



## What Is Your Personal Disability Quotient?

The faltering economy has left many people worried about keeping their jobs. But too few Americans consider another possibility -- that a disability could leave them unable to work.

Accidents or illness can happen to anyone at any time. According to the Council for Disability Awareness (CDA), one in seven workers can expect to be disabled for five years or more before retirement. According to the Social Security Administration, three in 10 workers entering the workforce today will become disabled.

A disability that forces a person to miss work can make them financially vulnerable. With many Americans struggling simply to stay afloat, the inability to work can be devastating. Even temporary disability can jeopardize savings, retirement funds and homes.

"We are currently facing many economic challenges, and it's important that people don't lose sight of or fail to recognize the threat that disability can pose to their financial security," said Bob Taylor, president of CDA. "Never has it been more important for people to be mindful of the chances they face of suffering an illness or accident and thus losing the ability to earn an income. Never has the ability to earn an income been more important."

To help people realize their risk of disability, the CDA created its new disability estimator, designed to determine an individual's Personality Disability Quotient (PDQ), the percentage chance a person has of an illness or injury forcing them to miss work. The PDQ estimator, found at the Web site [www.WhatsMyPDQ.org](http://www.WhatsMyPDQ.org), calculates a person's chances of becoming disabled for an extended period of time. The PDQ also helps users see how much income they could lose, so they can financially plan for disability.

All Americans should make sure that they can cover their bills, make house and car payments and continue paying money into their retirement accounts in the case of a disability. Individuals can also take steps to lower their chances of disability, like receiving regular check-ups, quitting smoking, maintaining a healthy lifestyle and taking everyday precautions -- some as simple as using their seat belt. It's important for all Americans to be engaged in disability planning.

For more information about preparing for disability, visit [www.disabilitycanhappen.org](http://www.disabilitycanhappen.org).