## Disability Awareness "Quick Quiz"

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<tbody>
<tr>
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<td>TRUE</td>
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Visit the CDA website for more information: [www.disabilitycanhappen.org](http://www.disabilitycanhappen.org)
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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.  

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

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