

It's not always the headline illness: what really keeps younger people off work.

Ask most people in their twenties or thirties what could stop them earning, and they'll probably talk about a serious injury or a major illness. It's understandable. But when you take a closer look at what income protection claims are actually paid, the picture is often different to what they might expect. And for advisers, this is a lot more useful.

The scale is worth setting out. Insurers paid out £7.84 billion in individual and group protection claims across 2025 [1]. That's around £21.5 million a day. Behind that headline figure sits a clear pattern in why people claim.

The everyday conditions

Musculoskeletal (MSK) conditions are the most common reason for an individual income protection claim [1a]. One in three (33%) individual claims in 2025 were for MSK conditions. Mental health is the other big driver: £39 million was paid on individual income protection claims for mental health conditions in 2025. Nearly a fifth of all claims paid [1].

These are sometimes not the conditions people picture when they imagine being unable to work. Critical illness is built around a defined list of conditions [2], so many everyday causes of long-term absence sit outside of it. That's why it matters that clients understand what each type of cover is designed to do.

The wider picture

This also fits the wider national conversation about work and health. The government's *Keep Britain Working* review has put a spotlight on the impact of ill-health on the UK workforce. The report highlighted young adults are particularly affected. The number of 16–34-year-olds with a mental health condition who are out of work due to long-term sickness rose by 76% between 2019 and 2024 [3].

The review found that employees who had been absent for 4–6 weeks had a 96% chance of returning to work. However, this fell to less than 50% for those absent for more than a year. This reinforces why early support alongside income protection matters [3].

It's also worth remembering what an income protection policy is designed to do. In addition to paying a percentage of the policyholder's salary, many providers offer extra support services. Aimed at keeping people in work or helping them back into it. This is why it's more than income protection, for many, it's the support offered when they need it, even if they aren't claiming.

Why this matters for younger clients



Younger clients are most likely to assume their employers sick pay will see them through, or that long-term illness is something for later in life. If eligible, Statutory Sick Pay is currently £123.25 a week, or 80% of a client's normal weekly earnings – whichever is lower. And this is only paid for 28 weeks [4]. Sick pay is time limited and what an employer offers on top varies widely.

It's not always a major accident or serious diagnosis that prevents someone from working. It's ordinary conditions, such as a back problem or a period of poor mental health, hitting people who often have ordinary financial commitments: rent or a mortgage, childcare costs and essential bills.

What advisers can take from this

Start the conversation with everyday risk rather than the worst case. Asking "what would happen if you were unable to work for six months?" is more relatable than a list of serious illnesses.

Be clear about what each product does. Income protection responds to an inability to work, subject to policy terms, while critical illness pays out for a defined list of conditions. Together these can complement each other to help your client's get the protection they need.

Check what's already in place. A younger client may have existing cover or enhanced sick pay through work. Understanding it, and its limits, is a useful part of the conversation, particularly because it may not move with them if they change jobs.

Finally, the earlier the conversation happens, the more options there are. That's the thread running through all protection conversations.

Conversations about protection often begin with a worst case. Starting with the more familiar reasons someone might be unable to work is more relatable, and often, more effective.

[1] – The ABI, 2026 - <https://www.abi.org.uk/media-hub/news-post/protection-insurers-pay-out-7-84-billion-to-help-customers-safeguard-their-finances>

[1a] – The ABI, 2025 (footnote) - <https://www.abi.org.uk/media-hub/news-post/protection-insurers-pay-out-7-84-billion-to-help-customers-safeguard-their-finances>

[2] – Reassured, 2026 - <https://www.reassured.co.uk/critical-illness/what-illnesses-are-covered-by-critical-illness-cover/>

[3] – Gov.uk, 2026 - <https://www.gov.uk/government/publications/keep-britain-working-review-final-report/keep-britain-working-final-report>

[4] Gov.uk, 2026 - <https://www.gov.uk/statutory-sick-pay/what-youll-get>