

Deadline to Breadline

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**.



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



£4,674

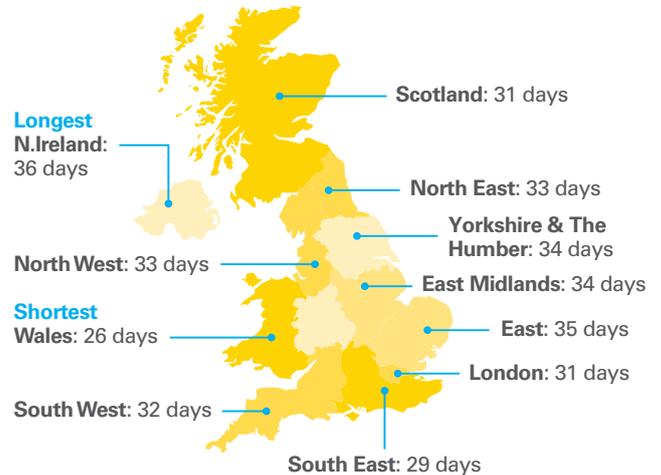
Average UK household debt



8%

have debt of over £20,000

Regional Hotspots



Triggers & Worries

Triggers to take out protection cover.



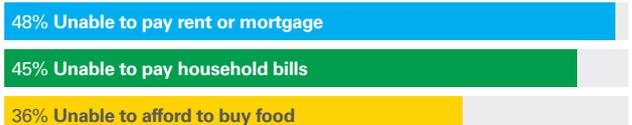
Biggest worries if affected by critical illness or disability



Biggest worries in the event of death



Biggest worries if affected by loss of salary or redundancy



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

Legal & General Partnership Services Limited. Registered in England and Wales No. 5045000. Authorised and regulated by the Financial Conduct Authority. Legal & General Assurance Society Limited. Registered in England and Wales No. 166055. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered office for both firms: One Coleman Street, London EC2R 5AA. Information correct as of April 2019.

For adviser use only. GICH010219 04/19

