

Disability More Common Than Many People Believe: Study



A recent RBC Insurance survey has found that Canadian workers tend to vastly underestimate the likelihood that they will become disabled.

Forty-five percent of Canadian workers polled said they believe that disability occurs infrequently. The reality is that one in seven Canadians is currently disabled and one in three working Canadians will experience a period of disability lasting longer than 90 days during their working lives.

“When it comes to disability, what Canadians don’t know can hurt them,” says Mark Hardy, RBC Insurance’s senior manager for Life and Living Benefits. “The research indicates that Canadians are overly optimistic about avoiding a disability and that lack of understanding reinforces the need for more education around this critical issue.”

He adds that there is a mistaken perception that disabilities tend to be catastrophic, caused by one-time traumatic events.

“Most Canadians don’t recognize that common, chronic conditions such as mental illness cause the majority of disabilities. In fact, less than 10 percent of disabilities are caused by accidents.”

Seventy-two percent of Canadians polled thought physical accidents were a disability, while 64 percent viewed workplace-related accidents as a disability. Only 45 percent thought depression was a disability; just 30 percent viewed anxiety as a disability; and only 21 percent considered diabetes to be a disability.

Here are some other misconceptions that came to light in the survey:

Myth: Only 20 percent of Canadian workers believe a disability would most impact their ability to work.

Fact: Sixty-five percent of Canadian workers have been exposed to someone having taken time off work due to a disability, while 25 percent had personally taken time off for a disability.

Myth: One in four of the respondents agree that a disability is the result of not being careful.

Fact: Mental illness, cancer, cardiovascular diseases and musculoskeletal diseases such as arthritis cause more disabilities than accidents. In fact, these diseases are six times more likely to be the cause of disability.