

## The Baby Journey

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Exploring the baby journey and reactions to  
proposed website content

Presented by Bdifferent

16<sup>th</sup> March 2015



## Background to the research

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## What did we want to find out in this research?

The overall purpose of this research is to help with the development of the Having A Baby pages on the Money Advice Service website, and specifically:

- Develop distinct personas for new mums in relation to gathering information on finances
- Review current headings on the baby journey and test new content ideas
- Explore reactions to the current tools for new mums
- Determine reactions to three writing style of content and identify which is the most popular

## Who did we speak to?

<b>Online Forum</b>				
23 respondents	5 x 7+ months pregnant	6 x B		
	8 x 1 <sup>st</sup> time mums with baby up to 1 year old	6 x C1	15 x Has partner	Minimum of 10 about to be or on maternity
	8 x 2 <sup>nd</sup> / <sup>3</sup> <sup>rd</sup> time mums with baby up to 1 year	6 x C	8 x Single	Whole of UK Run online over 3 days leave
<b>Focus group</b>				
8 respondents	Pregnant mothers – 7+ months pregnant	3 x C1 3 x C2 2 x D	Has partner	All working, so either on or about to go on maternity leave
<b>Depths</b>	<b>Stage</b>	<b>Social grade</b>	<b>Marital status</b>	<b>Work status</b>
<b>Depth 1</b>	New 1 <sup>st</sup> time mum	B	Has partner	On maternity leave
<b>Depth 2</b>	New 1 <sup>st</sup> time mum	C2	Single	On maternity leave
<b>Depth 3</b>	Now 1 <sup>st</sup> time mum	D	Single	May not be working
<b>Depth 4</b>	2 <sup>nd</sup> / <sup>3</sup> <sup>rd</sup> time mum	C1	Single	May not be working
<b>Depth 5</b>	2 <sup>nd</sup> / <sup>3</sup> <sup>rd</sup> time mum	C2	Has Partner	May not be working
<b>Depth 6</b>	2 <sup>nd</sup> / <sup>3</sup> <sup>rd</sup> time mum	D	Single	May not be working
<b>Depth 7</b>	Couples 1 <sup>st</sup> time parents	C1	Couples	On maternity leave
<b>Depth 8</b>	Couples 1 <sup>st</sup> time parents	C2	Couples	On maternity leave
<b>Depth 9</b>	Couple 2 <sup>nd</sup> / <sup>3</sup> <sup>rd</sup> time parents	D	Couples	May not be working

- All must not use an IFA/financial adviser for money advice
- All must use online sources for information and have online access
- Fieldwork 16<sup>th</sup> February to 9<sup>th</sup> March 2015 in Crawley, Brighton, Reading and across the UK in the online forum

## A little about those who took part...

### The online forum



Q. How good at budgeting and knowing what money is coming in and going out

- For most mums, having a baby means growing up themselves and getting more organised and responsible with money
- Whether working or not the women is often in control of the day to day budget of the house, with responsibility to make money go as far as possible
- Often one person in the partnership is more prepared and organised
- The women who participated in the online panel were recruited online and therefore have a higher propensity to search for information online and contribute to forums etc. because they are more comfortable with this source

## Baby journey personas

3 personas of expectant/new mums in terms of gathering information on finances

## Developing the 'mums' personas

- The personas have been developed from the qualitative research group, depths and online forum with expectant and new mums
- The following personas focus primarily on the 'mums' propensity to plan ahead and gather information

### Persona 1: Laura's baby journey...has life planned out

Is based on mums who are natural planners, who have most aspects of their life planned out and having a baby is just the next project. These mums are in the minority

### Persona 2: Paula's baby journey...planning starts when pregnant

is based on mums who haven't done much baby specific planning until they are pregnant but once the baby is on the way they are eager to gather as much information as possible. This is the majority of mums

### Persona 3: Becky's baby journey....better off with baby

Is based on mums who receive income and housing benefits once they have had a baby. Much of the pregnancy is spent sorting out their accommodation and benefits, but they also want to plan for the baby but on very limited budgets



## Laura's baby journey...has life planned out

### Profile:

- Mainly planned pregnancies
- Researches most things
- Enjoys budgeting
- Already considered childcare
- Cleared debts/sorted finances/right accommodation before getting pregnant
- Saved to cover maternity even before pregnant
- Lots of research into having a baby, best pram etc.
- Happy to share information on forums

My husband does say I've planned the next 20 years of our lives  
Laura

Well I always had a budget spreadsheet and before I even got pregnant I worked out whether or not I could afford to have a child. And I've also worked out, this is even more sad, when I go back to work how much my childcare is going to cost and how that's going to affect us long term  
Laura

I have always been quite financially savvy. I have a spreadsheet for my outgoings, not that there is a lot left after two lots of maternity leave  
Laura





**Laura's key needs through the journey**

Before pregnancy	During pregnancy	1st baby	Subsequent babies
<p><b>Key needs:</b></p> <ul style="list-style-type: none"> <li>• Cost of a baby calculator to ensure they can afford baby</li> <li>• Information on managing mortgages when on maternity leave</li> <li>• Information on maternity leave as likes to plan ahead</li> </ul>	<p><b>Key needs:</b></p> <ul style="list-style-type: none"> <li>• Childcare cost calculator to help plan</li> <li>• Lists of baby equipment wanted</li> <li>• Information on maternity benefits as usually never claimed anything before</li> </ul>	<p><b>Key needs:</b></p> <ul style="list-style-type: none"> <li>• Information on opening children's bank accounts</li> <li>• Cost cutting tips as wants to make most of money</li> </ul>	<p><b>Key needs:</b></p> <ul style="list-style-type: none"> <li>• Harder to be so organised</li> <li>• Cost cutting as budgets even tighter</li> <li>• Information on separation/divorce and child maintenance</li> </ul>

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**Laura's key needs through the journey**

Before pregnancy	During pregnancy	1st baby	Subsequent babies
<p>My partner is the only one who works so I have become "chief" when it comes to money - all money comes into me and I make sure bills and outgoings are paid and that we have enough</p>	<p>I have software that I use to budget my expenses so I am usually quite good with my money but I have no idea how much more expensive it will be having a baby</p>	<p>We were pretty organised with nappies and wipes etc with our first baby, but organisation seems to have gone out the window since number two came along! ha ha!</p>	<p>So when they were born we opened a trust fund for them and set up a standing order so that money was going in each month</p>
<p>I looked at online forums to see what other women bought for their child and how much it roughly costs to have a baby, but it looks like everyone has a different opinion and priority</p>			

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## Paula's baby journey...planning starts when pregnant

### Profile:

- **Baby may be planned or surprise but made little financial provision in advance**
- **Try to cut back and save while pregnant**
- **Unlikely to have made budget but knows they would benefit from doing so**
- **Once pregnant eager to research into having a baby, equipment, costs etc.**
- **Reads forums but doesn't contribute**

I started a new job and just before I was suppose to start I found out I was pregnant so I'm not entitled to pay from my employer. I have to apply for it myself

Paula

I've never made budgets for the household, and having a baby has not changed that. My husband and I still have separate bank accounts; both current and for savings. We are however more money conscious than before

Paula

I am mum to a four week old baby boy. I didn't plan on getting pregnant but my partner and I talked about children a lot. Unfortunately this turned out not to be true on his side and I am now a single mum. I am not skilled in budgeting and actually find it quite a scary topic which I often avoid

Paula



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## Paula's key needs through the journey

### Before pregnancy

#### Key needs:

- May have organised house, work etc. but little thought for planning financially specifically for having baby

### During pregnancy

#### Key needs:

- Baby timeline helps as planning once pregnant
- Cost saving tips and budget calculator as cutting back to save before baby arrives
- Women also researching paternity leave for partner
- Hunger for information when pregnant but may not realise there is help with finances for mums

### 1st baby

#### Key needs:

- Childcare calculator as may not have organised before birth
- Baby savings accounts

### Subsequent babies

#### Key needs:

- Maybe more organised as know what is coming
- Hard to save between pregnancy
- Need help with budgeting and money saving as budgets tighter



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**Paula's key needs through the journey**

**Before pregnancy**

- We are saving for the house not a baby but when she came along that extra money has really helped
- We didn't plan anything before I got pregnant. We wanted to see if it would happen

**During pregnancy**

- My husband asked about paternity leave at work but they didn't tell him much and he just left it
- I have more money since becoming pregnant as I am not going out as much. This has been great for putting cash aside and in preparing for the baby. My partner and I have set a goal amount to ensure we achieve that amount before the baby is born

**1st baby**

**Subsequent babies**

- This is my second child so it's not too much of a shock to the system! We had prepared much better the second time round however it is still not easy. I put away a little bit each month from my already low maternity pay towards the last three months where no money will be received

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**Becky's baby journey....better off with baby**

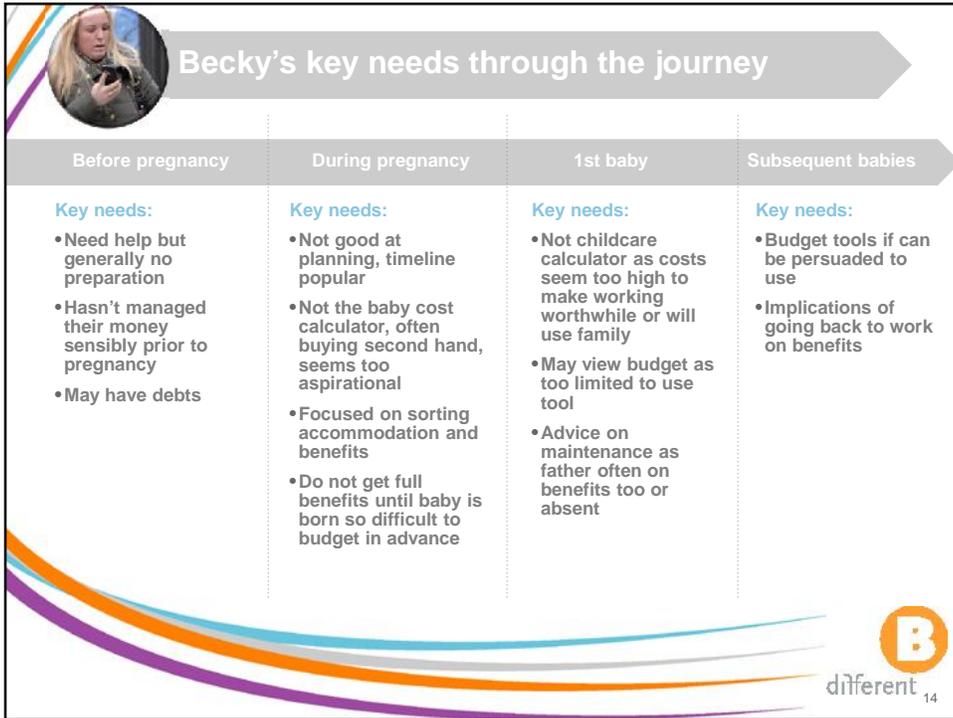
**Profile:**

- **On very low wage or benefits before baby**
- **On benefits now**
  - If working and renting before feel better off (rent is paid)
  - If working and living at home before feel worse off
  - If on benefits before feel better off
- **Experience of raising children from family and friends, so less online research**
- **Listen to the midwife but may not attend classes or act on advice. Rely a lot on family support**
- **Benefits do not come until baby born, so can't make budget changes beforehand**

**The three of us live off £100 for two weeks. How do I budget? I only buy dinners for me and don't each lunch**  
Becky

**I went to car boot sales and got most of the baby stuff. I didn't get a grant because I was working at the time**  
Becky

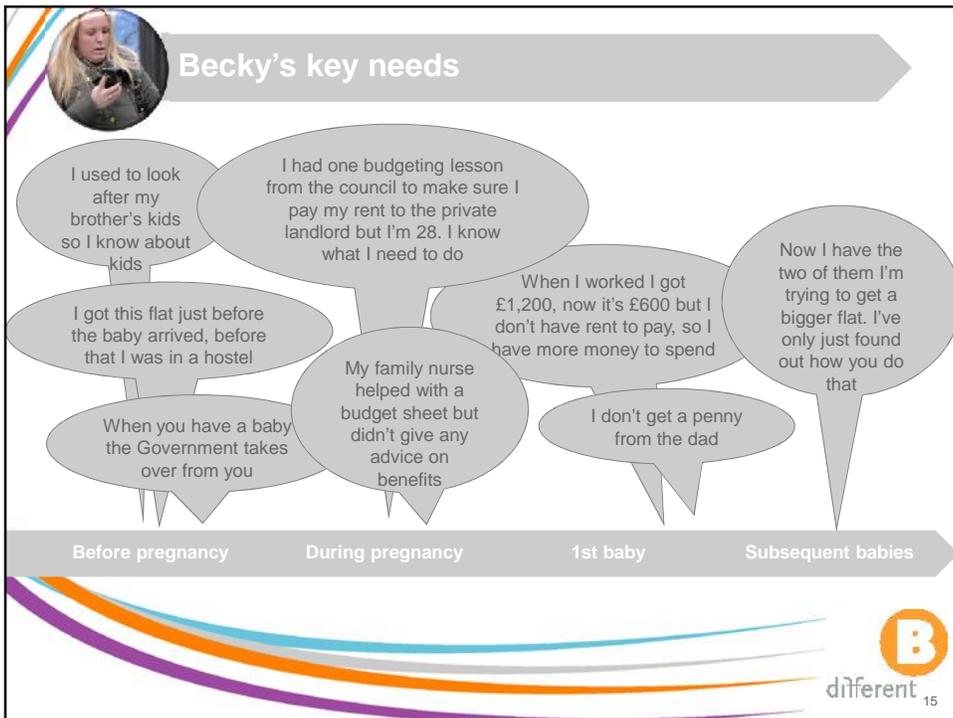
**B different 13**



**Becky's key needs through the journey**

Before pregnancy	During pregnancy	1st baby	Subsequent babies
<p><b>Key needs:</b></p> <ul style="list-style-type: none"> <li>• Need help but generally no preparation</li> <li>• Hasn't managed their money sensibly prior to pregnancy</li> <li>• May have debts</li> </ul>	<p><b>Key needs:</b></p> <ul style="list-style-type: none"> <li>• Not good at planning, timeline popular</li> <li>• Not the baby cost calculator, often buying second hand, seems too aspirational</li> <li>• Focused on sorting accommodation and benefits</li> <li>• Do not get full benefits until baby is born so difficult to budget in advance</li> </ul>	<p><b>Key needs:</b></p> <ul style="list-style-type: none"> <li>• Not childcare calculator as costs seem too high to make working worthwhile or will use family</li> <li>• May view budget as too limited to use tool</li> <li>• Advice on maintenance as father often on benefits too or absent</li> </ul>	<p><b>Key needs:</b></p> <ul style="list-style-type: none"> <li>• Budget tools if can be persuaded to use</li> <li>• Implications of going back to work on benefits</li> </ul>





**Becky's key needs**

I used to look after my brother's kids so I know about kids

I had one budgeting lesson from the council to make sure I pay my rent to the private landlord but I'm 28. I know what I need to do

When I worked I got £1,200, now it's £600 but I don't have rent to pay, so I have more money to spend

Now I have the two of them I'm trying to get a bigger flat. I've only just found out how you do that

I got this flat just before the baby arrived, before that I was in a hostel

My family nurse helped with a budget sheet but didn't give any advice on benefits

When you have a baby the Government takes over from you

I don't get a penny from the dad

Before pregnancy	During pregnancy	1st baby	Subsequent babies
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## Awareness of the Money Advice Service

Awareness and likelihood to use the website

## Among mums awareness of the Money Advice Service is limited



**2 aware via bounty pack**  
**1 had used for information on debts**

My friends were talking about tax credits, so when I was given the MAS leaflet in my Bounty pack I went online to have a look. I didn't take in that it covers all this other stuff  
Laura

I was diverted to them via a link. It tell you everything about debts and charities. I went on there to find out if I could get out of paying back a QuickQuid loan  
Becky

- Even when they have used the website on specific issues they were not aware of the variety of other information and tools available

## Use of the Money Advice Service would be higher if mums knew information available

- Among the rest some have heard of Money Advice Service or more frequently Ask Ma, but only associate it with people having financial problems
- Most unaware of Money Advice Service as a source of information to help expectant and new mums manage their money
- This is a generation who 'Google everything' and if they search for e.g. money and new mums the Money Advice Service site is top of the search list
- However, lack of awareness that this type of information is available or even needed so most would not even think to search for something like this

The latest advert where the little boy comes in and she says "pick up your shoes" and talks about going on a holiday, so I thought they did advice for sort of working families that were struggling a bit but before that advert I thought it was more for people that had got themselves into trouble with money that needed, a bit like Citizen's Advice  
Paula

I realise things are going to be tight, just don't need to have it in black and white  
Paula

But if they are open for everyone they're not really saying that in their promotion  
Paula



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## Use of websites & forums

Preferred sites for new mums



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## This generation of mums are used to researching everything online

- **Most new mums 'Google' everything they want to know**
  - The online forum mums are already high users of websites
  - Those living on benefits have phones with internet access and rely on them for information. Using sites such as Emma's diary, and Mumsnet
- **Bounty packs are still a popular source of information. Two mums recalled the Money Advice Service leaflet in their packs**
- **Forums are popular to read, though those not on the online forum are unlikely to contribute**
  - They are useful for researching more sensitive issues like maintenance with baby's father or being a single mum

## What they said

I don't like forums for medical things, because you can become obsessed with children's illnesses and it messes with your head

Laura

I tend to ask my mum or a friend with kids, and while I am talking to them I Google to see if what they say matches up

Becky

Netmums: i like this site as it gives real life examples and advice from other mums. It gives practical steps and processes which can help you in whichever situation you are in. I like actually hearing what other mums recommended

Paula

Babycentre - it comes up when you search on Google and I find their information really useful. Emma's Diary - I went on the more when I was pregnant than now baby is born but I loved the week by week development of baby Leaky B@@B - Is an odd website but I enjoy reading the articles and information on there as I breastfeed my baby

Laura

## What do new mums want to know?

The questions new mums want answers to

## New mums' questions are mostly covered by MAS, although signposting to other parts of the site would be helpful

Before showing any suggestions from MAS new mums were asked what questions they really want answers to. These questions have been grouped into the key topics and listed in order by frequency of mention

- Most mentions
- Savings accounts
  - Maternity leave/benefits - what maternity take home pay will actually be?
  - Cost of having baby
  - Tax credits
  - How to save while pregnant
  - Child benefit
  - Getting the best deals on baby equipment
  - Tax issues
  - Budgeting
  - Paying for childcare
  - Managing mortgage on maternity leave
  - Life insurance
  - Benefits for the self-employed
  - Money saving
  - Other state benefits by income level
  - Child maintenance
- Least mentions

### The key suggestions not currently available were:

A tool to calculate take home pay when on maternity leave, taking account of tax, car allowance and employer contributions, tax credits

A guide on what benefits people are entitled to by income levels

A full list of questions is appended to this report

## What they said

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I need to know what I would actually take home when I was on maternity leave. My accounts person at work helped me but if you didn't have that it would be good to have a calculator  
Laura

My friend did that and she saved like £200 a month by changing her mortgage, which meant she could have 4 months longer off on maternity  
Paula

People will tell you what you're entitled to in terms of maternity pay but no one gives you any guidelines on what you're actually going to take home, that's the problem. I'd like a calculator for this  
Paula

Benefits online, anything like that well confuses me. One of the helpers where I volunteered help me work out what benefits I could get. I needed help with that  
Becky

## Current information on the baby journey

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Reactions to the Having A Baby landing pages

## The landing page is not drawing mums into the wealth of information available

### Mums shown MAS landing pages



You would think you would need to register for it  
Becky

I would look at that page and probably go straight off that website and onto one that just had a section about having a baby  
Laura

I hate how they put birth and death in the same place  
Paula

Not expecting to find information for parents on the site

Strong negative reaction to linking births and deaths

Does not suggest the nature of information it covers

Sounds very official and implies registration of birth rather than actual information provided

## 'Having a baby' is a clear heading but is still listed with negative life events

### Mums shown Having A Baby landing pages



And the thing starting a family or having a family could be separate because deaths and wills and things and divorce and separation sort of puts a black cloud over it  
Paula

Having a baby much better heading

Maternity/Paternity should not be a separate heading

Should not be in same list as deaths and divorce or if necessary should be at the top so it goes in order of life events

It looks easy. Some websites are well complicated  
Becky

Now I'm separated I would look at the divorce bit but having a baby shouldn't be in there with death and wills  
Laura

## Reorganising the information

Reactions to the current list of headings and suggested revisions

## The most popular headings are on benefits, cutting costs and the cost of childcare

### Most popular top tier

(chosen by the majority)

Most popular

Benefits you are entitled to when having a baby  
Free and cheap baby products and shopping around  
Tax credits and other help with childcare costs  
Cutting costs when you have a baby - top tips  
Child tax credit  
Calculate the cost of a new baby  
Budget planner  
Benefits you can claim when pregnant  
Maternity pay and leave  
Childcare vouchers / tax free childcare scheme  
Understanding childcare options  
Sorting out your money when you're pregnant  
Cost of raising a child  
Managing family finances when you've had a baby  
Claiming child benefit

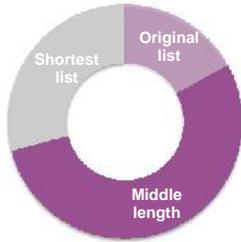
### Less popular second tier

Working for yourself after you've had a baby  
You, your kids and money  
Child-care costs calculator  
Your rights returning to work after maternity leave  
New baby - why budget?  
Review your insurance after having a baby  
Maternity allowance  
Entitlements from work when pregnant  
Baby costs calculator  
Paternity leave and pay  
Help from your employer with childcare costs  
Free prescriptions and NHS dental care in pregnancy  
Child benefit for people earning £50,000+  
Returning to study after having a baby  
Protecting your state pension when having a baby  
Arranging child maintenance with your ex-partner  
Protecting your workplace pension when having a baby  
Statutory adoption pay and leave  
Financial support if your child has a disability  
If your baby is stillborn

Least popular

## Overall preference is for the medium length list with its clustered headings

### Overall preference



Laura's are more likely to like longer lists because they want detail and want to see the range of information available but complain of the repetition in the original list



Paula's prefer the middle size lists. They are focused on cutting costs, budgeting and entitlements once they are pregnant



Becky's prefer the shortest list and are primarily focused on benefits entitlement, cost saving and maintenance from partners

## This list is too long and repetitive

A1	Cost of working whilst
A2	Getting out your money when you're pregnant
A3	Calculate the cost of a new baby
A4	New baby - why budget?
A5	Managing family finances when you've had a baby
A6	Free and cheap baby products and shopping around
A7	Costing the baby products you have a baby - why?
A8	Baby costs calculator
A9	Is it standard in the UK to have a baby?
A10	Child tax credit
A11	Tax credits and other help with childcare costs
A12	Help from your employer with childcare costs
A13	Childcare tax relief - how to claim for childcare costs
A14	Childcare costs calculator
A15	Maternity allowance
A16	Maternity pay and leave
A17	Entitlements from work when pregnant
A18	Publicly funded pay
A19	Statutory adoption pay and leave
A20	Benefits you are entitled to when having a baby
A21	Benefits you can claim when pregnant
A22	Free and cheap baby products when having a baby
A23	Claiming child benefit
A24	Child tax credit - how to claim for £50,000
A25	Your rights returned to work after maternity leave
A26	Working for me whilst you're still a baby
A27	Providing your own pension when having a baby
A28	Protecting your mortgage when having a baby
A29	Review your insurance after having a baby
A30	Financial support if you're still a baby
A31	Arranging child maintenance with your ex-partner
A32	How to help a stillborn
A33	Returning to study after having a baby
A34	You, your kids and money
A35	Budget planner

- Most said the list was too long and repetitive, it was hard to digest and see where they need to go
- Dads commented that it comes across as a list for mums rather than parents, though admitted mums are more likely to do any research
- The information on stillborn babies is upsetting and not something people will look at when browsing. This could be moved somewhere more discrete and affected families could be directed by midwives
- Free and cheap baby products is always a popular heading because all mums are looking for ways to save money. This is what draws them to sites like Money Saving Expert

## What they said

I think the titles are too descriptive, so 'financial support if your child has a disability' could just be disability allowance  
Laura

It is aimed at women, it is all from a female perspective. I want to know about paternity leave, insurance and what help would I get if anything happened to my wife  
Dad

I remember thinking it is quite daunting when I looked on the site. It covers so many topics it makes you worry about other things  
Laura

I would have left this page. There is too much, it is too small  
Becky

So you may have one later that's cost of a baby or something  
Everyone's costs are different, people shop at Waitrose and people shop at Lidl  
Paula

The title about still births, I think as someone who is pregnant it is very scary  
Paula

I think a more general top heading and then clustering these really specific topics under that so they're easier to read in the first place... Especially when you're pregnant and you're tired and you just want to get information  
Paula

There is too much going on there  
Paula

## This is a compromise between the original list and the shortest list

61	Costs of living - baby and childcare
62	Child tax credit when you have a baby - 2016/17
63	Free and cheap baby products and resources around
64	Baby care calculator
65	Dispositional or social justice
66	Child tax credit when you have a baby - 2016/17
67	Childcare calculator
68	Maternity & parental - insurance and more
69	Maternity addition pay and more
70	Costs and insurance - your income when pregnant and raising a child
71	Free and cheap baby products and resources around
72	Child tax credit when you have a baby - 2016/17
73	Childcare calculator
74	Dispositional or social justice
75	Child tax credit when you have a baby - 2016/17
76	Childcare calculator
77	Maternity & parental - insurance and more
78	Maternity addition pay and more
79	Costs and insurance - your income when pregnant and raising a child
80	Free and cheap baby products and resources around
81	Child tax credit when you have a baby - 2016/17
82	Childcare calculator
83	Dispositional or social justice
84	Child tax credit when you have a baby - 2016/17
85	Childcare calculator
86	Maternity & parental - insurance and more
87	Maternity addition pay and more
88	Costs and insurance - your income when pregnant and raising a child
89	Free and cheap baby products and resources around
90	Child tax credit when you have a baby - 2016/17
91	Childcare calculator
92	Dispositional or social justice
93	Child tax credit when you have a baby - 2016/17
94	Childcare calculator
95	Maternity & parental - insurance and more
96	Maternity addition pay and more
97	Costs and insurance - your income when pregnant and raising a child
98	Free and cheap baby products and resources around
99	Child tax credit when you have a baby - 2016/17
100	Childcare calculator

- Those that chose it thought it has the right balance of detail and preferred the way the headings are worded
- The option was particularly popular with those on the online forum, but shows no pattern by age or social class

It is good but could be cut down even more  
Becky

I can't read a lot of big words. This is easier to understand than the long list  
Becky

It is straight to the point you know what you are getting. You get everything. With the short list you would click on a heading and there would be a list of 5 more things underneath it  
Paula

## The short concise list is also popular

C1	Cutting the cost of having a baby
C2	Free and cheap baby products
C3	Rely on the internet
C4	Understanding and funding childcare (including child tax credit and child care vouchers)
C5	Childcare costs calculator
C6	Maternity and paternity pay, allowance and leave
C7	Benefit to you can claim while pregnant
C8	Claiming child benefit
C9	Return to work after having a baby
C10	Protecting your pension during pregnancy and maternity, parental leave
C11	Checking your insurance after you've had a baby
C12	What child benefit if you or child has a disability
C13	How child maintenance works
C14	Financial help if your baby is stillborn
C15	Studying after having a baby
C16	Teaching your kids about money
C17	Budget planner

- Mums like the way the headings are grouped
- It is the easiest to read and digest, though those that prefer the medium list thought some headings are missing

I definitely like the shortest list. It is shorter and covers everything. It is less overwhelming as I think you should read everything

Laura

The ones I would click on are at the top together. You don't have to go through the ones you don't want

Becky



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## Alternative suggestions were made based on life stage, targeting dads and benefits based on income

### Alternative suggestions for structure:

- **Life stage** Information to be organised by life stage, so can click on for example, 1<sup>st</sup> time mum returning to work or single parent etc. and be told everything that applies to this audience
- **Target dads** Dads complained the pages are set up for women, and they would like to see a page dedicated to dads covering paternity leave, insurance and other issues of concern to dads
- **Benefits by income level** Benefits cause confusion for those who have never been entitled before. Outline what people are entitled to by income levels



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## Reactions to current tools for parents

Feedback on the baby cost calculator, childcare calculator and baby timeline

## Those on the online forum are mostly very positive about the Baby cost calculator

As part of the online forum the new mums were asked to tick and cross what they like on the Baby cost calculator. These views have been amalgamated

Mums on the online forum tend to be better at using online tools and budgeting



### The online forum



Q. How useful is the baby cost calculator

I like the estimation of the costs. I like that you can say whether its breast or bottle etc. and that you can include items or not (if you already have them) I think it is really straightforward and easy to use  
Paula



## Offline the mums liked this idea but could not see the value of the childcare calculator for them

Quite a few mums already know their preferred option for childcare and are not swayed by cost

Costs of nurseries/child minders can vary greatly locally so this only gives a guide

Costs are seen as prohibitive for those on benefits, who will mostly have to rely on family

It is expensive!  
Becky



The costs vary greatly between nurseries, even locally  
Laura

Does not include costs for lunches, activities etc. which add to the cost

The text is small and not as visually appealing as other tools

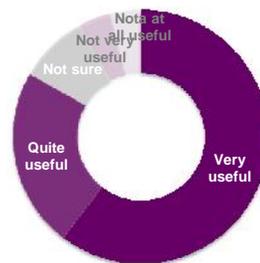
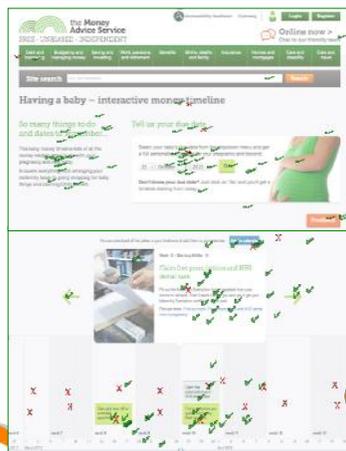
It doesn't seem to take into account childcare vouchers or free nursery hours

Does it take into account childcare vouchers? I would like it too  
Laura

## The Baby timeline is the most useful tool for online mums

As part of the online forum the new mums were asked to tick and cross what they like on the Baby timeline. These views have been amalgamated

The timeline appeals to the planners among the online mums are



Q. How useful is the childcare calculator?

I like the fact that they tell you briefly about the dental care and then give you the option to view more details instead of bombarding with loads of information  
Laura

## Reaction to the baby money timeline is positive offline too

The layout is good  
you can keep the  
dates on your phone  
Becky

**The layout is  
well received**

It's all about getting  
organised when  
you're having a  
baby  
Paula

**Helps mums get  
organised at a time  
when they feel they  
have to grow up and  
put finances in order**

**They like that this information  
can be transferred to  
smartphone/diaries**



**Mums who have not  
planned the pregnancy  
need help knowing  
what to do when**

I had a rubbish  
midwife who gave no  
advice. I didn't really  
know what to do  
Becky

**2<sup>nd</sup>+ time mums may  
find it useful as they  
have less time to focus  
on what they need to do**

It would have been useful  
second time around because  
you forget what you need to do  
Laura

If you can apply for  
something 11 weeks before  
or 16 weeks it would be good  
to know exactly when  
Laura

**It is helpful to have a  
central source of what  
needs to be done**



different 42

## Wording the information

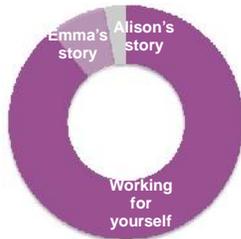
Reactions to the case studies and pros and cons text



different 43

## Clear overall preference for Working for yourself

### Overall preference



### Working for yourself

- Comes across as fact rather than opinion
- Tells you what you want to know
- Easier to read even though it is longer
- Easier to skim and pick relevant facts
- Does not contain unpopular suggestions e.g. putting children in front of TV while working
- Actually tells you what you need to do in any situation

## Alison's story is viewed as just opinion and most struggle to see the relevance

The tone also seemed to imply it was bad to go back to work, which isn't a choice for many

I hated it. she was like "oh I simply didn't want to go back to work and miss those first 3 years" well no one does but we do and we have to  
Paula'

Suggestion of putting kids in front of TV is unpopular

I wouldn't put my kids in front of the TV. You should be doing activities with your children  
Becky'

It is from a woman's perspective so dads would not read

I would not even read this as it is from a woman's view  
Dads

Comes across as opinion rather than advice

It's her opinion of her life rather than advice. I'd prefer the facts. It doesn't actually tell you how to do it  
Becky'

Does not give the information they want

I think at the end of this one it did have a little bit a quote that kind of finished it off which was nice. It's nice to see a personal story but for me, I'd want the information and looking at Alison's story doesn't tell me what I need to know  
Laura

Unrealistic example to go from accounts to cleaning

## Emma's story received a similar negative reaction, but was considered more realistic

Many struggled to see the point of reading the case studies

I didn't really understand why we were reading the case studies  
Paula

The case study is too specific and they can not see how it applies to them

This just leaves you with more questions than it answers  
Becky

We could have got this info in a lot less words. I don't need her opinion, just the facts  
Becky

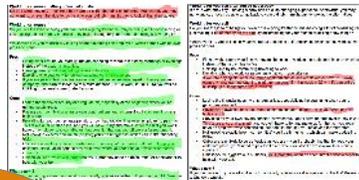
It seems to imply it is bad to go back to work but I don't have the choice  
Laura

Some preferred this case study to Alison's story but they can't immediately see how this applies to them

You're not there to read a story. It's not saying "look I started my own business doing this, this is how I went about it, this is what I needed to do to set it up. This is the research I did"  
Laura

Emma seen as lucky to work for a company that allows her to freelance, which isn't realistic for many

Not everyone has a boss like that  
Paula



## Working for yourself was the most popular format, giving clear guidance rather than opinion

Style is easier to skim digest and see what they need to do

I like the pros and cons  
Paula

Text is more universal and could apply to anyone's circumstance

I like it because it is more universal. It could apply to anyone  
Dads

Even though there are way more words you can skim it quicker as it has headings  
Becky

Most prefer that it is facts rather than opinion

Don't bother with the case studies, they are trying to encourage you to start up a business which is too risky  
Laura

Text too long but might read all of it if needed the information

It is not too long if you need to know the information  
Becky

I can't be bothered to read all this, it is for working mums  
Becky

## Recommendations

Laura



Raise awareness of MAS as source not just for those in debt  
Change landing page so easier to find information  
Devise a tool for take home pay during maternity leave  
Use the shortest list or medium list  
Make childcare tool take account of childcare vouchers, lunches etc.  
Use fact based information, like Working for yourself

Paula



Raise awareness of financial information for new mums, so people know it is there to found on internet searches  
Ensure the pages work for dads too  
Use the shortest or medium list  
Use fact based information, like Working for yourself

Becky



Promote MAS via midwives, job centre etc. and Internet searches  
Revise baby budgeting tool to work for those on really low incomes  
Promote ability to put timeline on phone calendar  
Use the shortest list  
Use fact base information, like Working for yourself

