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# The Impact of Disability

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While most Americans insure their lives and physical possessions such as their homes, cars, etc., many overlook the need to protect their most valuable asset – the ability to earn an income.

How likely is it that someone will become disabled? The table below, developed using data collected by the federal government, shows the number of working-age Americans who have a disability that affects their daily lives.

**Individuals with Disabilities by Age<sup>1</sup>**

Age Range	No Disability	With a Disability
5-17 Years	94%	6%
18-34 Years	93%	7%
35-64 Years	88%	12%
65-74 Years	76%	24%
75 Years and over	53%	47%

## Income Down, Expenses Up

The graph below illustrates the problem typically faced by an individual who becomes disabled for an extended period of time – income decreases while expenses increase.



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<sup>1</sup> Source: U.S. Census Bureau, 2019 American Community Survey 1-Year Estimates, Sex-by-Age-by Disability Status for the civilian non-institutionalized population, male and female. Table B18101.