

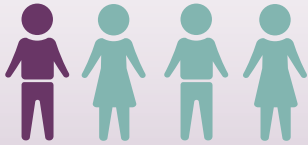
# DISABILITY

What you don't know **CAN** hurt you

A life-changing disability would be financially devastating for most Americans, especially women.

## RISK

Risk for **Facing Disability Higher** Than Many Realize



**One in four** of today's 20-year-olds will become disabled before they retire.

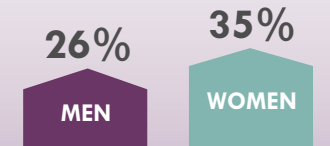
**Women** are increasingly more likely to experience higher rates of disability than men



Higher rates of females across all age groups report disability incidence when compared to males.

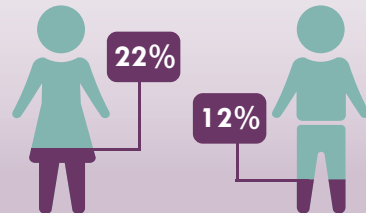
## CONSEQUENCES

Overall Lack of Financial Confidence if Disability Hits



If faced with a disability and unable to work, men and women lack confidence in affording basic expenses.

Women More Worried About Financial Impact of Disability



Women are almost twice as likely as men to think their cash reserves would last less than one month in the event of a disability.

## KNOWLEDGE



The Leading Cause of Disability Often Mistaken

- 97% of Americans fail to identify arthritis as the leading cause of disability.
- More than 30% incorrectly believe the leading cause of disability is accidents.

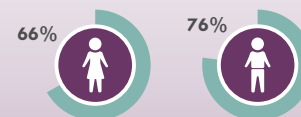
Women's Higher Incidence of Disability Unrecognized

Only 20% of Americans know women are more likely to become disabled than men.



## PREPARATION

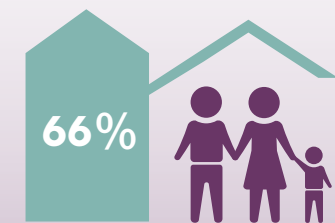
Cash Reserves Top Financial Resource for Funding Disability Expenses



Most Americans plan to rely on cash reserves if they became disabled and are unable to work for a year.

Yet nearly **3 in 4**

say their cash reserves would last less than a year.



Have Not Calculated How Much Money Needed

More than 6 in 10 have not calculated how much is needed to cover monthly family expenses if faced with disability and unemployment.

### SOURCES:

- The State Farm Center for Women and Financial Services at The American College
- U.S. Social Security Administration
- Centers for Disease Control and Prevention