

The Council for Disability Awareness



Disability Facts You Should Know:

Disability statistics

It happens more often than you'd imagine:

- Just over 1 in 4 of today's 20 year-olds will become disabled before they retire.¹
- Over 36 million Americans are classified as disabled; about 12% of the total population. More than 50% of those disabled Americans are in their working years, from 18-64.²
- 8.3 million disabled wage earners, over 5% of U.S. workers, were receiving Social Security Disability (SSDI) benefits at the conclusion of March, 2011.³
- In December of 2010, there were over 2.5 million disabled workers in their 20s, 30s, and 40s receiving SSDI benefits.³

Chances of becoming disabled

The following statistics come from CDA's PDO disability risk calculator⁴:

- A typical female, age 35, 5'4", 125 pounds, non-smoker, who works mostly an office job, with some outdoor physical responsibilities, and who leads a healthy lifestyle has the following risks:
 - A 24% chance of becoming disabled for 3 months or longer during her working career;
 - with a 38% chance that the disability would last 5 years or longer,
 - and with the average disability for someone like her lasting 82 months.
 - If this same person used tobacco and weighed 160 pounds, the risk would increase to a 41% chance of becoming disabled for 3 months or longer.
- A typical male, age 35, 5'10", 170 pounds, non-smoker, who works an office job, with some outdoor physical responsibilities, and who leads a healthy lifestyle has the following risks:

- A 21% chance of becoming disabled for 3 months or longer during his working career;
 - with a 38% chance that the disability would last 5 years or longer,
 - and with the average disability for someone like him lasting 82 months.
- If this same person used tobacco and weighed 210 pounds, the risk would increase to a 45% chance of becoming disabled for 3 months or longer.

A sample of factors that increase the risk of disability: Excess body weight, tobacco use, high risk activities or behaviors, chronic conditions such as; diabetes, high blood pressure, back pain, anxiety or depression, frequent alcohol consumption or substance abuse.

A sample of factors that decrease the risk of disability: Maintaining a healthy body weight, no tobacco use, healthy diet and sleep habits, regular exercise, moderate to no alcohol consumption, avoidance of high risk behaviors including substance abuse, maintaining a healthy stress level, and effective treatment of chronic health conditions.

To calculate your own Personal Disability Quotient, go to: www.disabilitycanhappen.org/chances_disability/pdq.asp

To learn more about risk factors and ways to help reduce your risk, go to: www.disabilitycanhappen.org/reducing_chances/default.asp

Disability prevents people from earning a living:

- New Social Security Disability Insurance (SSDI) applications increased 21% from 2.3 million in 2008 to 2.8 million in 2009. Two major drivers of this significant increase were the poor economy/high unemployment rate and the aging of America's working population.³
- 61% of surveyed wage earners personally know someone who has been disabled and unable to work for 3 months or longer.⁵
- The average long-term disability absence lasts 32.1 months.⁶
- One in eight workers will be disabled for five years or more during their working careers.⁷

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Working Americans underestimate their risk of disability:

- 64% of wage earners believe they have a 2% or less chance of being disabled for 3 months or more during their working career.⁵ The actual odds for a worker entering the workforce today are about 30%.¹
- Most working Americans estimate that their own chances of experiencing a long term disability are substantially lower than the average worker's.⁵

Disability causes severe financial hardship:

- 90% of wage earners rated their “ability to earn an income” as “valuable” or “very valuable” in helping them achieve long-term financial security – wage earners perceive their ability to earn an income as even more valuable than retirement savings, medical insurance, personal possessions, other forms of savings or their homes.⁵
- Medical problems contributed to 62 % of all personal bankruptcies filed in the U.S. in 2007, a 49.6% increase over results from a similar 2001 study.⁸
- It is estimated that medical problems contributed to more than 500,000 personal bankruptcy filings in 2007.⁹
- Personal bankruptcy filings increased 32% from 2008-2009, 31% between 2007- 2008, and 38% from 2006-2007.²
- Medical problems contributed to half of all home foreclosure filings in 2006.¹⁰

Common causes of disability:

- According to CDA's 2011 Long-Term Disability Claims Review¹¹, the following are the leading causes of new disability claims in 2010:
 - Musculoskeletal/connective tissue disorders caused 27.5% of new claims.*
 - Cancer was the 2nd leading cause of new disability claims at 14.6%
 - Injuries and Poisoning caused 10.3% of new claims
 - Cardiovascular/circulatory disorders caused 9.1% of new claims.**
 - Mental disorders caused 9.1% of new claims.
- Cancer claims were lower as a percentage of new disability claims in 2010, although cancer remains

the second leading cause of new disability claims and the fourth leading cause of ongoing claims.

- The most common causes of existing disability claims in 2010 included: diseases of the musculoskeletal system and connective tissue (30.1% of all existing claims), diseases of the nervous system and sense organs (13.4%), diseases of the circulatory system (12.7%) and cancer (8.4%).
- Approximately 95% of disabilities are caused by illnesses rather than accidents.

** This category includes claims caused by neck and back pain; joint, muscle and tendon disorders; foot, ankle and hand disorders, etc.*

*** Examples in this category include claims caused by heart and circulatory disorders, strokes, etc.*

Few American workers are financially prepared:

How long could you afford to be without a paycheck?

- Do you spend more than you earn? 44% of U.S. families do.¹²
- Do you have private pension coverage? Most of us - over 50% - don't.¹
- Retirement savings? One-third of us have none.¹
- 60% of adult Americans have NO savings earmarked for emergencies.¹³
- 71% of Americans would find it very difficult or somewhat difficult to meet their current financial obligations if their next paycheck were delayed for one week.¹⁴
- 65% of working Americans say they could not cover normal living expenses even for a year if their employment income was lost; 38% could not pay their bills for more than 3 months.⁵
- Nearly nine in ten workers (86%) surveyed believe that people should plan in their 20's or 30's in case an income limiting disability should occur;
 - Only half (50%) of all workers have actually planned for this possibility.
 - Fewer than half (46%) have even discussed disability planning.¹⁵

Most American workers' incomes are not protected:

- About 100 million U.S. workers are without private disability income insurance.¹
- 67% of U.S. workers in the private sector have no long-term disability insurance.¹

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Think Social Security or Workers' Compensation will cover it?

Better do your homework:

- 65% of initial SSDI claim applications were denied in 2009.³
- Can your family live on \$1,065 a month? That's the average monthly benefit paid by Social Security Disability Insurance (SSDI) in June of 2010. 8% of SSDI recipients received less than \$500 monthly. 52% received less than \$1,000 per month. 97% received less than \$2,000 per month.³
- The average SSDI monthly benefit payment was \$1,190 for males, and \$928 for females.³
- Less than 5% of disabling accidents and illnesses are work related. The other 95% are not, meaning Workers' Compensation doesn't cover them.¹¹

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1. Social Security Administration, Fact Sheet March 18, 2011
 2. U.S. Census Bureau
 3. Social Security Administration, Disabled Worker Beneficiary Statistics, ssa.gov
 4. CDA Personal Disability Quotient (PDQ) calculator, http://www.disabilitycanhappen.org/chances_disability/pdq.asp
 5. CDA Disability Divide proprietary research March 2010 <http://www.disabilitycanhappen.org/research/consumer/>
 6. 2010 Gen Re Disability Fact Book
 7. Commissioner's Disability Insurance Tables A and C, assuming equal weights by gender and occupation class
 8. The American Journal of Medicine, June 4, 2009 Medical Bankruptcy in the United States, 2007: Results of a National Study; David U. Himmelstein, MD, Deborah Thorne, PhD, Elizabeth Warren, JD, Steffie Woolhandler, MD, MPH
 9. U.S. Census Bureau; The American Journal of Medicine, June 4, 2009
 10. GET SICK, GET OUT: THE MEDICAL CAUSES OF HOME MORTGAGE FORECLOSURES; Christopher Tarver Robertson, Richard Egelhof, & Michael Hoke; August 8, 2008
 11. Council for Disability Awareness, Long-Term Disability Claims Review, 2011 http://www.disabilitycanhappen.org/research/CDA_LTD_Claims_Survey_2011.asp
 12. Federal Reserve Board, Survey of Consumer Finances, 2007
 13. Consumer Federation of America national survey by Opinion Research Corp., Feb 2007
 14. American Payroll Association, "Getting Paid in America" Survey, 2008
 15. CDA 2009 Worker Disability Planning and Preparedness Study http://www.disabilitycanhappen.org/research/disability_planning_survey.asp

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