

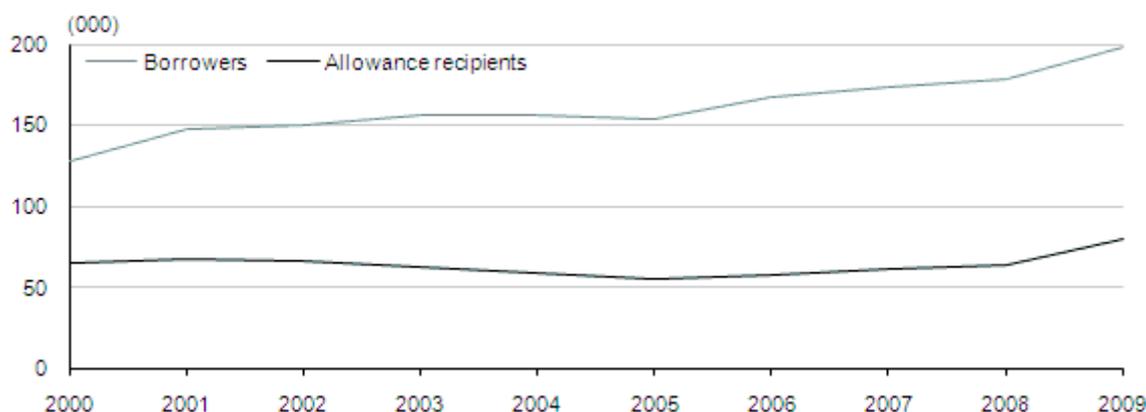
Embargoed until 10:45am – 23 December 2010

## Student Loans and Allowances: 2009

### Highlights

- The number of students borrowing through the student loan scheme in 2009 increased by 20,211 (up 11.3 percent) to reach 198,723, the largest increase since the beginning of the scheme.
- There were 61,269 new borrowers taking out a student loan in 2009, the largest number in a given year since the scheme began.
- The number of students receiving an allowance in 2009 increased 25.4 percent to reach 80,703, the largest increase since 1999.
- Bachelor graduates had an average leaving debt of \$25,050 in 2008, up 3.6 percent compared with 2007.
- Incomes one year after leaving study decreased by 2.5 percent for 2008 leavers compared with those who left study in 2007.
- This decrease in income was most significant for students aged 24 years or less, down 7.1 percent, and for males, down 4.5 percent (females 0.8 percent), and reflects the impact of the recession on earnings in the labour market for those leaving study.
- Students who completed a bachelor's qualification in 2004 earned 17.9 percent more five years after leaving study compared with those who studied at degree level but did not complete a qualification (\$48,410 and \$41,060, respectively).

**Student loan borrowers and allowance recipients**  
2000–09



Source: Statistics New Zealand

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Government Statistician

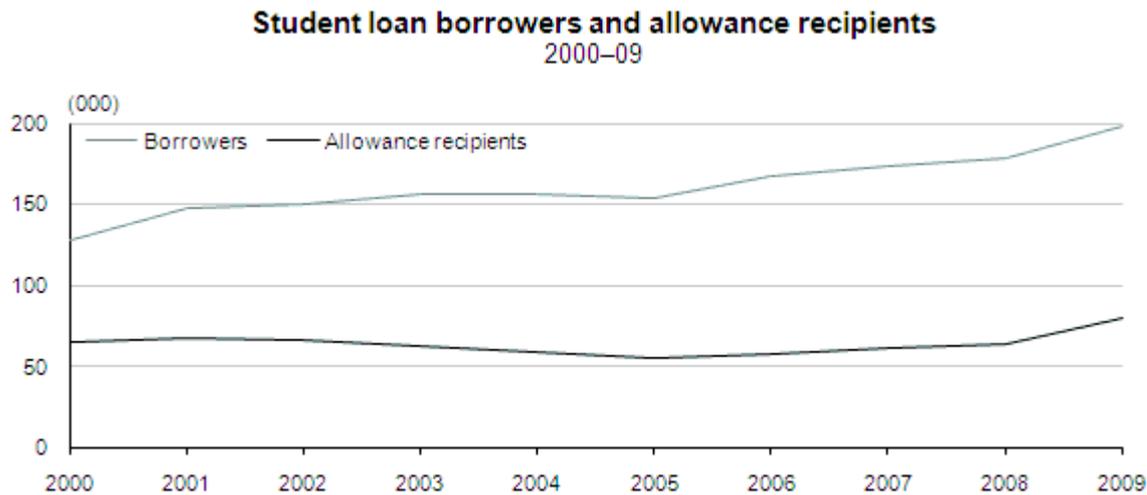
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## Commentary

This is the first Statistics New Zealand release of student loans and allowances data that includes information on whether a student completed their qualification. This allows for the inclusion of information such as graduates' income after leaving study, compared with those who did not complete their qualification. Note that students may complete particular courses successfully without completing or intending to complete a qualification (see 'Technical notes' for further information).

### Student loan borrowers and student allowance recipients

The number of tertiary students who borrowed in a year through the student loan scheme increased 11.3 percent in 2009 (up 20,211) to reach 198,723 borrowers. This is the largest increase in the number of borrowers since the beginning of the scheme. The number of students who received a student allowance increased 25.4 percent in 2009 (up 16,368), to reach 80,703 allowance recipients, the largest increase recorded in the allowance data series, which started in 1999.



Source: Statistics New Zealand

The increase in the number of students who borrowed or received an allowance in 2009 is due to a greater proportion of students accessing loans and allowances. This reflects the ongoing impact of the interest-free loans policy introduced in 2006, as well as an increase in the number of students enrolled in tertiary education.

Of students enrolled in 2009, 42.4 percent borrowed through the student loan scheme, up from 38.8 percent in 2008. Not all students are eligible to borrow. The Ministry of Education calculates that 71 percent of those eligible to borrow in 2009 did so, up from 69 percent in 2008.

The total number of enrolments rose by 1.8 percent (up 8,475) to reach 468,726 students in 2009. This was the first rise in enrolments following a three-year downturn, and this growth reflects the greater demand for tertiary education resulting from the recession.

Young students had the highest rates of borrowing of all age groups in 2009, with 62.7 percent of enrolled students aged less than 20 years taking out a student loan and 57.6 percent of enrolled students aged 20–24 years taking out a student loan. Two-thirds of all borrowers in 2009 were aged 24 years and under (of the 198,723 borrowers in 2009, 51,603 were aged less than 20 and 73,431 were aged 20–24 years).

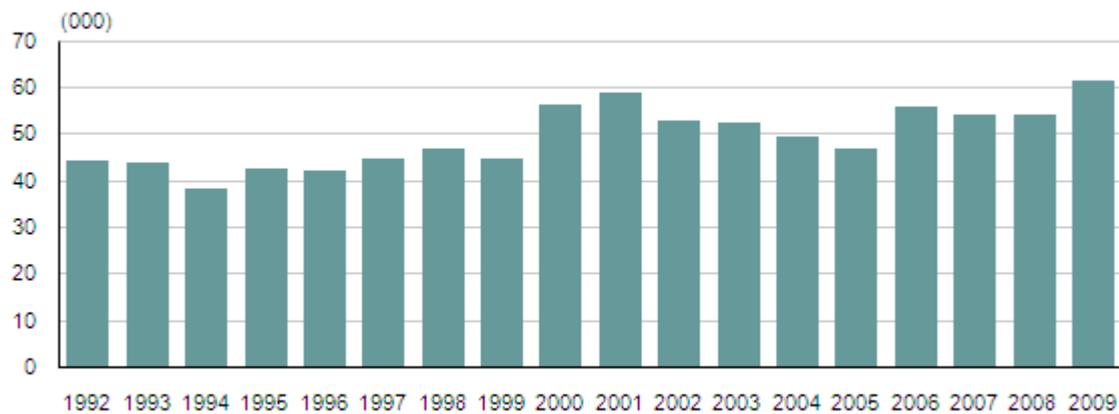
Young students also made up the majority of student allowance recipients, with 63.6 percent of allowance recipients aged 24 years or less in 2009. The number of young students receiving an allowance in 2009 was up 30.3 percent (from 39,378 in 2008 to 51,294 in 2009), the largest increase of all age groups. Young students from these age groups received the lowest average amount of allowance of all age groups (\$5,600 for students aged less than 20 years, and \$6,100 for students aged 20–24 years).

The growth in the number of students receiving an allowance likely reflects adjustments made to the parental income threshold each year from 2005 to 2009, and lowering of the age limit from 25 to 24 years for parental income testing in 2009 (see the [Ministry of Education’s Changes to the student support system](#) for more information). Higher unemployment and under-employment in 2009 due to the recession may also have led to an increase in the number of students seeking financial support through student allowances.

### New borrowers

The 11.3 percent increase in the number of borrowers in a year in 2009 was driven by a larger proportion of students who had borrowed returning to study in 2009 and, to a lesser extent, an increase in the number of new borrowers. There were 61,269 students who used the student loan scheme for the first time in 2009, an increase of 6,942 from 2008. This was the largest number of new borrowers using the student loan scheme in a given year since the scheme began. Notable increases in the number of new borrowers also occurred in 2000 and 2006 (as shown in the graph below), with the introduction of the interest-free loans while studying policy of 2000, and the 2006 interest-free policy for borrowers living in New Zealand.

**New student loan borrowers**  
1992–2009



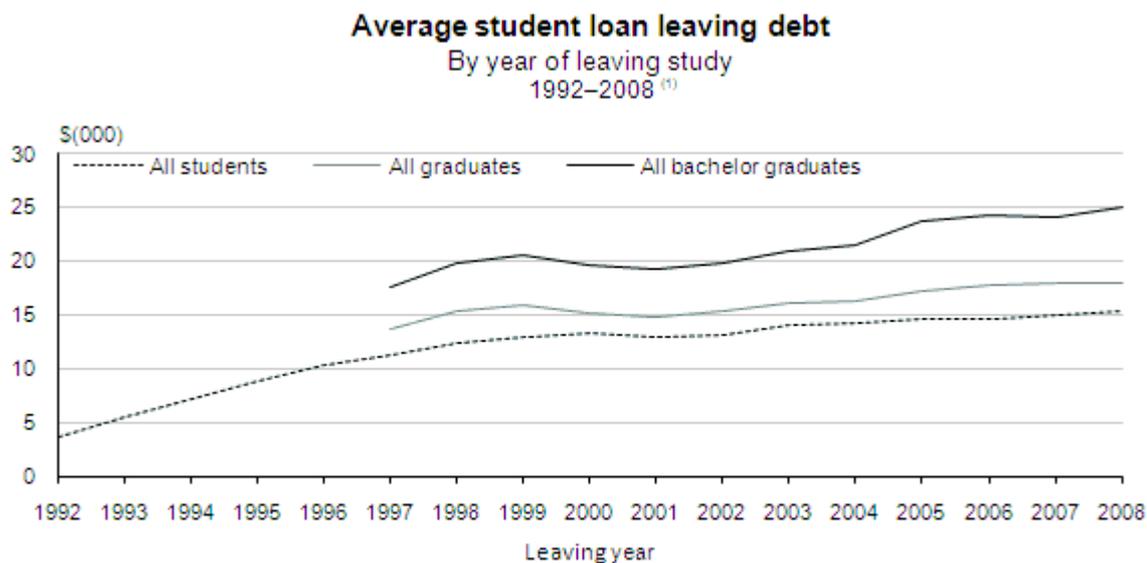
Source: Statistics New Zealand

## Amount borrowed and received, and leaving debt

In 2009:

- the average amount borrowed in a year increased by 0.6 percent to \$6,990, up from \$6,950 in 2008
- the average allowance received in a year increased by 1.7 percent to \$6,560, up from \$6,450 in 2008
- the average leaving debt of borrowers who left study in 2008 (regardless of whether they completed their qualification) increased by 2.5 percent to reach \$15,340, compared with \$14,970 for those who left study in 2007.

These increases continue the upward trend in average borrowing in a year and leaving debt since 1992 when the student loan scheme began. The fee stabilisation policies from 2001 to 2003, and the fee and course costs maxima policy from 2004, have restricted fee increases by providers.



1. Data on students who completed is only available from 1997 onwards.

Source: Statistics New Zealand

The average leaving debt for graduates (those who completed the qualification they were studying in 2008) was \$18,100 in 2008, 0.6 percent more than 2007 graduates. Graduates from level 7 bachelor's qualifications in 2008 left study with the highest average leaving debt of \$25,050. This was 3.6 percent more than 2007 bachelor's graduates.

Young graduates aged 20–24 years who had borrowed and left study in 2008 had the highest average leaving debt of all age groups at \$23,940, as shown in the table below. They also had the highest proportion of graduates at 51.1 percent, and the highest proportion of graduates at bachelor's level or above (72.1 percent) of any age group in 2008.

**Leaving debt by completion status**

For students who left study in 2008

Age group (years)	Number of borrowers			Percent of borrowers that completed	Average leaving debt		
	Completed/graduated	Did not complete	Total		Completed/graduated	Did not complete	Average
Less than 20	3,744	6,810	10,554	35.5	9,140	8,170	8,520
20–24	13,272	12,696	25,965	51.1	23,940	15,460	19,790
25–29	5,229	8,979	14,208	36.8	21,040	16,540	18,200
30–34	3,225	6,123	9,348	34.5	16,550	15,200	15,660
35–39	2,505	4,275	6,780	36.9	12,450	11,850	12,070
40–44	1,995	3,267	5,262	37.9	10,400	9,830	10,040
45–49	1,716	2,682	4,401	39.0	9,450	9,540	9,510
50–54	1,020	1,641	2,658	38.4	9,240	9,590	9,450
55–59	591	927	1,518	38.9	12,760	11,040	11,700
60+	780	1,149	1,929	40.4	21,100	20,110	20,510
Total	34,074	48,546	82,623	41.2	18,100	13,410	15,340

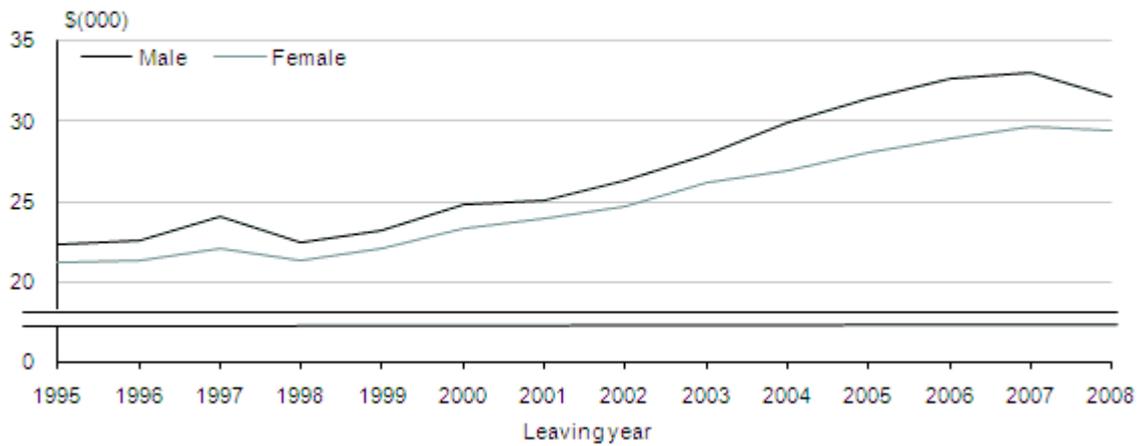
**Income****Income one year post-study**

The average income one year after leaving study for 2008 leavers was down 2.5 percent compared with 2007 leavers (\$31,100 down to \$30,320). The decrease in average income in the first year after leaving study reflects the impact of the recession on earnings in the labour market (note that a small part of this decrease maybe due to the time taken for all income to be filed with Inland Revenue).

Young 2008 leavers aged 24 years or less earned 7.1 percent less in the first year after leaving study than the previous leaving cohort in 2007, and were the age group most affected by the drop in income one year post-study. The average income for those aged less than 20 years dropped by 8.6 percent to \$18,450, and by 6.0 percent to \$29,200 for those aged 20–24 years.

The decrease in average income one year post-study for 2008 leavers was more pronounced for males than females, with income dropping 4.5 percent for males and 0.8 percent for females compared with 2007 leavers. Despite this, males still earned 7.0 percent more than females in their first year after leaving study (\$31,530 and \$29,470, respectively).

**Average income one year post-study**  
By year of leaving study and sex  
1995–2008



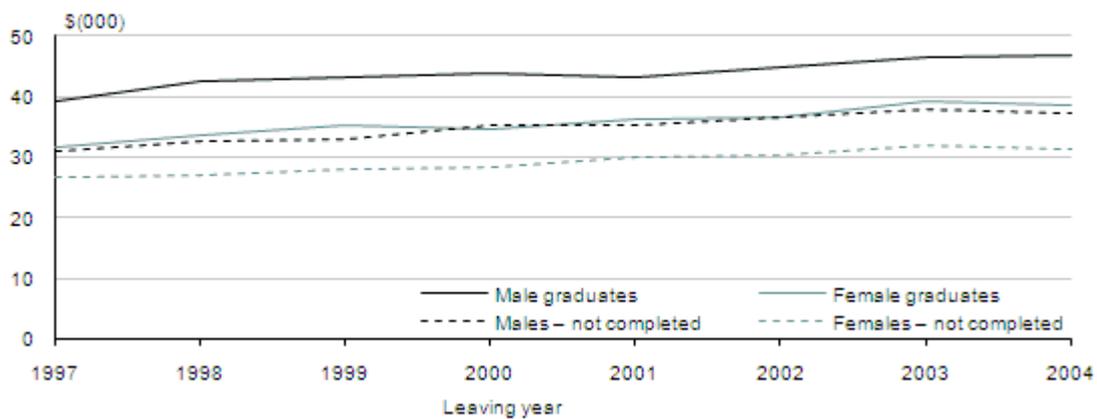
Source: Statistics New Zealand

The drop in income also affected graduates in their first year after leaving study. Male graduates who left in 2008 earned 5.3 percent less (\$33,690) compared with male graduates who left in 2007, and female graduates earned 1.9 percent less (\$32,690). Male graduates earned 3.1 percent more than female graduates in their first year after leaving study in 2008.

**Income five years post-study**

Five years after leaving study male graduates earned significantly more than female graduates, with male graduates who left study in 2004 earning 21.3 percent more than female graduates five years after leaving study (\$46,740 for males compared with \$38,530 for females). The 21.3 percent difference is an increase from the 10.5 percent difference in first-year earnings for this cohort.

**Average income five years post-study**  
By year of leaving study, completion status, and sex  
1997–2004

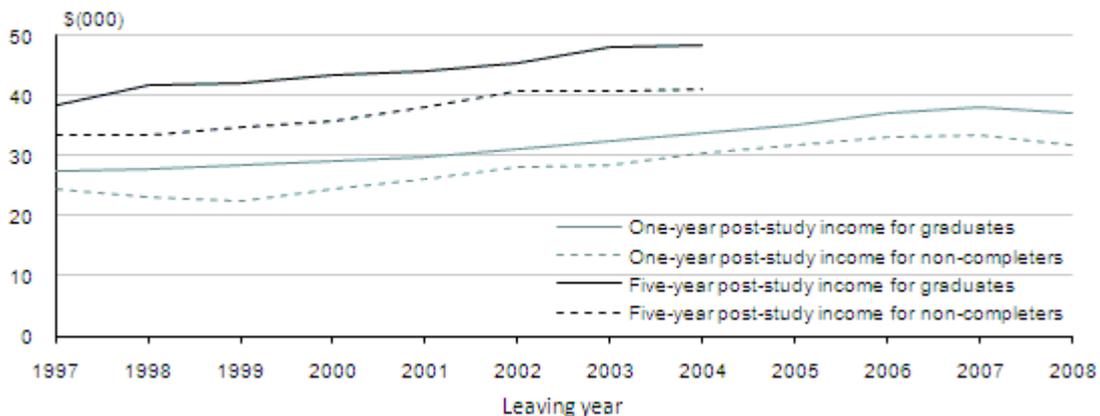


Source: Statistics New Zealand

On average, income received after leaving study and wage growth experienced over the first five years is higher for graduates than for those who did not complete their qualification. Bachelor graduates had notable differences in earnings and wage growth compared with those who did not complete their bachelor qualification.

Level 7 bachelor 2004 graduates had an average income of \$33,680 in 2005 one year after leaving study, which increased 43.7 percent to \$48,410 by 2009. This compares with an average income of \$30,280 one year post-study for those who did not complete their qualification, which increased by 35.6 percent to \$41,060. Five years after leaving study graduates had an average income 17.9 percent higher than those who had studied but not completed their level 7 bachelor's qualification in 2004.

**Average income one year and five years post-study**  
 For level 7 bachelors  
 By year of leaving study and completion status, 1997–2008



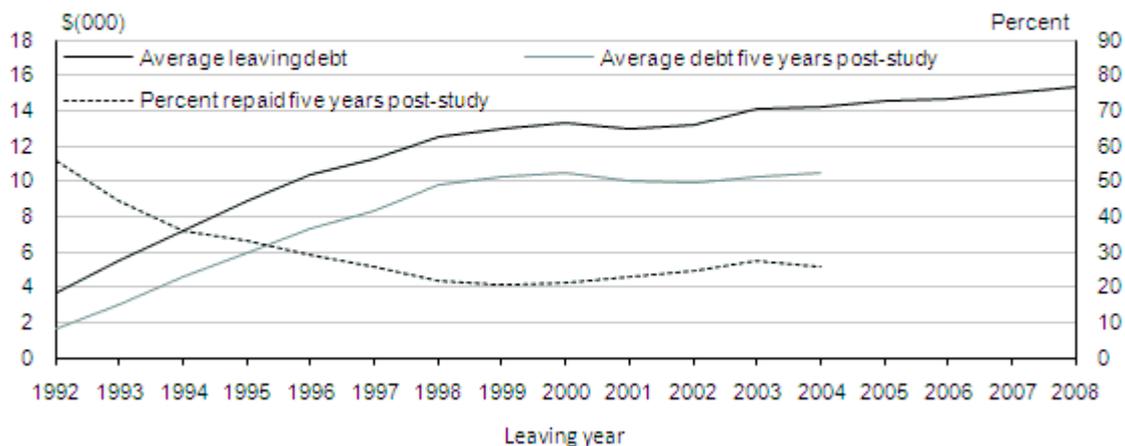
Source: Statistics New Zealand

## Repayments

### Proportion of debt repaid within five years

Borrowers who left study in 2004 had repaid an average 25.8 percent of their leaving debt within five years of leaving study (from \$14,210 on leaving in 2004 down to \$10,540 in 2009). There is typically a reported downturn in the percent repaid for the last leaving cohort (2004, as shown in the graph below) due to the timing of interest write-offs for borrowers in New Zealand by Inland Revenue. The proportional repayment of the 2004 leaving cohort will be revised next year once interest write-offs have been processed.

**Average student loan debt and percent repaid five years post-study**  
 By year of leaving study  
 1992–2008



Source: Statistics New Zealand

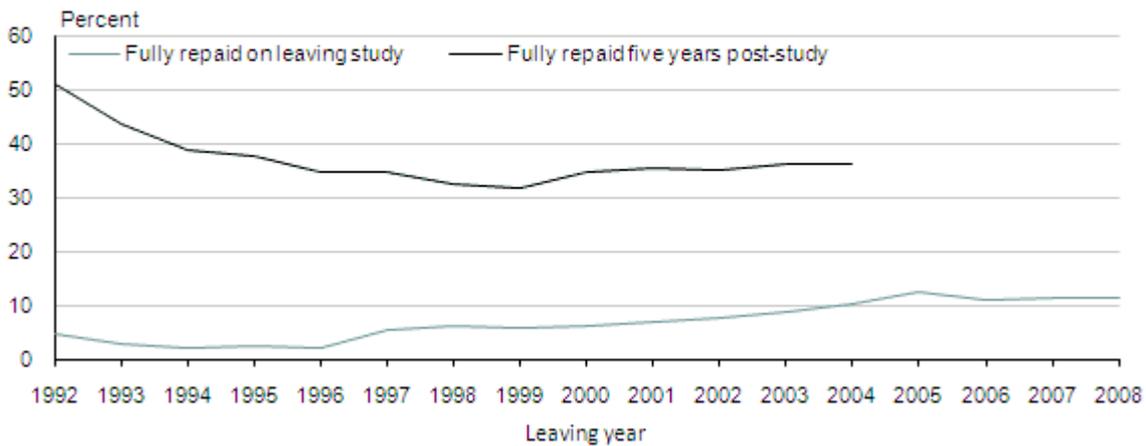
## Repayments by completion status

Although graduates tend to have higher leaving debt compared with students who did not complete their qualifications, they also have higher repayment rates, paying off a greater proportion of their debt within five years of leaving study. The higher repayment rate reflects the higher income for graduates, as discussed above. By 2009, graduates who left study in 2004 with an average leaving debt of \$16,360 had repaid 32.2 percent of their leaving debt within five years. Students who left study in 2004 without completing their qualification left study with an average debt of \$12,470 but had paid off 19.2 percent within five years.

## Full repayment of loan

The proportion of students who had fully repaid their loan on leaving study in 2008 was 11.4 percent, similar to recent leaving cohorts. A slight decrease in students who had fully repaid their loan on leaving study occurred when the interest-free policy for borrowers living in New Zealand began in 2006, although there was no noticeable change in behaviour in 2001 when the zero interest while studying policy was introduced.

**Percentage of students who fully repaid on leaving study and five years post-study**  
By year of leaving study  
1992–2008



Source: Statistics New Zealand

The proportion of borrowers who had fully repaid their debt within five years of leaving study remained consistent with previous years. By 2009, just over one-third of 2004 leavers who had borrowed had fully repaid their leaving debt five years later (36.0 percent, or 16,938 of 47,031 borrowers).

Between 1992 and 1995 the higher percentage of borrowers who had fully repaid their student loan within five years of leaving study was partly due to the number of years available in which people could borrow, as well as the lower course fees in these years. The student loan scheme began in 1992; therefore, those leaving study in the earlier years had fewer years of borrowing to repay than those leaving in later years.

For definitions see the glossary in 'Technical notes' of this release.

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### **Next release ...**

*Student Loans and Allowances: 2010* will be released in December 2011.

## Technical notes

### Key official statistics

This release includes official statistics on:

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

### New this year

The following information is available for the first time this release:

- statistics on the outcomes for student loan borrowers and allowance recipients by qualification completion status
- statistics using the Ethnicity New Zealand Standard Classification 2005 for ethnicity demographic information for 2007 onwards.

### 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. It has recently been updated to include data for 2009.

This release supplements information published by the Ministry of Education in the [Student Loan Scheme Annual Report: October 2010](#) (released November 2010), and [New Zealand's Tertiary Education Sector Profile and Trends 2009](#) (released August 2010).

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

### Time periods covered by this release

This release provides statistics from the earliest point at which information is available. Due to the nature and sources of data, statistics start 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 from 1995 onwards.

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

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

The most recent data available for this release is for 2009. This reflects the time required to include income data for salary and wage earners and for those who are self-employed.

Average debt 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 debt, or hire purchases.

## Glossary

### Economic variables

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

**Leaving debt:** 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, in the 2009 dataset on student loans and allowances, leaving debt data is only available for those who left study up to 2008 and did not return the following year.

**Debt five years post-study:** 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 2004, their debt five years post-study is their debt remaining in March 2010.

**Income one year post-study:** 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 2004, their one year post-study income is that in the 2005/06 tax year.

**Income five years post-study:** 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 2004, their five-year post study income is in the 2009/10 tax year.

**New borrower:** the number of students using the student loan scheme for the first time. Counts of new borrowers are based on the first year of borrowing recorded on the Student Loan Accounts Manager, Ministry of Social Development or Inland Revenue system.

### 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 Ministry of Education (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 is available for nearly all borrowers. In a small number of cases, where unprioritised ethnicity data is not available, the older prioritised MoE ethnicity data has been used. The change from prioritised to unprioritised ethnicity data will affect ethnic group comparisons relating to borrowers in 1997 and 2008. Tables spanning the 1997–2008 period will reflect a combination of prioritised and unprioritised ethnicity data.

From 2007 onwards, the more detailed Ethnicity New Zealand Standard Classification 2005 has been used. Due to the nature of the administrative data collected, the 'Middle Eastern/Latin American/African' ethnicity group is only available from 2007. Before 2007 this group is included in the 'other' category.

**Leaving cohort:** the year of leaving is determined by the last year an enrolment record is available. Given that some students may return after taking a break from study, leaving cohorts for more recent years may overstate the number of leavers.

## Study-related variables

**Leaving year:** the last year of study for a student, which does not distinguish those who completed their qualification from those who did not. For example, if a student last studied in 2001, then the student is considered to have left study in 2001 and their leaving year is 2001. Completion status, field of study, level, and provider type during the student's last year of study were assigned to their debt, income and repayment.

**Completion status:** a student's completion status is determined by whether they have had a qualification awarded within two years of leaving study at the same or higher level of study as that studied in their final year.

Where a student has a 'completed' status, the level of study, field of study and provider type relate to the qualification completed. Where a student has a status of 'not completed', the level of study, field of study and provider type relate to the highest level of study in their final year.

Where a student studied towards or completed more than one qualification at the highest level of study in their final year, information about both is included.

**Graduate:** for the purposes of this release, a graduate is a student who has left study and has a status of 'completed'. This differs from a leaver, which is any student who has left study (no distinction is made between those who completed their qualification and those who did not).

**Level of study:** the qualification(s) for which the student was enrolled. Unless specified, 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. Where this relates to their final year of study, only their highest level of study is used.

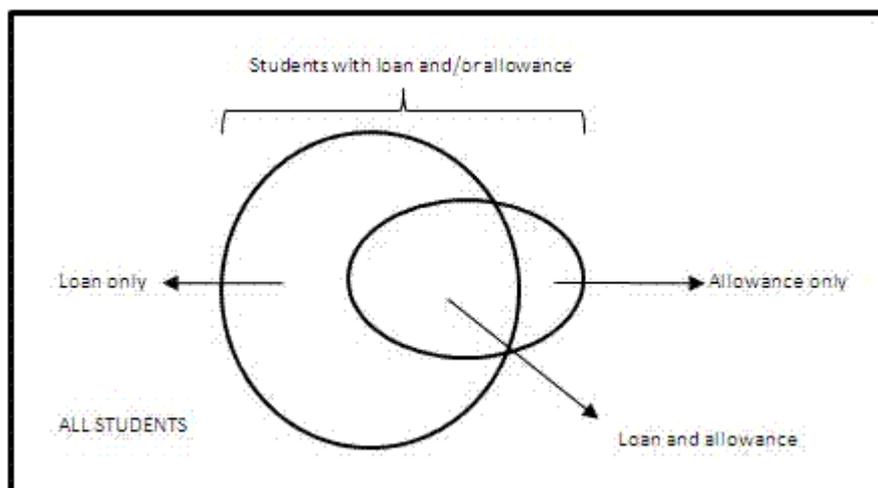
**Field of study:** the New Zealand Standard Classification of Education of the field(s) of study, or subject of a programme of study, in which the student was enrolled. A student can be enrolled in more than one field of study; therefore they can be counted in more than one field in the table. Field of study includes all levels of study, and unless specified does not distinguish those who completed their qualification from those who did not. Where this relates to the final year of study, only the fields of study associated with the highest level studied at in the final year is used.

**Provider type:** the type of education 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. Unless specified this does not distinguish those who completed their qualification from those who did not. Where this relates to the final year of study, only the provider type associated with the highest level studied at in the final year is used.

Definitions of individual provider types are outlined below.

- **University** – a public tertiary education institution that is primarily concerned with advanced learning and knowledge, research, and teaching to a postgraduate level.
- **Institute of technology** – a synonym for polytechnic.
- **Polytechnic** – 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 tertiary education institution that provides training and research, mostly related to early childhood, compulsory and post-compulsory education. From January 2007, the last two remaining colleges of education merged with local universities.
- **Wānanga** – a public tertiary institution that provides programmes with an emphasis on the application of knowledge regarding āhuatanga Māori (Māori traditions) according to tikanga Māori (Māori custom).
- **Other tertiary education providers (OTEPs)** – 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. In this release, OTEPS have been included with private training establishments.
- **Private training establishments (PTEs)** – 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 are private organisations providing tertiary education or training that is registered with the New Zealand Qualifications Authority. This includes not only privately owned providers, but also those operated by iwi, trusts and other organisations; many companies and government training establishments register their staff training operations as training establishments.

## 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 were produced using a database of student loans and allowances, and tertiary education data held by Statistics NZ. An important component of the database is an integrated dataset on student loan borrowers and allowance recipients, which was created by linking administrative records from a number of government agencies:

- individual students' tertiary enrolment and completion data from the 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' loan balance, repayment, and income data from Inland Revenue.

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 links records over time, making it 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 in other MoE reports. 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 NZ at a specified cut-off date, which differs from the one used for the annual report. In addition, the tables in this release 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 NZ includes those who leave study with \$0 leaving debt (having repaid their loan while studying), whereas MoE may 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, 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 91 percent.

## More information

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

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## **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.

## Tables

The following tables are printed with this Hot Off The Press and can also 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.

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