

Press release  
29<sup>th</sup> April 2015



## **Driving instructor with Bipolar Becomes Sixth Participant of Seven Families Campaign**

- Charity led campaign to raise public awareness of the financial impact of long term ill health or disability
- Seven different families impacted by ill health or disability will receive financial, emotional and practical support for one year
- The project will monitor their stories and the impact on their lives as the year progresses

According to Bipolar UK 1% to 2% of the population experience a lifetime prevalence of bipolar and recent research suggests as many as 5% of us are on the bipolar spectrum.

Paul Norbert is 44. He was given a course of medication and diagnosed with bipolar in his mid-20s and has had difficulty working ever since.

“Compared to other health problems bipolar and depression are still often affected by misunderstanding and stigma. It can affect every aspect of your life and your relationships. I want to be open and honest about the condition and help others who might be going through something similar. Many people don’t know what to say but just a few words of kindness can make a difference, even just asking how you are.” said Paul.

“It is important to get the right diagnosis and accept that treatment is necessary. There are many ups and downs along the way and I would be the first to admit that I haven’t always managed things in the best way possible. Sometimes you lose faith and just need somebody to talk to, somewhere to turn.

“The Seven Families project will help with day to day life and the counselling and emotional support may prove to be just as important as the money. But sometimes you just need to get away from it all. Living in London can be stifling and it will be nice to use some of the money to take a break and clear my head.”

As part of the Seven Families project Paul will receive financial support and advice to help improve his home life, aid rehabilitation and hopefully help him return to work.

Paul added: "I'm keen to get back to work and hope to retrain as a driving instructor. Although I am dyslexic I am working to obtain a degree with the Open University. I have also been working voluntarily in a youth club and would really like to get involved in more charity work."

Peter Le Beau MBE and spokesperson for the Seven Families campaign said: "The campaign provides a tax-free income for one year. Each family will have access to financial advice from a range of volunteering financial advisers to help with basic finances and budgeting and they will also have the opportunity to benefit from independent living, rehabilitation and counselling services."

Speaking about the project, Jason Jaspal from Disability Rights UK commented: "We campaign constantly for much faster and more effective support when somebody's life changes through an accident or health condition. We hear from people daily who have to wait months for assessments (for employment and support allowance), while receiving ineffective or no support to resume work. This project will help us learn how different it can be when people do have resources, information and access to support on their own terms. We plan to draw on this learning to campaign for changes in social security and independent living support, which is in line with our aim to strengthen the voice of disabled people."

Liz Sayce, CEO of Disability Rights UK added: "We also want to test the difference it can make to get fast, effective support when you unexpectedly become disabled or develop a serious health condition, so you can get your life on track. Our campaign is for improved social security and independent living rights, for everyone – not the 2-tier system we have at present."

### **Supporting the Campaign**

The campaign has a dedicated website ([www.7families.co.uk](http://www.7families.co.uk)), Facebook page (<https://www.facebook.com/7Families>) and Twitter account (@7Families) which each include a wide range of information as well as updates from the families as their stories unfold over the year.

A Just Giving page ([www.justgiving.com/7F](http://www.justgiving.com/7F)) has also been set up for any companies or individuals who may wish to provide additional support for the project. Further families will be announced in the coming months.

-ENDS-

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## **Notes to editors**

Supporting companies: Aegon, Ageas Protect, Aviva, British Friendly, Canada Life, Cardif Pinnacle, Ellipse, Exeter Friendly, Fineos, Friends Life, Hannover Re UK Life, LV=, Royal London, Pacific Life Re, PruProtect, RGA, Scor, Scottish Widows, Unum, Zurich.

### **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 IPTF.

### **About Disability Rights UK**

Disability Rights UK is the leading charity of its kind in the UK. We are run by and for people with lived experience of disability or health conditions. We work with our members to influence national policy on independent living, benefits, education, employment, transport, human rights and other issues - shaping policy through direct experience and expertise. We also work with our 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 all parts of the life and health insurance industry and among consumers.

## **Statistics**

- Today in the UK 2.2m people of working age will be off work for at least 6 months at any one time through sickness and disability (Cover)
- More than 2.56m people are claiming Incapacity Benefit/Allowance (Cover)
- In 2012, the average household spent £559 a year on income protection (ABI)
- More than two in five (41%) employees would have to rely on their savings to preserve their lifestyle if they could not work due to illness or injury (GRiD)
- In August 2014, there were 2.515m people claiming Employment and Support Allowance or Incapacity Benefits. 92.1% of those received benefit payments, the remaining 7.9% just received National Insurance credits (DWP)
- On average, people with disabilities pay £500 a month more in living costs, with more than 1 in 10 paying more than £1,000 a month more (Source: Priced out: ending the financial penalty of disability by 20102, Scope, 15 April [www.scope.org.uk](http://www.scope.org.uk)).
- On average, 4 in 5 people with cancer (83%) are £570 a month worse off than before they had the diagnosis, according to Cancer's Hidden Price Tag, from Macmillan Cancer Support on 19 April 2013. [www.macmillan.org.uk](http://www.macmillan.org.uk).
- 131m days were lost to sickness absence in 2013 according to Sickness Absence in the Labour Market, published by ONS in February 2014, see [www.dwp.ons.gov.uk](http://www.dwp.ons.gov.uk)). The most common causes were musculoskeletal conditions (31m days lost), followed by minor illness (27m). Absence rates are higher in larger organisations and in the public sector.
- Around 300,000 people a year fall out of work and into the welfare system due to health-related issues (DWP)

## **How does Income Protection work?**

- Around 3m people in the UK have an Income Protection policy either individually or through their employer
- IP typically pays out 60-80% of the income you were earning before getting ill and leaving work, either until you get better and go back to work, or you retire. Some policies cover for a shorter, fixed term of 1-5 years. Policies cover unto a potential retirement age of 70, premiums can be fixed and policy conditions do not include many (if not all) of the standard exclusions associated with payment protection insurance
- IP often includes other support services to support you during absence, and often to help you return to work more easily. These can include Employee Assistance Programmes, Vocational Rehabilitation services, counselling and emotional support, Best Doctors and others

- 91.1% of all individual IP claims were paid by insurers in 2013. In total, £138.4m was paid on 12,004 IP claims, with an average claim of £11,500 a year (ABI)
- 82% of all group IP claims were paid in 2013. In total, £318m was paid on 14,501 GIP claims, with an average claim of £21,930 a year (GRiD)

**What to do next?**

- To learn more speak to an Independent Financial Adviser
- Or talk to your employer
- Or visit MAS, Which?
- Or the Seven Families website ([www.7families.co.uk](http://www.7families.co.uk))