

SOCIAL SECURITY BOARD STATISTICS 2014



SOCIAL SECURITY BOARD

LIST OF ACRONYMS

APV	Actuarial Present Value
BZ	Belize
BZ\$	Belize Dollars
CMS	Contribution Management System
CPI	Consumer Price Index
EI	Employment Injury
GOB	Government of Belize
ILO	International Labour Organization
ISIC	International Standard Industrial Classification of all Economic Activities
MOH	Ministry of Health
N/A	Not Available or Not Applicable
NC	Natural Causes
NCP	Non-contributory Pension
NCPs	Non-contributory Pensioners
NHI	National Health Insurance
PCP	Primary Care Provider
p	Provisional
r	Revised
SIB	Statistical Institute of Belize
SSB	Social Security Board

Notes:

- Exchange rate: US\$1.00 equals BZ\$2.00.
- \$ refers to the Belize dollar unless otherwise stated
- 2014 figures are provisional and 2013 have been revised
- Totals in the tables are not always equal to the sum of its components due to rounding off.

GLOSSARY OF TERMS

TERM DEFINITION	
Active Business	A business that has made at least one weekly contribution during the year.
Active Employer	An employer who has made at least one weekly contribution during the year.
Active Self Employed	A self employed person who has made at least one weekly contribution during the year.
Active Insured Person	A person who has made at least one weekly contribution during the year.
Appeal	A request from an insured person to have their case be heard by an appeal tribunal since he/she is aggrieved or dissatisfied with a decision made by the SSB regarding a benefit claimed.
Appeal Tribunal	A body that hears appeals arising from the decision of the Social Security Board to disallow a claim for a benefit. The Appeal Tribunal is comprised of an Attorney as Chairman, a representative of employers and a representative of employees. A Tribunal is any person or institution with the authority to judge, adjudicate on, or determine claims or disputes.
Beneficiary	A person entitled to a benefit or a person who is in receipt of a benefit.
Benefit	An advantage, privilege, right, or financial reimbursement (such as that made under an insurance policy, medical plan, or pension plan). For Social Security purposes, a benefit is payable in respect of Sickness, Maternity, Injury, Disablement, Invalidity, Retirement, Death, Funeral Grant and Survivors' Benefits where an insured person has met all the requirements.
Benefit Regulations	The Social Security (Benefit) Regulations, 1980. These are the rules that govern the entitlement to benefit and the sums payable to a beneficiary. A regulation is a principle, rule or law designed to control or govern conduct. In this document, regulations are made by the Minister of Finance under the Social Security Act.
Board	A group of people (Board of Directors) chosen to govern the affairs of the Social Security Board that was established under section 28 of the Social Security Act.
Contributions	A contribution payable under the Social Security Act. The money that employers and persons in insurable employment pay into the Social Security Fund.
Death Benefit	Periodical payments in respect of an injured person who dies as a result of work-related injury or disease. This benefit is paid to the survivors of the deceased insured person (i.e. widow, widower, children or parents).

TERM DEFINITION	
Disablement Benefit	Periodical payments or a lump sum grant to an insured person who as a result of employment injury or disease sustains loss of physical or mental faculty amounting to not less than 1% degree of disability.
Earnings	Amount of money a person in insurable employment makes or the total compensation that an employee receives in exchange for the service they perform for their employer including overtime payments, acting allowances and responsibility allowances.
Employed Person	A person employed in insurable employment as defined by Section 3 (Social Security Act).
Employment Injury (EI)	An Injury arising out of and in the course of insurable employment.
EI Benefit Branch	The benefit branch from which benefits are paid to an insured person who suffers injury from an accident arising out of and in the course of employment. Benefits that are payable from the EI Benefit Branch are: Injury, Disablement Grant, Disablement Pension, Death Benefit, Medical Care, Constant Attendance Allowance and Funeral Grant due to EI.
Fund	The Social Security Fund established under Section 46 of the Social Security Act: contributions are paid into the fund; benefits and administrative costs are paid out of the fund. The excess is invested.
Funeral Grant	A benefit payment made to the person bearing funeral expenses in respect of an insured person who dies as a result of natural causes or work-related injury or disease and also on the death of a spouse or dependent child.
Industry	An organized economic activity or a branch of a commercial enterprise concerned with the output of a specified product or service. The categories of industries utilized by the SSB are aggregated by the International Standard Industrial Classification of all Economic Activities Revision 3.1 and Revision 4 (ISIC Rev. 3.1 and ISIC Rev. 4).
Inflation	An increase in the overall price level of goods and services in a country.
Inflation Rate	The percentage change in the price level of goods and services in an economy over a period of time.
Insurable Employment	Any employment specified in Part 1 of the First Schedule. Insurable employment means working in a regular job for not less than 8 hours a week for another person.
Insured Person	A person who is registered with Social Security and has/had insurable employment.

TERM DEFINITION	
Invalidity Benefit	Periodical payments or a lump sum payment to an insured person who is rendered permanently incapable of work otherwise than as a result of employment injury.
Investment	The laying out of money or capital with the expectation of a profit.
Investment Income	The income received in a particular year from investment loans, securities and other investments.
Labour Force	All persons aged 14 years and older who were engaged in any form of economic activity, for at least one hour, during the reference week, or who were willing and able to be engaged in producing goods and services.
Long Term Benefit Branch	The benefit branch or category where benefits are payable for: Retirement Pension, Retirement Grant, Invalidity Pension, Invalidity Grant, Survivors' Pension, Survivors' Grant, Death, Disablement and Funeral Grant due to natural causes.
Maternity Allowance	Periodical payments made to an insured woman in the event of her pregnancy or confinement.
Maternity Grant	A lump sum payment paid to an insured woman or to an insured man on the occasion of his wife's confinement if his wife is not entitled to this grant.
Medical Board	Medical Board consists of two or more Medical Practitioners appointed by the SSB of whom one may be appointed as the Chairman. Medical Board members are appointed to render advice on disablement questions, for the purpose of establishing invalidity, and for advice on any other medical issue.
Medical Certificate	A certificate issued by a registered medical practitioner in Belize.
Medical Practitioner / Medical Referee	A person registered under the Medical Practitioners Registration Act and includes any Government Medical Officer in Belize. Medical Practitioners/Referees render advice on disablement questions, for the purpose of establishing invalidity, and for advice on any other medical issue.
Nominal Rate	Return on investments that is unadjusted for inflation.
Non-contributory Pension	A pension that is awarded to non-insured persons as a social assistance program by the Government of Belize to help alleviate poverty for women 65 years or older and men 67 years and older.
Primary Care Providers	An individual or an institution that provides preventive and curative health care services in a systematic way to individuals, families or communities.

TERM DEFINITION	
Prescribed	These are the requirements designated by Social Security regulation for providing services and benefits.
Real Rate	Return on investments that is adjusted for inflation.
Retirement Benefit	Periodical payments or a lump sum payment to an eligible insured person who a) has attained the age of sixty and is retired from insurable employment or b) who is at least sixty five years (wether employed or unemployed) and c) has met the contribution requirements.
Self Employed Person	A person gainfully occupied in Belize who is not a person employed under an employer and who is between the ages of 18 and 60 years.
Short Term Benefit Branch	The benefit branch or category comprised of Sickness Benefit, Maternity Allowance and Maternity Grant.
Sickness Benefit	Periodical payments or a lump sum payment to an insured person who is temporarily incapable of work otherwise than as a result of employment injury.
Survivors' Benefit	Periodical payments or a lump sum payment on behalf of an insured person who dies, otherwise than as a consequence of an employment injury. This is the money paid to the eligible dependents of a deceased insured person (i.e. spouses, dependents' children or parents dependent on the insured person).
Total Contributions	Is the sum of contributions that employers and persons in insurable employment pay into the Social Security Fund and GOB contributions made to the NHI Fund
Voluntary Insured Person	An insured person whose insurance under the Social Security Act is considered voluntarily. If an insured person stops working or becomes self-employed, that person can choose to continue making contributions.

**Table 1: Key Indicators for Selected Years,
2010 - 2014**

<i>Key Indicators</i>	<i>2010</i>	<i>2011</i>	<i>2012</i>	<i>2013r</i>	<i>2014p</i>	<i>2013 - 2014 Change</i>	
						<i>Quantity</i>	<i>Percentage</i>
Registration							
Population of Belize	323,598	332,084	340,792	349,728	358,899	9,171	2.6
Population with a Valid SSB Card	242,622	262,318	279,732	291,699	300,589	8,890	3.0
Percentage of SSB Card Holders in the Population	75.0%	79.0%	82.1%	83.4%	83.8%	0.3%	0.4
Newly Registered Population	12,798	13,873	12,634	10,440	10,226	(214)	(2.0)
Newly Registered Employers	1,533	1,341	1,410	1,415	1,532	117	8.3
Newly Registered Businesses	1,779	1,532	1,614	1,582	1,707	125	7.9
Newly Registered Self Employed	438	402	441	387	391	4	1.0
Contributions							
Employers and Employees Contributions to the SSB Fund (BZ\$)	\$60,329,075	\$61,223,009	\$64,524,849	\$66,866,173	\$72,069,579	5,203,406	7.8
GOB Contributions to the NHI Fund (BZ\$)	\$14,245,864	\$14,000,004	\$14,000,004	\$14,000,004	\$15,834,472	\$1,834,468	13.1
Total Contributions (BZ\$)	\$74,574,939	\$75,223,013	\$78,524,853	\$80,866,177	\$87,904,051	7,037,874	8.7
Active Insured Persons	87,767	87,987	90,577	93,172	97,790	4,618	5.0
New Active Insured Persons	29,470	27,615	24,369	25,997	29,674	3,677	14.1
Percentage of Employed Persons Actively Insured	87.3%	N/A*	71.5%	70.9%	72.7%	1.7%	2.5
Active Employers	10,066	9,851	10,000	9,687	10,415	728	7.5
Active Businesses	10,792	10,555	10,730	10,652	11,218	566	5.3
Active Self Employed	934	949	1,041	1,032	1,091	59	5.7
Benefits							
Benefit Payment Less NHI (BZ\$)	\$42,819,515	\$45,455,151	\$47,593,009	\$51,859,014	\$54,967,951	\$3,108,937	6.0
Benefit Payments for NHI (BZ\$)	\$13,355,728	\$13,426,568	\$12,804,932	\$12,808,924	\$14,299,110	\$1,490,186	11.6
Total Benefit Payments (BZ\$)	\$56,175,243	\$58,881,719	\$60,397,941	\$64,667,938	\$69,267,061	\$4,599,123	7.1
Total Benefit Payment as a % of Total Contribution	75.3%	78.3%	76.9%	80.0%	78.8%	(1.2%)	(1.5)
Total Claims Processed	54,419	53,791	54,242	58,683	61,315	2,632	4.5
Benefit Recipients	38,704	38,496	39,951	38,872	39,925	1,053	2.7
Retired Contributory Pensioners	3,463	3,800	4,199	4,544	4,855	311	6.8
Employment Injury Cases Allowed	1,955	1,761	1,782	1,805	1,888	83	4.6
Non-contributory Pensioners	3,992	3,711	3,396	3,115	2,777	(338)	(10.9)

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**Table 1: Key Indicators for Selected Years Continued,
2010 - 2014**

Key Indicators	2010	2011	2012	2013r	2014p	2013 - 2014 Change	
						Quantity	Percentage
Payments in Non-contributory Pensions (BZ\$)	\$4,201,325	\$4,145,900	\$3,781,061	\$3,403,993	\$3,033,412	(\$370,581)	(10.9)
Appeals	47	45	53	65	45	(20)	(30.8)
National Health Insurance							
NHI Expenditure (Operating Expenses and Benefit Payments)	\$14,147,733	\$14,306,419	\$13,543,803	\$13,540,531	\$15,027,850	\$1,487,319	11.0
Total NHI Membership	91,041	94,847	96,281	96,784	96,927	143	0.1
NHI Membership in Southside Belize City	46,069	47,146	48,580	49,083	49,226	143	0.3
NHI Membership in the Southern Region	44,972	47,701	47,701	47,701	47,701	0	0.0
Investments							
Total Investments as at December 31 (BZ\$)	\$359,458,403	\$373,344,566	\$378,082,110	\$398,450,444	\$421,395,223	\$22,944,779	5.8
Net Investment Income (BZ\$)	\$24,784,437	\$16,582,122	\$11,742,837	\$19,069,448	\$26,186,332	\$7,116,884	37.3
Nominal Rate of Return on Investments (%)	7.7	4.6	3.2	5.5	6.5	1.0	18.2
Real Rate of Return on Investments (%)	6.7	2.9	1.9	5.0	5.2	0.3	5.3
Other							
Total Assets (BZ\$)	\$415,793,726	\$436,160,779	\$444,455,563	\$461,230,877	\$486,686,825	\$25,455,948	5.5
Total Income (BZ\$)	\$100,154,148	\$92,729,826	\$91,319,533	\$100,917,450	\$115,196,191	\$14,278,741	14.1
Total Operating Expenses (BZ\$)	\$19,933,180	\$20,046,631	\$19,607,436	\$19,600,631	\$19,394,519	(\$206,112)	(1.1)
Administration Expenses (BZ\$)	\$18,599,661	\$18,771,480	\$18,302,276	\$18,155,670	\$18,143,784	(\$11,886)	(0.1)
Total Expenditure (BZ\$)	\$76,108,423	\$78,928,350	\$80,005,376	\$84,268,569	\$88,661,580	\$4,393,011	5.2
Excess of Income Over Expenditure (BZ\$)	\$24,045,725	\$13,801,476	\$11,314,157	\$16,648,881	\$26,534,611	\$9,885,730	59.4
Reserves at End of Year (BZ\$)	\$396,563,354	\$425,905,627	\$437,112,151	\$453,002,097	\$478,790,196	\$25,788,099	5.7
Total Expenditure to Total Income Ratio (Efficiency Ratio)	0.76	0.85	0.88	0.84	0.77	(0.1)	(7.8)
Total Expenditure to Total Contribution Income Ratio	1.02	1.05	1.02	1.04	1.01	(0.0)	(3.2)
Operating Expenses to Contribution Income	0.27	0.27	0.25	0.24	0.22	(0.0)	(9.0)
Operating Expenses to Total Income	0.20	0.22	0.21	0.19	0.17	(0.0)	(13.3)
Administration Expenses to Contribution Income	0.31	0.31	0.28	0.27	0.25	(0.0)	(7.3)
Customer Satisfaction Rate	78.8%	84.0%	82.0%	84.9%	N/A	N/A	N/A

Source: Social Security Board

Notes: Difference in totals in the Quantity Change section may not add up due to rounding.

* No Labour Force Survey was conducted in 2011.

REGISTRATION

This section presents statistics on registration of all eligible persons in Belize. Indicators include the registration of the general population, businesses, employers and the self-employed. The principal source of the data is the Social Security Board's (SSB) Registration databases. Secondary sources of the data include the Statistical Institute of Belize (SIB) and the Ministry of Health (MOH).

Registration – The Social Security Act, Chapter 44 of the Laws of Belize Revised Edition 2000 – 2003, provides for the mandatory registration of all nationals, registered aliens, holders of work permits and their dependents, regardless of their age. Each person who registers with the SSB is allotted a Social Security number. Minors under the age of 14 years are given a SSB minor card not valid for employment. The eligible working age population 14 to 64 years is given a regular card valid for employment with an expiration date. Senior citizens sixty-five years and over are given a Golden Citizen card without an expiration date. The Social Security Card has become a primary source of identification within the country.

Employer and Business – The term employer is used to indicate that such entity or person is registered and has an account with the SSB for payment of contributions on behalf of employees. An employer may have more than one business. Each business is given a unique business number, which is a sub-account of the existing employer. Therefore, employers can only have one employer number but more than one business number.

Population – The figures used for the Belize population are derived from the census (conducted every 10 years) and mid-year estimates which are sourced from SIB. Data on live births are provided by MOH. These figures are used to compute the number of children registered within the year of birth.

Table 1.1
Percentage of Valid Card Holders in the Population by District,
2010 - 2014

District	Year				
	2010	2011	2012	2013r	2014p
Persons with Valid Cards	242,622	262,318	279,732	291,699	300,589
Corozal	24,011	26,705	28,958	30,456	32,500
Orange Walk	34,794	37,481	39,914	41,627	41,581
Belize	82,618	88,435	93,794	97,539	99,962
Cayo	48,554	53,771	58,627	61,750	66,212
Stann Creek	31,141	33,186	34,822	36,212	37,373
Toledo	21,504	22,740	23,617	24,115	22,961
Population	323,598	332,084	340,792	349,728	358,899
Corozal	41,173	42,000	42,849	43,719	44,613
Orange Walk	46,033	46,686	47,354	48,040	48,744
Belize	95,675	98,515	101,430	104,423	107,494
Cayo	75,367	77,740	80,177	82,677	85,243
Stann Creek	34,462	35,488	36,540	37,620	38,728
Toledo	30,888	31,655	32,442	33,249	34,077
Percentage of Valid Card Holders in the Population	75.0	79.0	82.1	83.4	83.8
Corozal	58.3	63.6	67.6	69.7	72.8
Orange Walk	75.6	80.3	84.3	86.7	85.3
Belize	86.4	89.8	92.5	93.4	93.0
Cayo	64.4	69.2	73.1	74.7	77.7
Stann Creek	90.4	93.5	95.3	96.3	96.5
Toledo	69.6	71.8	72.8	72.5	67.4

Source: Social Security Board and Statistical Institute of Belize

Note: 2010 Population data are from Census 2010 and data for all other years are from mid year estimates based on intercensal growth rates and the Labour Force Surveys.

Table 1.2
Valid Cards by Card Type,
2010 - 2014

Card Type	Year				
	2010	2011	2012	2013r	2014p
Total	242,622	262,318	279,732	291,699	300,589
Minor (< 14 yrs)	55,311	60,657	64,795	66,479	66,744
Adult (14 - 64 yrs)	170,731	184,729	197,062	206,576	214,577
Senior (65+ yrs)	16,580	16,932	17,875	18,644	19,268

Source: Social Security Board

Table 1.3
Newly Registered Persons by Age Group,
2010 - 2014

Age Group	Year				
	2010	2011	2012	2013r	2014p
Total	12,798	13,873	12,634	10,440	10,226
0 - 4	5,042	5,836	4,840	4,121	3,699
5 - 9	1,252	1,653	1,583	1,284	1,394
10 - 14	1,282	1,731	1,681	1,408	1,110
15 - 19	1,714	1,801	1,537	1,028	993
20 - 24	857	643	705	651	797
25 - 29	618	463	461	415	456
30 - 34	440	397	415	323	331
35 - 39	327	299	316	244	338
40 - 44	324	225	234	190	233
45 - 49	256	213	216	191	216
50 - 54	194	178	170	166	197
55 - 59	171	149	165	130	173
60+	321	285	311	289	289

Source: Social Security Board

Table 1.4
Percentage of Newly Registered Persons in the Population by District,
2010 - 2014

District	Year				
	2010	2011	2012	2013r	2014p
Newly Registered	12,798	13,873	12,634	10,440	10,226
Corozal	1,342	1,518	1,421	1,253	1,144
Orange Walk	2,198	1,867	1,649	1,393	1,305
Belize	3,487	3,787	3,792	3,108	2,750
Cayo	2,737	3,239	3,193	2,463	2,759
Stann Creek	2,280	2,465	1,796	1,681	1,746
Toledo	754	997	783	542	522
Population	323,598	332,084	340,792	349,728	358,899
Corozal	41,173	42,000	42,849	43,719	44,613
Orange Walk	46,033	46,686	47,354	48,040	48,744
Belize	95,675	98,515	101,430	104,423	107,494
Cayo	75,367	77,740	80,177	82,677	85,243
Stann Creek	34,462	35,488	36,540	37,620	38,728
Toledo	30,888	31,655	32,442	33,249	34,077
Percentage of Newly Registered	4.0	4.2	3.7	3.0	2.8
Corozal	3.3	3.6	3.3	2.9	2.6
Orange Walk	4.8	4.0	3.5	2.9	2.7
Belize	3.6	3.8	3.7	3.0	2.6
Cayo	3.6	4.2	4.0	3.0	3.2
Stann Creek	6.6	6.9	4.9	4.5	4.5
Toledo	2.4	3.1	2.4	1.6	1.5

Source: Social Security Board and Statistical Institute of Belize

Note: 2010 Population data are from Census 2010 and data for all other years are from mid year estimates based on intercensal growth rates and the Labour Force Surveys.

Table 1.5
Social Security Registration Coverage of Live Births,
2010 - 2014

	Year				
	2010	2011	2012	2013r	2014p
Live Births	7,230	7,217	7,137	7,250	7,303
Children Registered in Birth Year	1,656	1,952	1,512	1,310	1,014
Percentage of Live Births Registered	22.9	27.0	21.2	18.1	13.9

Source: Ministry of Health and Social Security Board

Table 1.6
Newly Registered Employers by District,
2010 - 2014

District	Year				
	2010	2011	2012	2013r	2014p
Total	1,533	1,341	1,410	1,415	1,532
Corozal	231	187	217	249	202
Orange Walk	186	161	172	165	184
Belize	456	422	448	441	480
Cayo	355	325	315	339	400
Stann Creek	214	202	190	162	201
Toledo	91	44	68	59	65

Source: Social Security Board

Table 1.7
Newly Registered Businesses by District,
2010 - 2014

District	Year				
	2010	2011	2012	2013r	2014p
Total	1,779	1,532	1,614	1,582	1,707
Corozal	295	219	240	262	223
Orange Walk	233	197	232	185	197
Belize	516	464	481	497	521
Cayo	401	378	372	376	448
Stann Creek	235	227	216	186	239
Toledo	99	47	73	76	79

Source: Social Security Board

**Table 1.8
Newly Registered Self Employed by District,
2010 - 2014**

District	Year				
	2010	2011	2012	2013r	2014p
Total	438	402	441	387	391
Corozal	48	37	48	52	32
Orange Walk	38	38	62	42	39
Belize	130	132	123	106	134
Cayo	89	109	106	94	92
Stann Creek	101	75	72	51	70
Toledo	32	11	30	42	24

Source: Social Security Board

CONTRIBUTIONS

This section presents data on Contributions made to the SSB and characteristics of the actively Insured Persons (IPs), as well as the active businesses, employers and the self-employed. The principal source of the contribution data is the SSB’s database, captured through the Contributions Management System (CMS).

Schedule of Contributions Based on Weekly Insurable Earnings

Weekly Earnings Group	Average Insurable Earnings (BZ\$)	Employees’ Contributions (BZ\$)	Employers’ Contributions (BZ\$)	Total Weekly Contributions (BZ\$)
Under \$70.00	55.00	0.83	3.57	4.40
\$70.00 to \$109.99	90.00	1.35	5.85	7.20
\$110.00 to \$139.99	130.00	1.95	8.45	10.40
\$140.00 to \$179.99	160.00	3.15	9.65	12.80
\$180.00 to \$219.99	200.00	4.75	11.25	16.00
\$220.00 to \$259.99	240.00	6.35	12.85	19.20
\$260.00 to \$299.99	280.00	7.95	14.45	22.40
\$300.00 and Over	320.00	9.55	16.05	25.60
**	0.00	0.00	2.60	2.60

Source: Social Security Board

Note: ** Applies to persons age 60 - 64 years who have received a retirement benefit and all persons 65 years and older.

Methods of payments - Employers can pay contributions on behalf of their employees in the following ways:

1. **Direct** – is the most commonly used method and payment can be made by visiting any of the nine SSB Branch Offices located in all district towns and five of the most economically active rural areas. At the SSB’s Branch Offices, cashiers receive payments and the completed statement of contribution forms with details of the contributions made.
2. **Over-The-Counter** – is paid over-the-counter at any of the designated banks countrywide; the completed forms can either be submitted to the Bank or any of the SSB Branch Offices. The bank submits to SSB the contribution payments electronically and sends the hard copies of the corresponding contribution statement forms to the relevant SSB Branch Office. There is a gradual decrease in this practice and a shift to online payments.
3. **Online** – is the most recently introduced method of paying contributions for customers’ convenience and can be initially carried out with two privately owned banks. The information on the statement of contribution form is attached along with the online payment information electronically in a predefined text format. The contribution information can be received in hard-copies at the designated banks.
4. **The Government of Belize (GOB)** – makes the payments for its employees by direct deposit and sends the statement of contributions electronically through the GOB payment system.

All contributions collected are accrued into the Social Security Fund and is used to pay benefits and administrative expenditures, and invested to earn income for future expenditures and payment of pensions.

Table 2.1
Total Contributions and Total Benefit Expenditure,
2010 - 2014
(BZ\$)

	Year				
	2010	2011	2012	2013r	2014p
Total Contributions	\$74,574,939	\$75,223,013	\$78,524,853	\$80,866,177	\$87,904,051
Total Benefit Expenditure	\$56,175,243	\$58,881,719	\$60,397,941	\$64,667,938	\$69,267,061
Total Benefit Expenditure as a % of Total Contributions	75.3	78.3	76.9	80.0	78.8
Contributions (For Employers & Employees only)	\$60,329,075	\$61,223,009	\$64,524,849	\$66,866,173	\$72,069,579
Benefit Expenditure (Total Benefit Expenditure Less NHI Expenditures)	\$42,819,515	\$45,455,151	\$47,593,009	\$51,859,014	\$54,967,951
Benefit Expenditure as a % of Contributions	71.0	74.2	73.8	77.6	76.3

Source: Social Security Board

Notes: Total Contributions figures represent GOB contributions to the NHI Fund as well as those collected from employers and employees.

Total Benefit Expenditure figures represent payments made to the three SSB Benefit Branches and payments made to NHI Primary Care Providers.

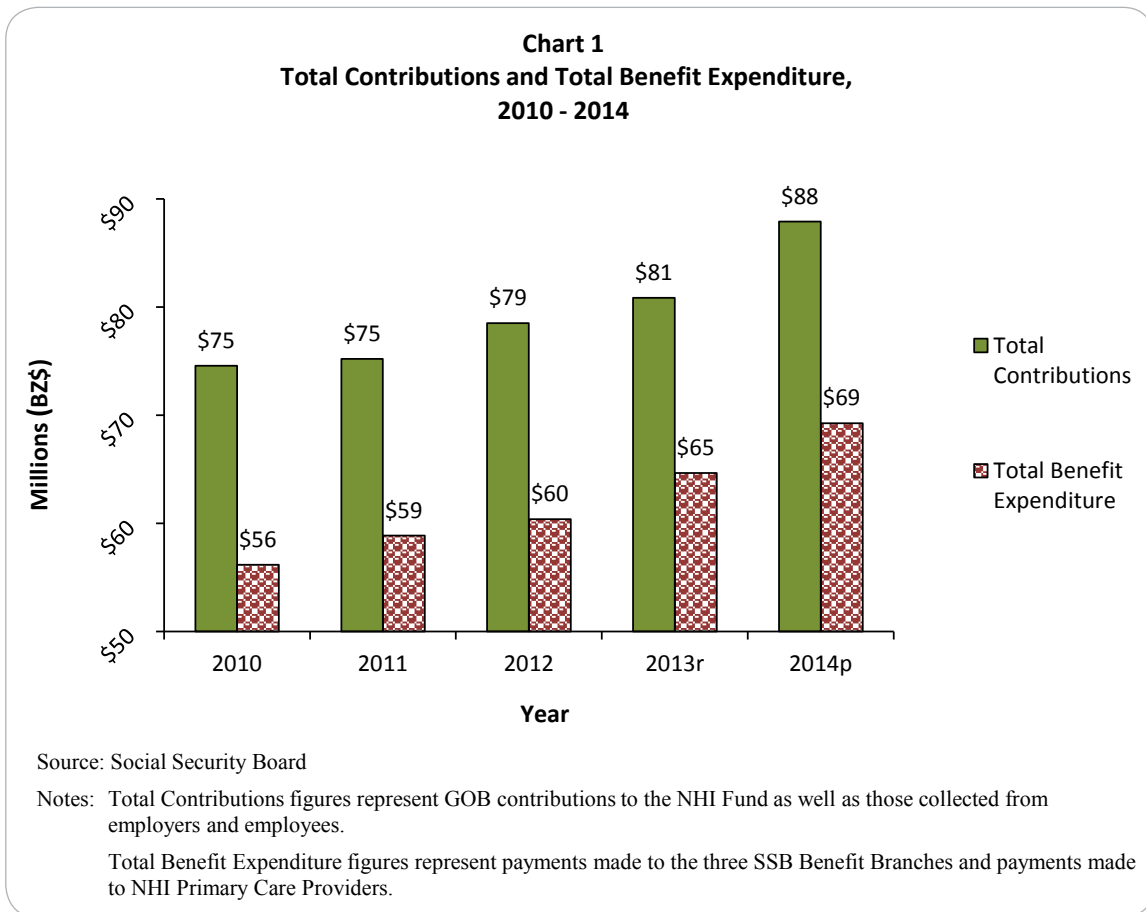
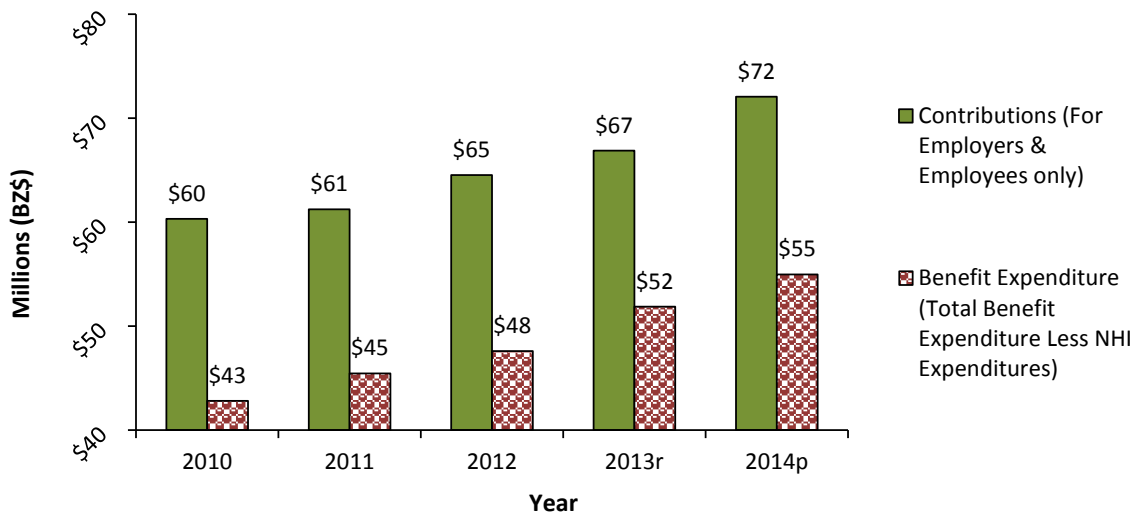


Chart 2
Contributions and Benefit Expenditure,
2010 - 2014



Source: Social Security Board

Table 2.2
Contributions Collected and its Percentage Distribution by District,
2010 - 2014
(BZ\$)

District	Year									
	2010		2011		2012		2013r		2014p	
	Quantity	%	Quantity	%	Quantity	%	Quantity	%	Quantity	%
Total	\$60,329,075	100.0	\$61,223,009	100.0	\$64,524,849	100.0	\$66,866,173	100.0	\$72,069,579	100.0
Corozal	\$3,933,594	6.5	\$4,300,664	7.0	\$4,246,664	6.6	\$4,190,978	6.3	\$4,242,305	5.9
Orange Walk	\$3,422,008	5.7	\$3,571,269	5.8	\$3,927,775	6.1	\$4,211,679	6.3	\$4,325,867	6.0
Belize	\$28,223,059	46.8	\$27,857,882	45.5	\$28,459,934	44.1	\$30,091,184	45.0	\$32,256,276	44.8
Cayo	\$17,832,244	29.6	\$18,563,064	30.3	\$20,020,584	31.0	\$19,929,029	29.8	\$22,082,753	30.6
Stann Creek	\$6,019,321	10.0	\$5,953,378	9.7	\$6,832,565	10.6	\$7,289,336	10.9	\$7,929,024	11.0
Toledo	\$898,850	1.5	\$976,752	1.6	\$1,037,328	1.6	\$1,153,965	1.7	\$1,233,354	1.7

Source: Social Security Board

Note: Contributions figures reflect those collected from employers and employees only.

Table 2.3
Active Insured Persons and the Labour Force Participation Rates,
2010 - 2014

	Year				
	2010	2011	2012	2013r	2014p
Number of Persons in the Labour Force	131,717	N/A	148,093	148,736	151,317
Number of Persons Employed in the Labour Force	100,537	N/A	126,722	131,380	134,587
Number of Active Insured Persons	87,767	87,987	90,577	93,172	97,790
% of Active Insured in the Labour Force	66.6	N/A	61.2	62.6	64.6
% of Active Insured in the Employed Force	87.3	N/A	71.5	70.9	72.7

Source: Social Security Board and Statistical Institute of Belize
 Note: No Labour Force Survey was conducted in 2011.

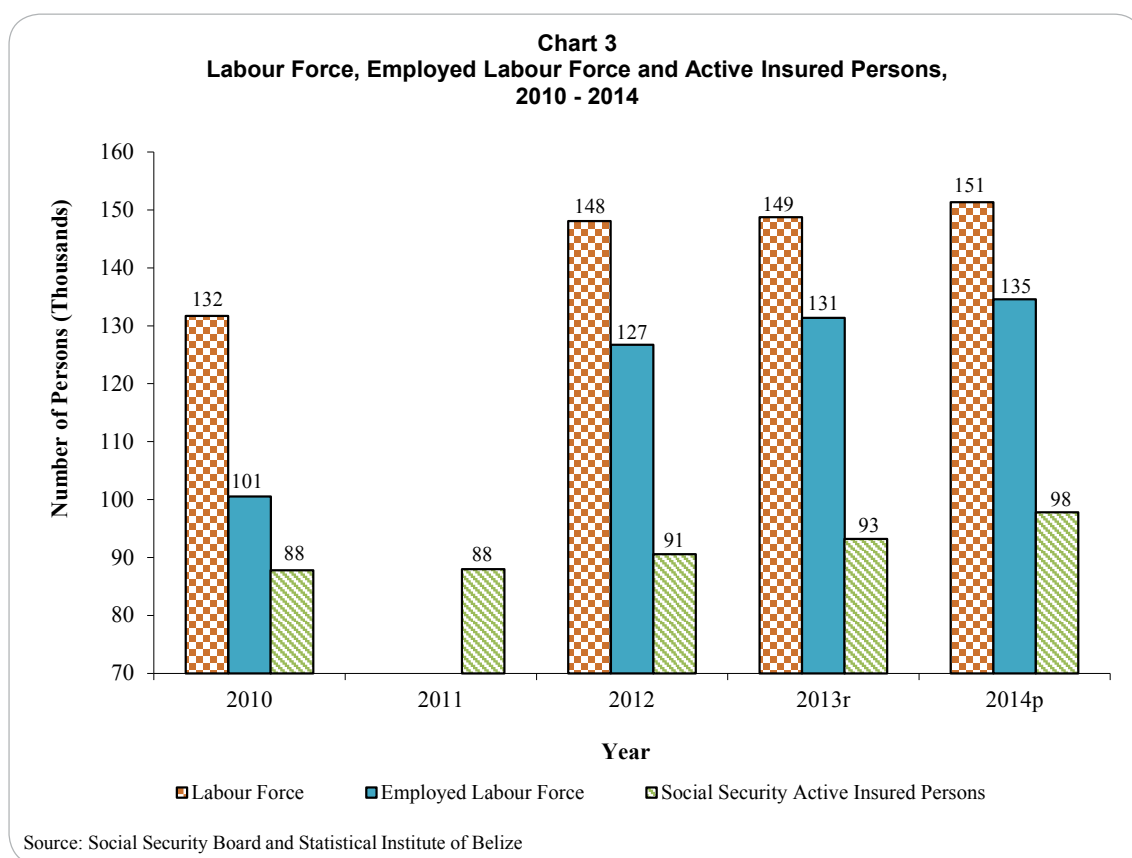
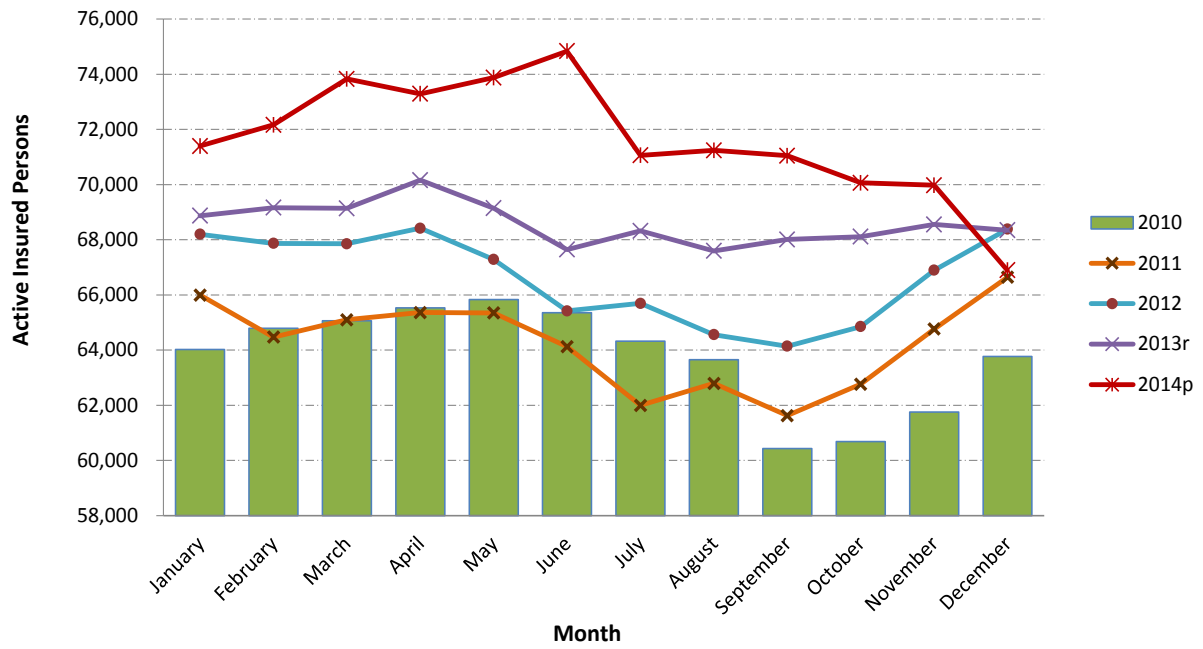


Table 2.4
Active Insured Persons by District, Sex and Age Group,
2010 - 2014

Selected Characteristics	Year				
	2010	2011	2012	2013r	2014p
Total	87,767	87,987	90,577	93,172	97,790
District					
Corozal	9,088	9,279	9,155	8,770	9,055
Orange Walk	7,565	7,927	7,920	7,949	8,193
Belize	36,746	36,665	34,779	37,059	38,349
Cayo	19,784	19,808	23,400	23,925	26,345
Stann Creek	12,523	11,746	13,367	13,409	13,686
Toledo	2,061	2,562	1,956	2,060	2,162
Sex					
Male	54,996	54,984	56,487	58,059	61,178
Female	32,772	33,003	34,090	35,113	36,612
Age Group					
14 - 24	23,801	22,848	23,146	23,298	24,371
25 - 34	27,742	27,956	28,789	29,842	31,254
35 - 44	19,172	19,469	20,162	20,808	21,852
45 - 54	11,549	11,989	12,555	13,014	13,658
55+	5,503	5,725	5,925	6,210	6,655

Source: Social Security Board

Chart 4
Active Insured Persons by Month,
2010 - 2014



Source: Contributions Database, Social Security Board

Table 2.5
Active Insured Persons and its Percentage Distribution by Industry (ISIC Rev. 3.1),
2010 - 2012

Industry (ISIC Rev. 3.1)	Year					
	2010		2011		2012	
	Quantity	%	Quantity	%	Quantity	%
Total Active Insured Persons	87,767	100.0	87,987	100.0	90,577	100.0
Agriculture, Hunting and Forestry	16,966	19.3	16,407	18.6	16,786	18.5
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	11,727	13.4	12,528	14.2	12,618	13.9
Public Administration	11,161	12.7	12,489	14.2	14,628	16.1
Hotel and Restaurants	9,354	10.7	9,523	10.8	10,374	11.5
Construction	6,956	7.9	6,511	7.4	6,631	7.3
Real Estate, Renting and Business Activities	8,244	9.4	7,196	8.2	7,424	8.2
Manufacturing	7,510	8.6	7,240	8.2	7,072	7.8
Education	6,114	7.0	6,134	7.0	6,298	7.0
Transportation, Storage and Communication	5,657	6.4	5,388	6.1	5,764	6.4
Other Community, Social and Personal Activities	5,689	6.5	5,451	6.2	5,343	5.9
Financial Intermediation	2,813	3.2	2,723	3.1	2,864	3.2
Private Households with Employed Persons	2,084	2.4	2,149	2.4	2,263	2.5
Fishing	1,962	2.2	1,712	1.9	1,922	2.1
Health and Social Work	3,119	3.6	3,202	3.6	1,915	2.1
Electricity, Gas, and Water Supply	1,727	2.0	1,315	1.5	1,049	1.2
Mining and Quarrying	845	1.0	764	0.9	931	1.0
Extra-Territorial Organizations and Bodies	405	0.5	434	0.5	310	0.3
Do Not Know or Not Stated	70	0.1	16	0.0	70	0.1

Source: Social Security Board

Notes: The total number of Active Insured Persons shown is not equal to the sum of the Insured Persons in each industry during the respective years due to persons working in different industries during the year.

The sum of the percentages of Insured Persons in each industry does not add up to 100% during the respective years due to persons working in different industries during the year.

Classification of Industry as per International Standard Industrial Classification of Economic Activities Revision 3.1.

Table 2.6
Active Insured Persons and its Percentage Distribution by Industry (ISIC Rev. 4),
2013 - 2014

Industry (ISIC Rev. 4)	Year			
	2013r		2014p	
	Quantity	%	Quantity	%
Total Active Insured Persons	93,172	100.0	97,790	100.0
Agriculture	15,057	16.2	15,762	16.1
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	12,323	13.2	13,809	14.1
Public Administration and Defence; Compulsory Social Security	13,129	14.1	13,749	14.1
Accommodation and Food Service Activities	11,033	11.8	12,145	12.4
Construction	8,500	9.1	9,829	10.1
Manufacturing	7,460	8.0	8,195	8.4
Education	6,251	6.7	6,343	6.5
Professional, Scientific and Technical Activities	4,169	4.5	4,732	4.8
Administrative and Support Service Activities	4,211	4.5	4,698	4.8
Transportation and Storage	3,348	3.6	3,575	3.7
Financial and Insurance Activities	2,948	3.2	3,207	3.3
Fishing and Aquaculture	1,945	2.1	2,495	2.6
Other Service Activities	2,343	2.5	2,457	2.5
Activities of Households as Employers; Undifferentiated Goods & Service Producing Activities of Households for Own Use	2,279	2.4	2,337	2.4
Information and Communication	2,235	2.4	2,328	2.4
Arts, Entertainment and Recreation	2,380	2.6	2,237	2.3
Human Health and Social Work Activities	1,943	2.1	2,062	2.1
Water Supply; Sewerage, Waste Management and Remediation Activities	1,023	1.1	1,052	1.1
Mining and Quarrying	684	0.7	724	0.7
Electricity, Gas Steam and Air Condition Supply	489	0.5	522	0.5
Real Estate Activities	396	0.4	424	0.4
Activities of Extra-Territorial Organizations and Bodies	353	0.4	331	0.3
Forestry and Logging	237	0.3	309	0.3
Do Not Know or Not Stated	53	0.1	44	0.0

Source: Social Security Board

Notes: The total number of Active Insured Persons shown is not equal to the sum of the Insured Persons in each industry during the respective years due to persons working in different industries during the year.

The sum of the percentages of Insured Persons in each industry does not add up to 100% during the respective years due to persons working in different industries during the year.

Classification of Industry as per International Standard Industrial Classification of Economic Activities Revision 4.

Table 2.7
Active Insured Persons and its Percentage Distribution by Average Weekly Insurable Earnings Group,
2010 - 2014

Weekly Earnings Group	Year									
	2010		2011		2012		2013r		2014p	
	Quantity	%	Quantity	%	Quantity	%	Quantity	%	Quantity	%
Total	87,767	100.0	87,987	100.0	90,577	100.0	93,172	100.0	97,790	100.0
Under \$70.00	7,524	8.6	7,021	8.0	6,381	7.0	6,141	6.6	6,548	6.7
\$70.00 to \$109.99	7,793	8.9	7,828	8.9	8,186	9.0	7,236	7.8	8,039	8.2
\$110.00 to \$139.99	7,258	8.3	6,924	7.9	7,112	7.9	6,323	6.8	6,761	6.9
\$140.00 to \$179.99	13,058	14.9	13,108	14.9	13,054	14.4	13,374	14.4	13,848	14.2
\$180.00 to \$219.99	10,451	11.9	10,323	11.7	11,234	12.4	11,461	12.3	11,520	11.8
\$220.00 to \$259.99	7,820	8.9	8,056	9.2	8,502	9.4	9,369	10.1	9,450	9.7
\$260.00 to \$299.99	4,587	5.2	4,693	5.3	4,789	5.3	5,767	6.2	5,441	5.6
\$300.00 and Over	28,076	32.0	28,783	32.7	30,197	33.3	32,338	34.7	34,934	35.7
**	1,200	1.4	1,251	1.4	1,122	1.2	1,163	1.2	1,249	1.3

Source: Social Security Board

Note: ** Applies to persons age 60 - 64 years who have received a retirement benefit and all persons 65 years and older.

Table 2.8
Number of Active Insured Persons by Industry (ISIC Rev. 4) and Average Weekly Insurable Earnings,
2013r

Industry (ISIC Rev. 4)	Average Weekly Insurable Earnings											Total
	Under \$70.00	\$70.00 to \$109.99	\$110.00 to \$139.99	\$140.00 to \$179.99	\$180.00 to \$219.99	\$220.00 to \$259.99	\$260.00 to \$299.99	\$300.00 and Over	**	Total		
Total	6,141	7,236	6,323	13,374	11,461	9,369	5,767	32,338	1,163	93,172		
Agriculture	2,788	2,715	1,889	2,391	1,748	1,064	597	1,481	384	15,057		
Public Administration and Defence; Compulsory Social Security	537	706	544	1,087	1,453	1,316	930	6,410	146	13,129		
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	525	892	1,019	3,313	2,082	1,359	644	2,368	121	12,323		
Accommodation and Food Service Activities	486	858	894	1,944	1,436	1,212	755	3,380	68	11,033		
Construction	417	815	564	1,289	1,367	1,046	619	2,304	79	8,500		
Manufacturing	388	544	646	1,442	1,154	781	389	2,041	75	7,460		
Education	74	119	110	289	392	408	198	4,613	48	6,251		
Administrative and Support Service Activities	223	467	292	705	615	538	344	987	40	4,211		
Professional, Scientific and Technical Activities	844	327	203	405	463	391	280	1,233	23	4,169		
Transportation and Storage	140	211	267	375	403	363	285	1,245	59	3,348		
Financial and Insurance Activities	28	52	68	117	117	188	158	2,203	17	2,948		
Arts, Entertainment and Recreation	101	151	159	355	305	357	231	708	13	2,380		
Other Service Activities	112	176	131	278	253	206	92	1,063	32	2,343		
Activities of Households as Employers; Undifferentiated Goods & Service Producing Activities of Households for Own Use	236	426	318	541	312	156	65	206	19	2,279		
Information and Communication	80	78	194	146	168	221	166	1,170	12	2,235		
Fishing and Aquaculture	490	304	145	305	196	137	85	273	10	1,945		
Human Health and Social Work Activities	42	65	65	221	242	228	149	912	19	1,943		
Water Supply; Sewerage, Waste Management and Remediation Activities	54	71	65	214	114	116	48	332	9	1,023		
Mining and Quarrying	58	26	37	67	47	45	24	367	13	684		
Electricity, Gas Steam and Air Condition Supply	4	4	2	32	12	20	10	403	2	489		
Real Estate Activities	15	22	26	44	64	33	26	163	3	396		
Activities of Extra-Territorial Organizations and Bodies	5	7	8	6	12	29	25	260	1	353		
Forestry and Logging	24	18	10	57	50	20	10	45	3	237		
Do Not Know or Not Stated	1	7	2	14	11	5	13	0	0	53		

Source: Social Security Board

Notes: The total number of Active Insured Persons shown is not equal to the sum of the Insured Persons in each industry during the respective years due to persons working in different industries during the year. Classification of Industry as per International Standard Industrial Classification of Economic Activities Revision 4.

** Applies to persons age 60 - 64 years who have received a retirement benefit and all persons 65 years and older.

Table 2.9
Percentage Distribution of Active Insured Persons by Industry (ISIC Rev. 4) and Average Weekly Insurable Earnings,
2013r

Industry (ISIC Rev. 4)	Average Weekly Insurable Earnings										Total
	Under \$70.00	\$70.00 to \$109.99	\$110.00 to \$139.99	\$140.00 to \$179.99	\$180.00 to \$219.99	\$220.00 to \$259.99	\$260.00 to \$299.99	\$300.00 and Over	**	Total	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture	45.4	37.5	29.9	17.9	15.3	11.4	10.4	4.6	33.0	16.2	16.2
Public Administration and Defence; Compulsory Social Security	8.7	9.8	8.6	8.1	12.7	14.0	16.1	19.8	12.6	14.1	14.1
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	8.5	12.3	16.1	24.8	18.2	14.5	11.2	7.3	10.4	13.2	13.2
Accommodation and Food Service Activities	7.9	11.9	14.1	14.5	12.5	12.9	13.1	10.5	5.8	11.8	11.8
Construction	6.8	11.3	8.9	9.6	11.9	11.2	10.7	7.1	6.8	9.1	9.1
Manufacturing	6.3	7.5	10.2	10.8	10.1	8.3	6.7	6.3	6.4	8.0	8.0
Education	1.2	1.6	1.7	2.2	3.4	4.4	3.4	14.3	4.1	6.7	6.7
Administrative and Support Service Activities	3.6	6.5	4.6	5.3	5.4	5.7	6.0	3.1	3.4	4.5	4.5
Professional, Scientific and Technical Activities	13.7	4.5	3.2	3.0	4.0	4.2	4.9	3.8	2.0	4.5	4.5
Transportation and Storage	2.3	2.9	4.2	2.8	3.5	3.9	4.9	3.8	5.1	3.6	3.6
Financial and Insurance Activities	0.5	0.7	1.1	0.9	1.0	2.0	2.7	6.8	1.5	3.2	3.2
Arts, Entertainment and Recreation	1.6	2.1	2.5	2.7	2.7	3.8	4.0	2.2	1.1	2.6	2.6
Other Service Activities	1.8	2.4	2.1	2.1	2.2	2.2	1.6	3.3	2.8	2.5	2.5
Activities of Households as Employers; Undifferentiated Goods & Service Producing Activities of Households for Own Use	3.8	5.9	5.0	4.0	2.7	1.7	1.1	0.6	1.6	2.4	2.4
Information and Communication	1.3	1.1	3.1	1.1	1.5	2.4	2.9	3.6	1.0	2.4	2.4
Fishing and Aquaculture	8.0	4.2	2.3	2.3	1.7	1.5	1.5	0.8	0.9	2.1	2.1
Human Health and Social Work Activities	0.7	0.9	1.0	1.7	2.1	2.4	2.6	2.8	1.6	2.1	2.1
Water Supply; Sewerage, Waste Management and Remediation Activities	0.9	1.0	1.0	1.6	1.0	1.2	0.8	1.0	0.8	1.1	1.1
Mining and Quarrying	0.9	0.4	0.6	0.5	0.4	0.5	0.4	1.1	1.1	0.7	0.7
Electricity, Gas Steam and Air Condition Supply	0.1	0.1	0.0	0.2	0.1	0.2	0.2	1.2	0.2	0.5	0.5
Real Estate Activities	0.2	0.3	0.4	0.3	0.6	0.4	0.5	0.5	0.3	0.4	0.4
Activities of Extra-Territorial Organizations and Bodies	0.1	0.1	0.1	0.0	0.1	0.3	0.4	0.8	0.1	0.4	0.4
Forestry and Logging	0.4	0.2	0.2	0.4	0.4	0.2	0.2	0.1	0.3	0.3	0.3
Do Not Know or Not Stated	0.0	0.1	0.0	0.1	0.1	0.1	0.2	0.0	0.0	0.1	0.1

Source: Social Security Board

Notes: The sum of the percentages of Insured Persons in each industry does not add up to 100% during the respective years due to persons working in different industries during the year.
Classification of Industry as per International Standard Industrial Classification of Economic Activities Revision 4.

** Applies to persons age 60 - 64 years who have received a retirement benefit and all persons 65 years and older.

Table 2.10
Number of Active Insured Persons by Industry (ISIC Rev. 4) and Average Weekly Insurable Earnings,
2014p

Industry (ISIC Rev. 4)	Average Weekly Insurable Earnings										Total
	Under \$70.00	\$70.00 to \$109.99	\$110.00 to \$139.99	\$140.00 to \$179.99	\$180.00 to \$219.99	\$220.00 to \$259.99	\$260.00 to \$299.99	\$300.00 and Over	**	Total	
Total	6,548	8,039	6,761	13,848	11,520	9,450	5,441	34,934	1,249	97,790	
Agriculture	3,120	2,942	2,012	2,597	1,666	1,071	491	1,468	395	15,762	
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	567	920	1,138	3,510	2,483	1,593	762	2,719	117	13,809	
Public Administration and Defence; Compulsory Social Security	460	694	527	1,012	1,439	1,137	954	7,317	209	13,749	
Accommodation and Food Service Activities	500	970	934	2,069	1,519	1,243	824	4,010	76	12,145	
Construction	446	770	618	1,530	1,473	1,275	652	2,975	90	9,829	
Manufacturing	499	580	621	1,491	1,201	923	483	2,327	70	8,195	
Education	81	146	133	273	342	380	210	4,727	51	6,343	
Professional, Scientific and Technical Activities	727	673	296	380	564	439	274	1,356	23	4,732	
Administrative and Support Service Activities	331	526	378	740	594	574	336	1,175	44	4,698	
Transportation and Storage	152	215	258	423	438	427	258	1,349	55	3,575	
Financial and Insurance Activities	25	50	81	109	130	229	169	2,393	21	3,207	
Fishing and Aquaculture	549	354	252	421	253	178	112	363	13	2,495	
Other Service Activities	128	178	161	312	246	245	82	1,074	31	2,457	
Activities of Households as Employers; Undifferentiated Goods & Service Producing Activities of Households for Own Use	249	392	348	572	318	157	51	231	19	2,337	
Information and Communication	58	137	146	240	195	192	121	1,222	17	2,328	
Arts, Entertainment and Recreation	89	111	117	270	333	355	214	734	14	2,237	
Human Health and Social Work Activities	43	58	75	213	225	262	143	1,030	13	2,062	
Water Supply; Sewerage, Waste Management and Remediation Activities	77	69	46	193	112	108	42	395	10	1,052	
Mining and Quarrying	66	46	32	97	43	47	29	352	12	724	
Electricity, Gas Steam and Air Condition Supply	6	9	2	32	17	26	2	426	2	522	
Real Estate Activities	14	18	18	47	53	74	12	185	3	424	
Activities of Extra-Territorial Organizations and Bodies	2	5	2	14	8	29	11	260	0	331	
Forestry and Logging	6	15	19	48	64	56	19	74	8	309	
Do Not Know or Not Stated	3	4	3	11	6	8	6	0	3	44	

Source: Social Security Board

Notes: The total number of Active Insured Persons shown is not equal to the sum of the Insured Persons in each industry during the respective years due to persons working in different industries during the year. Classification of Industry as per International Standard Industrial Classification of Economic Activities Revision 4.

** Applies to persons age 60 - 64 years who have received a retirement benefit and all persons 65 years and older.

Table 2.11
Percentage Distribution of Active Insured Persons by Industry (ISIC Rev. 4) and Average Weekly Insurable Earnings,
2014p

Industry (ISIC Rev. 4)	Average Weekly Insurable Earnings										
	Under \$70.00	\$70.00 to \$109.99	\$110.00 to \$139.99	\$140.00 to \$179.99	\$180.00 to \$219.99	\$220.00 to \$259.99	\$260.00 to \$299.99	\$300.00 and Over	**	Total	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture	47.6	36.6	29.8	18.8	14.5	11.3	9.0	4.2	31.6	16.1	16.1
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	8.7	11.4	16.8	25.3	21.6	16.9	14.0	7.8	9.4	14.1	14.1
Public Administration and Defence; Compulsory Social Security	7.0	8.6	7.8	7.3	12.5	12.0	17.5	20.9	16.7	14.1	14.1
Accommodation and Food Service Activities	7.6	12.1	13.8	14.9	13.2	13.2	15.1	11.5	6.1	12.4	12.4
Construction	6.8	9.6	9.1	11.0	12.8	13.5	12.0	8.5	7.2	10.1	10.1
Manufacturing	7.6	7.2	9.2	10.8	10.4	9.8	8.9	6.7	5.6	8.4	8.4
Education	1.2	1.8	2.0	2.0	3.0	4.0	3.9	13.5	4.1	6.5	6.5
Professional, Scientific and Technical Activities	11.1	8.4	4.4	2.7	4.9	4.6	5.0	3.9	1.8	4.8	4.8
Administrative and Support Service Activities	5.1	6.5	5.6	5.3	5.2	6.1	6.2	3.4	3.5	4.8	4.8
Transportation and Storage	2.3	2.7	3.8	3.1	3.8	4.5	4.7	3.9	4.4	3.7	3.7
Financial and Insurance Activities	0.4	0.6	1.2	0.8	1.1	2.4	3.1	6.9	1.7	3.3	3.3
Fishing and Aquaculture	8.4	4.4	3.7	3.0	2.2	1.9	2.1	1.0	1.0	2.6	2.6
Other Service Activities	2.0	2.2	2.4	2.3	2.1	2.6	1.5	3.1	2.5	2.5	2.5
Activities of Households as Employers; Undifferentiated Goods & Service Producing Activities of Households for Own Use	3.8	4.9	5.1	4.1	2.8	1.7	0.9	0.7	1.5	2.4	2.4
Information and Communication	0.9	1.7	2.2	1.7	1.7	2.0	2.2	3.5	1.4	2.4	2.4
Arts, Entertainment and Recreation	1.4	1.4	1.7	1.9	2.9	3.8	3.9	2.1	1.1	2.3	2.3
Human Health and Social Work Activities	0.7	0.7	1.1	1.5	2.0	2.8	2.6	2.9	1.0	2.1	2.1
Water Supply; Sewerage, Waste Management and Remediation Activities	1.2	0.9	0.7	1.4	1.0	1.1	0.8	1.1	0.8	1.1	1.1
Mining and Quarrying	1.0	0.6	0.5	0.7	0.4	0.5	0.5	1.0	1.0	0.7	0.7
Electricity, Gas Steam and Air Condition Supply	0.1	0.1	0.0	0.2	0.1	0.3	0.0	1.2	0.2	0.5	0.5
Real Estate Activities	0.2	0.2	0.3	0.3	0.5	0.8	0.2	0.5	0.2	0.4	0.4
Activities of Extra-Territorial Organizations and Bodies	0.0	0.1	0.0	0.1	0.1	0.3	0.2	0.7	0.0	0.3	0.3
Forestry and Logging	0.1	0.2	0.3	0.3	0.6	0.6	0.3	0.2	0.6	0.3	0.3
Do Not Know or Not Stated	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.0	0.2	0.0	0.0

Source: Social Security Board

Notes: The sum of the percentages of Insured Persons in each industry does not add up to 100% during the respective years due to persons working in different industries during the year. Classification of Industry as per International Standard Industrial Classification of Economic Activities Revision 4.

** Applies to persons age 60 - 64 years who have received a retirement benefit and all persons 65 years and older.

Table 2.12
Active Contributing Employers by District,
2010 - 2014

District	Year				
	2010	2011	2012	2013r	2014p
Total	10,066	9,851	10,000	9,687	10,415
Corozal	2,558	2,469	2,545	2,387	2,679
Orange Walk	1,586	1,461	1,414	1,336	1,430
Belize	2,862	2,805	2,865	2,795	2,919
Cayo	1,794	1,822	1,863	1,870	2,010
Stann Creek	928	955	921	976	1,025
Toledo	338	339	392	323	352

Source: Social Security Board

Table 2.13
Active Businesses by Industry (ISIC Rev. 3.1),
2010 - 2012

Industry (ISIC Rev . 3.1)	Year		
	2010	2011	2012
Total	10,792	10,555	10,730
Agriculture, Hunting and Forestry	3,009	2,791	2,815
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	1,534	1,571	1,597
Private Households with Employed Persons	1,423	1,414	1,455
Hotels and Restaurants	1,149	1,178	1,206
Construction	706	717	667
Real Estate, Renting and Business Activities	580	612	611
Manufacturing	548	525	546
Other Community, Social and Personal Activities	532	440	444
Transport, Storage and Communication	405	394	400
Public Administration	264	283	305
Education	195	197	203
Health and Social Work	154	175	165
Financial Intermediation	102	105	114
Electricity, Gas and Water Supply	86	62	65
Mining and Quarrying	32	38	40
Fishing	33	23	27
Extra-Territorial Organizations and Bodies	13	17	19
Do Not Know or Not Stated	27	13	51

Source: Social Security Board

Note: Classification of Industry as per International Standard Industrial Classification of Economic Activities Revision 3.1.

Table 2.14
Active Businesses by Industry (ISIC Rev. 4),
2013 - 2014

Industry (ISIC Rev. 4)	Year	
	2013r	2014p
Total	10,652	11,218
Agriculture	2,506	2,811
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	1,607	1,665
Activities of Households as Employers; Undifferentiated Goods & Service Producing Activities of Households for Own Use	1,449	1,446
Accommodation and Food Service Activities	1,236	1,243
Construction	675	746
Manufacturing	577	650
Administrative and Support Service Activities	375	388
Public Administration and Defence; Compulsory Social Security	323	333
Other Service Activities	311	329
Transportation and Storage	345	327
Professional, Scientific and Technical Activities	253	279
Education	200	201
Human Health and Social Work Activities	172	181
Financial and Insurance Activities	114	112
Information and Communication	112	106
Arts, Entertainment and Recreation	86	96
Real Estate Activities	68	67
Water Supply; Sewerage, Waste Management and Remediation Activities	69	62
Forestry and Logging	35	45
Mining and Quarrying	39	36
Fishing and Aquaculture	35	35
Activities of Extra-Territorial Organizations and Bodies	19	19
Electricity, Gas Steam and Air Condition Supply	10	11
Do Not Know or Not Stated	36	30

Source: Social Security Board

Note: Classification of Industry as per International Standard Industrial Classification of Economic Activities Revision 4.

Table 2.15
Active Businesses and its Percentage Distribution by District,
2010 - 2014

District	Year									
	2010		2011		2012		2013r		2014p	
	Quantity	%	Quantity	%	Quantity	%	Quantity	%	Quantity	%
Total	10,792	100.0	10,555	100.0	10,730	100.0	10,652	100.0	11,218	100.0
Corozal	2,645	24.5	2,555	24.2	2,612	24.3	2512	23.6	2,757	24.6
Orange Walk	1,664	15.4	1,547	14.7	1,518	14.1	1433	13.5	1,513	13.5
Belize	3,037	28.1	2,964	28.1	2,953	27.5	2980	28.0	3,048	27.2
Cayo	2,103	19.5	2,109	20.0	2,260	21.1	2319	21.8	2,430	21.7
Stann Creek	988	9.2	1,020	9.7	1,048	9.8	1051	9.9	1,095	9.8
Toledo	355	3.3	360	3.4	339	3.2	357	3.4	375	3.3

Source: Social Security Board

Table 2.16
Active Self Employed by District and Sex,
2010 - 2014

District	Year				
	2010	2011	2012	2013r	2014p
Total	934	949	1,041	1,032	1,091
Corozal	99	106	116	128	129
Orange Walk	101	102	132	117	129
Belize	237	238	276	265	285
Cayo	229	240	251	242	255
Stann Creek	207	202	196	203	206
Toledo	61	61	70	77	87
Male	446	434	479	486	516
Corozal	57	62	59	83	83
Orange Walk	56	54	74	63	76
Belize	99	90	114	111	116
Cayo	114	118	127	108	109
Stann Creek	94	81	71	83	90
Toledo	26	29	34	38	42
Female	488	515	562	546	575
Corozal	42	44	57	45	46
Orange Walk	45	48	58	54	53
Belize	138	148	162	154	169
Cayo	115	122	124	134	146
Stann Creek	113	121	125	120	116
Toledo	35	32	36	39	45
Total Contribution Paid (BZ\$)	\$342,869	\$356,648	\$414,044	\$434,406	\$490,156

Source: Social Security Board

Table 2.17
Active Self Employed by Age Group,
2010 - 2014

Age Group	Year				
	2010	2011	2012	2013r	2014p
Total	934	949	1,041	1,032	1,091
18 - 19	1	1	3	6	2
20 - 24	36	34	40	38	38
25 - 29	71	81	91	78	62
30 - 34	107	106	124	122	117
35 - 39	141	149	159	126	132
40 - 44	131	120	132	138	152
45 - 49	136	133	161	154	169
50 - 54	168	167	155	164	198
55 - 59	130	131	156	180	191
60	13	27	20	26	30

Source: Social Security Board

BENEFITS

This section presents information on social security benefits, Non-contributory Pension (NCP), and appeals. The primary source of benefits data is the Social Security Board's (SSB) databases. Data on the Mid-Year Population Estimates are obtained from the SIB.

Social Security coverage – includes employed persons aged 14 to 64 years, including public officers and self-employed persons. Persons aged 65 or older who engage in insurable employment are only covered for work injury benefits as of May 7, 1988 and a reduced contribution of BZ\$2.60 weekly is paid only by the Employer. Not covered are persons engaged in casual labour, persons employed for less than eight (8) hours in a contribution week, and military personnel. Coverage was later expanded to include the Self-Employed and Non-contributory Pensioners.

Unemployed persons who have met the requirements for voluntary coverage are only covered for Retirement, Survivors' benefits and Funeral Grant due to natural causes.

Legal Services, SSB, oversees the logistical arrangement for all appeals to be heard and further manages the process for appellants to be duly informed of decisions of the tribunal hearing.

Table 3.1
Benefits Expenditure by Branch/Benefit,
2010 - 2014
(BZ\$)

Branch/Benefit	Year				
	2010	2011	2012	2013r	2014p
Total	\$56,175,243	\$58,881,719	\$60,397,941	\$64,667,938	\$69,267,061
Short Term	\$10,427,906	\$10,975,193	\$10,751,044	\$11,540,640	\$11,987,281
Sickness	\$6,355,837	\$6,628,438	\$6,756,678	\$7,232,485	\$7,882,005
Maternity Allowance	\$3,067,662	\$3,334,729	\$3,046,884	\$3,341,735	\$3,145,796
Maternity Grant	\$1,004,407	\$1,012,026	\$947,481	\$966,420	\$959,480
Long Term	\$26,432,583	\$28,637,786	\$31,563,988	\$34,003,133	\$36,366,577
Retirement	\$14,754,284	\$16,712,401	\$19,097,183	\$21,268,516	\$23,837,687
Survivors	\$4,146,633	\$4,283,823	\$4,707,175	\$5,138,197	\$5,329,184
Invalidity	\$2,310,395	\$2,580,337	\$2,956,042	\$3,106,031	\$3,071,765
Funeral Grant (NC)	\$1,019,946	\$915,325	\$1,022,527	\$1,086,396	\$1,094,529
Non-contributory Pensions	\$4,201,325	\$4,145,900	\$3,781,061	\$3,403,993	\$3,033,412
Employment Injury	\$4,024,274	\$4,026,246	\$3,286,430	\$4,232,463	\$4,647,877
Injury Benefit	\$2,656,935	\$2,159,795	\$2,160,433	\$2,319,316	\$3,098,317
Disablement Grant	\$395,680	\$527,155	\$411,890	\$431,925	\$583,854
Funeral Grant (EI)	\$1,000	\$4,500	\$9,624	\$6,700	\$2,833
APV Disablement and Death	\$970,659	\$1,334,796	\$704,483	\$1,474,522	\$962,873
Disablement and Death Pension	\$1,934,752	\$1,815,926	\$1,991,547	\$2,082,778	\$1,966,216
National Health Insurance	\$13,355,728	\$13,426,568	\$12,804,932	\$12,808,924	\$14,299,110

Source: Social Security Board

Note: National Health Insurance Expenditure refers to all payments made to Primary Care Providers.

Table 3.2
New Claims Allowed by Branch/Benefits,
2010 - 2014

Benefit	Year				
	2010	2011	2012	2013r	2014p
Total	33,485	32,787	33,908	36,297	37,729
Short Term	29,830	29,386	29,977	32,220	33,400
Sickness	25,237	24,711	25,569	27,754	28,973
Maternity Allowance	1,264	1,318	1,266	1,254	1,240
Maternity Grant	3,329	3,357	3,142	3,212	3,187
Long Term	1,574	1,419	1,941	1,980	2,061
Retirement	516	490	769	767	830
Survivors	216	179	291	277	300
Invalidity	74	52	108	102	100
Funeral Grant (NC)	768	698	773	834	831
Employment Injury	2,081	1,982	1,990	2,097	2,268
Injury	1,955	1,761	1,782	1,805	1,888
Disablement	109	211	193	286	365
Death Benefit	11	7	9	5	12
Funeral Grant (EI)	6	3	6	1	3

Source: Social Security Board

Note: Retirement, Survivors', Invalidity, Disablement and Death Benefits include those that have received either a pension or a grant.

Table 3.3
Benefit Recipients by Branch/Benefits,
2010 - 2014

Benefit	Year				
	2010	2011	2012	2013r	2014p
Total	38,704	38,496	39,951	38,872	39,925
Short Term	25,029	24,438	25,331	24,427	25,228
Sickness	20,444	19,774	20,927	19,961	20,815
Maternity Allowance	1,264	1,318	1,266	1,254	1,240
Maternity Grant	3,321	3,346	3,138	3,212	3,173
Long Term	10,934	11,256	11,772	11,831	11,976
Retirement	3,654	4,044	4,533	4,872	5,180
Survivors	2,149	2,445	2,662	2,597	2,793
Invalidity	371	360	407	417	399
Funeral Grant (NC)	768	696	774	830	827
Non-contributory	3,992	3,711	3,396	3,115	2,777
Employment Injury	2,741	2,802	2,848	2,614	2,721
Injury	1,859	1,911	1,991	1,732	1,828
Disablement	530	545	538	576	596
Death Benefit	346	343	313	305	294
Funeral Grant (EI)	6	3	6	1	3

Source: Social Security Board

Note: Retirement, Survivors', Invalidity, Disablement and Death Benefits include those that have received either a pension or a grant.

Table 3.4
Total Number of Sickness Benefit Days Claimed within each Sickness Benefit Days Group,
2010 - 2014

Sickness Benefit Days Group	Year				
	2010	2011	2012	2013r	2014p
Total	262,098	268,775	278,097	298,975	316,375
1	1,610	1,902	1,862	2,111	2,097
2	8,140	8,652	8,948	10,398	10,446
3	15,951	15,738	16,710	18,411	18,699
4 - 7	53,367	48,663	50,097	52,339	55,591
8 - 14	39,042	34,391	35,304	39,691	41,810
15 - 21	20,472	19,365	21,113	23,092	25,847
22 - 28	12,209	12,054	12,641	11,915	15,281
29 - 35	15,860	15,208	15,384	16,925	15,863
36 - 42	7,766	9,372	8,780	9,481	9,339
43 - 49	7,356	9,170	9,020	8,949	9,371
50 - 56	5,361	7,104	6,813	6,749	7,690
57 - 63	7,919	7,178	7,983	8,348	10,021
64 - 70	4,561	4,006	5,286	5,317	6,415
71 - 77	3,476	4,132	4,508	4,684	4,560
78 - 84	3,708	3,169	3,715	4,783	3,798
85 - 91	3,631	4,062	4,086	5,024	5,955
92 - 98	3,407	4,073	5,694	5,293	4,736
99 - 105	3,269	2,650	2,853	2,858	3,362
106 - 112	2,069	3,067	3,035	3,285	4,355
113 - 119	2,426	1,738	1,757	2,200	2,555
120 - 126	2,572	2,087	2,950	2,454	3,572
127 - 133	1,811	2,082	2,360	1,694	2,983
134 - 140	820	816	2,047	2,184	2,886
141 - 147	1,287	1,438	1,583	1,583	2,162
148 - 156	1,819	1,368	3,483	2,299	2,751
157 - 234	32,189	45,290	40,085	46,908	44,230

Source: Social Security Board

Table 3.5
Mean Benefit Payment by Sickness Benefit Days Group,
2010 - 2014
(BZ\$)

Sickness Benefit Days Group	Year				
	2010	2011	2012	2013r	2014p
1	\$26	\$27	\$27	\$31	\$32
2	\$53	\$55	\$55	\$60	\$62
3	\$76	\$78	\$79	\$88	\$90
4 - 7	\$135	\$139	\$138	\$150	\$154
8 - 14	\$274	\$278	\$278	\$285	\$295
15 - 21	\$446	\$455	\$443	\$469	\$471
22 - 28	\$656	\$663	\$649	\$654	\$661
29 - 35	\$782	\$817	\$828	\$864	\$879
36 - 42	\$1,091	\$1,097	\$1,042	\$1,054	\$1,078
43 - 49	\$1,281	\$1,239	\$1,254	\$1,203	\$1,295
50 - 56	\$1,479	\$1,496	\$1,343	\$1,323	\$1,460
57 - 63	\$1,644	\$1,723	\$1,748	\$1,636	\$1,756
64 - 70	\$1,722	\$1,854	\$1,853	\$1,780	\$1,751
71 - 77	\$2,093	\$2,009	\$2,118	\$1,889	\$2,108
78 - 84	\$2,303	\$2,509	\$2,178	\$2,029	\$2,210
85 - 91	\$2,341	\$2,575	\$2,303	\$2,229	\$2,460
92 - 98	\$2,407	\$2,573	\$2,233	\$2,513	\$2,464
99 - 105	\$2,658	\$2,777	\$2,746	\$2,902	\$2,489
106 - 112	\$3,082	\$2,889	\$2,789	\$2,827	\$3,015
113 - 119	\$3,268	\$3,512	\$3,427	\$2,708	\$2,930
120 - 126	\$3,238	\$3,225	\$3,303	\$2,991	\$3,029
127 - 133	\$3,669	\$4,187	\$3,569	\$3,444	\$3,028
134 - 140	\$4,098	\$4,532	\$3,688	\$3,703	\$3,607
141 - 147	\$4,183	\$4,722	\$3,377	\$3,217	\$4,006
148 - 156	\$4,379	\$5,053	\$3,470	\$3,920	\$3,667
157 - 234	\$5,822	\$6,108	\$5,322	\$5,313	\$5,023
Mean Payment (BZ\$)	\$243	\$252	\$253	\$263	\$270

Source: Social Security Board

Note: Mean payment refers to the average cost per allowed claim.

Table 3.6
Sickness Benefit by Selected Characteristics,
2010 - 2014

Selected Characteristics	Year				
	2010	2011	2012	2013r	2014p
Claims Processed	28,352	27,447	28,517	31,039	32,445
Age Group					
14 - 19	1,172	859	899	890	927
20 - 24	5,131	4,789	4,871	5,131	5,195
25 - 29	5,599	5,546	5,863	6,349	6,603
30 - 34	4,836	4,679	4,865	5,328	5,562
35 - 39	3,806	3,743	3,817	4,300	4,504
40 - 44	2,945	2,934	3,070	3,366	3,644
45 - 49	2,244	2,293	2,360	2,592	2,736
50 - 54	1,553	1,618	1,706	1,898	1,994
55 - 64	1,066	986	1,066	1,185	1,280
Average Days Claimed	9	10	10	10	10
Age Group					
14 - 19	7	11	7	10	8
20 - 24	7	7	8	8	8
25 - 29	8	9	8	8	9
30 - 34	9	9	10	9	9
35 - 39	10	11	10	10	10
40 - 44	10	11	11	11	11
45 - 49	11	12	12	13	13
50 - 54	14	13	14	13	14
55 - 64	17	16	18	17	15
Mean Payment (BZ\$)	\$241	\$251	\$251	\$263	\$270
Age Group					
14 - 19	\$100	\$212	\$107	\$195	\$170
20 - 24	\$155	\$162	\$165	\$189	\$199
25 - 29	\$212	\$211	\$215	\$223	\$228
30 - 34	\$244	\$241	\$258	\$252	\$262
35 - 39	\$272	\$276	\$280	\$263	\$282
40 - 44	\$275	\$303	\$293	\$302	\$301
45 - 49	\$323	\$337	\$311	\$354	\$340
50 - 54	\$380	\$349	\$354	\$345	\$373
55 - 64	\$423	\$390	\$472	\$411	\$366
Sex	28,352	27,447	28,517	31,039	32,445
Male	15,395	14,458	15,165	16,383	16,995
Female	12,957	12,989	13,352	14,656	15,450

Source: Social Security Board

Note: Mean payment refers to the average cost per allowed claim.

Table 3.7
Sickness Benefit Claims Paid by Industry (ISIC Rev. 3.1),
2010 - 2012

Industry (ISIC Rev. 3.1)	Year		
	2010	2011	2012
Total	25,237	24,711	25,569
Public Administration	4,502	5,129	4,919
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	3,064	2,813	3,030
Agriculture, Hunting and Forestry	2,505	2,346	2,290
Health and Social Work	2,028	2,056	2,108
Real Estate, Renting and Business Activities	2,097	2,007	2,037
Manufacturing	2,014	1,826	1,909
Hotels and Restaurants	1,603	1,526	1,712
Transport, Storage and Communication	1,478	1,409	1,654
Other Community, Social and Personal Activities	1,391	1,399	1,493
Education	1,037	1,181	1,256
Financial Intermediation	1,144	1,158	1,105
Construction	897	677	824
Electricity, Gas and Water Supply	423	426	466
Private Households with Employed Persons	404	358	318
Fishing	363	189	262
Extra-Territorial Organizations and Bodies	203	142	99
Mining and Quarrying	70	50	75
Do Not Know or Not Stated	14	19	12

Source: Social Security Board

Note: Classification of Industry as per International Standard Industrial Classification of Economic Activities Revision 3.1.

Table 3.8
Sickness Benefit Claims Paid by Industry (ISIC Rev. 4),
2013 - 2014

Industry (ISIC Rev. 4)	Year	
	2013r	2014p
Total	27,754	28,973
Public Administration and Defence; Compulsory Social Security	6,367	6,834
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	3,160	3,330
Accommodation and Food Service Activities	1,931	2,224
Manufacturing	2,134	2,172
Agriculture	2,280	1,976
Financial and Insurance Activities	1,300	1,477
Education	1,399	1,394
Professional, Scientific and Technical Activities	1,316	1,248
Human Health and Social Work Activities	1,222	1,239
Information and Communication	1,030	1,083
Construction	950	1,019
Administrative and Support Service Activities	904	976
Arts, Entertainment and Recreation	978	972
Transportation and Storage	763	833
Water Supply; Sewerage, Waste Management and Remediation Activities	434	423
Fishing and Aquaculture	291	378
Other Service Activities	304	340
Activities of Households as Employers; Undifferentiated Goods & Service Producing Activities of Households for Own Use	383	334
Electricity, Gas Steam and Air Condition Supply	279	280
Mining and Quarrying	118	198
Activities of Extra-Territorial Organizations and Bodies	124	146
Real Estate Activities	56	60
Forestry and Logging	24	30
Do Not Know or Not Stated	7	7

Source: Social Security Board

Note: Classification of Industry as per International Standard Industrial Classification of Economic Activities Revision 4.

Table 3.9
Maternity Allowance by Selected Characteristics,
2010 - 2014

Selected Characteristics	Year				
	2010	2011	2012	2013r	2014p
Claims Allowed	1,264	1,318	1,266	1,254	1,240
Age Group					
14 - 19	44	53	38	46	38
20 - 24	360	382	337	324	290
25 - 29	449	438	430	416	428
30 - 34	263	293	275	294	297
35 - 39	122	124	148	143	164
40 - 44	24	27	36	29	22
45 - 64	2	1	2	2	1
Weeks Claimed					
< 14 Weeks	120	106	96	95	82
14 Weeks	1,101	1,167	1,115	1,097	1,097
15 Weeks	12	13	19	10	23
16 Weeks	31	32	36	52	38
Mean Payment (BZ\$)	\$2,235	\$2,543	\$2,548	\$2,591	\$2,604
Age Group					
14 - 19	\$1,647	\$1,816	\$1,821	\$1,821	\$2,052
20 - 24	\$2,351	\$2,292	\$2,327	\$2,367	\$2,348
25 - 29	\$2,608	\$2,697	\$2,669	\$2,598	\$2,630
30 - 34	\$2,857	\$2,698	\$2,755	\$2,938	\$2,822
35 - 39	\$2,804	\$2,962	\$2,719	\$2,618	\$2,718
40 - 44	\$2,531	\$2,656	\$2,318	\$2,575	\$2,584
45 - 64	\$1,337	\$1,241	\$2,450	\$2,761	\$3,584

Source: Social Security Board

Note: Mean payment refers to the average cost per allowed claim.

Table 3.10
Maternity Grants Paid by Age Group and Sex,
2010 - 2014

Age Group	Year				
	2010	2011	2012	2013r	2014p
Total	3,329	3,357	3,142	3,212	3,187
14 - 19	108	118	85	108	78
20 - 24	866	887	800	816	710
25 - 29	1,043	993	976	991	1,002
30 - 34	688	705	669	640	725
35 - 39	364	397	345	381	420
40 - 44	153	151	155	164	150
45 - 49	73	69	62	73	57
50 - 54	21	28	36	29	30
55 - 59	10	7	13	7	13
60+	3	2	1	3	2
Male*	1,997	2,018	1,858	1,900	1,904
14 - 19	66	67	46	61	45
20 - 24	489	514	462	486	415
25 - 29	568	548	543	545	559
30 - 34	414	398	390	335	416
35 - 39	235	269	192	230	245
40 - 44	120	117	116	133	124
45 - 49	71	68	59	71	55
50 - 54	21	28	36	29	30
55 - 59	10	7	13	7	13
60+	3	2	1	3	2
Female	1,332	1,339	1,284	1,312	1,283
14 - 19	42	51	39	47	33
20 - 24	377	373	338	330	295
25 - 29	475	445	433	446	443
30 - 34	274	307	279	305	309
35 - 39	129	128	153	151	175
40 - 44	33	34	39	31	26
45 - 49	2	1	3	2	2
50 - 54	0	0	0	0	0
55 - 59	0	0	0	0	0
60+	0	0	0	0	0

Source: Social Security Board

Note: *Maternity grants are payable to male insured persons who present proof of paternity. A grant is not paid to fathers in respect of a child for whom an insured mother has claimed.

Table 3.11
Pensions by Recipients at Year End and Expenditure,
2010 - 2014

Pension	Year				
	2010	2011	2012	2013r	2014p
Total Recipient	11,026	10,837	11,002	11,079	11,214
Retirement	3,463	3,800	4,199	4,544	4,855
Invalidity	340	334	345	349	357
Survivors'	2,468	2,222	2,318	2,310	2,472
Disablement	417	429	433	456	459
Death	346	341	311	305	294
Non-contributory Pensioners	3,992	3,711	3,396	3,115	2,777
Total Expenditure (BZ\$)	\$25,322,145	\$27,311,007	\$29,970,880	\$32,248,041	\$34,653,735
Retirement	\$13,822,401	\$15,550,824	\$18,051,659	\$20,263,948	\$22,676,899
Invalidity	\$1,912,810	\$2,014,172	\$2,055,441	\$2,113,415	\$2,264,620
Survivors'	\$3,450,857	\$3,784,185	\$4,091,174	\$4,383,904	\$4,712,587
Disablement	\$1,294,669	\$1,194,679	\$1,314,972	\$1,385,697	\$1,315,631
Death	\$640,083	\$621,427	\$676,573	\$697,083	\$650,585
Non-contributory Pensioners	\$4,201,325	\$4,145,900	\$3,781,061	\$3,403,993	\$3,033,412

Source: Social Security Board

Table 3.12
Retirement Pensions Awarded During the Year by Age, Sex and Mean Monthly Payment,
2010 - 2014

Age	Year				
	2010	2011	2012	2013r	2014p
Total	417	402	485	467	467
60	246	199	201	181	193
61	41	53	102	108	70
62	28	28	42	33	44
63	19	36	27	22	25
64	45	14	17	17	13
65	26	53	64	64	87
66	5	11	25	30	23
67	1	5	4	3	7
68	1	0	1	1	3
69+	5	3	2	8	2
Male	264	262	300	308	318
60	145	114	115	118	117
61	24	34	55	64	51
62	19	20	30	24	32
63	16	30	16	14	17
64	34	5	14	9	7
65	21	46	47	51	68
66	2	7	18	22	19
67	1	4	3	1	3
68	0	0	1	0	2
69+	2	2	1	5	2
Female	153	140	185	159	149
60	101	85	86	63	76
61	17	19	47	44	19
62	9	8	12	9	12
63	3	6	11	8	8
64	11	9	3	8	6
65	5	7	17	13	19
66	3	4	7	8	4
67	0	1	1	2	4
68	1	0	0	1	1
69+	3	1	1	3	0
Mean Monthly Payment (BZ\$)					
Total	\$408	\$431	\$463	\$446	\$459
Male	\$394	\$427	\$460	\$435	\$447
Female	\$433	\$439	\$468	\$468	\$484

Source: Social Security Board

Note: Mean monthly payment refers to the average monthly cost per allowed claim.

Table 3.13
Retirement Grants Awarded by Age, Sex and Mean Payment,
2010 - 2014

Age	Year				
	2010	2011	2012	2013r	2014p
Total	307	295	321	268	325
60	100	115	139	114	121
61	38	26	26	25	38
62	28	26	24	23	24
63	30	15	23	16	22
64	24	28	20	13	27
65	35	42	53	31	52
66	13	12	12	15	9
67	8	7	6	9	11
68	5	5	4	6	7
69+	26	19	14	16	14
Male	209	220	203	174	205
60	71	84	81	71	80
61	23	16	16	11	23
62	18	16	18	15	17
63	22	14	13	10	14
64	11	21	12	9	16
65	22	35	37	24	25
66	13	11	7	9	3
67	6	7	3	7	7
68	3	3	4	5	7
69+	20	13	12	13	13
Female	98	75	118	94	120
60	29	31	58	43	41
61	15	10	10	14	15
62	10	10	6	8	7
63	8	1	10	6	8
64	13	7	8	4	11
65	13	7	16	7	27
66	0	1	5	6	6
67	2	0	3	2	4
68	2	2	0	1	0
69+	6	6	2	3	1
Mean Payment (BZS)					
Total	\$2,957	\$3,120	\$3,230	\$3,592	\$3,555
Male	\$2,893	\$2,362	\$3,355	\$3,708	\$3,966
Female	\$3,095	\$3,379	\$3,013	\$3,375	\$2,870

Source: Social Security Board

Note: Mean payment refers to the average cost per allowed claim.

Table 3.14
'Invalidity Pensioners at Year End by Age Group and Sex,
2010 - 2014

Age Group	Year				
	2010	2011	2012	2013r	2014p
Total	340	334	345	349	357
< 20	0	0	0	0	0
20 - 24	0	0	0	1	0
25 - 29	3	1	0	1	0
30 - 34	7	9	7	7	5
35 - 39	29	11	20	19	18
40 - 44	49	48	40	44	38
45 - 49	65	63	70	70	78
50 - 54	97	97	99	100	96
55 - 59	90	105	109	107	122
60 - 64	0	0	0	0	0
65+	0	0	0	0	0
Male	173	177	183	188	195
< 20	0	0	0	0	0
20 - 24	0	0	0	1	0
25 - 29	3	1	0	0	0
30 - 34	5	7	7	6	3
35 - 39	16	4	12	11	11
40 - 44	29	30	22	26	27
45 - 49	33	33	37	35	44
50 - 54	45	52	52	56	46
55 - 59	42	50	53	53	64
60 - 64	0	0	0	0	0
65+	0	0	0	0	0
Female	167	157	162	161	162
< 20	0	0	0	0	0
20 - 24	0	0	0	0	0
25 - 29	0	0	0	1	0
30 - 34	2	2	0	1	2
35 - 39	13	7	8	8	7
40 - 44	20	18	18	18	11
45 - 49	32	30	33	35	34
50 - 54	52	45	47	44	50
55 - 59	48	55	56	54	58
60 - 64	0	0	0	0	0
65+	0	0	0	0	0

Source: Social Security Board

Note: 'Includes all persons declared by a medical board as permanently "incapable to work" as a result from a specific disease or bodily or mental disablement and are receiving a Social Security Invalidity Pension.

Table 3.15
Invalidity Grants Awarded by Sex, Total Payment and Mean Payment,
2010 - 2014

Selected Characteristics	Year				
	2010	2011	2012	2013r	2014p
Sex					
Total	31	65	49	56	42
Male	17	46	34	38	23
Female	14	19	15	18	19
Total Payment (BZ\$)	\$378,369	\$548,061	\$893,362	\$936,539	\$629,471
Male	\$238,243	\$310,561	\$657,564	\$576,800	\$307,283
Female	\$140,125	\$237,500	\$235,799	\$359,739	\$322,188
Mean Payment (BZ\$)	\$12,205	\$8,432	\$18,232	\$16,724	\$15,353
Male	\$14,014	\$6,751	\$19,340	\$15,179	\$13,967
Female	\$10,009	\$12,500	\$15,720	\$19,986	\$16,957

Source: Social Security Board

Notes: Total Payment may not add up due to rounding.

Mean payment refers to the average cost per allowed claim.

Table 3.16
'Spouses Receiving Survivors' Pension at Year End by Sex and Mean Monthly Payment,
2010 - 2014

Selected Characteristics	Year				
	2010	2011	2012	2013r	2014p
Sex					
Total	951	993	1,063	1,090	1,175
Male	20	20	20	19	22
Female	931	973	1,043	1,071	1,153
Mean Monthly Payment (BZ\$)					
Total	\$198	\$205	\$211	\$221	\$229
Male	\$180	\$191	\$194	\$195	\$195
Female	\$198	\$206	\$211	\$222	\$230

Source: Social Security Board

Notes: Mean monthly payment refers to the average monthly cost per allowed claim.

¹Includes all persons classified as spouses in receipt of a Social Security Survivors' Pension.

Table 3.17
Children Awarded Survivors' Pension by Age Group, Sex and
Mean Monthly Payment,
2010 - 2014

Age Group	Year				
	2010	2011	2012	2013r	2014p
Total	181	241	187	219	187
00 - 04	32	13	30	38	25
05 - 09	45	44	38	53	37
10 - 14	63	85	51	56	62
15 - 16	15	42	25	23	33
17 - 21	24	49	39	40	29
22+	2	8	4	9	1
Male	94	129	88	124	100
00 - 04	17	7	15	24	11
05 - 09	25	22	18	36	16
10 - 14	31	49	22	34	33
15 - 16	11	22	14	9	25
17 - 21	9	25	18	19	14
22+	1	4	1	2	1
Female	87	112	99	95	87
00 - 04	15	6	15	14	14
05 - 09	20	22	20	17	21
10 - 14	32	36	29	22	29
15 - 16	4	20	11	14	8
17 - 21	15	24	21	21	15
22+	1	4	3	7	0
Mean Monthly Payment (BZ\$)	\$124	\$114	\$118	\$135	\$135

Source: Social Security Board

Note: Mean monthly payment refers to the average monthly cost per allowed claim.

Table 3.18
'Children Receiving Survivors' Pension at Year End
by Age Group, Sex and Mean Monthly Payment,
2010 - 2014

Age Group	Year				
	2010	2011	2012	2013r	2014p
Total	1,217	1,233	1,250	1,212	1,297
00 - 04	65	37	67	51	77
05 - 09	237	190	227	192	225
10 - 14	452	427	450	435	464
15 - 16	183	227	217	221	227
17 - 21	201	267	199	229	213
22+	79	85	90	84	91
Male	603	612	618	598	656
00 - 04	35	24	39	22	38
05 - 09	123	101	117	101	118
10 - 14	222	210	221	212	228
15 - 16	89	116	107	112	117
17 - 21	101	124	96	114	114
22+	33	37	38	37	41
Female	614	621	632	614	641
00 - 04	30	13	28	29	39
05 - 09	114	89	110	91	107
10 - 14	230	217	229	223	236
15 - 16	94	111	110	109	110
17 - 21	100	143	103	115	99
22+	46	48	52	47	50
Mean Monthly Payment (BZ\$)	\$92	\$103	\$106	\$110	\$117

Source: Social Security Board

Notes: Mean monthly payment refers to the average monthly cost per allowed claim.

¹Includes all persons classified as dependent children as per Act in receipt of a Social Security Survivors' Benefit.

Table 3.19
'DIP by Number of Surviving Orphans and Year,
2010 - 2014

Number of Orphans	Year				
	2010	2011	2012	2013r	2014p
Total	123	151	191	221	189
1	27	28	41	35	10
2	30	42	48	42	29
3	30	15	51	48	45
4	16	28	36	40	42
5	2	20	15	40	33
6	18	18	0	6	15
7	0	0	0	10	15

Source: Social Security Board

Note: 'Dead Insured Persons who met the requirements to receive a Retirement or Invalidation Pension.

Table 3.20
'DIP by Number of Surviving Spouses, Sex and Year,
2010 - 2014

Sex	Year				
	2010	2011	2012	2013r	2014p
Total	116	117	124	109	135
Male	0	0	0	1	2
Female	116	117	124	108	133

Source: Social Security Board

Note: 'Dead Insured Persons who met the requirements to receive a Retirement or Invalidation Pension.

Table 3.21
'DIP by Number of Surviving Parents, Sex and Year,
2010 - 2014

Number of Parents	Year				
	2010	2011	2012	2013r	2014p
Total	3	4	3	9	7
1	3	4	3	9	5
2	0	0	0	0	2
Male	2	3	1	2	3
1	2	3	1	2	2
2	0	0	0	0	1
Female	1	1	2	7	4
1	1	1	2	7	3
2	0	0	0	0	1

Source: Social Security Board

Note: 'Dead Insured Persons who met the requirements to receive a Retirement or Invalidation Pension.

Table 3.22
Survivors' Grant Awarded to Beneficiaries by
Age Group, Sex and Mean Payment,
2010 - 2014

Age Group	Year				
	2010	2011	2012	2013r	2014p
Total	258	249	325	264	320
<20	192	154	213	177	205
20 - 29	9	20	25	19	17
30 - 39	17	23	27	23	34
40 - 49	15	21	31	26	30
50 - 59	15	27	22	12	26
60+	10	4	7	7	8
Male	79	90	124	97	118
<20	75	75	116	89	104
20 - 29	0	1	3	5	1
30 - 39	0	5	1	1	2
40 - 49	2	2	2	0	5
50 - 59	1	6	2	1	3
60+	1	1	0	1	3
Female	179	159	201	167	202
<20	117	79	97	88	101
20 - 29	9	19	22	14	16
30 - 39	17	18	26	22	32
40 - 49	13	19	29	26	25
50 - 59	14	21	20	11	23
60+	9	3	7	6	5
Mean Payment (BZ\$)	\$4,962	\$4,071	\$4,656	\$5,354	\$4,277

Source: Social Security Board

Note: Mean payment refers to the average cost per allowed claim.

Table 3.23
Disablement Pensions Awarded to Beneficiaries by Degree of
Disability in Percent, Sex and Mean Monthly Payment,
2010 - 2014

Degree of Disability (%)	Year				
	2010	2011	2012	2013r	2014p
Total	12	13	9	20	10
25.00 - 29.99	2	3	2	5	3
30.00 - 39.99	4	2	4	8	3
40.00 - 49.99	2	3	1	0	2
50.00 - 59.99	0	0	1	2	0
60+	4	5	1	5	2
Male	11	12	9	20	10
25.00 - 29.99	2	3	2	5	3
30.00 - 39.99	3	2	4	8	3
40.00 - 49.99	2	2	1	0	2
50.00 - 59.99	0	0	1	2	0
60+	4	5	1	5	2
Female	1	1	0	0	0
25.00 - 29.99	0	0	0	0	0
30.00 - 39.99	1	0	0	0	0
40.00 - 49.99	0	1	0	0	0
50.00 - 59.99	0	0	0	0	0
60+	0	0	0	0	0
Mean Monthly Payment (BZ\$)	\$242	\$287	\$212	\$260	\$278

Source: Social Security Board

Note: Mean monthly payment refers to the average monthly cost per allowed claim.

Table 3.24
¹Disablement Pensions at Year End by Selected Characteristics,
2010 - 2014

Age Group	Year				
	2010	2011	2012	2013r	2014p
Total	417	426	439	456	462
< 20	0	1	2	3	3
20 - 29	25	26	29	26	26
30 - 39	72	68	62	65	63
40 - 49	120	113	117	121	124
50 - 59	109	112	119	123	127
60+	91	106	110	118	119
Male	392	400	412	429	436
< 20	0	1	2	3	3
20 - 29	23	24	27	25	25
30 - 39	70	65	59	62	60
40 - 49	113	110	113	116	120
50 - 59	102	102	110	114	117
60+	84	98	101	109	111
Female	25	26	27	27	26
< 20	0	0	0	0	0
20 - 29	2	2	2	1	1
30 - 39	2	3	3	3	3
40 - 49	7	3	4	5	4
50 - 59	7	10	9	9	10
60+	7	8	9	9	8
Mean Monthly Payment (BZ\$)	\$225	\$225	\$224	\$225	\$226

Source: Social Security Board

Notes: Mean monthly payment refers to the average monthly cost per allowed claim.

¹Includes all persons classified as having a work disability that are in receipt of a Social Security Income.

Table 3.25
Disablement Grants Awarded by Degree of Disability in Percent,
Sex and Mean Payment,
2010 - 2014

Degree of Disability (%)	Year				
	2010	2011	2012	2013r	2014p
Total	113	113	101	115	133
00.00 - 04.99	60	63	51	53	57
05.00 - 09.99	29	33	26	38	39
10.00 - 14.99	15	12	14	12	22
15.00 - 19.99	7	5	7	7	12
20.00 - 24.99	2	0	3	5	3
Male	104	105	95	105	121
00.00 - 04.99	53	60	48	48	53
05.00 - 09.99	28	30	25	35	35
10.00 - 14.99	14	11	12	11	19
15.00 - 19.99	7	4	7	7	11
20.00 - 24.99	2	0	3	4	3
Female	9	8	6	10	12
00.00 - 04.99	7	3	3	5	4
05.00 - 09.99	1	3	1	3	4
10.00 - 14.99	1	1	2	1	3
15.00 - 19.99	0	1	0	0	1
20.00 - 24.99	0	0	0	1	0
Mean Payment (BZ\$)	\$3,222	\$2,876	\$3,550	\$3,682	\$4,173

Source: Social Security Board

Note: Mean payment refers to the average cost per allowed claim.

Table 3.26
Survivors' Benefit Awarded to Children for Death Benefit
by Sex and Mean Monthly Payment,
(Death due to Employment Injury)
2010 - 2014

Selected Characteristics	Year				
	2010	2011	2012	2013r	2014p
Sex					
Total	21	18	19	11	15
Male	11	11	10	7	7
Female	10	7	9	4	8
Mean Monthly Payment (BZ\$)	\$173	\$167	\$169	\$140	\$162

Source: Social Security Board

Note: Mean monthly payment refers to the average monthly cost per allowed claim.

Table 3.27
'Survivors' Benefit at Year End for Children Receiving Death Benefit
by Age Group, Sex and Mean Monthly Payment,
(Death due to Employment Injury)
2010 - 2014

Age Group	Year				
	2010	2011	2012	2013r	2014p
Total	246	231	210	211	205
00 - 04	12	12	8	9	7
05 - 09	45	42	31	27	25
10 - 14	84	84	85	80	76
15 - 16	31	31	38	42	40
17 - 21	61	49	39	39	46
	13	13	9	14	11
Male	132	123	112	113	109
00 - 04	6	6	6	7	5
05 - 09	23	20	13	10	12
10 - 14	49	48	44	40	38
15 - 16	14	16	24	27	21
17 - 21	32	26	19	22	26
	8	7	6	7	7
Female	114	108	98	98	96
00 - 04	6	6	2	2	2
05 - 09	22	22	18	17	13
10 - 14	35	36	41	40	38
15 - 16	17	15	14	15	19
17 - 21	29	23	20	17	20
	5	6	3	7	4
Mean Monthly Payment (BZ\$)	\$126	\$136	\$141	\$145	\$145

Source: Social Security Board

Notes: Mean monthly payment refers to the average monthly cost per allowed claim.

¹Includes all children in receipt of a Social Security Death Benefit.

Table 3.28
'Survivors' Benefit at Year End for Spouses Receiving
Death Benefit by Sex and Mean Monthly Payment,
(Death due to Employment Injury)
2010 - 2014

Selected Characteristics	Year				
	2010	2011	2012	2013r	2014p
Sex					
Total	107	106	112	94	89
Male	0	0	0	0	0
Female	107	106	112	94	89
Mean Monthly Payment (BZ\$)	\$313	\$328	\$331	\$335	\$347

Source: Social Security Board

Notes: Mean monthly payment refers to the average monthly cost per allowed claim.

¹Includes all persons classified as spouses receiving a Social Security Death Benefit.

Table 3.29
Employment Injury by Cause and Nature of Injury,
2010 - 2014

Selected Characteristics	Year				
	2010	2011	2012	2013r	2014p
Total	1,955	1,761	1,782	1,805	1,888
Cause					
Other Accidents Including Late Effects	1,343	1,262	1,196	1,193	1,234
Accidental Falls	445	361	435	479	495
Transport Accidents	116	83	99	72	102
Accidental Poisoning	10	8	15	16	24
Accidents Caused by Fire or Flames	7	20	14	17	9
Other Violence	23	8	6	14	6
Homicide and Injury Purposefully Inflicted by Other Persons	2	5	6	5	1
Misadventures During Medical Care	0	0	1	0	0
Missing Codes	9	14	10	9	17
Nature of Injury					
Open wounds and injury to blood vessels	682	709	723	743	619
Other injuries, early complications of trauma	618	435	327	346	525
Dislocations, sprains and strains	239	236	320	320	331
Fractures	137	146	161	160	143
Intercranial and internal injuries, including nerves	83	56	53	64	84
Foreign bodies entering orifice	102	80	90	71	67
Burns	42	39	42	47	57
Late effects of injuries, poisoning, toxic effects and other external causes	50	39	57	38	54
Poisoning and toxic effects	0	5	3	8	2
Complications of medical and surgical care	0	0	0	1	1
Missing Codes	2	16	6	7	5

Source: Social Security Board

Table 3.30
Employment Injury by Industry (ISIC Rev. 3.1),
2010 - 2012

Industry (ISIC Rev. 3.1)	Year		
	2010	2011	2012
Total	1,955	1,761	1,782
Agriculture, Hunting and Forestry	745	651	681
Construction	240	216	225
Manufacturing	204	198	166
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	152	138	134
Hotels and Restaurants	101	119	127
Public Administration	114	97	100
Transport, Storage and Communications	59	57	58
Real Estate, Renting and Business Activities	71	56	56
Other Community, Social and Personal Activities	56	38	54
Health and Social Work	61	53	49
Fishing	39	23	35
Private Households with Employed Persons	24	19	28
Education	26	27	22
Electricity, Gas and Water Supply	38	33	21
Mining and Quarrying	15	14	15
Financial Intermediation	5	9	8
Extra-Territorial Organizations and Bodies	1	1	0
Do Not Know or Not Stated	4	12	3

Source: Social Security Board

Note: Classification of Industry as per International Standard Industrial Classification of Economic Activities Revision 3.1.

Table 3.31
Employment Injury by Industry (ISIC Rev. 4),
2013 - 2014

Industry (ISIC Rev. 4)	Year	
	2013r	2014p
Total	1,805	1,888
Agriculture	605	596
Construction	272	294
Manufacturing	186	204
Accommodation and Food Service Activities	128	154
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	142	146
Public Administration and Defence; Compulsory Social Security	143	126
Fishing and Aquaculture	39	54
Transportation and Storage	45	51
Administrative and Support Service Activities	34	42
Human Health and Social Work Activities	50	41
Water Supply; Sewerage, Waste Management and Remediation Activities	17	29
Arts, Entertainment and Recreation	22	26
Education	14	22
Activities of Households as Employers; Undifferentiated Goods & Service Producing Activities of Households for Own Use	23	19
Electricity, Gas Steam and Air Condition Supply	6	17
Mining and Quarrying	12	15
Professional, Scientific and Technical Activities	19	13
Information and Communication	19	10
Other Service Activities	7	9
Forestry and Logging	7	6
Financial and Insurance Activities	8	6
Real Estate Activities	6	5
Activities of Extra-Territorial Organizations and Bodies	0	2
Do Not Know or Not Stated	1	1

Source: Social Security Board

Note: Classification of Industry as per International Standard Industrial Classification of Economic Activities Revision 4.

Table 3.32
Number of Non-contributory Pensioners at Year End by District and Sex,
2010 - 2014

District	Year				
	2010	2011	2012	2013r	2014p
Total	3,992	3,711	3,396	3,115	2,777
Corozal	680	587	540	496	426
Orange Walk	771	776	710	654	583
Belize City	949	797	673	601	518
Cayo	827	813	772	714	646
Stann Creek	362	371	352	318	284
Toledo	403	367	349	332	320
Female	2,654	2,457	2,236	2,058	1,828
Corozal	413	364	333	308	258
Orange Walk	459	464	430	406	363
Belize City	710	589	486	431	374
Cayo	568	550	524	491	438
Stann Creek	246	252	238	213	192
Toledo	258	238	225	209	203
Male	1,338	1,254	1,160	1,057	949
Corozal	267	223	207	188	168
Orange Walk	312	312	280	248	220
Belize City	239	208	187	170	144
Cayo	259	263	248	223	208
Stann Creek	116	119	114	105	92
Toledo	145	129	124	123	117

Source: Social Security Board and Statistical Institute of Belize

Note: 2011 - 2014 Number of Recipients that received at least one payment in reference year.

Table 3.33
Total Expenditure, Non-contributory Pensioners by Branch,
2010 - 2014
(BZ\$)

Branch	Year				
	2010	2011	2012	2013r	2014p
Total	\$4,440,000	\$4,121,100	\$3,752,700	\$3,368,400	\$3,006,100
Belize City	\$913,800	\$801,400	\$698,300	\$605,200	\$521,300
Belmopan	\$287,400	\$277,000	\$257,500	\$245,500	\$232,800
Corozal	\$712,600	\$667,600	\$611,500	\$530,500	\$463,600
Dangriga	\$295,600	\$276,900	\$252,300	\$221,200	\$193,100
Independence	\$150,300	\$145,700	\$140,800	\$132,600	\$118,900
Orange Walk	\$937,000	\$864,100	\$778,100	\$708,500	\$634,500
Punta Gorda	\$442,100	\$418,000	\$391,800	\$375,700	\$362,600
San Pedro	\$28,800	\$26,800	\$22,600	\$20,400	\$14,300
Santa Elena	\$672,400	\$643,600	\$599,800	\$528,800	\$465,000

Source: Social Security Board

Note: NCP Expenditure includes total payment made for all approved NCP recipients during January - December in reference year.

Table 3.34
Number of Non-contributory Pensioners by Age Group, Year and District,
2010 - 2014

Age Group	District						Total
	Corozal	Orange Walk	Belize	Cayo	Stann Creek	Toledo	
2010							
Total	680	771	949	827	362	403	3,992
65 - 69	76	116	76	93	36	43	440
70 - 74	199	210	229	198	95	109	1,040
75 - 79	151	197	258	208	114	109	1,037
80 - 84	129	141	180	183	57	84	774
85 - 89	73	68	108	87	38	33	407
90 - 94	40	29	62	41	17	18	207
95 - 99	10	7	30	14	4	5	70
100 & Over	2	3	6	3	1	2	17
2011							
Total	587	776	797	813	371	367	3,711
65 - 69	47	81	50	74	27	28	307
70 - 74	183	218	190	184	88	104	967
75 - 79	128	195	198	201	129	100	951
80 - 84	124	154	178	187	64	75	782
85 - 89	66	82	103	111	42	34	438
90 - 94	28	33	53	40	17	18	189
95 - 99	8	9	22	11	3	6	59
100 & Over	3	4	3	5	1	2	18
2012							
Total	540	710	677	774	349	346	3,396
65 - 69	28	46	34	48	19	19	194
70 - 74	161	215	150	185	84	81	876
75 - 79	133	176	185	186	120	106	906
80 - 84	122	140	149	185	65	83	744
85 - 89	61	90	91	104	35	36	417
90 - 94	28	29	43	48	22	16	186
95 - 99	6	10	23	15	3	3	60
100 & Over	1	4	2	3	1	2	13
2013r							
Total	496	654	601	714	318	332	3,115
65 - 69	14	37	22	37	13	16	139
70 - 74	126	162	105	143	66	67	669
75 - 79	137	177	168	185	107	107	881
80 - 84	109	144	151	162	73	80	719
85 - 89	70	92	90	120	38	44	454
90 - 94	30	32	45	49	17	14	187
95 - 99	8	10	17	14	2	2	53
100 & Over	2	0	3	4	2	2	13
2014p							
Total	426	583	518	646	284	320	2,777
65 - 69	9	24	17	23	14	15	102
70 - 74	85	121	78	110	43	57	494
75 - 79	132	161	145	157	89	98	782
80 - 84	83	134	127	159	76	84	663
85 - 89	71	101	86	128	38	43	467
90 - 94	32	30	44	50	22	15	193
95 - 99	12	11	15	16	1	5	60
100 & Over	2	1	6	3	1	3	16

Source: Social Security Board

Table 3.35
Appeals Heard by an Appeal Tribunal by Branch Office, Benefit
and Outcome of Appeal,
2010 - 2014

Selected Characteristics	Year				
	2010	2011	2012	2013r	2014p
Branch Office	47	45	53	65	45
Corozal	3	8	5	7	4
Orange Walk	5	3	6	4	1
Belize	14	12	22	26	20
San Pedro	2	1	3	3	6
Belmopan	7	8	6	7	9
Santa Elena	7	4	5	10	3
Dangriga	6	3	1	0	1
Independence	1	2	2	2	1
Punta Gorda	2	4	3	6	0
Benefit	47	45	53	65	45
Short Term	15	8	18	18	11
Sickness	10	5	14	11	6
Maternity Allowance	5	2	3	6	5
Maternity Grant	0	1	1	1	0
Long Term	11	12	14	23	17
Retirement	3	0	4	4	3
Survivors	4	8	6	10	4
Invalidity	3	2	4	8	8
Funeral Grant (NC)	1	2	0	1	2
Employment Injury	21	25	21	24	16
Injury	10	18	13	20	9
Disablement	11	7	7	4	7
Death Benefit	0	0	1	0	0
Funeral Grant (EI)	0	0	0	0	0
Other	0	0	0	0	1
Refund of Contributions	0	0	0	0	0
Outcome of Appeal	47	45	53	65	45
Ruling for SSB	31	26	28	26	31
Ruling for Appellant	12	9	15	34	14
Cases Pending/adjourned	4	10	8	2	0
Abandoned/Withdrawn	0	0	2	3	0

Source: Social Security Board

NATIONAL HEALTH INSURANCE (NHI)

This section presents data on National Health Insurance (NHI) Membership, Expenditure, Primary Care Providers, Patients Getting Prescription, Patients Getting Lab Referral, Patients Getting Imaging Referral, and Most Common Medication & Laboratory Test. The main source of data is the NHI Services databases.

In August 2001, the Government of Belize implemented the NHI Pilot project in the South Side of Belize City. This was part of the overall Health Sector Reform project which had as one of its primary objectives the delivery of quality primary health care that is accessible to the population in an equitable, sustainable and efficient manner. In 2006, the NHI program was rolled out to the Southern Region of Belize, namely, Stann Creek and Toledo District. Initial financing of the Scheme came from SSB but eventually Government began to take up an ever increasing portion of the budgetary commitment. In 2009, the NHI became fully funded by the Government of Belize.

The evaluation of the Pilot Project and subsequent assessments have provided solid evidence that the NHI Scheme has had significant impact on the quality and accessibility of primary care service delivery for the people of the South Side Belize City and the Southern Region. The Pay for Performance Scheme has been successful in stimulating productivity and quality in both private and public medical care providers.

Table 4.1
NHI Membership by Primary Care Providers,
2010 - 2014

Primary Care Providers	Year				
	2010	2011	2012	2013r	2014p
Total	91,041	94,847	96,281	96,784	96,927
Southside Belize City	46,069	47,146	48,580	49,083	49,226
Belize Family Life Association	10,069	11,146	11,880	12,000	12,000
Belize Health Care Partners	12,000	12,000	12,000	12,000	12,000
Belize Medical Associates	12,000	12,000	12,000	12,000	12,000
Matron Roberts Clinic	12,000	12,000	12,000	12,000	12,000
Mercy Clinic	0	0	700	1,083	1,226
Southern Region	44,972	47,701	47,701	47,701	47,701
Dangriga	12,642	14,000	14,000	14,000	14,000
Independence	12,631	12,731	12,731	12,731	12,731
Punta Gorda	10,646	11,500	11,500	11,500	11,500
San Antonio	9,053	9,470	9,470	9,470	9,470

Source: NHI, Social Security Board

Note: NHI had no contractual agreement with Mercy Clinic before 2012.

Table 4.2
Percent of NHI Patients Receiving Prescription by Primary Care Providers,
2010 - 2014

Primary Care Providers	Year				
	2010	2011	2012	2013r	2014p
Southside Belize City					
Belize Family Life Association	84%	84%	85%	86%	86%
Belize Health Care Partners	89%	87%	85%	80%	77%
Belize Medical Associates	85%	84%	86%	83%	86%
Matron Roberts Health Clinic	82%	60%	49%	78%	85%
Mercy Clinic	0%	0%	96%	96%	95%
Southern Region					
Dangriga	86%	84%	83%	77%	64%
Independence	87%	86%	89%	85%	78%
Punta Gorda	91%	92%	91%	88%	90%
San Antonio	98%	96%	93%	96%	96%

Source: NHI, Social Security Board

Notes: NHI had no contractual agreement with Mercy Clinic before 2012.

Mercy Clinic exclusively serves a Geriatric population. Ninety nine percent of the elderly attended to at Mercy Clinic are chronic patients.

Table 4.3
Percent of NHI Patients Receiving Lab Referral by Primary Care Providers,
2010 - 2014

Primary Care Providers	Year				
	2010	2011	2012	2013r	2014p
Southside Belize City					
Belize Family Life Association	70%	62%	55%	52%	54%
Belize Health Care Partners	62%	59%	46%	51%	53%
Belize Medical Associates	71%	61%	58%	61%	57%
Matron Roberts Health Clinic	54%	53%	51%	51%	55%
Mercy Clinic	0%	0%	78%	77%	91%
Southern Region					
Dangriga	17%	21%	18%	36%	41%
Independence	3%	4%	4%	2%	2%
Punta Gorda	32%	27%	29%	33%	36%
San Antonio	17%	15%	15%	23%	32%

Source: NHI, Social Security Board

Notes: NHI had no contractual agreement with Mercy Clinic before 2012.

Mercy Clinic exclusively serves a Geriatric population. Ninety nine percent of the elderly attended to at Mercy Clinic are chronic patients.

Table 4.4
Percent of NHI Patients Receiving Imaging Referral by Primary Care Providers,
2010 - 2014

Primary Care Providers	Year				
	2010	2011	2012	2013r	2014p
Southside Belize City					
Belize Family Life Association	40%	37%	27%	23%	28%
Belize Health Care Partners	32%	34%	25%	29%	31%
Belize Medical Associates	41%	40%	27%	33%	35%
Matron Roberts Health Clinic	30%	39%	38%	37%	40%
Mercy Clinic	0%	0%	34%	33%	79%
Southern Region					
Dangriga	12%	13%	12%	13%	13%
Independence	0%	0%	0%	0%	0%
Punta Gorda	16%	13%	10%	15%	20%
San Antonio	13%	10%	8%	15%	19%

Source: NHI, Social Security Board

Notes: NHI had no contractual agreement with Mercy Clinic before 2012.

Mercy Clinic exclusively serves a Geriatric population. Ninety nine percent of the elderly attended to at Mercy Clinic are chronic patients.

Table 4.5
Mean Number of Consultations Per Patient by Primary Care Providers,
2010 - 2014

Primary Care Providers	Year				
	2010	2011	2012	2013r	2014p
Grand Mean	3.8	3.7	3.6	3.6	3.6
Southside Belize City	4.7	4.6	4.4	4.4	4.4
Belize Family Life Association	5.0	4.9	4.6	4.5	4.4
Belize Health Care Partners	4.5	4.3	4.1	4.3	4.1
Belize Medical Associates	5.0	4.7	4.4	4.5	4.5
Matron Roberts Health Clinic	3.9	3.9	4.0	3.9	3.5
Mercy Clinic	0.0	0.0	8.0	8.0	8.8
Southern Region	3.0	2.9	2.9	2.8	2.7
Dangriga	2.8	2.8	2.8	2.9	2.9
Independence	3.1	2.6	2.8	2.4	2.2
Punta Gorda	3.2	3.2	3.2	3.0	2.9
San Antonio	3.1	2.9	2.7	2.8	2.5

Source: NHI, Social Security Board

Notes: NHI had no contractual agreement with Mercy Clinic before 2012.

Mercy Clinic exclusively serves a Geriatric population. Ninety nine percent of the elderly attended to at Mercy Clinic are chronic patients.

Table 4.6
NHI Ten Most Common Primary Diagnosis by Frequency,
2010 - 2014

Primary Diagnosis	Year									
	2010		2011		2012		2013r		2014p	
	Quantity	%	Quantity	%	Quantity	%	Quantity	%	Quantity	%
Total	139,893	100.0	132,725	100.0	124,719	100.0	117,482	100.0	112,599	100.0
Primary Diagnosis										
Acute Respiratory Infections	23,191	16.6	22,384	16.9	24,293	19.5	22,476	19.1	18,702	16.6
Hypertension	12,844	9.2	12,800	9.6	13,097	10.5	14,497	12.3	15,927	14.1
Maternal Care	15,935	11.4	15,237	11.5	16,147	12.9	14,185	12.1	14,069	12.5
Normal examinations	8,511	6.1	9,526	7.2	12,812	10.3	14,558	12.4	13,644	12.1
Diabetes	5,967	4.3	5,703	4.3	5,903	4.7	6,191	5.3	6,712	6.0
Immunizations	4,569	3.3	3,848	2.9	4,947	4.0	4,585	3.9	3,070	2.7
Diarrhoeal Disease	3,972	2.8	3,089	2.3	2,974	2.4	2,333	2.0	2,467	2.2
Urinary Tract Infections	4,442	3.2	3,661	2.8	3,454	2.8	2,482	2.1	1,879	1.7
Gastritis	*	*	1,407	1.1	1,344	1.1	3,348	2.8	1,054	0.9
Headache	*	*	1,357	1.0	1,482	1.2	1,715	1.5	1,025	0.9
Hypercholesterolemia	2,000	1.4	*	*	*	*	*	*	*	*
Scabies	1,626	1.2	*	*	*	*	*	*	*	*
Other	56,836	40.6	53,713	40.5	38,266	30.7	31,112	26.5	34,050	30.2

Source: NHI, Social Security Board

Note: * This Primary Diagnosis was not in the NHI Top Ten Most Common Primary Diagnosis for this particular year.

Table 4.7
NHI Top Ten Medication & Laboratory Test Expenditures,
2010
(BZ\$)

	Year
Medication & Laboratory Test	2010
Medication	\$1,781,386
Metformin Oral 500mg	\$279,465
Acetylsalicylic Acid Oral 81mg	\$258,212
Glibenclamide Oral 5mg	\$242,891
Hydrochlorothiazide Oral 25 mg	\$135,518
Vitamin B-Complex Oral	\$141,823
Enalapril (Ace Inhibitor) Oral 20mg Tablet	\$101,155
Capsules Nifedipine Oral 10mg Capsule	\$118,875
Captopril 25mg	\$145,647
Paracetamol / Acetaminophen Tablets 500mg	\$191,150
Atorvastatin Oral 10mg	\$166,650
Laboratory Test	\$1,085,964
Lipids	\$231,610
Complete Body Count (CBC) with Differential	\$149,148
HIV-1 Antibody Screen	\$147,560
Microalbuminuria	\$119,280
Urinalysis	\$98,376
Glucose Fasting or Random	\$74,640
Dengue Fever	\$71,560
Hemoglobin A1c	\$68,110
Cyropath, Pap	\$63,580
Prostate, Specific Antigen	\$62,100

Source: NHI, Social Security Board

Note: Total Expenditure may not add up due to rounding.

Table 4.8
NHI Top Ten Medication & Laboratory Test Expenditures,
2011
(BZ\$)

	Year
Medication & Laboratory Test	2011
Medication	\$663,691
Enalapril (Ace Inhibitor) Oral 20mg Tablet	\$102,337
Atorvastatin Oral 20mg	\$87,502
Co-Amoxiclav Oral 500/125 mg/5ml	\$84,231
Metformin Oral 500mg	\$80,722
Atorvastatin Oral 10mg	\$64,939
Losartan oral 50mg tablets	\$58,994
Glibenclamide Oral 5mg	\$52,103
Co-Amoxiclav Oral 250/62.5 mg/5ml	\$46,368
Ciprofloxacin oral 500 mg	\$45,120
Injection 70/30 insulin 100iu/ml vial 10 ml	\$41,376
Laboratory Test	\$819,483
Lipids	\$142,300
Complete Body Count (CBC) with Differential	\$110,467
Microalbuminuria	\$106,485
HIV-1 Antibody Screen	\$96,690
Urinalysis	\$76,983
Hemoglobin A1c	\$69,519
Cyropath, Pap	\$59,348
Prostate, Specific Antigen	\$53,569
Glucose Tolerance Test	\$53,157
Chemistry 6 Pane 1	\$50,966

Source: NHI, Social Security Board

Note: Total Expenditure may not add up due to rounding.

Table 4.9
NHI Top Ten Medication & Laboratory Test Expenditures,
2012
(BZS)

Medication & Laboratory Test	Year
	2012
Medication	\$586,155
Enalapril (Ace Inhibitor) Oral 20mg Tablet	\$99,070
Atorvastatin Oral 20mg	\$83,747
Metformin Oral 500mg	\$66,348
Losartan oral 50mg tablets	\$65,557
Co-Amoxiclav Oral 500/125 mg/5ml	\$50,308
Losartan oral 100mg tablets	\$45,364
Atorvastatin Oral 10mg	\$44,640
Amlodipine Oral 10mg (per tablet)	\$44,373
Injection 70/30 insulin 100iu/ml vial 10 ml	\$43,872
Glibenclamide Oral 5mg	\$42,876
Laboratory Test	\$604,294
Microalbuminuria	\$134,900
Lipids	\$96,635
HIV-1 Antibody Screen	\$62,425
Hemoglobin A1c	\$59,230
Urinalysis	\$52,569
Complete Body Count (CBC) with Differential	\$43,413
Cyropath, Pap	\$42,355
Glucose Fasting or Random	\$41,641
Prostate, Specific Antigen	\$37,790
Creatinine Serum	\$33,336

Source: NHI, Social Security Board

Note: Total Expenditure may not add up due to rounding.

Table 4.10
NHI Top Ten Medication & Laboratory Test Expenditures,
2013
(BZS)

Medication & Laboratory Test	Year
	2013r
Medication	\$616,104
Enalapril (Ace Inhibitor) Oral 20mg Tablet	\$98,357
Losartan oral 50mg tablets	\$76,066
Atorvastatin Oral 20mg	\$74,995
Injection 70/30 insulin 100iu/ml vial 10 ml	\$69,231
Metformin Oral 500mg	\$66,022
Co-Amoxiclav Oral 500/125 mg/5ml	\$49,996
Amlodipine Oral 10mg (per tablet)	\$49,988
Losartan oral 100mg tablets	\$49,681
Glibenclamide Oral 5mg	\$42,488
Atorvastatin Oral 10mg	\$39,279
Laboratory Test	\$839,045
Lipids	\$153,738
Microalbuminuria	\$147,600
Cyropath, Pap	\$134,320
Hemoglobin A1c	\$78,893
HIV-1 Antibody Screen	\$75,013
Urinalysis	\$60,958
Complete Body Count (CBC) with Differential	\$57,657
Glucose Fasting or Random	\$49,642
Creatinine Serum	\$40,956
Prostate, Specific Antigen	\$40,269

Source: NHI, Social Security Board

Note: Total Expenditure may not add up due to rounding.

Table 4.11
NHI Top Ten Medication & Laboratory Test Expenditures,
2014
(BZ\$)

	Year
Medication & Laboratory Test	2014p
Medication	\$751,074
Atorvastatin Oral 20mg	\$106,174
Enalapril (Ace Inhibitor) Oral 20mg Tablet	\$103,711
Losartan oral 50mg tablets	\$95,691
Injection 70/30 insulin 100iu/ml vial 10 ml	\$87,540
Losartan oral 100mg tablets	\$77,870
Metformin Oral 500mg	\$72,671
Amlodipine Oral 10mg (per tablet)	\$66,610
Omeprazol Oral 20mg Capsule each	\$48,663
Ambroxol 15mg/5ml syrup	\$46,572
Glibenclamide Oral 5mg	\$45,572
Laboratory Test	\$803,282
Lipids	\$185,176
Microalbuminuria	\$162,925
Hemoglobin A1c	\$77,784
HIV-1 Antibody Screen	\$71,194
Complete Body Count (CBC) with Differential	\$66,957
Urinalysis	\$61,969
Glucose Fasting or Random	\$48,304
Prostate, Specific Antigen	\$47,576
Creatinine Serum	\$44,802
Liver Function Test	\$36,596

Source: NHI, Social Security Board

Note: Total Expenditure may not add up due to rounding.

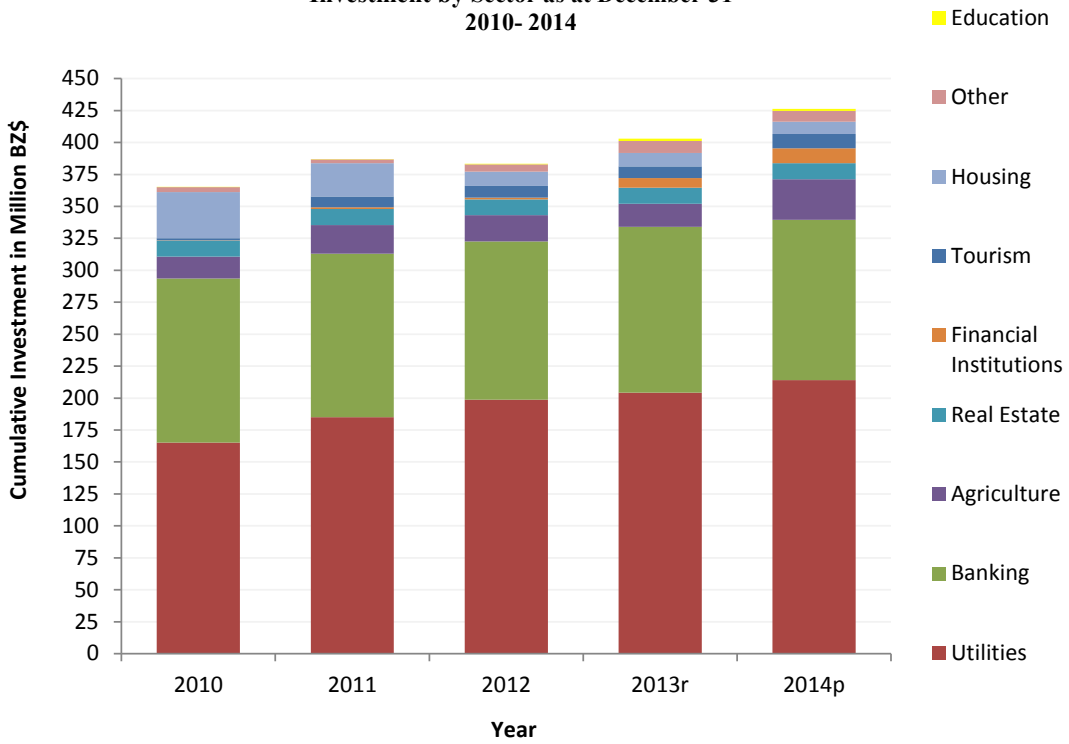
INVESTMENTS

This section presents data on investments, investment income, investment per capita, inflation rate, and rates of return on investments. The main source of data is the Social Security Board's Investment Services databases. The only exceptions are the data on inflation rate and on population which were gotten from the SIB.

Investments made by SSB play a major role in sustaining and developing Belize's economy. SSB investments are made in a wide spectrum of Belize's economic sectors and are based on the type of economic activity carried out by the investment recipient. These economic sectors include: Banking, Agriculture, Education, Housing, Utilities, Tourism, Financial Institutions, Real Estate and Other. SSB generates revenue from contributions made by the insured persons. Contributions collected are used to meet operating expenses and to payout benefits expenditure; any surplus is invested as per stipulation and guidelines of the Act.

In this section, investment data were presented yearly and cumulatively. Investments are the total investments made in a particular year while the total investment as at December 31 is the increase in the investment by successive yearly additions.

Chart 5
Investment by Sector as at December 31
2010- 2014



Source: Social Security Board

Chart 6
SSB Increase in Investments & Net Investment Income,
2010 - 2014



Source: Social Security Board

Table 5.1
Investment Portfolio Allocations by Sector as at December 31,
2010 - 2014
(BZ\$)

SECTOR	Year									
	2010		2011		2012		2013r		2014p	
	Quantity	%	Quantity	%	Quantity	%	Quantity	%	Quantity	%
Total	\$359,458,403	100.0	\$373,344,566	100.0	\$378,082,110	100.0	\$398,450,444	100.0	\$421,395,223	100.0
Utilities	\$165,277,523	46.0	\$185,027,972	49.6	\$198,650,207	52.5	\$204,147,845	51.2	\$214,119,277	50.8
Banking	\$128,364,024	35.7	\$127,918,402	34.3	\$123,964,963	32.8	\$129,826,406	32.6	\$125,294,553	29.7
Agriculture	\$17,002,929	4.7	\$22,540,974	6.0	\$20,427,239	5.4	\$18,187,444	4.6	\$31,955,068	7.6
Real Estate	\$12,598,049	3.5	\$12,533,449	3.4	\$12,480,049	3.3	\$12,421,849	3.1	\$12,412,613	2.9
Financial Institutions	\$170,890	0.0	\$1,216,965	0.3	\$1,244,565	0.3	\$7,507,465	1.9	\$11,621,265	2.8
Tourism	\$1,749,478	0.5	\$8,647,452	2.3	\$9,268,576	2.5	\$9,300,929	2.3	\$11,340,543	2.7
Housing	\$35,934,629	10.0	\$25,847,023	6.9	\$11,139,625	2.9	\$10,454,914	2.6	\$9,540,699	2.3
Education	\$292,519	0.1	\$243,533	0.1	\$581,956	0.2	\$1,762,263	0.4	\$1,681,357	0.4
Other	\$3,999,362	1.1	\$3,156,520	0.8	\$5,691,178	1.5	\$9,314,684	2.4	\$8,452,348	2.0
Less Provision for Loss on Investment	(\$5,931,000)	(1.6)	(\$13,787,725)	(3.7)	(\$5,366,248)	(1.4)	(\$4,473,355)	(1.1)	(\$5,022,500)	(1.2)

Source: Social Security Board

Note: Total Investment may not add up due to rounding.

Table 5.2
Investment Indicators,
2010 - 2014

Indicators	Year				
	2010	2011	2012	2013r	2014p
Population Estimate	312,971	332,084	340,792	349,728	358,899
Investment (BZ\$)	\$359,458,403	\$373,344,566	\$378,082,110	\$398,450,444	\$421,395,223
Increase in Investments (BZ\$)	\$49,447,004	\$13,886,163	\$4,737,544	\$20,368,334	\$22,944,779
Net Investment Income (BZ\$)	\$24,784,437	\$16,582,122	\$11,742,837	\$19,069,448	\$26,186,332
Investment Per Capita (BZ\$)	\$157.99	\$41.82	\$13.90	\$58.24	\$63.93
Investment Income Per Capita (BZ\$)	\$79.19	\$49.93	\$34.46	\$54.53	\$72.96
Inflation Rate	0.9	1.7	1.3	0.5	1.2
Nominal Rate of Return on Investments in Percent	7.7	4.6	3.2	5.5	6.5
Real Rate of Return on Investments in Percent	6.7	2.9	1.9	5.0	5.2

Source: Social Security Board and Statistical Institute of Belize