



Disability Awareness "Quick Quiz"

	TRUE	FALSE
1 Three in 10 workers entering the work force today will become disabled before retiring.	<input type="checkbox"/>	<input type="checkbox"/>
2 Most disabling injuries occur on the job.	<input type="checkbox"/>	<input type="checkbox"/>
3 Working men are more likely to become disabled than working women.	<input type="checkbox"/>	<input type="checkbox"/>
4 Most working families in America live paycheck to paycheck.	<input type="checkbox"/>	<input type="checkbox"/>
5 An illness or accident will keep 1 in 5 workers out of work for a year sometime during their working career.	<input type="checkbox"/>	<input type="checkbox"/>
6 Most Americans don't have enough savings to meet short-term emergencies.	<input type="checkbox"/>	<input type="checkbox"/>
7 More mortgage foreclosures are caused by premature death than disability.	<input type="checkbox"/>	<input type="checkbox"/>
8 Most workers receiving Social Security disability benefits are over 55 years old.	<input type="checkbox"/>	<input type="checkbox"/>
9 Employers may contribute to disabled employees' 401K plans even if they are not earning an income.	<input type="checkbox"/>	<input type="checkbox"/>
10 Most workers today have discussed how they would financially handle a period of disability.	<input type="checkbox"/>	<input type="checkbox"/>



Disability Awareness "Quick Quiz" Answers

- 1 Three in 10 workers entering the work force today will become disabled before retiring.
TRUE - *Social Security Administration, Fact Sheet, January 31, 2007*
- 2 Most disabling injuries occur on the job.
FALSE - Over 90% of disabling accidents and illnesses are not work related.
National Safety Council, Injury Facts 2004 ed.
- 3 Working men are more likely to become disabled than working women.
FALSE - Among workers with disabilities in the U.S., 52% are women.
Cornell University 2005 Disability Status Report
- 4 Most working families in America live paycheck to paycheck.
TRUE - *Parade Magazine, Is the American Dream Still Possible? April 23, 2006*
- 5 An illness or accident will keep 1 in 5 workers out of work for a year sometime during their working career.
TRUE - *US Census Bureau, December 1997*
- 6 Most Americans don't have enough savings to meet short-term emergencies.
TRUE - *2004 National Investment Watch Survey*
- 7 More mortgage foreclosures are caused by premature death than disability.
FALSE - Disability causes nearly 50% of all mortgage foreclosures, premature death causes 2%.
Health Affairs, the Policy Journal of the Health Sphere, 2 February 2005
- 8 Most workers receiving Social Security disability benefits are over 55 years old.
FALSE - 56% of workers receiving Social Security disability benefits are under 55. The average age is 52.
Social Security Administration 2007 Annual Statistical Report
- 9 Employers may contribute to disabled employees' 401K plans even if they are not earning an income.
FALSE - 401K contributions must come from earned income.
Internal Revenue Service
- 10 Most workers today have discussed how they would financially handle a period of disability.
FALSE - Nearly 60 percent of workers have not discussed how they would handle or manage an income-limiting disability.
CDA 2007 Disability Awareness Survey