sciences and Support Services	38,500	47,000	60,000
Architecture, Engineering and Related Technologies	40,000	52,000	72,800
Engineering Technologies/Technicians	40,000	52,000	74,300
Mechanic and Repair Technologies/Technicians	41,200	55,600	73,000
Construction Trades	36,700	54,100	72,800
Agriculture, Natural Resources and Conservation	29,100	41,100	55,000
Agriculture, Agricultural Operations, and Related Sciences	26,000	36,000	52,000
Natural Resources and Conservation	35,000	47,700	62,400
Health, Parks, Recreation and Fitness	34,000	43,000	56,000
Nursing	44,000	49,400	56,200
Other Health Professions and Related Clinical Sciences	31,800	41,000	56,100
Personal, Protective and Transportation Services	30,000	36,500	54,600
Personal and Culinary Services	20,800	29,600	37,400
Security and Protective Services	32,000	40,000	64,000
Other	x	x	x
Bachelor			
Total	**40,800**	**53,000**	**68,600**
Education	44,000	52,500	63,600
Visual and Performing Arts, and Communications Technologies	27,000	38,000	49,000
Humanities	36,800	47,500	56,200
Social and Behavioural Sciences, and Law	39,800	50,000	72,000
Social Sciences	36,000	47,000	58,000
Psychology	41,000	45,000	62,900
Legal Professions and Studies	70,000	96,000	120,000
Business, Management and Public Administration	41,000	50,000	64,600
Physical and Life Sciences, and Technologies	32,000	44,200	65,500
Biological and Biomedical Sciences	32,000	37,400	50,000
Physical Sciences	F	55,000[E]	78,000
Mathematics, Computer and Information Sciences	47,000	56,000	70,000
Computer and Information Sciences and Support Services	48,000	56,600	70,000
Mathematics and Statistics	36,400[E]	48,000	70,000
Architecture, Engineering and Related Technologies	54,000	61,300	78,000
Architecture and Related Technologies	43,700	47,800	51,000
Engineering	55,000	62,000	79,500
Agriculture, Natural Resources and Conservation	42,000	54,600	68,600
Agriculture, Agricultural Operations, and Related Sciences	37,400	50,000	67,000
Natural Resources and Conservation	48,100	59,000	68,600
Health, Parks, Recreation and Fitness	49,000	65,000	78,800
Medicine	70,000	F	250,000[E]
Nursing	57,000	68,900	77,200
Other Health Professions and Related Clinical Sciences	40,600	59,000	79,000
Parks, Recreation, Leisure and Fitness Studies	35,000	41,500	48,900
Personal, Protective and Transportation Services	40,000	55,000	83,000
Other	x	50,000	x

See end of table for notes and sources.

Table A.11 (continued)
Estimated gross annual earning of 2009-2010 graduates working full-time in 2013, by level of study and field of study (major fields and selected minor fields)

	25th percentile	Median	75th percentile
	dollars		
Master			
Total	**54,000**	**70,000**	**88,000**
Education	54,000	72,000	85,000
Visual and Performing Arts, and Communications Technologies	35,000	50,000	70,000
Humanities	F	46,000	54,000
Social and Behavioural Sciences, and Law	46,800	60,900	80,000
Business, Management and Public Administration	63,000	77,000	98,000
Physical and Life Sciences, and Technologies	43,500	55,000	74,900
Biological and Biomedical Sciences	41,200[E]	50,000	72,000
Physical Sciences	48,000	54,000	70,000
Mathematics, Computer and Information Sciences	51,000	63,500	78,000
Computer and Information Sciences and Support Services	55,000	69,000	81,000
Library Science	50,000	55,000	65,000
Mathematics and Statistics	F	67,000[E]	94,500
Architecture, Engineering and Related Technologies	55,000	67,600	84,000
Architecture and Related Technologies	45,800	52,000	60,000
Engineering	61,000	70,000	89,000
Agriculture, Natural Resources and Conservation	46,900	60,000	74,600
Agriculture, Agricultural Operations, and Related Sciences	48,000	60,000	70,000
Natural Resources and Conservation	46,900	62,000	75,000
Health, Parks, Recreation and Fitness	56,400	72,200	91,000
Other Health Professions and Related Clinical Sciences	55,000	66,300	81,900
Parks, Recreation, Leisure and Fitness Studies	43,500	55,000	73,000
Personal, Protective and Transportation Services	x	65,000[E]	x
Other	F	56,000[E]	77,000[E]
Doctorate			
Total	**57,000**	**75,000**	**96,000**
Education	70,000	84,000	97,000
Visual and Performing Arts, and Communications Technologies	x	78,000	x
Humanities	56,000	72,000	84,000
Social and Behavioural Sciences, and Law	65,000	78,000	91,000
Business, Management and Public Administration	84,000	98,800	120,000
Physical and Life Sciences, and Technologies	46,000	59,200	80,000
Biological and Biomedical Sciences	45,000	55,000	80,000
Physical Sciences	47,000	62,000	85,000
Mathematics, Computer and Information Sciences	67,000	80,000	100,000
Architecture, Engineering and Related Technologies	67,800	83,200	102,000
Engineering	67,600	83,200	102,000
Agriculture, Natural Resources and Conservation	47,000	58,000	73,000
Health, Parks, Recreation and Fitness	62,000	81,900	132,000[E]
Other Health Professions and Related Clinical Sciences	70,000	80,000	105,000
Other	x	76,000[E]	x

x suppressed to meet the confidentiality requirements of the Statistics Act
[E] use with caution
F too unreliable to be published
Note: Graduates who pursued further education after their 2009-2010 graduation are excluded from this table. Dollars are rounded to the nearest 100.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.12
Student debt from all sources, by level of study (Class of 2009-2010)

	College	Bachelor	Master	Doctorate
Number of graduates	**89,000**	**101,200**	**33,300**	**5,600**
Graduates who owed money for their education to any source (government or non-government)				
Percentage of graduates who owed student debt to any source	43	50	44	41
Average debt owed to all sources at time of graduation (dollars)	14,900	26,300	26,600	41,100
Percentage of graduates with debt who had paid it off three years after graduation	36	34	44	36
Average debt remaining three years after graduation for those who still owed (dollars)	12,300	19,800	21,000	40,200[E]
Graduates who owed money for their education to government student loan programs				
Percentage of graduates who owed government student loans	30	39	30	32
Average debt owed to government student loans at time of graduation (dollars)	14,000	22,300	20,600	23,200
Percentage of graduates with debt who had paid it off three years after graduation	28	32	41	33
Average debt remaining three years after graduation for those who still owed (dollars)	11,200	16,300	16,000	17,700
Graduates who owed money for their education to non-government sources				
Percentage of graduates who owed non-government student debt	22	26	25	23
Average debt owed to non-government sources at time of graduation (dollars)	10,000	17,700	22,000	40,100[E]
Percentage of graduates with debt who had paid it off three years after graduation	57	48	51	48
Average debt remaining three years after graduation for those who still owed (dollars)	9,600	16,700	19,600	54,800[E]
Graduates who owed ONLY government student loan programs				
Percentage of graduates who owed ONLY government student loans	20	25	19	18
Average debt owed to government student loan programs at time of graduation (dollars)	13,300	21,700	19,300	21,200
Percentage of graduates with debt who had paid it off three years after graduation	30	33	44	45
Average debt remaining three years after graduation for those who still owed (dollars)	10,600	15,900	16,000	14,800
Graduates who owed ONLY to non-government sources for their education				
Percentage of graduates who owed ONLY non-government student debt	13	12	14	9
Average debt owed to non-government sources at time of graduation (dollars)	9,400	14,300	22,800	22,100
Percentage of graduates with debt who had paid it off three years after graduation	61	52	59	57
Average debt remaining three years after graduation for those who still owed (dollars)	9,200	14,300	20,400	24,300
Graduates who owed to BOTH government and non-government sources for their education				
Percentage of graduates who owed BOTH government and non-government student debt	9	14	11	14
Average debt owed to both sources at time of graduation (dollars)	26,700	44,200	43,900	77,500
Percentage of graduates with debt who had paid it off three years after graduation	15[E]	21	23[E]	13[E]
Average debt remaining three years after graduation for those who still owed (dollars)	17,500	28,100	27,400	64,400[E]

[E] use with caution

Notes: Graduates who pursued further education after their 2009-2010 graduation are excluded from this table. Dollars and numbers of graduates are rounded to the nearest 100, but analysis is carried out on unrounded values. Caution should be used when comparing results over time due to differences in questions and wording. For example, information on non government sources of debt was captured from one question in the 2005 NGS (SL_Q22) and derived from three separate questions in the 2013 NGS (ST_Q33, ST_Q34, ST_Q35).

Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.13
Student debt repayment by level of study and type of student debt

	Graduates with debt remaining three years after graduation	Graduates without debt three years after graduation
	dollars	
College		
Owed to any source at graduation - average debt at graduation	18,900	7,700
Owed to any source at graduation - average debt three years after graduation	12,300	0
Owed to government student loan program at graduation - average debt at graduation	16,000	9,200
Owed to government student loan program at graduation - average debt three years after graduation	11,200	0
Owed money to non-government sources at graduation - average debt at graduation	14,900	6,300
Owed money to non-government sources at graduation- average debt at time of interview	9,600	0
Owed only to government student loan program at graduation - average debt at graduation	14,800	9,400
Owed only to government student loan program at graduation - average debt three years after graduation	10,600	0
Owed only to non-government sources at graduation - average debt at graduation	14,500	6,200
Owed only to non-government sources at graduation- average debt three years after graduation	9,200	0
Owed to both government student loan program and non-government sources at graduation - average debt at graduation	29,500	14,800
Owed only to government student loan program and non-government sources at graduation - average debt three years after graduation	17,500	0
Bachelor		
Owed to any source at graduation - average debt at graduation	31,400	16,600
Owed to any source at graduation - average debt three years after graduation	19,800	0
Owed to government student loan program at graduation - average debt at graduation	24,900	17,700
Owed to government student loan program at graduation - average debt three years after graduation	16,300	0
Owed money to non-government sources at graduation - average debt at graduation	24,000	10,400
Owed money to non-government sources at graduation- average debt at time of interview	16,700	0
Owed only to government student loan program at graduation - average debt at graduation	24,400	16,500
Owed only to government student loan program at graduation - average debt three years after graduation	15,900	0
Owed only to non-government sources at graduation - average debt at graduation	20,700	8,200
Owed only to non-government sources at graduation- average debt three years after graduation	14,300	0
Owed to both government student loan program and non-government sources at graduation - average debt at graduation	47,200	34,700
Owed only to government student loan program and non-government sources at graduation - average debt three years after graduation	28,100	0
Master		
Owed to any source at graduation - average debt at graduation	34,000	17,200
Owed to any source at graduation - average debt three years after graduation	21,000	0
Owed to government student loan program at graduation - average debt at graduation	23,700	16,200
Owed to government student loan program at graduation - average debt three years after graduation	16,000	0
Owed money to non-government sources at graduation - average debt at graduation	29,600	14,900
Owed money to non-government sources at graduation- average debt at time of interview	19,600	0
Owed only to government student loan program at graduation - average debt at graduation	23,100	14,300
Owed only to government student loan program at graduation - average debt three years after graduation	16,000	0
Owed only to non-government sources at graduation - average debt at graduation	32,300	15,900 [E]
Owed only to non-government sources at graduation- average debt three years after graduation	20,400	0
Owed to both government student loan program and non-government sources at graduation - average debt at graduation	48,700	31,400
Owed only to government student loan program and non-government sources at graduation - average debt three years after graduation	27,400	0
Doctorate		
Owed to any source at graduation - average debt at graduation	55,000	19,200
Owed to any source at graduation - average debt three years after graduation	40,200 [E]	0
Owed to government student loan program at graduation - average debt at graduation	25,400	18,600
Owed to government student loan program at graduation - average debt three years after graduation	17,700	0
Owed money to non-government sources at graduation - average debt at graduation	60,800 [E]	19,300 [E]
Owed money to non-government sources at graduation- average debt at time of interview	54,800 [E]	0
Owed only to government student loan program at graduation - average debt at graduation	23,400	18,800
Owed only to government student loan program at graduation - average debt three years after graduation	14,800	0
Owed only to non-government sources at graduation - average debt at graduation	29,300	16,100
Owed only to non-government sources at graduation- average debt three years after graduation	24,300	0
Owed to both government student loan program and non-government sources at graduation - average debt at graduation	85,300 [E]	33,000
Owed only to government student loan program and non-government sources at graduation - average debt three years after graduation	64,400 [E]	0

[E] use with caution

Notes: Graduates who pursued further education after their 2009-2010 graduation are excluded from this table. Dollars are rounded to the nearest 100. Caution should be used when comparing results over time due to differences in questions and wording. For example, information on non government sources of debt was captured from one question in the 2005 NGS (SL_Q22) and derived from three separate questions in the 2013 NGS (ST_Q33, ST_Q34, ST_Q35).

Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.14
Profile of 2009-2010 graduates who owed money to government student loans at graduation, by level of study

	Graduates with debt remaining three years after graduation	Graduates without debt three years after graduation	Total graduates owing at graduation
College			
Number of graduates	**17,200**	**7,300**	**26,300**
		dollars	
Average debt at graduation	16,000	9,200	14,000
		percent	
Large debt at graduation - $25,000 and over	17[E]	F	14
		dollars	
Average debt three years after graduation	11,200	0	7,900
		percent	
Large debt three years after graduation - $25,000 and over	F	..	F
Percentage of debt paid off three years after graduation	30	100	44
Reported difficulties repaying debt	..	..	..
Employed in 2013	89	93	90
Without income in 2012	x	x	F
		dollars	
Average amount paid in 2012	2,100	.	.
Average income in 2012	36,800	42,500	38,400
		ratio	
Ratio of debt payments to income	6	.	6
Debt servicing ratio – 25th percentile	3	.	.
Debt servicing ratio – Median	5	.	.
Debt servicing ratio – 75th percentile	9	.	.
		years	
Average age at graduation	26	25	26
Median age at graduation	25	22	24
		percent	
Married or living common-law	42	53	46
With dependent children	31	26[E]	30
With previous postsecondary education	53	45	49
Bachelor			
Number of graduates	**24,500**	**12,400**	**39,100**
		dollars	
Average debt at graduation	24,900	17,700	22,300
		percent	
Large debt at graduation - $25,000 and over	44	29	39
		dollars	
Average debt three years after graduation	16,300	0	10,800
		percent	
Large debt three years after graduation - $25,000 and over	23	..	23
Percentage of debt paid off three years after graduation	35	100	52
Reported difficulties repaying debt	..	..	..
Employed in 2013	90	93	90
Without income in 2012	F	F	F
		dollars	
Average amount paid in 2012	2,900	.	.
Average income in 2012	46,500	57,000	49,700
		ratio	
Ratio of debt payments to income	6	.	.
Debt servicing ratio – 25th percentile	3	.	.
Debt servicing ratio – Median	5	.	.
Debt servicing ratio – 75th percentile	9	.	.
		years	
Average age at graduation	27	26	27
Median age at graduation	25	24	25
		percent	
Married or living common-law	51	47	49
With dependent children	26	16	23
With previous postsecondary education	61	54	59

See end of table for notes and sources.

Table A.14 (continued)
Profile of 2009-2010 graduates who owed money to government student loans at graduation, by level of study

	Graduates with debt remaining three years after graduation	Graduates without debt three years after graduation	Total graduates owing at graduation
Master			
Number of graduates	**5,600**	**4,100**	**10,000**
		dollars	
Average debt at graduation	23,700	16,200	20,600
		percent	
Large debt at graduation - $25,000 and over	41	23[E]	34
		dollars	
Average debt three years after graduation	16,000	0	9,200
		percent	
Large debt three years after graduation - $25,000 and over	22	..	22
Percentage of debt paid off three years after graduation	33	100	55
Reported difficulties repaying debt	..	..	..
Employed in 2013	90	96	92
Without income in 2012	F	x	F
		dollars	
Average amount paid in 2012	2,800	.	.
Average income in 2012	55,600	68,300	60,800
		ratio	
Ratio of debt payments to income	5	.	.
Debt servicing ratio – 25th percentile	3	.	.
Debt servicing ratio – Median	5	.	.
Debt servicing ratio – 75th percentile	8	.	.
		years	
Average age at graduation	30	29	29
Median age at graduation	28	27	27
		percent	
Married or living common-law	67	68	67
With dependent children	39	30	35
With previous postsecondary education	98	99	98
Doctorate			
Number of graduates	**1,200**	**600**	**1,800**
		dollars	
Average debt at graduation	25,400	18,600	23,200
		percent	
Large debt at graduation - $25,000 and over	39	26	35
		dollars	
Average debt three years after graduation	17,700	0	11,700
		percent	
Large debt three years after graduation - $25,000 and over	23[E]	..	23[E]
Percentage of debt paid off three years after graduation	30	100	49
Reported difficulties repaying debt	..	..	..
Employed in 2013	95	95	95
Without income in 2012	..	x	x
		dollars	
Average amount paid in 2012	3,200	.	.
Average income in 2012	81,700	95,600	86,900
		ratio	
Ratio of debt payments to income	4	.	.
Debt servicing ratio – 25th percentile	2	.	.
Debt servicing ratio – Median	4	.	.
Debt servicing ratio – 75th percentile	6	.	.
		years	
Average age at graduation	31	34	32
Median age at graduation	30	32	31
		percent	
Married or living common-law	81	82	81
With dependent children	43	54	47
With previous postsecondary education	100	100	100

. not available for any reference period
.. not available for a specific reference period
x suppressed to meet the confidentiality requirements of the Statistics Act
[E] use with caution
F too unreliable to be published

Notes: Graduates who pursued further education after their 2009-2010 graduation are excluded from this table. Dollars and numbers of graduates are rounded to the nearest 100. Caution should be used when comparing results over time due to differences in questions and wording.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.15

Profile of 2009-2010 graduates who owed money to government student loans at graduation, by level of study and size of debt

	Small	Medium	Large
	Less than $10,000	$10,000 to $24,999	$25,000 and over
College			
Number of graduates	**10,700**	**12,000**	**3,600** [E]
Percentage of graduates with debt	41	46	14
		dollars	
Average debt at graduation	5,500	15,400	34,800
		percent	
Without debt three years after graduation	48	19 [E]	F
		dollars	
Average debt at graduation for those who still owe three years after graduation	6,000	15,600	35,000
Average debt at graduation for those without debt three years after graduation	4,900	14,400	31,800
Average remaining debt three years after graduation for those who still owe	3,700	11,100	25,100
		percent	
Employed in 2013	93	88	92
Without income in 2012	x	x	x
		dollars	
Average amount paid in 2012	1,200	2,200	3,200
Average income in 2012	36,300	37,600	47,600
		ratio	
Ratio of debt payments to income	3	6	7
Debt servicing ratio – 25th percentile	2	4	F
Debt servicing ratio – Median	3	6	6 [E]
Debt servicing ratio – 75th percentile	5	10 [E]	9
		years	
Average age at graduation	26	26	26
Median age at graduation	22	24	25
		percent	
Married or living common-law	48	44	40 [E]
With dependent children	28	34	19 [E]
With previous postsecondary education	45	50	69
Bachelor			
Number of graduates	**10,100**	**13,900**	**15,000**
Percentage of graduates with debt	26	36	39
		dollars	
Average debt at graduation	5,400	15,700	39,800
		percent	
Without debt three years after graduation	53	29	25
		dollars	
Average debt at graduation for those who still owe three years after graduation	6,800	15,700	40,500
Average debt at graduation for those without debt three years after graduation	4,200	15,800	38,800
Average remaining debt three years after graduation for those who still owe	4,000	10,000	26,700
		percent	
Employed in 2013	90	92	91
Without income in 2012	x	x	F
		dollars	
Average amount paid in 2012	1,200	2,200	4,300
Average income in 2012	45,800	49,500	52,800
		ratio	
Ratio of debt payments to income	3	5	9
Debt servicing ratio – 25th percentile	2	3	6
Debt servicing ratio – Median	2	4	8
Debt servicing ratio – 75th percentile	4 [E]	7	13
		years	
Average age at graduation	27	26	27
Median age at graduation	24	25	25
		percent	
Married or living common-law	49	53	47
With dependent children	25 [E]	19	25
With previous postsecondary education	63	56	58

See end of table for notes and sources.

Table A.15 (continued)
Profile of 2009-2010 graduates who owed money to government student loans at graduation, by level of study and size of debt

	Small	Medium	Large
	Less than $10,000	$10,000 to $24,999	$25,000 and over
Master			
Number of graduates	**2,300**	**4,400**	**3,400**
Percentage of graduates with debt	23	44	34
		dollars	
Average debt at graduation	5,300	15,200	37,900
		percent	
Without debt three years after graduation	67	39	29
		dollars	
Average debt at graduation for those who still owe three years after graduation	5,900	15,700	38,700
Average debt at graduation for those without debt three years after graduation	5,000	14,400	36,900
Average remaining debt three years after graduation for those who still owe	3,600	10,000	26,700
		percent	
Employed in 2013	95	89	95
Without income in 2012	x	x	x
		dollars	
Average amount paid in 2012	1,400 [E]	2,000	4,300
Average income in 2012	60,400	60,900	61,600
		ratio	
Ratio of debt payments to income	3 [E]	4	7
Debt servicing ratio – 25th percentile	1	3	5
Debt servicing ratio – Median	2	4	8
Debt servicing ratio – 75th percentile	4 [E]	5	10
		years	
Average age at graduation	30	30	29
Median age at graduation	28	28	27
		percent	
Married or living common-law	73	71	59
With dependent children	36	38	31
With previous postsecondary education	100	100	95
Doctorate			
Number of graduates	**400 [E]**	**800**	**600**
Percentage of graduates with debt	21	45	35
		dollars	
Average debt at graduation	5,700	15,700	43,100
		percent	
Without debt three years after graduation	54 [E]	31	26
		dollars	
Average debt at graduation for those who still owe three years after graduation	6,200	15,600	44,100
Average debt at graduation for those without debt three years after graduation	5,400	16,100	38,900
Average remaining debt three years after graduation for those who still owe	3,700 [E]	10,700	31,100
		percent	
Employed in 2013	96	95	95
Without income in 2012	..	..	x
		dollars	
Average amount paid in 2012	1,000	2,600	4,700
Average income in 2012	102,300 [E]	86,900	76,400
		ratio	
Ratio of debt payments to income	1	3	6
Debt servicing ratio – 25th percentile	F	2	3 [E]
Debt servicing ratio – Median	1	3	6
Debt servicing ratio – 75th percentile	1 [E]	5 [E]	10 [E]
		years	
Average age at graduation	33	31	33
Median age at graduation	31	31	31
		percent	
Married or living common-law	86	81	79
With dependent children	46 [E]	52	40
With previous postsecondary education	100	100	100

.. not available for a specific reference period
x suppressed to meet the confidentiality requirements of the Statistics Act
[E] use with caution
F too unreliable to be published
Notes: Numbers of graduates are rounded to the nearest 100. Graduates who pursued further education after their 2009-2010 graduation are excluded from this table, as are graduates for whom a labour force status could not be calculated.
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.16

Profile of debt to government student loan programs for 2009-2010 graduates, by level of study and field of study (major fields and selected minor fields)

	Total number of graduates	Debt owing at graduation	Debt profile of graduates who owed at graduation			Average remaining debt for those who still owed three years after graduation
			Average owed at graduation	Without debt three years after graduation	Large debt at graduation - $25,000 and over	
	number	percent	dollars	percent		dollars
College						
Total	**89,000**	**30**	**14,000**	**28**	**14**	**11,200**
Education	2,700	26[E]	13,600	F	F	9,200
Visual and Performing Arts, and Communications Technologies	3,800	39	14,400	25[E]	15[E]	10,300
Humanities	900	36[E]	19,200	F	F	13,100[E]
Social and Behavioural Sciences, and Law	8,800	32	14,700	27[E]	14[E]	11,100
Communications, Journalism, and Related Programs	2,000[E]	34[E]	14,600[E]	F	F	11,500[E]
Legal Professions and Studies	500[E]	30[E]	15,600[E]	F	x	F
Family and Consumer Sciences/Human Sciences	5,400	31	13,300	34[E]	F	9,300
Business, Management and Public Administration	20,500	28	12,800	24[E]	F	11,900
Physical and Life Sciences, and Technologies	600	33[E]	14,600	32[E]	F	10,300[E]
Biological and Biomedical Sciences	200[E]	49[E]	15,900	x	x	7,500
Physical Sciences	F	x	x	x	..	.
Science Technologies/Technicians	400[E]	24[E]	17,000	F	x	13,500
Mathematics, Computer and Information Sciences	2,500	31	14,500	36[E]	13[E]	12,000
Computer and Information Sciences and Support Services	2,200	31	13,900	37[E]	F	10,800
Architecture, Engineering and Related Technologies	19,900	27	11,700	35	F	8,900[E]
Engineering Technologies/Technicians	9,500	31	11,900	41[E]	9[E]	7,800
Mechanic and Repair Technologies/Technicians	4,200	22[E]	15,800[E]	F	F	14,900[E]
Construction Trades	3,100	27[E]	6,200	F	x	4,500
Agriculture, Natural Resources and Conservation	1,600	31	15,100	17[E]	22[E]	11,800[E]
Agriculture, Agricultural Operations, and Related Sciences	900	27	11,100[E]	26[E]	x	9,400[E]
Natural Resources and Conservation	700	37	18,700[E]	F	32[E]	13,700[E]
Health, Parks, Recreation and Fitness	19,600	32	17,300	25[E]	F	13,200
Nursing	4,300	29[E]	16,900[E]	F	F	11,300[E]
Other Health Professions and Related Clinical Sciences	14,600	32	17,500	31[E]	F	14,300[E]
Personal, Protective and Transportation Services	7,800	27	11,300	32[E]	F	9,100
Personal and Culinary Services	3,400	23[E]	10,700	F	x	8,300
Security and Protective Services	3,700	33[E]	11,800	34[E]	F	9,600[E]
Other	F	x	x	..	..	x
Bachelor						
Total	**101,200**	**39**	**22,300**	**32**	**39**	**16,300**
Education	15,600	46	21,800	24	33	16,900
Visual and Performing Arts, and Communications Technologies	4,300	45	21,100	26[E]	38	17,400
Humanities	9,200	33	21,000	31[E]	43[E]	18,000
Social and Behavioural Sciences, and Law	15,500	40	22,800	35[E]	45	16,800
Social Sciences	5,500	33	24,600	F	44[E]	19,200
Psychology	2,200	37[E]	25,800	F	47[E]	18,900
Legal Professions and Studies	2,600[E]	60	27,400	56[E]	56[E]	17,300
Business, Management and Public Administration	23,200	33	18,800	28[E]	25[E]	12,900
Physical and Life Sciences, and Technologies	4,500	34	23,300	51[E]	48[E]	23,600
Biological and Biomedical Sciences	2,200	31[E]	21,500	43[E]	33[E]	21,300[E]
Physical Sciences	1,000[E]	57[E]	24,600	57[E]	65[E]	25,200[E]
Mathematics, Computer and Information Sciences	2,500	34	18,800	45	29	15,100
Computer and Information Sciences and Support Services	2,100	30	19,000	46	29[E]	15,900
Mathematics and Statistics	300[E]	50[E]	18,400	38[E]	F	13,500
Architecture, Engineering and Related Technologies	9,400	42	20,000	35	35	14,000
Architecture and Related Technologies	500[E]	43[E]	24,600	x	F	16,700[E]
Engineering	7,900	45	20,000	37	35	14,200
Agriculture, Natural Resources and Conservation	1,300	40	22,200	28[E]	43[E]	14,400
Agriculture, Agricultural Operations, and Related Sciences	500	46	22,200	23[E]	39[E]	12,900
Natural Resources and Conservation	800	35[E]	22,100	32[E]	46[E]	16,100
Health, Parks, Recreation and Fitness	12,900	45	30,400	37	55	19,600
Medicine	500[E]	82	56,000	60[E]	89	28,800[E]
Nursing	6,400	45	30,400	39[E]	65	20,900
Other Health Professions and Related Clinical Sciences	4,400	40	28,600	23[E]	49[E]	19,700[E]
Parks, Recreation, Leisure and Fitness Studies	1,600[E]	45[E]	16,600	F	F	11,800
Personal, Protective and Transportation Services	1,000	28[E]	18,100	50[E]	32[E]	17,300
Other	1,800	F	F	..	x	11,000[E]

See end of table for notes and sources.

Table A.16 (continued)

Profile of debt to government student loan programs for 2009-2010 graduates, by level of study and field of study (major fields and selected minor fields)

	Total number of graduates	Debt owing at graduation	Debt profile of graduates who owed at graduation			Average remaining debt for those who still owed three years after graduation
			Average owed at graduation	Without debt three years after graduation	Large debt at graduation - $25,000 and over	
	number	percent	dollars	percent		dollars
Master						
Total	**33,300**	**30**	**20,600**	**41**	**34**	**16,000**
Education	4,400	21	19,100	36[E]	26[E]	13,000
Visual and Performing Arts, and Communications Technologies	700	43	17,700	38	30[E]	18,800
Humanities	1,600[E]	27[E]	20,200	30[E]	31	15,500
Social and Behavioural Sciences, and Law	3,900	36	23,200	32[E]	40	18,800
Business, Management and Public Administration	10,700	24	18,600	54	28[E]	13,800
Physical and Life Sciences, and Technologies	1,800	29	18,700	40[E]	30[E]	14,000[E]
Biological and Biomedical Sciences	1,000	36[E]	21,200	44[E]	39[E]	16,400[E]
Physical Sciences	400	28[E]	13,000[E]	40[E]	x	11,200[E]
Mathematics, Computer and Information Sciences	1,600	32	21,300	45	36	18,000
Computer and Information Sciences and Support Services	900	20[E]	18,700	52[E]	36[E]	12,000[E]
Library Science	500	58	21,800	34[E]	31[E]	19,000
Mathematics and Statistics	300[E]	F	25,500[E]	69[E]	x	x
Architecture, Engineering and Related Technologies	3,400	39	22,300	31	36	16,400
Architecture and Related Technologies	700	60	19,500	32[E]	24[E]	13,200
Engineering	2,700	33	23,400	31[E]	41	17,800
Agriculture, Natural Resources and Conservation	800	37	18,500	31[E]	32	13,100
Agriculture, Agricultural Operations, and Related Sciences	300	29[E]	21,100	F	29[E]	13,000[E]
Natural Resources and Conservation	500	41	17,600	32[E]	33[E]	13,100
Health, Parks, Recreation and Fitness	4,100	40	23,500	41	44	17,500
Other Health Professions and Related Clinical Sciences	2,700	52	22,800	42	43	17,900
Parks, Recreation, Leisure and Fitness Studies	200[E]	52[E]	19,900[E]	F	F	F
Personal, Protective and Transportation Services	100[E]	F	19,700[E]	x	x	x
Other	F	F	7,100[E]	x	x	7,200[E]
Doctorate						
Total	**5,600**	**32**	**23,200**	**33**	**35**	**17,700**
Education	300	10[E]	25,300	57[E]	37[E]	19,500[E]
Visual and Performing Arts, and Communications Technologies	100	23[E]	38,800	x	88	34,400
Humanities	400[E]	36	26,800	27	39	17,500
Social and Behavioural Sciences, and Law	900	34	23,700	31	37	18,000
Business, Management and Public Administration	200	17[E]	10,100	91	x	x
Physical and Life Sciences, and Technologies	1,300	25	20,000	50	34	15,600
Mathematics, Computer and Information Sciences	400	25	22,100	47	20[E]	14,400
Architecture, Engineering and Related Technologies	900	24	19,800	46	30	13,300
Engineering	900	23	19,800	48	29	14,300
Agriculture, Natural Resources and Conservation	100	19[E]	44,500[E]	37[E]	44[E]	33,400[E]
Health, Parks, Recreation and Fitness	1,000	62	22,800	17[E]	33[E]	17,600[E]
Other Health Professions and Related Clinical Sciences	500[E]	43	22,300[E]	F	F	16,100[E]
Personal, Protective and Transportation Services	x	..	.	.	.	.
Other	100	x	x	x	x	x

. not available for any reference period

.. not available for a specific reference period

x suppressed to meet the confidentiality requirements of the Statistics Act

[E] use with caution

F too unreliable to be published

Notes: Dollars and numbers of graduates are rounded to the nearest 100. Graduates who pursued further education after their 2009-2010 graduation are excluded from this table, as are graduates for whom a labour force status could not be calculated.

Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.17

Average government student debt remaining by employment status and ratio of remaining government student debt to earnings, three years after graduation, by level of study and field of study (major fields and selected minor fields), Class of 2009-2010

	Employed	Average government student debt remaining three years after graduation for those who still owned and were employed in 2013	Average earnings of those who still owe and were employed in 2013	Remaining debt to earnings ratio	Not employed	Average government student debt remaining three years after graduation for those who still owned and were not employed in 2013
	percent	dollars		ratio	percent	dollars
College						
Total	**90**	**11,000**	**41,600**	**26**	**10 E**	**11,900**
Education	89	8,800 E	35,700	25 E	x	x
Visual and Performing Arts, and Communications Technologies	89	10,500	33,400	32	F	14,300 E
Humanities	94	11,200 E	26,600	42 E	x	x
Social and Behavioural Sciences, and Law	95	11,500	33,500	34	F	F
Communications, Journalism, and Related Programs	97	11,300 E	34,300 E	F	x	x
Legal Professions and Studies	100	F	38,700	F	..	.
Family and Consumer Sciences/Human Sciences	92	9,900	30,000	33	F	F
Business, Management and Public Administration	85	11,400	35,700	32	F	14,700
Physical and Life Sciences, and Technologies	98	9,700	49,000	20 E	x	x
Biological and Biomedical Sciences	100	7,700	37,700	20	..	.
Science Technologies/Technicians	95	12,500 E	64,900 E	F	x	x
Mathematics, Computer and Information Sciences	97	11,400	46,500	25 E	3 E	13,200 E
Computer and Information Sciences and Support Services	96	10,200	49,000	21 E	4 E	13,200 E
Architecture, Engineering and Related Technologies	87	8,900 E	55,500	16 E	F	6,200 E
Engineering Technologies/Technicians	89	7,500	56,000	13 E	F	F
Mechanic and Repair Technologies/Technicians	96	14,500 E	52,900	F	x	x
Construction Trades	72 E	4,900	43,600	11	F	3,100 E
Agriculture, Natural Resources and Conservation	95	10,700 E	40,700	26 E	x	x
Agriculture, Agricultural Operations, and Related Sciences	89	F	37,500	F	x	x
Natural Resources and Conservation	99	12,800 E	43,000	F	x	x
Health, Parks, Recreation and Fitness	92	12,700 E	44,100	29	F	15,300 E
Nursing	94	9,700 E	35,100 E	28	x	x
Other Health Professions and Related Clinical Sciences	91	14,000 E	47,300	29	F	17,800 E
Personal, Protective and Transportation Services	85	9,400	37,300	25 E	F	6,100 E
Personal and Culinary Services	81 E	8,900 E	25,700	35 E	x	x
Security and Protective Services	89	9,800 E	43,000	23 E	x	x
Other	x	x	x	13	..	.
Bachelor						
Total	**89**	**15,900**	**50,400**	**32**	**11**	**17,100**
Education	89	17,300	45,900	38	11 E	15,400 E
Visual and Performing Arts, and Communications Technologies	91	18,100 E	35,500	51 E	F	14,400 E
Humanities	86	16,000	46,200	35	F	32,300 E
Social and Behavioural Sciences, and Law	92	15,700	47,100	33	8 E	16,600 E
Social Sciences	93	17,900	43,300	41	F	F
Psychology	83	17,800	34,900	51 E	F	F
Legal Professions and Studies	97	17,200	79,700	22	x	x
Business, Management and Public Administration	88	12,300	48,600	25	F	11,200 E
Physical and Life Sciences, and Technologies	75	23,000 E	49,600	46 E	F	27,800 E
Biological and Biomedical Sciences	92	22,000 E	40,900	54	F	12,000
Physical Sciences	F	21,500	74,900	29 E	x	x
Mathematics, Computer and Information Sciences	91	14,300	53,700	27	F	13,000
Computer and Information Sciences and Support Services	94	14,500	51,600	28	x	x
Mathematics and Statistics	78	14,400 E	60,000	24	x	x
Architecture, Engineering and Related Technologies	91	13,900	62,100	22	F	14,300 E
Architecture and Related Technologies	100	16,700 E	48,700	F	..	.
Engineering	90	14,200	64,100	22	F	14,300 E
Agriculture, Natural Resources and Conservation	91	14,300	53,700	27 E	F	15,700 E
Agriculture, Agricultural Operations, and Related Sciences	97	13,400	49,000	27	x	x
Natural Resources and Conservation	84	15,500 E	59,700 E	26 E	x	x
Health, Parks, Recreation and Fitness	96	19,700	61,400	32	F	F
Medicine	100	26,200 E	174,200 E	15 E	..	.
Nursing	96	21,000	63,400	33	x	x
Other Health Professions and Related Clinical Sciences	95	20,500	52,900	39 E	x	x
Parks, Recreation, Leisure and Fitness Studies	100	12,000	39,200	31 E	..	.
Personal, Protective and Transportation Services	84	16,500	51,700	32 E	x	x
Other	F	14,800 E	43,500	F	x	x

See end of table for notes and sources.

Table A.17 (continued)

Average government student debt remaining by employment status and ratio of remaining government student debt to earnings, three years after graduation, by level of study and field of study (major fields and selected minor fields), Class of 2009-2010

	Employed	Average government student debt remaining three years after graduation for those who still owned and were employed in 2013	Average earnings of those who still owe and were employed in 2013	Remaining debt to earnings ratio	Not employed	Average government student debt remaining three years after graduation for those who still owned and were not employed in 2013
	percent	dollars		ratio	percent	dollars
Master						
Total	**90**	**15,900**	**58,800**	**27**	**10 E**	**13,800**
Education	93	12,700	49,900	25	x	x
Visual and Performing Arts, and Communications Technologies	89	18,200	31,300	58 E	F	8,400 E
Humanities	91	14,600	49,000	30	9 E	24,500 E
Social and Behavioural Sciences, and Law	91	18,700	54,500	34	F	19,500 E
Business, Management and Public Administration	81	13,200	61,100	22 E	F	12,600 E
Physical and Life Sciences, and Technologies	84	15,800	55,500	29 E	F	F
Biological and Biomedical Sciences	95	18,000 E	55,500	33 E	x	x
Physical Sciences	93	11,400 E	50,200 E	23 E	x	x
Mathematics, Computer and Information Sciences	95	17,800	51,400	35	x	x
Computer and Information Sciences and Support Services	100	12,300 E	61,400	20 E	..	.
Library Science	92	19,300	47,200	41	x	x
Mathematics and Statistics	x	x	x	67 E	..	F
Architecture, Engineering and Related Technologies	93	17,200	63,300	27	F	x
Architecture and Related Technologies	92	13,100	49,500	26	x	x
Engineering	94	19,100	71,100	27	x	8,300
Agriculture, Natural Resources and Conservation	89	13,700	52,400	26	F	x E
Agriculture, Agricultural Operations, and Related Sciences	88	13,900 E	56,400	25 E	x	x
Natural Resources and Conservation	90	13,700	50,700	27	x	F
Health, Parks, Recreation and Fitness	95	17,100	73,300	23	F	F
Other Health Professions and Related Clinical Sciences	94	17,600	72,900	24 E	F	.
Parks, Recreation, Leisure and Fitness Studies	100	F	40,400	F	..	x
Personal, Protective and Transportation Services	x	x	x	86	x	.
Other	100	8,300 E	65,800	13 E	..	.
Doctorate						
Total	**95**	**17,200**	**98,600**	**17 E**	**5 E**	**24,400**
Education	100	19,500 E	56,600	34 E	..	.
Visual and Performing Arts, and Communications Technologies	72 E	x	x	107 E	x	x
Humanities	92	17,700	57,300	31	x	x
Social and Behavioural Sciences, and Law	97	17,600	66,700	26	x	x
Business, Management and Public Administration	x	x	x	10	x	x
Physical and Life Sciences, and Technologies	90	15,800	64,100	25	F	23,100 E
Biological and Biomedical Sciences	90	13,800	62,800	22	x	x
Physical Sciences	92	19,100	64,900	29	x	x
Mathematics, Computer and Information Sciences	83	12,600	61,700	21	x	x
Architecture, Engineering and Related Technologies	90	11,900 E	F	F	x	x
Engineering	88	13,000 E	F	F	x	x
Agriculture, Natural Resources and Conservation	91	35,900 E	66,100	F	x	x
Health, Parks, Recreation and Fitness	100	17,000 E	116,600 E	15 E	..	.
Other Health Professions and Related Clinical Sciences	100	16,100	69,000	23	..	.
Other	x	x	x	29 E	..	.

. not available for any reference period
.. not available for a specific reference period
x suppressed to meet the confidentiality requirements of the Statistics Act
E use with caution
F too unreliable to be published

Note: Dollars and numbers of graduates are rounded to the nearest 100. Graduates who pursued further education after their 2009-2010 graduation are excluded from this table, as are graduates for whom a labour force status could not be calculated.

Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.18
Percent of 2009-2010 graduates who participated in a co-op program by level of study and field of study

	Participated in a co-op program
	percent
College	
Total	**22**
Education	19
Visual and Performing Arts, and Communications Technologies	10[E]
Humanities	6[E]
Social and Behavioural Sciences, and Law	27
Communications, Journalism, and Related Programs	19[E]
Legal Professions and Studies	45[E]
Family and Consumer Sciences/Human Sciences	30
Business, Management and Public Administration	25
Physical and Life Sciences, and Technologies	33[E]
Biological and Biomedical Sciences	F
Physical Sciences	F
Science Technologies/Technicians	45[E]
Mathematics, Computer and Information Sciences	21
Computer and Information Sciences and Support Services	22
Architecture, Engineering and Related Technologies	28
Engineering Technologies/Technicians	33
Mechanic and Repair Technologies/Technicians	24[E]
Construction Trades	F
Agriculture, Natural Resources and Conservation	23[E]
Agriculture, Agricultural Operations, and Related Sciences	24[E]
Natural Resources and Conservation	22[E]
Health, Parks, Recreation and Fitness	17
Nursing	12[E]
Other Health Professions and Related Clinical Sciences	19
Personal, Protective and Transportation Services	19
Personal and Culinary Services	23[E]
Security and Protective Services	18[E]
Other	F
Bachelor	
Total	**12**
Education	10
Visual and Performing Arts, and Communications Technologies	13[E]
Humanities	F
Social and Behavioural Sciences, and Law	7[E]
Social Sciences	6[E]
Psychology	F
Legal Professions and Studies	F
Business, Management and Public Administration	15
Physical and Life Sciences, and Technologies	8[E]
Biological and Biomedical Sciences	8[E]
Physical Sciences	F
Mathematics, Computer and Information Sciences	28
Computer and Information Sciences and Support Services	36
Mathematics and Statistics	10[E]
Architecture, Engineering and Related Technologies	35
Architecture and Related Technologies	F
Engineering	37
Agriculture, Natural Resources and Conservation	14[E]
Agriculture, Agricultural Operations, and Related Sciences	7[E]
Natural Resources and Conservation	18[E]
Health, Parks, Recreation and Fitness	10[E]
Medicine	x
Nursing	13[E]
Other Health Professions and Related Clinical Sciences	F
Parks, Recreation, Leisure and Fitness Studies	6[E]
Personal, Protective and Transportation Services	9[E]
Other	..

.. not available for a specific reference period
x suppressed to meet the confidentiality requirements of the Statistics Act
[E] use with caution
F too unreliable to be published
Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.19

Labour force activity in 2013 of 2009-2010 graduates of co-op vs non-co-op programs by level of study

	Co-op program	Non-co-op program
College		
Number of graduates	**19,700**	**63,000**
	percent	
Employed	92	90
Employed full time	86	79
Employed part time	6[E]	11
Out of the labour force	3[E]	6
Unemployment rate	5[E]	5
Bachelor		
Number of graduates	**13,200**	**87,200**
	percent	
Employed	94	91
Employed full time	90	83
Employed part time	4[E]	8
Out of the labour force	F	4
Unemployment rate	3[E]	5

[E] use with caution

F too unreliable to be published

Notes: Numbers of graduates are rounded to the nearest 100. Graduates who pursued further education after their 2009-2010 graduation are excluded from this table, as are graduates for whom a labour force status could not be calculated. The unemployment rate is the percentage unemployed out of the total of employed and unemployed.

Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.20

Extent to which job held during the reference week was related to certificate, diploma or degree, 2009-2010 graduates by co-op vs non-co-op programs

	Co-op program	Non-co-op program
College		
Number of graduates	**17,000**	**52,900**
	percent	
Job held last week closely related to certificate, diploma or degree	64	65
Job held last week somewhat related to certificate, diploma or degree	20[E]	17
Job held last week not at related to certificate, diploma or degree	15[E]	19
Bachelor		
Number of graduates	**11,800**	**74,400**
	percent	
Job held last week closely related to certificate, diploma or degree	69	57
Job held last week somewhat related to certificate, diploma or degree	18	23
Job held last week not at related to certificate, diploma or degree	13[E]	20

[E] use with caution

Notes: Numbers of graduates are rounded to the nearest 100. Graduates who pursued further education after their 2009-2010 graduation are excluded from this table, as are graduates for whom a labour force status could not be calculated.

Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.21

Estimated gross annual earnings of 2009-2010 graduates working full-time in 2013, for graduates of co-op vs non-co-op programs, by level of study

	Co-op program	Non-co-op program
	dollars	
College		
Percentile 25th	31,200	33,700
Median	40,600	41,600
Percentile 75th	56,000	55,000
Bachelor		
Percentile 25th	43,200	40,000
Median	55,000	53,000
Percentile 75th	70,000	68,000

Note: Dollars are rounded to the nearest 100. Graduates who pursued further education after their 2009-2010 graduation are excluded from this table, as are graduates for whom a labour force status could not be calculated.

Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).

Table A.22

Student debt from all sources of 2009-2010 graduates of co-op vs non-coop programs, by level of study

	College co-op programs	College non co-op programs	Bachelor co-op program	Bachelor non co-op programs
Number of graduates	**19,800**	**63,500**	**13,300**	**87,700**
Percentage of graduates who owed student debt to any source	48	43	56	50
Average debt owed to all sources at time of graduation (dollars)	14,200	15,300	24,400	26,600
Percentage of graduates with debt who had paid it off three years after graduation	42	35	42	33
Average debt remaining three years after graduation for those who still owed (dollars)	12,200	12,400	18,600	19,800

Notes: Graduates who pursued further education after their 2009-2010 graduation are excluded from this table. Dollars and numbers of graduates are rounded to the nearest 100.

Source: Statistics Canada, National Graduates Survey, 2013 (Class of 2009-2010).