

Disability Made Simple

The top reasons every working American needs paycheck protection

Just over 1 in 4 of today's 20 year-olds will become disabled before they retire.

(Social Security Administration, Fact Sheet March 18, 2011)

1 in 4

New Social Security Disability Insurance (SSDI) applications increased 21% from 2.3 million in 2008 to 2.8 million in 2009. Two major drivers of this significant increase were the poor economy/high unemployment rate and the aging of America's working population.

(Social Security Administration, Disabled Worker Beneficiary Statistics, ssa.gov)

21%

In December of 2010, there were over 2.5 million disabled workers in their 20s, 30s, and 40s receiving SSDI benefits.

(Social Security Administration, Disabled Worker Beneficiary Statistics, ssa.gov)

2,500,000

The average long-term disability claim duration is 31.2 months.

(2010 Gen Re Disability Fact Book)

31.2

Over 36 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.

(U.S. Census Bureau)

36,000,000+

75 Percent Of Americans Don't Have Enough Savings To Cover Their Bills For Six Months.

(Bankrate.com, Financial Security Index Survey, June 24, 2013)

75%

64% of wage earners believe they have a 2% or less chance of being disabled for 3 months or more during their working career. The actual odds for a worker entering the workforce today are about 30%.

(Social Security Administration, Fact Sheet March 18, 2011)

64%

Approximately 90% of disabilities are caused by illnesses rather than accidents.

(Council for Disability Awareness, Long-Term Disability Claims Review, 2011)

90%

Medical problems contributed to 62% of all personal bankruptcies filed in the U.S. in 2007, a 49.6% increase over results from a similar 2001 study.

(The American Journal of Medicine, June 4, 2009 Medical Bankruptcy in the United States, 2007: Results of a National Study; David U. Himmelstein, MD, Deborah Thorne, PhD, Elizabeth Warren, JD, Steffie Woolhandler, MD.)

62%

65% of initial SSDI claim applications were denied in 2009.

(Social Security Administration, Disabled Worker Beneficiary Statistics, ssa.gov)

65%

An individual is 240 times more likely to suffer a disabling injury from an accident, than dying from an accidental injury.

(National Safety Council (injury facts) 2012 Edition)

240

About 100 million workers are without private disability income insurance.

(Social Security Administration, Fact Sheet March 18, 2011)

100,000,000

Less than 5% of disabling accidents and illnesses are work related. The other 95% are not, meaning Workers' Compensation doesn't cover them.

(Council for Disability Awareness, Long-Term Disability Claims Review, 2011)

5%

One in three Americans between ages 35 and 65 will become disabled for more than 90 days.

(Statistics, ssa.gov)

1 in 3

One in seven workers will be disabled for more than five years. (Social Security Administration, Disabled Worker Beneficiary.

(Statistics, ssa.gov)

1 in 7