



## **Disability: It Can Happen to You**

Most people think that disability can't happen to them, but this may not be the case. Currently, there are 54 million Americans suffering from some type of disability -- many of whom are in their 30s, 40s and 50s and had full-time jobs previously to becoming disabled.

According to a recent review of long term disability claims among U.S. workers conducted by the Council for Disability Awareness (CDA), the number of American workers experiencing a long-term disability due to illness or injury is growing at an alarming rate. The review found that the number of U.S. workers applying for Social Security Disability Insurance (SSDI) has grown 60 percent since the year 2000. The review also estimates that workers are three times more likely to suffer a disability than to die during their working years.

With more Americans living paycheck to paycheck, the financial burden of disability is also on the rise and can be serious for wage earners and their family. "For most Americans, their greatest asset is their ability to work and earn an income," said Robert Taylor, president of the Council for Disability Awareness. "During a disability, income can decrease or stop -- while living expenses continue to grow."

Disability can cause the loss of income and can quickly deplete savings as families struggle to shoulder the costs of running a household. Few Americans have the savings or resources to meet the unforeseen costs of living with a disability. Disability is one of the leading causes of personal bankruptcies in America.

"Now, more than ever, wage earners need to understand the impact that disability may have on their expenses and income. Planning ahead is a key responsibility for workers so that a disability won't take away their livelihood," Taylor continued.

On CDA's Web site, workers can complete a financial review which will help them estimate what their income and expenses might look like during a disability and provide them with a guide for developing a specific action plan.

The financial review is accessible along with facts and figures about disability, real life stories, recent articles and provides users with tips for a healthy lifestyle online at [www.disabilitycanhappen.org](http://www.disabilitycanhappen.org).

**Visit the CDA Web site for more information: [www.disabilitycanhappen.org](http://www.disabilitycanhappen.org)**