

What Do You Think the Odds Are that You'll Become Disabled?



Obviously, workers don't want to become disabled. But do they really understand how common disability is or the ways in which they could become disabled?

A recent survey by RBC Insurance found that Canadian workers vastly underestimate the likelihood that they'll become disabled, with nearly half (45%) believing that disability occurs infrequently.

But 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.

In addition, when it comes to defining what a disability is, Canadians tend to think disabilities are catastrophic in nature, that is, caused by things such as physical accidents (72%) and workplace accidents (64%). Only 45% of Canadians surveyed consider depression to be a disability and less than a third believe that anxiety (30%) and diabetes (21%) are disabilities.

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

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

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

Myth: 73% of Canadians agree that the chance of disability can be reduced through a healthy lifestyle.

Fact: Although 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.

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. In fact,

these diseases are *six times* more likely to be the cause of disability.

Under the OHS, human rights and related laws in Canada, employers have a duty to accommodate disabled workers to the point of undue hardship, such as providing them with modified duties when returning from an injury.