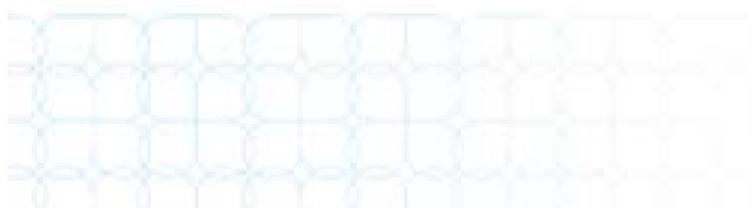


Allsup Disability Study: Income at Risk

Examining income risk factors
for people with disabilities

2015 Year-End Report

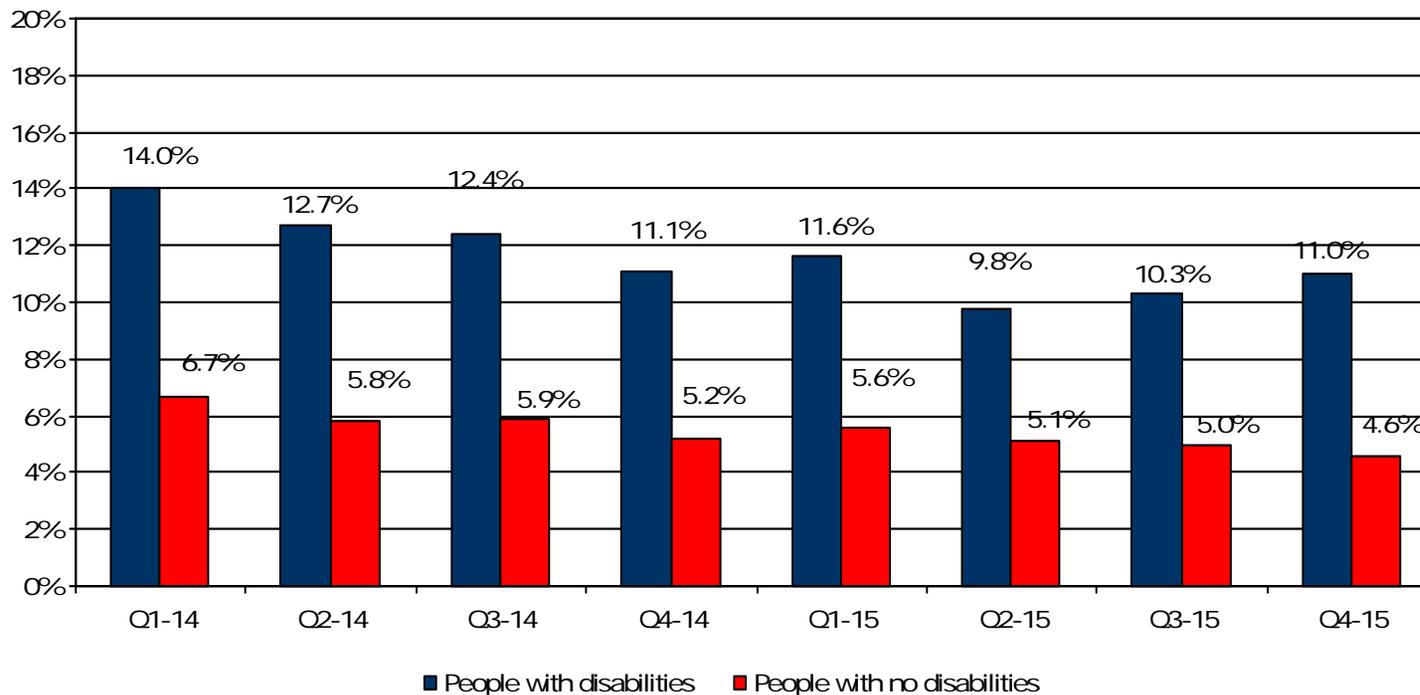
January 2016



Allsup Disability Study: Income at Risk

The quarterly unemployment rate for people with disabilities declined in 2015 to its lowest quarterly level in six years. However, the rate is still significantly higher than for those with no disabilities.

Quarterly unemployment rates



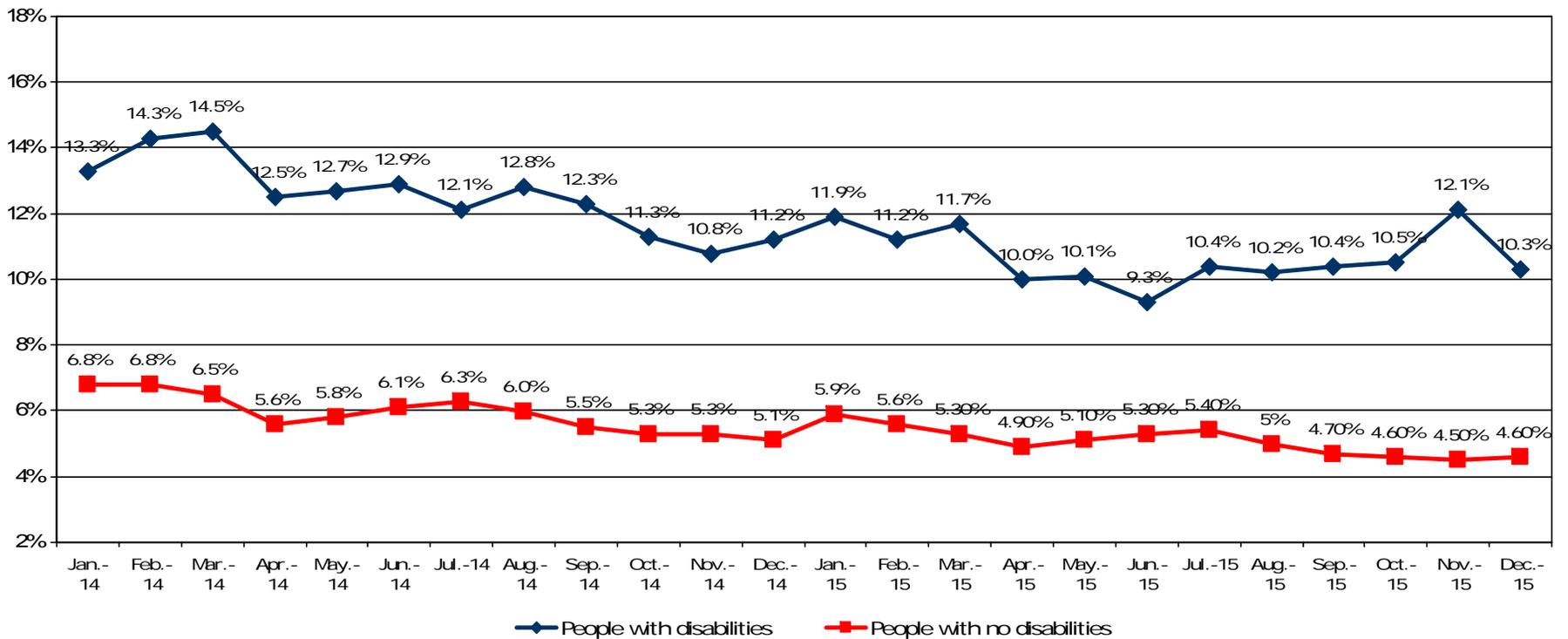
The fourth-quarter 2015 unemployment rate for people with disabilities increased slightly compared to third quarter 2015. It reached its lowest level in recent history during the second quarter of 2015 at 9.8 percent. The quarterly unemployment rate for those with no disabilities also declined to its lowest level in six years. For fourth quarter 2015, people with disabilities experienced an unemployment rate 58 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 June 2015, rising to a 12-month high of 12.1 percent in November.

Monthly unemployment rates



The monthly unemployment rate for people with disabilities dropped to a 24-month low in June 2015 at 9.3 percent, but ended the year a little higher. People with disabilities consistently experienced higher rates of unemployment in 2015 compared to those without disabilities.

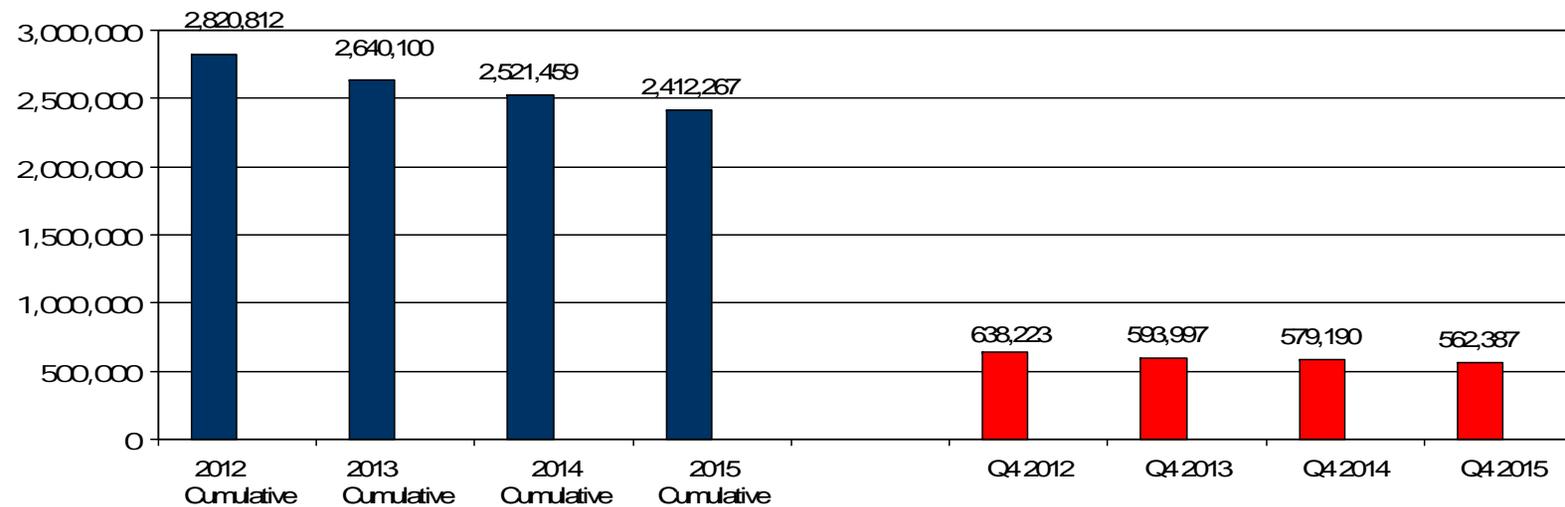
Source: Allsup analysis based on U.S. Bureau of Labor Statistics data, not seasonally adjusted and includes those 16 and older.



Allsup Disability Study: Income at Risk

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

SSDI applications



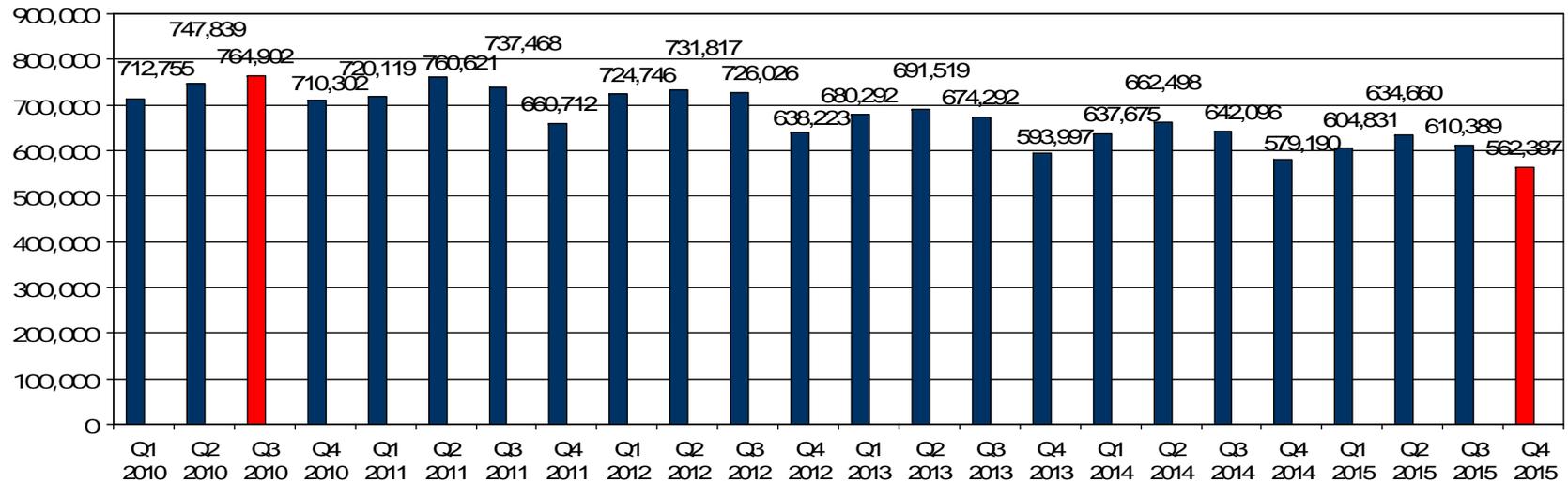
The number of people applying for Social Security Disability Insurance (SSDI) benefits dropped by nearly 14.5 percent in 2015 compared to just three years ago. For the fourth quarter, applications dropped by 2.9 percent in 2015 compared to 2014, and by 11.9 percent compared to 2012.

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 eight years during the fourth quarter of 2015.

SSDI applications



Since the first quarter of 2010, 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 562,387 in the fourth quarter of 2015.

Source: Allsup analysis based on Social Security Administration data.

Allsup Disability Study: Income at Risk

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Background information

About Allsup:

Allsup and its subsidiaries provide nationwide Social Security disability, veterans disability appeal, re-employment, exchange plan and Medicare services for individuals, their 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 2015 report: <http://www.allsup.com/media/files/allsup-study-income-at-risk-q4-15.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#2015

Social Security Administration, <http://www.ssa.gov/OACT/STATS/dibStat.html>

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