

Embargoed until 10:45am – 28 February 2008

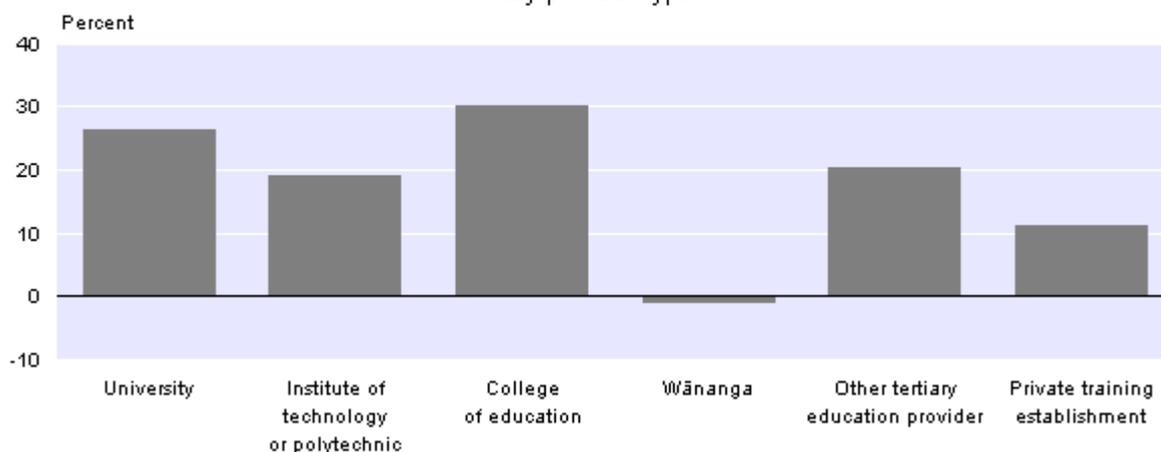
Student Loans and Allowances: 2006

Highlights

- The number of borrowers increased 8 percent from 154,404 in 2005 to 167,400 in 2006, the biggest annual percentage increase since 2001.
- The average student loan leaving debt reached a high of \$15,590 in 2005, up 6 percent from \$14,730 in 2004.
- The total number of students receiving an allowance rose for the first time since 2002, up 5 percent from 2005 to reach 58,194 in 2006.
- Pacific peoples had repaid the smallest proportion of their leaving debt five years post-study, at 4 percent for students who left study in 2001.
- Those who studied at wānanga and borrowed owed more in 2006 than when they left study in 2001.
- Students that left study from engineering and related technologies qualifications at level 7 bachelors in 2001 had the highest average income five years post-study at \$50,420, compared with \$31,490 (the lowest) for students that left creative arts qualifications at level 7 bachelors.

Percentage of Student Loan Leaving Debt Repaid Five Years Post-study

For those who left study in 2001
By provider type



Dallas Welch (Mrs)
Acting Government Statistician

28 February 2008
ISSN 1178-0665

There is a companion Media Release published – [Student Loans and Allowances: 2006](#)

Commentary

Student loans and allowances: background

Statistics New Zealand's integrated data on student loans and allowances links educational information from the Ministry of Education with borrowing and allowance information from the Ministry of Social Development (StudyLink) and income and repayments information from Inland Revenue. It allows the educational characteristics of student loan borrowers and student allowance recipients to be linked with the details of their loans, allowances and income.

This release supplements information in the Annual Report on the Student Loan Scheme incorporating the Financial Statements to 30 June, published by the Ministry of Education in December 2007 available at

http://www.educationcounts.govt.nz/publications/series/student_loan_scheme_annual_reports/17229.

Statistics New Zealand links new data supplied annually from the Ministry of Education, StudyLink and Inland Revenue to take advantage of improvements in data quality. This means that all data in previous releases has been revised.

In addition to this release, Statistics New Zealand will publish in 2008 four reports on the following topics:

- iwi
- regional information
- income
- completion of qualifications.

These will recommend whether further statistics can be produced on each of the topics. It is intended that any recommendations for new statistics from these reports will be incorporated in the next annual Student Loans and Allowances release.

Time periods covered by this release

The aim of this release is to provide statistics from the earliest point at which information is available. Due to the nature and sources of data available, some statistics commence from different years:

1992 – Leaving debt, debt five years post-study and full repayment information is available for those who left study from 1992 onwards.

1995 – Income information is only available for those who left study from 1995 onwards.

1997 – Information on ethnicity, field of study, level of study and provider type is only available from 1997 onwards.

2000 – The amount borrowed or received in a particular calendar year is only available from 2000 onwards.

The most recent data available for this release is for 2006. This reflects the time required to include income data for salary and wage earners and for those who are self-employed.

Average debt in this release refers to the average student loan debt and results from borrowing under the Student Loan Scheme. It does not include bank overdrafts, personal bank loans, loans from parents and family, credit card or hire purchases.

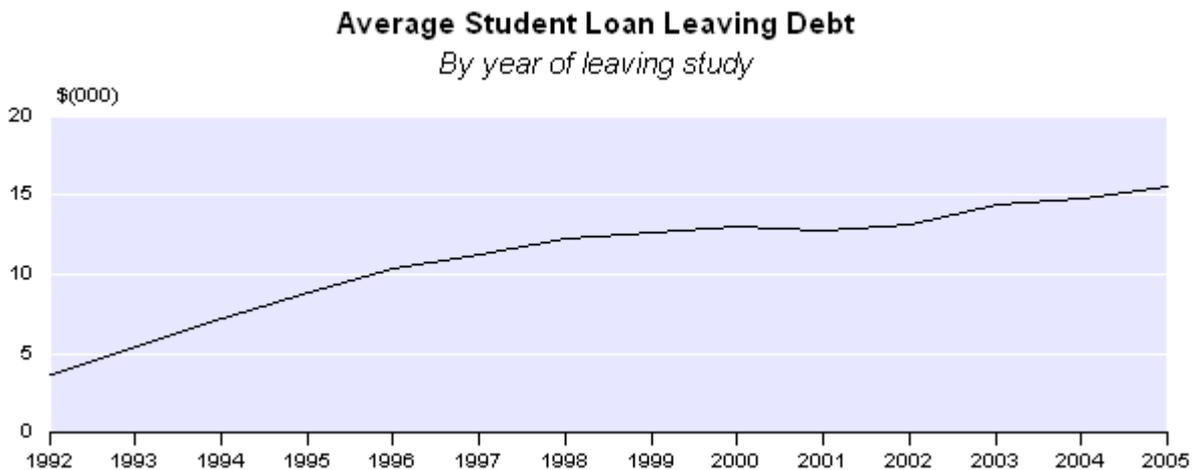
Borrowing and leaving debt

Borrowing and borrowers increase

The number of students borrowing in a year under the Student Loan Scheme reached a high of 167,400 in 2006. The 8 percent increase from 154,404 in 2005 is the biggest percentage increase in the total number of borrowers since 2001. This is despite a 3 percent drop in total enrolments from 527,211 in 2005 to 512,694 in 2006.

The average total amount borrowed in a year by students has increased gradually over time, with the biggest annual increase between 2005 and 2006 (up 3 percent) from \$6,410 in 2005 to \$6,610 in 2006.

The overall average student loan leaving debt reached a high of \$15,590 in 2005 (up 6 percent) from \$14,730 in 2004. This continues the upward trend in average student loan leaving debt recorded since 1992, as shown in the graph below.



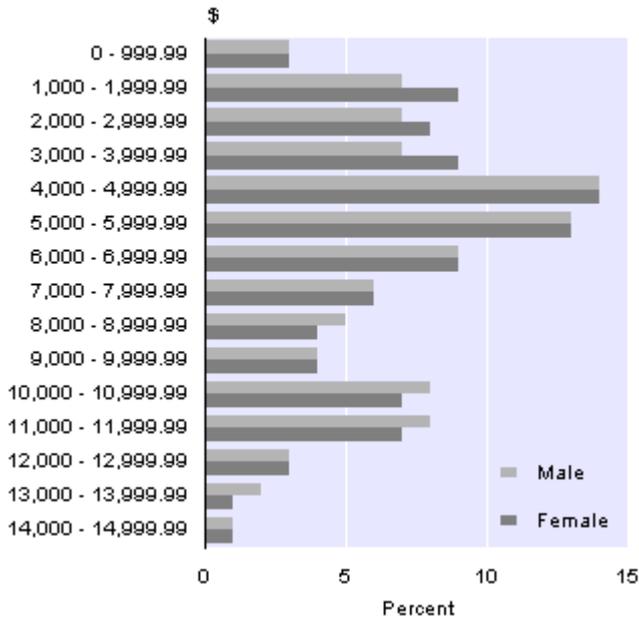
More female borrowers but males borrow more

For every year from 2000, there were more female borrowers than male borrowers (60 percent females and 40 percent males in 2006). This trend is consistent with the composition of the student population with more females enrolling in tertiary education every year from 2000. Specifically, female borrowers consistently outnumbered male borrowers in all levels of borrowing under \$15,000 (between 56 percent and 61 percent of borrowers borrowing under \$15,000 were female between 2000 and 2006).

Although there are more female borrowers, males borrowed more, on average, than females for every year from 2000. In 2006 males borrowed an average of 10 percent more than females. This compared to the high recorded in 2003 when males borrowed an average of 17 percent more than females.

The percentage of both males and females borrowing more than \$10,000 in a year was highest in 2006. This continues the annual increase recorded since 2000 when 16 percent of males and 14 percent of females borrowed more than \$10,000, compared with 25 percent of males and 21 percent of females in 2006.

Student Loan Borrowed in 2006
By percentage of borrowers and sex



The percentage of both males and females borrowing less than \$5,000 in a year was lower in 2006 compared with all other years. Before 2006, around 47 percent of females and 41 percent of males borrowed less than \$5,000 in a year. In 2006, these figures dropped to 43 percent (females) and 38 percent (males).

In 2005, average male leaving debt was 14 percent higher (\$16,860) than the average female leaving debt (\$14,730).

Amount borrowed in a year highest for those aged 60 years and over

In 2006, for the second consecutive year, the age group with the highest average amount borrowed in a year was the 60 years and over age group (\$9,190). This was a 14 percent increase from \$8,040 in 2005. While those aged 60 years and over borrowed the highest average amount in 2006, they constitute a very small group of borrowers (2 percent of all borrowers).

Between 2005 and 2006, the average amount borrowed in a year by those aged 55–59 years increased by 15 percent (from \$5,500 in 2005 to \$6,320 in 2006).

The distribution of borrowers by age group continued to shift toward older borrowers, with those aged 40 years and over making up 14 percent of borrowers in 2006. This compared with the same age group making up 13 percent of borrowers in 2005 and 10 percent of borrowers in 2000.

Most borrowers under 25 years of age

For every year since 2000, the largest percentage of borrowers were aged under 25 years (between 59 percent and 62 percent). Specifically, the biggest proportion of borrowers were aged 20–24 years, at around 36 percent of all borrowers for each year up to and including 2006.

Ethnic composition of borrowers' leaving cohorts

Sixty-three percent of borrowers in the 2005 leaving cohort identified as European, 26 percent as Māori, 10 percent as Pacific peoples and 12 percent as Asian (5 percent identified with other ethnic groups). Over time there has been a shift in the composition of the leaving cohorts. The most noticeable shift is in the percentage of borrowers identifying as Māori, which increased from 20 percent in 2001, up to 26 percent in 2005, and those who identified as European, which decreased from 70 percent to 63 percent.

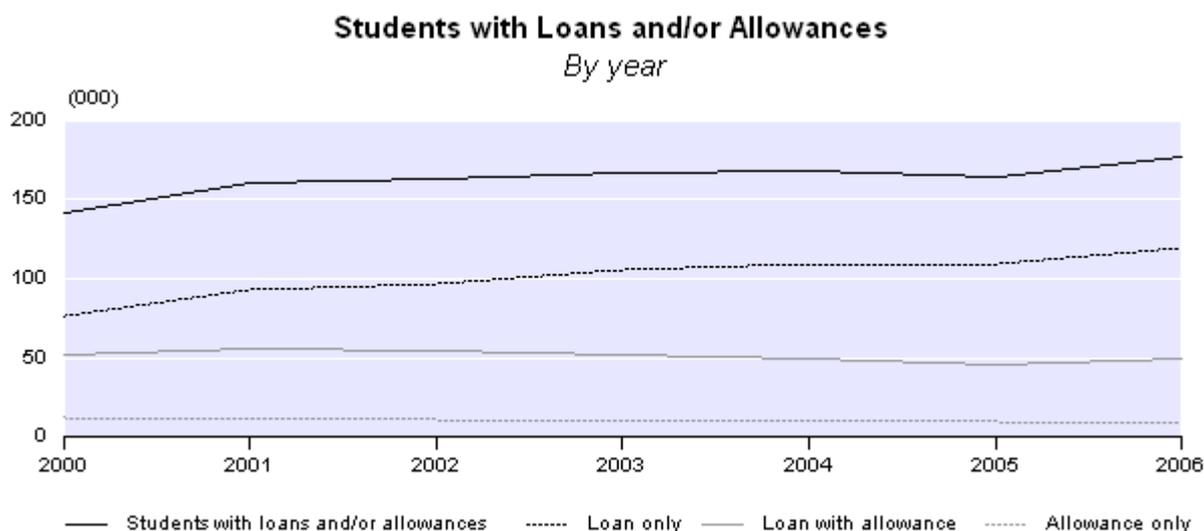
**Proportion of Borrowers by Ethnicity⁽¹⁾
By year of leaving study, 2001–2005**

	2001	2002	2003	2004	2005
European	70	66	67	64	63
Māori	20	24	22	24	26
Pacific peoples	8	8	9	9	10
Asian	10	10	11	11	12
Other ethnic groups	5	6	7	6	5
Not elsewhere included	1	1	1	1	1

(1) People can give more than one response for this variable.

Note: Unprioritised data is consistently available from all sources from 2001. See [technical notes](#) for further ethnic group information and table 5 in the tables section for counts.

Loans and allowances



Increasing number of students receive loan and/or allowance

The number of students that received a loan and/or allowance in a year increased by 7 percent, from 164,526 in 2005 to 176,502 in 2006. This contributed to the overall 25 percent increase in students using the financial support system for tertiary education between 2000 and 2006.

Number of loan-only students increases

In 2006, about 7 in every 10 borrowers received only a loan and did not receive an allowance. This was slightly higher than all other years with the proportion of loan-only students rising from 62 percent in 2001 to 71 percent in 2006.

Total number of allowance students rises for first time since 2002

The total number of students receiving an allowance (58,194) rose 5 percent in 2006 from 55,554 in 2005. This is the first increase in the number of students receiving an allowance since 2002. The average amount received increased 3 percent to \$6,580 in 2006 from \$6,380 in 2005.

Number of allowance-only students falls 10 percent between 2005 and 2006

The number of students that received only an allowance (and no loan) in 2006 was the lowest since 2000, declining from 10,125 in 2005 to 9,102 in 2006 (down 10 percent). This decrease occurred every year with the exception of 2002 where there was a slight increase in the number of allowance-only students.

Loan and allowance students up 8 percent from 2005 to 2006

The number of students that received a loan and an allowance increased 8 percent (from 45,429 in 2005 to 49,092 in 2006). This is different to previous years where the number of students that received both a loan and an allowance declined each year, from 56,274 in 2001 to 45,429 in 2005.

The average amount borrowed increased each year between 2000 and 2006 except for 2004. The average allowance received increased each year between 2000 and 2006 except for 2001. For those who received a loan and an allowance in 2006, the average allowance received was \$6,720 and the average amount borrowed was \$5,980. This is a 3 percent increase, on average, for both amounts borrowed and received for 2005 (average received was \$6,530 and the average amount borrowed was \$5,810).

Increased borrowing for course fees and living costs

The average amount borrowed for course fees by students per year was highest in 2006 (\$4,410). This is 4 percent higher than in 2005 (\$4,250), and 15 percent higher than in 2000 (\$3,820).

The average amount borrowed for living costs per year increased by 13 percent between 2000 and 2006 (\$3,410 in 2000 to \$3,850 in 2006). However, the increase between 2005 and 2006 was only 1 percent (\$3,830 in 2005 to \$3,850 in 2006). The average borrowing for course-related costs remained steady over the same period at just under the \$1,000 maximum available.

Repayments

Proportion of debt repaid within five years

The proportion of debt repaid within five years of leaving study has decreased over time. Borrowers who left study in 1997 had paid off, on average, 27 percent of their loan five years later. Borrowers who left study in 2001 had paid off, on average, 21 percent of their loan five years after leaving study.

Male and female proportional repayments similar

Male and female borrowers who left study in 2001 repaid similar proportions of their leaving debt five years post-study, at 21 percent for males and 22 percent for females. This is consistent with those who left study between 1997 and 2000. Even though the average income for males is higher than for females, males' leaving debt is also higher on average.

Borrowing uptake by provider type

The proportion of students that left study with debt varied by provider type. Thirty-nine percent of those that left university in 2001 had student loan debt. This was followed by those that left colleges of education (31 percent), institutes of technology/polytechnics (28 percent), wānanga and private training establishments (PTEs) (27 percent), and other tertiary education providers (OTEPs) (18 percent).

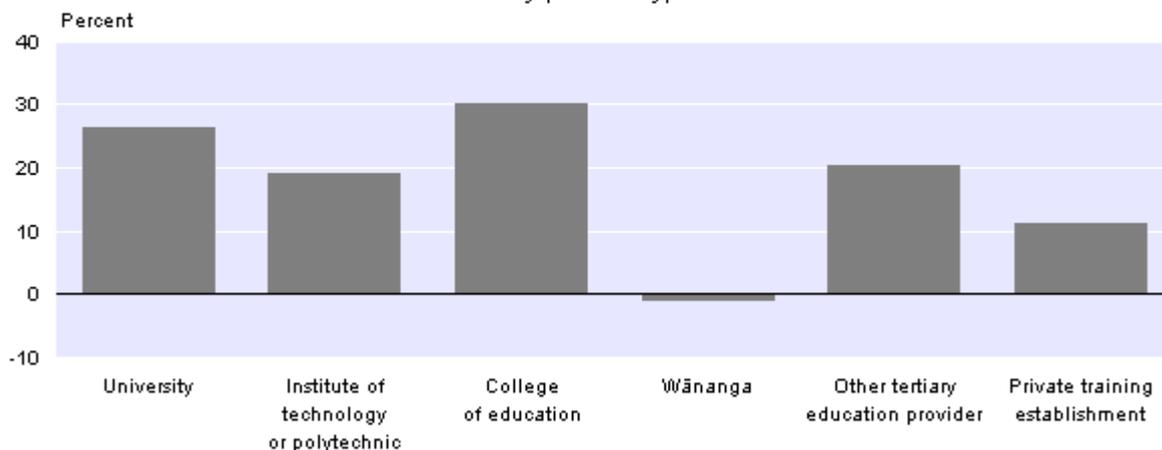
These proportions by provider type changed for students that left study in 2005: for those that left university (up to 41 percent); colleges of education (up to 45 percent); institutes of technology/polytechnics (down to 17 percent); wānanga and OTEPs (down to 12 percent). This is during a time of increase in the number of enrolments at institutes of technology/polytechnics, wānanga and OTEPs.

Note: For definitions of individual provider types, see the technical notes.

Percentage of Student Loan Leaving Debt Repaid Five Years Post-study

For those who left study in 2001

By provider type



Repayment by provider type

Repayment rates within five years of leaving study varied by provider type. Wānanga students who borrowed owed more in 2006, five years after they left study, than they did on leaving study in 2001. Their average leaving debt in 2001 was \$10,930, but by 2006 this had increased 1 percent, to \$11,040. In comparison, students who left colleges of education in 2001 had repaid 30 percent of their student loan debt after five years, the highest proportion for all provider types (\$14,410 in 2001 down to \$10,080 in 2006).

The number of borrowers that left wānanga in 2001 was smaller than that from other tertiary institutions, at 693 students compared with 15,942 borrowers leaving university. By 2005 however, the number of borrowers that left wānanga increased to 4,230, which was 12 percent of all students that left wānanga in 2005 (24,939 leaving university). Repayment rates for borrowers that left wānanga have consistently remained the lowest of all provider types, making little or no progress within five years of leaving study. The majority of borrowers who left wānanga studied level 1–3 certificates (67 percent for those who left study in 2001, 70 percent for those who left study in 2005).

A shift in the ethnic composition of borrowers at wānanga occurred for those that left study between 2001 and 2005. In 2001, 93 percent of borrowers who left study at wānanga identified as Māori. Due to the increased numbers of other ethnic groups that have left wānanga, this proportion has declined to 66 percent of borrowers in 2005.

Repayments for borrowers aged 60 years and over

The 60 years and over age group was the only other group whose student loan debt five years post-study was higher than their student loan leaving debt (an average leaving debt of \$9,230 in 2001 compared with \$9,880 five years later). However, the number of borrowers in this group was the smallest of all the age groups, with 267 leaving study in 2001.

Repayment by ethnicity

Pacific peoples and European borrowers both had high average student loan leaving debts in 2001 (\$13,870 for Pacific peoples and \$13,230 for European borrowers). However, by 2006 a large repayment discrepancy had appeared. European borrowers who left study in 2001 had repaid 26 percent of their student loan by 2006 (the highest percentage for all ethnicities) while Pacific peoples repaid only 4 percent (the lowest for all ethnicities).

Consequently, Pacific peoples who left study in 2001 had the highest average student loan debt five years post-study (\$13,310). This was 6 percent higher than the average student loan debt five years post-study for Pacific peoples who left study in 2000, and was 30 percent higher than the average student loan debt five years post-study for Pacific peoples who left study in 1997. The majority of Pacific peoples borrowers (72 percent) who left in 2001 studied at institutes of technology/polytechnics (ITPs) and private training establishments (PTEs).

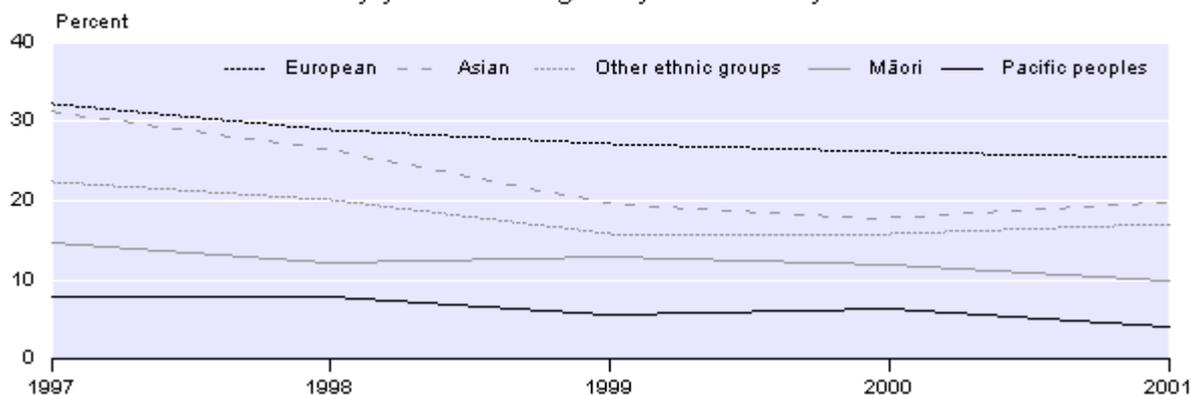
The proportion of student loan debt repaid within a five-year period of leaving study has decreased for all ethnic groups who left study between 1997 and 2001. Asian borrowers who left study in 1997 had paid off 31 percent of their student loan debt by 2002, compared with 20 percent by 2006 for those who left study in 2001. The 2006 figure however, is a 2 percentage point increase from 2005 for those Asian borrowers who left study in 2000 (18 percent repaid).

Average Debt by Ethnicity
For students who left study in 2001

	Average debt (\$)		Percentage change
	Leaving debt in 2001	Debt in 2006	
European	13,230	9,840	-26
Māori	11,380	10,270	-10
Pacific peoples	13,870	13,310	-4
Asian	12,690	10,180	-20
Total	12,800	10,070	-21

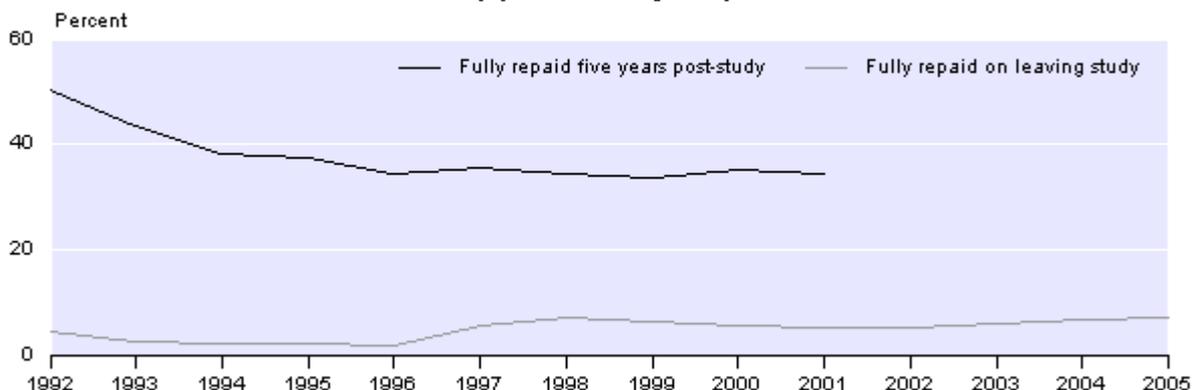
Note: Amounts in this table have been rounded to the nearest \$10.

Percentage of Student Loan Debt Repaid Five Years Post-study
By year of leaving study and ethnicity



Full repayment

Full Repayment of Student Loan Debt
On leaving study and five years post-study
By year of leaving study



Note: For this release, the latest year in which 5-year post-study income data is available is for students who left study in 2001.

Plateau in students who fully repaid their loans at time of leaving study since 1997

Since 1997 the proportion of all borrowers who had fully repaid their student loan debt at the time of leaving study remained relatively steady (between 6 percent and 7 percent), and there is no noticeable change in behaviour from 2001 when the zero interest while studying policy was introduced.

Similar proportion fully repaying loan within five years of leaving study

Just over a third of borrowers (35 percent) who left study in 2001 had fully repaid their student loan five years later in 2006 (15,180 of 43,950 borrowers). This is consistent with borrowers who left study each year between 1996 and 2000.

The proportion of students who fully repaid their student loan within five years of leaving study was slightly higher for females (up to 4 percentage points higher).

Income

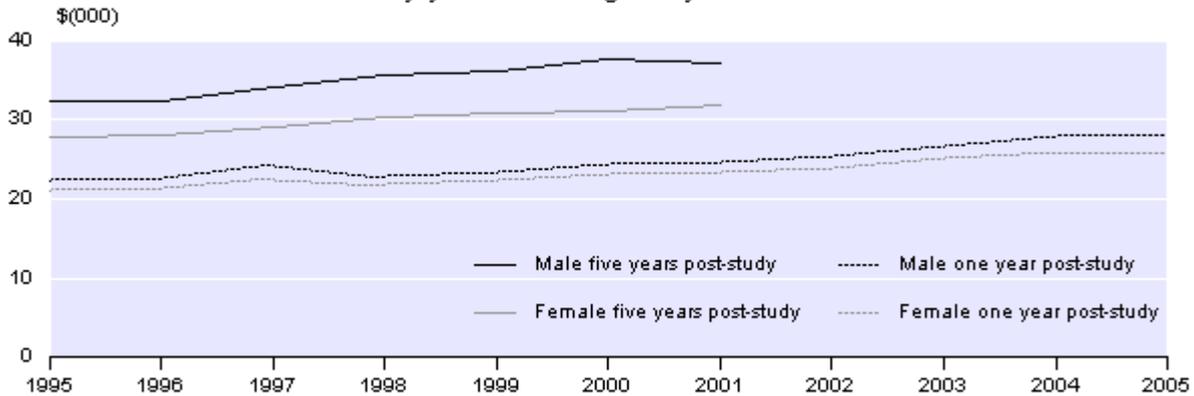
This section only refers to the New Zealand taxable income of those students who borrowed under the Student Loan Scheme and/or received an allowance.

Gap between male and female income

For those who left study in 2001, male average income five years post-study was 17 percent higher than for females. This difference is almost identical to the previous five years with the exception of those who left in 2000, where the average five-year post-study income was 21 percent higher for males than females.

Note that income information does not distinguish between those who completed their qualification from those who did not, or hours worked by males and females.

Average Income Post-study By year of leaving study and sex



Note: For this release, the latest year in which 5-year post-study income data is available is for students who left study in 2001.

Males' five-year post-study income higher in all fields of study

Across all fields of study, the average five-year post-study income for males who left study in 2001 was notably higher than for females (ranging from 7 percent higher for those that left agriculture, environmental and related studies qualifications to 45 percent higher for those that left health qualifications). Males who left study in 2001 had a higher average income one year post-study than females in all fields of study except in creative arts. Males also had a greater proportional increase in average income within five years of leaving study in all fields of study.

Note: Fields of study referred to in this section are broadly defined. For example, health includes nursing, medicine, dentistry and a range of related fields.

Average Income for Students who Left Study in 2001

By field of study and sex



Income by field of study, level of study and sex

For the first time, this release contains statistics that look at income differences between males and females by field of study, highlighting the proportion of borrowers who studied at level 7 bachelors or above.

Proportion of Borrowers Leaving Study at Level 7 Bachelors or Above in 2001

By field of study and sex

	Males	Females	Total
Natural and physical sciences	94	89	91
Information technology	19	11	16
Engineering and related technologies	19	33	21
Architecture and building	15	34	19
Agriculture, environmental and related studies	20	27	22
Health	78	73	74
Education	81	76	77
Management and commerce	54	30	39
Society and culture	40	54	48
Creative arts	31	39	35
Food, hospitality and personal services	0	0	0
Mixed field programmes	39	32	35
Not elsewhere included	16	17	17

Note: These figures do not distinguish those who completed from those who did not.

Management and commerce

For those who left management and commerce qualifications in 2001, the average income for males increased by 56 percent, from \$27,480 in 2002 to \$42,750 in 2006. For females the average income increased by 39 percent, from \$23,440 in 2002 to \$32,560 in 2006. This difference between male and female income can be partly attributed to the higher proportion of males studying management and commerce qualifications at level 7 bachelors or above (54 percent of males and 30 percent of females who left in 2001).

Society and culture

There was also a difference in the proportion of males and females who studied society and culture qualifications at level 7 bachelors or above, with 40 percent of males and 54 percent of females. However, males still earned 8 percent more on average than females five years post-study for those who left in 2001 (\$33,260 for males and \$30,850 for females).

Natural and physical sciences

Ninety-one percent of students who left natural and physical sciences qualifications in 2001 had studied at level 7 bachelors or above. This is the highest percentage for all fields of study.

The biggest increase between one and five years post-study income was 58 percent for those who left natural and physical sciences qualifications, and architecture and building qualifications in 2001. For those who left natural and physical sciences qualifications in 2001 their income increased from \$25,460 in 2002 (one year post-study) to \$40,290 in 2006 (five years post-study).

Males who left natural and physical sciences qualifications in 2001 earned an average of 21 percent more than females, five years post-study (\$43,680 for males and \$35,980 for females).

Architecture and building

While experiencing the same proportional increase as those who studied natural and physical sciences qualifications, the average income one and five years post-study for people leaving architecture and building qualifications were much lower, at \$21,740 in 2002 (one year post-study) to \$34,340 in 2006 (five years post-study) for those who left study in 2001.

Only 19 percent of students who left architecture and building qualifications in 2001 studied at level 7 bachelors or above.

Health

The highest average one and five years post-study income for both males and females that left in 2001 was for those who left health qualifications. The average five-year post-study income for males who left health qualifications in 2001 was \$55,560. While high, this is 10 percent lower than the average five-year post-study income for males who left health qualifications in 2000 (\$62,030).

The biggest proportional gap between male and female average five-year post-study income for those who left study in 2001, was 45 percent for those who left health qualifications (\$55,560 for males and \$38,350 for females). This compares with a difference of 68 percent in five-year post-study income for those who left study in 2000 (\$62,030 for males and \$36,880 for females). There were similar proportions of male and female borrowers leaving health qualifications at level 7 bachelors or above in 2001 (78 percent for males and 73 percent for females).

Creative arts

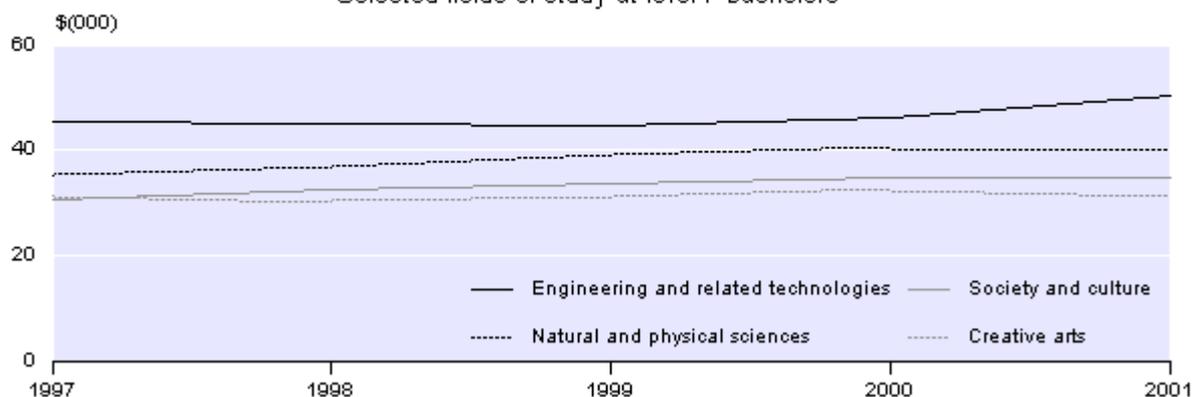
For those who left study in 2001 from creative arts qualifications, the one year post-study income was 3 percent higher for females than for males (\$19,310 for males and \$19,880 for females). This was the only field where the average male one year post-study income was lower than for females. For this same group five years later (2006) male income was 11 percent higher than female income (\$30,900 for males and \$27,840 for females).

Income comparison for level 7 bachelors qualifications

Average Income Five Years Post-study

By year of leaving study

Selected fields of study at level 7 bachelors



The highest average income five years post-study of \$50,420 was for those who left engineering and related technologies qualifications at level 7 bachelors only in 2001. Students who left creative arts qualifications at level 7 bachelors only in 2001 had the lowest average income of \$31,490 five years post-study.

For definitions please refer to the glossary in the technical notes of this Hot Off The Press.

For technical information contact:

Guido Stark

Wellington 04 931 4600

Email: info@stats.govt.nz

Technical notes

Key official statistics

This release includes official statistics on:

- borrowing in a year
- leaving debt
- allowance received in a year
- repayment
- income after leaving study
- borrowers who have repaid their loan in full.

Glossary

Economic variables

Amount borrowed / Amount received: This is the amount borrowed or received by a student in a particular calendar year (this is not the total amount borrowed by the student over all years of study).

Leaving debt: This is the total debt still owing in March following the last year of study, including any repayment the student may have made during study. This includes those who had \$0 debt on leaving. For example, if a student last studied in 2001, their leaving debt is their debt in March of 2002. This data will always be a year behind the release date. For example, leaving debt data is only available for those who left study up to 2005 and did not return the following year in the 2006 dataset on Student Loans and Allowances.

Debt five years post-study: This is the total debt still owing in March five years after the last year of study, including any repayment made up to this time. This includes those who had \$0 debt five years post-study. For example, for those who last studied in 2001, their debt five years post-study is their debt remaining in March 2007.

Income one year post-study: This is the taxable income earned in the tax year after leaving study. This excludes those with \$0 income. For example for those students who left study in 2001, their one year post-study income is in the 2002/2003 tax year.

Income five years post-study: This is the taxable income earned in the tax year five years after leaving study. This excludes those with \$0 income. For example for those students who left study in 2001, their five year post-study income is in the 2006/2007 tax year.

Demographic characteristics

Age group: the person's age at 1 July in the reference year in the table.

Ethnic group: data for the years before 2000 are sourced from the Ministry of Education, and assign each individual to one ethnic group only. For those who identified with more than one ethnic group this allocation was based on the following order of priority: Māori, Pacific peoples, Asian, Other, European. For example, if a student loan borrower identified as both Samoan and European, then they were assigned to the Pacific peoples ethnic group. Subsequently, unprioritised ethnicity data began to become available, from StudyLink (from 2000 onwards) and the MoE (from 2001 onwards), and where available this unprioritised ethnicity data has been used. The data from both sources may include up to three ethnicities for each individual, meaning that figures relating to 2000 may reflect identification with as many as three different ethnic groups per student, and those from 2001 as many as six different ethnic groups per student.

From 2001 onwards, unprioritised ethnicity data are available for nearly all borrowers. In a small number of cases, where unprioritised ethnicity data are not available, the older prioritised MoE ethnicity data have been used. The change from prioritised to unprioritised ethnicity data will affect ethnic group comparisons between the tables relating to borrowers in 1997 and 2006. Tables spanning the 1997 to 2006 period will reflect a combination of prioritised and unprioritised ethnicity data.

Leaving cohort: a group of students who left study in the same year.

Study-related variables

Leaving year: This is the last year of study of a student, and does not distinguish those who completed their qualification from those who did not. For example, if a student last studies in 2001, then the student is considered to have left study in 2001 and their leaving year is 2001.

Field of study, level and provider type during the student's last year of study were assigned to their debt, income and repayment.

Level of study: the qualification(s) for which the student was enrolled. This does not distinguish those who completed their qualification from those who did not. A student can be enrolled in more than one level of study, therefore they can be counted in more than one level in the table.

Field of study: the New Zealand Standard Classification of Education of the field(s) of study or subject of a programme of study in which the student was enrolled. A student can be enrolled in more than one field of study, therefore they can be counted in more than one field in the table. Field of study includes all levels of study, and does not distinguish those who completed their qualification from those who did not.

Provider type: the type of provider at which the student was enrolled. A student can be enrolled in more than one provider type, therefore they can be counted in more than one provider type in the table. This does not distinguish those who completed their qualification from those who did not.

Further definitions of individual provider types are outlined below:

University: A university is a public tertiary education institution that is primarily concerned with advanced learning and knowledge, research and teaching to a postgraduate level.

Institute of technology: This is a synonym for polytechnic.

Polytechnic: A polytechnic is a public tertiary institution that is characterised by a wide diversity of vocational and professional programmes. Polytechnics are now referred to as Institutes of technology and polytechnics (ITPs).

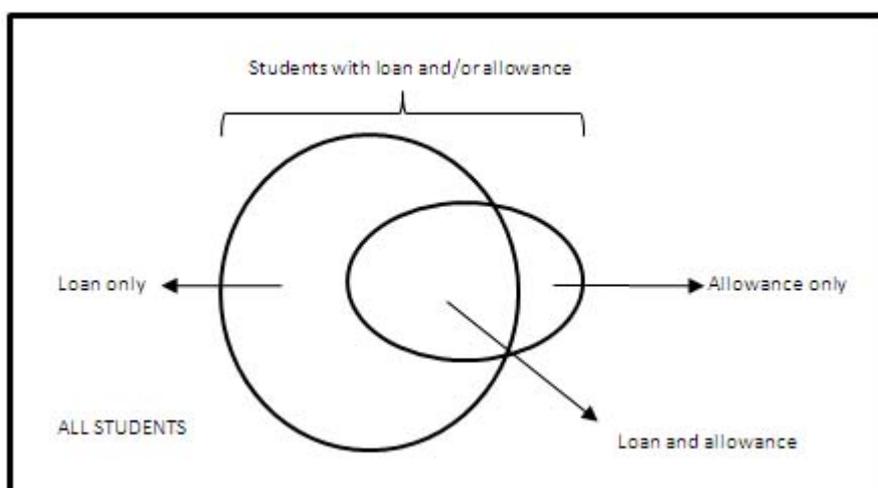
College of education: A college of education is a tertiary education institution that provides training and research, mostly related to early childhood, compulsory and post-compulsory education.

Wānanga: A wānanga is a public tertiary institution that provides programmes with an emphasis on the application of knowledge regarding ahuatanga Māori (Māori traditions) according to tikanga Māori (Māori custom).

Other tertiary education providers: Other tertiary education providers (OTEPs) are organisations that deliver programmes of tertiary education or in support of tertiary education of some national significance, and are recognised by the Minister of Education under section 321 of the Education Act 1989.

Private training establishments: A private training establishment (PTE) is defined in the Education Act 1989 as 'an establishment, other than a public tertiary education institution, that provides post-school education or vocational training'. PTEs include not only privately owned providers, but also those operated by iwi, trusts and other organisations.

Loan and allowance categories of students



The diagram above (not to scale) shows the financial support options available to students. The dataset used in this release only includes students with a loan and/or an allowance.

Integrated dataset

The statistics in this release have been produced using a database of student loans and allowances, and tertiary education data held by Statistics New Zealand. One of the important components of the database is an integrated dataset on student loan borrowers and allowance recipients. This dataset was created by linking administrative records from a number of government agencies:

- individual students' tertiary enrolment data from the Ministry of Education (MoE)
- individual students' borrowing data from the now-defunct Student Loan Account Manager (SLAM) provided by Inland Revenue and the MoE
- individual students' borrowing and allowance data (from 1999 onwards for allowances, and 2000 onwards for loans) from StudyLink, a service of the Ministry of Social Development (MSD)
- individuals' repayment and income data from Inland Revenue.

The integrated dataset contains data on the loans of students who borrowed under the Student Loan Scheme and has recently been updated to include data for 2006.

The 2006 data presented in this HOTP is based on linking new data supplies from agencies to Statistics NZ to take advantage of improvement in data quality. This means all previous data has been revised.

The integrated dataset is the only data source that links information on borrowers and allowance recipients' income, debt and repayment with their enrolment details and other characteristics. It includes information on borrowing and allowances, and has the ability to link records over time, thus enhancing its usefulness as a single integrated data source from which to provide statistics for strategic policy and financial analysis.

Differences between all student loan borrowers and those in this release

Users should be aware that official statistics on student loans are also published in the annual report of the Student Loan Scheme, published each year by the MoE, and various other topical reports by the MoE. The official statistics on student loan borrowers included in this Hot Off The Press may differ from statistics published in the annual report. This is because the source administrative data was provided to Statistics New Zealand at a specified cut-off date which differs from the one used for the compilation of the annual report. In addition, the tables in this Hot Off The Press use different populations from those in the annual report, and different concepts for those populations.

For example, the data on leaving debt produced by Statistics New Zealand includes those who leave study with \$0 leaving debt (having repaid their loan while studying), whereas reports by the MoE at times exclude those who leave with \$0 debt.

The use of probabilistic matching significantly increased the percentage of student loan borrowers whose information was included in the integrated dataset. However, it should be noted that some types of student loan borrowers were still under represented, even after both stages of matching were completed. Due to the absence of data from the MoE's dataset on students attending PTEs before 2000, the link rate of PTE students prior to 2000 was around 30 percent. From 2000 onwards, the link rate rose to around 91 percent.

More information

For further information regarding the history of the dataset, matching methodology and student loans policy list, please see the [Student Loans and Allowances: 2005](#).

Copyright

Information obtained from Statistics NZ may be freely used, reproduced, or quoted unless otherwise specified. In all cases Statistics NZ must be acknowledged as the source.

Liability

While care has been used in processing, analysing and extracting information, Statistics NZ gives no warranty that the information supplied is free from error. Statistics NZ shall not be liable for any loss suffered through the use, directly or indirectly, of any information, product or service.

Timing

Timed statistical releases are delivered using postal and electronic services provided by third parties. Delivery of these releases may be delayed by circumstances outside the control of Statistics NZ. Statistics NZ accepts no responsibility for any such delays.

Next release ...

Student Loans and Allowances: 2007 will be released on 11 February 2009.

Statistics New Zealand: The first source of independent information for your key decisions.

Tables

The following tables can be downloaded from the Statistics New Zealand website in Excel format. If you do not have access to Excel, you may use the [Excel file viewer](#) to view, print and export the contents of the file.

List of tables

1. Number of borrowers in year, by amount borrowed and sex, 2000–2006
2. Number of borrowers in year, by amount borrowed and age group (years), 2000–2006
3. Average student loan leaving debt, for students who left study in a given year, by selected variables, 1992–2005
4. Average student loan debt five years post-study, for students who left study in a given year, by selected variables, 1992–2001
5. Students with student loan leaving debt, for students who left study in a given year, by selected variables, 1997–2005
6. Students with student loan leaving debt, for students who left study in 2001, by field of study and sex for level 7 bachelors and above
7. Student loan leaving debt fully repaid and outstanding, for students who left study in a given year, by sex, 1992–2005
8. Student loan debt fully repaid five years post-study and outstanding, for students who left study in a given year, by sex, 1992–2001
9. Average income one year post-study, for students who left study in a given year, by selected variables, 1995–2005
10. Average income one year post-study, for students who left study in a given year, by field of study and sex, 1997–2005
11. Students with income one year post-study, for students who left study in a given year, by field of study and sex, 1997–2005
12. Average income five years post-study, for students who left study in a given year, by selected variables, 1992–2001
13. Average income five years post-study, for students who left study in a given year, by field of study and sex, 1992–2001
14. Students with income five years post-study, for students who left study in a given year, by field of study and sex, 1997–2001
15. Student financial support, for students who received a loan and/or an allowance, by sex, 2000–2006
16. Student financial support, for students who only received an allowance, by sex, 2000–2006
17. Student financial support, for students who only borrowed, by sex, 2000–2006
18. Student financial support, for students who received a loan and/or an allowance, by loan and allowance components, and sex, 2000–2006
19. Student financial support, for students who both borrowed and received an allowance, by sex, 2000–2006
20. Total number of enrolments in year, by sex, 2000–2006
21. Number of students, for students who left study in a given year, by provider type, 1997–2005