



Executive Summary – Sandwich Generation

On behalf of Aviva

Fieldwork: 1st - 6th March 2019

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Executive Summary of Key Findings:

Introduction

This Key Findings report is based on the results from Aviva 'Sandwich Generation' survey; fieldwork was undertaken between 1st - 6th March 2019. The survey questions were asked to a nationally representative GB sample of n=6707 adult respondents aged 18+ of which 534 were identified to be part of the Sandwich generation. This is defined as having caring responsibilities children and also providing any assistance to someone who requires that support in their day-to-day life (e.g. organising bills/ appointments, picking up groceries etc.) Please think about any help or support you personally give and care you pay for/ organise on their behalf.. This survey was conducted online¹

Sample

For this nationally representative survey² This survey has been conducted using an online interview administered to members of the YouGov Plc UK panel of 800,000+ individuals who have agreed to take part in surveys. Emails are sent to panellists selected at random from the base sample. The e-mail invites them to take part in a survey and provides a generic survey link. Once a panel member clicks on the link they are sent to the survey that they are most required for, according to the sample definition and quotas. (The sample definition could be "GB adult population" or a subset such as "GB adult females"). Invitations to surveys don't expire and respondents can be sent to any available survey. The responding sample is weighted to the profile of the sample definition to provide a representative reporting sample. The profile is normally derived from census data or, if not available from the census, from industry accepted data.

Background

The survey was conducted by YouGov on behalf of Aviva to investigate the "Sandwich Generation" and what challenges they face. This included the amount of time they spent caring and then how much time they had for themselves. The survey also looked the effect that caring has on them both financially and personally.

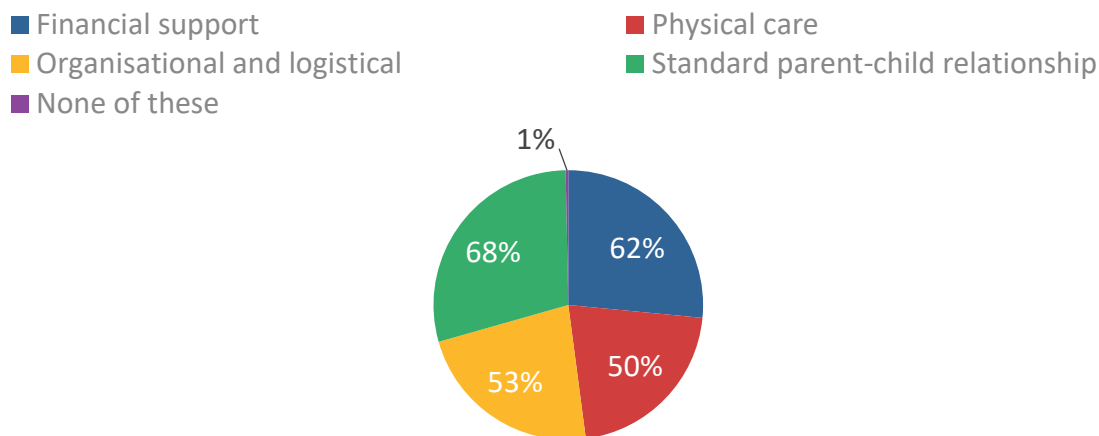
¹ Please be aware that YouGov is an online research agency and all of our respondents are regular Internet users.

² Although our total 'panel' of respondents is not an exact representation of the British public, it does contain enough people in each major demographic group to draw samples that do represent the population as a whole. This is because:

- our pool is sufficiently large to capture Britain's diversity;
- the company's recruitment strategy seeks to maximise the chances of obtaining a broadly-based panel; and
- ~~the internet itself has now reached all parts of British society.~~

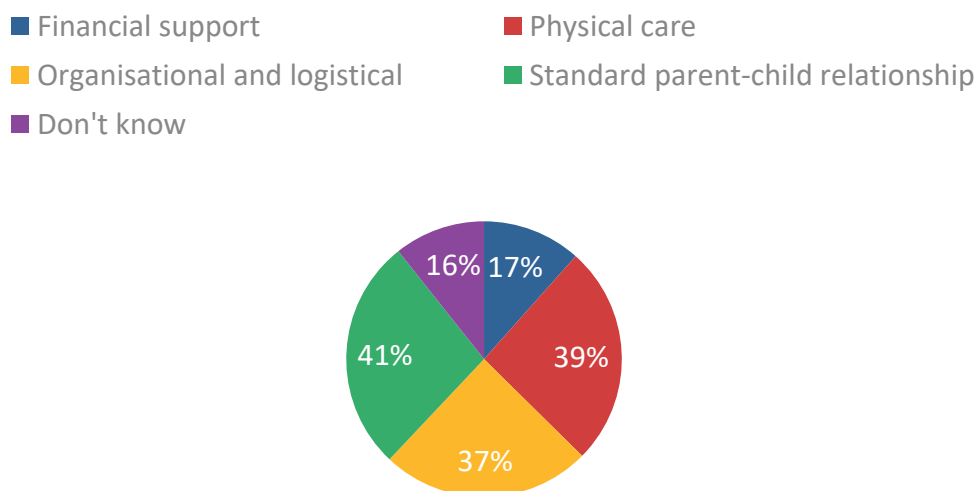
Key Findings

Type of Support Provided



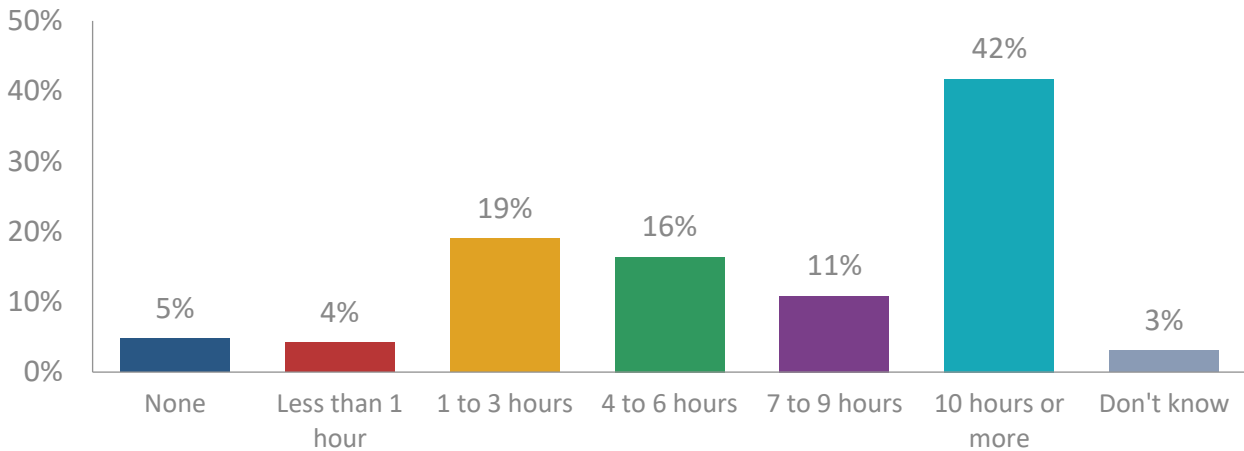
Above: Chart 1 - “Please think about your children aged 18 and under. Which, if any, of the following types of help and support do you provide to your own children? (Please select all that apply)” (Base: 257 GB adults who help or support their children/ grandchildren)

The difference in the type of support given is shown in the graph below (chart 2) and above (chart 1), respondents are 27% less likely to offer financial support to the adult they help and support as opposed to their children. There are differences in all categories with most being lower. The same question asked amongst grandparents caring for their grandchildren shows that they are far less likely to offer financial support (38%).



Above: Chart 2 - “Which, if any, of the following types of help or support do you provide to your older relatives? (Please select all that apply) (Base: 534 GB adults who help or support an adult relative and their children/ grandchildren)

Hours of help



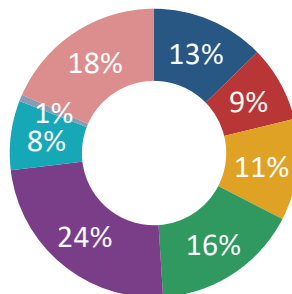
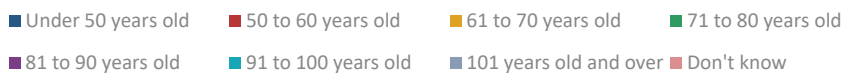
Above: Chart 3 - “Please think about any help or support you personally give and care you pay for/ organise on their behalf. How many hours, if any, of help or support do you provide in a typical week for any family members (e.g. Parents, grandparents, children etc.)? (If you are unsure please give your best estimate)” (Base: 534 GB adults who help or support an adult relative and their children/ grandchildren)

42% of GB adults who are part of the sandwich generation say that they spend 10 or more hours a week caring for someone in their household, it is worth noting that this may be children or parents.

- This doesn’t vary particularly between region with the difference from the highest to the lowest being 8% with the North being the highest at 45% and London being lowest with 37%

Number and age of relative helped

The most common number of adult relatives that people look after is 1 with 54% of respondents looking after a single adult relative, this drops through 19% of people who look after 2 and 6% who look after 3 and less than 1% who look after 4 or more. The average age of person that is being cared for is 72 this is mostly impacted by the 24% of respondents who say the person that they help and support is aged between 81 and 90 years old.

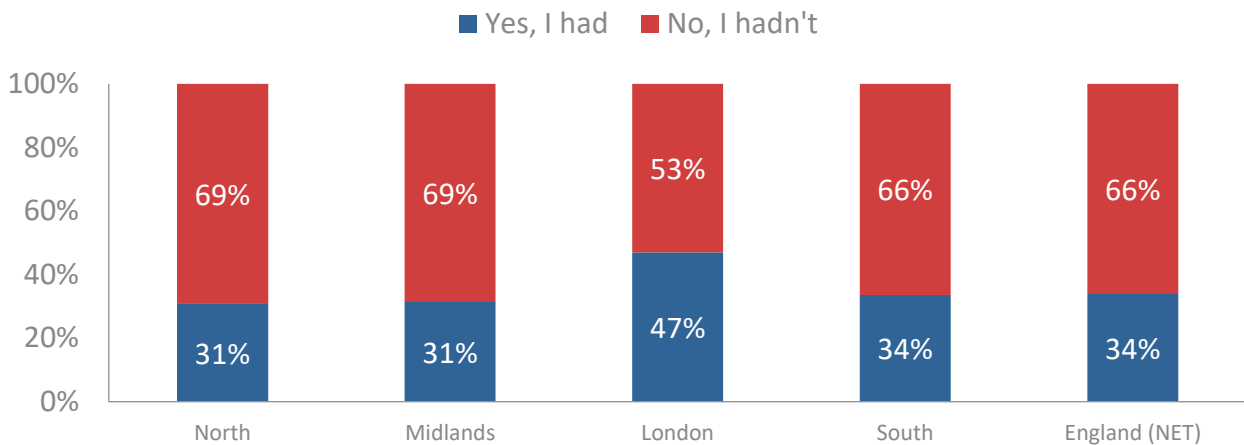


Above: Chart 4 - “If you help or support more than one older relative, please think about the one that you help or support for the most. How old is the relative you help or support? (Base: 534 GB adults who help or support an adult relative and their children/ grandchildren)

Heard/ part of sandwich generation

When asked only 33% of respondents had heard of the term “sandwich generation” before they took the survey.

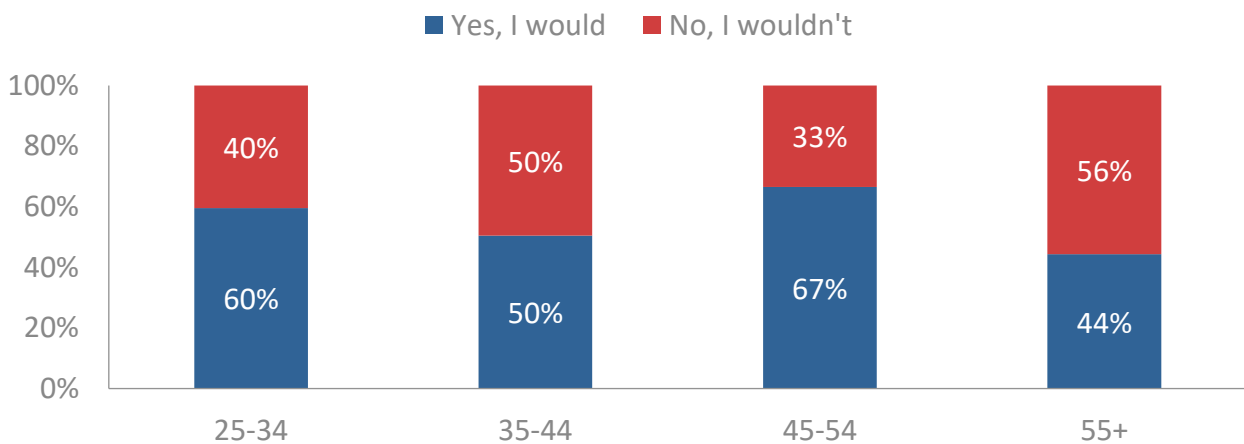
- This also varied quite dramatically between region with only 31% of respondents in the North and Midlands having heard of the term, this compared to 47% of respondents in London.



Above: Chart 5 - “For the following question, by “sandwich generation”, we mean the generation who are caring for both their children and their parents. Before taking this survey, had you ever heard of the term sandwich generation? Cut by region (Base: 534 GB adults who help or support an adult relative and their children/ grandchildren)

Interestingly, when asked “Would you consider yourself to be part of the sandwich generation?” 53% of respondents said “Yes, I would” this is an increase of 20%. Meaning that despite not hearing of the term before over half would consider themselves to be part of the sandwich generation.

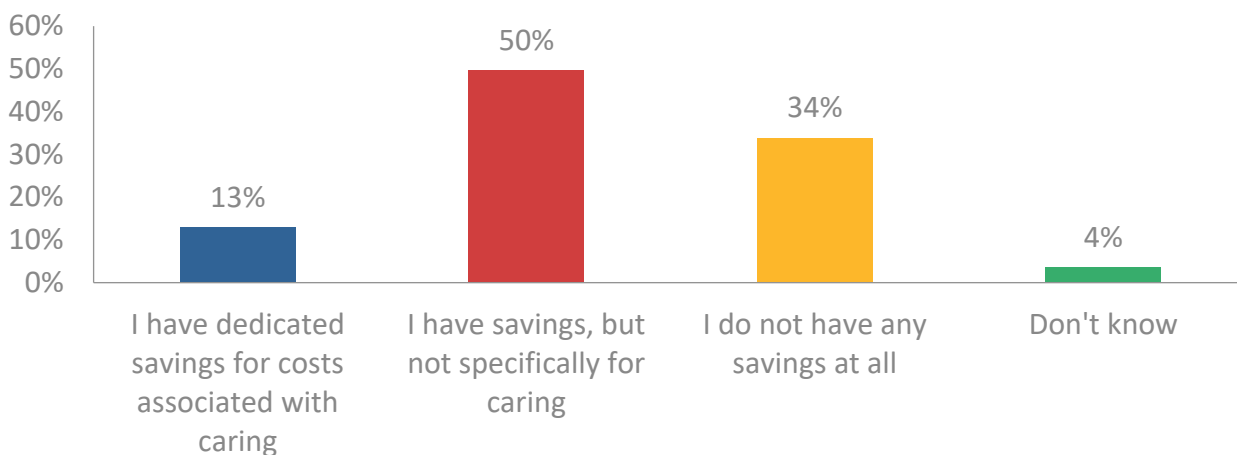
- This does not vary much between region with the variation being 15% from 47% in the South to 62% in London. There is some variation in age with only 44% of 55+ thinking they are in the group, this is in stark contrast to the 67% of 54-54 year olds a difference of 23%.



Above: Chart 6 - “As a reminder, by “sandwich generation”, we mean the generation who are caring for both their children and their parents. Would you consider yourself to be part of the sandwich generation? Cut by age (Base: 279 GB adults who help or support an adult relative and their children/ grandchildren who consider themselves part of the sandwich generation)

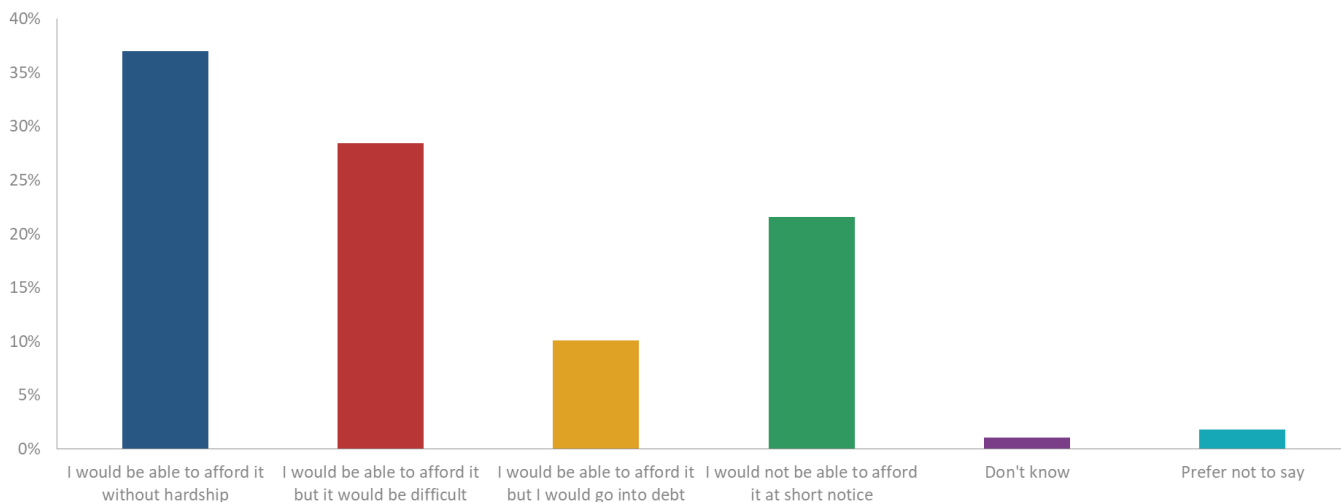
Savings

When asked about preparations for caring only 13% of respondent said “I have dedicated savings for costs associated with caring”, a further 50% said they had savings but it wasn’t specifically for the costs associated with caring. 34% of respondents said that they had no savinds at all.



Above: Chart 7 - “For the following question, please consider all forms of savings you currently hold, including savings accounts, cash, pensions, and any other savings. Which ONE, if any, of the following applies to you?”
 (Base: 534 GB adults who help or support an adult relative and their children/ grandchildren)

Afford £500

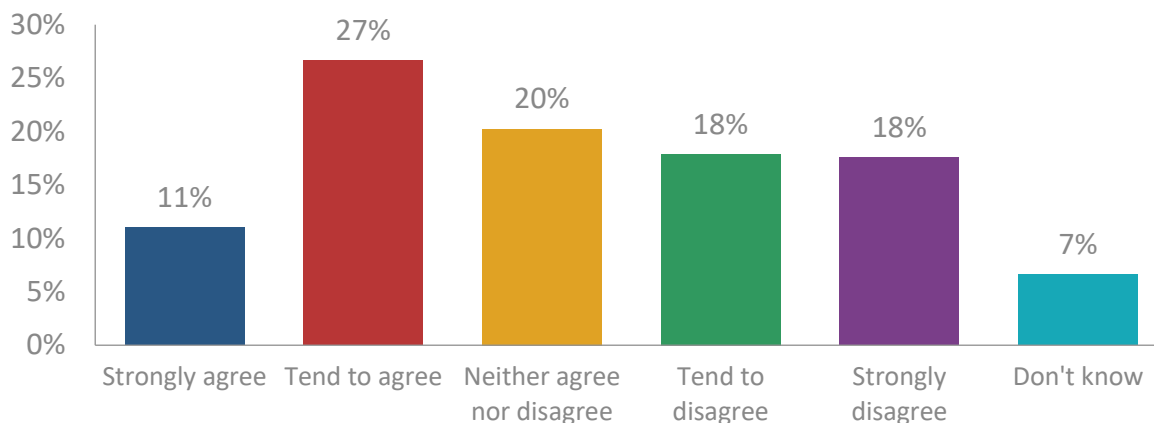


Above: Chart 8 - “For the following question, please imagine that you were to incur an unexpected expense of £500. Which ONE, if any, of the following applies to you?”
 (Base: 534 GB adults who help or support an adult relative and their children/ grandchildren)

37% of GB adults who help a family member and their child or grandchild would be able to afford an unexpected expense of £500 without hardship, whilst 28% would be able to afford it but would find it difficult.

- 45% of GB adults who help a family member and their child or grandchild in the South would be able to afford an unexpected expense of £500 without hardship compared to only 29% in the Midlands.

Relationship - I understand what financial support is available to me as a person with caring duties and where to find it

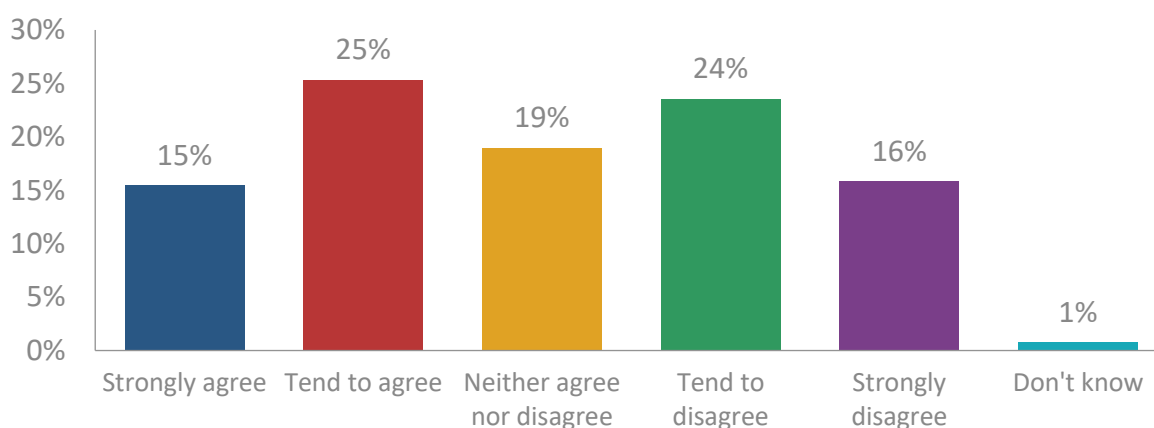


Above: Chart 9 - “To what extent, if at all, do you agree or disagree with each of the following statement? (Please select on option on each row - I understand what financial support is available to me as a person with caring duties and where to find it)” (Base: 534 GB adults who help or support an adult relative and their children/ grandchildren)

Over 2 thirds (38%) of GB adults who help a family member and their child or grandchild agreed that they ‘understood what financial information is available to them as a person with caring duties and where to find it’

- Only 29% of adults who help a family member and their child or grandchild in Wales agreed that they ‘understood what financial information is available to them as a person with caring duties and where to find it’ compared to 43% in the South of England.

Relationship - I have enough time for myself



Above:Chart 10- “To what extent, if at all, do you agree or disagree with each of the following statement? (Please select on option on each row - I have enough time for myself)” (Base: 534 GB adults who help or support an adult relative and their children/ grandchildren)

41% of GB adults who help a family member and their child or grandchild agreed that they ‘have enough time for themselves’.

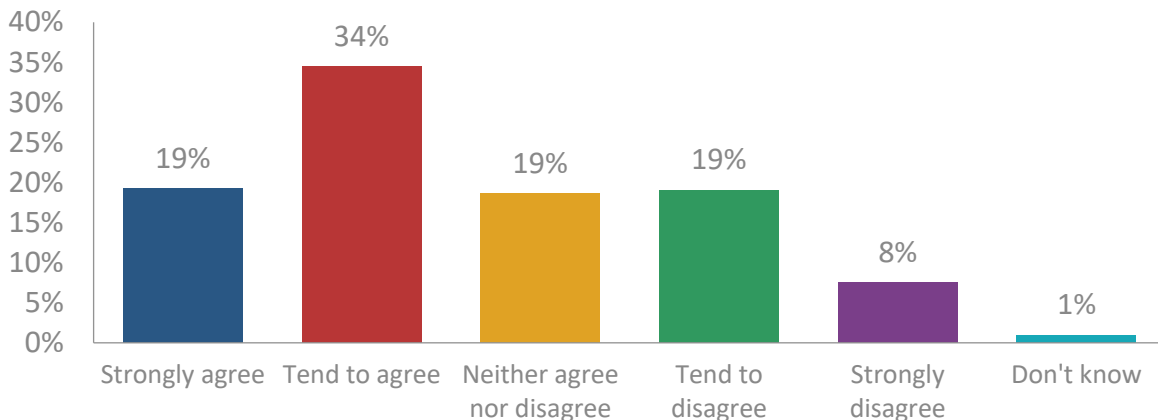
- Men are more likely to think they have enough time for themselves (47%) than women (37%).

Relationship - I have enough time for my significant other and our relationship

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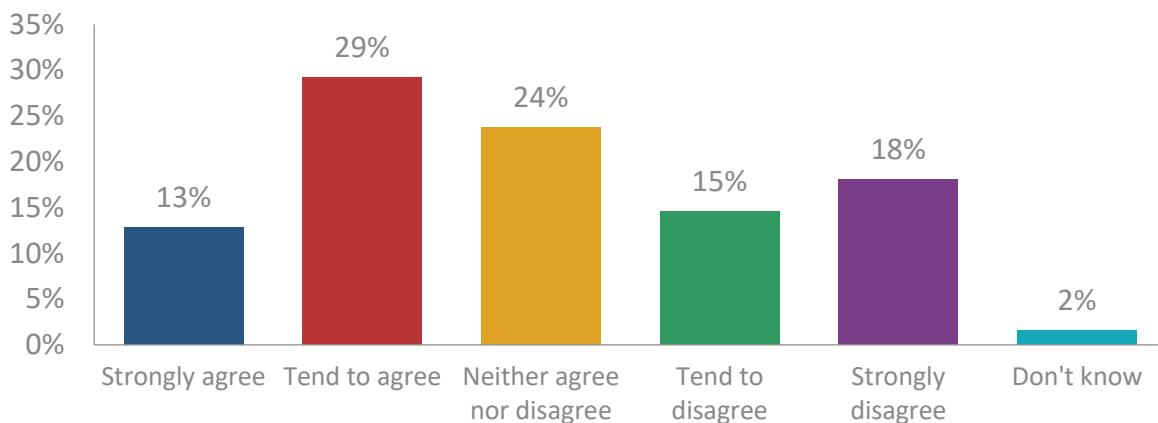


Above: Chart 11 - “To what extent, if at all, do you agree or disagree with each of the following statements? (Please select on option on each row - I have enough time for my significant other and our relationship)”
 (Base: 408 GB adults who help or support an adult relative and their children/ grandchildren and are in a relationship)

54% of GB adults who help a family member and their child or grandchild agreed that they ‘have enough time for their significant other and their relationship’.

- The majority of men think they have enough time for their significant other and their relationship (63%) compared to less than half of women (46%).

Relationship - I feel able to plan for the future financially

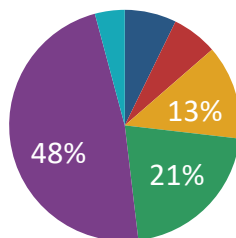
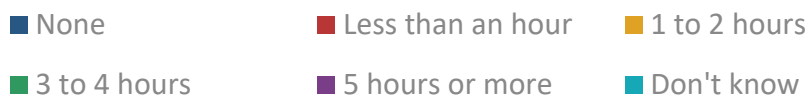


Above: Chart 12 - “To what extent, if at all, do you agree or disagree with each of the following statements? (Please select on option on each row - I feel able to plan for the future financially)” (Base: 534 GB adults who help or support an adult relative and their children/ grandchildren)

Less than half (42%) of GB adults who help a family member and their child or grandchild agreed that they ‘feel able to plan for the future financially’.

- Men are much more likely to feel able to plan for the future financially (55%) compared to only 33% of women.

Time for yourself

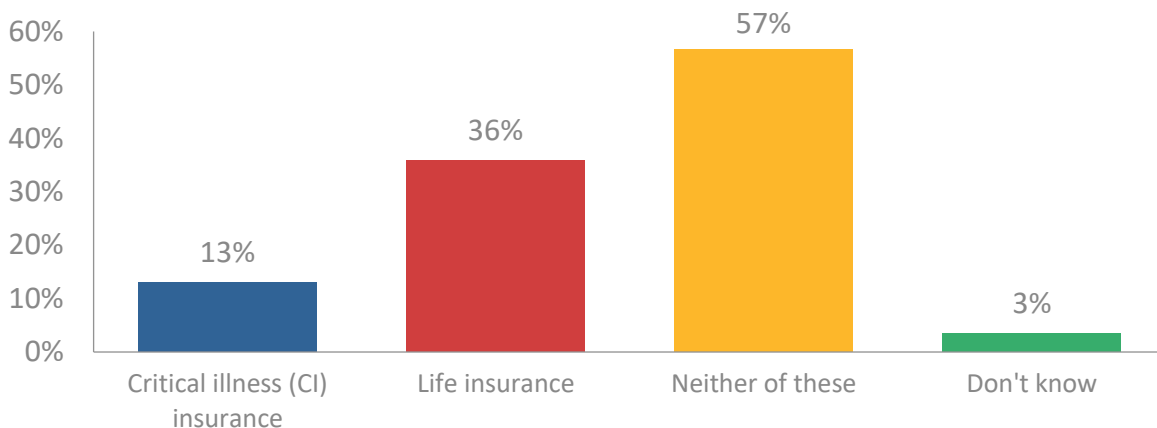


Above: Chart 13 - “How many hours, if any, per week do you have for yourself (i.e. where you are able to choose to do what without any responsibility to someone else)?” (Base: 534 GB adults who help or support an adult relative and their children/ grandchildren)

48% of GB adults who help a family member and their child or grandchild have 5 or more hours for themselves per week. Whilst 35% have between 1-4 hours for themselves per week and 7% report having no free time for themselves.

- Interestingly, whilst a similar amount of men and women report having 1 to 2 hours for themselves per week, 14% and 13% respectively. Women are much more likely to report having no time for themselves (10%), compared to only 3% if men.

Insurance personally have

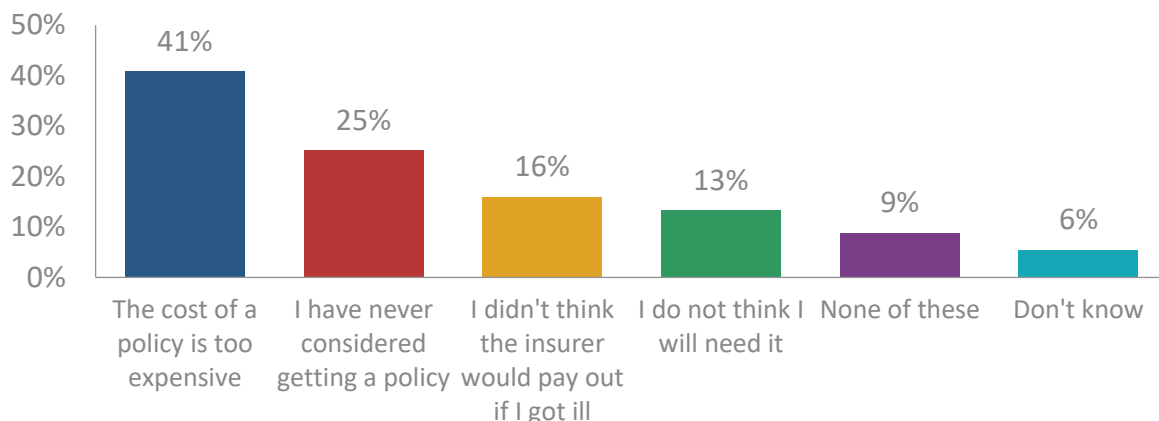


Above: Chart 14 - “Which, if either, of the following do you have in your your name, including any joint policies (i.e. that you hold with someone else)? (Please select all that apply)” (Base: 534 GB adults who help a family member and their child or grandchild)

Over half of GB adults (57%) who help a family member and their child or grandchild have neither critical illness or life insurance. 13% have critical illness insurance, whilst 36% have life insurance.

- Those in North England who help a family member and their child or grandchild were least likely to have either critical illness or life insurance (61%).

Reasons for not CI

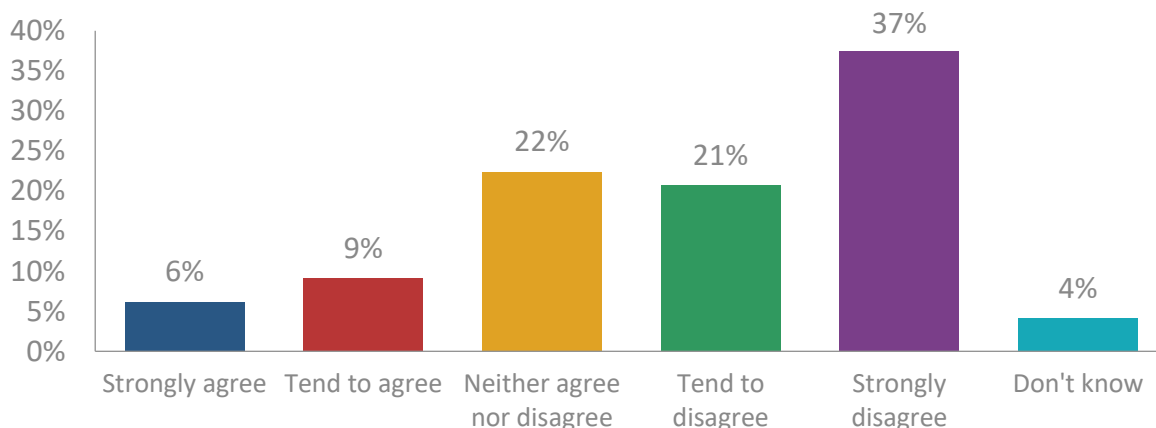


Above: Chart 15 - “You previously mentioned that you don’t have Critical Illness (CI) insurance. Which, if any, of the following are reason for this? (Please select all that apply)” (Base: 460 GB adults who help or support an adult relative and their children/ grandchildren)

41% of GB adults who help a family member and their child or grandchild and do not have CI said this was because the ‘cost of the policy is too expensive’ and 25% said they had ‘never considered getting a policy’

- Just over half (51%) of 35-44 year old GB adults who help a family member and their child or grandchild and do not have CI said they didn’t have the insurance because the policy was too expensive compared to only 37% of 55+.

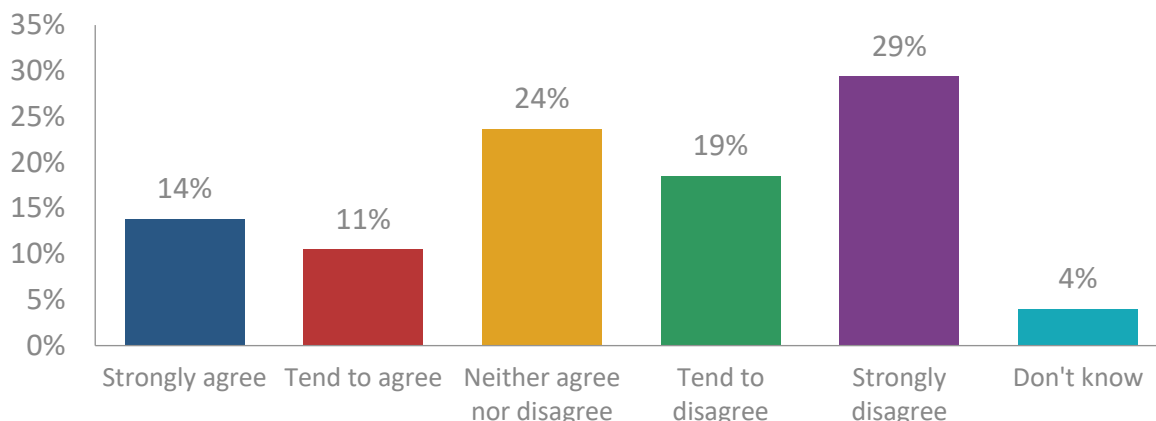
Caring duties



Above: Chart 16 - “To what extent, if at all, do you agree or disagree with the following statement? (Please select on option on each row - My caring duties impact my ability to pay my mortgage)” (Base: 149 GB adults who help or support an adult relative and their children/ grandchildren with a mortgage)

Only 15% of GB adults with a mortgage who help a family member and their child or grandchild think their caring duties impact on their ability to pay their mortgage.

Caring duties

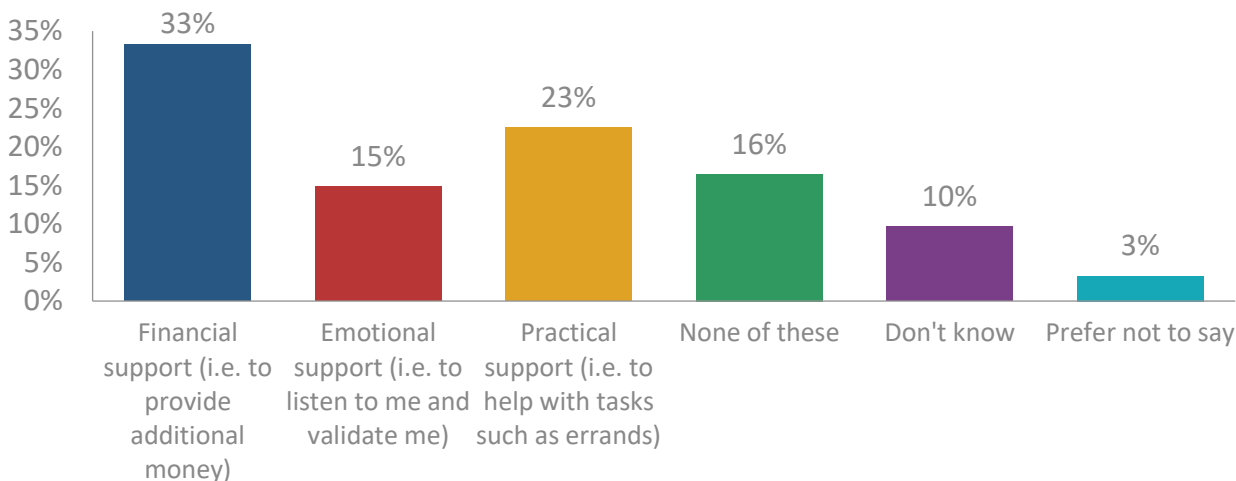


Above: Chart 17 - “To what extent, if at all, do you agree or disagree with the following statement? (Please select on option on each row - My caring duties impact my ability to pay my rent)” (Base: 169 GB adults who help or support an adult relative and their children/ grandchildren and who pay rent)

24% of GB adults who help a family member and their child or grandchild and pay rent think their caring duties impact their ability to pay rent.

- 32% of men who help a family member and their child or grandchild and pay rent think their caring duties has an impact on their ability to pay rent compared to only 19% of women.

Ease pressure

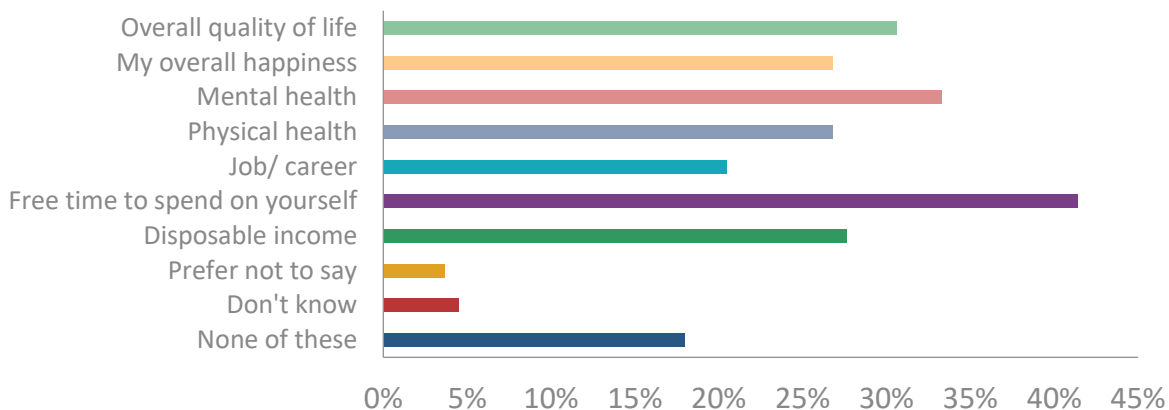


Above: Chart 18 - “Which ONE, if any, of the following would you MOST want in order to ease the pressure of you caring duties?” (Base: 534 GB adults who help or support an adult relative and their children/ grandchildren)

33% of GB adults who help a family member and their child or grandchild said that financial support would most ease the pressure of caring duties. Whilst 23% said that practical support, (i.e. help with task such as errands) would most ease their pressure. Only 15% said that emotional support would help ease pressure.

- 24% of GB adults who help a family member and their child or grandchild aged 35-44 said emotional support would most ease their pressure, compared to only 6% of 45-45 year olds.

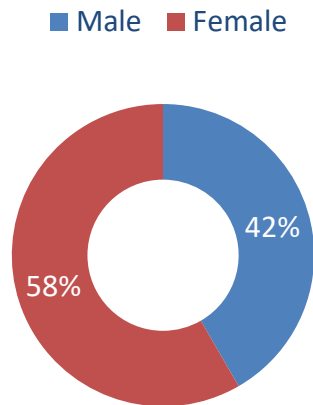
Negatively impacted



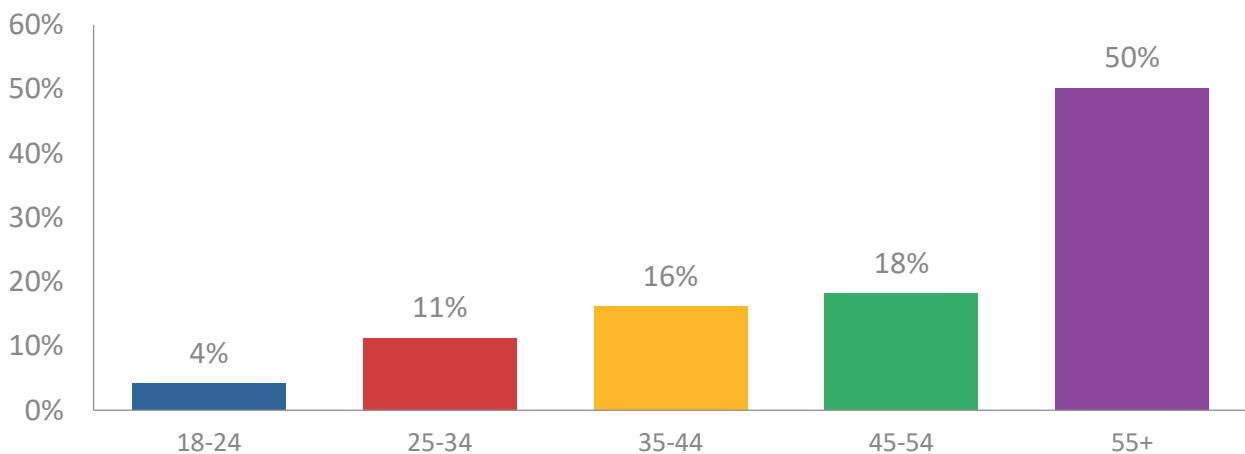
Above: Chart 19 - “Which ONE, if any, of the following would you MOST want in order to ease the pressure of you caring duties?” (Base: 534 GB adults who help or support an adult relative and their children/ grandchildren)

41% of GB adults who help a family member and their child or grandchild said their caring responsibilities had negatively impacted their free time to spend on themselves. 33% said it had negatively impacted their mental health, followed by, Overall quality of life (31%), Disposable income (28%), Physical health (27%) and Overall happiness (27%).

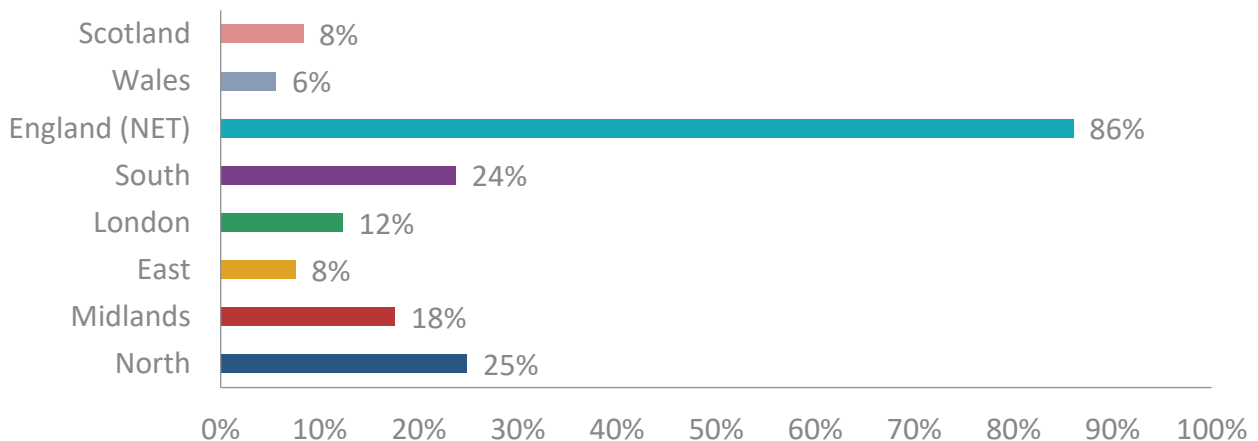
Appendix – Demographic breakdown



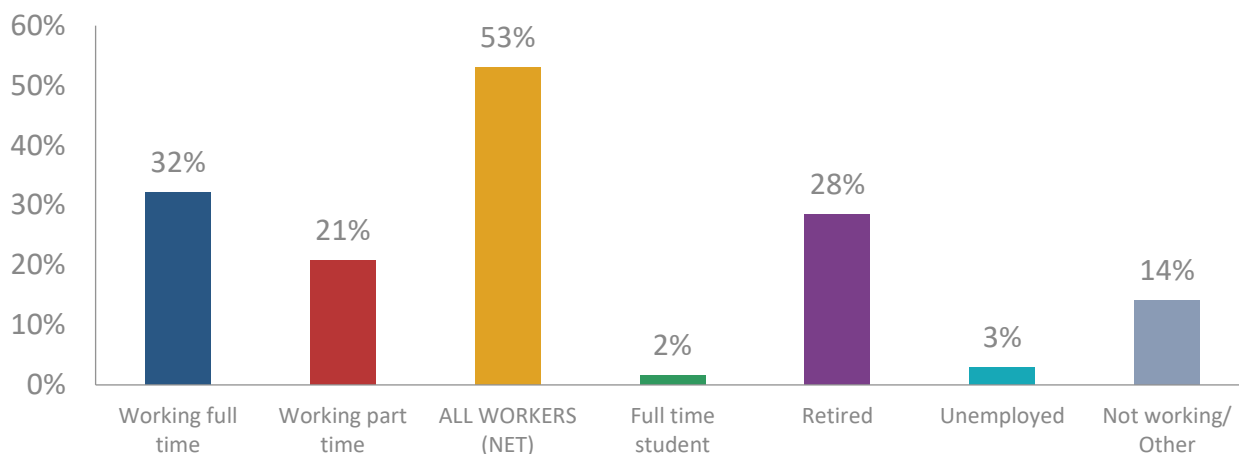
Above: Appendix 1 - Gender (Base: 534 GB adults who help or support an adult relative and their children/ grandchildren)



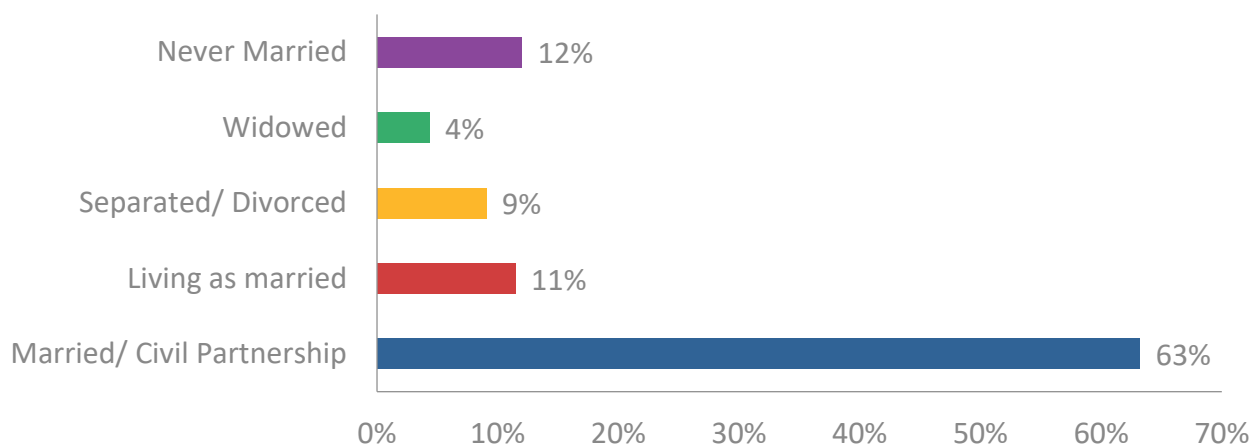
Above: Appendix 2 - Age (Base: 534 GB adults who help or support an adult relative and their children/ grandchildren)



Above: Appendix 3 - Region (Base: 534 GB adults who help or support an adult relative and their children/grandchildren)



Above: Appendix 4 - Region (Base: 534 GB adults who help or support an adult relative and their children/grandchildren)



Above: Appendix 5 - Marital Status (Base: 534 GB adults who help or support an adult relative and their children/grandchildren)

PR Editors Notes:

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 6707 adults of which 534 were part of the sandwich generation. Fieldwork was undertaken between 1st - 6th March 2019. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 18+).