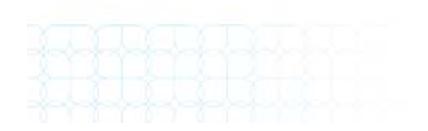
Examining income risk factors for people with disabilities

2010 Second Quarter Review July 2010





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

18% 16.1% 14.8% 14.8% 16% 14.3% 13.6% 13.4% 14% 12% 10.3% 9.3% 9.3% 9.3% 10% 8.9% 8.6% People with disabilities 8% People with no disabilities 6% 4% 2% 0% Q2-09 Q3-09 Q4-09 Q1-10 Q2-10 Q1-09

Quarterly unemployment rates

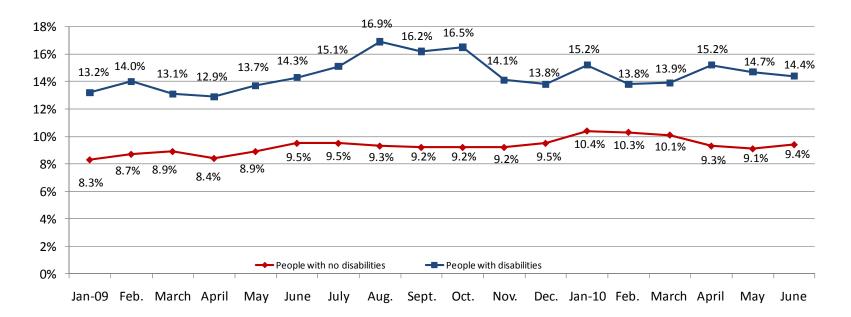
The second quarter 2010 average unemployment rate for people with disabilities rose from the previous quarter. For the second quarter 2010, people with disabilities experienced an average unemployment rate 59 percent higher than people with no disabilities.

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



The unemployment rates for people with disabilities and those with no disabilities remain high.

18-month unemployment rates

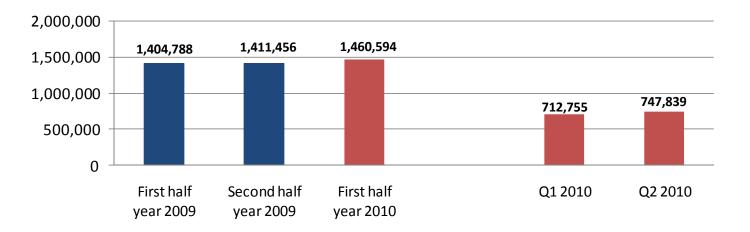


After widening significantly last summer and again earlier this year, the gap in unemployment rates between people with and without disabilities narrowed at the end of the second quarter. Unemployment rates for both groups ended second quarter 2010 at nearly the same rate as second quarter 2009. People with disabilities consistently have higher rates of unemployment than those without disabilities.

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



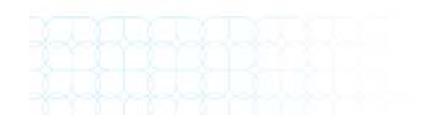
Social Security Disability Insurance applications for the second quarter 2010 increased by 5 percent compared to the first quarter 2010.



SSDI applications

The number of people applying for Social Security Disability Insurance benefits increased 5 percent from the first quarter to the second quarter of 2010. For the first six months of 2010, SSDI applications are 4 percent higher than for the first six months of 2009.

Source: Allsup analysis based on Social Security Administration data.





Background information

About Allsup:

Allsup is a nationwide provider of Social Security disability, Medicare and Medicare Secondary Payer compliance services for individuals, employers and insurance carriers. Founded in 1984, Allsup employs nearly 700 professionals who deliver specialized services supporting people with disabilities and seniors so they may lead lives that are as financially secure and as healthy as possible. The company is based in Belleville, III., near St. Louis. For more information, visit <u>www.Allsup.com</u>.

Allsup Disability Study:

Second quarter 2010: <u>http://www.allsup.com/Portals/4/allsup-study-income-at-risk-q2-10.pdf</u> First quarter 2010: <u>http://www.allsup.com/Portals/4/allsup-study-income-at-risk-q1-10.pdf</u> Fourth quarter 2009: <u>http://www.allsup.com/Portals/4/allsup-study-income-at-risk-q4-09.pdf</u> Third quarter 2009: <u>http://www.allsup.com/Portals/4/allsup-study-income-at-risk-q3-09.pdf</u> Second quarter 2009: <u>http://www.allsup.com/Portals/4/allsup-study-income-at-risk-q2-09.pdf</u> First quarter 2009: <u>http://www.allsup.com/Portals/4/allsup-study-income-at-risk-q2-09.pdf</u>

Source materials:

U.S. Bureau of Labor Statistics, <u>http://www.bls.gov/schedule/archives/empsit_nr.htm#2010</u> Social Security Administration, <u>http://www.ssa.gov/OACT/STATS/dibStat.html</u>

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