

Older students

Introduction

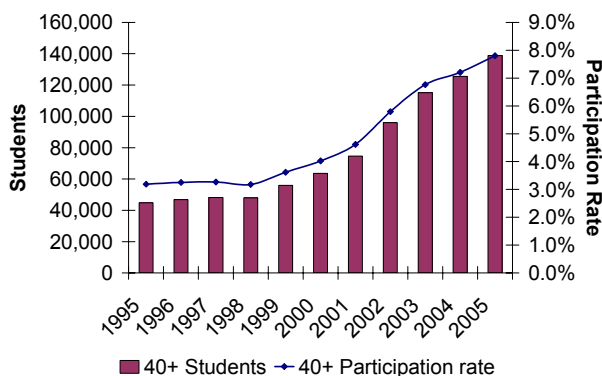
The number of New Zealanders aged 40 and over has grown 27 percent over the last decade, as the wave of baby boomers entered their 40's and 50's. New Zealanders aged 40 and over now make up half of the population aged 15 and over, compared to 45 percent 10 years ago. The trend is not unique to New Zealand; many other countries have increasing proportions of older people, who are also living longer and are more active than in the past. People born in New Zealand today can expect to live around nine years longer than those born 50 years ago.

New Zealand's relatively open tertiary education system, and diverse range of flexible learning options have become an increasingly popular option for many older people, whether it be for vocational or non-vocational reasons. This fact sheet describes some of the characteristics of the 30 percent of New Zealand's tertiary students who are aged 40 and over.¹

Thirty percent of students are aged 40 or over, twice as high as ten years ago

There were 139,000 New Zealanders aged 40 or over, enrolled in tertiary education in 2005, three times the number in 1995.

People aged 40 and over in tertiary education in New Zealand over the last decade



Note: The participation rate is the percentage of the population aged 40+ formally enrolled with a formal tertiary education provider.

¹ This fact sheet relates solely to those students enrolled in tertiary education organisations in formal qualifications of greater than a week's full-time study. It excludes formal learning done in the workplace, and any non-formal tertiary education.

Students aged 40 and over now make up 30 percent of all students enrolled in tertiary education providers in 2005, compared with 16 percent in 1995.

Nearly 8 percent of all New Zealanders aged 40 or over enrolled in formal study at a tertiary education provider, up from 4 percent a decade ago. By contrast, 23 percent of New Zealanders aged 15 to 40 enrolled in tertiary study in 2005, with 18 to 24 year-olds still the most likely to be studying.

Older students are more likely to be studying at sub-degree level, with over four in five students enrolled in sub-degree level certificates and diplomas in 2005. They represent nearly three-quarters of the total equivalent full-time students (EFTS) enrolled in 2005.

There were over 19,400 older students enrolled in bachelors-level qualifications, (including 13,800 in degrees). This represents an increase of 80 percent over the last decade. People aged 40 and over are less likely to be studying at bachelors level than those under 40.

Number of students and EFTS aged 40 and over by level, 2005

	Students		EFTS	
	Number	Percent	Number	Percent
Sub-degree	112,360	81%	37,550	73%
Bachelors ¹	19,350	14%	8,580	17%
Post-graduate	10,640	8%	5,120	10%
All levels ²	138,750	100%	51,250	100%

¹ Includes bachelors-level certificates and diplomas.

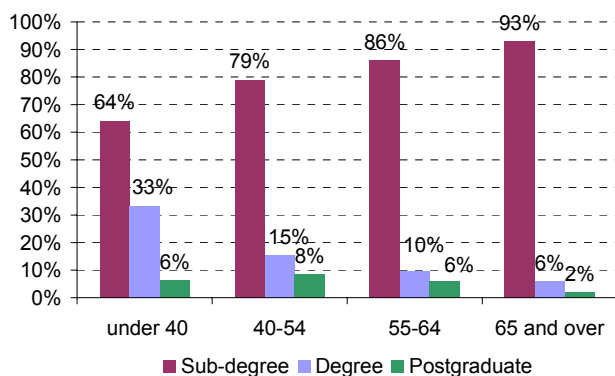
² Students are counted at each level they enrolled in, but only once in the total.

However, older students are just as likely to be doing postgraduate study as those under 40. Two-thirds of doctoral and masters students are aged 30 and over, and over three-quarters of those studying postgraduate certificates or diplomas are aged 30 or over. In 2005, there were 10,600 students aged 40 or over at postgraduate level, including 1,500 enrolled in doctorates. The number of older students in postgraduate level study has increased 150 percent over the last decade.

The propensity for older students to be studying at sub-degree level increases with age as shown in the graph below.

Older students

Percentage of age group by level studied at in 2005



Nearly 90 percent of the growth in the number of older students since 1995 has occurred at sub-degree level, and three-quarters of this since 2000. The success of Te Wānanga o Aotearoa in attracting older Māori students into tertiary education, has seen 23,000 extra students aged 40 and over enrolling in sub-degree level study, a quarter of the total growth over the last decade.

Percentage of students aged 40 and over by level of study, 1995 to 2005

Year	Sub-degree	Bachelors ¹	Postgraduate
1995	63.3%	26.2%	10.6%
1996	64.2%	23.9%	12.0%
1997	60.8%	27.0%	12.2%
1998	56.0%	31.1%	12.9%
1999	57.9%	29.5%	12.6%
2000	59.9%	27.2%	12.9%
2001	62.7%	25.7%	11.6%
2002	70.1%	20.4%	9.5%
2003	74.5%	17.2%	8.3%
2004	76.1%	15.9%	8.0%
2005	78.4%	13.9%	7.7%

¹ Includes bachelors-level certificates and diplomas.

The average age of students has also increased over the last decade, even after taking account of changes in the mix of qualification levels over this period.

Mean and Median² age of students in tertiary education in New Zealand 1995 and 2005

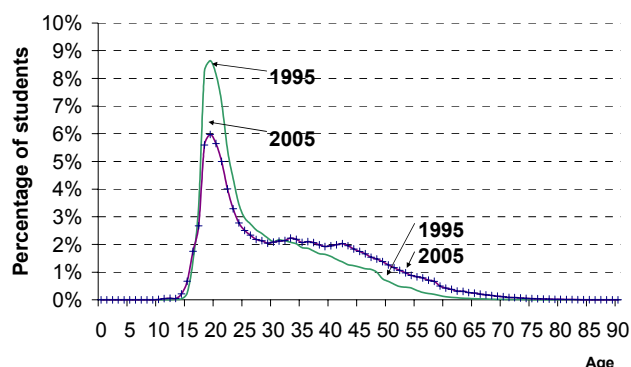
	Median age		Mean age	
	1995	2005	1995	2005
Sub-degree	26	31	28.8	34.3
Bachelors ¹	22	22	25.9	27.1
Postgraduate	30	33	32.0	35.1
All levels	24	30	27.9	32.6

¹ Includes bachelors-level certificates and diplomas.

Over all levels and all ages, the average age of students is nearly five years higher than 1995, while for those aged 40 and over, the average age has risen from 46.8 to 49.2. The following graph shows the shift in the distribution of ages of tertiary students in

1995 and in 2005. While 50 percent of students were aged under 25 in 1995, 38 percent were under 25 in 2005.

Age distribution of students in 1995 and in 2005



Older Māori taking up study

In 2005, Māori represented around 11 percent of the population aged 15 and over. A similar proportion of bachelors-level students aged under 40 were Māori, but over 16 percent of bachelors-level students aged 40 and over were Māori. At ages 65 and over, 25 percent of the 850 bachelors-level students enrolled in 2005 were Māori.

By contrast, Pasifika students tended to be younger, with 79 percent aged under 40, compared with 70 percent for all students. Older Asian students are likely to be studying at sub-degree level, and are the least likely of any ethnic group to be studying at bachelors level or higher.

Wānanga have been very successful in attracting older students to tertiary study. Around 48 percent of wānanga students are aged 40 and over, compared with 17 percent for universities, 34 percent at polytechnics, and 27 percent at private institutions.

Women returning to study later in life

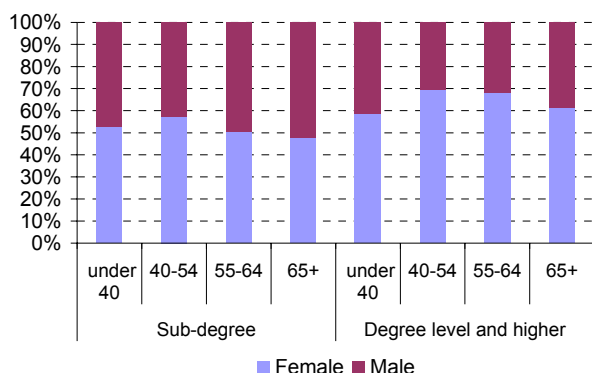
While women form a majority of students at most ages, there is a noticeable gain in female participation at ages 40 to 54. This partly reflects their return to education (and the workforce) after having children.

However, as age increases, the percentage of male students also increases. Still, males never form a majority of students at any age, except for those students aged 65 and over at sub-degree level (where they represent 52% of some 6,800 students)

² The median age is the age at which half of the students are aged below, and half are aged above. The mean age is the arithmetic average age.

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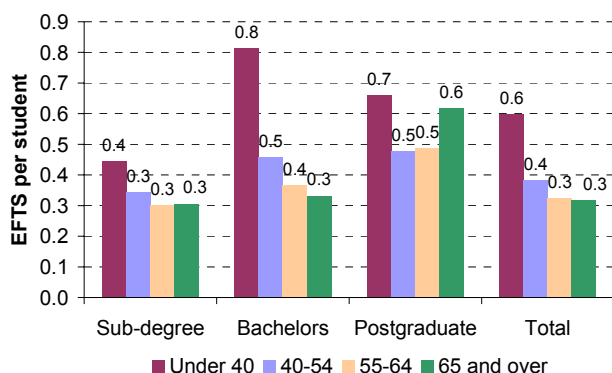
Comparison of males and females by age group and level of study, 2005



Older students studying part-time

Older students comprise a mixture of working and not-working or retired, and are more likely to be studying part-time. The average study load³ for a student aged 40 or over is between a half and three-quarters that of a student under 40. Study load decreases with age till around 55, and is lower for students at bachelors level.

Average study load by age group and qualification level

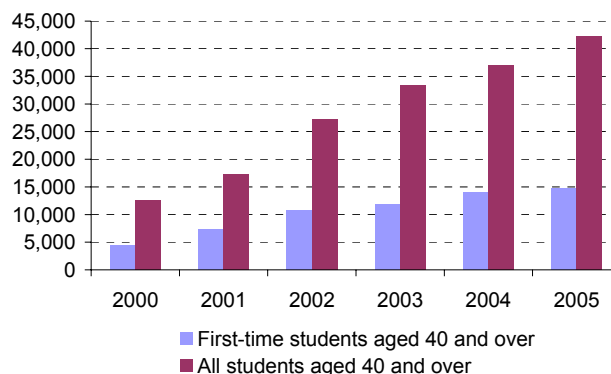


A second chance at education

The open, flexible and diverse nature of education offered by many tertiary institutions in New Zealand provides an opportunity to return to study for many older people who left school with no qualifications.

There were around 42,000 students with no previous school qualification aged 40 and over enrolled in sub-degree level study in 2005. This is a 30,000 (or 240 percent) increase in just five years. Of these, over one in three (or 35 percent) were first-time tertiary students.

Students aged 40 and over with no previous school qualifications who enrolled in sub-degree level study, 2000 to 2005



Te Wānanga o Aotearoa has been particularly successful in attracting into study older students with no previous school qualification. Around 35 percent of total growth since 2000 can be attributed to this institution.

Completion and progression

Over 2,500 students aged 40 and over gained a bachelors degree in 2004, with a further 1,100 gaining graduate-level certificates or diplomas. Students aged 40 and over also gained over 30,100 sub-degree level certificates or diplomas, and a further 2,600 postgraduate level qualifications, including 906 masters degrees, and 189 doctorates.

An estimated 32 percent of students aged 40 and over who started a sub-degree level qualification in 2000 had completed after five years, compared with 39 percent for students under 25. Qualification completion rates were also lower for older students at degree and postgraduate level.

Five-year completion rates by level and age group, for students starting qualifications in 2000

Level	18-24	25-39	40+
Sub-degree	39%	34%	32%
Bachelors ¹	50%	31%	31%
Postgraduate	72%	53%	46%

¹ Includes bachelors-level certificates and diplomas.

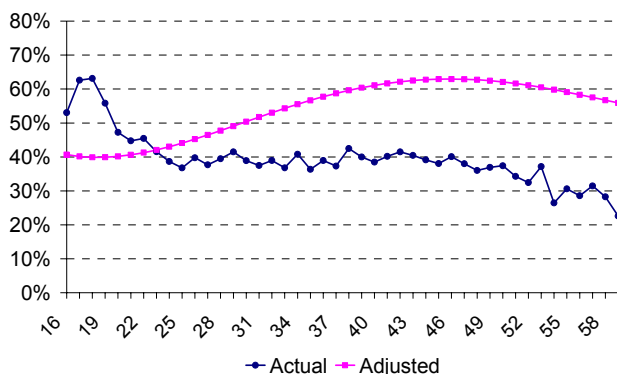
However, a study done last year on students starting their bachelors degrees⁴, showed that, after adjusting for factors such as the increased part-time study and lower school qualifications of older students, completion rates actually *increased* with age until the mid-fifties.

³ The equivalent full-time student (EFTS) value of all courses enrolled for that year.

⁴ Scott, D., Smart, W. (2005) *What factors make a difference to getting a degree in New Zealand?* Ministry of Education.

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Six-year bachelors degree completion rates by age, actual and adjusted for various demographic and study-related differences



Note: For more detail, refer to Scott, D., Smart, W. (2005) *What factors make a difference to getting a degree in New Zealand?* Ministry of Education.

Apart from the higher level of part-time study, it is also important to note that many older students will not have a qualification goal when enrolling in tertiary study. Older students with specific vocational or personal-interest goals in mind are more likely to enrol in selected courses only. Many will be successful in passing these courses, but choose not to study all the courses required for the qualification.

Progression to higher-level study for those completing sub-degree qualifications by sub-sector and age group

Institution type	18-24	25-39	40 +
Universities	27%	15%	12%
ITPs	11%	10%	7%
Colleges of Ed.	26%	15%	14%
Wānanga	19%	22%	21%
PTEs	7%	3%	3%
All institution types	12%	9%	8%

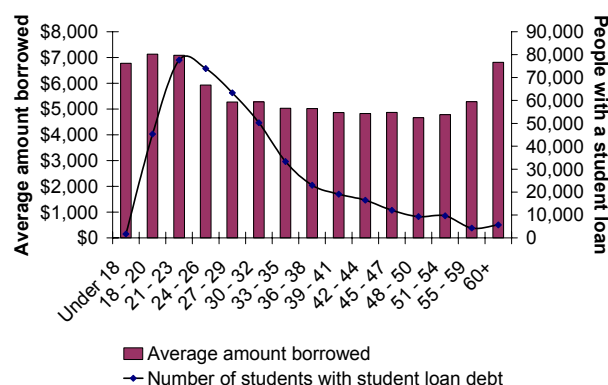
Of those older students completing a certificate or diploma in 2003, 8 percent went on to study at a higher level in 2004, compared with 12 percent for students under 25. Progression to higher level study for older students completing certificates or diplomas at wānanga was higher than for any other type of institution, with over one in five older students enrolling in higher level study in the following year

Financial support

There were approximately 22,000 students aged 40 and over, who borrowed under the Student Loan Scheme in 2004, around 16 percent of all those who borrowed in 2004. About 1 percent of all borrowers in 2004 were aged over 60. The average amount borrowed was relatively constant for students aged between 25 and 55 (at around \$5,000), but those aged 55 and over tend to borrow more.

As at 30 June 2005, there were approximately 76,500 people aged 40 and over who had a student loan debt, representing around 17 percent of all people with a student loan debt.

Average student loan borrowed (2004) and number of people with a student loan (2005) by age group



Tertiary Sector Performance Analysis & Reporting,
Tertiary Curriculum, Teaching and Learning Group – Mātauranga Tuatoru, Akoranga Māautanga,
Ministry of Education – Te Tāhuhu o te Mātauranga.

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