

chapter eight

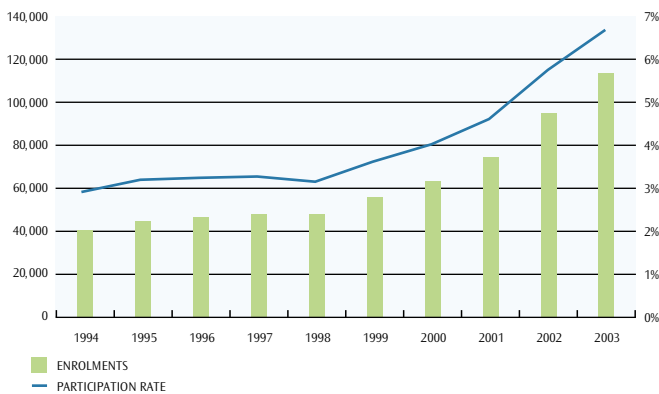
OLDER STUDENTS IN TERTIARY EDUCATION



INTRODUCTION

New Zealand has experienced strong growth in participation in tertiary education in recent years and this has been matched by growth in the number of qualifications completed. While participation has risen among all groups in the population, much of this increase has been due to the rapid growth in enrolments by people in older age groups. In 1994, 47 percent of all students formally enrolled in tertiary education were aged between 18 and 24. By 2003, those aged between 18 and 24 had fallen to 34 percent of enrolments, with those between 25 and 39 representing a further 34 percent. In 2003, one in four tertiary students was aged 40 and over, compared with around one in seven in 1994. The number of students in this age group increased from 40,600 to 113,300 over the same period. This chapter reports on trends in tertiary education for students aged 40 years and over. The focus of the chapter is primarily on domestic students.

FIGURE 8.1: OLDER STUDENTS' PARTICIPATION IN TERTIARY EDUCATION 1994-2003



Notes:

- ¹ Data before 1999 excludes PTE and OTEP students.
- ² Data relates to domestic students aged 40 and over enrolled at any time during the year with a tertiary education provider in formal qualifications of greater than 0.03 EFTS.
- ³ Participation rate is the percentage of the population aged 15 and over who were enrolled at any time during the year.
- ⁴ Data excludes all non-formal learning, on-job industry training and PTEs which neither received tuition subsidies nor were approved for student loans and/or allowances.

The ageing of the New Zealand population has contributed to this growth. New Zealand's population has been ageing steadily as a result of the post-war baby boom that lasted from 1946 to 1965, and was followed by a declining birth rate. With the movement of the baby boom generation into older adulthood, people aged 40 and over now make up a larger share of the population than in the past. In 2003, 42 percent of the population was aged 40 and over, compared with 39 percent in 1997 and 37 percent in 1991¹.

Another factor contributing to growth in participation in tertiary education among older people is that until the last 15 years, the rate of participation in tertiary education in New Zealand was low. Many older people did not participate in tertiary education when they were aged 18 to 24 years, the 'core' age group for tertiary education. Therefore, there is an element of 'catching up' in the recent growth in participation among older age groups.

The relatively rapid growth in enrolments by older adults has coincided with increasing diversification in the tertiary education sector from 1998 onwards. Initiatives such as better access to courses through innovative delivery modes, an increase in sub-degree qualifications, especially at wānanga and polytechnics, and qualifications with low or zero fees provide more opportunities for older adults to enter tertiary education than in the past. People who take up tertiary study in mid or later life often do so at a time in their lives when their careers are already established, or as they approach retirement. Some older students may be returning to tertiary study after a long absence, while, for other students, tertiary education is a new experience. A recent study of university students aged 40 and over² found that the most common motives for returning to study were to acquire new knowledge or qualifications, to improve job performance and prospects, and for personal development and self-fulfilment.

The experiences of older people who return to study or take up tertiary study for the first time may be quite different from those of school leavers or 'traditional' students. Funding is a major barrier to study for older students who tend to have greater financial commitments than younger students³. In addition, older students often have work and family responsibilities which compete for their time, and women especially may find it difficult to juggle the demands of work, family and study.

Te Wānanga o Aotearoa (TWOA) has achieved very significant growth in enrolments in a relatively short time, and a large proportion of its students are aged 40 and over. TWOA's success in attracting older people, particularly Māori, and especially those who have low school qualifications, has been attributed to strategies that have removed some of the main barriers to education for this group of people. For example, TWOA has provided affordable childcare, low or zero fees and a learning environment based on tikanga Māori⁴.

¹ Estimated resident population of New Zealand for mean December year, Statistics New Zealand.

² Davey, J. (2001), *Going for It! Older Students at Victoria*, Victoria University of Wellington.

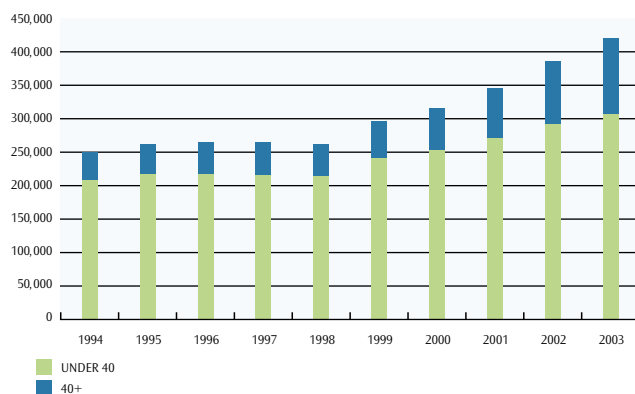
³ Davey, J. (2002), *Funding Education in Mid and Later Life: A Case Study from Victoria University of Wellington*, *Social Policy Journal of New Zealand*, Issue 18, June 2002.

⁴ Lattimore, R. et al (2003), *Ka Awatea Tuarua, An Implementation of the New Dawn*, New Zealand Institute of Economic Research.

PARTICIPATION IN TERTIARY EDUCATION

The student population has been getting older over time, especially over the last 10 years. Changes to the sector from 1998 have accelerated the ageing of the student body by providing more opportunities for older people to enter tertiary education. The number of students aged 40 and over grew slowly from 40,600 in 1994 to 47,700 in 1998, but, by 2003, student numbers in this age group had reached 113,300, an increase of 179 percent, whereas numbers overall grew by 72 percent over that period. In 2003, people aged 40 and over made up one quarter (27 percent) of all formally enrolled students, compared with only 18 percent in 1998 and 16 percent in 1994. The growth in the numbers of older students has contributed more than one third of the total growth in student numbers over the decade. The older student population grew fastest between 2001 and 2002 when student numbers increased by 29 percent. This was mainly due to the enrolments at wānanga, which more than trebled for this age group, up from 4,800 students in 2001 to 16,000 in 2002. By contrast, growth in the under-40 age group was highest between 1998 and 1999, coinciding with the rapid expansion of enrolments in private providers that occurred over that time.

FIGURE 8.2: STUDENTS ENROLLED IN TERTIARY EDUCATION BY AGE GROUP 1994-2003

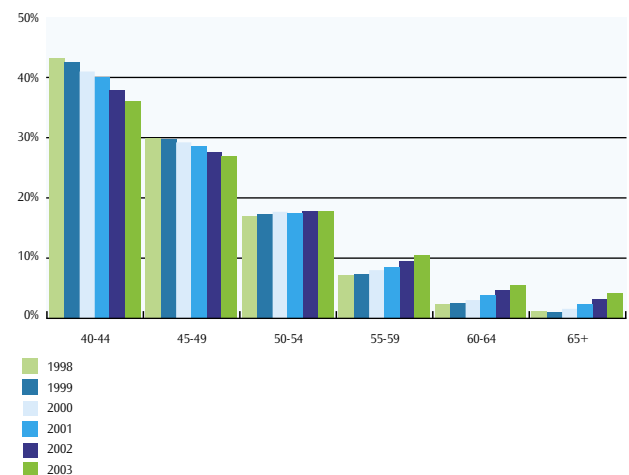


Notes:

- ¹ Data before 1999 excludes PTE and OTEP students.
- ² Data relates to domestic students enrolled at any time during the year with a tertiary education provider in formal qualifications of greater than 0.03 EFTS.
- ³ Data excludes all non-formal learning, on-job industry training and PTEs which neither received tuition subsidies nor were approved for student loans and/or allowances.

A breakdown of the student population aged 40 and over shows that, although the numbers of older students increased for each five-year age group between 1998 and 2003, the rate of growth among the 50 and over age groups outstripped that of those people in their 40s. For example, the 65 and over age group grew from around 500 to 4,600 students over the six-year period, an increase of 670 percent, and their share of the student population aged 40 and over rose from 1 to 4 percent.

FIGURE 8.3: SHARE OF OLDER STUDENT POPULATION BY AGE GROUP 1998-2003



Notes:

- ¹ Data before 1999 excludes PTE and OTEP students.
- ² Data relates to domestic students aged 40 and over enrolled at any time during the year with a tertiary education provider in formal qualifications of greater than 0.03 EFTS.
- ³ Data excludes all non-formal learning, on-job industry training and PTEs which neither received tuition subsidies nor were approved for student loans and/or allowances.

Participation in tertiary education has increased for all age groups since 1998, with 13.4 percent of the population aged 15 and over enrolled in formal tertiary education in 2003, compared with 8.9 percent in 1998. As might be expected, tertiary education participation rates decline with age and the rate for the 40 and over age group was about half the rate for the total adult population in 2003. On the other hand, the participation rate for the 40 and over age group grew faster than the rate for the population as a whole between 1998 and 2003, rising from 3.2 percent to 6.6 percent over this period.

TABLE 8.1: OLDER STUDENTS' PARTICIPATION IN TERTIARY EDUCATION BY AGE GROUP 1998-2003

Year	Students			
	40-54	55-64	65+	Total 40+
1998	42,708	4,447	539	47,694
1999	49,455	5,393	614	55,462
2000	55,415	6,838	949	63,202
2001	63,541	8,942	1,607	74,090
2002	79,036	13,306	2,881	95,223
2003	91,145	17,567	4,572	113,284
Year	As a proportion of all students aged 40 and over			
	40-54	55-64	65+	Total 40+
1998	89.5%	9.3%	1.1%	100.0%
1999	89.2%	9.7%	1.1%	100.0%
2000	87.7%	10.8%	1.5%	100.0%
2001	85.8%	12.1%	2.2%	100.0%
2002	83.0%	14.0%	3.0%	100.0%
2003	80.5%	15.5%	4.0%	100.0%
Year	Participation rate			
	40-54	55-64	65+	Total 40+
1998	5.7%	1.4%	0.1%	3.2%
1999	6.4%	1.6%	0.1%	3.6%
2000	7.0%	2.0%	0.2%	4.0%
2001	7.9%	2.5%	0.3%	4.6%
2002	9.6%	3.6%	0.6%	5.7%
2003	10.9%	4.5%	1.0%	6.6%

Notes:

- ¹ Data before 1999 excludes PTE and OTEP students.
- ² Data relates to domestic students aged 40 and over enrolled at any time during the year with a tertiary education provider in formal qualifications of greater than 0.03 EFTS.
- ³ Participation rate is the percentage of the population aged 15 and over who were enrolled at any time during the year.
- ⁴ Data excludes all non-formal learning, on-job industry training and PTEs which neither received tuition subsidies nor were approved for student loans and/or allowances.

STUDY LOAD

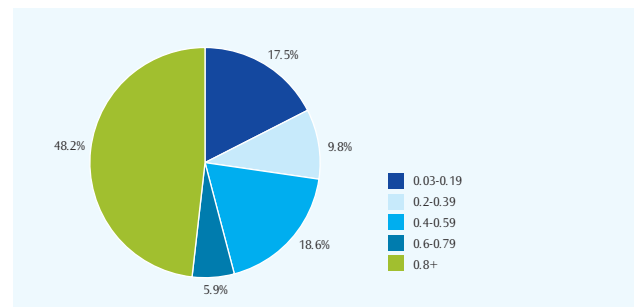
Although students aged 40 and over have experienced more rapid growth in tertiary education participation than students under 40, older students generally have lower study loads⁵ than their younger counterparts. In 2003, 27 percent of all students aged 40 and over had study loads of 0.8 EFTS or more, compared with 48 percent of students under 40. On the other hand, the study load of older students has increased since 1998, when only 17 percent of students aged 40 and over had study loads of 0.8 EFTS or higher.

⁵ Measured as the number of equivalent full-time student (EFTS) units undertaken in a year by the student.

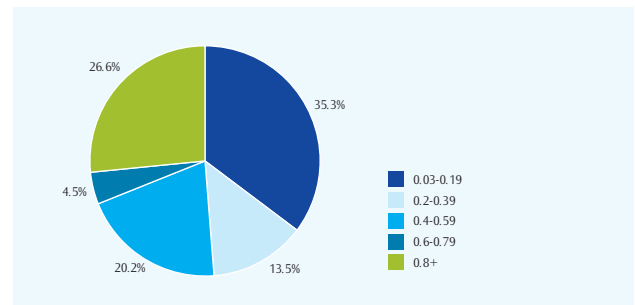
In the wānanga, 58 percent of students aged 40 and over had study loads of 0.8 EFTS or higher in 2003, compared with only 15 percent of polytechnic students and 25 percent of university students in this age group. The EFTS loads of polytechnic students of all ages tend to be lower than other sectors and this is due mainly to the relatively large number of short courses offered by polytechnics and their encouragement of part-time enrolment. A total of 58 percent of polytechnic students aged 40 and over were enrolled in less than 0.2 EFTS during 2003.

FIGURE 8.4: EFTS STUDY LOAD BY AGE GROUP 2003

STUDENTS AGED UNDER 40



STUDENTS AGED 40 AND OVER



Notes:

- ¹ Data relates to domestic students enrolled at any time during the year with a tertiary education provider in formal qualifications of greater than 0.03 EFTS.
- ² Data excludes all non-formal learning, on-job industry training and PTEs which neither received tuition subsidies nor were approved for student loans and/or allowances.
- ³ Study load relates to the total EFTS value of all qualifications enrolled in during the year.



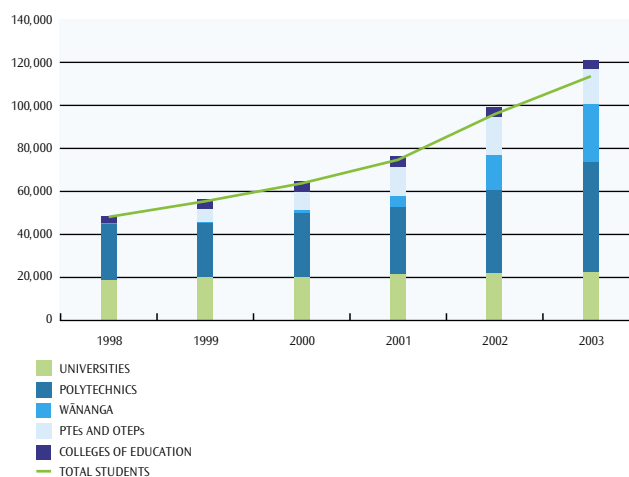
SUB-SECTOR

The most significant factor in the recent growth in older student numbers is enrolments at wānanga. In 2003, 27,300 students aged 40 and over were enrolled at wānanga, up from 16,000 in 2002 and 4,800 in 2001. Analysis of longer-term trends shows that wānanga contributed 41 percent of the total growth in older student numbers since 1998, when there were only 370 older students enrolled at wānanga. Polytechnics accounted for a further 39 percent of the increase in older students over this time, with the number of older students doubling from 25,300 in 1998 to 51,000 in 2003. Wānanga enrolled 24 percent of all students aged 40 and over in 2003, compared with less than 1 percent in 1998. Corresponding figures for polytechnics were 45 percent in 2003 and 53 percent in 1998.

Numbers of older students enrolled at universities and colleges of education increased slowly over the six-year period from 1998 to 2003, although their share of the older student population decreased. Growth rates of 18 percent in the universities and 27 percent in the colleges of education between 1998 and 2003 were considerably lower than the overall growth rate of 138 percent for students aged 40 and over. As a consequence, the share of the older students enrolled at universities fell from 40 percent in 1998 to 20 percent in 2003, while the colleges' share fell from 8 percent to 4 percent.

In 2003, PTE and OTEP students aged 40 and over made up 14 percent of the older student population, with a total of 15,500 students. The number of older students enrolled in PTEs and OTEPs grew by 163 percent between 1999 and 2003.

FIGURE 8.5: OLDER STUDENTS BY SUB-SECTOR 1998-2003



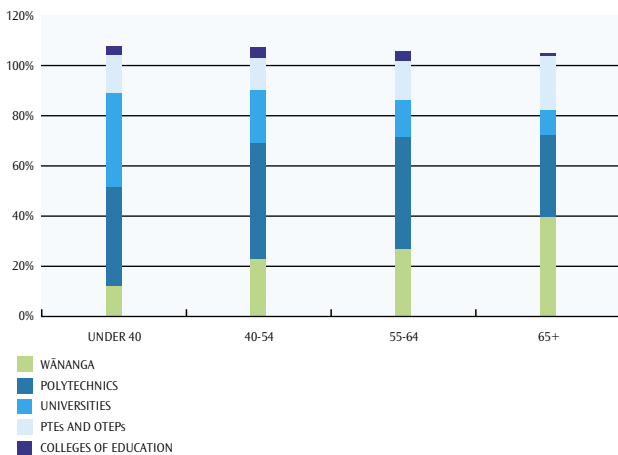
Notes:

- ¹ Data before 1999 excludes PTE and OTEP students.
- ² Data relates to domestic students aged 40 and over enrolled at any time during the year with a tertiary education provider in formal qualifications of greater than 0.03 EFTS.
- ³ Students who were enrolled in more than one sub-sector have been counted in each sub-sector. Consequently, the sum of each sub-sector may not add to the total number of students.
- ⁴ Data excludes all non-formal learning, on-job industry training and PTEs which neither received tuition subsidies nor were approved for student loans and/or allowances.

The type of provider chosen by older students may depend on a number of factors, such as the types of courses and qualifications provided, and the particular goals and aspirations of the students. Only 20 percent of older students attended university in 2003, compared with 37 percent of students under 40. On the other hand, 24 percent of students aged 40 and over were enrolled at wānanga, compared with only 12 percent of students under 40.

The age composition of students attending wānanga has changed markedly since 1998, when only 22 percent of wānanga students were aged 40 or over. By 2003, this proportion had increased to 42 percent. This trend occurred to a lesser extent in other sub-sectors, although the proportion of university students aged 40 and over increased only marginally over this time. Study at wānanga was the most popular choice for people aged 65 and over, who were the group most likely to be retired from the paid workforce. Forty percent of all students aged 65 and over (1,800 students) were studying at wānanga in 2003, and wānanga students accounted for almost half the growth in this age group since 1998.

FIGURE 8.6: PERCENTAGE OF STUDENTS BY AGE GROUP AND SUB-SECTOR 2003



Notes:

- ¹ Data relates to domestic students enrolled at any time during the year with a tertiary education provider in formal qualifications of greater than 0.03 EFTS.
- ² Students who were enrolled in more than one sub-sector have been counted in each sub-sector. Consequently, the sum of each sub-sector may not add to the total number of students.
- ³ Data excludes all non-formal learning, on-job industry training and PTEs which neither received tuition subsidies nor were approved for student loans and/or allowances.

GENDER

Women outnumber men in tertiary education and this trend holds true across most age groups. In 2003, there were 68,600 women and 44,700 men aged 40 and over enrolled in formal tertiary education. Overall, women made up 60 percent of all students in this age group, which was slightly more than the proportion for students under 40 (57 percent). The proportion of women in the 40 and over age group has remained stable at around 60 percent over the past decade, whereas, in the sector as a whole, women’s participation has grown faster than that of men.

Eight percent of women in the 40 and over age group were enrolled in tertiary education sometime during 2003, compared with 5 percent of men aged 40 and over. For Māori aged 40 and over, the gap between the sexes was even higher, with 21 percent of Māori women attending a tertiary institution during 2003, compared with 12 percent of Māori men. Older Pasifika women also had higher participation rates than their male counterparts, at 17 percent and 12 percent respectively, whereas the differences between the sexes for Asians and Europeans were minimal.

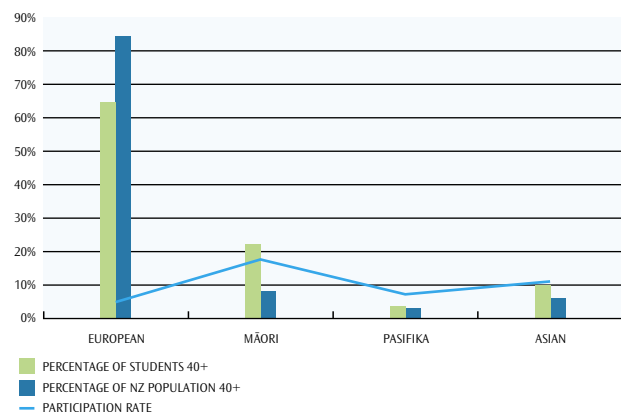
Gender differences in the older student population diminish by age. For example, women make up approximately 62 percent of all students in their 40s, whereas, for the 65 years and over age group, the split is 50:50.

Older men, like their younger counterparts, are more likely to be enrolled in polytechnics than older women. This sub-sector accounted for 51 percent of all male students in the 40 and over age group in 2003, compared with 41 percent of all women, whereas older women were more likely to be studying at wānanga, colleges of education and universities.

ETHNIC GROUP

The ethnic make-up of older students is similar to that of younger students. In 2003, 65 percent of students aged 40 and over identified as European, 22 percent as Māori, 10 percent as Asian and 4 percent as Pasifika. Between 2002 and 2003, the most significant change in the older student population was in the number of Asian students aged 40 and over, which almost doubled from 5,800 to 11,200. This was considerably higher than the overall increase in Asian students between 2002 and 2003, which was 32 percent. Other ethnic groups showed more moderate growth across the same period. In relation to the estimated population aged 40 and over in 2003, Māori and Asians were over-represented in tertiary education, while the proportion of students who identified as Pasifika matched their share of the population, and European students were under-represented in the student population.

FIGURE 8.7: OLDER STUDENTS' PARTICIPATION IN TERTIARY EDUCATION BY ETHNIC GROUP 2003



Notes:

- ¹ Data before 1999 excludes PTE and OTEP students.
- ² Data relates to domestic students aged 40 and over enrolled at any time during the year with a tertiary education provider in formal qualifications of greater than 0.03 EFTS.
- ³ Participation rate is the percentage of the population aged 15 and over who were enrolled at any time during the year.
- ⁴ Data excludes all non-formal learning, on-job industry training and PTEs which neither received tuition subsidies nor were approved for student loans and/or allowances.
- ⁵ Students who identify with more than one ethnic group have been counted in each group. Consequently, the sum of the students in each group may not add to the total number of students.

One in six Māori aged 40 and over (17 percent) participated in tertiary education at some time in 2003, which is considerably higher than for the other main ethnic groups. The Asian participation rate was 11 percent, Pasifika 7 percent and European 5 percent. The Māori participation rate for older students was also higher than that of non-Māori groups in 2001 and 2002, which largely reflected the increasing uptake of enrolment at wānanga among older Māori students. In 2001, 31 percent of all Māori students aged 40 and over (4,200 students) were enrolled at wānanga at some time during the year, but by 2003 this had increased to 60 percent, or 15,000 Māori students in this age group. Women dominated the Māori student population aged 40 and over at wānanga, making up 69 percent of the overall number of older Māori students.

Zero fees have encouraged participation in tertiary education, particularly among Māori students. In some of TWoA's programmes, 80 percent of participants were Māori students and had not been involved in tertiary education before enrolling at the wānanga. The highest growth in TWoA enrolments was in fee-free courses leading to lower level qualifications.

QUALIFICATION LEVEL

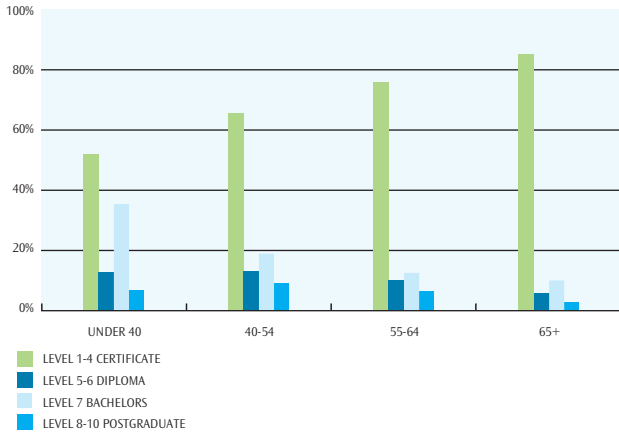
Tertiary students aged 40 and over are more likely to be enrolled in lower level qualifications. In 2003, 68 percent of older students were studying at certificate level and a further 12 percent were studying at diploma level, while only 17 percent were taking bachelor-level study. By comparison, 52 percent of students under 40 were studying for certificates, 13 percent for diplomas and 35 percent for bachelors degrees.

In 2003, 19,800 students aged 40 and over were enrolled in bachelor-level qualifications, which equated to only 15 percent of all bachelor-level students. However, older students were more likely to be enrolled in postgraduate-level qualifications than younger students, mainly because there was a higher proportion of university students aged 40 and over enrolled in postgraduate studies (38 percent) than university students under 40 (17 percent).

In 1998, 59 percent of older students were enrolled in sub-degree qualifications, but by 2003 this figure had risen to 80 percent. One in three (31 percent) sub-degree students enrolled during the 2003 year were aged 40 or over. At sub-degree level, there are some interesting differences between the sub-sectors. Qualifications below degree level range from levels 1 to 6 of the New Zealand Register of Quality Assured Qualifications. At wānanga, 40 percent of older students enrolled in sub-degree qualifications were studying for qualifications at levels 4 to 6 of the Register in 2003, compared with only 26 percent of students under 40. On the other hand, older students enrolled at polytechnics, OTEPs and PTEs were more likely to be studying for qualifications at levels 1 to 3 of the Register.

The proportion of older students enrolled in higher-level qualifications decreases with age. Only 12 percent of students aged 65 and over were enrolled at bachelors level or above in 2003, whereas 28 percent of students in the 40 to 54 age group were enrolled in higher-level qualifications.

FIGURE 8.8: PERCENTAGE OF OLDER STUDENTS BY AGE GROUP AND QUALIFICATION LEVEL 2003



Notes:

- 1 Data relates to domestic students aged 40 and over enrolled at any time during the year with a tertiary education provider in formal qualifications of greater than 0.03 EFTS.
- 2 Students who studied at more than one qualification level have been counted in each level. Consequently, the sum of the students in each qualification level may not add to the total number of students.
- 3 Data excludes all non-formal learning, on-job industry training and PTEs which neither received tuition subsidies nor were approved for student loans and/or allowances.

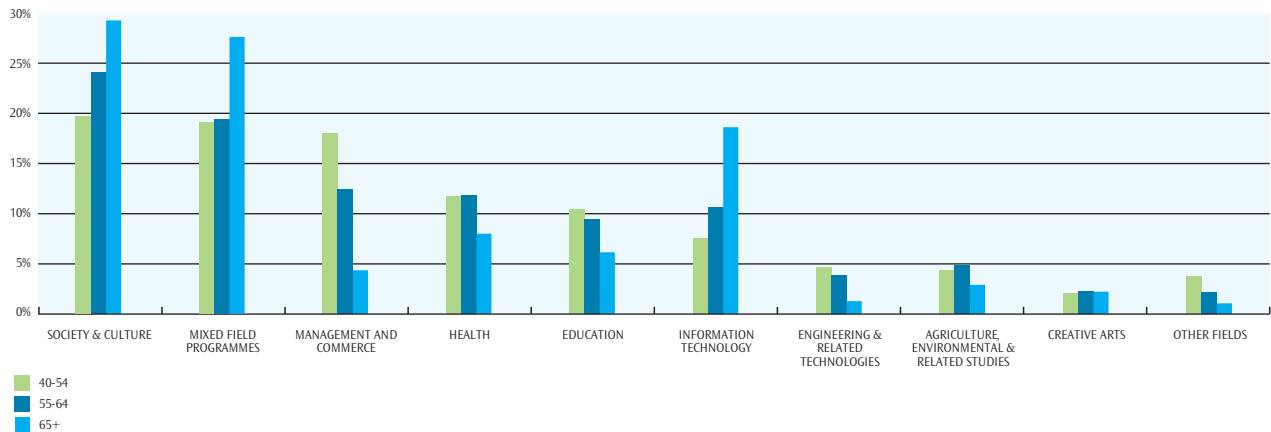
FIELD OF STUDY

The most popular field of study for students aged 40 and over in 2003 was society and culture, with one in five older students (21 percent) enrolled in this broad field. One third of older students enrolled in society and culture-related qualifications in 2003 were studying foreign languages, and other popular society and culture topics were religious studies, English for speakers of other languages, social work, community care, counselling and te reo Māori.

Mixed-field programmes were also popular with 19 percent of all older students enrolled in this field. Two thirds of older students taking mixed-field programmes were undertaking employment-related skills training and life skills-related training. A further 16 percent of older students were enrolled in management and commerce-related qualifications, including business management and real estate qualifications, and 11 percent were studying in health-related fields.

The three most popular fields of study among students under 40 in 2003 were also management and commerce, society and culture, or mixed-field programmes, but sub-fields within these fields of study were more diverse than for older students. On the other hand, students aged 65 and over, who are more likely to be retired from paid work, were concentrated in three broad fields of study – society and culture, mixed-field programmes, and information technology. The majority of information technology students in this age group were enrolled in general computer courses or web design courses.

FIGURE 8.9: DISTRIBUTION OF OLDER STUDENTS BY AGE GROUP AND FIELD OF STUDY 2003



Notes:

- 1 Data relates to domestic students aged 40 and over enrolled at any time during the year with a tertiary education provider in formal qualifications of greater than 0.03 EFTS.
- 2 Data excludes all non-formal learning, on-job industry training and PTEs which neither received tuition subsidies nor were approved for student loans and/or allowances.



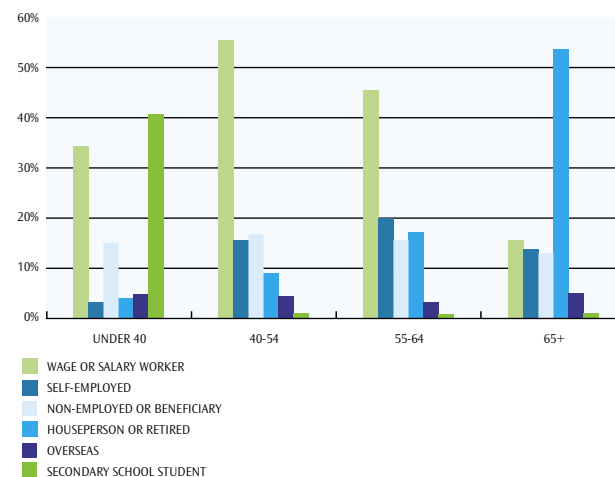
FIRST-TIME STUDENTS AND ACTIVITY PRIOR TO STUDY

In 2003, almost one in four domestic students (23 percent) was studying for the first time at tertiary level, which was similar to the proportion of first-year students in 1998 (21 percent). However, the proportion of first-time students among students aged 40 and over rose from 16 to 22 percent between 1998 and 2003. A range of entry-level programmes is now on offer at tertiary level, particularly through polytechnics and wānanga, and this has encouraged a number of older people into tertiary study for the first time.

In 2003, 29 percent of students aged 55 and over were studying at tertiary level for the first time. The proportion of first-time students in this age group varied by sub-sector; 36 percent of polytechnic students and 31 percent of wānanga students aged 55 and over were first-time students, compared with only 6 percent of university students. Moreover, only 2 percent of all first-time students aged 55 and over studied at a university or college of education during 2003, compared with 21 percent of all first-time students.

Two out of three students (67 percent) in the 40 and over age group in 2003 were working in paid employment in the year⁶ prior to taking up tertiary study for the first time. Sixteen percent were either not employed or receiving a benefit, and 13 percent described their main activity prior to study as houseperson or retired. As might be expected, the proportion of people in the houseperson/retired category increased with age, whilst the reverse was true for paid employment. The main activity in the year prior to study for more than half the 65 and over age group (53 percent) was houseperson or retired, and only 29 percent were working in paid employment.

FIGURE 8.10: PRIOR ACTIVITY OF FIRST-TIME TERTIARY STUDENTS 2003



Notes:

- ¹ Data relates to domestic students enrolled at any time during the year with a tertiary education provider in formal qualifications of greater than 0.03 EFTS.
- ² Data excludes all non-formal learning, on-job industry training and PTEs which neither received tuition subsidies nor were approved for student loans and/or allowances.

INTERNATIONAL STUDENTS

The vast majority of older students are domestic students. In 2003, only 2 percent of all students aged 40 and over (1,070 students) were international students. Three out of four international students aged 40 and over were enrolled at either polytechnics (44 percent) or universities (32 percent), with a further 21 percent at private training establishments (PTEs).

Just under half of all international students aged 40 and over (47 percent) were studying at certificate level, although this was considerably lower than the proportion of domestic students studying at that level (71 percent). International students were more likely than domestic students to be enrolled at degree level or higher, with almost one in three international students aged 40 and over studying at this level in 2003. Eight percent of older international students were enrolled at doctorate level, compared with only 1 percent of their domestic counterparts.

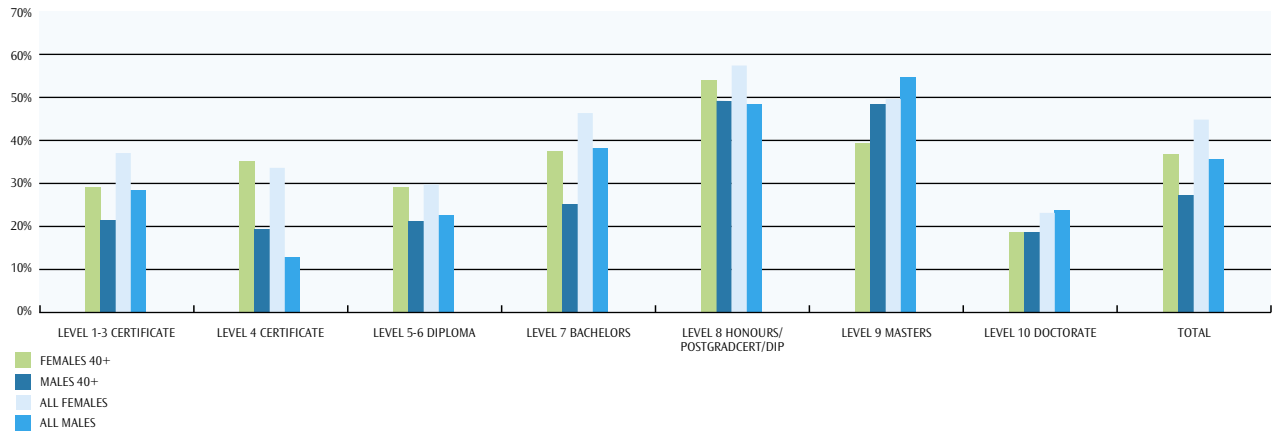
⁶ Defined as the students' main activity at 1 October in the previous year.

ACHIEVEMENT IN TERTIARY EDUCATION

An analysis⁷ of the completion of qualifications by students in formal tertiary study in New Zealand estimates the proportion of domestic students who complete a qualification with a public provider after five years. This study found that older students tend to have lower completion rates than the general student population. This is largely because older students are more likely to be studying part-time and combining study with work or family commitments. In addition, tertiary study for some older students is motivated by interest in acquiring specific skills rather than the desire to gain a formal qualification. Of those students aged 40 and over who started a qualification in 1999 at a public provider, 33 percent had completed after five years, compared with 40 percent of all students. Differences were highest at degree level, with 34 percent of the 40 and over group completing, compared with 43 percent of all students. On the other hand, older students completed diplomas and postgraduate certificates/diplomas at similar rates to other students.

Women have higher completion rates across all age groups. Women aged 40 and over are almost 1.4 times more likely to complete a qualification in the five-year period than their male counterparts. This gap is mainly due to the higher completion rates of women studying at the undergraduate level, while at postgraduate level the differences between the sexes is relatively minor.

FIGURE 8.11: FIVE-YEAR COMPLETION RATES FOR DOMESTIC STUDENTS STARTING A QUALIFICATION IN 1999 BY QUALIFICATION LEVEL, AGE GROUP AND GENDER



Notes:

- ¹ Five-year completion rate is defined as the percentage of domestic students starting a qualification at a public provider in 1999 who have completed it by the end of 2003.
- ² Data relates to domestic students enrolled at any time during the year with a tertiary education provider in formal qualifications of greater than 0.03 EFTS.
- ³ Data excludes all PTEs, OTEPs, non-formal learning and on-job industry training.
- ⁴ Students who identify with more than one ethnic group have been counted in each group.
- ⁵ Students who were enrolled at more than one qualification level have been counted in each level.
- ⁶ Totals also include those students whose qualification level or age is unknown.
- ⁷ Total includes those students who have changed qualification level, whereas rates for individual levels do not.

⁷ See chapter 3 of this report.

Many students continue studying at tertiary level after completing a qualification. Progression may be at the same qualification level or below, or students may progress to a higher level of study. The proportion of students who progress to further study after completing a qualification is similar across age groups. Around 37 percent of students aged 40 years and over who completed a qualification in 2002 went on to further study in 2003. The corresponding figure for all students was 38 percent.

Students aged 40 and over are slightly less likely to progress to higher levels, with 12 percent of those completing in 2002 enrolled at a higher level in 2003, compared with 16 percent. However, 17 percent of older students completing at a wānanga in 2002 went on to higher levels of study, compared with only 12 percent of older students across all providers. Almost two thirds (64 percent) of older students completing a qualification at a wānanga in 2002 continued study in 2003, which was significantly higher than for older students in other sub-sectors (around 30 percent). This is not surprising as wānanga offer a large number of lower-level qualifications designed to provide a pathway into tertiary education for people wanting a second chance at education.

PATHWAYS TO TERTIARY EDUCATION

Adult and community education (ACE) is an important area of education for older learners, as it provides opportunities for further education and updating of skills, without having to engage in formal study. Schools and tertiary education institutions (TEIs) provide the majority of government-funded ACE, but significant provision is available to adults with foundation or ESOL learning needs through other organisations such as Literacy Aotearoa and the National Association of ESOL Home Tutors. Rural Education Activity Programmes also provide a significant amount of community education in rural areas. Activities within ACE cover a wide spectrum of topics.

School-based community education activities are generally well attended by older learners. In 2003, 95,280 students aged 40 and over enrolled in school community education activities, making up just over half (53 percent) of all enrolled students. The most popular topic category for learners in the 40 years and over age group in 2003 was art, music and crafts, followed by fitness, sport and recreation. Home management, computing, health, languages and ESOL were also popular options. Relatively few older men attend ACE in schools; three out of four students enrolled in 2003 activities were women. This pattern was consistent across all subject categories except transport certificates, which was dominated by male students.

The total number of students enrolled in ACE courses at TEIs⁸ almost doubled between 2002 and 2003, and older students mirrored this trend. In 2003, there were 144,000 students aged 40 and over enrolled in one or more ACE courses at a TEI, up from 76,000 the previous year. The rapid rise in numbers can be attributed mainly to the increase in enrolments at polytechnics. The rate of increase has raised questions about the appropriateness of the ACE activity in some TEIs. Around 88 percent of older ACE students studied through polytechnics, and numbers attending courses at polytechnics doubled from 62,000 to 125,000 over the same period.

TABLE 8.2: ADULT AND COMMUNITY EDUCATION (ACE) IN TEIs BY AGE GROUP 2000-2003

Age Group	2000	2001	2002	2003
STUDENTS				
Under 40	29,716	49,474	67,480	134,281
40-54	18,671	34,659	48,871	88,899
55-64	5,180	9,305	15,435	31,954
65+	4,780	7,218	11,688	23,023
Age unknown	4,644	7,854	8,083	8,560
TOTAL	62,991	108,510	151,557	286,717
ENROLMENTS				
Under 40	53,703	92,159	108,997	241,428
40-54	32,548	62,109	75,774	163,735
55-64	9,717	20,471	26,546	63,717
65+	8,322	16,849	20,371	48,943
Age unknown	6,443	16,077	10,328	11,388
TOTAL	110,733	207,665	242,016	529,211
TOTAL EFTS				
Under 40	2,057	3,333	4,914	10,321
40-54	915	1,859	3,258	6,506
55-64	252	633	1,228	2,500
65+	220	504	968	1,928
Age unknown	114	284	222	175
TOTAL	3,558	6,613	10,590	21,430

Notes:

¹ Students with invalid dates of birth have been recoded to age unknown.

² Data excludes non-Student Component funding and students funded through the STAR scheme.

Longer-term trends show that the polytechnics' share of ACE students aged 40 and over has grown from 61 to 88 percent since 2000, while the slower growth experienced by the university and college of education sub-sectors saw their share of the older ACE student population drop considerably between 2000 and 2003.

⁸ The analysis of ACE in TEIs is based on enrolments in courses classified as 5.1 – Community Education: Non-Formal Education, but does not include students funded through the STAR scheme.

FIGURE 8.12A: OLDER STUDENTS ENROLLED IN ACE COURSES AT TEIs BY SUB-SECTOR 2003

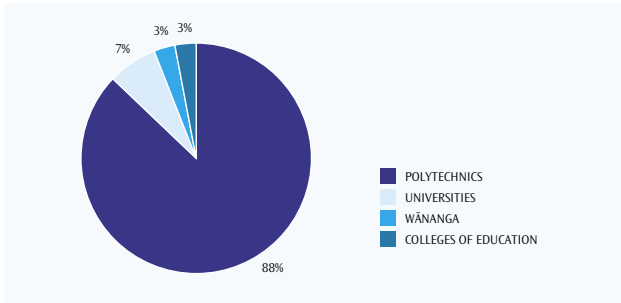
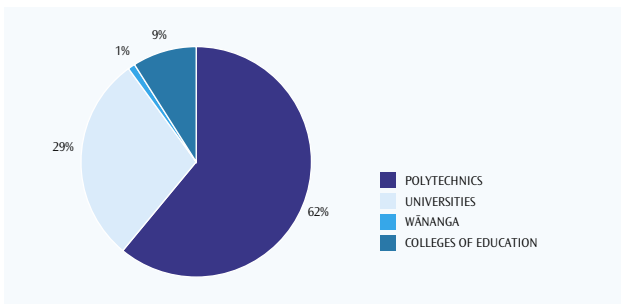


FIGURE 8.12B: OLDER STUDENTS ENROLLED IN ACE COURSES AT TEIs BY SUB-SECTOR 2000



Notes:

- ¹ Students who were enrolled in more than one sub-sector have been counted in each sub-sector. Consequently, the sum of each sub-sector may not add to the total number of students.
- ² Data includes students aged 40 and over enrolled at any time during the year.
- ³ Data excludes students whose age is unknown.

The growth of ACE in polytechnics has occurred as a result of development of ACE provision in new areas and through provision of zero-fee ACE courses. The government initiated a project during 2004 to review the rate of growth of ACE in TEIs and to look at the alignment of ACE with the Tertiary Education Strategy.

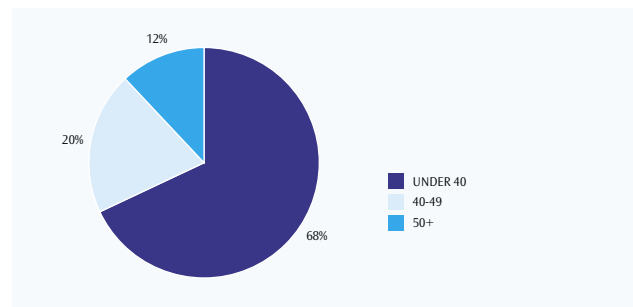
ACE students at TEIs were more likely to be women, and this was also true for older students. Around 60 percent of ACE students aged 40 and over attending TEI courses during 2003 were women. Computer courses such as word processing and office tools made up almost half of all student course enrolments, whilst foreign languages, te reo Māori, information technology and building-related courses were also popular choices for older students.

INDUSTRY TRAINING

Industry training provides opportunities for ongoing development and updating of skills. It concentrates on workplace learning, which can be on-the-job, off-the-job by a registered training provider, or a combination of both. In December 2003, there were 43 industry training organisations (ITOs), established by particular industries or groups of industries.

Older people are well represented in industry training through ITOs. A total of 41,426 trainees, or one third (32 percent) of all students who participated in industry training during 2003 were aged 40 and over.

FIGURE 8.13: PARTICIPATION IN INDUSTRY TRAINING BY AGE GROUP 2003



Notes:

- ¹ Data relates to total number of trainees during the year.
- ² Totals also include Modern Apprenticeship numbers.

Source: Tertiary Education Commission.

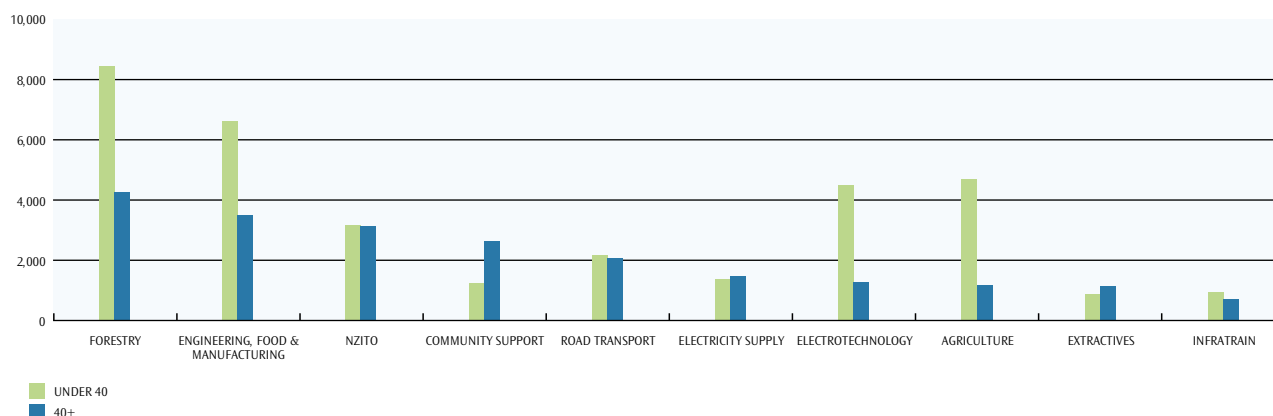
The Forest Industries Training and Education Council ITO (FITEC), is the largest ITO and also had the highest number of industry trainees aged 40 and over, numbering 4,250 at 31 December 2003. Other ITOs with relatively large numbers of older trainees in 2003 were:

- Engineering, Food and Manufacturing
- Community Support, and
- Road Transport.

Training in social services was dominated by older students in 2003. Two out of three trainees enrolled with the Community Support and Te Kaiawhina Ahumahi⁹ ITOs were aged 40 and over as at 31 December 2003.

⁹ ITO for the Social Services.

FIGURE 8.14: INDUSTRY TRAINEES BY ITO AND AGE GROUP AT 31 DECEMBER 2003



Notes:

¹ Data relates to total number of trainees at 31 December 2003.

² Totals also include Modern Apprenticeship numbers.

Source: Tertiary Education Commission.

Industry training is also delivered through the Modern Apprenticeships scheme, which is designed to complement and build on existing work-based industry training. Modern Apprenticeships are targeted at young people aged 16 to 21 years on entry, although provision may be made for older people seeking a change in career. There were only 144 apprentices outside the 15 to 21-year-old age range in 2003.

STUDENT SUPPORT

Older students are less likely to access student loans and allowances than their younger counterparts. In 2003, one in four students enrolled in formal tertiary education in 2003 was aged 40 years and over, whereas only one in 10 student allowance recipients (6,698 students) was in this age group. The number and proportion of older students has increased from 1999, when only 4,824 students in this age group received allowances (8 percent).

TABLE 8.3: DISTRIBUTION OF STUDENT ALLOWANCES BY AGE GROUP 1999-2003

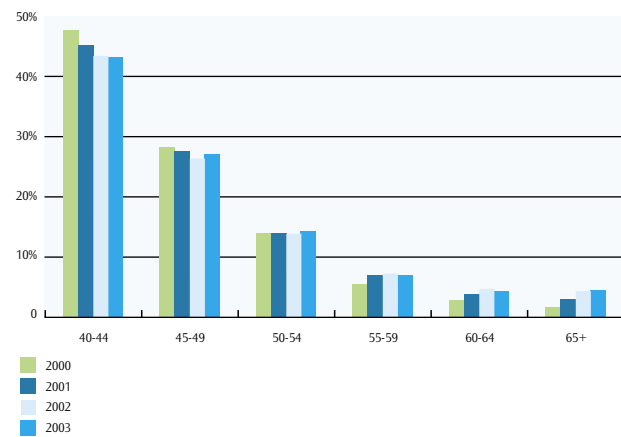
	1999	2000	2001	2002	2003
Under 40	92.5%	91.5%	90.7%	90.0%	89.5%
40-44	3.8%	4.2%	4.3%	4.4%	4.5%
45-49	2.2%	2.5%	2.7%	2.9%	3.0%
50-54	1.1%	1.2%	1.4%	1.5%	1.7%
55-59	0.3%	0.4%	0.6%	0.7%	0.8%
60-64	0.1%	0.1%	0.2%	0.3%	0.3%
65+	0.0%	0.0%	0.0%	0.1%	0.1%
TOTAL	100%	100%	100%	100%	100%

Source: Ministry of Social Development.

Older students are also less likely to have a student loan than younger students. One in eight (12 percent) student loan borrowers was in the 40 and over age group in 2003. However, although the proportion of student loan borrowers aged 40 and over is small, the numbers borrowing in this age group have grown by 46 percent since 2000, up from 13,060 borrowers to 19,020 in 2003. By contrast, the total number of student loan borrowers grew by only 22 percent over the same period.

The number of borrowers aged 55 and over more than doubled from 1,325 in 2000 to 3,016 in 2003, a rise of 128 percent. In fact, the 65 and over age group grew more rapidly than any other age group between 2000 and 2003, although numbers remained relatively small. A total of 849 borrowers were in this age group in 2003, compared with 223 in 2000.

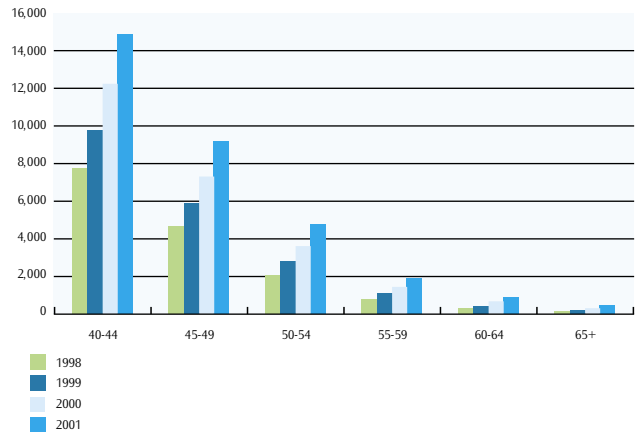
FIGURE 8.15: DISTRIBUTION OF OLDER STUDENT LOAN BORROWERS BY AGE GROUP 2000-2003



Source: Ministry of Social Development.

On the whole, few people aged 40 and over have student loan debts. Only 2 percent of the New Zealand population aged 40 and over, or 32,082 people, had an outstanding student loan balance in 2001, and although this is only 10 percent of all student loan debtors, the number of older student loan debtors has more than doubled since 1998, when there were 15,663 debtors. By contrast, debtors in the under-40 age group grew more slowly over the same period (39 percent), although they still made up the majority of people with outstanding student loan debt.

FIGURE 8.16: OLDER STUDENTS WITH OUTSTANDING STUDENT LOAN DEBT BY AGE GROUP 1998-2001



Source: Ministry of Education and Statistics New Zealand, Integrated Dataset of Student Loan Scheme Borrowers.

Student loan borrowers aged 40 and over have lower levels of debt on average than the general student population. The average student debt across this group in 2001 was \$8,600, whereas the average student debt across all students was \$12,170. Students aged 40 and over contributed only 7 percent of the total value of outstanding debt in 2001, although percentage growth from 1998 for this group was relatively high, particularly for the 60 and over age groups.

The relatively rapid growth of student loan borrowers and debtors in the 40 years and over age group is largely a reflection of the increase in older students taking up formal tertiary education programmes.

Data from the student loan integrated dataset suggests that people aged 40 and over pay off their student loan debts faster than people in younger age groups. Just over one quarter (27 percent) of student loan debtors aged 40 and over who last borrowed and studied in 1997 had paid off their loans in full by the 2000 year, compared with 18 percent of all student loan debtors. This trend is related to the lower than average debt levels of people aged 40 and over.