



16 March 2026

Dear [REDACTED]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 6 March 2026. You requested the following as a follow up to the Student Loan borrower data provided in the reply to your OIA request 26OIA1998:

Is there any chance I can get the same data but by \$1,000 income bands? Up to \$100,000.

On 9 March 2026, you clarified your request, regarding the data for overseas-based student loan borrowers (OBB), to be for a combination of finer income bands for ranges where the number of borrowers remains sufficiently large to protect confidentiality, and broader bands applied above that point.

Therefore, the income bands for the OBB data are broken down by \$1,000 brackets between \$1 and \$60,000, then by \$10,000 brackets between \$60,001 and \$100,000.

Information being released

The tables outlining the income distribution for people with student loans in New Zealand, broken down by income brackets and type of borrower are attached as **Appendix A**.

The Income used is from the period 1 April 2024 to 31 March 2025 and is from all sources. Any customer who has a negative income, for example due to losses, is included in the negative income bracket.

Publishing of OIA response

We intend to publish our response to your request on Inland Revenue’s website (ird.govt.nz) as this information may be of interest to other members of the public. This letter, with your personal details removed, may be published in its entirety. Publishing responses increases the availability of information to the public and is consistent with the OIA's purpose of enabling more effective participation in the making and administration of laws and policies and promoting the accountability of officials.

Thank you again for your request.

Yours sincerely

Caleb Lerm

Group Lead - Individuals

Appendix A

All Student Loan Borrowers (Excluding overseas-based borrowers between the \$60,000-\$90,000 income range)

Income bracket	Borrowers	Percentage of all borrowers
Negative income	1,021	0.2%
\$1 - \$1,000	88,740	14.2%
\$1,001 - \$2,000	14,180	2.3%
\$2,001 - \$3,000	6,994	1.1%
\$3,001 - \$4,000	5,706	0.9%
\$4,001 - \$5,000	5,305	0.8%
\$5,001 - \$6,000	5,163	0.8%
\$6,001 - \$7,000	5,200	0.8%
\$7,001 - \$8,000	5,204	0.8%
\$8,001 - \$9,000	5,183	0.8%
\$9,001 - \$10,000	5,220	0.8%
\$10,001 - \$11,000	5,733	0.9%
\$11,001 - \$12,000	5,921	0.9%
\$12,001 - \$13,000	6,000	1.0%
\$13,001 - \$14,000	6,062	1.0%
\$14,001 - \$15,000	6,244	1.0%
\$15,001 - \$16,000	6,365	1.0%
\$16,001 - \$17,000	6,437	1.0%
\$17,001 - \$18,000	7,588	1.2%
\$18,001 - \$19,000	9,975	1.6%
\$19,001 - \$20,000	7,548	1.2%
\$20,001 - \$21,000	14,872	2.4%
\$21,001 - \$22,000	22,110	3.5%
\$22,001 - \$23,000	8,034	1.3%
\$23,001 - \$24,000	9,625	1.5%
\$24,001 - \$25,000	21,531	3.4%
\$25,001 - \$26,000	6,682	1.1%
\$26,001 - \$27,000	6,037	1.0%
\$27,001 - \$28,000	5,959	1.0%
\$28,001 - \$29,000	6,180	1.0%
\$29,001 - \$30,000	21,463	3.4%
\$30,001 - \$31,000	14,498	2.3%

All Student Loan Borrowers (Excluding overseas-based borrowers between the \$60,000-\$90,000 income range)

Income bracket	Borrowers	Percentage of all borrowers
\$31,001 - \$32,000	8,833	1.4%
\$32,001 - \$33,000	5,323	0.9%
\$33,001 - \$34,000	6,974	1.1%
\$34,001 - \$35,000	4,704	0.8%
\$35,001 - \$36,000	4,231	0.7%
\$36,001 - \$37,000	4,118	0.7%
\$37,001 - \$38,000	3,905	0.6%
\$38,001 - \$39,000	3,999	0.6%
\$39,001 - \$40,000	3,792	0.6%
\$40,001 - \$41,000	3,749	0.6%
\$41,001 - \$42,000	3,463	0.6%
\$42,001 - \$43,000	3,462	0.6%
\$43,001 - \$44,000	3,374	0.5%
\$44,001 - \$45,000	3,362	0.5%
\$45,001 - \$46,000	3,247	0.5%
\$46,001 - \$47,000	3,089	0.5%
\$47,001 - \$48,000	3,124	0.5%
\$48,001 - \$49,000	3,222	0.5%
\$49,001 - \$50,000	3,129	0.5%
\$50,001 - \$51,000	3,154	0.5%
\$51,001 - \$52,000	3,125	0.5%
\$52,001 - \$53,000	3,091	0.5%
\$53,001 - \$54,000	3,380	0.5%
\$54,001 - \$55,000	3,251	0.5%
\$55,001 - \$56,000	3,210	0.5%
\$56,001 - \$57,000	3,298	0.5%
\$57,001 - \$58,000	3,333	0.5%
\$58,001 - \$59,000	3,331	0.5%
\$59,001 - \$60,000	3,182	0.5%
\$60,001 - \$61,000	3,424	0.5%
\$61,001 - \$62,000	3,444	0.6%
\$62,001 - \$63,000	3,383	0.5%

All Student Loan Borrowers (Excluding overseas-based borrowers between the \$60,000-\$90,000 income range)

Income bracket	Borrowers	Percentage of all borrowers
\$63,001 - \$64,000	3,365	0.5%
\$64,001 - \$65,000	3,338	0.5%
\$65,001 - \$66,000	3,345	0.5%
\$66,001 - \$67,000	3,173	0.5%
\$67,001 - \$68,000	3,126	0.5%
\$68,001 - \$69,000	3,005	0.5%
\$69,001 - \$70,000	2,936	0.5%
\$70,001 - \$71,000	3,130	0.5%
\$71,001 - \$72,000	2,858	0.5%
\$72,001 - \$73,000	2,731	0.4%
\$73,001 - \$74,000	2,679	0.4%
\$74,001 - \$75,000	2,562	0.4%
\$75,001 - \$76,000	2,528	0.4%
\$76,001 - \$77,000	2,374	0.4%
\$77,001 - \$78,000	2,415	0.4%
\$78,001 - \$79,000	2,244	0.4%
\$79,001 - \$80,000	2,200	0.4%
\$80,001 - \$81,000	2,105	0.3%
\$81,001 - \$82,000	1,928	0.3%
\$82,001 - \$83,000	1,950	0.3%
\$83,001 - \$84,000	1,823	0.3%
\$84,001 - \$85,000	1,800	0.3%
\$85,001 - \$86,000	1,702	0.3%
\$86,001 - \$87,000	1,690	0.3%
\$87,001 - \$88,000	1,536	0.2%
\$88,001 - \$89,000	1,531	0.2%
\$89,001 - \$90,000	1,437	0.2%
\$90,001 - \$91,000	1,437	0.2%
\$91,001 - \$92,000	1,315	0.2%
\$92,001 - \$93,000	1,277	0.2%
\$93,001 - \$94,000	1,224	0.2%
\$94,001 - \$95,000	1,092	0.2%

All Student Loan Borrowers (Excluding overseas-based borrowers between the \$60,000-\$90,000 income range)

Income bracket	Borrowers	Percentage of all borrowers
\$95,001 - \$96,000	1,074	0.2%
\$96,001 - \$97,000	1,019	0.2%
\$97,001 - \$98,000	1,014	0.2%
\$98,001 - \$99,000	889	0.1%
\$99,001 - \$100,000	810	0.1%
\$100,001+	20,183	3.2%
No Income Info	53,069	8.5%
Total	624,400	100%

New Zealand-Based (NZB) Student Loan Borrowers (Including PPINZ*)

Income bracket	NZB borrowers	Percentage of NZB borrowers	Percentage of all borrowers
Negative income	651	0.1%	0.1%
\$1 - \$1,000	37,798	7.4%	6.1%
\$1,001 - \$2,000	8,695	1.7%	1.4%
\$2,001 - \$3,000	5,281	1.0%	0.8%
\$3,001 - \$4,000	4,702	0.9%	0.8%
\$4,001 - \$5,000	4,619	0.9%	0.7%
\$5,001 - \$6,000	4,529	0.9%	0.7%
\$6,001 - \$7,000	4,683	0.9%	0.7%
\$7,001 - \$8,000	4,705	0.9%	0.8%
\$8,001 - \$9,000	4,735	0.9%	0.8%
\$9,001 - \$10,000	4,846	0.9%	0.8%
\$10,001 - \$11,000	5,376	1.1%	0.9%
\$11,001 - \$12,000	5,597	1.1%	0.9%
\$12,001 - \$13,000	5,665	1.1%	0.9%
\$13,001 - \$14,000	5,780	1.1%	0.9%
\$14,001 - \$15,000	5,977	1.2%	1.0%
\$15,001 - \$16,000	6,102	1.2%	1.0%
\$16,001 - \$17,000	6,186	1.2%	1.0%
\$17,001 - \$18,000	7,358	1.4%	1.2%
\$18,001 - \$19,000	9,754	1.9%	1.6%
\$19,001 - \$20,000	7,348	1.4%	1.2%
\$20,001 - \$21,000	14,647	2.9%	2.3%
\$21,001 - \$22,000	21,890	4.3%	3.5%
\$22,001 - \$23,000	7,867	1.5%	1.3%
\$23,001 - \$24,000	9,387	1.8%	1.5%
\$24,001 - \$25,000	21,324	4.2%	3.4%
\$25,001 - \$26,000	6,508	1.3%	1.0%
\$26,001 - \$27,000	5,896	1.2%	0.9%

New Zealand-Based (NZB) Student Loan Borrowers (Including PPINZ*)

Income bracket	NZB borrowers	Percentage of NZB borrowers	Percentage of all borrowers
\$27,001 - \$28,000	5,826	1.1%	0.9%
\$28,001 - \$29,000	6,061	1.2%	1.0%
\$29,001 - \$30,000	21,271	4.2%	3.4%
\$30,001 - \$31,000	14,355	2.8%	2.3%
\$31,001 - \$32,000	8,732	1.7%	1.4%
\$32,001 - \$33,000	5,242	1.0%	0.8%
\$33,001 - \$34,000	6,894	1.4%	1.1%
\$34,001 - \$35,000	4,621	0.9%	0.7%
\$35,001 - \$36,000	4,163	0.8%	0.7%
\$36,001 - \$37,000	4,051	0.8%	0.6%
\$37,001 - \$38,000	3,852	0.8%	0.6%
\$38,001 - \$39,000	3,927	0.8%	0.6%
\$39,001 - \$40,000	3,734	0.7%	0.6%
\$40,001 - \$41,000	3,678	0.7%	0.6%
\$41,001 - \$42,000	3,396	0.7%	0.5%
\$42,001 - \$43,000	3,418	0.7%	0.5%
\$43,001 - \$44,000	3,340	0.7%	0.5%
\$44,001 - \$45,000	3,332	0.7%	0.5%
\$45,001 - \$46,000	3,203	0.6%	0.5%
\$46,001 - \$47,000	3,053	0.6%	0.5%
\$47,001 - \$48,000	3,087	0.6%	0.5%
\$48,001 - \$49,000	3,192	0.6%	0.5%
\$49,001 - \$50,000	3,094	0.6%	0.5%
\$50,001 - \$51,000	3,122	0.6%	0.5%
\$51,001 - \$52,000	3,101	0.6%	0.5%
\$52,001 - \$53,000	3,062	0.6%	0.5%
\$53,001 - \$54,000	3,357	0.7%	0.5%
\$54,001 - \$55,000	3,231	0.6%	0.5%

New Zealand-Based (NZB) Student Loan Borrowers (Including PPINZ*)

Income bracket	NZB borrowers	Percentage of NZB borrowers	Percentage of all borrowers
\$55,001 - \$56,000	3,192	0.6%	0.5%
\$56,001 - \$57,000	3,285	0.6%	0.5%
\$57,001 - \$58,000	3,318	0.7%	0.5%
\$58,001 - \$59,000	3,315	0.6%	0.5%
\$59,001 - \$60,000	3,164	0.6%	0.5%
\$60,001 - \$61,000	3,424	0.7%	0.5%
\$61,001 - \$62,000	3,444	0.7%	0.6%
\$62,001 - \$63,000	3,383	0.7%	0.5%
\$63,001 - \$64,000	3,365	0.7%	0.5%
\$64,001 - \$65,000	3,338	0.7%	0.5%
\$65,001 - \$66,000	3,345	0.7%	0.5%
\$66,001 - \$67,000	3,173	0.6%	0.5%
\$67,001 - \$68,000	3,126	0.6%	0.5%
\$68,001 - \$69,000	3,005	0.6%	0.5%
\$69,001 - \$70,000	2,936	0.6%	0.5%
\$70,001 - \$71,000	3,130	0.6%	0.5%
\$71,001 - \$72,000	2,858	0.6%	0.5%
\$72,001 - \$73,000	2,731	0.5%	0.4%
\$73,001 - \$74,000	2,679	0.5%	0.4%
\$74,001 - \$75,000	2,562	0.5%	0.4%
\$75,001 - \$76,000	2,528	0.5%	0.4%
\$76,001 - \$77,000	2,374	0.5%	0.4%
\$77,001 - \$78,000	2,415	0.5%	0.4%
\$78,001 - \$79,000	2,244	0.4%	0.4%
\$79,001 - \$80,000	2,200	0.4%	0.4%
\$80,001 - \$81,000	2,105	0.4%	0.3%
\$81,001 - \$82,000	1,928	0.4%	0.3%
\$82,001 - \$83,000	1,950	0.4%	0.3%

New Zealand-Based (NZN) Student Loan Borrowers (Including PPINZ*)

Income bracket	NZN borrowers	Percentage of NZN borrowers	Percentage of all borrowers
\$83,001 - \$84,000	1,823	0.4%	0.3%
\$84,001 - \$85,000	1,800	0.4%	0.3%
\$85,001 - \$86,000	1,702	0.3%	0.3%
\$86,001 - \$87,000	1,690	0.3%	0.3%
\$87,001 - \$88,000	1,536	0.3%	0.2%
\$88,001 - \$89,000	1,531	0.3%	0.2%
\$89,001 - \$90,000	1,437	0.3%	0.2%
\$90,001 - \$91,000	1,437	0.3%	0.2%
\$91,001 - \$92,000	1,315	0.3%	0.2%
\$92,001 - \$93,000	1,277	0.3%	0.2%
\$93,001 - \$94,000	1,224	0.2%	0.2%
\$94,001 - \$95,000	1,092	0.2%	0.2%
\$95,001 - \$96,000	1,074	0.2%	0.2%
\$96,001 - \$97,000	1,019	0.2%	0.2%
\$97,001 - \$98,000	1,014	0.2%	0.2%
\$98,001 - \$99,000	889	0.2%	0.1%
\$99,001 - \$100,000	810	0.2%	0.1%
\$100,001+	20,100	3.9%	3.2%
No Income Info	7,692	1.5%	1.2%
Grand Total	510,280	100.0%	81.7%

* The number of New Zealand-based borrowers include 733 Physically Present in New Zealand (PPINZ) customer who live overseas but are entitled to an interest free Student Loan due to their circumstances.

Overseas-Based (OBB) Student Loan Borrowers*

Income bracket	OBB borrowers	Percentage of OBB borrowers	Percentage of all borrowers
Negative income	370	0.3%	0.1%
\$1 - \$1,000	50,942	44.5%	8.2%
\$1,001 - \$2,000	5,485	4.8%	0.9%
\$2,001 - \$3,000	1,713	1.5%	0.3%
\$3,001 - \$4,000	1,004	0.9%	0.2%
\$4,001 - \$5,000	686	0.6%	0.1%
\$5,001 - \$6,000	634	0.6%	0.1%
\$6,001 - \$7,000	517	0.5%	0.1%
\$7,001 - \$8,000	499	0.4%	0.1%
\$8,001 - \$9,000	448	0.4%	0.1%
\$9,001 - \$10,000	374	0.3%	0.1%
\$10,001 - \$11,000	357	0.3%	0.1%
\$11,001 - \$12,000	324	0.3%	0.1%
\$12,001 - \$13,000	335	0.3%	0.1%
\$13,001 - \$14,000	282	0.2%	0.0%
\$14,001 - \$15,000	267	0.2%	0.0%
\$15,001 - \$16,000	263	0.2%	0.0%
\$16,001 - \$17,000	251	0.2%	0.0%
\$17,001 - \$18,000	230	0.2%	0.0%
\$18,001 - \$19,000	221	0.2%	0.0%
\$19,001 - \$20,000	200	0.2%	0.0%
\$20,001 - \$21,000	225	0.2%	0.0%
\$21,001 - \$22,000	220	0.2%	0.0%
\$22,001 - \$23,000	167	0.1%	0.0%
\$23,001 - \$24,000	238	0.2%	0.0%
\$24,001 - \$25,000	207	0.2%	0.0%
\$25,001 - \$26,000	174	0.2%	0.0%
\$26,001 - \$27,000	141	0.1%	0.0%

Overseas-Based (OBB) Student Loan Borrowers*

Income bracket	OBB borrowers	Percentage of OBB borrowers	Percentage of all borrowers
\$27,001 - \$28,000	133	0.1%	0.0%
\$28,001 - \$29,000	119	0.1%	0.0%
\$29,001 - \$30,000	192	0.2%	0.0%
\$30,001 - \$31,000	143	0.1%	0.0%
\$31,001 - \$32,000	101	0.1%	0.0%
\$32,001 - \$33,000	81	0.1%	0.0%
\$33,001 - \$34,000	80	0.1%	0.0%
\$34,001 - \$35,000	83	0.1%	0.0%
\$35,001 - \$36,000	68	0.1%	0.0%
\$36,001 - \$37,000	67	0.1%	0.0%
\$37,001 - \$38,000	53	0.0%	0.0%
\$38,001 - \$39,000	72	0.1%	0.0%
\$39,001 - \$40,000	58	0.1%	0.0%
\$40,001 - \$41,000	71	0.1%	0.0%
\$41,001 - \$42,000	67	0.1%	0.0%
\$42,001 - \$43,000	44	0.0%	0.0%
\$43,001 - \$44,000	34	0.0%	0.0%
\$44,001 - \$45,000	30	0.0%	0.0%
\$45,001 - \$46,000	44	0.0%	0.0%
\$46,001 - \$47,000	36	0.0%	0.0%
\$47,001 - \$48,000	37	0.0%	0.0%
\$48,001 - \$49,000	30	0.0%	0.0%
\$49,001 - \$50,000	35	0.0%	0.0%
\$50,001 - \$51,000	32	0.0%	0.0%
\$51,001 - \$52,000	24	0.0%	0.0%
\$52,001 - \$53,000	29	0.0%	0.0%
\$53,001 - \$54,000	23	0.0%	0.0%
\$54,001 - \$55,000	20	0.0%	0.0%

Overseas-Based (OBB) Student Loan Borrowers*

Income bracket	OBB borrowers	Percentage of OBB borrowers	Percentage of all borrowers
\$55,001 - \$56,000	18	0.0%	0.0%
\$56,001 - \$57,000	13	0.0%	0.0%
\$57,001 - \$58,000	15	0.0%	0.0%
\$58,001 - \$59,000	16	0.0%	0.0%
\$59,001 - \$60,000	18	0.0%	0.0%
\$60,001 - \$70,000	133	0.1%	0.0%
\$70,001 - \$80,000	91	0.1%	0.0%
\$80,001 - \$90,000	47	0.0%	0.0%
\$90,001 - \$100,000	27	0.0%	0.0%
\$100,001+	83	0.1%	0.0%
No Income Info	45,377	39.7%	7.3%
Total	114,418	100.0%	18.3%

* Overseas-based borrowers (OBB) may be in New Zealand for up to 182 days so may have earned income while in New Zealand, may have investments, etc.