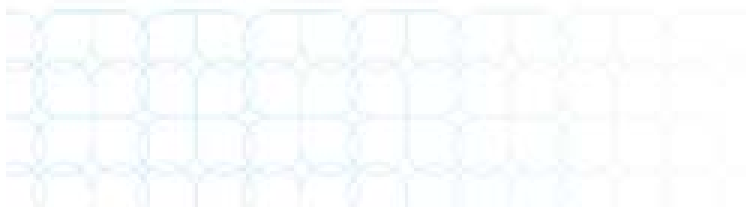


Allsup Disability Study: Income at Risk

Examining income risk factors
for people with disabilities

2014 Year-End Report

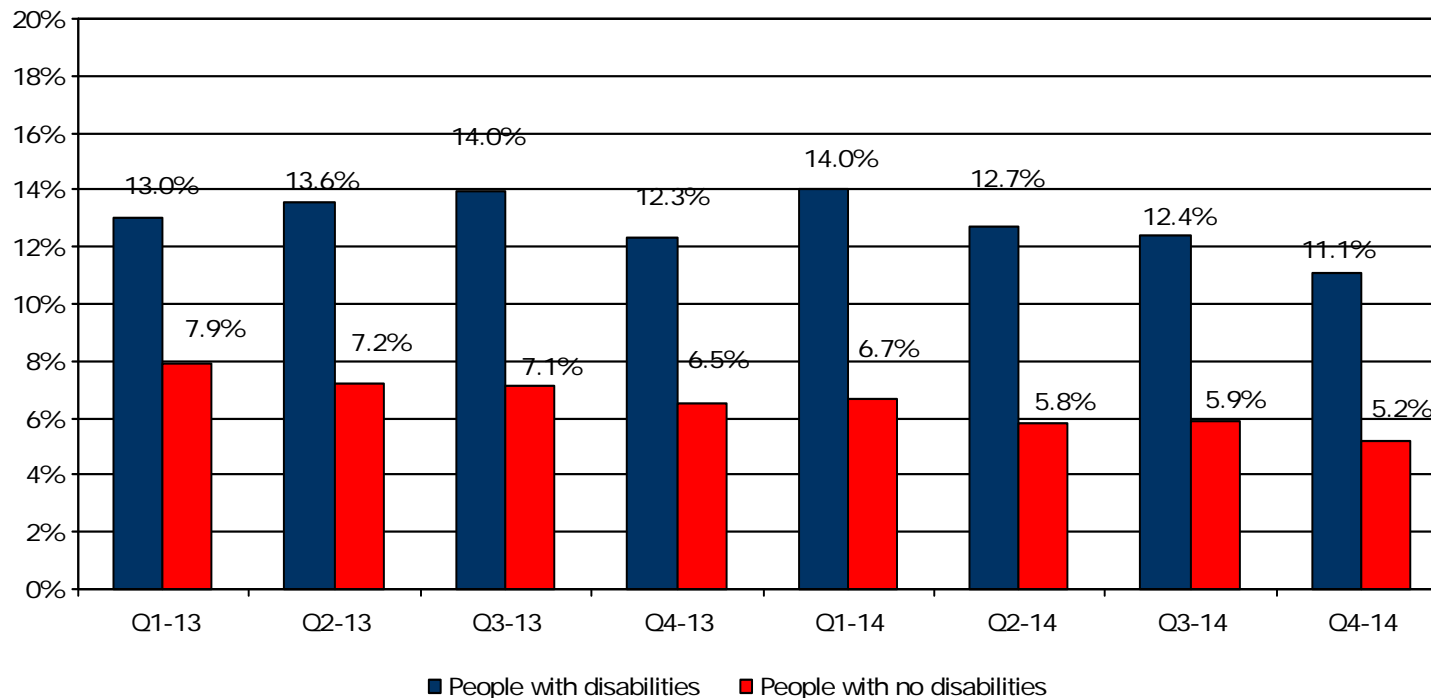
January 2015



Allsup Disability Study: Income at Risk

The quarterly unemployment rate for people with disabilities declined to its lowest quarterly level in six years, but continues to be significantly higher than for those with no disabilities.

Quarterly unemployment rates



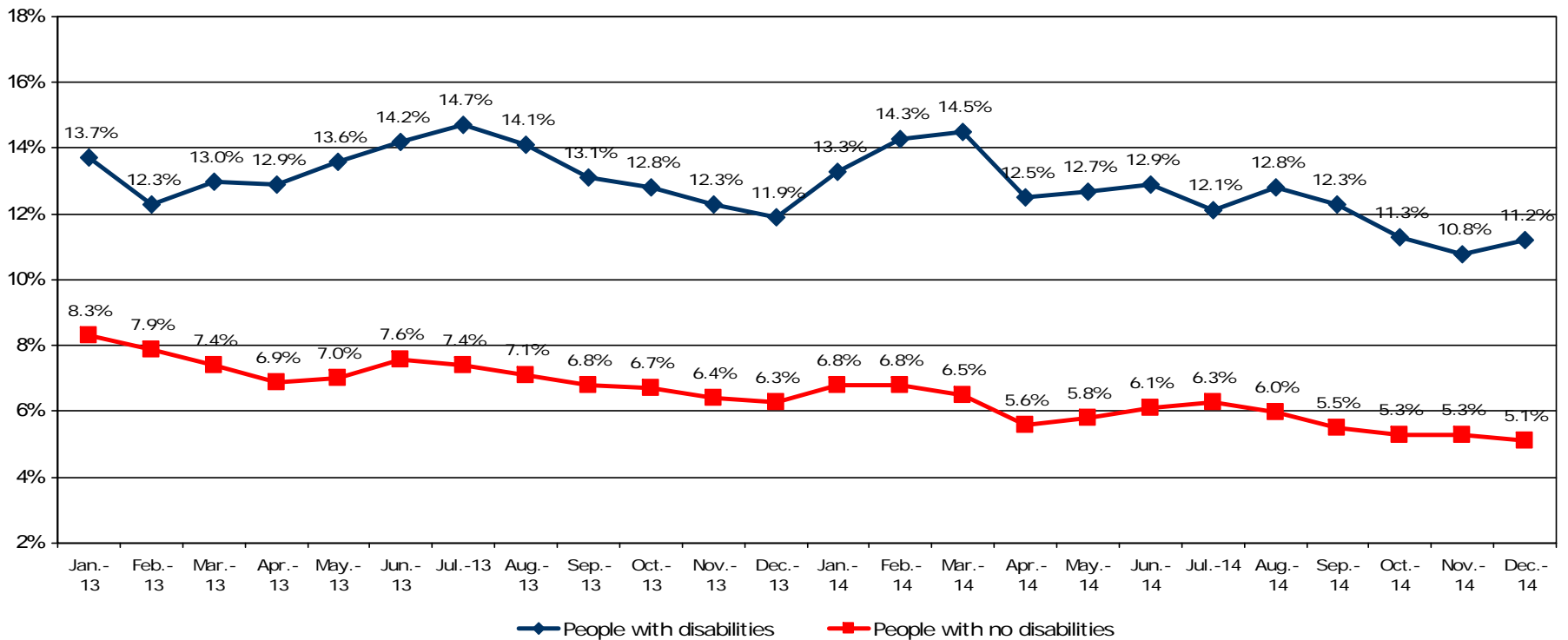
The fourth-quarter unemployment rate for people with disabilities declined slightly compared to third quarter 2014, reaching its lowest level in 2014 and in recent history. The quarterly unemployment rate for those with no disabilities also declined to its lowest level in six years. For fourth quarter 2014, people with disabilities experienced an unemployment rate 53 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.

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The monthly unemployment rate for people with disabilities reached its lowest point of the year in November, rising again in December.

Monthly unemployment rates



The monthly unemployment rate for people with disabilities dropped to a 12-month low in November at 10.8 percent, but ended the year a little higher. People with disabilities consistently experienced higher rates of unemployment in 2014 compared to those without disabilities.

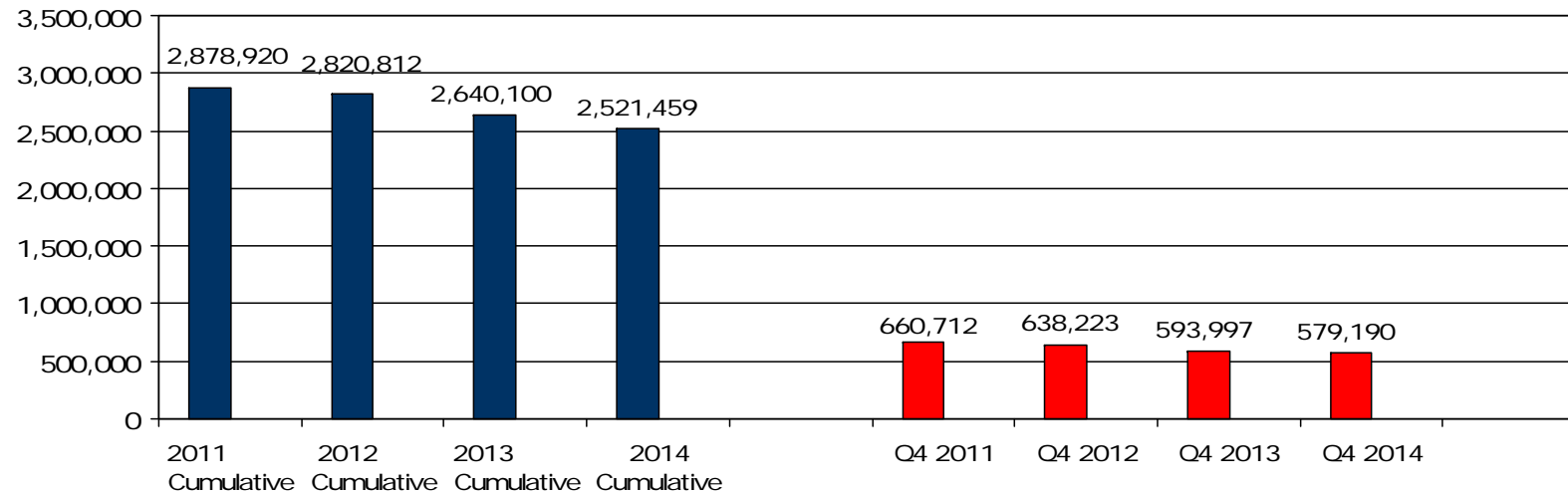
Source: Allsup analysis based on U.S. Bureau of Labor Statistics data, not seasonally adjusted and includes those 16 and older.



Allsup Disability Study: Income at Risk

Social Security Disability Insurance (SSDI) applications declined significantly compared to previous years and fourth-quarter results.

SSDI applications



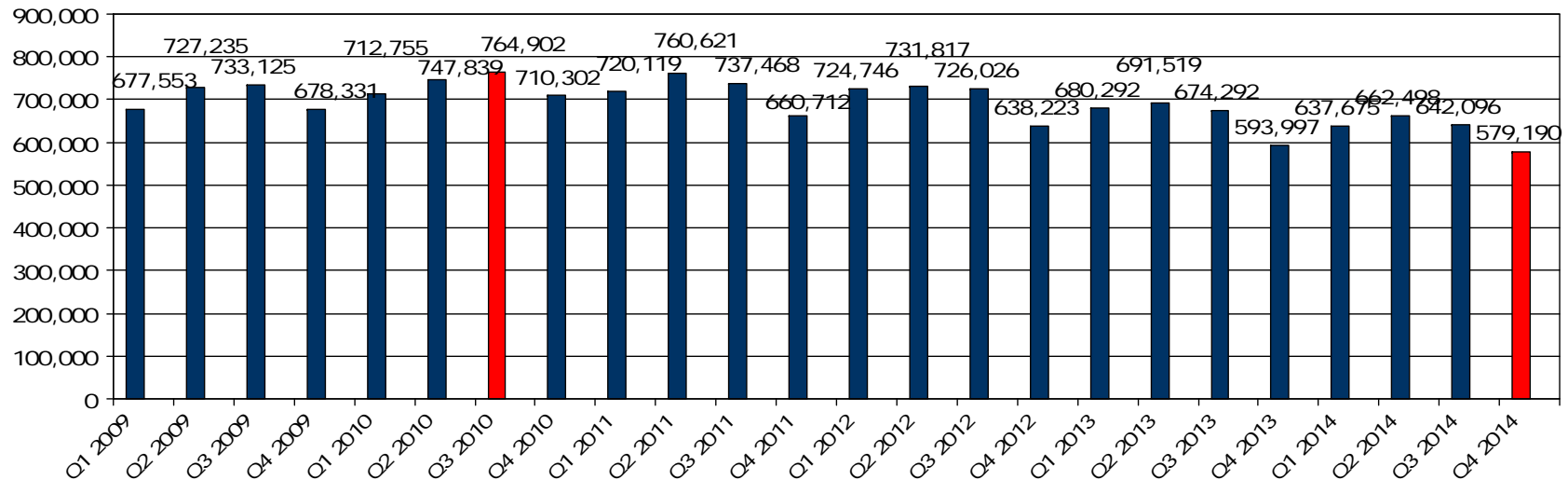
The number of people applying for Social Security Disability Insurance (SSDI) benefits dropped by 12.4 percent in 2014 compared to just three years ago. For the fourth quarter, applications dropped by 2.5 percent in 2014 compared to 2013, and by 12.3 percent compared to 2011.

Source: Allsup analysis based on Social Security Administration data.

Allsup Disability Study: Income at Risk

Social Security Disability Insurance (SSDI) applications declined to their lowest quarterly level in six years during the fourth quarter of 2014.

SSDI applications



Since the first quarter of 2009, the number of people applying for Social Security Disability Insurance (SSDI) benefits reached a quarterly high of 764,902 in the third quarter of 2010 and a quarterly low of 579,190 in the fourth quarter of 2014.

Source: Allsup analysis based on Social Security Administration data.

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 and Medicare 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 “Allsup Disability Study: Income at Risk” since 2009. Year-end 2014 report: <http://www.allsup.com/media/files/allsup-study-income-at-risk-q4-14.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#2014
Social Security Administration, <http://www.ssa.gov/OACT/STATS/dibStat.html>

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