



The cost of education

Exploring parent spend behaviour and sentiment

Futurity Investment Group

January 2025

Contents

Research objectives	4
Research methodology	4
Demographic summary	6
The cost of education	7
The savvy parent consumer	10

Research objectives

Since 2022, Futurity Investment Group has engaged McCrindle to conduct annual research to explore the experiences of Australian parents in relation to the cost of educating their children.

This report presents a summary of the research conducted this year. The objectives of the research are to:

- Explore parent sentiment towards the costs of their child's education
- Uncover the costs associated with pursuing sending a child through 13 years of schooling
- Understand the impact of different variables in education on the total cost for parents to educate their children.

Research methodology

Survey

McCrindle conducted an online survey of 2,385 Australian parents to collect sentiment and expense data on the cost of schooling for their children. This survey was in field from the 8th to the 21st of November 2024.

The margin of error for a survey of 2,385 Australian parents is 2.01% with a confidence level of 95% when applied to the complete dataset. When data is presented that is a subset of the main sample, margin of error grows accordingly.

As the research is released in January each year, this dataset is referred to as the 2025 data, whereas the previous year's research, with the report dated December 2023 is referred to as the 2024 data. Similarly, the data collected in 2022 is referred to as the 2023 data.

Total cost of education

Where there are state breakdowns provided for total education costs (tuition fees and ancillary costs) over 13 years of schooling, this is broken down by state, school sector, school level and remoteness. A data

substitution hierarchy is also provided to the total figures to ensure an appropriate sample is achieved.

To determine the total cost of education for a parent looking to send their child to school in 2025, the total combined ancillary and fee expenses have been extrapolated across 13 years of education, accounting for CPI increases. To determine this estimate, a projected increase of 6.4% has been applied to 2025, 5.1% in 2026, 3.8% in 2027 and 2.5% starting 2028 for the remaining years in the projection period. For ancillary expenses, an increase of 3.5% is applied for 2025, reflecting the trimmed mean annual inflation, declining gradually to 2.5% in 2028 and thereafter. These figures are based on the ABS Consumer Price Index, Australia, September Quarter 2024 and RBA Statement on Monetary Policy, August 2024.

Caution is to be used when comparing cost figures to 2024 as 2024 data was based on 2023 reported figures with a CPI extrapolation applied.

Tuition fees

School income per student data from fees, charges and parent contributions have been used as an estimate of tuition fee/parent contribution. School

income data is sourced through the Australian Curriculum Assessment and Reporting Authority (ACARA) My School Finance Data Collection and references the 2022 financial year. An estimate of cost of tuition has been brought forward to 2025 based on the September Education CPI figure in 2023 (4.8%) and 2024 (6.4%). Average school income per student from fees, charges and parent contributions have been reported by state, school sector, school level, and school location/remoteness.

Ancillary costs

Ancillary costs are based on figures reported by parents in the online survey. Parents who have incurred an education-related expense for one of their children's schooling in the past year were asked to provide estimates of those costs for each item in the

last 12 months. Data cleaning was conducted to remove outlier responses.

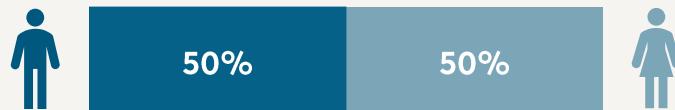
Costs were further analysed using four layers of segmentation: state, school sector, year level and remoteness. Where response numbers are low for a segment, a data substitution hierarchy was implemented, whereby, the segmentation level was simplified (e.g. data segmented by state and sector only) until an appropriate sample was achieved.

Graphs and rounding

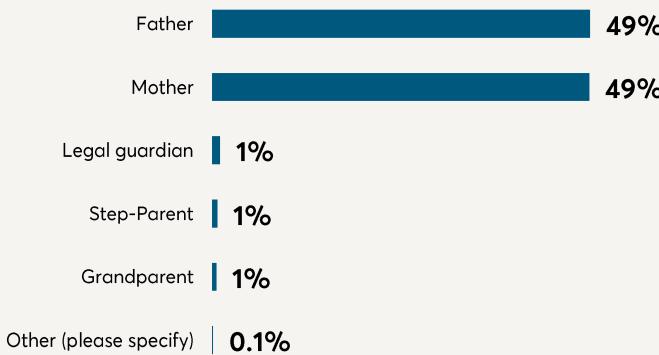
Data labels on the graphs in this report have been rounded for simplicity. Some graphs, may, therefore sum to 99% or 101%. Any calculations where two data points have been added are based on raw data (not the rounded data labels on the graph) which have been rounded once combined.

Demographic summary

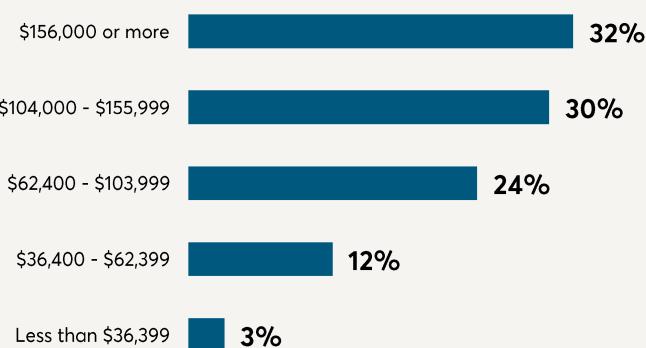
Are you male or female?



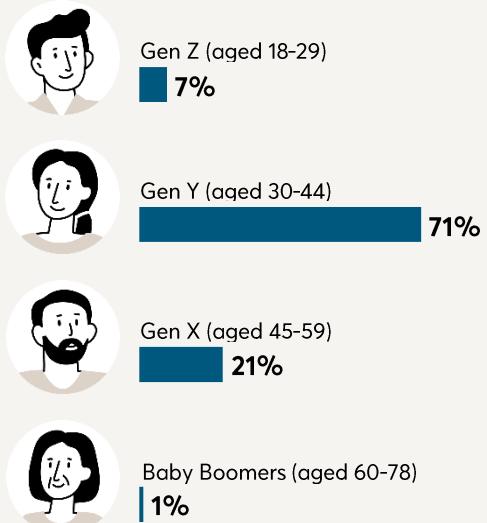
Which of the following best describes your relationship to your child(ren)?



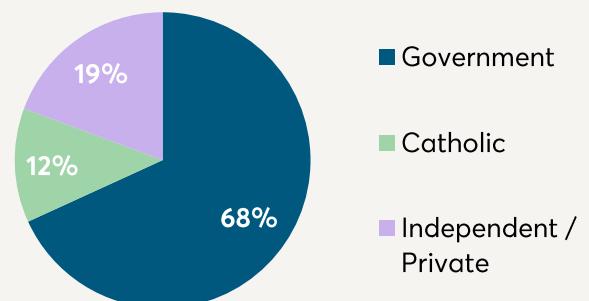
Which of the following best represents your household's combined gross annual income? (i.e. before taxes)



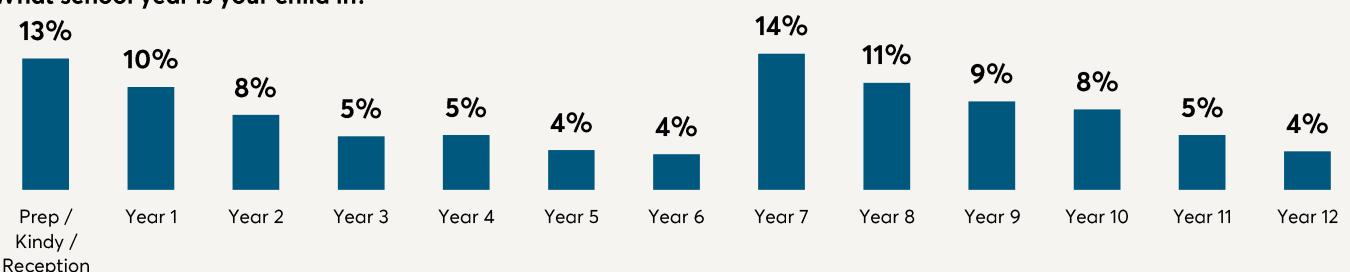
What age will you be in 2024?



What type of school is your child currently attending?



What school year is your child in?



The cost of education

The costs to send a child to school are increasing.

Education remains a priority for families despite cost of living challenges

The cost of living challenges for Australian families are well-documented. Three in four Australians (77%) are extremely or very concerned with the rising cost of living, which is more than those concerned with international wars or conflicts (59%) and global uncertainty (53%). This challenge is forcing nine in ten Australians (89%) to make changes in their lives and spending in response¹. Education, however, is increasingly likely to be a priority spend item for parents, with 50% of parents believing it is the role of parents to financially contribute to their child's lifelong education throughout their whole life, up from 38% in 2024 who believed the same. This growing importance is further evidenced by the close to nine in ten parents (88%) who believe education is extremely or very important to their children thriving in life.

Tuition fees and ancillary expenses are putting pressure on families

Since last year, parents are being asked to pay more in tuition and parent contribution amounts. Nationally,

Australian parents living in a metro area who have a child starting school in 2025 can expect to spend an average of \$9,398 (cf. \$7,332 2024) in parent contributions at a Government school across 13 years of schooling. If that parent was to choose to send their child to a Catholic school, they can expect to spend an average of \$76,437 (cf. \$68,261 2024) in fees, while if they went to an Independent school, fees would amount to \$196,533 (cf. \$167,108 2024) across 13 years.

It's not just fees and voluntary contributions, however, that are rising, but the ancillary costs, which are often thought of as periphery spend items. The costs of many essential items continue to rise and place pressure on household spending².

In a Government school, these additional costs such as school uniforms, extra curricular activities or external tuition fees comprise the majority of the cost to send a child to school, with these costs often accounting for more than 90% of the total education spend. At a Catholic school, however, these costs make up approximately 60% of the total, while in the Independent sector, it's more of a 50/50 split between ancillaries and tuition expenses.

¹ McCrindle, 2024, 2025 trends of the year

² ABS, 2024, Consumer Price Index, Australia, September Quarter 2024

School sector	Total cost of education across 13 years for a child starting school in 2025*								
	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	Australia
Government, metro	\$150,323	\$114,126	\$101,064	\$114,678	\$122,106			\$106,280	\$123,294
Government, regional	\$89,448	\$77,641	\$90,267	\$75,600	\$78,788	\$78,869	\$75,798		\$81,141
Catholic, metro	\$197,349	\$198,291	\$202,485	\$185,548	\$192,613			\$215,633	\$193,666
Catholic, regional	\$148,960	\$151,423	\$157,805	\$147,044	\$150,281	\$145,870	\$155,594		\$153,144
Independent, metro	\$411,108	\$388,618	\$369,646	\$302,387	\$300,109			\$352,656	\$350,158
Independent, regional	\$250,900	\$247,714	\$229,369	\$268,134	\$277,862	\$251,561	\$245,300		\$244,075

*Notes

- These costs combine tuitions fees (non-Government schools), voluntary contributions (Government schools) and ancillary expenses. Ancillary spend amounts are reported on for those who have incurred an expense in the related area in the last 12 months.
- The costs are based on the amount for one child. It is not advisable to multiply these figures by the number of children in a family as costs may change where sibling discounts, or the sharing of resources is possible.
- These total costs are based on most recent available data which reflects a snapshot in time which has been projected out by 13 years of schooling, adjusting for future inflation.
- Total cost of education assumes 13 years of schooling and parents incurring expenses across all areas.
- For more information, refer to the methodology on pages 4-5.

The education sacrifice for families

The cost of education is a barrier for parents

The cost of education continues to be a barrier for parents. Three in four parents (74%) report at least one barrier preventing them from sending their child to their preferred school. As in the 2024 study, the biggest barrier for parents is cost (26%), while other barriers preventing preferred school selection include school location (19%), zoning (19%) and school capacity/waitlist (18%).

A good education is a collective sacrifice for many families

The priority parents place on a good education exceeds the capacity for many families. In paying for their child's education, parents may go without buying things for themselves (29%), sacrifice family holidays (24%), work more than they want to (22%) and struggle

to pay bills (21%). These challenges are consistent with the top challenges reported in last year's study. In fact, a growing proportion of parents are delaying an educational opportunity for their child (12% cf. 6% 2024).

There are signs that parents may be financially extended beyond their means, including more than one quarter of parents who have paid for schooling costs using their credit card (27%, up from 24% in 2024) and more than one in ten who have paid for education costs with financial support from grandparents (11%, up from 7% in 2024). In fact half of all parents now report having someone else contributing to the cost of their child's schooling (52% cf. 42% in 2024). Sacrifices are not just being made by parents, but increasingly by grandparents and other loved ones. It takes a village to raise a child, and seemingly to educate one too.

The savvy parent consumer

The expectation inflation for parents

Much has been written in recent years about the increasing consumer expectations across society. This may be attributed to the increased access to information and the array of choice that today's consumers have become accustomed to. In an inflationary environment and a cost of living challenge, consumers also have greater incentive to scrutinise costs and adjust household discretionary spend accordingly.

This year's results highlight a parent cohort in 2025 that is more intentional with their education decisions and more cost-conscious than in previous years' studies. Besides the practical consideration of location, parents identify the top influence on their school choice decision as teacher quality, which has increased slightly in importance in the last year (27% cf. 23% in 2024). Other factors that have increased in influence for parents include a school having a holistic approach to education (16% cf. 7% 2024) and an innovative approach to education (14% cf. 7%). Cost remains a key influence for many parents, ranking behind teacher quality, location, reputation and student wellbeing as the top influences on parents' choice of school.

Parents are counting the cost of education

Parents are more intentionally preparing for the cost of educating their children. Our 2024 study found that 44% of parents were extremely or very intentional in preparing for the cost of educating their child. In 2025 this proportion has increased to 64%, highlighting that nearly two in three parents are taking a highly intentional approach to preparing for their child's education costs.

Similarly, awareness of ancillary costs has increased over time. In 2023 just over half of parents (53%) reported being extremely or very aware of ancillary costs prior to enrolling their child in their school. This has increased to 63% of parents in this latest study who are extremely or very aware of the ancillary costs prior to enrolling their child in their school, and this appears to be influencing their spending behaviour in relation to those costs.

The growing awareness may be leading parents to feel more equipped to financially contribute contribute longterm to their child's education. Growing from 33% to 57% in the last year is the proportion of parents who feel extremely or very equipped to contribute financially to their children's lifelong education.

Whether by choice or by necessity in the current cost of living challenges, parents are taking a more informed and more intentional approach to the costs of education.

Education and other factors are compounding, adding to parents' financial stressors

One in four Australian parents (25%) find paying for their children's school fees or voluntary contributions is having a significant or moderate negative impact on their households. A further 26% believe it's having a slight negative impact. In fact, while parents largely feel optimistic when they have to make a large payment towards their child's education (34%), one in five are also left feeling anxious (22%) or overwhelmed (21%).

It's not just education expenses that are causing parents financial stress in their life. Three in ten parents also feel extremely or very stressed about the costs of groceries (31%), mortgage or rent repayments (31%) and utilities and rates (30%). Parents are also finding

the rising cost of living and economic pressures are having a significant or moderate negative impact in key areas of their lives, including life experiences such as travel, hobbies or volunteering (33%) and on their financial wellbeing (32%).

Spending priorities are shifting.

Parents spend the most on outside tuition

Outside coaching and tuition is the area parents are incurring the highest costs (\$1,276), however, just 11% of parents have spent money on this in the last year. For the 43% of parents who have incurred a cost for electronic devices, the average spend in the last year is \$940, which is the second greatest ancillary cost for families. This is followed by \$790 for the 21% of parents who are spending on a musical instrument.

Parents are forgoing spending in certain areas

Since 2023, the proportion of parents who have spent money in the previous 12 months on a school uniform has decreased (64% 2025 cf. 78% 2023). Reflecting a similar trend, parents choosing to spend on stationery is also down (35% 2025 cf. 58% 2023). This could be reflective of parents who are cost-conscious, as well as the growing provision of school communities offering no or low-cost second-hand uniforms and donated stationery.

Expense	Average spend for those who incurred this cost in previous 12 months
Electronic devices	\$940
Other technology products (e.g. headphones, software)	\$380
School camps	\$521
School excursions (not including camps)	\$354
Transport to and from school	\$547
School uniform	\$361
Sports uniform, apparel and equipment	\$337
Musical instruments and/or any other performing acts equipment or expenses	\$790
Textbooks	\$321
Stationery	\$162
Library charges	\$303
Electives	\$535
Vocational education subjects in schools	\$487
Outside tuition or coaching (e.g. external academic support)	\$1,276

Expense	2025 sample size	% of parents who have incurred a cost in previous 12 months 2025	% of parents who have incurred a cost in previous 12 months 2023
School uniform	1,517	64%	78%
School excursions (not including camps)	1,087	46%	53%
Sports uniform, apparel and equipment	1,032	43%	48%
Electronic devices	1,024	43%	46%
Textbooks	907	38%	44%
Stationery	832	35%	58%
School camps	803	34%	42%
Transport to and from school	758	32%	35%
Other technology products (e.g. headphones, software)*	631	26%	
Musical instruments and/or any other performing acts equipment or expenses	490	21%	19%
Electives	391	16%	18%
Library charges	365	15%	13%
Vocational education subjects in schools	263	11%	11%
Outside tuition or coaching (e.g. external academic support)**	254	11%	10%

*New option added for 2025

** Updated in 2025 to include '(e.g. external academic support)



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