

# Awareness versus action

Many workers recognize the risk of disability. In fact, 58 percent of respondents in our survey say they know there's a risk they could lose their income at some point to a disability. What's more, most workers (69 percent) are aware of ways to plan for an income-interrupting disability.

Yet fewer than half of working consumers say they have planned for an income loss caused by an injury or illness. What's behind this lack of action?

Our survey showed that many workers still lack a basic understanding of what their risks look like. Many

think they have a better shot of winning the lottery at some point than becoming disabled. Clearly there is more work to do when it comes to communicating comparative and real-life risks, and eliciting a clear call to action!

## WHAT'S MORE LIKELY?

Workers often miscalculate the relative risk of becoming disabled. Here are some unlikely scenarios that many workers see as more likely than the possibility of becoming disabled, which is around 25 percent during a working career.

# 25%

