



# Income Roulette 2018

In this year's Income Roulette report we surveyed more than 8,500 members of the public to consider their financial confidence, attitudes and concerns. We identified three key groups in which we shine the spotlight on their financial resilience and explore the issues they face today.



## Meet the Sandwich Generation:

They are one of three groups identified in this year's Income Roulette research. They have significant responsibilities as they juggle caring for dependents, whilst worrying about the impact of a number of financial shocks.

### What is financial resilience?

We measure financial resilience in line with the Money Advice Service's (MAS) definition. They recommend that people should have at least 90 days' worth of outgoings in savings to be 'financially resilient'.

**2.4 million** people typically between 40 and 60 years old are financially stretched.

**57%** fall short of the recommended MAS amount of savings



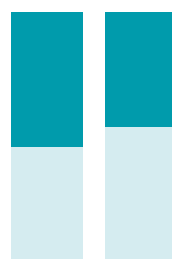
**More than half (52%)** are worried about the consequences of a serious illness affecting themselves or their partner

**37%** (two in five) have less than **£125** disposable income each month



**2x** more likely to **worry** about the prospect of themselves or their partner **dying** and leaving the family **without an income**

**54%** say they want to save but **can't afford** to do so



**46%** cite their **children** as a constant source of **unexpected expenses**

**25%** are not at all confident about the funds they will have for retirement



On average, this group has around **£60,933 to retire on** while expecting their funds to last around **20 years**, which would provide a monthly income of less than **£254**



**£254**

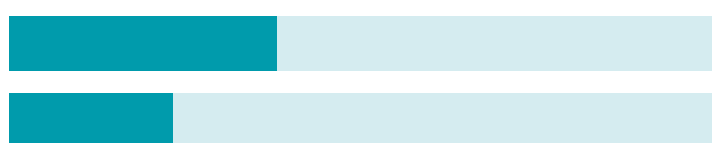
**23%** say that household bills are their biggest financial burden



**26%** are not confident or excited about their future



**38%** worry about falling sick and not being able to work



vs **27%** National Average



More than **one in three**



have no idea how much is in their pension savings



**39%** of this group think that financial advice is for high income earners

Make sure your Sandwich Generation clients understand that financial advice is available to them all, and will help keep them in control of their financial future.