

# What would you do if your income stopped?

Yes, it could happen to you – over 141 million days were lost to sickness in the UK in 2018, and all of the people who were ill still had to pay their bills. If it was you, and your income stopped, what would you do?

Compare your average weekly spend with the UK average and decide how you would cope.

## Average UK household weekly expenditure

### RECEIPT

Mortgage payments	£156.50
Travel and transport	£ 80.20
Fuel and power	£ 79.40
Food and non-alcoholic drinks	£ 61.90
Restaurants and hotels	£ 51.30
Health	£ 8.00
Miscellaneous goods and services	£ 45.50
Recreation	£ 76.90
Household goods and services	£ 40.80
Other	£ 77.20
Communications	£ 21.30
Education	£ 5.70
Alcohol and tobacco	£ 13.00
Clothing and footwear	£ 24.40

Total £742.10



520 9200234 432 287

## Your household weekly expenditure

### RECEIPT

Mortgage payments	£
Travel and transport	£
Fuel and power	£
Food and non-alcoholic drinks	£
Restaurants and hotels	£
Health	£
Miscellaneous goods and services	£
Recreation	£
Household goods and services	£
Other	£
Communications	£
Education	£
Alcohol and tobacco	£
Clothing and footwear	£

Total £



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# How would you cope?

## State Benefits?



### Statutory Sick Pay (SSP)

£95.85 per week up to 28 weeks and isn't available to the self-employed.

### Universal Credit (UC)

Has replaced 6 other benefits. UC is assessed against the household, rather than the individual, which may have significant impact on the UC benefits paid, especially if the household has some savings. Full UC benefits are only paid if household savings are less than £6,000; from £6,000 to £16,000 a reduced amount of UC is paid, with no UC being paid if savings exceed £16,000.

For more information on the amounts available, view our overview of state benefits.

## Employer Sick Pay?



In the UK there are around 5m self-employed people<sup>†</sup>, and they have no financial support if they can't work.

Employers don't have any obligation to pay sick pay, and if they do, each sick pay scheme is different.

Do you know what you would receive if you were unable to work due to illness or injury?

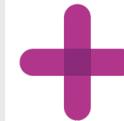
## Savings?



Around a quarter of British adults have no savings, and 1 in 10 typically spend more than they earn\*.

Would you really want to spend your house deposit, retirement fund, holiday pot etc.. on day to day living expenses?

How long would your savings last?



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