

Student Loans & Allowances

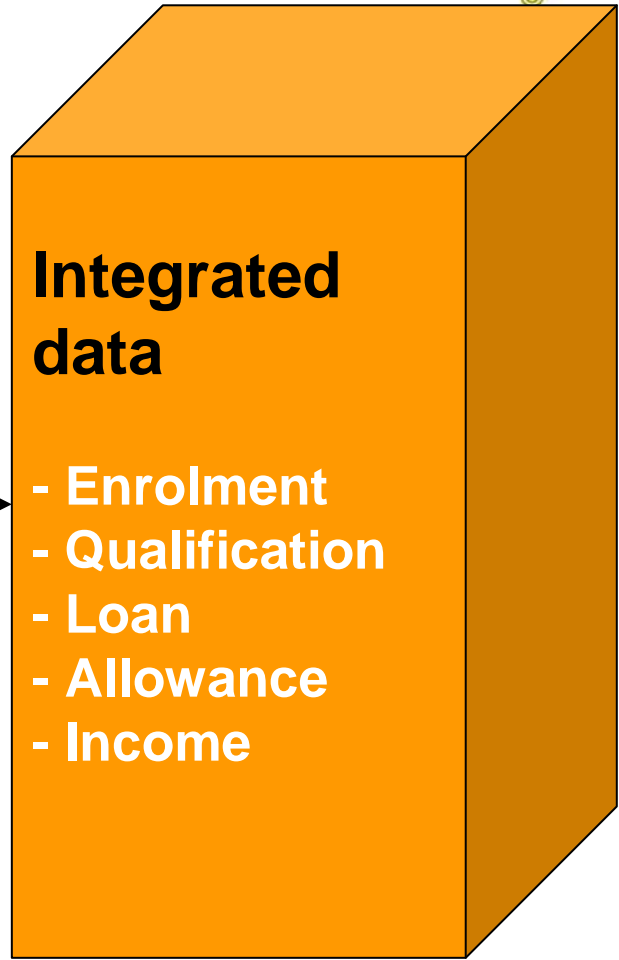
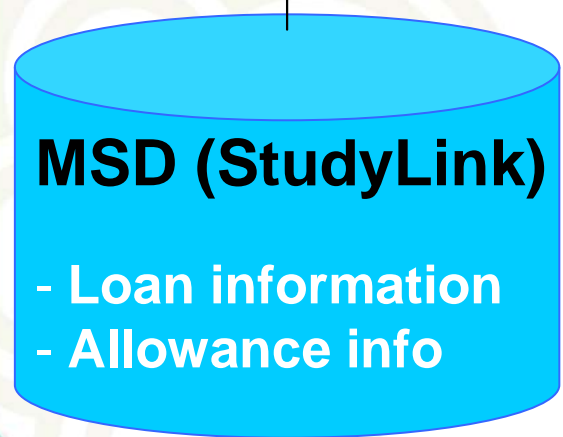
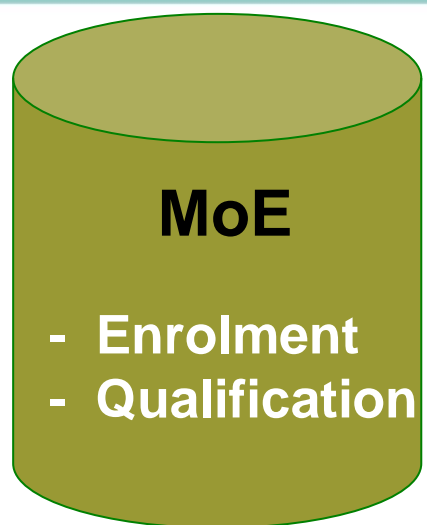
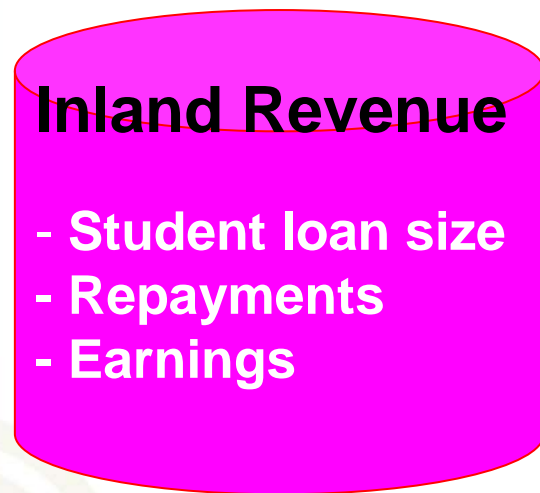
Guido Stark

Work, Knowledge & Skills

Statistics New Zealand

Student Loans background

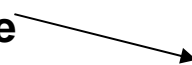
- Recommended from a report by the Auditor General in 2000 on the data available on the student loans scheme
- Initial proposal June 2000
- Feasibility study 2001-2002
- Ministerial approval April 2002
- First release of data Dec 2002



Matched By
Inland Revenue
Number

Linked by
Probabilistic
Matching

Matched By
Inland Revenue
Number

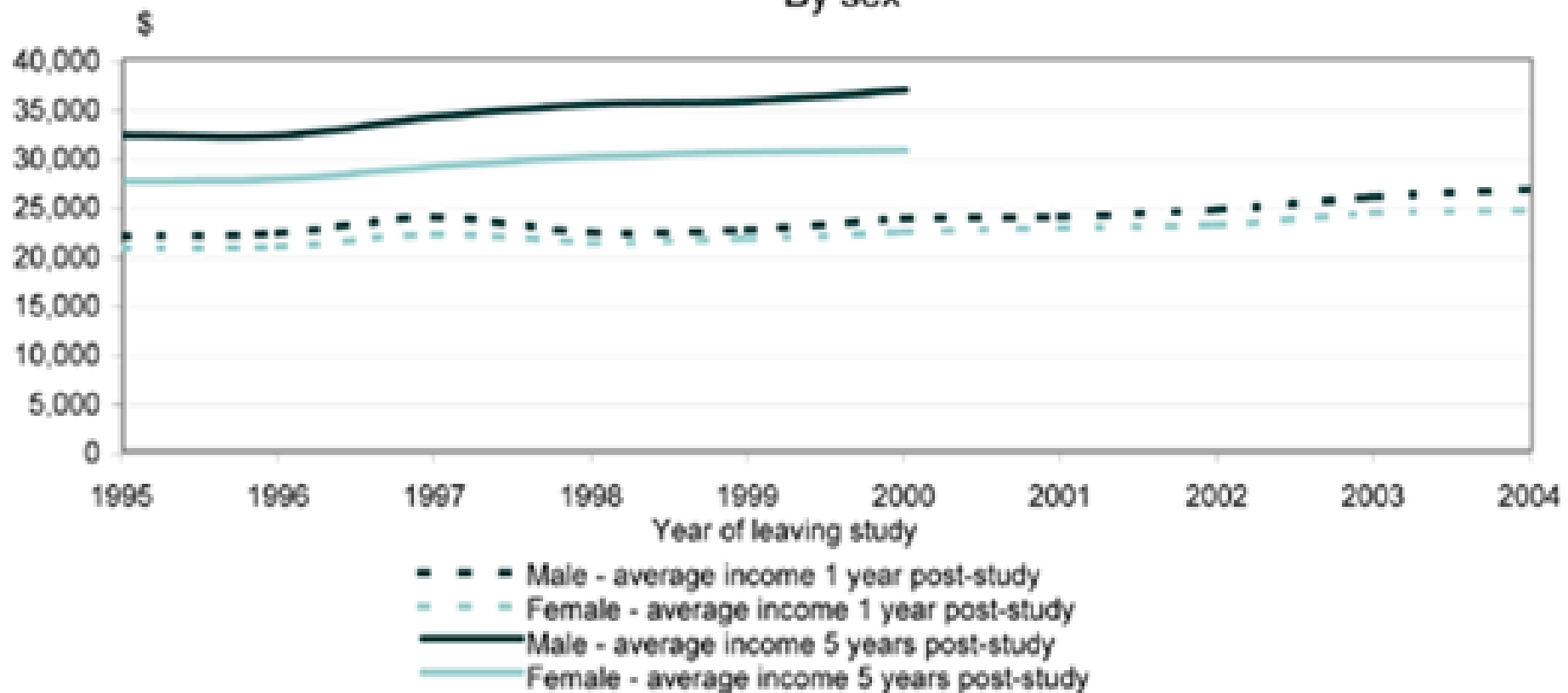


What's new?

- Student Allowance extension
- Leaving debt
- Debt five years post-study
- Income data one & five years post-study
- Time series analysis

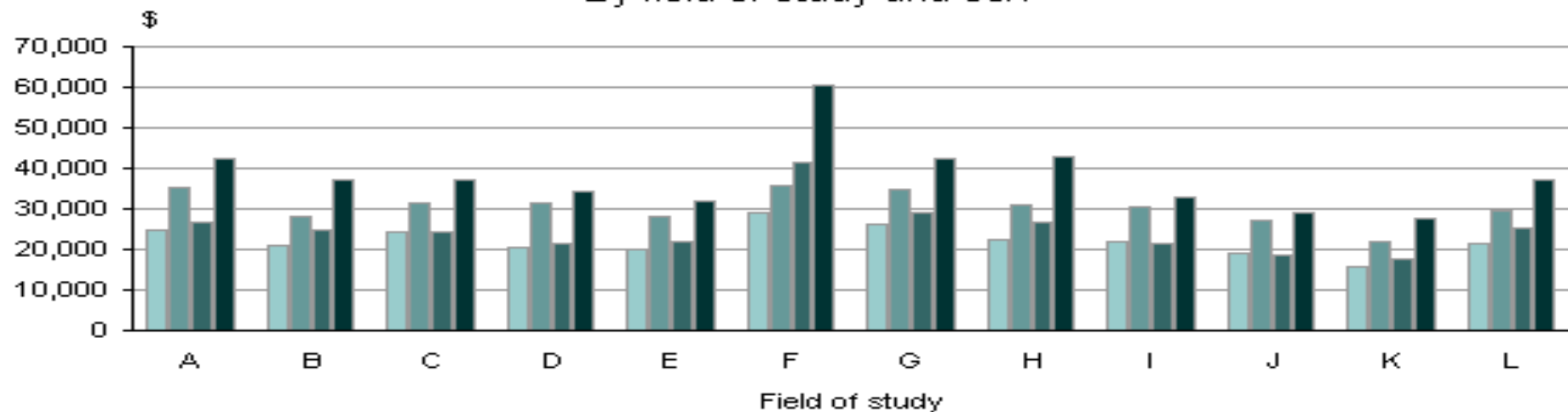
Comparison of male & female average income Post-study

**Average Income 1 Year and 5 Years Post-study
By sex**



Male & female average income: across every field of study

Average Income for Students who Left Study in 2000
By field of study and sex



A Natural and physical sciences
B Information technology
C Engineering and related technologies
D Architecture and building
E Agriculture, environmental and related studies

F Health
G Education
H Management and commerce
I Society and culture
J Creative arts
K Food, hospitality and personal services
L Mixed field programmes

- Female - average income 1 year post-study for 2001 (last studied 2000)
- Female - average income 5 years post-study for 2005 (last studied 2000)
- Male - average income 1 year post-study for 2001 (last studied 2000)
- Male - average income 5 years post-study for 2005 (last studied 2000)

Media interest

Women with degrees still face pay gap

Why men earn more

Men still better paid than women

Pay gap widening between men and women

Repayment of Student Loans:

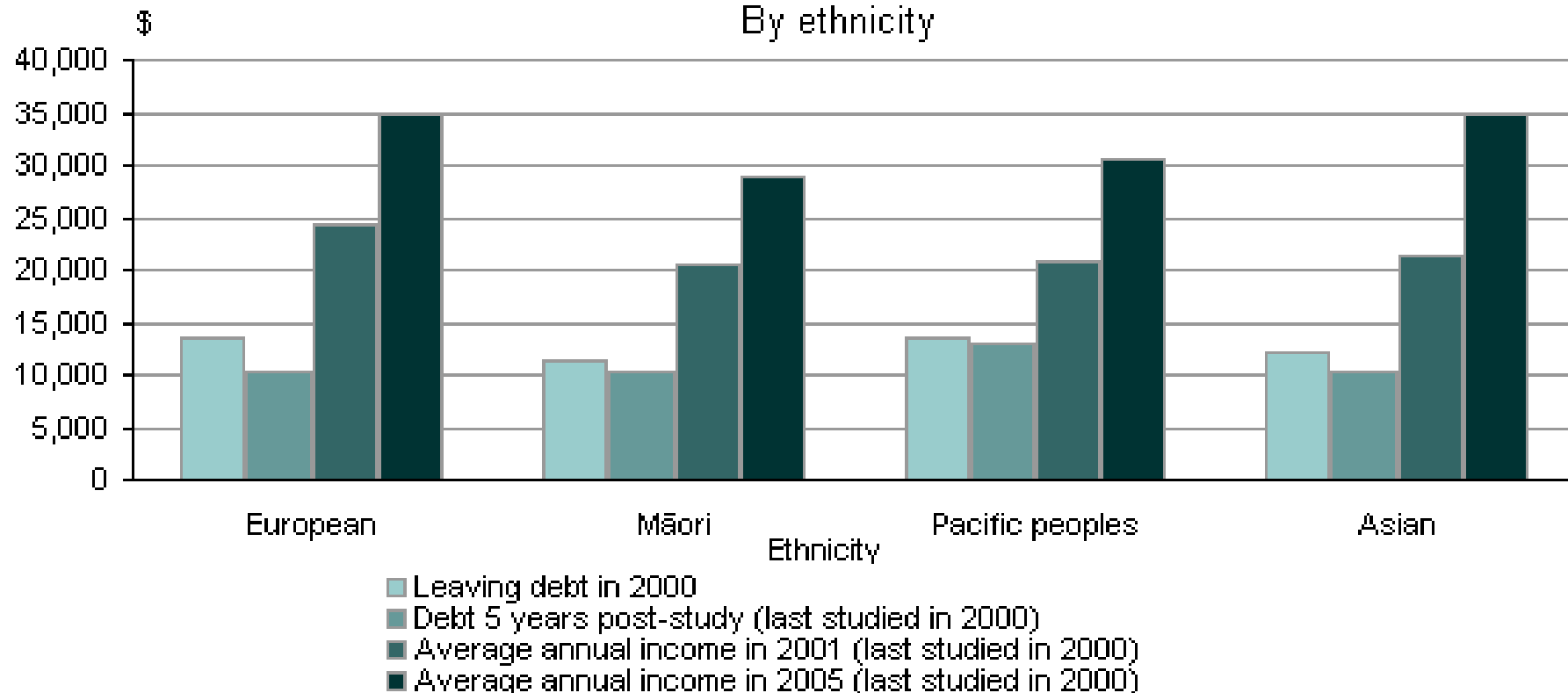
European - 25 percent

Pacific peoples - 4 percent

Average Debt and Income

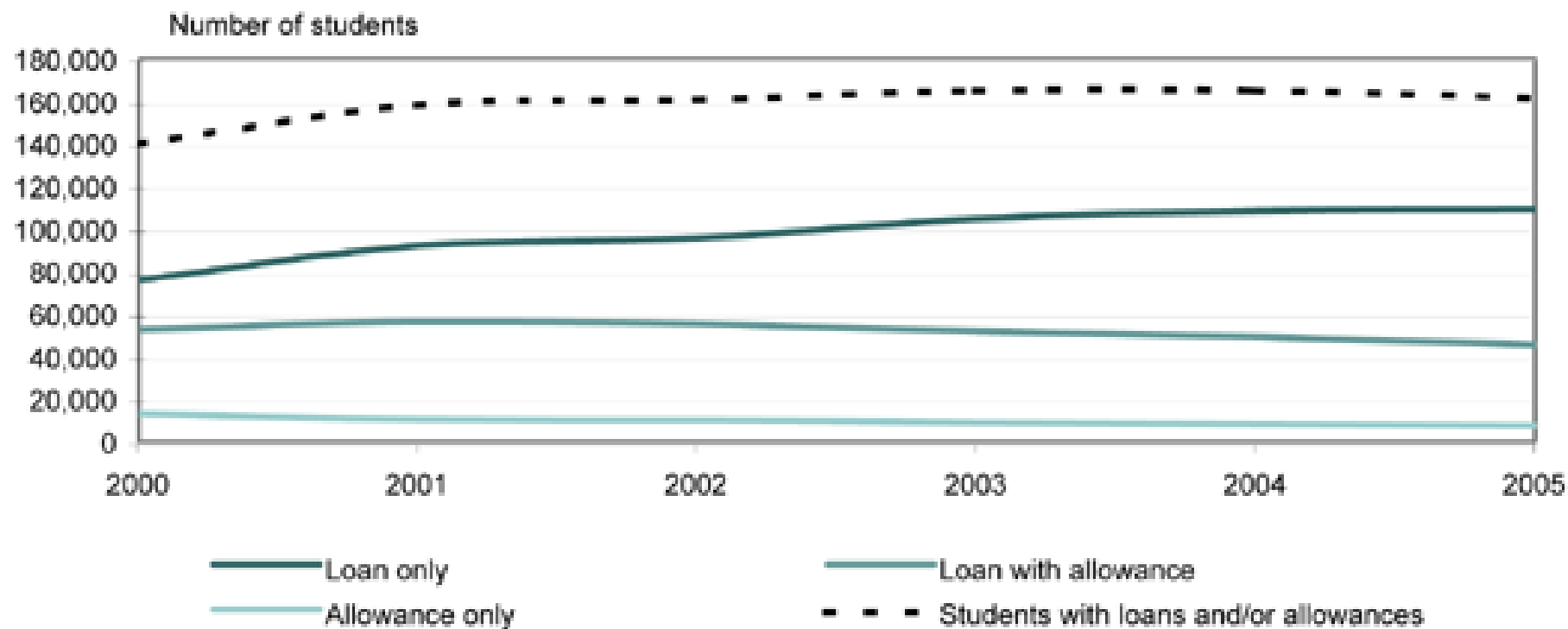
For students who left study in 2000

By ethnicity



Decrease in Student Allowances

Students with Loans and/or Allowances



What's next?

- Efficiency
- Cubes
- Research
 - Region
 - Iwi
 - Income
 - Completion

What about the Official Statistics System?

- Timely
- Relevant
- Useful
- No respondent burden
- Confidentiality

Make the most of now

- Student Loans and Allowances available
 - Statistics New Zealand Data Laboratory
 - www.stats.govt.nz
 - Borrowing and allowances in a year
 - Income
 - Leaving debt
 - Repayments
 - Overseas

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