**Three months, six months, a year: what would your client actually have?**

There's a simple question that belongs in every mortgage conversation: what would happen if your client couldn't work for three months? Six months? A year? Many clients would probably answer quickly "I'd be fine". It's an understandable response. But have you challenged them about how they would actually manage?

"I'd be fine", put that answer on a timeline and the picture often changes. A client's safety net can sometimes be a mixture of savings, employer sick pay, Statutory Sick Pay and for some, a partner's income. Each may run out at a different point. The useful question isn't whether a client has a safety net, it's how long it would last. Arrangements vary widely between employers, and a DWP survey found that almost 37% provide sick pay above the statutory level, rising to 76% among large employers [1].

It's also worth remembering that time off work isn't always the result of a serious or long-term illness. Everyday health issues, such as broken bones, can mean an unexpected time away from work even if only for a relatively short period. It's a useful reminder that even a short-term absence can have an impact on income, and how clients would manage financially if their income was interrupted.

**Following the money**

Take a first-time buyer earning £30,000 a year, around £2,500 a month before tax. Assume their employer pays full sick pay for the first six weeks, then their income reduces to Statutory Sick Pay, which is £123.25 a week, or 80% of average earnings weekly earnings, whichever is lower for a maximum of 28 weeks [2].

Using this example, at three months, the employer's full pay has already stopped, which may surprise clients. Vitality research found that workers tend to overestimate how long sick pay would last, expecting an average of 12 weeks on full pay [3]. Statutory Sick Pay comes to about £534 a month, roughly a fifth of their normal pay so savings must bridge the gap. Here the picture is less reassuring: the Money and Pensions Service reports that one in three working-age adults live in households with less than £1,000 in savings. They also describe that around £2,000 or about a month's income, as a level that can reduce the risk of later financial difficulty. Even £2,000 would cover little more than a month of the difference between their salary and SSP [4].

By six months the first-time buyer's statutory support is close to running out. Statutory Sick Pay stops at 28 weeks, however long the illness continues. A partner's income may help, but it may not stretch to covering the full mortgage on its own, particularly where the household budget was built around two incomes.

A year later, there's often very little left of the formal safety net. And the longer someone is off work, the harder returning can become: the Keep Britain Working review found that employees absent for four to six weeks had a 96% chance of returning, falling to under 50% once absence passed a year [5]. Financial pressure can arise alongside a longer recovery, just when a household has the least to fall back on.

**Where income protection fits**

Seen this way, the question changes. It's less about whether something might happen and more about what happens when the money runs out.

Income protection is designed to replace a proportion of income if someone can't work because of an illness or injury. It often comes with support services to help people stay in or return to work. It pays a monthly payment after the chosen waiting period when the insurance is taken out. Matching that period to when other support is likely to end is one way to help keep their insurance relevant and affordable, rather than seeing protection as an all or nothing decision.

As with any recommendation, it depends on the client's needs, eligibility and circumstances. Timing matters too: where a need is identified, discussing protection early in the mortgage process gives clients time to consider their options and when their insurance should begin.

**Making it part of the conversation**

Advisers don't need to start with products. Three questions are enough to map a client's timeline: How long would your employer pay you in full? What savings, if any do you have to draw on and for how long? Could someone else's income cover the mortgage?

This isn't about creating fear for clients. It's about helping them understand their own situation clearly. A mortgage is a long-term commitment that depends on a regular income. Knowing how long that income could be replaced, and when it couldn't, is a conversation worth having early.

**Working with advisers**

Holloway Friendly works with advisers to support clear, informed conversations around income protection. If you'd like to talk through your process, our Business Development Team is on hand at 0800 716 654 or sales@holloway.co.uk

**Important information**

This article is for financial advisers only and is intended for informational purposes. It doesn't constitute financial advice or a recommendation. Protection products are subject to eligibility, terms and conditions and exclusions. Advisers should ensure that any recommendation is suitable and affordable for the client.

1 – DWP Employer Survey, 2025 - https://www.gov.uk/government/publications/dwp-employer-survey-2024/dwp-employer-survey-2024

2 – Gov.uk, 2026 - https://www.gov.uk/statutory-sick-pay/what-youll-get

3 – Cover, 2026 - https://www.covermagazine.co.uk/news/4530771/workers-overestimate-sick-pay-vitality

4 – Money & Pensions Service, 2026 - https://maps.org.uk/en/publications/evidence-hub/topic-overviews/savings

5 – Keep Britain Working, 2026 - https://www.gov.uk/government/publications/keep-britain-working-review-final-report/keep-britain-working-final-report