

# What are the most common causes of disability?

**Injuries at work?** Freak accidents? It's true, they happen.

***But, the truth might surprise you.***

- **Illnesses** like cancer, heart attack or diabetes cause the majority of long-term disabilities. Back pain, injuries, and arthritis are also significant causes.
- Most are **not** work-related, and therefore not covered by workers' compensation.
- Lifestyle choices and personal behavior that lead to obesity are becoming major contributing factors.
- Musculoskeletal disorders are the **#1 cause** of disabilities. Examples include; arthritis, back pain, spine/joint disorders, Fibrositis Syndrome, etc.

Here is a chart of [claim diagnosis categories in lay language](#) to provide clear examples of common causes of disability.

## Disability in America

Disability is already a widespread problem, and the threat is growing at an alarming rate.

- More than 30 million Americans between the ages of 21 and 64 are disabled, according to the most recent U.S. Census.
- 2.3 million people filed disability claims with Social Security in 2016.
- 25+ million American lives are restricted by the effects of disability, according to the Centers for Disease Control and Prevention.