



- 1 AUG 2018

Dear [REDACTED]

Thank you for your email originally dated 13 June 2018 which was transferred to the Ministry of Education on 6 July 2018. You requested the following information:

For each of the three groups:

- 1996 to 2000 (full interest from the date of borrowing)
 - 2000-2005 (no interest while studying)
 - 2006-2010 (no interest while in New Zealand)
1. *How many loans were taken? Average size? By male/female?*
 2. *How many loans still have balance remaining? Average size? By male/female?*
 3. *How many loans have balance remaining which is less than the applied interest over the lifetime of the loan? By male/female?*

Your request has been considered under the Official Information Act 1982 (the Act).

In response to your first question, statistics on how many loans were taken, average amount borrowed and a breakdown by male and female from 1996 to 2000 are available at the following links:

The number of loan borrowers in each year data was captured. Table 8 shows the average annual amount borrowed in each year from 1992 to 1999, broken down by male and female.

https://www.educationcounts.govt.nz/data/assets/pdf_file/0005/7385/Student-Loan-Scheme-Annual-Report-2000.pdf

An excel spreadsheet titled '2011 Data (XLS, 541.5 KB)' is available for download at the following link. Sheet SLS 15 within this document contains information on how many loan borrowers there were from 2000 to 2010 and the average amount borrowed per year.

https://www.educationcounts.govt.nz/publications/series/student_loan_scheme_annual_reports/student-loan-scheme-annual-report-2011

In response to your second question, Appendix 1 contains four tables which indicate how many loans still have a balance remaining.

Table 1a shows the number of male students with a loan at 31 March in the years 1993 to 2012 inclusive. This number is broken down by the year in which they last undertook any study. Table 1b shows the same data but for female students.

Table 2a shows the average loan balance of a male student who still had a loan as at 31 March in the years 1993 to 2012 inclusive. This is also broken down by the year in which they last undertook any study. Table 2b shows the same data but for female students.

Question three of your request is refused under section 18(e) of the Act as this information does not exist. The Ministry has not collected data on loan repayments that are solely repaying accrued interest nor are we aware that another agency has done so.

Please note, the Ministry now proactively publishes OIA responses on our website. As such, we may publish this response on our website after five working days. Your name and contact details will be removed.

Thank you again for your email. You have the right to ask an Ombudsman to review this decision. You can do this by writing to info@ombudsman.parliament.nz or Office of the Ombudsman, PO Box 10152, Wellington 6143.

Yours sincerely



Claire Douglas
Deputy Secretary
Graduate Achievement, Vocations and Careers

Appendix 1

1. DISCLAIMER

The results in this document are not official statistics, they have been created for research purposes from the Integrated Dataset of Student Loans and Allowances (IDSL) that was managed by Statistics New Zealand.

The opinions, findings, recommendations and conclusions expressed in this document are those of the author(s) not Statistics NZ or the Ministry of Education.

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

Careful consideration has been given to the privacy, security and confidentiality issues associated with using data in the IDSL.

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

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

Table 1a: Number with a loan by gender and year of last study, male

date	Year of last study																		
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
31/03/1993	5871																		
31/03/1994	5466	8508																	
31/03/1995	4905	8019	10377																
31/03/1996	4248	7365	9843	11070															
31/03/1997	3687	6702	9237	10578	10926														
31/03/1998	3030	5784	8385	9831	10398	11079													
31/03/1999	2448	4959	7407	8925	9672	10371	12939												
31/03/2000	2121	4254	6570	8007	8862	9609	12156	12867											
31/03/2001	1851	3687	5739	7128	8088	8898	11391	12186	12414										
31/03/2002	1662	3294	5094	6369	7386	8217	10725	11436	11562	13476									
31/03/2003	1509	2949	4593	5778	6762	7677	10023	10686	10872	12528	15306								
31/03/2004	1398	2691	4167	5259	6168	7128	9387	10008	10203	11769	14292	15669							
31/03/2005	1317	2484	3804	4803	5679	6657	8808	9399	9495	10959	13446	14514	16578						
31/03/2006	1209	2247	3453	4314	5151	6171	8220	8733	8754	10179	12432	13530	15342	17079					
31/03/2007	1128	2109	3219	3990	4776	5814	7776	8223	8217	9507	11715	12825	14559	16149	18771				
31/03/2008	1008	1857	2862	3591	4299	5310	7089	7512	7521	8712	10791	11889	13596	15123	17511	21858			
31/03/2009	939	1743	2655	3306	3966	4944	6591	7014	6897	8025	9903	10962	12585	14013	16251	20364	22971		
31/03/2010	882	1626	2475	3078	3687	4593	6183	6552	6474	7431	9141	10134	11616	12936	14979	18861	21306	28278	
31/03/2011	831	1530	2292	2886	3411	4296	5790	6123	6030	6891	8472	9333	10680	11847	13695	17409	19812	26352	38076
31/03/2012	798	1452	2193	2736	3201	4056	5469	5811	5661	6420	7905	8712	9936	10905	12639	16095	18444	24633	35637

source: Integrated Dataset on Student loans and allowances (2013) (managed by Statistics New Zealand) and Ministry of Education

Notes: counts have been randomly rounded to base three. This means the true count may be the number shown or one or two smaller or larger.

Year of last study means the Student Loan borrower studied in a tertiary institution in the year shown and did not study in any later year up until 2011

Table 1b: Number with a loan by gender and year of last study, female

date	Year of last study																		
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
31/03/1993	4734																		
31/03/1994	4344	7269																	
31/03/1995	3810	6777	9735																
31/03/1996	3249	6228	9159	11217															
31/03/1997	2820	5574	8463	10656	11079														
31/03/1998	2298	4806	7635	9792	10407	10143													
31/03/1999	1893	4053	6720	8775	9522	9360	11994												
31/03/2000	1644	3459	5934	7887	8700	8628	11199	13029											
31/03/2001	1440	3000	5208	7026	7893	8001	10449	12189	13302										
31/03/2002	1284	2658	4629	6339	7155	7407	9708	11307	12285	14814									
31/03/2003	1176	2382	4176	5733	6573	6912	9147	10533	11313	13611	16830								
31/03/2004	1101	2208	3810	5217	6018	6444	8565	9843	10551	12585	15501	17580							
31/03/2005	1035	2040	3528	4806	5550	6039	8079	9243	9795	11649	14418	16191	21093						
31/03/2006	948	1854	3195	4383	5064	5556	7542	8562	9111	10698	13305	14967	19410	22533					
31/03/2007	888	1749	3021	4089	4719	5235	7197	8115	8628	10068	12558	14088	18372	21438	25458				
31/03/2008	816	1593	2745	3747	4368	4830	6681	7584	8019	9321	11712	13068	17169	20157	23949	29865			
31/03/2009	765	1503	2598	3552	4080	4557	6315	7140	7557	8685	10905	12141	15972	18843	22434	28101	31824		
31/03/2010	723	1431	2445	3348	3822	4317	5979	6759	7116	8094	10272	11301	14880	17553	20895	26244	29709	37695	
31/03/2011	684	1362	2313	3171	3621	4095	5694	6393	6696	7605	9621	10512	13854	16281	19455	24564	27792	35256	51030
31/03/2012	660	1302	2208	3003	3426	3930	5445	6114	6381	7176	9072	9900	12999	15273	18210	23091	26187	33339	48003

source: Integrated Dataset on Student loans and allowances (2013) (managed by Statistics New Zealand) and Ministry of Education

Notes: counts have been randomly rounded to base three. This means the true count may be the number shown or one or two smaller or larger.

Year of last study means the Student Loan borrower studied in a tertiary institution in the year shown and did not study in any later year up until 2011

Table2a: Average loan size in dollars by gender and year of last study among those who still have a loan, male

date	Year of last study																		
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
31/03/1993	3850																		
31/03/1994	3650	5680																	
31/03/1995	3410	5580	7510																
31/03/1996	3280	5480	7530	9250															
31/03/1997	3220	5310	7460	9400	10760														
31/03/1998	3370	5380	7500	9510	11050	12020													
31/03/1999	3640	5460	7620	9600	11230	12380	13480												
31/03/2000	3810	5560	7640	9590	11330	12560	13770	14120											
31/03/2001	4020	5730	7760	9600	11400	12650	13850	14210	14850										
31/03/2002	4150	5820	7870	9740	11420	12880	14040	14470	15300	14710									
31/03/2003	4310	6040	8050	9810	11530	13000	14230	14700	15420	14930	15200								
31/03/2004	4530	6290	8290	10020	11780	13360	14560	15100	15710	15140	15460	16670							
31/03/2005	4610	6460	8570	10250	11990	13620	14830	15490	16010	15410	15550	16830	17400						
31/03/2006	4940	6870	9130	10770	12490	14190	15370	16070	16690	15870	16060	17320	17840	18030					
31/03/2007	5460	7310	9790	11460	13030	14880	16050	16800	17360	16360	16230	17330	17740	17860	17690				
31/03/2008	6260	8190	10690	12380	13870	15760	16870	17510	17920	16740	16370	17330	17600	17550	17450	18100			
31/03/2009	6880	8830	11570	13320	14840	16660	17870	18410	18840	17180	16670	17480	17640	17350	17190	17880	18510		
31/03/2010	7520	9610	12430	14190	15840	17730	18790	19280	19500	17700	17030	17780	17800	17380	17110	17730	18360	17950	
31/03/2011	8230	10530	13730	15210	17180	18980	20010	20510	20510	18510	17630	18420	18230	17640	17300	17730	18250	17790	18630
31/03/2012	9080	11620	15000	16470	18760	20450	21500	21890	21920	19630	18440	19110	18790	18100	17600	17890	18320	17720	18580

source: Integrated Dataset on Student loans and allowances (2013) (managed by Statistics New Zealand) and Ministry of Education

Notes: the dollar amounts have been rounded to the nearest ten dollars

Year of last study means the Student Loan borrower studied in a tertiary institution in the year shown and did not study in any later year up until 2011

Table2b: Average loan size in dollars by gender and year of last study among those who still have a loan, female

date	Year of last study																		
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
31/03/1993	3920																		
31/03/1994	3650	5650																	
31/03/1995	3400	5530	7390																
31/03/1996	3290	5350	7390	9020															
31/03/1997	3240	5270	7370	9120	10530														
31/03/1998	3420	5350	7420	9260	10780	11840													
31/03/1999	3600	5520	7620	9480	11020	12220	13310												
31/03/2000	3690	5580	7660	9530	11050	12470	13600	13600											
31/03/2001	3760	5660	7740	9570	11090	12550	13720	13760	13680										
31/03/2002	3900	5760	7900	9640	11240	12660	14010	14120	14060	13350									
31/03/2003	4010	5930	8000	9770	11300	12740	14060	14370	14360	13490	13640								
31/03/2004	4130	6080	8190	9950	11500	12920	14400	14750	14740	13790	13840	14740							
31/03/2005	4230	6240	8280	10100	11670	13050	14600	14950	15090	13990	14000	14800	14800						
31/03/2006	4500	6670	8690	10490	12060	13560	15060	15490	15630	14540	14460	15200	15140	16020					
31/03/2007	4860	6910	9020	10950	12440	14080	15480	15920	16090	14770	14530	15150	14950	15700	15880				
31/03/2008	5480	7550	9780	11570	12900	14660	16040	16320	16520	14920	14530	15160	14730	15330	15620	16340			
31/03/2009	6020	8050	10350	12000	13390	15280	16690	16910	16990	15100	14610	15160	14660	15020	15280	15980	16750		
31/03/2010	6500	8480	11000	12540	13880	15910	17360	17440	17490	15370	14690	15290	14680	14910	15160	15780	16540	16990	
31/03/2011	7110	9050	11710	13120	14470	16670	18140	18130	18290	15790	15050	15590	14860	15010	15130	15650	16350	16830	17660
31/03/2012	7800	9790	12520	13920	15350	17570	19120	19000	19130	16410	15550	16020	15160	15190	15240	15670	16230	16660	17590

source: Integrated Dataset on Student loans and allowances (2013) (managed by Statistics New Zealand) and Ministry of Education

Notes: the dollar amounts have been rounded to the nearest ten dollars

Year of last study means the Student Loan borrower studied in a tertiary institution in the year shown and did not study in any later year up until 2011