

Disability Statistics & Facts

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

- **Over 51 million Americans are classified as disabled, representing 18 percent of the population.**
U.S. Census Bureau, Public Information Office, November 2008
- **In the U.S., a disabling injury occurs every 1 second, a fatal injury occurs every 4 minutes.**
National Safety Council, Injury Facts 2008 Ed.
- **Three in 10 workers entering the work force today will become disabled before retiring.**
Social Security Administration, Fact Sheet January 31, 2007
- **Over 6.8 million workers are receiving Social Security Disability benefits, almost half are under age 50.**
Social Security Administration, Fact Sheet January 31, 2007
- **While many people think that disabilities are typically caused by freak accidents, the majority of long-term absences are due to back injuries and illnesses, such as cancer and heart disease.**
Council for Disability Awareness, Long-Term Disability Claims Review, 2007
- **In the last 10 minutes, 498 Americans became disabled.**
National Safety Council, Injury Facts 2008 Ed.

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 before the age of 65.**
Life and Health Insurance Foundation for Education, November 2005
- **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, February 2000
- **The average long-term disability absence lasts 2.5 years.**
Commissioner's Individual Disability Table A

Disability can cause financial hardship:

- **71% of American employees live from paycheck to paycheck.**
American Payroll Association, "Getting Paid in America" Survey, 2008
- **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, 2 February 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
- **Over 50% of the workforce has no private pension coverage and a third have no retirement savings.**
Social Security Administration, Fact Sheet 2007
- **In 2007, the median income of households that include any working-age people with disabilities in the US was \$38,400.**
U.S. Census Bureau, American Community Survey, 2007
- **Only 40% of adult Americans have separate emergency savings funds.**
National survey commissioned by the Consumer Federation of America (CFA) and carried out by Opinion Research Corporation, February 2007.
- **The average American savings rate in October 2008 was 2.4% of disposable personal income, compared to 1985 when the savings rate was 10.3%.**
A Guide to the National Income and Product Accounts of the United States (NIPA)

Social Security and Workers' Compensation may not be adequate:

- **Close to 90% of disabling accidents and illnesses are not work related.**
National Safety Council, Injury Facts 2008 Ed.
- **The average monthly Social Security Disability Insurance (SSDI) benefit is \$1,004.**
Social Security Administration, Fact Sheet 2008
- **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 January 31, 2007