The Council for Disability Awareness



Facts about the "2007 Disability Awareness Survey"

A recent survey of American workers conducted by the Council for Disability Awareness (CDA) reveals that most workers grossly underestimate their chances of experiencing a disability and, in addition, haven't considered the financial impact of a disability. These statistics are alarming, given that the number of American workers who have experienced a serious disability has increased by 35 percent since 2000.

Data from the survey underscores the critical need to better inform America's workforce about the likelihood of experiencing a disability, as well as the potential financial consequences that may accompany a disability. And CDA is embarking on an outreach effort to increase public dialogue about disability awareness.

Survey highlights include:

Disability Not Top of Mind

- The majority of workers (56 percent) don't realize that the chances of becoming disabled have risen over the past five years.
- ➤ Nine out of ten workers underestimate their own chances of becoming disabled.
- ➤ 85 percent of workers expressed little or no concern that they may suffer a disability of three months or longer.

Financial Uncertainty Looms for Unprepared

- Nearly 60 percent of workers *have not discussed* how they would manage an income-limiting disability.
- ➤ On the other hand, more than 80 percent of workers who *have planned* financially for disability are confident about their ability to maintain their current lifestyle if a disability strikes.
- ➤ Nearly two-thirds (64 percent) of respondents with 401k or IRA plans are unaware of what would happen to their retirement savings should they become disabled and unable to earn an income.

Women More Aware, Less Prepared

➤ Working women are more aware than men that disability is on the rise (53 percent versus 35 percent).

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- ➤ Nearly half of female workers (49 percent) expressed concern that they might suffer a disability of three months or longer.
- ➤ Only 38 percent of female workers have discussed how they would manage an income-limiting disability.

An executive summary of the "2007 Disability Awareness Survey" findings is also available on the CDA Web site, *www.disabilitycanhappen.org*.

About the survey

In January and February of 2007, CDA worked with the research firm StrategyOne to conduct a 15-minute telephone survey of 1000 working American adults ages 18 to 65 nationwide. The margin of error for the sample size was +/-3.1 percentage points at the 95% level of confidence.