

Aviva Executive Summary

500 Respondents who have lost a spouse or co-habiting partner in the last 5 years

19.11.2019 - 29.11.2019

Q1. What is your current gross household income?

- On average respondents said their current gross household income is £31,080 per year.
- 1 in 10 respondents (10%) said their current gross household income is £25,000 to £29,999 per year.
- 1 in 10 male respondents (10%) said their current gross household income is £45,000 to £49,999 per year whilst only 3% of female respondents said the same.
- Over 1 in 10 respondents' aged 25-34 (11%) said their current gross household income is £50,000 to £59,999 per year compared to only 2% of respondents ages 45-54 said the same.
- 1 in 7 respondents (14%) said their current gross household income is £20,000 to £24,999 per year.

Q2. At the time of bereavement were you a parent or guardian of any children? If so how old were they?

(Tick all that apply)

- On average respondents who were a parent or guardian at the time of bereavement had a child aged 9.
- Nearly 2 in 5 respondents (38%) said they were not a parent or guardian of any children at the time of bereavement.
- Nearly a quarter of respondents (23%) who were a parent or guardian at the time of bereavement had a child aged 4 years and under.
- Just over a fifth of respondents (21%) who were a parent or guardian at the time of bereavement had a child aged 5 to 11 years.
- Over 1 in 8 respondents (13%) who were a parent or guardian at the time of bereavement had a child over 18 years and financially independent.

Q3. Before your spouse/partner passed away, did you own or rent the home in which you lived?

- 3 in 10 respondents (30%) said before their spouse/partner passed away, they owned the home they lived in with a mortgage.
- Over a quarter of respondents (27%) said before their spouse/partner passed away, they rented the home they lived in from a private landlord.
- 1 in 6 respondents (16%) said before their spouse/partner passed away, they owned-outright the home they lived in.
- 1 in 12 respondents (8%) said before their spouse/partner passed away, they rented the home they lived in from their local authority.
- 1 in 12 respondents (8%) said before their spouse/partner passed away, they rented the home they lived in from a housing association.

- 4% of respondents said before their spouse/partner passed away, they lived with their parents, family or friends but paid some rent to them.
- 3% of respondents said before their spouse/partner passed away, they lived rent-free with their parents, family or friends.
- 2% of respondents said before their spouse/partner passed away, they part-owned, part-rented (through shared ownership schemes)

Q4. Are you still living in the same home as mentioned previously?

- Just over two thirds (67%) of respondents are still living in the same home as mentioned previously, with a third (33%) of respondents who no longer live in the same home as mentioned previously.
- Nearly 4 in 5 (79%) respondents aged 55+ are still living in the same home as mentioned previously, compared to less than 3 in 5 (57%) respondents aged 25-34 who said the same.
- Just over 7 in 10 (71%) respondents who rented from their local authority are still living in the same home as mentioned previously, compared to half (50%) of respondents who rented from a private landlord saying the same.

Q4a. If you are not living in the same home as mentioned previously, what best describes your move from this house.

Respondents who are not living in the same home as mentioned previously

- Over a third of respondents (36%) moved to a smaller/cheaper rented property (renters).
- Over a fifth of respondents (22%) moved in with family or friends (renters).
- Over 1 in 6 respondents (18%) sold their home and moved to a smaller/cheaper property.

Q5. Why are you not living in the same home? (Tick all that apply)

Respondents who are not living in the same home as mentioned previously

- Top 3 reasons respondents who have lost a spouse or co-habiting partner in the last 5 years are not living in the same home.
 - Out of emotional reasons, i.e. too many memories aggravated bereavement of their spouse/partner (50%).
 - Out of financial reasons, i.e. could no longer afford to pay the mortgage/rent and moved to a smaller/cheaper property (45%).
 - For social reasons, i.e. to be closer to their friends or family (33%).
- More than half (54%) of female respondents said that they are not living in the same home out of emotional reasons, i.e. too many memories aggravated bereavement of their spouse/partner..

Q6. Before your spouse/partner passed away, what was your employment status?

- Almost 3 in 5 (58%) respondents said that before their spouse / partner passed away there were employed full time.

- 15% respondents said that before their spouse / partner passed away there were employed part time.
- 1 in 14 (7%) respondents said that before their spouse / partner passed away there were full time / stay at home parent.
- 1 in 25 (4%) respondents said that before their spouse / partner passed away there were either retired or self-employed / running their own business, or students (4% respectively).
- Almost 7 in 10 (68%) male respondents said that before their spouse / partner passed away there were employed full time, compared to over a half (52%) female respondents.

Q7a. Did your spouse's/partner's death have any effect on your employment status?

- Under 2 in 5 (36%) respondents said that their spouse's/partner's death had effect on their employment status.
- 3 in 5 (60%) respondents said that their spouse's/partner's death did not have effect on their employment status.
- Almost two thirds (65%) male respondents said that their spouse's/partner's death did not have effect on their employment status, compared to under 3 in 5 (57%) female respondents.
- Almost 2 in 5 (38%) respondents aged 16-24 said that their spouse's/partner's death had effect on their employment status, compared to under a fifth (19%) respondents aged 55+.

Q7b. What effect did your spouse/partner's death on your employment status?

- Almost a fifth (17%) of respondents who's spouse's/partner's death has an effect on their employment status said they no longer work.
- Just over 1 in 7 (15%) respondents who's spouse's/partner's death has an effect on their employment status said they work fewer hours in the same job.
- Just over 1 in 8 (13%) respondents who's spouse's/partner's death has an effect on their employment status said they now work longer hours in the same job.
- 1 in 9 (11%) respondents who's spouse's/partner's death has an effect on their employment status said they changed jobs to enable more flexible working / shorter hours.

Q8a. Did you claim state bereavement benefits?

- Just under three quarters of respondents (74%) said they did not claim state bereavement benefits.
- Over a fifth of respondents (22%) said they claim state bereavement benefits.
- Over 2 in 5 respondents aged 55+ (43%) said they did claim state bereavement benefits compared to under 1 in 7 respondents aged 35-44 (13%) who said the same.

Q8b. What state bereavement benefits did you claim? (Tick all that apply)

Respondents who claimed state bereavement benefits

- Just over 2 in 5 respondents (41%) said they claimed Bereavement payment (a one-off payment).

- Over a third of respondents (37%) said they claimed Bereavement Allowance (monthly payments; previously Widow's pension).
- Just under 3 in 10 respondents (29%) said they claimed Bereavement support payment.
- A fifth of respondents (20%) said they claimed Widowed Parent's Allowance (if bringing up children).

Q9. Were you given bereavement leave?

Respondents who were employed before their spouse/partner passed away

- More than two thirds (68%) of respondents said that they were given bereavement leave
- More than 7 in 10 (71%) male respondents were given bereavement leave, but less than two thirds (65%) of female respondents were also given bereavement leave.
- More than 3 in 5 (63%) respondents aged 25-34 were given bereavement leave, though almost three quarters (74%) of respondents aged 45-54 say they were given bereavement leave.
- Less than 3 in 5 (58%) respondents from the South East say that they were given bereavement leave, whereas in Greater London almost 7 in 10 (68%) were given bereavement leave.

Q9a. Do you think this bereavement leave was enough?

Respondents who were employed before their spouse/partner passed away

- More than 2 in 5 (43%) respondents indicated that the bereavement leave they received was not enough
- More than 2 in 5 (41%) male respondents said that the bereavement leave they received was enough, but less than a quarter (23%) of female respondents agree that their bereavement leave was enough
- Almost half (49%) of respondents aged 25-34 say that their bereavement leave was not enough
- 3 in 5 (60%) respondents who live in Greater London say that their bereavement leave was not enough.
- Half (50%) of all respondents whose late partner/spouse had life insurance said that their bereavement leave was enough, but for those respondents whose late partner/spouse did not have life insurance half (50%) said that their bereavement leave was not enough.

Q10. How many days off work did you receive when your spouse/partner died?

Respondents who were employed before their spouse/partner passed away and were given bereavement leave

- Respondents received an average of 10 days off work when their spouse/partner died.
- Over a third of respondents received more than 5 days, up to 10 days off work when their spouse/partner died (35%).
- 1 in 14 (7%) respondents only received up to 3 days off work when their spouse/partner died.
- 2 in 5 (40%) male respondents received more than 5 days, up to 10 days off work when their spouse/partner died, compared to just over 3 in 10 (31%) of female respondents.

- Respondents aged 35-44 received an average of 12 days off work when their spouse/partner died, compared to respondents aged 25-34 who received an average of 8 days off.

Q11. Were you paid while on bereavement leave?

Respondents who were employed before their spouse/partner passed away and were given bereavement leave

- Just under 4 in 5 (79%) respondents said they were paid while on bereavement leave.
- Just over 4 in 5 (83%) male respondents said they were paid while on bereavement leave. Compared with just over three quarters (76%) female respondents.
- Just under three quarters (74%) respondents aged 25-34 said they were paid while on bereavement leave. Compared with under 9 in 10 (85%) respondents aged 35-44.
- 1 in 9 (11%) respondents whose late spouse/partner had life insurance said they were partly paid while on bereavement leave.

Q12. Did you receive any professional counselling when your spouse/partner died? (Tick all that apply)

- Just over a third (36%) respondents said they did not feel that they needed to receive any professional counselling when their spouse/partner died / that it would have helped.
- 1 in 5 (20%) respondents said no but I wish I had been able to access professional counselling when their spouse/partner died.
- Just over 1 in 7 (15%) male respondents said they were referred by my GP for professional counselling when their spouse/partner died. Compared with 1 in 5 (20%) female respondents.
- Just over 3 in 5 (61%) respondents aged 55+ said they did not feel that they needed to receive any professional counselling when their spouse/partner died / that it would have helped. Compared with just over a quarter (28%) of respondents aged 16-24 saying the same.
- 1 in 11 (9%) respondents based in South East said their employer offered help through an employee assistance programme for professional counselling when their spouse/partner died.
- Just under a quarter (24%) respondents whose late spouse/partner didn't have life insurance said they wish I had been able to access professional counselling when your spouse/partner died.
- 1 in 11 (9%) respondents who owned outright their house when their spouse/partner died said they wish they had been able to access professional counselling. This is compared with just under a quarter of (23%) respondents who were living in a rented property from a private landlord.

Q13. Were you or your spouse/partner the main earner?

- More than a fifth (43%) of respondents stated that they were the main earner when they lost their partner/spouse, compared to just over a third (35%) who said their spouse/partner was the main earner.
- Three quarters (75%) of male respondents stated that they were the main earners when they lost their partner/spouse, compared to just over a quarter (27%) of female respondents.

- Nearly a third (31%) of 16-24 year olds stated that there was no main earner when they lost their partner/spouse, compared to only 13% of respondents aged 45-54.
- Just under half (48%) of respondents who owned their house outright stated that they were the main earner when their partner passed away, compared to over a third (36%) of respondents who rented from a private landlord.

Q14. How much did you have in savings/investments (excluding pension) before your spouse/partner passed away?

- On average respondents had £12,125 in savings at the time their partner/spouse passed away. This was higher for male respondents at £15,513 compared to female respondents at £10,391.
- Respondents aged 16-24 had on average £7,121 in savings at the time their partner/spouse passed away, compared to £21,598, which was the average for respondents aged 55+.
- Respondents whose partner/spouse had life insurance when they passed, on average, had £20,847 in savings. Comparatively respondents whose partner/spouse did not have life insurance when they died have on average £9,035 in savings.
- Respondents who owned their property outright had, on average, £25,018 in savings when their partner/spouse passed away. Comparatively respondents who rented from a private landlord when their partner died had £5,324 in savings.

Q15. Did your late spouse/partner have life insurance?

- Nearly 3 in 10 (28%) respondents late spouse/partner had life insurance
- The majority of respondents spouse/partner didn't have life insurance (65%)
- 1 in 25 (4%) didn't know if their late spouse/partner had life insurance

Q16. How comfortable, if at all, would you say your household was financially before your spouse/partner passed away?

- Just over 7 in 10 (71%) respondents said their household was financially comfortable before their spouse/partner passed away*, 14% of which said they were very comfortable, and 56% saying they were fairly comfortable
- Just over a quarter of respondents (26%) said their household was not financially comfortable before their spouse/partner passed away**, 21% of which saying they were not that comfortable and 5% saying they were not at all comfortable

*combination of fairly comfortable and very comfortable

**combination of not that comfortable and not at all comfortable

Q17. How comfortable, if at all, would you say your household is financially after your spouse's/partner's death?

- Just under 3 in 5 (57%) respondents stated that their household is not financially comfortable after their spouses/partner's death*, with 1 in 5 (20%) stating that it was not comfortable at all.
- Female respondents were more likely than male respondents to state that their household was not comfortable financially after their spouses/partner's death (61% female respondents Vs 47% male respondents).
- Just under two thirds (65%) respondents aged 45-54 stated that their household was not comfortable financially after their spouses/partner's death, making them the age group most likely to say this. However the age group least likely to say this were 55+ with less than half (47%) stating the same.
- More than two thirds (64%) of respondents who have rented from a private landlord stated that their household was not comfortable financially after their spouses/partner's death, whereas just 2 in 5 (40%) respondents who owned their house outright stated the same.

** Combination of not that comfortable and not at all comfortable*

Q18. Do you worry about your current financial situation?

- More than 4 in 5 (81%) respondents worry about their current financial situation.
- Female respondents were more likely than male respondents to worry about their current financial situation, with more than 4 in 5 (84%) females stating this, compared to three quarters (75%) male respondents stating the same.
- The age group most likely to worry about their current financial situation were aged 25-34 as over 4 in 5 (84%) respondents stated this. The age group least likely were respondents aged 55+ with less than three quarters (74%) stated this.
- Respondents who rented from a private landlord were the most likely to worry about their financial situation with over 4 in 5 respondents (86%) stating this. However just over three quarters (76%) of respondents who owned their house outright stated the same.

Q19. For the following question, please imagine that you were to incur an unexpected expense of £500.

Which of the following applies to you?

- Imagining that they were incurred an unexpected expense of £500, 3 in 10 (30%) respondents said they would be able to afford it but it would be difficult but they wouldn't have to go into debt, this increases to almost 2 in 5 (38%) of respondents aged 16-24
- Imagining that they were incurred an unexpected expense of £500, a quarter (25%) of respondents said they would not be able to afford, this increases to over a third (36%) for respondents that rent from a private landlord
- Imagining that they were incurred an unexpected expense of £500, almost a quarter (23%) of respondents said they would be able to afford it without hardship, this increases to almost half (48%) of respondents aged 55+ and increases further to 49% of respondents that own their property outright (49%)

- Imagining that they were incurred an unexpected expense of £500, 1 in 5 (20%) respondents said they would be able to afford it but it would be difficult and they would go into debt, this increases to a quarter (25%) for respondents aged 45-54

Q20. What measures, if any, did you take to help make up for loss of income following your spouse / partner passing away? (Tick all that apply)

The measures respondents took to help make up for loss of income following their spouse/partner passing away were:

- Cutting back on non-essential monthly spending (43%)
- Cutting back on spending for food and drink (36%)
- Sold personal possessions (25%)
- Asked family or friends for financial support (25%)
- Used credit cards (21%)
- Took on extra work beyond what they would ideally do (20%)
- Applied for government support/benefits (19%)
- Took out personal loan (11%)
- Cashed in on savings and investments (11%)
- Moved in with family or friends (10%)
- Gave up a car (9%)
- Cut back on children's education or other essential spending (4%)

The research was conducted by Censuswide, with 500 Respondents who have lost a spouse or co-habiting partner in the last 5 years. Between 19.11.2019 - 29.11.2019. Censuswide abide by and employ members of the Market Research Society which is based on the ESOMAR principles.