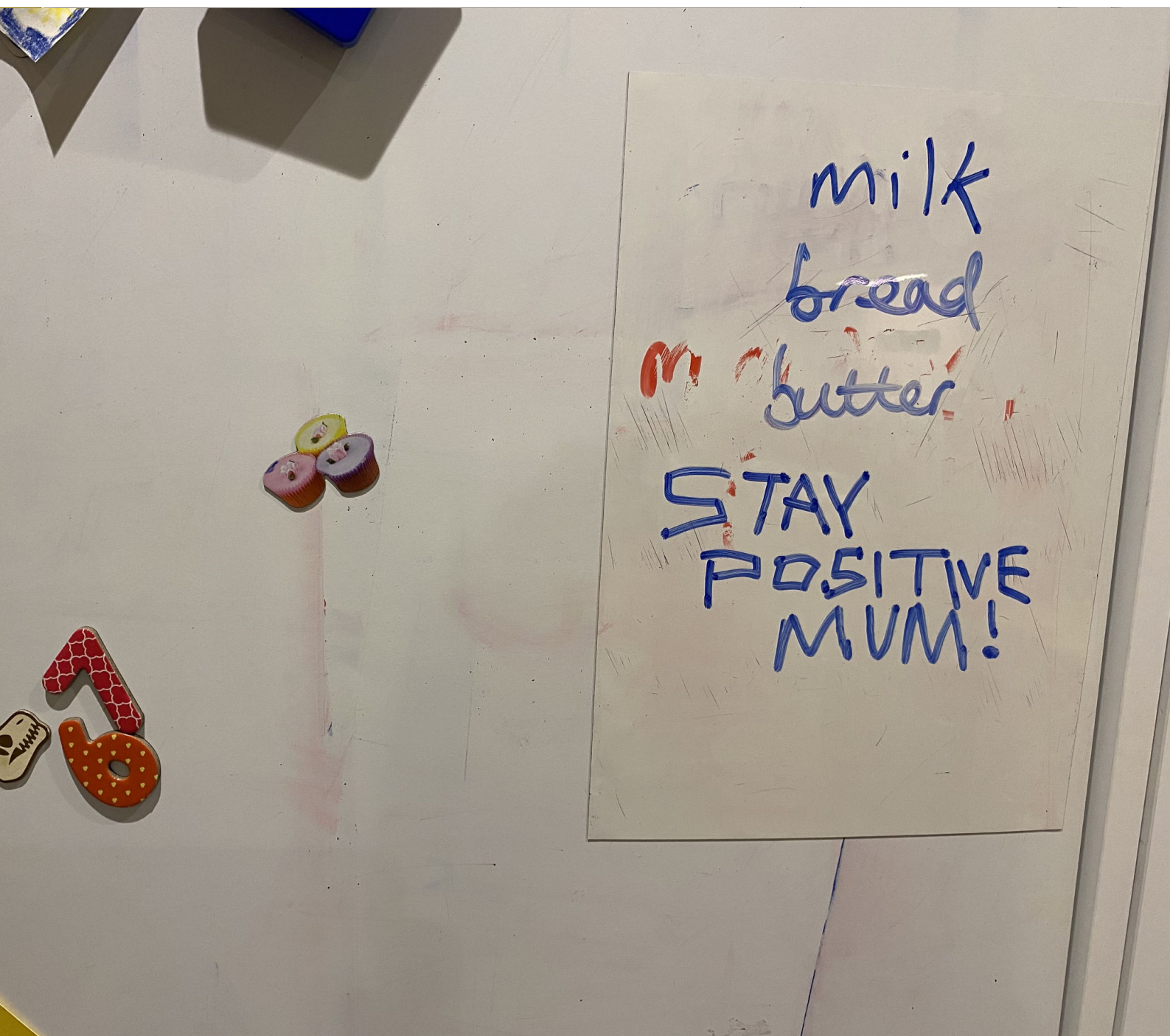


# A DAY IN THE LIFE OF A MONEY- SAVING MUM IN 2023

This collaboration between Mintel and the FoodCycle charity tells the story of a mum who is battling with the cost of living, menopause and a lack of chocolate.



Alex Beckett, Director -  
Mintel Food & Drink





## The intention of this piece

During this era of food insecurity, reporting on consumer behaviour requires empathy, realism and sensitivity.

This report strives to deliver these qualities by telling the story of a British mum's day. Her actions and thoughts regarding the challenging cost of living are underpinned by Mintel data.

To ensure her voice and experiences are credible and authentic, the writer has collaborated with the food charity [FoodCycle](#) and used qualitative research from Mintel focus groups.

By packaging hard data in a human storytelling format, this piece endeavors to engage readers more profoundly, and help them to understand the needs of people who are struggling with the cost of living.

### High food prices are forcing shoppers to...

#### ...WORRY ABOUT KIDS' NUTRITION INTAKE

**41%**

of **UK parents** say that money concerns make it difficult to feed children a healthy diet

#### ...BE MORE DISCIPLINED

**42%**

of **UK adults** kept to a tighter shopping list in the two months leading up to Oct 2022 while 35% bought more 'reduced-to-clear' items

#### ...CUT MEALS OUT ALTOGETHER

**3.2 million**

**UK adults** reported not eating for a whole day in January 2023 because they couldn't afford or access food

**Base:** UK: 393 internet users aged 16+ who are parents of children/stepchildren aged 4-17 and live with them all/most of the time in their household; 2,000 internet users aged 16+

**Source:** Kantar Profiles/Mintel, October 2022, November 2022; [The Food Foundation](#)





## About the mum

This mum is **not** among the 25% of UK adults who describe their financial situation as healthy or the large minority (44%) who describe it as OK.

She is among the 21% of UK adults who are in a tight financial situation. So, she is making ends meet, but only just.

She works from home as a Customer Service Adviser and also takes cleaning shifts at night.

Living with her two sons and fiancé, she is pragmatic, optimistic and fully aware of the need for her family to eat healthily, sustainably and cost effectively.

Yet, she is frustrated that her current circumstances make this challenging.



## Waking up

Thanks to the cleaning shift I did last night, it's bleach rather than coffee that I smell when my phone alarm buzzes at 6:30am. I'm tired. I have a shower and take a bottle of water from the balcony (we've no space inside).

We are low on cereal and bread again, so I'll go shopping later. Thank God for hot school lunches...not that they're free. Our income is just over the level for free school meals. This isn't fair as the level should have increased in line with all of our bills.

My 15-year-old boy runs in and steals his brother's toast. I then walk my 10 year old to school as Aldi is en route and 8am is a good time for discounts. He wants everything, so I spend too much (another reason to try online shopping) but at least I get a few things which look healthy-ish. When I get home I fill my Thermos with boiling water for today's tea and coffee – a Mumsnet tip that saves using the kettle.

***What I've forced myself not to do:*** stay in bed, take a longer shower, eat all the breakfast food, buy more stuff at shop

## Insights that inspire morning choices

Among less-affluent consumers, fears about **contaminated drinking water** correspond with daily usage of bottled water. This group is also resorting to online grocery.

### Distrust of tap water

**Amazon Still Spring Water**. UK adults in **less-affluent demographics** are more likely than better-off consumers to drink plain bottled water at least daily. This links to their concerns about the **safety** and **taste** of their home tap water (UK).



### Save money with online shopping

Some 58% of UK adults who are financially struggling are online grocery shoppers, versus 55% for consumers overall. This group over-indexes in saying they shop online to keep better track of spending and also to transport bulk items home.

### Own-label breakfast biscuits offer value

**Harvest Morn Strawberry & Yogurt Breakfast Biscuits**. Discounters are grabbing **a bigger share** of the UK's biscuit market. Breakfast biscuits can appeal to the **63%** of Brits who agree that high fibre keeps you fuller for longer (UK).





## Morning

As I put the shopping away, it feels good to fill up the shelves a bit. The bags were heavy to carry home as I try and get multipacks now to save money. The packs of tins and crisps have to be piled on the microwave as we don't have much space. I know I should batch-cook and freeze, but I don't have the time or freezer space. I'd love a chest freezer (but energy costs)! Prices for pasta, beans and bread are all up, even at Aldi. Even value own-label stuff, which my eldest is embarrassed to be seen with.

I have a cup of tea and start my other job. I'm a Customer Service Adviser. The hours are flexible and I work from home so I can look after my boys. I can sit down, but it's a bit lonely – and cold without the heating on. I eat the biscuits I found in the office I cleaned last night. I've cut back on snacks so my boys have more and also to save money. Have I lost weight, too? No.

***What I've forced myself not to do:*** shout at my son, go back to bed, finish the pack of biscuits, steal my fiancé's energy drink

## Insights that inspire morning choices

Overall, Brits are most inclined to save money by **buying fewer snacks**. However, financially struggling adults over-index among those who'd save by cutting back on fruit and veg.



### Lack of storage space and freezer space

Just **44%** of UK adults who are financially struggling have enough space at home to store big packs of food, compared to **64%** overall. Lack of **freezer space** is also a deterrent to buying frozen food, especially among the **less well-off**.

### Struggling consumers are most likely to cut fruit and veg

Just **13%** of UK adults would buy less fruit and veg if they had less money to spend on food/drink. However, agreement jumps to 29% among those who are financially struggling, likely relating to the value need for more calorific food.



### Value own-label makes young men feel self-conscious

**Asda Just Essentials Tomato Ketchup**. As many as **44%** of UK men aged 16-24 claim that buying own-label economy products with packaging that makes them stand out is embarrassing. This is well above the overall response of 23% (UK).



## Lunch

I started volunteering at a local FoodCycle project with a friend. She's left, but I still go as it's rewarding to go and chat with people who are hungry or lonely, and I also get some hot, decent food, too. We have a laugh! I host, which means I serve a three-course lunch to the guests (three courses encourages them to stay longer) and lots of tea and coffee. The guests are young, old, homeless, families; all sorts of people are struggling. We had four babies in buggies today. Students help out. They care about what's happening.

Each week we get more guests but less food donated, as supermarkets have less to give away. In a way this is good, as shops are wasting less; it's being sold cut-price (I hope) as wonky veg or on an app. But it means FoodCycle has less to feed the hungry. It's nice when kids come in and are fussy about the meal we made. At home, they are too hungry to be fussy.

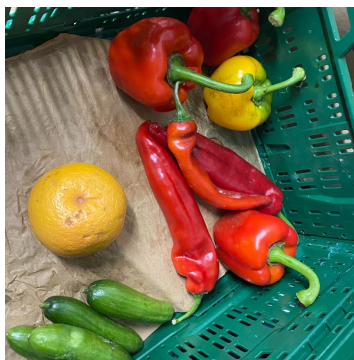
***What I've forced myself not to do:*** cry when a lovely old lady hugged me in gratitude, swear, give a struggling mum my phone number

## Insights behind the lunch at FoodCycle

FoodCycle meals are served in warm spaces by welcoming volunteers to give an ever-increasing number of guests respite from the challenges they face in everyday life.

### Community dining tackles social isolation

Social isolation is not only recognised as a significant issue among the elderly but also as an emerging crisis among young people and new parents. Almost [half of all adults](#) in the UK report feeling lonely, either occasionally or often.



### Lack of surplus food

Access to surplus food has become harder for FoodCycle. Reduced items in stores are selling out faster as shoppers look for deals and experience shelf shortages, and more surplus food is being distributed by apps, eg [Too Good To Go](#).

### Gen Z care about social responsibility

[Two in three](#) Gen Zs in the UK have donated to charity and participated in other charitable activities, compared with [57%](#) of consumers overall. Gen Z is aware of societal [inequality](#) and is a generation that demands change.







## Afternoon

I work until my boys come home hungry. I know it should be protein they fill up on, but protein is expensive so they have instant noodles. School lunch for my youngest was 'fake nuggets' and he wants them in future as 'it means fewer chickens suffering'. It was cows last week. I'm glad school's opening his eyes to this stuff, but a lot of these foods are expensive and can taste weird without ketchup. I feel guilty as he's inspired to want things that are better for the planet but that we just can't afford right now – or afford to take the risk they/we won't like them.

My oldest goes out for bread and milk. Not from the corner shop but the supermarket, which is farther away but much cheaper. He actually brings back some change (!) and mumbles that there were signs in the shop saying bread and milk prices had come down. There were no signs when they had to put prices up. What's changed?

***What I've forced myself not to do:** stop working to chat longer with my boys, steal my fiancé's energy drink*

## Insights behind afternoon choices

The relationship that a household has with junk food or treats will likely be affected by the guilt that mums feel about eating unhealthily.



### Parents are unsure about meat substitutes

High prices are the biggest barrier to buying sustainable food in the UK, especially among the financially struggling. Meanwhile, a large minority of UK parents are unsure whether meat substitutes are nutritious enough to give to kids.

### Guilt about unhealthy eating peaks among mums

While only 43% of UK adults with healthy finances feel guilty after eating unhealthy food, this rises to 53% of adults who are financially struggling and 61% of mothers of under-16s.

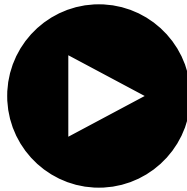


### Convenience stores are too expensive

As many as 61% of UK convenience store shoppers say that money concerns have made them visit convenience stores less often. Also, research shows that Brits living in deprived areas struggle to find quality fresh produce.

## Given that so many people are struggling, socially-aware YouTubers are mocking the crass nature of viral food trends

**ShabazSays** points out the insensitive nature of viral videos which glorify luxury food trends, with clips that ask 'are you rich or poor?' in a tongue-in-cheek way.



<https://clients.mintel.com/content/insight/a-day-in-the-life-of-a-money-saving-mum-in-2023/13>

**Source:** YouTube/Shabaz Says



### Dinner

On the menu tonight is Fridge Surprise! I need to use up some leftovers and 'reduced to clear' bits that are going off and so must be eaten first. I do have a fancy ready meal (a chef is on the packet) in the fridge but will save that for Saturday. The boys, my food influencers, moan less about leftovers if I present them nicely. They add so much ketchup that everything tastes the same anyway. I'd have to bin more food were it not for ketchup or mayo.

My mum bought us an air fryer for Christmas. It's cheaper than using the oven and my eldest loves it. He shares his dishes on TikTok, which inspires him to try harder. Tonight he's jumbled chips with frankfurters, cheese and Nando's sauce. I make them eat peas, too, though they also have a multivitamin to make up for the lack of veg. It means I feel less guilty. We always have bread with meals to make sure we are all filled up.

**What I've forced myself not to do:** leave washing up to fiancé, drink bottle of wine, post comment on son's TikTok, put heating on

## Insights behind dinner choices

VMS\* are being used as an insurance policy by parents who are concerned about their child's nutrient intake. Similarly, table sauces ensure meals, like leftovers, are tasty.

### VMS top up nutrients that kids may otherwise lack

**GSK Centrum Kids Multigummies.** 63% of UK parents worry whether their child's diet has all the nutrients they need and 58% give their child VMS. 56% of VMS users in a tight financial place use multivitamins vs 41% of those in a healthy one (UK).



### Condiments add a taste guarantee to low-cost meals

**Hellmann's Mayo** – great value recipe. Versatility is a value signifier in table sauces, with 81% of UK users saying it's important that condiments/dressings can be used in a variety of ways such as improving leftovers (UK).

### Bread bulks up meals

57% of UK bread consumers say that having bread as the main component of a meal is a good way to save money. The number increases to 61% among those who are struggling financially.



\* vitamins, minerals and supplements





## Night

I'm not working tonight, so I watch Netflix and try not to fall asleep. I put on some hand-cream – it's a cheap version of my favourite brand and works but doesn't have the smell I love. I treat myself to a mini Green & Black's chocolate from the box my fiancé gave me at Easter, just after we agreed to delay our wedding. I nibble the chocolate carefully, savouring every moment. Netflix and chocolate helped me cope with lockdown and it's the same now, as I can't afford to go out.

In bed, I struggle to sleep. I feel anxious more often and am having night sweats. Yes, it seems perimenopause is knocking at my door. My life coach team (Mumsnet) advises magnesium, red clover tea and a GP visit. How? When? This sums everything up. I know what I need to make life better but knowing isn't enough. If knowledge was enough, we wouldn't need FoodCycle. Maybe chocolate helps. I deserve to find out.

***What I've forced myself not to do:*** cancel tomorrow night's cleaning shift as I'll be exhausted, buy fancy menopause tea from Amazon

## Insights behind night choices

Treats and affordable luxuries bring vital moments of happiness. However, food poverty has relativised the definition of 'luxury' as much as it has for 'affordable'.

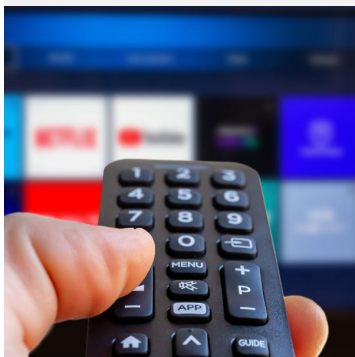
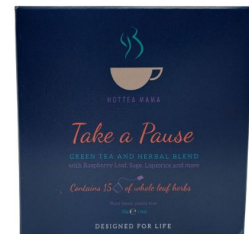


### Chocolate's affordable treat appeal? It's relative

While **81%** of UK adults agree that chocolate is an affordable treat, this peaks among adults with healthy finances (87%) and falls to 72% of those in a tight situation. Affordability is relative.

### Private label is absent from menopause products

**HotTea Mama Take a Pause Herbal Blend Tea Bags**. Global food and drink **launches** mentioning menopause remain niche but are growing. However, **none of the products are private label**, suggesting affordability will be an issue for some (UK).



### TV is especially precious to the less well-off

TV subscriptions (eg Netflix) rank as the discretionary spending category they would **most preserve** if they had to make cutbacks. Agreement peaks among the **financially struggling**, illustrating the importance of home as sanctuary.



## This piece was created in collaboration with FoodCycle, Mintel's charity partner

- FoodCycle is a UK food charity that hosts community dining projects in which people are invited into a warm, safe space to share and enjoy a nutritious, three-course meal made from food donations.
- It aims to connect communities, support mental wellbeing, reduce loneliness and nourish the hungry.
- Week in, week out, thousands of volunteers across the UK transform surplus food into delicious vegetarian meals for anyone that needs them, no questions asked.
- At the time of writing this report, there are 64 FoodCycle Projects across England and Wales.
- The cost-of-living crisis continues to hit those most in need the hardest. In providing a national network of community dining spaces, FoodCycle is providing much more than food.
- It is building anchor points that embed resilience into communities and giving guests respite from the challenges they face in everyday life.

Source: [FoodCycle](#)

## Final messages

### **Lack of control fuels frustration**

Food insecurity makes affordability a bigger priority for people, but the industry must also be aware of the frustration and guilt felt by those who are struggling, especially parents, when [innovating](#).

### **Affordable luxuries are relative, especially now**

The [lipstick effect](#) is valid, but 3.2 million Brits had no access to food in January 2023; affordable luxuries are unaffordable for many. The bar of what constitutes a treat depends on individual circumstances, but the need for rewards is universal.

### **'Insurance policy' sectors empower consumers**

Some sectors are being used as 'insurance policies' for cost-of-living-related dietary needs. VMS offer nutrient top-ups; condiments guarantee a level of taste appeal in low-cost meals and bread is valued as a meal accompaniment.

### **As food insecurity worsens, heroes are required**

Manchester United star Marcus Rashford was elevated to hero status when he [forced the UK government](#) to act on child food poverty. More heroes are needed to speak up for struggling consumers. Gen Z's compassion is cause for hope.



## Meet the expert

### **Alex Beckett**

Director - Mintel Food & Drink

Alex regularly presents consumer and innovation insights to the world's biggest soft drink companies. He writes about cutting-edge opportunities within waters, sports & energy drinks and also provides input for the annual food & drink trends. Additionally, Alex manages the creation of Mintel's hugely popular Food & Drink Year of Innovation reports.

**Read more by this expert | Get in touch**



### Disclaimer

This is marketing intelligence published by Mintel. The consumer research exclusively commissioned by Mintel was conducted by a Chinese licensed market survey agent ([see Research Methodology China for more information](#)).

### Terms and Conditions of use

Any use and/or copying of this document is subject to Mintel's standard terms and conditions, which are available at <http://www.mintel.com/terms>

If you have any questions regarding usage of this document please contact your account manager or call your local helpdesk.

### Published by Mintel Group Ltd

[www.mintel.com](http://www.mintel.com)

email: [info@mintel.com](mailto:info@mintel.com)

### Help desk

UK	+44 (0)20 7778 7155
US	+1 (312) 932 0600
Australia	+61 (0)2 8284 8100
China	+86 (21) 6386 6609
India	+91 22 4090 7217
Japan	+81 (3) 6228 6595
Singapore	+65 (0)6 818 9850