

APPENDICES

Appendix 1 The elements of the Student Loan Scheme

Eligibility

As a prerequisite to borrowing under the Student Loan Scheme, borrowers must sign a loan contract with the Crown. Students who are less than 18 years old need parental consent before they can borrow. Undischarged bankrupts are not eligible to apply for a student loan⁴³. To be eligible for a loan a student must:

- be a New Zealand citizen or have been granted permanent residence in New Zealand, and
- be enrolled in an approved qualification offered by a recognised tertiary education organisation, and
- be studying full-time for not less than 12 weeks, or
- be studying part-time for a full-year (32 weeks or longer), or part-time for part of the year (less than 32 weeks) with a course load of 0.3 EFTS or more, or
- be studying part-time for part of the year with a course load between 0.25 and 0.3 EFTS and enrolled in a course that meets certain vocational conditions and be in employment or studying for a qualification that will lead to employment⁴⁴.

Loan components

A student loan is made up of four components. The four components and their maximum entitlements are as follows:

Compulsory fees

Students can borrow the full amount of their compulsory fees⁴⁵.

Student loan compulsory fee entitlements are directly credited to the borrower's chosen tertiary education provider.

Where compulsory, students' association fees can be borrowed as part of the compulsory fee loan entitlement. Otherwise, students' association fees can be borrowed as part of a student's course-related costs component.

Course-related costs

Students can borrow up to \$1,000 each year to help cover expenses related to their studies, such as equipment, textbooks and field trips. To access this entitlement, students are required to provide documented justification of their expenditure, which can be either, a statement from their education provider giving details of the items needed for their course plus an estimate of the expected cost, or receipts for expenses incurred.

Students studying part-time for part of the year are not able to access this component of the Student Loan Scheme.

Living costs

Only full-time students can access the living costs entitlement of \$150 per week for each week of the course, less any net entitlement to student allowances⁴⁶. The living costs entitlement is made available in weekly instalments in arrears.

Students nominate the amount they wish to draw each week up to the maximum entitlement. If they nominate less than their full entitlement, any remaining entitlement that is unused each week cannot be claimed at a later date.

Administration fee

Each time a new loan account is established, an administration fee of \$50 is charged. This is added to the student's loan balance when the student first draws from the loan account, or when fees are transferred to the provider (on the student's instructions). If a student cancels the loan within seven days of the loan account being established, and repays any money that has been drawn down, the \$50 administration fee (and any interest on it) will be waived. Otherwise, the administration fee is always included in the loan balance.

Loan repayments

Under the Student Loan Scheme Act 1992, the collection of loan repayments is handled through the taxation system. The amount a resident borrower is required to repay is based on his or her income. Any borrower earning over the repayment threshold during an income year is required to make repayments towards the loan. Compulsory repayments are made at the rate of 10 cents for every dollar of income over the income threshold.

Where a borrower earns more than the repayment threshold (through salary, wages, a student allowance, or income support) he/she is required to advise his/her employer that they have a student loan by nominating a student loan tax code. Repayment deductions are then made from their income by their employers, along with other PAYE deductions. Employers forward the repayment deductions to Inland Revenue, which are then credited to borrowers' student loan accounts.

Table 23 shows the repayment thresholds.

Self-employed borrowers

Borrowers with self-employment income earning over the repayment threshold are generally required to make repayments directly to Inland Revenue in three interim instalments. Interim instalments are required if the repayment obligation for the previous year, less any repayment deductions made by employers, was more than \$1,000.

43 The government is developing a new insolvent debtor status, the no asset procedure, as an alternative to bankruptcy. This procedure will be introduced by the Insolvency Law Reform Bill, which is expected to be enacted in 2005/06. 'No asset procedure' debtors will be able to access the Student Loan Scheme, once the legislation is passed (although those assessed as 'no asset' debtors will not be able to have their loan written off).

44 On 1 January 2005, the course requirement for part-time, part-year study was expanded to enable students who are studying between 0.25 and 0.3 EFTS to access the compulsory fee component of the Student Loan Scheme, if their course meets certain vocational conditions and they are in employment or studying for a qualification that will lead to employment.

45 Under the FCCM policy, students in courses which do not receive any Student Component funding but which have passed the relevant quality assurance procedures can borrow up to \$6,500 per EFTS in fee borrowings through the Student Loan Scheme.

46 Information on student allowances is available on the StudyLink website – www.studylink.govt.nz.

Non-resident borrowers

Non-resident (or overseas) borrowers have a different repayment obligation from borrowers resident in New Zealand (where repayment obligations are based on income earned). The repayment obligation for non-resident borrowers can be compared with mortgage-style repayments, which are designed to repay the loan balance (plus interest) within 15 years.

The non-resident repayment amount is based on the borrower's loan balance as at 1 April following the date of departure. It is made up of two components:

- principal, and
- interest estimated on the loan balance for the year (1 April to 31 March).

The principal amount is determined by the loan balance outstanding.

Table 22 Non-resident borrowers' repayment obligation

| Loan balance | Principal amount | Interest |
|-----------------------|----------------------------|--|
| Under \$1,000 | Whole loan balance | Plus estimated interest on the loan balance for each year. |
| \$1,000 to \$15,000 | \$1,000 | |
| Greater than \$15,000 | 1/15th of the loan balance | |

Source: Inland Revenue

The total repayment obligation is then divided into four instalments due 30 June, 30 September, 31 December and 31 March.

Voluntary repayments

Inland Revenue encourages borrowers to make additional voluntary repayments over and above their minimum repayment obligations. By making voluntary repayments, the borrower can repay the loan faster and save interest.

As part of an Inland Revenue initiative to encourage voluntary repayments, www.owezero.org.nz was launched in May 2003 to provide borrowers with instant access to a repayment calculator and information to help borrowers work out for themselves what they can do to repay their loans more quickly.

Overdue repayments

Collection of overdue loan repayments is achieved through the same systems and processes in place for the collection of overdue taxes.

Borrowers are charged a penalty of 2 percent per month on outstanding amounts greater than \$250. Penalties continue to be charged on the total outstanding (including penalties) until the amount is repaid in full.

Interest is not charged on overdue repayments.

Any borrower having difficulty repaying an overdue repayment is able to negotiate an arrangement for payment. Borrowers living overseas are able to negotiate a lower repayment obligation if repayment would cause serious hardship. In certain circumstances, a borrower may have the overdue amount capitalised back to the loan principal.

Interest

As loan drawings are made, interest on the outstanding balance accumulates on a daily basis.

Inland Revenue takes over the calculation of interest from StudyLink from the 28 February loan transfer date. After 31 March, interest is compounded and added to the loan balance. Interest then starts to accrue on the new loan balance from 1 April. If the borrower is entitled to an interest write-off, the loan balance on which interest will accrue is reduced by the amount of the interest write-off.

Interest is made up of two components – the base interest rate and an interest adjustment rate, sometimes called the inflation component. Although the overall interest rate has remained at 7 percent since 1 April 1999, the base interest and interest adjustment rates have changed each year.

Interest write-offs

Depending on their circumstances, borrowers may be eligible to have all or some of their interest written off after the end of the income year. A borrower may be entitled to a full interest write-off, a base interest write-off or a base interest reduction.

Full interest write-off

Borrowers who studied for at least 32 weeks in any 52-week period that ended during the income year and whose study was at least 80 percent of a year's equivalent full-time study (ie they are enrolled in courses totalling at least 0.8 EFTS) are eligible to have all of the interest charged on their loan for the previous year written off.

Borrowers who undertook approved study during the year, but did not meet the full-time, full-year criteria above, are still eligible to have all of the interest charged on their loan for the previous year written off as long as their total net income is below the income threshold. For the 2003/04 year the income threshold was \$25,909. This has been increased to \$26,799 for the 2005/06 income year.

Table 23 shows the interest write-off thresholds for part-time students.

Base interest write-off

Borrowers whose net income is equal to or less than the repayment threshold in any income year qualify for a full base interest write-off. This ensures that the loan balances for these borrowers can never increase by more than the rate of inflation.

Base interest reduction (50/50 rule)

The base interest reduction provision limits the amount of base interest charged on a loan to a maximum of 50 percent of the repayment obligation for that year. Where a borrower's base interest charge in any income year exceeds 50 percent of the repayment obligation, the base interest charge is reduced to that amount. This effectively means that at least 50 percent of all repayments are credited firstly to the interest adjustment rate (ie to the inflation component of the interest rate) and, secondly, to the loan principal.

The amount of any base interest reduction depends on the loan:income ratio and the level of the base interest rate. The larger the loan, the higher a borrower's income can be before there is no base interest reduction. In addition, the higher the base interest rate, the greater the extent of write-off.

Additional criteria for all interest write-offs

Eligibility for all interest write-offs is limited to the period for which the borrower is or was a resident.

Before full interest write-offs can be credited, the Ministry of Education must confirm borrowers' full-time study status. The interest write-offs are then applied to loan accounts after the end of the income year (31 March) to which the study related.

All income-contingent write-offs (ie full interest write-offs for confirmed part-time students, base interest write-offs and base interest reductions) are subject to borrowers confirming their income with Inland Revenue by way of filing an individual tax return (IR3) or receiving a personal tax summary from Inland Revenue.

For borrowers required to file an IR3 tax return, interest write-offs are calculated after the return is filed. All other eligible borrowers receive their interest write-off entitlement after receiving a personal tax summary in May/June each year.

Non-resident interest write-offs

Non-resident borrowers can qualify for either a base interest write-off or a base interest reduction. Different criteria apply to non-resident interest write-offs.

Non-residents must have:

- re-negotiated all or part of their assessed repayment obligation for a year, and
- satisfied the Commissioner of Inland Revenue that:
 - they have been engaged in full-time study outside New Zealand, and
 - payment of the base interest charged for the period during the income year in which they were engaged in full-time study outside New Zealand would cause serious hardship.

Non-resident borrowers must apply in writing to the Commissioner to have their base interest written off after the end of the income year(s) in which they studied outside New Zealand.

Small balance write-offs

Small balance write-offs occur where a person has repaid the loan but the last few dollars of the loan are still outstanding. These amounts are written off in accordance with sections 51 and 60 of the Student Loan Scheme Act 1992. The total value of small balance write-offs since the scheme began is \$194,767.

Table 23 Student loan interest rates and thresholds

| Year ended 31 March | Interest | Base | Adjustment | Repayment threshold | Write-off threshold for part-time students |
|---------------------|----------|------|------------|---------------------|--|
| 1993 | 8.2% | 6.2% | 2.2% | \$12,670 | - |
| 1994 | 7.2% | 6.2% | 1.0% | \$13,104 | - |
| 1995 | 7.0% | 5.7% | 1.3% | \$13,520 | - |
| 1996 | 9.0% | 7.6% | 1.4% | \$13,884 | - |
| 1997 | 8.4% | 6.2% | 2.2% | \$14,300 | - |
| 1998 | 8.2% | 5.9% | 2.3% | \$14,560 | - |
| 1999 | 8.0% | 6.2% | 1.8% | \$14,716 | - |
| 2000 | 7.0% | 5.3% | 1.7% | \$14,716 | - |
| 2001 | 7.0% | 6.1% | 0.9% | \$14,768 | \$24,596 |
| 2002 | 7.0% | 3.1% | 3.9% | \$15,132 | \$25,073 |
| 2003 | 7.0% | 5.1% | 1.9% | \$15,496 | \$25,378 |
| 2004 | 7.0% | 4.2% | 2.8% | \$15,964 | \$25,909 |
| 2005 | 7.0% | 5.5% | 1.5% | \$16,172 | \$26,140 |
| 2006 | 7.0% | 4.2% | 2.8% | \$16,588 | \$26,799 |

Note: The 'Write-off threshold for part-time students' column refers to the maximum amount of income a part-time student can earn and still receive a full interest write-off. Prior to the tax year ended 31 March 2001 (2000 academic year), this threshold did not exist.

Source: Inland Revenue

Appendix 2 Administrative costs

The costs of administering the Student Loan Scheme vary from year to year, depending on the number of borrowers, the number of transactions, and any system changes required to implement new policies. For example, Inland Revenue makes system changes to implement repayment and interest write-off regimes and the Ministry of Social Development makes ongoing improvements to systems and support services.

Table 24 Administration costs 1997/98-2004/05

| | 1997/98 \$million | 1998/99 \$million | 1999/00 \$million | 2000/01 \$million | 2001/02 \$million | 2002/03 \$million | 2003/04 \$million | 2004/05 \$million |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Ministry of Education | 1.5 | 1.7 | 1 | - | - | - | - | - |
| Tertiary education providers | 5 | 5.2 | 2.8 | - | - | - | - | - |
| Loan accounts manager | 3.1 | 4.6 | 1.9 | - | - | - | - | - |
| Administration costs (Ministry of Social Development) | - | - | 36.8 | 18.9 | 13.9 | 12.5 | 11.4 | 11.8 |
| Administration costs (MOE/MSD) | 9.6 | 11.5 | 42.5 | 18.9 | 13.9 | 12.5 | 11.4 | 11.8 |
| Inland Revenue | 8.3 | 9 | 7.5 | 7.9 | 8.6 | 8.9 | 11.7 | 8.5 |
| Total Administration costs | 17.9 | 20.5 | 50 | 26.8 | 22.5 | 21.4 | 23.1 | 20.3 |
| Less loan administration fee revenue | -5.5 | -5.6 | -6.6 | -7.1 | -7.4 | -7.6 | -7.8 | -7.5 |
| Net Administration costs | 12.4 | 14.9 | 43.4 | 19.7 | 15.1 | 13.8 | 15.3 | 12.8 |

Notes:

1. The administration costs (Ministry of Social Development) for 1999/2000 include the delivery of loans, allowances and Community Wage Student, and a number of start-up costs. These costs were not separately identified at that time.
2. All figures exclude GST.
3. Caution should be exercised in making direct comparisons from year to year, because of the changes in delivery and in the volume of loans being managed.
4. Inland Revenue no longer costs student loan administration separately. The calculation of \$8.5 million is a pro rata estimate over total expenditure.

Source: Ministry of Education and Ministry of Social Development and Inland Revenue

Appendix 3 Historical and forecast income and expenditure

Table 25 Student loans – historical and forecast income and expenditure 1991/92–2008/09

| Description | Actual 1991/92 \$million | Actual 1992/93 \$million | Actual 1993/94 \$million | Actual 1994/95 \$million | Actual 1995/96 \$million | Actual 1996/97 \$million | Actual 1997/98 \$million | Actual 1998/99 \$million | Actual 1999/2000 \$million | Actual 2000/01 \$million | Actual 2001/02 \$million | Actual 2002/03 \$million | Actual 2003/04 \$million | Actual 2004/05 \$million | Forecast 2005/06 \$million | Forecast 2006/07 \$million | Forecast 2007/08 \$million | Forecast 2008/09 \$million |
|---|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Student Loans opening balance | 0.0 | 92.9 | 281.7 | 568.4 | 921.6 | 1,382.4 | 1,883.6 | 2,469.5 | 3,001.8 | 3,522.9 | 4,142.6 | 4,749.7 | 5,370.4 | 5,994.9 | 6,464.5 | 7,041.3 | 7,619.8 | 8,209.5 |
| Loan drawings | 92.9 | 240.4 | 330.7 | 401.7 | 437.2 | 536.8 | 651.8 | 618.1 | 694.7 | 866.1 | 934.8 | 951.9 | 996.9 | 969.2 | 1,017.4 | 1,062.0 | 1,111.2 | 1,162.9 |
| Administration fees | | | | 4.5 | 4.6 | 5.0 | 5.5 | 5.6 | 6.6 | 7.1 | 7.4 | 7.6 | 7.8 | 7.5 | 7.9 | 8.0 | 8.2 | 8.3 |
| Add accrued interest | | 6.7 | 32.4 | 61.7 | 109.0 | 133.2 | 183.2 | 228.8 | 249.0 | 289.3 | 335.3 | 393.1 | 447.1 | 498.4 | 547.2 | 598.8 | 653.2 | 708.1 |
| Subtotal Additions | 92.9 | 247.1 | 363.1 | 467.9 | 550.8 | 675.0 | 840.5 | 852.5 | 950.3 | 1,162.5 | 1,277.5 | 1,352.6 | 1,451.8 | 1,475.1 | 1,572.5 | 1,668.8 | 1,772.6 | 1,879.3 |
| Less capital repayments made in the current year | | (8.6) | (20.7) | (35.3) | (59.9) | (88.4) | (116.4) | (147.5) | (174.1) | (198.5) | (245.6) | (251.9) | (293.5) | (313.1) | (401.7) | (448.7) | (498.1) | (550.9) |
| Less interest repayments made in the current year | | | (4.8) | (13.5) | (24.7) | (34.7) | (52.2) | (92.1) | (107.4) | (122.6) | (149.4) | (186.1) | (215.9) | (258.8) | (252.8) | (286.1) | (321.1) | (358.3) |
| Subtotal Repayments | 0.0 | (8.6) | (25.5) | (48.8) | (84.6) | (123.1) | (168.6) | (239.6) | (281.5) | (321.1) | (395.0) | (438.0) | (509.5) | (571.9) | (654.5) | (734.8) | (819.1) | (909.2) |
| Interest, small balance, deceased, bankrupt and write-offs | | | (2.3) | (8.0) | (8.0) | (10.4) | (19.3) | (24.8) | (24.1) | (197.5) | (147.6) | (203.9) | (217.5) | (226.5) | (260.0) | (271.2) | (280.1) | (289.9) |
| Change in provision for doubtful debts | | (49.7) | (50.9) | (63.7) | 2.6 | (50.2) | (66.5) | (61.4) | (132.0) | (30.3) | (125.5) | (87.1) | (102.0) | (208.9) | (81.2) | (84.3) | (83.7) | (86.3) |
| Subtotal Write-offs and Provision for Doubtful Debts | 0.0 | (49.7) | (50.9) | (66.0) | (5.4) | (60.6) | (85.8) | (86.2) | (156.1) | (227.8) | (273.1) | (291.0) | (319.4) | (435.4) | (341.2) | (355.5) | (363.8) | (376.2) |
| Other movements | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 9.9 | (0.2) | 5.6 | 8.4 | 6.1 | (2.3) | (2.9) | 1.6 | 1.8 | 0.0 | 0.0 | 0.0 | 0.0 |
| Net Changes | 92.9 | 188.8 | 286.7 | 353.2 | 460.8 | 501.2 | 585.9 | 532.3 | 521.1 | 619.7 | 607.1 | 620.7 | 624.5 | 469.6 | 576.8 | 578.4 | 589.7 | 593.9 |
| Student Loans closing balance | 92.9 | 281.7 | 568.4 | 921.6 | 1,382.4 | 1,883.6 | 2,469.5 | 3,001.8 | 3,522.9 | 4,142.6 | 4,749.7 | 5,370.4 | 5,994.9 | 6,464.5 | 7,041.3 | 7,619.8 | 8,209.5 | 8,803.3 |

Note: The Student Loans Scheme started on 1 January 1992.

Source: Inland Revenue

Appendix 4 Tertiary Education Student Loan Analysis model

The Tertiary Education Student Loan Analysis (TESLA) model was developed in 1994 for the Ministry of Education to forecast student loan balances and repayment periods and to assist with the evaluation of policy options. The TESLA model generates a representative student population from a profile of borrower characteristics. The profile is based on demographic statistics and historic aggregate Student Loan Scheme data. The model creates a set of individual profiles that represent the estimated 4 million people who have used or will use the scheme between 1992 and 2050. Each individual in this model has student loan characteristics, which give an overall annual estimate of student loan balances, repayments, interest and write-offs.

The model works on an annual cycle. Each year is modelled for each individual in the model. The person's closing student loan balance is calculated by adding the gross interest at current interest rates to the opening student loan balance and subtracting expected repayments, interest write-offs and other write-offs. The future interest rates are modelled using the statutory formula for setting the interest rate, and the repayment and interest write-off thresholds are calculated by the current threshold, increased each year by the Consumer Price Index (CPI).

The gender, age, ethnicity, amount borrowed and future borrowing characteristics of each profile are determined by an analysis of historical data. The initial income of each profile is determined by census data and modified by income transitions information from Inland Revenue. The subsequent income is determined by years of study, current study status and growth in Gross Domestic Product (GDP) per capita.

Repayments, interest and interest write-offs are calculated using the operating rules of the scheme. Voluntary repayments are based on analysis of aggregate repayment data against incomes and the resulting repayment obligations. Death and death write-offs are determined by the latest mortality rates, taken from the Census, applied to the student loan balance held in the model.

The model uses historical and forecast GDP and CPI data and other assumptions as follows:

Table 26 Assumptions used to forecast student loan balances and repayments

| Factor | Assumptions |
|------------------------------|--|
| Enrolment growth projections | Participation in tertiary education is modelled using the age-specific population projections from Statistics New Zealand. A loan uptake model is applied to this, out to 2009, beyond which the change in the number of loan borrowers is assumed commensurate with the change in enrolments projected. |
| Student loan uptake rate | Projected using historic trends out to 2009. |
| CPI changes | Forecasts from Treasury |
| GDP changes | Forecasts from Treasury |
| Mortality rate | Statistics New Zealand Life Tables |
| Number of years borrowing | The members of the TESLA borrowers' population are not modelled to borrow for specific times. Rather each member is assessed in the model each year as to whether he/she is likely to finish borrowing. The probability of a person finishing borrowing is based on historical data. |
| Income data | <ol style="list-style-type: none"> Income growth from IRD Income deciles of tertiary qualified people from the Census Income by age from the Census |

Source: Ministry of Education

Appendix 5 Statistical tables and figures

In this appendix, unless otherwise stated, all financial data is expressed in nominal dollars without adjustment for inflation.

Statistical tables and figures (Chapter One)

Table 27 (Figure 1) Participation in tertiary education 1994-2004

| Year | Students | Participation rate | Equivalent full-time students (EFTS) |
|------|----------|--------------------|--------------------------------------|
| 1994 | 249,568 | 9.0% | 143,792 |
| 1995 | 263,041 | 9.3% | 150,091 |
| 1996 | 265,173 | 9.2% | 154,342 |
| 1997 | 263,347 | 9.0% | 160,050 |
| 1998 | 260,493 | 8.9% | 165,086 |
| 1999 | 296,204 | 10.0% | 180,060 |
| 2000 | 315,362 | 10.6% | 186,161 |
| 2001 | 345,732 | 11.5% | 200,311 |
| 2002 | 386,270 | 12.6% | 215,891 |
| 2003 | 427,631 | 13.7% | 235,160 |
| 2004 | 454,953 | 14.3% | 240,879 |

Notes:

1. Data prior to 1999 excludes PTE and OTEP students.
2. Data relates to domestic students enrolled at any time during the year.
3. Participation rate is the percentage of the population aged 15 and over who were students that year.
4. Excludes industry training, non-government funded PTEs, formal courses of a week or less, and all non-formal learning.

Source: Ministry of Education

Table 28 Participation in tertiary education by gender 1994-2004

| Year | Students | | | EFTS | | |
|------|----------|---------|----------------|---------|--------|----------------|
| | Female | Male | Total | Female | Male | Total |
| 1994 | 129,076 | 120,492 | 249,568 | 75,026 | 68,766 | 143,792 |
| 1995 | 136,848 | 126,193 | 263,041 | 78,987 | 71,104 | 150,091 |
| 1996 | 139,975 | 125,198 | 265,173 | 82,303 | 72,039 | 154,342 |
| 1997 | 141,284 | 122,063 | 263,347 | 86,995 | 73,056 | 160,050 |
| 1998 | 142,873 | 117,620 | 260,493 | 90,942 | 74,144 | 165,086 |
| 1999 | 165,305 | 130,899 | 296,204 | 100,872 | 79,188 | 180,060 |
| 2000 | 177,321 | 138,041 | 315,362 | 104,184 | 81,977 | 186,161 |
| 2001 | 196,286 | 149,446 | 345,732 | 112,932 | 87,379 | 200,311 |
| 2002 | 223,869 | 162,401 | 386,270 | 124,982 | 90,909 | 215,891 |
| 2003 | 243,247 | 184,384 | 427,631 | 137,034 | 98,125 | 235,160 |
| 2004 | 258,587 | 196,366 | 454,953 | 141,297 | 99,582 | 240,879 |

| Year | Participation rate | | | EFTS share | | |
|------|--------------------|-------|--------------|------------|-------|---------------|
| | Female | Male | Total | Female | Male | Total |
| 1994 | 9.0% | 8.9% | 9.0% | 52.2% | 47.8% | 100.0% |
| 1995 | 9.4% | 9.2% | 9.3% | 52.6% | 47.4% | 100.0% |
| 1996 | 9.5% | 8.9% | 9.2% | 53.3% | 46.7% | 100.0% |
| 1997 | 9.4% | 8.6% | 9.0% | 54.4% | 45.6% | 100.0% |
| 1998 | 9.5% | 8.2% | 8.9% | 55.1% | 44.9% | 100.0% |
| 1999 | 10.8% | 9.1% | 10.0% | 56.0% | 44.0% | 100.0% |
| 2000 | 11.5% | 9.6% | 10.6% | 56.0% | 44.0% | 100.0% |
| 2001 | 12.6% | 10.3% | 11.5% | 56.4% | 43.6% | 100.0% |
| 2002 | 14.2% | 10.9% | 12.6% | 57.9% | 42.1% | 100.0% |
| 2003 | 15.1% | 12.2% | 13.7% | 58.3% | 41.7% | 100.0% |
| 2004 | 15.8% | 12.7% | 14.3% | 58.7% | 41.3% | 100.0% |

Notes:

1. Data prior to 1999 excludes PTE and OTEP students.
2. Data relates to domestic students enrolled at any time during the year.
3. Participation rate is the percentage of the population aged 15 and over who were students that year.
4. Excludes industry training, non-government funded PTEs, formal courses of a week or less, and all non-formal learning.

Source: Ministry of Education

Table 29 Participation in tertiary education by age 1994-2004

| Year | Students | | | | | EFTS | | | | |
|------|----------|---------|---------|---------|----------------|----------|---------|--------|--------|----------------|
| | Under 18 | 18-24 | 25-39 | 40+ | Total | Under 18 | 18-24 | 25-39 | 40+ | Total |
| 1994 | 11,190 | 117,064 | 79,594 | 40,583 | 249,568 | 5,893 | 92,203 | 33,369 | 12,148 | 143,792 |
| 1995 | 13,221 | 117,934 | 86,118 | 44,733 | 263,041 | 6,141 | 92,725 | 37,026 | 14,044 | 150,091 |
| 1996 | 10,287 | 116,450 | 90,612 | 46,730 | 265,173 | 5,591 | 92,243 | 40,566 | 15,784 | 154,342 |
| 1997 | 8,740 | 113,258 | 92,611 | 47,980 | 263,347 | 5,633 | 92,618 | 44,141 | 17,559 | 160,050 |
| 1998 | 7,582 | 112,852 | 92,290 | 47,694 | 260,493 | 5,177 | 94,835 | 46,231 | 18,815 | 165,086 |
| 1999 | 14,297 | 124,993 | 101,379 | 55,462 | 296,204 | 6,213 | 101,501 | 50,417 | 21,892 | 180,060 |
| 2000 | 16,588 | 126,405 | 108,581 | 63,202 | 315,362 | 9,730 | 101,442 | 51,020 | 23,614 | 186,161 |
| 2001 | 18,017 | 133,441 | 120,176 | 74,088 | 345,732 | 10,957 | 104,849 | 56,104 | 28,400 | 200,311 |
| 2002 | 16,070 | 138,452 | 136,527 | 95,218 | 386,270 | 9,169 | 106,474 | 63,091 | 37,156 | 215,891 |
| 2003 | 17,405 | 143,965 | 144,863 | 113,181 | 427,631 | 10,618 | 109,674 | 68,510 | 45,925 | 235,160 |
| 2004 | 19,503 | 149,100 | 155,002 | 131,348 | 454,953 | 10,779 | 111,469 | 69,944 | 48,687 | 240,879 |

| Year | Participation rate | | | | | EFTS share | | | | |
|------|--------------------|-------|-------|------|--------------|------------|-------|-------|-------|---------------|
| | Under 18 | 18-24 | 25-39 | 40+ | Total | Under 18 | 18-24 | 25-39 | 40+ | Total |
| 1994 | 7.1% | 29.1% | 9.3% | 3.0% | 9.0% | 4.1% | 64.1% | 23.2% | 8.4% | 100.0% |
| 1995 | 8.3% | 29.8% | 9.9% | 3.2% | 9.3% | 4.1% | 61.8% | 24.7% | 9.4% | 100.0% |
| 1996 | 6.3% | 30.0% | 10.3% | 3.2% | 9.2% | 3.6% | 59.8% | 26.3% | 10.2% | 100.0% |
| 1997 | 5.3% | 29.7% | 10.4% | 3.3% | 9.0% | 3.5% | 57.9% | 27.6% | 11.0% | 100.0% |
| 1998 | 4.6% | 30.2% | 10.3% | 3.2% | 8.9% | 3.1% | 57.4% | 28.0% | 11.4% | 100.0% |
| 1999 | 8.8% | 34.0% | 11.5% | 3.6% | 10.0% | 3.5% | 56.4% | 28.0% | 12.2% | 100.0% |
| 2000 | 10.1% | 34.7% | 12.4% | 4.0% | 10.6% | 5.2% | 54.5% | 27.4% | 12.7% | 100.0% |
| 2001 | 10.8% | 36.3% | 14.0% | 4.6% | 11.5% | 5.5% | 52.3% | 28.0% | 14.2% | 100.0% |
| 2002 | 9.3% | 36.4% | 16.0% | 5.7% | 12.6% | 4.2% | 49.3% | 29.2% | 17.2% | 100.0% |
| 2003 | 9.8% | 36.3% | 17.1% | 6.7% | 13.7% | 4.5% | 46.6% | 29.1% | 19.5% | 100.0% |
| 2004 | 10.7% | 36.8% | 18.3% | 7.5% | 14.3% | 4.5% | 46.3% | 29.0% | 20.2% | 100.0% |

Notes:

1. Data prior to 1999 excludes PTE and OTEP students.
2. Data relates to domestic students enrolled at any time during the year.
3. Total also includes those students with unknown ages.
4. Participation rate is the percentage of the population aged 15 and over who were students that year.
5. Excludes industry training, non-government funded PTEs, formal courses of a week or less, and all non-formal learning.

Source: Ministry of Education

Table 30 Participation in tertiary education by ethnic group 1994-2004

| Year | Students | | | | | | EFTS | | | | | |
|------|--------------------|--------|----------|--------|--------|-------------------------------------|----------|--------|----------|--------|--------|----------------|
| | European | Māori | Pasifika | Asian | Other | Total | European | Māori | Pasifika | Asian | Other | Total |
| 1994 | 189,798 | 26,885 | 8,078 | 11,207 | 8,118 | 249,568 | 107,060 | 16,646 | 5,137 | 7,981 | 4,769 | 143,792 |
| 1995 | 194,731 | 29,552 | 8,858 | 12,621 | 11,191 | 263,041 | 108,669 | 18,022 | 5,524 | 9,118 | 6,695 | 150,091 |
| 1996 | 190,472 | 30,338 | 9,456 | 18,471 | 9,441 | 265,173 | 108,340 | 18,815 | 5,907 | 13,319 | 5,554 | 154,342 |
| 1997 | 186,170 | 31,047 | 9,574 | 21,794 | 9,010 | 263,347 | 109,231 | 20,340 | 6,337 | 16,209 | 5,508 | 160,050 |
| 1998 | 179,511 | 33,140 | 10,143 | 23,177 | 9,193 | 260,493 | 109,684 | 22,377 | 6,833 | 18,069 | 5,796 | 165,086 |
| 1999 | 194,752 | 44,837 | 14,660 | 25,894 | 10,044 | 296,204 | 116,099 | 26,524 | 8,677 | 19,622 | 6,300 | 180,060 |
| 2000 | 222,701 | 50,897 | 16,920 | 28,152 | 12,442 | 315,362 | 127,502 | 30,587 | 11,095 | 21,146 | 7,659 | 186,161 |
| 2001 | 234,956 | 67,095 | 19,667 | 30,208 | 14,078 | 345,732 | 132,061 | 37,438 | 12,586 | 22,432 | 8,631 | 200,311 |
| 2002 | 256,558 | 85,233 | 22,496 | 33,938 | 15,712 | 386,270 | 137,602 | 47,514 | 13,958 | 24,259 | 9,608 | 215,891 |
| 2003 | 281,138 | 91,397 | 25,375 | 44,818 | 18,923 | 427,631 | 144,153 | 54,311 | 16,077 | 29,421 | 11,418 | 235,160 |
| 2004 | 291,638 | 94,425 | 28,805 | 54,156 | 19,512 | 454,953 | 147,008 | 52,670 | 17,410 | 33,291 | 11,538 | 240,879 |
| Year | Participation rate | | | | | Age-standardised participation rate | | | | | | |
| 2001 | 9.7% | 18.1% | 12.2% | 14.3% | | 11.5% | 10.5% | 14.7% | 9.1% | 10.5% | | 11.5% |
| 2002 | 10.5% | 22.5% | 13.6% | 14.2% | | 12.6% | 11.4% | 19.2% | 10.5% | 10.0% | | 12.6% |
| 2003 | 11.4% | 23.5% | 14.9% | 16.6% | | 13.7% | 12.1% | 20.1% | 11.6% | 12.0% | | 13.4% |
| 2004 | 11.8% | 23.6% | 16.4% | 18.5% | | 14.3% | 12.8% | 20.6% | 13.4% | 14.0% | | 14.3% |

Notes:

1. Data prior to 1999 excludes PTE and OTEP students.
2. Data relates to domestic students enrolled at any time during the year.
3. A student affiliating with more than one ethnic group has been counted in each group they affiliated with. Hence the sum may not add to the stated total number of students.
4. Total also includes those students whose ethnic group is unknown.
5. Participation rate is the percentage of the population aged 15 and over who were students.
6. The age-standardised participation rate is the estimated rate that would result if each ethnic group had the same age distribution as the national population in 2004.
7. Excludes industry training, non-government funded PTEs, formal courses of a week or less, and all non-formal learning.

Source: Ministry of Education

Table 31 (Figure 2) Participation in tertiary education by ethnic group and level 2004

| | Student share | | | | EFTS share | | | |
|--------------|--------------------|--------------|--------------|---------------|-------------------------------------|--------------|--------------|---------------|
| | Sub-degree | Bachelors | Postgraduate | All levels | Sub-degree | Bachelors | Postgraduate | All levels |
| European | 65.2% | 30.6% | 7.5% | 100.0% | 44.2% | 47.0% | 8.8% | 100.0% |
| Māori | 84.8% | 16.2% | 2.8% | 100.0% | 75.7% | 21.3% | 3.0% | 100.0% |
| Pasifika | 77.5% | 22.5% | 3.0% | 100.0% | 66.8% | 30.1% | 3.1% | 100.0% |
| Asian | 64.8% | 32.4% | 8.4% | 100.0% | 44.3% | 46.2% | 9.5% | 100.0% |
| Other | 59.5% | 34.3% | 9.6% | 100.0% | 45.5% | 44.6% | 9.9% | 100.0% |
| Total | 69.2% | 27.8% | 6.8% | 100.0% | 52.1% | 40.3% | 7.6% | 100.0% |
| | Participation rate | | | | Age-standardised participation rate | | | |
| | Sub-degree | Bachelors | Postgraduate | All levels | Sub-degree | Bachelors | Postgraduate | All levels |
| European | 7.7% | 3.6% | 0.9% | 11.8% | 8.4% | 3.9% | 1.0% | 12.8% |
| Māori | 20.0% | 3.8% | 0.7% | 23.6% | 17.5% | 3.3% | 0.6% | 20.6% |
| Pasifika | 12.7% | 3.7% | 0.5% | 16.4% | 10.4% | 3.0% | 0.4% | 13.4% |
| Asian | 12.0% | 6.0% | 1.6% | 18.5% | 9.0% | 4.5% | 1.2% | 14.0% |
| Other | | | | | | | | |
| Total | 9.9% | 4.0% | 1.0% | 14.3% | 9.9% | 4.0% | 1.0% | 14.3% |

Notes:

1. Data relates to domestic students enrolled at any time during the year.
2. Total also includes those students whose ethnic group is unknown.
3. Students are counted in each ethnic group they affiliate with, and at each level they studied.
4. Participation rate is the percentage of the population aged 15 and over who were students.
5. The age-standardised participation rate is the estimated rate that would result if each ethnic group had the same age distribution as the national population in 2004.
6. Excludes industry training, non-government funded PTEs, formal courses of a week or less, and all non-formal learning.

Source: Ministry of Education

Table 32 (Figure 3) Participation in tertiary education by qualification level 1999-2004

| Students | | | | | | | | |
|--------------------|-----------------------|---------------------|-------------------|-------------------|--------------------------|-----------------|--------------------|------------|
| Year | Level 1-3 Certificate | Level 4 Certificate | Level 5-6 Diploma | Level 7 Bachelors | Level 8 Hons/PG Cert/Dip | Level 9 Masters | Level 10 Doctorate | All levels |
| 1999 | 111,155 | 9,039 | 45,441 | 115,628 | 14,024 | 9,698 | 3,165 | 296,204 |
| 2000 | 127,334 | 8,307 | 49,977 | 118,713 | 14,177 | 9,486 | 3,378 | 315,362 |
| 2001 | 150,782 | 11,544 | 53,610 | 122,591 | 14,050 | 9,938 | 3,474 | 345,732 |
| 2002 | 181,274 | 21,948 | 54,165 | 125,549 | 14,410 | 10,764 | 3,644 | 386,270 |
| 2003 | 217,810 | 34,953 | 53,926 | 127,830 | 15,188 | 10,903 | 3,810 | 427,631 |
| 2004 | 238,261 | 44,673 | 53,635 | 126,634 | 16,302 | 11,324 | 3,978 | 454,953 |
| EFTS | | | | | | | | |
| Year | Level 1-3 Certificate | Level 4 Certificate | Level 5-6 Diploma | Level 7 Bachelors | Level 8 Hons/PG Cert/Dip | Level 9 Masters | Level 10 Doctorate | All levels |
| 1999 | 42,153 | 2,442 | 26,168 | 90,741 | 9,063 | 6,711 | 2,782 | 180,060 |
| 2000 | 49,946 | 1,998 | 25,741 | 91,042 | 8,138 | 6,285 | 3,012 | 186,161 |
| 2001 | 59,279 | 3,709 | 27,465 | 92,890 | 7,892 | 6,100 | 2,977 | 200,311 |
| 2002 | 62,206 | 11,877 | 29,221 | 95,304 | 7,913 | 6,293 | 3,077 | 215,891 |
| 2003 | 72,654 | 19,020 | 28,664 | 97,063 | 8,244 | 6,378 | 3,137 | 235,160 |
| 2004 | 76,287 | 21,264 | 27,917 | 97,045 | 8,284 | 6,667 | 3,416 | 240,879 |
| Participation rate | | | | | | | | |
| Year | Level 1-3 Certificate | Level 4 Certificate | Level 5-6 Diploma | Level 7 Bachelors | Level 8 Hons/PG Cert/Dip | Level 9 Masters | Level 10 Doctorate | All levels |
| 1999 | 3.8% | 0.3% | 1.5% | 3.9% | 0.47% | 0.33% | 0.11% | 10.0% |
| 2000 | 4.3% | 0.3% | 1.7% | 4.0% | 0.48% | 0.32% | 0.11% | 10.6% |
| 2001 | 5.0% | 0.4% | 1.8% | 4.1% | 0.47% | 0.33% | 0.12% | 11.5% |
| 2002 | 5.9% | 0.7% | 1.8% | 4.1% | 0.47% | 0.35% | 0.12% | 12.6% |
| 2003 | 7.0% | 1.1% | 1.7% | 4.1% | 0.49% | 0.35% | 0.12% | 13.7% |
| 2004 | 7.5% | 1.4% | 1.7% | 4.0% | 0.51% | 0.36% | 0.13% | 14.3% |
| EFTS share | | | | | | | | |
| Year | Level 1-3 Certificate | Level 4 Certificate | Level 5-6 Diploma | Level 7 Bachelors | Level 8 Hons/PG Cert/Dip | Level 9 Masters | Level 10 Doctorate | All levels |
| 1999 | 23.4% | 1.4% | 14.5% | 50.4% | 5.0% | 3.7% | 1.5% | 100.0% |
| 2000 | 26.8% | 1.1% | 13.8% | 48.9% | 4.4% | 3.4% | 1.6% | 100.0% |
| 2001 | 29.6% | 1.9% | 13.7% | 46.4% | 3.9% | 3.0% | 1.5% | 100.0% |
| 2002 | 28.8% | 5.5% | 13.5% | 44.1% | 3.7% | 2.9% | 1.4% | 100.0% |
| 2003 | 30.9% | 8.1% | 12.2% | 41.3% | 3.5% | 2.7% | 1.3% | 100.0% |
| 2004 | 31.7% | 8.8% | 11.6% | 40.3% | 3.4% | 2.8% | 1.4% | 100.0% |

- Notes: 1. Data relates to domestic students enrolled at any time during the year.
2. Students have been counted in each qualification level they were enrolled at.
3. All levels also includes those students whose qualification levels were unknown.
4. Participation rate is the percentage of the population aged 15 and over who were students.
5. Excludes industry training, non-government funded PTEs, formal courses of a week or less, and all non-formal learning.

Source: Ministry of Education

Table 33 Participation in tertiary education by provider type 1999-2004

| Students | | | | | | | | |
|---------------|--------------|---------|-----------------------|---------|------------|-------|--------|---------|
| Year | Universities | ITPs | Colleges of Education | Wānanga | Total TEIs | OTEPs | PTEs | Total |
| 1999 | 129,756 | 117,594 | 13,729 | 2,043 | 258,568 | 1,837 | 36,508 | 296,204 |
| 2000 | 129,275 | 123,362 | 14,318 | 4,408 | 266,788 | 4,442 | 47,028 | 315,362 |
| 2001 | 131,518 | 125,593 | 13,968 | 16,959 | 282,311 | 4,391 | 64,889 | 345,732 |
| 2002 | 135,454 | 137,616 | 13,504 | 44,587 | 322,777 | 5,360 | 65,939 | 386,270 |
| 2003 | 136,433 | 177,900 | 13,462 | 65,357 | 376,153 | 5,696 | 58,515 | 427,631 |
| 2004 | 135,937 | 201,080 | 13,925 | 69,925 | 401,059 | 5,121 | 63,492 | 454,953 |
| EFTS | | | | | | | | |
| Year | Universities | ITPs | Colleges of Education | Wānanga | Total TEIs | OTEPs | PTEs | Total |
| 1999 | 99,783 | 56,744 | 8,402 | 1,817 | 166,746 | 1,517 | 11,797 | 180,060 |
| 2000 | 95,966 | 52,248 | 8,290 | 2,840 | 159,344 | 1,798 | 25,020 | 186,161 |
| 2001 | 97,656 | 53,717 | 7,924 | 7,660 | 166,957 | 1,604 | 31,750 | 200,311 |
| 2002 | 99,563 | 55,619 | 7,923 | 22,783 | 185,888 | 1,886 | 28,116 | 215,891 |
| 2003 | 100,021 | 61,922 | 7,928 | 34,596 | 204,468 | 1,981 | 28,711 | 235,160 |
| 2004 | 100,188 | 68,532 | 8,018 | 32,017 | 208,754 | 1,876 | 30,248 | 240,879 |
| Student share | | | | | | | | |
| Year | Universities | ITPs | Colleges of Education | Wānanga | Total TEIs | OTEPs | PTEs | Total |
| 1999 | 43.8% | 39.7% | 4.6% | 0.7% | 87.3% | 0.6% | 12.3% | 100.0% |
| 2000 | 41.0% | 39.1% | 4.5% | 1.4% | 84.6% | 1.4% | 14.9% | 100.0% |
| 2001 | 38.0% | 36.3% | 4.0% | 4.9% | 81.7% | 1.3% | 18.8% | 100.0% |
| 2002 | 35.1% | 35.6% | 3.5% | 11.5% | 83.6% | 1.4% | 17.1% | 100.0% |
| 2003 | 31.9% | 41.6% | 3.1% | 15.3% | 88.0% | 1.3% | 13.7% | 100.0% |
| 2004 | 29.9% | 44.2% | 3.1% | 15.4% | 88.2% | 1.1% | 14.0% | 100.0% |
| EFTS share | | | | | | | | |
| Year | Universities | ITPs | Colleges of Education | Wānanga | Total TEIs | OTEPs | PTEs | Total |
| 1999 | 55.4% | 31.5% | 4.7% | 1.0% | 92.6% | 0.8% | 6.6% | 100.0% |
| 2000 | 51.5% | 28.1% | 4.5% | 1.5% | 85.6% | 1.0% | 13.4% | 100.0% |
| 2001 | 48.8% | 26.8% | 4.0% | 3.8% | 83.3% | 0.8% | 15.9% | 100.0% |
| 2002 | 46.1% | 25.8% | 3.7% | 10.6% | 86.1% | 0.9% | 13.0% | 100.0% |
| 2003 | 42.5% | 26.3% | 3.4% | 14.7% | 86.9% | 0.8% | 12.2% | 100.0% |
| 2004 | 41.6% | 28.5% | 3.3% | 13.3% | 86.7% | 0.8% | 12.6% | 100.0% |

Notes: 1. Data relates to domestic students enrolled at any time during the year.

2. Students have been counted in each qualification level they were enrolled at.

3. Institutions have for all years been categorised according to the provider type they belonged to in 2003.

4. Excludes industry training, non-government funded PTEs, formal courses of a week or less, and all non-formal learning.

Source: Ministry of Education

Table 34 Participation in tertiary education by field of study 2004

| Field | Students | Student share | Students at Bachelors level or higher | EFTS | EFTS share | EFTS at Bachelors level or higher |
|--|----------------|---------------|---------------------------------------|----------------|---------------|-----------------------------------|
| Management and Commerce | 94,537 | 20.8% | 37.1% | 43,263 | 18.0% | 50.2% |
| Mixed Field Programmes | 93,404 | 20.5% | 9.9% | 30,838 | 12.8% | 16.9% |
| Society and Culture | 84,561 | 18.6% | 49.0% | 55,203 | 22.9% | 55.0% |
| Health | 59,846 | 13.2% | 31.3% | 18,132 | 7.5% | 71.5% |
| Education | 35,130 | 7.7% | 44.3% | 17,788 | 7.4% | 61.0% |
| Engineering and Related Technologies | 33,695 | 7.4% | 20.9% | 15,727 | 6.5% | 38.7% |
| Information Technology | 25,709 | 5.6% | 14.8% | 10,010 | 4.2% | 25.7% |
| Agriculture, Environmental and Related Studies | 20,579 | 4.5% | 9.9% | 7,260 | 3.0% | 19.1% |
| Natural and Physical Sciences | 19,557 | 4.3% | 88.6% | 14,680 | 6.1% | 94.9% |
| Creative Arts | 19,462 | 4.3% | 49.6% | 15,376 | 6.4% | 55.6% |
| Food, Hospitality and Personal Services | 11,291 | 2.5% | 1.6% | 6,374 | 2.6% | 2.3% |
| Architecture and Building | 11,203 | 2.5% | 17.1% | 6,226 | 2.6% | 26.1% |
| Total | 455,080 | 100.0% | 34.8% | 240,878 | 100.0% | 47.9% |

- Notes: 1. Data relates to domestic students enrolled at any time during the year.
2. Students have been counted in each qualification level they were enrolled at and therefore the sum may not add to the stated total number of students.
3. Excludes industry training, non-government funded PTEs, formal courses of a week or less, and all non-formal learning.

Source: Ministry of Education

Table 35 Participation in tertiary education by domestic and international students 1994-2004

| Year | Students | | | Year | EFTS | | |
|------|----------|---------------|---------|------|----------|---------------|---------|
| | Domestic | International | Total | | Domestic | International | Total |
| 1994 | 249,568 | 5,978 | 255,546 | 1994 | 143,792 | 4,623 | 148,416 |
| 1995 | 263,041 | 6,549 | 269,590 | 1995 | 150,091 | 5,571 | 155,662 |
| 1996 | 265,173 | 8,135 | 273,308 | 1996 | 154,342 | 6,931 | 161,272 |
| 1997 | 263,347 | 9,696 | 273,043 | 1997 | 160,050 | 7,770 | 167,821 |
| 1998 | 260,493 | 9,293 | 269,786 | 1998 | 165,086 | 7,336 | 172,422 |
| 1999 | 296,204 | 11,935 | 308,139 | 1999 | 180,060 | 8,992 | 189,052 |
| 2000 | 315,363 | 16,579 | 331,942 | 2000 | 186,161 | 12,569 | 198,731 |
| 2001 | 345,737 | 26,107 | 371,844 | 2001 | 200,311 | 19,575 | 219,886 |
| 2002 | 386,285 | 38,867 | 425,152 | 2002 | 215,891 | 29,779 | 245,670 |
| 2003 | 428,068 | 47,130 | 475,198 | 2003 | 235,159 | 37,126 | 272,285 |
| 2004 | 455,080 | 50,460 | 505,540 | 2004 | 240,878 | 40,895 | 281,772 |

| Year | Student share | | | Year | EFTS share | | |
|------|---------------|---------------|--------|------|------------|---------------|--------|
| | Domestic | International | Total | | Domestic | International | Total |
| 1994 | 97.7% | 2.3% | 100.0% | 1994 | 96.9% | 3.1% | 100.0% |
| 1995 | 97.6% | 2.4% | 100.0% | 1995 | 96.4% | 3.6% | 100.0% |
| 1996 | 97.0% | 3.0% | 100.0% | 1996 | 95.7% | 4.3% | 100.0% |
| 1997 | 96.4% | 3.6% | 100.0% | 1997 | 95.4% | 4.6% | 100.0% |
| 1998 | 96.6% | 3.4% | 100.0% | 1998 | 95.7% | 4.3% | 100.0% |
| 1999 | 96.1% | 3.9% | 100.0% | 1999 | 95.2% | 4.8% | 100.0% |
| 2000 | 95.0% | 5.0% | 100.0% | 2000 | 93.7% | 6.3% | 100.0% |
| 2001 | 93.0% | 7.0% | 100.0% | 2001 | 91.1% | 8.9% | 100.0% |
| 2002 | 90.9% | 9.1% | 100.0% | 2002 | 87.9% | 12.1% | 100.0% |
| 2003 | 90.1% | 9.9% | 100.0% | 2003 | 86.4% | 13.6% | 100.0% |
| 2004 | 90.0% | 10.0% | 100.0% | 2004 | 85.5% | 14.5% | 100.0% |

- Notes: 1. Data prior to 1999 excludes PTE and OTEP students.
2. Data relates to students enrolled at any time during the year.
3. Excludes industry training, non-government funded PTEs, formal courses of a week or less, and all non-formal learning.

Source: Ministry of Education

Statistical tables and figures (Chapter Two)

Table 36 (Figures 7, 9 & 11) Student loan borrowers and amounts borrowed in each academic year 1992-2004

| Academic year | Number of borrowers | Total borrowing \$million | Average amount borrowed | Annual change | | |
|---------------|---------------------|---------------------------|-------------------------|---------------------|-----------------|-------------------------|
| | | | | Number of borrowers | Total borrowing | Average amount borrowed |
| 1992 | 44,202 | 160.4 | \$3,628 | | | |
| 1993 | 68,411 | 272.2 | \$3,979 | 54.8% | 69.7% | 9.7% |
| 1994 | 79,338 | 341.9 | \$4,309 | 16.0% | 25.6% | 8.3% |
| 1995 | 89,817 | 398.1 | \$4,432 | 13.2% | 16.4% | 2.9% |
| 1996 | 95,411 | 443.6 | \$4,649 | 6.2% | 11.4% | 4.9% |
| 1997 | 105,038 | 577.1 | \$5,494 | 10.1% | 30.1% | 18.2% |
| 1998 | 114,387 | 653.6 | \$5,714 | 8.9% | 13.3% | 4.0% |
| 1999 | 115,142 | 566.2 | \$4,917 | 0.7% | -13.4% | -13.9% |
| 2000 | 128,107 | 776.1 | \$6,058 | 11.3% | 37.1% | 23.2% |
| 2001 | 148,174 | 909.0 | \$6,135 | 15.7% | 17.1% | 1.3% |
| 2002 | 150,575 | 934.2 | \$6,204 | 1.6% | 2.8% | 1.1% |
| 2003 | 156,250 | 986.9 | \$6,316 | 3.8% | 5.6% | 1.8% |
| 2004 | 157,032 | 982.7 | \$6,258 | 0.5% | -0.4% | -0.9% |

Source: Ministry of Social Development and Ministry of Education

Table 37 (Figure 12) Average and median amount borrowed 1992-2004

| Academic year | Average amount borrowed | Change | Median amount borrowed | Change |
|---------------|-------------------------|--------|------------------------|--------|
| 1992 | \$3,628 | | | |
| 1993 | \$3,979 | 9.7% | | |
| 1994 | \$4,309 | 8.3% | | |
| 1995 | \$4,432 | 2.9% | | |
| 1996 | \$4,649 | 4.9% | | |
| 1997 | \$5,494 | 18.2% | | |
| 1998 | \$5,714 | 4.0% | | |
| 1999 | \$4,917 | -13.9% | | |
| 2000 | \$6,058 | 24.2% | \$5,377 | |
| 2001 | \$6,135 | 1.2% | \$5,487 | 2.0% |
| 2002 | \$6,204 | 1.1% | \$5,383 | -1.9% |
| 2003 | \$6,316 | 1.9% | \$5,403 | 0.4% |
| 2004 | \$6,258 | -1.7% | \$5,424 | 0.4% |

Note:

- The decrease in average borrowing for 1999 was due to the decrease in the maximum course-related costs entitlement from \$1,000 in 1998 to \$500 in 1999.

Source: Ministry of Social Development

Table 38 (Figure 7) Age of new borrowers 2002-2004

| | 2002 | 2003 | 2004 |
|-----------|--------|--------|--------|
| Under 18 | 4,011 | 3,685 | 3,622 |
| 18 - 20 | 22,845 | 22,979 | 22,694 |
| 21 - 23 | 7,146 | 6,363 | 5,306 |
| 24 - 26 | 5,174 | 4,673 | 3,643 |
| 27 - 29 | 4,504 | 4,269 | 3,503 |
| 30 - 32 | 4,057 | 3,805 | 3,242 |
| 33 - 35 | 3,189 | 3,131 | 2,842 |
| 36 - 38 | 2,790 | 2,715 | 2,330 |
| 39 - 41 | 2,441 | 2,399 | 2,067 |
| 42 - 44 | 1,933 | 1,822 | 1,825 |
| 45 - 47 | 1,430 | 1,415 | 1,347 |
| 48 - 50 | 999 | 993 | 1,016 |
| 51 - 54 | 868 | 773 | 841 |
| 55 - 59 | 613 | 522 | 562 |
| 60 - 64 | 402 | 308 | 259 |
| 65 & over | 361 | 279 | 280 |
| Total | 62,763 | 60,131 | 55,379 |

Notes:

- These are new borrowers who had not otherwise borrowed since the Ministry of Social Development took over student loans in 2000.
- This data is provisional.

Source: Ministry of Social Development

Table 39 (Figure 8) Gender of new borrowers 2002-2004

| | 2002 | 2003 | 2004 |
|--------------|---------------|---------------|---------------|
| Female | 35,797 | 35,231 | 33,161 |
| Male | 26,966 | 24,900 | 22,218 |
| Total | 62,763 | 60,131 | 55,379 |

Notes:

1. These are new borrowers who had not otherwise borrowed since the Ministry of Social Development took over student loans in 2000.
2. This data is provisional.

Source: Ministry of Social Development

Table 40 (Table 3) Ethnic group of new borrowers 2002-2004

| | 2002 | 2003 | 2004 |
|-------------------------|---------------|---------------|---------------|
| European | 28,172 | 23,433 | 22,188 |
| Māori | 8,480 | 6,999 | 6,083 |
| Pasifika | 3,359 | 2,887 | 2,657 |
| Asian | 5,119 | 5,182 | 5,729 |
| Other | 1,825 | 1,642 | 1,051 |
| European and Māori | 2,665 | 2,084 | 1,710 |
| European and Pasifika | 470 | 403 | 409 |
| Māori and Pasifika | 278 | 215 | 197 |
| European and Asian | 166 | 162 | 201 |
| Māori and Asian | 47 | 25 | 21 |
| Pasifika and Asian | 209 | 144 | 54 |
| European and Other | 291 | 204 | 125 |
| Māori and Other | 94 | 79 | 20 |
| Pasifika and Other | 55 | 31 | 15 |
| Asian and Other | 334 | 198 | 88 |
| 3 ethnic groups | 288 | 246 | 181 |
| 4 or more ethnic groups | 22 | 22 | 8 |
| Unspecified | 10,889 | 16,175 | 14,642 |
| Total | 62,763 | 60,131 | 55,379 |

Notes:

1. These are new borrowers who had not otherwise borrowed since the Ministry of Social Development took over student loans in 2000.
2. This data is provisional.

Source: Ministry of Social Development

Table 41 (Figures 10 & 41) Student loan borrowers by study status and percentage increase in borrowers 2000-2004

| Study status | 2000 | 2001 | 2002 | 2003 | 2004 |
|---------------------|-----------------------|-----------------------|-----------------------|-----------------------|----------------|
| Full-time full-year | 92,008 | 107,202 | 112,653 | 115,549 | 115,158 |
| Full-time part-year | 25,671 | 23,608 | 24,621 | 23,472 | 21,692 |
| Part-time full-year | 10,428 | 15,335 | 13,178 | 17,229 | 19,051 |
| Part-time part-year | | | | | 1,131 |
| Total | 128,107 | 146,145 | 150,452 | 156,250 | 157,032 |
| | Increase 2000-2001 | Increase 2001-2002 | Increase 2002-2003 | Increase 2003-2004 | |
| Full-time full-year | 16.5% | 5.1% | 2.6% | -0.3% | |
| Full-time part-year | -8.0% | 4.3% | -4.7% | -7.6% | |
| Part-time full-year | 47.1% | -14.1% | 30.7% | 10.6% | |
| Part-time part-year | | | | | |
| Total | 14.1% | 2.9% | 3.9% | 0.5% | |

Notes:

1. The category 'part-time, part-year' was introduced in 2004 to reflect a new policy introduced from 1 January 2004 for access for those students studying 0.3 EFTS or more. These students can borrow for fees and course-related costs only.
2. The totals for 2000 and 2001 in this table differ slightly from totals elsewhere in the report, due to historic changes and improvements to the method used to identify and extract students who commenced study in one year and finished in the following year.

Source: Ministry of Social Development

Table 42 (Figures 13 & 14) Loans by component 2000-2004

| | | 2000 | 2001 | 2002 | 2003 | 2004 |
|-----------------------------|-----------------------------|----------------|-------------|-------------|--------------|--------------|
| Course fees | Amount borrowed (\$million) | 468.9 | 551.6 | 561.0 | 594.5 | 589.6 |
| | Borrowers | 122,833 | 138,391 | 139,385 | 144,737 | 145,549 |
| | Average borrowed (\$) | 3,817 | 3,986 | 4,025 | 4,107 | 4,051 |
| | Annual increase (%) | 19.8% | 4.4% | 1.0% | 2.1% | -1.4% |
| Course-related costs | Amount borrowed (\$million) | 65.0 | 88.2 | 90.8 | 95.2 | 92.4 |
| | Borrowers | 72,591 | 94,356 | 96,575 | 101,691 | 98,506 |
| | Average borrowed (\$) | 896 | 935 | 940 | 936 | 938 |
| | Annual increase (%) | 132.5%* | 4.4% | 0.6% | -0.5% | 0.2% |
| Living costs | Amount borrowed (\$million) | 242.1 | 269.2 | 282.3 | 298.3 | 293.6 |
| | Borrowers | 71,012 | 77,527 | 78,046 | 79,647 | 77,890 |
| | Average borrowed (\$) | 3,410 | 3,472 | 3,617 | 3,745 | 3,770 |
| | Annual increase (%) | 0.0% | 1.8% | 4.2% | 3.5% | 0.7% |

Source: Ministry of Education and Ministry of Social Development

Table 43 (Figure 15) Percentage of borrowers by gender 1992-2004

| Year | Male | Female |
|------|-------|--------|
| 1992 | 53.7% | 46.3% |
| 1993 | 50.9% | 49.1% |
| 1994 | 49.9% | 50.1% |
| 1995 | 48.5% | 51.5% |
| 1996 | 48.1% | 51.9% |
| 1997 | 47.1% | 52.9% |
| 1998 | 46.6% | 53.4% |
| 1999 | 44.5% | 55.5% |
| 2000 | 44.2% | 55.8% |
| 2001 | 43.4% | 56.6% |
| 2002 | 43.1% | 56.9% |
| 2003 | 41.7% | 58.3% |
| 2004 | 40.2% | 59.8% |

Source: Ministry of Education and Ministry of Social Development

Table 44 (Figures 16 and 17) Average and median annual amount borrowed by gender 2000-2004

| | Average | | |
|------|---------|---------|---------|
| | Female | Male | Total |
| 2000 | \$5,957 | \$6,558 | \$6,058 |
| 2001 | \$5,751 | \$6,576 | \$6,135 |
| 2002 | \$5,845 | \$6,677 | \$6,204 |
| 2003 | \$5,951 | \$6,945 | \$6,316 |
| 2004 | \$5,985 | \$6,665 | \$6,258 |
| | Median | | |
| | Female | Male | Total |
| 2000 | \$5,133 | \$5,686 | \$5,377 |
| 2001 | \$5,222 | \$5,838 | \$5,487 |
| 2002 | \$5,112 | \$5,722 | \$5,383 |
| 2003 | \$5,157 | \$5,730 | \$5,403 |
| 2004 | \$5,201 | \$5,689 | \$5,424 |

Note:

1. The median data is provisional.

Source: Ministry of Social Development

Table 45 (Figure 18) Borrowers and amount borrowed by age and gender 2000-2004

| Age group | Gender | Number of borrowers | | | | | Incr 2000-2001 |
|------------------------|--------------|---------------------|----------------|----------------|----------------|----------------|-------------------|
| | | 2000 | 2001 | 2002 | 2003 | 2004 | |
| Under 18 yrs | | 3,189 | 4,129 | 4,462 | 4,227 | 4,148 | 29.5% |
| | Female | 1,749 | 2,218 | 2,419 | 2,299 | 2,326 | 26.8% |
| | Male | 1,440 | 1,911 | 2,043 | 1,928 | 1,822 | 32.7% |
| 18 - 20 yrs | | 37,537 | 41,642 | 41,895 | 42,616 | 42,514 | 10.9% |
| | Female | 20,641 | 23,220 | 23,505 | 24,337 | 24,722 | 12.5% |
| | Male | 16,896 | 18,422 | 18,390 | 18,279 | 17,792 | 9.0% |
| 21 - 23 yrs | | 30,992 | 34,444 | 35,800 | 37,286 | 37,456 | 11.1% |
| | Female | 16,502 | 18,521 | 19,312 | 20,603 | 21,115 | 12.2% |
| | Male | 14,490 | 15,923 | 16,488 | 16,683 | 16,341 | 9.9% |
| 24 - 26 yrs | | 13,420 | 15,435 | 15,555 | 16,611 | 16,780 | 15.0% |
| | Female | 6,986 | 8,141 | 8,423 | 9,127 | 9,523 | 16.5% |
| | Male | 6,434 | 7,294 | 7,132 | 7,484 | 7,257 | 13.4% |
| 27 - 29 yrs | | 9,225 | 10,743 | 10,464 | 11,080 | 10,932 | 16.5% |
| | Female | 5,052 | 6,063 | 5,847 | 6,442 | 6,581 | 20.0% |
| | Male | 4,173 | 4,680 | 4,617 | 4,638 | 4,351 | 12.1% |
| 30 - 32 yrs | | 7,251 | 8,921 | 9,004 | 9,308 | 9,258 | 23.0% |
| | Female | 4,189 | 5,098 | 5,164 | 5,607 | 5,685 | 21.7% |
| | Male | 3,062 | 3,823 | 3,840 | 3,701 | 3,573 | 24.9% |
| 33 - 35 yrs | | 6,092 | 7,314 | 7,197 | 7,677 | 7,753 | 20.1% |
| | Female | 3,508 | 4,344 | 4,330 | 4,697 | 4,947 | 23.8% |
| | Male | 2,584 | 2,970 | 2,867 | 2,980 | 2,806 | 14.9% |
| 36 - 38 yrs | | 5,720 | 6,508 | 6,210 | 6,462 | 6,349 | 13.8% |
| | Female | 3,487 | 4,007 | 3,849 | 4,139 | 4,212 | 14.9% |
| | Male | 2,233 | 2,501 | 2,361 | 2,323 | 2,137 | 12.0% |
| 39 - 41 yrs | | 4,437 | 5,467 | 5,521 | 5,732 | 5,574 | 23.2% |
| | Female | 2,816 | 3,482 | 3,593 | 3,821 | 3,823 | 23.7% |
| | Male | 1,621 | 1,985 | 1,928 | 1,911 | 1,751 | 22.5% |
| 42 - 44 yrs | | 3,394 | 4,216 | 4,239 | 4,417 | 4,757 | 24.2% |
| | Female | 2,226 | 2,772 | 2,809 | 3,009 | 3,349 | 24.5% |
| | Male | 1,168 | 1,444 | 1,430 | 1,408 | 1,408 | 23.6% |
| 45 - 47 yrs | | 2,517 | 3,123 | 3,157 | 3,376 | 3,622 | 24.1% |
| | Female | 1,667 | 2,081 | 2,096 | 2,328 | 2,548 | 24.8% |
| | Male | 850 | 1,042 | 1,061 | 1,048 | 1,074 | 22.6% |
| 48 - 50 yrs | | 1,665 | 2,156 | 2,245 | 2,459 | 2,604 | 29.5% |
| | Female | 1,120 | 1,406 | 1,491 | 1,664 | 1,841 | 25.5% |
| | Male | 545 | 750 | 754 | 795 | 763 | 37.6% |
| 51 - 54 yrs | | 1,532 | 2,093 | 2,242 | 1,983 | 2,171 | 36.6% |
| | Female | 969 | 1,371 | 1,474 | 1,314 | 1,447 | 41.5% |
| | Male | 563 | 722 | 768 | 669 | 724 | 28.2% |
| 55 - 59 yrs | | 625 | 977 | 1,163 | 1,335 | 1,490 | 56.3% |
| | Female | 374 | 624 | 756 | 863 | 952 | 66.8% |
| | Male | 251 | 353 | 407 | 472 | 538 | 40.6% |
| 60 - 64 yrs | | 288 | 491 | 641 | 832 | 751 | 70.5% |
| | Female | 151 | 256 | 360 | 513 | 470 | 69.5% |
| | Male | 137 | 235 | 281 | 319 | 281 | 71.5% |
| 65 yrs and over | | 223 | 515 | 780 | 849 | 873 | 130.9% |
| | Female | 89 | 212 | 322 | 388 | 412 | 138.2% |
| | Male | 134 | 303 | 458 | 461 | 461 | 126.1% |
| Total | Total | 128,107 | 148,174 | 150,575 | 156,250 | 157,032 | 15.7% |
| | Female | 71,526 | 83,816 | 85,750 | 91,151 | 93,953 | 17.2% |
| | Male | 56,581 | 64,358 | 64,825 | 65,099 | 63,079 | 13.7% |

Source: Ministry of Social Development

Amount borrowed (\$'000)

| Incr 2001-2002 | Incr 2002-2003 | Incr 2003-2004 | 2000 | 2001 | 2002 | 2003 | 2004 |
|-------------------|-------------------|-------------------|----------------|----------------|----------------|----------------|----------------|
| 8.1% | -5.3% | -1.9% | 21,702 | 28,147 | 30,410 | 28,834 | 28,097 |
| 9.1% | -5.0% | 1.2% | 12,694 | 15,963 | 17,281 | 16,173 | 16,053 |
| 6.9% | -5.6% | 5.5 | 9,008 | 12,183 | 13,129 | 12,661 | 12,044 |
| 0.6% | 1.7% | -0.2% | 248,773 | 285,445 | 290,535 | 301,784 | 303,138 |
| 1.2% | 3.5% | 1.6% | 135,418 | 156,868 | 159,331 | 167,401 | 174,149 |
| -0.2% | -0.6% | -2.7% | 113,354 | 128,577 | 131,204 | 134,382 | 128,989 |
| 3.9% | 4.2% | 0.5% | 214,900 | 237,616 | 248,568 | 262,229 | 265,380 |
| 4.3% | 6.7% | 2.5% | 110,858 | 121,716 | 127,124 | 137,877 | 144,479 |
| 3.5% | 1.2% | -2.0% | 104,042 | 115,900 | 121,444 | 124,353 | 120,901 |
| 0.8% | 6.8% | 1.0% | 79,139 | 90,790 | 92,076 | 100,243 | 99,558 |
| 3.5% | 8.4% | 4.3% | 37,752 | 44,086 | 45,499 | 49,867 | 53,345 |
| -2.2% | 4.9% | -3.0% | 41,387 | 46,704 | 46,577 | 50,375 | 46,214 |
| -2.6% | 5.9% | -1.3% | 47,451 | 56,166 | 56,449 | 61,631 | 57,637 |
| -3.6% | 10.2% | 2.2% | 24,097 | 29,124 | 28,275 | 31,465 | 32,643 |
| -1.3% | 0.5% | -6.2% | 23,354 | 27,042 | 28,174 | 30,167 | 24,994 |
| 0.9% | 3.4% | -0.5% | 36,474 | 47,087 | 47,294 | 51,028 | 48,854 |
| 1.3% | 8.6% | 1.4% | 19,456 | 24,399 | 24,110 | 27,449 | 27,933 |
| 0.4% | -3.6% | -3.5% | 17,017 | 22,688 | 23,184 | 23,578 | 20,921 |
| -1.6% | 6.7% | 1.0% | 29,578 | 37,420 | 36,476 | 41,001 | 39,010 |
| -0.3% | 8.5% | 5.3% | 15,805 | 20,450 | 19,808 | 22,086 | 23,030 |
| -3.5% | 3.9% | -5.8% | 13,774 | 16,971 | 16,668 | 18,915 | 15,979 |
| -4.6% | 4.1% | -1.7% | 27,471 | 31,800 | 30,438 | 33,263 | 31,882 |
| -3.9% | 7.5% | 1.8% | 15,879 | 18,511 | 17,384 | 19,297 | 19,696 |
| -5.6% | -1.6% | -8.0% | 11,592 | 13,290 | 13,054 | 13,966 | 12,186 |
| 1.0% | 3.8% | -2.8% | 20,677 | 25,731 | 26,500 | 28,365 | 27,117 |
| 3.2% | 6.3% | 0.1% | 12,535 | 15,563 | 16,217 | 17,498 | 17,902 |
| -2.9% | -0.9% | -8.4% | 8,142 | 10,168 | 10,283 | 10,867 | 9,215 |
| 0.5% | 4.2% | 7.7% | 16,119 | 20,192 | 19,620 | 21,094 | 22,945 |
| 1.3% | 7.1% | 11.3% | 10,302 | 12,699 | 12,289 | 13,431 | 15,317 |
| -1.0% | -1.5% | 0.0% | 5,818 | 7,493 | 7,330 | 7,663 | 7,628 |
| 1.1% | 6.9% | 7.3% | 11,984 | 14,742 | 14,909 | 16,523 | 17,625 |
| 0.7% | 11.1% | 9.5% | 7,517 | 9,443 | 9,649 | 10,842 | 12,108 |
| 1.8% | -1.2% | 2.5% | 4,467 | 5,299 | 5,260 | 5,681 | 5,516 |
| 4.1% | 9.5% | 5.9% | 8,151 | 10,172 | 10,517 | 11,646 | 12,145 |
| 6.0% | 11.6% | 10.6% | 5,356 | 6,327 | 6,863 | 7,583 | 8,302 |
| 0.5% | 5.4% | -4.0% | 2,795 | 3,845 | 3,654 | 4,063 | 3,843 |
| 7.1% | -11.6% | 9.5% | 7,337 | 10,496 | 11,107 | 9,261 | 10,378 |
| 7.5% | -10.9% | 10.1% | 4,573 | 6,942 | 7,166 | 6,067 | 6,700 |
| 6.4% | -12.9% | 8.2% | 2,764 | 3,554 | 3,941 | 3,194 | 3,678 |
| 19.0% | 14.8% | 11.6% | 3,234 | 5,714 | 7,229 | 7,330 | 7,872 |
| 21.2% | 14.2% | 10.3% | 1,879 | 3,633 | 4,688 | 4,461 | 4,950 |
| 15.3% | 16.0% | 14.0% | 1,356 | 2,081 | 2,541 | 2,869 | 2,923 |
| 30.5% | 29.8% | -9.7% | 1,70 | 3,673 | 5,294 | 5,851 | 4,559 |
| 40.6% | 42.5% | -8.4% | 867 | 1,815 | 2,893 | 3,566 | 2,855 |
| 19.6% | 13.5% | -11.9% | 837 | 1,858 | 2,401 | 2,285 | 1,704 |
| 51.5% | 8.8% | 2.8% | 1,329 | 3,797 | 6,682 | 6,720 | 6,509 |
| 51.9% | 20.5% | 6.2% | 483 | 1,359 | 2,661 | 2,839 | 2,841 |
| 51.2% | 0.7% | 0.0% | 847 | 2,438 | 4,021 | 3,881 | 3,668 |
| 1.6% | 3.8% | 0.5% | 776,022 | 908,989 | 934,105 | 986,803 | 982,706 |
| 2.3% | 6.3% | 3.1% | 415,469 | 488,899 | 501,238 | 537,903 | 562,302 |
| 0.7% | 0.4% | -3.1% | 360,554 | 420,090 | 432,867 | 448,900 | 420,404 |

Table 46 (Figure 19) Borrowers and amount borrowed by ethnic group and gender 2000-2004

| Ethnic Group | Gender | Number of Borrowers | | | | | Incr 2000 -2001 | Incr 2001 -2002 |
|--------------------------------|--------------|---------------------|----------------|----------------|----------------|----------------|--------------------|--------------------|
| | | 2000 | 2001 | 2002 | 2003 | 2004 | | |
| European | | 59,779 | 70,996 | 73,175 | 72,828 | 74,893 | 18.8% | 3.1% |
| | Female | 33,259 | 39,484 | 41,165 | 41,698 | 43,953 | 18.7% | 4.3% |
| | Male | 26,520 | 31,512 | 32,010 | 31,130 | 30,940 | 18.8% | 1.6% |
| Māori | | 13,914 | 18,797 | 18,036 | 19,267 | 20,274 | 35.1% | -4.0% |
| | Female | 8,448 | 11,543 | 11,011 | 11,958 | 13,082 | 36.6% | -4.6% |
| | Male | 5,466 | 7,254 | 7,025 | 7,309 | 7,192 | 32.7% | -3.2% |
| Pasifika | | 5,756 | 6,895 | 7,612 | 7,932 | 8,316 | 19.8% | 10.4% |
| | Female | 3,453 | 4,126 | 4,492 | 4,749 | 5,200 | 19.5% | 8.9% |
| | Male | 2,303 | 2,769 | 3,120 | 3,183 | 3,116 | 20.2% | 12.7% |
| Asian | | 9,362 | 11,612 | 13,402 | 14,909 | 17,571 | 24.0% | 15.4% |
| | Female | 4,617 | 5,877 | 6,919 | 7,687 | 9,212 | 27.3% | 17.7% |
| | Male | 4,745 | 5,735 | 6,483 | 7,222 | 8,359 | 20.9% | 13.0% |
| Other | | 3,178 | 4,131 | 4,676 | 4,646 | 3,638 | 30.0% | 13.2% |
| | Female | 1,440 | 1,929 | 2,163 | 2,199 | 1,672 | 34.0% | 12.1% |
| | Male | 1,738 | 2,202 | 2,513 | 2,447 | 1,966 | 26.7% | 14.1% |
| European and Māori | | 2,652 | 4,522 | 5,677 | 6,124 | 5,891 | 70.5% | 25.5% |
| | Female | 1,561 | 2,647 | 3,341 | 3,729 | 3,792 | 69.6% | 26.2% |
| | Male | 1,091 | 1,875 | 2,336 | 2,395 | 2,099 | 71.9% | 24.6% |
| European and Pasifika | | 602 | 852 | 1,089 | 1,201 | 1,282 | 41.5% | 27.8% |
| | Female | 319 | 462 | 588 | 664 | 762 | 44.8% | 27.3% |
| | Male | 283 | 390 | 501 | 537 | 520 | 37.8% | 28.5% |
| Māori and Pasifika | | 304 | 432 | 545 | 611 | 627 | 42.1% | 26.2% |
| | Female | 179 | 237 | 321 | 380 | 390 | 32.4% | 35.4% |
| | Male | 125 | 195 | 224 | 231 | 237 | 56.0% | 14.9% |
| European and Asian | | 252 | 345 | 438 | 508 | 668 | 36.9% | 27.0% |
| | Female | 126 | 180 | 228 | 266 | 363 | 42.9% | 26.7% |
| | Male | 126 | 165 | 210 | 242 | 305 | 31.0% | 27.3% |
| Māori and Asian | | 38 | 52 | 62 | 97 | 79 | 36.8% | 19.2% |
| | Female | 21 | 28 | 27 | 43 | 42 | 33.3% | -3.6% |
| | Male | 17 | 24 | 35 | 54 | 37 | 41.2% | 45.8% |
| Pasifika and Asian | | 227 | 368 | 495 | 512 | 333 | 62.1% | 34.5% |
| | Female | 114 | 188 | 248 | 258 | 192 | 64.9% | 31.9% |
| | Male | 113 | 180 | 247 | 254 | 141 | 59.3% | 37.2% |
| European and Other | | 206 | 440 | 753 | 815 | 709 | 113.6% | 71.1% |
| | Female | 94 | 210 | 387 | 435 | 407 | 123.4% | 84.3% |
| | Male | 112 | 230 | 366 | 380 | 302 | 105.4% | 59.1% |
| Māori and Other | | 79 | 136 | 189 | 234 | 125 | 72.2% | 39.0% |
| | Female | 47 | 81 | 102 | 129 | 72 | 72.3% | 25.9% |
| | Male | 32 | 55 | 87 | 105 | 53 | 71.9% | 58.2% |
| Pasifika and Other | | 49 | 76 | 102 | 111 | 71 | 55.1% | 34.2% |
| | Female | 30 | 44 | 51 | 59 | 42 | 46.7% | 15.9% |
| | Male | 19 | 32 | 51 | 52 | 29 | 68.4% | 59.4% |
| Asian and Other | | 142 | 426 | 833 | 939 | 593 | 200.0% | 95.5% |
| | Female | 60 | 208 | 416 | 473 | 287 | 246.7% | 100.0% |
| | Male | 82 | 218 | 417 | 466 | 306 | 165.9% | 91.3% |
| 3 ethnic groups | | 223 | 440 | 625 | 711 | 652 | 97.3% | 42.0% |
| | Female | 123 | 245 | 335 | 392 | 387 | 99.2% | 36.7% |
| | Male | 100 | 195 | 290 | 319 | 265 | 95.0% | 48.7% |
| 4 or more ethnic groups | | 17 | 26 | 46 | 71 | 75 | 52.9% | 76.9% |
| | Female | 8 | 14 | 25 | 39 | 37 | 75.0% | 78.6% |
| | Male | 9 | 12 | 21 | 32 | 38 | 33.3% | 75.0% |
| Unspecified | | 31,327 | 27,628 | 22,820 | 24,734 | 21,235 | -11.8% | -17.4% |
| | Female | 17,627 | 16,313 | 13,931 | 15,993 | 14,061 | -7.5% | -14.6% |
| | Male | 13,700 | 11,315 | 8,889 | 8,741 | 7,174 | -17.4% | -21.4% |
| Total | Total | 128,107 | 148,174 | 150,575 | 156,250 | 157,032 | 15.7% | 1.6% |
| | Female | 71,526 | 83,816 | 85,750 | 91,151 | 93,953 | 17.2% | 2.3% |
| | Male | 56,581 | 64,358 | 64,825 | 65,099 | 63,079 | 13.7% | 0.7% |

Source: Ministry of Social Development

| | | Amount borrowed (\$'000) | | | | | | | | |
|--------------------|--------------------|--------------------------|---------|---------|---------|---------|--------------------|--------------------|--------------------|--------------------|
| Incr 2002 -2003 | Incr 2003 -2004 | 2000 | 2001 | 2002 | 2003 | 2004 | Incr 2000 -2001 | Incr 2001 -2002 | Incr 2002 -2003 | Incr 2003 -2004 |
| -0.5% | 2.8% | 366,813 | 441,812 | 467,835 | 484,495 | 492,383 | 20.4% | 5.9% | 3.6% | 1.6% |
| 1.3% | 5.4% | 195,066 | 233,618 | 248,389 | 258,312 | 276,487 | 19.8% | 6.3% | 4.0% | 7.0% |
| -2.7% | -0.6% | 171,746 | 208,194 | 219,446 | 226,183 | 215,896 | 21.2% | 5.4% | 3.1% | -4.5% |
| 6.8% | 5.2% | 80,092 | 109,020 | 103,427 | 110,967 | 115,884 | 36.1% | -5.1% | 7.3% | 4.4% |
| 8.6% | 9.4% | 45,900 | 64,026 | 59,820 | 65,808 | 71,650 | 39.5% | -6.6% | 10.0% | 8.9% |
| 4.0% | -1.6% | 34,192 | 44,994 | 43,607 | 45,159 | 44,234 | 31.6% | -3.1% | 3.6% | -2.0% |
| 4.2% | 4.8% | 36,845 | 42,416 | 47,647 | 50,432 | 52,475 | 15.1% | 12.3% | 5.8% | 4.1% |
| 5.7% | 9.5% | 22,013 | 24,747 | 27,401 | 29,257 | 32,426 | 12.4% | 10.7% | 6.8% | 10.8% |
| 2.0% | -2.1% | 14,832 | 17,669 | 20,246 | 21,174 | 20,048 | 19.1% | 14.6% | 4.6% | -5.3% |
| 11.2% | 17.9% | 54,686 | 71,932 | 87,742 | 97,008 | 112,611 | 31.5% | 22.0% | 10.6% | 16.1% |
| 11.1% | 19.8% | 25,765 | 35,007 | 43,799 | 48,494 | 57,376 | 35.9% | 25.1% | 10.7% | 18.3% |
| 11.4% | 15.7% | 28,921 | 36,925 | 43,943 | 48,514 | 55,235 | 27.7% | 19.0% | 10.4% | 13.9% |
| -0.6% | -21.7% | 18,926 | 24,486 | 28,487 | 28,999 | 22,081 | 29.4% | 16.3% | 1.8% | -23.9% |
| 1.7% | -24.0% | 8,281 | 11,255 | 12,761 | 12,946 | 10,003 | 35.9% | 13.4% | 1.4% | -22.7% |
| -2.6% | -19.7% | 10,646 | 13,231 | 15,726 | 16,053 | 12,077 | 24.3% | 18.9% | 2.1% | -24.8% |
| 7.9% | -3.8% | 16,173 | 27,362 | 35,045 | 39,185 | 37,169 | 69.2% | 28.1% | 11.8% | -5.1% |
| 11.6% | 1.7% | 9,316 | 15,357 | 19,881 | 22,578 | 23,197 | 64.8% | 29.5% | 13.6% | 2.7% |
| 2.5% | -12.4% | 6,857 | 12,005 | 15,165 | 16,607 | 13,973 | 75.1% | 26.3% | 9.5% | -15.9% |
| 10.3% | 6.7% | 3,770 | 5,592 | 7,133 | 7,954 | 8,211 | 48.3% | 27.6% | 11.5% | 3.2% |
| 12.9% | 14.8% | 2,014 | 2,872 | 3,561 | 4,229 | 4,670 | 42.6% | 24.0% | 18.8% | 10.4% |
| 7.2% | -3.2% | 1,756 | 2,720 | 3,572 | 3,725 | 3,541 | 54.9% | 31.3% | 4.3% | -4.9% |
| 12.1% | 2.6% | 2,000 | 2,565 | 3,418 | 3,727 | 3,791 | 28.3% | 33.3% | 9.0% | 1.7% |
| 18.4% | 2.6% | 1,148 | 1,406 | 2,044 | 2,285 | 2,265 | 22.5% | 45.4% | 11.8% | -0.9% |
| 3.1% | 2.6% | 852 | 1,159 | 1,374 | 1,443 | 1,526 | 36.0% | 18.6% | 5.0% | 5.8% |
| 16.0% | 31.5% | 1,544 | 2,196 | 2,776 | 3,447 | 4,632 | 42.2% | 26.4% | 24.2% | 34.4% |
| 16.7% | 36.5% | 762 | 1,101 | 1,298 | 1,642 | 2,464 | 44.5% | 17.9% | 26.5% | 50.0% |
| 15.2% | 26.0% | 782 | 1,096 | 1,478 | 1,804 | 2,167 | 40.2% | 34.9% | 22.1% | 20.1% |
| 56.5% | -18.6% | 227 | 266 | 354 | 506 | 461 | 17.2% | 33.1% | 42.8% | -8.8% |
| 59.3% | -2.3% | 131 | 144 | 146 | 208 | 231 | 9.9% | 1.4% | 42.4% | 11.0% |
| 54.3% | -31.5% | 96 | 123 | 208 | 298 | 230 | 28.1% | 69.1% | 43.1% | -22.6% |
| 3.4% | -35.0% | 1,366 | 2,253 | 3,352 | 3,278 | 2,094 | 64.9% | 48.8% | -2.2% | -36.1% |
| 4.0% | -25.6% | 682 | 1,088 | 1,525 | 1,569 | 1,209 | 59.5% | 40.2% | 2.9% | -22.9% |
| 2.8% | -44.5% | 684 | 1,165 | 1,828 | 1,709 | 885 | 70.3% | 56.9% | -6.5% | -48.2% |
| 8.2% | -13.0% | 1,289 | 2,646 | 4,854 | 5,498 | 4,741 | 105.3% | 83.4% | 13.3% | -13.8% |
| 12.4% | -6.4% | 550 | 1,180 | 2,280 | 2,679 | 2,659 | 114.5% | 93.2% | 17.5% | -0.7% |
| 3.8% | -20.5% | 739 | 1,466 | 2,574 | 2,819 | 2,082 | 98.4% | 75.6% | 9.5% | -26.1% |
| 23.8% | -46.6% | 477 | 822 | 1,058 | 1,354 | 772 | 72.3% | 28.7% | 28.0% | -43.0% |
| 26.5% | -44.2% | 287 | 502 | 571 | 728 | 462 | 74.9% | 13.7% | 27.5% | -36.6% |
| 20.7% | -49.5% | 190 | 320 | 487 | 626 | 310 | 68.4% | 52.2% | 28.5% | -50.4% |
| 8.8% | -36.0% | 327 | 423 | 588 | 678 | 452 | 29.4% | 39.0% | 15.4% | -33.4% |
| 15.7% | -28.8% | 196 | 224 | 287 | 338 | 247 | 14.3% | 28.1% | 17.9% | -27.1% |
| 2.0% | -44.2% | 132 | 199 | 301 | 340 | 205 | 50.8% | 51.3% | 13.0% | -39.7% |
| 12.7% | -36.8% | 835 | 2,393 | 4,891 | 5,372 | 3,412 | 186.6% | 104.4% | 9.8% | -36.5% |
| 13.7% | -39.3% | 332 | 1,124 | 2,407 | 2,660 | 1,716 | 238.6% | 114.1% | 10.5% | -35.5% |
| 11.8% | -34.3% | 503 | 1,268 | 2,484 | 2,712 | 1,696 | 152.1% | 95.9% | 9.2% | -37.5% |
| 13.8% | -8.3% | 1,373 | 2,628 | 3,706 | 4,370 | 4,142 | 91.4% | 41.0% | 17.9% | -5.2% |
| 17.0% | -1.3% | 753 | 1,407 | 2,009 | 2,318 | 2,390 | 86.9% | 42.8% | 15.4% | 3.1% |
| 10.0% | -16.9% | 620 | 1,222 | 1,697 | 2,052 | 1,752 | 97.1% | 38.9% | 20.9% | -14.6% |
| 54.3% | 5.6% | 118 | 137 | 302 | 449 | 449 | 16.1% | 120.4% | 48.7% | 0.1% |
| 56.0% | -5.1% | 49 | 60 | 157 | 238 | 206 | 22.4% | 161.7% | 51.3% | -13.1% |
| 52.4% | 18.8% | 69 | 76 | 145 | 212 | 243 | 10.1% | 90.8% | 45.9% | 14.9% |
| 8.4% | -14.1% | 189,160 | 170,038 | 131,487 | 139,085 | 116,945 | -10.1% | -22.7% | 5.8% | -15.9% |
| 14.8% | -12.1% | 102,223 | 93,779 | 72,902 | 81,615 | 72,644 | -8.3% | -22.3% | 12.0% | -11.0% |
| -1.7% | -17.9% | 86,938 | 76,259 | 58,586 | 57,470 | 44,301 | -12.3% | -23.2% | -1.9% | -22.9% |
| 3.8% | 0.5% | 776,023 | 908,988 | 934,105 | 986,803 | 982,706 | 17.1% | 2.8% | 5.6% | -0.4% |
| 6.3% | 3.1% | 415,468 | 488,897 | 501,238 | 537,903 | 562,302 | 17.7% | 2.5% | 7.3% | 4.5% |
| 0.4% | -3.1% | 360,555 | 420,091 | 432,867 | 448,900 | 420,404 | 16.5% | 3.0% | 3.7% | -6.3% |

Table 47 Borrowers by ethnic group and gender 2000-2004

| Ethnic Group and Gender | 2000 | 2001 | 2002 | 2003 | 2004 |
|-------------------------|----------------|----------------|----------------|----------------|----------------|
| European | 63,491 | 77,155 | 81,132 | 81,476 | 83,443 |
| Female | 35,359 | 42,983 | 45,709 | 46,792 | 49,277 |
| Male | 28,132 | 34,172 | 35,423 | 34,684 | 34,166 |
| Māori | 16,987 | 23,939 | 24,509 | 26,333 | 26,996 |
| Female | 10,256 | 14,536 | 14,802 | 16,239 | 17,378 |
| Male | 6,731 | 9,403 | 9,707 | 10,094 | 9,618 |
| Pasifika | 6,938 | 8,623 | 9,843 | 10,367 | 10,629 |
| Female | 4,095 | 5,057 | 5,700 | 6,110 | 6,586 |
| Male | 2,843 | 3,566 | 4,143 | 4,257 | 4,043 |
| Asian | 9,692 | 12,208 | 14,317 | 16,965 | 19,244 |
| Female | 4,778 | 6,179 | 7,379 | 8,727 | 10,096 |
| Male | 4,914 | 6,029 | 6,938 | 8,238 | 9,148 |
| Other | 3,894 | 5,675 | 7,224 | 6,745 | 5,136 |
| Female | 1,802 | 2,731 | 3,479 | 3,295 | 2,480 |
| Male | 2,092 | 2,944 | 3,745 | 3,450 | 2,656 |
| Unspecified | 31,567 | 28,094 | 23,491 | 25,516 | 21,962 |
| Female | 17,758 | 16,572 | 14,291 | 16,424 | 14,485 |
| Male | 13,809 | 11,522 | 9,200 | 9,092 | 7,477 |
| Total | 128,107 | 148,174 | 150,575 | 156,250 | 157,032 |
| Female | 71,526 | 83,816 | 85,750 | 91,151 | 93,953 |
| Male | 56,581 | 64,358 | 64,825 | 65,099 | 63,079 |

Notes:

1. A student identifying with two ethnic groups has been counted in each group.
2. Unspecified includes those declaring three or more ethnic groups.
3. Total also includes those students whose ethnic group is unknown.
4. Borrowers may record more than one ethnicity when applying for loans. Ethnicity is not a compulsory field on the loan application form.
5. Tables 47 & 48 present ethnic data in combination form, with those who declare more than one ethnicity identified separately. In the combination method, each person is assigned to a single category. Table 50 presents the same data on a total response basis. The total response method records each ethnicity nominated by each person. This means that a person reporting two ethnicities will have two entries in the table. Thus in Table 50 the sum of the columns will not equal the total of that column.

Source: Ministry of Social Development

Table 48 Percentage of borrowers by ethnic group and gender 2000-2004

| Ethnic Group and Gender | 2000 | 2001 | 2002 | 2003 | 2004 |
|-------------------------|---------------|---------------|---------------|---------------|---------------|
| European | 49.6% | 52.1% | 53.9% | 52.1% | 53.1% |
| Female | 49.4% | 51.3% | 53.3% | 51.3% | 52.4% |
| Male | 49.7% | 53.1% | 54.6% | 53.3% | 54.2% |
| Māori | 13.3% | 16.2% | 16.3% | 16.9% | 17.2% |
| Female | 14.3% | 17.3% | 17.3% | 17.8% | 18.5% |
| Male | 11.9% | 14.6% | 15.0% | 15.5% | 15.2% |
| Pasifika | 5.4% | 5.8% | 6.5% | 6.6% | 6.8% |
| Female | 5.7% | 6.0% | 6.6% | 6.7% | 7.0% |
| Male | 5.0% | 5.5% | 6.4% | 6.5% | 6.4% |
| Asian | 7.6% | 8.2% | 9.5% | 10.9% | 12.3% |
| Female | 6.7% | 7.4% | 8.6% | 9.6% | 10.7% |
| Male | 8.7% | 9.4% | 10.7% | 12.7% | 14.5% |
| Other | 3.0% | 3.8% | 4.8% | 4.3% | 3.3% |
| Female | 2.5% | 3.3% | 4.1% | 3.6% | 2.6% |
| Male | 3.7% | 4.6% | 5.8% | 5.3% | 4.2% |
| Unspecified | 24.6% | 19.0% | 15.6% | 16.3% | 14.0% |
| Female | 24.8% | 19.8% | 16.7% | 18.0% | 15.4% |
| Male | 24.4% | 17.9% | 14.2% | 14.0% | 11.9% |
| Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

Notes:

1. A student identifying with two ethnic groups has been counted in each group.
2. Unspecified includes those declaring three or more ethnic groups.
3. Total also includes those students whose ethnic group is unknown.
4. Borrowers may record more than one ethnicity when applying for loans. Ethnicity is not a compulsory field on the loan application form.
5. Tables 47 & 48 present ethnic data in combination form, with those who declare more than one ethnicity identified separately. In the combination method, each person is assigned to a single category. Table 50 presents the same data on a total response basis. The total response method records each ethnicity nominated by each person. This means that a person reporting two ethnicities will have two entries in the table. Thus in Table 50 the sum of the columns will not equal the total of that column.

Source: Ministry of Social Development

Table 49 (Table 8) Student loan borrowers by level of qualification, gender and total amounts borrowed 2004

| Qualification level | | Number of borrowers | Course fees \$000 | Course-related costs \$000 | Living costs \$000 | Administration fees \$000 | Total amount borrowed \$000 |
|--|--------------|---------------------|-------------------|----------------------------|--------------------|---------------------------|-----------------------------|
| Doctorate | Female | 430 | 993 | 172 | 1,203 | 20 | 2,390 |
| | Male | 520 | 1,239 | 193 | 1,545 | 25 | 3,004 |
| | Total | 950 | 2,233 | 365 | 2,749 | 46 | 5,394 |
| Masters, Honours, Postgraduate Cert, Postgraduate Dip | Female | 5,824 | 21,498 | 2,514 | 9,634 | 286 | 33,934 |
| | Male | 4,252 | 17,903 | 1,799 | 8,209 | 206 | 28,117 |
| | Total | 10,076 | 39,401 | 4,313 | 17,844 | 493 | 62,052 |
| Bachelors Degrees, Graduate Cert, and Diplomas | Female | 47,834 | 182,116 | 27,045 | 103,044 | 2,386 | 314,593 |
| | Male | 33,129 | 135,314 | 18,226 | 78,165 | 1,650 | 233,358 |
| | Total | 80,963 | 317,431 | 45,271 | 181,210 | 4,037 | 547,951 |
| Diplomas | Female | 13,715 | 47,867 | 8,530 | 21,845 | 685 | 78,928 |
| | Male | 8,783 | 42,752 | 5,320 | 16,790 | 430 | 65,293 |
| | Total | 22,498 | 90,619 | 13,851 | 38,635 | 1,115 | 144,222 |
| Certificates | Female | 32,207 | 114,841 | 23,019 | 43,092 | 1,594 | 182,548 |
| | Male | 19,988 | 76,477 | 13,457 | 33,646 | 983 | 124,566 |
| | Total | 52,195 | 191,318 | 36,477 | 76,739 | 2,578 | 307,114 |
| Other | Female | 498 | 1,920 | 235 | 752 | 25 | 2,932 |
| | Male | 374 | 1,773 | 219 | 832 | 19 | 2,845 |
| | Total | 872 | 3,694 | 454 | 1,584 | 44 | 5,778 |

Notes:

1. A borrower is a person who received at least one payment under the Student Loan Scheme from StudyLink in the year specified.
2. Some borrowers were enrolled in qualifications at more than one level.
3. Data is provisional.

Source: Ministry of Social Development (Qualification classification provided by the Ministry of Education)

Table 50 (Table 9) Student loan borrowers by ethnic group, amount and component borrowed for 2004

| | Number of borrowers | Course fees | Course-related costs | Living costs | Administration fees | Total amount borrowed |
|--------------------------------|---------------------|---------------|----------------------|---------------|---------------------|-----------------------|
| European | 78,734 | \$308,302,164 | \$44,954,554 | \$168,538,745 | \$3,914,950 | \$525,710,414 |
| Māori | 22,645 | \$85,786,579 | \$18,616,459 | \$30,691,768 | \$1,144,100 | \$136,238,906 |
| Pasifika | 9,009 | \$32,699,311 | \$6,806,366 | \$18,770,122 | \$446,750 | \$58,722,549 |
| Asian | 19,077 | \$80,720,097 | \$7,342,026 | \$36,180,049 | \$947,950 | \$125,190,122 |
| Other | 3,895 | \$15,213,368 | \$2,148,395 | \$6,577,450 | \$191,800 | \$24,131,013 |
| European and Māori | 6,301 | \$23,833,031 | \$4,403,738 | \$12,090,813 | \$314,850 | \$40,642,432 |
| European and Pasifika | 1,354 | \$4,990,278 | \$907,804 | \$2,799,914 | \$66,600 | \$8,764,596 |
| Māori and Pasifika | 701 | \$2,569,400 | \$541,394 | \$1,300,378 | \$34,850 | \$4,446,022 |
| European and Asian | 705 | \$3,006,578 | \$341,794 | \$1,572,668 | \$35,450 | \$4,956,490 |
| Māori and Asian | 84 | \$300,446 | \$47,307 | \$134,423 | \$4,350 | \$486,526 |
| Pasifika and Asian | 361 | \$1,335,622 | \$187,026 | \$757,897 | \$17,350 | \$2,297,895 |
| European and Other | 759 | \$3,236,009 | \$485,655 | \$1,468,996 | \$38,050 | \$5,228,710 |
| Māori and Other | 137 | \$530,193 | \$116,340 | \$236,169 | \$7,000 | \$889,702 |
| Pasifika and Other | 77 | \$305,110 | \$61,824 | \$136,232 | \$3,950 | \$507,116 |
| Asian and Other | 644 | \$2,633,773 | \$286,187 | \$830,227 | \$31,850 | \$3,782,038 |
| 3 ethnic groups | 716 | \$2,779,086 | \$527,689 | \$1,334,799 | \$36,050 | \$4,677,624 |
| 4 or more ethnic groups | 76 | \$274,989 | \$52,989 | \$123,393 | \$3,800 | \$455,171 |
| Unspecified | 22,279 | \$76,183,521 | \$12,906,635 | \$35,220,520 | \$1,076,000 | \$125,386,677 |
| Total | 167,554 | \$644,699,556 | \$100,734,182 | \$318,764,565 | \$8,315,700 | \$1,072,514,002 |

Source: Ministry of Social Development

Table 51 Student allowances uptake by student loan living costs borrowers 2004

| | Number of borrowers | Gross student allowances | Accommodation benefit | Student loan living costs |
|---|---------------------|--------------------------|-----------------------|---------------------------|
| Single students under 25 without dependants | 10,308 | \$42,172,322 | \$6,753,527 | \$20,552,717 |
| Single students 25 and over without dependants | 7,395 | \$37,629,099 | \$5,220,023 | \$10,033,283 |
| Couple without dependants | 1,556 | \$8,168,084 | \$868,987 | \$3,642,485 |
| Students with dependants | 1,296 | \$10,514,385 | \$899,932 | \$2,045,284 |

Notes: 1. Students who received more than one allowance type have been counted in each type. Consequently, the sum of the students in each allowance type may not add to the total number of students with allowances.

2. Data within this table is provisional.

Source: Ministry of Social Development

Table 52 Fees borrowed by provider type 2000-2004

| | 2000 | 2001 | 2002 | 2003 | 2004 |
|------------------------------|---------------|---------------|---------------|---------------|---------------|
| Universities | \$240,617,168 | \$260,661,858 | \$272,565,408 | \$282,595,710 | \$296,920,043 |
| ITPs | \$117,958,322 | \$126,320,400 | \$141,474,667 | \$156,972,111 | \$134,137,626 |
| Colleges of Education | \$13,595,548 | \$13,449,224 | \$13,932,560 | \$14,300,591 | \$15,027,548 |
| PTEs | \$88,605,087 | \$139,689,948 | \$118,756,148 | \$127,969,132 | \$131,755,672 |
| Wānanga | \$8,094,873 | \$11,472,708 | \$14,264,375 | \$12,640,602 | \$11,766,908 |
| Total | \$468,870,998 | \$551,594,138 | \$560,993,158 | \$594,478,147 | \$589,607,798 |

Notes: 1. From 2000, only fees borrowed are recorded by provider type.

2. The figures in this table are different from earlier Student Loan Scheme Annual Reports, due to an error in figures shown in those earlier reports.

Source: Ministry of Social Development

Statistical tables and figures (Chapter Three)

Table 53 (Figure 20) Nominal value of student loans held by Inland Revenue at 30 June 1995-2005

| Year | Total loan balances \$million | Change \$million | Change |
|------|----------------------------------|---------------------|--------|
| 1995 | 799.2 | | |
| 1996 | 1,223.4 | 424.2 | 53.1% |
| 1997 | 1,679.7 | 456.3 | 37.3% |
| 1998 | 2,255.1 | 575.4 | 34.3% |
| 1999 | 2,890.3 | 635.2 | 28.2% |
| 2000 | 3,414.9 | 524.6 | 18.2% |
| 2001 | 3,931.4 | 516.5 | 15.1% |
| 2002 | 4,573.8 | 642.4 | 16.3% |
| 2003 | 5,270.2 | 696.4 | 15.2% |
| 2004 | 5,965.7 | 695.5 | 13.2% |
| 2005 | 6,674.5 | 708.9 | 11.9% |

Source: Inland Revenue

Table 54 (Figure 21) Number of borrowers with Inland Revenue at 30 June 1995-2005

| Year | Borrowers |
|------|-----------|
| 1995 | 118,132 |
| 1996 | 157,940 |
| 1997 | 189,325 |
| 1998 | 220,913 |
| 1999 | 247,368 |
| 2000 | 274,891 |
| 2001 | 314,280 |
| 2002 | 360,612 |
| 2003 | 390,027 |
| 2004 | 418,761 |
| 2005 | 445,074 |

Source: Inland Revenue

Table 55 (Figure 22) Student loan borrowers with Inland Revenue by age at 30 June 2005

| Age | Borrowers |
|--------------|----------------|
| Under 18 | 1,740 |
| 18 - 20 | 45,329 |
| 21 - 23 | 77,628 |
| 24 - 26 | 73,889 |
| 27 - 29 | 63,336 |
| 30 - 32 | 50,270 |
| 33 - 35 | 33,346 |
| 36 - 38 | 22,978 |
| 39 - 41 | 19,088 |
| 42 - 44 | 16,459 |
| 45 - 47 | 12,060 |
| 48 - 50 | 9,293 |
| 51 - 55 | 9,674 |
| 56 - 60 | 4,330 |
| Over 60 | 5,654 |
| Total | 445,074 |

Source: Inland Revenue

Table 56 (Figure 23) Average student loan balance with Inland Revenue 1995-2005

| Year (as at 30 June) | Loan balance | Increase |
|----------------------|--------------|----------|
| 1995 | \$6,765 | |
| 1996 | \$7,746 | 14% |
| 1997 | \$8,872 | 15% |
| 1998 | \$10,208 | 15% |
| 1999 | \$11,684 | 14% |
| 2000 | \$12,423 | 6% |
| 2001 | \$12,509 | 1% |
| 2002 | \$12,683 | 1% |
| 2003 | \$13,512 | 7% |
| 2004 | \$14,246 | 5% |
| 2005 | \$14,997 | 5% |

Source: Inland Revenue

Table 57 (Figure 24) Cumulative student loan repayments by Inland Revenue vs aggregate loan balances 1995-2005

| Year (as at 30 June) | Total loans \$million | Total repayments \$million |
|----------------------|--------------------------|-------------------------------|
| 1995 | 799.2 | 62.5 |
| 1996 | 1,223.4 | 134.8 |
| 1997 | 1,679.7 | 241.6 |
| 1998 | 2,255.1 | 389.0 |
| 1999 | 2,890.3 | 602.2 |
| 2000 | 3,414.9 | 851.7 |
| 2001 | 3,931.4 | 1,136.4 |
| 2002 | 4,573.8 | 1,483.3 |
| 2003 | 5,270.2 | 1,869.6 |
| 2004 | 5,965.7 | 2,316.8 |
| 2005 | 6,674.6 | 2,827.1 |

Source: Inland Revenue

Table 58 (Figure 25) Student loan payments received by Inland Revenue (\$million) borrower/employer split 1995/96 to 2004/05

| Income Year | Borrower \$million | Employer (PAYE) \$million | Total \$million |
|--------------|-----------------------|------------------------------|--------------------|
| 95/96 | 28.86 | 43.46 | 72.32 |
| 96/97 | 41.36 | 65.41 | 106.77 |
| 97/98 | 64.18 | 83.18 | 147.36 |
| 98/99 | 115.84 | 97.39 | 213.23 |
| 99/00 | 115.59 | 133.91 | 249.5 |
| 00/01 | 128.13 | 156.55 | 284.68 |
| 01/02 | 168.97 | 177.91 | 346.88 |
| 02/03 | 184.51 | 201.88 | 386.39 |
| 03/04 | 210.05 | 237.11 | 447.16 |
| 04/05 | 239.30 | 271.01 | 510.31 |
| Total | 1,323.64 | 1,503.47 | 2,827.11 |

Notes:

1. Employer repayments are those paid by borrowers' employers to Inland Revenue by way of deduction from borrowers' income.
2. Borrower repayments are those made to Inland Revenue directly by the borrower. A share of the borrower repayments relates to voluntary repayments. Borrowers are able to make voluntary repayments to Inland Revenue of any amount at any time.

Source: Inland Revenue

Table 59 (Figure 26) Loans repaid to Inland Revenue updated at 30 June 1995-2005

| Year | Number of loans repaid |
|--------------|------------------------|
| 1995 | 2,354 |
| 1996 | 8,561 |
| 1997 | 10,627 |
| 1998 | 14,629 |
| 1999 | 16,755 |
| 2000 | 16,168 |
| 2001 | 17,677 |
| 2002 | 20,723 |
| 2003 | 21,240 |
| 2004 | 23,355 |
| 2005 | 21,079 |
| Total | 173,168 |

Notes:

1. Because a student loan account can be finalised retrospectively, the number of loans repaid for an earlier year may change. Therefore the figures in this table differ from those published in earlier reports.
2. The numbers in this table include both loans where repayment obligations had been settled and loans which had been written off through the small balance write-off provision.

Source: Inland Revenue

Table 60 (Figure 29) Value of interest write-offs at 30 June 1995-2005

| Year | Interest write-offs \$million |
|------|----------------------------------|
| 1995 | 4.3 |
| 1996 | 5.5 |
| 1997 | 12.6 |
| 1998 | 16.9 |
| 1999 | 20.3 |
| 2000 | 20.3 |
| 2001 | 192.1 |
| 2002 | 141.4 |
| 2003 | 198.3 |
| 2004 | 204.4 |
| 2005 | 213.3 |

Source: Inland Revenue

Table 61 (Figures 30 & 31) Number and value of interest write-offs by type at 31 March 2002-2005

| Interest write-offs by type to 31 March | 2002 | | 2003 | | 2004 | | 2005 | |
|---|-----------|---------------------|-----------|---------------------|-----------|---------------------|-----------|---------------------|
| | \$million | Number of borrowers | \$million | Number of borrowers | \$million | Number of borrowers | \$million | Number of borrowers |
| Full interest write-off | 70 | 78,335 | 74 | 81,437 | 107 | 104,791 | 127 | 124,892 |
| Base interest write-off | 66 | 111,985 | 42 | 120,159 | 71 | 123,508 | 73 | 129,751 |
| Base interest reduction | 32 | 52,826 | 12 | 39,468 | 31 | 58,730 | 32 | 61,343 |

Source: Inland Revenue

Table 62 Number and value of non-resident interest write-offs to 31 March 2003-2005

| Write-off type | 2003 | | 2004 | | 2005 | |
|--------------------------------------|-----------|---------------------|-----------|---------------------|-----------|---------------------|
| | Amount | Number of borrowers | Amount | Number of borrowers | Amount | Number of borrowers |
| Non-resident base interest write-off | \$297,430 | 336 | \$264,504 | 312 | \$310,643 | 380 |
| Non-resident base interest reduction | \$10,108 | 23 | \$8,800 | 11 | \$6,511 | 11 |

Source: Inland Revenue

Table 63 Value of small balance write-offs at 30 June 1993-2005

| Year | Small balance write-offs \$million |
|--------------|------------------------------------|
| 1993-1996 | 9,012 |
| 1997 | 9,355 |
| 1998 | 19,480 |
| 1999 | 24,877 |
| 2000 | 12,796 |
| 2001 | 18,473 |
| 2002 | 21,774 |
| 2003 | 29,190 |
| 2004 | 24,493 |
| 2005 | 25,317 |
| Total | 194,767 |

Source: Inland Revenue

Table 64 Interest write-offs by recipients and number of years received 2000-2004

| Number of years benefiting from interest write-offs 2000-2004 | Number of borrowers | Amount written off \$million |
|---|---------------------|------------------------------|
| One year only | 123,558 | 47.0 |
| Two years | 97,273 | 98.8 |
| Three years | 79,317 | 155.8 |
| Four years | 94,985 | 358.8 |
| Five years | 39,670 | 135.9 |
| Total | 434,803 | 796.2 |

Notes:

1. This table cannot be compared with any other table relating to interest write-offs in this report.
2. The information above shows the number of borrowers who received an interest write-off between 2000 and 2004 and the value of the write-offs they received.

Source: Inland Revenue

Table 65 Income level at which base interest reduction no longer applies 2002-2006

| Loan balance | 2002 | 2003 | 2004 | 2005 | 2006 |
|--------------|----------|----------|----------|----------|----------|
| \$10,000 | \$21,332 | \$25,696 | \$24,364 | \$27,172 | \$24,988 |
| \$20,000 | \$27,532 | \$35,896 | \$32,764 | \$38,172 | \$33,388 |
| \$30,000 | \$33,732 | \$46,096 | \$41,164 | \$49,172 | \$41,788 |
| \$40,000 | \$39,932 | \$56,296 | \$49,564 | \$60,172 | \$50,188 |
| \$50,000 | \$46,132 | \$66,496 | \$57,964 | \$71,172 | \$58,588 |
| \$60,000 | \$52,332 | \$76,696 | \$66,364 | \$82,172 | \$66,988 |
| \$70,000 | \$58,532 | \$86,896 | \$74,764 | \$93,172 | \$75,388 |

Source: Inland Revenue

Statistical tables and figures (Chapter Four)

Table 66 (Figure 33) Probability of becoming non-resident for the first time by years after last study

| | First departure in final year of study | First departure in year after leaving study | First departure in second year after leaving study | First departure in third year after leaving study | First departure in fourth year after leaving study | First departure in fifth year after leaving study |
|--------------------------|--|---|--|---|--|---|
| All | 1.6% | 2.9% | 2.7% | 2.6% | 2.0% | 1.3% |
| Completed | 2.1% | 3.8% | 3.8% | 4.2% | 3.1% | 1.9% |
| Not completed | 1.3% | 2.3% | 2.0% | 1.8% | 1.4% | 1.0% |
| Completed university | 3.4% | 5.8% | 5.4% | 5.9% | 4.3% | 2.5% |
| Completed ITP | 1.0% | 2.2% | 2.4% | 2.2% | 1.8% | 1.3% |
| Not completed university | 1.9% | 4.0% | 3.3% | 3.0% | 2.3% | 1.3% |
| Not completed ITP | 0.9% | 1.4% | 1.4% | 1.1% | 0.9% | 0.7% |
| Females | 1.5% | 2.9% | 2.9% | 3.0% | 2.1% | 1.3% |
| Males | 1.6% | 2.9% | 2.4% | 2.3% | 1.9% | 1.2% |
| Completed females | 1.9% | 3.7% | 4.0% | 4.6% | 3.3% | 2.0% |
| Completed males | 2.3% | 3.8% | 3.4% | 3.5% | 2.9% | 1.7% |
| Not completed females | 1.3% | 2.2% | 2.1% | 2.0% | 1.4% | 0.9% |
| Not completed males | 1.3% | 2.4% | 1.9% | 1.7% | 1.4% | 1.0% |

Note: The graph has been prepared using data from five cohorts of tertiary leavers (those who last studied in the years between 1997 and 2001) and their tax residency status from 1997/98 to 2002/03.

Source: Statistics New Zealand, Integrated Dataset on Student Loan Scheme Borrowers