



28 January 2025

Dear [REDACTED]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 9 December 2024. You requested the following:

1. *The number of people in the Far North District and Northland Region with historic student loan debt, including their ages.*
2. *The total amount of student loan debt attributed to individuals in those regions.*
3. *The average and median balances of student loan debt for individuals in those regions.*
4. *A breakdown of how many individuals in these regions:*
  - a) *Have been in arrears on their student loan repayments over the past 5 years.*
  - b) *Have been in arrears on their student loan repayments over the past 10 years.*
  - c) *Are currently residing overseas with outstanding student loan debt.*
5. *Any data or reports prepared in the last 5 years analysing:*
  - a) *Student loan repayment patterns specific to individuals in the Far North and Northland regions.*
  - b) *The economic impact of outstanding student loans in these regions.*
6. *If available, information regarding initiatives aimed at reducing student loan debt or assisting repayment in these regions.*

For the purpose of this response, student loan debt has been defined as the total amount of the loan yet to be paid. This includes but isn't limited to amounts that are overdue, interest, penalties and fees.

#### **Questions 1, 2, 3, 4(a), 4(c) and 5(a)**

The following tables are attached as **Appendix A**:

- **Table 1: Customers in the Northland Region** and **Table 2: Customers in the Far North District**, are in response to questions 1,2, 4(a) and 4(c).
- **Table 3: Median and average overdue debt by District**, and **Table 4: Median and average loan balance** are in response to question 3.
- **Table 5: Payment information for all customers in the Northland Region** partially responds to question 5(a).

**Caveats to Tables 1, 2, 3 and 4**

The debt amounts, and location information in the information being released are as at 30 June of the respective financial years. This excludes the 2024/25 financial year, which is as at 31 December 2024.

To protect the privacy of individuals, I have combined ages into groups in Tables 1 and 2, due to the low numbers of customers in some of the requested regions. For the same reason, I have also excluded some customers from the Table 3. Removal of these customers has a very minimal effect on the figures.

Customers may appear in multiple periods, depending on how long they have had debt on their Student Loan account.

To determine the location of the customers in these regions, address information currently held by Inland Revenue has been used. District and region are determined by using information held by Inland Revenue and public information from NZ Post. This means that there may be some limitations to the accuracy of the data. For example, Inland Revenue may have an address indicating a customer lives in the Far North District, however, they may in fact live in Wellington.

Overseas Based-Borrowers have also been included in the data. There are several reasons why these customers may have a New Zealand address in our system:

1. Customers have moved overseas but not updated their address with Inland Revenue,
2. Customers have returned from overseas but have not been back in New Zealand long enough for their student loan residency status to be updated, or
3. Customers may be overseas but have an alternative address listed for contact purposes.

**Caveats to Table 5**

The data in this table partially responds to question 5(a) of your request. Although this data was not created to analyse repayment patterns specific to individuals in the Far North District and Northland Region, it shows the repayments of all customers in the wider Northland Region.

The payments for the 2021 to 2024 financial years are effective from 1 July in the previous year, to 30 June the following year. For example, the payments for the 2020/21 financial year cover the period 1 July 2020 to 30 June 2021. For the 2024/25 financial year, these payments are effective from 1 July 2024 to 31 December 2024 (dates inclusive).

**Question 4(b)**

The breakdown of individuals who have been in arrears on their student loan repayments in the Far North or Northland Regions over the last 10 years is not available as the system holding this information has been decommissioned. Therefore, your request for this information is refused under section 18(g) of the OIA, as the information is not held by Inland Revenue, and we do not believe this is held by another agency.

### **Question 5(a) and 5(b)**

Inland Revenue has not prepared any data or reports which analyse the repayment patterns of individuals in the Far North or Northland Regions, or the economic impact of outstanding loans in these regions. Consequently, this part of your request is refused under section 18(e) of the OIA, as the documents alleged to contain the information requested do not exist.

### **Question 6**

There are no specific initiatives aimed at customers within the requested regions. Marketing and automated communications are not directed at specific regions. This part of your request is also refused under section 18(e) of the OIA.

### **Right of review**

If you disagree with my decision on your OIA request, you can ask an Inland Revenue review officer to review my decision. To ask for an internal review, please email the Commissioner of Inland Revenue at: [commissionerscorrespondence@ird.govt.nz](mailto:commissionerscorrespondence@ird.govt.nz).

Alternatively, under section 28(3) of the OIA, you have the right to ask the Ombudsman to investigate and review my decision. You can contact the office of the Ombudsman by email at: [info@ombudsman.parliament.nz](mailto:info@ombudsman.parliament.nz).

If you choose to have an internal review, you can still ask the Ombudsman for a review.

### **Publishing of OIA response**

We intend to publish our response to your request on Inland Revenue's website ([ird.govt.nz](http://ird.govt.nz)) as this information may be of interest to other members of the public. This letter, with your personal details removed, may be published in its entirety. Publishing responses increases the availability of information to the public and is consistent with the OIA's purpose of enabling more effective participation in the making and administration of laws and policies and promoting the accountability of officials.

Thank you again for your request.

Yours sincerely



Tanja Johnson

**Group Lead, Customer Compliance Services - Individuals**

**Appendix A: Information being released***Table 1: Customers in the Northland Region*

As at	Borrower type	Age group	Total Customers	Total Loan balance (\$m)	Customers with overdue debt	Total Overdue debt (\$m)	Average overdue debt
<b>30-Jun-21</b>	New Zealand-based (NZB)	<30	8,372	160.9	260	0.6	\$2,425
		30-39	5,749	98.6	468	2.5	\$5,428
		40-49	3,396	58.5	302	2.1	\$6,981
		50+	3,532	47.6	202	1.2	\$6,177
	<b>New Zealand-based total</b>		<b>21,049</b>	<b>365.7</b>	<b>1,232</b>	<b>6.5</b>	<b>\$5,298</b>
	Overseas-based (OBB)	<30	352	6.8	223	1.5	\$6,733
		30-39	393	9.1	310	4.6	\$14,829
		40-49	248	9.9	213	6.6	\$30,781
		50+	173	4.4	159	3.2	\$20,200
	<b>Overseas-based total</b>		<b>1,166</b>	<b>30.3</b>	<b>905</b>	<b>15.9</b>	<b>\$17,532</b>
<b>30-Jun-21 total</b>		<b>22,215</b>	<b>396.0</b>	<b>2,137</b>	<b>22.4</b>	<b>\$10,479</b>	
<b>30-Jun-22</b>	NZB	<30	7,732	154.1	225	0.5	\$2,197
		30-39	5,686	96.7	484	2.3	\$4,718
		40-49	3,295	58.8	332	2.8	\$8,427
		50+	3,564	48.4	234	1.3	\$5,596
	<b>NZB Total</b>		<b>20,277</b>	<b>358.1</b>	<b>1,275</b>	<b>6.9</b>	<b>\$5,400</b>
	OBB	<30	310	5.8	200	1.2	\$6,138
		30-39	382	9.2	291	4.2	\$14,568
		40-49	263	10.4	238	7.3	\$30,759
		50+	186	5.1	180	4.0	\$22,033
	<b>OBB Total</b>		<b>1,141</b>	<b>30.4</b>	<b>909</b>	<b>16.8</b>	<b>\$18,431</b>
<b>30-Jun-22 total</b>		<b>21,418</b>	<b>388.5</b>	<b>2,184</b>	<b>23.6</b>	<b>\$10,823</b>	

As at	Borrower type	Age group	Total Customers	Total Loan balance (\$m)	Customers with overdue debt	Total Overdue debt (\$m)	Average overdue debt
30-Jun-23	NZB	<30	6,903	145.9	210	0.4	\$1,720
		30-39	5,501	92.8	534	2.3	\$4,333
		40-49	3,204	58.0	345	2.6	\$7,603
		50+	3,648	51.6	286	1.8	\$6,142
	<b>NZB Total</b>		<b>19,256</b>	<b>348.2</b>	<b>1,375</b>	<b>7.1</b>	<b>\$5,131</b>
	OBB	<30	331	7.0	191	1.1	\$5,543
		30-39	401	9.0	306	4.4	\$14,353
		40-49	278	11.6	249	8.4	\$33,633
		50+	193	5.7	179	4.7	\$26,347
	<b>OBB Total</b>		<b>1,203</b>	<b>33.3</b>	<b>925</b>	<b>18.5</b>	<b>\$20,045</b>
<b>30-Jun-23 total</b>		<b>20,459</b>	<b>381.5</b>	<b>2,300</b>	<b>25.6</b>	<b>\$11,129</b>	
30-Jun-24	NZB	<30	6,511	143.8	161	0.4	\$2,255
		30-39	5,448	91.6	484	2.6	\$5,360
		40-49	3,179	58.4	371	3.1	\$8,467
		50+	3,690	54.5	290	2.6	\$8,898
	<b>NZB Total</b>		<b>18,828</b>	<b>348.4</b>	<b>1,306</b>	<b>8.7</b>	<b>\$6,645</b>
	OBB	<30	454	11.3	199	1.0	\$4,812
		30-39	424	9.2	319	4.7	\$14,815
		40-49	291	11.9	255	9.0	\$35,445
		50+	217	6.7	202	5.4	\$26,916
	<b>OBB Total</b>		<b>1,386</b>	<b>39.2</b>	<b>975</b>	<b>20.2</b>	<b>\$20,676</b>
<b>30-Jun-24 total</b>		<b>20,214</b>	<b>387.5</b>	<b>2,281</b>	<b>28.8</b>	<b>\$12,643</b>	
31-Dec-24	NZB	<30	5,831	132.7	115	0.3	\$2,365
		30-39	5,589	93.1	436	2.4	\$5,469
		40-49	3,316	60.4	360	3.5	\$9,684
		50+	2,833	40.0	192	1.6	\$8,109
	<b>NZB Total</b>		<b>17,569</b>	<b>326.1</b>	<b>1,103</b>	<b>7.7</b>	<b>\$6,981</b>

As at	Borrower type	Age group	Total Customers	Total Loan balance (\$m)	Customers with overdue debt	Total Overdue debt (\$m)	Average overdue debt
	OBB	<30	502	13.8	205	0.8	\$3,998
		30-39	481	10.9	345	4.6	\$13,334
		40-49	310	12.3	274	9.4	\$34,167
		50+	161	4.8	143	4.1	\$28,758
	<b>OBB Total</b>		<b>1,454</b>	<b>41.8</b>	<b>967</b>	<b>18.9</b>	<b>\$19,539</b>
<b>31-Dec-24 total</b>			<b>19,023</b>	<b>367.9</b>	<b>2,070</b>	<b>26.6</b>	<b>\$12,847</b>

Table 2: Taxpayers in the Far North District

As at	Borrower type	Age group	Total Customers	Total Loan balance (\$m)	Customers with overdue debt	Total Overdue debt (\$m)	Average overdue debt
30-Jun-21	NZB	<30	2,830	48.9	95	0.2	\$2,557
		30-39	2,185	36.0	183	1.0	\$5,649
		40-49	1,423	23.6	135	1.1	\$8,078
		50+	1,779	23.5	110	0.6	\$5,406
	<b>NZB Total</b>		<b>8,217</b>	<b>132.0</b>	<b>523</b>	<b>3.0</b>	<b>\$5,663</b>
	OBB	<30	141	2.7	87	0.6	\$6,750
		30-39	142	3.7	120	2.0	\$16,745
		40-49	89	3.6	78	2.3	\$30,001
		50+	91	2.2	85	1.6	\$19,282
	<b>OBB Total</b>		<b>463</b>	<b>12.2</b>	<b>370</b>	<b>6.6</b>	<b>\$17,772</b>
<b>30-Jun-21 total</b>			<b>8,680</b>	<b>144.2</b>	<b>893</b>	<b>9.5</b>	<b>\$10,680</b>
30-Jun-22	NZB	<30	2,621	47.0	99	0.2	\$2,060
		30-39	2,164	35.3	203	1.0	\$4,934
		40-49	1,367	23.7	146	1.5	\$10,012
		50+	1,789	23.4	131	0.6	\$4,926
	<b>NZB Total</b>		<b>7,941</b>	<b>129.3</b>	<b>579</b>	<b>3.3</b>	<b>\$5,721</b>

As at	Borrower type	Age group	Total Customers	Total Loan balance (\$m)	Customers with overdue debt	Total Overdue debt (\$m)	Average overdue debt
	OBB	<30	118	2.0	83	0.5	\$6,483
		30-39	141	3.8	110	1.8	\$16,250
		40+	204	6.4	192	4.9	\$30,780
	<b>OBB Total</b>		<b>463</b>	<b>12.6</b>	<b>385</b>	<b>7.3</b>	<b>\$18,853</b>
<b>30-Jun-22 total</b>			<b>8,404</b>	<b>141.9</b>	<b>964</b>	<b>10.6</b>	<b>\$10,966</b>
<b>30-Jun-23</b>	NZB	<30	2,270	43.1	80	0.2	\$1,893
		30-39	2,120	33.8	226	1.0	\$4,473
		40-49	1,340	23.5	148	1.3	\$8,975
		50+	1,821	24.6	160	0.9	\$5,460
	<b>NZB Total</b>		<b>7,551</b>	<b>125.0</b>	<b>614</b>	<b>3.4</b>	<b>\$5,480</b>
	OBB	<30	134	2.5	85	0.5	\$5,753
		30-39	147	3.5	115	1.8	\$15,686
		40-49	105	4.4	91	3.2	\$34,936
		50+	103	3.0	93	2.5	\$26,369
	<b>OBB Total</b>		<b>489</b>	<b>13.4</b>	<b>384</b>	<b>7.9</b>	<b>\$20,636</b>
<b>30-Jun-23 total</b>			<b>8,040</b>	<b>138.3</b>	<b>998</b>	<b>11.3</b>	<b>\$11,311</b>
<b>30-Jun-24</b>	NZB	<30	2,057	40.3	64	0.1	\$2,106
		30-39	2,114	33.8	205	1.2	\$5,906
		40-49	1,314	23.6	154	1.4	\$9,103
		50+	1,849	25.9	147	1.1	\$7,534
	<b>NZB Total</b>		<b>7,334</b>	<b>123.5</b>	<b>570</b>	<b>3.9</b>	<b>\$6,763</b>
	OBB	<30	169	3.9	82	0.4	\$5,191
		30-39	161	3.8	124	1.9	\$15,211
		40-49	107	4.3	97	3.5	\$36,384
		50+	105	3.4	95	2.7	\$27,995
	<b>OBB Total</b>		<b>542</b>	<b>15.4</b>	<b>398</b>	<b>8.5</b>	<b>\$21,359</b>
<b>30-Jun-24 total</b>			<b>7,876</b>	<b>138.9</b>	<b>968</b>	<b>12.4</b>	<b>\$12,764</b>

As at	Borrower type	Age group	Total Customers	Total Loan balance (\$m)	Customers with overdue debt	Total Overdue debt (\$m)	Average overdue debt
31-Dec-24	NZB	<30	1,843	36.2	57	0.1	\$2,337
		30-39	2,173	34.4	183	1.1	\$5,968
		40-49	1,353	24.8	150	1.7	\$11,048
		50+	1,460	19.6	104	0.7	\$6,947
	<b>NZB Total</b>		<b>6,829</b>	<b>115.0</b>	<b>494</b>	<b>3.6</b>	<b>\$7,298</b>
	OBB	<30	168	4.0	76	0.3	\$4,163
		30-39	184	4.3	137	1.8	\$13,037
		40-49	120	4.4	110	3.6	\$32,712
		50+	84	2.4	74	2.0	\$26,813
	<b>OBB Total</b>		<b>556</b>	<b>15.1</b>	<b>397</b>	<b>7.7</b>	<b>\$19,358</b>
<b>31-Dec-24 total</b>		<b>7,385</b>	<b>130.1</b>	<b>891</b>	<b>11.3</b>	<b>\$12,671</b>	



Table 3: Median and average overdue debt by District

Debt as at	District	Average overdue debt	Median overdue debt
30 Jun 21	Far North District	\$11,950	\$5,288
	Kaipara District	\$7,108	\$2,835
	Whangarei District	\$12,593	\$4,978
30 Jun 22	Far North District	\$10,678	\$3,971
	Kaipara District	\$6,379	\$2,411
	Whangarei District	\$11,273	\$4,089
30 Jun 23	Far North District	\$10,917	\$3,774
	Kaipara District	\$6,463	\$2,296
	Whangarei District	\$11,328	\$3,521
30 Jun 23	Far North District	\$12,336	\$4,293
	Kaipara District	\$9,296	\$3,068
	Whangarei District	\$12,130	\$3,913
31 Dec 24	Far North District	\$13,212	\$4,512
	Kaipara District	\$10,345	\$3,420
	Whangarei District	\$13,427	\$4,376

Table 4: Median and average loan balance by District

Debt as at	District	Average Loan balance	Median loan balance
30 Jun 21	Far North District	\$16,834	\$10,865
	Kaipara District	\$16,677	\$11,284
	Whangarei District	\$19,225	\$12,816
30 Jun 22	Far North District	\$16,898	\$11,022
	Kaipara District	\$16,690	\$11,254
	Whangarei District	\$19,297	\$13,126
30 Jun 23	Far North District	\$17,186	\$11,243
	Kaipara District	\$17,390	\$11,691
	Whangarei District	\$19,798	\$13,242
30 Jun 23	Far North District	\$17,539	\$11,319
	Kaipara District	\$18,306	\$12,383
	Whangarei District	\$19,976	\$13,192
31 Dec 24	Far North District	\$17,559	\$11,330
	Kaipara District	\$18,277	\$12,406
	Whangarei District	\$20,085	\$12,998

*Table 5: Payment information for all customers in the Northland Region*

<b>Financial Year</b>	<b>Total payments (\$m)</b>
2020/21	\$21.97
2021/22	\$23.80
2022/23	\$25.30
2023/24	\$25.82
2024/25 (YTD Dec 31 2024)	\$12.83
<b>Total</b>	<b>\$109.73</b>