



Disability Awareness “Quick Quiz”

	TRUE	FALSE
① Three in ten workers entering the work force today will become disabled before retiring.	<input type="checkbox"/>	<input type="checkbox"/>
② Most disabling injuries occur on the job.	<input type="checkbox"/>	<input type="checkbox"/>
③ Working men are more likely to become disabled than working women.	<input type="checkbox"/>	<input type="checkbox"/>
④ Most families in America live paycheck to paycheck.	<input type="checkbox"/>	<input type="checkbox"/>
⑤ An illness or accident will keep 1 in 5 workers out of work for at least a year before the age of 65.	<input type="checkbox"/>	<input type="checkbox"/>
⑥ Most Americans don't have enough savings to meet short-term emergencies.	<input type="checkbox"/>	<input type="checkbox"/>
⑦ More mortgage foreclosures are caused by premature death than disability.	<input type="checkbox"/>	<input type="checkbox"/>
⑧ Most workers receiving Social Security disability benefits are over 55 years old.	<input type="checkbox"/>	<input type="checkbox"/>
⑨ Employers may continue to contribute to disabled employees' 401K plans even if they are not earning an income.	<input type="checkbox"/>	<input type="checkbox"/>
⑩ Most workers today have discussed how they would financially handle a period of disability.	<input type="checkbox"/>	<input type="checkbox"/>



Disability Awareness “Quick Quiz” Answers

	TRUE	FALSE
<p>① Three in ten workers entering the work force today will become disabled before retiring. TRUE: Social Security Administration, Fact Sheet, January 31, 2007</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>② Most disabling injuries occur on the job. FALSE: 95% of reported CDA Member Company disability claims are not work-related. <i>The 2010 Council for Disability Awareness Long-Term Disability Claims Review</i></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>③ Working men are more likely to become disabled than working women. FALSE: Among workers with disabilities in the U.S., 52% are women. <i>Cornell University 2005 Disability Status Report</i></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>④ Most families in America live paycheck to paycheck. TRUE: American Payroll Association, "Getting Paid in America" Survey, 2008.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>⑤ An illness or accident will keep 1 in 5 workers out of work for at least a year before the age of 65. TRUE: Census Brief, U.S. Bureau of the Census, Survey of Income and Program Participation</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>⑥ Most Americans don't have enough savings to meet short-term emergencies. TRUE: 2004 National Investment Watch Survey</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>⑦ More mortgage foreclosures are caused by premature death than disability. FALSE: Disability causes nearly 50% of all mortgage foreclosures, premature death causes 2%. <i>Health Affairs, the Policy Journal of the Health Sphere, 2 February 2005</i></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>⑧ Most workers receiving Social Security disability benefits are over 55 years old. FALSE: In fact, most disabled workers (56%) receiving Social Security disability benefits are under 55 years of age, including 33% who are in their 30's and 40's. <i>Social Security Administration 2007 Annual Statistical Report</i></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>⑨ Employers may continue to contribute to disabled employees' 401K plans even if they are not earning an income. FALSE: 401K contributions must come from earned income. <i>Internal Revenue Service</i></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>⑩ Most workers today have discussed how they would financially handle a period of disability. FALSE: Nearly 60 percent of workers have not discussed how they would handle or manage an income-limiting disability. <i>CDA 2007 Disability Awareness Survey</i></p>	<input type="checkbox"/>	<input type="checkbox"/>