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 $\mathbf{1 2}$ months, has this happened to you? ..... 15
Table 6: My financial situation is often a worry for me ..... 17
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? ..... 29

## 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 and by Ethnicity

|  | Total | Maori |  | Pacific |  |  |
| :--- | :--- | ---: | ---: | ---: | ---: | ---: |
|  | Count | Column N Count | Column N Count | Column N |  |  |
| Yes I seriously considered <br> 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 | $\mathbf{1 6 5 3}$ | $\mathbf{1 0 0 . 0 0 \%}$ | $\mathbf{1 7 6}$ | $\mathbf{1 0 0 . 0 0 \%}$ | $\mathbf{2 4 6}$ | $\mathbf{1 0 0 . 0 0 \%}$ |

## By Age

|  | 20-24 yrs |  | $\begin{aligned} & \text { 25-29 } \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 30-34 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 35-39 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 40-44 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 45-49 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 50-54 \\ & \text { yrs } \end{aligned}$ |  | Greater than or equal to 55 |  | Less than or equal to 19 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column 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\% |

By Gender

|  | Male |  | Female |  | Gender diverse |  | Prefer not 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 | $\mathbf{1 6 7 7}$ | $\mathbf{1 0 0 . 0 0 \%}$ | $\mathbf{1 7 6}$ | $\mathbf{1 0 0 . 0 0 \%}$ | $\mathbf{2 5 1}$ | $\mathbf{1 0 0 . 0 0 \%}$ |

## By Age

|  | 20-24 yrs |  | $\begin{aligned} & \text { 25-29 } \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 30-34 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 35-39 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 40-44 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & \text { 45-49 } \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 50-54 \\ & \text { yrs } \end{aligned}$ |  | Greater than or equal to 55 |  | Less than or equal to 19 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column 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\% |

By Gender

|  | Male |  | Female |  | Gender diverse |  | Prefer <br> not to <br> say |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column <br> N \% | Count | Column <br> N \% | Count | Column <br> N \% | Count | Column <br> 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 and by Ethnicity

|  | Total |  | Maori |  | Pacific |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column N \% | Count | Column <br> 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\% |

## By Age

|  | 20-24 yrs |  | $\begin{aligned} & 25-29 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 30-34 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 35-39 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 40-44 \\ & \text { yrs } \\ & \hline \end{aligned}$ |  | $\begin{aligned} & \text { 45-49 } \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 50-54 \\ & \text { yrs } \end{aligned}$ |  | Greater than or equal to 55 |  | Less than or equal to 19 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column 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\% |

## By Gender

|  | Male |  | Female |  | Gender diverse |  | Prefer <br> not to <br> say |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column <br> N \% | Count | Column <br> N \% | Count | Column <br> 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\% |

## By Age

|  | 20-24 yrs |  | $\begin{aligned} & \text { 25-29 } \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 30-34 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 35-39 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 40-44 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 45-49 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 50-54 \\ & \text { yrs } \end{aligned}$ |  | Greater than or equal to 55 |  | Less than or equal to 19 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column N \% | Count | Column <br> N \% | Count | $\begin{aligned} & \text { Column } \\ & \mathrm{N} \% \end{aligned}$ | Count | Column N \% | Count | $\begin{aligned} & \text { Column } \\ & \text { N \% } \end{aligned}$ | Count | Column <br> N \% | Count | Column <br> N \% | Count | Column <br> 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\% | 0 | 0.00\% | 1 | 2.70\% | 9 | 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\% | 6 | 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\% |

By Gender

|  | Male |  | Female |  | Gender diverse |  | Prefer not to say |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column <br> N \% | Count | Column <br> N \% | Count | Column <br> 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 and by Ethnicity

|  | 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 | $\mathbf{1 6 5 1}$ | $\mathbf{1 0 0 . 0 0 \%}$ | $\mathbf{1 7 6}$ | $\mathbf{1 0 0 . 0 0 \%}$ | $\mathbf{2 4 7}$ | $\mathbf{1 0 0 . 0 0 \%}$ |  |  |

## By Age

|  | 20-24 yrs |  | $\begin{aligned} & 25-29 \\ & \text { yrs } \\ & \hline \end{aligned}$ |  | $\begin{aligned} & 30-34 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 35-39 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 40-44 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 45-49 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 50-54 \\ & \text { yrs } \end{aligned}$ |  | Greater than or equal to 55 |  | Less than or equal to 19 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column N \% | Count | Column <br> N \% | Count | Column N \% | Count | Column <br> N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column <br> 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\% |

By Gender

|  | Male |  | Female |  | Gender diverse |  | Prefer <br> not to <br> say |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column N \% | Count | Column <br> N \% | Count | Column 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 and by Ethnicity

|  | Total |  | Maori |  | Pacific |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column <br> N \% | Count | Column 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\% |

## By Age

|  | 20-24 yrs |  | $\begin{aligned} & \text { 25-29 } \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & \text { 30-34 } \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 35-39 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 40-44 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 45-49 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 50-54 \\ & \text { yrs } \end{aligned}$ |  | Greater than or equal to 55 |  | Less than or equal to 19 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column <br> N \% | Count | Column N \% | Count | Column <br> N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column <br> N \% | Count | Column <br> 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\% |

By Gender

|  | Male |  | Female |  | Gender diverse |  | Prefer <br> not to <br> say |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column <br> N \% | Count | Column N \% | Count | Column N \% | Count | Column <br> 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 and by Ethnicity

|  | Total |  | Maori |  | Pacific |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | $\begin{aligned} & \text { Column } \\ & \text { N \% } \end{aligned}$ | Count | Column N \% | Count | Column 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\% |

## By Age

|  | 20-24 yrs |  | $\begin{aligned} & \text { 25-29 } \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 30-34 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 35-39 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 40-44 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & \text { 45-49 } \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & \text { 50-54 } \\ & \text { yrs } \\ & \hline \end{aligned}$ |  | Greater than or equal to 55 |  | Less than or equal to 19 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column <br> N \% | Count | Column <br> N \% | Count | Column N \% | Count | Column <br> N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column <br> 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\% | 0 | 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\% | 0 | 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\% |

By Gender

|  | Male |  | Female |  | Gender diverse |  | Prefer <br> not to <br> say |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column <br> N \% | Count | Column N \% | Count | Column N \% | Count | Column 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 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column <br> N \% | Count | Column <br> 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\% |

## By Age

|  | 20-24 yrs |  | $\begin{aligned} & \text { 25-29 } \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 30-34 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 35-39 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 40-44 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 45-49 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 50-54 \\ & \text { yrs } \end{aligned}$ |  | Greater than or equal to 55 |  | Less than or equal to 19 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column <br> N \% | Count | Column <br> N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column <br> N \% | Count | Column <br> N \% | Count | Column <br> N \% | Count | Column <br> 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\% |

By Gender

|  | Male |  | Female |  | Gender diverse |  | Prefer <br> not to <br> say |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column <br> N \% | Count | Column <br> N \% | Count | Column <br> 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 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column N \% | Count | Column <br> 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\% |

## By Age

|  | 20-24 yrs |  | $\begin{aligned} & \text { 25-29 } \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 30-34 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 35-39 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 40-44 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & \text { 45-49 } \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 50-54 \\ & \mathrm{yrs} \end{aligned}$ |  | Greater than or equal to 55 |  | Less than or equal to 19 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column <br> N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column 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\% | 0 | 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\% |

By Gender

|  | Male |  | Female |  | Gender diverse |  | Prefer <br> not to <br> say |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column <br> N \% | Count | Column <br> N \% | Count | Column N \% | Count | Column <br> N \% |
| It is my first language | 249 | 42.40\% | 602 | 60.00\% | 12 | 48.00\% | 8 | 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 and by Ethnicity

|  | Total |  | Maori |  | Pacific |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column <br> N \% | Count | Column N \% | Count | Column 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\% |

## By Age

|  | 20-24 yrs |  | $\begin{aligned} & \text { 25-29 } \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 30-34 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 35-39 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 40-44 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & \text { 45-49 } \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & \text { 50-54 } \\ & \text { yrs } \end{aligned}$ |  | Greater than or equal to 55 |  | Less than or equal to 19 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column <br> N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column 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\% |

By Gender

|  | Male |  | Female |  | Gender diverse |  | Prefer <br> not to <br> say |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column <br> N \% | Count | Column <br> N \% | Count | Column <br> 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 and by Ethnicity

|  | Total |  | Maori |  | Pacific |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column <br> N \% | Count | Column <br> 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\% |

## By Age

|  | 20-24 yrs |  | $\begin{aligned} & \text { 25-29 } \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 30-34 \\ & \text { yrs } \\ & \hline \end{aligned}$ |  | $\begin{aligned} & 35-39 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 40-44 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 45-49 \\ & \text { yrs } \end{aligned}$ |  | $\begin{aligned} & 50-54 \\ & \text { yrs } \end{aligned}$ |  | Greater than or equal to 55 |  | Less than or equal to 19 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column <br> N \% | Count | Column <br> N \% | Count | Column N \% | Count | Column N \% | Count | Column 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\% |

## By Gender

|  | Male |  | Female |  | Gender diverse |  | Prefer <br> not to <br> say |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column 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 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column <br> N \% | Count | Column <br> N \% | Count | Column 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\% |

## By Age

|  | 20-24 yrs |  | $\begin{aligned} & 25-29 \\ & \text { yrs } \\ & \hline \end{aligned}$ |  | $\begin{aligned} & 30-34 \\ & \text { yrs } \\ & \hline \end{aligned}$ |  | $\begin{aligned} & 35-39 \\ & \text { yrs } \\ & \hline \end{aligned}$ |  | $\begin{aligned} & 40-44 \\ & \text { yrs } \\ & \hline \end{aligned}$ |  | $\begin{aligned} & 45-49 \\ & \text { yrs } \\ & \hline \end{aligned}$ |  | $\begin{aligned} & 50-54 \\ & \text { yrs } \\ & \hline \end{aligned}$ |  | Greater than or equal to 55 |  | Less than or equal to 19 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column <br> N \% | Count | Column <br> N \% | Count | Column <br> N \% | Count | Column <br> N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% |
| Fewer than 5 hours | 19 | 7.20\% | 9 | 6.60\% | 6 | 9.80\% | 5 | 11.40\% | 6 | 15.80\% | 1 | 5.60\% | 0 | 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\% | 0 | 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\% |

By Gender

|  | Male |  | Female |  | Gender diverse |  | Prefer not to say |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Count | Column N \% | Count | Column N \% | Count | Column N \% | Count | Column N \% |
| 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\% |

