

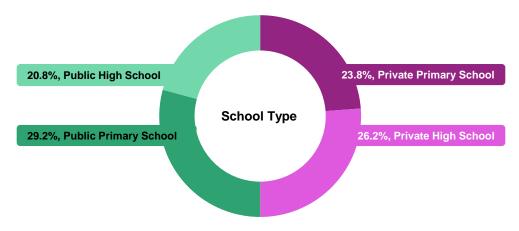
# Greenstone – Real Insurance The Australian Education Survey Data Report



# **The Australian Education Survey**

# Sample Profile

Which one of the following best describes the school your oldest child attends?

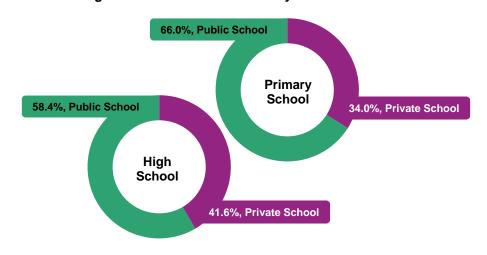


Source - CoreData Education Survey (April 2016)

Question - Which one of the following best describes the school your oldest child attends?

While the total sample was evenly split by parents with children at private (50%) and public (50%) schools, a fairly even distribution was also achieved across primary (53%) and high school (47%), with a slight skew to public primary school and private high school.

# Which one of the following best describes the school/s you attended?



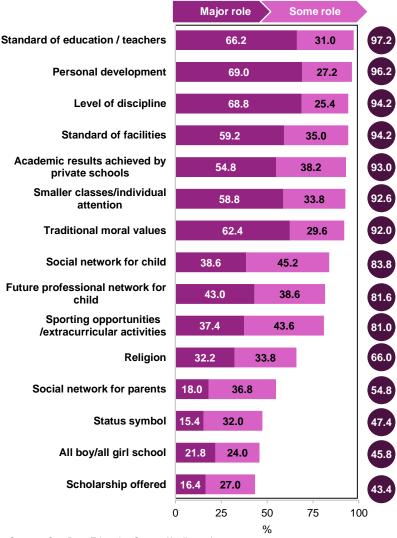
Source - CoreData Education Survey (April 2016)
Question - Which one of the following best describes the school your oldest child attends?

About 6 in 10 respondents (58%) attended a public high school, while about 4 in 10 (42%) attended a private high school.



# **Private School Preference**

Please rate each of the following for the role they played in your decision to send your child to a private school.



Source - CoreData Education Survey (April 2016)

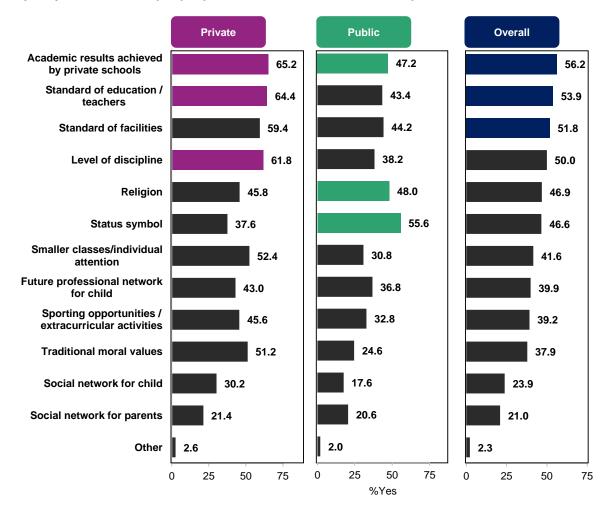
Question - Please rate each of the following for the role they played in your decision to send your child to a private school?

In terms of major drivers for sending one's child to a private school, 'personal development' (69%) and 'level of discipline' (69%) rated highest. When considering which influencers play at least some role, 'standard of education / teachers' (97%) scored highest.

Least significant are 'scholarship offered' (43%), 'all boy/all girl school' (46%) and 'status symbol' (47%).







<sup>\*</sup>Multiple answers allowed

Source - CoreData Education Survey (April 2016)

Question - Why do you think some people prefer to send their children to a private school?

The difference in opinion from parents with children at private schools to those with children at public schools is significant in some areas.

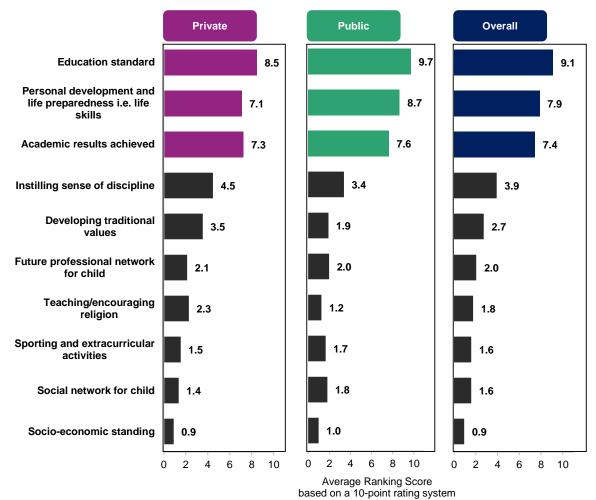
Private school parents claim they send their children to private schools due to 'academic results...' (65%) and 'standard of education / teachers' (64%), while public school parents believe children are sent to private schools for reasons of 'status' (56%) and 'religion' (48%).

Interestingly, 'status' is perceived as the main driver by public school parents (56%), yet one of the least considerations by private school parents (38%) who are the ones actually making the decision. Social desirability by private school parents in completing the survey may account for some of this disparity, in addition to the pre-determined assumption that anybody who chooses a higher status item does so simply for status.

Private school parents are more confident in relation to the main drivers, with six reasons selected by more than 50% of its sample, where only one reason was rated by more than 50% of public school parents.



## What are the most important aspects for your child's schooling?



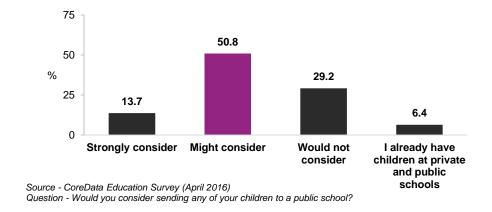
Source - CoreData Education Survey (April 2016)

Question - Why do you think some people prefer to send their children to a private school?

'Education standard' (9.1) was rated highest overall in terms of the most important aspect of your child's schooling. Interestingly, public school parents rated the overall top 3 aspects with a higher degree of importance than did private school parents on the same aspects, while private school parents attributed greater importance to the overall less important aspects such as 'discipline' (4.5 v 3.4) and 'traditional values' (3.5 v 1.9).



## Would you consider sending any of your children to a public school?



While about 1 in 7 private school parents would 'strongly consider' sending their child to a public school, another 1 in 2 'might consider' it.

A small group of respondents (6%) already have children in both private and public schools.



#### Why is this?

Will consider ('Strongly consider' and 'Might consider')

Parents are considering sending their children to public schools mainly because of the fees associated with private schools. Some see that the type of school will not matter as long as their child is motivated to learn. Some in fact, see public schools as being better than private schools, at least for those within their area.

"Schooling depends largely on the child." (62 years old, Qld, Child goes to Private High School)

"It's not the system which makes a school but it's teachers and facilities. Yes, private schools have more money but that doesn't mean they do it better."

(36 years old, Vic, Child goes to Private High School)

"There are some great public schools in my area." (41 years old, NSW, Child goes to Private Primary School)

"Public schools have more facilities and better programs." (41 years old, SA, Child goes to Private Primary School)

"If child preferred I would consider sending her to a public school." (63 years old, Vic, Child goes to Private Primary School)

"School fees in private school are quite unaffordable." (37 years old, Tas, Child goes to Private Primary School)

"The level of education and learning is just as high at public schools as it is at private schools as I teach in the public system myself. I prefer the greater emphasis on religion in private schools for my own children but as for the level of education both are great."

(42 years old, NSW, Child goes to Private High School)

#### Would not consider

Quality of education is the main reason for not considering sending one's child to a public school. Connected to this, other reasons include lack of focus on teaching discipline to children and preference for schools which focus on religion.

"There are no standards, no discipline applied, and there seems to be a no-care attitude form teachers/staff." (48 years old, Qld, Child goes to Private High School)

"My children started at primary school at public schools and we moved them to private at the first opportunity because of teaching standards and bullying." (53 years old, NSW, Child goes to Private High School)

"Because I believe that secondary private school is of utmost importance rather than sending them to public high school. The level of education, in my view, is much better and higher and I like them learning religion." (53 years old, SA, Child goes to Private High School)

"Public schools don't teach, nor encourage discipline and respect with the staff or/and students." (57 years old, Vic, Child goes to Private Primary School)

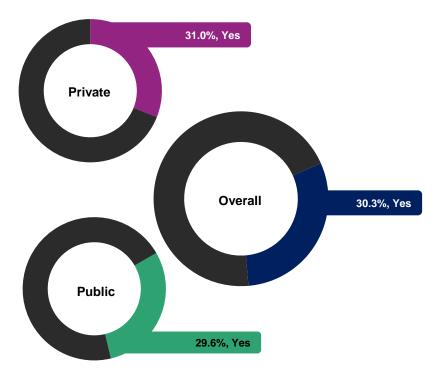
"I see the discipline that students in private school have and I have confirmed it with my son's friends in school." (50 years old, NSW, Child goes to Private High School)

"Prefer the Christian values within a religious school. I also do not want my son to be exposed to children from particularly rough families." (48 years old, WA, Child goes to Private Primary School)



"I like the idea of my children going to a religious based school." (46 years old, WA, Child goes to Private High School)

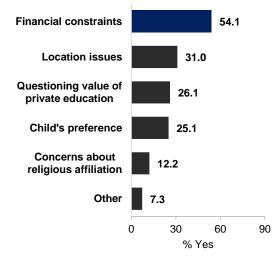
Have you ever had to or anticipated having to make a decision about which child in the family receives a private education?



Source - CoreData Education Survey (April 2016) Question - Have you ever had to or anticipated having to make a decision about which child in the family receives a private education?

Almost 1 in 3 respondents have had to or anticipate having to decide on which child receives a private education.

# Why did/does this decision need to be made?



\*Multiple answers allowed Source - CoreData Education Survey (April 2016) Question - Why did/does this decision need to be made?



Having to make this decision is clearly a result of 'financial constraints' (54%).



# Considering you attended a private school yourself why have you chosen to send your child to a public school?

Parents who went to a private school chose to send their child to a public school mainly because of costs and value for money. Considering this, they say that they don't really see much of a difference between the two types of schools. Other than these, they also cited location and timing as reasons.

"Private school cost is prohibitive and not much value for money." (42 years old, Vic, Child goes to Public Primary School)

"Not worth the difference in cost. The education is the same now so I'm not getting value for money."

(42 years old, WA, Child goes to Public Primary School)

"I'm not financially capable enough to send them to the private school."

(41 years old, Qld, Child goes to Public High School)

"I went to a public primary school then a private high school and I think it gave me good exposure to the values in life and school. So I am going to do the same for my child." (44 years old, Vic, Child goes to Public Primary School)

"Don't see a great difference in the standard of education. Results are more dependent on the motivation of child and parents." (43 years old, Qld, Child goes to Public High School)

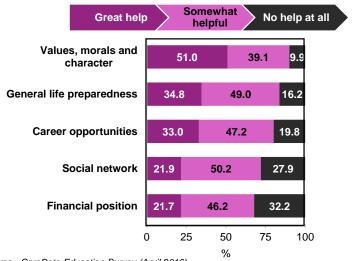
"Our local public school is excellent. Small, congruent with our family values and our kids' preschool education, within walking distance and with a great, dynamic staff and principal."

(34 years old, Vic, Child goes to Public Primary School)

"More convenient location-wise and makes better financial sense." (51 years old, SA, Child goes to Public High School)

"Planning to send him to a private school in near future." (37 years old, Vic, Child goes to Public Primary School)

# Having attended a private school, how did it help you with the following in life?



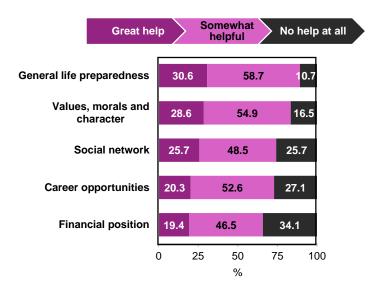
Source - CoreData Education Survey (April 2016)

Question - Having attended a private school, how did it help you with the following in life?

Respondents who themselves attended a private school claim 'values, morals and character' as being the greatest help from attending a private school. 'Financial position' (22%) was rated lowest.



## Having attended a public school, how did it help you with the following in life?



Source - CoreData Education Survey (April 2016)

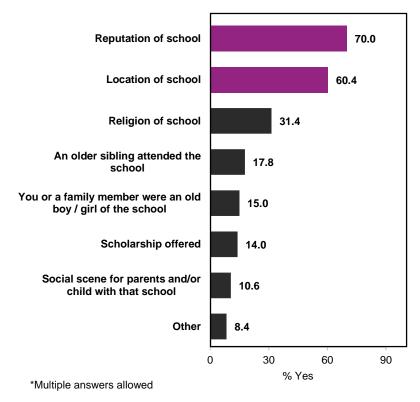
Question - Having attended a public school, how did it help you with the following in life?

Respondents who themselves attended a public school cite 'general life preparedness' as the greatest help from attending a public school.

Like their private school counterparts, 'financial position' was rated lowest. This therefore suggests that one's financial position later in life is not correlated with the type of school they attended, at least in terms of perception by both cohorts.



After deciding that you would send your child to a private school, what were the reasons for choosing which private school?

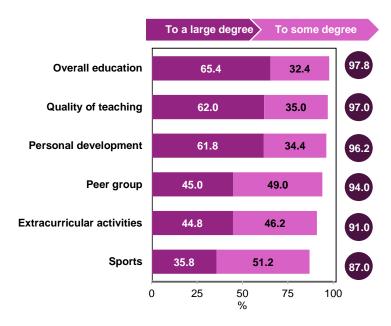


Source - CoreData Education Survey (April 2016)
Question - After deciding that you would send your child to a private school, what were the reasons for choosing which private school?

Once private schooling was decided upon, the 'reputation of school' (70%) and 'location of school' (60%) were clearly the key drivers for making a decision as to which private school.



# To what degree have your expectations been met in the following areas of your child's private schooling?



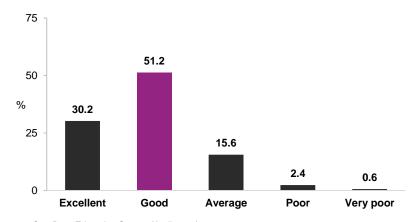
Source - CoreData Education Survey (April 2016)

Question - To what degree have your expectations been met in the following areas of your child's private schooling?

Private school parents seem to be very satisfied overall, particularly in the areas of 'overall education' (65%), 'quality of teaching' (62%) and 'personal development' (62%).

All six elements achieved satisfaction ratings of at least 87%.

# When thinking about the private school your child attends, please rate its overall value for money.



Source - CoreData Education Survey (April 2016)

Question - When thinking about the private school your child attends, please rate its overall value for money.

In line with the strong satisfaction scores above, 8 in 10 (81%) private school parents rate overall value as 'excellent' or 'good.' A mere 3% rate the value as being 'poor.'



## Why do you rate the school's value for money poorly?

Parents think that private school's value for money is poor mainly because the losses due to overly expensive costs outweigh the benefits of a private school education. Other reasons cited are lack of support, large class sizes similar to that of a public school and undesirable results when it comes to the moral development of the child.

"Child did not take in the traditional moral values, is ill-disciplined, and has bad manners." (35 years old, ACT, Child goes to Private Primary School)

"Paying too much fees and forced to buy laptop, ipad, European trips, new uniform."
(39 years old, WA, Child goes to Private High School)

"I think it's all overly priced and some schools are not any better than public schools." (54 years old, Vic, Child goes to Private Primary School)

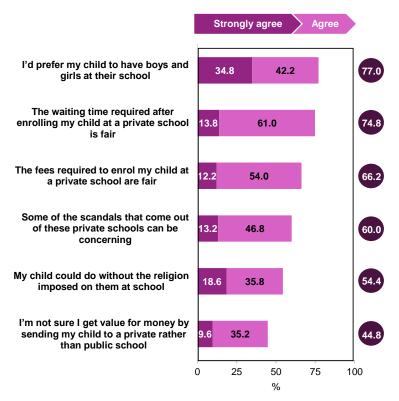
"It's a small school and doesn't have very good facilities. Too expensive for what you get."

(40 years old, WA, Child goes to Private Primary School)

"Very new and just established." (27 years old, WA, Child goes to Private High School)

"Class sizes too large. Not enough support for struggling students. Too sport-focused. Too much bad behaviour from students being allowed to happen. Favouritism of more wealthy families." (31 years old, Qld, Child goes to Private Primary School)

# To what extent do you agree or disagree with the following statements regarding school preferences for your children?



Source - CoreData Education Survey (April 2016)
Question - To what degree have your expectations been met in the following areas of your child's private schooling?

About three quarters (77%) of private school parents would prefer boys and girls at their child's school.



# Taking everything into consideration, do you think private schools have improved over the past 30 years?



Source - CoreData Education Survey (April 2016)
Question - Taking everything into consideration, do you think private schools have improved over the past 30 years?

The vast majority (97%) of private school parents believe the standard of private schools has improved or remained the same.

#### Why do you believe private schools have become worse?

Parents think that private schools have become worse because they concentrate only on getting money out of the students instead of the quality of education (e.g. increase in class size, decrease in class days per year). Other reasons include increase in fees and decrease in teaching standard.

"More kids per class to squeeze more fees out of parents. Education standard is not what I expected." (56 years old, SA, Child goes to Private Primary School)

"Mismanagement." (33 years old, Vic, Child goes to Public Primary School)

"Just out to make money and become a business. Unrealistic expectations by parents." (47 years old, SA, Child goes to Private Primary School)

"Teaching standard has decreased." (42 years old, Vic, Child goes to Private High School)

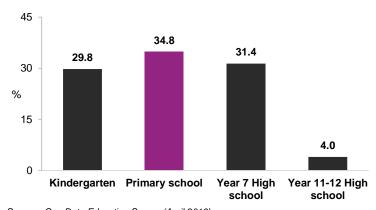
"Standard of the student values." (47 years old, NSW, Child goes to Public High School)

"Some children come out being self-absorbed, self-centred, and having poor manners." (38 years old, Vic, Child goes to Public Primary School)

"Too much fees." (47 years old, Vic, Child goes to Public Primary School)



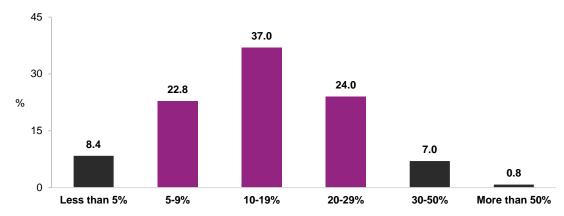
## When is the best time for a child to start at a private school?



Source - CoreData Education Survey (April 2016) Question - When is the best time for a child to start at a private school?

Around 2 in 3 respondents (65%) suggest the best time to start at a private school is in kindergarten or primary school, while a further third suggest high school.

# What percentage of your total household income would you estimate your children's private school fees at?



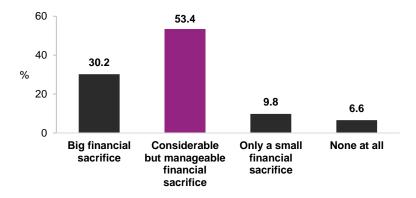
Source - CoreData Education Survey (April 2016)

Question - What percentage of your total household income would you estimate your childrens private school fees at?

While the 10-19% range is the most common, about 1 in 3 (32%) private school parents allocate at least 20% of their income to their child's private school fees.



## How much of a financial sacrifice do you feel is paying your children's private school fees?

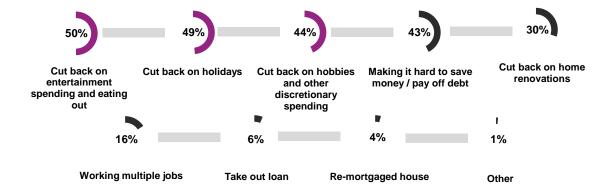


Source - CoreData Education Survey (April 2016) Question - What percentage of your total household income would you estimate your childrens

3 in 10 private school parents see their child's school fees as a 'big financial sacrifice,' while another 5 in 10 concede it is 'considerable, but manageable.'

About 1 in 6 (16%) private school parents don't see the fees as a big sacrifice at all.

# What kind of financial sacrifices are you making in your household to pay your children's private school fees?



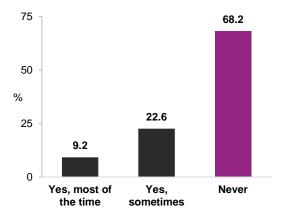
Source - CoreData Education Survey (April 2016)

Question - What kind of financial sacrifices are you making in your household to pay your childrens private school fees?

Private school parents are making numerous sacrifices, most commonly 'cutting back on entertainment spending and eating out' (50%) and 'cutting back on holidays' (49%).



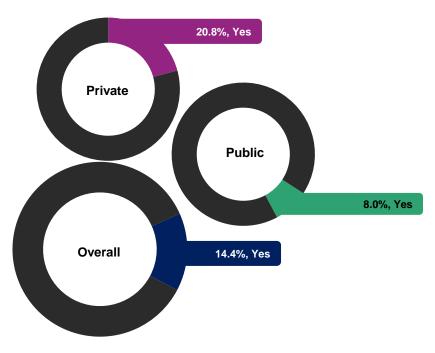
Have family members, such as your child's grandparents or aunts/uncles, ever assisted with paying your child's private school education?



Source - CoreData Education Survey (April 2016)
Question - Have family members, such as your child's grandparents or
aunts/uncles, ever assisted with paying your child's private school education?

About 1 in 3 private school parents have had other family members assist with paying school fees.

Have you ever paid money to place your child on a private school waiting list and not go ahead with the enrolment?

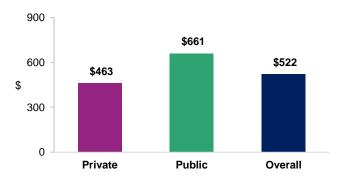


Source - CoreData Education Survey (April 2016)
Question - Have you ever paid money to place your child on a private school waiting list and not go ahead with the enrolment?

About 1 in 7 (14%) have enrolled their child in a private school without the enrolment going ahead. This is driven by private school parents (21%) who are likely to have had their child on more than one waiting list and obviously only enrolled in one.



## Approximately, how much money was lost as a result of this?

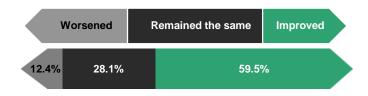


Source - CoreData Education Survey (April 2016) Question - Approximately, how much money was lost as a result of this?

\$522 was the average amount lost overall.

# **Public School Preference**

Taking everything into consideration, do you think public schools have improved over the past 30 years?



Source - CoreData Education Survey (April 2016)
Question - Taking everything into consideration, do you think public schools have improved over the past 30 years?

About 9 in 10 (88%) public school parents believe public schools have either improved or remained the same, while about 1 in 10 (12%) believe they have worsened.

#### Why do you believe public schools have become worse?

Parents think that public schools have become worse because of low teaching standards and lack of values education. Others see public school students as the reason for the decline in quality, since they are alarmed with bullying and other inappropriate behaviour.

"I don't know if it's the schools or the children attending the schools, but there seems to be a major lack of discipline in public schools these days and the teachers are treated with little to no respect."

(35 years old, Qld, Child goes to Public Primary School)



"Lot more bullying and too many bad kids at the schools." (34 years old, Tas, Child goes to Public High School)

"Unqualified teachers teaching classes they have no qualifications in." (25 years old, WA, Child goes to Public Primary School)

"Teachers on the whole are less caring and have less control of students." (52 years old, NSW, Child goes to Public High School)

"Standard of teaching has gone down. School class has grown in size. Less dedicated teachers."

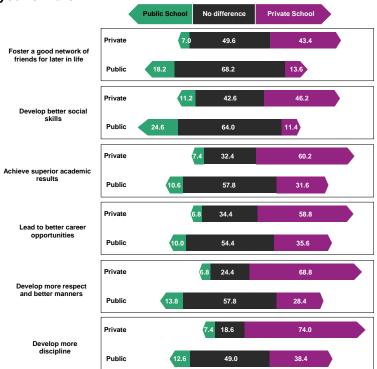
(49 years old, NSW, Child goes to Public High School)

"Academic and moral values shown by the students. When I went to school we had better literacy and academic expectations to attain and there was a degree of discipline which is not allowed today but this discipline created a safer and pleasant environment for us (as students) to attend. In my observation there are very little 'consequences' for bad behaviour."

(58 years old, SA, Child goes to Public High School)

"The education standard and the teachings of manners 'respecting elders' has most definitely lowered." (35 years old, WA, Child goes to Public Primary School)

# Please indicate which school system (public or private) you think can best achieve the following for your children?



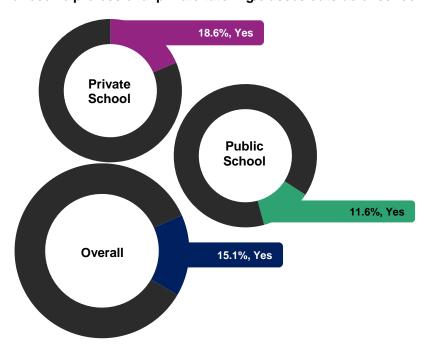
Overall, students at private schools are considered more likely to achieve better results across the six elements measured.

Private school parents are far more confident about the superiority of private schools, while public school parents concede all areas except for 'developing a good network of friends later in life' and 'develop better social skills,' where they suggest public schools achieve greater results.



# **Extracurricular Education**

Does your child receive professional private tutoring/classes outside of school?

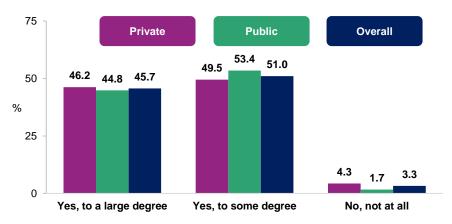


Source - CoreData Education Survey (April 2016)

Question - Does your child receive professional private tutoring/classes outside of school?

About 1 in 7 children (15%) overall receive private tutoring outside of school, which is driven slightly by those at private schools (19% vs. 12%).

## Are these private tutoring classes improving your child's academic results?

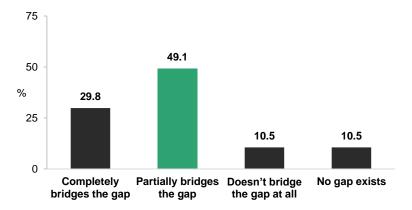


Source - CoreData Education Survey (April 2016)
Question - Is this private tutoring/classes improving your child's academic results?

Private tutoring is considered to be improving children's academic results (Private: 96%, Public: 98%)



# Do you believe the benefit received from the private tutoring/classes bridges the gap between public and private school education?

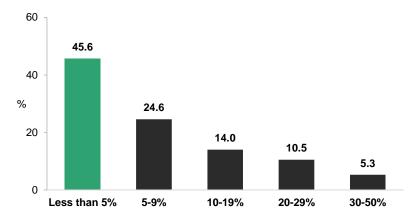


Source - CoreData Education Survey (April 2016)

Question - Do you believe the benefit received from the private tutoring/classes bridges the gap between public and private school education?

About 8 in 10 public school parents (79%) believe the additional private tutoring their child receives either 'completely bridges the gap' or 'partially bridges the gap' to a private school education.

# What percentage of your total household income would you estimate your children's private tutoring/classes fees at?

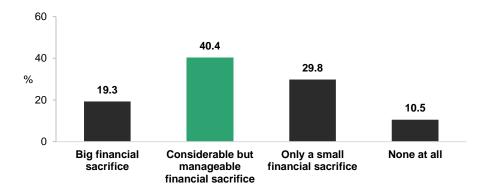


Source - CoreData Education Survey (April 2016)
Question - Do you believe the benefit received from the private tutoring/classes bridges the gap between public and private school education?

For 7 in 10 parents (70%), private tutoring costs less than 10% of their total household income.



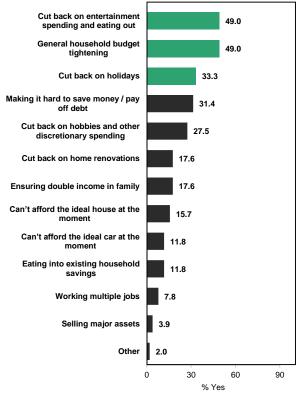
#### How much of a financial sacrifice do you feel is paying your children's private tutoring/classes fees?



Source - CoreData Education Survey (April 2016) Question - Do you believe the benefit received from the private tutoring/classes bridges the gap between

While about 1 in 5 parents (19%) see private tuition as a 'big financial sacrifice,' a further 2 in 5 (40%) view it as 'considerable but manageable.'

## What kind of financial sacrifices are you making in your household to pay your children's private tutoring/classes fees?



\*Multiple answers allowed

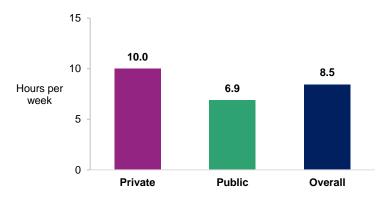
Source - CoreData Education Survey (April 2016) Question - What kind of financial sacrifices are you making in your household to pay your children's private tutoring/classes fees?

'Cutting back on entertainment spending' (49%) and 'general household budgeting' (49%) are the most common sacrifices parents are making to pay for private tuition.

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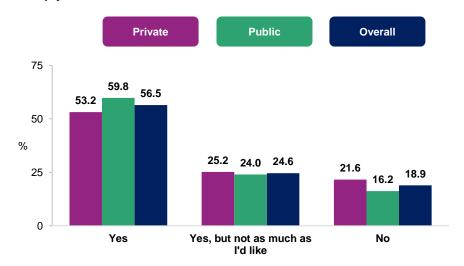
## Approximately how many hours per week does your child do his/her homework?



Source - CoreData Education Survey (April 2016)
Question - Approximately how many hours per week does your child do his/her homework?

Students are spending 8.5 hours on average doing homework, which is driven slightly by private school students (10.0 hours vs. 6.9 hours).

## Do you ever help your child with their homework?

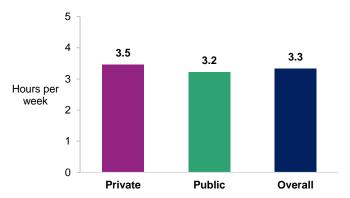


Source - CoreData Education Survey (April 2016) Question - Do you ever help your child with their homework?

8 in 10 parents (81%) help their children with homework, driven slightly by public school parents (84% vs. 78%).



## Approximately how many hours per week do you help your child with their homework?

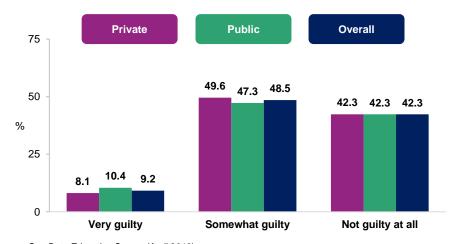


Source - CoreData Education Survey (April 2016)

Question - Approximately how many hours per week do you help your child with their

Parents are assisting with homework for an average of 3.3 hours per week, driven slightly by private school parents (3.5 hours vs. 3.2 hours).

# Do you ever feel guilty for not spending enough time helping your children with their homework?



Source - CoreData Education Survey (April 2016)

Question - Do you ever feel guilty for not spending enough time helping your children with their homework?

Levels of guilt for not spending enough time assisting with homework are almost equal across private and public school parents, with 58% of each cohort feeling at least 'somewhat guilty.' Public school parents however are slightly more likely to feel 'very guilty' (10% vs. 8%).



# Why don't you have enough time to help your children with their homework?



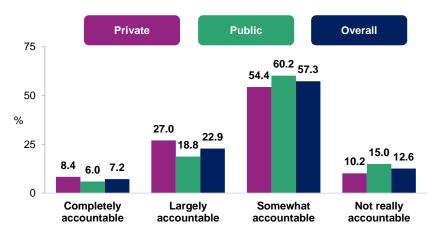
Source - CoreData Education Survey (April 2016)
Question - Why don't you have enough time to help your children with their homework?

'They don't need my help' (42%) and 'work commitments' (39%) are the main reasons for not having enough time to assist with homework, both driven by private school parents.



# Perceptions of Education System

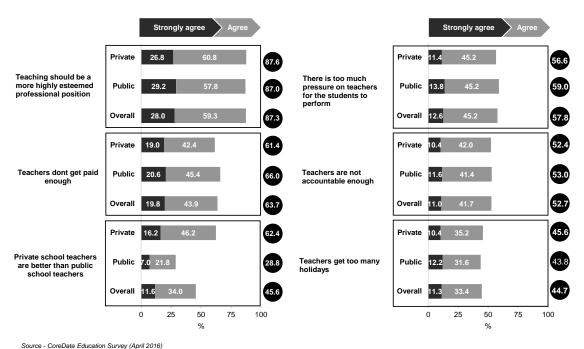
If your child performed poorly at school, how much would you hold their teacher accountable?



Source - CoreData Education Survey (April 2016)
Question - If your child performed poorly at school, how much would you hold their teacher accountable?

Parents are likely to hold teachers 'somewhat accountable' (57% overall), driven slightly by public school parents, while private school parents are more likely to hold the teachers 'completely accountable' (8% vs. 6%) and 'largely accountable' (27% vs. 19%).

To what extent do you agree or disagree with the following statements in relation to school teachers:



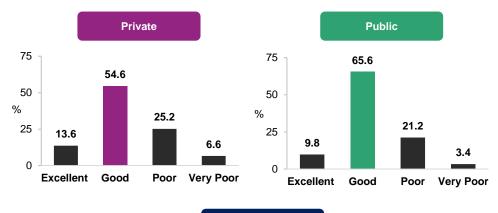
Question - To what extent do you agree or disagree with the following statements in relation to school teachers:

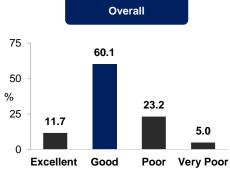
The most emphatic finding is that teaching should be a more 'highly esteemed professional position' (87% overall, with views the same across private and public school parents).

Furthermore, almost 1 in 3 parents (64%) believe teachers are not paid enough, driven slightly by public school parents (66% vs. 61%).



# How well do you think the public education system in Australia works?





Source - CoreData Education Survey (April 2016) Question - How well do you think the public education system in Australia works?

About 7 in 10 parents (72%) believe the public education system in Australia works, driven by public school parents (75% vs. 68%).

## How can the public education system in Australia be improved?

Parents think that the public education system in Australia will be further improved if there was more funding, more focus on instilling discipline, increase teaching standards and facilities.

"Better training and quality of teachers, smaller class sizes, better facilities, less holidays, more academic focus on science and mathematics, less sports." (46 years old, Qld, Child goes to Private High School)

"A stronger stance on discipline needs to be taken. Kids get away with things at school that they wouldn't get away within their personal home. It's not good enough. They think they can get away with being disrespectful because they don't get into trouble for it at school."

(27 years old, NSW, Child goes to Private Primary School)

"Standards to be set. Discipline to be an important piece to be added back in. Stop accepting excuses for poor behaviour." (41 years old, Vic, Child goes to Public Primary School)

"Invest more money into teaching resources, more computers that are up to standard,( i.e. not old or broken) as well as having at least 6 per classroom. Have IT resources available to fix issues, as this is an ongoing issue. Have more funding for additional needs children including ESL, teacher's aide, gifted and talented training and reading recovery."

(40 years old, Qld, Child goes to Public Primary School)

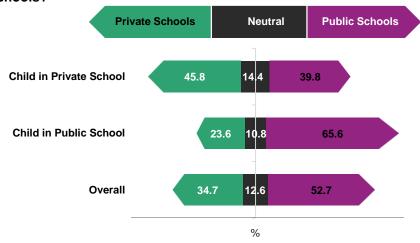


"The public system could be improved by having more funds injected into it and one-to-one correspondence for teachers and children with special needs."

(38 years old, Qld, Child goes to Public Primary School)

Work out how to educate indigenous Australians." (52 years old, Qld, Child goes to Public High School)"

Do you think current government funding arrangements in Australia favour either public or private schools?



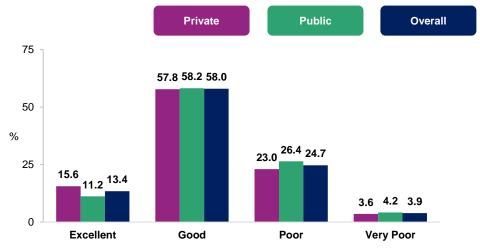
Source - CoreData Education Survey (April 2016)

Question - Do you think current government funding arrangements in Australia favour either public or private schools?

Overall, public schools are considered to be favoured for government funding (53% vs. 35%), where parents with children at public schools drive this finding (66% vs. 40%).

Interestingly, private school parents believe government funding favours private schools (46% vs. 40%).

# How well do you think the overall structure of the education system in Australia works?



Source - CoreData Education Survey (April 2016)

Question - How well do you think the overall structure of the education system in Australia works?



The structure of the education system is rated highly overall (71%), driven slightly by private school parents who offer more 'Excellent' ratings (16% vs. 11%).

## How do you think the overall structure of the education system in Australia can be improved?

Parents think that the overall structure of the education system in Australia can be improved if funding is redirected to the public sector, especially to public schools. They think this would result in an increase in teaching standards, and generally, a better Australian education system.

"Private schools should be privately funded and more accountable. Teachers should be required to teach the subject they specialise in. Higher education criteria for teachers to enter the profession to make it more specialised warranting higher pay."

(55 years old, NSW, Child goes to Public High School)

"Our tax dollars should not be funding any private school for any reason. All that money must go into the public sector as soon as possible. The current government is gutless and has absolutely no clue when it comes to education. The Safe Schools program must be in all schools, regardless of private or public." (45 years old, Vic, Child goes to Public High School)

"They need to get the curriculum in primary right. Each government fiddling with it. All children must be able read at end of year 2." (32 years old, Qld, Child goes to Public Primary School)

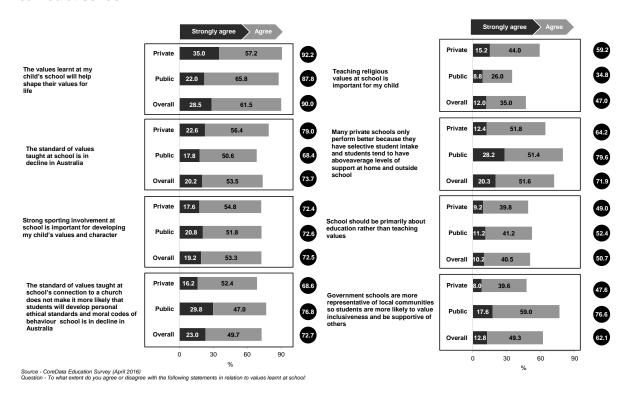
"More training for teachers and better support" (26 years old, NSW, Child goes to Public Primary School)

"More focus on the public education system and funding. Education should be free, however each of our kids still costs up to \$1000 per annum for high school fees. This is unaffordable, particularly with two children currently in high school." (43 years old, WA, Child goes to Public High School)

"Fairer distribution of education spending by child rather than by public school. My child should not be disadvantage because I have made sacrifices to send them to a private school. Just as someone who sends their child to s public school should not be financially disadvantaged. It should be remembered that it is still a cidt saving to the government that private schools exist and take pressure off the public system." (35 years old, ACT, Child goes to Private Primary School)



# To what extent do you agree or disagree with the following statements in relation to values learned at school:



School parents agree most with the claim that 'values learned at school will help shape values for life,' driven slightly by private school parents (92% vs. 88%).

The least agreed with statement is that 'teaching religious values at school is important' (47% overall, with some disparity between the two cohorts (Private: 59% vs. Public: 35%).

The largest disagreement between the two cohorts is that 'government schools are more representative of local communities so students are more likely to value inclusiveness and be supportive of others.' (Private: 48% Public: 77%)



# Demographics

| State |         |
|-------|---------|
|       | Percent |
| ACT   | 3.6%    |
| NSW   | 22.1%   |
| NT    | 1.0%    |
| QLD   | 20.0%   |
| SA    | 11.5%   |
| TAS   | 3.9%    |
| VIC   | 20.0%   |
| WA    | 17.9%   |

| Gender |         |
|--------|---------|
|        | Percent |
| Female | 61.6%   |
| Male   | 38.4%   |

| Age                    |         |
|------------------------|---------|
|                        | Percent |
| 29 years old and below | 8.3%    |
| 30 - 39 years old      | 33.8%   |
| 40 - 49 years old      | 39.1%   |
| 50 - 59 years old      | 15.9%   |
| 60 years old and above | 2.9%    |

| Area                                     |         |
|--|---------|
|  | Percent |
| The capital city of my state / territory | 68.3%   |
| A regional centre                        | 24.2%   |
| A rural area                             | 7.5%    |

| Educational Attainment               |         |
|--------------------------------------|---------|
|                                      | Percent |
| Primary                              | 1.3%    |
| Part of high school                  | 7.2%    |
| Completed high school                | 15.1%   |
| Diploma or certificate qualification | 32.4%   |
| Degree qualification                 | 27.7%   |
| Postgraduate qualification           | 16.3%   |

| Marital Status                 |         |
|--------------------------------|---------|
|                                | Percent |
| Single                         | 8.8%    |
| Living with partner / married  | 80.6%   |
| Separated / divorced / widowed | 10.3%   |
| Other                          | 0.3%    |

| Generations  |         |
|--------------|---------|
|              | Percent |
| Generation Y | 26.9%   |
| Generation X | 58.1%   |
| Baby Boomers | 14.5%   |
| Pre-Boomers  | 0.5%    |



| Investment Portfolio                 |         |
|--------------------------------------|---------|
|                                      | Percent |
| I have no investments                | 31.4%   |
| \$50,000 or less                     | 17.4%   |
| \$50,001 to \$150,000                | 11.1%   |
| \$150,001 to \$250,000               | 10.4%   |
| \$250,001 to \$350,000               | 5.7%    |
| \$350,001 to \$450,000               | 4.2%    |
| \$450,001 to \$550,000               | 5.3%    |
| \$550,001 to \$650,000               | 3.7%    |
| \$650,001 to \$750,000               | 2.2%    |
| \$750,001 to \$1 million             | 4.1%    |
| More than \$1 million to \$3 million | 4.0%    |
| More than \$3 million to \$5 million | 0.4%    |
| More than \$5 million                | 0.2%    |

| Personal Income        |         |
|------------------------|---------|
|                        | Percent |
| \$20,000 or less       | 20.1%   |
| \$20,001 to \$30,000   | 8.9%    |
| \$30,001 to \$40,000   | 8.6%    |
| \$40,001 to \$50,000   | 10.0%   |
| \$50,001 to \$60,000   | 8.9%    |
| \$60,001 to \$70,000   | 7.1%    |
| \$70,001 to \$80,000   | 6.6%    |
| \$80,001 to \$90,000   | 6.7%    |
| \$90,001 to \$100,000  | 5.1%    |
| \$100,001 to \$125,000 | 9.0%    |
| \$125,001 to \$150,000 | 4.3%    |
| \$150,001 to \$200,000 | 2.9%    |
| More than \$200,000    | 1.9%    |

| Household Income       |         |
|------------------------|---------|
|                        | Percent |
| \$50,000 or less       | 17.7%   |
| \$50,001 to \$75,000   | 15.1%   |
| \$75,001 to \$100,000  | 18.9%   |
| \$100,001 to \$125,000 | 15.4%   |
| \$125,001 to \$150,000 | 13.2%   |
| \$150,001 to \$200,000 | 11.0%   |
| \$200,001 to \$250,000 | 5.2%    |
| \$250,001 to \$350,000 | 2.1%    |
| \$350,001 or more      | 1.3%    |

| Work Status   |         |
|---|---------|
|   | Percent |
| I am in full time work  | 50.6%   |
| I am in part time work  | 22.1%   |
| I have retired from work completely                               | 1.8%    |
| I am transitioning to retirement and working on a part time basis | 0.9%    |
| I am in full time home duties                                     | 15.9%   |
| I am a full time student  | 1.9%    |
| I am not in work at present                                       | 4.0%    |
| Other   | 2.8%    |

| Living Situation   |         |
|--|---------|
|  | Percent |
| Living with your children (under 18 years) at home               | 84.8%   |
| Living with your children (over 18 years) at home                | 3.6%    |
| Living with your children (both over and under 18 years) at home | 9.6%    |
| Children have all left home                                      | 0.6%    |
| Other  | 1.4%    |