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'Money is not everything': Why Stella's years of study didn't make her a high earner

By **Garreth Hanley & Craig Butt**

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Stella Broderick is a dentist, radiologist, surgeon and pharmacist all rolled into one. But she gets paid a fraction of what someone doing just one of these occupations in isolation would expect to take home each week.

That's because her patients are animals.

“Human medicine is specialised. As a vet, we do it all,” she says.



Veterinary surgeon Stella Broderick, left, operating on a dog, Jada. JUSTIN MCMANUS

Analysis of tax office data shows that among high-skilled jobs, vets are some of the lowest paid. They are also more likely to be saddled with hefty student debts.

It takes between three and six years to complete a veterinary science or medicine degree, and graduates often accumulate larger HECS/HELP debts than a typical student.

Dr Broderick studied for five years, has been a vet for 15 years and says she is still paying back her HECS debt. She currently works two days a week at a Carlton veterinary surgery, in Melbourne's inner-north.

Check out the median income for your job using the interactive below:

Students of veterinary science, along with medicine and dentistry, are allowed to accrue higher-education debts of up to \$150,000 – that's \$45,000 more than other students.

But a vet's median full-time annual income of \$84,240 is low compared to a dentist (\$153,608) or a general practitioner (\$144,456), which means it takes longer to pay off their student debt.

Vets still earn \$18,200 more than a typical full-time worker and for Dr Broderick, "money is not everything".

She loves her job.

"It's pretty hard to beat those days when you have a run of tiny puppy or kitten consults, or a few export consults where clients are happily chatting about upcoming travels," she says.

"And I love surgery. It's so rewarding to save a pet by removing a cancer, infected or bleeding organ or mouth full of rotten teeth."

Australian Veterinary Association president Paula Parker said the profession's pay level was a challenge when it came to retaining talented vets.

"No veterinarian's primary motivation is money – it's a profession you are called to through love of animals and animal welfare – but we all have responsibilities in life, and so it's important for us to keep the really talented people and offer them a competitive remuneration package," she said.

But Dr Parker said veterinary science courses were popular with students, and the qualifications could lead to a wide variety of career paths in general practice throughout Australia, research, education or government.

Other jobs that are high-skilled but comparatively low-paid include pathologists (who have a median taxable income of \$63,427), architects (\$71,495) and osteopaths (\$57,931).

[Authors](#) are among the most educated professions – 8 per cent have a PhD – but the median full-time yearly income is \$61,550, and just under half of authors work part-time.

One of Australia's best-selling writers, Christos Tsiolkas, continued to work part-time as, among other things, a veterinary assistant while winning awards for his writing.

Jobs that do not require tertiary qualifications but are highly-paid include [train controllers](#), [train drivers](#), [air traffic controllers](#), miners, crane operators and tanker drivers.



Illustration: Matt Golding

About the data

The median annual taxable-income figures include not only the job's salary, but any possible additional earnings from rent, bank interest, dividends and bonuses. They are based on the amounts people stated as their earnings before tax, but after deductions, on their 2015/16 tax returns.

The median figure for each job includes everyone who listed it as their primary source of income, so it will include full-timers, part-timers and casuals. If your occupation has a lot of part-time staff, it may have driven down the median income, making the amount listed as the full-time median a better guide to its expected earnings.



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