

The Council for Disability Awareness



Disability Facts You Should Know:

Disability is more common than you think, it can happen to anyone:

- **According to the United States Census Bureau, over 50 million Americans are classified as disabled.** "Americans With Disabilities: 2002," U.S. Bureau of the Census, May 2006
- **A disabling injury occurs every two seconds.** National Safety Council, Injury Facts 2004 Ed.
- **Three in 10 workers entering the work force today will become disabled before retiring.** Social Security Administration, Fact Sheet 2007
- **Over 6.8 million workers are receiving Social Security Disability benefits, almost half are under age 50.** Social Security Administration, Fact Sheet 2007

Disability often keeps people out of work:

- **An illness or accident will keep 1 in 5 workers out of work for at least a year during their working careers.** U.S. Census Bureau, December 1997
- **One in 7 workers can expect to be disabled for five years or more before retirement.** "Commissioners Disability Table, 1998," Health Insurance Association of America, the New York Times, Feb. 2000
- **The average long-term disability absence lasts 2.5 years.** Commissioner's Individual Disability Table A

Disability can cause financial hardship:

- **Two-thirds of American families live from paycheck to paycheck.** Parade Magazine, Is the American Dream Still Possible?, April 23, 2006
- **Unexpected illnesses and injuries cause 350,000 personal bankruptcies each year.** Illness and Injury as Contributors to Bankruptcy," Health Affairs, February 2, 2005
- **Disability causes nearly 50% of all mortgage foreclosures, 2% are caused by death.** Health Affairs, The Policy Journal of the Health Sphere, Feb. 2, 2005

Most American workers can't afford to become disabled:

- **Over 70% of working Americans do not have enough savings to meet short-term emergencies.** National Investment Watch Survey, A.G. Edwards Inc. 2004
- **According to the Federal Reserve, 44% of U.S. families spend more than they earn.** Federal Reserve Board, Survey of Consumer Finances 2004
- **For the average household, the savings rate is negative, the lowest since 1933, and credit card debt is at an all-time high - \$9,300.** Parade Magazine, Is the American Dream Still Possible?, April 23, 2006
- **Over 50% of the workforce has no private pension coverage and a third have no retirement savings.** Social Security Administration, Fact Sheet 2007

Social Security and Workers' Compensation may not be adequate:

- **Over 90% of disabling accidents and illnesses are not work related.** National Safety Council, Injury Facts 2004 Ed.
- **The average monthly Social Security Disability Insurance (SSDI) benefit is \$978.** Social Security Administration, Fact Sheet 2007
- **Less than half - 39% - of the 2.1 million workers who applied for SSDI benefits in 2005 were approved.** Social Security Administration, Office of Disability and Income Security Programs

Most American workers are not covered by disability insurance:

- **Over 100 million workers do not have private disability income insurance.** Council for Disability Awareness, Long Term Disability Claims Review, 2005
- **70% of the private sector workforce has no long-term disability insurance.** Social Security Administration, Fact Sheet 2007

Visit the CDA Web site for more information www.disabilitycanhappen.org