

Briefing from Mind

Statutory Sick Pay (SSP)

Summary

- Everyone with a mental health problem should have the rights and protections we need to be able to thrive in work. Many of us with a mental health problem work or would like to work, and we should have the tools and support that we need to do so.
- The way that SSP is currently set-up is making people's mental health worse, at a time when they are already unwell. It's slowing down recoveries, and pushing people into a cycle in which they never really get the time they need to look after their mental health.
- That is why Mind is calling for flexible SSP to be available to everyone, from the first day of sickness and for up to 52 weeks, at a real Living Wage rate.

Why isn't SSP working for people with mental health problems?

- **SSP is not flexible enough to support people with health problems.**
 - Many people returning to work after absence due to mental health find it easier to manage the transition through a phased return (i.e. working reduced hours or fewer days for a period). But SSP in its current form does not allow for this.
 - [300,000 people](#) with mental health problems are dropping out of work every year, in part due to issues with SSP.
- **SSP is not giving people what they need to live on.**
 - The rate of SSP (currently £99.35 per week) falls far short of a real Living Wage, or even the minimum wage, and the income replacement level is only [around 20%](#).
 - Entitlement to SSP runs out after 28 weeks. This means that some people are pushed out of work once they reach this point.
 - This is plunging people into hardship, leaving many struggling to pay bills or buy food. No-one should pay such a high price for having to take time off for their mental health.
- **SSP does not cover the first three days of sickness.**
 - People should not have to choose between having a day off to focus on their health without an income or going to work whilst unwell.
 - For many people, not being able to afford a couple of days off when they are first unwell means that they continue to feel worse, and in the long run take more time off sick.
 - The worry of not having an income during these first three days can also fuel anxiety and generally worsen mental health.
- **SSP is not available to everyone.**
 - Currently, only people earning over an average of £123 a week from their employer are entitled to SSP. This excludes many low-income and self-employed workers.
 - People with mental health problems are [more likely to be in low-paid and insecure work](#), which means many will be missing out on SSP when they need to take time off sick.
 - The Taylor Review recommended that the UK government should legislate to extend SSP to cover 'workers' as well as employees. But five years on, these crucial reforms have yet to be implemented.

What have people with mental health problems told us about SSP?

- In 2020, [Mind surveyed](#) 1,744 people with mental health problems about their experiences with SSP. We found that:
 - **Two in three** respondents told us that **receiving SSP caused them financial problems** and for some people this meant **going into debt**.
 - **More than one in four** specifically mentioned that it had **affected their ability to pay their bills or buy food**.
 - **Three in five** people told us that the reduction in income caused by SSP **had a negative effect on their mental health**.
 - **One in four** stated that this **slowed down their recovery**.
- We fear that these impacts will have worsened as people have since faced rising costs. People with mental health problems are [nearly twice as likely](#) as those without to say they have felt unable to cope due to the cost-of-living.

How can we make SSP fair & flexible for people with mental health problems?

A more generous system is possible. We believe more people would be able to return to work after taking the time they need.

We are calling on the UK government to:

- Introduce a new **flexible model for SSP** to better support those with a mental health condition, where willing and able, to return to work on a **voluntary phased return** and receive **wages and SSP on a pro-rata basis**.
 - This is a recommendation made in the Thriving at Work review (2017) which has yet to be implemented.
- Make **SSP payable from the first day of sickness**.
 - The UK government temporarily suspended waiting days within SSP for covid-related absences, which shows that permanent reforms to SSP can be made.
- **Increase the rate of SSP in line with worker's wages, up to the real Living Wage** (as set by the Living Wage Foundation).
 - Workers paid the National Living Wage or the National Minimum Wage are not currently able to meet their living costs – we don't think that's right and we believe SSP should also cover workers living costs.
- Make **SSP available to everyone, including low-income workers** who are currently not eligible.
- Extend SSP so it is **available for 52 weeks instead of 28 weeks**.

We are not alone in calling for these crucial reforms to SSP. Earlier this year, Mind joined business leaders in the Mental Health at Work Leadership Council to push for the UK government to commit to SSP reform in its forthcoming cross-government mental health strategy. More recently, we [wrote to Chloe Smith MP](#) (the then Secretary of State for Work and Pensions) alongside other health charities and union leaders, asking her to prioritise SSP reform.



About Mind

We're Mind, the mental health charity for England and Wales. We believe no one should have to face a mental health problem alone. We provide advice and support to empower anyone experiencing a mental health problem. We campaign to improve services, raise awareness and promote understanding. We work with MPs from across the political spectrum to ensure that everyone experiencing a mental health problem gets support and respect. If you'd like to discuss how you can support Mind's work, please do not hesitate to get in touch with our Public Affairs team by emailing action@mind.org.uk