



14 June 2024

Dear [REDACTED]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 21 May 2024. You requested the following:

*Please provide a breakdown of the number of New Zealanders who currently have a student loan about 60,000 NZD. Please group the data in 5k bands (i.e. 60,000-65,-0000 tight through to 250,000+).*

*If possible (i.e. if both technically possible and not too demanding of staff time) please also provide a gender breakdown, ethnicity breakdown and domestic vs overseas status.*

### **Number of borrowers by income level and domestic vs overseas status**

On 28 May 2024 we emailed you a link to information on Student loans published by the Ministry of Education and asked you if this information is sufficient to fulfil for your request. As of 12 June 2024, we have not had a reply from you; therefore, we have made the following decisions on your request.

As mentioned in the email of 28 May 2024, the Ministry of Education publishes annual statistics relating to the Student Loan Scheme, including a breakdown of the number of borrowers in 5k income bands. This data can be found by downloading the data set available at: [Student Loan Scheme Annual Report 2023 | Education Counts](#).

The table relevant to your request is the one located on tab "F10". This table outlines the number of borrowers broken down in 5k income bands and whether the borrower is a New Zealand based-borrower, or an overseas-based borrower. At higher borrowing amounts, 10k bands or more are used due to the small numbers of borrowers in these bands, and the need to preserve confidentiality.

Your request for a breakdown of the number of people who have a student loan and the breakdown by income band and domestic vs overseas status is therefore refused under section 18(d) of the OIA, as this information is publicly available.

### **Gender and ethnicity information**

Information on the gender borrowers identify with, and ethnicity is not held by Inland Revenue.

We consulted with the Ministry of Education (MoE) to see if it would hold the information by gender or ethnicity and if they would accept a partial transfer of this request however, MoE

advised that it doesn't hold this information, and that the information currently in the data set is all they currently have available. Consequently, this part of your request is therefore refused under section 18(g)(i) of the OIA, as the information is not held by Inland Revenue, and I have no grounds for believing it is held by another agency.

In the dataset mentioned on the previous page, there is some data on gender, ethnicity, and length of time to repay loans. This can be found in the tables T6 and T7. This data is extracted by the Ministry of Education from the Stats NZ Integrated Data infrastructure.

### **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).

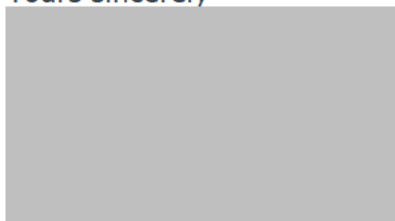
If you choose to have an internal review, you can still ask the Ombudsman for a review.

### **Publishing of OIA response**

We intend to publish our response to your request on Inland Revenue's website ([www.ird.govt.nz](http://www.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 for your request.

Yours sincerely



Estelle Le Lievre

**Domain Lead, Performance and Reporting**