

# **Unitec Business Intelligence Centre**

U Matter Research 2016

**Prevalence Tables** 

# Table of Contents

Introduction	3
Methods	3
Table 1: Have you seriously considered stopping your study in the past year (before the end of your course?)	5
Table 2: How are you paying for your course?	7
Table 3: I regularly go without food or other necessities because I cannot afford them?	10
Table 4: What are your biggest worries and concerns?	12
Table 5: Sometimes people find that their income does not quite cover their living costs. In the last 12 months, has this happened to you?	
Table 6: My financial situation is often a worry for me	
Table 7: I consider my education an important financial investment	19
Table 8: Has the amount of loan you expect to have influenced your choice of career?	21
Table 9: Which best describes your communication in English?	23
Table 10: How long have you lived in New Zealand?	25
Table 11: Are you the first person in your family to study at a tertiary institute?	27
Table 12: How many hours per week on average do you work in paid work?	20

#### Introduction

U Matter is a lifestyle project developed by the Unitec Business Intelligence team in September 2016. The project was designed with the main aim of helping Unitec understand our students – the core question for the team was 'Who are the people that walk through our gates every day?'.

#### Methods

#### **Survey delivery**

The quantitative survey was sent to all current students in 2016 via email. They completed the survey online. Students answered the questions by clicking on the appropriate checkbox on the screen or entering verbatim comments. The raw data was exported into a statistical package on a secure server at Unitec for detailed analyses.

20 in-depth face to face qualitative interviews were conducted with students who had indicated that they were willing to take part in further U Matter research. The findings of these interviews supplemented and expanded upon the findings of the quantitative survey.

#### The questionnaire

Topic areas included in the questionnaire were: demographics; home and family; nutrition and diet; worries and concerns; financial; work, study and life balance and satisfaction; employment; perceptions of safety; environmental and sustainability concerns; and attitudinal statements about education.

#### **Piloting**

The survey was pilot tested in August 2016. This provided information on the ease with which International students understood the language, time needed to complete the survey, general comprehension of the questions and flow. Based on this information, the questionnaire was refined.

#### Sample size

The incentivised survey was completed by 1,964 Unitec students. Of these 1,516 were Domestic students, whilst 448 were International students.

#### Statistical terms and reading tables in this report

In the tables 'count' refers to the number of students who answered the particular question. The count varies as students could choose not to answer some questions and were not asked some detailed questions if they were not applicable to them.

Column N percentage (%) refers to the proportion of the students who reported the particular response or behaviour. The results were not weighted.

Table 1: Have you seriously considered stopping your study in the past year (before the end of your course?)

	Total		Maori		Pacific	
	Count	Column N	Count	Column N	Count	Column N
Yes I seriously considered						
it	494	29.90%	80	45.50%	97	39.40%
No I haven't seriously						
considered it	1159	70.10%	96	54.50%	149	60.60%
Total	1653	100.00%	176	100.00%	246	100.00%

	20 -24 yrs		25 - 29 yrs		30 - 34 yrs		35 - 39 yrs		40 - 44 yrs		45 - 49 yrs		50 - 54 yrs		Greater than or equal to 55		Less than or equal to 19	
		Column		Column		Column		Column		Column		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %
Yes I seriously considered																		
it	150	29.50%	93	30.70%	45	29.00%	46	34.30%	33	27.70%	30	39.00%	13	22.00%	17	27.00%	67	28.60%
No I haven't seriously																		
considered it	359	70.50%	210	69.30%	110	71.00%	88	65.70%	86	72.30%	47	61.00%	46	78.00%	46	73.00%	167	71.40%
Total	509	100.00%	303	100.00%	155	100.00%	134	100.00%	119	100.00%	77	100.00%	59	100.00%	63	100.00%	234	100.00%

	Male		Female		Gender di	verse	Prefer not	t to say
	Count	Column N	Count	Column N	Count	Column N	Count	Column N
Yes I seriously considered								
it	161	27.40%	311	31.00%	9	36.00%	9	33.30%
No I haven't seriously								
considered it	426	72.60%	691	69.00%	16	64.00%	18	66.70%
Total	587	100.00%	1002	100.00%	25	100.00%	27	100.00%

# Table 2: How are you paying for your course?

# Multiple response

### **Total and by Ethnicity**

	Total		Maori		Pacific	
	Count	Column N	Count	Column N	Count	Column N
Myself through savings	298	17.80%	11	6.30%	18	7.20%
Myself through current job	214	12.80%	26	14.80%	26	10.40%
Student loan	954	56.90%	136	77.30%	184	73.30%
Bank loan	44	2.60%	3	1.70%	4	1.60%
Another loan	118	7.00%	2	1.10%	5	2.00%
Scholarship	142	8.50%	27	15.30%	35	13.90%
Employer	73	4.40%	10	5.70%	6	2.40%
Credit card	30	1.80%	4	2.30%	1	0.40%
Other	69	4.10%	10	5.70%	7	2.80%
Prefer not to say	33	2.00%	3	1.70%	4	1.60%
Family/Family Trust	213	12.70%	3	1.70%	10	4.00%
Total	1677	100.00%	176	100.00%	251	100.00%

															Greater than			
			25 - 29		30 - 34		35 - 39		40 - 44		45 - 49		50 - 54		or equal to		Less than or	
	20 -24 yrs		yrs		yrs		yrs		yrs		yrs		yrs		55		equal to 19	
		Column		Column		Column		Column		Column		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %
Myself through savings	62	11.90%	70	22.80%	41	26.10%	30	22.20%	18	15.00%	20	26.00%	11	18.00%	19	30.20%	27	11.30%
Myself through current job	55	10.60%	43	14.00%	19	12.10%	22	16.30%	20	16.70%	14	18.20%	7	11.50%	12	19.00%	22	9.20%
Student loan	325	62.60%	173	56.40%	77	49.00%	74	54.80%	71	59.20%	38	49.40%	29	47.50%	15	23.80%	152	63.90%
Bank loan	16	3.10%	13	4.20%	4	2.50%	1	0.70%	1	0.80%	2	2.60%	1	1.60%	2	3.20%	4	1.70%
Another loan	42	8.10%	30	9.80%	13	8.30%	7	5.20%	4	3.30%	1	1.30%	3	4.90%	3	4.80%	15	6.30%
Scholarship	44	8.50%	25	8.10%	13	8.30%	11	8.10%	4	3.30%	6	7.80%	6	9.80%	6	9.50%	27	11.30%
Employer	9	1.70%	10	3.30%	7	4.50%	8	5.90%	7	5.80%	10	13.00%	12	19.70%	8	12.70%	2	0.80%
Credit card	9	1.70%	7	2.30%	2	1.30%	1	0.70%	4	3.30%	5	6.50%	0	0.00%	2	3.20%	0	0.00%
Other	12	2.30%	7	2.30%	6	3.80%	4	3.00%	8	6.70%	5	6.50%	5	8.20%	12	19.00%	10	4.20%
Prefer not to say	4	0.80%	7	2.30%	6	3.80%	3	2.20%	3	2.50%	1	1.30%	1	1.60%	2	3.20%	6	2.50%
Family/Family Trust	106	20.40%	36	11.70%	10	6.40%	8	5.90%	2	1.70%	2	2.60%	3	4.90%	2	3.20%	44	18.50%
Total	519	100.00%	307	100.00%	157	100.00%	135	100.00%	120	100.00%	77	100.00%	61	100.00%	63	100.00%	238	100.00%

	Male		Female		Gender diverse		Prefer not to say	
		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %
Myself through savings	125	21.30%	152	15.10%	6	24.00%	9	33.30%
Myself through current job	86	14.70%	119	11.90%	3	12.00%	3	11.10%
Student loan	277	47.20%	631	62.80%	16	64.00%	13	48.10%
Bank loan	26	4.40%	16	1.60%	0	0.00%	2	7.40%
Another loan	52	8.90%	56	5.60%	4	16.00%	1	3.70%
Scholarship	56	9.50%	74	7.40%	5	20.00%	4	14.80%
Employer	31	5.30%	40	4.00%	1	4.00%	1	3.70%
Credit card	17	2.90%	12	1.20%	1	4.00%	0	0.00%
Other	17	2.90%	51	5.10%	0	0.00%	0	0.00%
Prefer not to say	10	1.70%	18	1.80%	1	4.00%	2	7.40%
Family/Family Trust	87	14.80%	110	11.00%	3	12.00%	8	29.60%
Total	587	100.00%	1004	100.00%	25	100.00%	27	100.00%

Table 3: I regularly go without food or other necessities because I cannot afford them?

	Total		Maori		Pacific	
		Column		Column		Column
	Count	N %	Count	N %	Count	N %
Strongly agree	112	6.80%	19	10.90%	27	10.90%
Agree	166	10.10%	29	16.70%	41	16.60%
Somewhat agree	228	13.80%	27	15.50%	41	16.60%
Neither agree nor disagree	220	13.30%	28	16.10%	38	15.40%
Somewhat disagree	150	9.10%	17	9.80%	19	7.70%
Disagree	378	22.90%	30	17.20%	49	19.80%
Strongly disagree	394	23.90%	24	13.80%	32	13.00%
Total	1648	100.00%	174	100.00%	247	100.00%

															Greater than			
			25 - 29		30 - 34		35 - 39		40 - 44		45 - 49		50 - 54		or equal to		Less than or	
	20 -24 yrs		yrs		yrs		yrs		yrs		yrs		yrs		55		equal to 19	
		Column		Column		Column		Column		Column		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %
Strongly agree	34	6.70%	26	8.60%	11	7.10%	14	10.70%	9	7.60%	4	5.20%	1	1.70%	2	3.30%	11	4.70%
Agree	49	9.60%	31	10.20%	13	8.40%	13	9.90%	16	13.60%	11	14.30%	4	6.80%	5	8.30%	24	10.30%
Somewhat agree	82	16.00%	39	12.90%	21	13.50%	23	17.60%	13	11.00%	4	5.20%	9	15.30%	5	8.30%	32	13.70%
Neither agree nor disagree	75	14.70%	43	14.20%	24	15.50%	11	8.40%	10	8.50%	12	15.60%	8	13.60%	3	5.00%	34	14.50%
Somewhat disagree	59	11.50%	30	9.90%	12	7.70%	8	6.10%	8	6.80%	6	7.80%	3	5.10%	8	13.30%	16	6.80%
Disagree	105	20.50%	78	25.70%	35	22.60%	33	25.20%	27	22.90%	17	22.10%	16	27.10%	15	25.00%	52	22.20%
Strongly disagree	107	20.90%	56	18.50%	39	25.20%	29	22.10%	35	29.70%	23	29.90%	18	30.50%	22	36.70%	65	27.80%
Total	511	100.00%	303	100.00%	155	100.00%	131	100.00%	118	100.00%	77	100.00%	59	100.00%	60	100.00%	234	100.00%

	Male		Female		Gender diverse		Prefer not to say	
		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %
Strongly agree	38	6.50%	65	6.50%	2	8.00%	3	11.50%
Agree	52	8.90%	107	10.70%	2	8.00%	4	15.40%
Somewhat agree	74	12.70%	146	14.70%	3	12.00%	5	19.20%
Neither agree nor disagree	84	14.40%	123	12.30%	7	28.00%	3	11.50%
Somewhat disagree	58	9.90%	90	9.00%	1	4.00%	0	0.00%
Disagree	138	23.70%	222	22.30%	7	28.00%	8	30.80%
Strongly disagree	139	23.80%	243	24.40%	3	12.00%	3	11.50%
Total	583	100.00%	996	100.00%	25	100.00%	26	100.00%

Table 4: What are your biggest worries and concerns?

## **Multiple Response**

### **Total and by Ethnicity**

	Total		Maori		Pacific	
	Count	Column N	Count	Column N	Count	Column N
Achieving qual	379	39.20%	43	43.90%	78	52.70%
Balancing commitments	546	56.40%	63	64.30%	92	62.20%
Passing my study	510	52.70%	50	51.00%	96	64.90%
Finding job after grad	512	52.90%	40	40.80%	65	43.90%
Meeting my family expectations	253	26.10%	24	24.50%	38	25.70%
Financial struggles	555	57.30%	70	71.40%	91	61.50%
Debt amount	320	33.10%	47	48.00%	51	34.50%
Loneliness	166	17.10%	16	16.30%	12	8.10%
Homesickness	83	8.60%	4	4.10%	7	4.70%
Other	102	10.50%	10	10.20%	7	4.70%
Total	968	100.00%	98	100.00%	148	100.00%

															Greater than			
			25 - 29		30 - 34		35 - 39		40 - 44		45 - 49		50 - 54		or equal to		Less than or	
	20 -24 yrs		yrs		yrs		yrs		yrs		yrs		yrs		55		equal to 19	
		Column		Column		Column		Column		Column		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %
Achieving qual	125	41.10%	57	29.50%	39	38.20%	32	39.50%	26	38.20%	19	42.20%	14	43.80%	13	35.10%	54	50.90%
Balancing commitments	169	55.60%	103	53.40%	65	63.70%	48	59.30%	35	51.50%	26	57.80%	20	62.50%	18	48.60%	62	58.50%
Passing my study	185	60.90%	91	47.20%	54	52.90%	43	53.10%	28	41.20%	20	44.40%	10	31.30%	14	37.80%	65	61.30%
Finding job after grad	183	60.20%	108	56.00%	59	57.80%	45	55.60%	32	47.10%	16	35.60%	11	34.40%	9	24.30%	49	46.20%
Meeting my family expectations	87	28.60%	51	26.40%	21	20.60%	13	16.00%	18	26.50%	14	31.10%	7	21.90%	9	24.30%	33	31.10%
Financial struggles	170	55.90%	113	58.50%	69	67.60%	49	60.50%	41	60.30%	25	55.60%	11	34.40%	17	45.90%	60	56.60%
Debt amount	126	41.40%	58	30.10%	30	29.40%	24	29.60%	17	25.00%	14	31.10%	8	25.00%	3	8.10%	40	37.70%
Loneliness	68	22.40%	30	15.50%	11	10.80%	12	14.80%	8	11.80%	5	11.10%	3	9.40%	3	8.10%	26	24.50%
Homesickness	33	10.90%	20	10.40%	6	5.90%	8	9.90%	6	8.80%	0	0.00%	C	0.00%	1	2.70%	g	8.50%
Other	21	6.90%	20	10.40%	9	8.80%	8	9.90%	12	17.60%	11	24.40%	7	21.90%	8	21.60%	$\epsilon$	5.70%
Total	304	100.00%	193	100.00%	102	100.00%	81	100.00%	68	100.00%	45	100.00%	32	100.00%	37	100.00%	106	100.00%

	Male		Female		Gender di	verse	Prefer not	to say
		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %
Achieving qual	103	31.40%	248	44.00%	5	35.70%	5	35.70%
Balancing commitments	187	57.00%	325	57.60%	5	35.70%	7	50.00%
Passing my study	148	45.10%	325	57.60%	9	64.30%	7	50.00%
Finding job after grad	171	52.10%	291	51.60%	9	64.30%	9	64.30%
Meeting my family expectations	83	25.30%	151	26.80%	4	28.60%	3	21.40%
Financial struggles	163	49.70%	355	62.90%	5	35.70%	8	57.10%
Debt amount	94	28.70%	207	36.70%	5	35.70%	4	28.60%
Loneliness	62	18.90%	98	17.40%	2	14.30%	2	14.30%
Homesickness	28	8.50%	49	8.70%	1	7.10%	1	7.10%
Other	32	9.80%	64	11.30%	2	14.30%	1	7.10%
Total	328	100.00%	564	100.00%	14	100.00%	14	100.00%

Table 5: Sometimes people find that their income does not quite cover their living costs. In the last 12 months, has this happened to you?

	Total		Maori		Pacific	
	Count	Column N	Count	Column N	Count	Column N
Yes	821	49.70%	116	65.90%	129	52.20%
No	490	29.70%	40	22.70%	62	25.10%
Don't know	107	6.50%	5	2.80%	22	8.90%
I don't have any personal income	145	8.80%	6	3.40%	14	5.70%
I prefer not to say	88	5.30%	9	5.10%	20	8.10%
Total	1651	100.00%	176	100.00%	247	100.00%

	20 -24 yrs		25 - 29 yrs		30 - 34 yrs		35 - 39 yrs		40 - 44 yrs		45 - 49 yrs		50 - 54 yrs		Greater than or equal to 55		Less than or equal to 19	
		Column		Column		Column		Column		Column		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %
Yes	249	48.90%	168	55.30%	81	52.30%	79	59.40%	62	51.70%	40	52.60%	29	49.20%	28	44.40%	85	36.60%
No	129	25.30%	79	26.00%	51	32.90%	40	30.10%	40	33.30%	29	38.20%	24	40.70%	32	50.80%	66	28.40%
Don't know	40	7.90%	23	7.60%	10	6.50%	4	3.00%	3	2.50%	2	2.60%	1	1.70%	0	0.00%	24	10.30%
I don't have any personal income	64	12.60%	18	5.90%	5	3.20%	6	4.50%	10	8.30%	3	3.90%	1	1.70%	0	0.00%	38	16.40%
I prefer not to say	27	5.30%	16	5.30%	8	5.20%	4	3.00%	5	4.20%	2	2.60%	4	6.80%	3	4.80%	19	8.20%
Total	509	100.00%	304	100.00%	155	100.00%	133	100.00%	120	100.00%	76	100.00%	59	100.00%	63	100.00%	232	100.00%

	Male		Female		Gender diverse		Prefer not to say	
		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %
Yes	271	46.30%	531	53.00%	7	28.00%	8	29.60%
No	209	35.70%	267	26.60%	10	40.00%	1	3.70%
Don't know	37	6.30%	63	6.30%	2	8.00%	5	18.50%
I don't have any personal income	42	7.20%	90	9.00%	5	20.00%	6	22.20%
I prefer not to say	26	4.40%	51	5.10%	1	4.00%	7	25.90%
Total	585	100.00%	1002	100.00%	25	100.00%	27	100.00%

Table 6: My financial situation is often a worry for me

	Total		Maori		Pacific	
		Column		Column		Column
	Count	N %	Count	N %	Count	N %
Strongly agree	363	22.00%	60	34.30%	70	28.30%
Agree	389	23.60%	43	24.60%	64	25.90%
Somewhat agree	375	22.80%	36	20.60%	41	16.60%
Neither agree nor disagree	210	12.70%	17	9.70%	27	10.90%
Somewhat disagree	92	5.60%	6	3.40%	11	4.50%
Disagree	134	8.10%	9	5.10%	19	7.70%
Strongly disagree	85	5.20%	4	2.30%	15	6.10%
Total	1648	100.00%	175	100.00%	247	100.00%

	20 -24 yrs		25 - 29 yrs		30 - 34 yrs		35 - 39 yrs		40 - 44 yrs		45 - 49 yrs		50 - 54 yrs		Greater than or equal to 55		Less than or equal to 19	
		Column		Column		Column		Column		Column		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %
Strongly agree	119	23.20%	76	25.20%	29	18.80%	41	31.50%	32	26.90%	16	20.80%	4	6.80%	8	13.30%	38	16.20%
Agree	122	23.80%	66	21.90%	48	31.20%	28	21.50%	28	23.50%	19	24.70%	16	27.10%	18	30.00%	44	18.70%
Somewhat agree	115	22.50%	77	25.50%	30	19.50%	30	23.10%	24	20.20%	14	18.20%	17	28.80%	7	11.70%	61	26.00%
Neither agree nor disagree	62	12.10%	36	11.90%	21	13.60%	12	9.20%	2	1.70%	5	6.50%	13	22.00%	9	15.00%	50	21.30%
Somewhat disagree	35	6.80%	20	6.60%	6	3.90%	7	5.40%	10	8.40%	4	5.20%	1	1.70%	1	1.70%	8	3.40%
Disagree	36	7.00%	19	6.30%	10	6.50%	10	7.70%	15	12.60%	13	16.90%	4	6.80%	10	16.70%	17	7.20%
Strongly disagree	23	4.50%	8	2.60%	10	6.50%	2	1.50%	8	6.70%	6	7.80%	4	6.80%	7	11.70%	17	7.20%
Total	512	100.00%	302	100.00%	154	100.00%	130	100.00%	119	100.00%	77	100.00%	59	100.00%	60	100.00%	235	100.00%

	Male	Column	Female	Column	Gender diverse	Column	Prefer not to say	Column
	Count	N %	Count	N %	Count	N %	Count	N %
Strongly agree	116	19.90%	234	23.50%	5	20.80%	4	15.40%
Agree	144	24.70%	232	23.30%	3	12.50%	7	26.90%
Somewhat agree	120	20.60%	239	24.00%	8	33.30%	4	15.40%
Neither agree nor disagree	84	14.40%	110	11.00%	7	29.20%	7	26.90%
Somewhat disagree	36	6.20%	55	5.50%	0	0.00%	0	0.00%
Disagree	53	9.10%	76	7.60%	1	4.20%	1	3.80%
Strongly disagree	30	5.10%	51	5.10%	0	0.00%	3	11.50%
Total	583	100.00%	997	100.00%	24	100.00%	26	100.00%

Table 7: I consider my education an important financial investment

	Total		Maori		Pacific	
		Column		Column		Column
	Count	N %	Count	N %	Count	N %
Strongly agree	564	34.30%	65	37.10%	114	46.20%
Agree	666	40.50%	57	32.60%	74	30.00%
Somewhat agree	253	15.40%	35	20.00%	39	15.80%
Neither agree nor disagree	107	6.50%	11	6.30%	13	5.30%
Somewhat disagree	21	1.30%	1	0.60%	2	0.80%
Disagree	26	1.60%	4	2.30%	4	1.60%
Strongly disagree	8	0.50%	2	1.10%	1	0.40%
Total	1645	100.00%	175	100.00%	247	100.00%

			25 - 29		30 - 34		35 - 39		40 - 44		45 - 49		50 - 54		Greater than or equal to		Less than or	
	20 -24 yrs		yrs		yrs		yrs		yrs		yrs		yrs		55		equal to 19	
		Column		Column		Column		Column		Column		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %
Strongly agree	178	35.00%	117	38.90%	54	35.10%	48	36.10%	36	30.30%	24	31.20%	21	35.60%	18	29.50%	68	29.20%
Agree	196	38.60%	111	36.90%	59	38.30%	59	44.40%	53	44.50%	36	46.80%	22	37.30%	24	39.30%	106	45.50%
Somewhat agree	83	16.30%	43	14.30%	29	18.80%	19	14.30%	14	11.80%	10	13.00%	9	15.30%	12	19.70%	34	14.60%
Neither agree nor disagree	36	7.10%	17	5.60%	5	3.20%	4	3.00%	11	9.20%	5	6.50%	5	8.50%	5	8.20%	19	8.20%
Somewhat disagree	7	1.40%	6	2.00%	2	1.30%	2	1.50%	C	0.00%	0	0.00%	1	1.70%	0	0.00%	. 3	1.30%
Disagree	6	1.20%	6	2.00%	3	1.90%	1	0.80%	4	3.40%	0	0.00%	1	1.70%	2	3.30%	. 3	1.30%
Strongly disagree	2	0.40%	1	0.30%	2	1.30%	0	0.00%	1	0.80%	2	2.60%	0	0.00%	0	0.00%	C	0.00%
Total	508	100.00%	301	100.00%	154	100.00%	133	100.00%	119	100.00%	77	100.00%	59	100.00%	61	100.00%	233	100.00%

	Male	Column	Female	Column	Gender diverse	Column	Prefer not to say	Column
	Count	N %	Count	N %	Count	N %	Count	N %
Strongly agree	189	32.50%	359	36.10%	8	32.00%	4	15.40%
Agree	252	43.40%	377	37.90%	11	44.00%	15	57.70%
Somewhat agree	81	13.90%	163	16.40%	2	8.00%	6	23.10%
Neither agree nor disagree	39	6.70%	63	6.30%	3	12.00%	1	3.80%
Somewhat disagree	7	1.20%	14	1.40%	0	0.00%	0	0.00%
Disagree	8	1.40%	16	1.60%	1	4.00%	0	0.00%
Strongly disagree	5	0.90%	3	0.30%	0	0.00%	0	0.00%
Total	581	100.00%	995	100.00%	25	100.00%	26	100.00%

## Table 8: Has the amount of loan you expect to have influenced your choice of career?

(Those students paying for their course by a student loan and/or bank loan and/or loan from another source)

### **Total and by Ethnicity**

	Total		Maori		Pacific	
		Column		Column		Column
	Count	N %	Count	N %	Count	N %
Yes	304	28.80%	35	25.50%	65	34.20%
No	753	71.20%	102	74.50%	125	65.80%
Total	1057	100.00%	137	100.00%	190	100.00%

															Greater than			
			25 - 29		30 - 34		35 - 39		40 - 44		45 - 49		50 - 54		or equal to		Less than or	
	20 -24 yrs		yrs		yrs		yrs		yrs		yrs		yrs		55		equal to 19	
		Column		Column		Column		Column		Column		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %
Yes	107	29.80%	58	28.90%	31	34.40%	31	39.20%	14	18.70%	10	26.30%	5	15.20%	1	5.60%	47	28.70%
No	252	70.20%	143	71.10%	59	65.60%	48	60.80%	61	81.30%	28	73.70%	28	84.80%	17	94.40%	117	71.30%
Total	359	100.00%	201	100.00%	90	100.00%	79	100.00%	75	100.00%	38	100.00%	33	100.00%	18	100.00%	164	100.00%

	Male		Female		Gender diverse		Prefer not to say	
		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %
Yes	104	31.90%	183	27.00%	6	33.30%	4	28.60%
No	222	68.10%	495	73.00%	12	66.70%	10	71.40%
Total	326	100.00%	678	100.00%	18	100.00%	14	100.00%

# Table 9: Which best describes your communication in English?

# Total and by Ethnicity

	Total		Maori		Pacific	
		Column		Column		Column
	Count	N %	Count	N %	Count	N %
It is my first language	944	51.90%	165	88.20%	113	42.30%
Fluent	568	31.20%	19	10.20%	119	44.60%
Competent	278	15.30%	3	1.60%	35	13.10%
Beginner	30	1.60%	0	0.00%	0	0.00%
Total	1820	100.00%	187	100.00%	267	100.00%

	20 -24 yrs		25 - 29 yrs		30 - 34 yrs		35 - 39 yrs		40 - 44 yrs		45 - 49 yrs		50 - 54 yrs		Greater than or equal to 55		Less than or equal to 19	
		Column		Column		Column		Column		Column		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %
It is my first language	285	49.70%	142	44.10%	72	40.70%	63	43.40%	73	58.40%	50	61.70%	41	61.20%	51	70.80%	167	64.70%
Fluent	180	31.40%	115	35.70%	65	36.70%	53	36.60%	29	23.20%	22	27.20%	16	23.90%	15	20.80%	73	28.30%
Competent	98	17.10%	56	17.40%	35	19.80%	26	17.90%	23	18.40%	9	11.10%	10	14.90%	5	6.90%	16	6.20%
Beginner	10	1.70%	9	2.80%	5	2.80%	3	2.10%	C	0.00%	0	0.00%	0	0.00%	1	1.40%	2	0.80%
Total	573	100.00%	322	100.00%	177	100.00%	145	100.00%	125	100.00%	81	100.00%	67	100.00%	72	100.00%	258	100.00%

	Male	Column	Female	Column	Gender diverse	Column	Prefer not to say	Column
	Count	N %	Count	N %	Count	N %	Count	N %
It is my first language	249		602		12			29.60%
Fluent	222	37.80%	267	26.60%	10	40.00%	10	37.00%
Competent	107	18.20%	127	12.70%	3	12.00%	7	25.90%
Beginner	9	1.50%	7	0.70%	0	0.00%	2	7.40%
Total	587	100.00%	1003	100.00%	25	100.00%	27	100.00%

Table 10: How long have you lived in New Zealand?

	Total		Maori		Pacific	
		Column		Column		Column
	Count	N %	Count	N %	Count	N %
Born here	790	43.20%	169	90.40%	128	47.90%
Less than 1 year	224	12.30%	0	0.00%	12	4.50%
1-5 years	289	15.80%	2	1.10%	28	10.50%
6-10 years	190	10.40%	1	0.50%	33	12.40%
11 plus years	335	18.30%	15	8.00%	66	24.70%
Total	1828	100.00%	187	100.00%	267	100.00%

	20 -24 yrs	Column	25 - 29 yrs		30 - 34 yrs	Column	35 - 39 yrs	Column	40 - 44 yrs	Column	45 - 49 yrs	Column	50 - 54 yrs		Greater than or equal to 55	Column	Less than or equal to 19	Column
	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %
Born here	242	41.90%	113	35.10%	55	31.30%	50	34.20%	57	45.60%	41	50.60%	34	50.70%	40	54.10%	158	61.00%
Less than 1 year	89	15.40%	58	18.00%	23	13.10%	19	13.00%	10	8.00%	1	1.20%	0	0.00%	1	1.40%	23	8.90%
1-5 years	105	18.20%	70	21.70%	41	23.30%	24	16.40%	13	10.40%	8	9.90%	2	3.00%	1	1.40%	25	9.70%
6-10 years	45	7.80%	39	12.10%	20	11.40%	23	15.80%	21	16.80%	5	6.20%	4	6.00%	6	8.10%	27	10.40%
11 plus years	97	16.80%	42	13.00%	37	21.00%	30	20.50%	24	19.20%	26	32.10%	27	40.30%	26	35.10%	26	10.00%
Total	578	100.00%	322	100.00%	176	100.00%	146	100.00%	125	100.00%	81	100.00%	67	100.00%	74	100.00%	259	100.00%

	Male		Female		Gender diverse		Prefer not to say	
		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %
Born here	198	33.80%	518	51.60%	12	48.00%	5	18.50%
Less than 1 year	106	18.10%	77	7.70%	5	20.00%	5	18.50%
1-5 years	104	17.70%	134	13.30%	3	12.00%	9	33.30%
6-10 years	66	11.30%	98	9.80%	3	12.00%	1	3.70%
11 plus years	112	19.10%	177	17.60%	2	8.00%	7	25.90%
Total	586	100.00%	1004	100.00%	25	100.00%	27	100.00%

Table 11: Are you the first person in your family to study at a tertiary institute?

	Total		Maori		Pacific	
		Column		Column		Column
	Count	N %	Count	N %	Count	N %
Yes	627	34.60%	83	44.60%	105	39.90%
No	1146	63.30%	100	53.80%	153	58.20%
Don't know	38	2.10%	3	1.60%	5	1.90%
Total	1811	100.00%	186	100.00%	263	100.00%

	20 -24 yrs		25 - 29 yrs		30 - 34 yrs		35 - 39 yrs		40 - 44 yrs		45 - 49 yrs		50 - 54 yrs		Greater than or equal to 55		Less than or equal to 19	
		Column		Column		Column		Column		Column		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %
Yes	194	33.90%	108	33.50%	58	33.00%	59	41.00%	46	37.10%	37	46.30%	22	33.30%	22	31.90%	81	31.50%
No	369	64.40%	203	63.00%	113	64.20%	85	59.00%	78	62.90%	43	53.80%	44	66.70%	47	68.10%	164	63.80%
Don't know	10	1.70%	11	3.40%	5	2.80%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	12	4.70%
Total	573	100.00%	322	100.00%	176	100.00%	144	100.00%	124	100.00%	80	100.00%	66	100.00%	69	100.00%	257	100.00%

	Male		Female		Gender diverse		Prefer not to say	
		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %
Yes	201	34.50%	354	35.40%	3	12.50%	6	22.20%
No	370	63.60%	627	62.70%	20	83.30%	20	74.10%
Don't know	11	1.90%	19	1.90%	1	4.20%	1	3.70%
Total	582	100.00%	1000	100.00%	24	100.00%	27	100.00%

Table 12: How many hours per week on average do you work in paid work?

(Those currently employed in Full-time paid work)

### **Total and by Ethnicity**

	Total		Maori		Pacific	
		Column		Column		Column
	Count	N %	Count	N %	Count	N %
Fewer than 5 hours	67	9.60%	6	9.80%	6	7.10%
5-10 hours	153	21.80%	19	31.10%	13	15.50%
11-15 hours	121	17.30%	8	13.10%	16	19.00%
16-20 hours	199	28.40%	13	21.30%	21	25.00%
21-25 hours	40	5.70%	3	4.90%	9	10.70%
26 hours plus	121	17.30%	12	19.70%	19	22.60%
Total	701	100.00%	61	100.00%	84	100.00%

	20 -24 yrs		25 - 29 yrs		30 - 34 yrs		35 - 39 yrs		40 - 44 yrs		45 - 49 yrs		50 - 54 yrs		Greater than or equal to 55		Less than or equal to 19	
		Column		Column		Column		Column		Column		Column		Column		Column		Column
	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %	Count	N %
Fewer than 5 hours	19	7.20%	9	6.60%	6	9.80%	5	11.40%	6	15.80%	1	5.60%	C	0.00%	2	16.70%	19	16.70%
5-10 hours	57	21.50%	29	21.20%	11	18.00%	10	22.70%	6	15.80%	6	33.30%	3	25.00%	1	8.30%	30	26.30%
11-15 hours	55	20.80%	19	13.90%	6	9.80%	6	13.60%	7	18.40%	4	22.20%	2	16.70%	2	16.70%	20	17.50%
16-20 hours	78	29.40%	44	32.10%	19	31.10%	16	36.40%	5	13.20%	3	16.70%	5	41.70%	1	8.30%	28	24.60%
21-25 hours	14	5.30%	8	5.80%	5	8.20%	2	4.50%	2	5.30%	2	11.10%	C	0.00%	0	0.00%	7	6.10%
26 hours plus	42	15.80%	28	20.40%	14	23.00%	5	11.40%	12	31.60%	2	11.10%	2	16.70%	6	50.00%	10	8.80%
Total	265	100.00%	137	100.00%	61	100.00%	44	100.00%	38	100.00%	18	100.00%	12	100.00%	12	100.00%	114	100.00%

	Male	Column	Female	Column	Gender diverse	Column	Prefer not to say	Column
	Count	N %	Count	N %	Count	N %	Count	N %
	Count	IN /0	Count	IN /0	Count	IN /0	Count	IN /0
Fewer than 5 hours	21	7.90%	41	10.90%	2	20.00%	0	0.00%
5-10 hours	49	18.40%	94	24.90%	2	20.00%	1	12.50%
11-15 hours	34	12.70%	78	20.70%	0	0.00%	1	12.50%
16-20 hours	89	33.30%	87	23.10%	4	40.00%	5	62.50%
21-25 hours	15	5.60%	23	6.10%	0	0.00%	0	0.00%
26 hours plus	59	22.10%	54	14.30%	2	20.00%	1	12.50%
Total	267	100.00%	377	100.00%	10	100.00%	8	100.00%