

Workplace Disability More Common Than Canadian Workers Believe



TORONTO, September 23, 2014 –Canadian workers vastly underestimate the likelihood that they will become disabled, according to a recent RBC Insurance survey. Nearly half of Canadian workers (45 per cent) believe that disability occurs infrequently, however disability is more common than Canadians realize. In fact, one-in-seven Canadians are currently disabled and one-in-three working Canadians will experience a period of disability lasting longer than 90 days during their working lives^[1].

“When it comes to disability, what Canadians don’t know can hurt them,” explains Mark Hardy, senior manager, Life and Living Benefits, RBC Insurance. “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.”

Disability Defined – Not what you think

When it comes to defining what a disability is, the majority of Canadians consider physical accidents (72 per cent) and workplace-related accidents (64 per cent) to be a disability. Only 45 per cent of Canadians surveyed consider depression to be a disability and less than a third believe that anxiety (30 per cent) and diabetes (21 per cent) are a disability.

“There is a mistaken perception that disabilities tend to be catastrophic in nature—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 per cent of disabilities are caused by accidents,” says Hardy.

The survey revealed other misconceptions that many Canadians have regarding disability, including:

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

Fact: More than three-in-five (62 per cent) Canadian workers have been exposed to someone having taken time off of work due to a disability, with one-in-four (25 per cent) having had taken this time themselves.

Myth: Seventy-three per cent of Canadians agree that the chance of disability can be reduced through a healthy lifestyle.

Fact: While lifestyle choices do impact your chances of disability, there are still one-in-two Canadians aged 18 and over who consider themselves to be obese and one-in-five Canadians who smoke^[2].

Myth: One-in-four agree that 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^[3]. In fact, these diseases are six times more likely to be the cause of disability.

Canadian Workers Need to Confirm Coverage

Many Canadians believe they have enough coverage through their employer, which according to the RBC Insurance survey, was the top reason for not purchasing individual disability insurance. However, many benefit plans have a limit to the amount of coverage that is provided.

"The most important first step is for Canadians to confirm the benefits available through their employer and ensure they have adequate coverage. Some things to look for include how your plan defines a disability; does your plan provide valuable return to work services; and if you're covered for illness as well as injury," Hardy explains. "There are many solutions to help fill the gap in coverage, from top up insurance provided through your employer, or seeking out any of a variety of individual protection options that may fit your specific needs and budget."

About the RBC Insurance Survey

RBC Insurance commissioned Ipsos to conduct a survey to gauge public opinion of Canadian workers regarding matters related to disability, disability in the workplace, and disability insurance coverage. The survey was conducted between July 14 to July 18, 2014. In total, a sample of n=1,000 employed Canadians was surveyed online using Ipsos's I-Say online panel. The precision of Ipsos's online survey are measured using a credibility interval, in this case the results are considered accurate to within ± 3.5 percentage points, 19 times out of 20, had the entire population of Canadian workers been polled.

About RBC Insurance

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entities of Royal Bank of Canada.