



Causes of Disability May Surprise You

While an increasing number of Americans are experiencing a long-term disability, few people are aware of the likelihood and causes of disabilities that could keep them out of work for an extended period of time. Studies show that about one in seven people can expect to be disabled for five years or more before retirement, while three out of every ten workers will experience an accident or illness that prevents them from working for three months or longer.

What may be even more surprising is the cause of the disabilities. “While many people associate disability with accidents and workplace injuries, the vast majority of disabilities are not work-related and occur off the job and have an even greater impact on worker’s ability to earn a living,” said Robert Taylor, president of the Council for Disability Awareness (CDA).

Common causes of long-term disabilities include cancer, heart disease, stroke, diabetes, arthritis and back pain. Cancer, heart disease and diabetes are the source of major limitations in daily living for more than 25 million Americans, according to the Centers for Disease Control and Prevention. Meanwhile, with about 25 percent of adults in the U.S. now considered obese, personal behavior and lifestyle choices are rapidly becoming another factor in causing long-term disabilities.

These disabilities not only have serious consequences for personal health, but can take a toll on one’s financial health. Many wage earners have not taken the time to prepare to deal with the potential financial ramifications of a long-term disability.

With the average credit card debt hovering at \$9,300, and a third of Americans lacking retirement savings, the financial wellbeing of Americans is unstable. As a result, the loss of earnings that often accompany a medical problem or disability is the leading cause of personal bankruptcy, and causes nearly 50% of all mortgage foreclosures.

“With so many Americans in challenging financial situations, and the number of disabilities on the rise, it is incredibly important that wage earners take the time to address and plan for what might happen during a disability,” said Taylor.

The Web site for the CDA offers a financial review form that helps workers to better see how a disability could affect their financial situation, and a guide on how to prepare for that possibility. Also available at www.disabilitycanhappen.org are facts and figures about disability, real-life stories, and tips for healthy living.

Visit the CDA Web site for more information: www.disabilitycanhappen.org