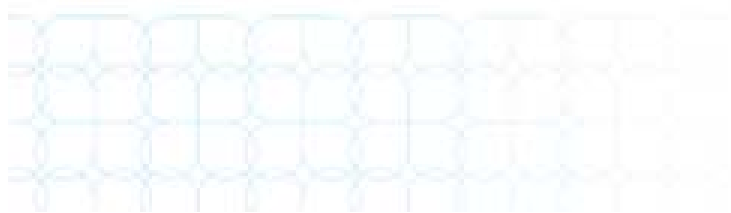


Allsup Disability Study: Income at Risk

Examining income risk factors
for people with disabilities

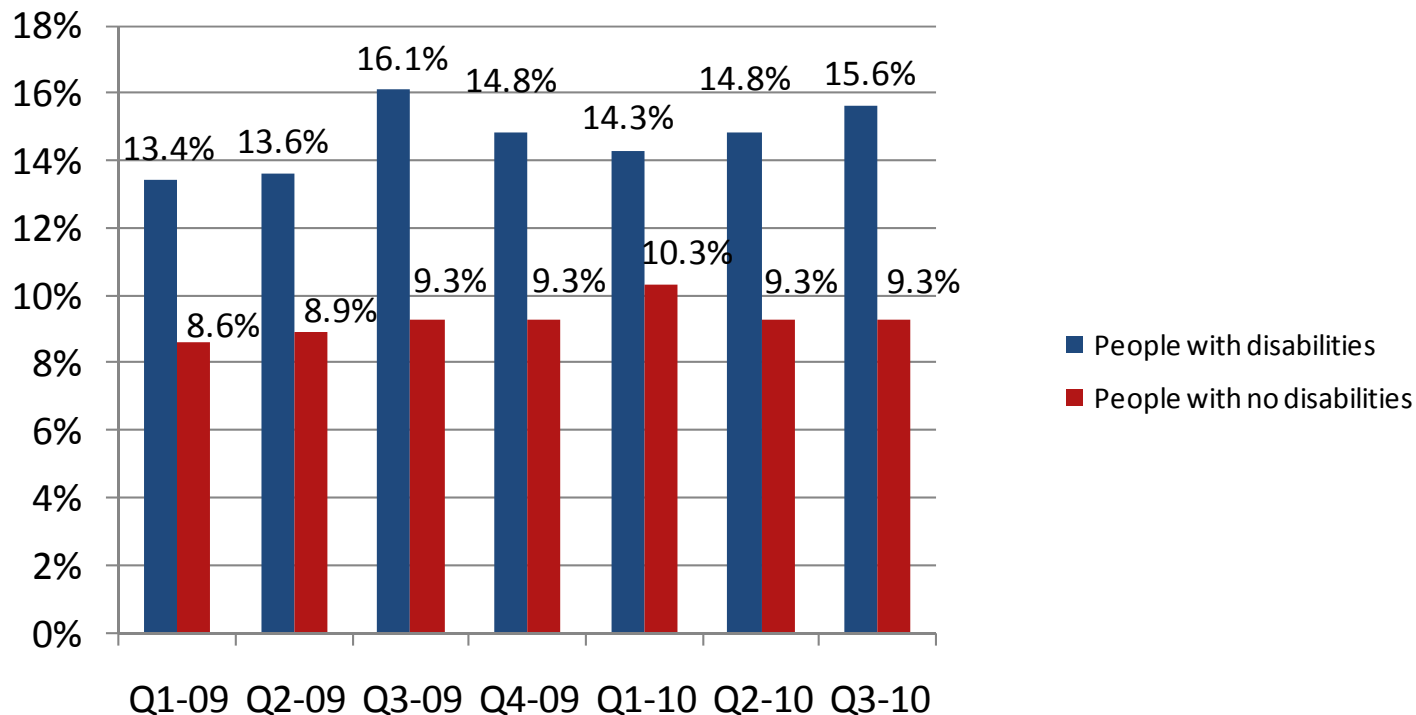
2010 Third Quarter Review
October 2010



Allsup Disability Study: Income at Risk

The unemployment rate for people with disabilities continues to be significantly higher than for those with no disabilities.

Quarterly unemployment rates



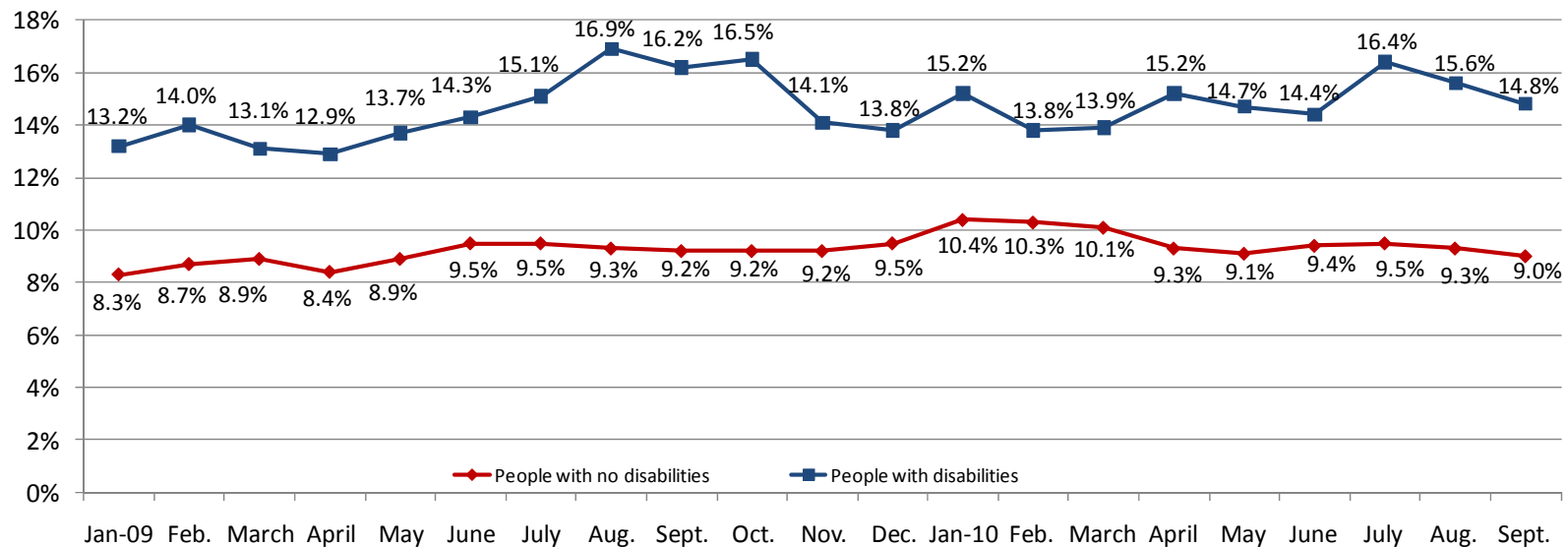
The third quarter 2010 average unemployment rate for people with disabilities is the highest reported for 2010, but down slightly from the third quarter of 2009. For the third quarter 2010, people with disabilities experienced an average unemployment rate 67.7 percent higher than people with no disabilities.

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

Allsup Disability Study: Income at Risk

The unemployment rates for people with disabilities and those with no disabilities remain high.

21-month unemployment rates



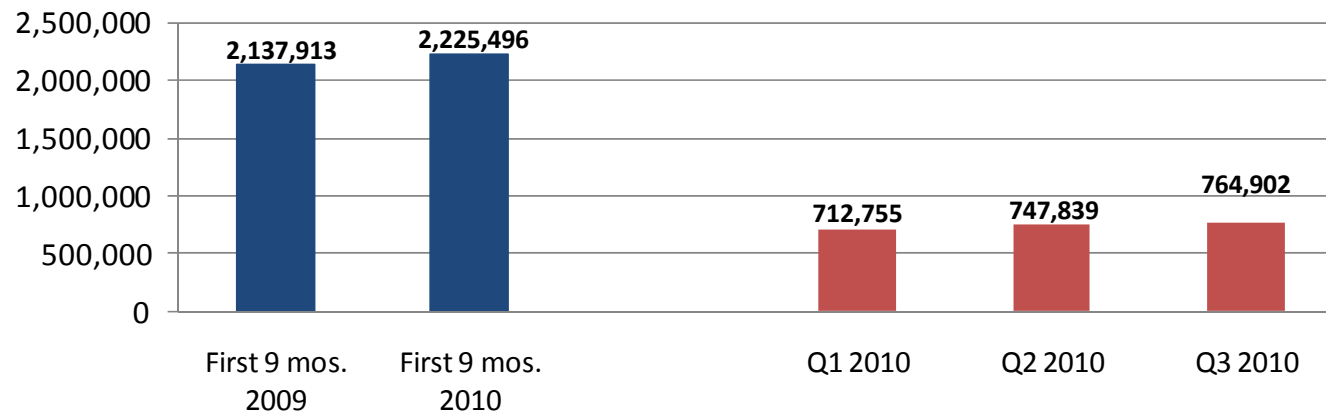
Unemployment rates between people with and without disabilities widened at the start of the third quarter of 2010 before narrowing at the end. However, people with disabilities consistently have higher rates of unemployment and greater volatility in their unemployment rates than those without disabilities.

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

Allsup Disability Study: Income at Risk

Year-to-date Social Security Disability Insurance applications for 2010 increased by 4.1 percent compared to the first nine months of 2009.

SSDI applications



The number of people applying for Social Security Disability Insurance benefits increased 2.3 percent when comparing the second quarter to the third quarter of 2010. For the first nine months of 2010, SSDI applications are 4.1 percent higher than for the first nine months of 2009.

Source: Allsup analysis based on Social Security Administration data.

Allsup Disability Study: Income at Risk

Background information

About Allsup:

Allsup is a nationwide provider of Social Security disability, Medicare and Medicare Secondary Payer compliance services for individuals, employers and insurance carriers. Founded in 1984, Allsup employs more than 700 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, visit www.Allsup.com.

Allsup Disability Study:

Third quarter 2010: <http://www.allsup.com/Portals/4/allsup-study-income-at-risk-q3-10.pdf>

Second quarter 2010: <http://www.allsup.com/Portals/4/allsup-study-income-at-risk-q2-10.pdf>

First quarter 2010: <http://www.allsup.com/Portals/4/allsup-study-income-at-risk-q1-10.pdf>

Fourth quarter 2009: <http://www.allsup.com/Portals/4/allsup-study-income-at-risk-q4-09.pdf>

Third quarter 2009: <http://www.allsup.com/Portals/4/allsup-study-income-at-risk-q3-09.pdf>

Second quarter 2009: <http://www.allsup.com/Portals/4/allsup-study-income-at-risk-q2-09.pdf>

First quarter 2009: <http://www.allsup.com/portals/4/allsup-study-of-income-at-risk.pdf>

Source materials:

U.S. Bureau of Labor Statistics, http://www.bls.gov/schedule/archives/empsit_nr.htm#2010

Social Security Administration, <http://www.ssa.gov/OACT/STATS/dibStat.html>

Allsup contacts:

Rebecca Ray, (800) 854-1418 ext 5065, r.ray@allsupinc.com

Mary Jung, (773) 429-0940, mtjung@msn.com