

## Senate Committee: Education and Employment

### QUESTION ON NOTICE Additional Estimates 2015 - 2016

#### Outcome: Higher Education Research and International

#### Department of Education and Training Question No. SQ16-000381

Senator Carr, Kim provided in writing.

#### *HELP debts*

#### Question

What is the latest number of HELP debtors, average debt and total HELP debt?

Please provide a breakdown of outstanding HELP debts categorised by the age and gender of debtors.

Please provide a breakdown of outstanding HELP debt by field of education.

#### Answer

As at 30 June 2015, there were 2,230,410 HELP debtors, the average HELP debt was \$18,100 and the total value (nominal) of outstanding HELP debt was \$42.3 billion.

Outstanding HELP debt as at 30 October 2015, by age and gender of HELP debtors, is provided in the table below:

<b>Gender and Age</b>	<b>Outstanding HELP debt (\$)</b>
<b>Male</b>	
Less than 20 years	420,298,096
20 years up to 30 years	11,704,236,475
30 years up to 40 years	4,614,261,227
40 years up to 50 years	1,463,687,346
50 years up to 60 years	537,266,017
60 years and over	273,074,811
<b>Total Males<sup>1</sup></b>	<b>19,015,048,315</b>
<b>Female</b>	
Less than 20 years	587,185,073
20 years up to 30 years	14,914,688,713
30 years up to 40 years	6,454,844,684
40 years up to 50 years	2,486,120,315
50 years up to 60 years	961,893,669
60 years and over	412,701,594
<b>Total Females<sup>1</sup></b>	<b>25,819,483,739</b>
<b>Total<sup>2</sup></b>	<b>44,834,687,909</b>

<sup>1</sup> Total includes individuals of unknown age.

<sup>2</sup> Total includes individuals of unknown age and gender.

*Source:* Data provided to the department by the Australian Taxation Office (ATO).

HELP debt incurred under each of the five schemes is consolidated into a single HELP debt at the ATO for repayment purposes. As a result, it is not possible to breakdown outstanding HELP debt amounts by field of education.