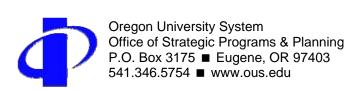


# **One Year Later:**

The Status of the Class of 2005 Bachelor's Degree Recipients





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# The Status of the Class of 2005 Bachelor's Degree Recipients

February 2007

Prepared by the

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#### **Executive Summary**

In 1996, the Oregon University System (OUS) conducted the first systemwide survey of recent (1994-95) bachelor's degree recipients. Changes in Oregon's economy in the preceding decade led to concerns about the preparedness of college graduates as they entered the work force. The purpose of this study is to assess an OUS college experience from the graduate's perspective and ascertain the activities of graduates within one year of completing their degree. The survey provides a mechanism for gauging student outcomes, attitudes, and experiences following graduation, and allows OUS to respond to issues related to educational quality and the state's labor market.

- **Graduate success**—Almost 93% of OUS bachelor's degree recipients in the class of 2005 are employed or continuing their education. This represents an increase from 88% for the class of 2003 and more closely aligns with 92.5% for the class of 2001. Only 3% of recent bachelor's graduates are unemployed and actively seeking employment, lower than the overall rate of unemployment in the state.
- **Employment**—78% of employed graduates work in Oregon. Among all employed graduates, 45% work in private industry, 14% in education, 10% in healthcare, and 10% in public agencies, with 6% each in nonprofit organizations or self-employed. The largest portion of employed graduates (41%) hold positions in a professional field, and 20% work in management, business, or financial jobs.
- **Annual personal income** 72% of graduates employed full-time earn over \$25,000 annually. Compared to two years earlier, the proportion of graduates earning \$50,000 or more per year significantly increased (18% in 2005 compared to 8% in 2003). The average salary of class of 2005 graduates is \$34,866.
- **Graduate satisfaction**—OUS graduates continue to report a high level of satisfaction with their educational experience. In 2004-05, 84% of recent graduates rated their overall experience as a 4 or 5 on a 5-point scale, with 5 meaning *excellent*. Graduates were particularly satisfied with their institution's contribution to their development of a broad range of skills and competencies. Eighty-eight percent of respondents were *extremely* or *somewhat satisfied* with the overall quality of instruction and accessibility of faculty, and an equal or greater proportion were pleased with library and computing services.
- Experiential learning—84% of graduates participated in at least one internship or applied-learning experience, and 26% of those indicated that the experience led to their current employment.
- **Student debt**—Two-thirds of graduates accumulated debt to finance their degree. Of those, 96% borrowed money in the form of student loans. Compared to two years earlier, a significantly greater proportion reported borrowing \$15,000 or more (65% compared to 56%).
- **First-generation college students**—35% of recent OUS graduates are the first in their immediate family to earn a four-year degree. These students are more likely than their classmates to transfer from an Oregon community college, be employed full-time during college, accumulate debt in the form of student loans, receive a Pell grant (indicating financial need), and participate in an internship.

#### **Survey Background**

In 1996, the Oregon University System (OUS) conducted the first systemwide survey of recent bachelor's degree recipients. As Oregon evolved from a resource-based to a knowledge-based economy during the preceding decade, this led to concerns about the preparedness of college graduates as they entered the work force.

The purpose of this study is to assess an OUS college experience from the graduate's perspective and ascertain the activities of graduates within one year of completing their degree. The survey provides a mechanism for gauging student outcomes, attitudes, and experiences following graduation, and allows OUS to respond to issues related to educational quality and the state's labor market.

This biennial survey became an integral part of the OUS performance measurement function in 1997 when the Oregon State Board of Higher Education adopted campus and systemwide performance measures. The Bachelor's Graduate Survey contributes data on OUS graduates' satisfaction with their educational experience and their success following graduation from one of the seven institutions. The performance data reported from this survey include:

- Graduate satisfaction
- Graduate success
- Internship participation
- Graduates employed in Oregon

The year following college graduation represents a significant transition period for most individuals and often encompasses a series of changes in their circumstances—employment, income level, location, and personal life. This survey provides a snapshot of graduate activity and satisfaction during this transition period.

### **Findings**

#### I. What Are OUS Graduates Doing One Year Later?

Almost 93% of OUS bachelor's degree recipients of the class of 2005 have been successful in obtaining employment or have been accepted into an educational program since graduating (Figure 1). This represents an increase from 88% for the class of the 2003 when graduates faced a depressed economy and tight job market; the percentage is close to results for the class of 2001 (92.5%). While the proportion of graduates who are employed but not enrolled remained the same (66%), more members of the class of 2005 are pursuing further education, either alone or in addition to holding a job.

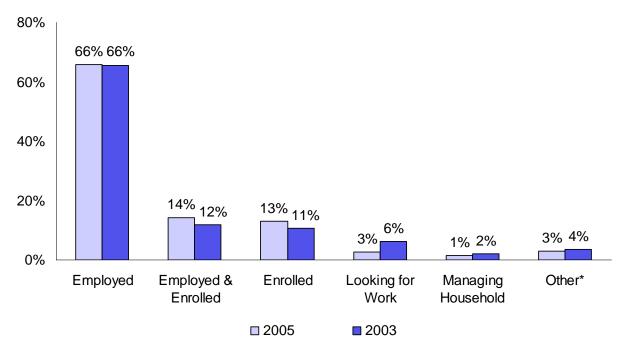


Figure 1: Graduate Success

Note: 2003 total exceeds 100% due to rounding. Rounding also accounts for the slight inflation in this graph of those enrolled and/or employed.

<sup>\*</sup>Includes respondents who are taking time off to travel, retired, disabled or unable to work, or engaged in some other activity of their choice.

Graduate Success is a performance indicator reported to both the State Board of Higher Education and the State of Oregon. This measure is defined as the percentage of graduates who are employed, continuing their studies, or engaged in another activity of their choice, such as volunteering or caring for a family.

#### Performance Results: Graduate Success

2000-01 96.0% 2002-03 93.9% 2004-05 97.3% Early in 2005, Oregon's unemployment rate began to decline, reaching 6.2% in July and August – the months directly following graduation for most students. By the time the survey was conducted, the proportion of unemployed Oregonians had dropped to 5.5%. Correspondingly, the proportion of graduates actively but unsuccessfully looking for work decreased significantly from 6% of the class of 2003 to 3% among 2005 graduates. This rate is also lower than 4% reported in the 2001 study. It should be noted that, regardless of the strength of Oregon's economy over the past three survey periods, the unemployment rate among graduates has been lower than the state unemployment rate, demonstrating the added benefit of a bachelor's degree in securing employment.

#### What is the nature of graduates' employment?

Approximately 80% of 2004-05 graduates report working either full-time or part-time. Among these respondents, 79% are employed full-time and 21% work in part-time positions. Questions were asked to determine if the graduates' employment status was a personal choice, the result of economic conditions, or due to other external factors. The following picture emerged:

- Almost 70% of graduates working part-time are <u>not</u> actively seeking full-time employment.
- Of employed respondents, 17% currently work more than one job for pay. Among graduates who are self-employed, 40% report employment at more than one job.
- Approximately 13% of graduates indicated that they use a language other than English at their place of employment. Among graduates using more than one language on the job, Spanish is by far the most prevalent, cited by 79%. Other languages include Chinese, Dutch, French, German, Italian, Japanese, Korean, Portuguese, Russian, Turkish, and American Sign Language.

<sup>1</sup>Oregon Employment Department (OLMIS) Labor Force Data, Oregon Labor Market Information Systems (<a href="http://olmis.emp.state.or.us">http://olmis.emp.state.or.us</a>), seasonally adjusted unemployment rate.

#### Are OUS graduates working in Oregon?

Approximately 78% of employed graduates are working in Oregon—a slight decrease from 80%, reported in both the 2003 and 2001 studies (Figure 2).

- The proportion of graduates working in Washington state grew slightly from 5% in the 2002-03 survey to 6% this year (matching 6% in the 2001 study), and employment in California remained at approximately 6%.
- Recent graduates seeking employment elsewhere in the United States increased from 8% in 2003 to 10% in 2005.
- Among graduates employed in Oregon, 83% work in the most populous areas of the state (Table 1). Fifty-one percent work in Region 2 (Clackamas, Hood River, Multnomah, Washington and Yamhill counties) and 32% in Region 3 (Benton, Lane, Linn, Marion and Polk counties).<sup>2</sup>

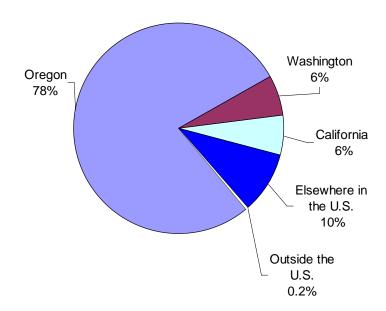


Figure 2: Employment Location

Note: Total exceeds 100% due to rounding

<sup>.</sup> 

<sup>&</sup>lt;sup>2</sup> See Appendix 4 for a map of Oregon containing counties and regional descriptions. It should also be noted that the regions were modified from those used in the 2003 study.

**Table 1. Oregon Employment by Region** 

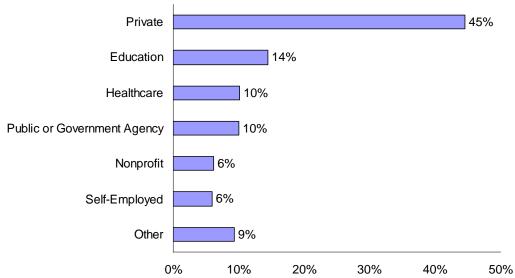
Region	Counties	Percent of 2005 OUS Graduates Employed
1	Clatsop, Columbia, Lincoln, and Tillamook	1.3%
2	Clackamas, Hood River, Multnomah, Washington, and Yamhill	51.0%
3	Benton, Lane, Linn, Marion, and Polk	31.6%
4	Coos, Curry, Douglas, Jackson, and Josephine	7.6%
5	Gilliam, Morrow, Sherman, Umatilla, Wasco, and Wheeler	1.1%
6	Crook, Deschutes, and Jefferson	3.6%
7	Klamath and Lake	1.5%
8	Baker, Grant, Harney, Malheur, Union, and Wallowa	2.3%

#### What are the occupational choices of graduates?

Employed class of 2005 graduates work in the following sectors (Figure 3):

- The largest group, approximately 45%, are employed in private industry.
- 14% are employed in K-12 or higher education (9% and 5%, respectively).
- 10% of recent graduates work in the healthcare industry.
- The public sector and government agencies—including employment in the military— are the employment choice of 10%.
- 6% of graduates work for nonprofit organizations, and an equal proportion are selfemployed.

Figure 3: Employment by Sector



Note: Total exceeds 100% due to rounding

Compared to the class of 2003, the proportion of graduates employed in education and healthcare increased (Table 2). This is a positive finding in light of the state's identified shortages in these areas. In contrast, employment in private industry and public or government agencies decreased. All of these represent statistically significant differences between the two graduating classes. Employment in the military, a subgroup of public and government agencies, remained unchanged from the 2003 study.

Table 2. Employment by Sector: Differences between classes of 2005 and 2003

Employment Sector	Class of 2003	Class of 2005
Education*	11%	14%
Healthcare*	8%	10%
Nonprofit	6%	6%
Private Industry*	50%	45%
Public & Government Agencies*	15%	10%
Self-employed	5%	6%
Other	5%	9%

<sup>\*</sup> Denotes statistically significant differences

Note: 2005 total exceeds 100% due to rounding

The following statistically significant differences provide additional context to the employment choices of recent graduates:

- Males are significantly more likely to be employed in private industry or the military.
- Respondents graduating with a GPA of 3.75 or above are significantly more likely to be employed in K-12 or higher education than graduates with a GPA of 3.25 or below.
- Private industry is significantly more likely to attract graduates with a GPA below 3.00.

Projected statewide employment shortages in the fields of healthcare and education led to additional analysis of graduate employment in these areas. The following findings emerged:

- Graduates employed in the healthcare industry appear more likely to leave the state and the West Coast for jobs. Among these graduates, 74% are employed in Oregon, compared to 78% of all employed graduates. Thirteen percent are employed in states other than California and Washington.
- Among healthcare workers remaining in the state, however, more are working outside the major population centers. Within healthcare, 73% work in Region 2 and Region 3 compared to 83% of the total graduate population (see Appendix 4 for map of Oregon regions).
- In contrast, graduates employed in K-12 education are more likely to remain in the state, with 86% working in Oregon compared to 78% of all employed respondents.
- Most graduates employed in K-12 education work in Region 3 (41%) and Region 2 (30%). This is only to be expected; approximately 70% of K-12 students attend school in these regions.<sup>3</sup> Even so, K-12 educators are more likely than graduates in other fields to work outside these more populous regions.

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<sup>&</sup>lt;sup>3</sup> Oregon Department of Education, K-12 Enrollment Data. October 1, 2006.

To determine the particular job choices of graduates, respondents were asked to provide their job title. These responses were coded into standard occupation classifications (Figure 4). Beginning with this report, the occupational classifications were updated to align with Census 2000 codes, making direct comparisons to earlier studies imprecise.

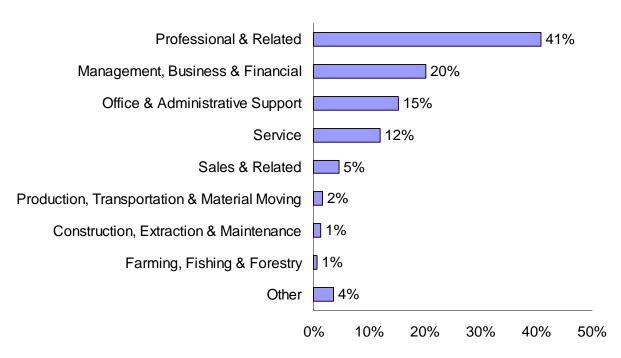


Figure 4: Occupation by Industry Classification

Note: Total exceeds 100% due to rounding

Among employed class of 2005 graduates:

- Approximately 41% are employed in professional and related fields. This category includes jobs in computer science and mathematics, architecture and engineering, social sciences, social services, legal fields, education, arts, and healthcare.
- Twenty percent work in management, business, and financial occupations.
   Within this category are management positions, farm managers, business operations specialists, and financial specialists.
- Fifteen percent hold jobs in office or administrative support positions, 12% are employed in service occupations (health support, protective services, food preparation, building and grounds maintenance, and personal care), and 5% in sales.

Graduates employed in a professional occupation were significantly more likely to have participated in at least one experiential learning program; while graduates holding positions in sales or construction, extraction, and maintenance more often had not completed an internship or other applied-learning experience.

Gender distribution among employed respondents is generally reflective of that of all 2004-05 graduates–54% female, 46% male. However, females are significantly more likely to hold positions in service occupations and office and administrative support (both 62% versus 38%). Males are significantly more likely to be employed in construction, extraction, and maintenance (84% versus 16%); production, transportation and material moving positions (96% versus 4%); and farming, fishing, and forestry (70% versus 30%), though the number of graduates employed in these fields is very small.

### Are graduates employed in occupations that align with their major and career goals?

Employed graduates were asked about the relationship between their current occupation and their university major and career goals. Almost 70% of graduates reported that their current job was *very* or *somewhat closely* related to their degree, and an equal proportion felt it was *very* or *somewhat closely* related to their career goals (Figure 5). The 42% of respondents indicating a *very close* relationship between their occupation and degree major represents a significant increase from the 34% in the class of 2003. Reinforcing the transitional and exploratory nature of this postgraduate period, 10% indicated that they are *still defining their career goals*.

50% 44% 42% 40% 27% 26% 30% 18% 20% 14% 13% 10% 10% 7% 0% I am still defining Very closely Somewhat Not very closely Not at all my career goals closely Career Goals ■ Major

Figure 5: Relationship between Occupation, Major & Career Goals

Note: Career goals total exceeds 100% due to rounding

A number of factors are associated with an alignment between current occupation and major and/or career goals.

- Gender: Males are significantly more likely than females to report that their occupation is *very closely* related to their university major and career goals.
- Grade Point Average (GPA): Graduates completing their degree with a GPA below 2.75 are significantly more likely to report a lack of alignment between their current occupation and their university major than graduates with a GPA of 3.5 or above.
- Internships: Graduates participating in at least one internship experience are significantly more likely to report a *very close* relationship between their job and their major, compared to respondents who did <u>not</u> complete an internship.

Graduates working in occupations unrelated to their university major were asked about the reasons that influenced their choice of job. An analysis of open-ended responses found that:

- Approximately 40% of respondents cited the economy, barriers to entry in the job field, or convenience of the current job.
- 11% of respondents indicated that their current job is better, in terms of pay or other factors, than jobs within their major field.
- 8% of graduates returned to jobs they held prior to college.
- 5% of graduates decided that they preferred another field.
- An additional 5% indicated that their current position is a transition job.
- 5% reported that additional education or experience is needed to obtain a job in their major field.

#### What is the annual personal income of OUS graduates?

Among graduates completing an internship or other applied-learning program, over 26% indicated that this experience led directly to their current employment.

As shown in Figure 6, 72% of graduates employed full-time earned \$25,000 or more. Compared to the class of 2003, significantly fewer graduates earned less than \$25,000 (41% in 2003 compared to 29% in 2005). Parallel to this finding, the proportion of 2005 graduates earning more than \$50,000 (18%) significantly increased from 8% reported in the 2003 study. The average annual salary of 2005 graduates employed full-time is \$34,866. To put this in context, the U.S. Census Bureau reports average earnings of \$32,175 for workers 18 to 24 years of age holding a bachelor's degree.

Perhaps reflective of the occupational choices of male and female graduates reported earlier, this survey found a difference in earnings by gender. The average income of male graduates is \$37,306, while female respondents report average earnings of \$31,677. Of those earning \$40,000 or more, 73% are men and 27% women.

35% 30% 30% 24% 25% 19% 18% 20% 15% 10% 10% 5% 0% \$14,999 or \$15,000-\$25,000-\$35,000-\$50,000 or

\$34,999

\$49,999

More

Figure 6: Annual Personal Income of Graduates Employed Full-Time

Note: Total exceeds 100% due to rounding

Less

\$24,999

#### What advanced educational opportunities are graduates seeking?

Approximately 27% of OUS bachelor's graduates enroll in an educational program within a year of completing their degree. Over 70% seek an advanced degree, and an additional 13% pursue a professional degree, such as law, medicine, dentistry, pharmacy, or veterinary medicine. An additional 5% enroll in post-baccalaureate studies to obtain a certificate, and 11% pursue some other type of educational coursework such as seminars, a second bachelor's degree, or community college courses.

The following information gives further insight into the advanced educational choices of OUS graduates:

- Among all graduates pursuing additional education, 70% attend four-year colleges and 16% are taking courses at two-year institutions. The type of institution chosen by 14% of graduates is unknown.
- Among graduates attending four-year institutions, almost three-quarters remained in the state with 62% enrolled at an OUS institution and 10% completing courses at an Oregon independent college. The remaining 28% attend an out-of-state four-year university.
- Of graduates choosing to enroll in two-year institutions, 60% are taking courses at an Oregon community college, 11% attend an Oregon private two-year institution, and 29% are pursing educational opportunities at an out-of-state two-year college.

Graduates choose to continue their education for a variety of reasons:

- 44% pursue additional education to *improve skills to* obtain employment, or to get a better job in their current field.
- 19% seek to enter a *new field of work*.
- 9% report a goal of improving *job skills within their current job*.
- 2% continue their education to *obtain a professional license*, and 4% to *keep a professional licensure current*.
- 13% cite a desire to *further their general knowledge*, and 9% cite other reasons.

### Do OUS graduates volunteer their time?

Over 59% of OUS graduates have volunteered time to a civic, community, or non-profit activity in the past twelve months.

On average, graduates volunteered 14.4 hours.

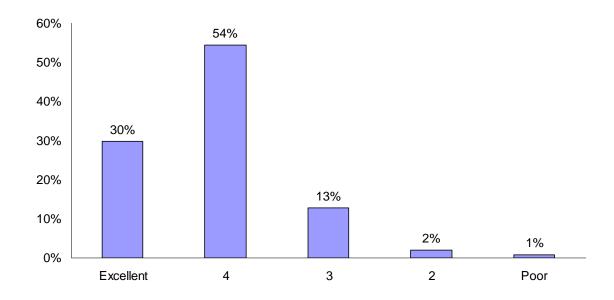
#### II. How Do Graduates View Their OUS Experience?

Graduates were asked to rate their overall satisfaction with the education they received on a scale of 1 to 5, with 1 being *poor* and 5 being *excellent* (Figure 7). Over 84% of graduates rated their education as a 4 or 5, for a mean rating of 4.1. This compares to almost 82% of the class of 2003 and is the highest level yet reported. Approximately 30% of graduates felt the quality of their education was *excellent*, a significant increase from 23.5% in 2003.

Women, high-achieving graduates (those with a GPA above 3.75), and respondents beginning at OUS as returning students are significantly more likely to rate their education as *excellent*.

Graduate Satisfaction is a performance indicator reported to the State Board of Higher Education and the State of Oregon. This measure is defined as the percentage of graduates rating their overall educational experience as a 4 or 5 on a 5 point scale in which 5 is excellent and 1 is poor. Quality of education experience rating by recent graduates Percent saying Mean rating "Excellent or "Very 5-pt scale Good" 2000-01 79.8% 4.0 2002-03 81.7% 4.0 2004-05 84.3% 4.1

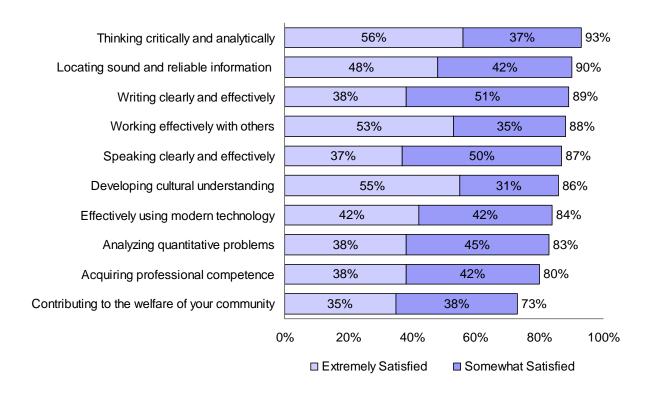
Figure 7: Overall Rating of Education



#### Are graduates satisfied with the skills and competencies they attained?

When graduates were asked to identify how satisfied they are with their university's contribution to their *abilities or skills* in a predetermined list of areas, the responses were positive (Figure 8). Over 80% of graduates were *extremely* or *somewhat satisfied* with the education they received in all skill areas except one. In that case, (the university's contribution to their ability to *contribute to the welfare of their community*) nearly three-quarters of graduates were satisfied. Graduates felt most strongly about their preparation in the areas of *thinking critically and analytically* and *locating sound and reliable information*, with 93% and 90% of graduates, respectively, indicating they were *extremely* or *somewhat satisfied*.

Figure 8: Satisfaction with Skills and Competencies Gained



#### Are graduates satisfied with academic support provided by their universities?

Students' perceptions of the university experience extend beyond the classroom. Access to faculty members and academic advisors, as well as the availability of support services and technology, are all important components of educational quality.

Close to 90% of graduates (88%) are extremely or somewhat satisfied with the overall quality of instruction (Figure 9). The vast majority of graduates are pleased with the availability of library resources (93% are extremely or somewhat satisfied), access to computing services (88%), and the accessibility of faculty (88%). In addition, over three-quarters (78%) felt satisfied with the availability of courses. Graduates indicated a lesser degree of satisfaction with academic advising within their major field and academic support services, such as tutoring—with 68% and 47%, respectively, expressing satisfaction. Graduates transferring from an Oregon community college and those who received a Pell grant—indicative of financial need— were significantly more likely to be very dissatisfied with academic advising within their major.

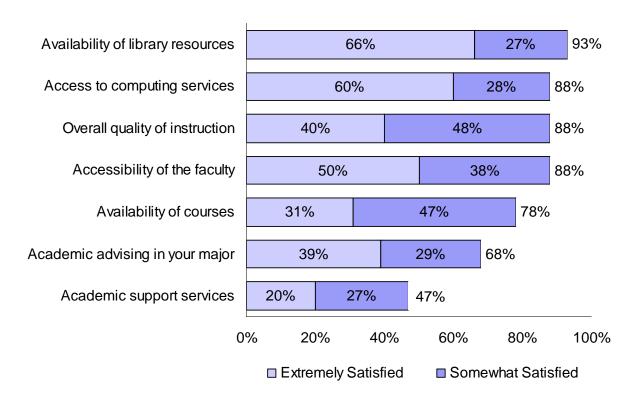


Figure 9: Satisfaction with Academic Support

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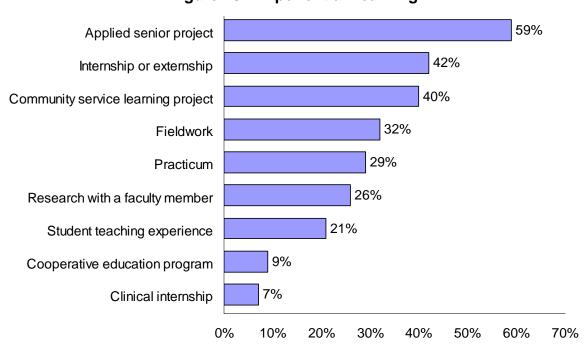
# Do OUS graduates participate in internships or other experiential learning programs?

Experiential learning through internship opportunities is an important component of a well-rounded undergraduate education. Experiential learning provides students with an opportunity to apply classroom knowledge and skills and affords insight into the realities and cultures of various jobs and industries. Internships also give students work experience, which can increase their marketability as they make the transition into the work force. OUS has worked with university and business leaders in the state to identify the attributes that make an internship experience valuable to both the student and future employer. Experiential learning opportunities are encouraged at all seven OUS campuses.

Participation in the variety of applied educational opportunities is displayed in Figure 10. Among class of 2005 graduates, 84% participated in at least one type of experiential learning opportunity, and of those, almost three-quarters completed more than one. The programs cited most often are applied senior project (59%), a formal internship or externship (42%), and a community service learning project (40%). Almost one-third report participation in applied fieldwork, and over one-quarter took part in a practicum or engaged in research with a faculty member.

Study abroad programs and the **National Student Exchange** address another facet of experiential learning. Among 2005 graduates, 14% participated in a study abroad experience and 2% completed an exchange program with another university in the U.S.

Figure 10: Experiential Learning



Note: Total exceeds 100% due to participation in multiple programs

Graduates who participated in at least one experiential learning activity were more likely to report being *extremely satisfied* with the following skills and competencies: *speaking clearly and effectively, acquiring professional competence, working effectively with others*, and *contributing to the welfare of their community*.

#### How much student loan debt are graduates accumulating?

As college costs increase, many students are relying more heavily on borrowing to cover tuition and other costs incurred while completing their degree. As in the class of 2003 study, over 66% of 2005 graduates report personally taking on debt to complete their degree. This proportion is consistent with national findings in which two-thirds of students acquire debt to finance their education.<sup>4</sup> Among 2005 OUS graduates who borrowed money, 96% reported taking on debt in the form of student loans.

The amount of money borrowed to complete a degree varies based on a number of factors, including personal preparation, parental income/assistance, and other personal choices about work and living arrangements. The figures here represent only debt resulting from student loans; they do not include personal loans or credit card debt. It should be noted, however, that the student loan debt is self-reported by graduates. As shown in Figure 11, among graduates of the class of 2005 who incurred student loan debt:

- 35% borrowed \$15,000 or less to complete their degree;
- Over one-fifth (21%) accumulated a student loan debt of \$15,000 to \$20,000;
- One-quarter amassed debt between \$20,000 and \$30,000; and
- 19% took on a total debt load of more than \$30,000, including 8% who graduated with debt exceeding \$40,000.

OUS graduates reported a median debt load of \$18,509 and a mean of \$23,053.<sup>5</sup> A recent national study on student debt indicates that Oregon public four-year institutions are ranked 8<sup>th</sup> highest among the states for average student loan debt.<sup>6</sup>

<sup>&</sup>lt;sup>4</sup> 2003-04 National Postsecondary Student Aid Study (NPSAS:04). U.S. Department of Education, National Center for Education Statistics. May 2006.

<sup>&</sup>lt;sup>5</sup> Data on student loan debt was collected in discrete categorical ranges. To calculate mean and median values a statistical model distributed responses within each range of values. As a result, the figures reported here are a factored mean and median.

<sup>&</sup>lt;sup>6</sup> The Project on Student Debt, "Student Debt and the Class of 2005: Average Debt by State, Sector and School." 31 August 2006.

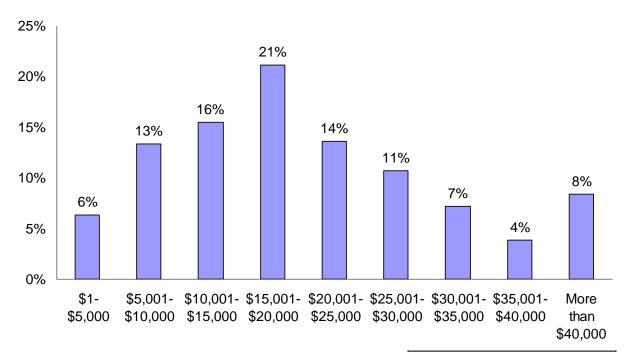


Figure 11: Amount Borrowed from Student Loans

Further analysis of those graduates incurring the highest levels of debt reveals the following statistically significant differences:

- Graduates entering an OUS institution as transfer students are more likely than respondents entering directly out of high school to incur student loan debt, and are more likely to borrow more than \$30,000.
- Respondents who report attending a non-Oregon high school when applying to OUS (indicative of non-resident status) are more likely to borrow \$40,000 or more. This non-resident group—paying tuition three times greater than residents—accounts for almost half (46%) of graduates reporting student loan debt of \$40,000 or more. This group also represents 43% of graduates reporting debt between \$35,000-\$40,000 and 29% of respondents borrowing between \$30,000-\$35,000.
- Respondents reporting high student loan debt are more likely to report a *very close* relationship between their occupation and their major and career goals. This suggests that students with clear career goals in high-paying fields may be willing to incur greater debt.

### Who receives a **Pell** grant?

Federal Pell grants are awarded to students with demonstrated financial need. Among 2004-05 graduates, 39% received a Pell grant to help pay for their undergraduate education.

Recipients of a Pell grant were significantly more likely to transfer from an Oregon community college, be the first in their family to graduate college, work part-time while completing their degree, take on student loan debt, and accumulate debt on personal credit cards.

In order to refine our understanding of graduate debt, the survey instrument was altered to restrict data collection to student loan debt only. For that reason, direct comparisons cannot be made to results for the 2003 graduating class, which included debt from all sources. Nevertheless, it should be noted that, even though 2005 graduates are reporting only one source of debt, larger proportions cite debt burdens in the higher ranges – greater than \$15,000.

Beginning with this study, questions were added to determine if graduates had begun making payments on their student loans and, if so, the monthly repayment amount. It should be noted that the standard grace period is six months after graduation. As a result, some graduates might not have received payment notification prior to answering the survey. Additionally, 6% of graduates reported that their loans were in deferment. Among respondents taking on student loan debt, 69% had begun repayment on their loans.

Among graduates currently repaying student loans, the majority (70%) pay less than \$200 monthly, with approximately one-quarter paying under \$100 per month (Figure 12). An additional 18% make payments between \$200 and \$299. A small proportion face monthly student loan payments over \$500. The average monthly student loan payment among graduates is \$169 per month. A comparison of average loan payments and average income reported by respondents suggests that graduates, in general, can expect approximately 6% of their monthly salary to be devoted to paying for their degree.

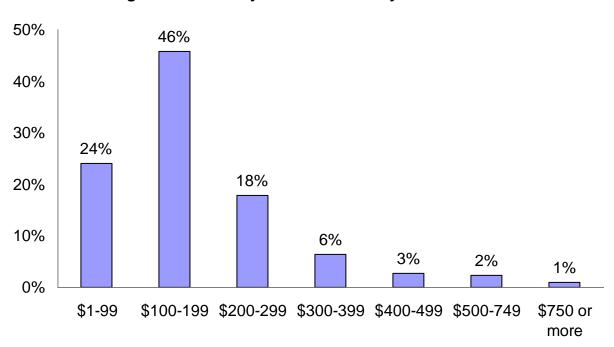


Figure 12: Monthly Student Loan Payment Amount

19

-

<sup>&</sup>lt;sup>7</sup> US National Center for Education Statistics. <u>Dealing with Debt: 1992-93 Bachelor's Degree Recipients 10 Years Later</u>. July 2006.

# Were graduates employed while completing their degree?

88% of graduates were employed while completing their undergraduate education. Among all respondents:

- 14% worked full-time
- 58% worked part-time
- 16% worked only during academic breaks

First-generation college students and Oregon community college transfers were significantly more likely to work full-time while attending.

Graduates who earned a GPA greater than 3.75 were significantly more likely <u>not</u> to have worked while completing their degree.

In addition to student loan debt, slightly more than 31% of graduates report that they accumulated debt on their own credit cards, a significant decrease from 41% noted in the 2003 study. Female respondents, first generation college graduates, Pell grant recipients, and graduates with a student loan debt of \$40,000 or more were significantly more likely to accumulate debt on personal credit cards.

# III. What Were the Pathways to an OUS Degree?

While traditionally, students have enrolled directly after completing high school, this trend has changed. The largest proportion of graduates (44%) entered an OUS institution as transfer students (Figure 13). A slightly smaller segment—42%—entered as beginning freshmen directly from high school. An additional 9% were returning students<sup>8</sup> and 3% were co-enrolled in OUS and another college or university.

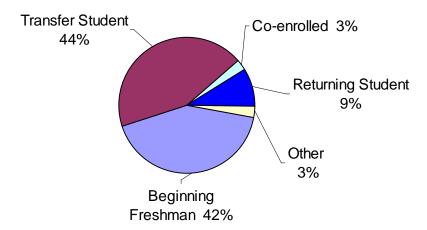


Figure 13: Pathways to a Degree

Note: Total exceeds 100% due to rounding

20

<sup>&</sup>lt;sup>8</sup> Returning students are respondents who previously began undergraduate courses, took a break from studies, and returned to complete their education at an OUS institution. It is unclear if these respondents initially attended an OUS institution or transferred from another college.

Over half (52%) of all transfer students came from an Oregon community college. Approximately 14% transferred from another OUS institution, and 4% entered OUS from a four-year private college in Oregon. The remainder transferred from out-of-state institutions, either two-year or four-year.

Recognizing that more graduates enter OUS institutions as transfer students, OUS has made efforts to streamline the transfer process; survey respondents were asked to assess their level of satisfaction with that process. Over 41% of transfer students reported that they were *extremely satisfied* with the transfer process, and 76% indicated that they were *extremely* or *somewhat* satisfied, a significant increase from 68% in the class of 2003.

# Do graduates from Oregon return to their home region?

Among all 2005 graduates, 86% indicated that they were living in Oregon at the time they applied for college. Almost half of OUS graduates who are currently employed (47%) are working in the same region where they lived at the time they applied to college. Respondents from Region 2 (the Portland area) are most likely to obtain employment in their home region. Graduates entering OUS from more sparsely populated regions of Oregon are less likely to be employed in their home region after graduation.

Approximately 80% of graduates who enrolled at an OUS institution as new freshmen, and 64% who enrolled as transfer students, **completed** high school in Oregon.

# Do first-generation college students differ from students whose parents have a college degree?

Approximately 35% of OUS graduates in 2005 reported that they are the first in their family to graduate from college with a four-year degree, an increase from 31% in 2003. Female respondents are significantly more likely to identify themselves as first-generation college graduates. Hispanic/Latino graduates are significantly more likely than Asian American/Pacific Islander and Caucasian respondents to report that they are the first person in their immediate family to earn a four-year degree.

First-generation college graduates are significantly more likely than their counterparts to:

- Enroll at an OUS institution as a transfer or returning student rather than a beginning freshman.
- Participate in at least one internship experience during their undergraduate education.
- Be employed full-time during college.
- Accumulate student loan debt.
- Receive a Pell grant to help finance their undergraduate experience.

#### Conclusion

OUS graduates are successful in securing employment, pursuing advanced education, and engaging in other personal and civic activities of their choice. With the majority of graduates employed in Oregon and engaged in employment that aligns with their degree major and career goals, a solid cohort of educated, skilled, and motivated graduates is entering Oregon's work force. Additionally, graduates are reporting higher salaries than in previous years, demonstrating the added value of a bachelor's degree.

More graduates than ever express satisfaction with the quality of the education they receive at OUS campuses. Graduates are highly satisfied as well with the role their university education played in the development of critical skills and abilities that will serve them in the future. They also rate highly their access to key academic resources, including faculty. Graduates participating in experiential learning activities also expressed higher levels of satisfaction with key skills and competencies, indicating the impact of these programs on student success.

Although success and satisfaction rates have reached a study high, graduates are accumulating greater amounts of debt in the form of student loans. Findings also indicate that transfer students (the largest population among OUS graduates), first-generation graduates (a growing segment of the population), and Pell grant recipients (the most financially vulnerable students) are more likely to take on debt—and to borrow larger amounts—to finance their education. This confirms the importance of the continuing commitment of OUS to the issues of affordability, access, and seamless student transfer across education sectors.

### Appendix 1

Survey Methodology

#### **Survey Methodology**

The OUS Office of Strategic Programs and Planning contracted with ORC Macro in Burlington, Vermont to conduct a representative sample survey of recent OUS bachelor's degree recipients from the 2004-05 academic year. As a result of an error during the initial round of interviews, a supplemental survey to collect accurate data on post-graduation earnings and income was conducted by Portland State University's Survey Research Laboratory in December 2006.

ORC Macro conducted a random telephone survey of 1,762 respondents using alumni population lists provided by OUS campuses. Sample quotas were calculated to meet the specified 3% margin of error at the 95% confidence level for system results, and a 7.5% margin of error at the 95% confidence level for campus-level results. The telephone interviews, averaging 12 minutes in length, were conducted between late March and late May 2006. All interviews were completely confidential.

For this class of 2005 study, the Chancellor's Office and the OUS Interinsitutional Planning & Research Council (IPRC) made revisions to the survey instrument to improve question order, wording, and response category alignment. Particular attention was paid to the areas of learning outcomes, graduate debt load and earnings, and experiential learning. In addition, questions were added to discover whether graduates from Oregon returned to their home region after college.

### Appendix 2

Representativeness of Survey Respondents

Appendix 2
Representativeness of Survey Respondents to the OUS Graduate Population

	Survey		OUS Gr	OUS Graduate	
	Respondents		Popul	Population	
	N .	%	N .	%	
O a mada mit					
Gender*	700	40.00/	T 400	45.00/	
Male	768	43.6%	5,489	45.0%	
Female	993	56.4%	6,698	55.0%	
Ethnic Group					
African American	21	1.2%	203	1.7%	
American Indian	20	1.1%	135	1.1%	
Asian American/Pacific Islander	93	5.3%	750	6.2%	
Hispanic/Latino	48	2.7%	391	3.2%	
Caucasian	1,431	81.2%	9,310	76.4%	
Other	59	3.3%	502	4.1%	
Mixed/Unknown/Decline*	90	5.1%	896	7.4%	
Institution*					
Eastern Oregon University	71	4.0%	489	4.0%	
Oregon Institute of Technology	72	4.1%	496	4.1%	
Oregon State University	459	26.0%	3,177	26.1%	
Portland State University	424	24.1%	2,931	24.1%	
Southern Oregon University	106	6.0%	731	6.0%	
University of Oregon	517	29.3%	3,577	29.4%	
Western Oregon University	114	6.5%	786	6.4%	
Discipline**					
Agriculture/Forestry/Environmental Sciences	61	3.5%	492	4.0%	
Architecture	32	1.8%	158	1.3%	
Biological Sciences	41	2.3%	509	4.2%	
Business	270	15.3%	1,958	16.1%	
Communications/Journalism	214	12.1%	585	4.8%	
Computer Science	59	3.3%	298	2.4%	
Education	87	4.9%	410	3.4%	
Engineering/Engineering Technologies	117	6.6%	735	6.0%	
Health Sciences	54	3.1%	301	2.5%	
Humanities/Fine Arts	312	17.7%	2,123	17.4%	
Mathematics	22	1.2%	107	0.9%	
Physical Sciences	136	7.7%	186	1.5%	
Social Sciences	402	22.8%	2,746	22.5%	
Other	119	6.8%	1,579	13.0%	
Total	1,762		12,187		

<sup>\*</sup> Totals do not equal 1,762 due to weighting.

<sup>\*\*</sup>Includes multiple majors

### Appendix 3

Survey Instrument

# Survey of 2004-05 OUS Bachelor's Graduates Survey Questions

Q1.	Which one of the following best describes your current primary activity?
	01. Employed for pay, full- or part-time Q9
	01. Employed for pay, full- or part-time 02. Employed for pay and enrolled in an educational program Q9 Q3
	03. Enrolled in an educational program and not employed for pay Q3
	04. Not employed for pay and not enrolled in an educational program
	99. Refused
<b>O2.</b>	What is the primary reason you are not currently employed or enrolled in college?
	01. Currently looking for work
	02. Full-time parent or homemaker
	03. Taking care of an ill family member
	04. Disabled/Unable to work
	05. Retired
	06. Doing volunteer work only
	07. Taking time off to decide what to do
	08. Taking time off to travel
	09. Engaged in some other activity (please specify)
	99. Refused
	All responses in Q2 Skip to Q22
Q3.	(If enrolled) Which one of the following best describes your educational activity?
	01. Graduate degree program (Master's or Doctoral)
	02. Professional school (Law, Medicine, Dentistry, Pharmacy,
	Veterinary Medicine)
	03. Post-Baccalaureate studies to obtain a certificate
	04. Community college program toward degree or licensure
	05. Seminars, classes, or continuing education workshops not part of a
	degree program
	66. Other (please specify)
	99. Refused
04	(If annulled). What was your primary reason for continuing your education?
Q4.	(If enrolled) What was your primary reason for continuing your education? 01. To improve my skills for my current job
	02. To get a better job in my current field
	03. To get a better job in my current field 03. To enter a new field of work
	04. To further my general knowledge
	• •
	05. I needed additional skills to obtain employment
	06. To keep my professional licensure current
	66. Other (please specify)
	99. Refused

Q5. (If enrolled) Are you attending a college in Oregon?
01. Yes
02. No
99. Refused
Q6. (If enrolled) Are you attending a two-year or four-year college?
01. Two-year college
02. Four-year college
66. Other (please specify)
99. Refused
Q7. (If enrolled) Are you attending a public or private college?
01. Public
02. Private
66. Other (please specify)
99. Refused
Q8. (If enrolled) What is your major field or specialization? (open-ended)
Record response:
If (03) on Q1 $\Longrightarrow$ Skip to Q22
On (If ampleyed) Are you ampleyed full time or port time?
<b>Q9.</b> ( <b>If employed</b> ) Are you employed full-time or part-time?  01. Full-time Skip to Q11
02. Part-time
99. Refused Skip to Q11
77. Refused Skip to Q11
Q10. (If employed part-time) Are you currently looking for full-time employment?
01. Yes
02. No
99. Refused
Q11. (If employed) Are you currently working more than one job for pay?
01. Yes
02. No
99. Refused
Q12. (If employed) Where or in what state are you currently working?
01. Oregon
02. Washington Skip to Q14
03. California Skip to Q14
04. Elsewhere in the U.S. Skip to Q14
05. Outside the U.S. Skip to Q14
99. Refused Skip to O14

### Q13. (If employed in Oregon) What Oregon county do you work in?

# Q14. (If employed) Which one of the following best describes the type of business you are employed in?

01. Healthcare
02. K-12 education 03. Postsecondary education
04. Local, state, or federal government agency
05. Military
06. Private, for-profit industry (other than healthcare)
07. Nonprofit organization (other than healthcare)
08. Self-employed
66. Other (please specify)
99. Refused
Q15. (If employed) What is the name of the company or agency you work for? (openended)  Record response:
Q16. (If employed) What is your job title? (in your primary job) open-ended) Record response:
Q17. (If employed) Do you use a language other than English on the job?
01. Yes
02. No Skip to Q19
02. No Skip to Q19 99. Refused Skip to Q19
Q18. (If using another language on the job) What language is that? (open-ended) Record response:
Q19. (If employed) To what extent is your principal job related to your career goals? Would you say
01 Warmada ada
01. Very closely
02. Somewhat closely
03. Not very closely 04. Not at all
<ul><li>05. I am still defining my career goals</li><li>99. Refused</li></ul>
99. Keluseu

Q20. (If employed) To what extent is your principal job related to your university major			
Would you say 01. Very closely 02. Somewhat clo 03. Not very close	osely Skip to Q22 ely		
04. Not at all 99. Refused	Skip to Q22		
	in a position not very or not at all related to major) What were the ced your decision to work in an area outside your major field?	ıe	
•	as listed, what was the main reason?		
99. Refused Go	to Q22		

I am going to ask a series of questions about your satisfaction with your university education. For each skill area, please tell me how satisfied you are with [university]'s contribution to your professional and academic development.

Q22. How satisfied are you with [university]'s contribution to your abilities or skills in the following areas. Would you say you are extremely satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied or very dissatisfied.

- 22a. Writing clearly and effectively
- 22b. Speaking clearly and effectively
- 22c. Thinking critically and analytically
- 22d. Analyzing quantitative problems
- 22e. Locate sound and reliable information needed to solve problems or make decisions
- 22f. Understanding and appreciating different philosophies, perspectives, and cultures
- 22g. Acquiring professional and technical competence in your field
- 22h. Working effectively and collaboratively with others
- 22i. Contributing to the welfare of your community
- 22j. Effectively using modern technology
- 01. Extremely satisfied
- 02. Somewhat satisfied
- 03. Neither satisfied nor dissatisfied
- 04. Somewhat dissatisfied
- 05. Very dissatisfied
- 77. Don't know/Not sure
- 99. Refused

Now please tell us...

#### Q23. How satisfied are you with the following aspects of your university experience:

- 23a. Overall quality of instruction
- 23b. Availability of courses
- 23c. Accessibility of the faculty
- 23d. Academic advising in your major
- 23e. Academic support services, such as tutoring
- 23f. Access to computing services
- 23g. Availability of library resources
- 01. Extremely satisfied
- 02. Somewhat satisfied
- 03. Neither satisfied nor dissatisfied
- 04. Somewhat dissatisfied
- 05. Very dissatisfied
- 77. Don't know/Not sure
- 99. Refused
- Q24. Overall, how would you rate the education you received at [university name], on a scale of one to five, with one being poor and five being excellent?
  - 01. Poor
  - 02.
  - 03.
  - 04.
  - 05. Excellent
  - 77. Don't know
  - 99. Refused

## Q25. Which of the following best describes your situation when you first enrolled at [university]?

01. Beginning freshman recently out of high school	$\qquad \qquad \Longrightarrow \qquad$	Skip to Q30
02. Transfer student	•	_
03. Co-enrolled at [insert university name] and another college	$\qquad \qquad \Longrightarrow$	Skip to Q30
04. Returning student	$\qquad \qquad \Longrightarrow \qquad$	Skip to Q30
66. Other (please specify)		Skip to Q30
99. Refused	$\Longrightarrow$	Skip to Q30
<u> </u>	$\Longrightarrow$	1 \

#### Q26. Did you transfer from a college in Oregon?

- 01. Yes
- 02. No
- 99. Refused

	01. Two-year college
	02. Four-year college
	66. Other (please specify) 99. Refused
Ω,	
Ų.	8. Did you transfer from a public or private college?
	01. Public
	02. Private
	66. Other (please specify)
	99. Refused
Ų.	9. (If transfer student) How satisfied are you with the transfer process (for example, credit transfers and the advising process)? Would you say you are extremely satisfied,
	somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied or very dissatisfied.
	dissatisfied.  01. Extremely satisfied
	dissatisfied.  01. Extremely satisfied 02. Somewhat satisfied
	dissatisfied.  01. Extremely satisfied 02. Somewhat satisfied 03. Neither satisfied nor dissatisfied
	dissatisfied.  01. Extremely satisfied 02. Somewhat satisfied 03. Neither satisfied nor dissatisfied 04. Somewhat dissatisfied
	dissatisfied.  01. Extremely satisfied 02. Somewhat satisfied 03. Neither satisfied nor dissatisfied
	dissatisfied.  01. Extremely satisfied 02. Somewhat satisfied 03. Neither satisfied nor dissatisfied 04. Somewhat dissatisfied 05. Very dissatisfied
Q:	dissatisfied.  01. Extremely satisfied 02. Somewhat satisfied 03. Neither satisfied nor dissatisfied 04. Somewhat dissatisfied 05. Very dissatisfied 77. Don't know/Not sure
Q:	dissatisfied.  01. Extremely satisfied 02. Somewhat satisfied 03. Neither satisfied nor dissatisfied 04. Somewhat dissatisfied 05. Very dissatisfied 77. Don't know/Not sure 99. Refused
Q:	dissatisfied.  01. Extremely satisfied 02. Somewhat satisfied 03. Neither satisfied nor dissatisfied 04. Somewhat dissatisfied 05. Very dissatisfied 77. Don't know/Not sure 99. Refused  00. Did you attend primarily as a full-time or part-time student?

- 01. Employed full-time during school term
- 02. Employed part-time during school term
- 03. Not employed during the school term
- 04. Employed only during breaks from college
- 05. Not employed at any time during my college career
- 99. Refused

Q32. Did you graduate from an Oregon high school?		
01. Yes		
02. No		
99. Refused		
Q33. What Oregon County were you living in at the time you applied for college?		
Q34. Were you the first person in your immediate family to graduate from college with a four-year degree?		
01. Yes		
02. No		
99. Refused		
Now we are going to ask you some questions related to the cost of your education.		
Q35. In order to complete your degree, did you personally take on debt from any source?		
01. Yes		
02. No Skip to Q41		
99. Refused		
Q36. (If student took on debt) Did you take on debt from student loans?		
01. Yes		
02. No Skip to Q40		
99. Refused Skip to Q40		
Q37. (If student took on debt) Approximately how much did you borrow from all your student loans combined in order to complete your degree? [Record mention]		
01. \$1 - \$5,000		
02. \$5,001 - \$10,000		
03. \$10,001 - \$15,000		
04. \$15,001 - \$20,000		
05. \$20,001 - \$25,000		
06. \$25,001 - \$30,000		
07. \$30,001 - \$35,000		
08. \$35,001 - \$40,000		
09. More than \$40,000 77. Don't know how much I borrowed		
99. Refused		
77. INCIUSEU		

Q38. Have you begun making payments on your student loans?		
01. Yes 02. No Skip to Q40 03. Loan is currently in payment deferment Skip to Q40 99. Refused		
Q39. To the nearest dollar, what is your monthly student loan payment?  Record mention: \$		
Q40. (If student took on debt) In order to complete your degree, did you accumulate debt on your own credit cards?		
01. Yes 02. No 99. Refused		
Q41. Did you receive a Pell grant at any time during your undergraduate experience?		
01. Yes 02. No 77. Don't know/Not sure 99. Refused		
Q42. During your undergraduate education, did you complete any of the following? Please answer yes or no.		
<ul> <li>42a. An internship or externship</li> <li>42b. A clinical internship</li> <li>42c. A student teaching experience</li> <li>42d. A community service learning project</li> <li>42e. A culminating senior experience, such as capstone course, thesis, or comprehensive project</li> <li>42f. A practicum</li> <li>42g. A cooperative education program</li> <li>42h. Fieldwork</li> <li>42i. Research with a faculty member</li> <li>01. Yes</li> <li>02. No</li> <li>77. Don't know</li> </ul>		
99. Refused  If (No or DK) on all Skip to Q44  If (03) or (04) on Q1 Skip to Q44		

Q43. (If internship participation Q42a thru Q42i = yes for any) Did one of these experiences lead directly to your current employment?
01. Yes 02. No 99. Refused
Q44. Did you complete a study abroad experience during your undergraduate education?
01. Yes 02. No 99. Refused
Q45. Did you complete a student exchange program with another university within the United States during your undergraduate education?
01. Yes 02. No 99. Refused
Q46. During the past twelve months, have you volunteered your time to a civic, community, or nonprofit activity?
01. Yes 02. No Skip to Q48 99. Refused
Q47. (If volunteered Q46=01) How many hours per month, on average, did you volunteer during the past twelve months? (open-ended)
Record number of hours:
The following are replacement questions asked during a supplemental study conducted to assess the earnings of OUS graduates identified during the initial fielding of the study as being employed full-time. The responses to the questions below correspond with the salary information reported in the findings.
Q1. What was your annual salary, before taxes, on [insert date of initial interview]?
Record dollar amount:
If response is given or respondent refuses, skip to conclusion.
If respondent answers "don't know", skip to Q2.

# Q2. Was your annual salary, before taxes, in that position less than \$30,000 or \$30,000 or greater?

Less than \$30,000
 \$30,000 or more
 Refused
 Don't Know
 Skip to Q3
 Skip to Q4
 Skip to conclusion

#### Q3. Was your annual salary, before taxes, on [insert date of initial interview]:

- Less than \$5,000
- \$5,000 \$9,999
- \$10,000 \$14,999
- \$15,000 \$19,999
- \$20,000 \$24,999
- \$25,000 \$29,999
- Refused
- Don't Know

All responses skip to conclusion

#### Q4. Was your annual salary, before taxes, on [insert date of initial interview]:

- \$30,000 \$34,000
- \$35,000 \$39,999
- \$40,000 \$44,999
- \$45,000 \$49,999
- \$50,000 \$74,999
- \$75,000 \$99,999
- \$100,000 or greater
- Refused
- Don't Know

All responses skip to conclusion

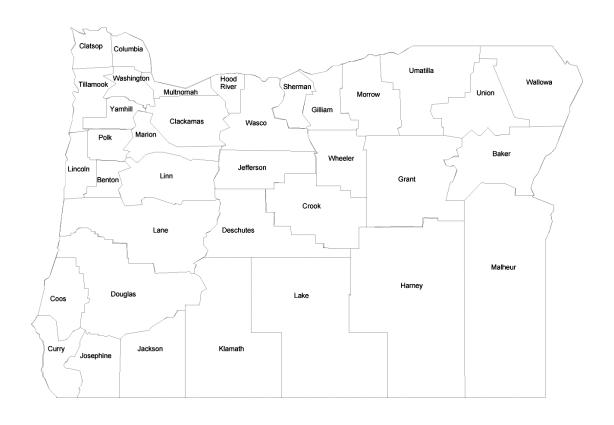
#### **Conclusion**:

That is the end of the survey interview! On behalf of the Oregon University System, I'd like to thank you sincerely for your time and opinions on these questions. Good-bye.

### Appendix 4

Oregon Regional Map

### **Oregon Regional Map**



Region	Counties
1	Clatsop, Columbia, Lincoln, and Tillamook
2	Clackamas, Hood River, Multnomah, Washington, and Yamhill
3	Benton, Lane, Linn, Marion, and Polk
4	Coos, Curry, Douglas, Jackson, and Josephine
5	Gilliam, Morrow, Sherman, Umatilla, Wasco, and Wheeler
6	Crook, Deschutes, and Jefferson
7	Klamath and Lake
8	Baker, Grant, Harney, Malheur, Union, and Wallowa

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