

Costs of Going to University in Aotearoa New Zealand

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Executive Summary

Data for this project was collected over six months during 2021. It included 730 participants, all of whom are current students at a New Zealand university. Importantly, this data provides insight into the costs of going to university in Aotearoa New Zealand, beyond fees alone. This preprint provides an initial summary of findings and future articles that explore different demographic experiences with the costs of going to university to be released in due course.

1. The median income was \$801 a month
2. The median hours worked was 44 hours a month
3. The highest median percentage of income was spent on housing at 48.5% of income with a median cost of \$803 for rent, \$411 for board, \$2003 for mortgage, and \$166 for other living situation costs.
4. The majority of students used public transport to get to university (41.1%) with a median monthly cost of \$100
5. The majority of students were renting (54.8%)
6. The median monthly study adjacent costs were \$109
7. Majority of study adjacent costs were medical/physical health needs (28.4%)
8. The median debt level excluding Studylink was \$2000 and from private companies alone the median debt was \$3,746
9. The median Studylink loan was \$24,000 from course fees alone and the median debt for living costs was \$17,000 and for course related costs it was \$4000

There are statistically significant differentials between demographics such as ethnicity, field of study, gender, international or domestic enrolment, and level of study.

Sample

Our sample for this study (see Figure 1) consisted of 730 participants. Out of our 730 participants, 463 identified as women, 115 identified as men, 40 identified as gender diverse, and 7 preferred not to disclose their gender. Half of our participants were

pursuing a bachelor’s degree at the time of their responses, with the other half pursuing post-graduate qualifications through studies in honours (7%), master’s (13%), doctoral studies (23%), or other qualifications (7%). The vast majority of our participants were full-time students (84%), and only 16% of participants were studying part-time. The same percentage split was recorded for students learning on-campus (84%) and students studying online or off-campus (16%). Of our 730 participants, 585 (95%) were domestic students, with only 34 (5%) being international students.

Main field of study of participants

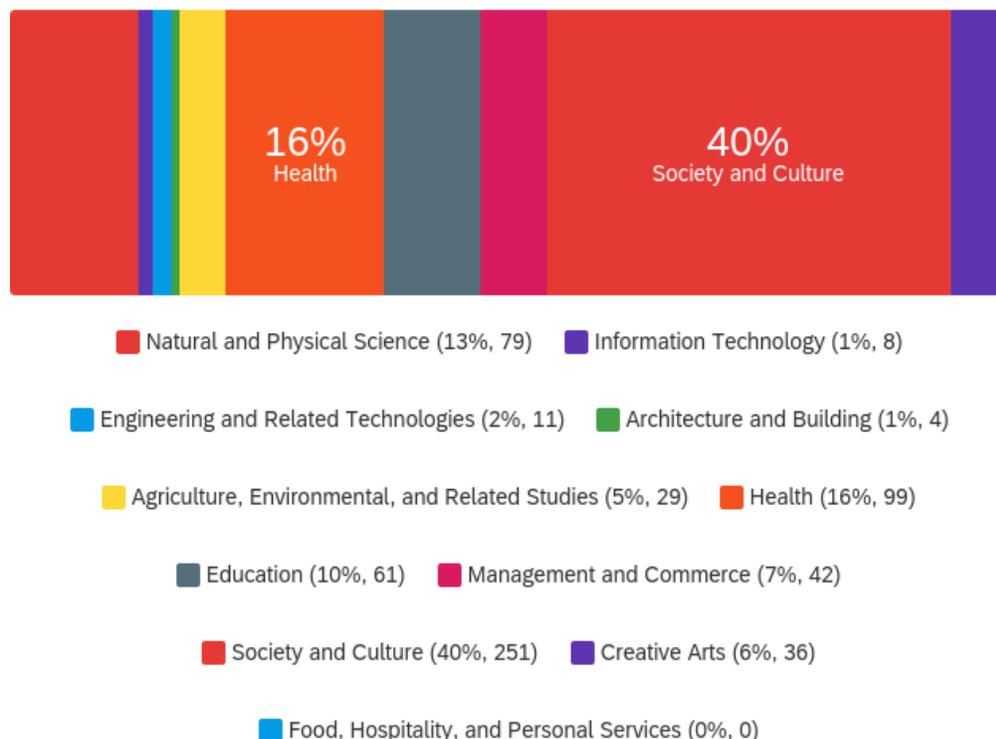


Figure 1. The main fields of study of the 730 participants. Percentages and raw numbers are provided in parentheses.

Most participants were studying in the field of society and culture (40%). Other main fields our participants were students in included health (16%), natural and physical sciences (13%), education (10%), and management and commerce (7%). Within our sample, nearly half of our participants identified as Pākehā (48%). Other ethnicities recorded included students of Pacific descent (18%), Māori (15%), Asian (9%), African (1%), Middle Eastern (0%) or Other (8%).

Income Summary

The median monthly income was \$801 across the categories waged labour, student loan living costs, student allowance, family/partner support, and other income sources. The highest median income was from other income sources at \$1,601 (n=127). The lowest median income was from family/partner support at \$450 (n=139).

There was a statistically significant relationship between the level of study and income from waged labour. International students, part-time students, and distance students earn more from waged labour than domestic students, full-time students, and in-person students respectively. Non-Pacific students earn more from student allowance than Pacific students. International students and distance students earn more from family/partner support than domestic students and in-person students respectively. There is a statistically significant relationship between level of study and income from the category other income sources.

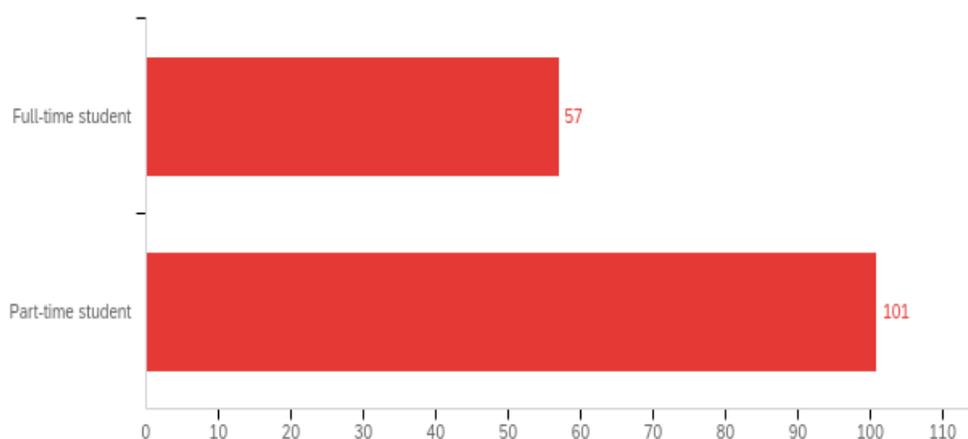
<i>My monthly income is:</i>			
<i>Source of income:</i>	<i>Count</i>	<i>Average</i>	<i>Median</i>
Family/partner support	139	\$712	\$450
Student Loan Living Costs	162	\$702	\$876
Student Allowance	98	\$779	\$702
Waged Labour	304	\$942	\$801
Other	127	\$1,287	\$1,601
Total	830	\$890	\$801

Table 1: Participants' sources of income and average monthly income

The median monthly hours worked was 44 (n=318), and the average monthly hours worked was 68.1 (n=318) (see Figure 2).

There is a statistically significant relationship between level of study and hours worked. Distance students and part-time students work more hours than in-person students and full-time students respectively.

Average monthly hours worked



Expenditure

The highest median percentage of income was spent on housing at 48.5% of income (n=338), followed by food at 29% of income (n=435). The lowest median percentage of income was spent on course costs at 7% of income (n=255).

There was a statistically significant relationship between gender and the percentage of income spent on housing. There was a statistically significant relationship between ethnicity and the percentage of income spent on travelling to university. Domestic students spend a greater percentage of income on travelling to university than international students. There is a statistically significant relationship between level of study and field of study, and the percentage of income spent on travelling to university. Non-Pākehā students and Pacific students spend a higher percentage of income on food than Pākehā students and non-Pacific students respectively. Non-Pākehā students and Pacific students spend a higher percentage of income on utilities than Pākehā students and non-Pacific students respectively. Non-Pākehā students, Pacific students, and full-time students spend a higher percentage of income on course costs than Pākehā, non-Pacific, and part-time students respectively. There is a statistically significant relationship between gender and the percentage of income spent on course costs. Pacific students spend a higher percentage of income on Other costs than non-Pacific students. There is a statistically significant relationship between level of study and the percentage of income spent on Other costs.

What participants spend their monthly income on
(approximate % of total monthly income)

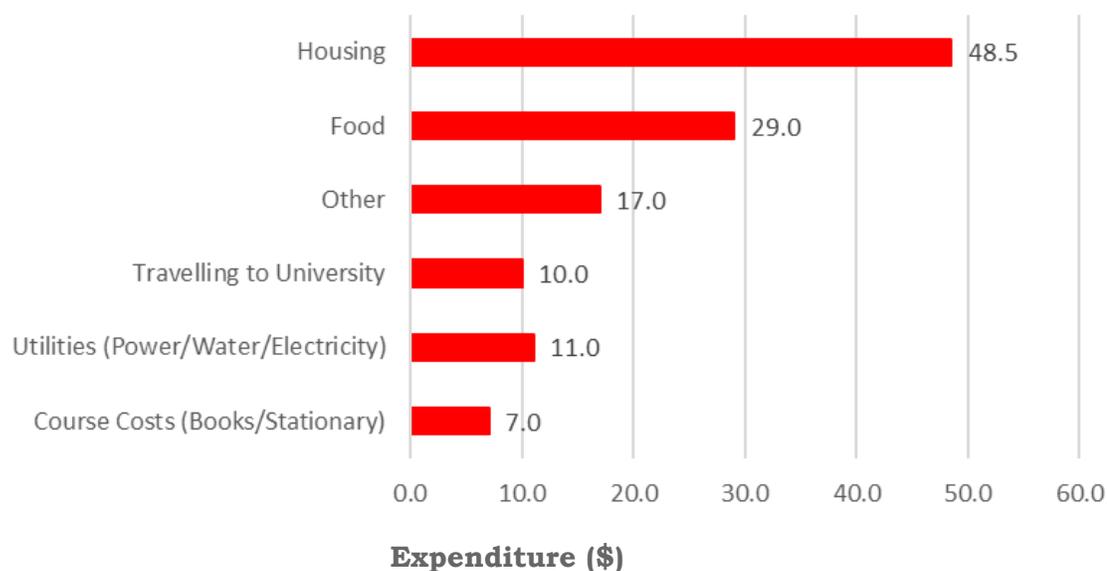


Figure 3. Participants' monthly expenditure

Travel to university

The majority of students (41.1%) were using public transport to travel to university (n=189). The median monthly public transport fare was \$100 (n=183). The median monthly petrol and parking costs were \$203 (n=101). The median monthly other costs of getting to university was \$112 (n=12). The median amount of time spent travelling to and from university was 41 minutes (n=443).

There is a statistically significant relationship between the form of travel to university and being a distance or in-person student, part or full-time student, domestic or international student, gender, field of study, level of study, Pākehā, Māori, and Pacific. Non-Pākehā students and Non-Pacific students had higher public transport fares than Pākehā and Pacific students respectively. There is a statistically significant relationship between level of study and public transport fare. In-person students, full-time students, and Pacific students spent a longer amount of time travelling to and from university each day than distance students, part-time students, and non-Pacific students respectively.

<i>I travel to university via:</i>	<i>Count</i>	<i>Percent of Data</i>
Foot	96	20.9%
Public Transport	189	41.1%
Private Vehicle	110	23.9%
Other	60	13.0%

Table 2: Participants' methods of transport to university

Housing

The majority of students (54.8%) were renting (n=250). Median monthly rent was \$803 (n=237), median monthly board was \$411 (n=40) and median monthly mortgage repayments were \$2003 (n=36). Median monthly other living situation costs were \$166 (n=40).

There is a statistically significant relationship between living situation and being a distance or in-person student, full-time or part-time student, level of study, and field of study, as well as between Pacific and non-Pacific students, Asian students and non-Asian students, and domestic and international students. Part-time students and Other ethnicity students have higher monthly rent costs than full-time students and non-Other ethnicity students respectively. Non-Pacific students have higher monthly board costs than Pacific students. There is a statistically significant relationship between field of study and monthly board costs. Other ethnicity students and non-Pākehā students have higher monthly mortgage repayment costs than non-Other ethnicity and Pākehā students respectively. There is a statistically significant relationship between field of study and monthly mortgage repayment costs.

<i>My living situation is:</i>	<i>Count</i>	<i>Percent of Data</i>
Renting	250	54.8%
Boarding	48	10.5%
Ownership	53	11.6%
Other	105	23.0%

Table 3: Participants' living situations

<i>My monthly housing costs are (\$):</i>	<i>Count</i>	<i>Median</i>
Rent	237	803
Board	40	411
Mortgage	36	2003
Other	40	166

Table 4: Participants' monthly housing costs

Other

The median monthly study adjacent costs were \$109 (n=288). The majority of money spent on study adjacent items went to medication/physical health needs (28.4%, n=207) and memberships fees (27.3%, n=199).

There is a statistically significant relationship between spending money on counselling/therapy and level of study and gender, as well as between Pākehā and non-Pākehā students, domestic and international students, and Pacific and non-Pacific students. There is a statistically significant relationship between spending money on medication/physical health needs and gender and level of study, as well as between Pākehā and non-Pākehā students, and Māori and non-Māori students. There is a statistically significant relationship between spending money on university forms and field of study and gender. There is a statistically significant relationship between spending money on membership fees and Asian and non-Asian students, Pākehā and non-Pākehā students, in-person and distance students, Other ethnicity and non-Other ethnicity students, and Māori and non-Māori students. There is a statistically significant relationship between spending money on travel to research sites and level of study, as well as between Māori and non-Māori students, and Pākehā and non-Pākehā students. There is a statistically significant relationship between spending money on other study adjacent costs and Māori and non-Māori students, and Other ethnicity and non-Other ethnicity students.

	Count	Average	Median
\$	288	195	109

Table 5: Participants' monthly study adjacent costs

<i>I spend money on the following study adjacent items</i>	<i>Checked Percent</i>	<i>Checked Count</i>
Medication/Physical health needs	28.4%	207
Membership fees for professional groups (gym, clubs, associations, etc.)	27.3%	199
Counselling/Therapy	12.2%	89
Travel to research sites	8.4%	61
University forms (aegrotats, concessions, etc.)	6.2%	45
Other	4.4%	32

Table 6: Percentage of Participants' monthly expenditure on study adjacent items

Debt

Of the students who experienced debt outside of StudyLink, the highest median debt was to private loan companies, at \$3,746 (n=26). The lowest median debt was to family/friends at \$1205 (n=64). The majority (31%) of participants had credit card debt, the median of which was \$1719 (n=94).

There is a statistically significant relationship between private loan company debt and level of study. Distance students and Māori students have higher levels of credit card debt than in-person students and non-Māori students respectively. International students have higher levels of debt to family/friends than domestic students. There is a statistically significant relationship between debt to family/friends and level of study and field of study. Non-Asian students have higher levels of other forms of debt than Asian students. There is a statistically significant relationship between other forms of debt and level of study.

	<i>Count</i>	<i>Average</i>	<i>Median</i>
Private Loan Company	26	\$4,479.00	\$3,746.00
Credit Card	94	\$2,363.00	\$1,719.00
Family/Friends	64	\$2,979.00	\$1,205.00
Other	42	\$4,566.00	\$2,095.00
Personal Bank Loan	70	\$3,955.00	\$2,103.00
Total	296	\$3,371.00	\$2,000.00

Table 7: Participants' current debt levels excluding StudyLink

**Median student loan debt from course fees was approximately \$24,000 (n=313).
 Median student loan debt from living costs payments was \$17,000 (n=224).
 Median student loan debt from course-related costs was \$4,000 (n=248).**

There is a statistically significant relationship between course fees debt and level of study, as well as between African and non-African students and domestic and international students. There is a statistically significant relationship between course-related costs debt and domestic and international students, African and non-African students, Pacific and non-Pacific students, and Pākehā and non-Pākehā students. There is a statistically significant relationship between living costs debt and gender and field of study.

<i>My student loan is currently (in thousands):</i>			
	<i>Count</i>	<i>Average</i>	<i>Median</i>
Course Fees	313	\$31.2	\$24
Living Costs	224	\$22.26	\$17
Course Related Costs	248	\$8.27	\$4
Total	785	\$21.41	\$15

Table 8: Participants' current StudyLink debt levels