



# Real Working Parents Report 2024

November 2024



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# About the report

The Real Working Parents Report is part of the Real Insurance Research Series, focusing on the dynamics of working parents.

The report explores Australian working parents' perspectives on their families amidst their busy work lives. It examines the positive and negative impacts of work on their households, including financial pressures and family dynamics. Additionally, it investigates how having children affects their careers. The report also highlights challenges parents face, such as maintaining work-life balance and dealing with parental guilt.

The report is compiled based on research commissioned by Real Insurance and conducted by MYMAVINS between the 1st and 13th of May 2024. The research was conducted via a quantitative online survey, gathering 1,202 responses from adult Australian parents with children under 18 years old living at home. Respondents had been employed 12 months before having a baby or planned to return to work after having a baby. The sample is broadly representative of this population in terms of age, gender, wealth, and region.

## Important things to observe about the charts and figures

- ✓ Figures were determined from self-reported estimates provided by respondents.
- ✓ Footnotes directly underneath the charts may refer to one or more of the below, depending on the data presented. If more than one note is required, this will appear as a bulleted list. Charts without a specific note represent questions that were asked to all respondents.
  - Subset of the total sample size as certain questions would only be asked to specific respondents.
  - Types of questions asked, for instance multiple responses allowed, appear when the question calls for more than one answer from the respondent.
  - Data has been excluded from analysis (e.g. outliers removed in analysis).
  - Some charts and figures may not be equal to 100% due to rounding differences. This is also true for summed up figures.



## Key findings



## Working parents are very aware of their financial responsibility

- ✓ 1 in 2 (50%) working parents feel it is currently unaffordable to have children.
- ✓ 3 in 5 (59%) consider financial stability and/or cost of living when deciding to start or grow their family.

## A quarter of parents spend more than \$5,000 a year on school fees

- ✓ Working parents facing school fees spend \$4,596 per year on average.
- ✓ Close to 1 in 2 (48%) spend \$1,000 or less per year, while 1 in 4 (26%) spend \$1,001 to \$5,000, and 1 in 4 (25%) spend more than \$5,000 per year.

## Childcare and education expenses are challenging for working parents

- ✓ 3 in 4 (74%) find it a challenge to manage child related care and education expenses.
- ✓ To manage the financial challenges, 3 in 5 (58%) made lifestyle sacrifices, more than 2 in 5 (44%) tapped into savings, and 2 in 5 (42%) chose to take on extra hours at work.

## Financial needs are common motivators for returning to work

- ✓ Money and other financial factors heavily influenced the decision to return to work, with general cost of living pressures (54%), basic household financial needs (48%), and mortgage repayments (35%) being top motivators.
- ✓ Upon returning to work, 1 in 2 (52%) working parents felt they didn't take leave for long enough.
- ✓ Close to 3 in 5 (56%) feel mothers are more harshly scrutinised for choices around returning to work.

## Working parents often experience negative emotions when returning to work

- ✓ Almost 2 in 5 (37%) felt anxious, close to 1 in 3 (31%) felt stressed, 3 in 10 (30%) felt guilty, and 1 in 4 (25%) felt sad.
- ✓ Almost 3 in 5 (57%) regret returning to work when they did. The most common regret was returning due to financial pressure, not by choice (45%).

## Most working parents have had to prioritise family over their career

- ✓ 7 in 10 (70%) have put their career on the back burner when they had children.
- ✓ 2 in 5 (40%) feel that they have missed out on work opportunities such as trips, big projects, promotions, and connecting with colleagues outside of work due to being a parent.
- ✓ 3 in 10 (28%) feel that colleagues without children tend to be favoured.
- ✓ Around 2 in 5 (41%) have reduced their working hours to take care of their kids.

## Working parents often feel guilty leaving work

- ✓ 2 in 3 (67%) feel, at least to some extent, that they are letting the team down when they have to leave work unexpectedly for child emergencies.
- ✓ 2 in 5 (41%) have felt judged by other colleagues (22%), their boss (20%), or clients (9%) around their parental commitments.
- ✓ More than 2 in 5 (45%) have not been transparent about family plans or pregnancy when applying for a job or to help 'keep' a job.

## Many are looking to family for childcare support

- ✓ 4 in 5 (81%) have turned to family members for childcare support, most commonly, parents or in-laws (62%).
- ✓ Nearly 1 in 2 (48%) trust family or friends more than external caregivers.
- ✓ 2 in 5 (43%) are concerned about the high cost of professional childcare.

## Working parents want to spend more time with their children

- ✔ Close to 4 in 5 (77%) also feel that they have missed out on being there for important milestones in their child's development.
- ✔ 9 in 10 (91%) wish they could spend more time with their children each week.
- ✔ However, 4 in 5 (83%) enjoy getting a little break from the kids while working.

## Finding balance is a challenge

- ✔ More than 4 in 5 (84%) feel the strain of juggling work, parenting, and life responsibilities.
- ✔ 1 in 2 feel that the greatest pressures are ensuring financial stability for the family now and for the future (49%), being fully present for children and meeting all their emotional needs (49%), managing household tasks such as cooking and cleaning (49%) and finding time for personal care, relaxation, and health (47%).
- ✔ More than 4 in 5 (85%) of those with a partner admit that work stress affects their relationship.

## Guilt is common among working parents

- ✔ 9 in 10 (91%) have experienced forms of parental guilt.
- ✔ The most common forms include not spending enough quality time with children or being absent (45%), feeling frustrated or losing their temper (38%), and being unable to afford certain things for children (38%).

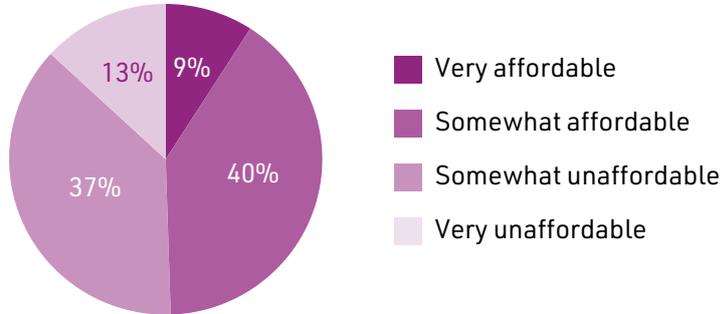


# Financial considerations



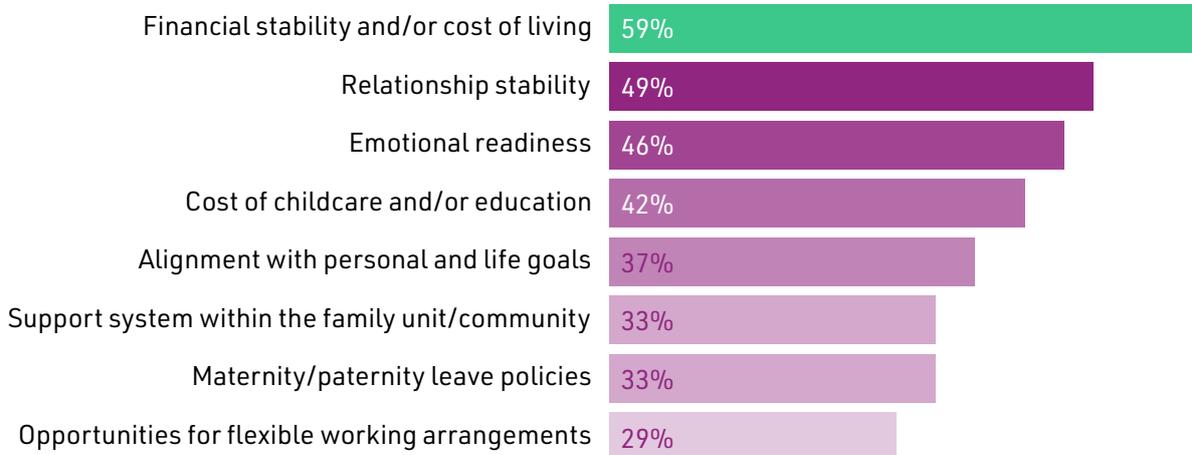
# Financial pressures

## How affordable do you currently feel it is to have children?



1 in 2 (50%) working parents feel it is currently unaffordable to have children, with over 1 in 10 (13%) feeling it's very unaffordable, and close to 2 in 5 (37%) feeling it's somewhat unaffordable.

## What factors did you consider when deciding to start/grow your family?

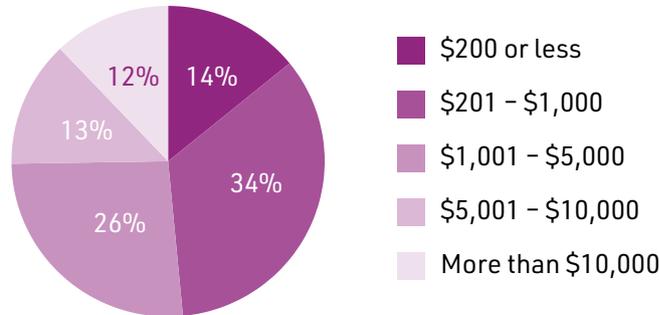


\*Multiple responses allowed. Top 8 responses only.

3 in 5 (59%) consider financial stability and/or cost of living when deciding to start or grow their family. Close to 1 in 2 (49%) consider relationship stability and similarly, close to 1 in 2 (46%) consider emotional readiness.

# Fees and costs

## How much do you typically spend on school fees for your children each year?



\*Of those with children over 5 years old (n=761). Outliers and those who do not pay are removed.

Working parents spend \$4,596 on school fees per year on average, for those who are paying. Close to 1 in 2 (48%) spend \$1,000 or less per year, while 1 in 4 (26%) spend \$1,001 to \$5,000 and 1 in 4 (25%) spend more than \$5,000 per year.

## Other significant average weekly expenses



Tutoring or extracurricular activities  
(with children over 5 years old)

**\$350**



Before or after school care  
(with children over 5 years old)

**\$250**



Childcare, nanny, or babysitter  
(with children under 6 years old)

**\$238**

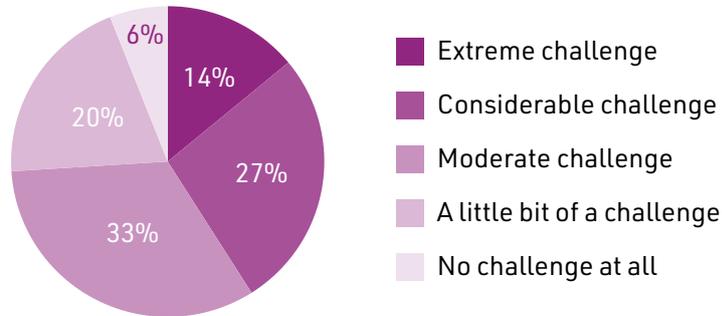
\*With children over 5 years old paying for tutoring or extracurricular activities (n=532), with children over 5 years old paying for before or after school care (n=405), with children under 6 years old paying for childcare, nanny, or babysitter (n=359), respectively. Outliers and those who do not pay are removed.

For working parents with children over 5 years old, the average amount spent on tutoring or extracurricular activities was \$350, while the average amount spent on before or after school care was \$250 per week.

While working parents with children under 6 years old reported spending \$238 per week on average on childcare, nannies, or babysitters.

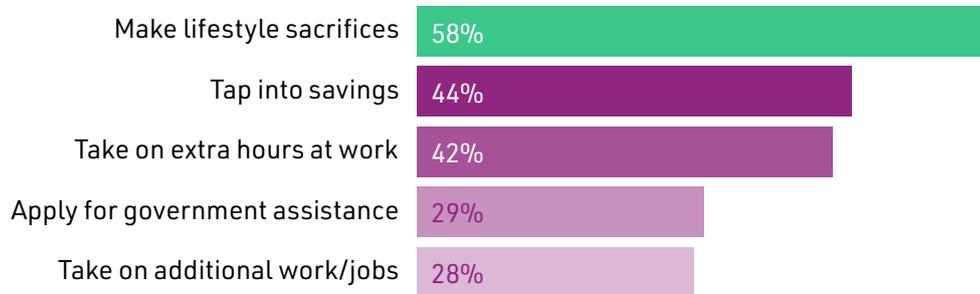
# Managing expenses

## How well do you feel you are managing child related care and/or education costs?



3 in 4 (74%) find it a challenge to manage child related care and education expenses, consisting of 1 in 7 (14%) who say it's an extreme challenge, more than 1 in 4 (27%) who find it a considerable challenge, and 1 in 3 (33%) who say it's a moderate challenge.

## Did you or your partner do any of the following to help address the financial challenges?



\*Multiple responses allowed. Top 5 responses only.

To manage the financial challenges, 3 in 5 (58%) made lifestyle sacrifices, more than 2 in 5 (44%) tapped into savings, and 2 in 5 (42%) chose to take on extra hours at work.

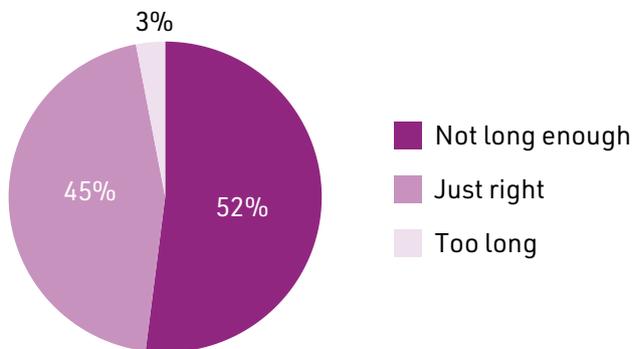


# Returning to work



# Parental leave

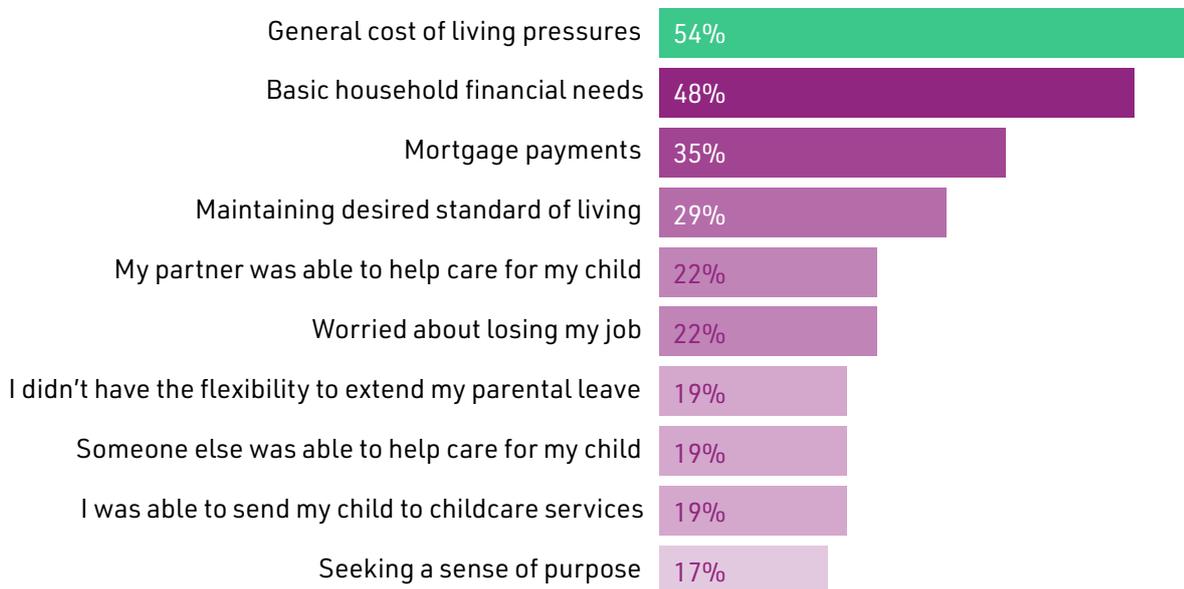
## What did you think about the duration of your parental leave?



Upon returning to work, 1 in 2 (52%) working parents felt they didn't take enough leave, while almost no one thought they took too much.

\*Those who've already returned to work and taken parental leave (n=981).

## What motivated/will motivate you or your partner to return to work after having children?

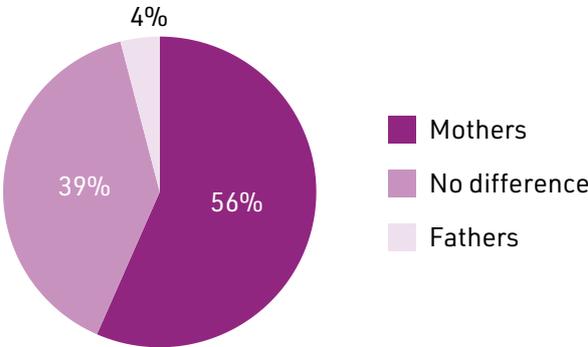


\*Multiple responses allowed. Top 10 responses only.

Money and other financial factors heavily influenced the decision to return to work, with general cost of living pressures (54%), basic household financial needs (48%) and mortgage repayments (35%) top motivators.

These are followed by maintaining a desired standard of living (29%), having their partner care for their child (22%), and worries about losing their job (22%).

**Do you think mothers or fathers are more harshly scrutinised for their parenting choices around returning to work?**

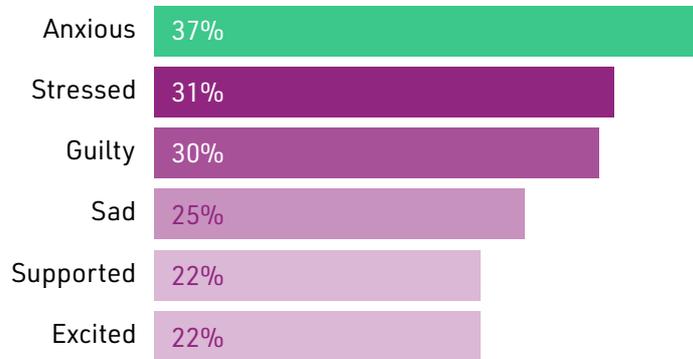


Close to 3 in 5 (56%) feel mothers are more harshly scrutinised for choices around returning to work, while only 4% believe fathers are more harshly scrutinised.

Females are more likely to say mothers are more harshly scrutinised (70%) compared to males (40%), while males are most likely to say that there is no difference (51%) compared to females (29%).

# Emotional experience

## How did you feel/do you think you will feel when returning to work from parental leave?

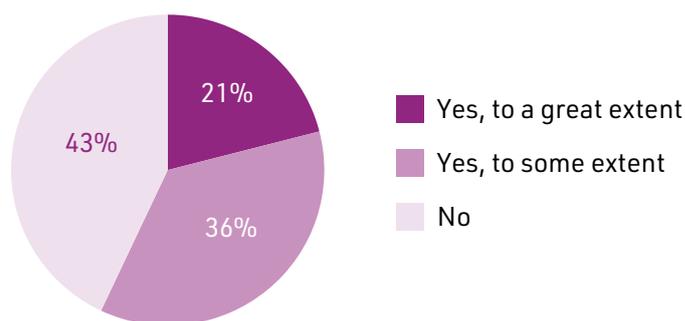


\*Those who have returned to work (n=1,011). Multiple responses allowed. Top 6 responses only.

Many parents experienced negative emotions when returning to work, almost 2 in 5 (37%) felt anxious, close to 1 in 3 felt (31%) stressed, 3 in 10 (30%) felt guilty and 1 in 4 felt sad.

Females were more likely to feel negative emotions such as anxiety (46% vs 26% of males), stress (38% vs 22% of males) and guilt (40% vs 18% of males). Males were more likely to feel supported (27% vs 18% females) and relieved (18% vs 11% females).

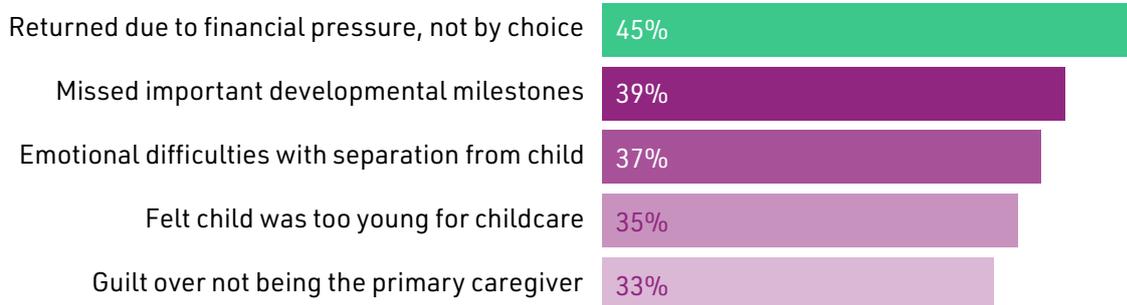
## Do you regret returning to work when you did?



\*Those who've already returned to work and taken parental leave (n=981).

Almost 3 in 5 (57%) regret returning to work when they did.

## Why did you regret returning to work when you did?



\*Those who regret returning to work when they did (n=562). Multiple responses allowed. Top 5 responses only.

The most common regret was returning due to financial pressure, not by choice (45%). Other common regrets include missing important development milestones (39%), emotional difficulties with separation from their child (37%), and feeling that their child was too young for childcare (35%).

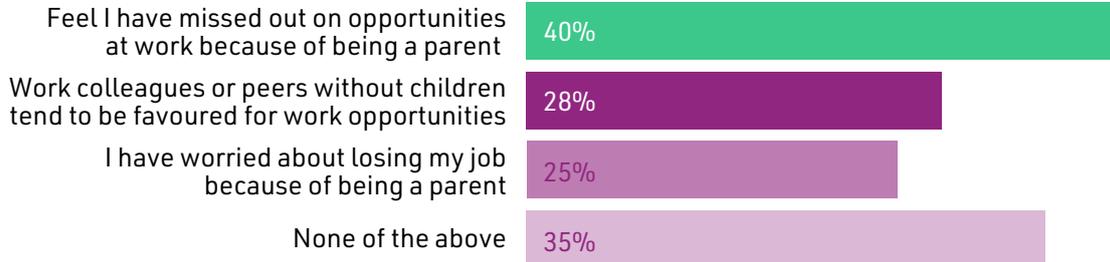


**Impact on career**



# Workplace opportunities

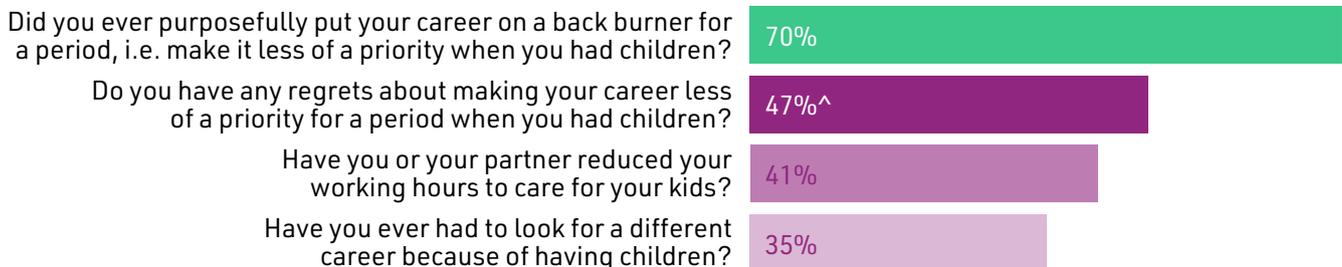
## Have you experienced any of the following at your workplace?



\*Those who have already returned to work and are not self-employed/business owner (n=1,096).

2 in 5 feel (40%) that they have missed out on work opportunities such as trips, big projects, promotions, and connecting with colleagues outside of work due to being a parent. Around 3 in 10 (28%) feel that colleagues without children tend to be favoured, and 1 in 4 (25%) are worried they might lose their job due to being a parent.

## Have you made any of the following working decisions due to parenthood?



\*Percentage who said yes.

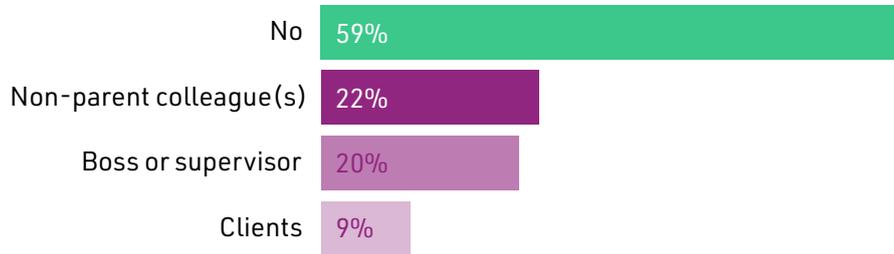
^Those who made career less of a priority for a period when they had children (n=842).

7 in 10 (70%) have also put their career on the back burner when they had children. 4 in 5 (80%) females have done so compared to 3 in 5 (59%) males. For those that have put their careers on the back burner, close to 1 in 2 (47%) have some regrets.

Around 2 in 5 (41%) have reduced their working hours to take care of their kids. 1 in 3 (35%) have considered changing careers because of their parental duties.

# Workplace dynamics

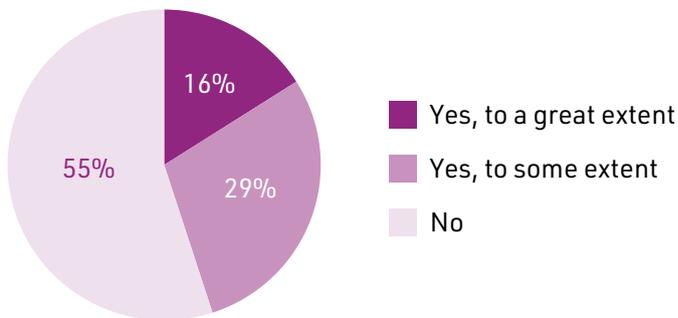
## Do you ever feel judged by others in the workplace for being a parent?



\*Multiple responses allowed.

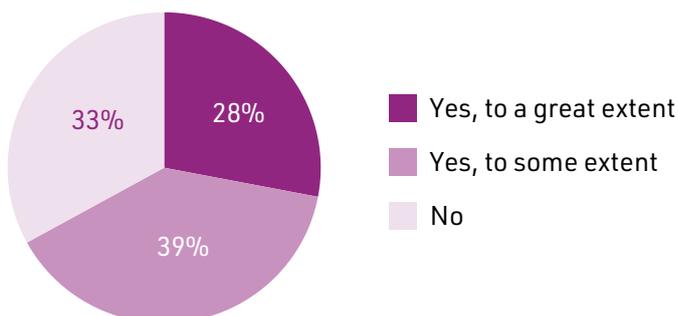
2 in 5 (41%) have felt judged by other colleagues (22%), their boss (20%), or clients (9%) around being a parent in the workplace.

## Would you or have you ever not been transparent about a pregnancy or plans to start a family when applying for a job or to help 'keep' your job?



More than 2 in 5 (45%) have not been transparent about family plans or pregnancy when applying for a job or to help 'keep' a job.

## Do you ever feel guilty or that you are letting your team down when having to leave work unexpectedly for child emergencies?



2 in 3 (67%) feel guilty, at least to some extent, they are letting the team down when they leave work for child emergencies. Females are more likely to feel this way (74%) compared to males (60%).

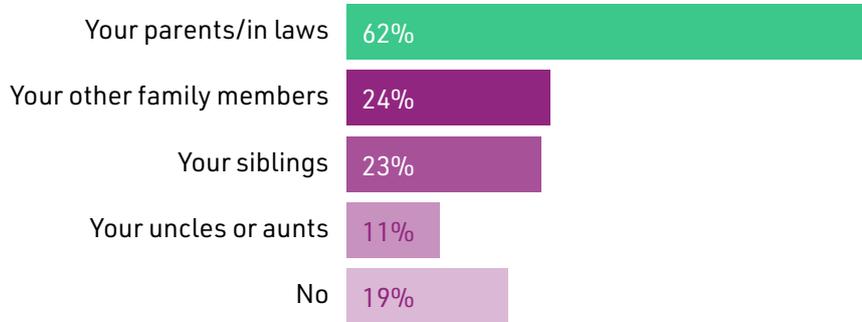


# Family dynamics



# Childcare

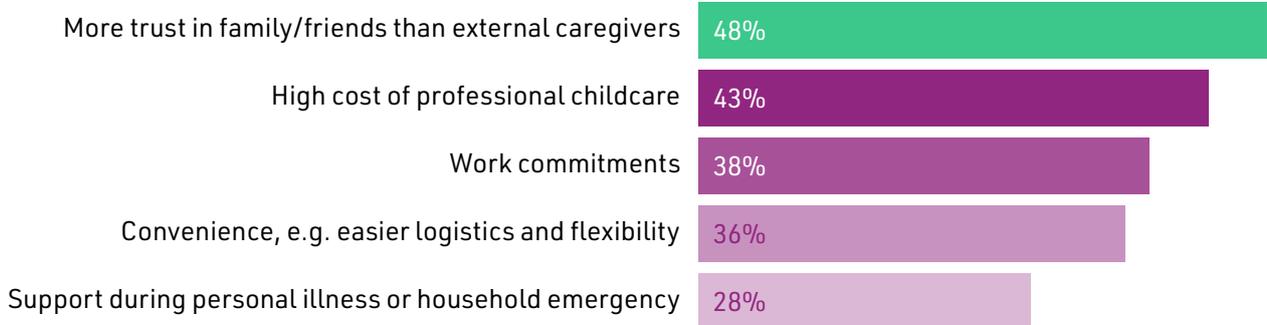
## Have you turned to any of the following family members to help with childcare duties?



\*Multiple responses allowed.

4 in 5 (81%) working parents have turned to family members for childcare support, with parents and in laws (62%) emerging as the most common.

## Why have you turned to family to help with childcare duties?



\*Those who use family members to help with childcare (n=968). Multiple responses allowed.

Nearly 1 in 2 (48%) trust family or friends more than external caregivers, while the high cost of professional childcare is a concern for 2 in 5 (43%). Work commitments (38%) and convenience, such as easier logistics and flexibility (36%), are also significant factors.

# Relationships

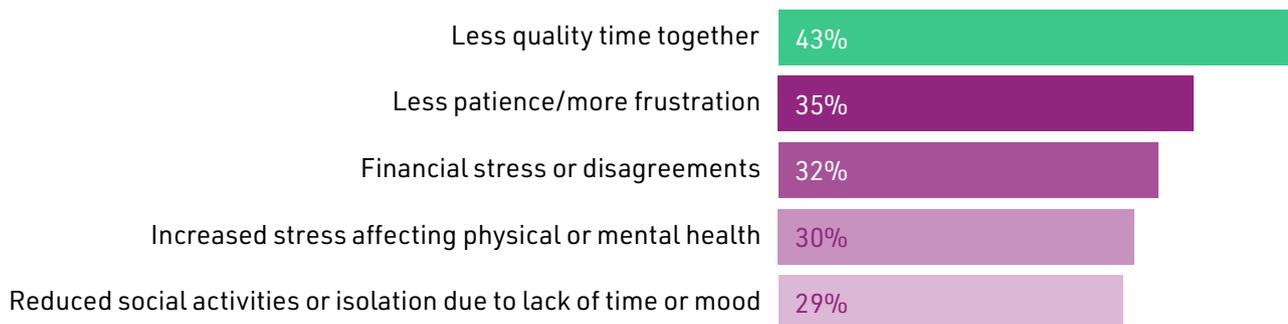
## Have you experienced any of the following time pressures as a working parent?



\*Percentage who said yes.

On average, working parents spend 33.6 waking hours per week with their children, yet 9 in 10 (91%) wish they could spend more time with them each week. However, 4 in 5 (83%) enjoy getting a little break from the kids while working. Close to 4 in 5 (77%) also feel they have missed out on being there for important milestones in their child's development.

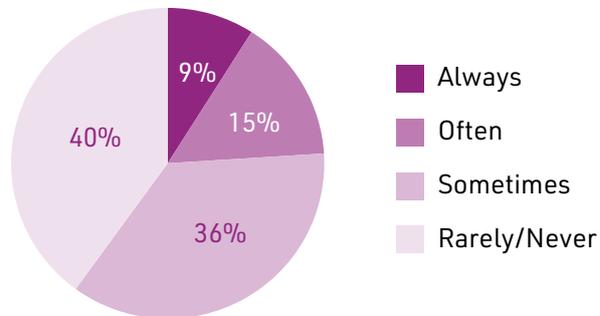
## Does work stress ever impact your relationship with your partner in any of the following ways?



\*Those living with a partner (n=986). Multiple responses allowed. Top 5 responses only.

More than 4 in 5 (85%) of those with a partner admit work stresses impact their relationship. The most common impacts include less quality time together (43%), less patience/more frustration (35%), and financial stress or disagreements (32%).

**If your partner is at home with the kids when you are working, do you ever feel jealous/resentful that they get to spend more time with the kids?**



\*Those living with a partner (n=986).

About 1 in 4 (25%) of those with a partner at home say they often or always feel jealous or resentful of them being able to spend more time with the kids, while more than 1 in 3 (36%) sometimes feel this way.

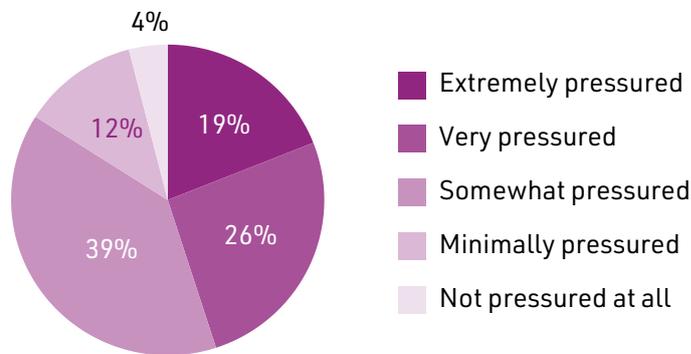


Parental well-being



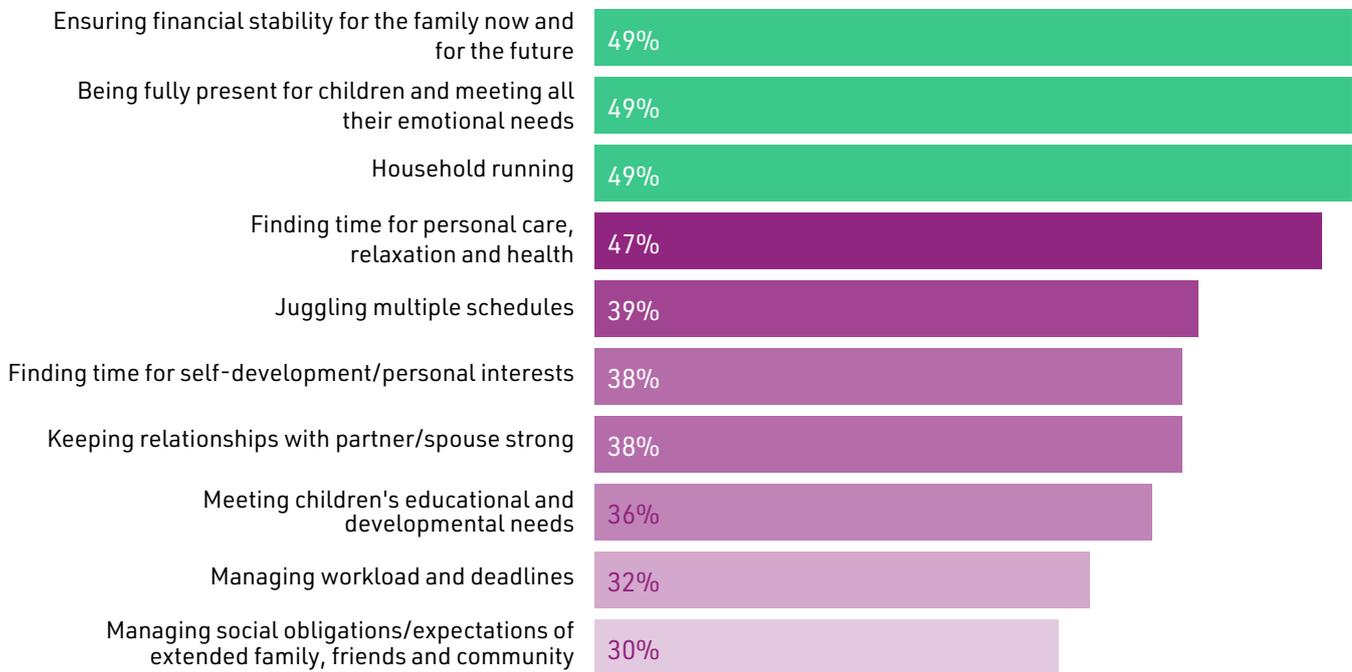
# Work life balance

## How pressured do you feel balancing work, parenting, and life responsibilities?



More than 4 in 5 (84%) feel the strain of juggling work, parenting, and life responsibilities.

## What are the greatest pressures you experience balancing work, parenting, and life responsibilities?



\*Those feeling pressure balancing work, parenting and life responsibilities (n=1,149). Multiple responses allowed. Top 10 responses only.

Almost half (49%) feel the greatest financial pressures are ensuring financial stability now and for the future, being fully present and meeting children's emotional needs, and running the household.

## How much time do you typically have to support your children with their development/schoolwork on a regular basis?

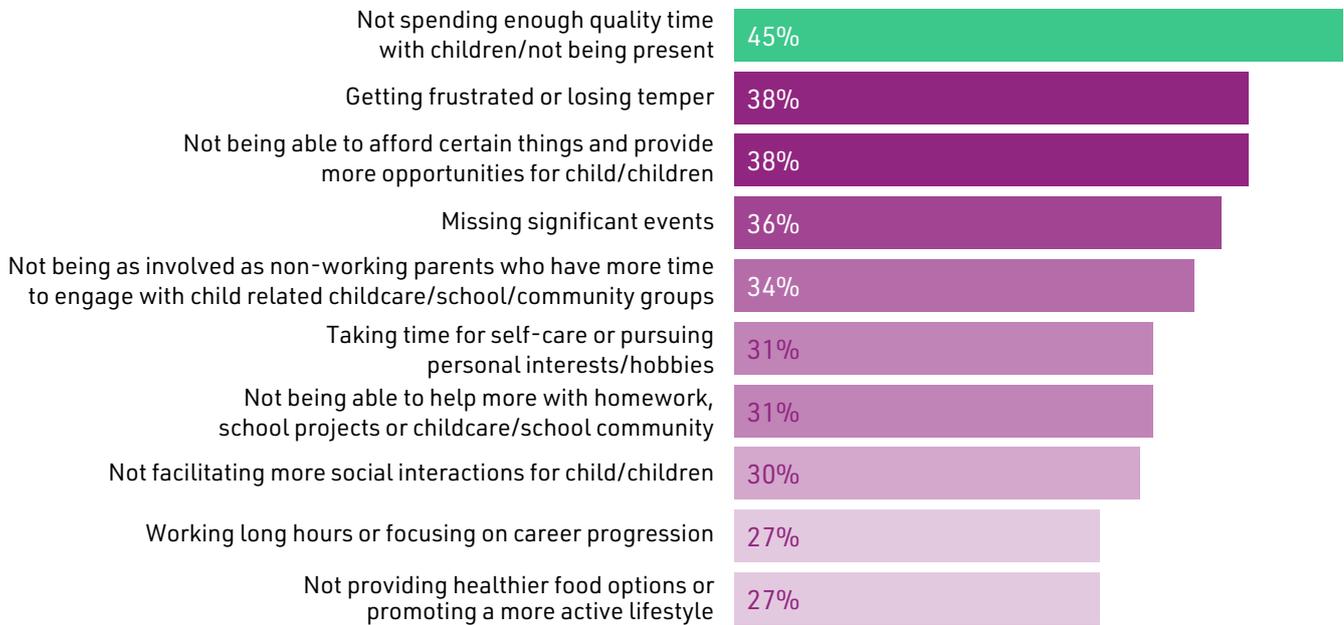


1 in 5 (20%) working parents invest a substantial amount of time, more than 2 hours per day, in their children's educational activities. Around 3 in 10 (31%) dedicate a moderate amount of time, spending about 1-2 hours per day. Similarly, 3 in 10 (31%) invest 30 minutes to 1 hour daily, and 1 in 5 (18%) spend 30 minutes or less per day.

2 in 3 (68%) working parents express a desire for more time to support their children's development/schoolwork, despite varying degrees of time investment already.

# Parental guilt

Have you ever experienced any of the following types of 'parental guilt'?



\*Multiple responses allowed. Top 10 responses only

9 in 10 (91%) have experienced at least one kind of parental guilt. Females (94%) are more likely to experience guilt than males (88%).

The most common forms include not spending enough quality time with children or being absent (45%), feeling frustrated or losing temper (38%), and being unable to afford certain things for children (38%). Females are more likely to feel guilt across almost all factors.

# More research from Real Insurance coming soon...

## About Real Insurance

At Real Insurance, we pride ourselves on providing trusted service and real value to our customers. Our passion for what we do has been recognised by 16 consecutive years of industry awards. We specialise in life, income protection, funeral, health, home, car, pet, travel and landlords insurance products. In the market since 2005, we have protected the quality of life of thousands of Australians, through the delivery of innovative products that protect the financial future of people across Australia.