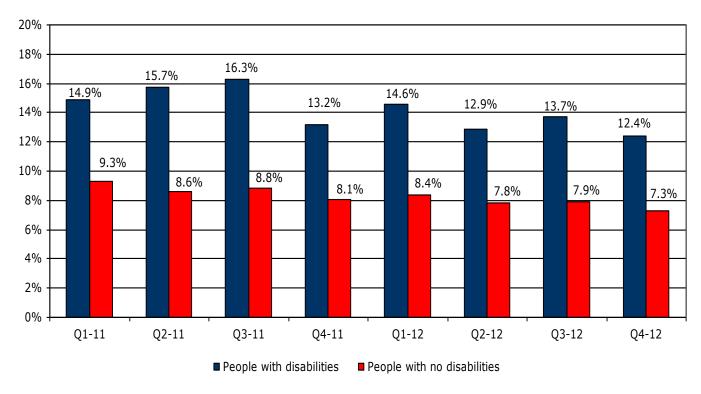
Examining income risk factors for people with disabilities

2012 Fourth Quarter Report January 2013



Despite a four-year low in the fourth quarter of 2012, the quarterly unemployment rate for people with disabilities continues to be much higher than for those with no disabilities.

Quarterly unemployment rates



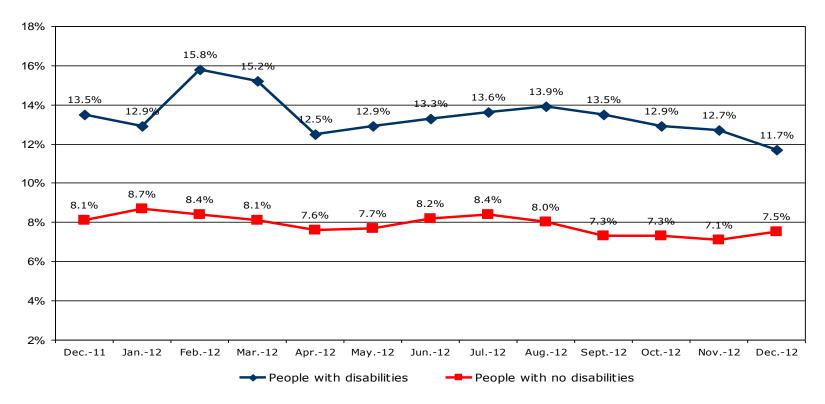
In the fourth quarter of 2012, the unemployment rate for people with disabilities reached its lowest level since the fourth quarter of 2008. The unemployment rate averaged 12.4 percent for people with disabilities and 7.3 percent for people with no disabilities in the fourth quarter. However, the rate of unemployment for people with disabilities was still 70 percent higher than those with no disabilities.

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



The monthly unemployment rate for people with disabilities dropped to its lowest level of the year in December 2012.

13-month unemployment rates



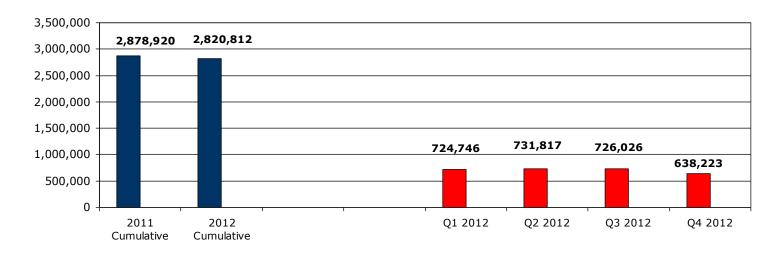
While still high, the fourth-quarter unemployment rate for people with disabilities was significantly lower than the third quarter. People with disabilities consistently experienced higher rates of unemployment and increased fluctuation in their unemployment rates than those without disabilities in 2012.

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



Quarterly Social Security Disability Insurance applications dropped to their lowest levels in four years.

SSDI applications



The number of people applying for Social Security Disability Insurance is down 3.92 percent from the record high of nearly 2.94 million applications in 2010. The quarterly number of applications has not dropped this low since the fourth quarter of 2008, when there were 577,306 applications.

 $\textbf{Source:} \ \textbf{All} \textbf{Sup analysis based on Social Security Administration data}.$



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. Founded in 1984, Allsup employs more than 800 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, Ill., near St. Louis. For more information, go to http://www.facebook.com/Allsupinc.

Allsup Disability Study:

Allsup has been conducting the quarterly "Allsup Disability Study: Income at Risk" since 2009.

Fourth quarter 2012 report: http://www.allsup.com/Portals/4/allsup-study-income-at-risk-q4-12.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#2012
Social Security Administration, http://www.ssa.gov/OACT/STATS/dibStat.html

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