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SSDI

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According to a new report, the average monthly benefit for women receiving Social Security Disability Insurance continues to increase, reaching nearly \$1,000 in February 2013. The report is from [Allsup](#), a nationwide provider of SSDI representation, veterans disability appeal and Medicare plan selection services.

This being Women's History Month, the company noted that women make up nearly half, or 47 percent, of the U.S. workforce. However, the average monthly benefit for women has yet to reach the level of men's, as men have traditionally had higher earnings than women.

Last month, the average monthly SSDI benefit for women was \$993.22 compared to \$1,255.20 for men. This is an increase for women compared to a year ago, when the average monthly benefit was \$972.12 for women and \$1,236.62 for men.

"When a woman loses her ability to work, it's a huge change for her family who depends on her earnings," said Tricia Blazier, personal financial planning manager for Allsup. "That's why it's crucial for women to understand how Social Security Disability Insurance works, especially while working, so they can do everything they can to protect their future income."

SSDI is a federal insurance program operated by the Social Security Administration (SSA), and it is separate from the retirement and Supplemental Security Income (SSI) programs. SSDI is only available to workers who have paid for it through their FICA

payroll taxes. There are strict eligibility guidelines to receive benefits, and a

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according to the SSA. This is a shift from 1990-94, when 54 percent were men and 46 percent were women.

Despite this increase, many working women may not realize that they are covered by federal disability insurance or may wait too long to apply after they must quit working and risk losing their insured status. A woman's work history is crucial to prove eligibility for SSDI. Typically, individuals must have paid payroll taxes for five of the last 10 years.

"The sooner you apply for disability insurance benefits, the sooner you are likely to reclaim your financial footing, especially with help from an SSDI representative like Allsup," Blazier said.

Additionally, Blazier noted that women who operate a business with their husband are entitled to receive Social Security coverage as a business partner. Even though they may file their income taxes jointly, women should file a separate self-employment report with Social Security. This ensures that they get Social Security benefits from their own work. Otherwise, all the earnings will be reported on their husband's work record.

Benefits

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