



6.5 MILLION WORKERS BEHAVE AS IF THEY ARE 'FINVINCIBLE'

- **Number of people unable to work long-term due to ill health rising**
 - **Many ignore risk of losing an income**
- **Sedentary lifestyles having an impact - workers sitting down for over eight hours a day on average (regional comparison below)**

Millions of people in the UK could face financial disaster if they could no longer work due to ill health, warns a new report from the charity-led campaign Seven Families^[1]. The number of people out of work due to ill health has risen by 71,000 compared to this time last year, meaning today, 2.09 million people in the UK are not working because of long-term illness^[2].

Despite this increasing number, 6.5 million workers in the UK behave as if they are 'finvincible' (financially invincible) by not having a financial safety net in place if they were too ill to work, while having no idea how they would survive^[3].

People leading more sedentary lifestyles increases the risk of ill health and could be one of the factors behind the rising numbers of people unable to work. The report from Seven Families, led by Disability Rights UK, shows on average, workers are sat down for 8.4 hours per day in total (inside and outside of work) which increases to nine hours for those aged 18 to 34 and 9.4 hours for those living in London. Sitting for long periods each day significantly increases the risk of conditions such as diabetes, heart disease and stroke^[4]. (Regional comparison below).

A quarter (25%) of workers said they have suffered weight gain during their working life. This increases to 40% amongst those who are sat down at work for more than 10 hours a day on average. Just 15% of those who are sat down for less than an hour have experienced weight gain.

The likelihood of experiencing mental health problems also increases with time spent sat down at work, with 16% of those who spend less than hour sat down experiencing it during their working life compared to 27% of those who spend over 10 hours sat down. On average, 38%

of workers have experienced back or neck pain, and half (51%) have had stress, anxiety or depression, some of the most common reasons for people being unable to work long-term.

People can help mitigate the impact on their health of sitting for long periods of time by following health and wellbeing guidelines, such as standing up and moving around frequently, and for at least two hours a day^[4]. However, 14% of workers are aware of safety and wellbeing guidelines but tend to ignore them, while a further 19% have no idea what the guidelines are. Almost half (45%) of those who have experienced mental health issues during their working life have not sought professional help or only mentioned it to friends and family.

Liz Sayce, chief executive of Disability Rights UK added: “People living with health conditions and impairments have a huge amount to contribute to our society – but may need support to do so. It’s important to have good state support, and for both individuals and employers to put a high priority on keeping well at work; employers can do a lot to help employees maintain good health. With the right support, people can stay well; and when we develop health conditions, we can get back to work - and stay there - because the support is in place.’

Peter Le Beau, from the Seven Families campaign said: “It’s a worrying trend that more people are falling out of work due to ill health and that our sedentary lifestyles could be contributing considerably to the issue. Doing everything you can to lead a fit and healthy life is the best safety net against not being able to work because of ill health, but it’s essential to also have a financial plan in place in case the worst happens.”

When asked their attitude to planning financially for the possibility of being unable to work long-term due to ill health, 11% of workers don’t worry about it because they don’t believe it will happen to them, while nearly a third (31%) have thought about it but done nothing about it. Almost a fifth (17%) have never thought about it while 12% don’t know what they should do. Coupled with the 22% of workers who say they would have no idea how they would cope financially if they were unable to work, has led to 6.5 million workers being labelled as behaving as if they are ‘f invincible’.

When asked if they have a plan, 29% of workers said they would rely on savings if they could no longer work long-term, 20% would rely on the state and 16% on their employer. Just 13% have an insurance policy in place that would pay them an income if they couldn’t work because of ill health.

Peter Le Beau added: The reality for many is that they would struggle to pay bills and put food on the table if the main breadwinner was no longer earning, which is a situation many find it hard to imagine happening to them. There are many options people can consider, such as whether their savings, investments or pensions could look after them long-term, whether family would be able to help or if an insurance product such as Income Protection would be most suitable. We would urge people to seek professional financial advice to ensure they have a safety net against the risk of being unable to work, so they aren't boldly believing they are financially invincible when the likelihood is many would be financially vulnerable."

Total hours sat down – regional comparison:

Region	Hours sat down per day in total (inside and outside of work)
London	9.4 hours
West Midlands	9.1 hours
Scotland	8.7 hours
South East	8.7 hours
East of England	8.2 hours
South West	8.2 hours
North East	8.1 hours
North West	8.1 hours
Wales	8.0 hours
Yorkshire & Humberside	7.7 hours
Northern Ireland	7.5 hours
East Midlands	7.2 hours
National average	8.4 hours
Highest Cities	
London	9.4 hours
Manchester	9.4 hours

To check whether you are financially invincible go to <https://apps.facebook.com/sevenfamilies/> and take the Seven Families 'finvincible' test.

For further information go to www.facebook.com/7Families

-ENDS-

Media enquiries

- Linda Winder, Carr Consulting & Communications
07984 748 360 Email: linda@carrcandc.co.uk
- Kevin Carr, Carr Consulting & Communications
07887 838811 Email: kevin@carrcandc.co.uk
- Peter Le Beau, Seven Families spokesperson

07799 074020 Email: peter@lebeauvisage.co.uk

- Ben Furner, Disability Rights UK

07946 355795 Email: ben@furnercommunications.co.uk

Notes to editors

[1] Research carried out online by Opinium on behalf of Seven Families, amongst a nationally representative poll of 2003 people aged 18 and over from 20th – 23rd May 2016.

[2] ONS Labour market statistics May 2016

[3] Latest ONS figures (May 2016) show there are 31,129,000 people aged 18 and over working in the UK. 21% of the nationally representative poll of those working have no financial plans in place if they couldn't work long-term due to illness, while stating they do not know how they would cope financially if they were unable to work long-term. 21% of 31,129,000 is 6,537,090.

[4] Source: Public Health England's campaign 'get people standing'

Seven Families, in partnership with Disability Rights UK and the Income Protection Task Force, is providing a tax-free income for one year to seven families across the UK who have lost an income through ill health or disability. The campaign also provides the families with access to advice from a range of volunteering financial advisers to help with basic finances and budgeting, and they also have the opportunity to benefit from independent living, rehabilitation and emotional support services. Each family is being put in the position they would have been had they taken out income protection. Each family's story can be seen at www.Facebook.com/7Families

About Seven Families

Seven Families is a charity led campaign to raise public awareness of the financial impact of long term illness or disability. It is administered by Disability Rights UK and The Income Protection Task Force (IPTF). Supporting companies: Aegon, AIG, Aviva, British Friendly, Canada Life, Cardif Pinnacle, Ellipse, Exeter Friendly, Fineos, Friends Life, Hannover Re UK Life, Legal & General, LV=, Royal London, Pacific Life Re, Vitality, RGA, Scor, Scottish Widows, Unum, Zurich.

About Disability Rights UK

Disability Rights UK is the leading charity of its kind in the UK. It is run by and for people with lived experience of disability or health conditions. It works with its members to influence national policy on independent living, benefits, education, employment, transport, human rights and other issues - shaping policy through direct experience and expertise. It also work with its local individual and organisation members to empower and to influence local policy and services.

About IPTF

Peter Le Beau is the Chairman of the Income Protection Taskforce, which was formed to promote awareness of Income Protection and long term disability amongst consumers and all parts of the life and health insurance industry.