

# DISABILITY : Can it Happen to me?



# Disability happens more than you would imagine.

- ⇒ Just over 1 in 4 of today's 20 year-olds will become disabled before they retire.
- ⇒ Over 37 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.
- ⇒ 8.8 million disabled wage earners, over 5% of U.S. workers, were receiving Social Security Disability (SSDI) benefits at the end of 2012.
- ⇒ In December of 2012, there were over 2.5 million disabled workers in their 20s, 30s, and 40s receiving SSDI benefits.

**62% is the percentage of personal bankruptcies in the U.S. caused by medical problems**

## Chances of Becoming Disabled:

*The following statistics come from Council for Disability Awareness' (CDA), Personal Disability Quotient (PDQ), Personal Disability Risk Calculator.*

- ⇒ 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
- ⇒ 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



**90% of Disabilities  
are caused by illness,  
not accidents**

**64% is the number of Americans  
who believe their chances of  
becoming disabled are much lower  
than the actual odds.**