

## **One in three mums and dads relied on using their credit cards at Christmas**

Supporting families in financial hardship is nothing new to Home-Start. It's something that we have helped families deal with for decades but according to recent reports, it's parents and their use of credit cards at Christmas that is fuelling consumer debt, (with dads being the most likely to use their credit cards to buy Christmas presents for their children).

One third of parents are still paying off their debts from Christmas 2016. According to a recent Parentdex report, out of a poll of 5,000 parents, an average of £353 is what mums and dads put on their credit cards in order to buy presents, and an average of £812 is what parents expected to be spending in total over Christmas and New Year.

Over the years Home-Start across Greater Manchester has seen many parents fall into the downward spiral of debt and as these recent reports suggest, they struggle year on year to get on top of their finances. This can lead to depression, stress and in some cases the fear that they are 'bad parents'. No parent wants to have to say no to their children at Christmas, and it's this anxiety that often encourages parents to buy on credit, apply for pay day loans or increase their overdrafts to the point they can no longer manage them.

So, what can be done about it? Our volunteers who offer confidential and non-judgmental support to families, will often work alongside parents to manage their household budgets, encouraging them to cook cheap but healthy meals, (often cheaper than quick convenience food and take aways), supporting them with debt management advice, (or signposting them on to the most appropriate services), and over time, empower them to make the right decisions about how they manage their finances. Some of our families also turn to Home-Start for support in managing their children's behaviour, learning that it is acceptable to say no to a child and not give in to children's demands, (crucial at Christmas- time).

No family wants to feel judged, no mum or dad wants to feel that they are failing as a parent. But that's what makes Home-Start support so special. None of this work could be achieved if it were not for Home-Start's unique approach in how its volunteers support families. They visit families in their own homes for just a couple of hours each week, offering tailored-made support for each individual family and their needs, working alongside parents for however long they need support for, until the day comes when the family is ready to go it alone.

In 2018 Home-Start in Greater Manchester could reach out to even more parents and their children, but to do so we need more volunteers. If your New Year's resolution is to volunteer or support a local charity, please do consider Home-Start, help us to help more families across Greater Manchester this year.

Visit [www.gmhomestarts.org.uk](http://www.gmhomestarts.org.uk) to find out more.