



# The Sandwich Generation

*An exploration of the affective and financial impacts of dual caring*

Prepared for the Money Advice Service  
by Ipsos MORI's Social Research Institute



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# Executive Summary

## Executive Summary

The Money Advice Service commissioned Ipsos MORI to conduct an exploratory study into the 'sandwich generation', those who are simultaneously providing care, including financial support, to younger and older generations at the same time. The aim of this was to quantify the size of this population and identify the emotional and financial strains they face as a result of their caring responsibilities. In order to do this, we carried out an online survey of 2,245 members of the general public and sandwich generation carers which was complemented by ten in-depth qualitative case studies.

The research found that **a quarter of the UK's adult population have experienced sandwich caring at some point in their lives**, with 10 per cent currently providing sandwich care. Within this population, **the types of care and support provided are varied and multifaceted** with over half of sandwich carers (54%) providing a mixture of their time and financial support.

Caring has many positive associations. Two thirds (66%) agree that caring 'makes them feel good' while seven in ten (70%) agree that caring has meant that they have a better relationship with their family members. However, four in five (83%) are caring out of a sense of duty, something that was highlighted in the qualitative research where the carers we met spoke of the heavy burden they carried as a result of the role they had assumed.

Indeed, the burden of care, particularly on the time available to those in the sandwich generation, goes a long way towards explaining why we met a number of carers in the qualitative research who **find it difficult to plan for their own futures, take up employment, and pursue their own interests and goals**.

*I just feel a little bit exhausted and my motivation for me to actually get on and do what I want to do is gone. My goals aren't getting reached if you know what I mean.*

(Single mother, London)

Providing sandwich care can also **negatively affect the emotional wellbeing of carers**. Around two thirds (66%) stated that providing dual care sometimes or often has a negative effect on their emotional health. The qualitative research also shed light on this, suggesting that with little time to socialise carers lack the means of respite from their caring responsibilities.

In addition, **providing sandwich care can be financially costly**. Half (49%) of carers who provide financial support estimate that they spend up to £10,400 per year

on the one or more generations that they care for (children tend to make up the majority of this spend). One in eight (14%) spend even more than this. This situation is compounded by the fact that, due to time constraints incurred through caring, full time work is not always an option. To illustrate, one in four (25%) carers have had to reduce their working hours, with the same proportion again (25%) having stopped work altogether.

*Before I was doing four nights [at work] and then I cut down when my dad was ill because it was just too tiring... I couldn't cope with any more days at the moment but I will, I just think I'm just trying to find my strength again.*

(Carer in London)

Taking on **caring responsibilities often leaves the carer unable to plan financially for their own future**. The data suggests that while many carers save on a regular basis (61% of current carers do this), fewer put money aside for the long-term future (50%). Further, a large number of carers (61%) say that they are saving less money than they could before they started dual caring, further evidencing the financial sacrifices that sandwich caring can bring.

Like previous studies, this report also suggests that there is a lack of institutional support and advice in place leaving **sandwich generation feeling unsupported in their role**. Moreover, and in line with wider population trends, many sandwich carers falsely assume that there is state support in place to deal with elderly social care needs.

Given the high number of people in a sandwich caring situation, coupled with the vast pressures they face, **this study ultimately highlights the importance of providing advice and support to sandwich generation carers on how to plan, financially, and otherwise, for dual caring**. By doing this, it may be possible to encourage future generations of sandwich carers – of whom there are likely to be more due to the ageing population – to plan for this inevitability.

# Introduction

# Introduction

## 1.1 Background

The Money Advice Service is an independent service providing free, unbiased money advice across the UK. It was set up by the Government and is funded by a levy placed on the financial services industry.

In December 2012, The Service commissioned Ipsos MORI to conduct an exploratory study into the UK's 'sandwich' population i.e. those providing care to both older and younger generations simultaneously. This report presents the findings of the study..

## 1.2 Research objectives

The main objectives of this research were to quantify the size of the sandwich generation and to provide detailed information on the pressures that this population face. The specific objectives of this study were to:

- Provide a clear definition of the sandwich generation;
- Quantify the size of the population and determine how many people have to financially support their parents and/or their children, or both at the same time;
- Ascertain how they cope with financial pressures, and the effects these pressures have on their everyday lives;
- Understand the emotional impact that caring has; and,
- Explore the advice that they are being given (if any) in terms of financial products and services, and the gaps that exist in this regard.

## 1.3 Methodology<sup>1</sup>

It was agreed with The Service that a mixed methodological approach would be the best way to fully answer the research objectives. To this end, qualitative case study interviews (in-depth interviews, which seek to gain a broad and holistic picture a situation, person, or place) and photographic research were conducted, along with an online quantitative survey with the general public.

Prior to the research with the public, a scoping report was produced which outlined previous work in this area. Complementing this, four stakeholder interviews were also conducted with key stakeholders whose work touches on the experience of sandwich carers. These interviews filled any gaps left from the literature review and also helped in the design of the survey and the qualitative discussion guide. Ipsos MORI's research partner, Professor Jay Ginn, Kings College London, reviewed and commented on all research materials.

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<sup>1</sup> Please see the Appendix for a more in-depth explanation of the research methodology.



## Quantitative methodology

A nationally representative survey of 2,000 adults aged 16+ in England, Wales, Scotland and Northern Ireland was conducted online. Interviews took place between 6<sup>th</sup> and 19<sup>th</sup> February 2013.

The sample was 'boosted' by a further 245 respondents who are part of the sandwich generation. This was to ensure we interviewed a large enough group of these respondents to allow for reliable analysis, and comparisons between carers and non-carers. The resultant data were then down-weighted to ensure that the final sample remained representative of the population as a whole. Weighting was also used to correct for minor differences between the final sample profile and the population profile. Whilst weighting tends to broaden the confidence intervals within which we can reliably make assertions about the study population, the overall impact in this case was small.

## Qualitative methodology

The qualitative research involved 10 case study interviews with sandwich carers and, where available, their families. The fieldwork for these case studies took place between January and March 2013, with each interview lasting a couple of hours. In addition, a photographer accompanied the moderator to each interview and a co-produced, participatory photography exercise was incorporated into the case study visit. The photography exercise aimed to capture a snapshot of the lives of sandwich carers and their families, and focused on the items and objects in their lives that were particularly symbolic of the caring relationship and its impact on sandwich carers. The objects were chosen jointly by the interviewees and the photographer.

Participants were recruited via experienced Ipsos MORI field executives. The recruitment was carried out face-to-face in the street and door-to-door, as this typically results in higher quality research rather than when recruiting from lists. Participants received a cash incentive as a thank-you for their participation.<sup>2</sup>

Unlike quantitative surveys, qualitative investigation is not, by its nature, designed to be statistically representative. It is intended to be illustrative and seeks to provide in-depth understanding around a topic. Therefore, it is not possible to draw generalised about the whole population from it. Instead, we present the broad range of views given by participants, and where appropriate refers to the overall balance of opinion or consensus expressed throughout the programme of research.

Anonymous verbatim comments made by participants during the discussions have been included throughout this report. These should not be interpreted as defining the views of *all* participants but have been selected to provide insight into a particular issue or topic.

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<sup>2</sup> See Appendix for more information on Ipsos MORI's approach to qualitative recruitment

## 1.4 Introduction to the report

The report provides background and analysis of the size, characteristics, circumstances, behaviour and attitudes of the sandwich generation. The main body of the report comprises three chapters:

- **Chapter 2.** *An Overview of the Sandwich Generation:* an explanation of the definition used in this study, the key demographic qualities of this population, and an overview of previous research in this field.
- **Chapter 3.** *The Affective Dimensions of Caring:* an analysis of the emotional and physical impacts of caring, and avenues of advice and support.
- **Chapter 4.** *The Financial Pressures Faced by Sandwich Carers:* an overview and analysis of the key financial pressures, money management and avenues of financial advice and support.

It should be noted where figures presented in charts and tables add to over 100 per cent, this may be due to rounding or because the question is multi-coded and therefore allows for more than one answer. In the case-study stories, throughout the report, all carers names are changed to protect the identity of the research participants.

## **2. Context:**

**Who are the sandwich generation?**

## 2.1 Overview

This research has been conducted at a pressing time for informal carers in the UK. The number of people of State Pension Age (SPA) is set to increase from 12.2 million to 15.6 million by 2035<sup>3</sup>. Meanwhile, the proportion of people of working age is falling. For the first time ever, there are now more people over the age of 60 years than under the age of 16, and families are under increasing pressure to care for elderly family members.

Furthermore, rising costs of living and difficulties getting on to the property ladder mean that many children continue to live with their parents for a longer period of time. Moreover, as many families struggle to meet the cost of childcare, and school and university leavers face a bleak job market, the cost of having children is rising dramatically.

As previous research has shown, the fallout from these demographic and economic trends increasingly lands on the middle-aged population with greater numbers of middle-aged adults having to care for both their ageing parents and children simultaneously. As newly-released 2011 Census data<sup>4</sup> indicates, the number of informal carers increased from 5.2 million to 5.8 million in England and Wales between 2001 and 2011.

This report, bringing together primary data and secondary analysis, shines a light on the 'sandwich generation' – which for the purposes of this research is defined as anyone caring for two or more generations within a family - in the UK today. In doing so, it will highlight the size of this population, the social and financial impacts of caring on these individuals, and the implications of caring for their every-day lives.

## 2.2 Defining the sandwich generation

The use of the expression 'sandwich generation' is relatively new in UK policy terms. Although the term is generally understood to refer to those people who are concurrently looking after both their parents or grandparents and their children or grandchildren, there are variations in *precisely* what is meant by this. For example, for some, the expression implies a particular age group of either the sandwich carers (e.g. early 40s), or their children (e.g. over or under 18). Further, it is only fairly recently that grandparents have tended to be included in the definition.

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<sup>3</sup> ONS Pension Trends, February 2012

<sup>4</sup> 2011 Census data, published 11 Dec 2012, as reported in, among other places, The Telegraph (12 December 2012), 'Census 2011: 2.1m unpaid carers devote over 20 hours a week to looking after loved ones', [www.telegraph.co.uk/property/9737983/Census-2011-2.1m-unpaid-carers-devote-over-20-hours-a-week-to-looking-after-loved-ones.html](http://www.telegraph.co.uk/property/9737983/Census-2011-2.1m-unpaid-carers-devote-over-20-hours-a-week-to-looking-after-loved-ones.html)

Although this generic definition of what constitutes sandwich caring exists, the term has been used differently by organisations in the UK. For example, IPPR refers to the sandwich generation as being those who are looking after dependent children aged under the age of 18, rather than *all* children; a definition that was drawn from an article in Population Trends<sup>5</sup>. This differs from the definition used by Aviva/Opinion Leader<sup>6</sup>, which classes 'dependent children' as being those aged up to 25 years old.

This study provides an opportunity to bring together these differing understandings of the 'sandwich generation' today, and to re-consider what is meant by the term. In line with major demographic shifts and transforming family structures in Britain<sup>7</sup>, this study used a broad definition of sandwich caring which does not include particular relationship or age parameters, as follows:

*'The 'sandwich generation' is a term used to describe the group of people who are simultaneously providing care, including supporting financially, to younger and older generations at the same time.'*

## 2.3 The UK's sandwich generation

In the online survey, we asked all respondents whether they have ever provided 'dual care' i.e. caring for an older and younger generation at the same time. One in ten (10%) currently provide 'dual care', while a further 16 per cent have previously done so, meaning that almost a quarter of UK adults has at some point been a sandwich carer.

Women are significantly more likely to be sandwich carers – 11% of women currently provide care to multiple generations compared to 8% of men. This gender difference supports the wider literature on informal caring, which argues that the brunt of the care burden typically falls on women.

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<sup>5</sup> Agree E, Bissett B and Rendall M (2003), 'Simultaneous Care for Parents and Care for Children among British Women and Men', Population Trends 112 (summer): 29-35.

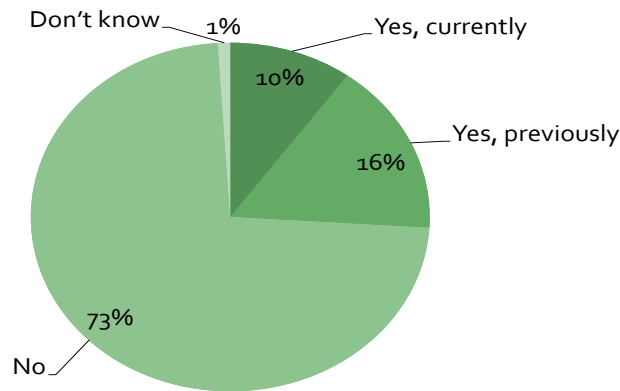
<sup>6</sup> Aviva/Opinion Leader Research (2008) op.cit.

<sup>7</sup> Ipsos MORI (2008). 'Families in Britain: The impact of changing family structures and what Britain thinks'

# Sandwich carers in the population

Figure 1

Q. Have you ever provided 'dual care', that is caring for or supporting financially children and older family members at the same time?



2245 British adults surveyed in January to February 2013

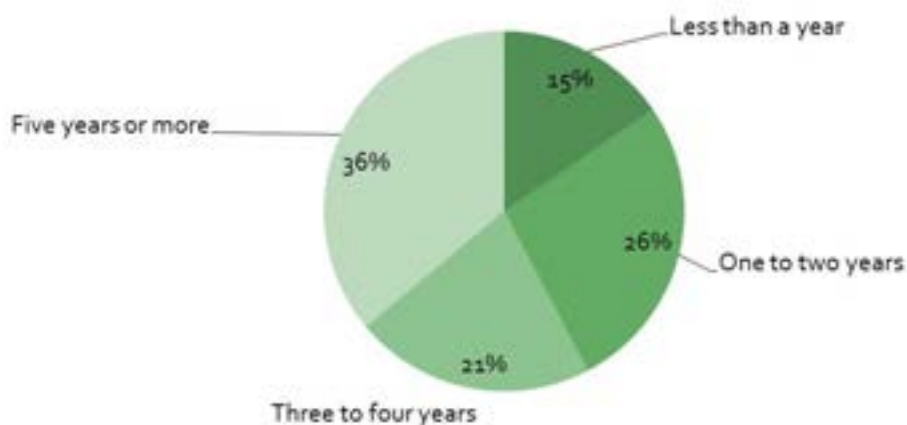
Ipsos MORI

Further, sandwich caring is not a transient state. We asked a further question about the length of time that those affected had spent providing dual care and, as shown in the chart overleaf, over half (56%) reported having done this for three years or more. This is an important statistic to highlight because, as previous studies have noted, providing informal care for long and sustained periods of time risks the health and wellbeing of the carer and adversely affects their earning potential<sup>8</sup>.

# Sandwich carers in the population (2)

Figure 2

Q. How long has this been/was this for?



2245 British adults surveyed in January to February 2013

Ipsos MORI

<sup>8</sup> Young et al (2006) op.cit.

## 2.4 A profile of the sandwich generation

Members of the sandwich generation are demographically diverse. While the burden of care falls mainly on women, this population is spread equally across age ranges and income bands. In short, anyone can be affected by having to deal with these responsibilities.

In terms of who this population provide care for, the overwhelming majority (88%) are doing so for a parent or parent-in-law. Another three quarters (74%) care for a child or step-child under the age of 16. One in five (20%) are caring for a grandparent or grandparent-in-law and, with people living longer, the prevalence of caring for this group of family members is likely to grow.

Worth noting is that 13 per cent of the current sandwich population are grandparents who are caring for grandchildren and ageing parents. Grandparents are an important group to examine as, while they have been left out of some previous definitions of the sandwich generation, the ageing population means that grandparents are increasingly likely to be under pressure to combine work with childcare and care for elderly relatives as well. Grandparents are also likely to be older, and may themselves be in poorer health or have a partner who needs care, thus squeezing their capacity even further.

## 2.5 Family responsibilities

Table 1 displays the family members being cared for.

Table 1: Family members	%
Children (under the age of 16)	71
Parents	71
Children (over the age of 16)	29
Grandparents	17
Parents-in-law	17
Grandchildren (under the age of 16)	9
Other relative	6
Grandchildren (over the age of 16)	4
Grandparents-in-law	3
Step-children (over the age of 16)	3
Step-children (under the age of 16)	3

The family members who are most commonly cared for are also among the most time consuming to care for. Sandwich carers spend a mean<sup>9</sup> of 30 hours per week providing care for children under the age of 16, children over the age of 16 are cared for a mean of 23 hours per week, and parents are cared for a mean of 18 hours per week. However, it is important to note that many respondents do not know how many hours per week they spend caring. This is because the tasks carried out are often vast and varied, meaning that the *overall* time spent caring is difficult to both recall and calculate. Furthermore, in many instances, caring for family members is an expected duty and so the time spent on it is not totted up<sup>10</sup>.

Members of the sandwich generation are being pulled many ways. Over half (54%) of sandwich carers are providing a mixture of their time and financial support to the generations they cared for. Breaking this down further, 40% provide their time only, with women more likely to be doing so than men (45% and 34% respectively). Only 6 per cent of sandwich carers provide financial support only, with men significantly more likely to be doing so than women (10% and 3% respectively). This is likely due to gendered divisions of labour, which typically see women providing physical care and support, and men providing monetary assistance.

We can break the types of support down further – Figure 3 shows the different types of care provided, giving a good idea of the range of responsibilities sandwich carers can be expected to take on.

Previous research has shown that when these time pressures mount up, the only area of ‘give’ for sandwich carers is their work life. According to research conducted by IPPR<sup>11</sup> work has been affected for more than half of the sandwich generation (53%) with a quarter having to reduce their hours (24%), and over one in ten having to give up work entirely (11%). Furthermore, working carers often experience a ‘time-bind’ resulting in less time for themselves, and making their lives more stressful.

<sup>9</sup> When used in this report, ‘mean’ refers to the arithmetic average of a set of values.

<sup>10</sup> Please see Chapter 3.1 for a more in-depth discussion of the motivations for caring.

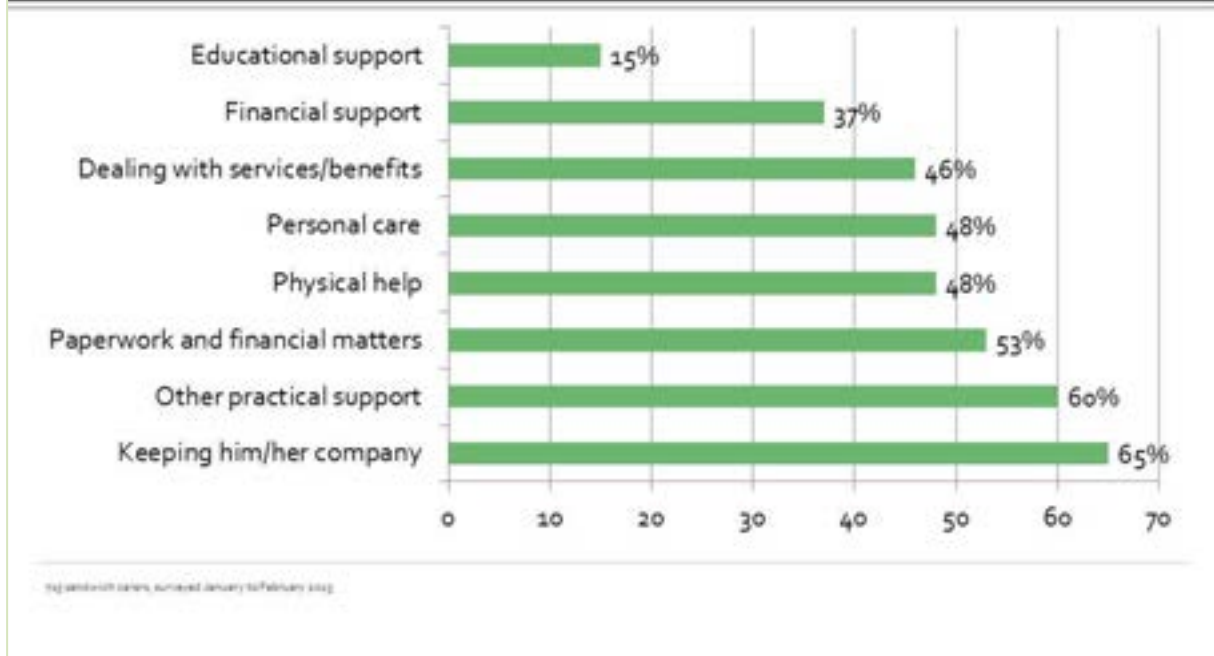
<sup>11</sup> IPPR (2009) op.cit.



# Type of care provided

Figure 3

Q. What kinds of support do you provide?



## 2.6 Coping: the financial and emotional impacts of sandwich caring

As reported above, a quarter of the adult UK population have experienced sandwich caring and, as average life expectancies continue to grow, there is an increasing pressure on the household finances of this group. In addition, caring for an elderly, young or disabled family member can be stressful and have a negative impact on the caregiver's physical and mental health. These emotional and financial pressures are further explored in Chapter 3 and 4 where we will demonstrate that providing care to two or more family members can have a significant impact on carers' finances and wellbeing.

### **3. The health and wellbeing of sandwich carers**

This chapter covers the social, emotional, and practical impacts of sandwich caring. Before trying to understand how this group manage their money and cope financially, we need to explore the various pressures on their time and wellbeing, as well as their motivations for caring and their expectations for life. Therefore, in both the qualitative case studies and the online survey, we asked sandwich carers to describe their day-to-day lives and how care giving makes them feel. The thoughts, feelings, and day-to-day lives that carers described formed the basis of subsequent questions and discussions. This enabled us to find out how sandwich carers came to be in particular financial situations, to choose certain financial products, and what preferences and barriers played a part in their decisions.

### 3.1 Motivations

As we reported in Chapter 1.5, sandwich carers are providing a mixture of time and financial support. Chapter 1 also explored various ways that this time is spent, and the vast and varied tasks that sandwich carers carry out.

In the online survey, we asked all sandwich carers to describe *why* they started looking after their family members (Figure 4). Most commonly, respondents state that they are willing to or want to help out, with 76 per cent of grandparents who care for their grandchildren, over half of those caring for their parents or parents-in-law (56% and 53%), and over a third of those caring for children over or under the age of 16 (40% and 36%) recording this response.

This sentiment was also expressed in the qualitative research. Many respondents spoke of 'not minding' providing care to their family members, and some spoke of feeling it was their *duty* to offer support.

*I don't mind it. It's because it's my Nan, isn't it? Like if I had to care for a stranger I'd probably feel different. Because she's my Nan, I don't mind washing her hair. They brought me up, they've made me who I am today, so it's not like I owe them, it's like, it's just what people do, isn't it?*

(Carer in London)

Alongside being willing to care for older and younger generations, many respondents feel that caring is something that is expected of them. This is something that is expressed by a third of sandwich carers whose situation involves caring for a parent or a grandparent (32% and 29%), and close to a quarter of those caring for children under or over the age of 16 (24% and 20%).

*I think it [caring] grows, little things and then it just grows up. Hopefully it doesn't grow and grow and grow, with my mum, it just grows.*

(Carer in London)

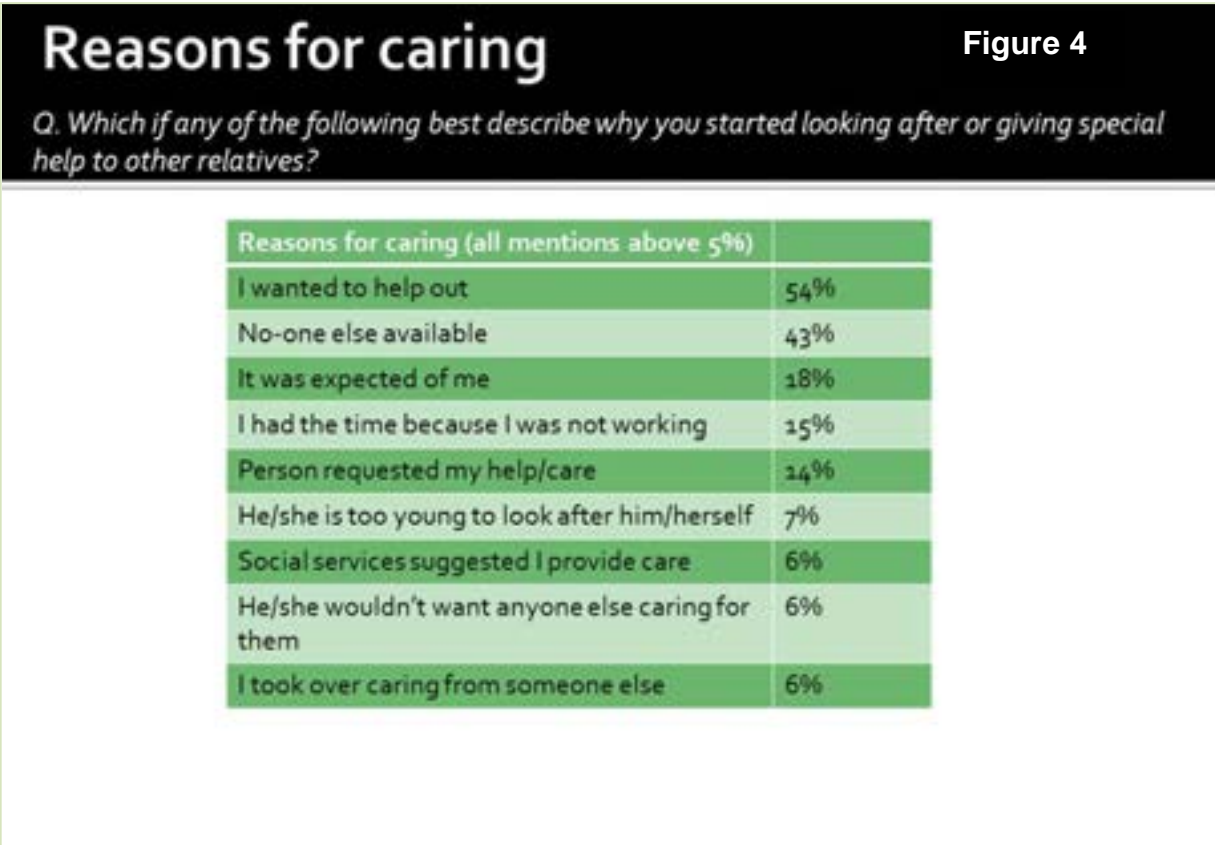
*I have a responsibility, that is just how it is.  
I simply have to get on with it.*

(Carer in Oxfordshire)

*I kind of want to do more, I don't feel like that I have to do it. It's just, well, it's just if I don't, no one else is going to.*

(Carer in Glasgow)

Aside from expectation, there are a host of other reasons that come into play when considering why people provide care. Over a quarter of carers of children under the age of 16 are doing so because the child is too young to look after themselves (27%). Conversely, over a third of sandwich carers who care for a child over the age of 16 are doing so because the child is in full-time education and needs support (32%). This may reflect the growing trend of children being increasingly reliant on their parents for longer and, with the cost of higher education fees and living expenses rising, and a lack of graduate jobs, this trend is likely to continue.



Yet, despite many sandwich generation carers being willing to help out and meet the care needs of family members, we encountered carers who had not prepared for how much support they would have to provide. In the qualitative research, a number of carers told us that providing care can become a ‘slippery slope’; often starting with lending their children a small amount of money or helping elderly relatives with their shopping, and developing into more time consuming and financially intensive tasks.

## 3.2 The affective impacts of sandwich caring

### Coping with caring responsibilities

In many cases, the sandwich carers we spoke to were finding it difficult to cope with their responsibilities. This is confirmed by the survey, with three in five (62%) sandwich carers reporting that they sometimes find their role too demanding. This is partly explained by the vast responsibilities that the carers had to take on and the lack of awareness of institutional support in place for them.

Furthermore, in many cases, carers could not see a way out. Nearly half of respondents (45%) report that they sometimes feel trapped in their role, with 13% suggesting that they do so often. This also emerged through the qualitative work. Some caregivers suggested that, once you took on this role, it was difficult to withdraw support and that they felt obliged to continue caring, even when the needs of those they were caring for increased. Moreover, the uncertainty that informal care brings with it – not knowing when the situation might come to an end – made it difficult to make long- or short-term plans, thus leaving the carer in limbo and trapped between the needs of two generations.

Finding it difficult to cope with life in the sandwich generation is further supported by research conducted by Aviva/Opinion Leader Research (2008)<sup>12</sup>. When asked to describe how they feel, sandwich carers most commonly said: 'tired', 'exhausted', 'worn out' and 'duty obligated'. One in three said it was a struggle to balance the needs of their parents, their children and themselves.

While many found it difficult, we encountered sandwich carers who had developed coping strategies to deal with their situations. These strategies varied, but were often low cost activities that were easy to dip in and out of whilst they juggled their many responsibilities. One participant in the qualitative phase read self-help books as a way to inspire her to stay positive about her situation. Others joined exercise classes, while a few participants walked their dogs.

Important for many carers was the ability to get out of the house where they were providing care, and having an outlet for their emotions.

### The wellbeing of the carer

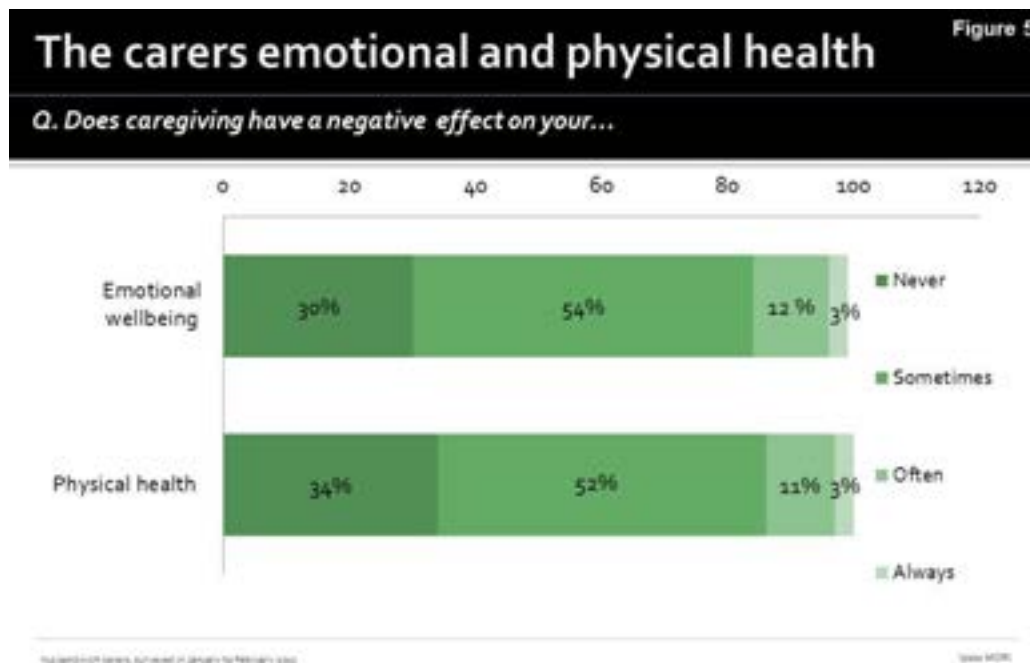
As reported in Chapter 1.5, previous studies have highlighted the negative physical and emotional impacts that caring can bring, and that the effect of these impacts increases with the length of time and number of hours spent caring. This is important when considering the sandwich generation, who typically spend a high number of hours caring for their various family members.

Not surprisingly, providing time intensive emotional and financial support can cause the carers' physical health to deteriorate. Around half of carers we surveyed (52%) state that providing dual care sometimes has a negative effect on their health, with one in ten (11%) reporting that it often does.

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<sup>12</sup> Aviva/Opinion Leader Research (2008) op.cit.

It is not only the physical health of carers that can be affected by their responsibilities. Fifty-four per cent of carers report that caring sometimes has a negative effect on their emotional wellbeing, with a further 12% stating it often does.



These levels of emotional and physical stress were apparent in the qualitative work – particularly among those carers who were juggling caring with employment, or had time intensive responsibilities. Many of these respondents spoke of feelings of isolation, stress, and worry that came with providing support to multiple family members.

*The stress and the depression that comes with it [caring], and the tiredness.*  
(Carer in London)

*I worry about the future; I worry about being able to get from one week to the next.*  
(Carer in Derry)

## Rose's story: working long hours as a sandwich carer

Rose\* lives in Northern Ireland and is a full-time carer. She splits her time between caring for her husband, father, brother, and four children who all live at home. Her responsibilities range from cleaning, cooking and ironing, to driving family members to appointments and helping them with paperwork. She works seven days a week and struggles to find time for herself.

*"They [people without caring responsibilities] might go off to an office or a place of work to do their work, but I go to my dad's house, where my father has arthritis in his shoulders, and it's left to me to look after my brother, who's a big, tall man, and I, I can safely tell you I worked in a factory, and I'm working far harder now than I ever did in a shirt factory."*



### 3.3 The practical implications of sandwich caring

Being part of the sandwich generation has many implications for carers' day-to-day lives. Fifty-three per cent of those who have experienced life in the sandwich generation report not having enough time for themselves. Younger sandwich generation carers aged between 25-34 and 35-44 are more likely to feel that they lack time for themselves (60% and 62%), as are carers in full-time employment (71%), and those who are providing a mixture of their time and financial support (58%).

Feeling time-pressured was also a concern for respondents in the qualitative study. Many were able to cite examples of ways in which their caring responsibilities impacted upon their ability to do other things. For instance, some spoke of not having time to pursue career or training opportunities, not being able to keep on top of domestic tasks such as cleaning, and feeling unable to go on holiday because of their care responsibilities.

*My ironing, I've got bundles of it down there, in the kitchen, I brought it in there to get cracking with it but it's just, there's always stuff to do. I need to go shopping and then it's dinner and then it's well, I'm getting tired talking about it.*

(Carer in London)

*I would dearly love to be back out working again, I would. I think when you've spent so many years at home and bringing up your kids, you kind of like to think oh I'd love that. But it's time.*

(Carer in Derry)

The feeling of being 'stretched' can have a significant impact on the wellbeing of carers. Moreover, not having the time to take up employment or education can have a lasting impact on household finances. These financial implications are explored further in chapter 4.

#### Jenny's story: not having time for myself

Jenny\* is a lone parent living in London. She cares for her mum, who suffers from depression and has emphysema and diabetes, as well as her two school age daughters. She aspires to complete the Knowledge and become a black taxi driver, but her caring responsibilities leave her with little time to study.

*"I just feel a little bit exhausted and my motivation for me to actually get on and do what I want to do is gone. My goals aren't getting reached if you know what, that's the map just come out and I've put back on the table but that's about all I've done."*



When providing care to two or more generations, pressures on time can also affect the amount of care and support carers can offer. In the quantitative survey, we asked everyone who has experienced sandwich caring if they struggle to balance the needs of their older relative(s) and young children. Forty-four per cent of sandwich carers agree that they struggle to balance both generations' needs. This finding is supported by previous research conducted by Carers UK<sup>13</sup>, which found that four in ten (42%) sandwich carers were struggling to cope as their careers, family finances and relationships suffered.

The difficulties they face in balancing the needs of each generation was also reflected in the fact that around a third (37%) agree that they sometimes find themselves having to prioritise the needs of one generation over the other. Feeling emotionally and physically stretched across two generations was also present in the qualitative study, where carers often spoke of the inter-generational conflict that sandwich caring can bring.

*It can cause a lot of conflict because they [younger children] don't want to go up there [to the elderly relatives' home] or whatever and I might have to. They can't get it, the little one really, the elder one's quite understanding. She's just like, what about us, and then I'm just like, oh my God I feel like I'm being pulled.*

(Carer in London)

## Life expectations and planning ahead

Not having the time to pursue one's own goals, and the stress and frustration that can bring, was not part of sandwich carers' life plans. Many of the carers we encountered had not planned to end up in the sandwich generation, and this was particularly true of grandparents and those with grown up children. This was due to a variety of reasons: some carers had (falsely) assumed that there is much state support in place to meet elderly social care needs; others did not want to contemplate their family's old age or illness; and many had been preoccupied with their own careers and lives, and simply not thought about the future.

Having not planned to end up caring meant that many carers' situations did not match their life expectations. Close to half of the sandwich carers surveyed agree that they don't feel they can enjoy their life as much as they expected to (45%) – a view that is equally held by men and women (44% and 46% respectively).

*Well, I, when you're young like that you don't think, oh, I'm going to be looking after my Nan and doing this, that and the other. And you think when you see your Nan active and stuff, you don't assume that in like five years' time you're going to have to be looking after them.*

(Carer in London)

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<sup>13</sup> Carers UK (2012), 'Sandwich Caring: Combining Childcare with Caring for Older or Disabled Relatives'.



That people do not plan to provide dual care is supported by previous research. Aviva/Opinion Leader Research (2008)<sup>14</sup> found that although the sandwich generation claimed to be good financial planners, this did not translate to advance planning for being a member of the sandwich generation. Over four in five (81%) never made any plans to care for their older relatives. Of these, half (51%) did not anticipate it and a quarter (25%) did not want to think about it. Even as parents enter old age, a perception of previous strength and vitality persists, which makes this role reversal of having to care for them so unexpected.

### 3. 4 Seeking advice and support

Information, advice and support was sought by sandwich carers in a range of ways. These included turning to friends and family members, as well as charities and government services. However, it is important to note that the qualitative research showed that seeking advice and support was not something sandwich generation carers commonly did. This was due to a range of factors, including:

- Being too busy with caring and other responsibilities to find the time to seek advice and support;
- Not knowing where to look for support;
- Wanting to take care of their family themselves, without outside help; and,
- Not feeling as though they needed any information or support.

The survey, however, highlighted the impact that this can have on sandwich carers. Over half of sandwich generation carers (52%) report that they only sometimes feel supported in their role, with over one in ten saying that they never feel supported in their role (12%).

Breaking this down further, two in five (41%) say they only *sometimes* feel supported by their family with 7% saying they *never* do. Never feeling supported by family is more common still among single carers (14%), which could be explained by them not having a partner to rely on for emotional and financial support. Carers who never feel supported by family members are also more likely to be living in rented accommodation, either from a landlord, Local Authority or housing association.

In addition, 16% of sandwich carers report never being supported by their friends – something that is felt significantly more among women than men (21% and 11%). Those who never feel supported by friends are also significantly more likely to be caring for children (both over and under 16), and parents simultaneously. Never feeling supported may be due to how time-intensive caring is for this group, leaving the carers with less time to spend with friends.

This matters as, in the qualitative interviews, sandwich carers highlighted to us just how important their friends are to them as a key source of support. They do this in a range of ways, from offering advice through to simply just being there to give the carer a break when they need it.

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<sup>14</sup> Aviva/Opinion Leader Research (2008) op.cit.

*I got to go down my friend's caravan last year which was good because my friends were there, my mum wasn't there or anything so that was a break.*

(Carer in London)

*My friends.. just sort of listen and, make you feel, I'm here for you, you know that kind of thing?*

(Carer in London)

*My friend was a wages clerk, she is really good. She's just retired, and she, when it comes to financial advice and law, is really, really, great. She has explained different things and different help that's out there.*

(Carer in Derry)

Further, when it comes to help and support for sandwich carers, it is even more lacking when attention is turned to health and social services: three in ten (28%) report never feeling supported by these services.

This is endorsed by the qualitative work in which carers spoke of there being a lack of information about support services available to them. Further, when these carers tried to seek advice or support from official channels, they often found it difficult to access.

*I don't think there's great support for people, obviously my dad was terminally ill and I didn't think it was a great support network that you get, and it's not just me.*

(Carer in London)

*I have found, this past kind of year, that the [Citizens Advice] phones are busy all the time, they're booked out, and you normally have to wait two weeks on seeing someone, it really is that busy.*

(Carer in Derry)

These findings resonate strongly with Wellard's analysis of NatCen's British Social Attitudes data for Grandparents Plus (2011), which examined grandparents in the sandwich generation. Wellard found that population ageing has resulted in an increasing number of grandparents being in the sandwich generation, under pressure to combine work with childcare and possibly also care for elderly relatives. Without adequate state support for both formal childcare and eldercare, Wellard argued that there is a risk of a serious care gap emerging, with more mothers leaving the workplace because of a lack of childcare or older women leaving to provide care for grandchildren, elderly relatives or partners.

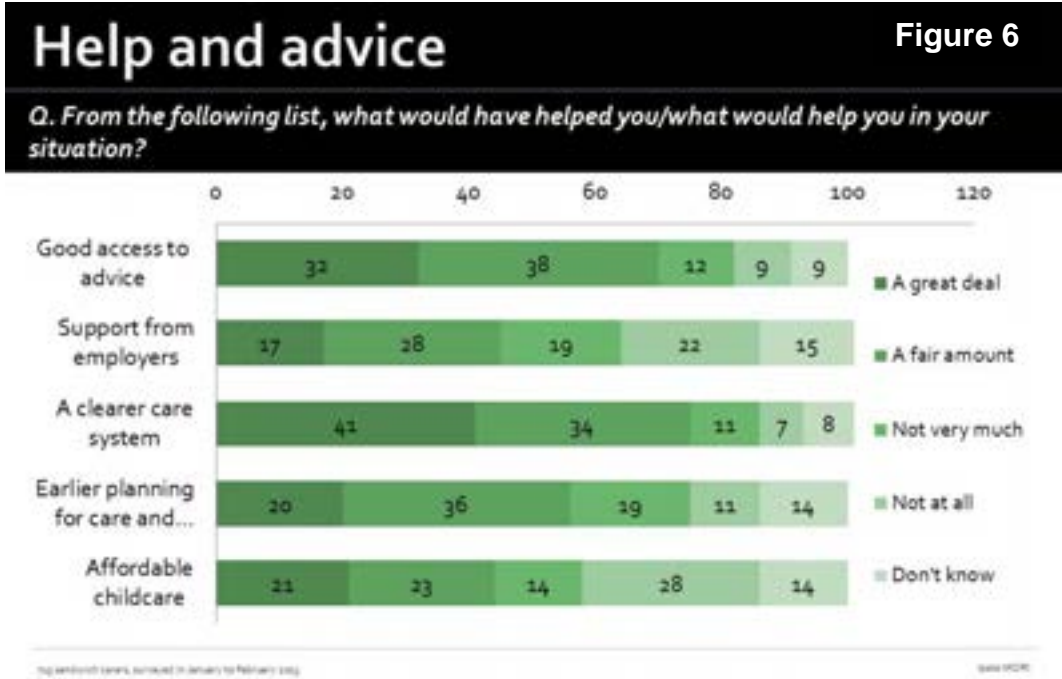
However, it should be pointed out that when carers had managed to access support and advice, they spoke highly of the service they received. The qualitative work highlighted that the sources of support that are typically turned to are the Citizens Advice Bureau, GPs, local charities and church groups. Therefore it is not the quality of the advice or services on offer that is at fault, just the lack of awareness that they exist in the first place and, further, the difficulties carers face in accessing these.

**What help do carers need?**

Many carers in the qualitative study had little or no access to support, information or advice, especially those who were single, had time-intensive caring duties and were from lower social grades. However, many told us that they would value information to help them find out about what they're entitled to and where they can turn for emotional support.

*I think emotional support with my dad would have been really great, and it wasn't really there.*  
 (Carer in London)

Given this, it is not surprising that in our survey three quarters of carers (75%) state that a clearer, more consistent system for care for older people would help their situation. Further, seven in ten (71%) suggest that access to free advice and support would also be helpful to them in their situation. These findings are similar to those reported by Aviva/Opinion Leader Research (2008)<sup>15</sup>, who found that the sandwich generation was not claiming all the help available to them either due to a lack of awareness, confusion/lack of knowledge around entitlement, or perceptions of poor quality care.



<sup>15</sup> Aviva/Opinion Leader Research (2008) op.cit.

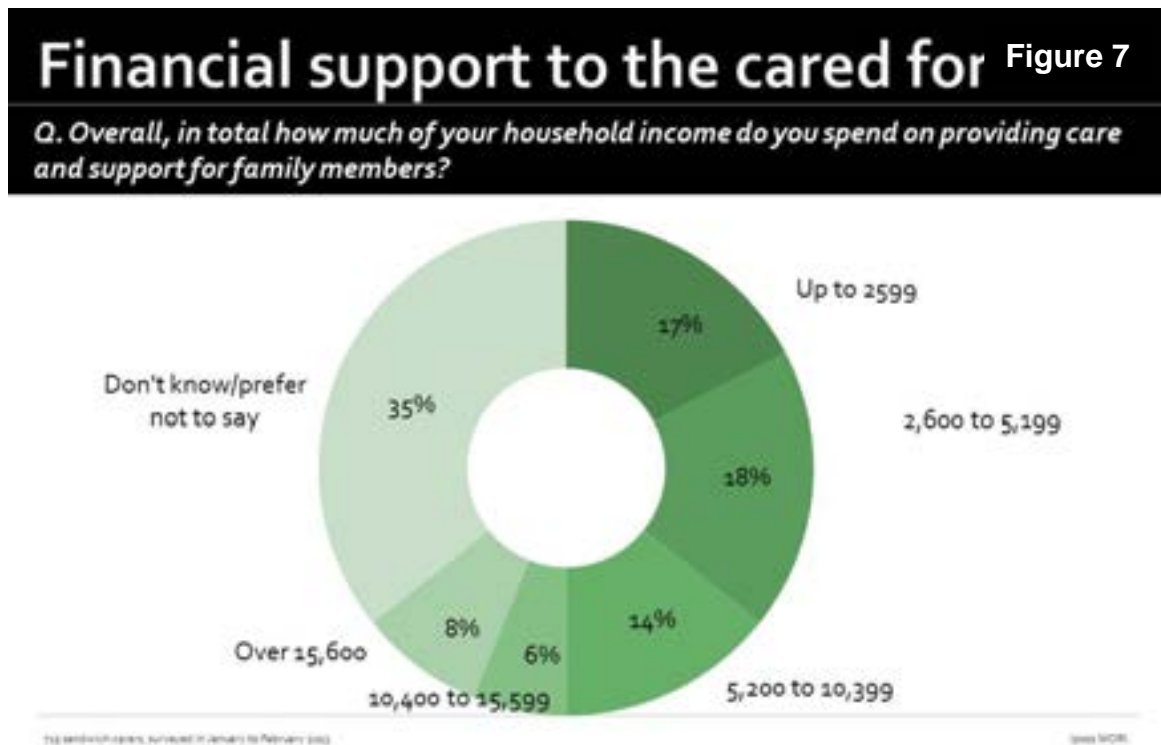
## **Chapter 3 conclusions**

In this chapter we have explored the emotional and physical situation of sandwich carers, the reasons behind this, as well as their coping mechanisms and avenues of advice and support. We have demonstrated that, while many carers find providing care rewarding, doing so can have a negative impact of their emotional and physical wellbeing. This chapter also explored the practical implications of being part of the sandwich generation, looking at the time pressures that carers face and how these can restrict the carer's ability to pursue their own goals. Although many carers sometimes found it difficult to cope with their situation, many were unsure of where to turn to advice and support.

## **4. Financial pressures faced by sandwich carers**

## 4.1 Paying for care: an overview

Just over a third (37%) of carers in our survey say that they support one or more generations of their family financially. Of this group, half (50%) estimate that they pay up to £10,400 per year, while one in eight (14%) spend even more. The large sums of money involved have been confirmed by other research. For instance, work conducted for the insurance company LV (2012)<sup>16</sup> found that the cost of raising a child from birth until their 21st birthday has risen to over £218,000, with education costs, at approximately £62,000, the biggest expense.



Our literature review also suggests that giving money to children is a growing trend. Scottish Widows (2012)<sup>17</sup> reported a growing trend of giving or loaning money to family members, which they have tracked in their annual Savings and Investment Reports. They estimated that the total amount of money that family members are giving or lending to children has increased by 31 per cent in the last five years. Further, one third of UK adults with children (33%) have lent them more than £10,000, up from 29% in 2010, with the three most common uses for this being living expenses (37%), paying off debts (37%), and a house deposit/purchase (32%). Of those with grandchildren, Scottish Widows reported that 7 per cent have loaned money to them, with the average amount being around £4,800, and the money being spent on similar items.

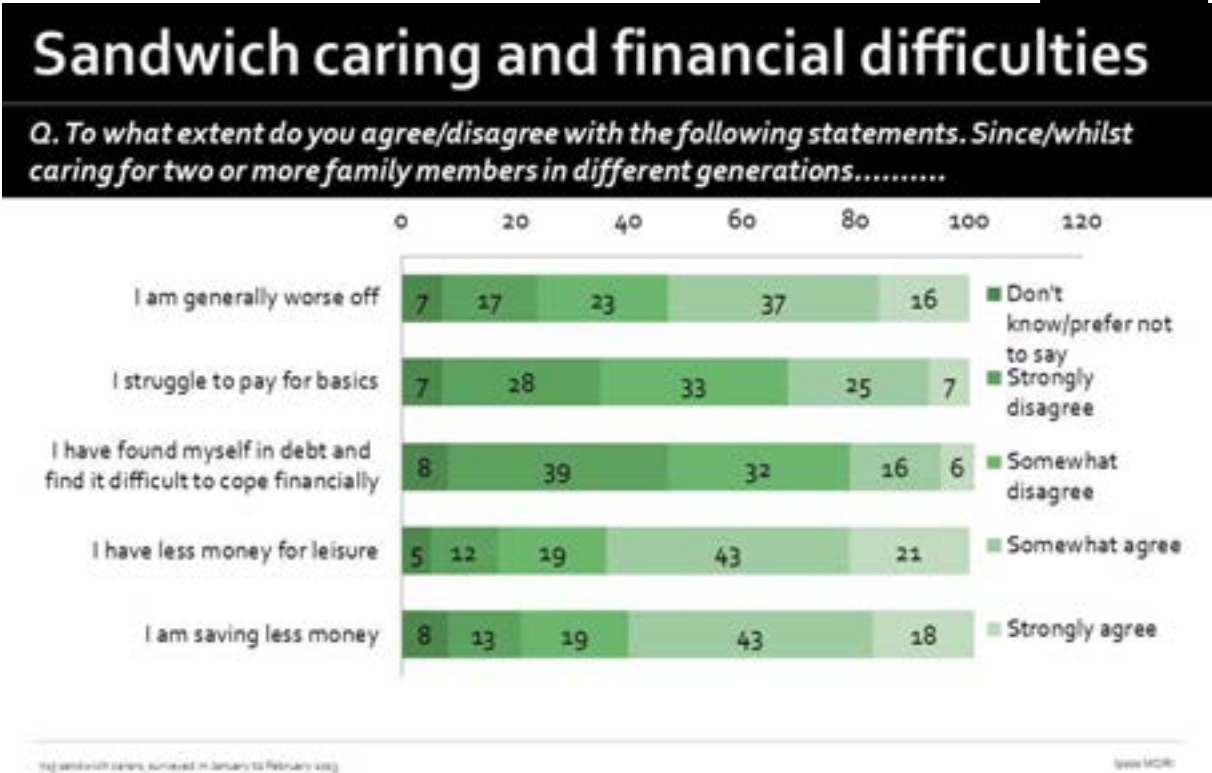
<sup>16</sup> LV (Liverpool Victoria) (2012), 'Cost of a Child: from Cradle to College' Survey, reported in the Guardian, 26 January 2012, [www.guardian.co.uk/money/2012/jan/26/cost-raising-child-rises-218000](http://www.guardian.co.uk/money/2012/jan/26/cost-raising-child-rises-218000)

<sup>17</sup> Scottish Widows (2012), 'Savings and Investment Report, 2012: Preparing for the Future – Britain's Savings and Investment Landscape'.

Money is not just spent on younger generations. Scottish Widows (2012)<sup>18</sup> reported an emerging trend of adults giving (or lending) money to their parents: one in ten (9%) of those caring for their parents claim to have given them money. On average, parents were given £5,900, with by far the most common reason being to cover living expenses (43%).

The same is true in the case of sandwich carers who are providing financial support to their grandchildren. Research by Mutual Assurance cited in Aviva/Opinion Leader Research (2008)<sup>19</sup> indicated that 50% of grandparents had subsidised the costs of bringing up their grandchildren in the last six months. The most common forms of financial support provided by grandparents are helping with childcare costs (20%) and debt repayment (20%).

Figure 8



Not surprisingly, providing this kind of monetary support causes financial hardship. As shown in Figure 8, half (53%) of sandwich carers agree that ‘since caring for two or more family members I am generally worse off’ while two thirds (66%) agree that ‘care giving causes financial difficulties’ at least some of the time. A smaller but significant number of carers are in serious financial distress, ‘struggling to pay for basics’ (32%). Building on this, data from Co-op Bank/ICM (2012)<sup>20</sup> suggests that three in five (58%) squeezed carers feel that supporting parents and children is preventing them from having the lifestyle that they had envisaged for themselves. This is most true of households with children under the age of 18 (69% compared with 49% with children over 18).

<sup>18</sup> Scottish Widows (2012) op.cit.  
<sup>19</sup> Aviva/Opinion Leader Research (2008) op.cit.  
<sup>20</sup> Co-op Bank/ICM (2012) op.cit.

For some families, the financial pressure is simply too much: The Co-op Bank/ICM (2012) also found that two thirds (65%) of those providing dual care feel the strain of supporting both ends of the family, with 5 per cent saying it is not manageable<sup>21</sup>.

These issues were explored further in the qualitative element of the work. Regarding spending on children and grandchildren, even though it affects their own financial status, there was a strong sense that this money was willingly given and rarely measured in any detail Carers spend this money because they want to, as illustrated in the case study on the following page

### **Tess & Roger's story: a double set of everything**

Tess\* and Roger\* live in Glasgow. They have three grandchildren and also look after Tess's elderly mother. Tess works part time and Roger is currently unemployed. After they had their first grandchild, they weren't expecting any more but they had a surprise when their daughter announced she was pregnant again with twins! They share the care of their grandchildren during the week so that Tess's daughter and son in law can go to work.

Tess and Roger find it hard to make ends meet and regularly run out of money before the end of the month. However, they are determined their grandchildren will not miss out. The costs of looking after the grandchildren add up fast because they have to buy two of everything, two car seats, a double buggy, multiple sets of clothes and toys. Tess and Roger often go without things themselves, to make sure they have enough money for the grandchildren.



The qualitative research showed, however, that spending on older generations can be viewed very differently. In our case study visits, we found that most of our families did not have to, or could not afford to, provide funds to their elderly parents or grandparents. Elderly people in these families either had savings and assets, such as property, that they could use to fund care, or subsisted on state pensions and other benefits such as Disability Living Allowance. Carers, however, had to foot the bill when it came to things like petrol for driving to the hospital to visit an elderly relative.

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<sup>21</sup> Presumably this 5% represents just 8 respondents so the figure should be treated very cautiously.



## 4.2 Ways of paying for care

Our work also sought to understand how the additional costs of caring are incorporated into a family's budget. Although just over one in four has not had to do *anything* in particular to afford the extra expense, more than a third (37%) have cut back on their day-to-day spending. Just over one in four (29%) has drawn money out of their personal savings to do so, while one in six (16%) has used a credit card or overdraft. Less than one in ten (9%) claims a social security benefit to fund their caring responsibilities. Benefits such as Carer's Allowance and Attendance Allowance are perhaps an untapped resource for sandwich carers that should be better publicised.

**Means of paying for care** **Figure 9**

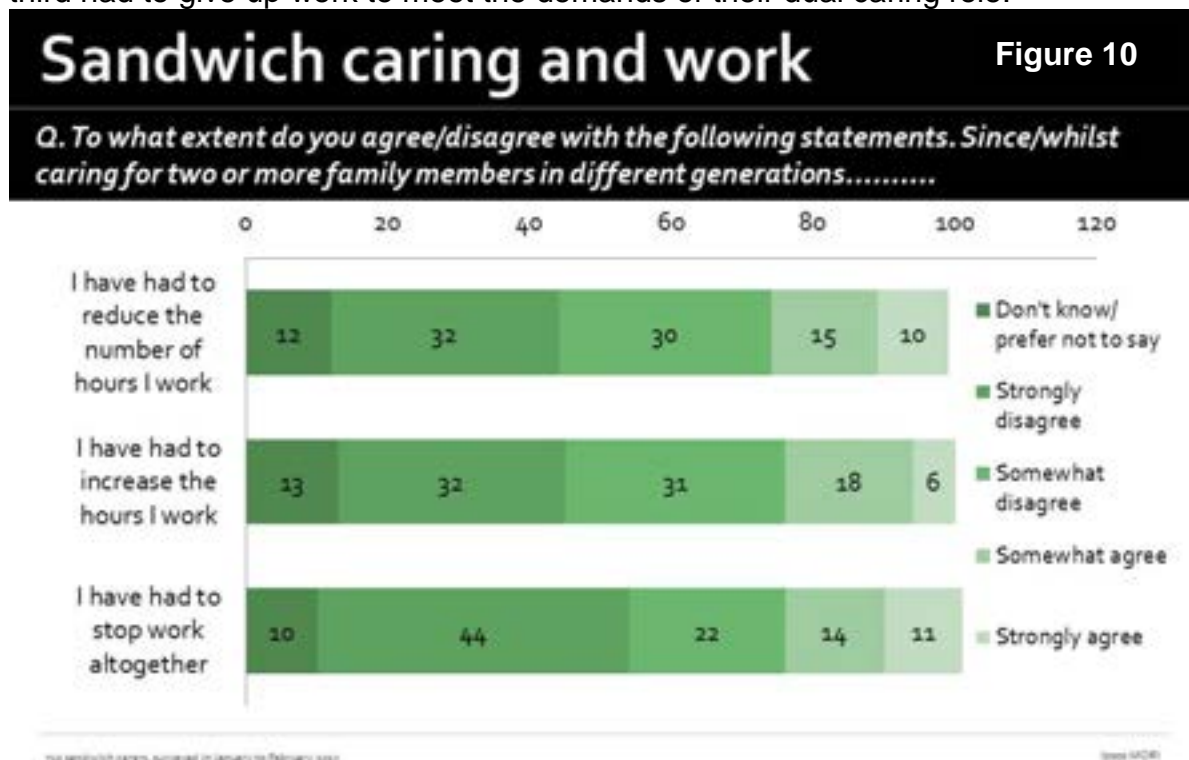
*Q. Which if any of the following have you used to help you support children and older family members at the same time?*

All mentions above 5%	
Cut back on spending	37%
Drew money from a savings account	29%
Used a credit card or overdraft	16%
Sold some of my belongings	16%
Borrowed money from family and friends	10%
Claimed social security benefits	9%
Got a job/worked additional hours	8%
Took out a loan	5%
Used a redundancy payment	5%
I did not take any action	29%

### 4.3 Reduced work opportunities

One reason why sandwich carers struggle to keep up with their own living costs, and the cost of dual caring, may well be a result of the amount of time they spend caring and the subsequent impact that this has on their employment status.

In our survey, one in four (25%) carers has reduced their working hours, with the same proportion again (25%) having stopped work altogether. This is substantially higher than recorded in other research, such as that conducted by the IPPR in 2009<sup>22</sup>, which, as mentioned above, reported one in ten giving up work<sup>23</sup>. This is also corroborated by research conducted for Carers UK (2012)<sup>24</sup>, which found just over half of carers (54%) juggled work and caring for children and older relatives, but a third had to give up work to meet the demands of their dual caring role.



Women were four times more likely than men to have given up work to care. Of those who continued to work, one in five (22%) found their jobs suffered through stress, tiredness and lateness. One in eight (13 %) had reduced their hours and 7 per cent had to take a less qualified job.

*Before I was doing four nights [at work] and then I cut down when my dad was ill because it was just too tiring. I just haven't got the, it's like I haven't got over all that yet to get myself back to it, I couldn't cope with any more days at the moment but I will, I just think I'm just trying to find my strength again.*

(Carer in London)

<sup>22</sup> IPPR (2009) op.cit.

<sup>23</sup> The way of asking this question (giving up work) is different from that in our survey, which may go some way towards explaining the difference in figures. This means however that the two data sources are not directly comparable.

<sup>24</sup> Carers UK (2012) op.cit.

As well as having a direct impact on earnings, the limited work opportunities for carers is also storing up a 'pensions penalty'<sup>25</sup> where carers may not have earned enough to accrue adequate entitlements to state, occupational or private pensions. This was raised as a particular issue in the qualitative research with carers close to retirement concerned about how they will manage financially and whether they will be able to make the most of the time available to them.

### **Sally & Tim's story: caring whatever the weather**

Sally\* and Tim\* live in Oxfordshire and have three grown up daughters, two of whom have their own children. Sally has a job in sales, and Tim is self-employed as a painter and decorator. They are both able to adjust their working hours to allow them to look after their grandchildren and visit Sally's elderly mother down the road. However, Tim's earnings are unpredictable, especially when there is a change in the weather. Tim and Sally find that they are not able to save for the short term, let alone retirement, because they often find themselves using their savings to help their children pay for things like fixing a car or putting down a rent deposit. Tim does not have a pension, and is very worried about what they will do in his old age. He fully expects to 'keep working 'til he drops'.



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<sup>25</sup> IPPR (2009), op.cit.

## Carers and accessing benefits

As previously highlighted, few carers access state help and support. The qualitative research shed some light on why this was. There were often issues where the elderly person needing care was not eligible for these allowances, but also instances where elderly people were eligible but carers were not receiving any of this money. This seemed to be related to a reluctance to discuss finances between generations, and a feeling on the part of carers that they could not, in good conscience, take money away from elderly or sick people who were already having to live on very small incomes. The complexity of the benefits system was also raised here, with carers concerned about the impact that claiming Carer's Allowance would have on other claims, particularly those for Housing Benefit and Working Tax Credit.

*Yeah, well, I did [look into it] a couple of years ago, about Carer's Allowance. Because she gets her own Carer's Allowance to give it to whoever she wants, but then I can apply for it for myself. But if I do that then it takes money off her, and then it affects how much I get because I'm getting a different benefit, so [the amount in total for me] would be less. So I'll just leave it as it is. I feel bad that my Nan thinks that I'm trying to claim money because it's inconvenient for me. I think, well, I don't want to do that to her in case she thinks, oh, she's trying to claim money for me.*

(Carer in London)

Building on this, our participants discussed the bureaucratic difficulties associated with applying for these benefits. They spoke of how the process of claiming is difficult, with the forms being hard to understand. They therefore were unsure that other carers would understand how to claim, let alone the elderly dependants that they care for.

*My Grandmother claimed Attendance Allowance while she was staying with us. My mum sorted out the claim but it was pretty hard work. We were all surprised how sick you have to be to claim it, I don't reckon many people would have the nouse to sort this out.*

(Carer in Wales)

During fieldwork, we also found evidence that changes to the current benefit system may hit carers hard precisely because they put the needs of those they care for ahead of their own financial stability. One family we met was expecting to pay considerable amounts of 'bedroom tax' because they did not want to downsize from a four-bedroom house to a one-bedroom that they have been assessed as needing. They feel they need the extra space to allow children and grandchildren to stay, and so were having to carefully watch their outgoings to make sure they could find this extra money.

## Failing to count the cost

In many cases, the sandwich carers we spoke to in the qualitative phase were simply not counting the costs associated with care. This backed up the survey's finding that around a quarter (23%) of sandwich carers do not know how much they spend on caring. We would suggest that this can be at least partly explained by the fact that, as carers told us, it is often accrued in small increments, from the odd newspaper bought for a grandmother to a toy given to a grandchild.

This lack of financial awareness was partly a result of being too busy with caring responsibilities to keep track, but was also linked to a sense that doing little things for others, and not counting the cost, was considered crucial to being part of a tightly-knit family, and attendant with their role as caregiver. To illustrate, the petrol costs of a visit to see a grown-up child are just part and parcel of their role as parents, and the 'treats' for grandchildren are their prerogative as grandparents. Another issue which means costs of caring are not well accounted for is the awkwardness that many carers felt about asking for money from those that they care for when they provide something; for many of our participants, there was a sense that it is improper to do this.

*You just find it, it's just being a grandparent, being a mum it's what you do, you don't really think about the monetary cost because it's family. If they need a van driving down to Portsmouth, that's it we're off to Portsmouth. You don't think about it twice, you just do what you have to do as a parent... And as far as my mam is concerned, it's payback, she cared for me and now it's time for me to care for her.*

(Carer in Oxfordshire)

There are also hidden costs to caring which emerged through the qualitative work. For instance, the fact that a carer is so busy will often mean that they make expensive choices such as buying ready meals rather than cooking from scratch, or end up with late payment charges for bills that they have failed to pay on time. Put simply, some carers were simply too busy with caring to be able to think about keeping their own financial house in order, or finding the 'best deal'.

*When I am on top of things I can budget good, I can but at the moment I'm not, when I'm not cooking and stuff I will just go and spend a lot of money and I'm like, wow, I've spent £60 in three days in Tesco just spending £20 a day, just getting stuff that's easy, the ready meals.... and then the kids will go and they say can I have a meal deal and I'll be like, oh go on then, just anything for the peace and the easiness and then in the end I'm like, oh my God, you've to slow down.*

(Carer in Glasgow)

## Making a sacrifice

From the qualitative work there were indications that those providing care do so out of consideration for the financial position of others, rather than what it might mean for their own pocket. For instance, grandparents frequently talked about extremely high costs of formal childcare and therefore felt the most financially responsible thing to do was to provide care to their grandchildren free of charge, so that their sons and daughters could go out to work. The same was true for elderly social care; the children and grandchildren we spoke to felt affronted that their parent or grandparent would have to pay exorbitant amounts for very small amounts of private social care, and therefore resolved to do it themselves. These issues are highlighted in the case study below.

*It's silly money, put a kid in for an hour and they charge you the whole day.*

(Carer in Banbury)

*They wanted to take £40 a week off her. Just for getting her up in the morning, so I said no, rather than you pay out of your pension, Nan, I'll do it.*

(Carer in Wales)

### Rachel's story: driving down the cost of childcare

Rachel\* retired a few years ago from her job as a special educational needs worker in a school. Whilst she didn't specifically retire in order to provide care, the timing worked out well for the whole extended family, as it meant she was able to increase the amount of support she could give her elderly mother-in-law (whom they recently had persuaded to move to be closer to them), and meant she could look after her grandchildren after her daughter had finished her maternity leave.

Had she not been able to do so, her daughter and son-in-law would have had to put almost all of the daughter's salary towards the cost of childcare. Rachel also felt that the amount of care her mother-in-law was starting to need was going to wipe out almost all of her pension, another situation that she could not in good conscience allow to happen. Since retiring, Rachel has had a busy schedule, popping over to see her mother-in-law every morning with a newspaper and some shopping, and spending three days a week driving down to London to look after the grandkids. Rachel is proud that she is able to indirectly support her children and mother-in-law financially by saving them childcare costs.



## 4.2 Coping With Financial Pressures

### Good day-to-day financial management

The responsibilities of caring, and the extra costs that it can entail, mean that many sandwich carers have to watch what they spend more carefully; seven in ten (71%) of those we surveyed agree with this.

In the qualitative research, we encountered a number of carers who were really having to **micromanage their spending**. This was particularly the case for those carers who were unable to work and who, as a result of their constrained income, counted every penny of their incomings and outgoings.



In order to make savings, carers spoke of switching to buying unbranded or own label food products, even shopping in the 'reduced to clear' aisle at the supermarket. 'Luxuries', like television packages, were also cut and small lifestyle changes, like switching from cigarettes to roll-ups, were also made.

It is therefore not a surprise that sandwich carers believe they are good, at least in their own estimation, at handling their money on a day-to-day basis. Four in five (81%) sandwich carers agree that they '*carefully consider the extent to which [they] can afford a product or service before [they] buy it*', with slightly more (84%) suggesting that they '*browse around so that [they] know the best price before [they] buy*'. A further three quarters (75%) feel that they are '*very organized when it comes to managing money day to day*', although this is less true of carers under 35. These high levels of organization were apparent in the qualitative element of the work – particularly among those carers in receipt of benefits and tax credits, who knew exactly what amounts were coming in and going out, and what the trade-offs were in terms of numbers of hours worked, childcare, housing benefit and other issues.

*I've just gone back to work. I only do 16 hours a week, because if I do more then it affects the rent and stuff. Now I have to pay £50 a week, which isn't that bad. But if I go back to work full time I'll be better off this year, but then next year when they do their assessment it's on what I've earned this year of taxable money, and then I will get less next year. So it doesn't work out in my favour...What they do, they cap you. You can only have £500 a week from earnings. So with me, I have to pay 50 quid [a week in rent], then I get £60 child benefit, £70 Working Tax Credit, and I should be qualifying for the £250 back to work bonus. So in a way they pay for my rent for the first month for free.*

(Carer in London)

To be this organized, financial management strategies were essential. These included putting money aside (even if just mentally), saving up for items before buying (71% do this), and for some, using cash only to help them keep track of what they are spending (52% do this). Sandwich carers also appear to be careful with their incomings and outgoings to ensure they remain 'in the black'. Two thirds (67%) disagree with the statement *'these days I find myself overdrawn more often than before'* while three quarters (75%) disagree that they *'tend to switch off when it comes to budgeting and working out my money'*.

*I've only just started using the Chip and PIN. I used to go to the cash machine and take my money out, because it's weird, when you're not giving money over and you're doing a PIN you tend to spend more. So I'm quite funny with things like that.*

(Carer in London)

## Going without

That the sandwich generation provides financially for others means that, at times, they have to go without. Nearly two thirds (64%) agree that they have less money for leisure, social participation and holidays since ending up in a dual care situation while only three in ten (30%) agree that *'I often treat myself to things when I know I can't afford them'*. This suggests that sandwich carers are generally pretty careful with their money and don't tend to spend on personal items.

That caring responsibilities can prevent people from having the lifestyle they envisaged was illustrated numerous times in the qualitative work. We encountered carers who were concerned that they would no longer be able to go on holidays as much as they would like to in retirement, in part because of the time burden of caring, and in part due to strains on their finances.

We also spoke to those who were never quite able to put together enough money to renovate their own house, or indulge their own hobbies (in one instance this included creating an aquarium of tropical fish) because of the near constant need to 'bail out' their children financially. However, they did not begrudge this extra expenditure, as it was part of their ability to enact their 'family values'.



*We thought that when the girls left home, great we would have time and money to do the floor, the doors, the fish tanks...Now I've done all their houses but ours is a mess...Just when we've saved up to do something with it, that's when the girls ring!*

(Carer in Glasgow)

*If I had some money I would pay off my credit card before I bought myself a pair of shoes. But if the kids needed shoes I would buy them before I paid off my credit card.*

(Carer in Wales)



## 4.3 Planning ahead

### Short-term financial planning

Some carers who participated in the qualitative study spoke of how they had systems in place to save for the shorter term for something significant, such as fixing a car, or paying for some insurance. For some carers, it was very important to them to have a 'buffer' in their finances to allow for unexpected expenses, such as a boiler breaking down, without having to go too far into an overdraft. This is also reflected in work by Aviva/Opinion Leader Research (2008)<sup>26</sup> which found that 65 per cent of sandwich carers like to 'save for a rainy day'. It is particularly important for sandwich carers to do this, as a result of the often unexpected nature of the kind of care they need to provide. These unexpected expenses are perhaps also reflected in the statistic that more than one in four (29%) sandwich carers surveyed have dipped into their own savings to help pay for care.

*Right now I am budgeting for our house insurance, building and contents insurance. And so I have to really now try and get down and try and gather money up, I have got to now try and put between £20 and £25 in the credit union, that by April, May time I have like about £400 or £500 saved to pay for the two things. There are two things I would never go without, house insurance or car insurance.*

(Carer in Derry)

In general, sandwich carers were good at planning financially, although some carers who claimed a number of benefits found that the way in which benefits are paid make it more difficult for them to plan effectively. To illustrate, having benefits paid at different intervals means that they have some leaner weeks and some weeks when they have more money, and makes it complicated to try and save, as well as cover all their daily needs. When they have to spend a lot of time and energy on caring, managing their budgets can become a chore that they just can't keep up with, and a lack of 'slack' in their payments system makes it hard to organise what to do with any spare money.

*I get three different, four different incomes, you get Child Benefit, then I get my wages monthly and then I'll get my Child Tax Credits fortnightly and then I get my other, I don't know what that other bit is that they call it because I'm only on the 16 hours a week [Working Tax Credit], is on a weekly basis....Yeah, it all just gets confusing; I do normally like to keep track of my finances but my head's just been scrambled.*

(Carer in London)

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<sup>26</sup> Aviva/Opinion Leader Research (2008) op.cit.

## Planning for one's own future

An important area of finances for anyone, not least sandwich carers, is the ability to plan ahead to a financial future, and to be able to set something aside for a 'rainy day' or one's old age. However, many of the carers we encountered during the qualitative part of this project were living for the day and not thinking this far ahead. In the majority of cases, this was due to a perceived lack of spare money at the end of the week/month, although some families were clearly prioritising short-term goals like going on holiday, rather than saving for later life.

*Because my parents didn't make old bones, I guess somewhere in my subconscious I'm not sure I'll make it through that long, so what's the point in planning.*

(Carer in London)

This is interesting because it seems to be the case that in spite of the fact that sandwich carers have first hand experience of the type of care needed in older age, and the associated costs. As Stone (Joseph Rowntree Foundation, 2012)<sup>27</sup> notes, given that more of us will experience sandwich caring, and as household composition will continue to evolve and diversify: *'It is of great concern that many people remain unaware of the potential costs of care in later life, and remain inadequately informed and prepared'*. Fifty-six per cent of carers feel that earlier planning for the experience of providing care and support would have helped them in their current situation.

Although two thirds (65%) of sandwich carers say they are saving on a regular basis, only just over half (56%) say that they can save for 'the long term future' and three in five (63%) say they are saving less money than they could before they started dual caring. Savings rates are considerably lower in the under-45 age group, although this is also true for those who are not sandwich carers. This may reflect the fact that sandwich carers under-45 also tend to have their own dependent children to look after and finance, and that this takes priority over their own long-term future.

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<sup>27</sup> Stone E (2012), 'Response to the House of Lords Call for Evidence: Impact of Demographic Change on Public Services', Joseph Rowntree Foundation.

# Sandwich caring and savings

Figure 11

Q. Here are some statements made by other people about planning ahead with money. Please indicate how much you agree or disagree with each statement



One in four sandwich carers (25%) say that they have had to reduce their pension contributions and retirement plans since starting to care. This is especially true of the carers who are at the lowest end of the income scale. Indeed, in the qualitative phase, we met a number of dual caring couples who were unable to put money into an occupational or personal pension for their own retirement, which left them two options: relying on a state pension, or working longer. This situation reflects other research conducted for the Joseph Rowntree Foundation (2009)<sup>28</sup> which suggested that, for the sandwich generation, financial planning was no longer a matter of depending on pension provision; and what lay ahead was the prospect of continuing to work into older age, by necessity and not through choice.

Some carers seemed to be planning to use their property as a way of funding their own retirement and potential care needs in later life. There was definitely a desire amongst those middle-aged carers who had mortgages on their houses to pay these off before they retire. This was sometimes in order to be able to downsize and access a significant portion of the capital in their property in retirement – for their own care needs or enjoyment – and in other cases to avoid having to pay expensive mortgage payments out of a somewhat smaller pension.

*We have a repayment mortgage so we do, and our mortgage isn't that high, I think we owe about 40,000, but the payments are high because we were trying to pay off our mortgage quite quick. I know if we went back to the bank and asked them to spread it over a longer period of time it might help, but I just don't want that. I want to just say let's*

<sup>28</sup> Godfrey M and Shaffi W (2009), 'Fast Forward to the Future Creating an Age-Friendly Society: Report on the 17 June 2009 Public Consultation Event Hosted by the Joseph Rowntree Foundation in Bradford', Joseph Rowntree Foundation.

*struggle on and do it this way, because I do not want to be paying for a house in my 60s, definitely not.*

(Carer in Derry)

## Providing for dependents

Carers in the qualitative element of this project clearly, in the short-term, prioritised spending money on dependants rather than themselves. However, it is less clear from the survey that carers have been able to plan for support for their dependants should anything happen to them in the longer-term: although the majority (62%) feel they have done, one in four (27%) feels that they have not. Almost a third (30%) say that they have made no financial plans for their older relatives, and 17 per cent have made no financial plans for their children.

Carers, however, are not satisfied with this: only 13 per cent are content with the financial plans they have made for older relatives, and only one in three (33%) are content with the plans that they have been able to make for their children.

*We should really get around to making wills, we mean to but it never seems to happen. We did get life insurance though, I made him when the kids were young because I thought he'd never be able to manage the children on his own if I croaked. We haven't really thought about our own care needs though, maybe because we still feel young at 60.*

(Carer in London)

This situation was also found with sandwich carers interviewed by Aviva/Opinion Leader Research (2008)<sup>29</sup>, who found that although carers claimed to plan ahead for their finances in general, this attitude did not translate to advance planning *in preparation for being a part of the sandwich generation*; four in five (81%) never made any plans to care for their older relatives. Of these, half (51%) did not anticipate it and a quarter (25%) did not want to contemplate it. One in ten thought that the Government would ensure that they would not have to do or pay anything (11%) or did not know how to plan (9%).

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<sup>29</sup> Aviva/Opinion Leader Research (2008) op.cit.

## 4.4 Financial products and advice

### Financial products

Our survey findings indicate that just over three quarters (76%) of sandwich carers feel that they have “a good understanding of financial products” with roughly the same proportion (73) disagreeing that they “struggle to understand financial products”. However, this is less true of younger carers – in the under 35s, struggling rises to between 30 and 40 per cent.

Carers we met did not have a great number of savings products (in many cases because they found they did not have any spare money to put into them). However, as we have discussed in previous sections, some carers in our survey show themselves to be keen on the principle of saving even if they are not able to put this into practice; half (51%) define themselves as ‘a saver rather than a spender’. Some carers in the qualitative phase had quite a complex system of different accounts, which helped them to keep track of income and savings for the medium-term. However, we also met carers who had simply one joint account between themselves and their partner and managed all their finances from there.

Most carers who took part in the qualitative phase of this research were wary about credit cards, stating that they knew that increasing interest rates could easily mean repayments becoming more and more difficult. Further, previous bad experiences when they had found themselves having difficulties making repayments informed their current attitudes.

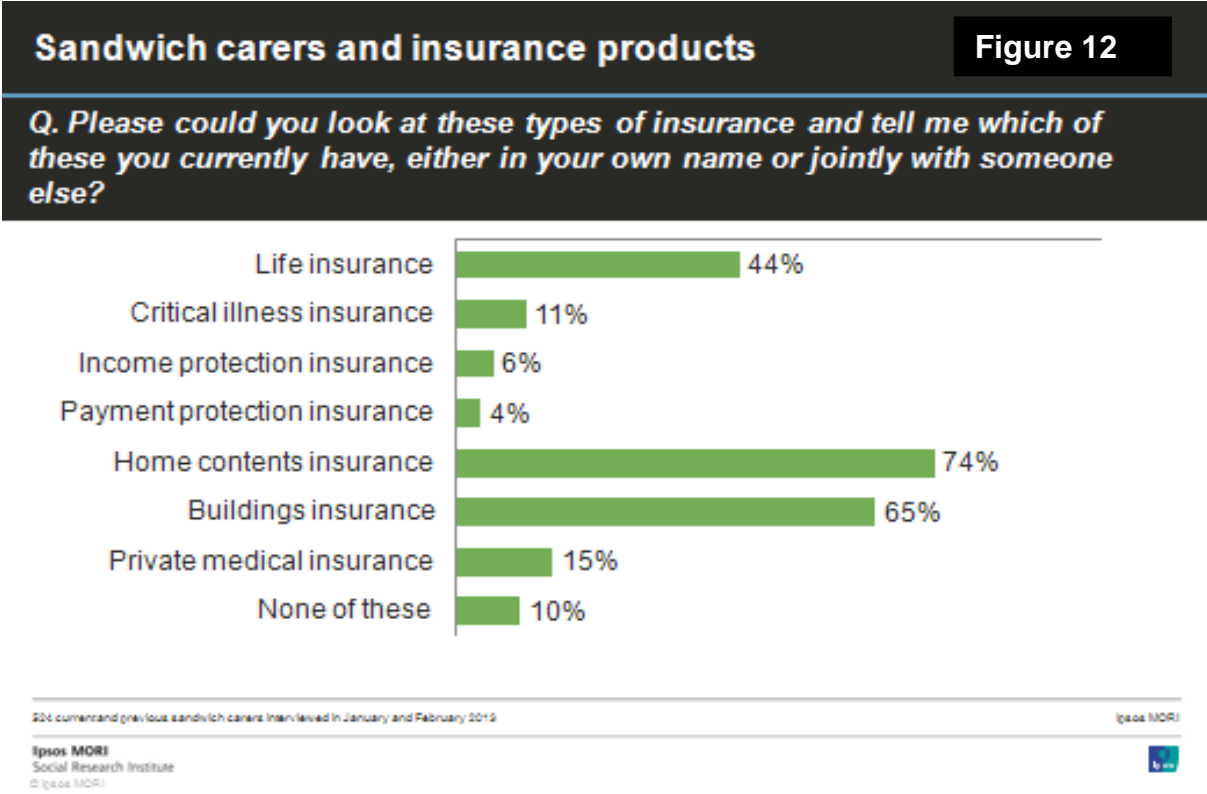
*My sister went, before Christmas, and bought herself a new suite on the four years 0% credit, and she said to me, are you going to be able to afford a new suite of furniture? And I said, the one I have will do, I says it's not great, but we'll get a more few years out of it. I don't think there would even be £30 a month, it is that tight. And I said if electric goes up, if oil goes up, if the food goes up and petrol goes up the way it's going, I says, I know for a fact in four years' time I will not have that £30.*

(Carer in Derry)

One participant in the qualitative phase, however, used a credit union for both saving and access to credit, and spoke very highly of the scheme. They felt that the interest rates were affordable, the terms of repayment flexible and that this scheme rewarded saving behaviour and even provided a form of life insurance. It should be noted, however, that this was the exception.



In general, apart from buildings and contents insurance which is held by 74 per cent and 65 per cent respectively, the use of other insurance products by sandwich carers is low, even though two thirds (68%) agree that *'it is very important to buy insurance because you never know what might happen in the future'*. However, in this they are no different to the general UK population. Carers' propensity to hold different types of insurance are indicated in Figure 12.



**Financial advice**

Many carers we met during this project had little or no access to financial advice and support, especially those from the lower social grades. However, many said that they would really value this type of information, to help them plan their finances and know what to do about longer-term issues such as retirement. Three quarters (77%) of surveyed Carers say that access to free support about a range of issues, including finances and employment whilst caring would help at least a fair amount in their situation.



Where carers had accessed financial advice and support they spoke very highly of the providers and the information given. The sources of this support varied, with some accessing it through the Citizens Advice Bureau and others through Independent Financial Advisers. Families who had accessed support appreciated the help with planning beyond the day-to-day and short-term savings goals, looking forward to yearly plans, or their own retirement.

*Yeah, I've been down and I've seen a man called Sean in the Citizens Advice Bureau... I've actually seen him probably six or seven times in the past two years for different things, just to help me with [things like] advice for rates rebates... even help for school dinners and school uniforms... I was with him a full hour and he says this is what you have to do. You have to take in the next year, insurance and stuff, you have to take in the likes of the washing machine breaking down, or whatever. He says, and have you got a contingency plan? So he done out a yearly plan, and it's that tight, it really is.*

(Carer in Derry)

One family had sought the advice of an Independent Financial Adviser (IFA) when the husband was due to retire from the police service and had found this very beneficial. This IFA advised the sandwich carers to use the lump sum element to pay off the rest of their mortgage so that they could use their house as an asset in retirement by downsizing and reduce their outgoings when they finished work. They felt that this had put them in a good situation when it came to both of them retiring, and gave them a safety net should they need care and support in their later years.

Another family had used a debt management service, which had helped them to consolidate their debts into one account, with a low fixed repayment; they felt that everyone who has debts should have access to this type of support.

## Chapter 4 Conclusion

In this chapter we have explored the financial situation of sandwich carers, the reasons behind this, as well as the ability of sandwich carers to manage their finances given their caring responsibilities. We have shown that sandwich carers spend significant amounts of money on the generations that they care for, with children being the most 'expensive' element of this. Unsurprisingly, many carers say that they are worse off than before they started sandwich caring, and many struggle to find money for themselves, often going without and prioritising spend on the people they care for. Although the day-to-day money management of most carers is good, a significant number of carers are storing up financial problems for the future by not being able to save, or plan for their own retirement adequately. Carers are no different to the general population when it comes to their use of financial products, but it is clear that they would be interested in and benefit from a range of financial advice, and financial products tailored to their needs as carers.

# Conclusions



## Conclusions

One of the clear findings from this research is that providing sandwich care can have a significant detrimental impact on the carers' finances and wellbeing. The high number of hours that dual carers spend caring leaves them with little time to keep track of their living costs, or their spending on care.

Half of the sandwich generation have had to reduce their working hours or stop working all together because of their care responsibilities. This not only significantly affects this generation's income but also reduces their financial capability, leaving them financially vulnerable and ill-equipped to deal with unexpected financial events.

Furthermore, members of the sandwich generation do not typically plan ahead; either for themselves or for those they provide care to. Carers do not expect to find themselves in a dual care situation, and have not made adequate financial plans. Because taking on caring responsibilities can affect one's ability to earn a steady income, many sandwich generation carers are storing up a 'pensions penalty' for their future, as they may not have earned enough to accrue adequate entitlements to state, occupational or private pensions.

Moreover, in line with wider population trends, many sandwich carers falsely assume that there is state support in place to deal with elderly social care needs. Some carers discover this service gap too late, and are then obliged to take on demanding caring responsibilities.

While many sandwich generation carers find their role worthwhile, this often forgotten population are, in many instances, vulnerable, and lack the financial plans and social networks that are vital to dealing with life's ups-and-downs.