



Seven Families Campaign Goes Live

A charity-led campaign, to raise public awareness of the financial impact of long term illness or disability, launches today.

The ground-breaking 'Seven Families' 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 as the result of an 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, spokesperson for the campaign, Peter Le Beau MBE, said: "Put simply, we want to highlight the need for people to plan financially in case they become too ill to earn. This campaign provides a tax-free income for one year to people who have lost their ability to earn because of a serious or long-term health condition or disability.

"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: each family will also have the opportunity to benefit from independent living, rehabilitation and counselling services."

The Families

The first family to benefit from the project are Tim and Tracey Clarke, who live on a houseboat after financial difficulties forced the sale of the family home.

Tracey, who retains just 2% of her eyesight and will receive £600pm from the campaign, said: "We sold our house and bought a narrowboat, which is a much cheaper and more relaxed way of living. It is just about manageable on benefits but this additional money from Seven Families could be life changing.

"Although I never had any functional vision in my left eye from birth, it had never caused a problem. I drove a car, held an advanced driving licence, had a career as a Pharmacy

Technician and did a lot of artwork. Then, in 2011, my eyesight began to shut down completely for no diagnosed reason. There is no way that we could have afforded to keep the house and we were facing bankruptcy, but the Seven Families project is going to make an immense difference to us. Amongst other things I will be able to buy a laptop with the necessary specialist software that will allow me to work again. I then hope to begin to build a path into writing and publishing, which I can do from the boat.”

Speaking about the project, Jason Jaspal from Disability Rights UK said: “We campaign constantly for much faster and more effective support when somebody’s life changes through an accident or health condition. The Seven Families campaign raises awareness of the financial and emotional impact being unable to work due to long term health conditions or disability has on a person, as well as identifying what support makes most difference to living the life you choose.

“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.”

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.”

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 via 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 to 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)