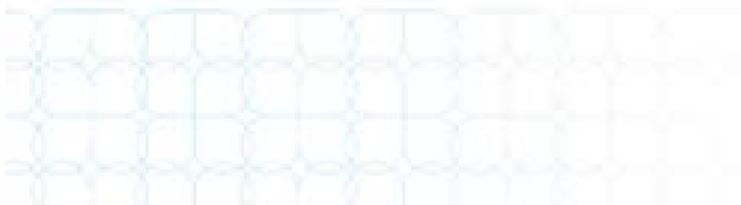


# Allsup Disability Study: Income at Risk

Examining income risk factors  
for people with disabilities

*Special Focus on Veterans*

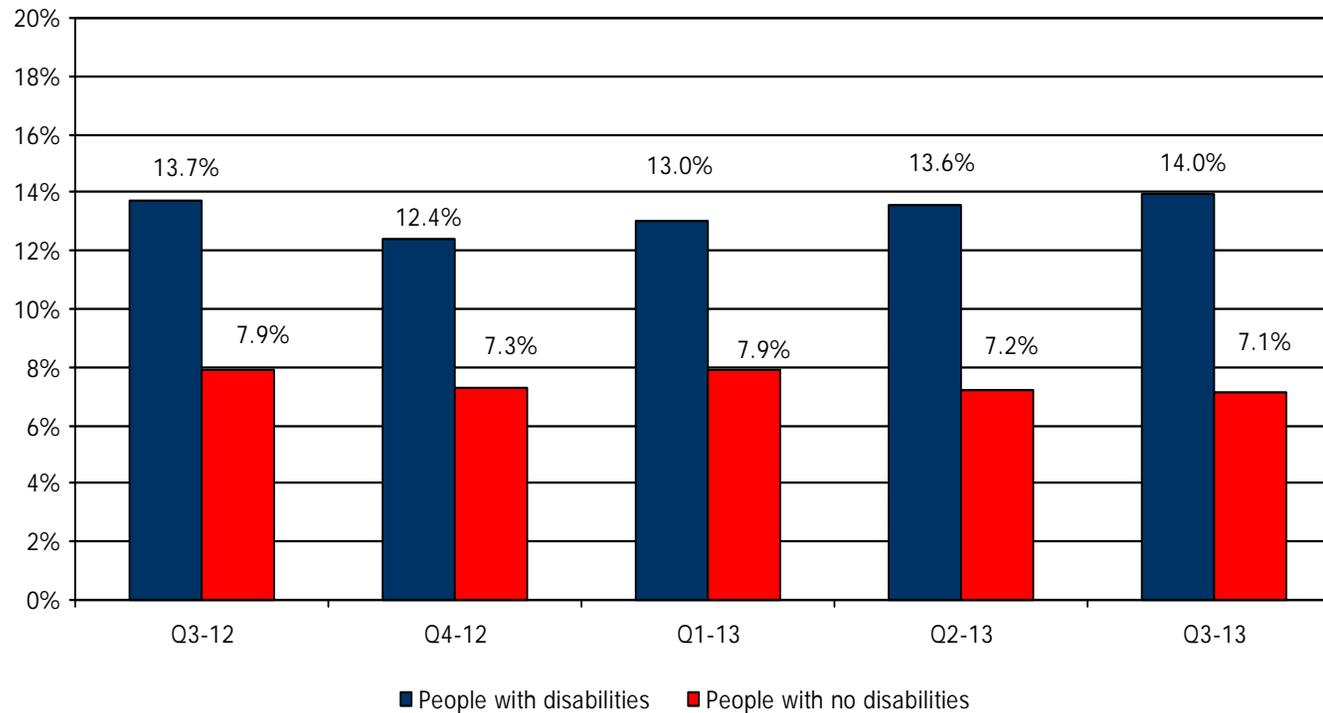
2013 Third-Quarter Report  
October 2013



# Allsup Disability Study: Income at Risk

The quarterly unemployment rate for people with disabilities continues to be significantly higher than for those with no disabilities.

Quarterly unemployment rates



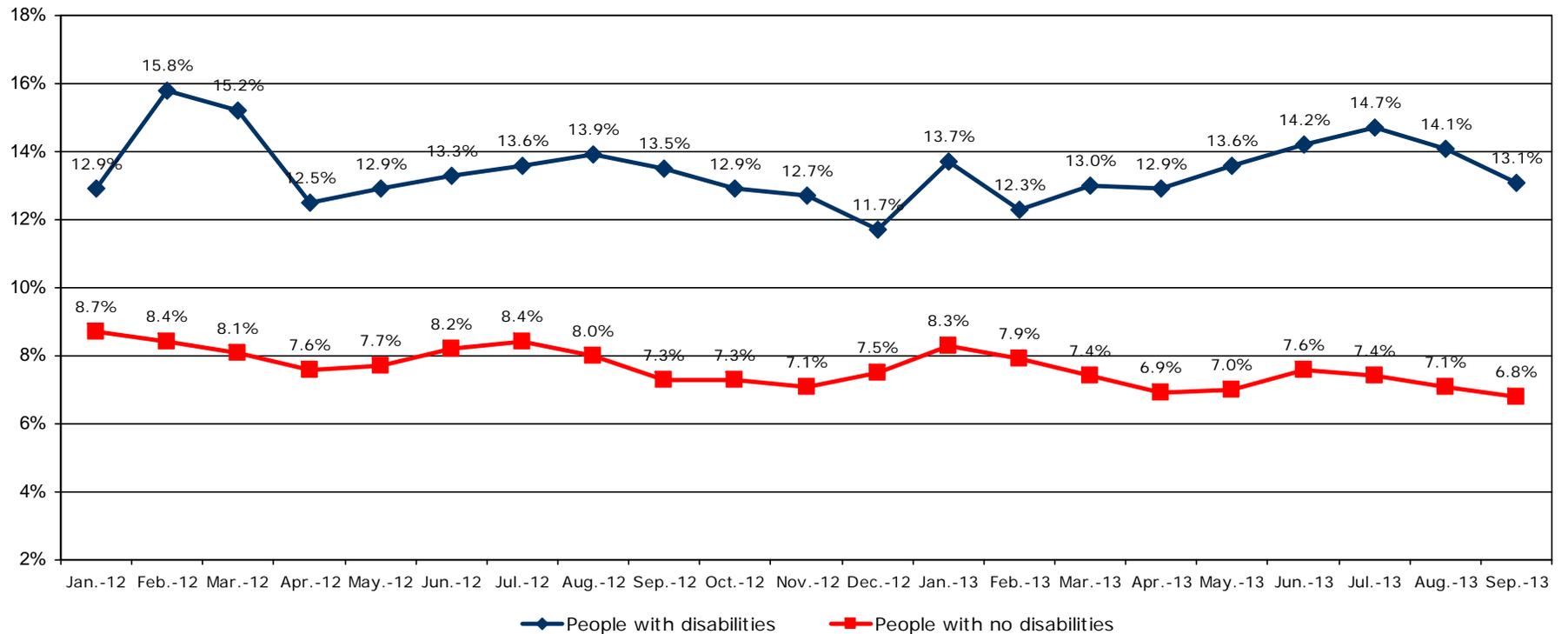
The third-quarter unemployment rate for people with disabilities rose slightly compared to second quarter 2013, reaching its highest level in 2013. The rate for those with no disabilities declined to its lowest level in more than a year. For third quarter 2013, people with disabilities experienced an unemployment rate 97 percent higher than people with no disabilities.

**Source:** Allsup analysis based on U.S. Bureau of Labor Statistics data, not seasonally adjusted and includes those 16 and older.

# Allsup Disability Study: Income at Risk

The monthly unemployment rate for people with disabilities reached a 2013 high point during the third quarter.

## 24-month unemployment rates



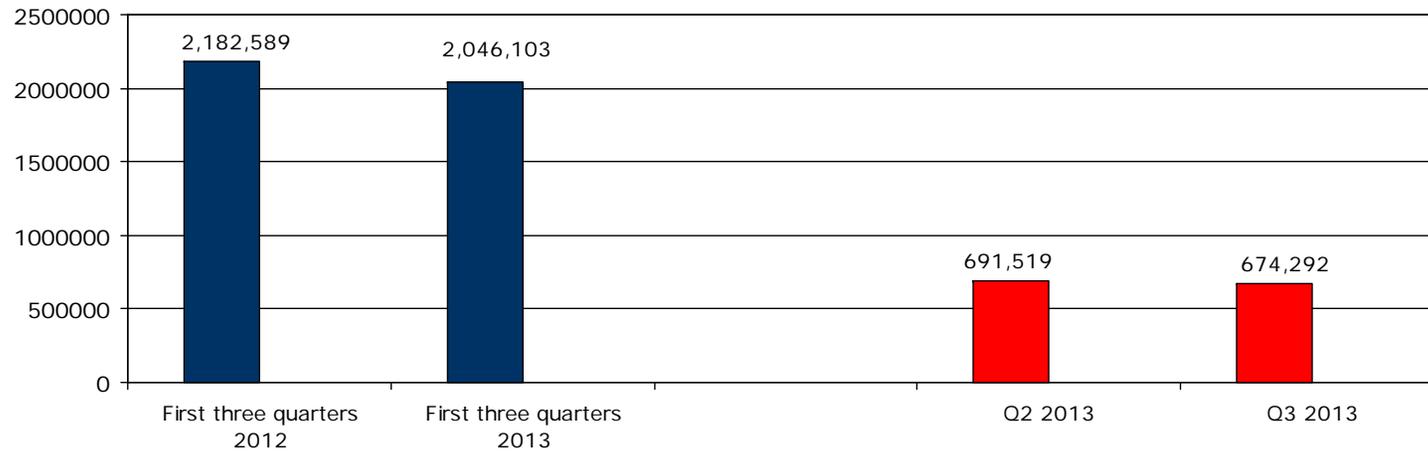
The unemployment rate for people with disabilities climbed to a 16-month high in July 2013 at 14.7 percent nearly twice the unemployment rate of people with no disabilities for that month.

**Source:** Allsup analysis based on U.S. Bureau of Labor Statistics data, not seasonally adjusted and includes those 16 and older.

# Allsup Disability Study: Income at Risk

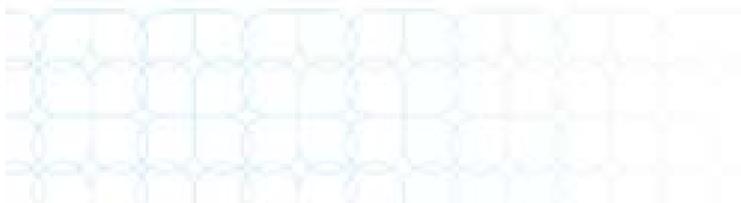
Social Security Disability Insurance (SSDI) applications declined in the third quarter of 2013.

## SSDI applications



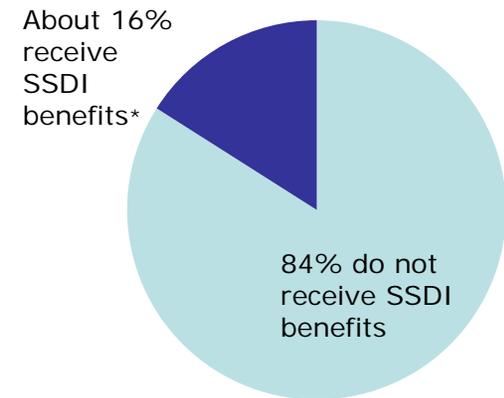
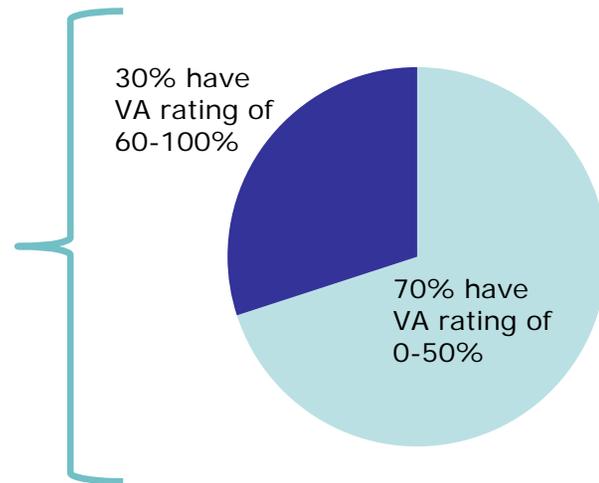
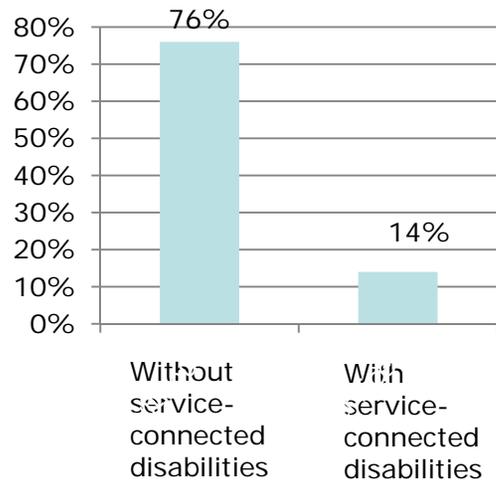
The number of people applying for Social Security Disability Insurance (SSDI) benefits declined by about 2.5 percent from second to third quarter. For the first nine months of 2013, SSDI applications dropped by 6.3 percent compared with the first nine months of 2012.

**Source:** Allsup analysis based on Social Security Administration data.



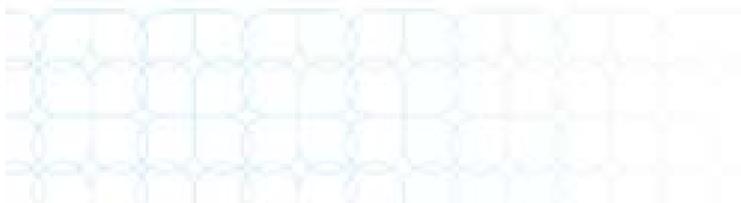
# Allsup Disability Study: Income at Risk – *Special Focus on Veterans*

## Veteran disability profile



Approximately 14 percent of veterans have service-connected disabilities. Three in 10 of these veterans have a disability rating of 60 percent or more, as of Aug. 2012, according to a 2013 U.S. Bureau of Labor Statistics report. Most veterans receiving benefits from the U.S. Department of Veterans Affairs (VA) for service-connected disability did not receive SSDI benefits.

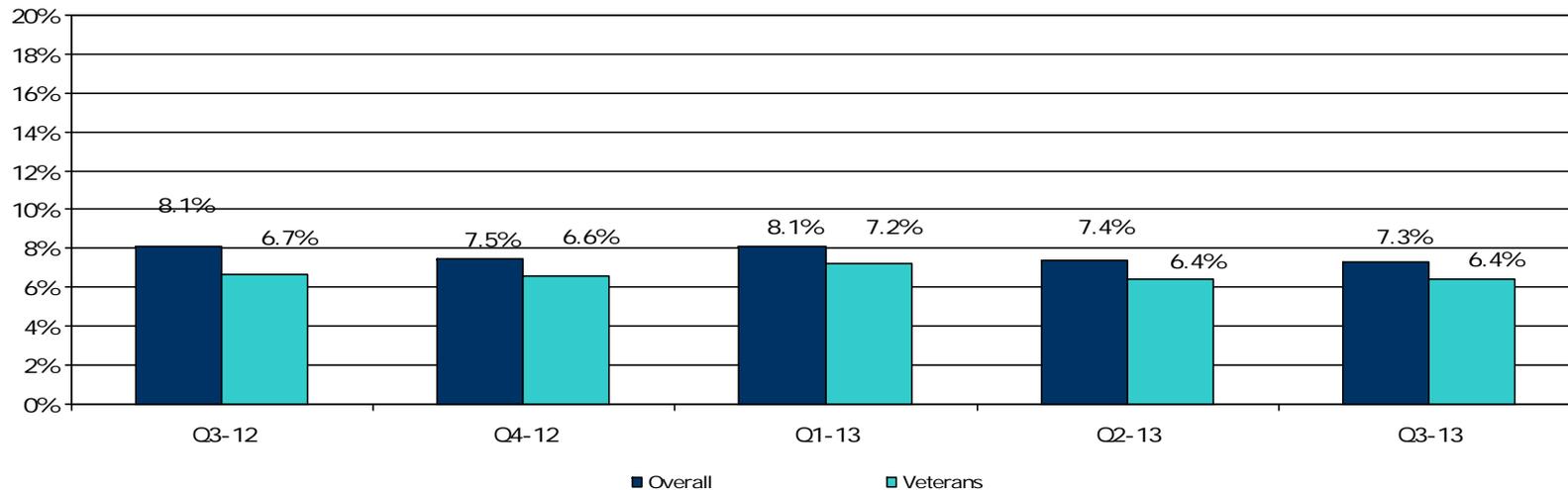
**Source:** Allsup analysis based on U.S. Bureau of Labor Statistics data, not seasonally adjusted and includes those 16 and older;  
\*Veterans' Disability Benefits Commission (2007).



# Allsup Disability Study: Income at Risk

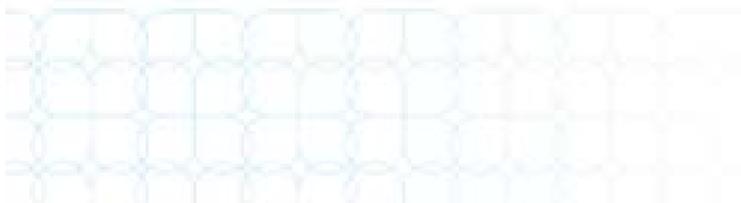
## – *Special Focus on Veterans*

### Quarterly unemployment rates for U.S. Veterans



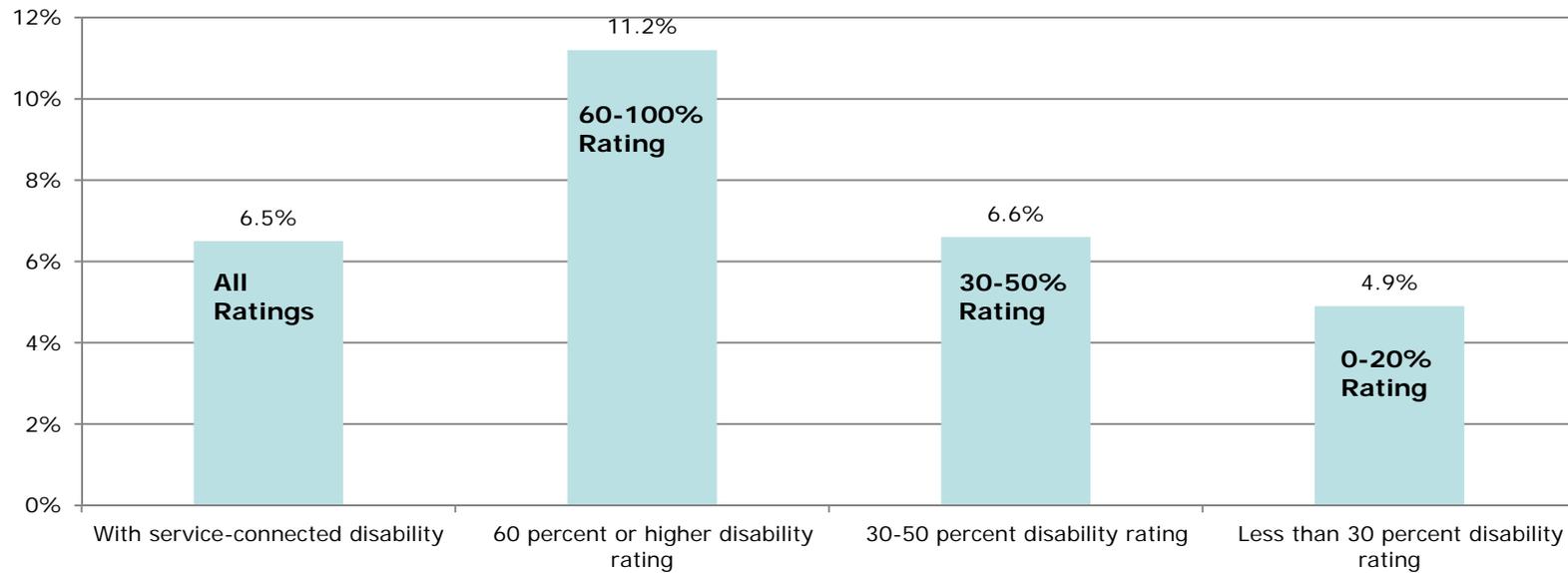
Although the unemployment rate for veterans has been lower than the overall adult labor pool, veterans with high disability ratings reported significantly higher unemployment, as shown on next slide.

**Source:** Allsup analysis based on U.S. Bureau of Labor Statistics data, not seasonally adjusted and includes those 16 and older.



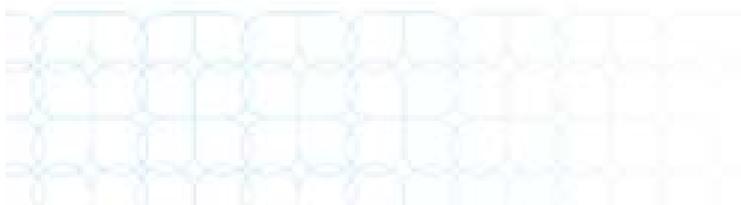
# Allsup Disability Study: Income at Risk – *Special Focus on Veterans*

**Veteran unemployment rate by disability rating, August 2012**



Of about 3 million veterans reporting a service-connected disability, the unemployment rate was 6.5 percent in Aug. 2012, according to a 2013 U.S. Bureau of Labor Statistics report. However veterans with a VA disability rating of 60 percent or higher had an unemployment rate of 11.2 percent.

**Source:** U.S. Bureau of Labor Statistics data, not seasonally adjusted and includes those 16 and older.



# Allsup Disability Study: Income at Risk

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## Background information

### About Allsup:

Allsup is a nationwide provider of Social Security disability, veterans disability appeal, Medicare and Medicare Secondary Payer compliance services for individuals, employers and insurance carriers. Allsup professionals deliver specialized services supporting people with disabilities and seniors so they may lead lives that are as financially secure and as healthy as possible. Founded in 1984, the company is based in Belleville, Ill., near St. Louis. For more information, go to <http://www.Allsup.com> or visit Allsup on Facebook at <http://www.facebook.com/Allsupinc>.

### Allsup Disability Study:

Allsup has been conducting the quarterly "Allsup Disability Study: Income at Risk" since 2009. Third quarter 2013 report: <http://www.allsup.com/media/files/allsup-study-income-at-risk-q3-13.pdf>  
Archive: <http://www.allsup.com/about-us/news-room/income-at-risk-report-archive.aspx>

### Source materials:

U.S. Bureau of Labor Statistics, [http://www.bls.gov/schedule/archives/empsit\\_nr.htm#2013](http://www.bls.gov/schedule/archives/empsit_nr.htm#2013) and <http://www.bls.gov/news.release/vet.nr0.htm>  
Social Security Administration, <http://www.ssa.gov/OACT/STATS/dibStat.html>

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