

**Disability facts that
may surprise you**



Disability Quick Facts

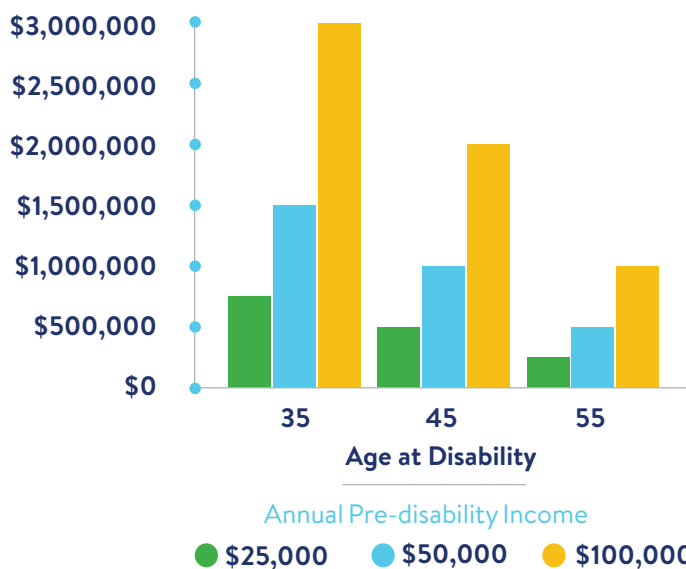
- Just over 1 in 4 of today's 20 year-olds will become disabled before they reach retirement age.¹
- 68% of American employees live from paycheck to paycheck,² without enough savings to cushion the financial impact a disability may cause.
- The average monthly benefit paid by Social Security Disability Insurance (SSDI) for 2020 was \$1,277.³

\$ Potential Financial Loss

Your income — when viewed over your entire career — is often your single, most important asset. A permanent disability therefore, can have a significant impact on you and your family. The figures below demonstrate the potential financial loss of future earnings if you were to become permanently disabled.

For example, a 35-year old worker with an annual salary of \$50,000 who experiences a permanent disability may lose up to \$1,500,000 in potential earnings by age 65.

FINANCIAL LOSS POTENTIAL FROM DISABILITY





Causes of Disabilities

It is not uncommon for people to assume that most disabilities are the result of accidents. In reality, the majority of disabilities people suffer are due to various forms of illness.

DISABILITY CLAIM BY DIAGNOSIS

CLAIM DIAGNOSIS CATEGORY	% OF NEW* LTD CLAIMS IN 2017
Musculoskeletal/Connective Tissue	29.7%
Cancer	14.8%
Injury	12.3%
Mental Disorders	8.6%
Cardiovascular System Diseases	8.1%

* Based exclusively on long-term disability (LTD) claims active during the 2017 calendar year.

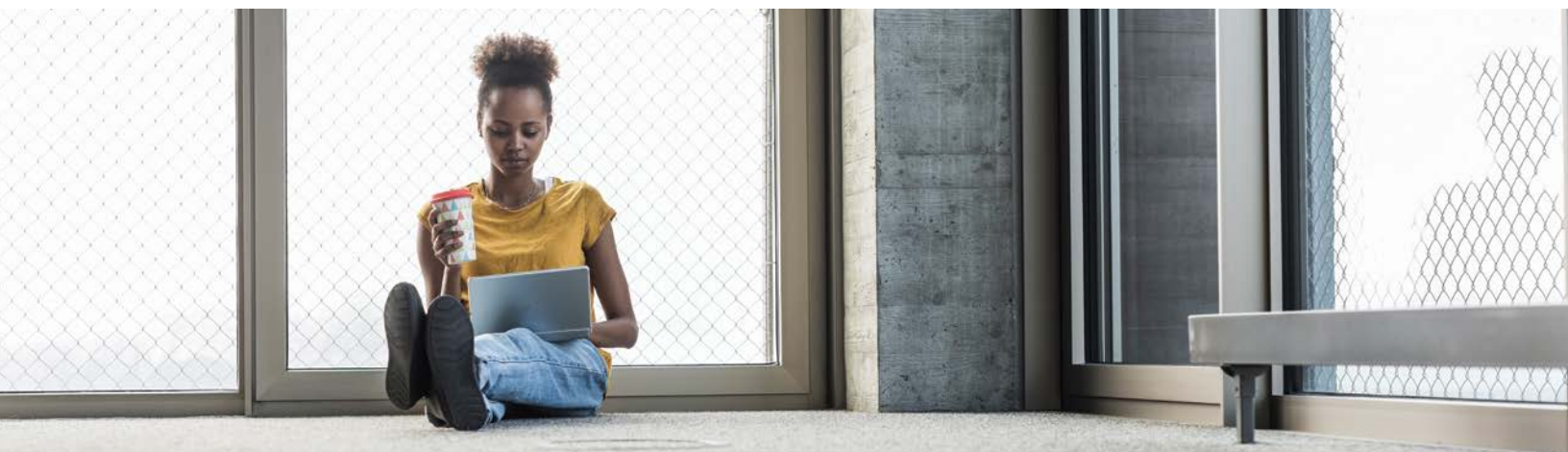
Source: Integrated Benefits Institute, Health and Productivity Benchmarking, 2017 Long Term Disability, September 11, 2018.



Conclusion

These statistics show that over the course of a person's life, it is not uncommon for one to become disabled. What may come as a surprise to many is not only causes of disabilities but the potential financial loss associated with a permanent disability. Disabilities can occur at any time.

Educating yourself is a good place to start to help you reduce your own personal risk of becoming disabled.



¹ Social Security Administration, Fact Sheet, 2021

² American Payroll Association, 2020 “Getting Paid in America” Survey.

³ Social Security Administration; Social Security Program Fact Sheet, January 29, 2021

