



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

	29% dipped into savings to pay for expenses		17% took on more debt
	17% borrowed money from family and friends		9% 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.