

Becoming a mother: understanding women's choices today

Number of older mums
has trebled in 30 years

**FERTILITY
WARNING
TO WOMEN
OVER 37**

**Sharp rise in older
mothers as women
are devoted to
careers**

**NHS CHIEF:
DON'T WAIT
UNTIL 30 TO
HAVE BABY**

The rise of the
career woman
abortion as teen
terminations fall

Bringing up baby uses
half family income

Want three kids? Better
start at the age of 23

**Women choose
IVF 'because
they're too busy
to have sex'**

**OLDER MUMS
MEAN 50%
MORE DOWN'S
ABORTIONS**

**British parents
have worst deal
in Europe**

Don't delay motherhood past 35

Mothers priced out
of UK workforce

**Boom in women
waiting till 40 to
have their babies**

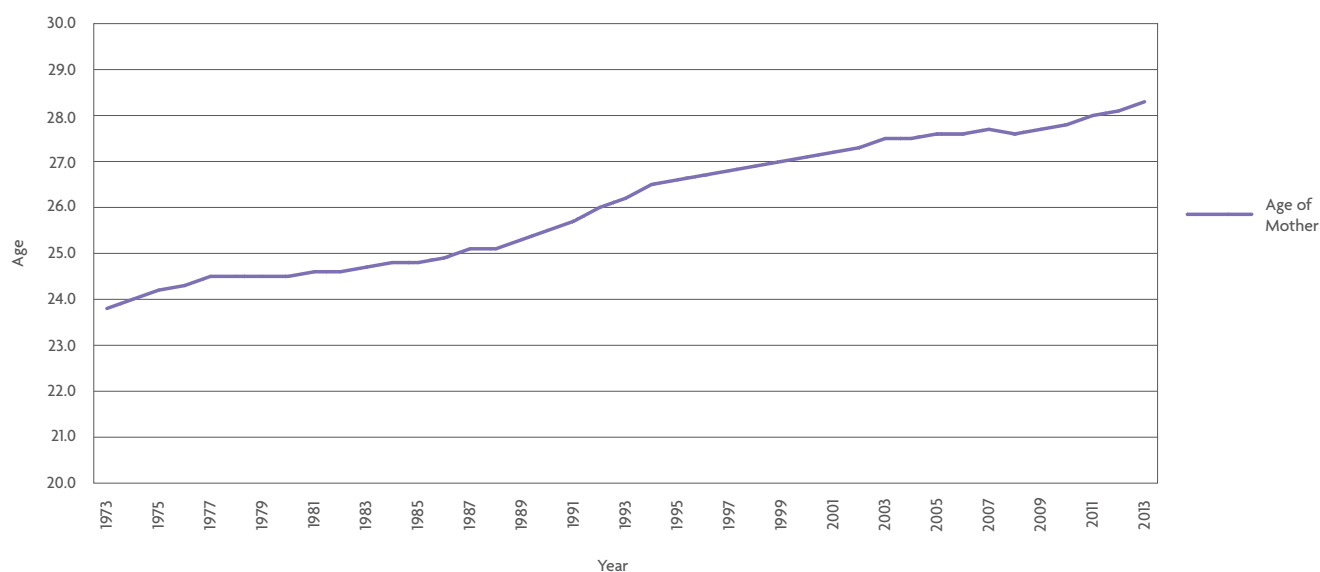
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Introduction

The average age of first time motherhood has risen steadily over the last 40 years. Data from the Office for National Statistics shows around 40% of first births in England and Wales are now to women who are 30 and over, and that more than one in 8 women starting their families are aged 35 and over.¹ Older age at first birth self-evidently means subsequent births are also later, and in 2014, for the first time, the number of births to women 35 and over exceeded those to women under 25 (ONS Birth Summary tables, 2014). Later age at first birth may partly explain the rise in one-child families, which now comprise nearly half of all family units (ONS Families and Households, 2014).

Figure 1: Mean age of first time Motherhood in the UK, 1973-2013



ONS, Live Births in England and Wales by Characteristics of Mother 1 2013.

As the teenage pregnancy rate falls to record lows, there has been less preoccupation with “gymslip mothers”, and the focus has shifted to the issues raised by women waiting longer to start their families. Warnings about the dangers of “leaving it too late” and the complications women may face are issued with increasing regularity. There have been calls for fertility lessons to be incorporated into the school curriculum so that women understand they should not delay, and most recently women have been offered a computer programme to tell them when to start trying for their first child in order to achieve their desired family size.² The emphasis has been placed on addressing women’s apparent ignorance about the problems they may face both in terms of conceiving as they get older, and possible issues with the pregnancy itself, with relatively little attention paid to exploring women’s own perceptions of the issues and barriers to starting a family.

¹ Childbearing by Registration Status in England and Wales, 2013 <http://www.ons.gov.uk/ons/rel/vsobl/characteristics-of-Mother-1--england-and-wales/2013/art---childbearing-by-registration-status.html#tab-abstract> [accessed 7 September 2015].

² J. Hamzelou, ‘When should you get pregnant? Computer knows age to start trying’, *New Scientist online*, 29 July 2015 <<https://www.newscientist.com/article/mg22730324-100-when-should-you-get-pregnant-computer-knows-age-to-start-trying/>> [accessed 7 September 2015].

The difficulties that women may face conceiving in their 30s should never be overstated, nor the risks of pregnancy and birth, as will be discussed in this report. There is no universal “right time” to have a child, and we categorically reject the idea that older motherhood is a problem that needs to be solved. The factors that have driven the increase in the age of motherhood are overwhelmingly positive – including women’s increasing presence in higher education and the opportunity to progress in a chosen career, facilitated by the ability to plan the timing and size of their families through much improved access to contraception and abortion. These monumental gains are to be celebrated.

There may be many reasons why women do not wish to have children, or may wish to wait to do so. Their personal decisions are quite frankly none of our business. But we must also recognise that it is the case that some women know they want children, and in an ideal world would start their families earlier than they feel is currently possible for them. From housing issues to parental leave, many factors influence when women have children. Rather than berating women for their decision to delay childbearing, we should seek to better understand why they may wait to start the family they want, and what more could be done to better support their choices.

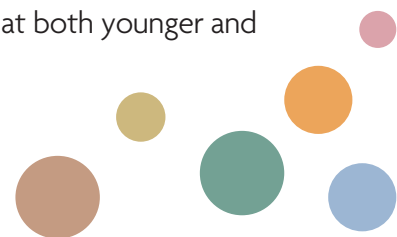
The British Pregnancy Advisory Service supports women with unplanned pregnancies, providing high quality NHS-funded abortion care for those who decide to end their pregnancies, and referral into ante-natal services for those who decide to continue. Through our work we are acutely aware of the significance women attach to the decision to become a mother for the first time, or expand their families, and the circumstances in which they feel it is appropriate to do so. While conception and therefore abortion rates have fallen dramatically for women under 20, the need for abortion remains high for women not yet ready to start their families but at risk of unintended pregnancy during their highly fertile 20s.

To inform this report, we commissioned Censuswide to carry out a survey of 1,005 women aged 20-40 across the UK who plan, or who have not ruled out, having children, to further explore perspectives on the decision to become a mother.³

The majority wanted to have started their family by the age of 35, but they pointed to a variety of factors which would influence that decision. Being in the right relationship before embarking on what is seen as the huge responsibility of parenthood is understandably the principle priority – and this is clearly not the domain of policymakers.

“My attitude to children is that you have them WITH someone so that’s the defining factor. I’m aware that I’m getting older but children aren’t toys so until I’m with someone it feels right with, no other consideration comes into play.”

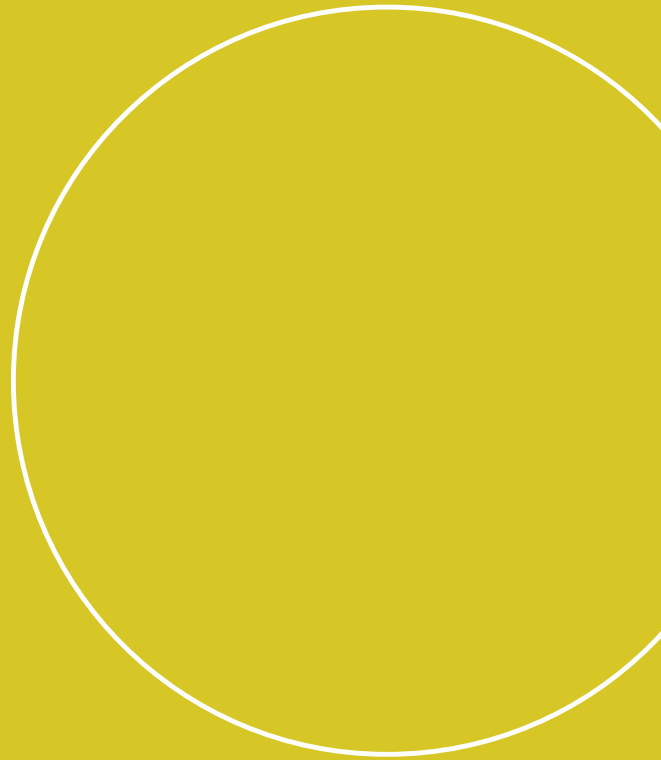
However their responses and comments provide insight on how other factors constrain and facilitate decision-making, and the following report will explore how reproductive choices at both younger and older ages could be better understood and supported by policymakers today.



³ Censuswide survey of 1,005 Women aged 20-40 who plan, or who have not ruled out, having children – but not those who are already mothers, or who know they do not wish to have children, living in the UK, between 4 February 2015 and 9 February 2015.

Chapter 1

“Having it all” or “doing it all”
- motherhood today

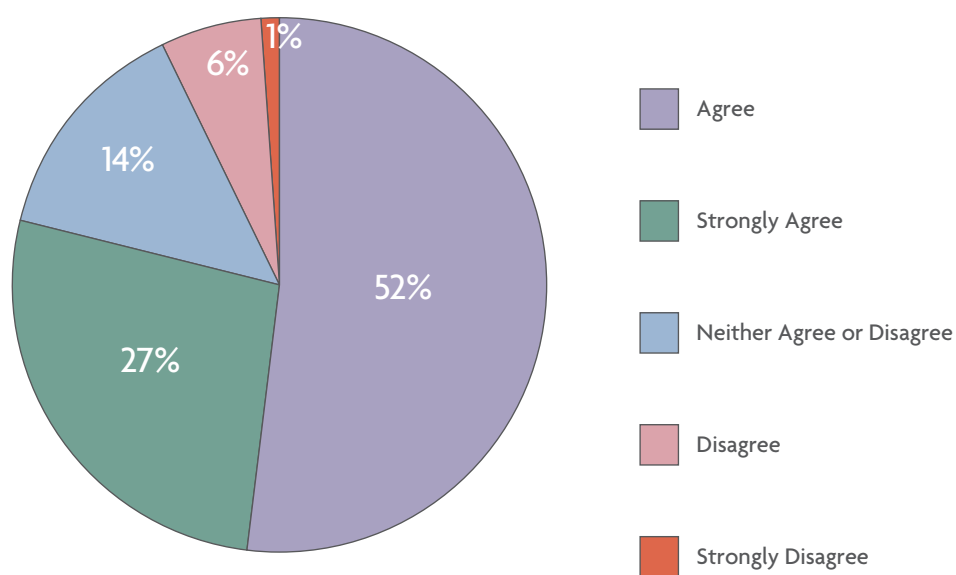


Over the past 50 years, there has been a seismic shift in our attitudes to motherhood, the role of women within a family unit and within society. Women expect that they will be able to combine working with having a family, and successive governments have pursued policies to promote maternal employment. Women also expect to be able to plan when – and indeed if - they have children, and there is a broad consensus that the government has an important role to play in supporting these family planning decisions through the provision of free contraceptive and abortion services.

Maternal employment rates are at a record high, and over the last decades support for the traditional male breadwinner model has steadily declined. The majority of people in the UK now believe both men and women should contribute to household income and support the idea that a woman will return to the labour market after having children.⁴

The ability to combine paid employment with motherhood is of course a financial necessity for many, but for the vast majority of working mothers, paid employment is also a source of personal pride and balance in their lives. Many feel their choices set a good example to their children.⁵ Yet despite this shift, the vast majority (79.4%) of women we surveyed believe that the responsibilities of caring for children still largely fall to women - even if at the same time most also expected to share those responsibilities within their own personal relationship.

Figure 2: The responsibilities of caring for children still largely fall to women



⁴ A. Park, C. Bryson, E. Clery, J. Curtice, and M. Phillips (eds), *British Social Attitudes: The 30th Report (2013)*.

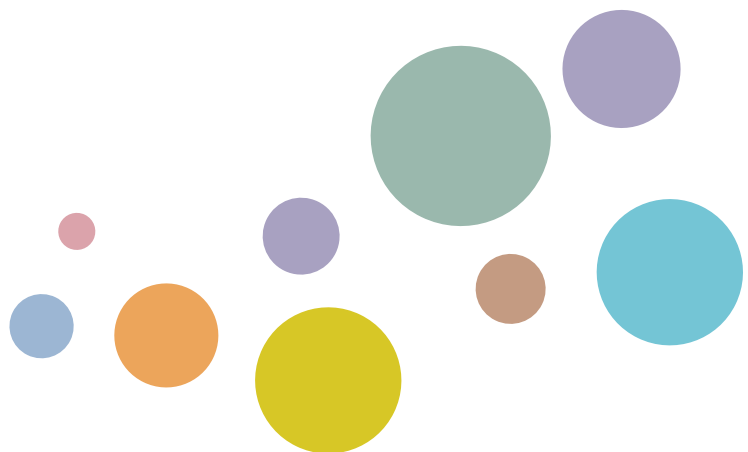
⁵ Opportunity Now, *Project 28-40 Report (2014)* <<http://opportunitynow.bitc.org.uk/research-insight/research-articles/project-28-40-report>> [accessed 7 September 2015]

As well as meeting the demands of being both carer and paid employee, an additional pressure on mothers – and a concern for many of the women we surveyed – are the growing expectations around what parenting should involve. The standard of parental perfection appears to be constantly intensifying, with mothers in particular expected to devote an ever-increasing amount of their time, energy, and financial resources on their children – regardless of the personal cost.⁶ Sadly, one of the consequences of this added pressure, felt by more than two-thirds (71.3%) of women we surveyed, is that some women are so concerned that they will be unable to meet these exceptionally high standards that it makes them fearful of starting a family.

“I do think that once you have a child there is a lot of pressure to present the ‘perfect family life’ portrait. I guess this is pressure against having children as I worry I won’t be able to cope.

The pressure on women today to not only have children but also hold down a job and be the perfect wife and mother are so high I think it is impossible to meet these expectations.”

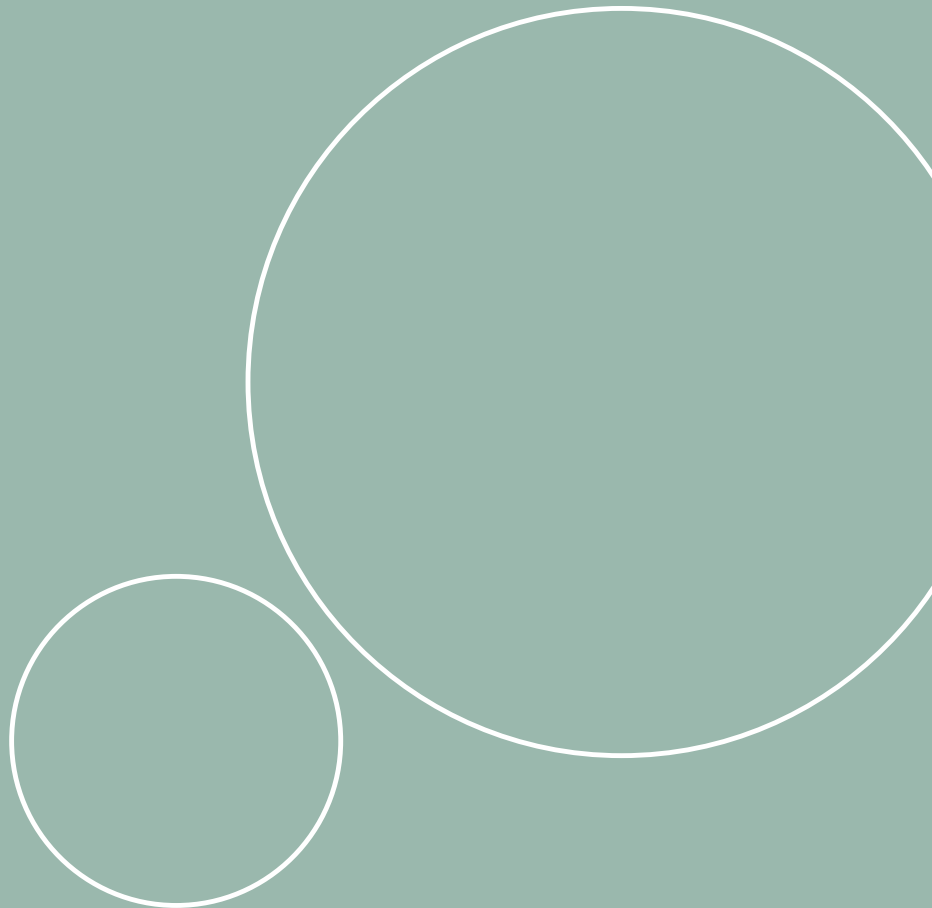
What is clear is that for most women the decision to become a mother is an extremely serious one. More than 70% believe that becoming a parent is the “greatest of life’s responsibilities” – one that should be carefully planned and prepared for.



⁶S. Holloway and H. Pimlott-Wilson, ‘Enriching Children, Institutionalizing Childhood? Geographies of Play, Extracurricular Activities, and Parenting in England’, *Annals of the Association of American Geographers*. 104, 3 (2014) 613-627.

Chapter 2

Fertility panics and the
“ticking clock”



Fertility panics and the “ticking clock”

As the age of motherhood has increased, so too have the warnings issued by experts and commentators about the dangers of “leaving it too late.” Last year the government’s Chief Medical Officer Dame Sally Davies warned there were “issues” with the steady shift towards later motherhood. “We all assume we can have children later but actually we may not be able to,” she said.⁷

Prevalent in much of this commentary is the notion that women are unaware of the risks associated with trying to start a family at a later age, and that with better information they would choose to start their family earlier. The 2013 Get Britain Fertile campaign, fronted by TV presenter Kate Garraway mocked up as elderly pregnant woman, was designed to encourage women “to start thinking about their fertility at a younger age”.⁸ There have been repeated calls for fertility lessons to be included in Sex and Relationships Education in schools because “few young people realise the difficulties they could face in trying for a family” and because “educated women are not necessarily educated about their fertility”.⁹ However, the extent to which these warnings are helpful to women – or indeed necessary – is questionable.

While the premise behind most of these messages is that women are not conscious of the impact of age on fertility, our survey suggests that women are indeed aware. A third (32%) of women aged 25-29 said they were worried they were “running out of time” to have children, rising to more than half (51%) of women aged 30-34. Even one in ten (12.4%) of the women aged 20-24 were concerned about missing their reproductive window. Unsurprisingly, the oldest age group were the most concerned, and 40% of these women were currently trying to conceive, or planning on doing so over coming months.

“People say I’m running out of time and I’m not even 25.”

“It is scary when you are 33 and really don’t feel ready for a child but also afraid of missing the stop if you are late.”

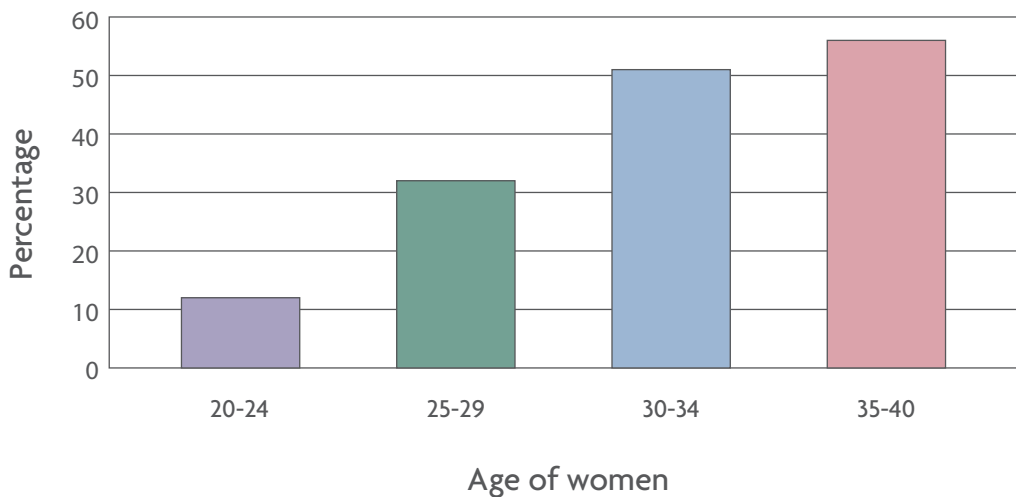
⁷ Women who postpone having babies may stay childless, warns medical chief, *The Guardian*, 17 January, 2014 <http://www.theguardian.com/society/2014/jan/17/women-postpone-babies-childless-medical-chief> > [accessed 5 September 2015].

⁸ L. Peacock, ‘Kate Garraway: ‘I wish I’d had my babies younger’’, *The Daily Telegraph online*, 17 May 2013 <<http://www.telegraph.co.uk/women/mother-tongue/10064463/Kate-Garraway-I-wish-I-d-had-my-babies-younger.html>> [accessed 5 September 2015].

⁹ S. Boseley, ‘Sex Education should teach about infertility’, *Guardian online*, 28th May 2008 <<http://www.theguardian.com/society/2008/may/28/health.sexeducation>> [accessed 4 September 2015].

G. Walton (2015) Senior NHS doctor tells women ‘have baby before 30’, *The Daily Telegraph online*, 31 May 2015 <<http://www.telegraph.co.uk/news/health/news/11641694/Senior-NHS-doctor-tells-women-have-baby-before-30.html>> [accessed 4 September 2015]

Figure 3: I am worried I am running out of time



Indeed it is our experience that far from over-estimating their fertility, women often greatly underestimate their chances of conceiving later in life. We regularly see women in their 30s and 40s experiencing unplanned pregnancies who were not using contraception consistently when they conceived because they believed their chances of pregnancy were low because of their age. While it does become more difficult to conceive as women grow older, fertility does not fall off a cliff at 35, and the best available evidence suggests that the majority (82%) of women aged 35-39 will conceive within one year of trying.¹⁰

It has also been suggested that women are routinely postponing motherhood because of their belief in the ability of IVF to turn back the biological clock.¹¹ Yet fewer than one in 10 women (8.7% of women) said the availability of IVF makes them less concerned about delaying having children, dropping to fewer than one in 20 (4.4%) for women over 35, suggesting that far from 'banking on IVF', women are very realistic about their chances of conceiving through fertility treatment. Most women typically see success rates of 20-35% per IVF cycle, but the older women are the less likely it is that IVF will result in pregnancy.

There is a clear tension within an increasing drive towards encouraging women to start their families earlier and women's own needs. More than 70% of the women we surveyed felt there was pressure on women to "get on with it" and have children, even if they were not ready to do so.

¹⁰ S Borland, 'IVF warning for women who put off motherhood', *Daily Mail Online*, 18 July 2011 <<http://www.dailymail.co.uk/news/article-2015812/IVF-warning-women-motherhood.html>> [accessed 4th September 2015]

¹¹ N Gershoni, C Low, 'Pressing Pause: How IVF access encourages young women to marry later and pursue careers', European Economic Association, Germany, August 2015

Risks during pregnancy

The women we surveyed were very much aware that the risks of pregnancy increased with age - not only in terms of their fertility and ability to conceive in the first place, but also the potential for medical complications associated with older motherhood. These include an increased risk of miscarriage, pre-eclampsia and gestational diabetes, for example, as well as greater incidence of certain fetal anomalies. Nearly nine out of ten (89%) of the women we surveyed said they were aware there was a higher risk of complications, and for two thirds of women they play a role in their decision making around when to have a child, with both the importance and the awareness that there were risks increasing with the age of the women surveyed.

Given the significance of these risks to women's family planning decisions, it is important that evidence is articulated in a way that gives women an accurate picture while not causing undue anxiety. Maternal age is not the sole determinant of a healthy pregnancy, but just one of the many factors that influence the risk of pregnancy complications, such as socio-economic status and general health, and many of these increased risks can be managed with support from healthcare professionals. And while the risk of certain foetal anomalies such as Down's syndrome do increase with age, a woman at 35 still only has a risk of 1 in 270 of having a pregnancy with a diagnosis of Down's syndrome, and for women aged 40 the risk is 1 in 100.¹²

Women should be able to access accurate, impartial information about their fertility and the risks associated with having children later in life in order to plan their families with this in mind, where possible. However, for those women who want to have children later in life, the appropriate policy response should not be an attempt to cajole them in to having babies before they are ready, but to ensure that our reproductive healthcare services are appropriately configured to support the additional but manageable complications older mothers may present, from access to ante-natal screening to maternity services equipped to accommodate older women's increased likelihood of requiring pain relief for difficult labour and caesarean sections.¹³

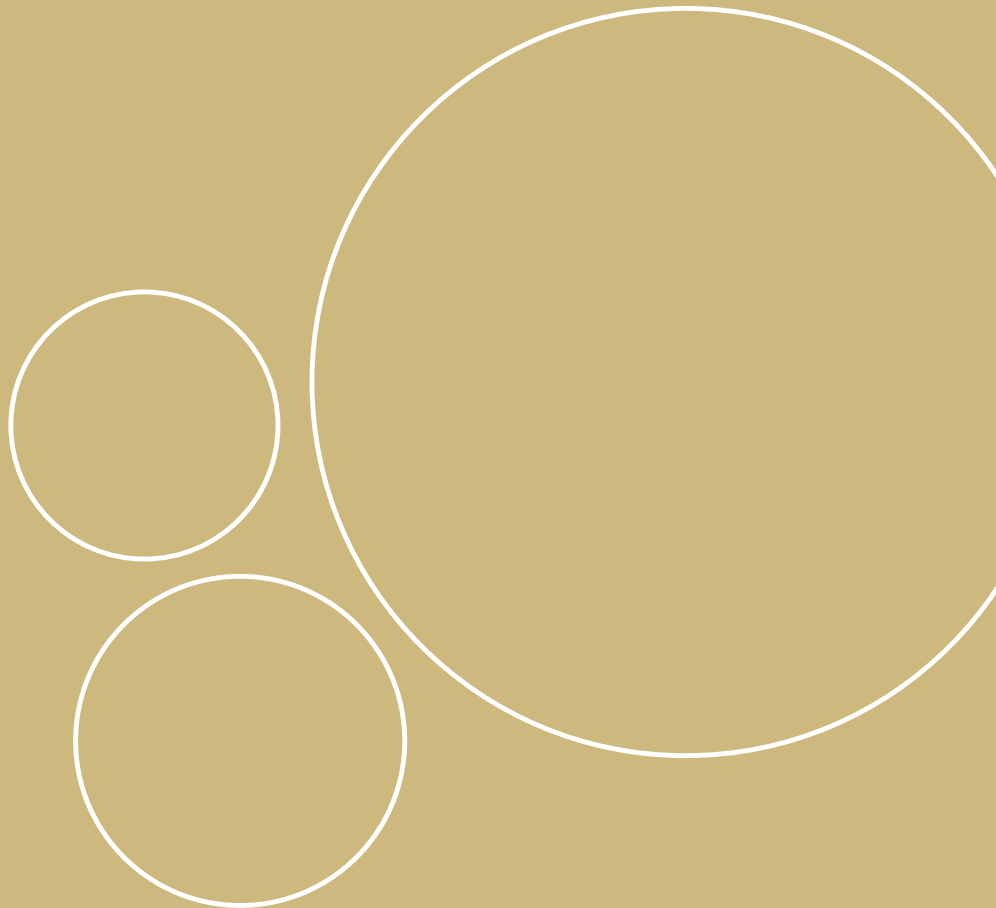
Women understand there are risks associated with older motherhood. Inflating these risks will not support women to have children, if they wish to, earlier in life. Instead we should strive for more meaningful policy responses to reflect their expectations for their lives and their families.

¹² <http://www.nhs.uk/Conditions/Downs-syndrome/Pages/Causes.aspx> [accessed 8 July 2015].

¹³ Health and Social Care Information Centre (2015) *NHS Maternity Statistics - England, 2013-14* <<http://www.hscic.gov.uk/catalogue/PUB16725>> [accessed 7 September 2015].

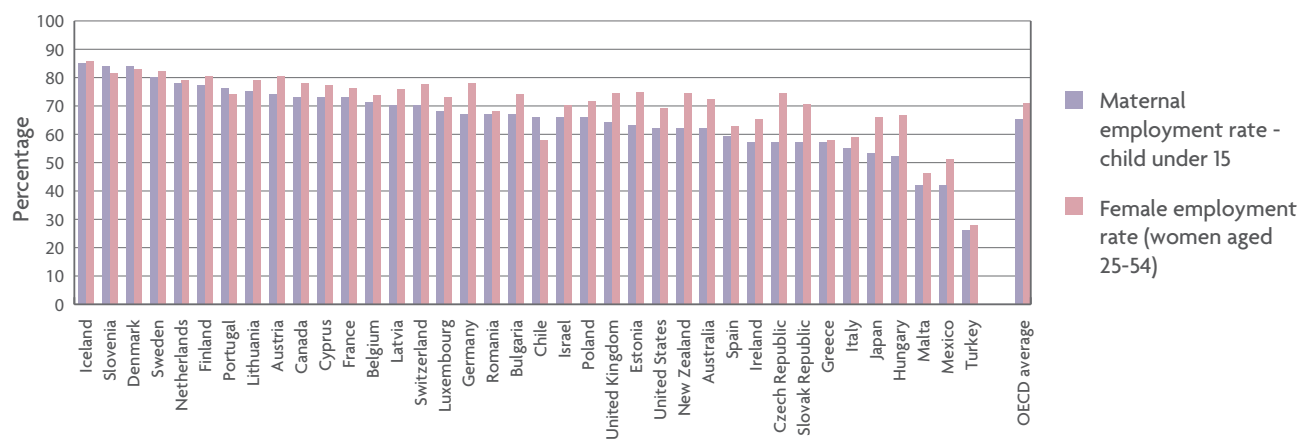
Chapter 3

Combining paid employment
and motherhood



The UK has a high female employment rate. In 2011, the most recent year comparable statistics are available, the UK had a female employment rate of 74.45%, above the OECD average of 70.7%. However, the maternal employment rate of 64.34% was just below the OECD average of 65.2%.¹⁴

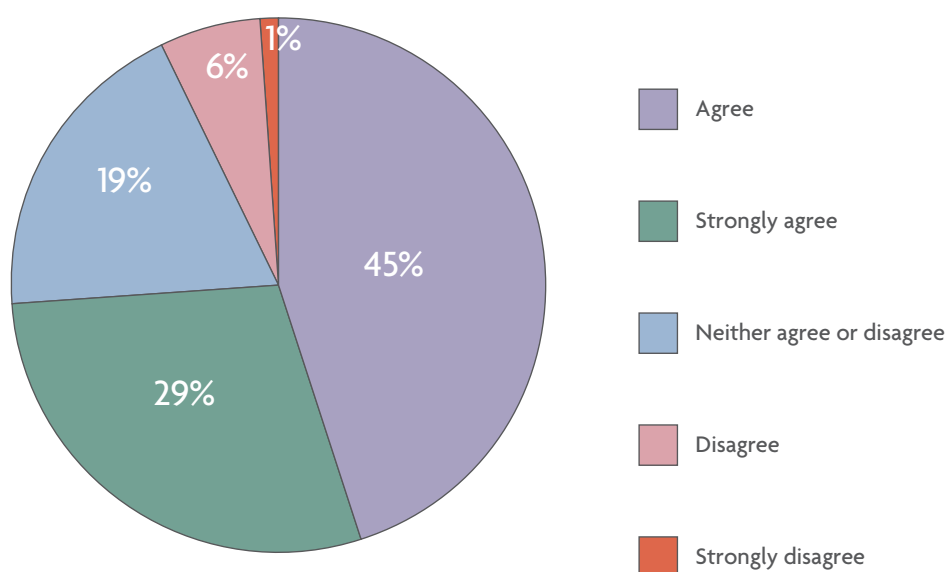
Figure 4: OECD Maternal employment rates compared to female employment rates, 2011



OECD Family Database: Labour Market Position of Families, 2014.

The ability to combine paid employment with becoming a parent is important, and consequently real or perceived barriers to being able to do so may be leading some women to postpone starting their family. Of the women we surveyed, three quarters (74%) said they believe it is difficult to combine paid work and children.

Figure 5: It is difficult to combine paid work and children



¹⁴ OECD (2015), *OECD Family Database* <<http://www.oecd.org/els/family/database.htm>> [accessed 5 September 2015].

“It is very difficult nowadays to combine a career with planning a family. One has to find the right balance between both and try not to have children too late. Policymakers could make many things easier for young parents.”

“I don’t feel my company provides the support needed for me to balance my job and having children, I feel I will have to give my job up when we have children.”

Successive governments have pursued policies with the aim of encouraging mothers, including lone parents, to remain in or re-join the workforce. Yet the perception that employment and motherhood are hard to combine successfully remains prevalent. A recent survey by the Department for Business, Innovation and Skills found that two of the top three concerns of pregnant women before they went on maternity leave were that it would be difficult to get back in to work and that pregnancy would affect their career.¹⁵

Research from IPPR has found that switching to part-time employment is a common strategy employed by women with caring responsibilities.¹⁶ Women with children are more likely to work part-time than those without children, and data from the OECD demonstrates that the UK has a particularly high rate of maternal part-time employment, with 55.3% of women with children aged 0-14 working fewer than 30 hours a week in 2011 compared to an OECD average of 29.4% - and much higher than the rate for fathers (4.3%).¹⁷

While working part-time or deciding not to return to employment after having children will be the preferred option for some women, it will not be suitable or preferable for all. Evidence suggests many women with children want to work and work more hours but are currently unable to do so. A survey by the Resolution Foundation and Mumsnet found that one in five mothers who are employed would like to work an average of an extra 10 hours a week, and over a third (37 per cent) of stay-at-home mothers said they would like to work and do so for an average of 23 hours a week.¹⁸

For the women we surveyed policies that support combining motherhood and employment were seen as important steps in supporting couples to start their families. It was noteworthy that relatively few women surveyed (26.9%) were interested in policy measures that provided more financial support for parents to stay at home as carers.

“I want children, I just can’t afford to have them and don’t feel the government should pay for me to have children...It’s a choice and you have to be able to provide for them yourself, not live on handouts.”

“Although I always imagined I would have children, I am under too much pressure to cope financially on my own. I do not believe the government or anyone else should hand me payouts or extra support to encourage me to have children.”

¹⁵ Department for Business, Innovation, and Skills (2015) *Shared Parental Leave: Public Attitudes* <https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/394623/bis-15-32-shared-parenting-leave-public-attitudes.pdf> [accessed 7 September 2015].

¹⁶ A. Silim and A. Stirling, *Women and Flexible Working: Improving Female Employment Outcomes in Europe*, IPPR (2014).

¹⁷ OECD, OECD Family Database.

¹⁸ V. Alakeson and G. Cory, *Careers and Carers: Childcare and Maternal Labour Supply*, Resolution Foundation (2014).

Career progression and the ‘motherhood pay penalty.’

“I feel that a need to get to a stable point in my career that I can return to has meant I have delayed having children, putting me at risk of not being able to have them.”

Between getting stuck on the ‘mummy track’ and hitting the ‘glass ceiling’, in 2015 women’s careers are still affected by starting a family. A recent survey by the parenting website Mumsnet found that 65% of mothers felt that having children had a negative effect on their own career, and of these women nearly a quarter (23%) said they feel that their employer sees them as less suitable for promotion or seniority since they had their children.¹⁹ Research from the European Human Rights Commission (EHRC) suggests that around 54,000 new mothers may be forced out of their jobs in Britain each year.²⁰

Not being at the right point in their career or education was a reason for not starting a family soon for half of all women under 30, and one in five (18%) women aged 30-34. A survey by Opportunity Now found that 81% of female non-parents believed having children will affect their career progression: in this research, women were also more than twice as likely as their male counterparts to be nervous about the impact on their career.²¹

The ‘motherhood pay penalty’, whereby the gender pay gap substantially widens for women over age of 30 (the average age of motherhood in this country), has been consistently demonstrated in national wage data, and the proportion of women in the highest paid positions reduces dramatically over the age of 30 and women remain underrepresented in managerial roles.²²

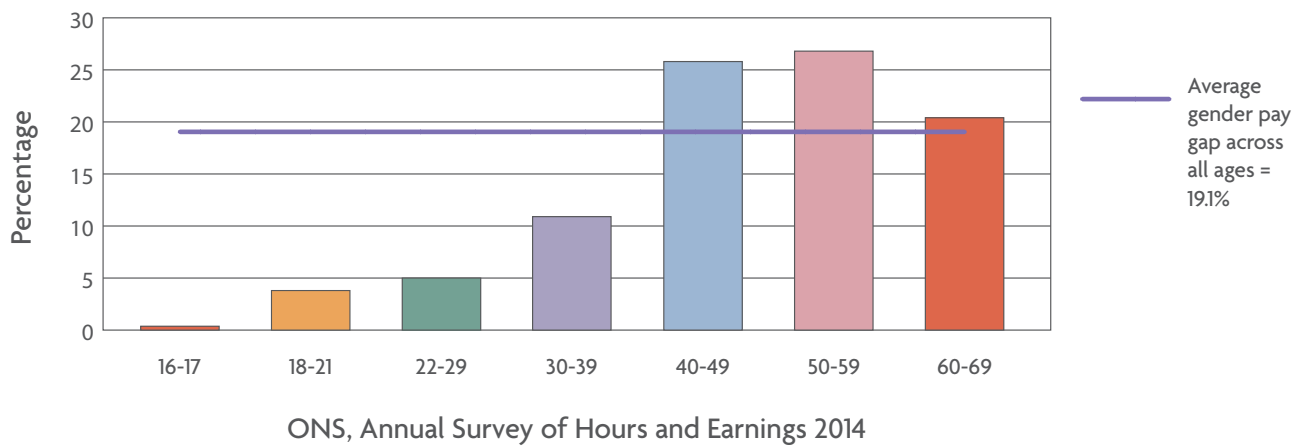
¹⁹ Mumsnet, ‘Jobs and the ‘motherhood penalty’.

²⁰ Department for Business, Innovation and Skills and the Equality and Human Rights Commission (2015) *Pregnancy and Maternity-Related Discrimination and Disadvantage - First Findings: Surveys of Employers and Mothers* <<http://www.equalityhumanrights.com/publication/pregnancy-and-maternity-related-discrimination-and-disadvantage-first-findings-surveys-employers-and-0>> [accessed 5 September 2015].

²¹ Opportunity Now, *Project 28-40*.

²² Office for National Statistics (2013) *Women in the Labour Market* <http://www.ons.gov.uk/ons/dcp171776_328352.pdf> [accessed 4 September 2015].

Figure 6: Gender pay gap for median hourly earnings for all employees (excluding overtime)



Policymakers have long been looking to close this gap, and Nicky Morgan MP, Minister for Women and Equalities, when discussing Shared Parental Leave in 2014 stated: “When both parents can take equal leave after the birth of their child, there is no reason for women to be discriminated against for the possibility of having children or to have their careers set back because they take time off.”

There is evidence that more equal sharing of parental leave can indeed have an impact on reducing the motherhood pay penalty. Research from Sweden, where a non-transferable “fathers month” of parental leave was introduced in 1995, and a second in 2002, found that a mother’s earnings increased by 6.7 per cent for each month the father stays on parental leave. Father’s taking leave was found to have an even greater effect on maternal earnings than a similar reduction in the mother’s leave.²³ This suggests that increasing paternal involvement in parental leave could play an important role in reducing the motherhood pay penalty – although it is unclear if Shared Parental Leave will be enough to achieve this, as will be explored shortly.

It has also been suggested that the pay gap may be linked to the fact that women are disproportionately more likely to work in part-time positions, which tend to provide fewer opportunities of promotion and hourly lower pay.²⁴ Greater access to flexible working, which can include job sharing, working from home and staggered hours, may therefore also provide an opportunity to lessen the effect of starting a family on a woman’s career. It was one of the top three policy asks of women across all age groups to support their choices around starting a family. A Mumsnet survey of mothers found that the ability to work flexibly is the biggest determinant in their job fitting in well with their family life.²⁵

²³ E. Johansson, *The Effect of Own and Spousal Parental Leave on Earnings*, Institute for Labour Market Policy Evaluation (2010) <<http://www.econstor.eu/bitstream/10419/45782/1/623752174.pdf>> [accessed 4 September 2015].

²⁴ Office for National Statistics, *Women in the Labour Market*.

Office for National Statistics (2014) *Annual Survey of Hours and Earnings, 2014 Provisional Results* <<http://www.ons.gov.uk/ons/rel/ashes/annual-survey-of-hours-and-earnings/2014-provisional-results/index.html>> [accessed 4 September 2015].

²⁵ Mumsnet, ‘Jobs and the ‘motherhood penalty’: Survey on Women’s Careers’

“Flexible working is necessary if mothers wish to work, both before and while children are at school in their early years. A living wage is especially required for those who work part time hours and are unable to do overtime.”

The previous government extended the right to request flexible working to all qualifying employees in April 2014. This entitles employees who have been with their current employer for 26 weeks (continuously) to apply for a change to their hours, times or location of work, with the stated ambition of countering the stigma attached to flexible leave and to make it possible for a wider network of friends and relatives to support parents caring responsibilities.²⁶ Around a quarter of all employees - and 36% of female employees with dependent children under the age of six - have requested more flexible hours since the new legislation came into force, with the vast majority (around 80%) of requests instated to some degree.²⁷ However surveys of women’s experience are not always so encouraging: nearly 40% of mothers polled by the Equality and Human Rights Commission would have liked a flexible working practice they did not request because they believed it would not be approved, would be viewed negatively by their employer, or would harm their career prospects.²⁸ In a poll by workingmums.co.uk of more than 2,000 mothers about their careers after children, over a fifth said they had left their jobs because a flexible working request was turned down.²⁹



²⁶ D. Pyper, *Flexible Working; Briefing paper*, House of Commons Library, Number 01086 (2015).

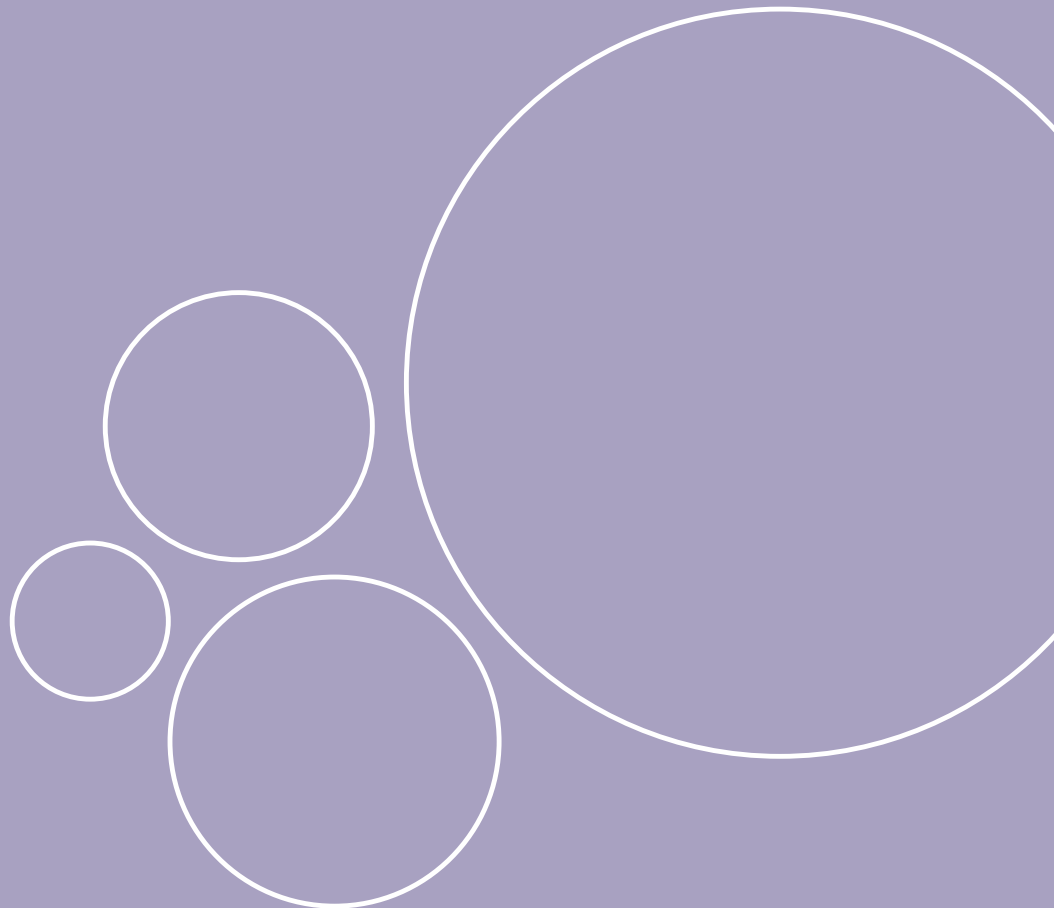
²⁷ Silim and Stirling, *Women and Flexible Working*.

²⁸ Department for Business, Innovation and Skills and the Equality and Human Rights Commission (2015) *Pregnancy and Maternity-Related Discrimination and Disadvantage - First Findings: Surveys of Employers and Mothers* <<http://www.equalityhumanrights.com/publication/pregnancy-and-maternity-related-discrimination-and-disadvantage-first-findings-surveys-employers-and-0>> [accessed 5 September 2015].

²⁹ Workingmums.co.uk, 2015 Annual Survey

Chapter 4

Parental leave



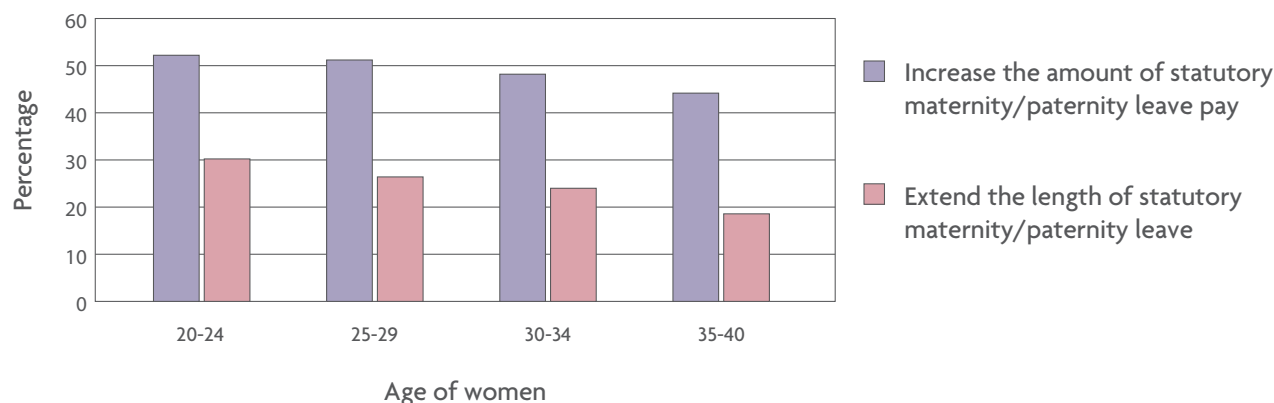
Since 1997, maternity leave has incrementally increased from three to six to nine to the current entitlement of twelve months for qualifying employees, with nine months paid. While the UK has the longest period of maternity leave of all OECD countries, with mothers able to take up to 52 weeks of leave compared to an OECD average of 19 weeks,³⁰ the UK also has the shortest length of well paid parental leave in Europe. Only the first 6 weeks of maternity leave, paid at 90% of previous earnings, meet the European Commission definition of well paid, compared to an average of 9.9 months of well-paid leave across Europe.³¹ The remaining 33 weeks at £139.58 or 90% of a mother’s average weekly earnings (whichever is lower) is not classed as well-paid. Many companies do however offer enhanced maternity pay, ranging from 3 weeks to a year, although research suggests a significant proportion do not.³²

“The level of maternity pay is still a large issue if you are the main wage earner. It is nowhere near even the average pay!”

“The benefits of statutory pay are simply not enough money for anyone to live on.”

Of the women we surveyed, half (52%) said that the statutory pay entitlement is “just enough to live on”, while 40% said it is “not enough to live on.” This proportion increased with age, with 45.5% of women over 30 stating the pay is insufficient. In a survey by the Department for Business, Innovation and Skills, the greatest concern for mothers before they went on maternity leave was that they would be financially worse off.³³

Figure 7: What do you think policymakers should do to support couples to have children, if they wish to, earlier in life?



³⁰ International Network on Leave Policies and Research, *Statutory Maternity Leave (2014)* <www.leavenetwork.org/fileadmin/Leavenetwork/overviews_2014/final.Statutory_Maternity_Leave.pdf> [accessed 4 September 2015].

³¹ TUC, ‘UK is the “Scrooge of Europe” when it comes to decent parental pay’ (2013) <https://www.tuc.org.uk/equality-issues/gender-equality/parents-and-carers/uk-%e2%80%9cscrooge-europe%e2%80%9d-when-it-comes-decent-parental> [accessed 4 September 2015].

³² My Family Care, *Maternity and Paternity Benchmark Results (2014)* <<https://www.myfamilycare.co.uk/news/update/maternity-and-paternity-provision-benchmark.html>> [accessed 7 September 2015].

³³ Department for Business, Innovation and Skills, *Shared Parental Leave: Public Attitudes*.

Extending the length of parental leave was the least popular policy ask of the women we surveyed, whereas increasing pay was the second highest, with half (50%) of all women saying the government should increase maternity/paternity pay to support couples to have children, if they wish to, earlier in life. The Fawcett Society has called for a process of annual uplifting of the levels of statutory maternity and paternity pay so that it reaches at least the level of the national minimum wage by 2020.³⁴

Shared Parental Leave

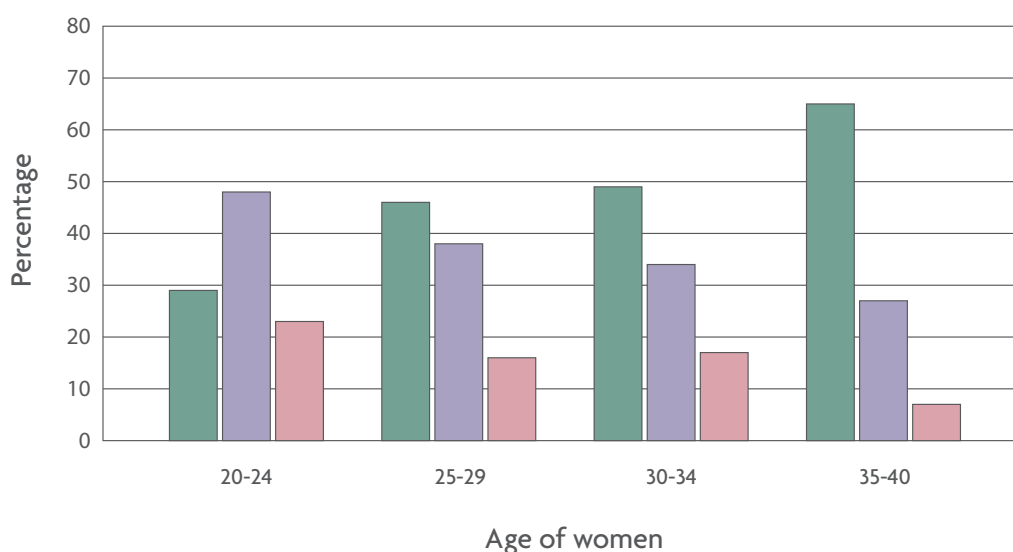
“A woman going back to work a month after having a baby is not at all viewed in the same way as a man doing the same. Changing attitudes and the vastly unequal expectations of parents between genders is hugely important.”

The much-heralded policy of Shared Parental Leave (SPL) came in to effect for parents of children due or placed for adoption on or after 5th April 2015, with the stated aim of ‘challenging the old-fashioned assumption that women will always be the parent that stays at home’ by enabling qualifying employed parents to share up to 50 weeks of leave.³⁵

A more equitable sharing of parental leave could address women’s concerns about the impact of having children on their career and the motherhood pay penalty. Indeed, as previously noted, evidence suggests that fathers taking parental leave has a positive effect on mother’s future earnings.

While the introduction of Shared Parental Leave was viewed as having a positive impact by the majority (58.2%) of women we surveyed, a substantial minority (41.8%) said it will have no impact on their ability to start their family when they wish to, rising with age to more than half (56.6%) of women over 30.

Figure 8: As of April 2015, parents will be able to share the existing 52 weeks of maternity leave. Do you think this change will make it easier for you to start your family when you wish?



³⁴Fawcett Society, *The Time To Act IS Now* (2014) <http://www.fawcettsociety.org.uk/wp-content/uploads/2014/11/Fawcett-Equal-Pay-Day-report-November-2014.pdf> [accessed 5 September 2015].

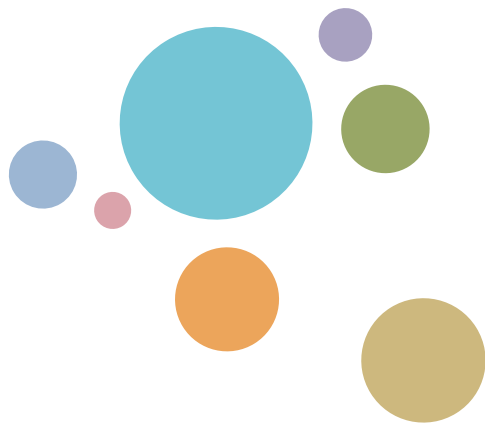
³⁵Department for Business, Innovation and Skills, ‘Government Outlines How Mums and Dads Can Use New Shared Parental Leave System’ (2013) <<https://www.gov.uk/government/news/government-outlines-how-mums-and-dads-can-use-new-shared-parental-leave-system>> [accessed 4 September 2015].

However, it is important to note that while other research has shown that in theory many couples view Shared Parental Leave as a good option, with for example 67% of parents stating they would have considered SPL if it had been available when they had children, official government estimates state that in reality take-up will only be between 2-8%.³⁶ Take-up of Additional Paternity Leave, which allowed fathers to take between 2 and 26 weeks of unused maternity leave after their partner returns to work, was less than 1% in 2011/12.³⁷

International evidence shows that take-up by fathers of parental leave as a family entitlement is low, with mothers continuing to take most or all of the leave. Family finances are often the deciding factor in parental division of leave, and, due to the gender pay gap, where parental leave is poorly paid, there is often a financial disincentive for fathers to take it.³⁸

Financial incentives in Sweden

Other financial incentives have also been introduced to encourage a more equitable division of parental leave in a number of other European countries. In Sweden, a tax credit of approximately 10 Euros is offered for every day that the parents share the leave more equally. This tax credit can make-up the difference in earnings losses between fathers and mothers for couples on lower and middle incomes. Currently close to 90% of fathers in Sweden take parental leave.³⁹



³⁶ Department for Business, Innovation and Skills, *Shared Parental Leave* Department for Business, Innovation and Skills (2013), *Modern Workplaces: Shared Parental Leave and Pay Administration Consultation – Impact Assessment* <https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/110692/13-651-modern-workplaces-shared-parental-leave-and-pay-impact-assessment2.pdf> [accessed 7 September 2015].

³⁷ TUC, 'Just One in 172 Fathers Take Additional Paternity Leave' (2013) <<https://www.tuc.org.uk/workplace-issues/just-one-172-fathers-taking-additional-paternity-leave>> [accessed 4 September 2015].

³⁸ Equality and Human Rights Commission, *Response to BIS Consultation on Choice for Families: additional paternity leave and pay* (2009) <<http://www.equalityhumanrights.com/legal-and-policy/our-legal-work/consultation-responses/response-to-consultation-on-choice-for-families-additional-paternity-leave-and-pay>> [accessed 7 September 2015].

³⁹ J. Carlson, 'Sweden's Parental Leave Insurance: A Policy Analysis of Strategies to Increase Gender Equality', *Journal of Sociology & Social Welfare*, 40, 2 (2013), 63-76.

Non-transferable leave for fathers

Non-transferable parental leave, whereby each parent is allocated an individual entitlement on a ‘use-it-or-lose-it’ basis, has long been used in other countries to encourage fathers to take leave. Currently, in the UK between one to two weeks of leave is reserved solely for fathers. The full two weeks of leave are taken by just over half (55%) of fathers.

A reserved leave quota for fathers was initially considered as part of the changes to parental leave in 2011 but dropped from the proposals and flagged for re-consideration in 2018.⁴⁰

The establishment of “daddy months” have been shown to be effective in increasing fathers’ take –up of leave in numerous countries, especially where paid at an income replacement of 50% or more of earnings.⁴¹ Norway, for example, introduced a 10-week fathers’ quota in 1993, which saw the proportion of fathers taking leave jump from 4% to 45% in one year alone. Fathers receive leave pay of at least 80% of previous earnings and around 90% of fathers take up to 12 weeks parental leave. EHRC research has found that ring-fenced paid leave for fathers would also be popular in the UK, with 69% stating in they would either take this type of leave or encourage their partner to take it.⁴²

Case study: German parental leave reform, 2007

In 2007, Germany introduced a dramatic shake-up of parental leave to encourage fathers to take leave. The length of paid leave was reduced, while the pay increased and moved from low flat rate to 67% of earnings, with a ceiling and also top-up for those on low earnings. A father’s leave quota of two months was also introduced. A “bonus” period of leave, as introduced by Portugal and Finland, was also created, with families given an extra two months leave for the family if the father takes the full two months quota. The proportion of fathers taking leave has increased significantly, rising from 3.3% of fathers in 2006 to 27.8% in 2011.⁴³

While clearly the changes to parental leave that came in to force earlier this year are significant on paper, evidence suggests the impact in reality will be negligible without changes to pay, which are highly unlikely in the current climate.

⁴⁰ HM Government (2011), *Consultation on Modern Workplaces* <https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/31551/11-699-3-consultation-modern-workplaces-parental-leave.pdf> [accessed 7 September 2015].

⁴¹ International Network on Leave Policies and Research, *Take-Up of Leave* (2014) http://www.leavenetwork.org/fileadmin/Leavenetwork/overviews_2014/final.Take_up.pdf [accessed 7 September 2015].

⁴² Equality and Human Rights Commission, *Response to BIS Consultation*.

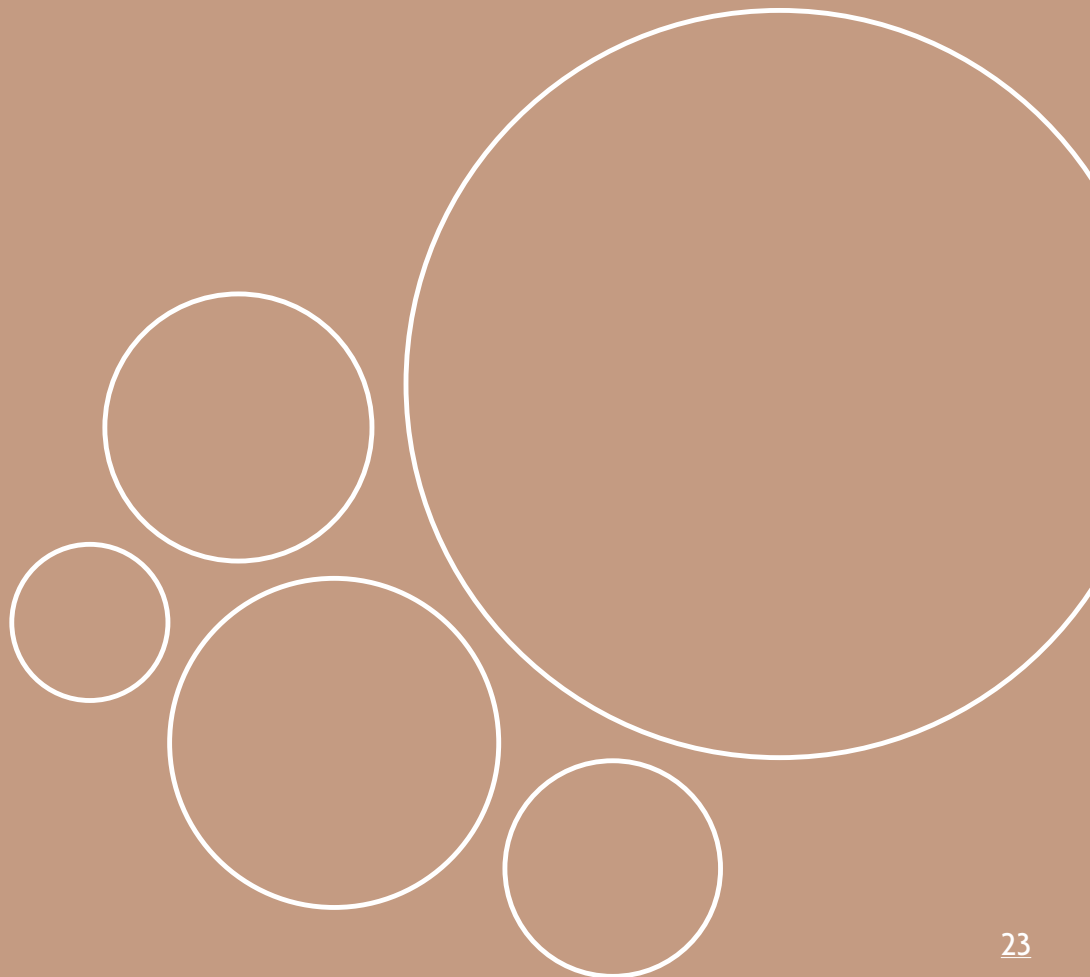
⁴³ E. Geisler and M. Kreyenfeld, *How Policy Matters: Germany’s Parental Leave Benefit Reform and Fathers’ Behavior 1999-2009*, Max Planck Institute for Demographic Research (2012) <<http://www.demogr.mpg.de/papers/working/wp-2012-021.pdf>> [accessed 3 September 2015].

Blum and Erler, Country notes: Germany.

International Network on Leave Policies and Research, *Statutory Parental Leave and Childcare Leave* (2013) <http://www.leavenetwork.org/fileadmin/Leavenetwork/overviews_2014/final.Statutory_Parental_Leave.pdf> [accessed 7 September 2015].

Chapter 5

Childcare



The provision of good quality, accessible, affordable childcare is inextricably linked to women’s ability to combine paid employment and motherhood. Politicians have stressed the economic case for expanding access to childcare and the potential ‘return on investment’ it could bring.^{44 45}

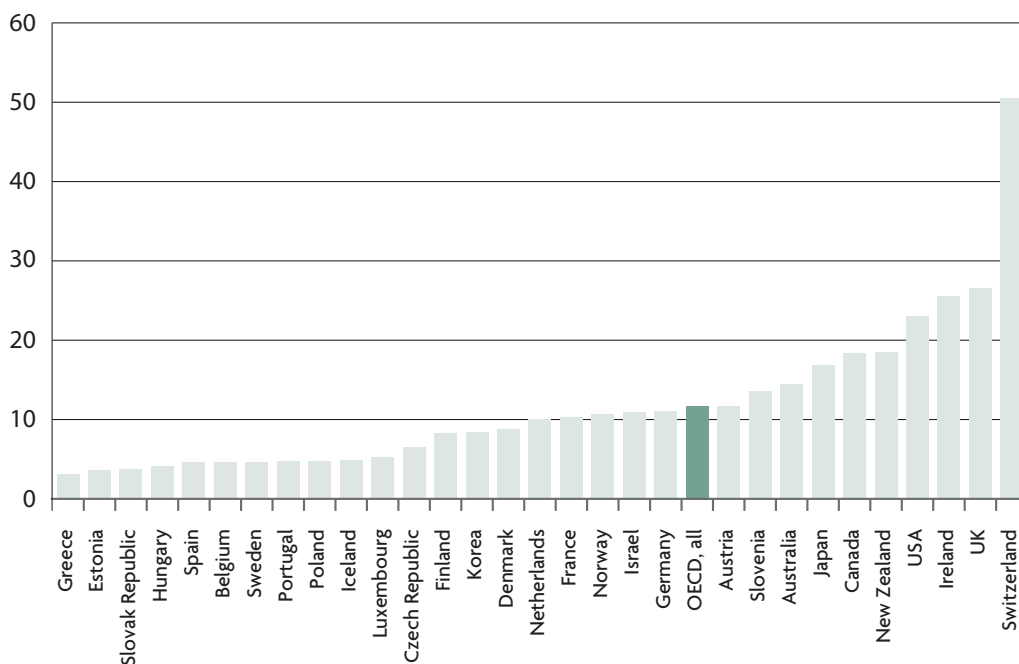
The government has committed to doubling the number of free hours of childcare to 30 hours a week for 38 weeks a year for three and four year olds, with a rollout from September 2016, ‘to help parents return to work.’⁴⁶

Childcare provision is also extremely important in terms of supporting women’s reproductive choices – and it is noteworthy that concerns about high childcare costs may be preventing some women starting their families. Improving access to affordable childcare was the most popular policy ask for the women we surveyed.

“I think the most important worry I have is that I would not find an affordable childcare space that’s of good quality when the time comes.”

“Finding a right time to have kids is difficult, people cannot afford to pay for childcare and work full time, however they also cannot afford to stay and home so what’s the solution?”

Figure 9: Cost of a childcare as a % of net family income



OECD, Doing better for families, 2011

⁴⁴ K. Stewart and L. Gambaro, World Class: What does international evidence tell us about improving quality, access and affordability in the English childcare market?, Resolution Foundation (2014).

⁴⁵ HM Treasury (2015), Chancellor’s speech at the CBI’s 2015 annual dinner <https://www.gov.uk/government/speeches/chancellors-speech-at-the-cbis-2015-annual-dinner>

⁴⁶ Conservative Party Manifesto 2015.

During the last parliament, government spending on childcare increased – yet the costs to parents also increased by 33% in England, and for many families on low and middle incomes, childcare will cost more than their average mortgage.⁴⁷ While the UK is not one of the lowest spenders on childcare in the OECD, parents can spend a very high proportion of their income on childcare.

The vast majority (78%) of parents in England with children under 14 years old use some form of childcare, most of whom (59%) pay for it.⁴⁸ A lack of affordable childcare constricts mothers' employment options, with research conducted by the Resolution Foundation and Mumsnet finding that childcare costs were a barrier to employment or increasing their hours for around two-thirds of mothers.⁴⁹

The cost of childcare was a concern for many women in our survey. When asked what is preventing them from starting their family, half of the women (49.90%) surveyed said they could not afford it/ are worried about the costs involved, of which undoubtedly a large proportion will be the costs of childcare.

“You'd be working to pay the nursery and not actually gain any money from working.”

Compared with other OECD countries, the UK distributes a high proportion of public spending on families on cash benefits to parents than funding services directly.⁵⁰ Successive governments have favoured a combination of supply side and demand side funding, such as the current government's latest offer of 30 hours of free childcare for three and four year olds a week alongside tax-free childcare vouchers. This latter policy has now been postponed to 2017, while childcare providers have raised concerns about a funding shortfall for the expanded offer for pre-school children.⁵¹ Once the new vouchers scheme is however rolled out in full, the government says it expects it to eventually help 2.5 million working families - this is significantly more than the current employer-supported childcare voucher scheme, which is provided by only around 5% of employers.

As childcare costs have increased, so the role of grandparents in caring for young children has expanded. One in three grandparents are the main source of childcare,⁵² and more than 2/3 of the women we surveyed (68%) said they expected to be supported by extended family for help with childcare.

⁴⁷ Family and Childcare Trust, *General Election Fact Sheet* (2015) <http://www.familyandchildcaretrust.org/election> [accessed 7 September 2015].

⁴⁸ Department for Education (2014), *Childcare and Early Years: Survey of Parents 2012-2013* <<https://www.gov.uk/government/statistics/childcare-and-early-years-survey-of-parents-2012-to-2013>> [accessed 7 September 2015].

⁴⁹ Alakeson and Cory, *Careers and Carers*.

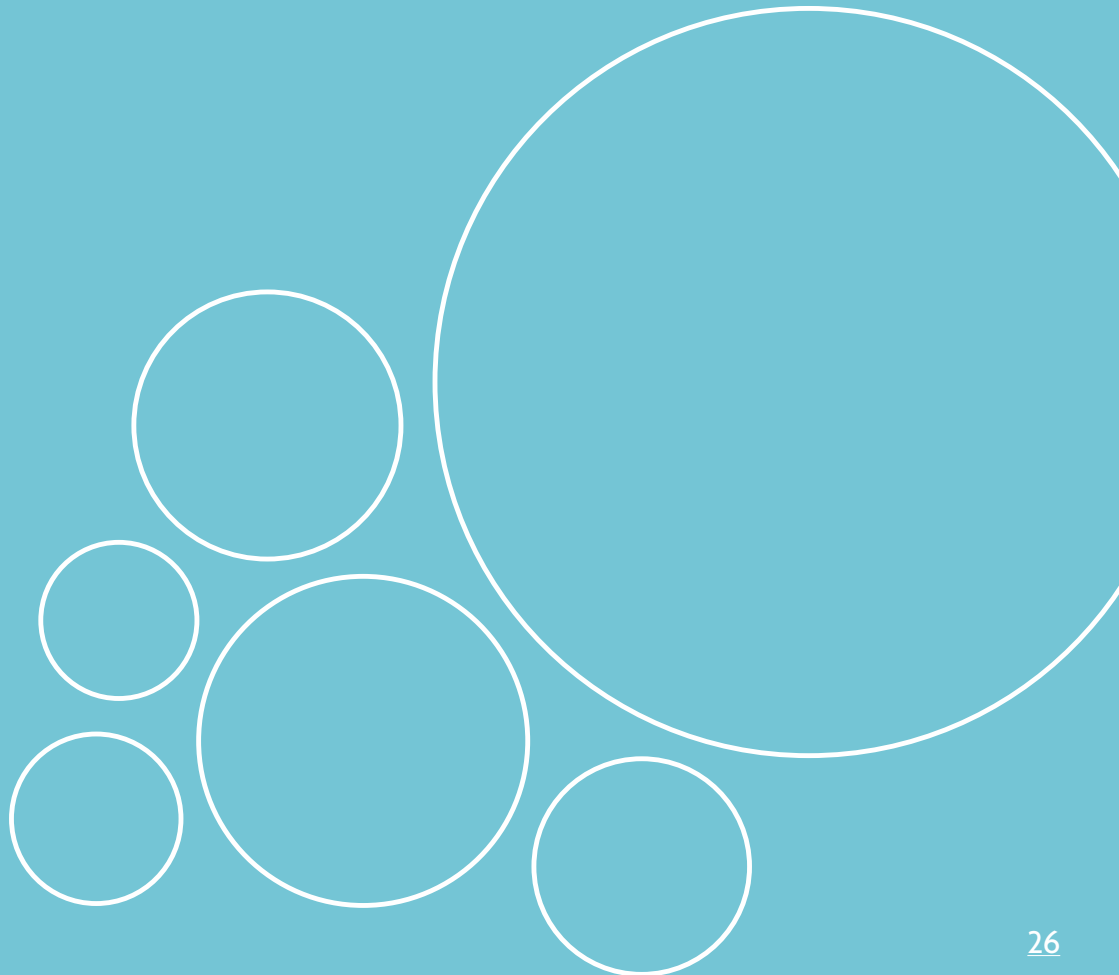
⁵⁰ OECD, *OECD Family Database*.

⁵¹ Resolution Foundation, *World Class*.

⁵² Childhood Wellbeing Research Centre, *Grandparents providing childcare*, 2011.

Chapter 6

Financial pressures and the current economic climate



Being in a position of financial security before starting a family was important for the women we surveyed. More than two-thirds (77.1%) said that having financial security was one of the three most important factors for them in making a decision to have children. This is reflective of the fact that the women we surveyed are acutely aware of the cost of raising a child (with the cost of a child's first year alone estimated to be more than £11,000⁵³) but also viewed having children as very much a personal responsibility, one that should be planned and prepared for.

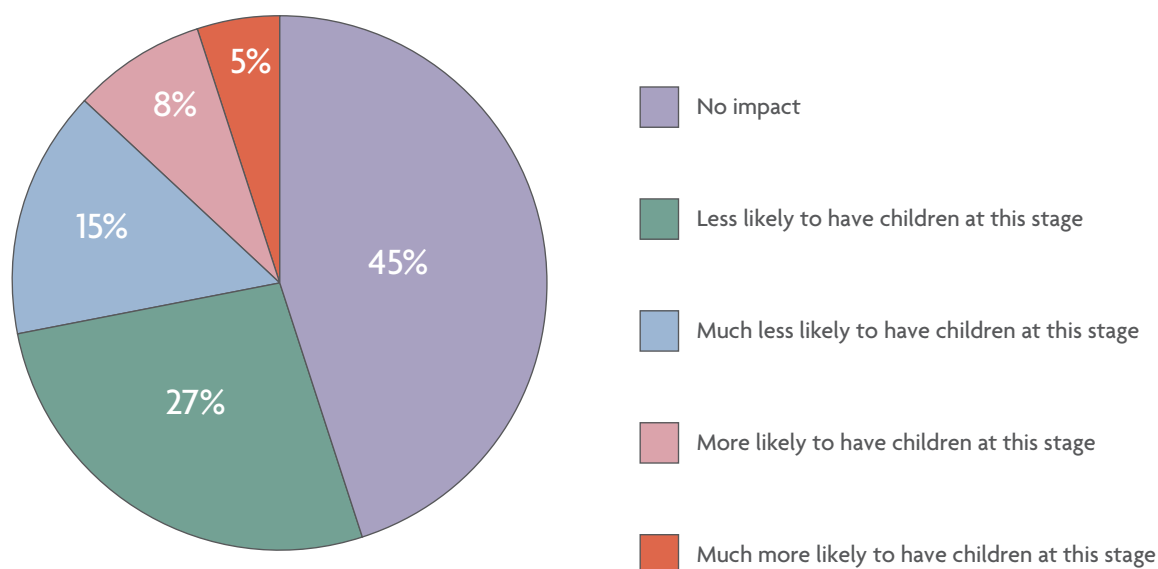
“I won't be having kids until my financial situation gets better. And even then I'll be doing everything I can to cut costs. Second hand stuff to the max...”

“Before planning for a child, I should be financially stable to give my child a good life.”

“I wish I could start a family now, but the costs are so high that I am afraid of poverty.”

There is some evidence that during the economic downturn women postponed expanding their families.⁵⁴ While real wages are growing, economists have predicted that wage growth will not return to its pre-crisis levels until 2017 following the longest sustained period of falling real wages in the UK since at least 1964.⁵⁵ While 45 percent of women said that the current economic climate has no impact on their thoughts about having children at this stage, **42.3% said the current economic climate makes them feel less or much less likely to have children at this stage in their lives.**

Figure 10: Does the current economic climate effect you in any of the following ways?



⁵³ Hilary Osborne, Cost of a raising a child surges past £225,000, *The Guardian*, 23 January 2014 <<http://www.theguardian.com/money/2014/jan/23/cost-raising-child-surges>> [accessed 7 September 2015]

⁵⁴ Bounty Parenting Club, *Modern Families* (2014).

⁵⁵ Office for National Statistics (2014), *An Examination of Falling Real Wages, 2010 - 2013* <http://www.ons.gov.uk/ons/rel/elmr/an-examination-of-falling-real-wages/2010-to-2013/art-an-examination-of-falling-real-wages.html> [accessed 3 September 2015].

Concerns about the costs involved with having a child was the primary reason women we surveyed were not starting a family soon, with half (49.9%) of all women stating this was a factor. Perhaps reflecting younger women's different economic statuses, the costs associated with raising a child played a more significant role for women under 30 than those over 30, cited by 53.2% compared to 40.1% respectively. Research has also highlighted the significant role money worries play in women's decision to end a pregnancy, which is borne out by our experience of running an abortion service.⁵⁶

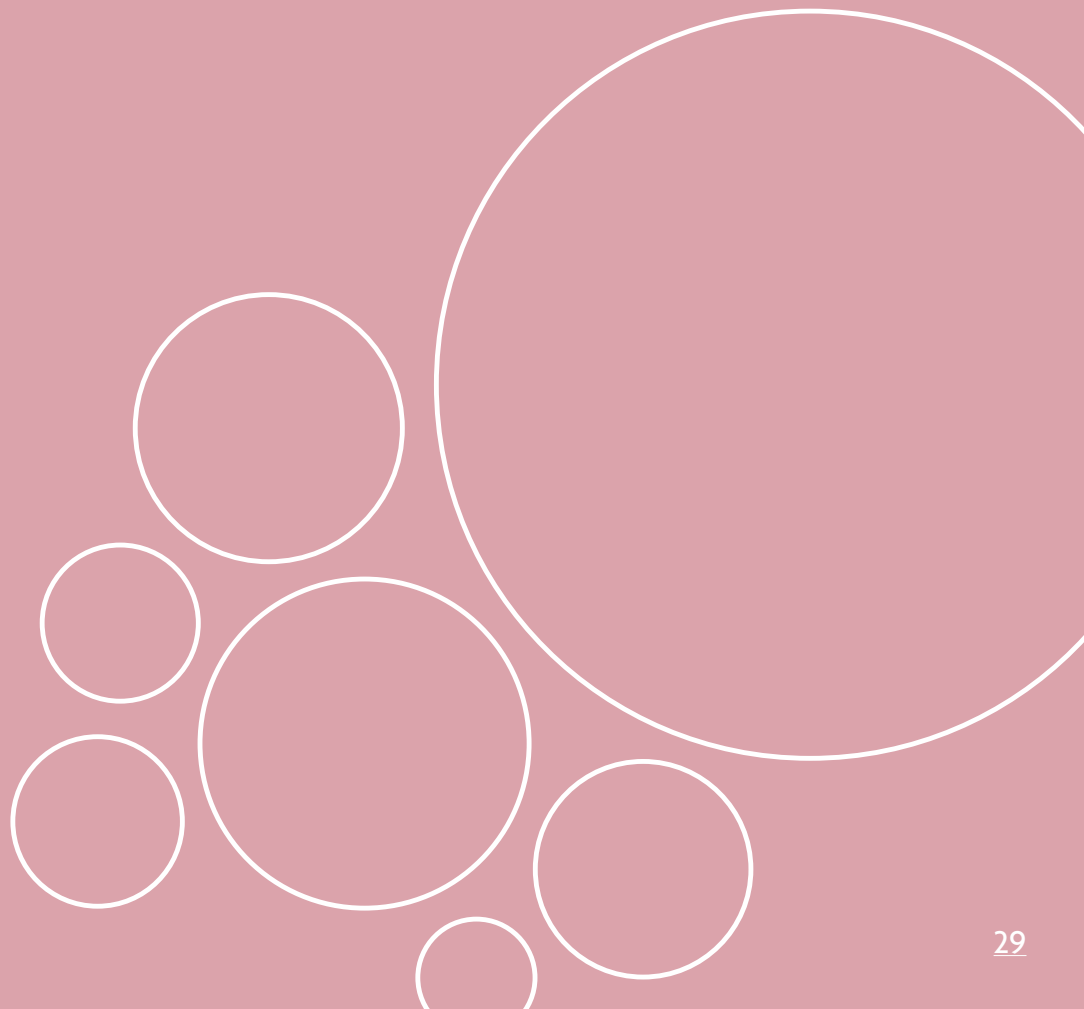
Women's plans to start a family are clearly impacted, and subsequently impeded, by their own personal financial situations as well as that of the wider economy. In discussions around the rising age of first time motherhood, we must bear in mind that a large factor in a woman's decision making is the ability to financially support her family. Furthermore, wider issues outside of individual women's control, such as the growing cost of raising a child, are, for many women, a significant constraint on their ability to start their families.



⁵⁶ T. Wokoma, M. Jampala, H. Bexhell, K. Guthrie, and S. Lindow, 'Reasons provided for requesting a termination of pregnancy in the UK', *Journal of Family Planning and Reproductive Health Care*, 41, 3 (2014), 159-160.

Chapter 7

The dream of a “family home”



“I am struggling to find a long-term partner and am worried that I will not have children, as I am 38 now. I cannot afford to live by myself on my wage and live with my parents - another factor that affects my ability to have long-term relationships.”

For many couples, getting a foot on the property ladder and owning their own home is an important step to take before they start their family. Yet this is a goal becoming increasingly out of reach for many families. Evidence suggests that this is leading a significant proportion of young people to delay having children.

Recent research by Halifax found that over half (54%) of those surveyed aged 20 to 45 said that they would never feel fully settled in rented accommodation, and around 40% said that they do not want to raise children in rented accommodation.⁵⁷ The impact of the decreasing chances of home ownership on women’s decisions around family planning should not be underestimated.

Over one-third (36.7%) of the women we surveyed said the fact that they do not own their own home was stopping them starting a family soon. These findings echo research by both Generation Rent, who found that many young people are currently or considering delaying marriage / starting a family in order to save for a deposit, and Shelter, with nearly a quarter of 24-39 saying they are putting off having children because housing is so expensive.⁵⁸

For the women we surveyed, owning their own home was the third most important factor in deciding to start their family. Home ownership was more significant for younger women than those over 30, perhaps because women in their thirties are more likely to have already bought a home. For women in their 20s, 45.9% said it was one of the most important factors, compared with 26.6% of those over 30.

People aged 25-34 are now more likely to be living in privately rented accommodation than a home of their own, increasing from around one in five (21%) to nearly half (48%) between 2003/4 and 2013/14. Over the same period the number of owner occupiers aged 24-39 fell from 59% to 36% and among the 35 to 44 age group from 78% to 64%.⁵⁹ Over the same period, the ratio of house prices to income for first time buyers has increased from 2.7 to 4.4, and between May 2005 and May 2013, private rental prices increased by 8.4% in England.^{60 61} Over one-third (38.8%) of the women we surveyed said that policy makers should make affordable housing a focus to improve couples ability to have children earlier in life.

⁵⁷ Halifax, *Five Years of Generation Rent: Perceptions of the First-Time Buyer Housing Market 2015* (2015) <http://www.lloydsbankinggroup.com/globalassets/documents/media/press-releases/halifax/2015/150407-halifax-generation-rent-report_final.pdf> [accessed 3 September].

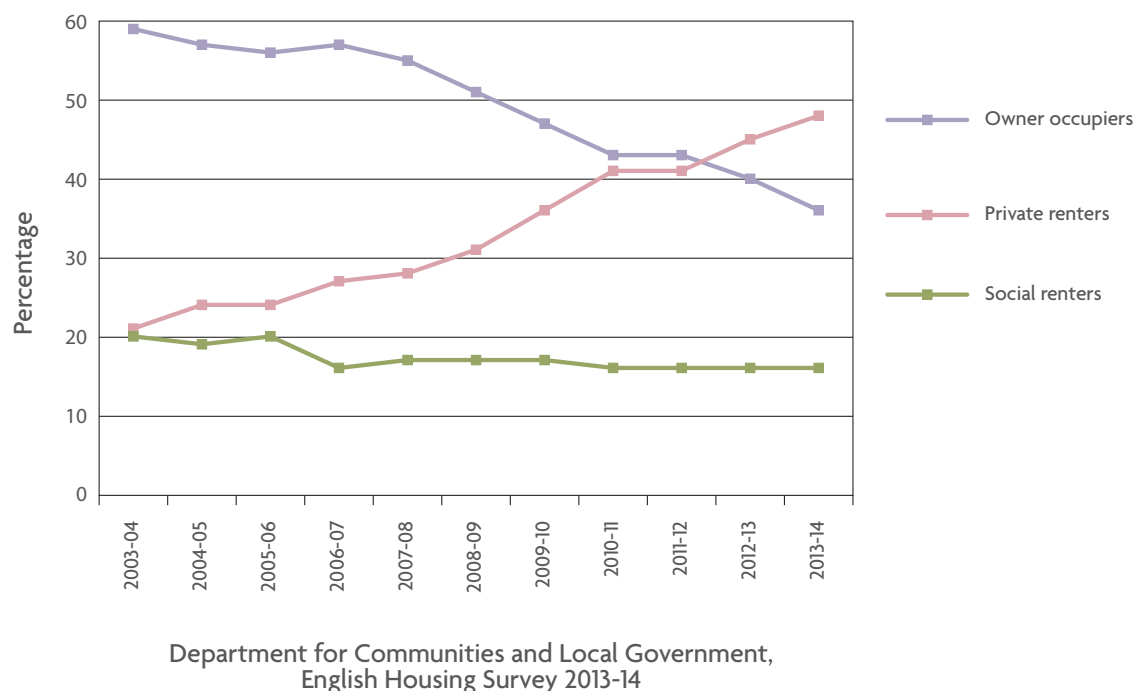
⁵⁸ Shelter, ‘Parents Delaying Having Children Because of Sky-High Housing Costs’ (2015) <http://england.shelter.org.uk/news/march_2015/parents_delaying_having_children_because_of_sky-high_housing_costs> [accessed 5 September 2015].

⁵⁹ Department for Communities and Local Government (2015), *English Housing Survey 2013-2014* https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/406740/English_Housing_Survey_Headline_Report_2013-14.pdf [accessed 4 September 2015].

⁶⁰ Office for National Statistics (2014), *Young Adults Living With Parents, 2013* <http://www.ons.gov.uk/ons/rel/family-demography/young-adults-living-with-parents/2013/sty-young-adults.html> [accessed 4 September 2015].

⁶¹ Office for National Statistics (2013), *Index of Private Housing Rental Price* <http://www.ons.gov.uk/ons/rel/hpi/index-of-private-housing-rental-prices/historical-series/index.html> [accessed 7 September 2015].

Figure 11: Households aged 25-34 by tenure 2003-04 to 2013-14



Analysis by Shelter suggests that a lack of affordable housing will mean the number of homeowners aged 25-34 will fall by 50% over the next five years, predicting that just one in five of those within this age group will be on the property ladder in 2020.⁶²

As the cost of both ownership and private rental has risen, young people are frequently returning to – or not leaving – their parental home. While there had already been an increase in proportion of young people living in their parental home prior to the recession, this existing trend accelerated between 2008-2012.⁶³ In 2013, more than a quarter (26%) of adults aged between 20 and 34 were living with their parents, compared to 21% of this age group in 1996.⁶⁴ Unsurprisingly, living with their parents is having a significant impact on many young people’s ability to lead an independent life, including forming long-term relationships.⁶⁵

Affordable, high-quality rented housing will of course be an acceptable or desirable family home for many. However, our survey has demonstrated the importance of a home to call their own for many women and their family planning decisions. As couples have to delay buying a home, an inevitable knock on effect for some will be that they are forced to delay starting their family.

⁶² Shelter, *Tenure Projections: 25 to 34 year olds in England* (2015) <http://england.shelter.org.uk/__data/assets/pdf_file/0007/1138984/2015_05_19_Tenure_projections_-_25-34_year_olds.pdf?_ga=1.39864930.1169339910.1440414857> [accessed 3 September 2015].

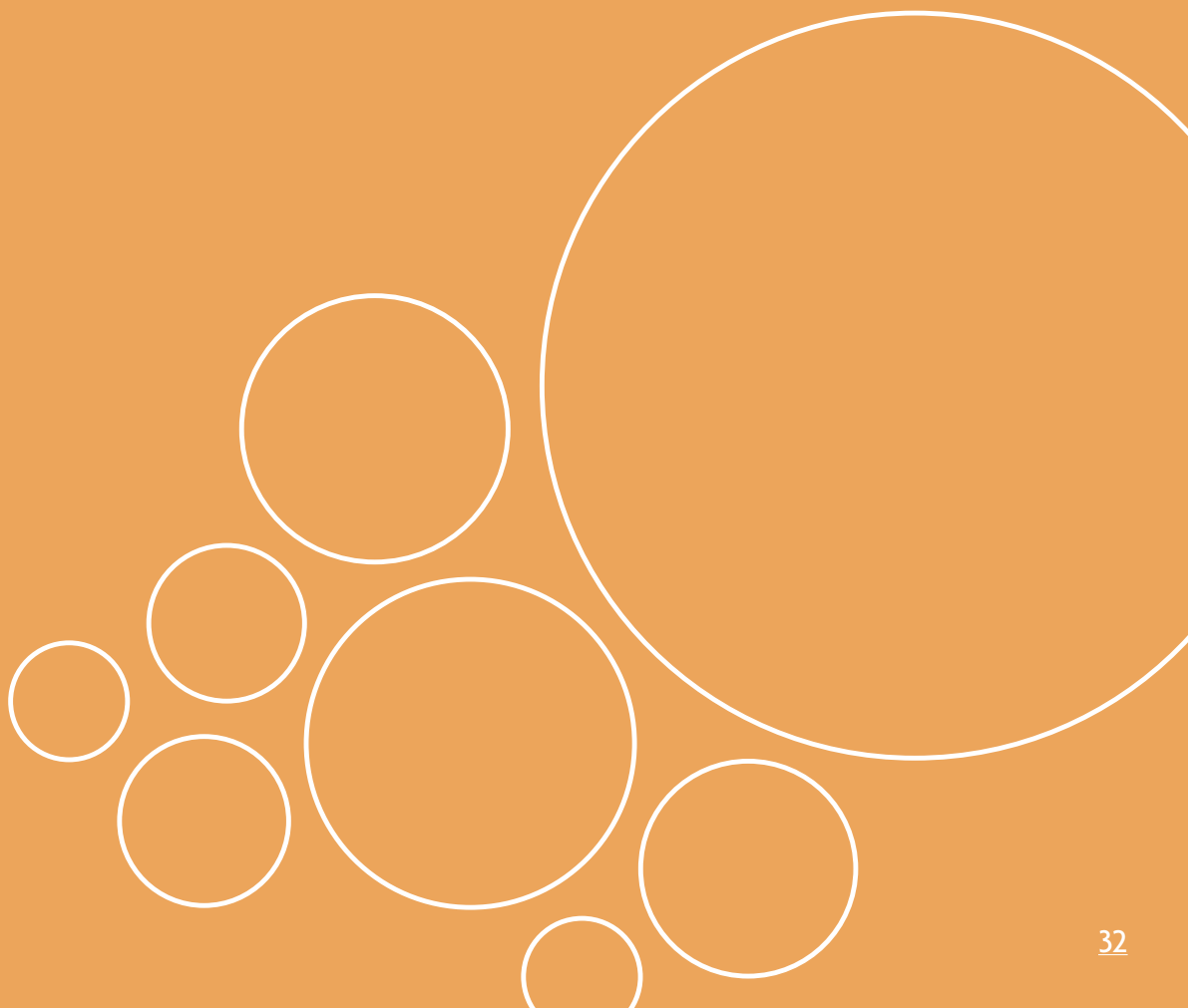
⁶³ A. Berrington, ‘Young adults’ living arrangements: The impact of economic uncertainty on leaving and returning home in the UK’ (2014) <http://www.cpc.ac.uk/resources/downloads/berrington_youth_crisis.pdf> [accessed 7 September 2015].

⁶⁴ Office for National Statistics, *Young Adults Living With Parents*.

⁶⁵ L. Reynolds, *The Clipped Wings Generation*, Shelter (2014).

Chapter 8

Conclusions



The rise in maternal age is part of an ongoing social trend over the past five decades. It reflects improved access to contraception and abortion, and while it is not always possible to control whether one becomes pregnant or not, starting a family is now a personal decision rather than an inevitable outcome of sex for women.

Housing, the cost of childcare and raising a child, the impact of motherhood on career progression raise complex policy issues that do not lend themselves to one simple answer. However, our survey suggests it is clear that improving access to childcare and affordable housing are two important areas where politicians could make significant improvements on women's ability to start their family when they choose.

While our survey focused on exploring the reasons behind women's family planning choices, and whether there is scope to do more to support women to have children at an earlier age if they wish, many women will still find they want and need to start their families later. These choices should be supported.

The role of reproductive technologies in enabling women to have children later in life is an important part of the discussion around older motherhood. For women who are having difficulty conceiving, swift access to comprehensive IVF services is key. NICE recommends 3 IVF cycles as both the most cost effective and clinically effective number for women under the age of 40, and one full cycle to women aged 40-42, but research by Fertility Fairness has found that over 80% of CCGs do not commission this.⁶⁶

“More support should be given to older women who are responsible and have got their career/finances in order before having children, but then require assistance conceiving.”

IVF for older women with eggs frozen when they were younger may improve the chances of a successful pregnancy, although this treatment is relatively new. The numbers of women undergoing egg-freezing remains very small, with just 580 women choosing this procedure in 2012 – although this is more than double the figure from 2009. Up to the end of 2012, just 21 babies had been born in the UK using a woman's own frozen eggs. However, technology is improving and new “flash-freezing” techniques may help to address high failure rates.⁶⁷ While we must not oversimplify what are currently complex, invasive and extremely expensive procedures as a “magic bullet” for infertility, we welcome these new developments as having the potential to offer women more choice about the timing of their families, and hope progress will be made towards improving the accessibility and effectiveness of egg freezing.

⁶⁶ NICE, ‘The Importance of Three Full Cycles of IVF’ (2014) <<https://www.nice.org.uk/news/blog/the-importance-of-3-full-cycles-of-ivf>> [accessed 4 September 2015].

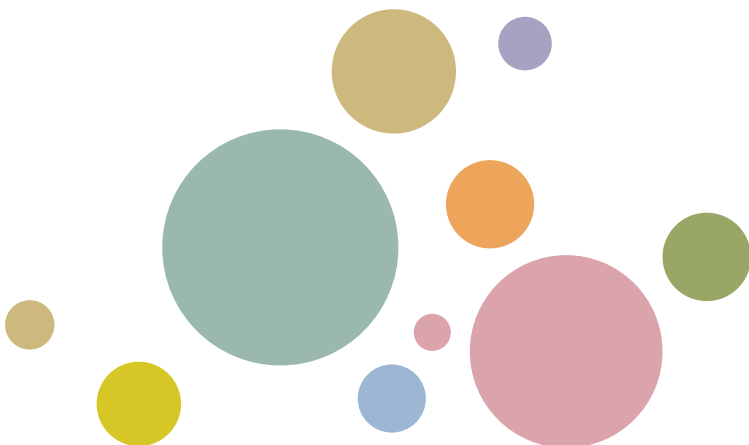
⁶⁷ <http://www.hfea.gov.uk/46.html#6> [accessed 7 September 2015].

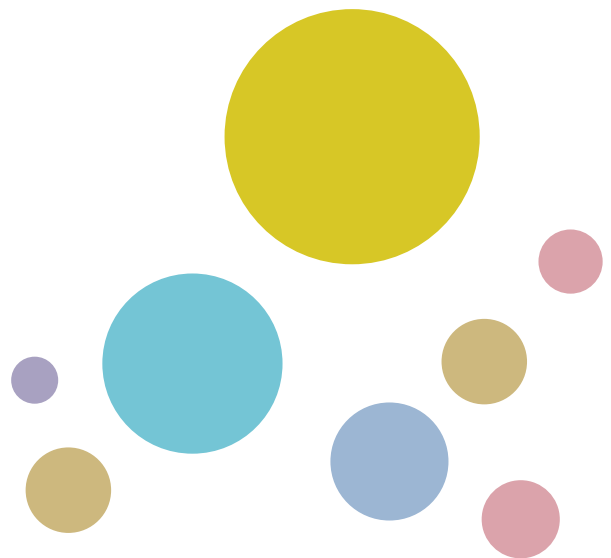
Clearly there are women who would like to know more about their fertility and that of their partner, to help them better plan for their future.

“As a woman who has been rather forgetful with birth control over the years it has become apparent that I might struggle to have children of my own. I believe a test should be available for women like me before trying to get pregnant, if I knew now that I would struggle I could start trying right away rather than waiting for the perfect time and missing my chance.”

Whether women conceive naturally or with assistance, as more women have babies in their late 30s and 40s, it is imperative that maternity services are sufficiently configured and staffed to meet what may be the more complex needs of older mothers.

Reproductive technologies are not alternatives to pursuing policies that enable women to combine their professional and parental aspirations at a younger age, if that is their wish, rather they should complement them. Ultimately they are all part of the same goal: to give 21st Century women more choice as to how they plan their lives and families.





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