



**MINISTRY OF SOCIAL
DEVELOPMENT**

TE MANATŪ WHAKAHIATO ORA

23 JUL 2020

Dear

On 15 June 2020, you emailed the Ministry of Social Development (the Ministry) requesting, under the Official Information Act 1982, the following information:

1. *Annually (from 2011 onwards), how many student loan applications were received by Studylink?*
2. *Annually (from 2011 onwards), how many student allowance applications were received by Studylink?*
3. *Annually (from 2011 onwards), how many student loan applications were denied for any reason?*
4. *Annually (from 2011 onwards), how many student loan applications were denied because a student failed >50% of their credits?*
5. *Annually (from 2011 onwards), how many student allowance applications were denied because a student had not passed a sufficient number of credits?*
6. *Annually (from 2011 onwards), how many student loan applicants applied for waivers for the minimum pass rate requirement for further loan eligibility? Please break this down by what grounds these waivers were sought (e.g change in study program, significant adverse personal event, etc.)*
7. *Annually (from 2011 onwards), how many of the waiver requests (from point 6) were granted?*
8. *Annually (from 2011 onwards), how many student allowance applicants applied for waivers for the minimum pass rate requirement for further allowance eligibility? Please break this down by what grounds these waivers were sought (e.g change in study program, significant adverse personal event, etc.)*
9. *Annually (from 2011 onwards), how many of the waiver requests (from point 8) were granted?*
10. *Please provide answers to points 1 – 9 stratified by applicant gender.*

On 13 July 2020, the Ministry informed you that further consultations were required in order to answer your request. Your request was extended to 29 July 2020.

The student support system enables all New Zealanders to participate in tertiary education and training. The main elements of student support are the Student Loan Scheme and the Student Allowance Scheme.

Student Loans provide funding for the tuition fees as well as a contribution towards course-related costs and living costs for full-time students. All amounts borrowed under the Student Loan Scheme have to be repaid. More information about Student Loans is available here: www.studylink.govt.nz/products/a-z-products/student-loan/index.html.

The Student Allowance is a weekly payment for eligible students to help with living expenses during study. The payment is based on the financial and personal circumstances of the student and their family and does not need to be paid back. More information about the Student Allowance is available here: www.studylink.govt.nz/products/a-z-products/student-allowance/index.html#null.

The Ministry publishes a large amount of data regarding StudyLink assistance, which might be of interest to you. This information is available at: www.msd.govt.nz/about-msd-and-our-work/publications-resources/statistics/studylink/index.html.

The tables provided in Appendix One provide answers to your questions in chronological order. Please find the following tables containing statistics for the Student Loan and Student Allowance attached as Appendix One:

- **Table One:** The number of Student Loan applications received, broken down by year and gender.
- **Table Two:** The number of Student Allowance applications received, broken down by year and gender.
- **Table Three:** The number of Student Loan applications declined, broken down by year received and gender.
- **Table Four:** The number of Student Loan applications declined for failure to pass over 50 percent of credits in the past five years, broken down by year received and gender.
- **Table Five:** The number of Student Allowance applications declined for failure to pass satisfactorily, broken down by year received and gender.
- **Table Six:** The number of Student Loan applications granted exemption from the performance test, broken down by year received and gender.
- **Table Seven:** The number of Student Allowance applications granted exemption from the performance test, broken down by year received and gender.

Please note, when referring to Table Six, which answers question seven, 'beyond control approved' is used to describe the circumstances where the full count of years of study are exempted from the performance test as a result of a student applying and demonstrating 'reasons beyond control', affecting their study during the entire period.

'Passed by Statement of Satisfactory Progress (SSP)' is intended to describe the circumstances where further evidence of results is provided to StudyLink, which shows the student has met the relevant performance requirements and as such are not considered exemptions from the performance test.

For operational purposes, 'Passed by SSP' is also used where a student demonstrates 'reasons beyond control', exempting them from the performance test for a portion of their study, but has passed at least half of their remaining study. We are unable to separate the different uses of the 'Passed by SSP' field without additional manual review.

Once approved for an exemption from the performance test for a period of study, students do not need to reapply for that exemption with subsequent loan applications.

In regard to questions six and eight, the Ministry is unable to provide you with the number of Student Loan and Student Allowance applicants who applied for waivers for the minimum pass rate requirement for further loan or allowance eligibility. This information

is held in the notes of the individual files of these applicants and to provide this information, Ministry staff would need to review the notes for every application declined. As such, this aspect of your request is refused under 18(f) of the Act. The greater public interest is in the effective and efficient administration of the public service.

I have considered whether the Ministry would be able to respond to your request given extra time, or the ability to charge for the information requested. I have concluded that, in either case, the Ministry's ability to undertake its work would still be prejudiced.

The principles and purposes of the Official Information Act 1982 under which you made your request are:

- to create greater openness and transparency about the plans, work and activities of the Government,
- to increase the ability of the public to participate in the making and administration of our laws and policies and
- to lead to greater accountability in the conduct of public affairs.

This Ministry fully supports those principles and purposes. The Ministry therefore intends to make the information contained in this letter available to the wider public. The Ministry will do this by publishing this letter on the Ministry of Social Development's website. Your personal details will be deleted, and the Ministry will not publish any information that would identify you as the person who requested the information.

If you wish to discuss this response with us, please feel free to contact OIA_Requests@msd.govt.nz.

If you are not satisfied with this response your request for Student Loan and Student Allowance statistics, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at www.ombudsman.parliament.nz or 0800 802 602.

Yours sincerely



Jason Dwen
General Manager, Centralised Services

Appendix One:

Table One: The number of Student Loan applications received, broken down by year and gender.

Year	Female	Male	Gender Diverse	Total
2011	158,790	111,080	N/A	269,870
2012	145,804	102,826	N/A	248,630
2013	160,656	111,417	N/A	272,073
2014	140,239	95,347	N/A	235,586
2015	141,887	95,341	N/A	237,228
2016	136,018	90,380	N/A	226,398
2017	132,751	84,579	N/A	217,330
2018	125,417	76,728	N/A	202,145
2019	123,676	74,149	61	197,886

Notes:

- This is a count of applications not students, as students may submit multiple applications within a year.
- Applications may be for study in a different year.
- Following community consultation, the Ministry added a third gender option to all application forms in 2019.

Table Two: The number of Student Allowance applications received, broken down by year and gender.

Year	Female	Male	Gender Diverse	Total
2011	85,394	72,197	N/A	157,591
2012	78,380	66,568	N/A	144,948
2013	83,256	67,231	N/A	150,487
2014	72,040	56,401	N/A	128,441
2015	69,852	52,681	N/A	122,533
2016	66,352	47,849	N/A	114,201
2017	63,760	43,052	N/A	106,812
2018	65,305	42,476	N/A	107,781
2019	62,208	39,646	32	101,886

Notes:

- This is a count of applications not students, as students may submit multiple applications within a year.
- Applications may be for study in a different year.
- Following community consultation, the Ministry added a third gender option to all application forms in 2019.

Table Three: The number of Student Loan applications declined, broken down by year received and gender.

Year	Female	Male	Gender Diverse	Total
2011	18,709	12,341	N/A	31,050
2012	16,221	10,250	N/A	26,471
2013	17,134	10,597	N/A	27,731
2014	16,868	10,292	N/A	27,160
2015	16,622	10,081	N/A	26,703
2016	15,764	9,215	N/A	24,979
2017	15,996	8,807	N/A	24,803
2018	15,774	8,454	N/A	24,228
2019	14,362	7,504	8	21,874

Notes:

- This is a count of applications not students, as students may submit multiple applications within a year.
- Applications may be for study in a different year.
- These are applications declined at their last assessment.
- Applications granted an exemption from performance test are not included unless they remained declined for other reasons.
- Following community consultation, the Ministry added a third gender option to all application forms in 2019.

Table Four: The number of Student Loan applications declined for failure to pass at least 50 percent of their credits in the past five years, broken down by year received and gender.

Year	Female	Male	Total
2011	376	397	773
2012	524	455	979
2013	514	489	1,003
2014	549	536	1,085
2015	925	785	1,710
2016	914	761	1,675
2017	1,095	780	1,875
2018	1,120	815	1,935
2019	1,189	794	1,983

Notes:

- This is a count of applications not students, as students may submit multiple applications within a year.
- Applications may be for study in a different year.
- These are applications declined at their last assessment.
- Applications granted exemption from performance test are not included.
- Following community consultation, the Ministry added a third gender option to all application forms in 2019.

Table Five: The number of Student Allowance applications declined for failure to pass satisfactorily, broken down by year received and gender.

Year	Female	Male	Gender Diverse	Total
2011	2,540	2,978	N/A	5,518
2012	2,434	2,902	N/A	5,336
2013	2,679	3,028	N/A	5,707
2014	2,682	2,779	N/A	5,461
2015	2,984	2,976	N/A	5,960
2016	2,894	2,773	N/A	5,667
2017	2,960	2,491	N/A	5,451
2018	2,982	2,304	N/A	5,286
2019	2,783	S	S	4,910

Notes:

- This is a count of applications not students, as students may submit multiple applications within a year.
- Access to a Student Allowance must be suspended if a student failed to pass the equivalent of more than half the work of a full-time course in the last tertiary course they received a Student Allowance for. A limited full-time student only needs to pass more than half of the course that they were undertaking. This does not apply to secondary school study.
- Applications may be for study in a different year.
- Applications granted exemption from performance test are not included.
- In some circumstances low numbers may potentially lead to individuals being identified. Due to these concerns, numbers for some categories of clients have been suppressed or aggregated.
- Suppressed numbers have been replaced by an 'S'.
- Secondary suppression rules have also been applied when required, for example when the other figures provided can be used to calculate the suppressed figure. The secondary suppression rule has been applied to the number of males in 2019.
- Following community consultation, the Ministry added a third gender option to all application forms in 2019.

Table Six: The number of Student Loan applications granted exemption from the performance test, broken down by year received and gender.

Year	Exception Type	Female	Male	Total
2011	Beyond control approved	412	293	705
	Passed half by SSP	263	183	446
	Total	675	476	1,151
2012	Beyond control approved	286	235	521
	Passed half by SSP	356	240	596
	Total	642	475	1,117
2013	Beyond control approved	272	203	475
	Passed half by SSP	406	317	723
	Total	678	520	1,198
2014	Beyond control approved	229	173	402
	Passed half by SSP	509	408	917
	Total	738	581	1,319
2015	Beyond control approved	273	208	481
	Passed half by SSP	782	531	1,313
	Total	1,055	739	1,794
2016	Beyond control approved	277	171	448
	Passed half by SSP	806	496	1,302
	Total	1,083	667	1,750
2017	Beyond control approved	250	142	392
	Passed half by SSP	840	554	1,394
	Total	1,090	696	1,786
2018	Beyond control approved	286	173	459
	Passed half by SSP	913	533	1,446
	Total	1,199	706	1,905
2019	Beyond control approved	311	168	479
	Passed half by SSP	695	433	1,128
	Total	1,006	601	1,607
Total		8,166	5,461	13,627

Notes:

- This is a count of applications not students, as students may submit multiple applications within a year.
- Applications may be for study in a different year.
- SSP refers to Statement of Satisfactory progress. This includes applications where:
 - Evidence has been provided which shows that the student has passed the required amount of study to retain entitlement to a Student Loan (i.e, not an exemption);
 - The student has demonstrated reasons beyond their control for not satisfactorily passing a proportion of their study and has passed at least half of the remainder of their study during the past five years.

Table Seven: The number of Student Allowance applications granted exemption from the performance test, broken down by year received and gender.

Year	Female	Male	Gender Diverse	Total
2011	1,687	1,577	N/A	3,264
2012	1,519	1,510	N/A	3,029
2013	1,527	1,561	N/A	3,088
2014	1,295	1,155	N/A	2,450
2015	1,476	1,189	N/A	2,665
2016	1,330	1,087	N/A	2,417
2017	1,384	952	N/A	2,336
2018	1,524	1,029	N/A	2,553
2019	1,425	S	S	2,390

Notes:

- This is a count of applications not students, as students may submit multiple applications within a year.
- Applications may be for study in a different year.
- In some circumstances low numbers may potentially lead to individuals being identified. Due to these concerns, numbers for some categories of clients have been suppressed or aggregated.
- Suppressed numbers have been replaced by an 'S'.
- Secondary suppression rules have also been applied when required, for example when the other figures provided can be used to calculate the suppressed figure. The secondary suppression rule has been applied to the number of males in 2019.
- Following community consultation, the Ministry added a third gender option to all application forms in 2019.