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- Britons work 10 days a year whilst sick
- Half of workers return from sick leave early
- More than one in three (38%) workers have lost income as result of illness
- Average worker's income drops by £430 a week if they only receive Statutory Sick Pay

For each day we take off sick, we work two more days while ill, according to a study released today.

The research, from protection specialist LV= shows the degree to which Britons fear taking sick leave, driving us to return to work early from sickness, or not taking leave at all.

More than half of British workers (54%) go back to work before they're better, working an average 10 days a year while ill, in addition to the five days a year taken in sick leave.

The reasons vary from feeling guilty for being away from work (41%) to worrying that bosses look unfavourably on those taking sick leave (26%). However, a similar number (30%) state financial reasons for returning to work early.

This is no doubt driven by the fact that a quarter of the working population (24%) are not paid by their employer when ill for short periods – equivalent to around 7.4 million workers (1). This is made up of approximately 1.5 million employees who are only paid the statutory rate, 1.4 million workers on zero-hour contracts (2) and 4.5 million self-employed people (3) who all face losing wages if ill.

However, long-term sickness can also mean a serious loss of income even for those who qualify for sick pay, as employers are only obliged to pay Statutory Sick Pay of £87.55 per week for up to 28 weeks. This would result in the average UK worker (4) suffering a £430 drop in their weekly income, and is perhaps the reason why more than one in three British workers (38%) say that they have lost income as a result of sickness.

Many British workers (34%) have also gone as far as hiding illnesses from bosses (rising to 55% for Londoners). Not only does this include short-term illnesses like cold and flu, but more than 800,000 British workers say they've hidden a chronic illness from their boss and five million have hidden issues such as severe stress or depression from their employer (5).

This 'suffering in silence' is driven by similar reasons to those that push us to head back to work early after sickness, including the fear of bosses looking unfavourably on being ill (38%) or having wages affected (22%).

The findings make it clear that for many workers the financial impact of being unable to work would be quite significant. The fact that just one in ten has any form of protection policy in place that would provide them with a replacement income or lump sum if they were unable to work suggest that a considerable number would struggle if they saw a drop in their income. Although almost half (47%) of UK workers say that they would rely on their savings if they were unable to work, one in ten admit that their savings would run out after less than a week. Just one in seven (14%) have enough in savings to last up to a year.

With the average career lasting over 40 years, there are few workers who won't take any time off. Whilst not everyone who takes sick leave will be off for a prolonged period of time, the findings show that people often underestimate how long it will take for them to recover. Close to half (45%) of UK workers say that it has taken them longer than expected to return to the workplace and figures from LV= reveal that the average claim on its income protection policy is seven years. Given the average household's monthly outgoings amount to £1140, there are few households that will have sufficient funds to bridge this income gap for a sustained period.

Richard Rowney, LV= Life and Pensions Managing Director, said: "So often when we talk about sick leave we look at the cost to the wider economy rather than the individual. Whilst no one wants to think about getting ill, none of us are invincible and the reality is that some people will need to be off work for a large chunk of time. Although this can have a detrimental impact on an individual's finances and lifestyle, far too few of us have a back- up plan in place that would protect our income if we found ourselves unable to work. Having a contingency plan, such as income protection, in place offers peace of mind that if our financial circumstances change due to illness we can focus on recovering rather than worrying about how to pay the bills."

Notes to editors

Research conducted on behalf of LV= by Opinium Research, using an online panel of 2,003 full time or part time employed Britons, weighted to be representative of the British working population.

- The workforce is 30.79m adults
(<http://www.ons.gov.uk/ons/rel/lms/labour-market-statistics/november-2014/statistical-bulletin.html>) 24% of this figure is 7.389 million (approx. 7.4m). There are an estimated 1.4m zero hour workers, 4.5m self employed, leaving a further 1.5m employees entitled just to statutory sick pay by their employer (i.e. no sick pay).
 - <http://www.theguardian.com/uk-news/2014/may/01/huge-increase-workers-zero-hours-contracts>
 - <http://www.ons.gov.uk/ons/rel/lms/labour-market-statistics/november-2014/statistical-bulletin.html>
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- Of workers surveyed, 2.6% had hidden a chronic illness from their employer and 16.2% had hidden a long-term mental illness (such as stress or depression) from their employer. These figures equate to 800,540 and 4,987,980 workers respectively (based on 30.79m employees).

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