NAB EDUCATION SPECIAL INSIGHT REPORT

National Australia Bank

NAB INDEPENDENT SCHOOLS SURVEY 2019 - WHAT STUDENTS REALLY THINK ABOUT THEIR LIVES AT SCHOOL & THEIR FUTURE

NAB Behavioural & Industry Economics

October 2019

The 2019 NAB Independent Schools Survey gives Australian secondary school students a voice across a range of important issues shaping their lives, their school and their country. Over 400 students shared their opinions on important topics such as wellbeing and how schools could better manage their anxieties and happiness, the adequacy of the current curriculum to prepare them for life after school, attitudes to work, starting a business and the future, and what our leaders should really focus on.

If there's just one statistic worth noting in this report perhaps it's this - 1 in 3 young Australians identified as being "highly anxious" and 1 in 4 "very unhappy". While it's unclear whether anxiety is on the rise or whether we simply know more and speak up more about it, students were united as to the primary cause - the growing pressure of schoolwork, tests and grades. Other key worries include: mental health; future job prospects (particularly boys); the pressure of getting into a chosen course, looks & appearance (particularly girls); not being successful & money (particularly boys); and friendships (particularly girls).

While awareness of school wellbeing programs is high, students were not convinced these programs justify the time away from study, labelling them, perhaps unfairly, as "tokenistic", "irrelevant", "outdated", "unqualified", "boring" and "poorly executed". It is particularly concerning that those students who identify as "highly anxious" were among those who were least positive about the value of school wellbeing programs. When asked what more schools could be doing, students spoke of better co-ordination of homework, SAC's & deadlines across subjects, more targeted mental health programs for individuals, less rigid policies around uniforms, phones & appearance, programs outside school to build trust, more freedom to listen to music, more spaces to socialise and relax with different grade & year levels, more inclusiveness of all religions and support animals.

Students were also unconvinced that the current school curriculum is adequately preparing them for life beyond school, particularly in areas such as financial literacy, technology and "real world" experiences. Other suggestions include: more individual career guidance; start-up business training; more freedom to manage time, mock job interviews, more extra-curricular activities and broader interpretations of "intelligence". In terms of building skills for the future, students highlighted more personalised learning, recognition of different learning styles, more feedback post-tests/assignments, leadership opportunities for all, public speaking being taught as a life-skill rather than another test and a focus on passions rather than careers.

Outside of school, young Australians questioned whether they are being heard by Government, calling for the legal voting age to be lowered to 16 years. When asked to look to the future, they were only mildly optimistic about their employment prospects, the Australian economy, the overall direction of our country and whether they would have a better life than their parents. Students were even less optimistic about their voice being heard and their ability to afford a house (particularly girls).

Notwithstanding their concerns, what emerges is a well-informed, focussed and entrepreneurial generation. Most students (7 in 10) knew what field they wanted to work in. Around 1 in 2 had a part-time job (and more girls than boys), working on average around 19 hours per week. Money was important, but 7 in 10 also viewed work as an opportunity to demonstrate responsibility and gain experience. Over 1 in 3 wanted to start a business while still at school, climbing to almost 1 in 2 when they left, with boys and girls equally keen to do so.

But, some interesting differences by gender also emerge. Significantly, when asked to self-assess their level of skills across a range of areas, girls have overtaken boys in all areas, except coding, computer programming and sport. The gap was most pronounced for writing and expression, reading, presenting in class or public speaking and interpersonal skills. This is both encouraging (for girls) and concerning (for boys). That said, it was also noteworthy that more boys still expect to work in STEM industries compared to girls. It was also interesting that boys received noticeably more pocket-money than girls (\$37 vs \$26) - perhaps an early indicator of gender pay inequality? And, significantly more girls than boys did chores such as laundry and ironing, the dishes, cooking and preparing meals and grocery shopping. Boys were much more likely to mow the lawn, work in the garden, wash and clean the car and take out the rubbish.

Anxiety is among the most important societal issues facing the developed world today and our schools are at the frontline managing its complexity and the implications for our children. Encouragingly, while students were vocal in their concerns, they were also highly engaged around opportunities to improve academically and emotionally.

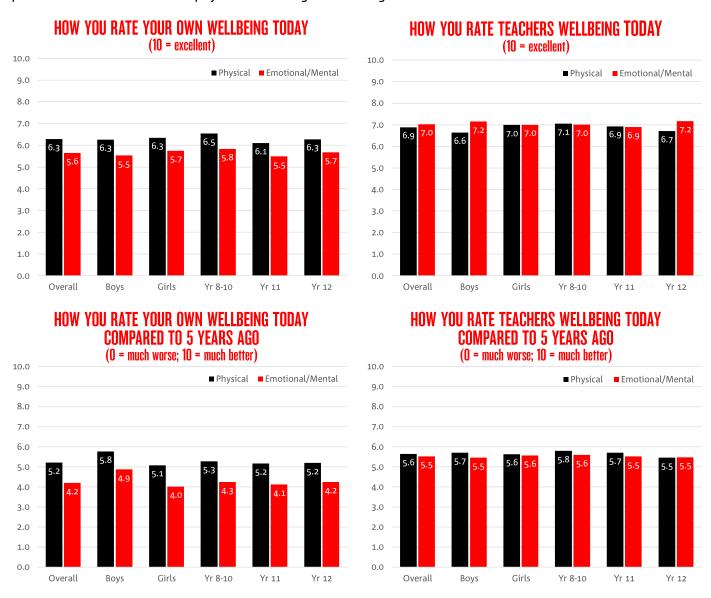
PART 1: WELLBEING

Independent secondary school students from Years 8-12 were asked to self-assess aspects of their own wellbeing and to also rate the wellbeing of their teachers based on their interactions with them.

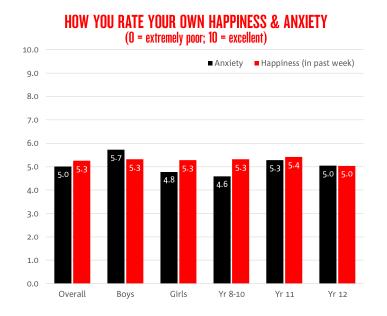
In terms of their own physical wellbeing, students on average scored 6.3 points out of 10 (where 10 is excellent), but rated their emotional or mental wellbeing lower at 5.6 points.

Girls and Boys shared similar levels of physical wellbeing (6.3 points), but girls (5.7 points) rated their emotional or mental wellbeing slightly above boys (5.5 points). We also found that students in years 8-10 had the highest levels of physical wellbeing (6.5 points) and emotional or mental wellbeing (5.8 points), and those in Year 11 the lowest, but this improved slightly as they moved into Year 12.

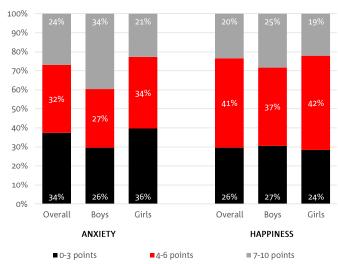
For the first time, we also asked students to assess the wellbeing of their teachers based on their interactions with them. Overall, they rated their teacher's physical wellbeing somewhat above their own (6.9 points), but their emotional and mental wellbeing much higher (7.0 points). Both girls and boys and all year groups rated these aspects of wellbeing higher for their teachers, although boys and Year 12 students were somewhat less positive about their teacher's physical wellbeing than were girls.



Students also said their current physical wellbeing is about the same as it was 5 years ago (5.2 points), but their emotional and mental wellbeing has worsened (4.2 points). However, there are important differences between boys and girls. Boys said their physical wellbeing has improved (5.8 points) and their emotional and mental wellbeing is about the same (4.9 points). Girls said their physical wellbeing is unchanged, but their emotional and mental wellbeing is noticeably worse. Students across the board also highlighted a modest improvement in these wellbeing aspects for their teachers.



ANXIETY/HAPPINESS DISTRUBUTION



When students were asked how happy they had been over the past week, on average they were 'moderately' happy, scoring 5.3 points out of 10 (where 10 is excellent).

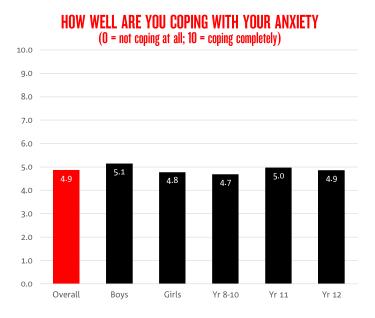
Boys and girls rated their happiness levels the same at 5.3 points, while students in Year 12 (5.0 points) were somewhat less happy than those in Years 8 through 11.

When asked how anxious or worried they were, students did not score very well - on average just 5.0 points.

Girls (4.8 points) were however noticeably more anxious than boys (5.7 points). Anxiety was also more problematic among students in Years 8-10.

The chart on the right shows the distribution of how these questions were answered.

If there's just one statistic worth noting in this report perhaps it's this - 1 in 3 young Australians identified as being "highly anxious" and 1 in 4 as "very unhappy".

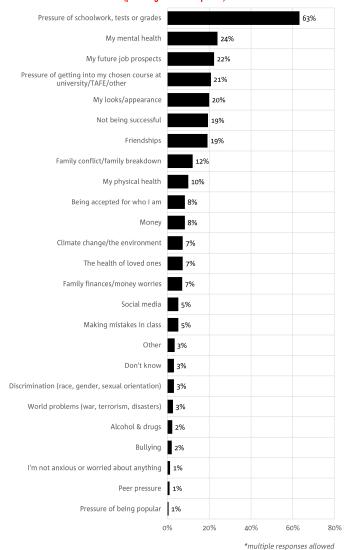


It is of even greater concern that students don't appear to be coping particularly well with their anxieties and worries.

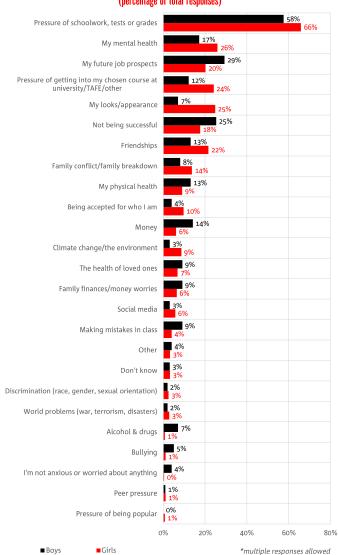
On average, they scored just 5.0 points out of 10 (where 10 is coping completely).

Moreover, groups with the poorest levels of anxiety - i.e. girls and students in Years 8-10 - also appear to be struggling to cope most, scoring just 4.8 points and 4.7 points respectively.

MAIN CAUSES OF ANXIETY/WORRIES - OVERALL (percentage of total responses)*



MAIN CAUSES OF ANXIETY/WORRIES - GENDER (percentage of total responses)*



So, what causes anxiety or worry for students?

Clearly, the thing that weighs most heavily is the pressure of schoolwork, tests or grades, according to almost 2 in 3 (or 63%) students. It is the single biggest driver of anxiety or worry for girls (66%) and boys (58%). It is also the single biggest cause of anxiety or worry for students irrespective of their year level, although the impact rises from 51% of students in Years 8-10 to 68% by Year 12 (see table below).

Mental health weighed on almost 1 in 4 students (or 24%) overall, although the number of girls (26%) who felt this pressure was much higher than for boys (17%). Typically, around 1 in 4 students cited mental health as an issue in all year levels. Future job prospects was the next biggest cause of stress (22%), but this impacted far more boys (29%) than girls (20%). Stress relating to future job prospects also increased as students advanced.

The pressure of getting in to their chosen course impacted 21% of students overall, but twice as many girls (24%) than boys (12%). Not surprisingly, it also impacted far more students in Year 12 (28%) than in Years 8-11 (15%). Looks and appearance caused anxiety for 1 in 5 (20%) students, but had a negative impact for significantly more girls (27%) than boys (7%). It was also most problematic for students in years 8-10 (24%).

Among other key observations, not being successful impacted far more boys (25%) than girls (18%), as did money (14% boys vs. 6% girls) and alcohol and drugs (7% boys vs. 1% girls). However, girls (22%) were more likely to worry about friendships than boys (13%), and for being accepted for who they are (10% girls vs. 4% boys).

By year level, looks and appearance (24%), family conflict/breakdown (16%), the health of loved ones (12%), social media (10%) and alcohol and drugs (6%) caused more anxiety for students in Years 8-10, while money worries were a bigger factor for students in Year 12 (23%).

MAIN CAUSES OF YOUR ANXIETY/WORRIES

	Overall	Boys	Girls	Yr 8-10	Yr 11	Yr 12
Pressure of schoolwork, tests or grades	63%	58%	66%	51%	67%	68%
My mental health	24%	17%	26%	23%	23%	26%
My future job prospects	22%	29%	20%	15%	23%	27%
Pressure of getting into my chosen course at university/TAFE/other	21%	12%	24%	15%	18%	28%
My looks/appearance	20%	7%	25%	24%	17%	20%
Not being successful	19%	25%	18%	19%	21%	18%
Friendships	19%	13%	22%	19%	21%	17%
Family conflict/family breakdown	12%	8%	14%	16%	9%	12%
My physical health	10%	13%	9%	9%	11%	11%
Money	8%	14%	6%	6%	6%	13%
Being accepted for who I am	8%	4%	10%	10%	8%	8%
The health of loved ones	7%	9%	7%	12%	6%	5%
Climate change/the environment	7%	3%	9%	5%	10%	7%
Family finances/money worries	7%	9%	6%	9%	6%	7%
Making mistakes in class	5%	9%	4%	5%	8%	3%
Social media	5%	3%	6%	10%	5%	2%
Other	3%	4%	3%	2%	4%	5%
Discrimination (race, gender, sexual orientation)	3%	2%	3%	6%	2%	2%
Don't know	3%	3%	3%	7%	2%	2%
World problems (war, terrorism, disasters)	3%	2%	3%	4%	2%	2%
Alcohol & drugs	2%	7%	1%	6%	1%	1%
Bullying	2%	5%	1%	3%	1%	3%
I'm not anxious or worried about anything	1%	4%	0%	0%	4%	0%
Peer pressure	1%	1%	1%	1%	1%	2%
Pressure of being popular	1%	0%	1%	0%	1%	1%

IF YOUR SCHOOL COULD DO ONE THING TO MAKE YOU LESS ANXIOUS, WHAT WOULD IT BE?

"As a year 12 student, we often have to balance school, work and extra-curricular activities and they're often not understanding the pressure we're under. Being more understanding in terms of homework and deadlines would help."

"Bring in support dogs to school for stress relief."

"Care more about their students and less about their image."

"Change the hair policy."

"Constantly communicate with students to make sure they're happy and confident with their progress in school, including assessment checkpoints, and provide extra assistance if students need of it."

"Coordinate the SAC schedule to avoid weeks with 4 SAC's."

"Develop a more appropriate presentation of mental health other than "do this to be good" and dumb slogans/acronyms."

"Don't force help systems down my throat and let me cry in the senior toilets PLEASE."

"Don't tell us not to worry but then pack on the guilt if we don't do as well as we hoped. For instance, don't worry about the HSC this is only 20% of your mark...but your rank isn't very good you will need to be in the top 5 to get the ATAR you need."

"Don't make all the assessments/assignments and tests in the same period of time. This means we don't have time to complete it to our full potential."

"Give Year 11s more than one spare a week as it would allow us to feel more in control of our study and not having to stay up late doing work as well as sport etc."

"Have more one-on-one meetings with the careers advisor in Year 11 as I am anxious about what I want to do in the future at university and have been given no advice so far."

"Having a space open for students to just relax. Not just a space to study, but a place where you can sit with your friends and eat lunch, or even just a secluded space to retreat to relax or just calm down."

"Personalise our academic abilities with school work i.e. more academically strong students shouldn't be limited to tasks they're already familiar with."

"School causes me a lot of stress with due dates and getting in trouble or simple stuff like socks, hats and earrings being 5mm in diameter."

"Create a safe space for students to be themselves and express their hidden talents and not be scared to."

"Making things more free flowing will allow students to stress less and get assignments/study done to a better standard."

IF YOUR SCHOOL COULD DO ONE THING TO MAKE YOU HAPPIER, WHAT WOULD IT BE?

"Allow free dress days or days to bring your pets in."

"Allowing more time for interaction with other year groups and friends."

"Being able to have mental health days."

"Being less focussed on academic results and more focussed on effort."

"Better canteen menu."

"Bring back free dress days and out of school functions."

"Change the uniform rule to make it more convenient for students on their schooling days."

"Focus more on learning for personal growth and fun rather than learning to only do well on exam."

"Give people who are less academic chances to excel in things they're interested in."

"Give us a little bit more freedom during school time and more time to bond and strengthen our friendships and relationships."

"Giving us the freedom to listen to music would help."

"Have our phones back at least at lunch times as we would be able to talk to people who we are comfortable with at a different school or family member if we were stressed or just need to talk to someone."

"Let me wear my sports uniform or summer instead of winter so I am more comfortable and therefore happy."

"Let us have more spare periods so we can reduce our workload at home, we could then spend more time with friends, family and doing activities we enjoy."

"Making every teacher understand that we have 6 subjects not 1."

"More days to support us, like feel-good Friday. Small things to make the students who feel the pressure of school feel somewhat relaxed. A little more me time than stress time."

"Reduce offline classes (before and after school), which interfere with my sleep cycle."

"Stop cutting extracurricular sport and replacing it with drama which is more exclusive than a sport everyone can go to."

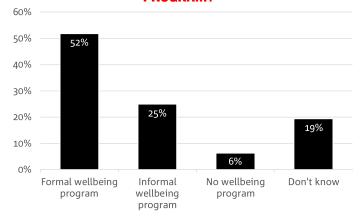
"Take out the expectation of having to achieve the highest grades to be successful."

"Take some pressure off doing well and succeeding and have time for organised fun activities out of the ordinary like a carnival lunchtime with a bouncy castle, or anything that allows us to let go of our worries and enjoy life."

"Understand that sometimes school isn't the only thing going on in our lives, and that doing homework that isn't marked might not be completed."

"Using times like Spirit Ed and RAVE to talk about what's going on in our lives and just creating a safe environment where we feel we can be ourselves and talk about our problems as some people may not have this connection with people and need to tell someone what's going on in their lives. This would decrease their stress and make their schooling experience more enjoyable."

DOES YOUR SCHOOL HAVE A "WELLBEING PROGRAM?"



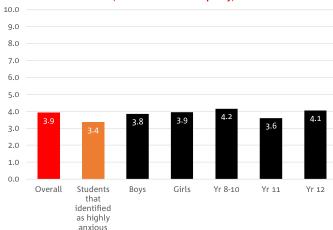
With anxiety a key detractor from student wellbeing, it was encouraging to find most schools (87%) in the NAB Survey two years ago (2017) said they had formal or informal "wellbeing" programs to improve student and school outcomes.

Most students are also aware that these programs are in place, with almost 8 in 10 (77%) also indicating their school did in fact have a formal (52%) or informal (25%) wellbeing program. Only 6% indicated that they did not.

It is of some concern, however that around 1 in 5 (19%) students are unaware that any wellbeing programs might exist at their school.

EXTENT YOUR SCHOOL'S WELLBEING INITIATIVES ARE HELPING TO IMPROVE YOUR WELLBEING





Are the wellbeing programs now in place helping improve student wellbeing? According to students, they fall well short. On average, students scored the benefits of their school's wellbeing initiatives just 3.9 points out of 10 (where 10 = completely helping them to improve their wellbeing). There was little difference in opinion between girls and boys. By year level, students in Years 8-10 (4.2 points) and Year 12 (4.1 points) saw slightly more benefits than did those in Year 11 (3.6 points), albeit the results were not particularly encouraging.

It is also particularly worrying that those students who identify as "highly anxious" were among those who were least positive about the value of school wellbeing programs (3.4 points).

When asked why they thought these programs weren't helping, students mostly indicated they were "tokenistic", not relevant", "outdated", "boring, repetitive or not engaging", not specific or individual enough", not what we need", "not regular or long enough", "too formal or structured", "poor execution or delivery", "unqualified staff", "no input from students re content" or they thought it was "better to use the time to study."

WHY DON'T YOU THINK YOUR SCHOOL'S WELLBEING PROGRAMS ARE HELPING?

"What we get from Spirit-ed completely depends on the competency of the teacher"

"I'm not receiving the help I need"

"It's not advertised enough and often the few counsellors get over-whelmed by not having enough time to get to everyone"

"It only helps students that confront them with issues instead of students that need the help the most"

"The school has made it another class that has a grade"

"The time spent meditating is frustrating when we could be catching up on work instead"

"There isn't enough time to spend meditating or choice of different types of methods to decrease stress. There should be a variety of options so that we can do what we like"

"They're only running a program for the sake of running a program, and the lack of structure in most sessions doesn't truly help improve wellbeing"

"Sometimes I feel like they're wasting my time which could be better spent doing actual work to reduce my stress."

"There's so much external pressure in school that when people are in SED or SFS they're thinking about the other things they have to do e.g. assignment, study etc."

"The teachers don't understand the pressures of society at our age anymore so they choose programs that they think would be good but aren't beneficial to us"

"I don't want to share how I feel with the school. I would rather do it outside of school"

"It doesn't assess students on an individual basis. The program deals with short-term mental health on a general level, and doesn't necessarily help us to find solutions for individual circumstances e.g. family breakdown"

"The information and exercises they give us are easily accessible via other means (e.g. internet)"

"It's too irregular and there is not a designated time for such activities"

"It's not actually personalised. It's just boring and doesn't have professionals engaging with us. We are therefore just lectured about sleep and anxiety exists. If it was more personalised with a better school psychologist it may be better"

"It really only teaches us the symptoms of anxiety and depression and its impacts. There's often not a lot on how to cope with it, and when there is, it isn't engaging"

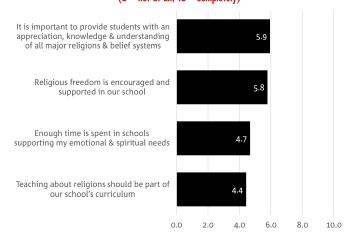
"It's not very clear to students what the wellbeing program is and how it's helping us"

"Some students are too nervous and need encouragement to attend to address their issues"

"They are tailored for Years 10,11 and 12 all at once. This doesn't work as we all have individual needs"

"Yoga is pretty cool but it's not that helpful"

EXTENT FOLLOWING STATEMENTS ARE TRUE IN REGARDS TO YOUR EMOTIONAL & SPIRITUAL NEEDS (0 = not at all; 10 = completely)



NAB's Australian wellbeing research has consistently found religion, faith and spirituality to be one of the most positive drivers of wellbeing. But how do students perceive the role of schools in helping to meet their emotional and spiritual needs?

Overall, students are in moderate agreement that it's important to provide students with and appreciation, knowledge and understanding of all major religions and belief systems, scoring 5.9 points out of 10 (where 10 = completely). Girls (6.3 points) are however more positive than boys (5.1 points) - see table below.

Students are also in moderate agreement that religious freedom is encouraged and supported in their school (5.8 points). But they were not very positive that enough time is spent in schools supporting their emotional needs (4.7 points). They are in least agreement that teaching about religions should be part of their school's curriculum (4.4 points), particularly in Years 8-10 (3.7 points).

EXTENT FOLLOWING STATEMENTS ARE TRUE REGARDING YOUR SPIRITUAL & EMOTIONAL NEEDS

	Overall	Boys	Girls	Yr 8-10	Yr 11	Yr 12
It is important to provide students with an appreciation, knowledge & understanding of all major religions & belief systems	5.9	5.1	6.3	6.0	5.7	6.2
Religious freedom is encouraged and supported in our school	5.8	5.7	5.9	6.0	5.8	5.6
Enough time is spent in schools supporting my emotional & spiritual needs	4.7	4.4	4.8	4.9	4.6	4.6
Teaching about religions should be part of our school's curriculum	4.4	4.3	4.5	3.7	4.3	5.1

WHAT IS THE ONE THING YOUR SCHOOL COULD DO TO MAKE THE BIGGEST DIFFERENCE TO IMPROVING YOUR RELIGIOUS OR SPIRITUAL NEEDS?

"Be accepting of jewellery or symbols that support beliefs or religions."

"Acknowledge that not everyone is religious and are allowed to decide not to take part in religious activities."

"Allow for those who don't believe in religion or in a singular religion to explore those ideas, without the pressure of the school's own religion."

"Broaden topics to many different religions, respect the fact that young people's beliefs do change."

"Have a culture day to celebrate different cultures."

"Have lunchtime groups that allow students with similar beliefs to grow, and give those who want classes the ability to participate in things like scripture classes."

"Perhaps teaching of the existence of same sex couples and LGBTI+ people in school would be a major but positive step in the right direction."

"I want to learn more about other religions. I want to be able to understand them and know of their roots. There is enough time spent in chapel preaching, why do it in RAVE? It is things we already know that we hear in chapel. Instead, I believe that the time in RAVE should be spent learning about other religions and cultures because there are a lot of ignorant people that are intolerant of other's cultures and it is important to educate them."

"Introduce us to all religions, explain the benefits and philosophical reasons for following a religion. Give us the choice not to participate in religious activities if we don't believe in the religion."

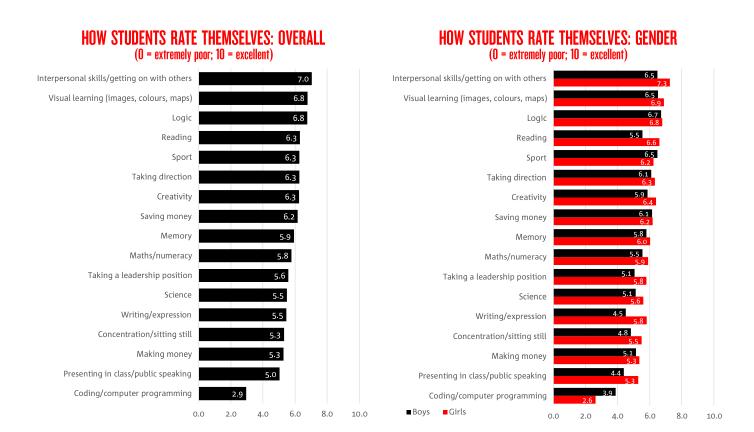
"Taking religious education out of schools is creating a major divide in society and puts a stigma around societal groups."

"There could be more clubs/groups for people outside of the 'Christian' religion. Being a Baptist school, the school has a Christian religion club, but does not have any other clubs regarding any other religions."

PART 2: PREPARING FOR LIFE AFER SCHOOL

Adequately preparing our students for the future requires many different skills and qualities ranging from the purely academic to personal and social skills.

In Part 2 of this survey, we take a closer look at how students rate their own skills set, their thoughts on whether they're being adequately prepared by their school to prepare for life and work in the 21st century and what they believe their school could do better to help them to prepare.



Students were asked to score themselves out of 10 across of range of skills (where 10 is 'extremely poor' and 10 is 'excellent).

On average, students rated themselves most highly for their interpersonal skills and getting along with others (7.0 points), just ahead of visual learning (6.8 points) and logic (6.8 points).

Their skills were poorest (by some margin) for coding or computer programming (2.9 points). Other areas where they were relatively weak included presenting in class and public speaking (5.0 points), making money (5.3 points) and concentration or sitting still (5.3 points).

But this masks some important differences between boys and girls.

Interestingly, girls rated themselves higher than boys in all areas, except coding and computer programming (boys 3.9 points vs. 2.6 points girls) and sport (boys 6.5 points boys vs. girls 6.2 points).

The gap between girls and boys was most pronounced for writing and expression (girls 5.8 points vs. vs. boys 4.5 points), reading (girls 6.6 points vs. boys 5.5 points), presenting in class or public speaking (girls 5.3 points vs. boys 4.4 points) and interpersonal skills and getting on with others (girls 7.3 points vs. boys 6.5 points).

When students were asked to identify the one thing their school could do to help them in the areas where they scored poorly, they mostly highlighted things such as "changes to programs, curriculum, or classes", "more support, help and encouragement, "personalised or individual one-on-one learning" and "variety in teaching and delivery methods." See table below for a selection of more detailed responses.

IN AREAS WHERE YOU SCORED POORLY, WHAT IS ONE THING YOUR SCHOOL COULD DO TO HELP YOU?

"Break down the content further as not everyone understands."

"Class learning in many different ways instead of sitting and writing notes."

"Decrease the stress and anxiety relating to public speaking and focus to the skills required to present a good speech rather than getting a good mark."

"Explain content more clearly and not rush everything that has to be done because not everyone can keep up and understand everything that's being thrown at them in one lesson."

"For concentration it would be better to have classes that are exciting and different which would make it easy to concentrate as the lesson is more interesting."

"For getting on well more with others, perhaps they could create more social groups and gatherings for our year level to spend more time so I could get to know other students better."

"Go through my tests or assignments with me to make sure I know what I've done wrong and how to improve."

"Have a better program at the school to help develop technological skills."

"Have working lessons not just theory."

"I have dyslexia, so my reading abilities are not superb. However, in high school it has not disadvantaged me greatly since I have access to a scribe/reader and learn primarily through conversation. To further help my school could make sure books needed for school are easily accessible as audiobooks. (It would be greatly appreciated)."

"I'm not good at writing fast or getting my ideas onto paper, I have really complex ideas but I am not good at expressing them cohesively, so if English wasn't compulsory, I would be able to focus a lot more time on my other subjects, my English mark wouldn't drag my ATAR down and I could overall, do better in my other subjects."

"Leadership - explore with us how we can take on leadership roles (formal and informal leadership) so that it seems less daunting or exclusive."

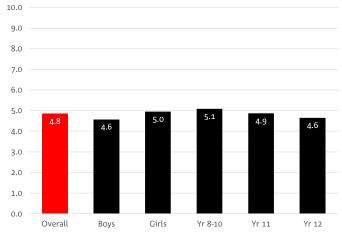
"School should encourage creativity rather than basing our intelligence on how we're able to memorise information."

"They're teaching me writing skills in English and giving me leadership opportunities that I can run for. But I have not had many appealing coding opportunities."

"They could educate us on how to be more confident in public speaking, and maybe introduce us into it with a smaller audience so we feel slightly more confident before we have to present to larger audiences."

EXTENT CURRENT SCHOOL CURRICULUM PREPARES YOU WELL FOR LIFE/WORK IN 21st CENTURY





Students were also asked to assess the extent they thought the current school curriculum was preparing them well for life and work in the 21st century.

On average, students scored the curriculum just 4.8 points out of 10 (where 10 = 'completely').

Girls (5.0 points) believe that curriculum is preparing them a little better than do boys (4.6 points).

Interestingly, we also noted a slight step down in how well the curriculum was preparing students for life and work as they advanced, from 5.1 points for students in Years 8-10 to 4.6 points for students in Year 12.

To better understand why students felt this way, they were asked to elaborate the one thing their school could do to make the biggest difference to improving the curriculum and co-curricula offerings to better prepare them for life and work in the 21st century.

The key theme that emerged related to "life skills and teaching real world content". Other issues centred on "improved content, curriculum and program changes", "work, career guidance, experiences and opportunities" and "more extra-curricular activities".

See the table below for a selection of more detailed student responses.

WHAT'S THE ONE THING YOUR SCHOOL COULD DO TO MAKE THE BIGGEST DIFFERENCE TO IMPROVING THE CURRICULUM AND CO-CURRICULA TO BETTER IMPROVE YOU FOR LIFE AND WORK IN THE 21st CENTURY?

"Introduce into the curriculum lessons on how to deal with life after school. Many students will move out of home without any real knowledge on how to budget correctly, have action plans on money and any other issues that arise. Also dealing with bills, basic car/house maintenance, pros and cons of credit cards, what superannuation/compound interest etc. is and so on."

"Actually base school on preparing us for life after school. Have classes up till year 10. Then in years 11 and 12 focus on giving us experiences where we can test what we're thinking of doing in the future out. I shouldn't be expected to know what I want to do as soon as I've finished school if I haven't been able to experience anything for myself other than sitting a multitude of tests and exams just to be ranked."

"Have career advisors actually teach us useful stuff that we will need in life."

"I would love more opportunities for schools to help kids find their passions and interests. In one year I have had a much larger positive impact on those around me, my community and people from other countries then the other 16 years of my life due to my new passion for fitness. My school took us to the gym once and that's where it all started, and I think students need more exposure and opportunities to go into the real world and see what they can bring to the table."

"I really believe there needs to be more practical tasks. I'm currently doing PDH and there are plenty of tasks that require hands on work, but we are told to just continue reading the information as we don't have enough time to do the practical tasks. I'm a practical learner and find it quite uninteresting/difficult to read and process information for 2 hours."

"Information that we are being taught is not at all technology focussed and therefore cannot be preparing us for work in the future as no doubt technology will be a huge part of that. There should be more focus on skills and areas that will be relevant in the next 20 years, like computer coding and AI."

More responsibility to manage our own learning. For example, if I turn up late to class I shouldn't be punished for it, because it's affecting myself directly. Also, students should have freedom to choose study halls throughout the day, and manage themselves with their subjects. This would cause students to take more responsibility and better mimic real life."

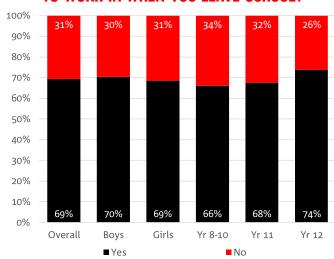
"Possibly introduce new subjects that vary from the ones that are set at the moment. These could include business subjects, building subjects etc."

"Practice doing job interviews and prepare people better for social interaction."

"The school could introduce financial literacy sessions to ensure the students feel confident when managing money and understand economic terms. I also believe they should teach us how to code and present us with the latest technologies, such as digital reality devices, as technology is an ever-expanding and crucial component of life in the 21st and will no doubt be used daily in the workplace."

"There is virtually nothing to do with financial skills unless you choose to do economics. Taking economics has made me believe that it should be compulsory, as what we learn is related to the real world and what we will be undertaking in the future in terms of interest rates and loans. We're never taught about finances at school - we don't know what the interest rate is or how to open a bank account. I only recently learnt the difference between a credit and debit card. The youth of today is severely lacking in knowledge in this area."

DO YOU KNOW WHAT FIELD YOU WANT TO WORK IN WHEN YOU LEAVE SCHOOL?



Most students - almost 7 in 10 (69%) - said they know what field they want to work in when they leave school. But 3 in 10 (31%) don't know.

There was little difference in opinion between boys and girls.

However, the number of students who said they knew what field they wanted to work in increased as they progressed through school.

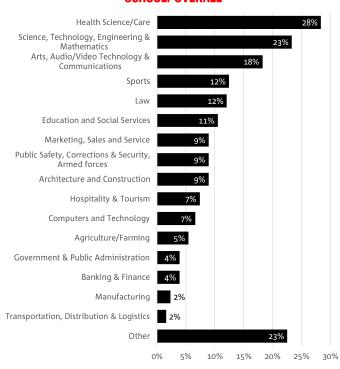
In Years 8-10, around 66% said they knew what they wanted to do. But this climbed to 74% by Year 12.

Students who indicated they knew what which field they wanted to work in when they left school were then asked the areas in which they thought they were most likely to work in.

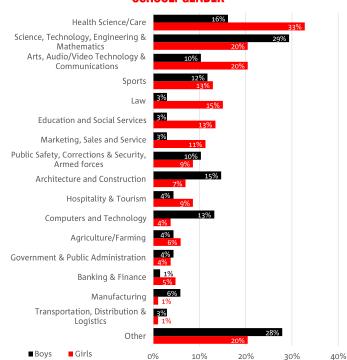
Overall, almost 3 in 10 (28%) said they wanted to work in health science or health care. This sector has also been the fastest growing industry for jobs in Australia and the biggest employer accounting for over 1 in 7 of all jobs in mid-2019. Around 23% thought they would work in science, technology, engineering & mathematics (STEM) areas and 18% in arts, audio/video technology and communication. Other relatively popular fields included sports (12%), law (12%) and education and social services (11%).

But the industry profile changes significantly by gender. Over twice as many girls (33%) said they were most likely to work in health sciences or healthcare than boys (16%), while 29% of boys said they were likely to work in STEM industries compared to just 20% of girls. There were also some noticeable differences when it came to arts, audio/video technology and communications (10% boys vs. 20% girls), law (3% boys vs. 15% girls), education & social services (3% boys vs. 13% girls), marketing, sales & service (3% boys vs. 11% girls), architecture and construction (15% boys vs. 7% girls) and computers & technology (13% boys vs. 4% girls).

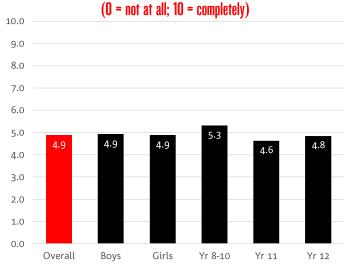
AREAS MOST LIKELY TO WORK IN AFTER LEAVING SCHOOL: OVERALL



AREAS MOST LIKELY TO WORK IN AFTER LEAVING SCHOOL: GENDER



EXTENT YOUR SCHOOL IS HELPING YOU PREPARE FOR YOUR IDEAL PATHWAY



While most students know what field they want to work in when they finish school, they believe their school is only 'moderately' helping them to prepare for their ideal career pathway - for example by providing work experience, career advice, personality/aptitude testing, subject selections etc.

On average, students scored this just 4.9 out of a possible 10 points (where 10 = completely preparing them).

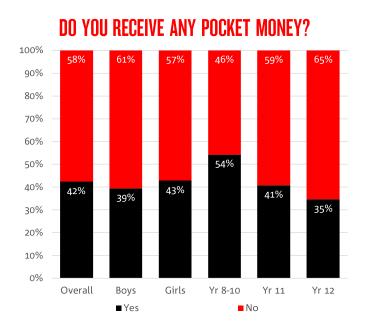
There was no difference in the opinion of boys and girls.

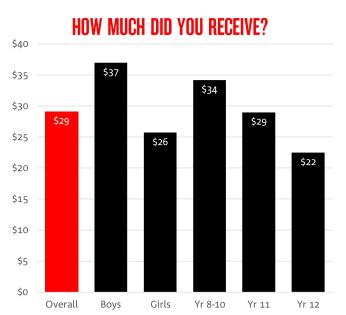
Year 10 students (5.3 points) however rated their schools a little higher (5.3 points) and Year 11 students the lowest (4.6 points).

PART 3: MONEY, WORK & STARTING A BUSINESS

In Part 3 of this report, we take a closer look at the relationship between students and money and work. We explore whether students receive any pocket money, whether they help around the home, the types of chores they do and how long it takes to do them. We also ask whether they have part time jobs, where and how long they work and the impact this has on their schoolwork and wellbeing.

Finally, we explore their attitudes towards starting their own business and the extent they think their schools are helping them to be ready to do so.

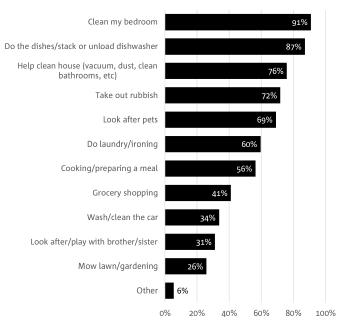




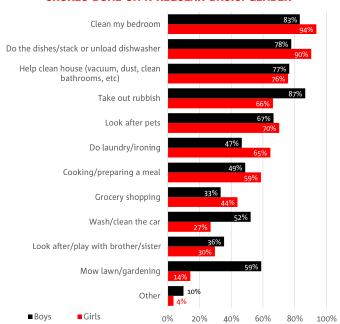
Just over 4 in 10 (42%) students overall said they received pocket money. More girls (43%) did so than boys (39%). We also observed that fewer students received pocket money as they progressed through school. In fact, the number who received money fell from 54% between Years 8-10 to 41% in Year 11, and to 35% in year 12.

On average, students received \$29 of pocket money per week. Boys (\$37) received more than girls (\$26). Not only did fewer students receive pocket money as they progressed through school, they also received less, with this amount falling from \$34 in Years 8-10 to \$22 by Year 12.

CHORES DONE ON A REGULAR BASIS: OVERALL



CHORES DONE ON A REGULAR BASIS: GENDER

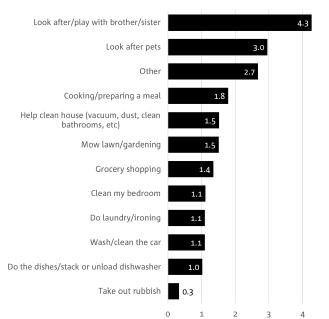


Students who said they did chores on a regular basis were asked to specify the types of chores they did. The most common chores were cleaning their bedrooms (91%), doing the dishes or stacking and unstacking the dishwasher (87%), helping to clean the house (76%), taking out the rubbish (72%) and looking after pets (69%).

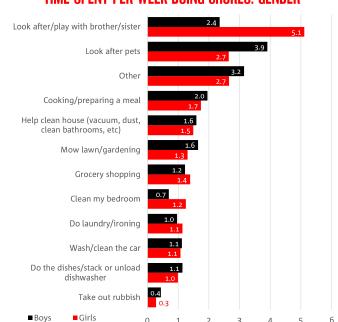
But when we looked more closely at boys and girls, we found some more traditional gender stereotypes remain. For example, significantly more girls than boys did chores such as laundry and ironing (65% girls vs. 47% boys), the dishes (90% girls vs. 78% boys), cooking and preparing meals (59% girls vs. 49% boys) and grocery shopping (44% girls vs. 33% boys).

The gender stereotype is even more pronounced for boys, particularly in relation to mowing the lawn and gardening (59% boys vs. 14% girls), washing and cleaning the car (52% boys vs. 27% girls) and taking out the rubbish (87% boys vs. 66% girls).

TIME SPENT PER WEEK DOING CHORES: OVERALL

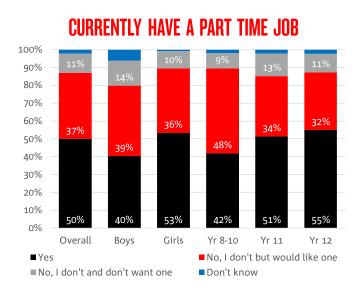


TIME SPENT PER WEEK DOING CHORES: GENDER



When it comes to time spent on doing chores, students spent the most time during the week looking after or playing with their siblings (4.3 hours), looking after their pets (3.0 hours) and "other" chores (2.7 hours). Other relatively high time demand chores included cooking or preparing meals (1.8 hours), helping to clean the house (1.5 hours), mowing lawns and gardening (1.5 hours) and grocery shopping (1.4 hours).

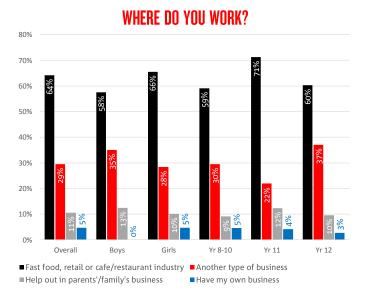
Boys and girls are spending roughly similar amounts of time doing most chores during the week, with two key exceptions. Girls (5.1 hours) spend more than twice as much time than boys (2.4 hours) looking after or playing with their siblings. Boys (3.9 hours) however spend much more time than girls (2.7 hours) looking after pets.



Not only are most students helping out at home, around 1 in 2 (50%) also have part-time jobs. Students attitudes to part-time work are also positive with a further 37% who don't have jobs wanting one. Only 1 in 10 (11%) had no desire to get a part-time job.

More girls (53%) had part-time jobs than boys (40%), but there were slightly more boys (39%) who didn't have one and wanted one than girls (36%). Almost 1 in 5 boys didn't want to work (14%) or were unsure (6%) compared to 10% and 1% respectively of girls.

Students were also more likely to have part time jobs as they advanced through school (likely reflecting age limits for paid employment), with 55% of Year 12 students working part time, compared to just 42% of students in Years 8-10.



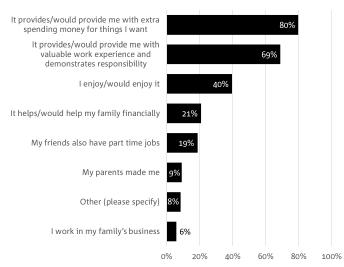
Among students who currently have a part time job, most (64% or almost 2 in 3), work in the fast food, retail or café/restaurant industry. However, more girls (66%) worked in these industries than boys (58%), as did students in year 11 (71%).

Around 29% of all working students worked in another type of business, but this ranged 35% for boys to 28% for girls, and from 37% of Year 12 students to 22% of Year 11 students.

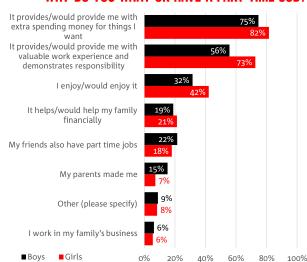
Around 1 in 10 (11%) students said they worked in their parents or family business, although slightly more boys (13%) did than girls (10%).

Around 1 in 20 (5%) girls said they had their own business. No boys did.

WHY DO YOU WANT OR HAVE A PART TIME JOB?



WHY DO YOU WANT OR HAVE A PART TIME JOB?

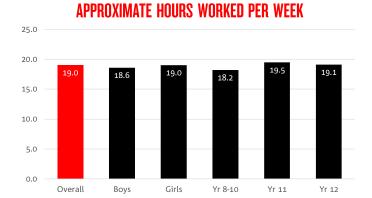


According to 8 in 10 (80%) students, the main reason they have or want a part time job is to have extra spending money for the things they want. It was also the key reason for both girls (82%) and boys (75%).

But it's not all about money.

Almost 7 in 10 (69%) students also said the reason they had or wanted a job was for work experience and to demonstrate responsibility. However, this was a motivator for more girls (73%) than boys (56%). Around 4 in 10 (40%) also had or wanted a job because they enjoy it, although girls (42%) more than boys (32%). Around 1 in 5 were motivated by helping their family financially (21%) and because their friends had part time jobs (19%).

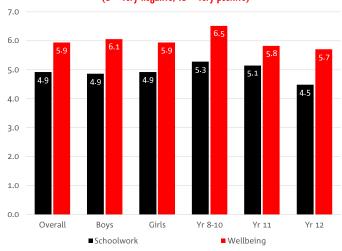
Interestingly, twice as many boys (15%) than girls (7%) had or wanted a job because of parental pressure.



Students with part time jobs are working on average around 19 hours per week.

This is broadly consistent for boys and girls and across all year levels.

IMPACT OF JOB ON SCHOOLWORK & WELLBEING? (0 = very negative; 10 = very positive)



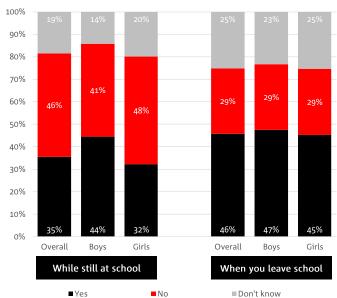
Given the time demands of school, we were keen to explore the impact of having a part time job (e.g. hours worked, travel times, stress, having your own money, new skills etc.) had on students' schoolwork and wellbeing.

On average, the impact on their schoolwork was 'neutral', with students self-rating the impact 4.9 points out of 10 (where 0 = very negative and 10 = very positive).

Both boys (4.9) and girls (4.9 rated the impact 'neutral', but it had a bigger negative role as students progressed from 5.3 points in Years 8-10 to 4.5 points to Year 12.

Having a part time job did however have a positive impact on students' overall wellbeing (5.9 points), and slightly more for boys (6.1 points) than girls (5.9 points). The positive impact on wellbeing was less pronounced for students in Year 12 (5.7 points) than in Years 8-10 (6.5 points).

WOULD YOU LIKE TO START A BUSINESS IF YOU KNEW HOW?



Students were asked if they would like to start a business while still at school if they knew how or when they leave school.

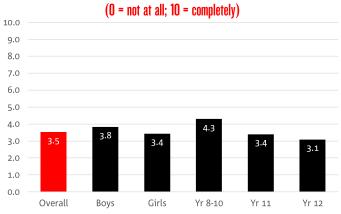
Their entrepreneurial spirit is clearly alive.

Overall, over 1 in 3 (35%) said they would like to start a business while still at school, and boys (44%) more so than girls (32%).

This number climbed to almost half (46%) when asked if they would like to start a business when they leave school, with boys (47%) and girls (45%) equally keen to do so.

There was also a significant number of students who were unsure about starting a business while at school (19%) or after they leave school (25%).

EXTENT SCHOOLS ARE HELPING STUDENTS TO BE READY TO START & OPERATE A BUSINESS

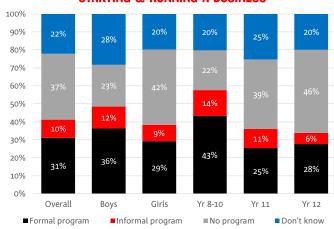


Students don't think their schools are helping them to be ready to start and operate a business should they want one.

When asked to rate the extent they thought their schools were helping, on average they scored just 3.5 points (where 0 = not at all and 10 = completely).

Schools were scored poorly by boys and girls and in all year levels.

DOES YOUR SCHOOL HAVE A FORMAL OR INFORMAL PROGRAM EDUCATING STUDENTS ON STARTING & RUNNING A BUSINESS



Only 3 in 10 (31%) students indicated their school had a formal (e.g. structured, timetabled, embedded in curriculum) program in place to educate them on starting and operating a business, and just 1 in 10 (10%) an informal program.

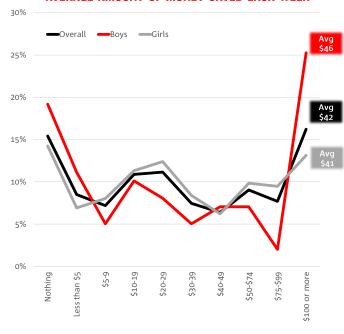
Around 4 in 10 (37%) said there were no programs in place and over 2 in 10 (22%) simply did not know.

More boys (48%) thought that programs (either formal or informal) were in place than did girls (38%).

Interestingly, such programs were less common according to students in Year 11 (36%) and Year 12 (34%), than in Years 8-10 (57%). But, there was far more agreement among Year 12 students (46%) that no programs existed at their school.

These results may help explain why a significant number of students were also unsure about starting a business while at school or after they leave school.

AVERAGE AMOUNT OF MONEY SAVED EACH WEEK



Students are clearly looking to the future and saving money.

On average, they saved \$42 a week.

Boys (\$46) saved more than girls (\$41), even though girls thought they were somewhat better at saving than boys (see part 1 above).

That said, around 1 in 5 (19%) boys also said they saved nothing, compared to 14% of girls.

But at the other extreme, 1 in 4 (25%) boys also said they saved more than \$100 per week, compared to just 13% of girls.

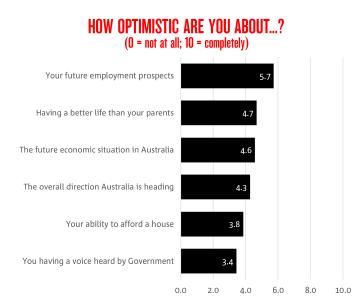




PART 4: STUDENTS SPEAK OUT! FUTURE AUSTRALIA

In Part 4 of this report, we explore student optimism around some key themes in their future life such as employment, the economy, housing affordability, life in Australia, the overall direction of their country and whether they think they have a voice in society.

Finally, students opine on key issues politicians and educators should address to make our country and school system better.



Looking to the future, students were most optimistic about their future employment prospects, scoring 5.7 points out of 10 (where 10 is completely optimistic). There was little difference in opinion between girls and boys or between year levels - see table below).

They were only 'mildly' optimistic about having a better life than their parents (4.7 points), but boys (5.2 points) were more positive than girls (4.5 points).

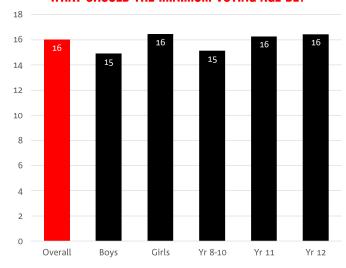
They were also only 'mildly' optimistic about the future economic situation in Australia (4.6 points) and the overall direction Australia is heading (4.3 points).

Students were the least optimistic about having their voice heard by government (3.4 points), with optimism very low for both boys and girls and in all year levels.

Students also expressed very low levels of optimism about their ability to afford a house (3.8 points), but boys (4.8 points) were more positive than girls (3.6 points).

	Overall	Boys	Girls	Yr 8-10	Yr 11	Yr 12
Your future employment prospects	5.7	5.9	5.7	5.6	5.7	5.9
Having a better life than your parents	4.7	5.2	4.5	4.6	4.8	4.6
The future economic situation in Australia	4.6	4.5	4.6	4.4	4.7	4.6
The overall direction Australia is heading	4.3	4.5	4.2	3.9	4.3	4.6
Your ability to afford a house	3.8	4.8	3.6	4.1	3.9	3.6
You having a voice heard by Government	3.4	3.6	3.4	3.2	3.5	3.5

WHAT SHOULD THE MINIMUM VOTING AGE BE?



Students told us above that they are not overly optimistic about having their voice heard by government.

It is therefore of no great surprise that when they were asked what the legal voting age in Australia should be, on average they said it should be reduced from 18 years now to 16 years.

Boys and students in Years 8-10 said it should be lowered further to 15 years, while girls and students in Years 11-12 said it should be 16 years.

We asked students if they could vote, what is the number one issue that they would want a political party to address. Overwhelmingly, the key issues centred on climate change, environment, schools and education, the economy and health.

More specifically, we also asked them what's the one thing they would do if they were Education Minister for a day to make Australia's school system better. The most frequent changes related to teaching life and work skills, starting later with more flexible hours, mental health support, changes to subjects and curriculum, less homework, tests, assessments and exams, different learning styles and delivery methods and removing the VCE/ATAR system.

Below are some more detailed responses from students.

IF YOU COULD VOTE. WHAT'S THE ONE ISSUE THAT YOU WOULD WANT A POLITICAL PARTY TO ADDRESS?

"A limit on the number of people moving to Australia from other countries."

"Aboriginal rights."

"Economic stability and affordability of living."

"Asylum seekers being treated to better conditions as they come to Australia."

"Australia needs to work on doing things more technical."

"Climate change, environmental awareness and our use of fossil fuels and plastic because nothing is being done about it and the world's not getting any better. It's our future and we should be able to have a say about it."

"Discrimination in schools and the workplace and the lack of importance of religion."

"Educating men about respecting women to prevent the dangerous number of attacks against women."

"Funds given to people with disabilities and health issues need to be managed better."

"Housing affordability for younger generations."

"I would want political parties to address the amount of crime and terrorist activity that is occurring currently."

"Religious freedom in schools, and anti-discrimination laws, freedom of speech for Christians, not just for minorities."

IF YOU WERE EDUCATION MINISTER FOR ONE DAY, WHAT'S THE ONE THING YOU WOULD DO TO MAKE OUR SCHOOL SYSTEM BETTER?

"A cap on the number of international students."

"Accessible public transport to schools as not all regions have access."

"Address the issues about teenage mental health! School is a massive contributor to negative mental health issues."

"Allow more agricultural input in schools and have kids focussing solely on their desired field of work instead of many different things that don't matter."

"Change the sport uniform so that students feel more comfortable while they are at school in class."

"Compulsory co-education, final and life-changing decisions don't have to be made at such a young age."

"Create a friendlier environment e.g. all year levels sit with each other at lunch instead of being divided into grades."

"Encourage adulting classes - about how to get jobs, do taxes, be good at interviews etc."

"Enforce compulsory finance and banking units to assist in post-school experiences."

"Ensuring that students feel comfortable by ensuring all areas of bullying are dramatically reduced and programs are put in place to aid affected students."

"Give all students access to laptops."

"Have programs in which students can learn about the LGBTQ+ community, in a safe and informative way."

"Have a system where segregation between public and private schools is not so prominent."

"I would increase funding towards STEM subjects."

"Less school fees, especially private schools. Seriously, it's too expensive, even for wealthy families, despite that there is usually more than one child in a family."

"Teach us about money and taxes and important stuff like that. I will never be required to write a critical review on Jasper Jones in the real world."

CONTACT THE AUTHORS

Dean Pearson
Head of Behavioural & Industry Economics
Dean.Pearson@nab.com.au
+61 (03) 8634 2331

Robert De lure Associate Director Economics Robert.De.lure@nab.com.au +61 (03) 8634 4611

Brien McDonald
Associate Director Economics
Brien.McDonald@nab.com.au
+61 (03) 8634 3837

Important Notice

This document has been prepared by National Australia Bank Limited ABN 12 004 044 937 AFSL 230686 ("NAB"). Any advice contained in this document has been prepared without taking into account your objectives, financial situation or needs. Before acting on any advice in this document, NAB recommends that you consider whether the advice is appropriate for your circumstances.

NAB recommends that you obtain and consider the relevant Product Disclosure Statement or other disclosure document, before making any decision about a product including whether to acquire or to continue to hold it.

Please click **here** to view our disclaimer and terms of use.