

Aging, aching joints drive disability trends

Disability claims for joint disorders and musculoskeletal issues have increased significantly over the past 10 years in the U.S., according to data from Unum, the nation's largest provider of disability insurance. An analysis of Unum's 10-year claims trends shows there has been a:

- 33% increase in long-term disability claims and 14% increase in short-term disability claims for musculoskeletal issues
- 22% increase in long-term disability claims and 26% increase in short-term disability claims for joint disorders.

Reasons, according to Unum's Greg Breter: "Aging baby boomers are staying in the workforce longer, and more than a third of U.S. adults are classified as overweight or obese."

The Bureau of Labor Statistics estimates that by 2022, more than 30% percent of people ages 65-74 will still be working, up from 20% in 2002.

While Unum has seen an increase in joint and musculoskeletal issues, cancer remains the primary reason for long-term disability claims over the last decade. Pregnancy continues to top the list of reasons for short-term disability.

The top reasons for disability claims:

Long-term disability

Cancer: 16.5%

Back disorders: 13.9%

Injury: 10.4%

Cardiovascular: 9.6%

Joint disorders: 9.2%

Short-term disability

Pregnancy: 27.4%

Injury, excluding back: 11.3%

Joint disorders: 7.2%

Back disorders: 6.7%

Digestive system: 6.6%