



# CANADIANS OFF WORK DUE TO A DISABILITY FACE A PERFECT STORM



**43%** Canadian working households have had someone take time off work due to disability



**1 in 3** Canadians will experience a period of disability lasting longer than 90 days during their working lives\*

## BEING OFF WORK TAKES A FINANCIAL & EMOTIONAL TOLL



**48%**

Canadians not financially prepared to be off work



**78%**

Canadians said finances were tight when off work



**81%**

Canadians upset about not being able to work

## STRESS ON THE FAMILY



**76%** said it was stressful for the entire household



**50%** said family relationships were strained



**31%** said their able partner had to find extra work to make ends meet



## EMPTYING THE PIGGYBANK

	<b>29%</b> dipped into savings to pay for expenses		<b>17%</b> took on more debt
	<b>17%</b> borrowed money from family and friends		<b>9%</b> cashed in RRSPs

## TIPS TO HELP WORKERS OFF WITH A DISABILITY



- Investigate how your workplace benefits define a disability, and what is and isn't covered. Ask about employee assistance programs.
- Be proactive and formulate a "return to work plan" with your employer and family.



- Ask your medical professionals about services or programs that are available to make sure you're getting the care you need to recover.



- Explore your 'Return to Work Benefits' such as financial planning, job search and retraining, rehabilitation and other services to help make a smooth transition back into the workplace.