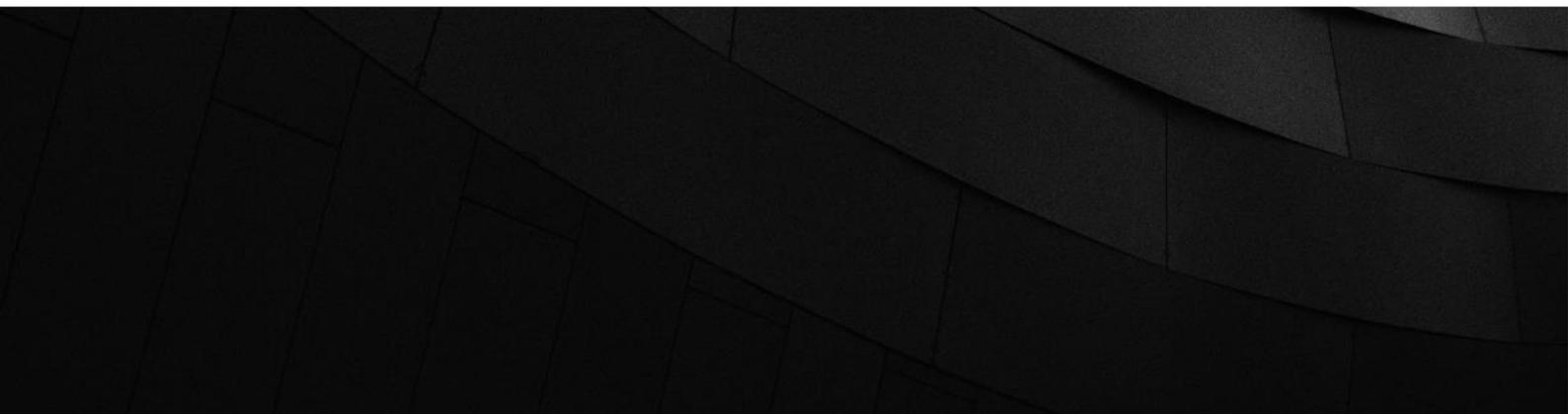


REAL INSURANCE  
WORKING PARENTS

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APRIL 2018



## KEY FINDINGS

### Working parents wish they could have stayed home instead of returning to work so soon

- The vast majority of parents would have liked to stay home with their child for longer before returning to work.
- The majority of parents also feel they returned to work sooner than they would have liked and wish they had held off on returning to work so that they could spend more time with their child during their early years.
- Many parents felt stressed or guilty when they initially returned to work, typically because they were not there as much as possible for their child and were worried about missing out on their child's development.
- Some parents even felt resentful that their partner was able to stay at home with their child while they had to return to work.

### Working parents miss out on their child's important milestones despite sacrifices

- Parents made a range of sacrifices in order to spend more time with their child and ensure they wouldn't miss out on important milestones in their child's development, including working flexible hours and changing to part time or casual employment.
- However, despite these sacrifices, the majority of parents still feel they missed out on being there for the important milestones in their child's development.
- Their child's first words and first steps were by far the milestones that parents regret missing out on the most, which had a negative impact on their overall happiness.
- The majority of parents also felt guilty about missing out on some important milestones in their child's development, as pictures and videos will never replace actually being there.

### Money is a critical driver of returning to work

- Most parents made the decision to return to work jointly with their partners, citing the need to earn an income and ease the financial burden associated with child rearing as the greatest drivers.
- Most parents also believe that child care costs are a major financial burden of having children, they feel they are being held ransom to exorbitant child care costs or feel worried and stressed about money after having children.

### New parents feel supported after having children...

- Partners and family members provide the greatest support for new parents when it comes to their work choices.
- The large majority of working parents also feel that society in general are more supportive of the work and parental choices of new parents.

### ...but feel judged and scrutinised for their choices

- Despite the support however, some new parents felt they were judged on their work choices by others, particularly their employer and their partner's family members.

- Most working parents also feel that society in general is more likely to judge the work and parental choices of new parents, likely due to traditional views on the role of the father as the breadwinner and the role of the mother as the primary carer in a household.
- Mothers are substantially more likely than fathers to be more harshly scrutinised for their parenting choices around returning to work, particularly when mothers return to work within three months of having a child.

#### **Workplaces need to better support new parents**

- While almost all working parents believe parental leave policies can provide businesses/organisations with an advantage in retaining or recruiting staff, many also say Australian workplaces could be doing more to support new parents and have more flexible parental leave policies.
- Offering flexible working hours, longer paid parental leave and subsidised child care services are just some of the ways working parents think Australian workplaces could be more supportive of new parents.

#### **Important note:**

Sample is composed of Australian parents with at least one child under 18 living at home with them; have been employed in some capacity before they had their child or children; and went back to work after having their child/children, unless stated otherwise.

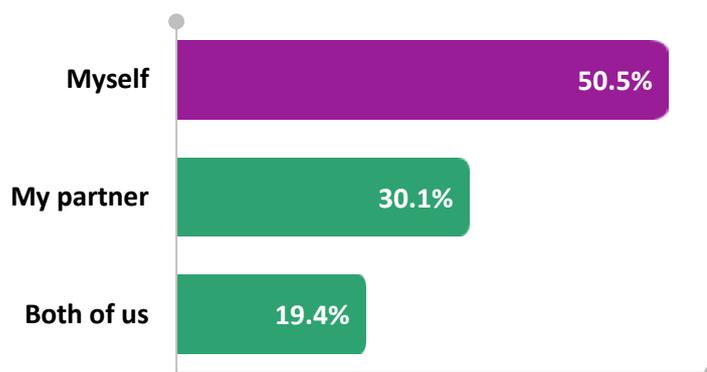
# MAIN FINDINGS

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## PARENTAL LEAVE

- Mums are more likely than dads to be the primary carer of their children and the vast majority are happy about the decision they have made about becoming one.
- The vast majority of working parents took parental leave after having their child and returned to work in the first 12 months.
- Partners and family members provide the greatest support for new parents when it comes to their work choices. The large majority of working parents also feel that society in general is more supportive of the work and parental choices of new parents.
- Despite the support however, some new parents felt they were judged on their work choices by others, particularly their employer and their partner's family members.
- Most working parents also feel that society in general is more likely to judge the work and parental choices of new parents, likely due to traditional views on the role of the father as the breadwinner and the role of the mother as the primary carer in a household.
- Mothers are substantially more likely than fathers to be more harshly scrutinised for their parenting choices around returning to work, particularly when mothers return to work within three months of having a child.
- Parents turn to their family members to help in caring for their children for approximately 16.3 hours in a typical week. This slightly increases for day care facilities (20.5 hours) and nannies or au pairs (21.8 hours). In total, Australian parents who took parental leave have turned to their family members to help in caring for their children for 33,164,240 hours, to day care facilities for 32,059,639 hours and to nannies or au pairs for 5,297,377 hours.
- In total, Australian parents who took parental leave and engaged in activities other than caring for their children spent 2,431,822 hours watching daytime TV and 1,198,901 hours watching series on Netflix or Stan. They also spent in total 1,176,148 hours of exercising and 906,821 hours catching up with other friends that are also on parental leave.

Between you and your partner, who became more of the primary carer of your child/oldest child/youngest child?

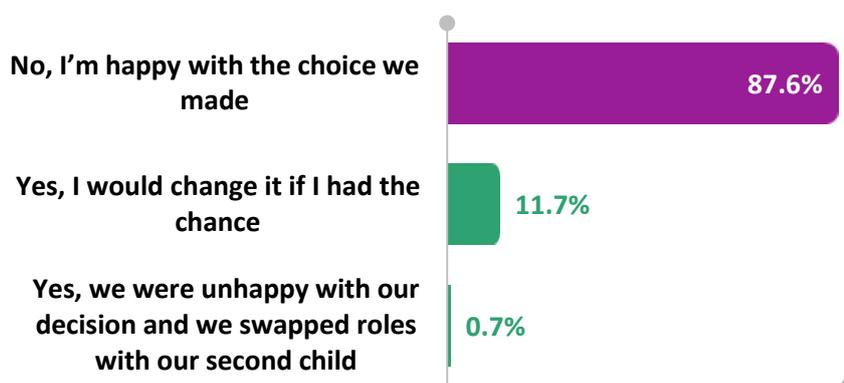


Source: CoreData Working Parents Survey (April 2018)  
 Question: Between you and your partner, who became more of the primary carer of (your child)?

Half (50.5%) of parents say they have become more of the primary carer of their children, while three in 10 (30.1%) point to their partners. Less than one in five (19.4%) say they share the responsibility with their partner.

Female respondents or mums are more likely to say they have become the primary carer of their children (81.0%), while male respondents or dads are more likely to point to their partners as the primary carer (62.6%).

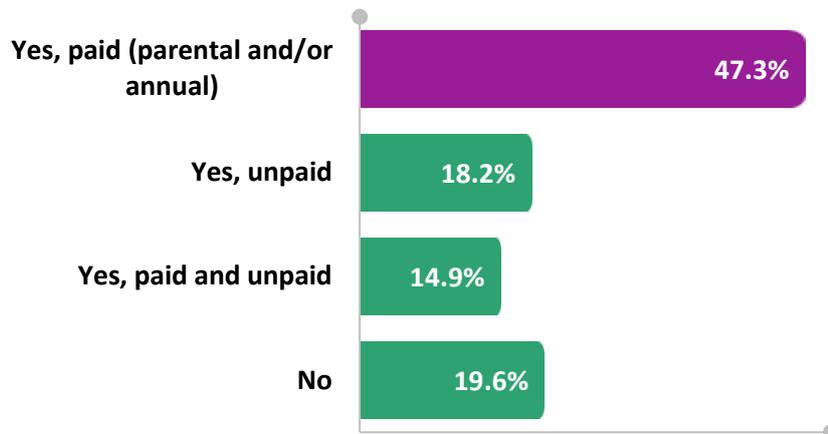
Looking back, are you happy with this decision, or would you change it if you had the chance?



Source: CoreData Working Parents Survey (April 2018)  
 Question: Looking back, are you happy with this decision, or would you change it if you had the chance?

The vast majority (87.6%) of parents say they are happy with the decision they have made about who became the primary carer of their children and would not change it if they had the chance.

Did you take any parental leave after you had your child/oldest child/youngest child?

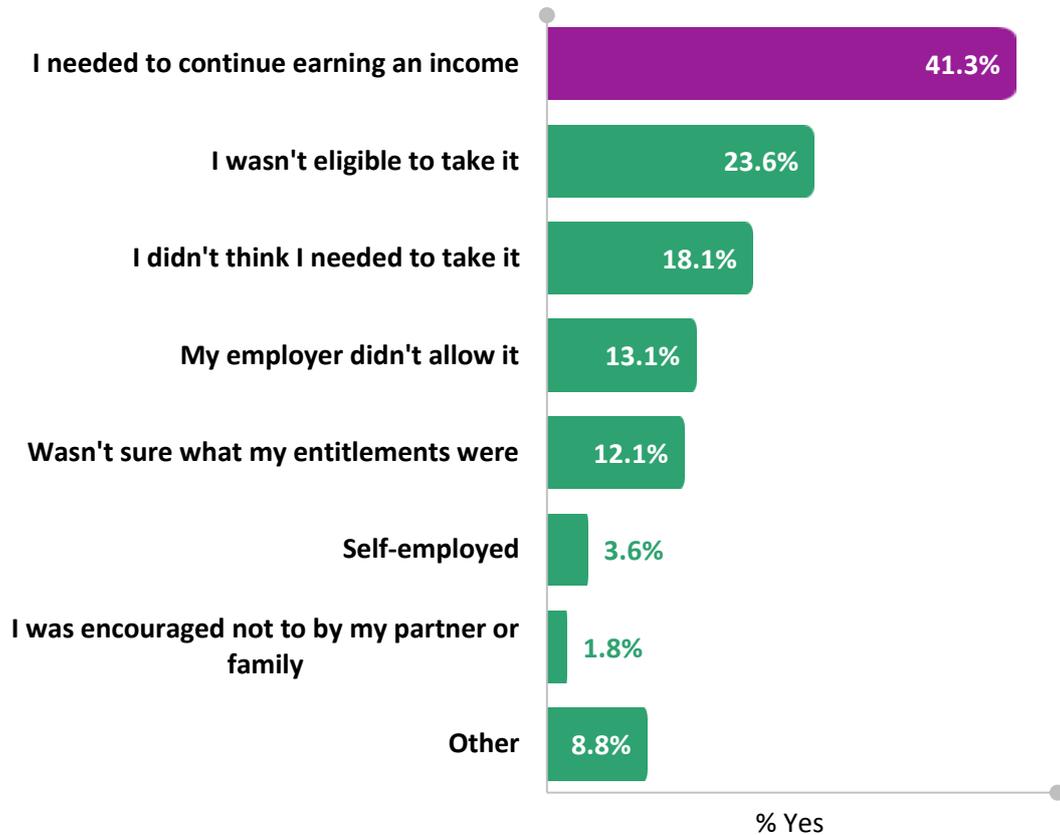


Source: CoreData Working Parents Survey (April 2018)

Question: Did you take any parental leave after you had (your child)?

Almost half (47.3%) of the parents have taken paid parental or annual leave after having children, while less than one in five (18.2%) say they took unpaid leave. One in seven (14.9%) say they have taken both paid and unpaid leave, while one in five (19.6%) claim they did not take any leave at all.

Why didn't you take any parental leave after you had your child/oldest child/youngest child?



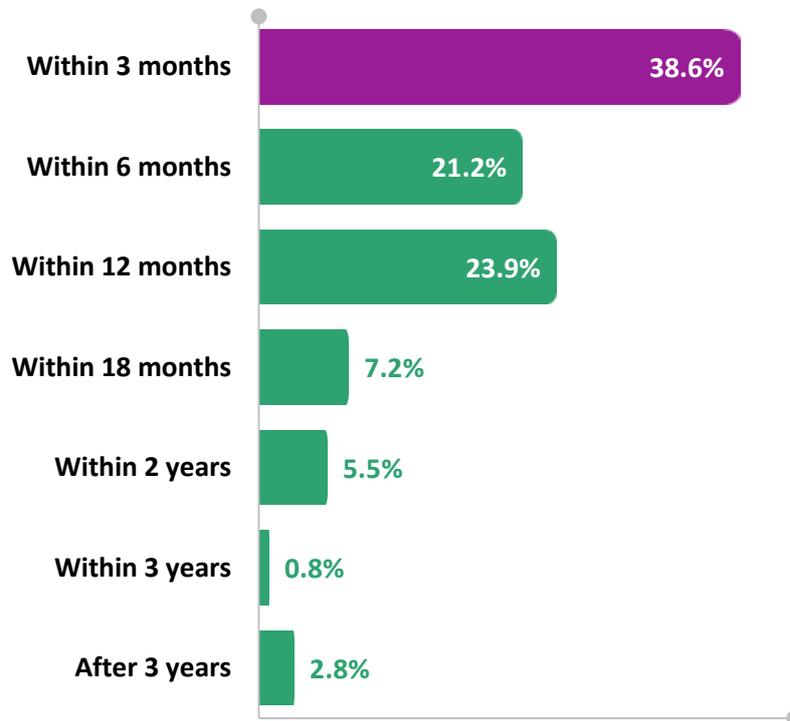
\*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)

Question: Why didn't you take any parental leave after you had (your child)?

Among those who did not take any parental leave after having children, more than two in five (41.3%) say they needed to continue to earn an income. Other reasons include not being eligible to take parental leave (23.6%) and did not think they needed to take it (18.1%).

When did you return to work after you had your child/oldest child/youngest child?



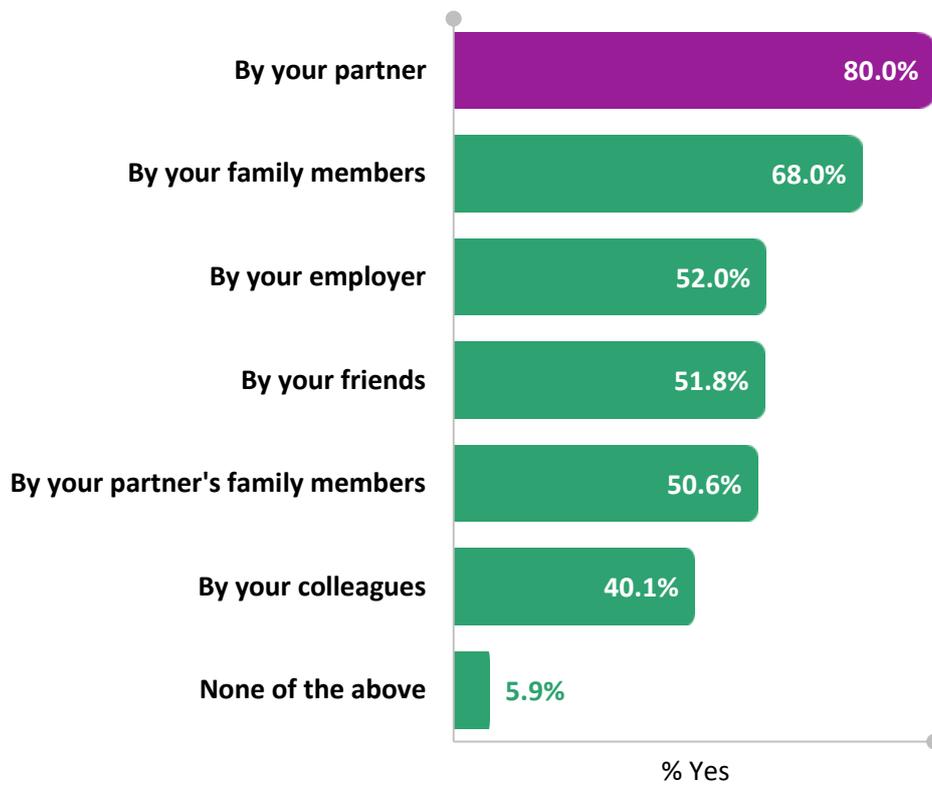
Source: CoreData Working Parents Survey (April 2018)

Question: When did you return to work after you had your (your child)?

Among parents who have taken parental leave, close to two in five (38.6%) parents say they returned to work within 3 months after having their children, while similar portions say they did the same within 6 (21.2%) and 12 months (23.9%).

Dads are more likely to have returned to work within 3 months (81.6%), while mums are more likely to have done the same within 12 months (36.1%).

Did you feel that you were supported with your work choices after you had your child/oldest child/youngest child ...?



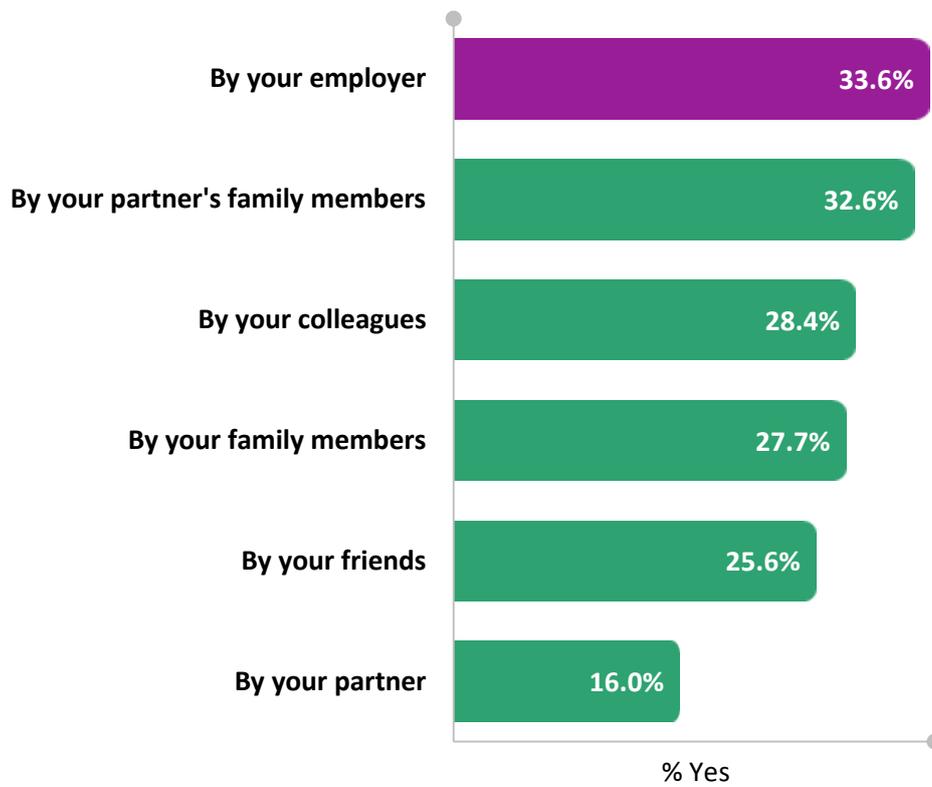
\*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)

Question: Did you feel that you were supported with your work choices after you had (your child)...

By far, parents have felt they were supported with their work choices the most by their partners (80.0%) and family members (68.0%) after having children. Similar portions also express they have felt supported by their employers (52.0%), friends (51.8%) and partner’s family members (50.6%). Only two in five (40.1%) say they felt their colleagues’ support.

Did you feel that you were being judged on your work choices after you had your child/oldest child/youngest child..?



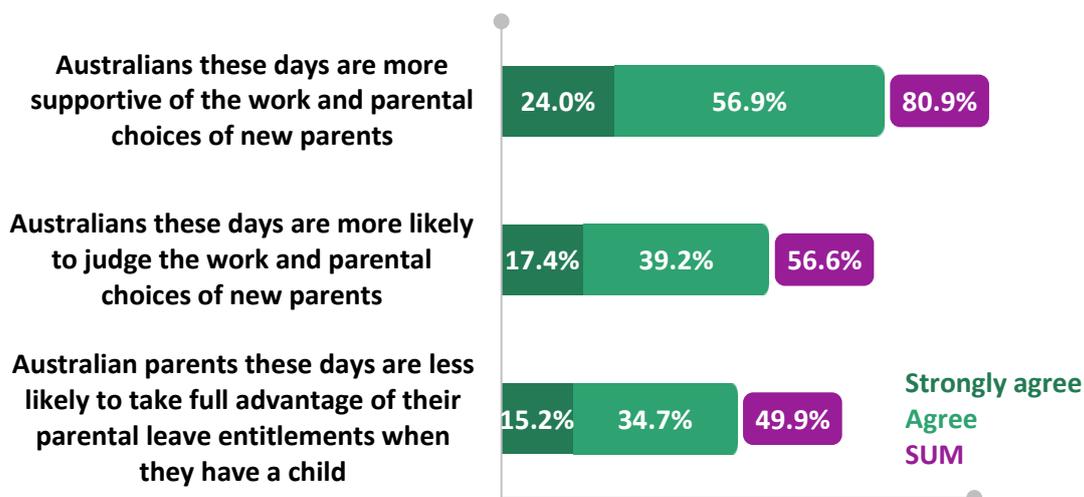
\*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)

Question: Did you feel that you were being judged on your work choices after you had (your child)..?

Among parents who felt they were being judged on their work choices after having children, a third say they were being judged by their employers (33.6%) and by their partner’s family members (32.6%).

How much do you agree with the following statements on work and parental choices and decisions?



Source: CoreData Working Parents Survey (April 2018)

Question: How much do you agree with the following statements on work and parental choices and decisions?

The vast majority (80.9%) of parents agree that Australians these days are more supportive of the work and parental choices of new parents.

However, only less than three-fifths (56.6%) agree that Australians these days are more likely to judge the work and parental choices of new parents and half (49.9%) agree that Australian parents these days are less likely to take full advantage of their parental leave entitlements when they have a child.

How important are the following childcare provisions in enabling you to manage work and care for your child/oldest child/youngest child?

**Parental leave**



**Day care facilities**



**Family/friends' assistance with care**

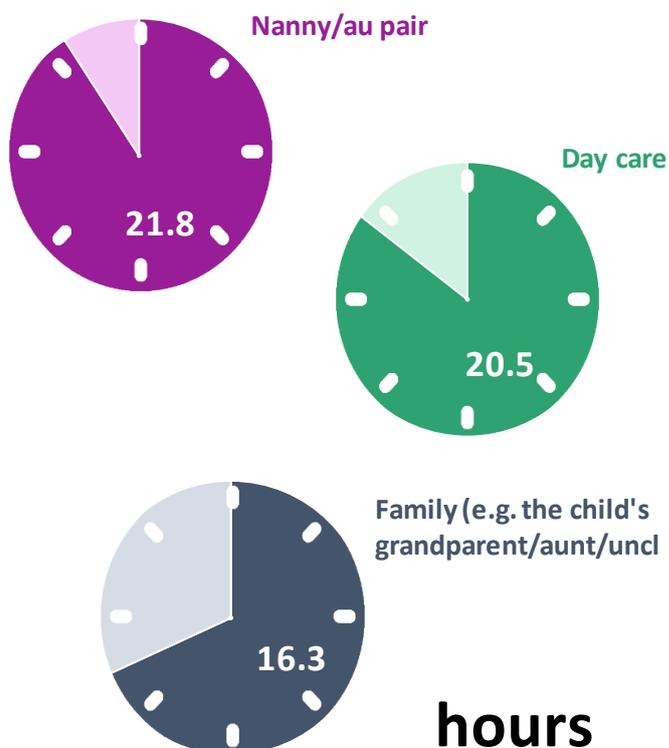


*Source: CoreData Working Parents Survey (April 2018)*

*Question: How important are the following childcare provisions in enabling you to manage work and care for (your child)?*

Most parents say that parental leave (69.2%) and day care facilities (62.3%) are very important for them to manage working and caring for their children at the same time. To a slightly lesser extent, family or friends' assistance (55.5%) is also very important for them.

In a typical week, how many hours on average are you using the following sources of care for your child/oldest child/youngest child?

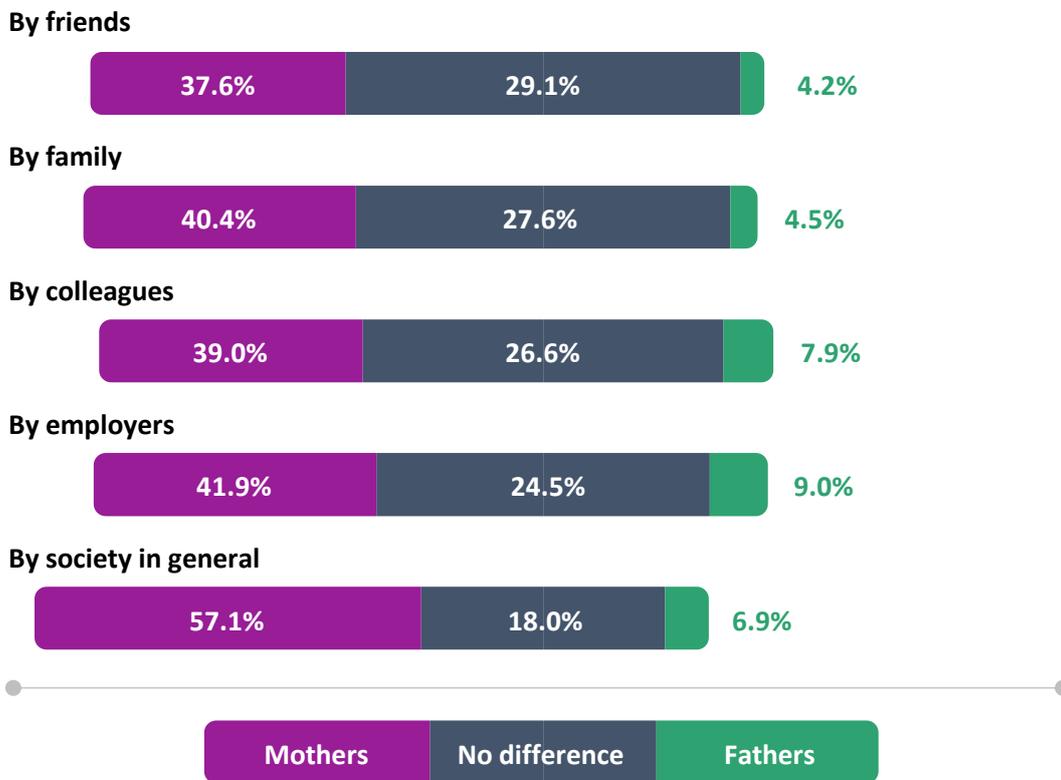


Source: CoreData Working Parents Survey (April 2018)

Question: In a typical week, how many hours on average are you using the following sources of care for (your child)?

Parents turn to their family members to help in caring for their children for approximately 16.3 hours in a typical week. This slightly increases for day care facilities (20.5 hours) and nannies or au pairs (21.8 hours). In total, Australian parents who took parental leave have turned to their family members to help in caring for their children for 33,164,240 hours, to day care facilities for 32,059,639 hours and to nannies or au pairs for 5,297,377 hours.

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

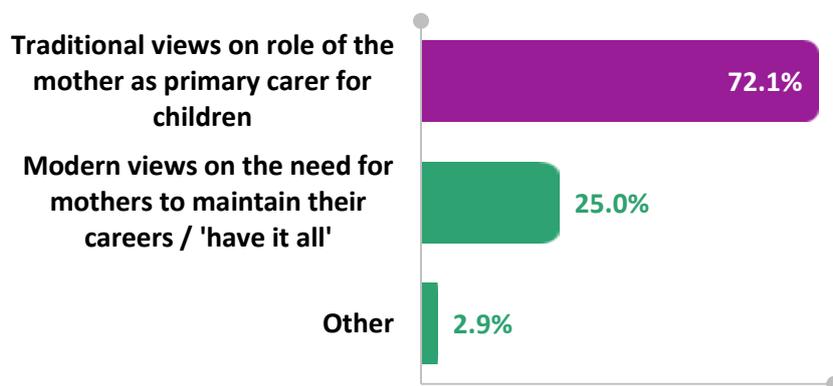


Source: CoreData Working Parents Survey (April 2018)

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

Although most parents say there is no difference among who is more harshly scrutinised for their parenting choices around returning to work, mothers are by far more scrutinised than fathers particularly by society in general (57.1%), by employers (41.9%) and by family (40.4%).

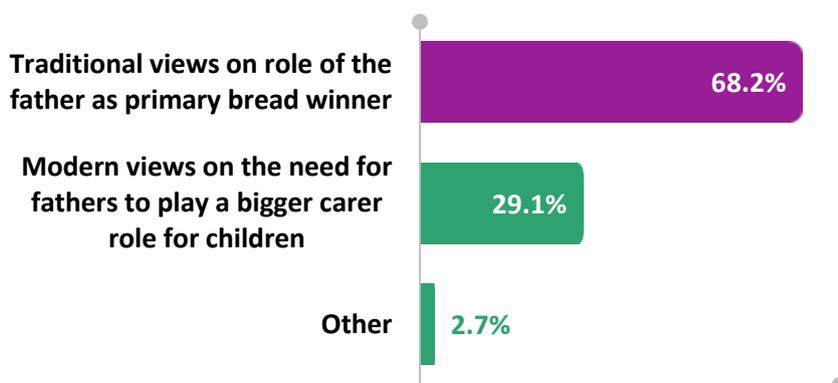
Why do you feel mothers are scrutinised more than fathers?



Source: CoreData Working Parents Survey (April 2018)  
 Question: Why do you feel mothers are scrutinised more than fathers?

Among parents who feel mothers are scrutinised more than fathers, this is attributed mainly to traditional views on the role of the mother as the primary carer for children (72.1%) rather than the modern views on the need for mothers to maintain their careers or to 'have it all' (25.0%).

Why do you feel fathers are scrutinised more than mothers?

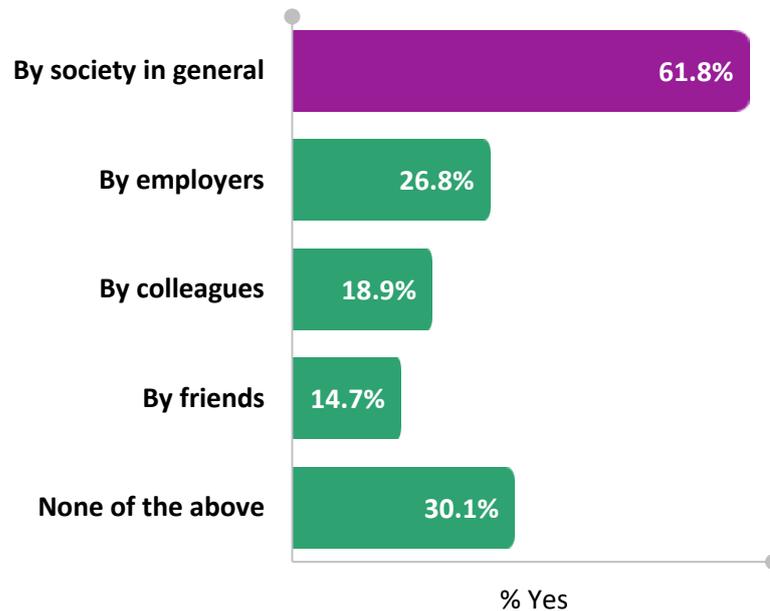


\*low Ns

Source: CoreData Working Parents Survey (April 2018)  
 Question: Why do you feel fathers are scrutinised more than mothers?

Among parents who feel fathers are scrutinised more than mothers, the majority points to the traditional views on the role of the father as the primary bread winner of the family (68.2%) compared to the modern views on the need for fathers to play a bigger carer role for the children (29.1%).

Do you feel that single parents are scrutinised more than couples?



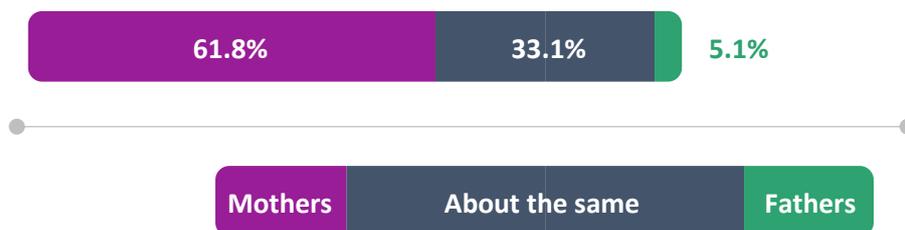
\*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)

Question: Do you feel that single parents are scrutinised more than couples?

Although three in 10 (30.1%) parents say single parents are not scrutinised more than couples, the rest of the parents do, particularly by society in general (61.8%) and to a lesser extent by employers (26.8%).

Do you think this scrutiny is harsher on single mothers or single fathers?

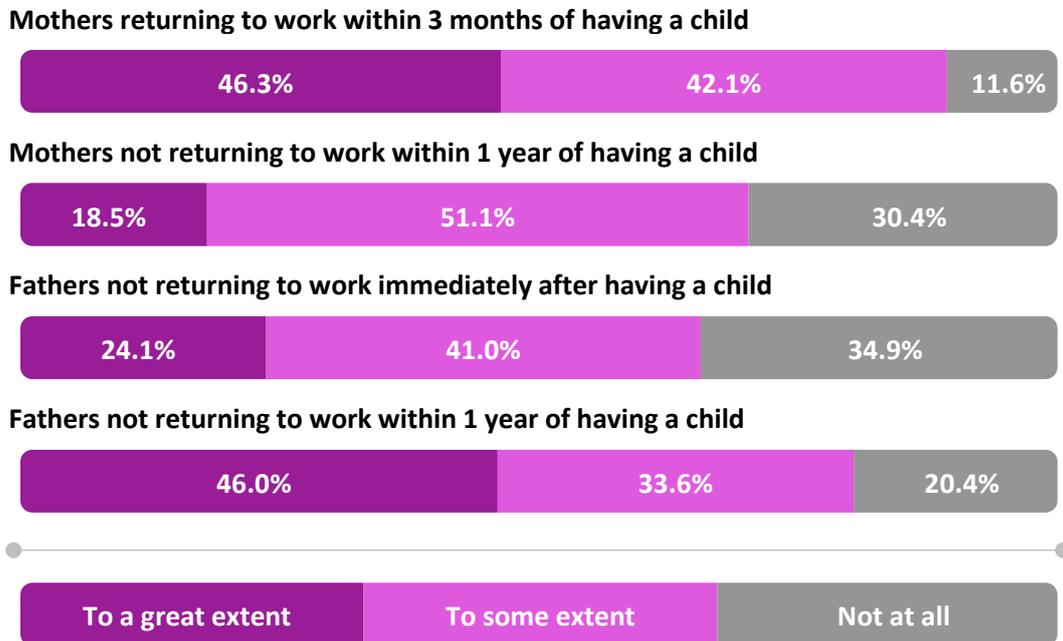


Source: CoreData Working Parents Survey (April 2018)

Question: Do you think this scrutiny is harsher on single mothers or single fathers?

For parents who feel single parents are scrutinised more than couples, the majority (61.8%) think the scrutiny is harsher on single mothers.

In general, how strongly do you feel people in the following circumstances are judged negatively by society?



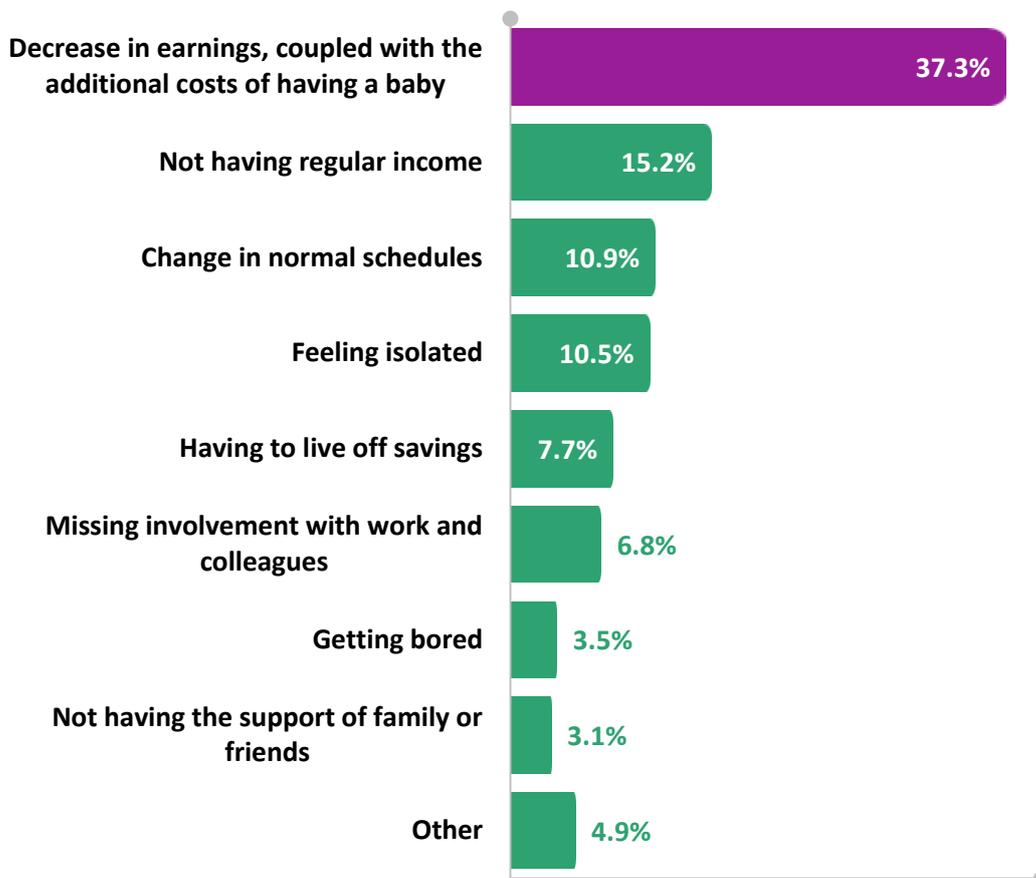
Source: CoreData Working Parents Survey (April 2018)

Question: In general, how strongly do you feel people in the following circumstances are judged negatively by society?

Most parents say mothers returning to work within three months (88.4%) or not returning to work within a year (69.6%) of having a child are being judged negatively at least to some extent by society.

On the other hand, many parents say fathers not returning to work immediately (65.1%) or within a year (79.6%) are being judged negatively by society.

What did you find most difficult when you were on leave from work to care for your child/oldest child/youngest child?

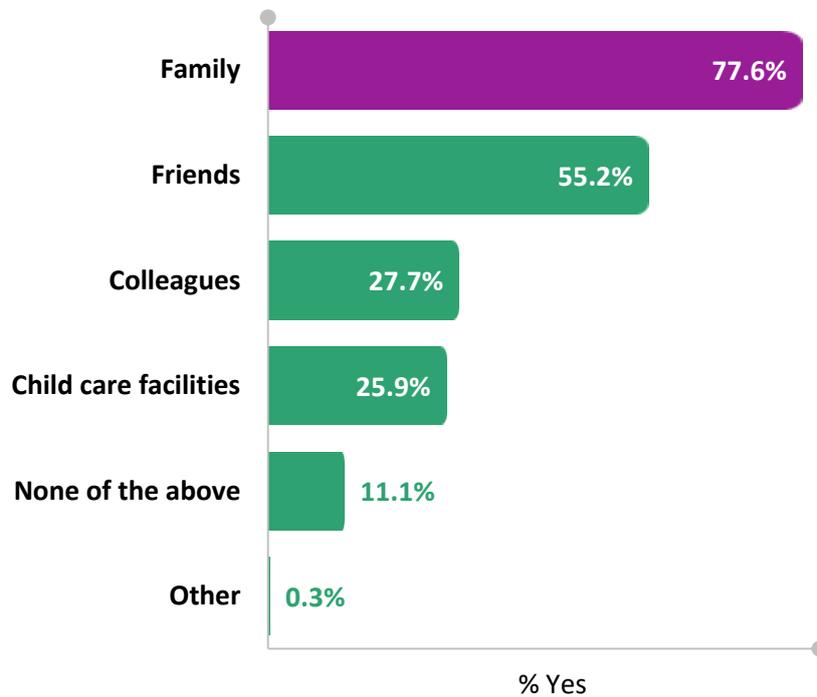


Source: CoreData Working Parents Survey (April 2018)

Question: What did you find most difficult when you were on leave from work to care for (your child)?

Among parents who have taken parental leave, close to two in five (37.3%) have found the decrease in earnings along with the additional costs of having a baby as the most difficult part of being on leave. Other things parents have found challenging are not having regular income (15.2%), changing normal schedules (10.9%) and feeling isolated (10.5%).

After the birth of your child/oldest child/youngest child, did you feel you had sufficient support from...?



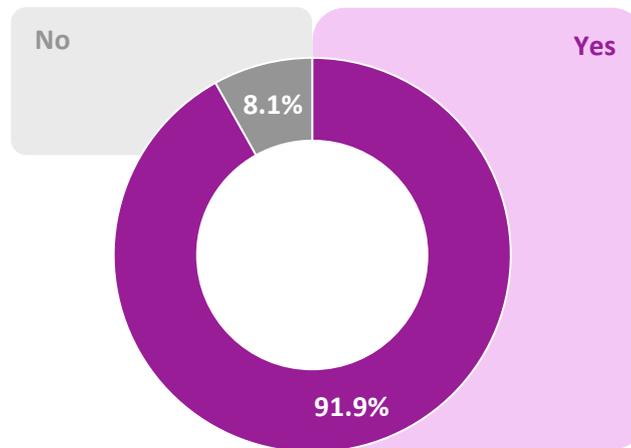
\*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)

Question: After the birth of (your child), did you feel you had sufficient support from...?

The large majority (77.6%) of parents say they had sufficient support from their family after the birth of their children. They also have felt support from their friends (55.2%) and to a much lesser degree, from their colleagues (27.7%) and child care facilities (25.9%).

Did you feel you had sufficient access to medical care after the birth of your child/oldest child/youngest child?

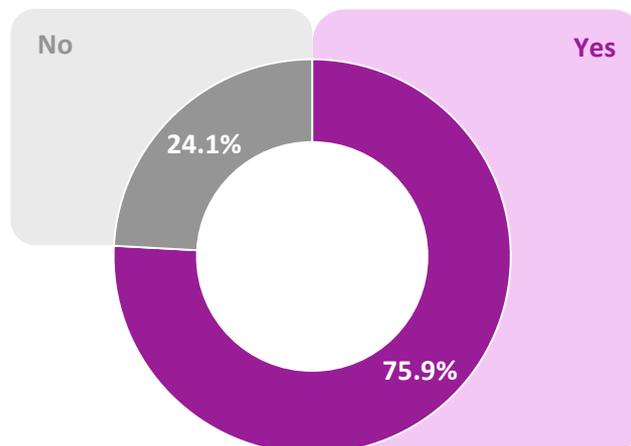


Source: CoreData Working Parents Survey (April 2018)

Question: Did you feel you had sufficient access to medical care after the birth of (your child)?

Nearly all parents (91.9%) say they had sufficient access to medical care after the birth of their child or children.

Did you feel you had sufficient access to social groups (e.g. mother's groups) after the birth of your child/oldest child/youngest child?

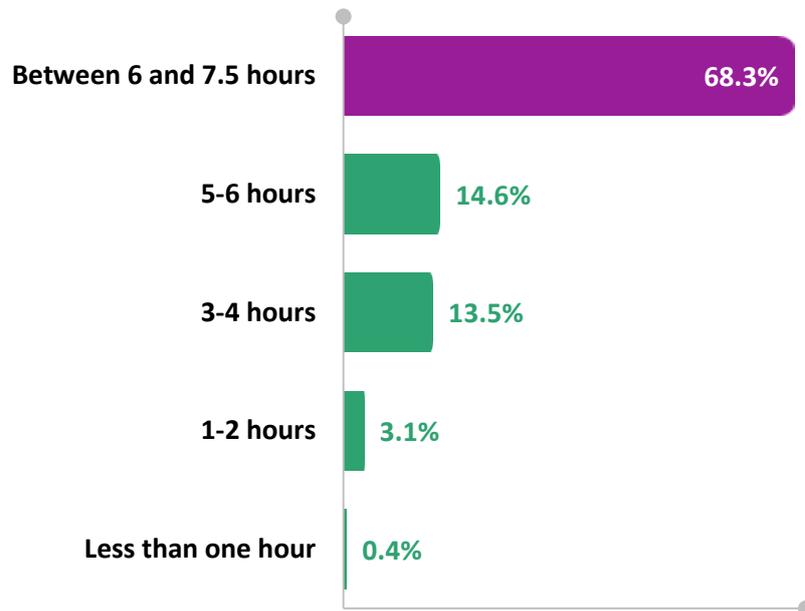


Source: CoreData Working Parents Survey (April 2018)

Question: Did you feel you had sufficient access to social groups (e.g. mother's groups) after the birth of (your child)?

Three in four (75.9%) parents say they had sufficient access to social groups such as mothers' groups after the birth of their child or children.

In a typical 7.5 hour working day, how many hours did you spend caring for your child/oldest child/youngest child whilst on parental leave?

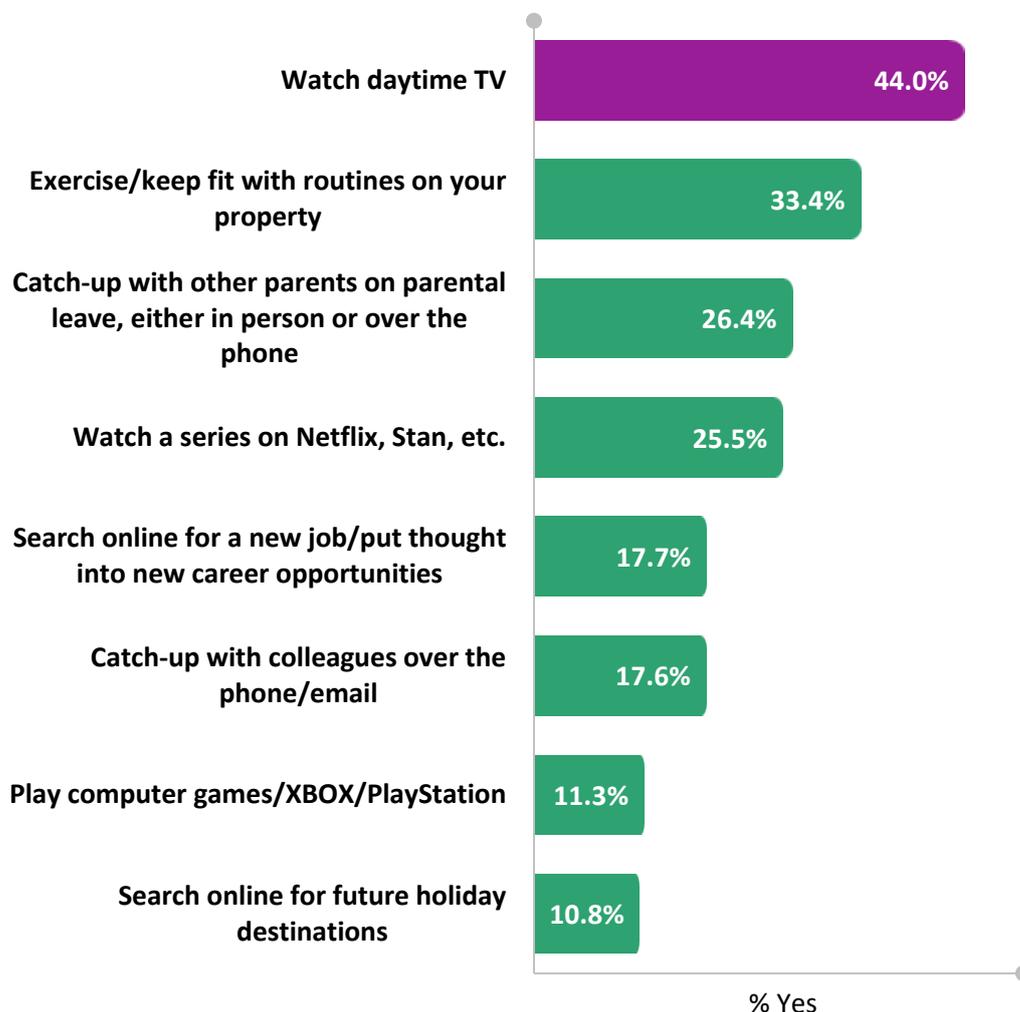


Source: CoreData Working Parents Survey (April 2018)

Question: In a typical 7.5 hour working day, how many hours did you spend caring for (your child) whilst on parental leave?

Among parents who have taken parental leave, more than two-thirds (68.3%) say they have spent between 6 and 7.5 hours caring for their child whilst on parental leave in the context of a typical 7.5 hour working day. Similar portions say they have spent 3-4 hours (13.5%) or 5-6 hours (14.6%) taking care of their child.

In a typical 7.5 hour working day, in any time that you weren't caring for your child/oldest child/youngest child, did you do any of the below?



\*Top 8 answers

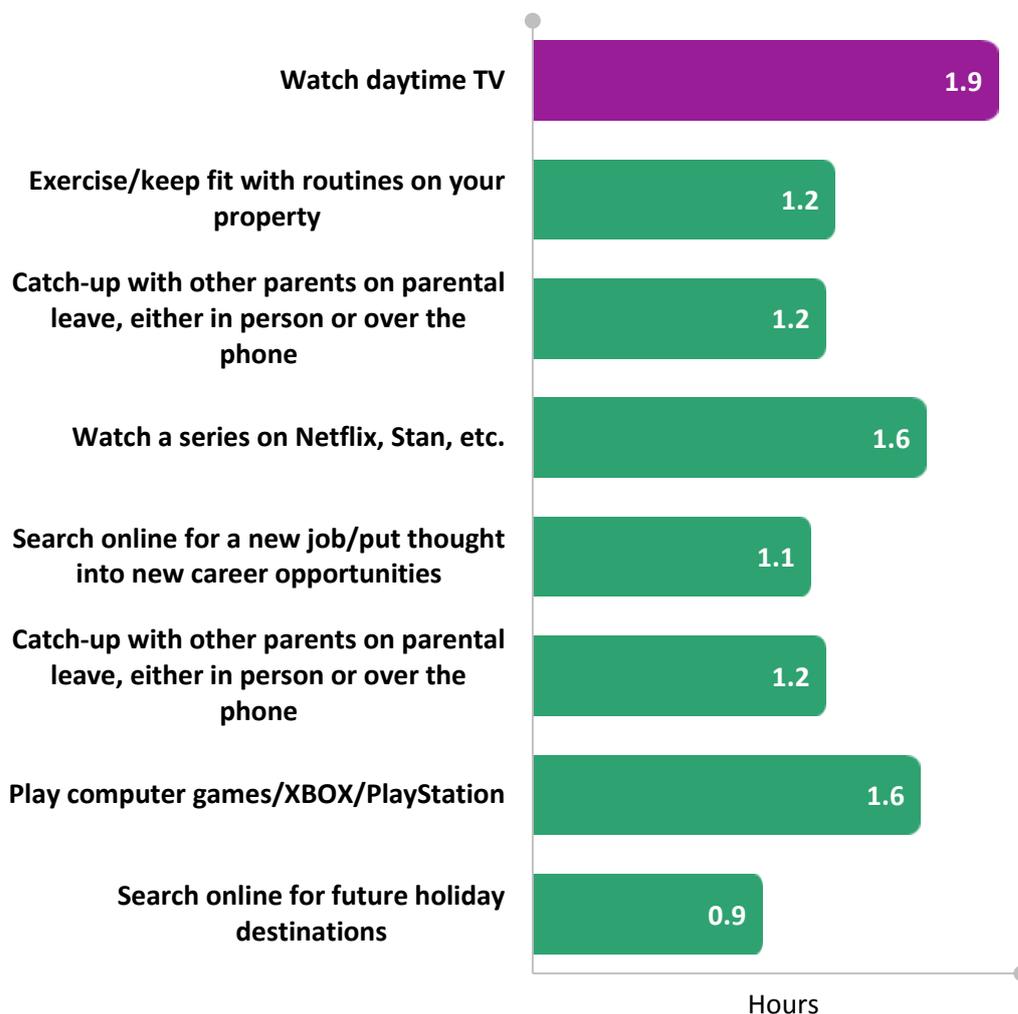
\*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)

Question: In a typical 7.5 hour working day, in any time that you weren't caring for (your child), did you do any of the below?

In any time they were not caring for their child whilst on parental leave in a typical 7.5 hour working day, watching daytime TV (44.0%) is the most popular activity for parents. They also exercise or keep fit (33.4%), catch up with other parents on parental leave either in person or over the phone (26.4%) and watch a series on Netflix or Stan (25.5%).

In a typical 7.5 hour working day, in any time that you weren't caring for your child/oldest child/youngest child, how many hours did you spend doing the following?



\*Top 8 answers

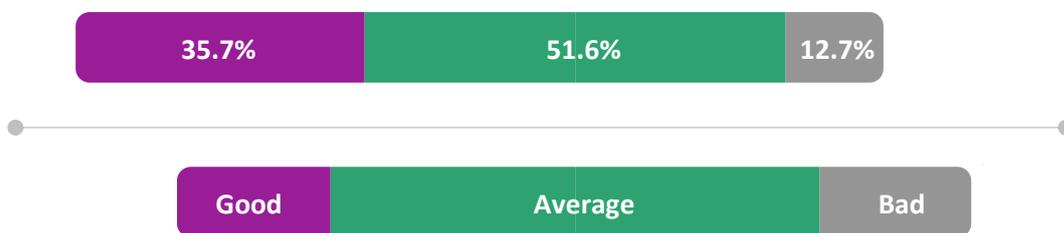
Source: CoreData Working Parents Survey (April 2018)

Question: In a typical 7.5 hour working day, in any time that you weren't caring for (your child), how many hours did you spend doing the following?

Among the activities parents engage in when they were not caring for their child whilst on parental leave, they watch an average of 1.9 hours of daytime TV and 1.6 hours of Netflix or Stan. They also spend an average of 1.2 hours of exercising and 1.2 hours catching up with other friends that are also on parental leave.

In total, Australian parents who took parental leave spent 2,431,822 hours watching daytime TV and 1,198,901 hours watching series on Netflix or Stan. They also spent in total 1,176,148 hours of exercising and 906,821 hours of catching up with other friends that are also on parental leave.

How would you best describe your diet whilst on parental leave based on generally accepted standards?

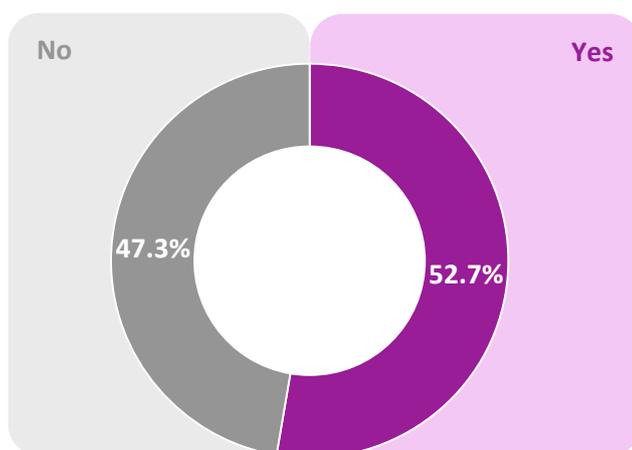


Source: CoreData Working Parents Survey (April 2018)

Question: How would you best describe your diet whilst on parental leave based on generally accepted standards?

While on parental leave, over half (51.6%) describe their diet as average based on generally accepted standards and more than a third (35.7%) say their diet is good. Only one in eight (12.7%) say their diet was bad whilst on leave.

If you had a bad diet, would you say this was due to feeling of boredom or loneliness whilst on parental leave?



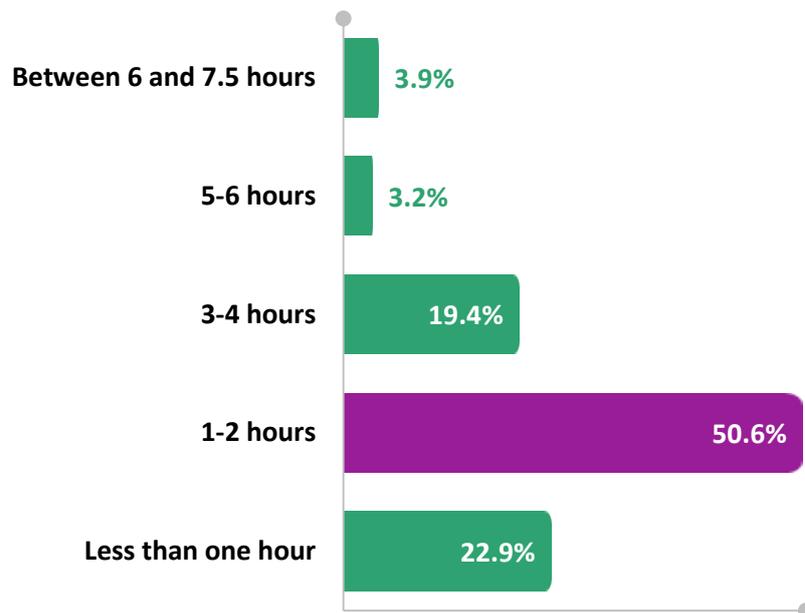
\*low Ns

Source: CoreData Working Parents Survey (April 2018)

Question: If you had a bad diet, would you say this was due to feeling of boredom or loneliness whilst on parental leave?

Among parents who say their diet was bad whilst on parental leave, more than half (52.7%) attribute this to boredom or loneliness.

In a typical 7.5 hour working day, how many hours a day did you spend outside (with your child/oldest child/youngest child or without) whilst on parental leave?



Source: CoreData Working Parents Survey (April 2018)

Question: In a typical 7.5 hour working day, how many hours a day did you spend outside (with (your child) or without) whilst on parental leave?

Half (50.6%) of the parents say they spend 1-2 hours a day outside whilst on parental leave in the context of a typical 7.5 hour working day while less than one in five (19.4%) say around 3-4 hours. Close to a quarter (22.9%) say they spend less than an hour outside when they were on their parental leave.

## RETURNING TO WORK

- Most parents made the decision on returning to work jointly with their partners, citing the need to earn an income and ease the financial burden associated with child rearing as the greatest drivers.
- The vast majority of parents would have liked to stay home with their child for longer before returning to work.
- The majority of parents also feel they returned to work sooner than they would have liked and wish they had held off on returning to work so that they could spend more time with their child during their early years.
- Many parents felt stressed and guilty when they initially returned to work, typically because they were not there as much as possible for their child and because they were worried about missing out on their child's development.
- Some parents even felt resentful that their partner was able to stay at home with their child while they had to return to work.

What did you think about the duration of your leave from work after you had your child/oldest child/youngest child?

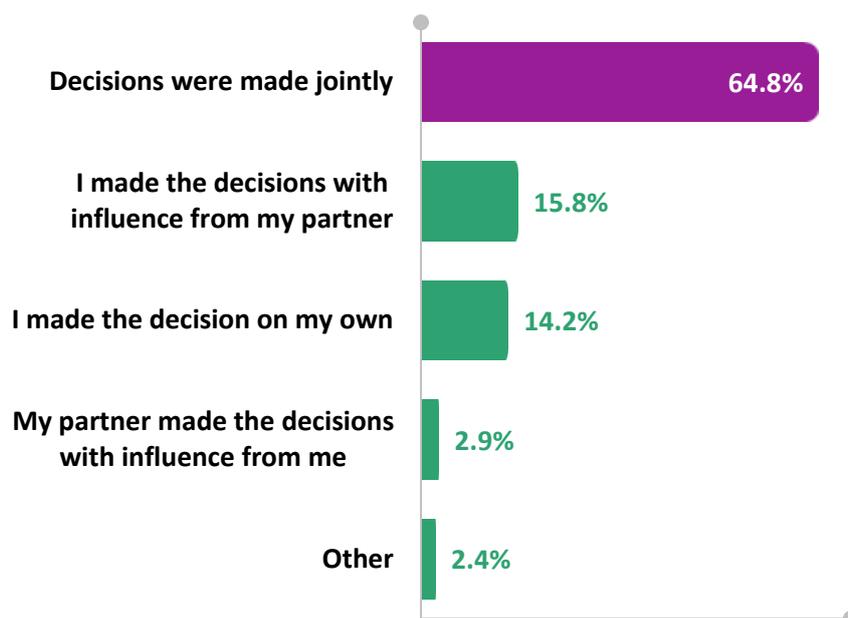


Source: CoreData Working Parents Survey (April 2018)

Question: What did you think about the duration of your leave from work after you had (your child)?

Close to half (47.2%) of parents think the duration of their leave from work after they had their child was just right. However, a similar portion (48.6%) say their parental leave was not long enough.

How did you and your partner primarily make decisions on returning to work?



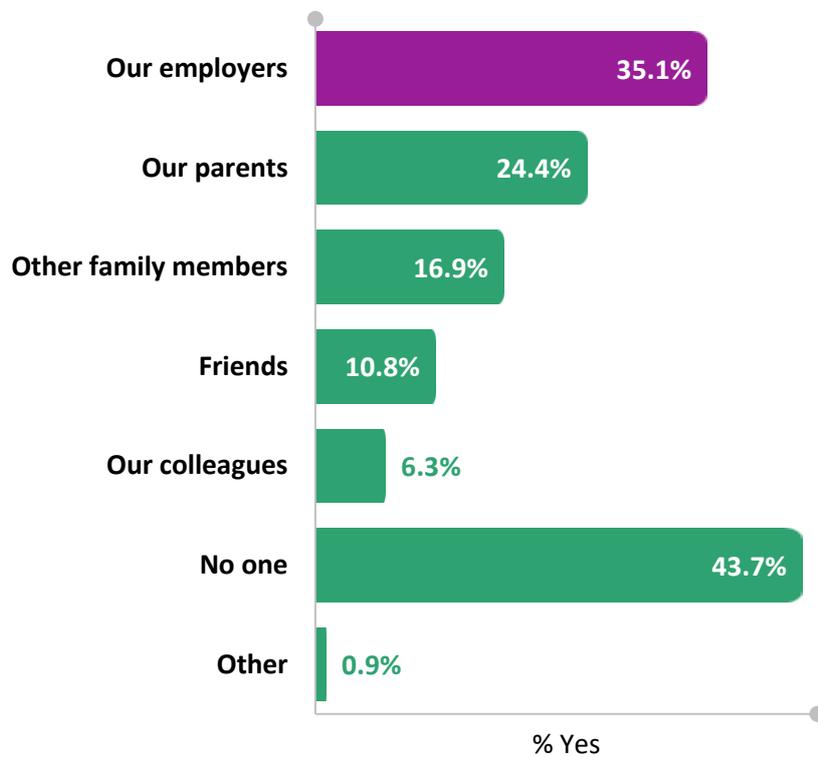
Source: CoreData Working Parents Survey (April 2018)

Question: How did you and your partner primarily make decisions on returning to work?

Most parents (64.8%) say they made their decisions on returning to work jointly with their partner. Similar proportions say they made said decisions with influence from their partner (15.8%) or made them on their own (14.2%).

Dads are more likely to say their decisions on returning to work were made jointly with their partner (72.5% vs. 58.8%), while mums are more likely to say they made their decisions on their own (19.8% vs. 7.0%).

Which of the following people did you consult with before you and your partner made decisions on returning to work?



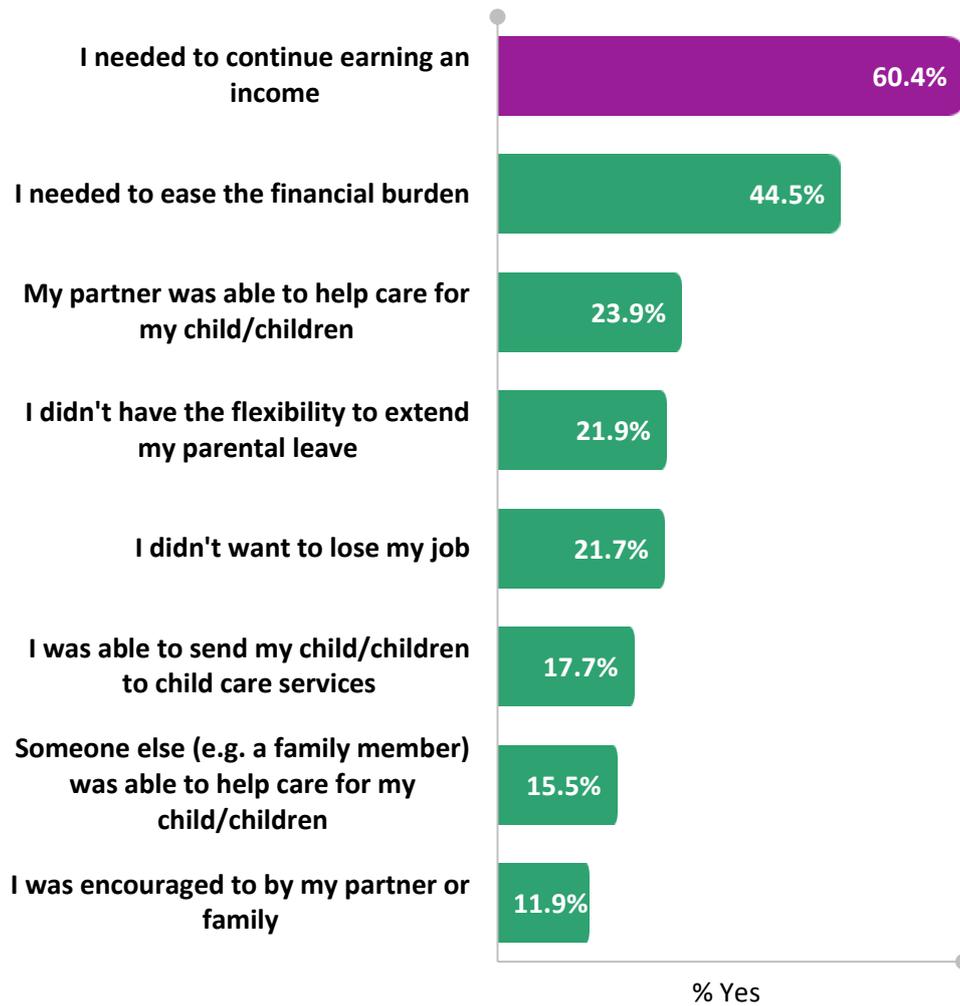
\*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)

Question: Which of the following people did you consult with before you and your partner made decisions on returning to work?

More than a third (35.1%) of parents say they consulted their employers before making decisions on returning to work. Some say they turned to their parents (24.4%) and other family members (16.9%) for advice. However, more than two in five (43.7%) say they did not consult anyone before they made the decision to return to work.

Which of the following factors influenced your decision to return to work?



\*Top 8 answers

\*Multiple answers allowed

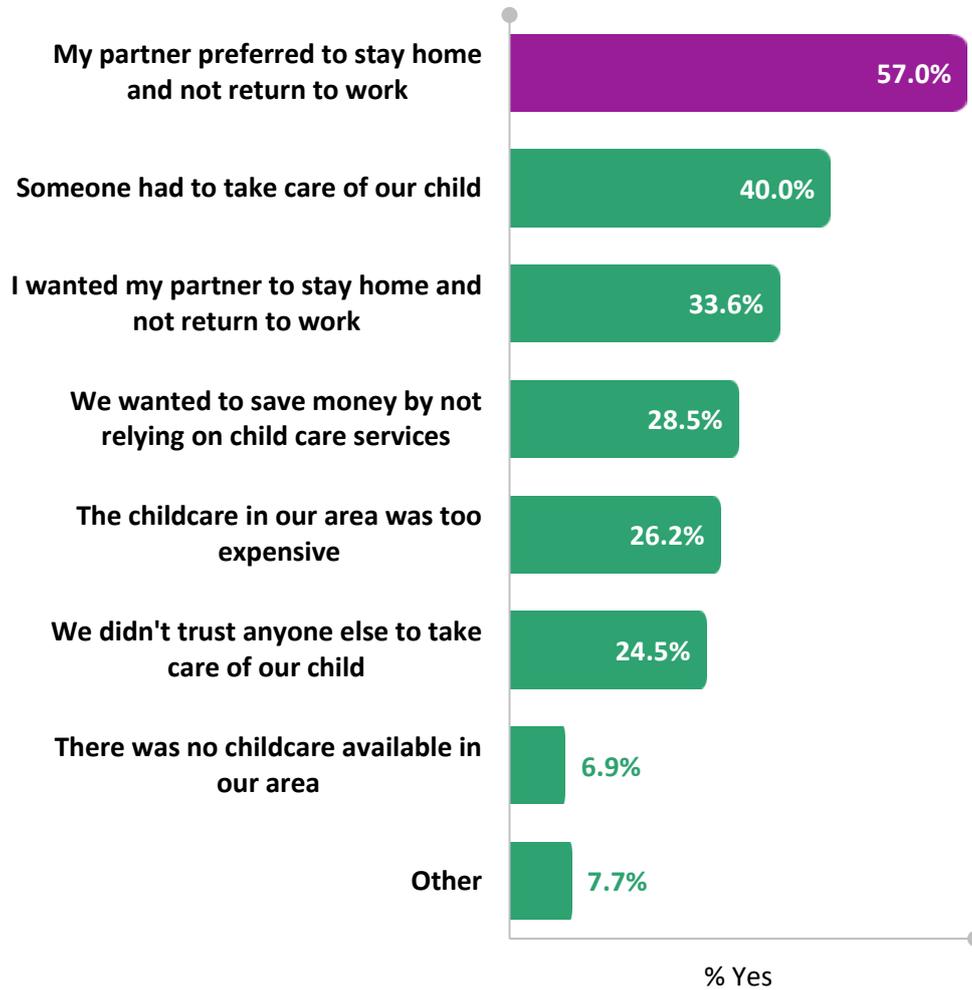
Source: CoreData Working Parents Survey (April 2018)

Question: Which of the following factors influenced your decision to return to work?

Money is the biggest factor cited by parents that influenced their decision to return to work, with three in five (60.4%) saying they needed to continue to earn an income and a further 44.5 per cent saying they needed to ease the financial burden.

Other factors that parents say influenced their decision to return to work include: their partner was able to help care for the children (23.9%), their parental leave was not flexible for extension (21.9%) and their desire not to lose their job (21.7%).

Why didn't your partner return to work after you had your child/oldest child/youngest child?



\* low Ns

\*Multiple answers allowed

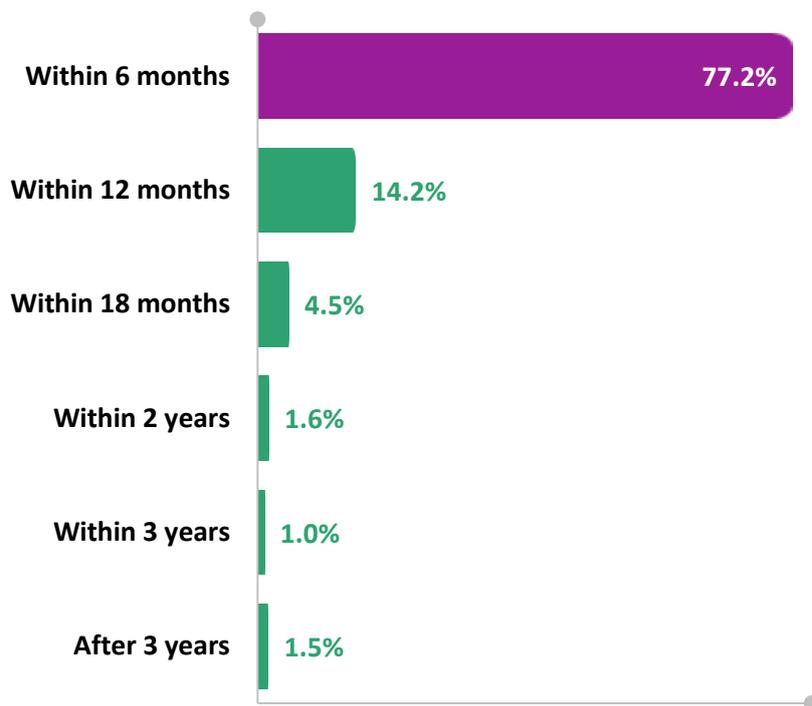
Source: CoreData Working Parents Survey (April 2018)

Question: Why didn't your partner return to work after you had (your child)?

Among parents whose partners did not return to work, close to three in five (57.0%) say it was their partner's preference to stay home and not to return to work, while a third (33.6%) say they wanted their partner to stay at home.

Two in five (40.0%) parents say someone had to take care of their child, while less than three in 10 (28.5%) say they wanted to save money by not relying on child care services.

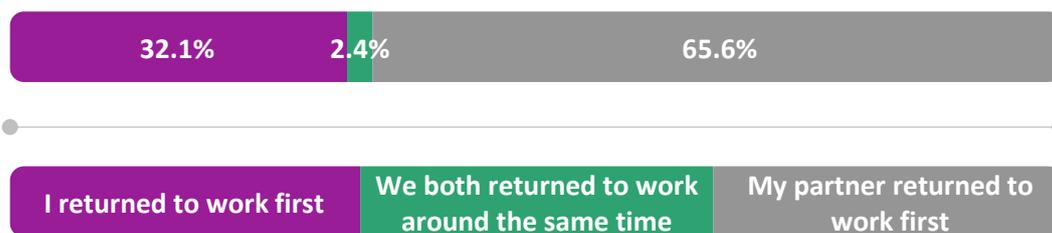
When did your partner return to work after you had your child/oldest child/youngest child?



Source: CoreData Working Parents Survey (April 2018)  
 Question: When did your partner return to work after you had (your child)?

Among parents whose partners returned to work after they had their child, the large majority (77.2%) say their partners did so within six months, while one in seven (14.2%) say within a year.

Between you and your partner, who returned to work first?

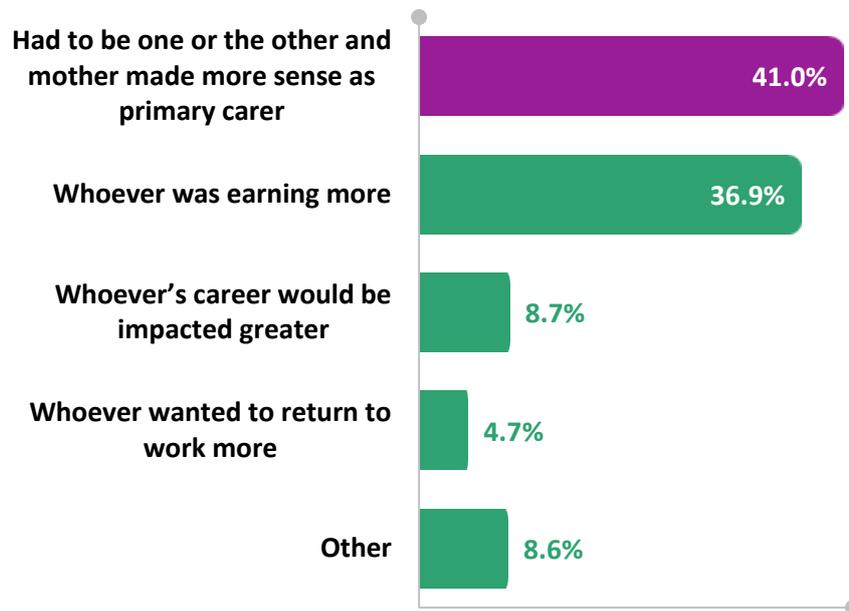


Source: CoreData Working Parents Survey (April 2018)  
 Question: Between you and your partner, who returned to work first?

For parents whose partners returned to work, close to two-thirds (65.6%) point to their partners returning to work first, while less than a third (32.1%) say they returned to work first.

Mums are more likely to say their partners returned to work first (91.6%), while dads are more likely to say they returned to work first (87.3%).

What did you make this decision based on? (I or partner returned to work first)

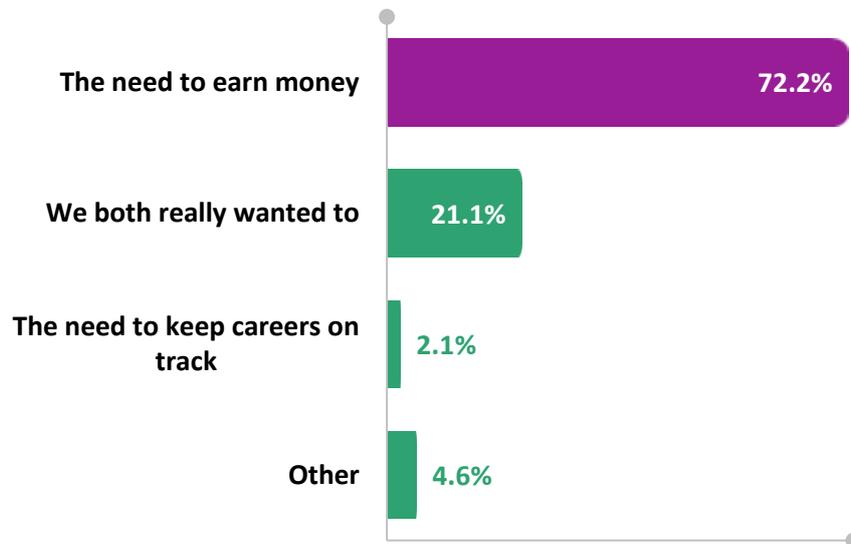


Source: CoreData Working Parents Survey (April 2018)

Question: What did you make this decision based on?

For parents who either returned to work first or their partner returned to work first, more than two in five (41.0%) say it was based on having one or the other returning to work and the mother made more sense as the primary carer. More than a third (36.9%) point to whoever was earning more.

What did you make this decision based on? (We both returned to work around the same time)



Source: CoreData Working Parents Survey (April 2018)  
 Question: What did you make this decision based on?

For parents who returned to work around the same time as their partners, the large majority (72.2%) say they based the decision on the need to earn money.

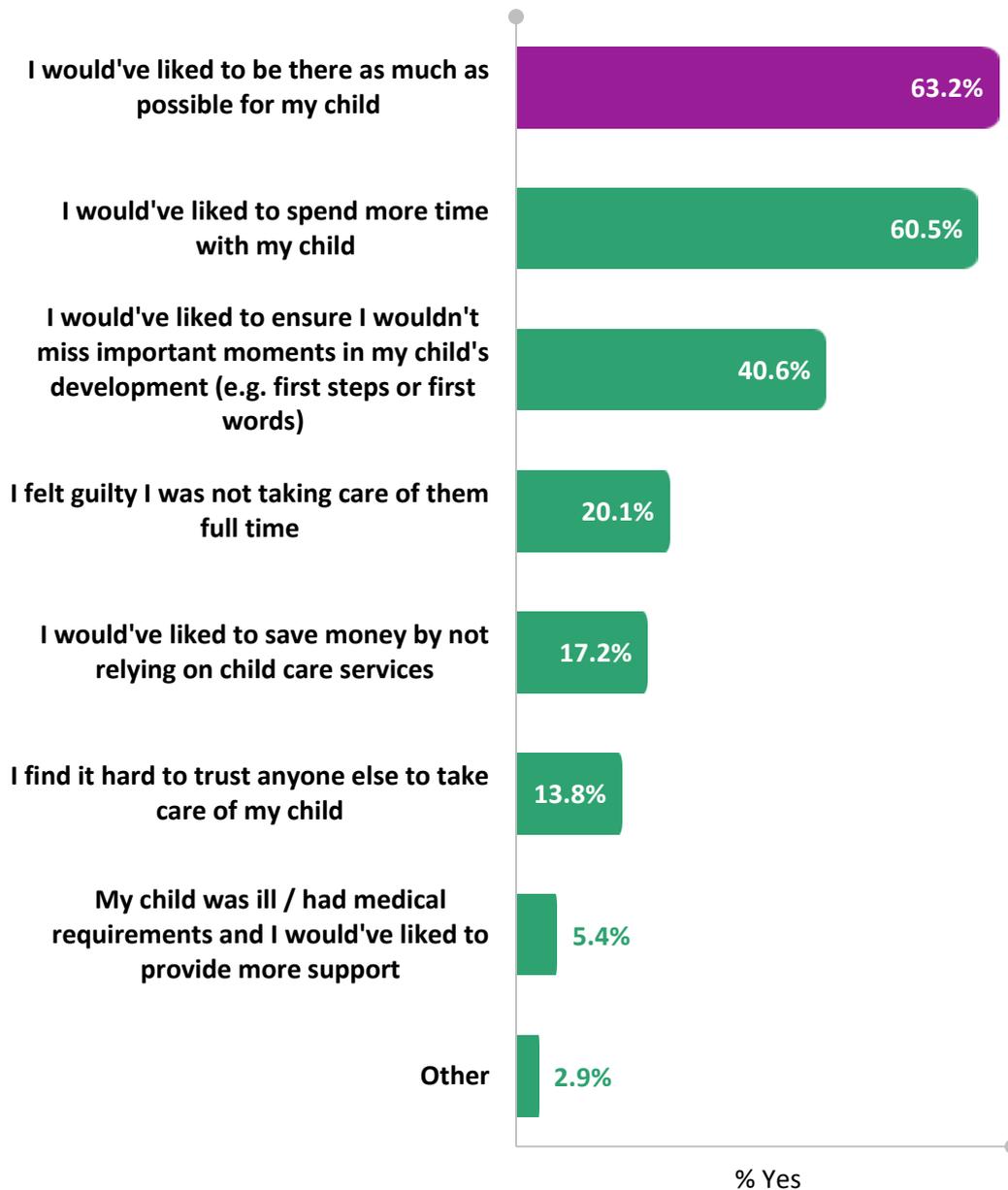
Would you have liked to stay home with your child/oldest child/youngest child for longer before returning to work?



Source: CoreData Working Parents Survey (April 2018)  
 Question: Would you have liked to stay home with (your child) for longer before returning to work?

The vast majority (83.6%) of parents who returned to work first say they would have liked to stay home with their child longer before returning to work.

Why would you have liked to stay home with your child/oldest child/youngest child for longer before returning to work?



\*Multiple answers allowed

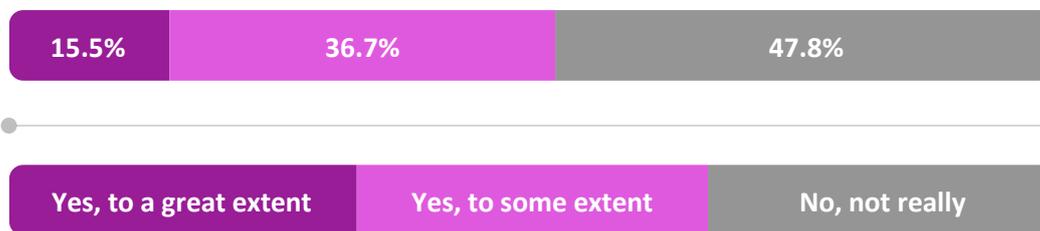
Source: CoreData Working Parents Survey (April 2018)

Question: Why would you have liked to stay home with (your child) for longer before returning to work?

For parents who would have liked to stay home with their child for longer before returning to work, many say they would have liked to be there for their child as much as possible (63.2%) as well spend more time with their child (60.5%).

They would also have liked to ensure they would not miss important moments in their child's development (40.6%).

Do you think your partner would have liked to stay home with your child/oldest child/youngest child for longer while you returned to work first?

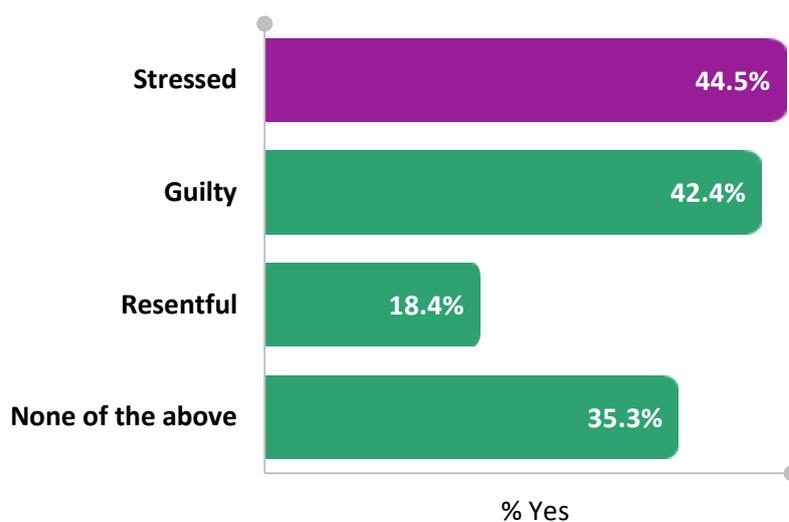


Source: CoreData Working Parents Survey (April 2018)

Question: Do you think your partner would have liked to stay home with (your child) for longer while you returned to work first?

For parents whose partners returned to work first, more than half (52.2%) say their partner would have liked to stay home with their child for longer while they returned to work first.

Did you feel any of the following when you initially returned to work?



\*Multiple answers allowed

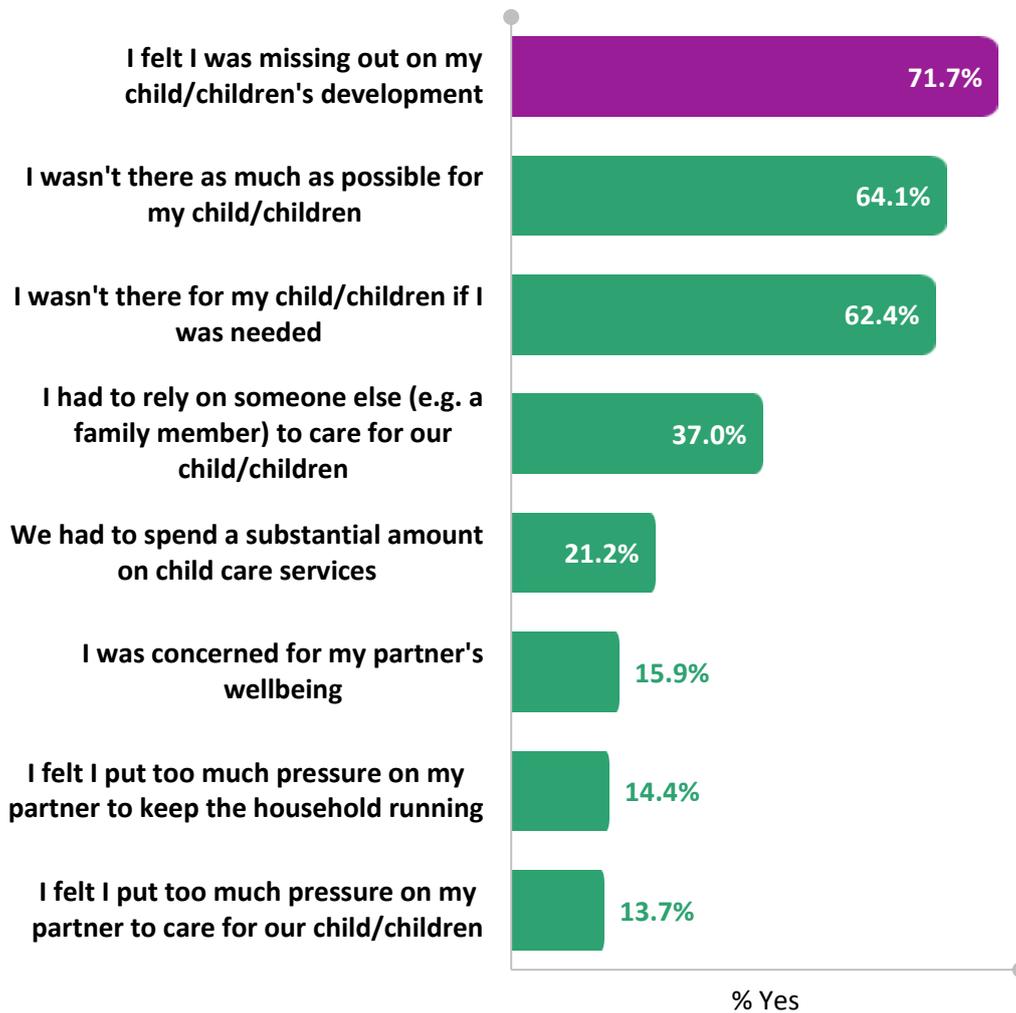
Source: CoreData Working Parents Survey (April 2018)

Question: Did you feel any of the following when you initially returned to work?

Similar portions of parents say they felt stressed (44.5%) and guilty (42.4%) when they initially returned to work, while less than one in five (18.4%) say they felt resentful. However, more than one in five (35.3%) say they did not feel any of the feelings listed.

Mums are more likely to say they felt guilty (57.1% vs. 23.4%) and stressed (54.8% vs. 31.3%) when they first returned to work.

Why did you feel guilty when you initially returned to work?



\*Top 8 answers

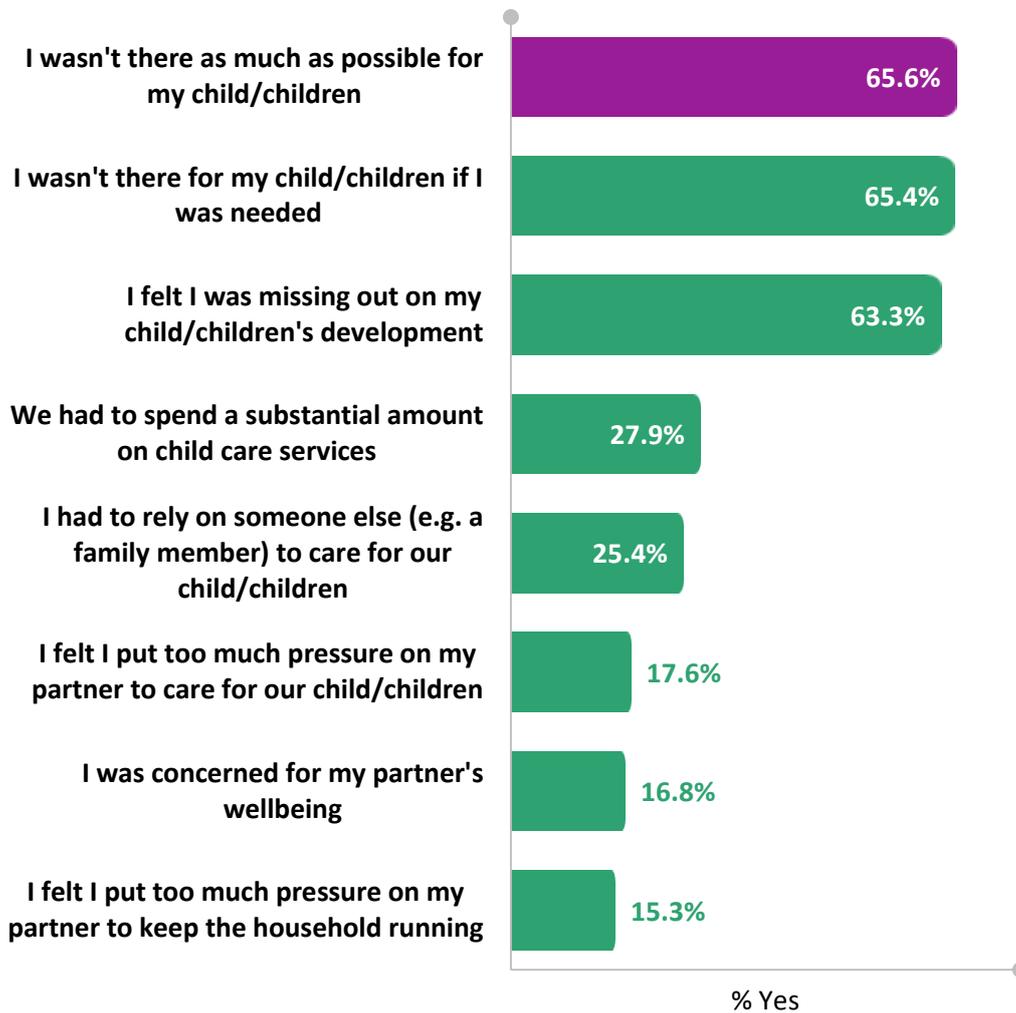
\*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)

Question: Why did you feel guilty when you initially returned to work?

Among parents who felt guilty when they first returned to work, the large majority (71.7%) say they felt this way due to missing out on their child’s development. They also say they were not there as much as possible for their child (64.1%) and were not there for their child if they were needed (62.4%).

Why did you feel resentful when you initially returned to work?



\*Top 8 answers

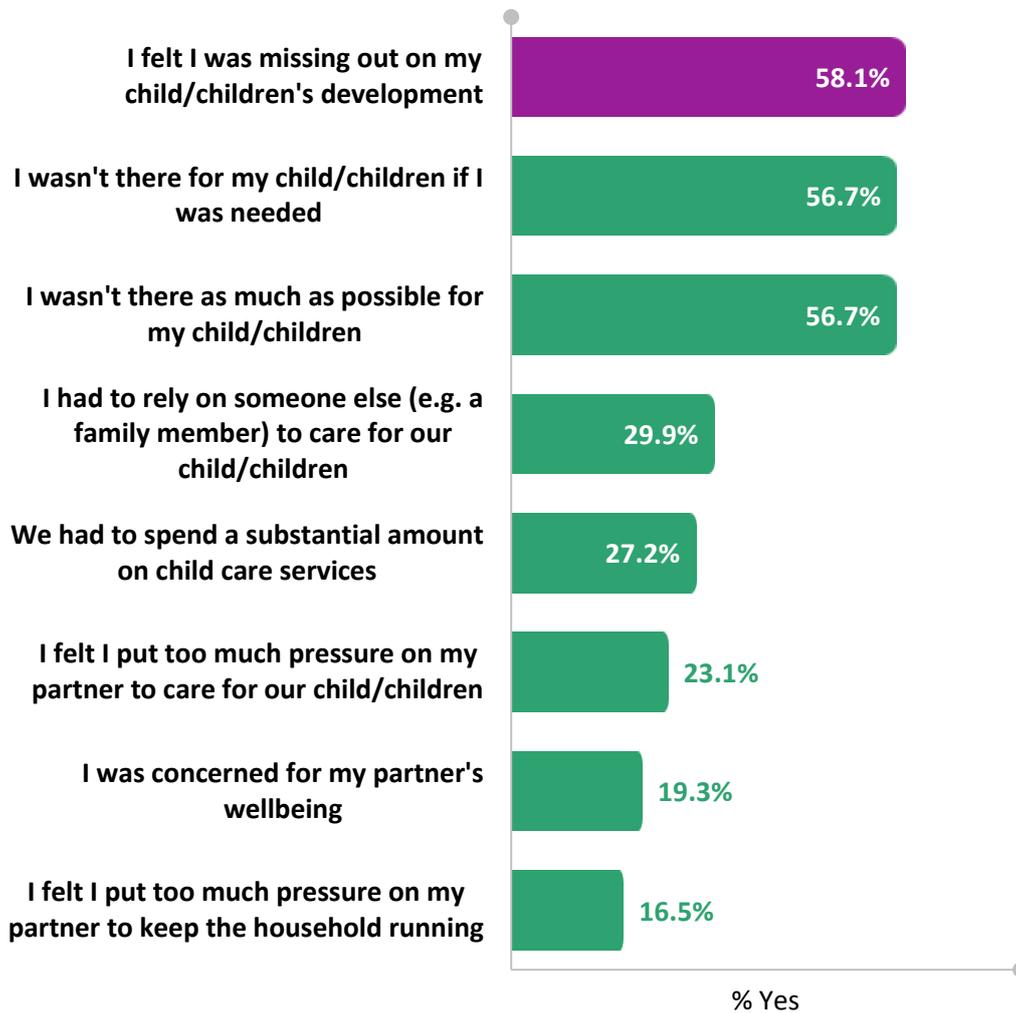
\*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)

Question: Why did you feel resentful when you initially returned to work?

Similar to parents who felt guilty when they initially returned to work, parents who felt resentful attribute this to not being there for their children as much as possible (65.6%), not being there when their children needed them (65.4%) and missing out on their children’s development (63.3%).

Why did you feel stressed when you initially returned to work?



\*Top 8 answers

\*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)

Question: Why did you feel stressed when you initially returned to work?

Again similarly, parents who said they felt stressed when they initially returned to work say they felt this way due to missing out on their child’s development (58.1%). They also say they were not there as much as possible for their child and were not there for their child if they were needed (both 56.7%).

Did you feel resentful that your partner was able to stay home and spend more time with your child/oldest child/youngest child after you returned to work?

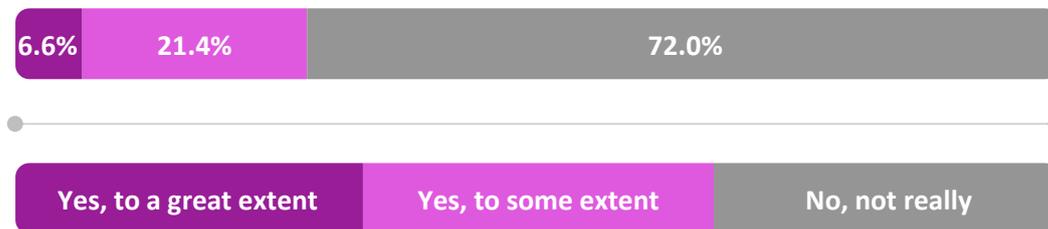


Source: CoreData Working Parents Survey (April 2018)

Question: Did you feel resentful that your partner was able to stay home and spend more time with (your child) after you returned to work?

For parents who returned to work first, more than a quarter (26.8%) say they feel resentful at least to some extent that their partner was able to stay home and spend more time with their child, with mums more likely to admit this (45.5% vs. 24.0%).

Did you feel resentful when your partner returned to work while you stayed home?



Source: CoreData Working Parents Survey (April 2018)

Question: Did you feel resentful when your partner returned to work while you stayed home?

For parents whose partners returned to work first, close to three in 10 (28.0%) say they feel resentful their partner returned to work while they stayed home, with dads more likely to say this (43.5% vs. 27.2%).

## FINANCIAL BURDEN

- The cost of caring for their child has influenced many parents' decision to return to work, with parents even making lifestyle sacrifices in order to ease the financial burden.
- Most parents also believe that child care costs are a major financial burden of having children, that they feel they are being held ransom to exorbitant child care costs or that they feel worried and stressed about money after having children.
- Parents estimate spending an average of \$134 in a typical week on caring for their child before they returned to work. In total, Australian parents spent \$459,518,571 in caring for their children before they returned to work.
- Parents say they spent on average \$61 on dining out, \$52 on entertainment or going out and \$46 on takeaway in a typical week before they returned to work. In total, Australian parents spent \$79,854,906 on dining out, \$88,520,757 on entertainment or going out and \$128,400,174 on takeaway before they returned to work.

Please estimate how much you spent on caring for your child/oldest child/youngest child in a typical week before you returned to work (Including daily needs such as nappies, formula, clothing, etc.).

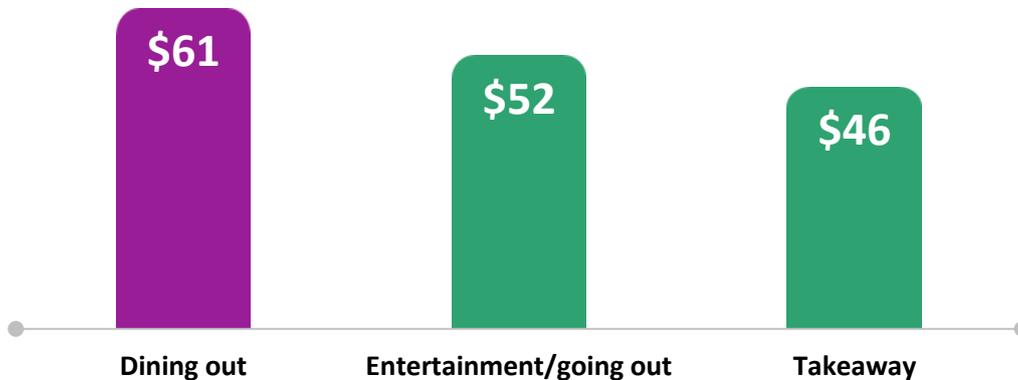


*Source: CoreData Working Parents Survey (April 2018)*

*Question: Please estimate how much you spent on caring for (your child) in a typical week before you returned to work (Including daily needs such as nappies, formula, clothing, etc.).*

Parents estimate spending an average of \$134 in a typical week on caring for their child before they returned to work. In total, Australian parents spent \$459,518,571 in caring for their children before they returned to work.

Please estimate how much money you spent on the following in a typical week before you returned to work.



*Source: CoreData Working Parents Survey (April 2018)*

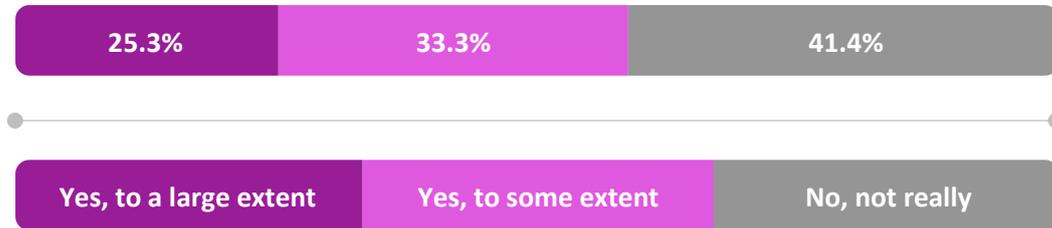
*Question: Please estimate how much money you spent on the following in a typical week before you returned to work.*

Parents say they spent on average \$61 on dining out, \$52 on entertainment or going out and \$46 on takeaway in a typical week before they returned to work.

South Australian parents are the most likely to spend the most when they dine out while Victorian parents spend the least amount (\$69 vs. \$55). NSW parents are the most likely to spend the most in going out while Queenslanders spend the least (\$61 vs. \$49). NSW and Victorian parents pay the most for takeaway (both \$48).

In total, Australian parents spent \$79,854,906 on dining out, \$88,520,757 on entertainment or going out and \$128,400,174 on takeaway before they returned to work.

Did the cost of caring for your child/oldest child/youngest child influence your or your partner's decision to return to work?



*Source: CoreData Working Parents Survey (April 2018)*

*Question: Did the cost of caring for (your child) influence your or your partner's decision to return to work?*

Close to three in five (58.6%) parents say the cost of caring for their child influenced their decision or their partner's decision to return to work at least to some extent.

Did you or your partner do any of the following to ease the financial burden associated with caring for your child/oldest child/youngest child?

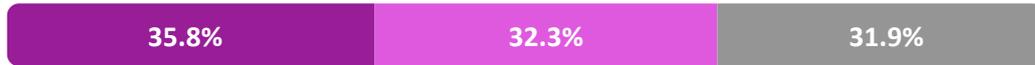
**Make lifestyle sacrifices**



**Tap into our savings**



**Apply for government assistance**



**Take on extra hours at work**



**Take on additional work/jobs (e.g. additional casual or part-time employment)**



Source: CoreData Working Parents Survey (April 2018)

Question: Did you or your partner do any of the following to ease the financial burden associated with caring for (your child)?

Among parents who say the cost of caring for their child has influenced their decision to return to work, the vast majority (89.5%) say they make lifestyle sacrifices to ease the financial burden at least sometimes. They also have tapped into their savings (79.3%) and applied for government assistance (68.1%).

In terms of work, parents have taken extra hours (60.0%) and additional work or jobs (41.2%) to ease the financial burden that comes with caring for their children.

Please estimate how many hours you spent working in a typical week after you returned to work.



*Source: CoreData Working Parents Survey (April 2018)*  
*Question: Please estimate how many hours you spent working in a typical week after you returned to work.*

Parents say they spend approximately 32 hours working in a typical week after they decided to return work from having a child.

**What lifestyle sacrifices did you make to ease the financial burden associated with caring for your child/oldest child/youngest child?**

*"Stopped going out for dinner, bought cheaper things when shopping for food/alcohol, bought new clothes/shoes a lot less, stopped buying partner presents for each other at Christmas time as well as birthdays, stopped going to the movies." (Female, 34 years old, NSW)*

*"Created an extremely tight budget for our household. We don't buy anything that has not been planned for and budgeted for. No spontaneous spending, no luxury items, no holidays, very little spent in the way of "entertainment"." (Female, 36 years old, WA)*

*"Stopped going out for dinner once a week, lead people over to entertain. Had to meal plan and prep according to budget and what vegetables and fruits were on sale." (Female, 28 years old, Vic)*

*"Less dining out or trips to the shops. More home cooked meals and less spending on things we didn't really need to, e.g. disposable income wasn't there. I now spend time doing surveys to earn extra pocket money." (Male, 34 years old, WA)*

*"Not going out, not spending money on non-essential items like clothes/beauty, reducing costs with dining out/take away, and reduced going out i.e. movies etc., no holidays." (Female, 33 years old, Qld)*

*"No spare cash. Every cent goes to a bill or budget. There is no fun money. No pocket money and no treats. Christmas and Easter and Birthdays put us in debt so we can afford our exorbitant living expenses to have a roof over our head." (Female, 29 years old, Tas)*

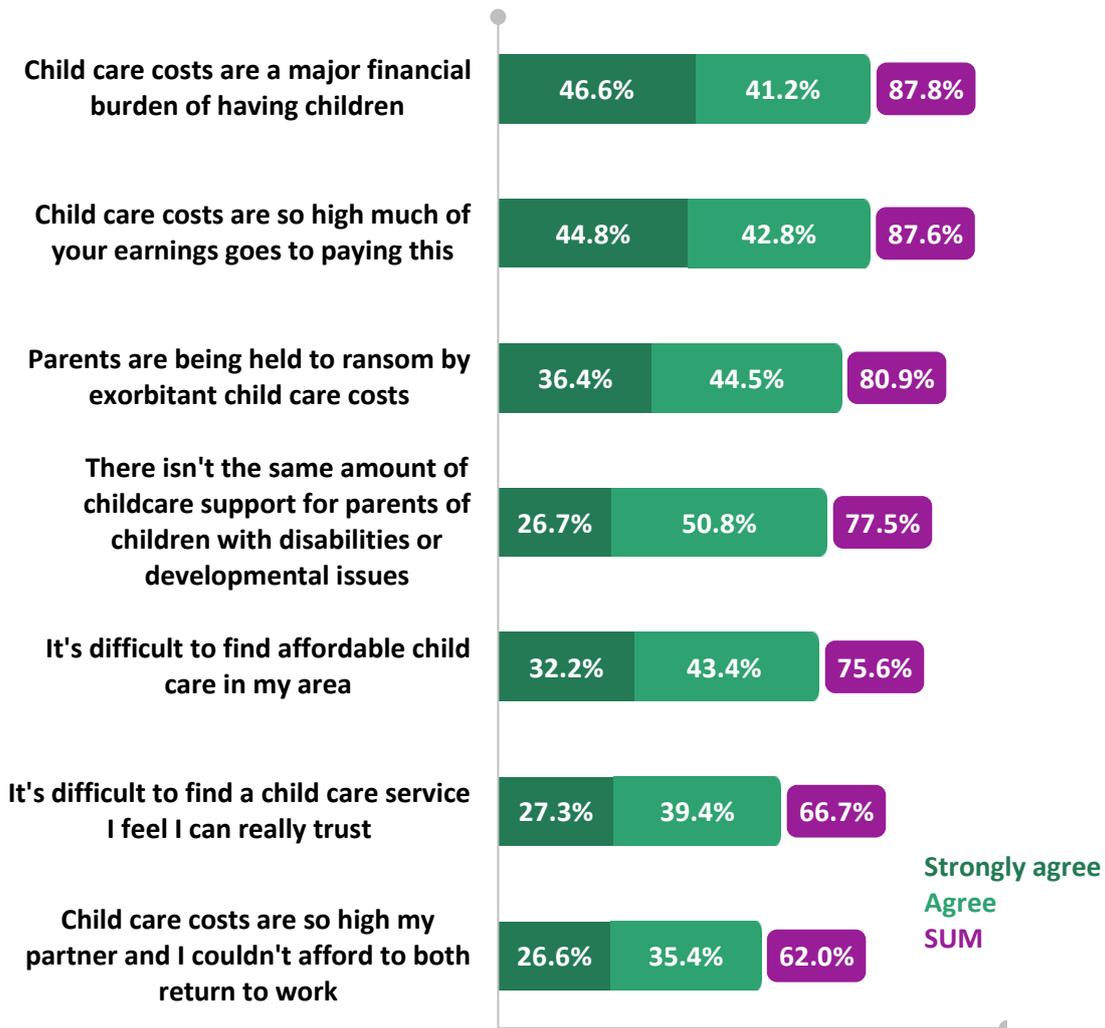
*"No going out, no fancy food, no new clothes, meat only every second day, no holidays, no new furniture, only one car, shopping at op shops wherever possible." (Female, 48 years old, WA)*

*"We stopped going out as much, we never splurged, didn't take long trips or holidays, reduced overheads such as subscriptions (TV, magazines etc.) Didn't get takeout, grocery shopped more budget friendly places, sacrificed on our own clothing such as not buying new." (Female, 25 years old, ACT)*

*"Stopped going out for dinner or seeing movies. Started padding out meals with cheap foods like potatoes and rice. Switching to cheaper brands for certain things and missing out on other foods." (Female, 32 years old, Vic)*

*"Did not eat out or go out often. Cancelled private health insurance. Went back to work early when my child was 5 months old so I did not take any unpaid leave." (Female, 32 years old, Tas)*

How much do you agree with the following statements on child care?



Source: CoreData Working Parents Survey (April 2018)

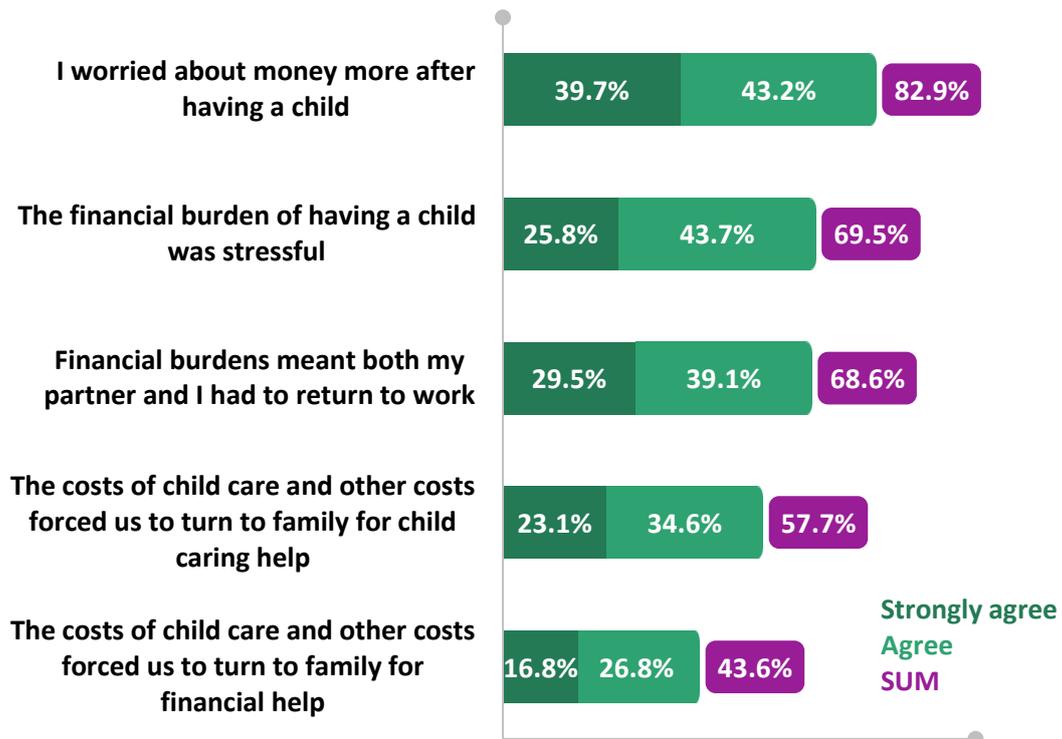
Question: How much do you agree with the following statements on child care?

Similar portions of parents say child care costs are a major financial burden of having children (87.8%) and costly to the point much of their earnings goes to paying these (87.6%). They also agree parents are being held to ransom by exorbitant child care costs (80.9%) and that costs are so high that they and their partner cannot afford to both return to work (62.0%).

Parents believe it is difficult to find affordable child care in their area (75.6%) and to find a child care service they feel they can trust (66.7%).

More than three-quarters (77.5%) say there isn't the same amount of child care support for parents of children with disabilities or developmental issues.

How much do you agree with the following statements on the financial burdens of having a child/children?



Source: CoreData Working Parents Survey (April 2018)

Question: How much do you agree with the following statements on the financial burdens of having (a child/children)?

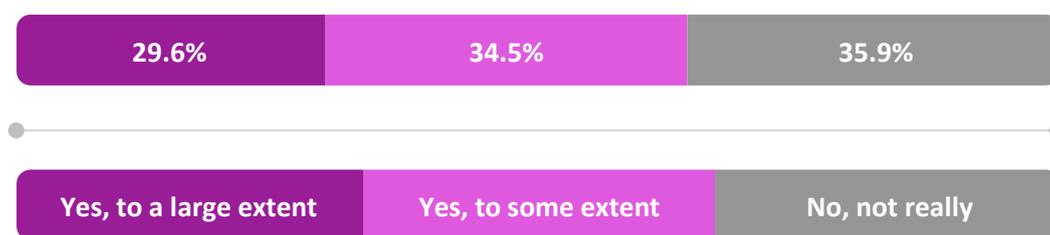
The vast majority (82.9%) of parents say they worried about money more after having a child. Similar portions believe the financial burden of having a child was stressful (69.5%) and meant both their partners and them had to return to work (68.6%).

To a lesser degree, parents say the child care costs and other costs have forced them to turn to family for child caring help (57.7%) and financial help (43.6%).

## IMPACT OF RETURNING TO WORK

- Many parents feel they returned to work sooner than they would have liked and wish they had held off on returning to work so they could spend more time with their child during their early years
- Missing spending time with and worrying about their child were the most common challenges faced when they returned to work.
- Parents made a range of sacrifices in order to spend more time with their child and ensure they wouldn't miss out on important milestones in their child's development, including working flexible hours and changing to part time or casual employment.

Given your decision to return to work, do you feel that you returned sooner than you would have liked?

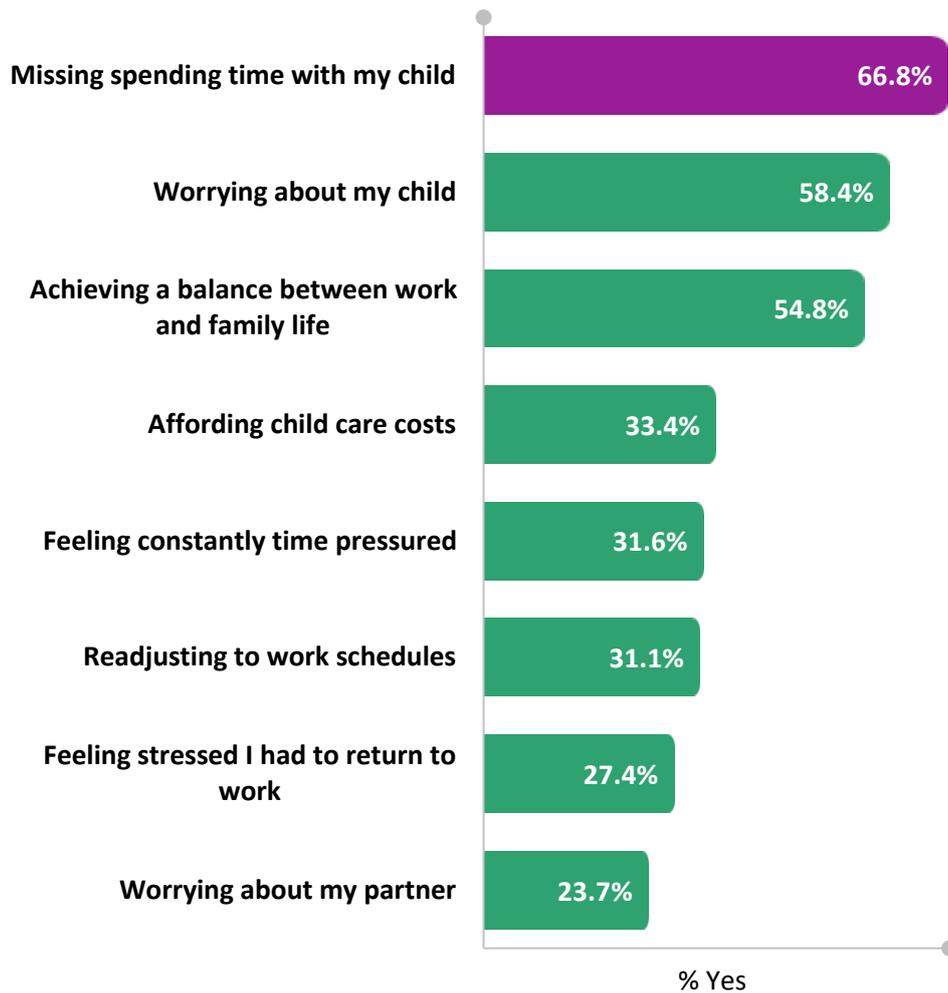


*Source: CoreData Working Parents Survey (April 2018)*

*Question: Given your decision to return to work, do you feel that you returned sooner than you would have liked?*

Close to two-thirds (64.1%) of parents say they returned to work sooner than they would have liked, with mums more likely to say so (68.6% vs. 58.3%).

What did you find most difficult when you returned to work from parental leave?



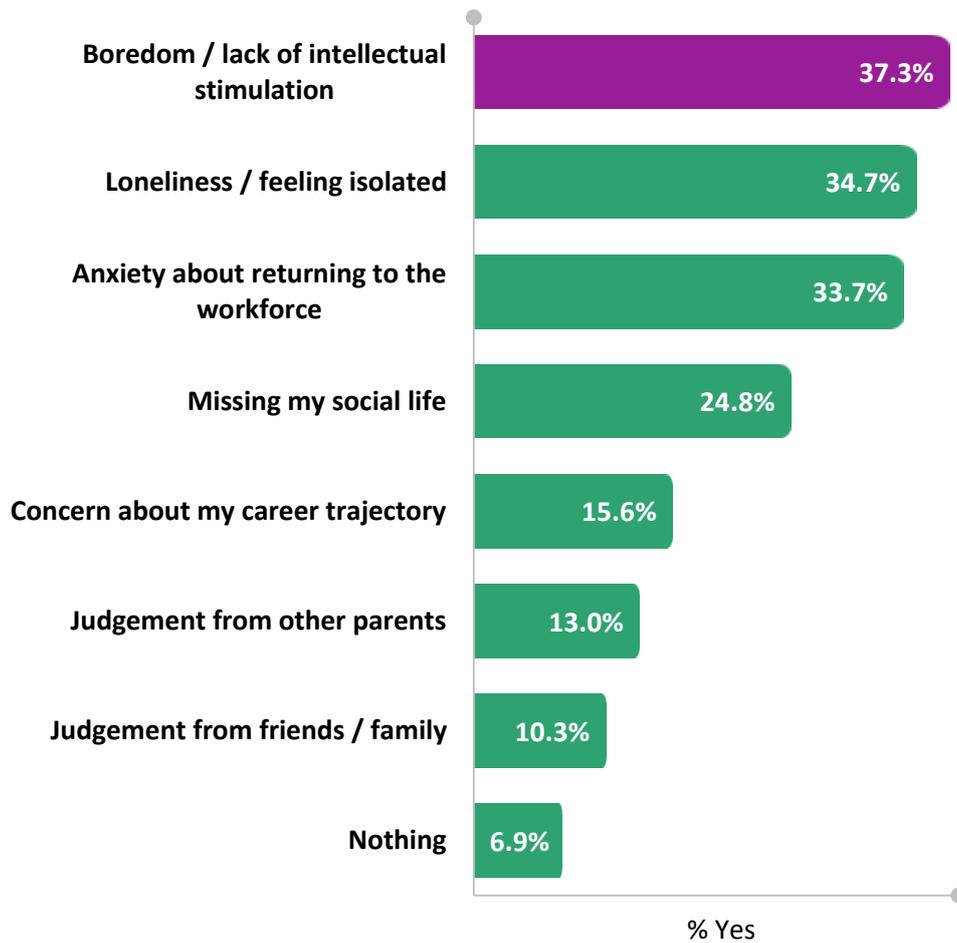
\*Top 8 answers  
 \*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)  
 Question: What did you find most difficult when you returned to work from parental leave?

Among parents who have taken parental leave, missing spending time with their children (66.8%), worrying about their children (58.4%) and achieving a balance between work and family life (54.8%) are some of the things they found difficult upon returning to work.

Parents also cite affording child care costs (33.4%), feeling time pressured constantly (31.6%) and readjusting to work schedules (31.1%) as some of the challenges they faced when they returned to work.

What did you find most difficult while you were on parental leave?



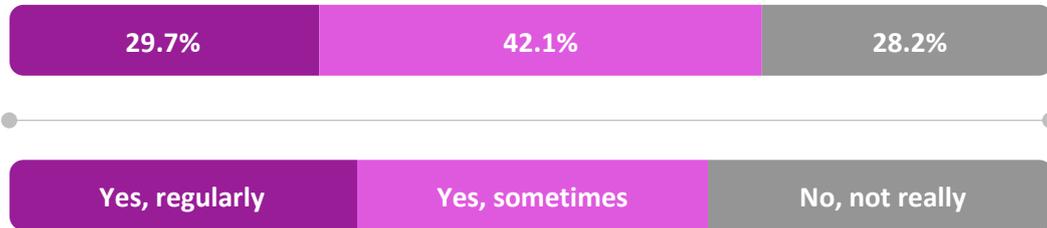
\*Top 7 answers  
 \*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)  
 Question: What did you find most difficult while you were on parental leave?

Parents say they found boredom or lack of intellectual stimulation (37.3%), loneliness or feeling isolated (34.7%) and anxiety about returning to work (33.7%) as some of the most difficult things they faced while on parental leave.

They also cite missing their social life (24.8%) and feeling concerned about their career trajectory (15.6%) as challenges they faced whilst on parental leave.

Did you ever wish that you had held off on returning to work so that you could spend more time with your child/oldest child/youngest child in his/her early years?

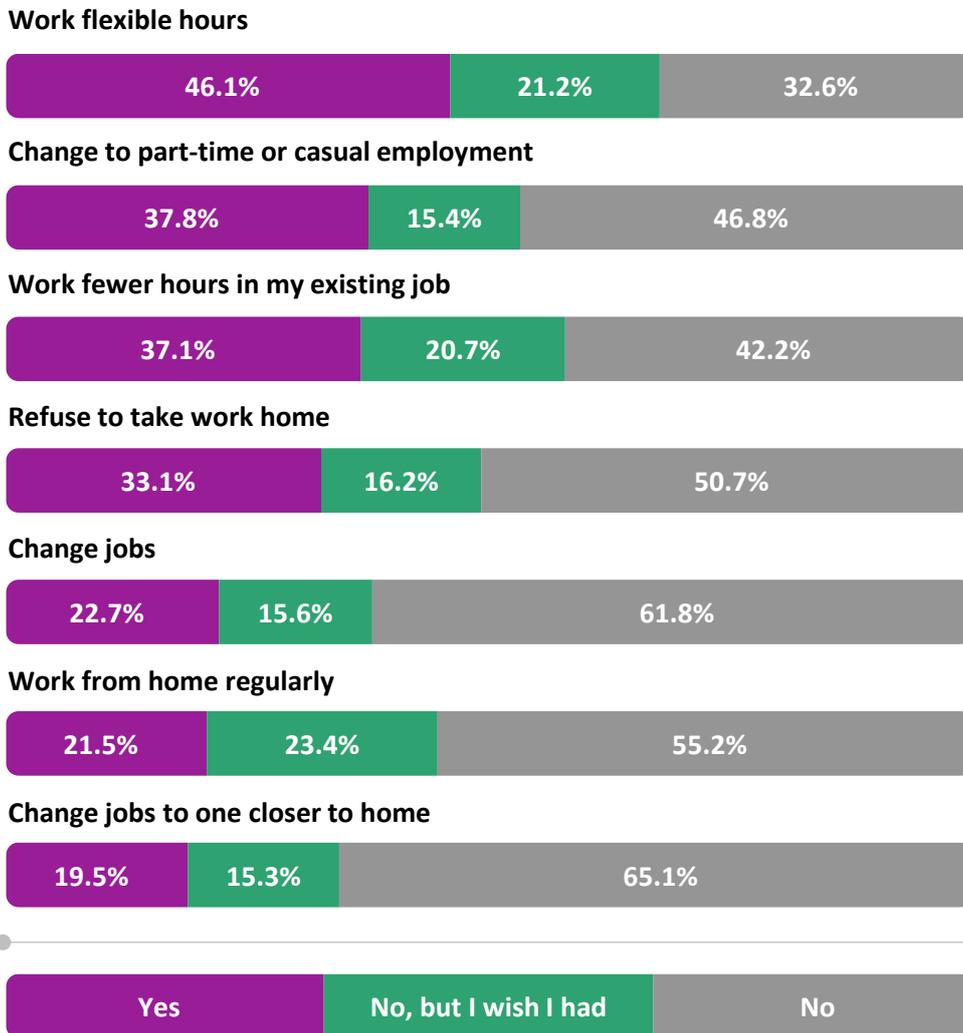


*Source: CoreData Working Parents Survey (April 2018)*

*Question: Did you ever wish that you had held off on returning to work so that you could spend more time with (your child) in his/her early years?*

More than seven in 10 (71.8%) parents wish they have held off on returning to work so they could spend more time with their children in their early years.

Did you do any of the following to spend more time with your child/oldest child/youngest child in his/her early years?



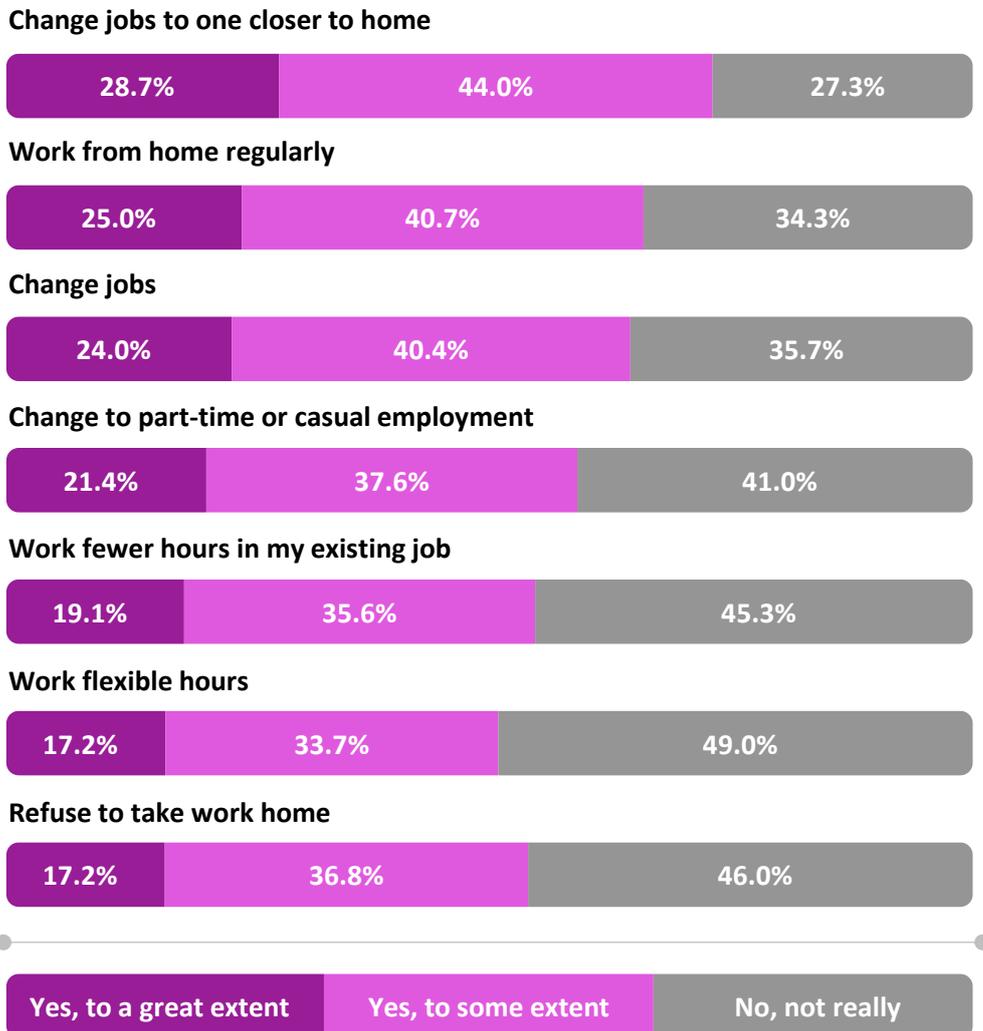
Source: CoreData Working Parents Survey (April 2018)

Question: Did you do any of the following to spend more time with (your child) in his/her early years?

Parents say they have worked flexible hours (46.1%), have changed to part-time or casual employment (37.8%) and have worked fewer hours in their existing job (37.1%) to spend more time with their children in their early years.

On the other hand, changing jobs to one closer to home (65.1%), changing jobs in general (61.8%) and working from home regularly (55.2%) are the top things parents say they have not done to spend more time with their children in their early years.

Do you feel that any of the things you needed to do to spend more time with your child/children compromised your career development at all?

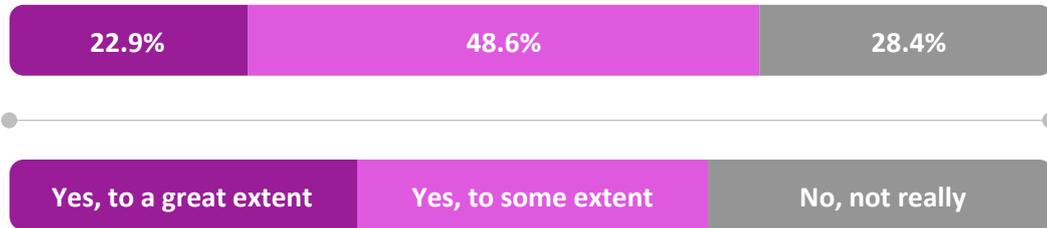


Source: CoreData Working Parents Survey (April 2018)

Question: Do you feel that any of the things you needed to do to spend more time with your child/children compromised your career development at all?

The large majority of those who changed jobs to one closer to home say this has compromised their career development to some extent (72.7%). This has been echoed by parents who had to work from home regularly (65.7%), had to change jobs (64.4%) or had to change part-time or casual employment (59.0%).

Do you feel that parents' work schedules in evenings, nights and weekends may have negative consequences for children?

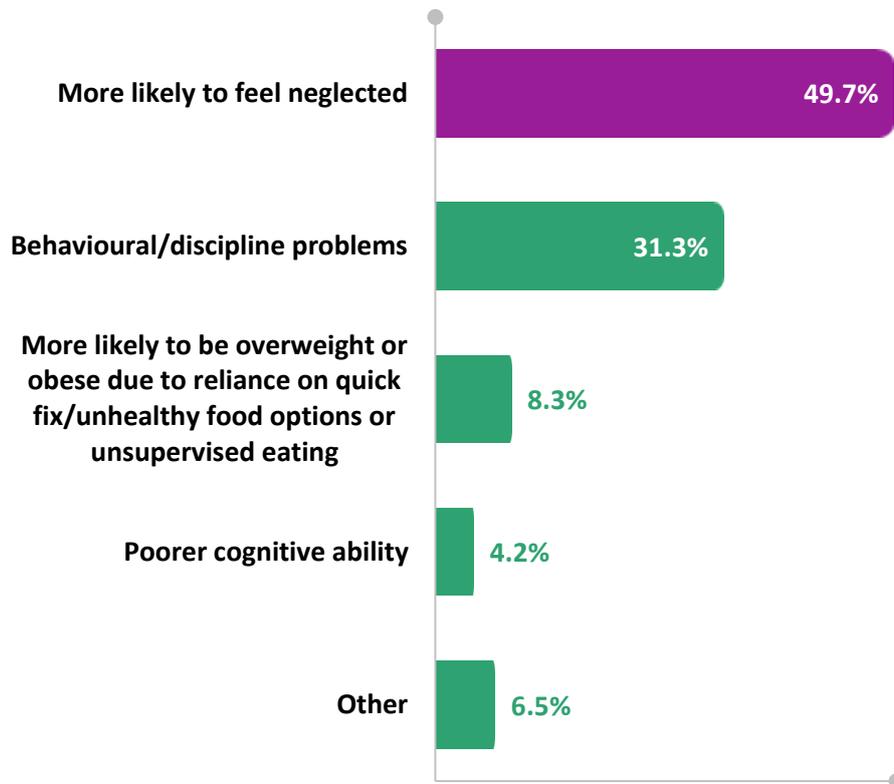


*Source: CoreData Working Parents Survey (April 2018)*

*Question: Do you feel that parents' work schedules in evenings, nights and weekends may have negative consequences for children?*

More than seven in 10 (71.5%) parents feel work schedules in evening, nights and weekends may have negative consequences for children at least to some extent.

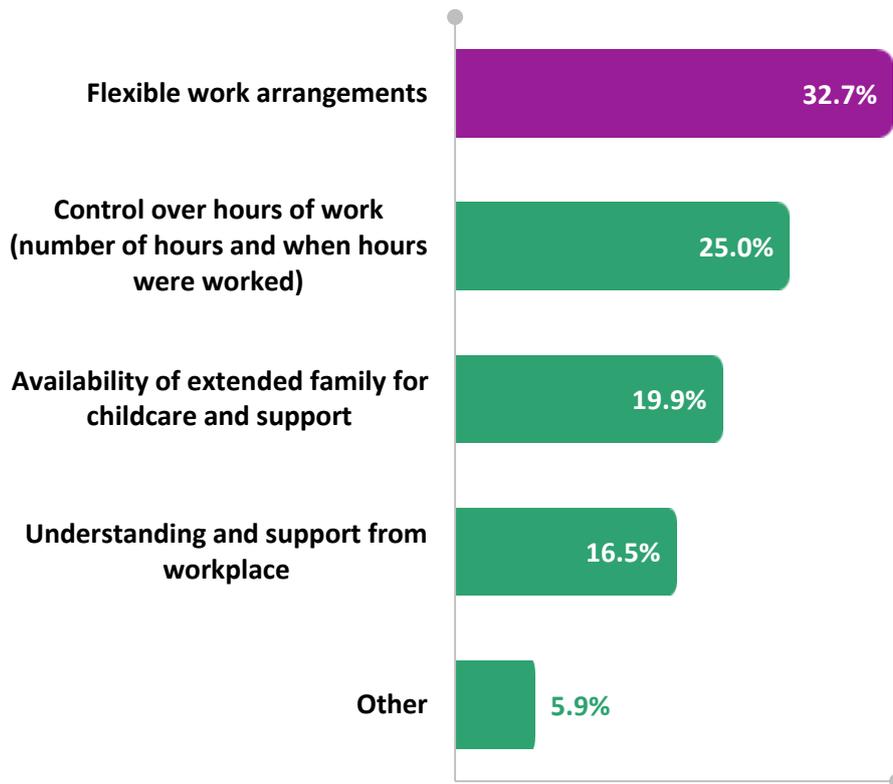
What kind of negative consequences do you feel this may have on your child/children?



Source: CoreData Working Parents Survey (April 2018)  
 Question: What kind of negative consequences do you feel this may have on your child/children?

For parents who feel work schedules in evenings, nights and weekends may negatively impact children, they cite children as more likely to feel neglected (49.7%) and behavioural or discipline problems (31.3%) as the negative consequences of such a work schedule.

What factors do you feel mediated the impact on your family of long hours of work?

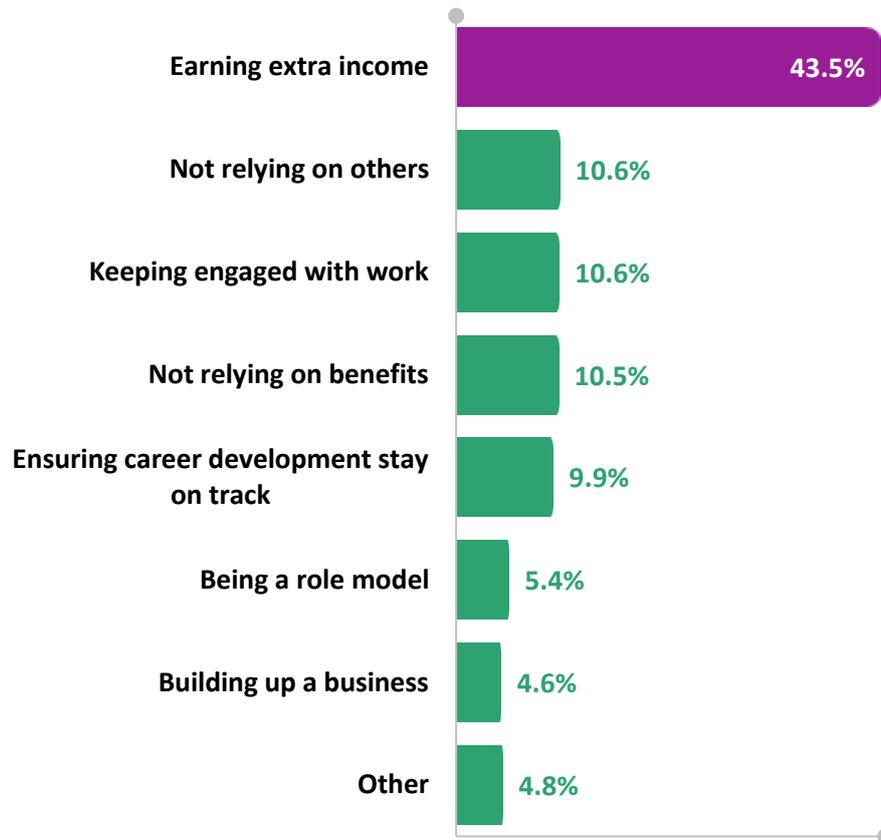


Source: CoreData Working Parents Survey (April 2018)

Question: What factors do you feel mediated the impact on your family of long hours of work?

Close to a third (32.7%) of parents say flexible work arrangements mediated the impact of long hours of work on their family. Other factors they have cited include control over hours of work (25.0%), availability of extended family for child care and support (19.9%) and understanding and support from workplace (16.5%).

What positive impacts did you gain from working long hours?



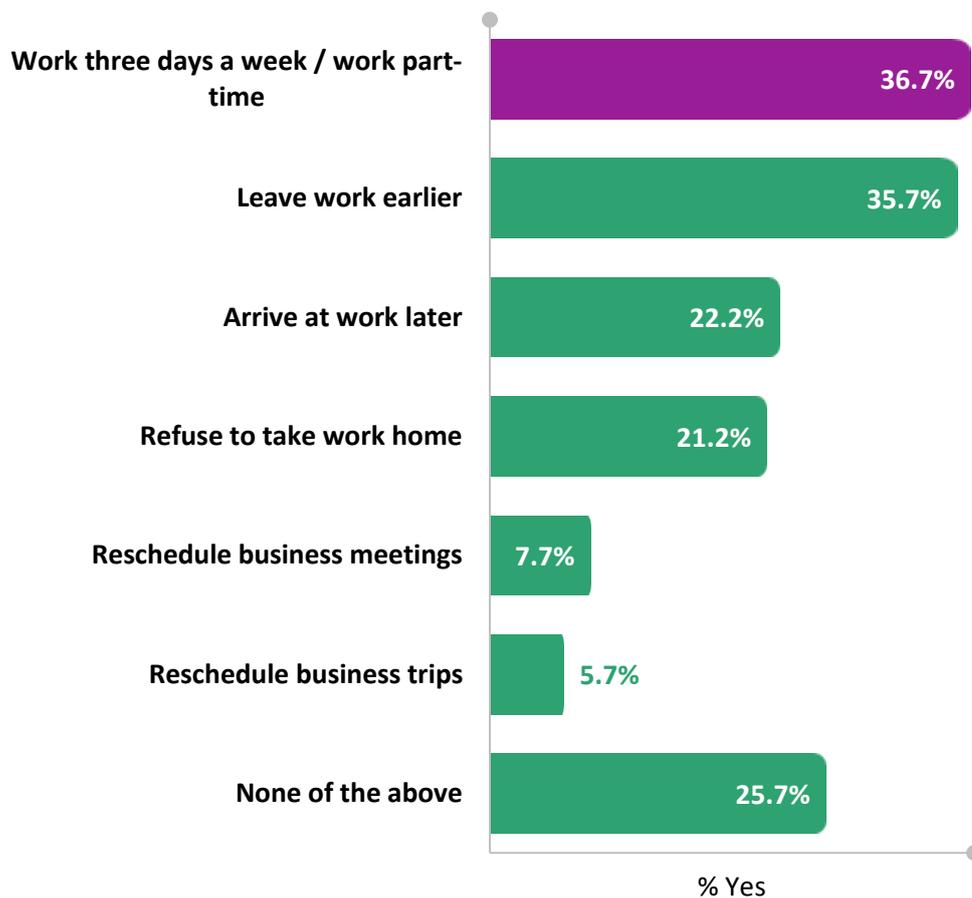
Source: CoreData Working Parents Survey (April 2018)  
Question: What positive impacts did you gain from working long hours?

The most positive impact parents say they have gained from working long hours is earning extra income (43.5%). Other positive effects they have cited are keeping engaged with work, not relying on others (both 10.6%) and not relying on benefits (10.5%).

## MILESTONES

- However, despite the various work sacrifices made, the majority of parents still feel they missed out on being there for the important milestones in their child’s development.
- Their child’s first words and first steps were by far the milestones that parents regret missing out on the most, which had a negative impact on their overall happiness.
- The majority of parents also felt guilty about missing out on some important milestones in their child’s development, as pictures and videos will never replace actually being there.

Given your decision to return to work, did you do any of the following so that you wouldn’t miss out on being there for the important milestones in your child/oldest child/youngest child’s development?



\*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)

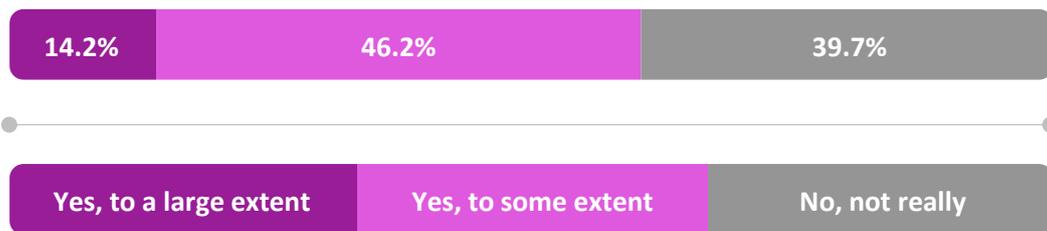
Question: Given your decision to return to work, did you do any of the following so that you wouldn’t miss out on being there for the important milestones in (your child)’s development?

More than a third of parents say they work three days a week or work part-time (36.7%) and leave work earlier (35.7%) so they don’t miss out on being there for the important milestones in their children’s development. They have also arrived at work later (22.2%) and have refused take work

home (21.2%). However, a quarter (25.7%) says they have not done anything out of the ordinary in order to not miss out on their children's developmental milestones.

Mums are more likely to work three days a week or work part-time (57.9% vs. 9.4%), while dads are more likely not to do anything to not miss out on being there for the important milestones (37.5% vs. 16.6%).

Given your decision to return to work, do you feel that you missed out on being there for the important milestones in your child/oldest child/youngest child's development?

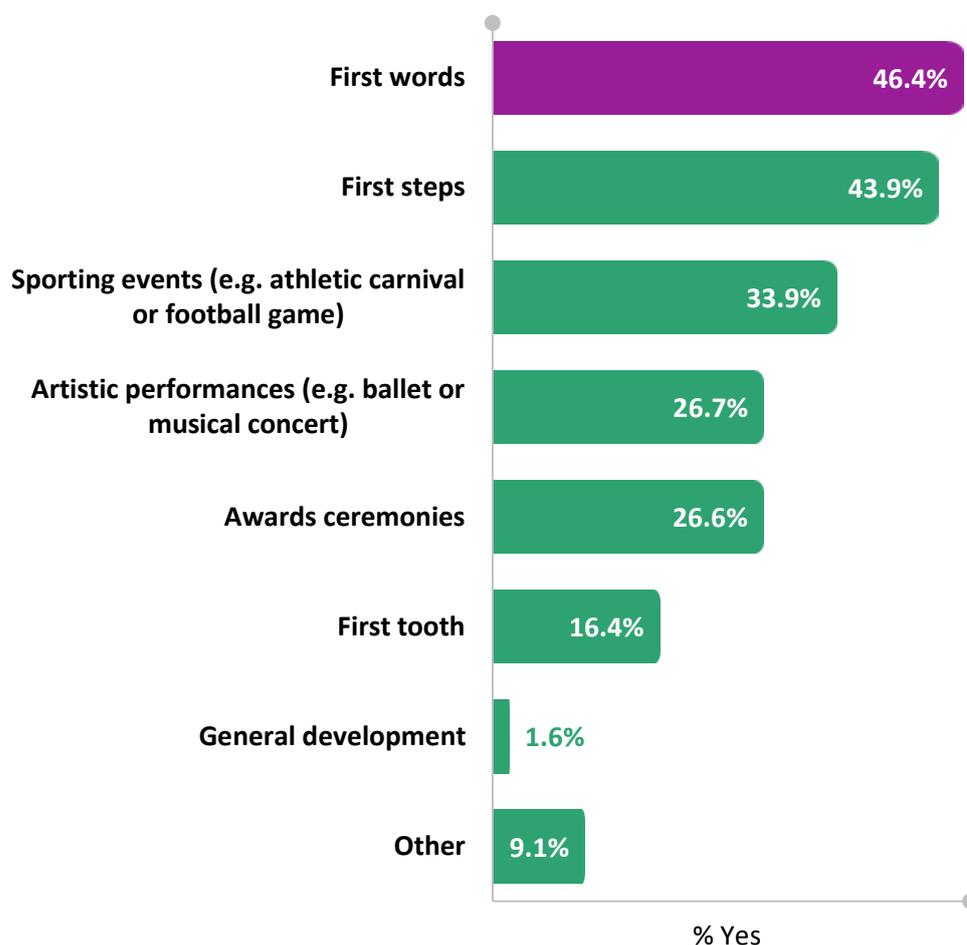


*Source: CoreData Working Parents Survey (April 2018)*

*Question: Given your decision to return to work, do you feel that you missed out on being there for the important milestones in (your child)'s development?*

Three in five (60.4%) parents feel they have missed out at least to some extent on being there for their children's important milestones given their decision to return to work.

Which of the following important milestones in your child/oldest child/youngest child's development do you feel that you missed out on to some extent?



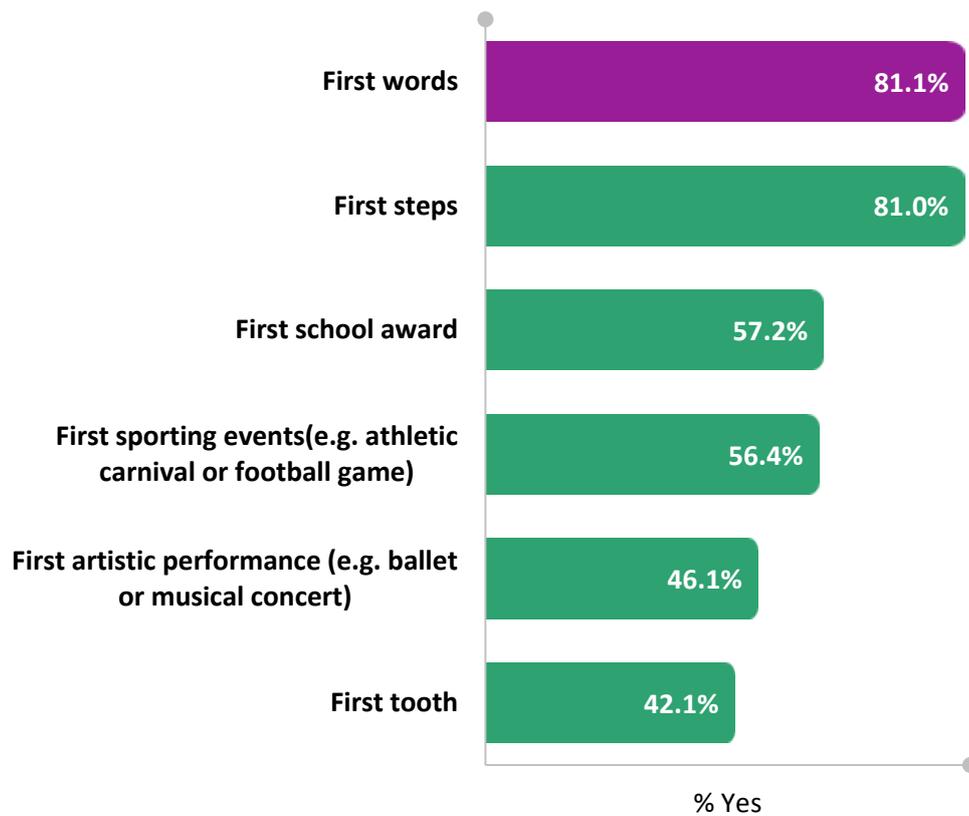
\*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)

Question: Which of the following important milestones in (your child)'s development do you feel that you missed out on to some extent?

Among parents who have felt they have missed important milestones in their children's lives, close to half (46.4%) say they missed their child's first words and more than two in five (43.9%) say they missed their first steps. Other milestones parents have missed include sporting events (33.9%), artistic performances (26.7%) and awards ceremonies (26.6%).

Which of the following important milestones in your child/oldest child/youngest child's development do you most regret missing out on?



\*Top 6 answers

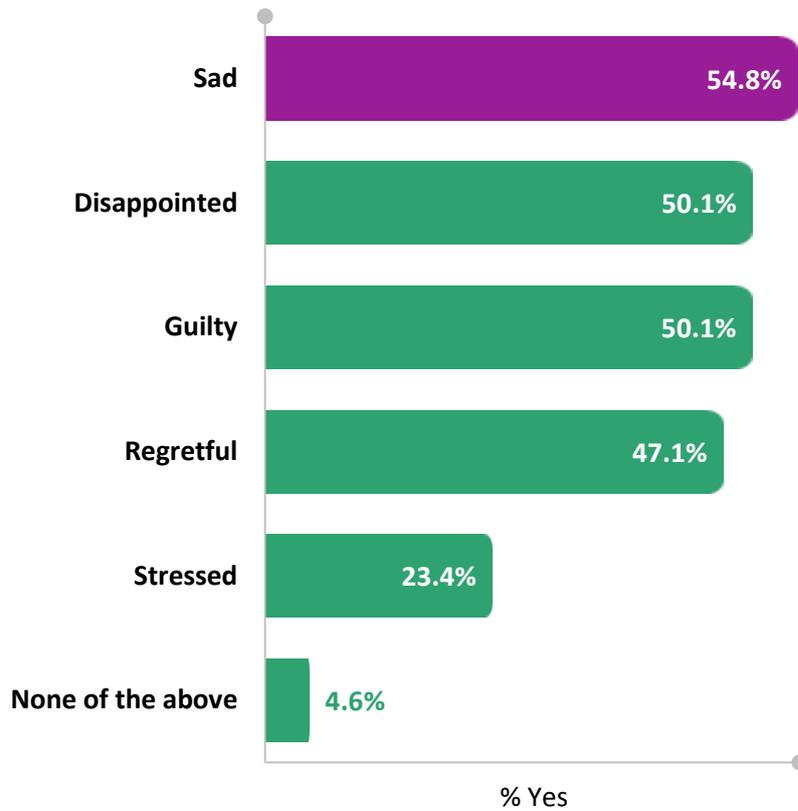
\*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)

Question: Which of the following important milestones in (your child)'s development do you most regret missing out on?

Among the important milestones missed out by parents, their children's first words (81.1%) and first steps (81.0%) are by far the most they regret missing out on. To a lesser degree, they have also regretted missing out on their first school award (57.2%), first sporting event (56.4%), first artistic performance (46.1%) and losing their first tooth (42.1%).

Did you feel the following as a result of missing out on these important milestones?



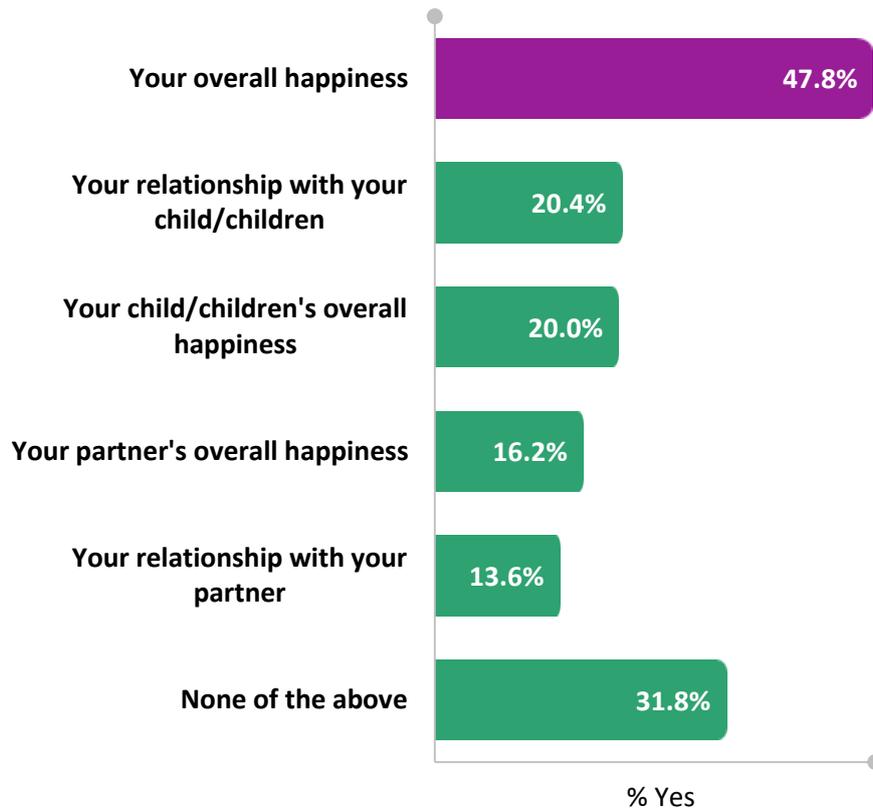
\*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)

Question: Did you feel the following as a result of missing out on these important milestones?

The most prevalent feeling upon missing out on these important milestones for parents is sadness (54.8%). Other resulting feelings include disappointment, guilt (both 50.1%) and regret (47.1%).

Did missing out on these important milestones have a negative impact on the following?



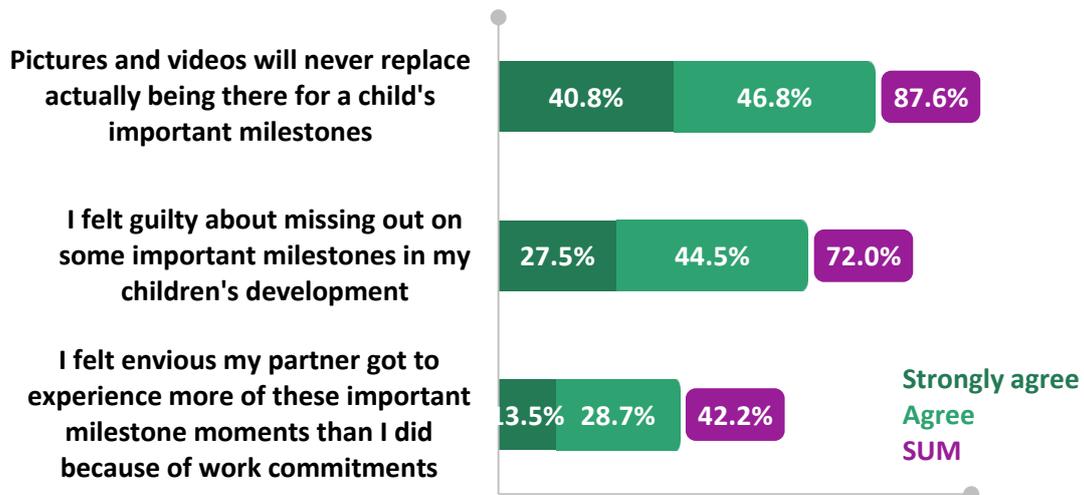
\*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)

Question: Did missing out on these important milestones have a negative impact on the following?

Among parents who have felt they have missed important milestones in their children’s lives, close to half (47.8%) say this have negatively impacted their overall happiness. To a much lesser extent, missing out on the milestones has had a negative impact on their relationship with their children (20.4%) and their children’s overall happiness (20.0%).

How much do you agree with the following statements on important milestones in a child's development?



Source: CoreData Working Parents Survey (April 2018)

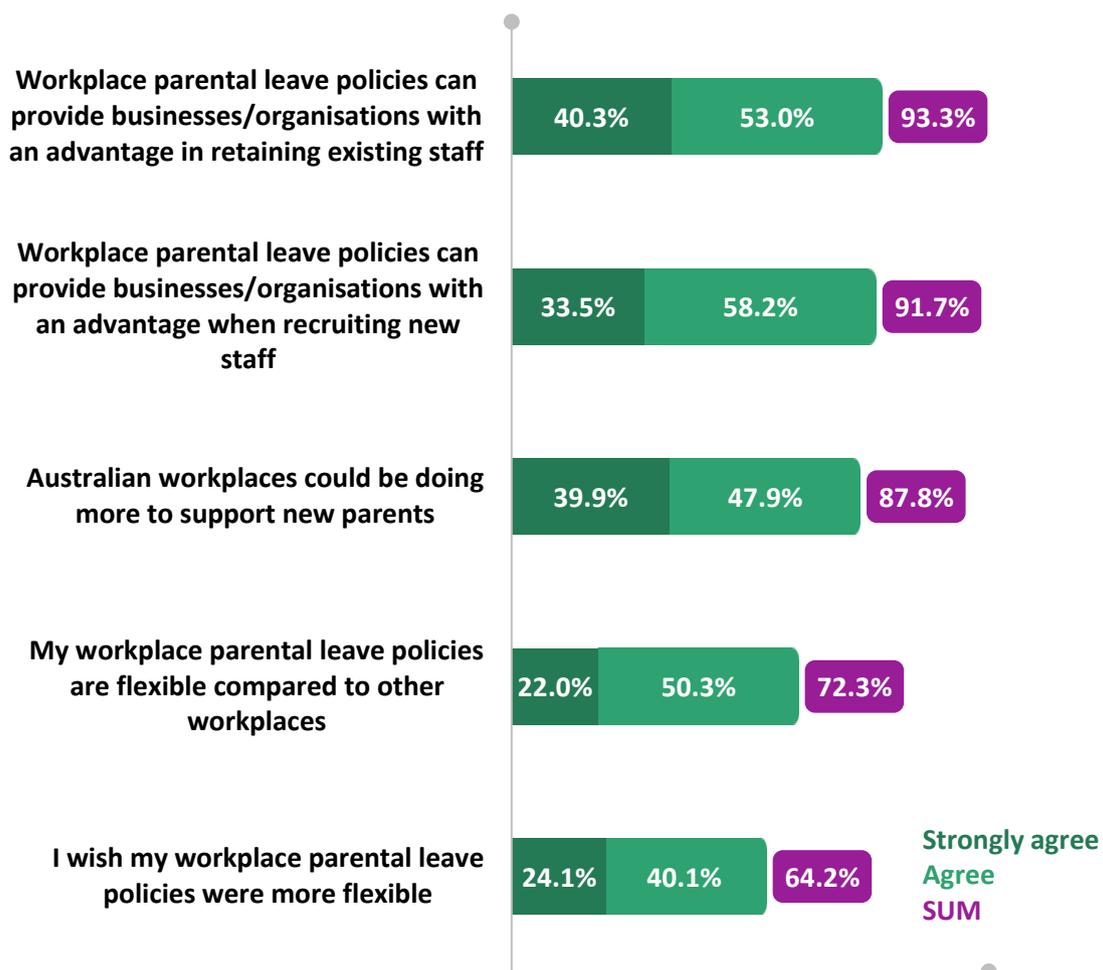
Question: How much do you agree with the following statements on important milestones in a child's development?

The vast majority (87.6%) of parents agree that pictures and video will never replace their actual presence at their children's important milestones. They also agree they felt guilty about missing out on some important milestones in their children's' development (72.0%). However, fewer parents agree they felt envious their partner got to experience more of these important milestones than they did because of work commitments (42.2%).

## WORKPLACE POLICIES

- While almost all parents believe parental leave policies can provide businesses/organisations with an advantage in retaining or recruiting staff, many also say workplaces could be doing more to support new parents and have more flexible parental leave policies.
- Flexible working hours, longer paid parental leave and subsidised child care services are just some of the things parents think Australian workplaces could be more flexible on or doing better to support new parents.

How much do you agree with the following statements on workplace policies for new parents?



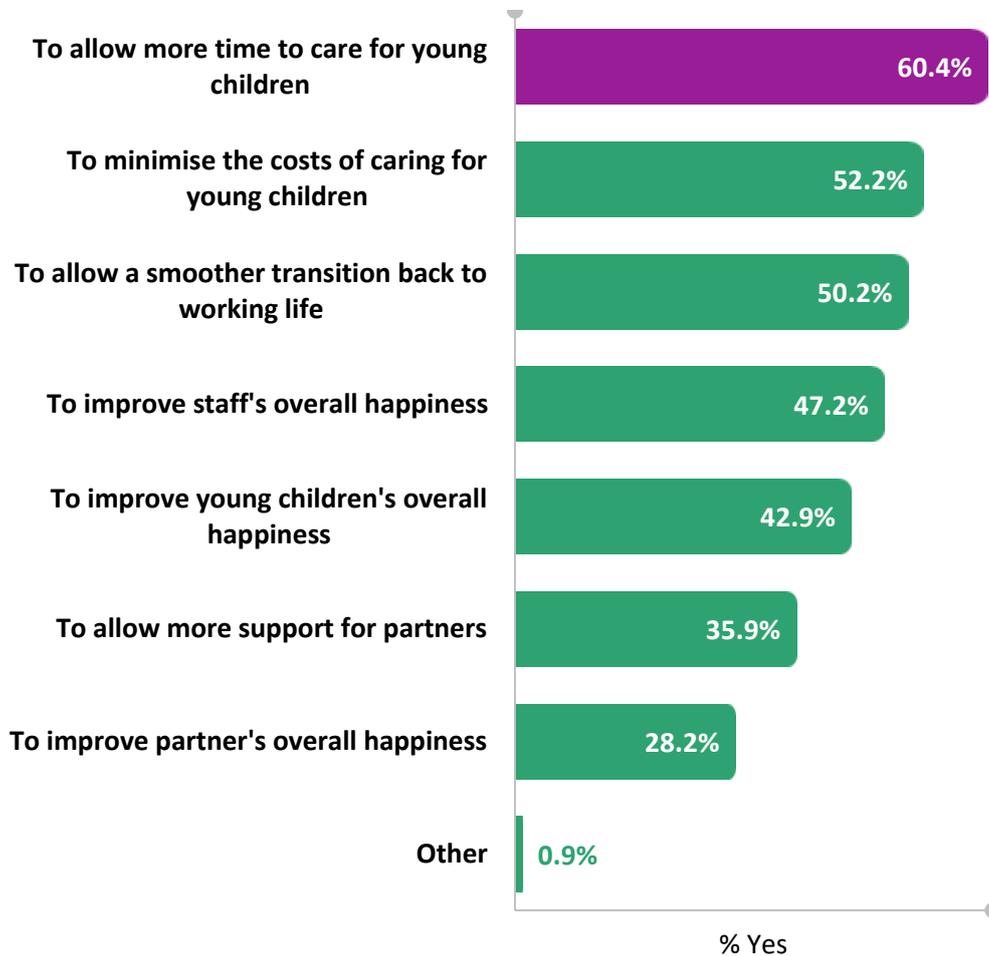
Source: CoreData Working Parents Survey (April 2018)

Question: How much do you agree with the following statements on workplace policies for new parents?

Almost all parents agree that workplace parental leave policies can provide businesses/organisations with an advantage in retaining existing staff (93.3%) and recruiting new staff (91.7%). However, the vast majority (87.8%) also agree that Aussie workplaces could be doing more to support new parents.

To a lesser degree, parents also agree that their workplace parental leave policies are flexible compared to other workplaces (72.3%) and wish said policies were more flexible (64.2%).

Why do you wish your workplace parental leave policies were more flexible?



\*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)

Question: Why do you wish your workplace parental leave policies were more flexible?

Among parents who wish their workplace parental leave policies were more flexible, three in five (60.4%) say this would have allowed more time to care for young children, while similar portions cite minimising the costs of caring for young children (52.2%) and allowing a smoother transition back to working life.

**If you had the opportunity to, what, if any, would you have changed about your workplace's parental leave policies before you had your child/oldest child/youngest child?**

*"Longer period of paid leave and a program to keep staff on parental leave in the loop in terms of work events and news in conjunction with an effective return to work procedure that helped new parents return to their jobs feeling like they knew what was happening in the company, the direction for their role and any significant changes. A transition period to allow for new child care arrangements to settle in would have been fabulous." (Female, 37 years old, Vic)*

*"Looking back, I would have taken advantage of the parental leave system and any government assistance I may have been entitled too. I have 4 children and for most of their lives I have worked at sea and as a consequence missed many of their first achievements etc. I have even missed the actual birth of two of my kids. Nothing is that important that you should miss that stuff." (Male, 55 years old, Qld)*

*"No, it was/is not easy to find a job. Especially, if you're planning to have a baby or pregnant no one can hire you. Even if you are the best scientist or best anything. I had to back to work. Dad was the taking care of our baby. Because my job was more secure and earning more. My workplace gave me many opportunities to ease my situation as well. We have a very happy child." (Female, 55 years old, SA)*

*"My workplace had no leave policies and I was employed on a casual basis. There was no mention of family friendly policies at all, in fact I overheard a woman being told she wouldn't be considered for a job there because she had children and would sometimes need to take time off if they were sick, so they were only considering men for the job." (Female, 44 years old, Vic)*

*"I would like them to help contribute to the cost of childcare if they want women to return to work within 12-24 months. I think they don't support parents (whether it be single or dual) enough to encourage them to come back to work. They are not helping find solutions to this issue of people not returning to work after parental leave." (Female, 38 years old, WA)*

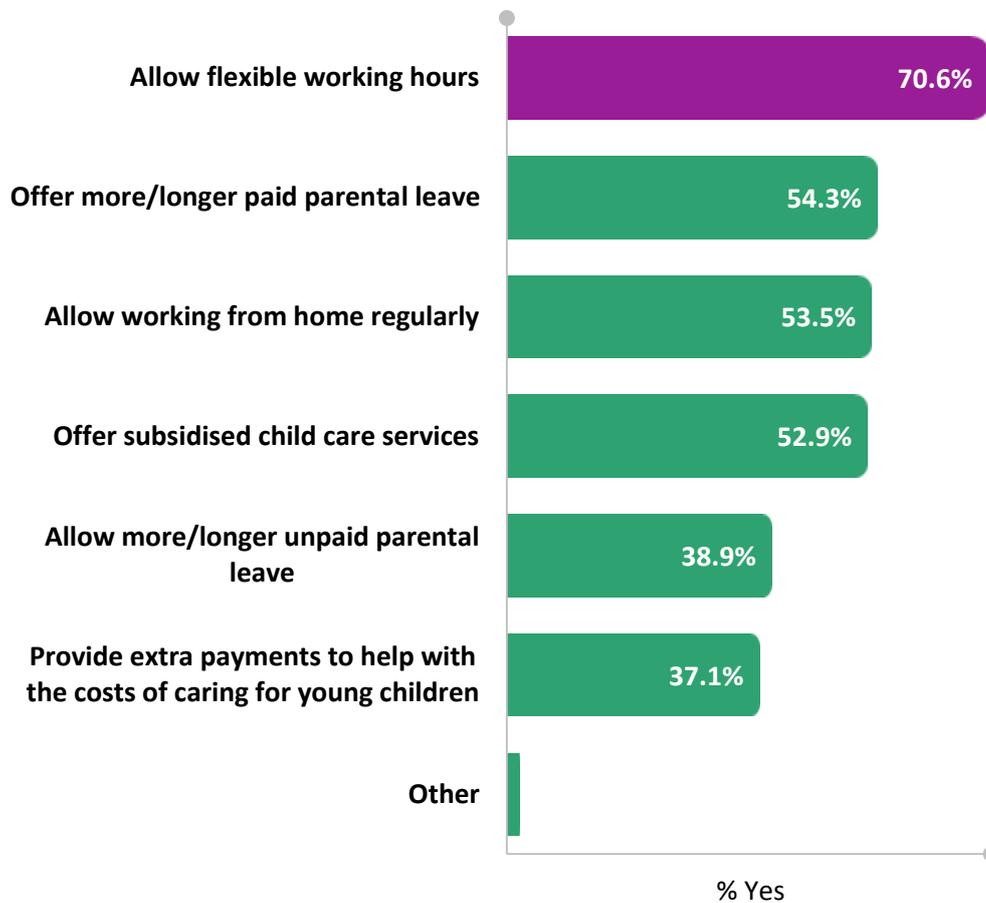
*"Rather than giving a certain number of weeks of parental leave, they should give a certain number of hours that can be spread out more over however many weeks you like. With me, if I choose to only take off 2 days per week, I lose the other 3 days of that week I would have been entitled to if I'd chosen to take 5 days off per week." (Male, 33 years old, Qld)*

*"Know I might be self-sacrificing, not all mothers do this, but this is how it is for me. It is not about enjoyment, it's about who I am. As soon as I had Raymond nearly 18 years ago, I knew everything would change. Every decision I have made has been around my children, so many wonderful jobs I turned down." (Male, 34 years old, Vic)*

*"I would have made sure they have one! They had no paid parental leave and were extremely unhelpful even when it came to arranging the government payments (which legally they are obligated). It was so disappointing after years of service to be treated so poorly for choosing to start a family." (Female, 39 years old, NSW)*

*"It would have been nicer to have been given more time. I was only given two weeks parental leave which I took with all my outstanding annual leave. Forcing me to return to work earlier than I would have liked as we couldn't survive without my income - even if childcare ate most of it!" (Female, 42 years old, SA)*

What do you think Australian workplaces could be more flexible or doing to better support new parents?



\*Multiple answers allowed

Source: CoreData Working Parents Survey (April 2018)

Question: What do you think Australian workplaces could be more flexible or doing to better support new parents?

Among parents who wish their workplace parental leave policies were more flexible or think Aussie workplaces could be doing more to support new parents, parents think workplaces should allow flexible working hours (70.6%). Other popular suggestions include offering more or longer paid parental leave (54.3%), allowing working from home regularly (53.5%) and offering subsidised child care services (52.9%).

## DEMOGRAPHICS

Parent of Any Dependent Children	
Yes, one	50.9%
Yes, two	36.2%
Yes, three or more	12.8%
<b>TOTAL</b>	<b>100.0%</b>

Average Age of Child	
Only child	7.7
Youngest	9.4
Oldest	5.6

Gender	
Female	56.3%
Male	43.7%
<b>TOTAL</b>	<b>100.0%</b>

Age Banded	
29 years old & below	18.6%
30 - 39 years old	37.9%
40 - 49 years old	30.9%
50 - 59 years old	11.2%
60 years old & above	1.4%
<b>TOTAL</b>	<b>100.0%</b>

Age Generation	
Generation Y	48.4%
Generation X	43.8%
Baby Boomers	7.8%
<b>TOTAL</b>	<b>100.0%</b>

Marital Status	
Single	4.4%
Living with partner/married	84.6%
Separated/divorced/widowed	10.9%
Other	0.1%
<b>TOTAL</b>	<b>100.0%</b>

Living Arrangements	
Living with your children (under 18 years) at home	85.0%
Living with your children (both over and under 18 years) at home	14.7%
Other	0.3%
<b>TOTAL</b>	<b>100.0%</b>

State	
ACT	2.7%
NSW	18.3%
NT	0.8%
QLD	20.4%
SA	14.5%
TAS	3.9%
VIC	19.8%
WA	19.6%
<b>TOTAL</b>	<b>100.0%</b>

Area	
The capital city of my state/territory	66.0%
A regional centre	23.6%
A rural area	10.3%
<b>TOTAL</b>	<b>100.0%</b>

Educational Attainment	
Primary	0.7%
Part of high school	5.8%
Completed high school	14.1%
Diploma or certificate qualification	40.1%
Degree qualification	26.9%
Postgraduate qualification	12.4%
<b>TOTAL</b>	<b>100.0%</b>

Work Status	
Self employed	9.6%
Employed full-time	51.1%
Employed part-time	36.9%
Engaged mainly in home duties	0.6%
Not employed at present	0.7%
Student	0.5%
Other	0.6%
<b>TOTAL</b>	<b>100.0%</b>

Personal Income	
\$20,000 or less	9.8%
\$20,001 to \$30,000	14.7%
\$30,001 to \$40,000	14.3%
\$40,001 to \$50,000	9.6%
\$50,001 to \$60,000	10.5%
\$60,001 to \$70,000	9.7%
\$70,001 to \$80,000	6.4%
\$80,001 to \$90,000	5.6%
\$90,001 to \$100,000	6.7%
\$100,001 to \$125,000	6.7%
\$125,001 to \$150,000	2.9%
\$150,001 to \$200,000	2.2%
More than \$200,000	1.0%
<b>TOTAL</b>	<b>100.0%</b>

Household Income	
\$50,000 or less	15.9%
\$50,001 to \$75,000	23.7%
\$75,001 to \$100,000	17.7%
\$100,001 to \$125,000	16.3%
\$125,001 to \$150,000	11.7%
\$150,001 to \$200,000	10.3%
\$200,001 to \$250,000	2.2%
\$250,001 to \$350,000	1.3%
\$350,001 or more	0.8%
<b>TOTAL</b>	<b>100.0%</b>

Investment Portfolio	
I have no investments	40.6%
\$50,000 or less	17.7%
\$50,001 to \$150,000	13.8%
\$150,001 to \$250,000	8.2%
\$250,001 to \$350,000	4.7%
\$350,001 to \$450,000	4.4%
\$450,001 to \$550,000	2.7%
\$550,001 to \$650,000	2.1%
\$650,001 to \$750,000	1.6%
\$750,001 to \$1 million	2.2%
More than \$1 million to \$3 million	1.7%
More than \$3 million to \$5 million	0.2%
More than \$5 million	0.1%
<b>TOTAL</b>	<b>100.0%</b>

Wealth Segment	
Mass Market	49.3%
Mass Affluent	36.2%
Core Affluent	10.9%
HNW	3.6%
<b>TOTAL</b>	<b>100.0%</b>

## ABOUT COREDATA

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CoreData Research is a global specialist financial services research and strategy consultancy. CoreData Research understands the boundaries of research are limitless and with a thirst for new research capabilities and driven by client demand; the group has expanded over the past few years into the Americas, Africa, Asia, and Europe.

CoreData Group has operations in Australia, the United Kingdom, the United States of America, Brazil, Singapore, South Africa and the Philippines. The group's expansion means CoreData Research has the capabilities and expertise to conduct syndicated and bespoke research projects on six different continents, while still maintaining the high level of technical insight and professionalism our repeat clients demand.

With a primary focus on financial services CoreData Research provides clients with both bespoke and syndicated research services through a variety of data collection strategies and methodologies, along with consulting and research database hosting and outsourcing services.

CoreData Research provides both business-to-business and business to- consumer research, while the group's offering includes market intelligence, guidance on strategic positioning, methods for developing new business, advice on operational marketing and other consulting services.

The team is a complimentary blend of experienced financial services, research, marketing and media professionals, who together combine their years of industry experience with primary research to bring perspective to existing market conditions and evolving trends.

CoreData Research has developed a number of syndicated benchmark proprietary indexes across a broad range of business areas within the financial services industry.

- Experts in financial services research
- Deep understanding of industry issues and business trends
- In-house proprietary industry benchmark data
- Industry leading research methodologies
- Rolling benchmarks

The team understands the demand and service aspects of the financial services market. It is continuously in the market through a mixture of constant researching, polling and mystery shopping and provides in-depth research at low cost and rapid execution. The group builds a picture of a client's market from hard data which allows them to make efficient decisions which will have the biggest impact for the least spend.



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