

She brings home the bacon.  
She's the heart of the home.

What if she gets cancer?



## Women need paycheck protection too.

Did you know that according to a poll from NBC News and the Wall Street Journal, 49 percent of women report being their family's primary breadwinner? And if women are unable to work due to an injury or an illness such as cancer, both the household income and the family dynamics are significantly disrupted.

### The Facts

#### According to the Council for Disability Awareness

#### Common causes of disability

- Illnesses like cancer, heart attack or diabetes cause the majority of long-term disabilities. Back pain, injuries, and arthritis are also significant causes.
- Most are not work-related, and therefore not covered by workers' compensation.
- Musculoskeletal disorders are the #1 cause of disabilities. Examples include; arthritis, back pain and spine/joint disorders.

#### Financial implications

- 30 percent of Americans say they would not be able to cover living expenses for three months if they lost their income — not even by selling assets or borrowing money. — *Federal Reserve Report on the Economic Well-Being of U.S. Households in 2016*
- 26 percent of U.S. adults say they or a member of their household had trouble paying medical bills in the last year, and 29 percent of these adults also suffered a job loss or pay cut related to their illness. — *Kaiser Family Foundation*
- Women are more likely to experience a long-term disability than men. Complications from pregnancy account for 11 percent of new long-term disability claims, and 56 percent of all new private long-term disability claims were filed by women. — *CDA 2014 Disability Study*

### What are the chances that you could become disabled?

A typical woman, age 35, 5'4", 125 pounds, non-smoker, who works mostly an office job, and who leads an average lifestyle has the following risks:

- 18% chance of becoming disabled for 3 months or longer during her working career
- 38% chance that the disability would last 5 years or longer, and with the average disability for someone like her lasting 82 months

Source: CDA's PDQ disability risk calculator  
[http://www.disabilitycanhappen.org/chances\\_disability/pdq.asp](http://www.disabilitycanhappen.org/chances_disability/pdq.asp)

## Why place your family at risk?

Make sure every breadwinner has paycheck protection.

**DI Done Right**

4444 ZION AVENUE • SAN DIEGO, CA 92120  
800-898-9641 • [www.diservices.com](http://www.diservices.com)

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