



# Student Allowance

## January to December 2025

The [Student Allowance Scheme](#) provides financial assistance for eligible full-time students who are enrolled in a recognised course of study or programme, at an approved education provider. It is paid weekly to help students with their living expenses.

For this report, a student is defined as a person who received at least one payment from [StudyLink](#) in the calendar year, up to the end of the specified reporting month. The data in this report is cumulative calendar year-to-date figures. Amounts are rounded to the nearest dollar and all percentages are computed using actual data and rounded to one decimal point. Total percentages may not add up to exactly 100 percent because of rounding effects. In line with the Ministry of Social Development’s confidentiality policy, all numbers of people in this document have been randomly rounded to base three. The last three years of data and annual comparisons are presented in summary tables. Earlier figures are included in the Student Allowance data file.

### 1

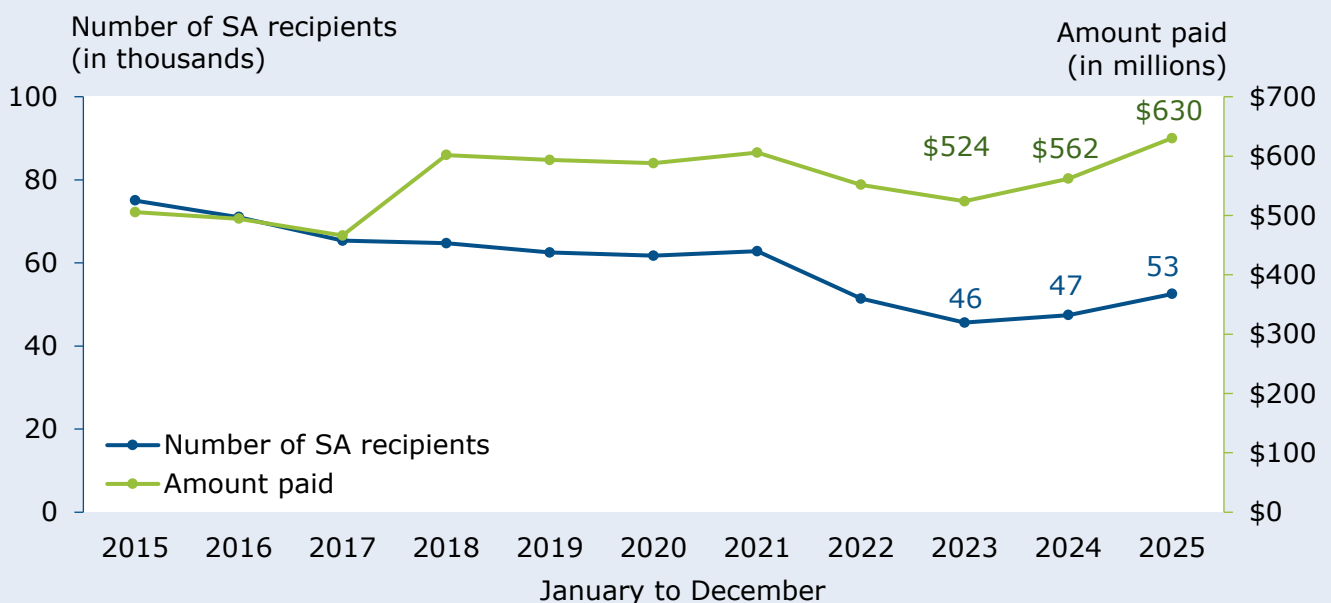
#### Number of recipients and amount paid

**There were more Student Allowance recipients in 2025 than in 2024.**

In 2025, 52,527 students received financial assistance under the Student Allowances (SA) Scheme. This was a rise of 5,085 students (up 10.7 percent) when compared with 2024.

A total of \$630.2 million was paid for SA and Accommodation Benefit (AB) in 2025, a rise of 12.1 percent when compared with 2024.

**Figure 1.1: Number of recipients and amount paid for SA and AB, January to December 2015–2025**





On average, students received \$10,711 in SA payments in 2025. This was 1.8 percent more than students received, on average, in 2024.

In 2025, students who were also entitled to AB received \$1,990 in AB on average. This was up 0.2 percent from the same period in 2024.

Below is a summary table with year-on-year comparisons over the last three years.

**Table 1.1: Number of recipients, amounts paid, and average amount paid**

Student Allowances	January to December			Annual change	
	2023	2024	2025	2023-24	2024-25
Student Allowance	45,621	47,442	52,527	4.0%	10.7%
Accommodation Benefit	31,479	31,686	33,972	0.7%	7.2%
<b>Total number of recipients</b>	<b>45,627</b>	<b>47,442</b>	<b>52,527</b>	<b>4.0%</b>	<b>10.7%</b>
Amount paid for Student Allowance	\$461,196,364	\$499,075,966	\$562,607,752	8.2%	12.7%
Amount paid for Accommodation Benefit	\$62,772,638	\$62,960,848	\$67,604,800	0.3%	7.4%
<b>Total amount paid</b>	<b>\$523,969,002</b>	<b>\$562,036,814</b>	<b>\$630,212,552</b>	<b>7.3%</b>	<b>12.1%</b>
Average Student Allowance	\$10,109	\$10,520	\$10,711	4.1%	1.8%
Average Accommodation Benefit	\$1,994	\$1,987	\$1,990	-0.4%	0.2%

**Note:** Not every SA recipient is eligible for Accommodation Benefit.





## 2

### Education providers

In 2025, 28,932 students received SA for study at University only. This was 1,956 more students (up 7.3 percent) when compared with the same period in 2024 (26,976).

There were 13,884 students who received SA for study at only New Zealand Institute of Skills and Technology (NZIST). This was 1,815 more students (up 15.0 percent) when compared with 2024 (12,069).

Table 2.1 provides a summary of the number of SA recipients by the type of provider that they were enrolled in over the last three years. The SA data file includes breakdowns for the small number of students who received SA for more than one provider type during the year.

**Table 2.1: Number of SA recipients by type of education provider**

Type of provider	January to December			Annual change	
	2023	2024	2025	2023-24	2024-25
University	26,835	26,976	28,932	0.5%	7.3%
New Zealand Institute of Skills and Technology (NZIST)	11,337	12,069	13,884	6.5%	15.0%
Private training establishment (PTE)	5,619	6,174	7,116	9.9%	15.3%
Wānanga	984	1,197	1,437	21.6%	20.1%
Multiple and other providers	852	1,029	1,155	20.8%	12.2%
<b>Total number of Student Allowance recipients</b>	<b>45,627</b>	<b>47,442</b>	<b>52,527</b>	<b>4.0%</b>	<b>10.7%</b>

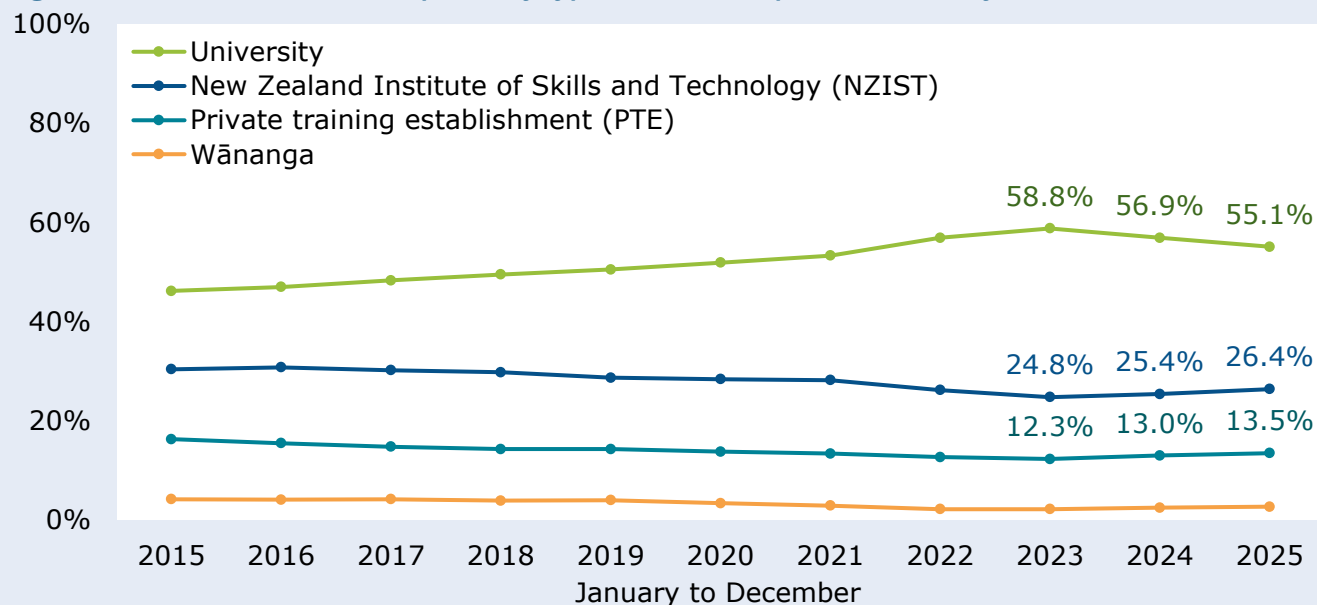
**Note 1:** In October 2025 Te Pūkenga was renamed the New Zealand Institute of Skills and Technology (NZIST).

**Note 2:** “Multiple and other providers” includes combinations of providers (e.g. University and NZIST, PTE and University) that some students attended during the specified reporting period, as well as ‘other’ types of education providers such as high schools.



Students attending only University made up 55.1 percent of SA recipients, followed by students attending only New Zealand Institute of Skills and Technology (NZIST) at 26.4 percent.

**Figure 2.1: Distribution of SA recipients by type of education provider, January to December 2015–2025**



**Note:** To avoid double counting, the figure above excludes a small number of students attending more than one provider type.

**Table 2.2: SA paid to students by type of education provider**

Type of provider	January to December			Annual change	
	2023	2024	2025	2023–24	2024–25
University	\$269,606,942	\$283,456,999	\$308,831,721	5.1%	9.0%
New Zealand Institute of Skills and Technology (NZIST)	\$116,182,456	\$127,365,373	\$149,576,532	9.6%	17.4%
Private training establishment (PTE)	\$51,999,186	\$59,216,591	\$69,065,663	13.9%	16.6%
Wānanga	\$12,588,474	\$15,880,453	\$20,094,672	26.2%	26.5%
Multiple and other providers	\$10,819,306	\$13,156,550	\$15,039,165	21.6%	14.3%
<b>Total amount paid for Student Allowance</b>	<b>\$461,196,364</b>	<b>\$499,075,966</b>	<b>\$562,607,752</b>	<b>8.2%</b>	<b>12.7%</b>

**Note 1:** Data does not include payments for AB.

**Note 2:** “Multiple and other providers” includes combinations of providers (e.g. University and NZIST, PTE and University) that some students attended during the specified reporting period, as well as ‘other’ types of education providers such as high schools.



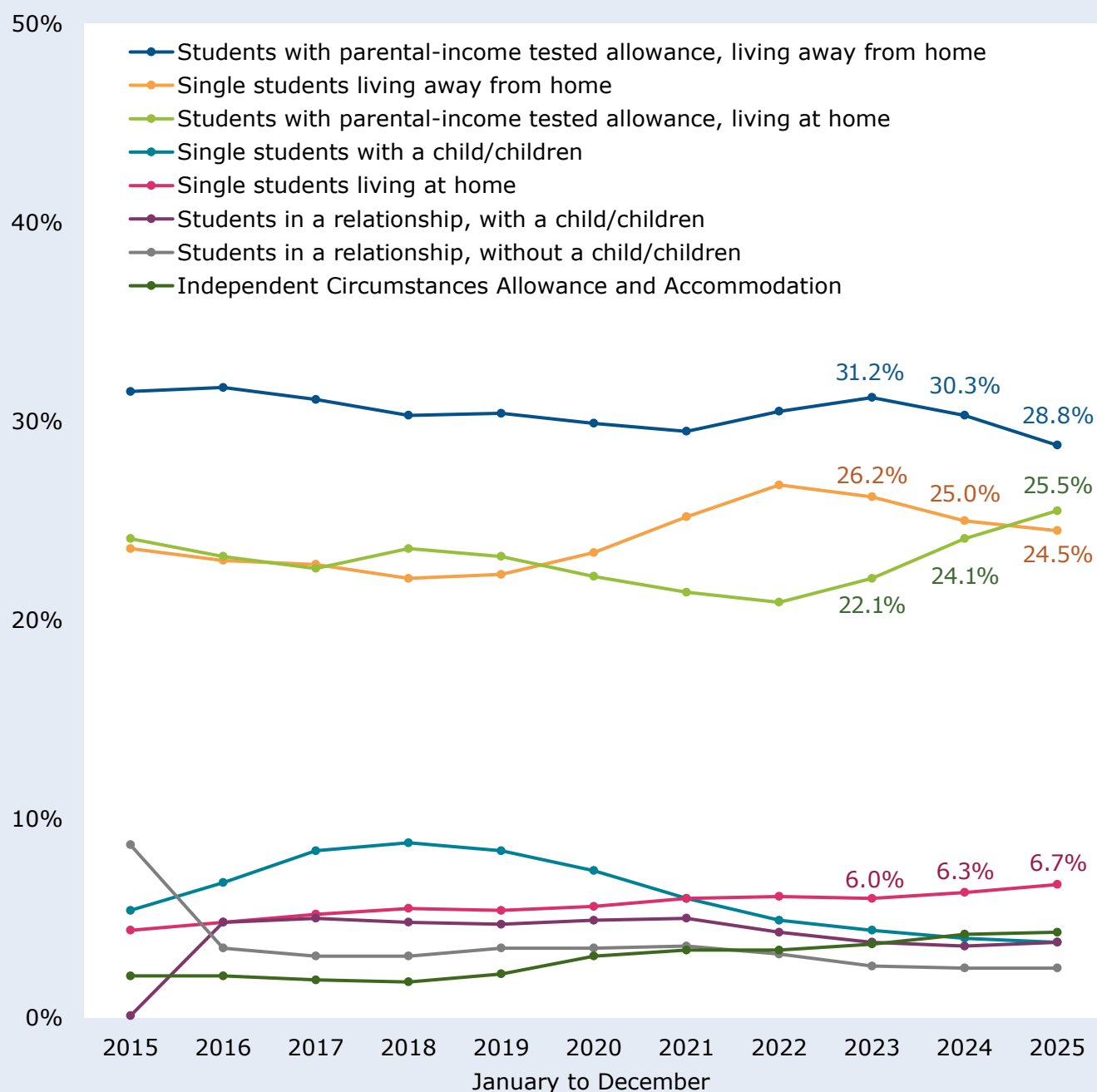
## 3

Allowances paid based on personal and family circumstances

The [weekly rates for Student Allowance](#) are based on the personal and family circumstances of students, e.g., age, income of the student (and their partner if they have one), parental income for most students aged under 24 years, relationship status, and other circumstances.

In 2025, 24.5 percent of SA recipients were single students who were living away from home. This proportion was 0.5 percentage points lower than in 2024.

**Figure 3.1: Proportion of SA recipients based on personal and family circumstances, January to December 2015–2025**





**Table 3.1: Number of recipients based on personal and family circumstances**

Personal and family circumstances	January to December			Annual change	
	2022	2023	2025	2022-23	2023-24
Students with parental-income tested allowance, living at home	10,074	11,421	13,419	13.4%	17.5%
Students with parental-income tested allowance, living away from home	14,238	14,397	15,153	1.1%	5.3%
Single students living at home	2,742	3,000	3,537	9.4%	17.9%
Single students living away from home	11,961	11,838	12,888	-1.0%	8.9%
Single students with child/children	2,022	1,896	1,974	-6.2%	4.1%
Students in a relationship, without a child/children	1,191	1,188	1,302	-0.3%	9.6%
Students in a relationship, with a child/children	1,716	1,713	1,971	-0.2%	15.1%
Independent Circumstances Allowance and Accommodation	1,680	1,986	2,280	18.2%	14.8%
<b>Total number of Student Allowance recipients</b>	<b>45,627</b>	<b>47,442</b>	<b>52,527</b>	<b>4.0%</b>	<b>10.7%</b>

**Note:** In this document, ‘single’ generally refers to students aged 24 years or older who are single. Under the SA scheme, a relationship is not recognised if either party is under 24 years old. Students who are under 24 are usually subject to a parental income test for SA. For more information, please see [here](#).

## 4

### Demographics of Student Allowance recipients

The following tables provide a summary profile of SA recipients for each of the last three years, up to the month specified. As demographics may change during the year, the profile is as recorded at the end of the period. Detailed data series are available in the SA data file.

**Table 4.1: SA recipients by age group**

Age group	January to December			Annual change	
	2023	2024	2025	2023-24	2024-25
16-17 years	42	69	90	64.3%	30.4%
18-24 years	28,395	30,276	33,621	6.6%	11.0%
25-34 years	12,144	11,979	13,110	-1.4%	9.4%
35-44 years	2,934	2,976	3,342	1.4%	12.3%
45-54 years	1,305	1,362	1,530	4.4%	12.3%
55 years and older	807	777	831	-3.7%	6.9%
<b>Total number of Student Allowance recipients</b>	<b>45,627</b>	<b>47,442</b>	<b>52,527</b>	<b>4.0%</b>	<b>10.7%</b>

**Note 1:** Age is calculated as at the end of the period.

**Note 2:** A breakdown of “55 and older” is available in the SA data file.



**Table 4.2: SA recipients by gender**

Gender	January to December			Annual change	
	2023	2024	2025	2023-24	2024-25
Female	26,922	27,630	30,255	2.6%	9.5%
Male	18,111	19,086	21,408	5.4%	12.2%
Gender Diverse	597	726	864	21.6%	19.0%
<b>Total number of Student Allowance recipients</b>	<b>45,627</b>	<b>47,442</b>	<b>52,527</b>	<b>4.0%</b>	<b>10.7%</b>

**Table 4.3: SA recipients by residential status**

Residential status	January to December			Annual change	
	2023	2024	2025	2023-24	2024-25
Citizen by birth	32,799	34,422	37,677	4.9%	9.5%
Citizen	6,960	7,104	7,872	2.1%	10.8%
Permanent resident	5,367	5,265	6,144	-1.9%	16.7%
Other	501	654	837	30.5%	28.0%
<b>Total number of Student Allowance recipients</b>	<b>45,627</b>	<b>47,442</b>	<b>52,527</b>	<b>4.0%</b>	<b>10.7%</b>

**Note:** “Other” includes students who have refugee status, and those classified as protected person/s. Details of “Other” are included in the downloadable data file.

**Table 4.4: SA recipients by relationship status**

Relationship status	January to December			Annual change	
	2023	2024	2025	2023-24	2024-25
Single	42,141	43,986	48,660	4.4%	10.6%
Married/Civil Union	2,283	2,217	2,427	-2.9%	9.5%
Defacto	1,200	1,236	1,437	3.0%	16.3%
Unknown	0	0	3	N.A.	N.A.
<b>Total number of Student Allowance recipients</b>	<b>45,627</b>	<b>47,442</b>	<b>52,527</b>	<b>4.0%</b>	<b>10.7%</b>

**Note:** ‘Unknown’ refers to students who have had a change in relationship status which needs to be confirmed. These students will not receive further payments until their relationship status is confirmed.

It is not mandatory for students to disclose their ethnicity and students may report more than one ethnicity.

The numbers presented in table 4.5 are total response – students who reported more than one ethnic group were counted in each group they identified with. The total number of responses therefore does not add up to the total number of SA recipients.

**Table 4.5: SA responses by ethnic group**

Ethnic group (Total response)	January to December			Annual Change	
	2023	2024	2025	2023-24	2024-25
European	25,593	25,611	27,525	0.1%	7.5%
Māori	8,727	9,573	10,797	9.7%	12.8%
Pacific Peoples	5,208	6,036	7,122	15.9%	18.0%
Asian	11,685	12,342	13,974	5.6%	13.2%
Middle Eastern/Latin American/African	2,091	2,244	2,658	7.3%	18.4%
Other	249	249	240	0.0%	-3.6%
<b>Total recipients with recorded ethnicity</b>	<b>45,114</b>	<b>46,923</b>	<b>51,942</b>	<b>4.0%</b>	<b>10.7%</b>
Not specified	510	522	582	2.4%	11.5%
<b>Total number of Student Allowance recipients</b>	<b>45,627</b>	<b>47,442</b>	<b>52,527</b>	<b>4.0%</b>	<b>10.7%</b>

**Note:** A detailed breakdown of ethnic groups is included in the Student Allowance datafile.

