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NAB Education Insights Special Report

**Part 3: Life after school - Student
hopes, expectations & concerns**

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Part 3 – Life after school – Student hopes, expectations & concerns

Part 1 of NAB’s Education Insight Series explored the wellbeing of young Australians through the eyes of both high school students and parents. Part 2 delved into student experiences and self-assessment while at school. Part 3 concludes this series by looking at life beyond school including student career goals, potential barriers, and optimism about the future.

Finishing high school can be an exciting but also stressful time for young people as they decide on which path to pursue into their future. How they see the future can also shape important life decisions. In this report, around 400 students across years 7-12 (and 500 parents), share their views. What emerges is a very encouraging picture. Most students expect to undertake further education, many have a clear idea of their preferred career path, most are confident they can achieve their goals and are positive about their future. Financial security clearly matters but so too does making a difference and work-life balance. Gender equity is a clear expectation, and a large number are entrepreneurial and would like to start their own business.

But there are areas of concern. While students are optimistic about their future lives, they are far less hopeful about key issues such as climate change, their ability to buy a house, and the overall direction of Australia. Students also believe there are a number of barriers to achieving their goals including too much competition and not having enough money. There are also crucial differences by gender. While noticeably more girls than boys plan to continue their studies at university, boys are much more confident they will achieve their goals and much more likely to believe they could start a business. And while boys and girls are aligned in regard to gender equity issues such as equal pay and shared raising of children, girls are much more committed to these issues. Finally, rising cost of living pressures are clearly weighing on many parents of school aged children with around 1 in 4 (in both the private and public sectors), experiencing very high levels financial stress as a result of education costs.

Further study features prominently in the plans of most students beyond school...

Nearly 8 in 10 (78%) students expect to go to university after they finish high school. Around 1 in 2 (50%) intend to get a job, 1 in 5 (21%) will take a gap year and travel overseas, and 16% go to TAFE or college, or take a gap year and travel Australia. A relatively large number plan to start a business (14%), while many also expect to begin an apprenticeship (8%), work in their own business (6%), or work in the family’s business (4%). Only 3% don’t know.

Noticeably more girls than boys plan to continue their studies at university... (84% vs. 71% of boys)

Or take a gap year and travel overseas (27% vs. 14%). More boys plan to get an apprenticeship (12% vs. 4%) or go to TAFE or college (18% vs. 13%).

Financial security is an important career motivator but there are others...

When students were asked to define their 3 top career goals, high income and financial success was ranked top by almost 6 in 10 (57%) students. Around 1 in 2 identified being passionate about their work (50%) and having a good work-life balance (46%). Around 1 in 3 (34%) want to make a difference or have a career with a sense of purpose and have a positive impact on society. Around 1 in 4 (24%) want control over their future, and 1 in 5 job security (21%) or growth and career advancement (20%). Only 1 in 10 are seeking fame & recognition.

Most students are confident they can achieve their goals...

Around 3 in 4 are confident of achieving their study or work goals (20% “very” confident, 53% “quite” confident). Of concern, around 1 in 4 are not confident (21% “not very” confident, 2% “not at all”). Parents are much more confident about their children’s ability to meet their goals. Overall, around 9 in 10 are confident they will (39% “very” confident and 49% “quite” confident).

Boys are noticeably more confident than girls...

Over 8 in 10 (81%) boys are confident they will achieve their goals (compared to 65% of girls). Confidence was even higher among students in boys only schools (95%), compared to girls only schools (53%). Confidence was also somewhat higher among students in private independent schools (where 80% are “very” or “quite” confident), particularly compared to private Catholic schools (65%). Around twice as many students at private Catholic schools (31%) were “not very” or “not at all” confident than at private independent schools (14%), with that number 6 times higher at girls only schools (37%) than in boys only schools (5%). Overall, twice as many girls in general (29%) reported “very low” confidence than boys (15%).

Students are also clear about the key barriers they face, but there are important differences by gender...

The top barriers to achieving their goals once they leave high school are: too much competition (31%); simply not knowing where to start (30%); and not having enough money (29%). A higher number of boys identified not having enough experience (27% vs. 18% girls) or job skills (18% vs. 8%), while girls were more likely to nominate not having enough money (31% vs. 25% boys), not doing well enough academically (34% vs. 20%) and their mental health (31% vs. 15%). Similarly, a lot more students at boys only schools highlighted too much competition (45% vs. 31% girls only), not having enough school support (20% vs. 3%), being discriminated against (15% vs. 6%), not getting enough family support (15% vs. 5%) and family responsibilities (10% vs. 5%) as barriers. Significantly more students at girls only schools however called out not doing well enough academically at school (32% vs. 20%), mental health (27% vs. 5%) and not having enough experience (21% vs. 15%).

Concerns also differ markedly by school type...

More students at private independent schools view competition as a barrier (35% vs. 24% at private Catholic schools), while students at Catholic schools were more likely to identify not knowing what they wanted to do with their lives (29% vs. 18%) as a key barrier. Far fewer students at private Catholic schools highlighted not doing well enough academically at school (18% vs. 26% at private independent schools and 29% at public state schools) and not enough jobs (6% vs. 12% at private independent schools). Conversely, far fewer students at private independent schools identified mental health (18% vs. 29% at Catholic schools and 24% at public state schools). Interestingly, just 7% of students at public or state schools identified not having enough school support as a barrier, compared to 12% among those in private independent and Catholic schools.



Overall students are relatively optimistic but are concerned about some important issues...

Overall, they are most positive about their future life overall, scoring on average 61.8 pts (where 100 is completely optimistic), followed by their future work prospects (61.6), and having a better life than their parents (59.6). But they are far less optimistic about the world tackling climate change (39.6), Australia meeting its climate change targets (42.4), the economic situation in Australia (44.2), their ability to buy a house (45.2), and the overall direction Australia is heading (48.1). When parents were also asked how optimistic they thought their children were about the future, a much greater sense of optimism prevailed in all areas.

Again, gender plays a role...

There were significant differences between boys and girls in general about the overall direction Australia is heading (52.3 pts boys vs. 44.3 pts girls), their ability to buy a house (48.7 vs. 42.4), the economic situation in Australia (47.6 vs. 41.1), Australia meeting its climate change targets (47.4 vs. 37.9), and the world tackling climate change (42.6 vs. 37.0).

Students are aligned in regards to some important aspects of work and gender equity...

Both male and female students (but particularly girls) were in strong agreement that men and women should always be paid the same for the same job (81.4 pts overall – 91.5 girls vs. 74.4 boys), raising children being a shared responsibility for women and men (82.5 overall – 88.9 girls vs. 75.8 boys), and wanting to work for an organisation or company that has a positive impact on the world (72.2 overall – 75.1 girls vs. 68.7 boys). While overall students did not believe that having children has a negative impact on their career, girls were less sure than boys (33.1 girls vs. 41.9 boys).

Students had quite different opinions to parents on a number of issues...

Particularly in regards to the statements such as “I can make a difference in tackling climate change” (51.1 pts students; 69.4 pts parents), I would be willing to sacrifice work and salary to enjoy life (55.5 vs. 69.1), having children has a negative impact on your career (40.3 vs. 51.2), I prefer to work as hard as possible while I’m young and find balance later (57.6 vs. 68.4), and doing meaningful work that helps others is more important than a high salary (59.9 vs. 70.6 parents).

The entrepreneurial spirit among young Australians is strong but with gender differences...

Almost 4 in 10 (39%) students at public or state schools and 3 in 10 at private independent (29%) and Catholic (29%) schools would like to start a business if they knew how. Around 1 in 5 (19%) students overall were unsure, suggesting the demand to help students learn how to start a business could be even greater. But there is a significant gap between the number of boys (43%) who would like to start a business compared to girls (28%). Similarly, students at boys only (40%) and coeducational schools (37%) are more inclined to want to start a business than at girls only schools (26%).

A number of students would like to become teachers...

1 in 10 (9%) students said they would, while 17% were unsure. Around twice as many students at private independent schools (14%) than private Catholic (8%) and public or state schools (7%) would like to be teachers. Noticeably more students at boys only (10%) and coeducational schools (9%) also wanted to be teachers than at girls only schools (6%).

For those students that did not want to become teachers, the overwhelming concern is income...

Around 2 in 3 (64%) students identified insufficient pay as a barrier. Other common reasons were student behaviour and lack of discipline (46%), teaching being a difficult, demanding or stressful job (43%), student apathy or lack of interest (36%) and a poor or boring curriculum (34%). Around 1 in 4 cited a lack of career opportunities (26%), or thought teaching was not very prestigious, respected or valued (24%). Students at girls only schools were much more likely to cite lack of pay (70% vs. 47% at boys only schools), difficulties of the job (52% vs. 27%), lack of career opportunities (32% vs. 13%), and not being a very prestigious or respected job (36%).

Many students already have a clear idea of their preferred career path...

Around 6 in 10 know what type of job they eventually want. However, this did vary by school type (from 52% in private independent schools to 64% in public or state schools). More girls in general (64%) indicated they knew what type of job they wanted than did boys (57%).

Rising cost of living pressures are weighing on many parents of school aged children...

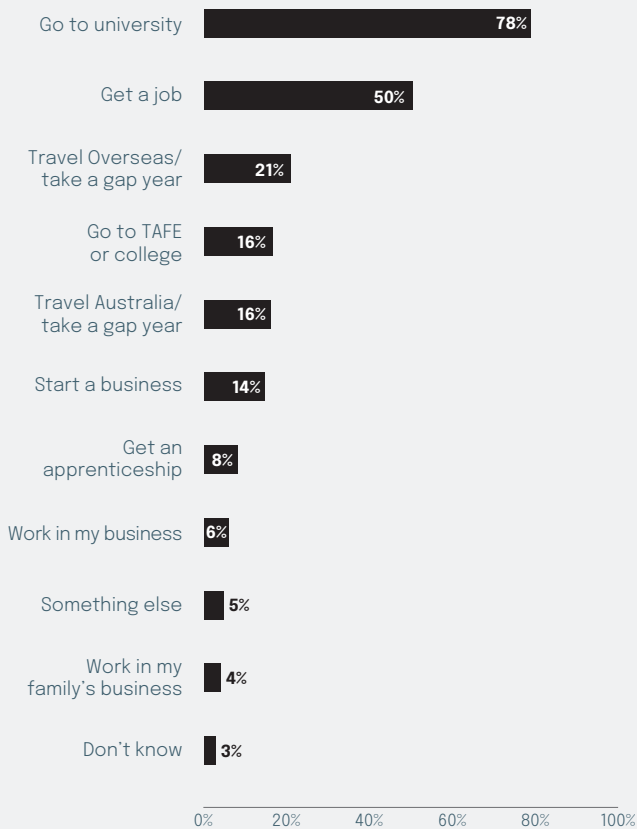
Overall, parents indicated it was causing only “moderate” stress (scoring 51.8 pts out of 100), but a significant number are struggling, with 1 in 4 (24%) scoring education-related financial stress “very” high (i.e. 80 + pts). The level of household stress associated with education costs did however vary by school type (from 58.0 pts for parents with children at private independent schools to 53.9 at private Catholic schools and 49.2 at public or state schools). By year level, stress declined with age - from 53.7 pts in years 7-9 and diminishing as students progressed through each year level to just 44.9 pts in year 12. The share of parents experiencing “very high” financial stress as a result for education costs ranged from 29% at private independent schools to 22% at public or state schools. The number with “very high” stress ranged significantly from just 8% for parents of year 12 students to 31% for those with children in year 10.



Plans after school

Finishing high school can be an exciting but also stressful time for young people as they decide on which path to pursue into their future. In this report, we explore student life after high school - their plans, career goals, confidence in achieving their goals, barriers they may face, and optimism about the future. Parents also express their views on what lies ahead for their children.

Chart 1: What Do You Plan to do After You Leave School?

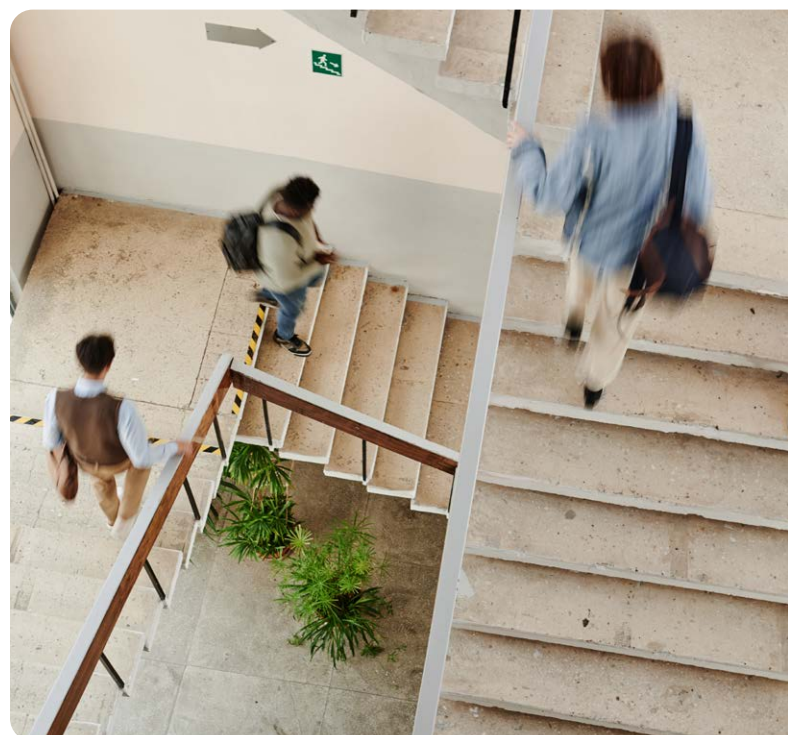


Nearly 8 in 10 (78%) students plan to go to university after they finish high school, and 1 in 2 (50%) get a job. Around 1 in 5 (21%) intend to take a gap year and travel overseas, and 16% go to TAFE or college, or take a gap year and travel Australia. A smaller number plan to start a business (14%), an apprenticeship (8%), work in their own business (6%), something else (5%), or work in the family's business (4%). But 3% don't know.

By school type, somewhat more students at public and state schools planned to go to university (80%), but more students at private Catholic schools get a job (55%). More students at private independent (18%) and public or state schools (17%) plan to take a gap year and travel Australia, at private independent schools (11%) work in the family business.

A lot more students at girls only schools plan to go to university (89%), get a job (56%), take a gap year and travel overseas (26%), or do something else (10%). But a lot more students at boys only schools plan to get an apprenticeship (20%) or work in their business (15%).

Noticeably more girls in general plan to start university (84%) or take a gap year and travel overseas (27%). More boys plan to get an apprenticeship (12%) or go to TAFE or college (18%). By year level, 2 in 3 (63%) year 7-9 students plan to get a job, against 38% in year 10.



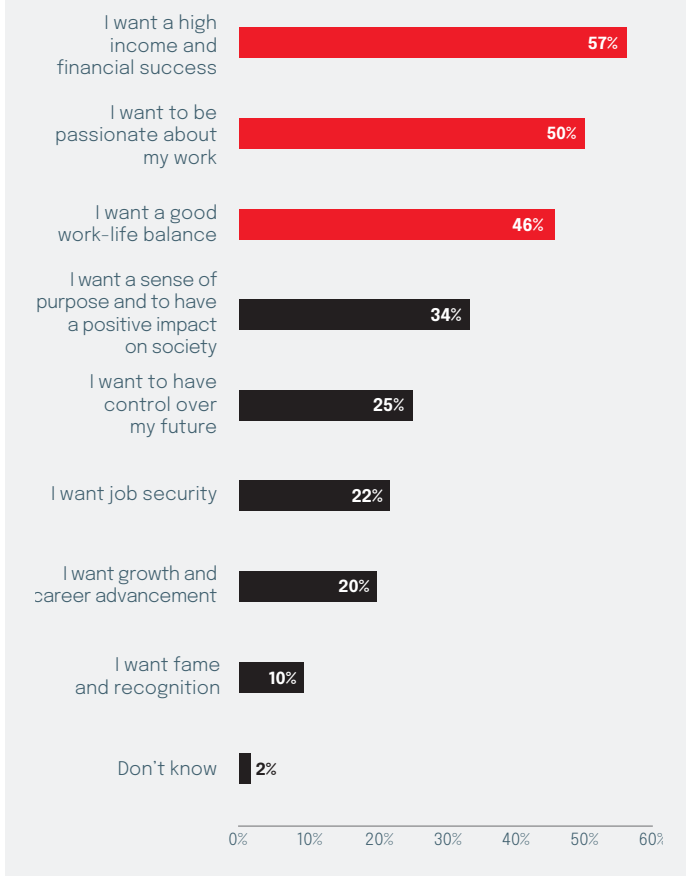
Plans after school

	All Students	Private Indep. school	Private Catholic School	Public/State School	Boys only school	Girls only school	Coeducational school	All boys	All girls	Years 7-9	Year 10	Year 11	Year 12
Go to university	78%	73%	73%	80%	60%	89%	76%	71%	84%	73%	74%	78%	81%
Get a job	50%	45%	55%	50%	45%	56%	48%	47%	51%	63%	38%	53%	49%
Travel Overseas/take gap year	21%	20%	24%	20%	5%	26%	20%	14%	27%	27%	23%	18%	18%
Go to TAFE or college	16%	19%	14%	16%	15%	8%	18%	18%	13%	17%	16%	21%	12%
Travel Australia/take gap year	16%	18%	6%	17%	10%	13%	17%	14%	17%	19%	18%	13%	15%
Start a business	14%	13%	12%	15%	15%	16%	14%	16%	13%	22%	18%	9%	13%
Get an apprenticeship	8%	7%	4%	9%	15%	2%	9%	12%	4%	12%	9%	7%	7%
Work in my business	6%	5%	4%	6%	20%	5%	5%	8%	3%	7%	5%	7%	5%
Work in family business	4%	11%	4%	2%	0%	3%	4%	7%	1%	8%	5%	0%	5%
Something else	5%	8%	10%	2%	5%	10%	3%	2%	6%	7%	7%	4%	2%
Don't know	3%	2%	6%	2%	5%	2%	3%	3%	2%	5%	3%	3%	1%



Career goals & barriers

Chart 2: Which of the Following Best Describes Your Career Goals - Top 3



Career goals define the ultimate job people aspire to throughout their careers. When students were asked to define their 3 top career goals, high income and financial success was ranked highest by almost 6 in 10 (57%) students overall. Around 1 in 2 want to be passionate about their work (50%) or have a good work-life balance (46%).

Around 1 in 3 (34%) also want to make a difference, or a career with a sense of purpose and to have a positive impact on society. Around 1 in 4 (24%) want control over their future, and 1 in 5 job security (21%) or growth and career advancement (20%). A key goal for 1 in 10 was fame & recognition, while 2% didn't know.

Goals varied by student groups. More students at private Catholic (63%) and girls only schools (65%), girls in general (60%) and in years 7-9 (68%) aspired to high incomes and financial success. More students at private Catholic (57%) and girls only schools (55%), girls in general (52%) and in year 11 (57%) want to be passionate about work. Work-life balance was much more important for year 12 students (55%), and sense of purpose and positive impact on society in private independent schools (40%), all girls (39%) and year 10 (47%). More students at public or state and coeducational schools (28%), and boys in general (29%) want control over their future. Job security resonated more in public or state (24%), girls only schools (27%) and girls in general (24%). Career growth & advancement was much more important in private independent (24%) and boys only schools (25%), and boys in general (24%), but fame & recognition in boys only schools (20%) and years 7-9 (17%).

Career goals

	High income and financial success	Passionate about my work	Good work-life balance	Sense of purpose & positive impact on society	Control over my future	Job security	Growth and career advancement	Fame and recognition
All Students	57%	50%	46%	34%	25%	22%	20%	10%
Private Independent School	55%	48%	46%	40%	20%	19%	24%	11%
Private Catholic School	63%	57%	49%	33%	18%	16%	16%	14%
Public/State School	56%	50%	45%	31%	28%	24%	19%	8%
Boys only school	45%	50%	45%	25%	10%	20%	25%	20%
Girls only school	65%	55%	45%	37%	18%	27%	15%	16%
Coeducational school	56%	49%	46%	33%	28%	21%	21%	8%
All boys	53%	47%	48%	28%	29%	19%	24%	10%
All girls	60%	52%	45%	39%	22%	24%	16%	9%
Years 7-9	68%	47%	42%	20%	20%	19%	17%	17%
Year 10	47%	51%	43%	47%	26%	13%	18%	9%
Year 11	63%	57%	40%	29%	31%	25%	21%	4%
Year 12	53%	45%	55%	35%	22%	27%	22%	11%

Confidence achieving & barriers hindering study or work goals

Around 3 in 4 students are confident of achieving their study or work goals - 20% are “very” confident and 53% “quite” confident. But around 1 in 4 are not confident - 21% “not very” confident and 2% “not at all” confident.

Parents are much more confident about their children’s ability to meet their goals. Overall, around 9 in 10 are confident they will - 39% “very” confident and 49% “quite” confident.

Chart 3: Confident You Will Achieve Study or Work Goals (Student)

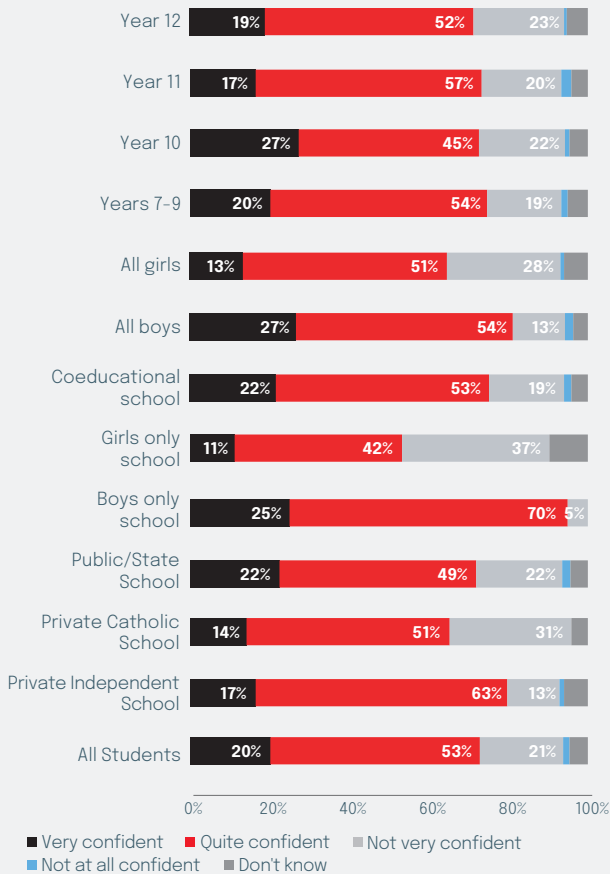
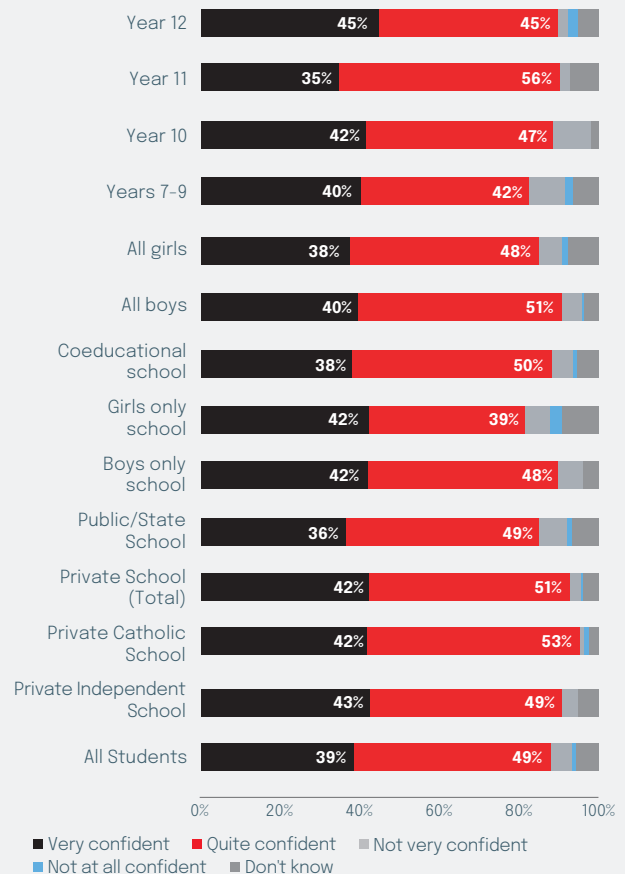


Chart 4: Confident Your Children will achieve Study or Work Goals (Parents)



The highest number of students “very” confident of achieving their study or work goals was highest in public or state schools (22%), at boys only schools (25%), boys in general (27%) and in year 10 (27%). It was lowest in private Catholic schools (14%), girls only schools (11%), girls in general (13%), and year 11 students (17%).

However, the combined number of students that were “very” or “quite” confident was somewhat higher in private independent schools (80%), particularly compared to private Catholic schools (65%). It was also much higher in boys only schools (95%), compared to girls only schools (53%), and for boys in general (81%) than girls (65%). There was little difference by year level, ranging from 71% in year 12 to 75% in years 7-9.

Around twice as many students at private Catholic schools (31%) were “not very” or “not at all” confident than at private independent schools (14%), with that number 6 times higher at girls only schools (37%) than in boys only schools (5%). Twice as many girls in general (29%) also

reported “very low” confidence than boys (15%). Around 1 in 4 students in all year levels from year 10 on were “not very” or “not at all” confident” compared to 1 in 5 in years 7-9.

Parents are much more confident about their children’s ability to reach their study and work goals in all groups. That said, the number who were “very” confident was somewhat lower among parents with children at public or state schools (36%), coeducational schools (38%) and in year 11 (35%).

The combined number of parents that were “very” or “quite” confident was also high in all groups, ranging from 82% of parents with children at girls only schools to 95% among parents with children at private Catholic schools.

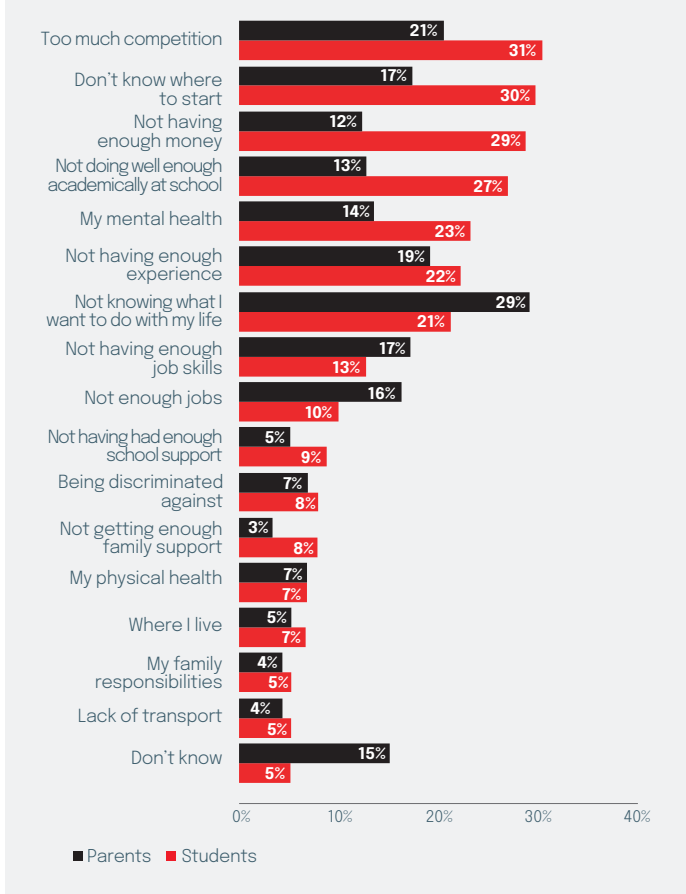
Very few parents in all groups were “not very” or “not at all” confident about their children reaching their goals, ranging from just 2% of parents with children at private Catholic schools and in year 11, to 11% among parents with children in years 7-9.

Young people make many transitions in their lives, but one of the most critical is the move from school to adulthood. And whether they are embarking on the next phase of their education or joining the workforce, adjusting to these changes can be stressful and barriers can be encountered along the way. In this section, students were asked what they see as the top 3 barriers in achieving their goals once they leave high school. Parents were also asked to identify the biggest barriers their children will face once they leave high school. Generally, they are in broad agreement about the main obstacles they may face.

Interestingly, significantly more students said they were facing barriers than did parents for not having enough money (29% students; 12% parents), not doing well enough academically at school (27% students; 13% parents), not knowing where to start (30% students; 17% parents), too much competition (31% students; 21% parents), and mental health (23% students; 14% parents).

But somewhat more parents identified not knowing what to do with their life (29% parents; 21% students) and not enough jobs (16% parents; 10% students) as barriers. Significantly more parents than their children also did not know (15% parents; 5% students).

Chart 5: Barriers for Achieving Goals After High School



Most students - 3 in 10 - see too much competition (31%), not knowing where to start (30%) and not having enough money (29%) as the biggest barriers they face in achieving their goals once they leave high school.

Parents however said the biggest barriers for their children was not knowing what to do with their lives (29%), too much competition (21%), and not having enough experience (19%).

A deeper look at student’s responses does however also reveal some important differences in what they perceive the main barriers may be.

By school type, noticeably more students at private independent schools highlighted too much competition as a barrier (35%) than at private Catholic schools (24%), where not knowing what they wanted to do with their life was a bigger issue (29%). Far fewer students at private Catholic schools highlighted not doing well enough academically at school (18%) and not enough jobs (6%) were barriers, and at private independent school’s mental health (18%). Just 7% at public or state schools said not having had enough school support was a barrier, compared to 12% in private independent and Catholic schools.

Noticeably more students at boys only schools highlighted too much competition (45%), not having had enough schools support (20%), being discriminated against (15%), not getting enough family support (15%) and family responsibilities (10%) as barriers. Significantly more at girls only schools however called out not doing well enough academically at school (32%), particularly when compared to boys only schools (20%). More students at girls only and coeducational schools also worried more about their mental health and not having enough experience than at boys only schools.

The biggest differences between boys and girls included the higher number of boys that singled out not having enough experience (27% vs. 18%) or job skills (18% vs. 8%), and girls who singled out not having enough money (31% vs. 25%), not doing well enough academically at school (34% vs. 20%) and mental health (31% vs. 15%).

By year level, the biggest differences were the much higher number of students in years 7-9 who simply did not know where to start (39%), and the far lower number of year 7-9 students who identified too much competition (20%), year 10 students not having enough experience (15%), year 12 students not knowing what they wanted to do with their life (15%) and year 10 students where they live (2%).

Biggest barriers you face in achieving goals after school: students

	All Students	Private Indep. school	Private Catholic School	Public/State School	Boys only school	Girls only school	Coeducational school	All boys	All girls	Years 7-9	Year 10	Year 11	Year 12
Too much competition	31%	35%	24%	30%	45%	31%	30%	29%	32%	20%	30%	35%	32%
Don't know where to start	30%	33%	33%	28%	30%	27%	30%	32%	29%	39%	32%	28%	26%
Not having enough money	29%	31%	35%	27%	25%	32%	28%	25%	31%	27%	26%	32%	29%
Not doing well enough academically at school	27%	26%	18%	29%	20%	32%	26%	20%	34%	31%	28%	25%	27%
My mental health	23%	18%	29%	24%	5%	27%	24%	15%	31%	17%	20%	28%	23%
Not having enough experience	22%	19%	22%	23%	15%	21%	23%	27%	18%	27%	15%	24%	23%
Not knowing what I want to do with my life	21%	18%	29%	21%	25%	29%	19%	18%	24%	25%	27%	21%	15%
Not having enough job skills	13%	11%	12%	13%	15%	13%	13%	18%	8%	10%	6%	18%	14%
Not enough jobs	10%	12%	6%	10%	5%	8%	11%	10%	10%	8%	9%	7%	14%
Not having had enough school support	9%	12%	12%	7%	20%	3%	9%	12%	6%	8%	8%	9%	9%
Being discriminated against	8%	6%	4%	10%	15%	6%	8%	6%	10%	12%	8%	6%	9%
Not getting enough family support	8%	8%	6%	7%	15%	5%	8%	9%	6%	7%	7%	7%	9%
My physical health	7%	6%	8%	7%	5%	8%	7%	6%	7%	3%	7%	7%	8%
Where I live	7%	5%	8%	7%	5%	8%	6%	8%	4%	8%	2%	8%	7%
My family responsibilities	5%	7%	6%	4%	10%	5%	5%	5%	5%	5%	3%	4%	8%
Lack of transport	5%	4%	0%	6%	0%	0%	6%	7%	3%	3%	9%	3%	5%
Don't know	5%	5%	4%	4%	0%	5%	5%	7%	2%	7%	6%	3%	4%

Many students worry about their future, but optimism can be generated about their future when the hope for future outcomes is strong. When students were asked how optimistic they were about key issues for their future, they scored relatively low in most areas.

Overall, they were most optimistic about their future life overall, but scored only a “moderate” 61.8 pts (where 100 is completely optimistic), followed by their future work prospects (61.6 pts), and having a better life than their parents (59.6 pts).

They were far less optimistic about the world tackling climate change (39.6 pts), Australia meeting its climate change targets (42.4 pts), the economic situation in Australia (44.2 pts), the ability to buy a house (45.2 pts), and the overall direction Australia is heading (48.1 pts) – see chart 6.

When parents were also asked how optimistic they thought their children were about the future, a much greater sense of optimism prevailed in all areas. They thought their children were most optimistic about their future work prospects (76.2 pts), their future life overall (76.0 pts) and having a better life than they did (73.0 pts).

But they thought their children were least optimistic about their ability to buy a house (64.6 pts), though significantly more optimistic than their children (45.2 pts).



Chart 6: Optimism About the Following

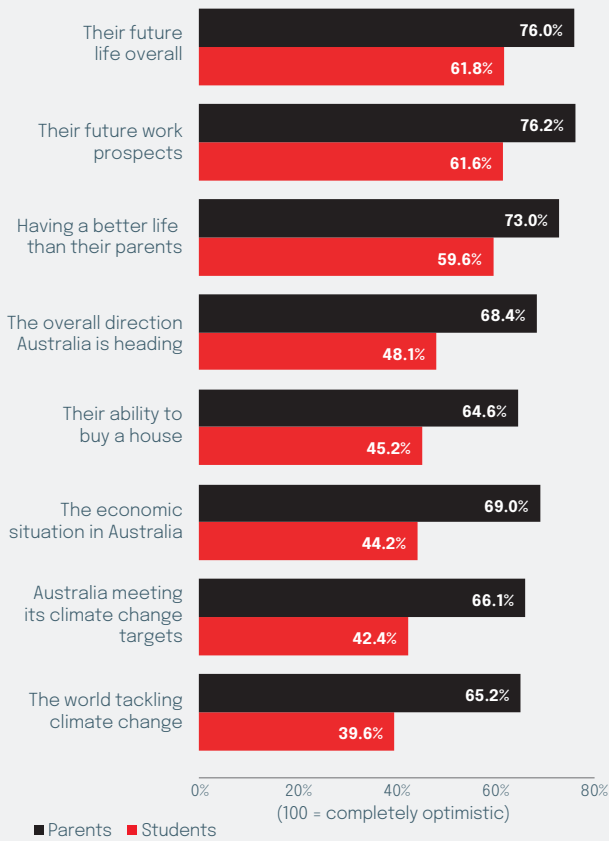
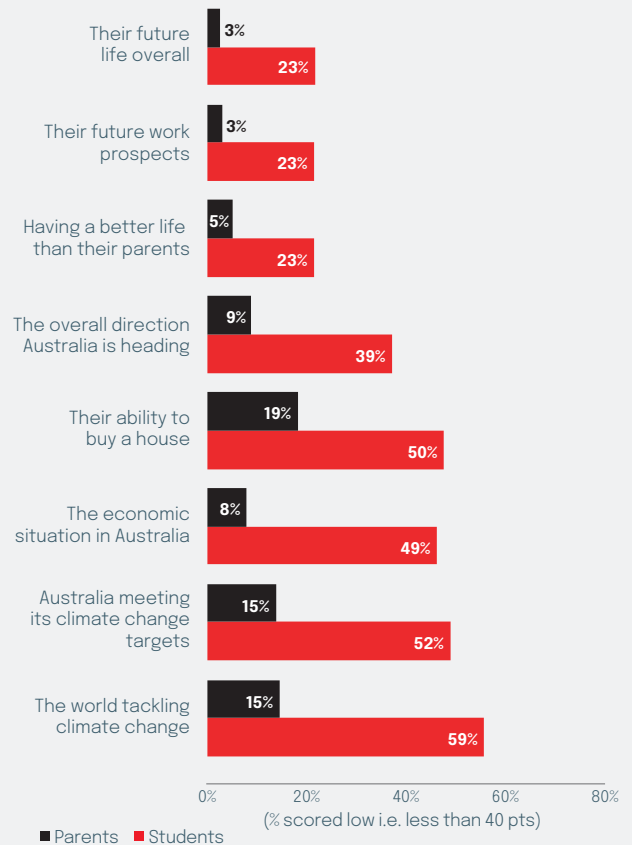


Chart 7: Optimism About the Following



A significant number of students also reported “low” levels of optimism (i.e., score less than 40 pts) in all areas. This ranged from 6 in 10 for the world tackling climate change (59%) and 1 in 2 for Australia meeting its climate change targets (52%), their ability to buy a house (50%) and the economic situation in Australia (49%), to an also relatively high 1 in 4 who scored optimism “low” for their

future life overall (23%), future work prospects (23%) and having a better life than their parents (23%).

Far fewer parents rated their children’s optimism “low” in all areas, ranging from just 3% for their future life overall and their future work prospects to 19% for their ability to buy a house.

Biggest barriers you face in achieving goals after school: students

	All Students	Private Indep. school	Private Catholic School	Public/State School	Boys only school	Girls only school	Coeducational school	All boys	All girls	Years 7-9	Year 10	Year 11	Year 12
Your future life overall	61.8	65.6	61.7	60.6	67.9	55.3	62.7	64.0	60.1	68.4	60.2	60.5	61.3
Your future work prospects	61.6	65.1	60.4	60.7	69.4	59.3	61.6	63.8	60.1	66.3	62.1	62.5	58.7
Better life than your parents	59.6	61.1	58.4	59.3	62.8	58.4	59.6	61.2	58.5	66.5	57.1	57.0	60.6
Overall direction Aus heading	48.1	51.3	47.1	47.2	58.9	45.8	47.8	52.3	44.3	46.5	45.9	49.2	49.2
Your ability to buy a house	45.2	51.9	46.2	42.8	52.2	38.4	46.2	48.7	42.4	53.3	41.9	47.5	41.7
Economic situation in Aus	44.2	45.2	42.2	44.3	61.1	41.0	43.7	47.6	41.1	47.2	43.3	43.1	44.6
Aus meeting climate targets	42.4	40.5	41.8	43.1	45.6	36.7	43.3	47.4	37.9	47.8	41.1	41.8	41.4
World tackling climate change	39.6	41.4	39.3	39.0	41.7	33.8	40.6	42.6	37.0	43.6	38.1	41.7	37.2

We did, however, note some differences in student groups.

By school type, students at private independent schools were somewhat more optimistic about their future work prospects (65.1 pts) and ability to buy a house (51.9 pts).

Students at boys only schools were also somewhat more optimistic about their future life overall (67.9 pts), particularly when compared to girls only schools (55.3 pts), and ability to buy a house (52.2 pts), again especially when compared to girls only schools (38.4 pts). Students at boys only schools were also noticeably more confident about the overall direction Australia is heading (58.9 pts), and the economic situation in Australia (61.1 pts). Students at girls only schools however were noticeably less optimistic about Australia meeting climate change targets (36.7 pts) and the world tackling climate change (33.8 pts).

We also noted a large difference in optimism among boys than girls in general about the overall direction Australia is heading (52.3 pts vs. 44.3 pts), ability to buy a house (48.7 pts vs. 42.4 pts), the economic situation in Australia (47.6 pts vs. 41.1 pts), Australia meeting its climate change targets (47.4 pts vs. 37.9 pts), and the world tackling climate change (42.6 pts vs. 37.0 pts).

Optimism did not vary significantly by year level, except in year 12 with students were somewhat less optimistic about future their work prospects (58.7 pts).

Students were asked to rate the extent they agreed with some statements relating to their attitudes to work, and parents the extent these statements applied to their child. For students and parents, agreement was highest (and scored basically the same at “high” levels) that men and women should always be paid the same for the same job (81.4 pts students; 84.6 pts parents), raising children is a shared responsibility for women and men (82.5 pts students; 84.0 pts parents), and wanting to work for an organisation or company that has a positive impact on the world (72.2 pts students; 72.1 pts parents).

From here the extent of agreement between students and parents varied significantly. This was most evident in regards to the statement I can make a difference in tackling climate change (51.1 pts students; 69.4 pts parents), I would be willing to sacrifice work and salary to enjoy life (55.5 pts students; 69.1 pts parents), having children has a negative impact on your career (40.3 pts students; 51.2 pts parents), I prefer to work as hard as possible while I’m young and find balance later (57.6 pts students; 68.4 pts parents), and doing meaningful work that helps others is more important than a high salary (59.9 pts students; 70.6 pts parents).

Chart 8: Agreement With Statements (Students & Parents)



Agreement with statements: students

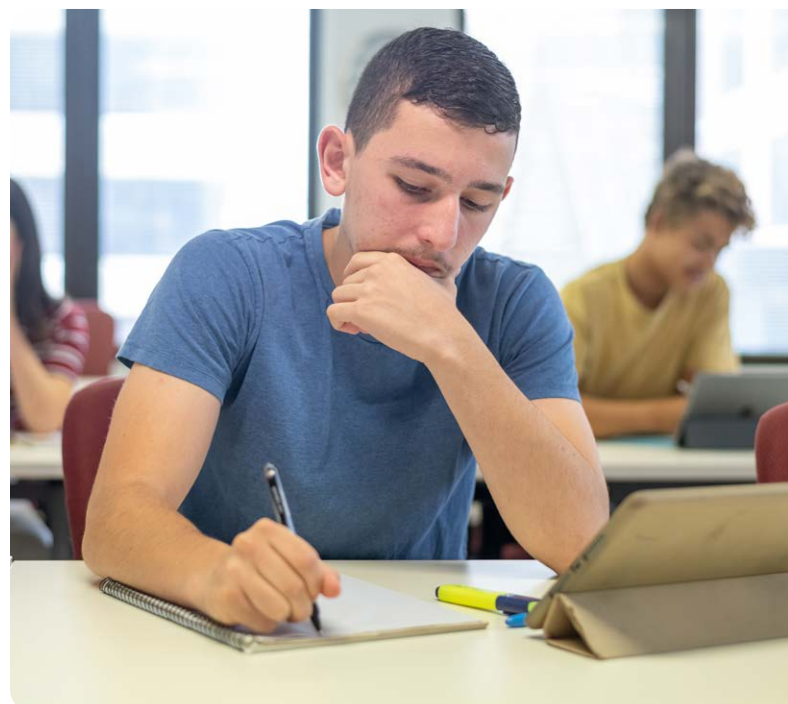
	Men and women should always be paid the same for the same job	Raising children is a shared responsibility for women and men	I want to work for an organisation/company that has a positive impact on the world	I want to one day become a leader in my chosen profession/field	Doing meaningful work that helps others is more important than a high salary	I prefer to work as hard as possible while I am young and find balance later	I would be willing to sacrifice work and salary to enjoy life	I can make a difference in tackling climate change	Having children has a negative impact on your career
All Students	84.6	84.0	72.1	63.2	59.9	57.6	55.5	51.1	40.3
Private Independent School	83.2	83.9	71.1	65.1	61.6	61.3	55.5	51.7	37.8
Private Catholic School	91.6	89.2	71.3	65.6	65.1	54.3	56.5	50.7	36.8
Public/State School	83.8	83.0	72.5	62.1	58.4	57.1	55.3	51.0	41.6
Boys only school	74.4	75.8	68.9	62.2	57.2	55.8	56.7	46.1	33.1
Girls only school	91.5	88.9	75.0	62.1	61.6	53.3	52.4	58.5	41.9
Coeducational school	83.8	83.5	71.7	63.5	59.8	58.6	56.1	49.9	40.3
All boys	77.8	79.9	68.7	63.2	58.7	59.3	57.0	47.2	38.7
All girls	90.4	87.7	75.1	63.2	60.9	56.2	54.3	53.9	40.9
Years 7-9	86.0	81.7	70.2	60.8	58.1	57.4	52.5	49.2	37.6
Year 10	83.7	83.8	75.0	65.5	65.8	56.8	57.4	54.0	35.8
Year 11	85.8	84.2	71.9	58.8	58.8	58.5	55.6	48.9	40.2
Year 12	83.7	85.1	71.1	66.8	58.1	57.4	55.6	51.8	43.6

Students at private Catholic schools were in higher agreement over the statements about equal pay (91.6 pts) and raising children as a shared responsibility (89.2 pts), and at private independent schools about working as hard as possible when younger and finding balance later (61.3 pts). Students attending public or state schools were however in higher agreement that having children has a negative impact on careers (41.6 pts).

Students at girls only schools agreed much more than at boys only schools about equal pay (91.5 pts vs. 74.4 pts) and raising children was a shared responsibility (88.9 pts vs. 75.8 pts). Students at girls only schools were also in higher agreement they could make a difference in tackling climate change (58.5 pts), while those at boys only school agreed much less with the statement that having children has a negative career impact (33.1 pts).

Girls in general were in higher agreement than boys about statements relating to equal pay (90.4 pts vs. 77.8 pts), raising children was a shared responsibility (87.7 pts vs. 79.9 pts), wanting to work for an organisation or company that has a positive impact on the world (75.1 pts vs. 68.7 pts), and that they can make a difference tackling climate change (53.9 pts vs. 47.2 pts).

By year level, the main difference related to statements that doing meaningful work that helps others was more important than a high salary for students in year 10 (65.8 pts) and becoming a leader in their field or chosen profession among year 12 students (66.8 pts).



Starting a business

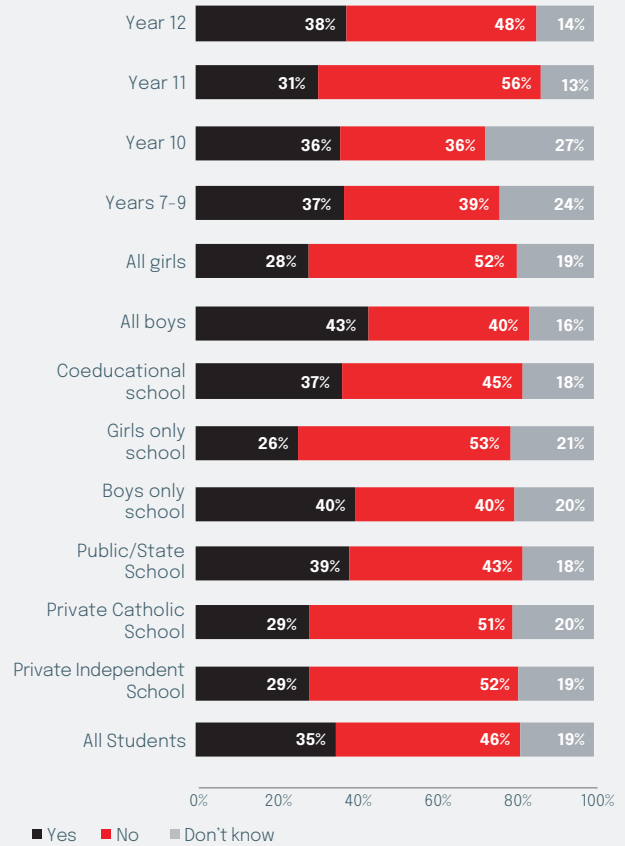
In Part 2 of the NAB State of Education series - School Life, students were asked to rate themselves across a number of life skills. They rated lowest for being prepared to run or start a business (scoring just 45.9 pts out of 100). When also asked to grade their school in terms of teaching them various life skills, preparing them to run or start a business was graded second lowest of all skills, with only 1 in 4 grading their school “excellent” (7%) or “very good” (17%), but 1 in 3 (33%) “poor” (33%), and 21% only “fair”.

But when students were also asked if they would like to start a business after leaving school if they knew how, over 1 in 3 (35%) said they did - suggesting an important gap in the curriculum that could benefit a large number of students in the future.

The entrepreneurial spirit exists for a significant number of students in all groups. By school type, almost 4 in 10 (39%) students at public or state schools and 3 in 10 at private independent (29%) and Catholic (29%) schools would like to start a business if they knew how. Students at boys only (40%) and coeducational schools (37%) had a bigger appetite to start a business than at girls only schools (26%), with more boys (43%) than girls (28%) also indicating they would like to start one. By year level. The number of students who said they would like to start a business if they knew how was highest in year 12 (38%) and lowest in year 11 (31%).

Typically, while around 1 in 2 (46%) students on average indicated they did not want to start a business, 1 in 5 (19%)

Chart 9: If you knew how, would you like to start a business when you leave school?



were unsure, suggesting the demand to help students learn how to start a business could be even greater.

Being a teacher

The main role of a teacher is to deliver classroom instruction that helps students learn. But being a teacher involves much more than the just curriculum. Teachers also promote critical thinking, good study habits and may also teach a few life skills along the way to help prepare students for the next stage of life - whether it's further education or joining the workforce. It can be a personally and professionally rewarding career. But is it seen as an attractive career option for students, and would their parents like their children to be a teacher when they leave school?

When students were asked if they would like to be a teacher when they leave school, only 1 in 10 (9%) did. Around 3 in 4 (74%) did not want to be a teacher, while 17% were unsure. Noticeably more parents however thought that being a teacher was a good career for their children. When parents were also asked if they would like their child to be a teacher when they leave school, 1 in 4 (25%) said they would. Only 1 in 3 (36%) did not, while 4 in 10 (39%) were unsure - see charts 10 & 11.

By type of school, around twice as many students at private independent schools (14%) than private Catholic (8%) and public or state schools (7%) would like to be teachers. Noticeably more students at boys only (10%) and coeducational schools (9%) also wanted to be teachers than at girls only schools (6%). There was little difference between boys (8%) and girls in general (9%), but it was much lower among students in year 11 (6%) than other year levels.

Uncertainty was much higher at girls only schools (23%) and in years 7-9 (22%), while the number that did not want to be teachers ranged from 68% at private independent schools and years 7-9 to 78% among year 11 students.

Chart 10: Would You Like to be a Teacher When You Leave School (Students)

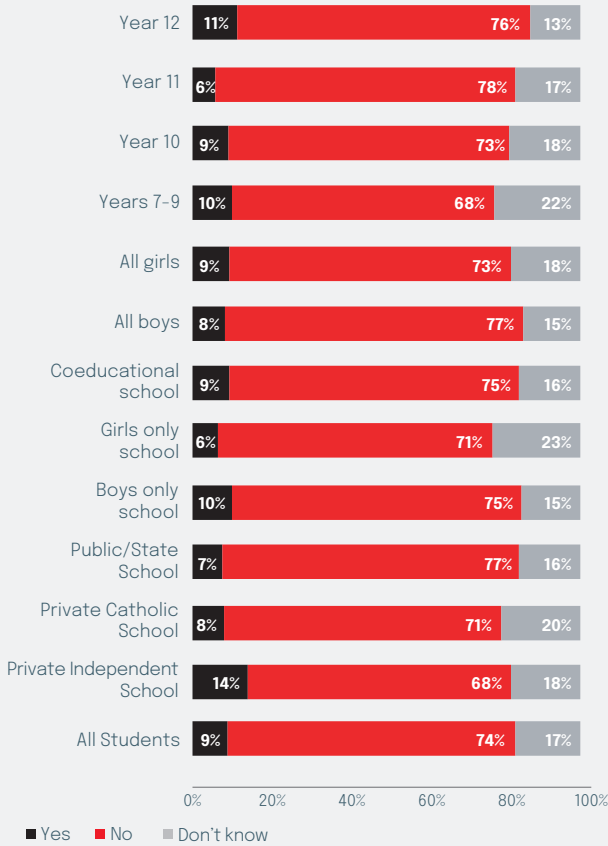


Chart 11: Would You Like Child to be a Teacher When They Leave School (Parents)

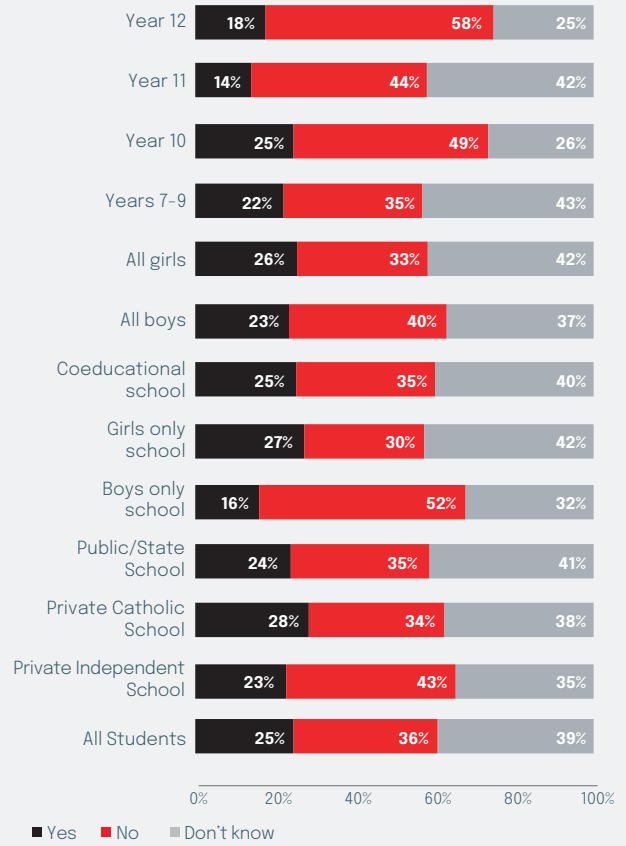
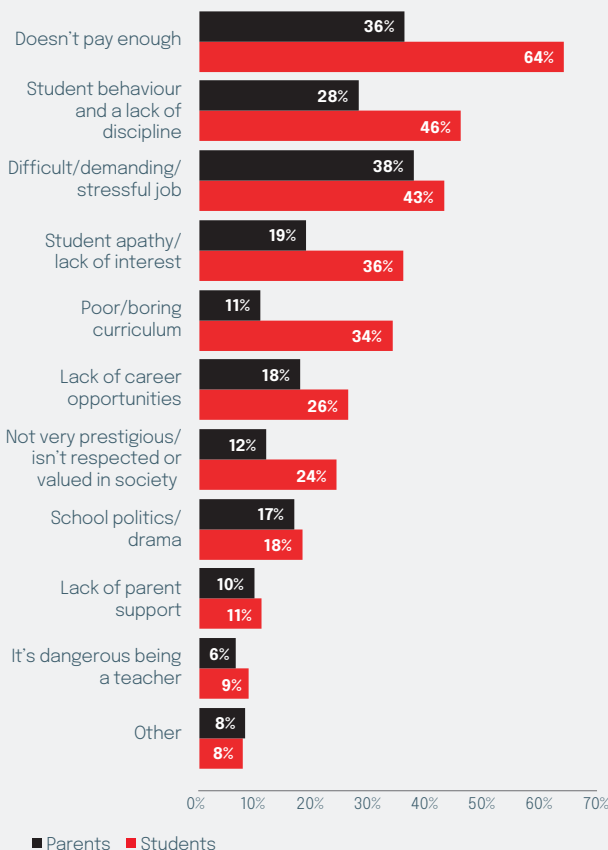


Chart 12: Why Do You Not Want to be a Teacher (Students & Parents)



Students who did not want to be a teacher and parents who did not want them to be teachers were also asked why not.

The overwhelming response among 2 in 3 (64%) students was it doesn't pay enough. The next most common reason according to around 1 in 2 (46%) was student behaviour and lack of discipline, with 43% not interested because they saw teaching as a difficult, demanding or stressful job.

Most parents also did not want their children to become teachers because they believed it was a difficult, demanding or stressful job (38%), were turned off by low pay (36%), and by student behaviour and lack of discipline (28%).

Around 1 in 3 students were also put off by student apathy or lack of interest (36%) and a poor or boring curriculum (34%). Around 1 in 4 cited a lack of career opportunities (26%), or thought teaching was not very prestigious, respected or valued in society (24%).

Noticeably more parents - around 1 in 5 - were also put off by student apathy or lack of interest (19%) and lack of career opportunities (18%). A broadly similar number of students and parents were turned off teaching as a profession because of school politics or drama (18% students; 17% parents), lack of parent support (11% students; 10% parents), it was dangerous (9% students; 6% parents), or other reasons (8% students; 8% parents).

Why do you not want to be a teacher: students

	All Students	Private Indep. school	Private Catholic School	Public/State School	Boys only school	Girls only school	Coeducational school	All boys	All girls	Years 7-9	Year 10	Year 11	Year 12
Doesn't pay enough	64%	58%	69%	65%	47%	70%	64%	61%	68%	65%	64%	65%	64%
Student behaviour & lack of discipline	46%	42%	51%	46%	40%	48%	46%	43%	49%	35%	48%	42%	53%
Difficult/demanding/stressful job	43%	47%	46%	41%	27%	52%	42%	40%	46%	38%	48%	38%	47%
Student apathy/lack of interest	36%	32%	40%	37%	27%	36%	37%	35%	37%	40%	42%	28%	38%
Poor/boring curriculum	34%	33%	40%	33%	20%	32%	35%	33%	36%	30%	33%	38%	33%
Lack of career opportunities	26%	26%	40%	24%	13%	32%	26%	27%	26%	33%	23%	28%	24%
Not very prestigious/isn't respected or valued in society	24%	21%	20%	26%	20%	36%	22%	22%	27%	33%	19%	31%	18%
School politics/drama	18%	28%	11%	17%	47%	16%	17%	18%	18%	20%	17%	16%	20%
Lack of parent support	11%	9%	14%	11%	7%	14%	11%	12%	11%	20%	8%	13%	8%
It's dangerous being a teacher	9%	9%	9%	9%	13%	9%	8%	12%	6%	8%	14%	8%	7%
Other	8%	7%	9%	8%	0%	7%	8%	6%	8%	10%	6%	8%	8%

By school type, noticeably more students at private Catholic schools highlighted student behaviour & lack of discipline (51%), poor or boring curriculum (40%), and lack of career opportunities (40%) as reasons for not wanting to be teachers. More students at private independent schools however pointed to school politics & drama (28%), and those in public or state schools because it wasn't very prestigious, respected or valued in society (26%). Also noticeable was the much lower number of students at private independent schools who highlighted low pay (58%), and at private Catholic schools politics & drama (11%).

Significantly more students at boys only schools highlighted school politics & drama (47%), but students at girls only schools not enough pay (70%), difficulties of the job (52%), lack of career opportunities (32%), and not being a very prestigious or respected job (36%). We also found a much lower number of students at boys only schools who were put off by low pay (47%), student behaviour & lack of discipline (40%), difficulties of the job (27%), student apathy or lack of interest (27%), poor or boring curriculum (20%), and lack of career opportunities (13%) than at girls only or coeducational schools.

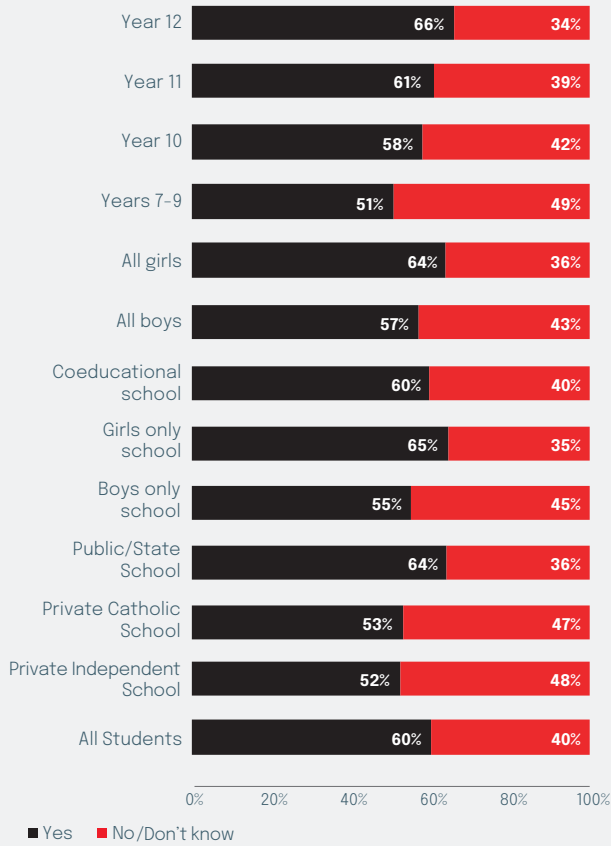
There was less difference between boys and girls in general. The main areas where responses diverged were in relation to lower pay (68% girls; 61% boys), difficulties, demands and stresses of being a teacher (46% girls; 40% boys), and it being a dangerous job (12% boys; 6% girls).

By year level, we also found a much higher number of students in year 12 who called out student behaviour & lack of discipline (53%), particularly when compared to students in years 7-9 (35%). We also found a much higher number in year 11 who identified poor or boring curriculum (38%), and in years 7-9 lack of career opportunities (33%), and lack of parent support (20%). Also noticeable was the much lower number of students in year 11 who said they did not want to be a teacher because of student apathy or lack of interest (28%).



Do students know what job they want to do?

Chart 13: Do you know what type of job you eventually want to do?



In an ideal scenario, students who know what type of job they eventually want to do can make decisions now that will help them achieve their goal in their future. Knowing what they want to do can assist them finding appropriate classes that will benefit them and help them find the job they want.

But how many students know what type of job they eventually want to do?

NAB's research found that 6 in 10 did know, while 4 in 10 did not know or were unsure.

However, this did vary by school type from 52% in private independent schools to 64% in public or state schools. Noticeably more students at girls only schools (65%) believed they knew what job they wanted than did those at boys only schools (55%).

More girls in general (64%) also indicated they knew what type of job they wanted than did boys (57%).

We also found a direct correlation with student year level. The lowest number of students who knew what type of job they eventually want to do was lowest in years 7-9 at 51%, but this stepped up incrementally in each year level to 66% among students in year 12.



Financial stress caused by education costs

Cost of living pressures have emerged as a key pain point for consumers in recent quarters, with the level of consumer stress related to cost of living climbing to a multi-year high 67.3 pts in Q3 according to NAB's latest Consumer Stress Survey. Moreover, cost of living stress is now trending above survey average levels in nearly all demographic groups, except the lowest income group - though their cost of living stress is still among the highest of all groups.

Rising cost of living pressures are weighing on many parents of school aged children, with NAB's latest consumer research finding 20% of Australians with children under the age of 18 had cancelled or cut back on private school fees or private tutors over the past 3 months due to cost of living pressures. In addition, 15% also said they intend to spend less in the next 12 months on school fees at private independent or Catholic schools.

In this survey, we also asked parents to rate the extent school fees, uniforms, excursions and other costs associated with the child's education was causing financial stress in their household. Overall, parents indicated it was causing only "moderate" stress scoring 51.8 pts out of 100 (where 100 signals "extreme" stress). That said, a significant number of parents are struggling much more, with 1 in 4 (24%) scoring education related stress "very" high (i.e. 80 + pts).

The level of household stress associated with education costs did however vary by school type from 58.0 pts for parents with children at private independent schools to 53.9 pts at private Catholic schools and 49.2 pts at public or state schools. Parents of students at boys only schools (57.5 pts) said their stress was higher than at coeducational schools (51.6 pts) and girls only schools (45.6 pts). Stress among parents of boys in general (52.4 pts) was slightly higher than for parents of girls (51.2 pts). By year, stress declined with age - from 53.7 pts in years 7-9 and diminishing as students progressed through each year level to just 44.9 pts in year 12.

In terms of parents experiencing "very high" financial stress as a result for education costs ranged from 29% at private independent schools to 22% at public or state schools. Around twice as many parents of students at boys only schools (40%) had "very high" stress than parents of children at public or state schools (22%). There was no difference between parents of boys and girls in general (24%). However, the number with "very high" stress ranged significantly from just 8% for parents of year 12 students to 31% for those with children in year 10 - see chart 15.



Chart 14: Extent Costs of Education Causing Financial Stress in Your Household (score out of 100)

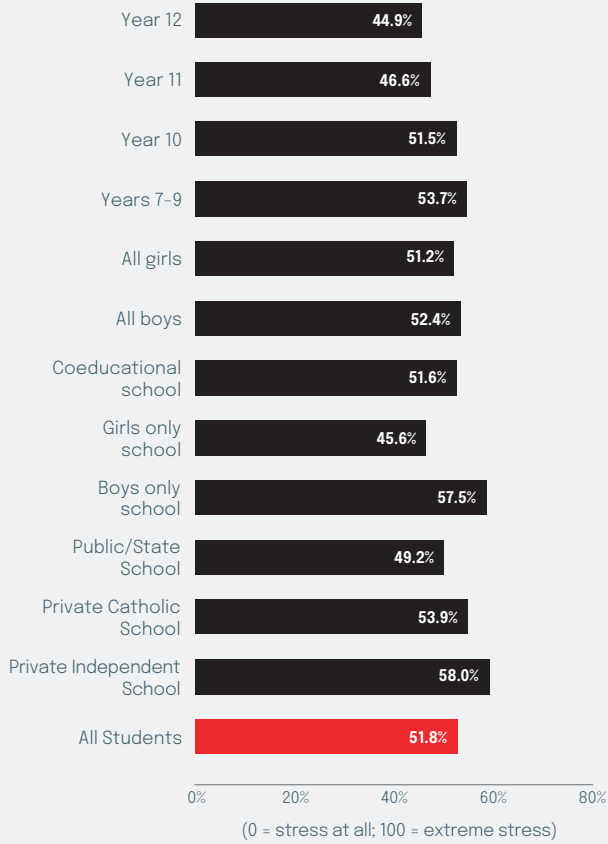
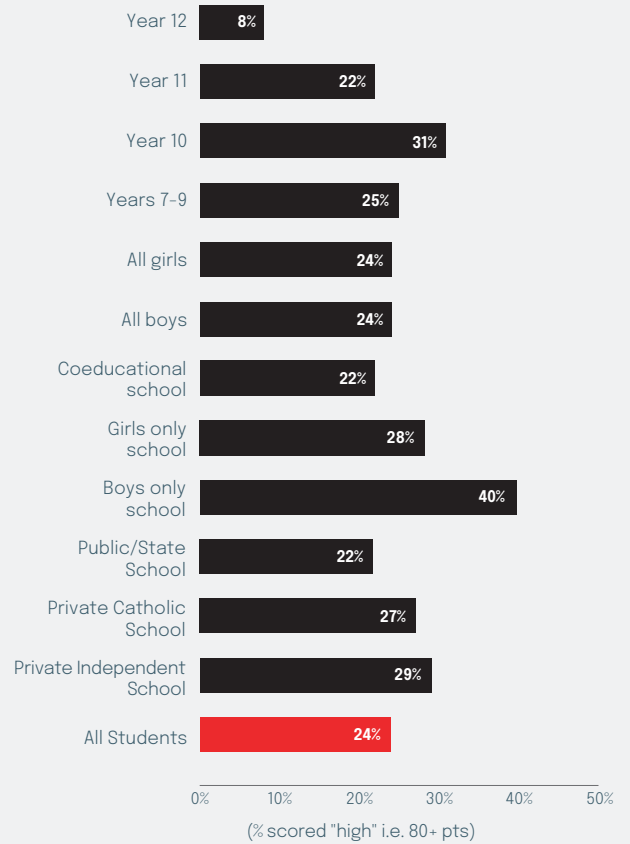


Chart 15: Extent Costs of Education Causing Financial Stress in Your Household (% scored "high")



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