



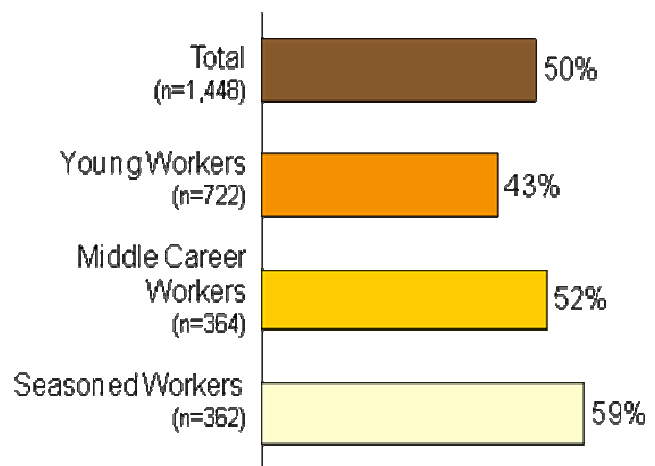
Worker Disability Planning and Preparedness Study

A recent survey of American workers by the Council for Disability Awareness (CDA) raises the concern that most workers are not planning adequately for the possibility of becoming disabled, and underscores the need for greater public education about the likelihood of experiencing a disability, the financial consequences of disability and the resources available to workers should they become disabled.

Almost 90% of workers surveyed believe that it is important to plan for an income-limiting disability, but only half of the workers actually implemented safeguards for this possibility.

- Nearly nine in 10 workers believe people should plan in their 20s or 30s in case an income-limiting disability should occur (86%).
- Yet more than half (54%) of all workers have never discussed disability planning or how they would pay their bills if an injury or accident prevented them from earning an income.
- Only half (50%) of all workers have planned for the possibility of a disability. Young workers are far more likely to be caught unprepared; only 43% of them have determined how they would pay for their living expenses if they lost their income for several months due to an unexpected injury or illness.

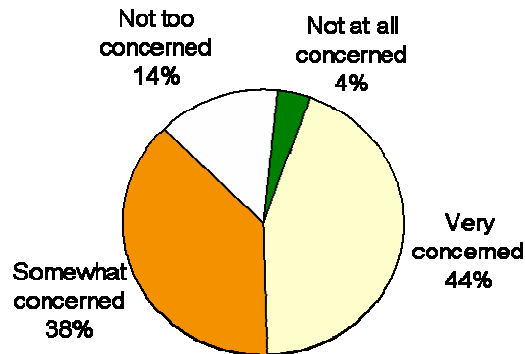
Percentage Who Already Determined How to Pay Living Expenses



The majority of workers (53%) believe their ability to earn a living is the most important contributor to their long term security, yet only 38% of workers consider protecting their earnings ability to be part of their financial planning.

- Young workers are even more likely than seasoned workers to rank their earning power as most valuable (55% vs. 48%), perhaps because they have had less time to build up their other assets.

The majority of workers (82%) are concerned about how they would pay their living expenses if they were disabled, yet most are not financially prepared for a disability.



- Eight in 10 workers are concerned about how they would pay their living expenses if they had to miss work for six months or longer due to disability.
- Seven in 10 could not cover their normal living expenses for more than six months.
- Workers who are young, female and unmarried are even less prepared to handle their living expenses in the event of disability.

Base: All (n=1,448)

There is a clear need for more information and education about resources that may be available to help workers during disability.

- One in three (35%) workers does not have a basic understanding of who is eligible for Social Security Disability Insurance (SSDI), and nine in ten (91%) admit they do not understand the program very well.
- There is considerable lack of clarity about employer-sponsored long term disability programs as well. Only 1 in 4 (28%) workers where employer disability benefits are available feel they understand them very well. 1 in 5 employees surveyed aren't sure if their employers even offer a long term disability program.

For more information on disability and complete survey findings, please visit the CDA Web site www.disabilitycanhappen.org.

About the survey

In January and February 2008, CDA worked with the research firm Mathew Greenwald & Associates to conduct an online survey of 1,448 full-time working American adults ages 21 to 65 nationwide. The margin of error for the sample size was +/-3.1 percentage points at the 97 percent level of confidence.

The Council for Disability Awareness (CDA) is a nonprofit organization focused on helping the American workforce become aware of the growing likelihood of becoming disabled and the financial consequences of disability.