The Disability Disconnect

What are the chances you won’t be able to work for even a short time at some point in your life? Pretty good, actually. You might have a baby or sprain an ankle or have surgery after you tear a knee ligament.

Do you have enough savings to be out of work for three months or longer?

**Time is money.** Being out of work for more than three months can be devastating to a person’s financial situation. Can you pay your bills without an income?

Women made up the majority of new long-term disability claims in 2013.

**Women’s bundled risks.** Because of child-birth and increased risk of heart disease, women are at the biggest risk to be out of work for more than three months. A long-term illness, injury, or accident is more likely to happen for women.

**Causes for concern.** Many of us underestimate our risks because we don’t truly understand what “disability” means.

**Weighing the odds.** The chance of missing work for three months or more is far higher than most of us realize. Weekend warriors have accidents. Cars crash. Bones break. Backs hurt...badly. People go through chemo. Ligaments are easily torn. All of these—and more—can keep you out of work longer than you expect.

**No time to waste.** Your life can change in an instant. Sometimes we can plan for life-changing events and other times it’s out of our control.

Visit blog.DisabilityCanHappen.org to learn how to protect your income in the event of an injury, illness, or accident.

The Council for Disability Awareness is a nonprofit organization dedicated to educating the American public about the chances of experiencing an income-interrupting illness, injury or surgery, and how to have a plan for these times. The CDA engages in research, communications and educational activities that provide information and helpful resources to working consumers, employers, financial advisors, consultants and others who are interested in helping employees, freelancers and entrepreneurs prepare for the personal and financial impact time out of work can have on wage earners and their families.

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**Footnotes:**
1. Only 1% of working adults believe they’ll be out of work for three months or more, according to the CDA Disability Study.
2. U.S. Social Security Administration, Fact Sheet, April 2, 2014
3. More than 20% believe they have a better chance to win the lottery than to become disabled in their lifetime, according to the CDA 2014 Consumer Disability Awareness Study.
4. More than half say they would use savings if out of work, according to the CDA 2014 Consumer Disability Awareness Study.
5. Seventy-one percent believe they will have a serious accident in their lifetime, according to the CDA 2010 Consumer Disability Awareness Study.
6. At the average wage of $21.72 an hour,7 that’s enough money to buy a compact car.
7. The average wage is $21.72 per hour, according to the U.S. Department of Labor—Economic News Release USDL-15-0386, Employer Costs for Employee Compensation, 2015-03-11
8. Sixty-five percent could not pay their bills for more than a year, according to the CDA 2014 Consumer Disability Awareness Study.
9. Seventy-one percent believe they will have a serious accident in their lifetime, according to the CDA 2010 Consumer Disability Awareness Study.
10. Nearly 30 percent of all long-term disability claims are back- or joint-related, according to the 2014 CDA Long-Term Disability Claims Review.
11. Twenty-one percent of all long-term disability claims are back- or joint-related, according to the 2014 CDA Long-Term Disability Claims Review.
12. Women made up the majority of new long-term disability claims in 2013, according to the 2014 CDA Long-Term Disability Claims Review.
13. The average group long-term disability claim lasts 2.6 years, according to the CDA 2014 Consumer Disability Awareness Study.
14. Sixty-five percent could not pay their bills for more than a year, according to the U.S. Department of Labor—Economic News Release USDL-15-0386, Employer Costs for Employee Compensation, 2015-03-11