



FAMILY FORTUNES:

First Baby in Breadline Britain



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Summary of report findings

Impact on family finances

- The costs of having a first baby are taking British mums by surprise. The biggest shock is the cost of childcare – with nearly a quarter (23%) of mums nationwide saying it's the expenditure they were least prepared for, according to a survey by parenting club Bounty, on behalf of Family Action and Lloyds Banking Group's Money for Life Programme.
- Families on different incomes feel the squeeze in different ways. Low income families are least prepared for the cost of keeping their house warm, with 19% of low-income respondents choosing heating as the biggest price shock, compared with 14% of higher income families. Only 13% of mums on low incomes said childcare was the cost they were least prepared for, compared with 26% of wealthier households.
- Poorer families are also less likely to be prepared for the cost of disposable nappies than those who are better off. These mums – as well as younger mums and those living in London – are also most likely to spend less on baby items including prams, nappy bins, baby clothes, branded nappies and breast pumps if they have another child.
- One in 10 families said cutting 'essential' household spending, for example on heating their home and putting food on the table, is the most helpful way to make ends meet in the first year. Poorer families are almost twice as likely to admit to cutting essential spending than the better off, with 13% of families on the lowest incomes stating that this had helped them manage their money most effectively, compared with just 7% of families on higher incomes.
- Younger mums, aged between 16 and 24, are more likely to admit to cutting essential spending than older mums to stay afloat. Where the women live also makes a difference. In London, only 3% of mums say cutting spending on heating and eating helped the most, compared with 14% in the South East.
- Younger mums are also least prepared for the cost of baby goods such as prams, car seats and baby baths.
- Overall, some 14% of mums said resorting to overdrafts, credit cards or loans most helped them manage the family finances, which suggests that many families are struggling to cope with the additional costs of having a baby.

- Almost three quarters of Family Action service users we spoke to live off less than £100 per week once housing, council tax and utility bills have been paid. A basket of commonly bought baby items¹ costs around £500 – significantly more than the amount these families have left over each month to pay for food and other essential items.

Impact on relationship with partner

- Our Bounty poll found that the most important thing a partner can do to help the main carer of the baby is to 'be emotionally supportive', according to 67% of respondents.
- However, for 51% of mums, the partner continuing to bring a wage or salary into the household is most important.
- Almost a third (30%) say their partners taking on a bigger share of household tasks when the baby arrives would be most helpful.
- While mums across all income brackets and regions identify the provision of emotional support as the most important thing a partner can do to help, a breakdown of the figures reveals younger mums (aged 16-24) take a different view to their elders – they rate bringing home a wage (cited by 62%) as more important than emotional support (at 57%).
- Our focus groups found that in some cases mums feel exhausted or depressed during pregnancy and in the first year after birth – mums we spoke to also noticed the impact having a baby had on their partners too.

Advice for expectant mothers

- Our Bounty poll found that 63% of new mums urge other women who are trying to start a family to begin thinking about budgeting and saving in the months before the birth.
- 70% say they should take more advantage of hand-me-downs, cutting the cost of buying unnecessary new clothes that babies will soon outgrow.

¹ Includes a cot, pram, car seat, highchair, changing unit, breast pump and baby monitor. For detailed costs see page 13: Money worries - Real stories: mothers speak out



- More than half – 55% - counsel women to 'be prepared to work at your relationship with your partner'.
- 54% recommend investigating what local support services, such as children's centres, are available.

About this report

This report was produced by Family Action and supported by Lloyds Banking Group's personal money management programme, Money for Life. The findings of the report are based on national online polling provided by Bounty – the parenting club, semi-structured focus group discussions with Family Action service users, and individual questionnaires completed by focus group participants. The findings and recommendations in this report are those of Family Action.

The online polling was conducted to find out what British mums believe are the main spending pressures and unexpected costs of having a baby for the first time. The data was collected via online questions run on Bounty's Word of Mum omnibus research panel between 18 and 27 May 2013. A total of 2,301 women participated, ranging from women in the early stages of pregnancy through to mums with a youngest child aged five years.

The focus groups were an opportunity to talk openly and in-depth with parents from mainly low-income households about their experiences of having their first baby and what they felt were the main financial and emotional pressures. The focus groups consisted of a total of 26 mothers across five Family Action service locations in England (Lewisham, Newham, Southend, Southwark and Swaffham). The discussions were semi-structured, general and not specific to any one mother's situation.

The questionnaires, which followed the discussions, were an opportunity to collect information about the household type, income and spending of individual parents.

About Family Action

Family Action has been a leading provider of services for vulnerable and disadvantaged families since 1869. We work with more than 45,000 families and children a year providing practical, emotional and financial support through more than 100 community based services across England. A further 150,000 people benefit from our educational grants and information service. We tackle some of the most complex and difficult issues facing families today – including domestic abuse, mental health problems, learning disabilities and severe financial hardship.

Find out more at: www.family-action.org.uk.

About Lloyds Banking Group's Money for Life Programme

Money for Life, Lloyds Banking Group's award-winning personal money management programme, is working with Family Action to deliver a series of



money management workshops to low-income and disadvantaged households around the country throughout 2013. Some 120 Lloyds Banking Group employees have committed to making a difference in their communities by participating in Money for Life's accredited financial education training and then volunteering to deliver the free workshops, which will cover topics such as budgeting, banking, shopping around, borrowing and planning ahead. This financial inclusion activity is being complemented by Family Fortunes, a series of reports which puts the voices of families, including Family Action service users, at the heart of awareness-raising around the impact of money management skills on parenting. Family Action and Money for Life are also releasing relevant tips and guidance on topics such as budgeting, banking, shopping around, borrowing and planning ahead.

Find out more at: www.moneyforlifeprogramme.org.uk.

Introduction

The costs of starting a family are taking British mums by surprise. This report, produced by Family Action in partnership with Lloyds Banking Group's personal money management programme Money for Life, finds that while mums-to-be generally realise there will be greater pressure on the family finances, the price tag attached to many items still comes as a shock.

Many supposedly essential purchases turn out to be anything but. Bulky prams that get left in the hallway, baby clothes that will be grown out of within weeks, unused breast pumps and even well-known brands of nappies – all can cost a packet, and many mums, particularly those on lower incomes, now regret spending so much on them.

Some 70% of women who responded to a national survey by parenting club Bounty advise expectant mums to take more advantage of hand-me-downs, and 63% recommend thinking carefully about budgeting and saving.

It's not just poorer families who struggle though. Even better off households are taken aback by the cost of childcare. And a majority of mums – of all incomes – reckon that cutting back on spending on themselves is one of the most helpful ways of making sure they have enough for the new addition to the family.

The most important thing a partner can do to help is to be emotionally supportive, our survey found. Being thoughtful and considerate was judged as more essential than bringing a wage into the home. But, almost a third of mums said it would help if their partner took on more of the household chores too.

Groups of mums that Family Action is working with, in children's centres and parenting classes across the country told of their exhaustion and sometimes depression following the birth of their baby. Around one in six pregnant mothers are affected by mental distress, and failure to deal with these issues can affect the relationship between mother and child and impact on a child's long-term development. That's why the mums we spoke to expressed appreciation for the social support services offered by Family Action and a range of other voluntary organisations, to fill the gap left by mainstream services. They include Family Action's Perinatal Support Project – aimed at giving mums with the baby blues the support they need, when they need it most.

This report highlights the unexpected costs of having a first baby in Britain. It also underlines the need for a full range of support services, from both statutory and voluntary sectors, to help expectant and new mums, and their partners, find their feet in the crucial first months. Currently the spread of services is patchy across the



country, and too often dependent on insecure and short-term funding arrangements.

The report finds that the costs of childcare are universally considered too high – and Family Action suggests the Government should look again at what more it can do to help families return to work if they want. If parents who want to work are unable to do so because of the prohibitive costs of nursery or day care places then that is a national problem that needs a national solution.

Having a baby is a life-changing event. We hope this report will encourage those who are considering becoming parents to plan ahead – and give their child the best possible start in life.

Analysis of Bounty UK national opinion poll

A survey of more than 2,300 pregnant women and mums of young children, carried out by Bounty – the parenting club, found that while mums generally know that starting a family will mean extra costs, the price of many basic items still comes as a shock to many.

Costly childcare

The biggest unwelcome surprise was the cost of childcare – with 23% of mums saying it was the expenditure they were least prepared for. Formula milk (16%), heating the home (14%) and baby goods such as prams, car seats and baths (13%) were also cited.

Not every family feels the squeeze in the same way. Low income families were least prepared for the cost of keeping their house warm, with 19% of low-income respondents choosing heating as the biggest price shock, compared with 14% of higher income families. Only 13% of low income families said childcare was what they were least prepared for, compared with 26% of wealthier households. Poorer families also cited the cost of disposable nappies as a more common concern than those who were better off. These mums were also most likely to spend less on several baby items if they were to have another child.

Younger mothers, aged between 16 and 24, were least prepared for the cost of baby goods such as prams, car seats and baby baths. Mums in every other age group placed the cost of childcare as their top concern.

Spending regrets

Mothers who had already gone through the experience of shopping for baby products identified a range of items they would spend less money on if they were to have another baby. Top of the list were branded nappies (cited by 26%), followed by prams (25%), nappy bins (24%), baby clothes (23%), baby baths (17%) and breast pumps (16%).

Younger mums and mums living in London, who appear to feel more financial pressure were more likely to cut back on a range of items if they were to have another baby.

Coping on tight budgets

Mothers in every income bracket, age group and region of the UK said cutting down on non-essentials, like fashion, entertainment and holidays, was the most helpful way of managing the family finances in the first year after the birth of their first child.

However, poorer families were almost twice as likely to admit to cutting essential spending, for example on heating their home and putting food on the table (13% said this had helped them manage their money most, compared with just 7% of higher income families). Younger mums were also more likely than older mums to admit to cutting essential spending to stay afloat. Regional differences also had a part to play. In London, only 3% of mums said cutting spending on heating and eating helped them most, compared with 14% in the South East.

Overall, some 14% of mums said resorting to overdrafts, credit cards or loans most helped them manage the family finances, suggesting many families are struggling to cope with the additional costs of having a baby.

Advice to future mums

When it came to offering advice to others, 63% of new mums urged women who are trying to start a family to begin thinking about budgeting and saving in the months before the birth. Even more, 70% said they should take more advantage of hand-me-downs, cutting the cost of buying new clothes that babies would soon outgrow. More than half of those questioned, 55%, counselled women to 'be prepared to work at your relationship with your partner', highlighting the emotional as well as financial strain involved in starting a family, while 54% recommended investigating what local support services, such as children's centres, are available.

Help from partners

The most important thing that a partner can do to help the main carer of the baby is to 'be emotionally supportive' (according to 67% of respondents), keep bringing a wage or salary into the household (51%) and take on a bigger share of the household chores (30%).

Mums across all income brackets and regions united in identifying the provision of emotional support as the most important thing a partner could do. However, a breakdown of the figures revealed that younger mums (aged 16-24) took a different view to mums aged 25 and over – they felt that bringing home a wage (cited by 62%) was more important than emotional support (57%).



The data was collected via online questions run on Bounty's Word of Mum omnibus research panel between 18 and 27 May 2013. A total of 2,301 women participated, ranging from women in the early stages of pregnancy through to mums with a youngest child aged 5 years.

About Bounty

Bounty - the parenting club, has been supporting mums for over 50 years. Bounty supports expectant and new parents through their pregnancy journey, birth and beyond; helping them to learn, share and save through packs, guides and online at www.bounty.com.

Focus group findings

Real stories – mothers speak out

Family Action works with over 45,000 children and families a year by providing practical, emotional and financial support through over 100 services based in communities across England.

Earlier this year we spoke to a number of women who have used our services and asked them to talk about their experiences of having their first baby on the breadline.

The majority of those we spoke to were aged 25 to 34, and almost three quarters lived off less than £100 per week once housing, council tax and utility bills had been paid.

The results of a questionnaire, completed after a series of focus group discussions, found that feelings of exhaustion or depression, and changes in relationship to partners had the most significant impacts in the first year after birth. These women felt equally unprepared for a range of expenditures, although the cost of keeping the house warm was the most commonly cited surprise. Worryingly, almost a fifth of the women found cutting essential spending, for example on fuel and food, to be the most helpful way of managing the family finances in the first year.

Despite their low incomes, around a third of the women had spent more than £200 on a pram, while more than a third spent over £150 on both a cot and on baby clothes. The women we spoke to rated emotional support as the most important thing a partner could provide, and the taking advantage of hand-me-downs, budgeting and saving before the birth were the most common pieces of advice to other women trying to start a family. The full results of the questionnaires can be found in the Appendix to this report.

The quotations below were taken from a series of focus group discussions with 26 mothers across five Family Action service locations across England. All names have been changed.

Money worries

The women we spoke to said managing the extra costs involved with having a baby for the first time had one of the biggest impacts on their lifestyle during the first year after birth.

'With the first child it was a nightmare to try and come up with everything without the money. A lot of the stuff is expensive.'

- Jess, mum of two, Southend

'If your money goes up by pence, things in the shops are going up by pounds. This is why you've got more outgoings than what's coming in. And this is why people are in debt.'

- Louisa, mum of two, Southwark

'Everyone struggles, no matter what you want for a child. You do it bit by bit. To provide anything for my child I will go out and do it. Bit by bit.'

- Gemma, mum of one, Newham

In particular, they were unprepared for the high cost of a number of baby-related items and equipment, including disposable nappies, baby clothes, prams and car seats and the cost of heating the home, childcare and formula milk.

A week's worth² of Pampers nappies costs³ £7 – that's a significant proportion of household income for the Family Action service users we spoke to – almost three quarters of whom live off less than £100 per week once housing, council tax and utility bills have been paid.⁴

Other more substantial items cost even higher proportions of their income. For example, even the cheaper cots can cost £90,⁵ a pram and car seat combination £250,⁶ and a highchair £25.⁷ Changing units go for £76,⁸ breast pumps for £33,⁹ and baby monitors for £23.¹⁰

These items alone add up to £500 – well over a month's income after essential household bills have been paid for the majority of the women we spoke to.

Some mums regretted spending so much on things they later realised they didn't need.

² According to Bounty babies need up to eight nappies per day – or 56 per week:

www.bounty.com/baby/care/the-bottom-line

³ Based on pack of 56 Pampers Simply Dry. Price correct as of 21 June 2013:

www.tesco.com/groceries/Product/Details/?id=278176112

⁴ See Appendix, below, for details

⁵ Cot from Tesco. Price correct as of 21 June 2013: www.tesco.com/direct/obaby-lily-cot-country-pine/208-8770.prd?pageLevel=&skuld=208-8770

⁶ Pram and car seat combination from Tesco. Price correct as of 21 June 2013: www.tesco.com/direct/petite-star-kurvi-match-purple-travel-system-free-ali-handle-car-seat/210-2702.prd?pageLevel=&skuld=210-2702

⁷ Highchair from Tesco. Price correct as of 21 June 2013: www.tesco.com/direct/red-kite-feed-me-highchair-unisex-tweel/213-9485.prd?pageLevel=&skuld=213-9485

⁸ Changing unit from Tesco. Price correct as of 21 June 2013: www.tesco.com/direct/saplings-3-tier-changer-white/210-3197.prd?pageLevel=&skuld=210-3197

⁹ Breast pump from Tesco. Price correct as of 21 June 2013: www.tesco.com/direct/avent-natural-manual-breast-pump/242-9985.prd?pageLevel=&skuld=242-9985

¹⁰ Baby monitor from Tesco. Price correct as of 21 June 2013: www.tesco.com/direct/the-first-years-premium-baby-monitor/210-6500.prd?pageLevel=&skuld=210-6500

'They say you'll need this, you'll need this, you'll need a separate changing table, you will also need this and you must have this, and then you realise when you have the baby if you can get them dressed before midday and out of the house then you've done enough. You don't use half of the stuff which they swore you had to have before you had the baby; then you think well what do I do with it now? You get bombarded saying you should have this, you should have that. With your first born you have no idea what it means to have a baby anyway. Once you've started you understand that the important things are the love and the attachment and your relationship with the baby.'

- Janette, mum of two, Swaffham

Asked what they would spend less on if they had another baby, they said baby clothes, baby monitors and baths, cots, breast pumps and prams or pushchairs.

'Being a first time mum, every book you read, everything that you see relating to being a mum for the first time, makes you feel like you have to have everything. You have to have the bottle warmer, when you know you could just put a bottle in a bowl of hot water. You feel that you have to have all of these things, even down to clothes, but you don't realise it will literally last that child a week before its grown out of it and they might have just worn it once. I think a lot of first time mums are pressured to have the £500 pushchair, well I certainly was anyway and now it's sitting there gathering dust.'

- Mada, mum of one, Lewisham

The high cost of childcare was another unexpected challenge, which has meant some who might have tried to go back to work have decided they can't afford to.

'I don't work it's just my partner that works. For me to go out and work, it's just not possible. Because we couldn't afford the nursery costs for them both so I need to stay at home.'

- Jenny, mum of two, Southend

'I haven't gone to work, because my partner works full time...I don't get as much as a lot of single parents because my partner works.'

- Stacey, mum of one, Southend

Low-income households have to be extra careful with managing their money when the baby arrives.

'I did a budgeting plan, and I still go by my budgeting plan. I've got it all up on my cupboard. And I literally work it out down to the last penny of what I can spend. There's nothing left over, but if I don't follow the budgeting plan my concern is that I will get into debt. That is a huge phobia of mine, getting into debt. Because I know

that once you get in there it's so easy to carry it on and it spirals out of control. It's the interest that gets you.'

- Lauren, mum of one, Swaffham

'Everything has to be planned for.'

- Debbie, mum of three, Swaffham

Managing the budget often means cutting down on 'non-essential' spending on things like fashion, entertainment and holidays.

'I haven't been to the hairdressers for six years because I can't afford to go and get my hair cut because it's too expensive. We shop in Lidl now whereas we used to shop in Sainsbury's and Tesco. You shop in different places, and there's never any money left at the end of the month. There's no spontaneity, you can't just go out and get a takeaway.'

- Janette, mum of two, Swaffham

'Everything you do you've got to think about this other person and you're not used to that you know, your budget is no longer just for yourself, it's for another person. Nappies and wipes are expensive and that's just the minimum of it.'

- Lauren, mum of one, Swaffham

While most manage to keep up with their bills, debt is a reality for many, and some have found it hard not to spend more than they can afford on their baby. Several had resorted to using overdrafts, credit cards or loans to make ends meet. Worryingly, some had even reduced 'essential' household spending such as for fuel and food.

'I stopped paying my rent for a little while so I could buy a Moses basket, pram, toiletries, nappies, wipes... I put myself in debt a bit, but now I'm getting back on track.'

- Louisa, mum of two, Southwark

'My money goes on the baby. I still find it hard [money], but I don't care...If it's something my baby wants, then I will get the money to get it. If I borrow it, I'll pay it back.'

- Beth, mum of five, Newham

The mothers we spoke to advised women trying to start a family to think about budgeting and saving before becoming pregnant, or in the months leading up to the birth, and to take more advantage of hand-me-downs such as prams, cots, books and toys.

Physical and emotional pressures

Feelings of exhaustion or depression were cited by the mothers we spoke to as the most significant lifestyle impacts during the first year after birth.

'I was prepared for baby coming along, happy that I was pregnant. But nobody told me you can be sick 24/7 for nine months. I wasn't prepared for that. So that took a lot of strength out of me.'

- Helen, mum of four, Lewisham

'I just remember sitting there, I'd be perfectly fine she'd be asleep and I'd be watching a soap or something and I'd burst into tears for no apparent reason. You're so emotionally unstable. They always say, make sure you catch up on your sleep in the last bit of your pregnancy, because people warn you that you won't get half of your sleep. But nothing prepares you for getting two hours' sleep a night. I fed her on demand and I was getting up to feed her every two hours. I was like that for the best part of a couple of months.'

- Lauren, mum of one, Swaffham

'You don't just sacrifice your sleep, you sacrifice your life. It's not about you anymore, it's about mummy you. So it's hard but it's worth it, because you have someone who smiles at you every day, and it's nice. But it's still the stresses of it and the reality of it.'

- Louisa, mum of two, Southwark

Around one in six pregnant women experience mental distress and those who lack the family, friends and social support network that many take for granted can often suffer for extended periods.

'After my first one I just remember feeling totally different and I couldn't trust anyone and I couldn't go out of the house and I was crying. I felt emotionally really vulnerable every day and I felt completely and utterly different every day. I just remember trying to get out one day and to a baby group but I was just sitting there in floods of tears, I felt so emotional just up and down. It was like being on a rollercoaster, feeling these emotions. I think it's the tiredness as well. I remember feeling so isolated even though I lived in a small town and I had a lot of friends around. But I felt like I was the only one in the world who'd just had a baby, who'd just gone through all of this. I felt really bad about myself.'

- Charlotte, mum of three, Swaffham

'After four or five months [of the pregnancy] I developed depression. But I thought that it was because I was doing 9-5 and I was just tired or something, but I didn't know then what it was. It wasn't until I started to get scared of going out, getting anxiety. But I thought it wasn't possible, I thought it was maybe because I was not

sleeping well at night or things like that, but what I wasn't thinking about was depression.'

- Michaela, mum of two, Lewisham

It's not just the mums who can catch the baby blues either.

'I've been suffering postnatal depression since she was about six months old and it's just been getting worse and worse. My partner is now suffering from depression himself...Me and my partner we've been having a lot of arguments recently, with my postnatal depression and his depression.'

- Stacey, mum of one, Southend

Fortunately, many partners offer a valuable source of support for new mums. The most important thing they can do to help is be emotionally supportive, according to the women we spoke to.

'[Partners] should be supportive, you know you've been with baby all day and baby's screaming in your face and so you're a bit stressed. So when they come home they could ask how was your day and actually listen to the answer, and just take over the baby so you can have a kip.'

- Lucy, mum of eight, Lewisham

'[Partners should] take the kids out now and again, if you've got two, take one of the kids out. You know, just ease the pressure a bit.'

- Rosie, two children, Southwark

'Give more hugs now and again, and tell your woman how beautiful she is...appreciate your woman. Because your woman is doing so much to make your world happy and bring up your children. She needs to rest after she's pushed out that child, yet she's up on her feet doing this, this, this, this, this. It's ridiculous. Men have to appreciate their woman, that's what a man should do more. Little simple things, like running your woman a bath.'

- Louisa, mum of two, Southwark

'It's important to help with everything. I haven't got any family around so I rely on him for everything. Without him I'd be lost. Because he's the provider, he's my best friend – he does everything.'

- Debbie, mum of three, Swaffham

Perhaps related to this, changes to the mother's relationship with her partner were identified as the second most significant lifestyle impact during the first year after birth, after feelings of exhaustion and depression.

'I have a partner, but I still feel like a single mother, with three kids instead of two...I've not had a lay in, in two years. The kids' dad gets one every day and he cusses me when I'm running around the house trying to get both the kids ready, get them to nursery, get myself dressed, ironing the clothes, making the breakfast, washing up, doing this, doing that. But he wants to lay in, but moans at me for shouting and all that. Hold on a minute, I would love a lay in.'

- Rosie, two children, Southwark

Several other mums could identify with this feeling.

'They come home from work and they are tired, and they're this and they're that. And we should do everything because we've been home all day – hell no, listen, life ain't like that no more mate. This is a 24 hour, 7 days a week job. You still need to wake up in the night and feed your child...I love the fact that he gave me a beautiful child, I hate the fact that he's not around as much as I'd like him to be and he doesn't help out and stuff...He is the other child, he is the big kid that you're looking after and he should be helping you to look after the children.'

- Louisa, mum of two, Southwark

'Men feel that because they give you the money, that's their bit done. They should go out and help you with the shopping.'

- Kasi, mum of two, Newham

Continuing to bring a wage or salary into the household was also considered important, given the costs highlighted above.

Getting help

Given the challenges, it's no wonder that new mums sometimes need support. Not everyone can depend on partners, or family and friends. We all know that the transition from preparing to give birth and then giving birth to actually bringing a tiny baby home and being completely responsible for their care is enormous.

'If you've had your baby in hospital the transition from hospital to going home for the first time is such a huge thing. The day I was leaving hospital I remember being shown how to bathe my child and that was it. I was shown how to bathe him and how to hold him and then that was as much advice as I was given to go home with my new baby. I'm not saying it's the hospital's responsibility, you get the health visitor or the midwife come but that was two visits and more to check how the baby was doing. Luckily I had family [for support] but for people that don't have that they are just left with baby to go home for the first time.'

- Mada, mum of one, Lewisham

This is where children's centres, mother and baby groups, and other support networks can step in and fill the gap.

The women we spoke to, having all benefited from such support, advised anyone seeking to start a family to take time to find out what local services are available.

'Find a children's centre. Find it and use it. I didn't use one for months after I had her. I really suffered. The minute I found a children's centre and started going to things and meeting other people, I kind of got out of myself a bit. I ended up going back to college and doing something for me because I went to a children's centre.'

- Jane, mum of one, Southend

'Family Action, through the Sure Start, was my main support because I didn't have family and friends or a partner. At one point I was so depressed I didn't go out, I couldn't get dressed, I just didn't know what to do. Then I started the befriending service and then I started doing things on my own. If it weren't for Family Action I don't know where I would be.'

- Lauren, mum of one, Swaffham

'I think if I didn't know this [Family Action group], my life would be empty. Even if you feel very low, you come up here, you meet different mothers and you talk to them.'

- Selas, mum of one, Southwark

'They are somewhere where you can get support, not just with your child but there is a social aspect as well. We can all sit here and have a laugh. You can have a break. You know that your child is out there, you know that they are safe, being looked after, and you can socialise and be you. Not be mummy, just be you for that time.'

- Louisa, mum of two, Southwark

It's not just children's centres that can offer help. One mother we spoke to had found support on the internet.

'Online forums are a great place as well, they're there in the middle of the night when no one else is around. There are forums aimed at mothers and they are brilliant. There is always someone somewhere in the world that's up. If you put on there, I'm on my own, there's someone there who's been through it. There's almost a taboo admitting that you found support online. But actually, the internet is an amazing resource.'

- Janette, mum of two, Swaffham



What united the women we spoke to was the sense that other mums in similar situations could benefit from support if they sought it out.

'if you need help then ask for it'.

- Jess, mum of two, Southend

Conclusion

This report reveals how many women struggle after having their first baby. Some struggle primarily with the cost of baby products – some essential, some less so – which they can feel pressured to buy for their new child.

Others are struggling emotionally, or mentally, with a sense of isolation compounding feelings of distress. Some may be struggling with a combination of these.

If families budget, prioritise spending carefully and plan for the future, they are likely to be better able to cope. Lloyds Banking Group's Money for Life Programme offers financial exercises and skills that help families think about their needs and wants, and help them understand debt, credit and borrowing.

Services like those provided by Family Action provide a crucial role in supporting the more vulnerable, or low income, parents to balance a range of family needs. But while such help is important, more will need to be done to resolve the multiple challenges confronting new mothers.

Cuts to welfare benefits are making it increasingly difficult for new parents on low incomes to provide for themselves and their new baby

The welfare support available for new parents has been reduced through cuts to Sure Start maternity grants. Other, more general cuts that have affected households under financial pressure include restrictions to local housing allowance, changes to eligibility for Working Families Tax Credit, and the introduction of the household benefit cap, Bedroom Tax, and 1% limit to benefit rises, breaking the link between up-rating and inflation.

These changes increase the likelihood of poorer parents cutting back on essential needs such as food and heating. When this happens, it's bad for the baby too.

Squeezed family finances will have a negative impact on maternal mental health

Increased financial pressure may worsen perinatal depression. This risks damaging the mental health of mothers-to-be and new mothers, and their ability to relate to their baby and other children emotionally. We are particularly concerned about the impact on low income families most likely to bear the brunt of welfare cuts – including many black and minority ethnic and migrant families, households with a large number of children and single-mother headed households.

Childcare is too costly

This report finds that the costs of childcare are universally considered too high – and Family Action suggests the Government should look again at what more it can do to help families return to work if they want.

A survey by the Daycare Trust and the Family and Parenting Institute has shown the costs of nursery, child-minders and after-school clubs all rising by more than 6% in the past year – more than double the rate of inflation, against a backdrop of stagnant wages.¹¹ The report found the average cost of a nursery place for a child under two was £4.26 per hour across Britain, which meant a parent buying 50 hours of childcare per week would face an average annual bill of around £11,000.

If parents who want to work are unable to do so because of the prohibitive costs of nursery or day care places, then that is a national problem that needs a national solution.

The early intervention gap must be filled

There is a shortage of early intervention services that fulfil the support needs of mothers-to-be and new mothers with mild to moderate depression. This gap needs to be filled, with more investment in projects such as perinatal support.

Only when these key policy issues, which are critical to understanding the context of this report are addressed, will all families be able to provide their baby with the best start in life.

¹¹ Childcare Costs Survey 2013, March 2013:
www.daycaretrust.org.uk/data/files/Research/costs_surveys/Childcare_Costs_Survey_2013.pdf

Top tips for the first year

Family Action and Lloyds Banking Group's Money for Life Programme have compiled some top tips on how to manage the costs of a baby on a budget and other challenges that new parents may face in the first 12 months.

- You can cut costs by being sensible when it comes to buying new outfits for the baby. If friends and family offer second hand baby clothes, consider taking up the offer as babies grow out of clothes so quickly that second hand clothes are often barely worn.
- Nappies can be very expensive. Use shops' own brands or, if you are considering using reusable nappies, some local authorities have a reusable nappies scheme. You can claim a set of new washable, cloth nappies which include liners and waterproof pants.
- Try to breastfeed – it's free, and help is available for those who find it difficult.
- Nearly new sales (such as those offered by the National Childbirth Trust and recycle4children) have strict standards regarding the quality of goods. Pushchairs, highchairs and toys are available for half the cost of buying new and a percentage of the sale often goes to charity. Only buy essential items and consider borrowing items that baby will only use for a short time (e.g. walking aids) from family and friends.
- Save money on wipes by buying muslins. Muslins can be used to wipe snotty noses, clean up sick and a whole lot more. As they then go in the wash they can be re-used, saving you lots on buying wipes.
- Join a local library – it's free and very friendly. Libraries often run free classes for babies that include singing and actions with babies. It's a great way to meet other parents with babies and a good motivator to get out the house for a stroll. The library is also a great place to find books containing lots of help and advice on all things baby related.
- Learning toys are very expensive. Why not get a small group of mums with babies the same age, meet once a week for a coffee morning – taking it in turns to hold the coffee mornings - and do weekly toy swaps. This enables the babies to have different toys and the parents can save money.

- Before baby arrives, freeze extra portions of home cooked meals (bolognese, curries etc) and make big pots of soup that you can freeze in individual portions. If you don't have tupperware or food bags you can use clean margarine tubs. Frozen portions means there is home cooked healthy options easily available to you when you are tired and busy and it can stretch the weekly shopping budget much further.
- Instead of putting your child benefit allowance into the general household monthly spending, set up an account for the child benefit to go into. You can use this money to pay for birthday parties, clubs, school trips, etc. and even birthday presents for their friends. You won't get used to that money in the monthly spending and it means you always have money to do those things for your children without going short during the month.
- If money's tight and you worry about getting into debt, don't be afraid to ask for advice. Try your local Citizens Advice Bureau, or call the Money Advice Service's helpline – 0300 500 5000. Or try Lloyds Banking Group's www.moneyforlifeprogramme.org.uk for more hints and tips.
- Sign up for free to all the supermarket and high street baby clubs, (e.g. Tesco, Boots, Mothercare, etc). Not only do you get lots of money-off vouchers, you are notified of sales and other offers. This also applies to online baby clubs such as Bounty (who hold regular flash sales) and Netmums, and baby product manufacturers such as Cow and Gate, Pampers, etc.
- Set up an ISA and ask friends and relatives to put in contributions to the baby's future (e.g. University) instead of buying gifts.
- If you're feeling the baby blues don't bottle it in – talk to your doctor, or someone at your local children's centre.
- Having a baby can be a lonely experience – look out for mother and baby groups in your area and meet some new friends.
- Find your local children's centre before you have the baby. Ask what kind of services and support they offer.

Appendix

Structure of focus group discussions

Responses to questionnaires

The focus groups consisted of a total of 26 mothers from five Family Action service locations across England (Lewisham, Newham, Southend, Southwark and Swaffham). The discussions were semi-structured, general and not specific to any one mother's situation. The questionnaires, which followed the discussions, were an opportunity to collect information about the household type, income and spending of individual parents. The responses are collated below.

Age:

16 – 24	6
25 – 34	13
25 – 44	3
45 – 54	2
55+	0

Marital Status:

Single	16
Couple (living with Partner)	3
Married / Civil Partnership	6
Separated	0
Divorced	1
Widowed	0

Ethnicity:

White	17
Mixed	1
Asian – Indian	0
Asian – Pakistani	0
Asian – Bangladeshi	1
Any other Asian background	0
Black – Caribbean	2
Black – African	4
Any other Black background	0
Chinese	1
Any other background	0

Which of the following options best describes your current situation?

Self Employed	0
In Paid Employment	0
Unemployed	9
Retired	0
On maternity leave	0
Looking after family/home	13
Full-Time Student	1
Long term sick or disabled	2
On a government training scheme	0
Other	2

How much money per week, do you have left to live on after paying for your accommodation, council tax and essential household bills such as electricity and gas?

Less than £100	17
£100 to less than £200	4
£200 to less than £300	1
£300 to less than £400	1

Thinking about the birth of your first child, what were the most significant impacts on your lifestyle during the first year after the birth? (Please select up to two answers)

Reduced income	7
Increased costs	14
Feelings of exhaustion or depression	18
Changes in relationship to your partner	17
None of the above	0
Seeing my child happy and their friends happy	2
Other	1

Thinking back to when you had your first child, which of these costs were you least prepared for?

Disposable Nappies	4
Baby Clothes	4
Baby Goods	4
Paying to keep the house warm	5
Childcare	4
Formula Milk	4
None	7
Other	4

No response	2
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In the first year after the birth of your first baby, which of the following helped you most in managing your family finances? (Please select up to two answers)

Cutting essential household spending such as fuel/food	8
Cutting non-essential spending such as fashion, entertainment, holidays	19
Using overdrafts, credit cards or loans	7
Changing working pattern such as working different shifts, becoming freelance or self-employed	2
I didn't have any problems with managing my money	2
Other (please describe)	4

Which items did you spend the most money on for your first baby and how much do you think you spent per item?

(#) Number of people

	£0 – 50	£50 - 100	£100 - 150	£150 - 200	£200+
Pram	0	7	5	3	8
Cot	3	5	6	6	2
Other Nursery Furniture	5	5	7	2	3
Baby Clothes	5	5	6	0	9

Looking back, which of the following items would you spend less money on if you were to have another baby? (Please select all that apply)

Pram	9
Baby Clothes	14
Cot	9
Other Nursery Furniture	8
Baby Monitor	10
Formula Milk and Baby Food	4
Baby Bath	9
Breast Pump	6
None	1
Other	1

In your view, what are the most important things that a partner of the main carer of the baby can help with? (Please select up to two answers)

Keep bringing a wage or salary into the household	14
Do night feeds	5
Be emotionally supportive of the main carer	21
Take on a bigger share of the household tasks	9
There shouldn't be a main carer – both partners should spend equal time at home	4
Other	0

Based on your experience, which of the below pieces of advice would you give to other women who are trying to start a family? (Please select all that apply)

Start thinking about budgeting and saving before becoming pregnant or in the months leading up to birth	23
Investigate benefit and tax credit entitlements	11
Make full use of Maternity and Paternity entitlements	11
Prepared to work at your relationship with your partner	13
Investigate local services that could support you (i.e. mother and baby groups/children's centres)	19
Take more advantage of hand-me-downs such as pram, cot, books and toys	23
None	0
Other	2

Which one of the following statements best describes how well you (and your partner) are keeping up with your bills at the moment? (Please tick one only)

Keeping up with all bill without difficulties	2
Keeping up with all bills, but it is a struggle from time to time	13
Keeping up with all bills, but it is a constant struggle	5
Falling behind with some bills	3
Having real financial problems and have fallen behind with many bills	3