



Second Family Announced for Seven Families Campaign

Seven Families is pleased to announce the second family for the Seven Families campaign,

Daniel Pinder was born deaf in November 1964 (he turns 50 this month) and was also diagnosed with epilepsy while young, neither of which stopped him from working as a rehabilitation officer.

In 2009, however, he was diagnosed with Multiple Sclerosis. “Many years earlier I had briefly lost sight in my left eye and experienced different short term episodes until I originally thought I suffered a stroke. When the confirmation finally came in July 2009 that it was MS it came as a relief, because until then nobody could tell me what was really happening.” Daniel said.

“The Seven Families campaign is an excellent way of raising public awareness of the real impact of health conditions. The money we received from the project will be used to improve our standard of living as well as training for future employment that is hopefully suited to my skills and abilities. I may also obtain specialist equipment that will aid me to be more independent whether socially or in employment.”

Seven Families is a charity-led campaign to raise public awareness of the financial impact of long term illness or disability. The ground-breaking campaign, which is backed by some of the biggest companies in the UK, will provide financial support for one year to the breadwinners of seven families who are currently unable to work through ill health or accident.

The families are based in different parts of the country, come from various backgrounds and are experiencing the impacts of a range of different health conditions and injuries.

Commenting on the project, Peter Le Beau MBE and spokesperson for the campaign said: “We are trying to highlight the need for people to plan financially in case they become too ill to earn. The campaign provides a tax-free income for one year and Daniel will receive £700pm.

“It is the first campaign of its kind and it is probably the first time so many major companies have worked together for a common purpose and got widespread support for doing so.

However, it is not just about the money as each family will also have the opportunity to benefit from independent living, rehabilitation and counselling services.”

Speaking about the project, Liz Sayce, CEO of Disability Rights UK said: “DR UK is involved in the Seven Families project because we 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.”

Peter Le Beau added: “Each family will also have access to basic financial advice, from a range of volunteering financial advisers, to help with basic finances and budgeting.”

Jason Jaspal from Disability Rights UK also 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 Personal Independence Payment), 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.”

Supporting the Campaign

The campaign has a dedicated website (www.7families.co.uk) and from today will be supported by a range of online tools including Facebook, YouTube and Twitter, which will 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) 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=, 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).
- 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.
- 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). 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)