

Student Loans and Allowances: 2013 – tables

Embargoed until 10:45am – 22 January 2015

Tables

The following tables are available in Excel format from the 'Downloads' box. If you have problems viewing the files, see [opening files and PDFs](#).

1. Tertiary enrolments and number of students accessing the student support system
2. Student loan borrowers, by level of study
3. New borrowers in year, by level of study
4. Average amount borrowed by loan component, by level of study
5. Number of borrowers and average student loan debt on leaving and five years post-study, for borrowers who left study in a given year
6. Average student loan debt on leaving, for borrowers who left study in a given year
7. Number of borrowers and average income one year and five years post-study, for borrowers who left study in a given year
8. Number of borrowers and average student loan debt on leaving and five years post-study, for borrowers who left study in a given year, by completion status
9. Average income one year post-study, for borrowers who left study in a given year
10. Average income five years post-study, for borrowers who left study in a given year
11. Percentage of borrowers who fully repaid on leaving study and five years post-study, for borrowers who left study in a given year
12. Student allowance recipients, by level of study

Disclaimer

The results in this release have been created from the Integrated Data Infrastructure (IDI), managed by Statistics New Zealand.

Access to the anonymised data used in this release was provided by Statistics NZ in accordance with security and confidentiality provisions of the Statistics Act 1975. Only people authorised by the Statistics Act 1975 are allowed to see data about a particular person, household, business, or organisation, and the results in this release have been confidentialised to protect these groups from identification.

Careful consideration has been given to the privacy, security, and confidentiality issues associated with using administrative and survey data in the IDI. Further detail can be found in the [Privacy impact assessment for the Integrated Data Infrastructure](#) available from www.stats.govt.nz.

The results are based in part on tax data supplied by Inland Revenue to Statistics NZ under the Tax Administration Act 1994. This tax data must be used only for statistical purposes, and no individual information may be published or disclosed in any other form, or provided to Inland Revenue for administrative or regulatory purposes.

Any person who has had access to the unit record data has certified that they have been shown, have read, and have understood section 81 of the Tax Administration Act 1994, which relates to secrecy. Any discussion of data limitations or weaknesses is in the context of using the IDI for statistical purposes, and is not related to the data's ability to support Inland Revenue's core operational requirements.

Liz MacPherson, Government Statistician
ISSN 1178-0665
22 January 2015

Data quality

- [Time periods covered by the student loans and allowances data](#)
- [Integrated dataset](#)
- [Differences between all student loan borrowers and those in the release](#)
- [About the Student Loans and Allowances release](#)

Time periods covered by the student loans and allowances data

The student loans and allowances data provides statistics from the earliest point at which information is available. Due to the nature and source of the data, statistics start from different years. The most-recent data available for each release is for the previous calendar year. This reflects the time required to include income data for salary and wage earners and for those who are self-employed.

Integrated dataset

We produce student loans and allowances data using Statistics NZ's Integrated Data Infrastructure (IDI). The IDI is a linked longitudinal dataset that covers an extended range of pathways and transitions information. The IDI allows for policy evaluation and research analysis, and the production of statistical outputs on the transitions and outcomes of people, including the student loans and allowances release. The student loans and allowances information includes data from the following sources:

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

See [Integrated Data Infrastructure](#) for more information on the IDI.

Differences between all student loan borrowers and those in the 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 information release may differ from those 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, our data on leaving debt 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 private training establishments (PTE) before 2000, the link rate of PTE students before 2000 was around 47 percent. From 2000 onwards, the link rate rose to 89 percent.

About the Student Loans and Allowances release

We have data on the following variables, which is available on request:

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

Statistics NZ's integrated data on student loans and allowances is part of our Integrated Data Infrastructure. This data allows the educational characteristics of student loan borrowers and student allowance recipients to be linked with the details of their loans, allowances, and income.

The linking methodology we use in the IDI is an improvement on the methodology we used in the old student loans and allowances integrated dataset. The IDI links new data from the Ministry of Education, StudyLink, and Inland Revenue to take advantage of revisions and updated data. This means that all data in previous releases has been revised.

Definitions

Student loan: Students can borrow funding to help pay for course fees, course-related costs, and living costs. Students are expected to repay the amount borrowed when they earn over the income threshold. To qualify for a student loan, certain criteria must be met.

Student allowance: Weekly payment to help students with living expenses while studying. This payment does not need to be paid back. However, strict criteria need to be met (eg parental and personal income thresholds) for a student to qualify for an allowance.

[See StudyLink for details on these criteria.](#)

The borrowing and debt referred to in this release relates only to 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.

Economic variables

Amount borrowed: the amount borrowed from the Student Loan Scheme by a student in a particular calendar year (not the total amount borrowed by the student over all years of study).

Amount received: the amount received as student allowance by a student in a calendar year (not the total amount received by the student over all years of study). This does not need to be paid back.

Leaving debt: the total debt still owing in March following the last year of 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 2012 dataset on student loans and allowances, leaving debt data is only available for those who left study up to 2011 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. This includes those who had \$0 debt five years post-study. For example, for those who last studied in 2006, their debt five years post-study is their debt remaining in March 2012.

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 students who left study in 2006, their one year post-study income is that in the 2007/08 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 students who left study in 2006, their five-year post study income is in the 2011/12 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 the Inland Revenue system.

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: 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.

Loan components

Course fees: students can borrow the full amount of the compulsory fees charged for tuition by public and private tertiary education providers. These are direct-credited to the borrower's chosen tertiary education provider.

Course-related costs: students can borrow up to \$1,000 each year per loan account for additional expenses associated with tertiary study that are not compulsory. These can include costs such as equipment, textbooks, and field trips.

Living costs: full-time students are eligible for weekly living costs for each week of the course, less any student allowance. Students nominate the amount they wish to draw each week up to the maximum entitlement.

More information

Statistics in this release have been produced in accordance with the [Official Statistics System principles and protocols for producers of Tier 1 statistics](#) for quality. They conform to the Statistics NZ Methodological Standard for Reporting of Data Quality.

Liability

While all care and diligence has been used in processing, analysing, and extracting data and information in this publication, Statistics NZ gives no warranty it is error-free and will not be liable for any loss or damage suffered by the use directly, or indirectly, of the information in this publication.

Timing

Our information releases are delivered electronically by third parties. Delivery may be delayed by circumstances outside our control. Statistics NZ accepts no responsibility for any such delay.

Crown copyright©



This work is licensed under the [Creative Commons Attribution 3.0 New Zealand](#) licence. You are free to copy, distribute, and adapt the work, as long as you attribute the work to Statistics NZ and abide by the other licence terms. Please note you may not use any departmental or governmental emblem, logo, or coat of arms in any way that infringes any provision of the [Flags, Emblems, and Names Protection Act 1981](#). Use the wording 'Statistics New Zealand' in your attribution, not the Statistics NZ logo.

Contacts

For media enquiries contact:

Diane Ramsay

Wellington 04 931 4600

Email: info@stats.govt.nz

For technical information contact:

Danny Morgan

Wellington 04 931 4600

Email: info@stats.govt.nz

For general enquiries contact our Information Centre:

Phone: 0508 525 525 (toll-free in New Zealand)

+64 4 931 4600 (outside New Zealand)

Email: info@stats.govt.nz