

# DEADLINE TO BREADLINE 2017.

The **Deadline to Breadline** is the number of days on average UK employees and their households could survive financially on their savings – if income is lost through long-term sickness, critical illness or death.

## UK EMPLOYEES JUST 32 DAYS FROM THE BREADLINE



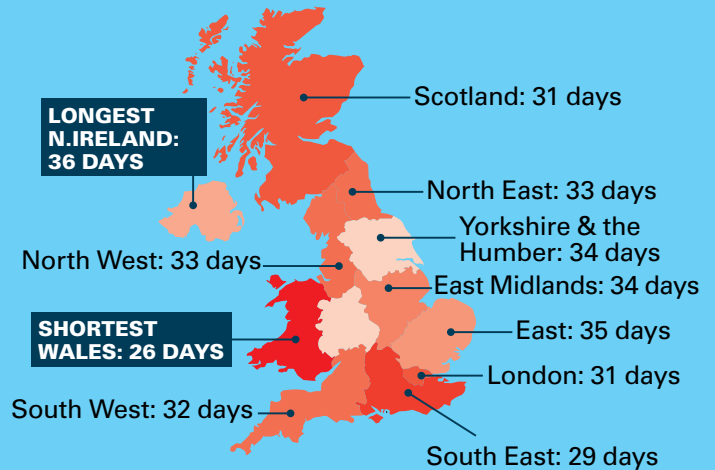
**23%** do not save any of their income each month, so they could be on the breadline tomorrow.

## 8 YEARS 4 MONTHS

Households save on average **£321** a month. It would take almost 8 years and 4 months to save one year's average UK gross salary **£27,600**.



## REGIONAL HOTSPOTS



## UNPREPARED BRITS

**30%** of employees in the UK don't have any financial back-up plans, if they were affected by long-term critical illness, disability, loss of salary, redundancy, or death.



## FINANCIALLY SECURE

On average, UK employees have just over **£6,500** in savings. Yet to feel financially secure they believe they would need a further **£9,830**.



## A WORRYING REALITY

Average UK household debt = **£4,674**

**8%** have debt of over **£20,000**



### BIGGEST WORRIES IF AFFECTED BY LOSS OF SALARY OR REDUNDANCY

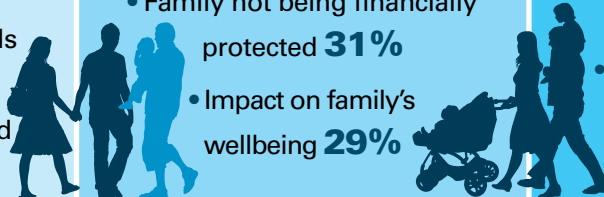
- Unable to pay rent or mortgage **48%**
- Unable to pay household bills **45%**
- Unable to afford to buy food **36%**

### BIGGEST WORRIES IF AFFECTED BY CRITICAL ILLNESS OR DISABILITY

- Loss of home **33%**
- Family not being financially protected **31%**
- Impact on family's wellbeing **29%**

### BIGGEST WORRIES IN THE EVENT OF DEATH

- Impact on family's wellbeing **49%**
- Family not being financially protected **34%**
- Impact on those financially dependent **22%**



## TRIGGERS TO TAKE OUT PROTECTION COVER.

- Having a child **34%**
- Buying a property **25%**
- Illness **24%**

Our research, which was supported by analysis from Censuswide, draws on a survey of 2,027 employees representative of the UK adult population.

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