

# SOCIAL SECURITY BOARD STATISTICS 2015



SOCIAL SECURITY BOARD



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# LIST OF ACRONYMS

APV	Actuarial Present Value
BZ	Belize
BZ\$	Belize Dollars
CMS	Contribution Management System
CPI	Consumer Price Index
DIP	Dead Insured Person
EI	Employment Injury
GDP	Gross Domestic Product
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
- 2015 figures are provisional and 2014 figures have been revised
- Totals in the tables are not always equal to the sum of its components due to rounding off.

# GLOSSARY OF TERMS

<b>TERM DEFINITION</b>	
<b>Active Business</b>	A business that has made at least one weekly contribution during the year.
<b>Active Employer</b>	An employer who has made at least one weekly contribution during the year.
<b>Active Self Employed</b>	A self employed person who has made at least one weekly contribution during the year.
<b>Active Insured Person</b>	A person who has made at least one weekly contribution during the year.
<b>Appeal</b>	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.
<b>Appeal Tribunal</b>	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.
<b>Beneficiary</b>	A person entitled to a benefit or a person who is in receipt of a benefit.
<b>Benefit</b>	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.
<b>Benefit Regulations</b>	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.
<b>Board</b>	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.
<b>Contributions</b>	A contribution payable under the Social Security Act. The money that employers and persons in insurable employment pay into the Social Security Fund.
<b>Death Benefit</b>	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).
<b>Disablement Benefit</b>	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.
<b>Earnings</b>	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.

<b>TERM DEFINITION</b>	
<b>Employed Person</b>	A person employed in insurable employment as defined by Section 3 (Social Security Act).
<b>Employment Injury (EI)</b>	An Injury arising out of and in the course of insurable employment.
<b>EI Benefit Branch</b>	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.
<b>Fund</b>	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.
<b>Funeral Grant</b>	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.
<b>Industry</b>	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).
<b>Inflation</b>	An increase in the overall price level of goods and services in a country.
<b>Inflation Rate</b>	The percentage change in the price level of goods and services in an economy over a period of time.
<b>Insurable Employment</b>	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.
<b>Insured Person</b>	A person who is registered with Social Security and has/had insurable employment.
<b>Invalidity Benefit</b>	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.
<b>Investment</b>	The laying out of money or capital with the expectation of a profit.
<b>Investment Income</b>	The income received in a particular year from investment loans, securities and other investments.
<b>Labour Force</b>	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.
<b>Long Term Benefit Branch</b>	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.
<b>Maternity Allowance</b>	Periodical payments made to an insured woman in the event of her pregnancy or confinement.



<b>TERM DEFINITION</b>	
<b>Maternity Grant</b>	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.
<b>Medical Board</b>	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.
<b>Medical Certificate</b>	A certificate issued by a registered medical practitioner in Belize.
<b>Medical Practitioner /Medical Referee</b>	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.
<b>Nominal Rate</b>	Return on investments that is unadjusted for inflation.
<b>Non-Contributory Pension</b>	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.
<b>Primary Care Providers</b>	An individual or an institution that provides preventive and curative health care services in a systematic way to individuals, families or communities.
<b>Prescribed</b>	These are the requirements designated by Social Security regulation for providing services and benefits.
<b>Real Rate</b>	Return on investments that is adjusted for inflation.
<b>Retirement Benefit</b>	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 (whether employed or unemployed) and c) has met the contribution requirements.
<b>Self Employed Person</b>	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.
<b>Short Term Benefit Branch</b>	The benefit branch or category comprised of Sickness Benefit, Maternity Allowance and Maternity Grant.
<b>Sickness Benefit</b>	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.
<b>Survivors' Benefit</b>	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).
<b>Total Contributions</b>	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
<b>Voluntary Insured Person</b>	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.

# KEY INDICATORS

Table 0.1  
Key Indicators for Selected Years,  
2011 - 2015  
(BZ\$)

<i>Key Indicators</i>	<i>2011</i>	<i>2012</i>	<i>2013</i>	<i>2014<sub>r</sub></i>	<i>2015<sub>p</sub></i>	<i>2014 - 2015 Change</i>	
						<i>Quantity</i>	<i>Percentage</i>
<b>Registration</b>							
Population of Belize	332,084	340,792	349,728	358,899	368,310	9,411	2.6
Population with a Valid SSB Card	262,318	279,732	291,699	300,589	322,223	21,634	7.2
Percentage of SSB Card Holders in the Population	79.0%	82.1%	83.4%	83.8%	87.5%	3.7	4.5
Newly Registered Population	13,873	12,634	10,440	10,226	11,952	1,726	16.9
Newly Registered Employers	1,341	1,410	1,415	1,472	1,448	(24)	(1.6)
Newly Registered Businesses	1,532	1,614	1,582	1,775	1,506	(269)	(15.2)
Newly Registered Self Employed	402	441	387	403	415	12	3.0
<b>Contributions</b>							
Employers and Employees Contributions to the SSB Fund	\$61,223,009	\$64,524,849	\$66,866,173	\$72,069,579	\$77,377,011	\$5,307,432	7.4
Active Insured Persons	87,987	90,577	93,172	98,608	101,804	3,196	3.2
New Active Insured Persons	27,615	24,369	25,997	29,674	32,862	3,188	10.7
Percentage of Employed Persons Actively Insured	N/A*	71.5%	70.9%	73.3%	73.7%	0.4%	0.6
Active Employers	9,851	10,000	9,687	10,589	10,850	261	2.5
Active Businesses	10,555	10,730	10,652	11,404	11,633	229	2.0
Active Self Employed	949	1,041	1,032	1,094	1,197	103	9.4
<b>Benefits</b>							
Benefit Payment Less Benefit Payments for NHI	\$45,455,151	\$47,593,009	\$51,859,014	\$54,967,951	\$59,255,405	\$4,287,454	7.8
Total Claims Processed	53,791	54,242	58,683	61,315	64,548	3,233	5.3
Benefit Recipients	38,496	39,951	38,872	39,925	41,712	1,787	4.5
Retired Contributory Pensioners	3,800	4,199	4,544	4,855	5,285	430	8.9
Pensioners	7,126	7,606	7,964	8,437	8,994	557	6.6
Employment Injury Cases Allowed	1,761	1,782	1,805	1,888	1,922	34	1.8
Non-Contributory Pensioners	3,711	3,396	3,115	2,777	2,513	(264)	(9.5)
Payments in Non-Contributory Pensions	\$4,145,900	\$3,781,061	\$3,403,993	\$3,033,412	\$2,754,239	(\$279,173)	(9.2)
Appeals	45	53	65	45	46	1	2.2

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**Table 0.1**  
**Key Indicators for Selected Years Continued,**  
**2011 - 2015**  
**(BZ\$)**

<i>Key Indicators</i>	<i>2011</i>	<i>2012</i>	<i>2013</i>	<i>2014r</i>	<i>2015p</i>	<i>2014 - 2015 Change</i> <i>Quantity Percentage</i>	
<b>National Health Insurance</b>							
GOB Contributions to the NHI Fund	\$14,000,004	\$14,000,004	\$14,000,004	\$15,834,472	\$17,025,004	\$1,190,532	7.5
Benefit Payments for NHI	\$13,426,568	\$12,804,932	\$12,808,924	\$14,299,110	\$17,936,941	\$3,637,831	25.4
NHI Operating Expenses	\$879,851	\$738,871	\$731,607	\$728,740	\$757,427	\$28,687	3.9
NHI Administrative Expenditure	\$852,011	\$712,259	\$700,110	\$702,290	\$729,597	\$27,307	3.9
NHI Expenditure (Operating Expenses and Benefit Payments)	\$14,306,419	\$13,543,803	\$13,540,531	\$15,027,850	\$18,694,368	\$3,666,518	24.4
Total NHI Membership	94,847	96,281	96,784	96,927	97,102	175	0.2
NHI Membership in Southside Belize City	47,146	48,580	49,083	49,226	49,401	175	0.4
NHI Membership in the Southern Region	47,701	47,701	47,701	47,701	47,701	0	0.0
<b>Investments</b>							
Total Investments as at December 31	\$373,344,566	\$378,082,110	\$398,450,444	\$421,395,223	\$439,071,113	\$17,675,890	4.2
Net Investment Income	\$16,582,122	\$11,742,837	\$19,069,448	\$26,186,332	\$24,791,972	(\$1,394,360)	(5.3)
Nominal Rate of Return on Investments (%)	4.6	3.2	5.5	6.5	5.9	(0.6)	(9.2)
Real Rate of Return on Investments (%)	2.9	1.9	5.0	5.2	6.9	1.6	31.0
<b>Financial Data Including GOB Contributions to the NHI Fund and NHI Expenditures</b>							
Total Income	\$92,729,826	\$91,319,533	\$100,917,450	\$115,196,191	\$120,276,879	\$5,080,688	4.4
Total Contributions	\$75,223,013	\$78,524,853	\$80,866,177	\$87,904,051	\$94,402,015	\$6,497,964	7.4
Total Benefit Payments	\$58,881,719	\$60,397,941	\$64,667,938	\$69,267,061	\$77,192,346	\$7,925,285	11.4
Total Operating Expenses	\$20,046,631	\$19,607,436	\$19,600,631	\$19,394,519	\$20,082,380	\$687,861	3.5
Administration Expenses	\$18,771,480	\$18,302,276	\$18,155,670	\$18,143,784	\$18,853,531	\$709,747	3.9
Total Expenditure	\$78,928,350	\$80,005,376	\$84,268,569	\$88,661,580	\$97,274,726	\$8,613,146	9.7
Excess of Income Over Expenditure	\$13,801,476	\$11,314,157	\$16,648,881	\$26,534,611	\$23,002,153	(\$3,532,458)	(13.3)
<b>Financial Data Excluding GOB Contributions to the NHI Fund and NHI Expenditures</b>							
Total Income	\$78,729,822	\$77,319,529	\$86,917,446	\$99,361,719	\$103,251,875	\$3,890,156	3.9
Total Operating Expenses	\$19,166,780	\$18,868,565	\$18,869,024	\$18,665,779	\$19,324,953	(\$5,810,103)	3.5
Administration Expenses	\$17,919,469	\$17,590,017	\$17,455,560	\$17,441,494	\$18,123,934	\$706,551	3.9
Total Expenditure	\$64,621,931	\$66,461,573	\$70,728,038	\$73,633,730	\$78,580,358	\$8,609,958	6.7
Excess of Income Over Expenditure	\$14,107,891	\$10,857,956	\$16,189,408	\$25,727,989	\$24,671,517	(\$1,056,472)	(4.1)

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**Table 0.1**  
**Key Indicators for Selected Years Continued,**  
**2011 - 2015**  
**(BZ\$)**

<i>Key Indicators</i>	<i>2011</i>	<i>2012</i>	<i>2013</i>	<i>2014<sub>r</sub></i>	<i>2015<sub>p</sub></i>	<i>2014 - 2015 Change</i>	
						<i>Quantity</i>	<i>Percentage</i>
Total Expenditure to Total Income (Efficiency Ratio)	0.82	0.86	0.81	0.74	0.76	0.0	2.7
Total Expenditure to Contribution Income	1.06	1.03	1.06	1.02	1.02	(0.0)	(0.6)
Benefit Payment as a % of Contribution Income	74.2%	73.8%	77.6%	76.3%	76.6%	0.3%	0.4
Operating Expenses to Contribution Income Ratio	0.31	0.29	0.28	0.26	0.25	(0.0)	(3.6)
Operating Expenses to Total Income Ratio	0.24	0.24	0.22	0.19	0.19	(0.0)	(0.4)
Administration Expenses to Contribution Income	0.29	0.27	0.26	0.24	0.23	(0.0)	(3.2)
<b>Other</b>							
GDP at Market Prices	\$2,973,400,000	\$3,147,200,000	\$3,227,400,000	\$3,413,000,000	\$3,485,100,000	\$72,100,000	2.1
Total Assets	\$436,160,779	\$444,455,563	\$461,230,877	\$486,686,825	\$510,248,041	\$23,561,216	4.8
Reserves at End of Year	\$425,905,627	\$437,112,151	\$453,002,097	\$478,790,196	\$500,566,854	\$21,776,658	4.5
Reserves as a % of GDP	14.3%	13.9%	14.0%	14.0%	14.4%	0.3%	2.4
Reserves to Expenditure Ratio	6.59	6.58	6.40	6.50	6.37	(0.1)	(2.0)
Investment as % of Reserves	87.7%	86.5%	88.0%	88.0%	87.7%	(0.3%)	(0.3)
Number of Contributors per Pensioner (Dependency Ratio)	12.3	11.9	11.7	11.7	11.3	(0.4)	(3.2)
Customer Satisfaction Rate	84.0%	82.0%	84.9%	N/A	N/A	N/A	N/A

Source: Social Security Board

Notes: Difference in totals in the Quantity Change section may not be exact 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,**  
**2011 - 2015**

District	Year				
	2011	2012	2013	2014r	2015p
<b>Persons with Valid Cards</b>	<b>262,318</b>	<b>279,732</b>	<b>291,699</b>	<b>300,589</b>	<b>322,223</b>
Corozal	26,705	28,958	30,456	32,500	34,643
Orange Walk	37,481	39,914	41,627	41,581	45,401
Belize	88,435	93,794	97,539	99,962	106,927
Cayo	53,771	58,627	61,750	66,212	69,828
Stann Creek	33,186	34,822	36,212	37,373	40,361
Toledo	22,740	23,617	24,115	22,961	25,063
<b>Population</b>	<b>332,084</b>	<b>340,792</b>	<b>349,728</b>	<b>358,899</b>	<b>368,310</b>
Corozal	42,000	42,849	43,719	44,613	45,530
Orange Walk	46,686	47,354	48,040	48,744	49,466
Belize	98,515	101,430	104,423	107,494	110,645
Cayo	77,740	80,177	82,677	85,243	87,876
Stann Creek	35,488	36,540	37,620	38,728	39,865
Toledo	31,655	32,442	33,249	34,077	34,928
<b>Percentage of Valid Card Holders in the Population</b>	<b>79.0</b>	<b>82.1</b>	<b>83.4</b>	<b>83.8</b>	<b>87.5</b>
Corozal	63.6	67.6	69.7	72.8	76.1
Orange Walk	80.3	84.3	86.7	85.3	91.8
Belize	89.8	92.5	93.4	93.0	96.6
Cayo	69.2	73.1	74.7	77.7	79.5
Stann Creek	93.5	95.3	96.3	96.5	101.2
Toledo	71.8	72.8	72.5	67.4	71.8

Source: Social Security Board and Statistical Institute of Belize

Note: Population data are from mid year estimates based on intercensal growth rates and the Labour Force Surveys.

**Table 1.2**  
**Valid Cards by Card Type,**  
**2011 - 2015**

Card Type	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>262,318</b>	<b>279,732</b>	<b>291,699</b>	<b>300,589</b>	<b>322,223</b>
Minor (< 14 yrs)	60,657	64,795	66,479	66,744	75,318
Adult (14 - 64 yrs)	184,729	197,062	206,576	214,577	223,231
Senior (65+ yrs)	16,932	17,875	18,644	19,268	23,674

Source: Social Security Board

**Table 1.3**  
**Newly Registered Persons by Age Group,**  
**2011 - 2015**

Age Group	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>13,873</b>	<b>12,634</b>	<b>10,440</b>	<b>10,226</b>	<b>11,952</b>
0 - 4	5,836	4,840	4,121	3,699	4,682
5 - 9	1,653	1,583	1,284	1,394	1,486
10 - 14	1,731	1,681	1,408	1,110	1,320
15 - 19	1,801	1,537	1,028	993	990
20 - 24	643	705	651	797	910
25 - 29	463	461	415	456	526
30 - 34	397	415	323	331	465
35 - 39	299	316	244	338	346
40 - 44	225	234	190	233	280
45 - 49	213	216	191	216	248
50 - 54	178	170	166	197	185
55 - 59	149	165	130	173	172
60+	285	311	289	289	342

Source: Social Security Board

**Table 1.4**  
**Percentage of Newly Registered Persons in the Population by District,**  
**2011 - 2015**

District	Year				
	2011	2012	2013	2014r	2015p
<b>Newly Registered</b>	<b>13,873</b>	<b>12,634</b>	<b>10,440</b>	<b>10,226</b>	<b>11,952</b>
Corozal	1,518	1,421	1,253	1,144	1,402
Orange Walk	1,867	1,649	1,393	1,305	1,485
Belize	3,787	3,792	3,108	2,750	3,058
Cayo	3,239	3,193	2,463	2,759	3,257
Stann Creek	2,465	1,796	1,681	1,746	2,157
Toledo	997	783	542	522	593
<b>Population</b>	<b>332,084</b>	<b>340,792</b>	<b>349,728</b>	<b>358,899</b>	<b>368,310</b>
Corozal	42,000	42,849	43,719	44,613	45,530
Orange Walk	46,686	47,354	48,040	48,744	49,466
Belize	98,515	101,430	104,423	107,494	110,645
Cayo	77,740	80,177	82,677	85,243	87,876
Stann Creek	35,488	36,540	37,620	38,728	39,865
Toledo	31,655	32,442	33,249	34,077	34,928
<b>Percentage of Newly Registered</b>	<b>4.2</b>	<b>3.7</b>	<b>3.0</b>	<b>2.8</b>	<b>3.2</b>
Corozal	3.6	3.3	2.9	2.6	3.1
Orange Walk	4.0	3.5	2.9	2.7	3.0
Belize	3.8	3.7	3.0	2.6	2.8
Cayo	4.2	4.0	3.0	3.2	3.7
Stann Creek	6.9	4.9	4.5	4.5	5.4
Toledo	3.1	2.4	1.6	1.5	1.7

Source: Social Security Board and Statistical Institute of Belize

Note: Population Data 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,**  
**2011 - 2015**

	Year				
	2011	2012	2013	2014r	2015p
Live Births	7,217	7,137	7,250	7,328	7,449
Children Registered in Birth Year	1,952	1,512	1,310	1,014	1,250
Percentage of Live Births Registered	27.0	21.2	18.1	13.8	16.8

Source: Ministry of Health and Social Security Board

**Table 1.6**  
**Newly Registered Employers by District,**  
**2011 - 2015**

District	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>1,341</b>	<b>1,410</b>	<b>1,415</b>	<b>1,472</b>	<b>1,448</b>
Corozal	187	217	249	187	205
Orange Walk	161	172	165	178	148
Belize	422	448	441	491	532
Cayo	325	315	339	364	291
Stann Creek	202	190	162	188	214
Toledo	44	68	59	64	58

Source: Social Security Board

**Table 1.7**  
**Newly Registered Businesses by District,**  
**2011 - 2015**

District	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>1,532</b>	<b>1,614</b>	<b>1,582</b>	<b>1,775</b>	<b>1,506</b>
Corozal	219	240	262	238	223
Orange Walk	197	232	185	208	170
Belize	464	481	497	550	495
Cayo	378	372	376	448	320
Stann Creek	227	216	186	231	205
Toledo	47	73	76	100	93

Source: Social Security Board



**Table 1.8**  
**Newly Registered Self Employed by District,**  
**2011 - 2015**

District	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>402</b>	<b>441</b>	<b>387</b>	<b>403</b>	<b>415</b>
Corozal	37	48	52	30	38
Orange Walk	38	62	42	44	39
Belize	132	123	106	138	157
Cayo	109	106	94	92	78
Stann Creek	75	72	51	75	85
Toledo	11	30	42	24	18

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,**  
**2011 - 2015**  
**(BZ\$)**

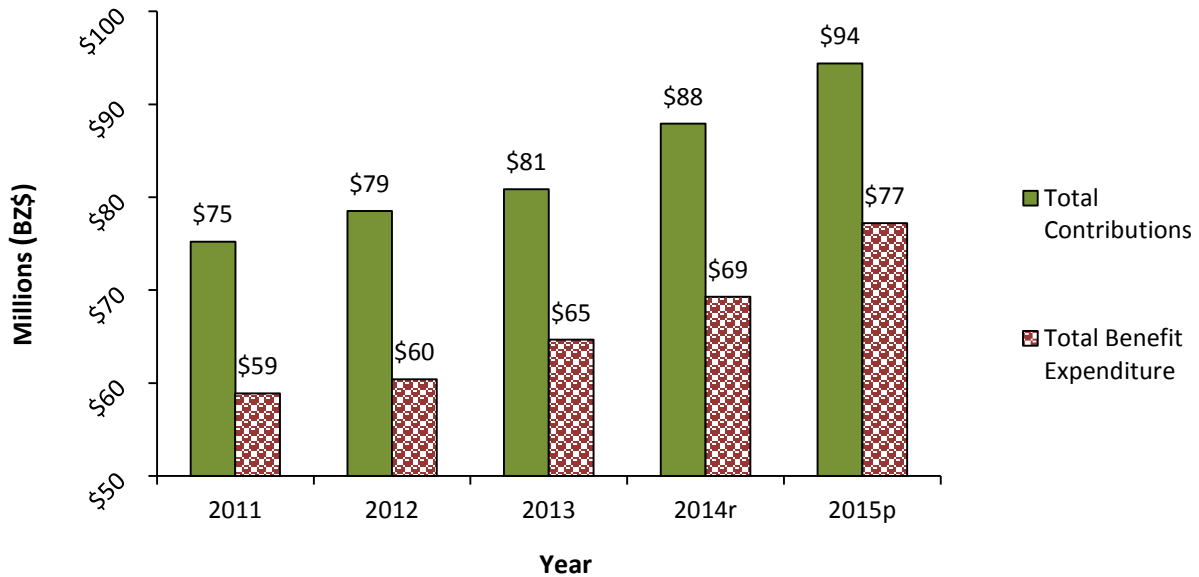
	Year				
	2011	2012	2013	2014r	2015p
<b>Total Contributions</b>	\$75,223,013	\$78,524,853	\$80,866,177	\$87,904,051	\$94,402,015
<b>Total Benefit Expenditure</b>	\$58,881,719	\$60,397,941	\$64,667,938	\$69,267,061	\$77,192,346
<b>Total Benefit Expenditure as a % of Total Contributions</b>	78.3	76.9	80.0	78.8	81.8
<b>Contributions (Total Contributions Less GOB Contribution to the NHI Fund )</b>	\$61,223,009	\$64,524,849	\$66,866,173	\$72,069,579	\$77,377,011
<b>Benefit Expenditure (Total Benefit Expenditure Less NHI Expenditures)</b>	\$45,455,151	\$47,593,009	\$51,859,014	\$54,967,951	\$59,255,405
<b>Benefit Expenditure as a % of Contributions</b>	74.2	73.8	77.6	76.3	76.6

Source: Social Security Board

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

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

**Chart 1**  
**Total Contributions and Total Benefit Expenditure,**  
**2011 - 2015**

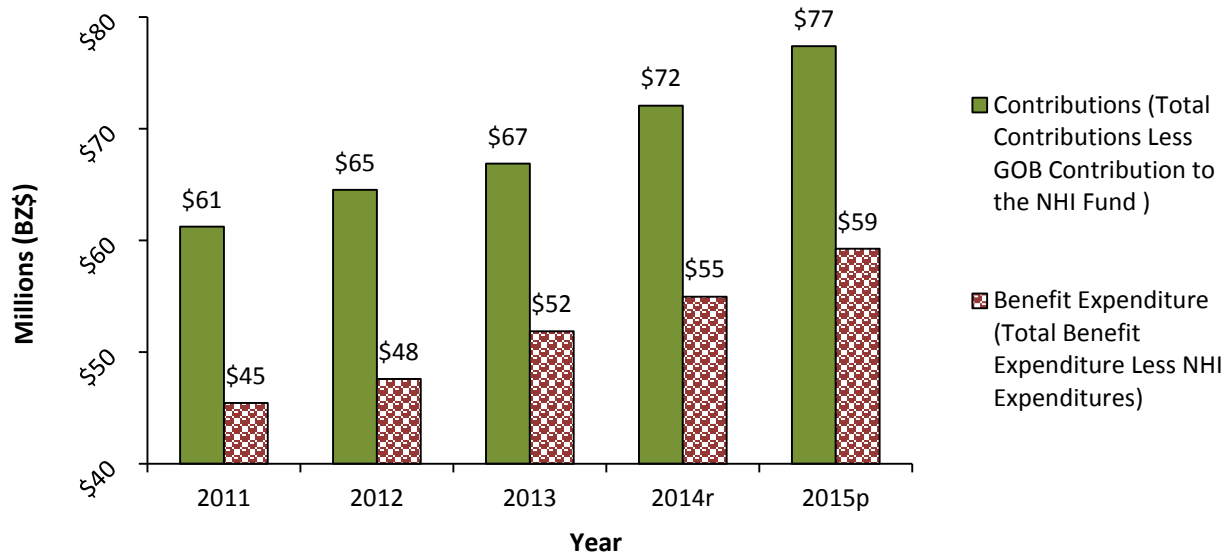


Source: Social Security Board

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

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,  
2011 - 2015**



Source: Social Security Board

**Table 2.2  
Contributions Collected and its Percentage Distribution by District,  
2011 - 2015  
(BZ\$)**

District	Year									
	2011		2012		2013		2014r		2015p	
	Quantity	%	Quantity	%	Quantity	%	Quantity	%	Quantity	%
<b>Total</b>	<b>\$61,223,009</b>	<b>100.0</b>	<b>\$64,524,849</b>	<b>100.0</b>	<b>\$66,866,173</b>	<b>100.0</b>	<b>\$72,069,579</b>	<b>100.0</b>	<b>\$77,377,011</b>	<b>100.0</b>
Corozal	\$4,300,664	7.0	\$4,246,664	6.6	\$4,190,978	6.3	\$4,242,305	5.9	\$4,328,060	5.6
Orange Walk	\$3,571,269	5.8	\$3,927,775	6.1	\$4,211,679	6.3	\$4,325,867	6.0	\$4,816,940	6.2
Belize	\$27,857,882	45.5	\$28,459,934	44.1	\$30,091,184	45.0	\$32,256,276	44.8	\$34,036,503	44.0
Cayo	\$18,563,064	30.3	\$20,020,584	31.0	\$19,929,029	29.8	\$22,082,753	30.6	\$23,601,248	30.5
Stann Creek	\$5,953,378	9.7	\$6,832,565	10.6	\$7,289,336	10.9	\$7,929,024	11.0	\$9,277,657	12.0
Toledo	\$976,752	1.6	\$1,037,328	1.6	\$1,153,965	1.7	\$1,233,354	1.7	\$1,316,604	1.7

Source: Social Security Board

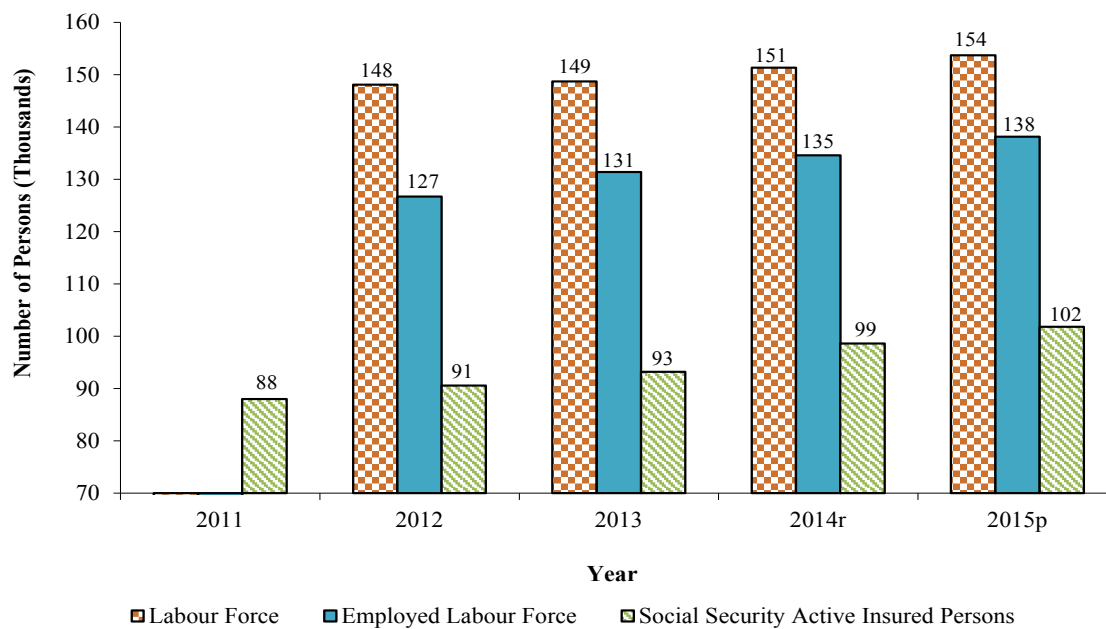
Note: Contributions figures reflect those collected from employers, employees, voluntary and self employed persons.

**Table 2.3**  
**Active Insured Persons and the Labour Force Participation Rates,**  
**2011 - 2015**

	Year				
	2011	2012	2013	2014r	2015p
Number of Persons in the Labour Force	N/A	148,093	148,736	151,317	153,689
Number of Persons Employed in the Labour Force	N/A	126,722	131,380	134,587	138,145
Number of Active Insured Persons	87,987	90,577	93,172	98,608	101,804
% of Active Insured in the Labour Force	N/A	61.2	62.6	65.2	66.2
% of Active Insured in the Employed Force	N/A	71.5	70.9	73.3	73.7

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

**Chart 3**  
**Labour Force, Employed Labour Force and Active Insured Persons,**  
**2011 - 2015**



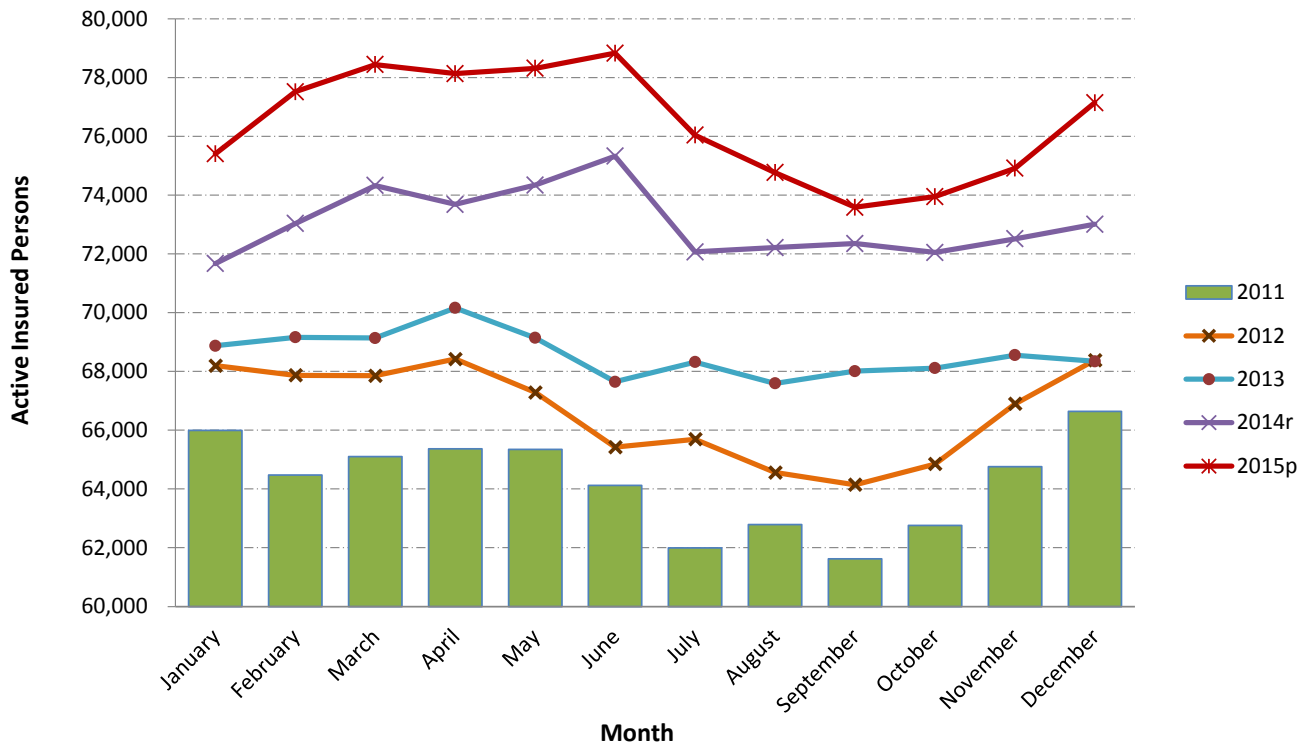
Source: Social Security Board and Statistical Institute of Belize  
 Note: No Labour Force Survey was conducted in 2011.

**Table 2.4**  
**Active Insured Persons by District, Sex and Age Group,**  
**2011 - 2015**

Selected Characteristics	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>87,987</b>	<b>90,577</b>	<b>93,172</b>	<b>98,608</b>	<b>101,804</b>
<b>District</b>					
Corozal	9,279	9,155	8,770	9,361	8,941
Orange Walk	7,927	7,920	7,949	8,419	8,652
Belize	36,665	34,779	37,059	41,017	42,454
Cayo	19,808	23,400	23,925	23,875	25,186
Stann Creek	11,746	13,367	13,409	11,665	12,194
Toledo	2,562	1,956	2,060	4,271	4,377
<b>Sex</b>					
Male	54,984	56,487	58,059	61,576	63,379
Female	33,003	34,090	35,113	37,032	38,425
<b>Age Group</b>					
14 - 24	22,848	23,146	23,298	17,568	24,835
25 - 34	27,956	28,789	29,842	33,066	32,552
35 - 44	19,469	20,162	20,808	23,840	22,630
45 - 54	11,989	12,555	13,014	15,348	14,268
55+	5,725	5,925	6,210	8,786	7,111

Source: Social Security Board

**Chart 4**  
**Active Insured Persons by Month,**  
**2011 - 2015**



Source: Contributions Database, Social Security Board

**Table 2.5**  
**Active Insured Persons and its Percentage Distribution by Industry (ISIC Rev. 3.1),**  
**2011 - 2012**

Industry (ISIC Rev. 3.1)	Year			
	2011		2012	
	Quantity	%	Quantity	%
<b>Total Active Insured Persons</b>	<b>87,987</b>	<b>100.0</b>	<b>90,577</b>	<b>100.0</b>
Agriculture, Hunting and Forestry	16,407	18.6	16,786	18.5
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	12,528	14.2	12,618	13.9
Public Administration	12,489	14.2	14,628	16.1
Hotel and Restaurants	9,523	10.8	10,374	11.5
Construction	6,511	7.4	6,631	7.3
Real Estate, Renting and Business Activities	7,196	8.2	7,424	8.2
Manufacturing	7,240	8.2	7,072	7.8
Education	6,134	7.0	6,298	7.0
Transportation, Storage and Communication	5,388	6.1	5,764	6.4
Other Community, Social and Personal Activities	5,451	6.2	5,343	5.9
Financial Intermediation	2,723	3.1	2,864	3.2
Private Households with Employed Persons	2,149	2.4	2,263	2.5
Fishing	1,712	1.9	1,922	2.1
Health and Social Work	3,202	3.6	1,915	2.1
Electricity, Gas, and Water Supply	1,315	1.5	1,049	1.2
Mining and Quarrying	764	0.9	931	1.0
Extra-Territorial Organizations and Bodies	434	0.5	310	0.3
Do Not Know or Not Stated	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 - 2015**

Industry (ISIC Rev. 4)	Year					
	2013		2014r		2015p	
	Quantity	%	Quantity	%	Quantity	%
<b>Total Active Insured Persons</b>	<b>93,172</b>	<b>100.0</b>	<b>98,608</b>	<b>100.0</b>	<b>101,804</b>	<b>100.0</b>
Agriculture	15,057	16.2	16,185	16.4	16,283	16.0
Public Administration and Defence; Compulsory Social Security	13,129	14.1	14,232	14.4	14,551	14.3
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	12,323	13.2	13,738	13.9	14,515	14.3
Accommodation and Food Service Activities	11,033	11.8	12,414	12.6	13,171	12.9
Construction	8,500	9.1	10,060	10.2	9,765	9.6
Manufacturing	7,460	8.0	8,223	8.3	9,220	9.1
Education	6,251	6.7	6,441	6.5	6,496	6.4
Professional, Scientific and Technical Activities	4,169	4.5	5,383	5.5	5,323	5.2
Administrative and Support Service Activities	4,211	4.5	4,951	5.0	5,215	5.1
Transportation and Storage	3,348	3.6	3,435	3.5	3,567	3.5
Financial and Insurance Activities	2,948	3.2	2,759	2.8	2,889	2.8
Information and Communication	2,235	2.4	2,335	2.4	2,802	2.8
Other Service Activities	2,343	2.5	2,719	2.8	2,743	2.7
Activities of Households as Employers; Undifferentiated Goods & Service Producing Activities of Households for Own Use	2,279	2.4	2,524	2.6	2,611	2.6
Arts, Entertainment and Recreation	2,380	2.6	2,465	2.5	2,408	2.4
Fishing and Aquaculture	1,945	2.1	2,514	2.5	2,241	2.2
Human Health and Social Work Activities	1,943	2.1	1,975	2.0	2,038	2.0
Water Supply; Sewerage, Waste Management and Remediation Activities	1,023	1.1	1,054	1.1	1,032	1.0
Mining and Quarrying	684	0.7	727	0.7	712	0.7
Electricity, Gas, Steam and Air Condition Supply	489	0.5	524	0.5	687	0.7
Real Estate Activities	396	0.4	432	0.4	634	0.6
Activities of Extra-Territorial Organizations and Bodies	353	0.4	376	0.4	422	0.4
Forestry and Logging	237	0.3	308	0.3	402	0.4
Do Not Know or Not Stated	53	0.1	45	0.0	63	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 4.

**Table 2.7**  
**Active Insured Persons and its Percentage Distribution by Average Weekly Insurable Earnings Group,**  
**2011 - 2015**

Weekly Earnings Group	Year									
	2011		2012		2013		2014r		2015p	
	Quantity	%	Quantity	%	Quantity	%	Quantity	%	Quantity	%
<b>Total</b>	<b>87,987</b>	<b>100.0</b>	<b>90,577</b>	<b>100.0</b>	<b>93,172</b>	<b>100.0</b>	<b>98,608</b>	<b>100.0</b>	<b>101,804</b>	<b>100.0</b>
Under \$70.00	7,021	8.0	6,381	7.0	6,141	6.6	6,595	6.7	5,674	5.6
\$70.00 to \$109.99	7,828	8.9	8,186	9.0	7,236	7.8	8,229	8.3	7,490	7.4
\$110.00 to \$139.99	6,924	7.9	7,112	7.9	6,323	6.8	6,776	6.9	6,499	6.4
\$140.00 to \$179.99	13,108	14.9	13,054	14.4	13,374	14.4	13,857	14.1	14,199	13.9
\$180.00 to \$219.99	10,323	11.7	11,234	12.4	11,461	12.3	11,821	12.0	12,303	12.1
\$220.00 to \$259.99	8,056	9.2	8,502	9.4	9,369	10.1	9,402	9.5	10,238	10.1
\$260.00 to \$299.99	4,693	5.3	4,789	5.3	5,767	6.2	5,699	5.8	6,459	6.3
\$300.00 and Over	28,783	32.7	30,197	33.3	32,338	34.7	35,019	35.5	37,654	37.0
**	1,251	1.4	1,122	1.2	1,163	1.2	1,210	1.2	1,288	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,**  
**2014r**

Industry (ISIC Rev. 4)	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
<b>Total</b>	<b>6,595</b>	<b>8,229</b>	<b>6,776</b>	<b>13,857</b>	<b>11,821</b>	<b>9,402</b>	<b>5,699</b>	<b>35,019</b>	<b>1,210</b>	<b>98,608</b>
Agriculture	3808	2699	1935	2308	1519	1075	550	1859	432	16,185
Public Administration and Defence; Compulsory Social Security	584	715	489	875	1105	1267	961	8065	171	14,232
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	674	845	932	3112	2347	1661	873	3173	121	13,738
Accommodation and Food Service Activities	616	933	823	1764	1360	1161	845	4828	84	12,414
Construction	626	830	691	1467	1476	1256	656	2968	90	10,060
Manufacturing	511	554	598	1418	1202	832	509	2506	93	8,223
Education	84	109	114	276	276	301	281	4941	59	6,441
Professional, Scientific and Technical Activities	544	496	352	651	622	438	377	1875	28	5,383
Administrative and Support Service Activities	353	484	316	657	584	525	359	1616	57	4,951
Transportation and Storage	185	241	226	381	369	348	275	1355	55	3,435
Financial and Insurance Activities	18	33	64	88	102	179	155	2099	21	2,759
Other Service Activities	157	153	173	337	274	238	124	1216	47	2,719
Activities of Households as Employers; Undifferentiated Goods & Service Producing Activities of Households for Own Use	260	422	329	571	350	182	77	306	27	2,524
Arts, Entertainment and Recreation	492	327	215	375	219	193	129	551	13	2,514
Fishing and Aquaculture	139	103	85	287	221	247	266	1098	19	2,465
Information and Communication	92	99	115	153	221	221	98	1320	16	2,335
Human Health and Social Work Activities	30	45	54	169	201	239	174	1046	17	1,975
Water Supply; Sewerage, Waste Management and Remediation Activities	80	69	33	201	140	112	38	367	14	1,054
Mining and Quarrying	53	52	46	61	43	36	36	387	13	727
Electricity, Gas, Steam and Air Condition Supply	11	11	3	16	19	14	8	440	2	524
Real Estate Activities	18	17	15	45	40	53	24	217	3	432
Activities of Extra-Territorial Organizations and Bodies	2	5	3	10	13	25	23	293	2	376
Forestry and Logging	10	17	27	38	57	67	14	69	9	308
Do Not Know or Not Stated	1	6	3	5	11	4	11	2	2	45

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,**  
**2014r**

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
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Agriculture	57.7	32.8	28.6	16.7	12.9	11.4	9.7	5.3	35.7	16.4
Public Administration and Defence; Compulsory Social Security	8.9	8.7	7.2	6.3	9.3	13.5	16.9	23.0	14.1	14.4
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	10.2	10.3	13.8	22.5	19.9	17.7	15.3	9.1	10.0	13.9
Accommodation and Food Service Activities	9.3	11.3	12.1	12.7	11.5	12.3	14.8	13.8	6.9	12.6
Construction	9.5	10.1	10.2	10.6	12.5	13.4	11.5	8.5	7.4	10.2
Manufacturing	7.7	6.7	8.8	10.2	10.2	8.8	8.9	7.2	7.7	8.3
Education	1.3	1.3	1.7	2.0	2.3	3.2	4.9	14.1	4.9	6.5
Professional, Scientific and Technical Activities	8.2	6.0	5.2	4.7	5.3	4.7	6.6	5.4	2.3	5.5
Administrative and Support Service Activities	5.4	5.9	4.7	4.7	4.9	5.6	6.3	4.6	4.7	5.0
Transportation and Storage	2.8	2.9	3.3	2.7	3.1	3.7	4.8	3.9	4.5	3.5
Financial and Insurance Activities	0.3	0.4	0.9	0.6	0.9	1.9	2.7	6.0	1.7	2.8
Other Service Activities	2.4	1.9	2.6	2.4	2.3	2.5	2.2	3.5	3.9	2.8
Activities of Households as Employers; Undifferentiated Goods & Service Producing Activities of Households for Own Use	3.9	5.1	4.9	4.1	3.0	1.9	1.4	0.9	2.2	2.6
Arts, Entertainment and Recreation	7.5	4.0	3.2	2.7	1.9	2.1	2.3	1.6	1.1	2.5
Fishing and Aquaculture	2.1	1.3	1.3	2.1	1.9	2.6	4.7	3.1	1.6	2.5
Information and Communication	1.4	1.2	1.7	1.1	1.9	2.4	1.7	3.8	1.3	2.4
Human Health and Social Work Activities	0.5	0.5	0.8	1.2	1.7	2.5	3.1	3.0	1.4	2.0
Water Supply; Sewerage, Waste Management and Remediation Activities	1.2	0.8	0.5	1.5	1.2	1.2	0.7	1.0	1.2	1.1
Mining and Quarrying	0.8	0.6	0.7	0.4	0.4	0.4	0.6	1.1	1.1	0.7
Electricity, Gas, Steam and Air Condition Supply	0.2	0.1	0.0	0.1	0.2	0.1	0.1	1.3	0.2	0.5
Real Estate Activities	0.3	0.2	0.2	0.3	0.3	0.6	0.4	0.6	0.2	0.4
Activities of Extra-Territorial Organizations and Bodies	0.0	0.1	0.0	0.1	0.1	0.3	0.4	0.8	0.2	0.4
Forestry and Logging	0.2	0.2	0.4	0.3	0.5	0.7	0.2	0.2	0.7	0.3
Do Not Know or Not Stated	0.0	0.1	0.0	0.0	0.1	0.0	0.2	0.0	0.2	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 2.10**  
**Number of Active Insured Persons by Industry (ISIC Rev. 4) and Average Weekly Insurable Earnings,**  
**2015p**

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	
<b>Total</b>	<b>5,674</b>	<b>7,490</b>	<b>6,499</b>	<b>14,199</b>	<b>12,303</b>	<b>10,238</b>	<b>6,459</b>	<b>37,654</b>	<b>1,288</b>	<b>101,804</b>	
Agriculture	3,556	2,762	1,824	2,431	1,600	1,092	588	1,998	432	16,283	
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	499	356	284	935	1,049	1,217	1,151	8,881	179	14,551	
Public Administration and Defence; Compulsory Social Security	745	914	886	3,049	2,537	1,860	969	3,437	118	14,515	
Accommodation and Food Service Activities	694	883	857	1,837	1,516	1,207	766	5,323	88	13,171	
Construction	604	693	603	1,303	1,497	1,230	737	2,993	105	9,765	
Manufacturing	492	606	620	1,637	1,329	906	571	2,958	101	9,220	
Education	77	100	106	221	263	281	293	5,073	82	6,496	
Administrative and Support Service Activities	321	543	376	526	643	491	376	2,011	36	5,323	
Professional, Scientific and Technical Activities	276	481	315	612	643	628	436	1,770	54	5,215	
Transportation and Storage	157	201	257	343	358	373	369	1,446	63	3,567	
Financial and Insurance Activities	26	48	36	78	102	206	158	2,211	24	2,889	
Information and Communication	107	134	116	208	259	256	190	1,514	18	2,802	
Other Service Activities	105	158	166	320	285	243	139	1,277	50	2,743	
Activities of Households as Employers; Undifferentiated Goods & Service Producing Activities of Households for Own Use	280	430	326	576	331	209	89	341	29	2,611	
Arts, Entertainment and Recreation	100	112	90	270	204	250	279	1,077	26	2,408	
Fishing and Aquaculture	395	344	188	289	217	170	89	538	11	2,241	
Human Health and Social Work Activities	29	57	51	134	210	222	162	1,156	17	2,038	
Water Supply; Sewerage, Waste Management and Remediation Activities	59	59	57	118	78	103	37	504	17	1,032	
Mining and Quarrying	51	29	49	72	56	85	39	320	11	712	
Electricity, Gas, Steam and Air Condition Supply	16	32	11	41	27	38	21	497	4	687	
Real Estate Activities	26	21	24	43	35	79	47	353	6	634	
Activities of Extra-Territorial Organizations and Bodies	1	3	2	6	24	44	27	313	2	422	
Forestry and Logging	22	36	23	71	71	62	15	88	14	402	
Do Not Know or Not Stated	4	6	3	5	19	6	14	2	1	60	

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,**  
**2015p**

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	
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Agriculture	62.7	36.9	28.1	17.1	13.0	10.7	9.1	5.3	33.5	16.0	16.0
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	8.8	4.8	4.4	6.6	8.5	11.9	17.8	23.6	13.9	14.3	14.3
Public Administration and Defence; Compulsory Social Security	13.1	12.2	13.6	21.5	20.6	18.2	15.0	9.1	9.2	14.3	14.3
Accommodation and Food Service Activities	12.2	11.8	13.2	12.9	12.3	11.8	11.9	14.1	6.8	12.9	12.9
Construction	10.6	9.3	9.3	9.2	12.2	12.0	11.4	7.9	8.2	9.6	9.6
Manufacturing	8.7	8.1	9.5	11.5	10.8	8.8	8.8	7.9	7.8	9.1	9.1
Education	1.4	1.3	1.6	1.6	2.1	2.7	4.5	13.5	6.4	6.4	6.4
Administrative and Support Service Activities	5.7	7.2	5.8	3.7	5.2	4.8	5.8	5.3	2.8	5.2	5.2
Professional, Scientific and Technical Activities	4.9	6.4	4.8	4.3	5.2	6.1	6.8	4.7	4.2	5.1	5.1
Transportation and Storage	2.8	2.7	4.0	2.4	2.9	3.6	5.7	3.8	4.9	3.5	3.5
Financial and Insurance Activities	0.5	0.6	0.6	0.5	0.8	2.0	2.4	5.9	1.9	2.8	2.8
Information and Communication	1.9	1.8	1.8	1.5	2.1	2.5	2.9	4.0	1.4	2.8	2.8
Other Service Activities	1.9	2.1	2.6	2.3	2.3	2.4	2.2	3.4	3.9	2.7	2.7
Activities of Households as Employers; Undifferentiated Goods & Service Producing Activities of Households for Own Use	4.9	5.7	5.0	4.1	2.7	2.0	1.4	0.9	2.3	2.6	2.6
Arts, Entertainment and Recreation	1.8	1.5	1.4	1.9	1.7	2.4	4.3	2.9	2.0	2.4	2.4
Fishing and Aquaculture	7.0	4.6	2.9	2.0	1.8	1.7	1.4	1.4	0.9	2.2	2.2
Human Health and Social Work Activities	0.5	0.8	0.8	0.9	1.7	2.2	2.5	3.1	1.3	2.0	2.0
Water Supply; Sewerage, Waste Management and Remediation Activities	1.0	0.8	0.9	0.8	0.6	1.0	0.6	1.3	1.3	1.0	1.0
Mining and Quarrying	0.9	0.4	0.8	0.5	0.5	0.8	0.6	0.8	0.9	0.7	0.7
Electricity, Gas, Steam and Air Condition Supply	0.3	0.4	0.2	0.3	0.2	0.4	0.3	1.3	0.3	0.7	0.7
Real Estate Activities	0.5	0.3	0.4	0.3	0.3	0.8	0.7	0.9	0.5	0.6	0.6
Activities of Extra-Territorial Organizations and Bodies	0.0	0.0	0.0	0.0	0.2	0.4	0.4	0.8	0.2	0.4	0.4
Forestry and Logging	0.4	0.5	0.4	0.5	0.6	0.6	0.2	0.2	1.1	0.4	0.4
Do Not Know or Not Stated	0.1	0.1	0.0	0.0	0.2	0.1	0.2	0.0	0.1	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 2.12**  
**Active Contributing Employers by District,**  
**2011 - 2015**

District	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>9,851</b>	<b>10,000</b>	<b>9,687</b>	<b>10,589</b>	<b>10,850</b>
Corozal	2,469	2,545	2,387	2,723	2,777
Orange Walk	1,461	1,414	1,336	1,425	1,413
Belize	2,805	2,865	2,795	3,003	3,107
Cayo	1,822	1,863	1,870	2,021	2,048
Stann Creek	955	921	976	987	1,051
Toledo	339	392	323	430	454

Source: Social Security Board

**Table 2.13**  
**Active Businesses by Industry (ISIC Rev. 3.1),**  
**2011 - 2012**

Industry (ISIC Rev . 3.1)	Year	
	2011	2012
<b>Total</b>	<b>10,555</b>	<b>10,730</b>
Agriculture, Hunting and Forestry	2,791	2,815
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	1,571	1,597
Private Households with Employed Persons	1,414	1,455
Hotels and Restaurants	1,178	1,206
Construction	717	667
Real Estate, Renting and Business Activities	612	611
Manufacturing	525	546
Other Community, Social and Personal Activities	440	444
Transport, Storage and Communication	394	400
Public Administration	283	305
Education	197	203
Health and Social Work	175	165
Financial Intermediation	105	114
Electricity, Gas and Water Supply	62	65
Mining and Quarrying	38	40
Fishing	23	27
Extra-Territorial Organizations and Bodies	17	19
Do Not Know or Not Stated	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 - 2015**

Industry (ISIC Rev. 4)	Year		
	2013	2014r	2015p
<b>Total</b>	<b>10,652</b>	<b>11,404</b>	<b>11,633</b>
Agriculture	2,506	2,815	2,815
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	1,607	1,663	1,651
Activities of Households as Employers; Undifferentiated Goods & Service Producing Activities of Households for Own Use	1,449	1,542	1,600
Accommodation and Food Service Activities	1,236	1,275	1,265
Construction	675	761	812
Manufacturing	577	642	665
Administrative and Support Service Activities	375	367	377
Public Administration and Defence; Compulsory Social Security	323	344	352
Other Service Activities	311	360	383
Transportation and Storage	345	334	316
Professional, Scientific and Technical Activities	253	325	326
Education	200	194	197
Human Health and Social Work Activities	172	149	159
Financial and Insurance Activities	114	112	118
Information and Communication	112	108	114
Arts, Entertainment and Recreation	86	98	98
Real Estate Activities	68	72	81
Water Supply; Sewerage, Waste Management and Remediation Activities	69	63	64
Forestry and Logging	35	44	52
Mining and Quarrying	39	36	39
Fishing and Aquaculture	35	36	35
Activities of Extra-Territorial Organizations and Bodies	19	21	33
Electricity, Gas, Steam and Air Condition Supply	10	13	32
Do Not Know or Not Stated	36	30	49

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,**  
**2011 - 2015**

District	Year									
	2011		2012		2013		2014r		2015p	
	Quantity	%	Quantity	%	Quantity	%	Quantity	%	Quantity	%
<b>Total</b>	<b>10,555</b>	<b>100.0</b>	<b>10,730</b>	<b>100.0</b>	<b>10,652</b>	<b>100.0</b>	<b>11,404</b>	<b>100.0</b>	<b>11,633</b>	<b>100.0</b>
Corozal	2,555	24.2	2,612	24.3	2,512	23.6	2,820	24.7	2,867	24.6
Orange Walk	1,547	14.7	1,518	14.1	1,433	13.5	1,520	13.3	1,514	13.0
Belize	2,964	28.1	2,953	27.5	2,980	28.0	3,189	28.0	3,276	28.2
Cayo	2,109	20.0	2,260	21.1	2,319	21.8	2,341	20.5	2,359	20.3
Stann Creek	1,020	9.7	1,048	9.8	1,051	9.9	1,064	9.3	1,126	9.7
Toledo	360	3.4	339	3.2	357	3.4	470	4.1	491	4.2

Source: Social Security Board



**Table 2.16**  
**Active Self Employed by District and Sex,**  
**2011 - 2015**

District	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>949</b>	<b>1,041</b>	<b>1,032</b>	<b>1,094</b>	<b>1,197</b>
Corozal	106	116	128	131	128
Orange Walk	102	132	117	130	145
Belize	238	276	265	285	336
Cayo	240	251	242	256	273
Stann Creek	202	196	203	206	228
Toledo	61	70	77	86	87
<b>Male</b>	<b>434</b>	<b>479</b>	<b>486</b>	<b>518</b>	<b>559</b>
Corozal	62	59	83	85	70
Orange Walk	54	74	63	76	89
Belize	90	114	111	116	141
Cayo	118	127	108	109	126
Stann Creek	81	71	83	90	98
Toledo	29	34	38	42	35
<b>Female</b>	<b>515</b>	<b>562</b>	<b>546</b>	<b>576</b>	<b>638</b>
Corozal	44	57	45	46	58
Orange Walk	48	58	54	54	56
Belize	148	162	154	169	195
Cayo	122	124	134	147	147
Stann Creek	121	125	120	116	130
Toledo	32	36	39	44	52
<b>Total Contribution Paid (BZ\$)</b>	<b>\$356,648</b>	<b>\$414,044</b>	<b>\$434,406</b>	<b>\$495,641</b>	<b>\$569,064</b>

Source: Social Security Board

**Table 2.17**  
**Active Self Employed by Age Group,**  
**2011 - 2015**

Age Group	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>949</b>	<b>1,041</b>	<b>1,032</b>	<b>1,094</b>	<b>1,197</b>
18 - 19	1	3	6	2	3
20 - 24	34	40	38	39	37
25 - 29	81	91	78	61	75
30 - 34	106	124	122	122	124
35 - 39	149	159	126	130	158
40 - 44	120	132	138	159	174
45 - 49	133	161	154	165	192
50 - 54	167	155	164	202	208
55 - 59	131	156	180	187	197
60	27	20	26	27	29

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,**  
**2011 - 2015**  
**(BZ\$)**

Branch/Benefit	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>\$58,881,719</b>	<b>\$60,397,941</b>	<b>\$64,667,938</b>	<b>\$69,267,061</b>	<b>\$77,192,346</b>
<b>Short Term</b>	<b>\$10,975,193</b>	<b>\$10,751,044</b>	<b>\$11,540,640</b>	<b>\$11,987,281</b>	<b>\$13,195,481</b>
Sickness	\$6,628,438	\$6,756,678	\$7,232,485	\$7,882,005	\$8,674,700
Maternity Allowance	\$3,334,729	\$3,046,884	\$3,341,735	\$3,145,796	\$3,516,484
Maternity Grant	\$1,012,026	\$947,481	\$966,420	\$959,480	\$1,004,297
<b>Long Term</b>	<b>\$28,637,786</b>	<b>\$31,563,988</b>	<b>\$34,003,133</b>	<b>\$36,366,577</b>	<b>\$39,686,805</b>
Retirement	\$16,712,401	\$19,097,183	\$21,268,516	\$23,837,687	\$26,607,593
Survivors	\$4,283,823	\$4,707,175	\$5,138,197	\$5,329,184	\$5,597,329
Invalidity	\$2,580,337	\$2,956,042	\$3,106,031	\$3,071,765	\$3,509,176
Funeral Grant (NC)	\$915,325	\$1,022,527	\$1,086,396	\$1,094,529	\$1,218,468
Non-Contributory Pensions	\$4,145,900	\$3,781,061	\$3,403,993	\$3,033,412	\$2,754,239
<b>Employment Injury</b>	<b>\$4,026,246</b>	<b>\$3,286,430</b>	<b>\$4,232,463</b>	<b>\$4,647,877</b>	<b>\$4,283,748</b>
Injury Benefit	\$2,159,795	\$2,160,433	\$2,319,316	\$3,098,317	\$2,517,866
Disablement Grant	\$527,155	\$411,890	\$431,925	\$583,854	\$496,042
Funeral Grant (EI)	\$4,500	\$9,624	\$6,700	\$2,833	\$4,500
APV Disablement and Death	\$1,334,796	\$704,483	\$1,474,522	\$962,873	\$1,265,340
<b>Disablement and Death Pension</b>	<b>\$1,815,926</b>	<b>\$1,991,547</b>	<b>\$2,082,778</b>	<b>\$1,966,216</b>	<b>\$2,089,371</b>
<b>National Health Insurance</b>	<b>\$13,426,568</b>	<b>\$12,804,932</b>	<b>\$12,808,924</b>	<b>\$14,299,110</b>	<b>\$17,936,941</b>

Source: Social Security Board

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

NC - Natural Causes.

EI - Employment Injury.

APV - Actuarial Present Value

**Table 3.2**  
**New Claims Allowed by Branch/Benefit,**  
**2011 - 2015**

Branch/Benefit	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>32,787</b>	<b>33,908</b>	<b>36,297</b>	<b>37,729</b>	<b>40,087</b>
<b>Short Term</b>	<b>29,386</b>	<b>29,977</b>	<b>32,220</b>	<b>33,400</b>	<b>35,543</b>
Sickness	24,711	25,569	27,754	28,973	30,929
Maternity Allowance	1,318	1,266	1,254	1,240	1,285
Maternity Grant	3,357	3,142	3,212	3,187	3,329
<b>Long Term</b>	<b>1,419</b>	<b>1,941</b>	<b>1,980</b>	<b>2,061</b>	<b>2,333</b>
Retirement	490	769	767	830	981
Survivors	179	291	277	300	110
Invalidity	52	108	102	100	323
Funeral Grant (NC)	698	773	834	831	919
<b>Employment Injury</b>	<b>1,982</b>	<b>1,990</b>	<b>2,097</b>	<b>2,268</b>	<b>2,211</b>
Injury	1,761	1,782	1,805	1,888	1,922
Disablement	211	193	286	365	278
Death Benefit	7	9	5	12	8
Funeral Grant (EI)	3	6	1	3	3

Source: Social Security Board

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

NC - Natural Causes.

EI - Employment Injury.

**Table 3.3**  
**Benefit Recipients by Branch/Benefit,**  
**2011 - 2015**

Branch/Benefit	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>38,496</b>	<b>39,951</b>	<b>38,872</b>	<b>39,925</b>	<b>41,712</b>
<b>Short Term</b>	<b>24,438</b>	<b>25,331</b>	<b>24,427</b>	<b>25,228</b>	<b>26,818</b>
Sickness	19,774	20,927	19,961	20,815	22,220
Maternity Allowance	1,318	1,266	1,254	1,240	1,277
Maternity Grant	3,346	3,138	3,212	3,173	3,321
<b>Long Term</b>	<b>11,256</b>	<b>11,772</b>	<b>11,831</b>	<b>11,976</b>	<b>12,159</b>
Retirement	4,044	4,533	4,872	5,180	5,673
Survivors	2,445	2,662	2,597	2,793	3,061
Invalidity	360	407	417	399	413
Funeral Grant (NC)	696	774	830	827	914
Non-Contributory Pensions	3,711	3,396	3,115	2,777	2,098
<b>Employment Injury</b>	<b>2,802</b>	<b>2,848</b>	<b>2,614</b>	<b>2,721</b>	<b>2,735</b>
Injury	1,911	1,991	1,732	1,828	1,868
Disablement	545	538	576	596	586
Death Benefit	343	313	305	294	278
Funeral Grant (EI)	3	6	1	3	3

Source: Social Security Board

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

NC - Natural Causes.

EI - Employment Injury.

**Table 3.4**  
**Total Number of Sickness Benefit Days Claimed within each Sickness Benefit Days Group,**  
**2011 - 2015**

Sickness Benefit Days Group	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>268,835</b>	<b>278,389</b>	<b>299,069</b>	<b>330,016</b>	<b>342,176</b>
1	1,902	1,862	2,111	2,096	2,283
2	8,652	8,948	10,392	10,424	10,754
3	15,738	16,701	18,408	18,657	19,755
4 - 7	48,658	50,094	52,355	55,535	58,643
8 - 14	34,397	35,339	39,700	41,567	46,917
15 - 21	19,346	21,099	23,077	26,099	28,023
22 - 28	12,102	12,663	11,941	15,209	15,464
29 - 35	15,238	15,384	16,956	16,113	19,634
36 - 42	9,372	8,783	9,481	9,677	10,337
43 - 49	9,170	8,931	8,902	9,381	10,892
50 - 56	7,104	6,656	6,749	7,640	7,271
57 - 63	7,178	8,040	8,348	9,950	9,504
64 - 70	4,006	5,353	5,317	6,563	6,598
71 - 77	4,132	4,583	4,684	4,938	4,828
78 - 84	3,169	3,794	4,780	4,117	4,114
85 - 91	4,062	3,999	4,935	5,856	5,129
92 - 98	4,073	5,597	5,293	4,645	6,531
99 - 105	2,650	2,957	2,858	3,780	4,469
106 - 112	3,067	3,035	3,285	3,701	3,798
113 - 119	1,738	1,874	2,200	1,733	2,098
120 - 126	2,087	2,950	2,453	3,446	3,812
127 - 133	2,082	2,360	1,694	2,841	2,861
134 - 140	816	2,047	2,184	3,027	2,333
141 - 147	1,438	1,729	1,728	1,866	1,429
148 - 156	1,368	3,483	2,299	2,297	3,373
157 - 234	45,290	40,128	46,939	58,858	51,326

Source: Social Security Board

**Table 3.5**  
**Mean Benefit Payment by Sickness Benefit Days Group,**  
**2011 - 2015**  
**(BZ\$)**

Sickness Benefit Days Group	Year				
	2011	2012	2013	2014r	2015p
1	\$27	\$27	\$31	\$32	\$32
2	\$55	\$55	\$60	\$62	\$62
3	\$78	\$79	\$88	\$90	\$92
4 - 7	\$139	\$138	\$150	\$154	\$156
8 - 14	\$278	\$278	\$285	\$295	\$293
15 - 21	\$455	\$443	\$469	\$471	\$476
22 - 28	\$663	\$649	\$654	\$661	\$670
29 - 35	\$817	\$828	\$864	\$879	\$881
36 - 42	\$1,097	\$1,042	\$1,054	\$1,078	\$1,040
43 - 49	\$1,239	\$1,254	\$1,203	\$1,295	\$1,245
50 - 56	\$1,496	\$1,343	\$1,323	\$1,460	\$1,499
57 - 63	\$1,723	\$1,748	\$1,636	\$1,756	\$1,673
64 - 70	\$1,854	\$1,853	\$1,780	\$1,751	\$1,919
71 - 77	\$2,009	\$2,118	\$1,889	\$2,108	\$1,887
78 - 84	\$2,509	\$2,178	\$2,029	\$2,210	\$2,175
85 - 91	\$2,575	\$2,303	\$2,229	\$2,460	\$2,466
92 - 98	\$2,573	\$2,233	\$2,513	\$2,464	\$2,537
99 - 105	\$2,777	\$2,746	\$2,902	\$2,489	\$2,667
106 - 112	\$2,889	\$2,789	\$2,827	\$3,015	\$2,778
113 - 119	\$3,512	\$3,427	\$2,708	\$2,930	\$3,128
120 - 126	\$3,225	\$3,303	\$2,991	\$3,029	\$2,683
127 - 133	\$4,187	\$3,569	\$3,444	\$3,028	\$2,737
134 - 140	\$4,532	\$3,688	\$3,703	\$3,607	\$3,269
141 - 147	\$4,722	\$3,377	\$3,217	\$4,006	\$4,086
148 - 156	\$5,053	\$3,470	\$3,920	\$3,667	\$4,360
157 - 234	\$6,108	\$5,322	\$5,313	\$5,023	\$5,154
<b>Mean Payment (BZ\$)</b>	<b>\$252</b>	<b>\$253</b>	<b>\$263</b>	<b>\$270</b>	<b>\$271</b>

Source: Social Security Board

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

**Table 3.6**  
**Sickness Benefit by Selected Characteristics,**  
**2011 - 2015**

Selected Characteristics	Year				
	2011	2012	2013	2014r	2015p
<b>Claims Processed</b>	<b>27,447</b>	<b>28,517</b>	<b>31,039</b>	<b>32,445</b>	<b>34,587</b>
<b>Age Group</b>					
14 - 19	859	899	890	927	1,158
20 - 24	4,789	4,871	5,131	5,195	5,576
25 - 29	5,546	5,863	6,349	6,603	7,072
30 - 34	4,679	4,865	5,328	5,562	5,941
35 - 39	3,743	3,817	4,300	4,504	4,788
40 - 44	2,934	3,070	3,366	3,644	3,658
45 - 49	2,293	2,360	2,592	2,736	2,850
50 - 54	1,618	1,706	1,898	1,994	2,111
55 - 64	986	1,066	1,185	1,280	1,433
<b>Average Days Claimed</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>
<b>Age Group</b>					
14 - 19	11	7	10	8	8
20 - 24	7	8	8	8	8
25 - 29	9	8	8	9	9
30 - 34	9	10	9	9	10
35 - 39	11	10	10	10	10
40 - 44	11	11	11	11	11
45 - 49	12	12	13	13	11
50 - 54	13	14	13	14	14
55 - 64	16	18	17	15	14
<b>Mean Payment (BZ\$)</b>	<b>\$251</b>	<b>\$251</b>	<b>\$263</b>	<b>\$270</b>	<b>\$271</b>
<b>Age Group</b>					
14 - 19	\$212	\$107	\$195	\$170	\$191
20 - 24	\$162	\$165	\$189	\$199	\$197
25 - 29	\$211	\$215	\$223	\$228	\$241
30 - 34	\$241	\$258	\$252	\$262	\$267
35 - 39	\$276	\$280	\$263	\$282	\$281
40 - 44	\$303	\$293	\$302	\$301	\$298
45 - 49	\$337	\$311	\$354	\$340	\$312
50 - 54	\$349	\$354	\$345	\$373	\$384
55 - 64	\$390	\$472	\$411	\$366	\$358
<b>Sex</b>	<b>27,447</b>	<b>28,517</b>	<b>31,039</b>	<b>32,445</b>	<b>34,587</b>
Male	14,458	15,165	16,383	16,995	17,943
Female	12,989	13,352	14,656	15,450	16,644

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),**  
**2011 - 2012**

Industry (ISIC Rev. 3.1)	Year	
	2011	2012
<b>Total</b>	<b>24,711</b>	<b>25,569</b>
Public Administration	5,129	4,919
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	2,813	3,030
Agriculture, Hunting and Forestry	2,346	2,290
Health and Social Work	2,056	2,108
Real Estate, Renting and Business Activities	2,007	2,037
Manufacturing	1,826	1,909
Hotels and Restaurants	1,526	1,712
Transport, Storage and Communication	1,409	1,654
Other Community, Social and Personal Activities	1,399	1,493
Education	1,181	1,256
Financial Intermediation	1,158	1,105
Construction	677	824
Electricity, Gas and Water Supply	426	466
Private Households with Employed Persons	358	318
Fishing	189	262
Extra-Territorial Organizations and Bodies	142	99
Mining and Quarrying	50	75
Do Not Know or Not Stated	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 - 2015**

Industry (ISIC Rev. 4)	Year		
	2013	2014r	2015p
<b>Total</b>	<b>27,754</b>	<b>28,973</b>	<b>30,929</b>
Public Administration and Defence; Compulsory Social Security	6,367	6,834	7,102
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	3,160	3,330	3,363
Manufacturing	2,134	2,172	2,467
Accommodation and Food Service Activities	1,931	2,224	2,341
Agriculture	2,280	1,976	2,050
Professional, Scientific and Technical Activities	1,316	1,248	1,685
Education	1,399	1,394	1,489
Financial and Insurance Activities	1,300	1,477	1,400
Human Health and Social Work Activities	1,222	1,239	1,358
Information and Communication	1,030	1,083	1,344
Administrative and Support Service Activities	904	976	1,170
Arts, Entertainment and Recreation	978	972	976
Transportation and Storage	763	833	908
Construction	950	1,019	881
Fishing and Aquaculture	291	378	561
Other Service Activities	304	340	393
Activities of Households as Employers; Undifferentiated Goods & Service Producing Activities of Households for Own Use	383	334	377
Water Supply; Sewerage, Waste Management and Remediation Activities	434	423	295
Electricity, Gas, Steam and Air Condition Supply	279	280	276
Activities of Extra-Territorial Organizations and Bodies	124	146	184
Mining and Quarrying	118	198	164
Real Estate Activities	56	60	92
Forestry and Logging	24	30	47
Do Not Know or Not Stated	7	7	6

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,**  
**2011 - 2015**

Selected Characteristics	Year				
	2011	2012	2013	2014r	2015p
<b>Claims Allowed</b>	<b>1,318</b>	<b>1,266</b>	<b>1,254</b>	<b>1,240</b>	<b>1,285</b>
<b>Age Group</b>					
14 - 19	53	38	46	38	34
20 - 24	382	337	324	290	321
25 - 29	438	430	416	428	458
30 - 34	293	275	294	297	302
35 - 39	124	148	143	164	138
40 - 44	27	36	29	22	31
45 - 64	1	2	2	1	1
<b>Weeks Claimed</b>					
< 14 Weeks	106	96	95	82	73
14 Weeks	1,167	1,115	1,097	1,097	1,188
15 Weeks	13	19	10	23	6
16 Weeks	32	36	52	38	18
<b>Mean Payment (BZ\$)</b>	<b>\$2,543</b>	<b>\$2,548</b>	<b>\$2,591</b>	<b>\$2,604</b>	<b>\$2,686</b>
<b>Age Group</b>					
14 - 19	\$1,816	\$1,821	\$1,821	\$2,052	\$1,919
20 - 24	\$2,292	\$2,327	\$2,367	\$2,348	\$2,425
25 - 29	\$2,697	\$2,669	\$2,598	\$2,630	\$2,788
30 - 34	\$2,698	\$2,755	\$2,938	\$2,822	\$2,867
35 - 39	\$2,962	\$2,719	\$2,618	\$2,718	\$2,687
40 - 44	\$2,656	\$2,318	\$2,575	\$2,584	\$3,019
45 - 64	\$1,241	\$2,450	\$2,761	\$3,584	\$1,008

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,**  
**2011 - 2015**

Age Group	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>3,357</b>	<b>3,142</b>	<b>3,212</b>	<b>3,187</b>	<b>3,329</b>
14 - 19	118	85	108	78	85
20 - 24	887	800	816	710	804
25 - 29	993	976	991	1,002	1,079
30 - 34	705	669	640	725	696
35 - 39	397	345	381	420	399
40 - 44	151	155	164	150	166
45 - 49	69	62	73	57	53
50 - 54	28	36	29	30	23
55 - 59	7	13	7	13	18
60+	2	1	3	2	6
<b>Male*</b>	<b>2,018</b>	<b>1,858</b>	<b>1,900</b>	<b>1,904</b>	<b>1,959</b>
14 - 19	67	46	61	45	50
20 - 24	514	462	486	415	461
25 - 29	548	543	545	559	594
30 - 34	398	390	335	416	378
35 - 39	269	192	230	245	246
40 - 44	117	116	133	124	131
45 - 49	68	59	71	55	52
50 - 54	28	36	29	30	23
55 - 59	7	13	7	13	18
60+	2	1	3	2	6
<b>Female</b>	<b>1,339</b>	<b>1,284</b>	<b>1,312</b>	<b>1,283</b>	<b>1,370</b>
14 - 19	51	39	47	33	35
20 - 24	373	338	330	295	343
25 - 29	445	433	446	443	485
30 - 34	307	279	305	309	318
35 - 39	128	153	151	175	153
40 - 44	34	39	31	26	35
45 - 49	1	3	2	2	1
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,**  
**2011 - 2015**

Pension	Year				
	2011	2012	2013	2014r	2015p
<b>Total Recipient</b>	<b>10,837</b>	<b>11,002</b>	<b>11,079</b>	<b>11,214</b>	<b>11,092</b>
Retirement	3,800	4,199	4,544	4,855	5,285
Invalidity	334	345	349	357	353
Survivors'	2,222	2,318	2,310	2,472	2,614
Disablement	429	433	456	459	464
Death	341	311	305	294	278
Non-Contributory Pensioners	3,711	3,396	3,115	2,777	2,098
<b>Total Expenditure (BZ\$)</b>	<b>\$27,311,007</b>	<b>\$29,970,880</b>	<b>\$32,248,041</b>	<b>\$34,653,735</b>	<b>\$37,675,512</b>
Retirement	\$15,550,824	\$18,051,659	\$20,263,948	\$22,676,899	\$25,314,254
Invalidity	\$2,014,172	\$2,055,441	\$2,113,415	\$2,264,620	\$2,633,990
Survivors'	\$3,784,185	\$4,091,174	\$4,383,904	\$4,712,587	\$4,883,658
Disablement	\$1,194,679	\$1,314,972	\$1,385,697	\$1,315,631	\$1,356,723
Death	\$621,427	\$676,573	\$697,083	\$650,585	\$732,647
Non-Contributory Pensioners	\$4,145,900	\$3,781,061	\$3,403,993	\$3,033,412	\$2,754,239

Source: Social Security Board

**Table 3.12**  
**Retirement Pensions Awarded During the Year by Age, Sex and Mean Monthly Payment,**  
**2011 - 2015**

Age	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>402</b>	<b>485</b>	<b>467</b>	<b>491</b>	<b>572</b>
60	199	201	181	208	261
61	53	102	108	71	97
62	28	42	33	47	44
63	36	27	22	26	32
64	14	17	17	14	17
65	53	64	64	92	86
66	11	25	30	23	27
67	5	4	3	7	2
68	0	1	1	3	2
69+	3	2	8	0	4
<b>Male</b>	<b>262</b>	<b>300</b>	<b>308</b>	<b>333</b>	<b>340</b>
60	114	115	118	127	133
61	34	55	64	51	60
62	20	30	24	35	26
63	30	16	14	18	20
64	5	14	9	7	14
65	46	47	51	71	61
66	7	18	22	19	20
67	4	3	1	3	2
68	0	1	0	2	2
69+	2	1	5	0	2
<b>Female</b>	<b>140</b>	<b>185</b>	<b>159</b>	<b>158</b>	<b>232</b>
60	85	86	63	81	128
61	19	47	44	20	37
62	8	12	9	12	18
63	6	11	8	8	12
64	9	3	8	7	3
65	7	17	13	21	25
66	4	7	8	4	7
67	1	1	2	4	0
68	0	0	1	1	0
69+	1	1	3	0	2
<b>Mean Monthly Payment (BZ\$)</b>					
<b>Total</b>	<b>\$431</b>	<b>\$463</b>	<b>\$446</b>	<b>\$459</b>	<b>\$456</b>
Male	\$427	\$460	\$435	\$446	\$460
Female	\$439	\$468	\$468	\$488	\$451

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,**  
**2011 - 2015**

Age	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>295</b>	<b>321</b>	<b>268</b>	<b>325</b>	<b>415</b>
60	115	139	114	121	144
61	26	26	25	38	51
62	26	24	23	24	37
63	15	23	16	22	23
64	28	20	13	27	38
65	42	53	31	52	64
66	12	12	15	9	20
67	7	6	9	11	13
68	5	4	6	7	3
69+	19	14	16	14	22
<b>Male</b>	<b>220</b>	<b>203</b>	<b>174</b>	<b>205</b>	<b>274</b>
60	84	81	71	80	93
61	16	16	11	23	26
62	16	18	15	17	19
63	14	13	10	14	18
64	21	12	9	16	26
65	35	37	24	25	48
66	11	7	9	3	13
67	7	3	7	7	12
68	3	4	5	7	2
69+	13	12	13	13	17
<b>Female</b>	<b>75</b>	<b>118</b>	<b>94</b>	<b>120</b>	<b>141</b>
60	31	58	43	41	51
61	10	10	14	15	25
62	10	6	8	7	18
63	1	10	6	8	5
64	7	8	4	11	12
65	7	16	7	27	16
66	1	5	6	6	7
67	0	3	2	4	1
68	2	0	1	0	1
69+	6	2	3	1	5
<b>Mean Payment (BZS)</b>					
<b>Total</b>	<b>\$3,120</b>	<b>\$3,230</b>	<b>\$3,592</b>	<b>\$3,555</b>	<b>\$3,348</b>
Male	\$2,362	\$3,355	\$3,708	\$3,966	\$3,624
Female	\$3,379	\$3,013	\$3,375	\$2,870	\$2,798

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,**  
**2011 - 2015**

Age Group	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>351</b>	<b>343</b>	<b>336</b>	<b>347</b>	<b>353</b>
< 20	0	0	0	0	0
20 - 24	0	0	1	0	0
25 - 29	1	1	1	0	1
30 - 34	9	7	4	4	5
35 - 39	17	19	19	18	18
40 - 44	51	41	40	35	40
45 - 49	67	70	68	74	67
50 - 54	96	98	89	95	103
55 - 59	110	107	114	121	119
60 - 64	0	0	0	0	0
65+	0	0	0	0	0
<b>Male</b>	<b>189</b>	<b>181</b>	<b>182</b>	<b>188</b>	<b>196</b>
< 20	0	0	0	0	0
20 - 24	0	0	1	0	0
25 - 29	1	1	0	0	1
30 - 34	7	7	4	3	2
35 - 39	10	11	12	11	14
40 - 44	31	23	24	24	23
45 - 49	36	37	35	43	36
50 - 54	52	51	45	45	58
55 - 59	52	51	61	62	62
60 - 64	0	0	0	0	0
65+	0	0	0	0	0
<b>Female</b>	<b>162</b>	<b>162</b>	<b>154</b>	<b>159</b>	<b>157</b>
< 20	0	0	0	0	0
20 - 24	0	0	0	0	0
25 - 29	0	0	1	0	0
30 - 34	2	0	0	1	3
35 - 39	7	8	7	7	4
40 - 44	20	18	16	11	17
45 - 49	31	33	33	31	31
50 - 54	44	47	44	50	45
55 - 59	58	56	53	59	57
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,**  
**2011 - 2015**

Selected Characteristics	Year				
	2011	2012	2013	2014r	2015p
<b>Sex</b>					
<b>Total</b>	<b>65</b>	<b>49</b>	<b>56</b>	<b>42</b>	<b>57</b>
Male	46	34	38	23	37
Female	19	15	18	19	20
<b>Total Payment (BZ\$)</b>	<b>\$548,061</b>	<b>\$893,362</b>	<b>\$936,539</b>	<b>\$629,471</b>	<b>\$929,998</b>
Male	\$310,561	\$657,564	\$576,800	\$307,283	\$648,271
Female	\$237,500	\$235,799	\$359,739	\$322,188	\$281,728
<b>Mean Payment (BZ\$)</b>	<b>\$8,432</b>	<b>\$18,232</b>	<b>\$16,724</b>	<b>\$15,353</b>	<b>\$16,316</b>
Male	\$6,751	\$19,340	\$15,179	\$13,967	\$17,521
Female	\$12,500	\$15,720	\$19,986	\$16,957	\$14,086

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,**  
**2011 - 2015**

Selected Characteristics	Year				
	2011	2012	2013	2014r	2015p
<b>Sex</b>					
<b>Total</b>	<b>993</b>	<b>1,063</b>	<b>1,090</b>	<b>1,175</b>	<b>1,234</b>
Male	20	20	19	22	18
Female	973	1,043	1,071	1,153	1,216
<b>Mean Monthly Payment (BZ\$)</b>					
<b>Total</b>	<b>\$205</b>	<b>\$211</b>	<b>\$221</b>	<b>\$229</b>	<b>\$235</b>
Male	\$191	\$194	\$195	\$195	\$200
Female	\$206	\$211	\$222	\$230	\$236

Source: Social Security Board

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

<sup>1</sup>Includes 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,**  
**2011 - 2015**

Age Group	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>146</b>	<b>191</b>	<b>211</b>	<b>192</b>	<b>166</b>
00 - 04	13	30	38	30	26
05 - 09	38	38	53	37	42
10 - 14	51	55	53	62	45
15 - 16	16	25	21	33	21
17 - 21	23	39	37	29	25
22+	5	4	9	1	7
<b>Male</b>	<b>74</b>	<b>92</b>	<b>121</b>	<b>103</b>	<b>75</b>
00 - 04	7	15	24	14	13
05 - 09	17	18	36	16	19
10 - 14	31	26	31	33	19
15 - 16	5	14	9	25	11
17 - 21	10	18	19	14	9
22+	4	1	2	1	4
<b>Female</b>	<b>72</b>	<b>99</b>	<b>90</b>	<b>89</b>	<b>91</b>
00 - 04	6	15	14	16	13
05 - 09	21	20	17	21	23
10 - 14	20	29	22	29	26
15 - 16	11	11	12	8	10
17 - 21	13	21	18	15	16
22+	1	3	7	0	3
<b>Mean Monthly Payment (BZ\$)</b>	<b>\$133</b>	<b>\$118</b>	<b>\$135</b>	<b>\$135</b>	<b>\$131</b>

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,**  
**2011 - 2015**

Age Group	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>1,233</b>	<b>1,250</b>	<b>1,350</b>	<b>1,400</b>	<b>1,375</b>
00 - 04	37	67	80	75	67
05 - 09	190	227	260	246	244
10 - 14	427	450	458	474	469
15 - 16	227	217	226	246	238
17 - 21	267	199	232	264	259
22+	85	90	94	95	98
<b>Male</b>	<b>612</b>	<b>618</b>	<b>676</b>	<b>711</b>	<b>690</b>
00 - 04	24	39	48	38	32
05 - 09	101	117	145	138	131
10 - 14	210	221	230	244	233
15 - 16	116	107	109	126	135
17 - 21	124	96	106	123	115
22+	37	38	38	42	44
<b>Female</b>	<b>621</b>	<b>632</b>	<b>674</b>	<b>689</b>	<b>685</b>
00 - 04	13	28	32	37	35
05 - 09	89	110	115	108	113
10 - 14	217	229	228	230	236
15 - 16	111	110	117	120	103
17 - 21	143	103	126	141	144
22+	48	52	56	53	54
<b>Mean Monthly Payment (BZ\$)</b>	<b>\$103</b>	<b>\$106</b>	<b>\$113</b>	<b>\$116</b>	<b>\$119</b>

Source: Social Security Board

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

<sup>1</sup>Includes 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,**  
**2011 - 2015**

Number of Orphans	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>146</b>	<b>191</b>	<b>221</b>	<b>192</b>	<b>166</b>
1	28	41	35	11	38
2	40	48	42	31	62
3	12	51	48	45	27
4	28	36	40	42	20
5	20	15	40	33	0
6	18	0	6	15	12
7	0	0	10	15	7

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,**  
**2011 - 2015**

Sex	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>117</b>	<b>124</b>	<b>109</b>	<b>135</b>	<b>125</b>
Male	0	0	1	2	0
Female	117	124	108	133	125

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,**  
**2011 - 2015**

Number of Parents	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>4</b>	<b>3</b>	<b>9</b>	<b>7</b>	<b>13</b>
1	4	3	9	5	12
2	0	0	0	2	1
<b>Male</b>	<b>3</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>6</b>
1	3	1	2	2	5
2	0	0	0	1	1
<b>Female</b>	<b>1</b>	<b>2</b>	<b>7</b>	<b>4</b>	<b>7</b>
1	1	2	7	3	7
2	0	0	0	1	0

Source: Social Security Board

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

**Table 3.22**  
**Survivors' Grants Awarded to Beneficiaries by**  
**Age Group, Sex and Mean Payment,**  
**2011 - 2015**

Age Group	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>249</b>	<b>325</b>	<b>264</b>	<b>320</b>	<b>318</b>
<20	154	213	177	205	196
20 - 29	20	25	19	17	26
30 - 39	23	27	23	34	34
40 - 49	21	31	26	30	23
50 - 59	27	22	12	26	19
60+	4	7	7	8	20
<b>Male</b>	<b>90</b>	<b>124</b>	<b>97</b>	<b>118</b>	<b>121</b>
<20	75	116	89	104	107
20 - 29	1	3	5	1	4
30 - 39	5	1	1	2	2
40 - 49	2	2	0	5	2
50 - 59	6	2	1	3	4
60+	1	0	1	3	2
<b>Female</b>	<b>159</b>	<b>201</b>	<b>167</b>	<b>202</b>	<b>197</b>
<20	79	97	88	101	89
20 - 29	19	22	14	16	22
30 - 39	18	26	22	32	32
40 - 49	19	29	26	25	21
50 - 59	21	20	11	23	15
60+	3	7	6	5	18
<b>Mean Payment (BZ\$)</b>	<b>\$4,071</b>	<b>\$4,656</b>	<b>\$5,354</b>	<b>\$4,277</b>	<b>\$5,403</b>

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,**  
**2011 - 2015**

Degree of Disability (%)	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>13</b>	<b>9</b>	<b>20</b>	<b>10</b>	<b>17</b>
25.00 - 29.99	3	2	5	3	5
30.00 - 39.99	2	4	8	3	8
40.00 - 49.99	3	1	0	2	1
50.00 - 59.99	0	1	2	0	1
60+	5	1	5	2	2
<b>Male</b>	<b>12</b>	<b>9</b>	<b>20</b>	<b>10</b>	<b>17</b>
25.00 - 29.99	3	2	5	3	5
30.00 - 39.99	2	4	8	3	8
40.00 - 49.99	2	1	0	2	1
50.00 - 59.99	0	1	2	0	1
60+	5	1	5	2	2
<b>Female</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
25.00 - 29.99	0	0	0	0	0
30.00 - 39.99	0	0	0	0	0
40.00 - 49.99	1	0	0	0	0
50.00 - 59.99	0	0	0	0	0
60+	0	0	0	0	0
<b>Mean Monthly Payment (BZ\$)</b>	<b>\$287</b>	<b>\$212</b>	<b>\$260</b>	<b>\$278</b>	<b>\$216</b>

Source: Social Security Board

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

**Table 3.24**  
**<sup>1</sup>Disablement Pensions at Year End by Selected Characteristics,**  
**2011 - 2015**

Age Group	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>426</b>	<b>439</b>	<b>456</b>	<b>459</b>	<b>465</b>
< 20	1	2	3	3	2
20 - 29	26	29	26	26	31
30 - 39	68	62	65	63	69
40 - 49	113	117	121	122	117
50 - 59	112	119	123	126	125
60+	106	110	118	119	121
<b>Male</b>	<b>400</b>	<b>412</b>	<b>429</b>	<b>432</b>	<b>438</b>
< 20	1	2	3	3	2
20 - 29	24	27	25	25	30
30 - 39	65	59	62	60	66
40 - 49	110	113	116	118	114
50 - 59	102	110	114	116	115
60+	98	101	109	110	111
<b>Female</b>	<b>26</b>	<b>27</b>	<b>27</b>	<b>27</b>	<b>27</b>
< 20	0	0	0	0	0
20 - 29	2	2	1	1	1
30 - 39	3	3	3	3	3
40 - 49	3	4	5	4	3
50 - 59	10	9	9	10	10
60+	8	9	9	9	10
<b>Mean Monthly Payment (BZ\$)</b>	<b>\$225</b>	<b>\$224</b>	<b>\$225</b>	<b>\$226</b>	<b>\$226</b>

Source: Social Security Board

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

<sup>1</sup>Includes 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,**  
**2011 - 2015**

Degree of Disability (%)	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>113</b>	<b>101</b>	<b>115</b>	<b>133</b>	<b>107</b>
00.00 - 04.99	63	51	53	57	44
05.00 - 09.99	33	26	38	39	34
10.00 - 14.99	12	14	12	22	16
15.00 - 19.99	5	7	7	12	10
20.00 - 24.99	0	3	5	3	3
<b>Male</b>	<b>105</b>	<b>95</b>	<b>105</b>	<b>121</b>	<b>100</b>
00.00 - 04.99	60	48	48	53	41
05.00 - 09.99	30	25	35	35	31
10.00 - 14.99	11	12	11	19	15
15.00 - 19.99	4	7	7	11	10
20.00 - 24.99	0	3	4	3	3
<b>Female</b>	<b>8</b>	<b>6</b>	<b>10</b>	<b>12</b>	<b>7</b>
00.00 - 04.99	3	3	5	4	3
05.00 - 09.99	3	1	3	4	3
10.00 - 14.99	1	2	1	3	1
15.00 - 19.99	1	0	0	1	0
20.00 - 24.99	0	0	1	0	0
<b>Mean Payment (BZ\$)</b>	<b>\$2,876</b>	<b>\$3,550</b>	<b>\$3,682</b>	<b>\$4,173</b>	<b>\$4,547</b>

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)**  
**2011 - 2015**

Selected Characteristics	Year				
	2011	2012	2013	2014r	2015p
<b>Sex</b>					
<b>Total</b>	<b>18</b>	<b>19</b>	<b>11</b>	<b>15</b>	<b>18</b>
Male	11	10	7	7	11
Female	7	9	4	8	7
<b>Mean Monthly Payment (BZ\$)</b>	<b>\$167</b>	<b>\$169</b>	<b>\$140</b>	<b>\$162</b>	<b>\$153</b>

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)**  
**2011 - 2015**

Age Group	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>231</b>	<b>210</b>	<b>211</b>	<b>206</b>	<b>193</b>
00 - 04	12	8	9	8	7
05 - 09	42	31	27	25	28
10 - 14	84	85	80	76	77
15 - 16	31	38	42	40	39
17 - 21	49	39	39	46	32
	13	9	14	11	10
<b>Male</b>	<b>123</b>	<b>112</b>	<b>113</b>	<b>109</b>	<b>103</b>
00 - 04	6	6	7	5	4
05 - 09	20	13	10	12	15
10 - 14	48	44	40	38	41
15 - 16	16	24	27	21	18
17 - 21	26	19	22	26	19
	7	6	7	7	6
<b>Female</b>	<b>108</b>	<b>98</b>	<b>98</b>	<b>97</b>	<b>90</b>
00 - 04	6	2	2	3	3
05 - 09	22	18	17	13	13
10 - 14	36	41	40	38	36
15 - 16	15	14	15	19	21
17 - 21	23	20	17	20	13
	6	3	7	4	4
<b>Mean Monthly Payment (BZ\$)</b>	<b>\$136</b>	<b>\$141</b>	<b>\$145</b>	<b>\$145</b>	<b>\$150</b>

Source: Social Security Board

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

<sup>1</sup>Includes 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)**  
**2011 - 2015**

Selected Characteristics	Year				
	2011	2012	2013	2014r	2015p
<b>Sex</b>					
<b>Total</b>	<b>106</b>	<b>112</b>	<b>94</b>	<b>89</b>	<b>87</b>
Male	0	0	0	0	0
Female	106	112	94	89	87
<b>Mean Monthly Payment (BZ\$)</b>	<b>\$328</b>	<b>\$331</b>	<b>\$335</b>	<b>\$347</b>	<b>\$357</b>

Source: Social Security Board

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

<sup>1</sup>Includes all persons classified as spouses receiving a Social Security Death Benefit.



**Table 3.29**  
**Employment Injury by Cause and Nature of Injury,**  
**2011 - 2015**

Selected Characteristics	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>1,761</b>	<b>1,782</b>	<b>1,805</b>	<b>1,888</b>	<b>1,922</b>
<b>Cause</b>					
Other Accidents Including Late Effects	1,262	1,196	1,193	1,234	1,247
Accidental Falls	361	435	479	495	516
Transport Accidents	83	99	72	102	111
Accidents Caused by Fire or Flames	20	14	16	24	14
Other Violence	8	6	14	6	12
Accidental Poisoning	8	15	17	9	10
Homicide and Injury Purposefully Inflicted by Other Persons	5	6	5	1	2
Misadventures During Medical Care	0	1	0	0	2
Missing Codes	14	10	9	17	8
<b>Nature of Injury</b>					
Other injuries, early complications of trauma	435	327	346	525	585
Open wounds and injury to blood vessels	709	723	743	619	552
Dislocations, sprains and strains	236	320	320	331	398
Fractures	146	161	160	143	150
Foreign bodies entering orifice	80	90	64	84	88
Intercranial and internal injuries, including nerves	56	53	71	67	56
Late effects of injuries, poisoning, toxic effects and other external causes	39	57	38	54	47
Burns	39	42	47	57	38
Poisoning and toxic effects	5	3	8	2	4
Complications of medical and surgical care	0	0	1	1	0
Missing Codes	16	6	7	5	4

Source: Social Security Board

**Table 3.30**  
**Employment Injury by Industry (ISIC Rev. 3.1),**  
**2011 - 2012**

Industry (ISIC Rev. 3.1)	Year	
	2011	2012
<b>Total</b>	<b>1,761</b>	<b>1,782</b>
Agriculture, Hunting and Forestry	651	681
Construction	216	225
Manufacturing	198	166
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	138	134
Hotels and Restaurants	119	127
Public Administration	97	100
Transport, Storage and Communications	57	58
Real Estate, Renting and Business Activities	56	56
Other Community, Social and Personal Activities	38	54
Health and Social Work	53	49
Fishing	23	35
Private Households with Employed Persons	19	28
Education	27	22
Electricity, Gas and Water Supply	33	21
Mining and Quarrying	14	15
Financial Intermediation	9	8
Extra-Territorial Organizations and Bodies	1	0
Do Not Know or Not Stated	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 - 2015**

Industry (ISIC Rev. 4)	Year		
	2013	2014r	2015p
<b>Total</b>	<b>1,805</b>	<b>1,888</b>	<b>1,922</b>
Agriculture	605	596	583
Construction	272	294	264
Manufacturing	186	204	235
Accommodation and Food Service Activities	128	154	160
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	142	146	157
Public Administration and Defence; Compulsory Social Security	143	126	134
Fishing and Aquaculture	39	54	60
Administrative and Support Service Activities	34	42	52
Transportation and Storage	45	51	45
Activities of Households as Employers; Undifferentiated Goods & Service Producing Activities of Households for Own Use	23	19	29
Human Health and Social Work Activities	50	41	27
Education	14	22	27
Professional, Scientific and Technical Activities	19	13	22
Arts, Entertainment and Recreation	22	26	20
Electricity, Gas, Steam and Air Condition Supply	6	17	18
Water Supply; Sewerage, Waste Management and Remediation Activities	17	29	17
Other Service Activities	7	9	17
Forestry and Logging	7	6	13
Mining and Quarrying	12	15	12
Real Estate Activities	6	5	12
Information and Communication	19	10	9
Activities of Extra-Territorial Organizations and Bodies	0	2	5
Financial and Insurance Activities	8	6	4
Do Not Know or Not Stated	1	1	0

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,**  
**2011 - 2015**

District	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>3,711</b>	<b>3,396</b>	<b>3,115</b>	<b>2,777</b>	<b>2,513</b>
Corozal	587	540	496	426	381
Orange Walk	776	710	654	583	530
Belize City	797	673	601	518	448
Cayo	813	772	714	646	585
Stann Creek	371	352	318	284	261
Toledo	367	349	332	320	308
<b>Female</b>	<b>2,457</b>	<b>2,236</b>	<b>2,058</b>	<b>1,828</b>	<b>1,646</b>
Corozal	364	333	308	258	236
Orange Walk	464	430	406	363	330
Belize City	589	486	431	374	318
Cayo	550	524	491	438	393
Stann Creek	252	238	213	192	178
Toledo	238	225	209	203	191
<b>Male</b>	<b>1,254</b>	<b>1,160</b>	<b>1,057</b>	<b>949</b>	<b>867</b>
Corozal	223	207	188	168	145
Orange Walk	312	280	248	220	200
Belize City	208	187	170	144	130
Cayo	263	248	223	208	192
Stann Creek	119	114	105	92	83
Toledo	129	124	123	117	117

Source: Social Security Board and Statistical Institute of Belize

Note: Figures represent the Number of Recipients that received at least one payment in reference year.

**Table 3.33**  
**Total Expenditure, Non-Contributory Pensioners by Branch,**  
**2011 - 2015**  
**(BZ\$)**

Branch	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>\$4,121,100</b>	<b>\$3,752,700</b>	<b>\$3,368,400</b>	<b>\$3,006,100</b>	<b>\$2,721,600</b>
Belize City	\$801,400	\$698,300	\$605,200	\$521,300	\$464,000
Belmopan	\$277,000	\$257,500	\$245,500	\$232,800	\$219,800
Corozal	\$667,600	\$611,500	\$530,500	\$463,600	\$408,000
Dangriga	\$276,900	\$252,300	\$221,200	\$193,100	\$167,900
Independence	\$145,700	\$140,800	\$132,600	\$118,900	\$100,700
Orange Walk	\$864,100	\$778,100	\$708,500	\$634,500	\$593,100
Punta Gorda	\$418,000	\$391,800	\$375,700	\$362,600	\$342,100
San Pedro	\$26,800	\$22,600	\$20,400	\$14,300	\$10,800
Santa Elena	\$643,600	\$599,800	\$528,800	\$465,000	\$415,200

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,**  
**2011 - 2015**

Age Group	District						Total
	Corozal	Orange Walk	Belize	Cayo	Stann Creek	Toledo	
<b>2011</b>							
<b>Total</b>	<b>587</b>	<b>776</b>	<b>797</b>	<b>813</b>	<b>371</b>	<b>367</b>	<b>3,711</b>
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
<b>2012</b>							
<b>Total</b>	<b>540</b>	<b>710</b>	<b>677</b>	<b>774</b>	<b>349</b>	<b>346</b>	<b>3,396</b>
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
<b>2013</b>							
<b>Total</b>	<b>496</b>	<b>654</b>	<b>601</b>	<b>714</b>	<b>318</b>	<b>332</b>	<b>3,115</b>
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
<b>2014r</b>							
<b>Total</b>	<b>426</b>	<b>583</b>	<b>518</b>	<b>646</b>	<b>284</b>	<b>320</b>	<b>2,777</b>
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
<b>2015p</b>							
<b>Total</b>	<b>381</b>	<b>530</b>	<b>448</b>	<b>585</b>	<b>261</b>	<b>308</b>	<b>2,513</b>
65 - 69	9	24	12	20	14	15	94
70 - 74	60	87	52	91	38	50	378
75 - 79	130	157	117	139	71	91	705
80 - 84	82	121	128	145	78	79	633
85 - 89	66	95	77	122	41	49	450
90 - 94	21	33	41	50	14	16	175
95 - 99	9	11	15	15	4	7	61
100 & Over	4	2	6	3	1	1	17

Source: Social Security Board

**Table 3.35**  
**Appeals Heard by an Appeal Tribunal by Branch Office, Benefit**  
**and Outcome of Appeal,**  
**2011 - 2015**

Selected Characteristics	Year				
	2011	2012	2013	2014r	2015p
<b>Branch Office</b>	<b>45</b>	<b>53</b>	<b>65</b>	<b>45</b>	<b>46</b>
Corozal	8	5	7	4	5
Orange Walk	3	6	4	1	0
Belize	12	22	26	20	21
San Pedro	1	3	3	6	0
Belmopan	8	6	7	9	9
Santa Elena	4	5	10	3	5
Dangriga	3	1	0	1	1
Independence	2	2	2	1	1
Punta Gorda	4	3	6	0	4
<b>Benefit</b>	<b>45</b>	<b>53</b>	<b>65</b>	<b>45</b>	<b>46</b>
<b>Short Term</b>	<b>8</b>	<b>18</b>	<b>18</b>	<b>11</b>	<b>17</b>
Sickness	5	14	11	6	12
Maternity Allowance	2	3	6	5	2
Maternity Grant	1	1	1	0	3
<b>Long Term</b>	<b>12</b>	<b>14</b>	<b>23</b>	<b>17</b>	<b>17</b>
Retirement	0	4	4	3	2
Survivors	8	6	10	4	5
Invalidity	2	4	8	8	10
Funeral Grant (NC)	2	0	1	2	0
<b>Employment Injury</b>	<b>25</b>	<b>21</b>	<b>24</b>	<b>16</b>	<b>12</b>
Injury	18	13	20	9	8
Disablement	7	7	4	7	4
Death Benefit	0	1	0	0	0
Funeral Grant (EI)	0	0	0	0	0
<b>Other</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>
Refund of Contributions	0	0	0	1	0
<b>Outcome of Appeal</b>	<b>45</b>	<b>53</b>	<b>65</b>	<b>45</b>	<b>46</b>
Ruling for SSB	26	28	26	31	32
Ruling for Appellant	9	15	34	14	12
Cases Pending/adjourned	10	8	2	0	2
Abandoned/Withdrawn	0	2	3	0	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,**  
**2011 - 2015**

Primary Care Providers	Year				
	2011	2012	2013	2014r	2015p
<b>Total</b>	<b>94,847</b>	<b>96,281</b>	<b>96,784</b>	<b>96,927</b>	<b>97,102</b>
<b>Southside Belize City</b>	<b>47,146</b>	<b>48,580</b>	<b>49,083</b>	<b>49,226</b>	<b>49,401</b>
Belize Family Life Association	11,146	11,880	12,000	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	700	1,083	1,226	1,401
<b>Southern Region</b>	<b>47,701</b>	<b>47,701</b>	<b>47,701</b>	<b>47,701</b>	<b>47,701</b>
Dangriga	14,000	14,000	14,000	14,000	14,000
Independence	12,731	12,731	12,731	12,731	12,731
Punta Gorda	11,500	11,500	11,500	11,500	11,500
San Antonio	9,470	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,**  
**2011 - 2015**

Primary Care Providers	Year				
	2011	2012	2013	2014r	2015p
<b>Southside Belize City</b>					
Belize Family Life Association	84%	85%	86%	86%	83%
Belize Health Care Partners	87%	85%	80%	77%	69%
Belize Medical Associates	84%	86%	83%	86%	82%
Matron Roberts Health Clinic	60%	49%	78%	85%	69%
Mercy Clinic	0%	96%	96%	95%	95%
<b>Southern Region</b>					
Dangriga	84%	83%	77%	64%	70%
Independence	86%	89%	85%	78%	77%
Punta Gorda	92%	91%	88%	90%	89%
San Antonio	96%	93%	96%	96%	92%

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,**  
**2011 - 2015**

Primary Care Providers	Year				
	2011	2012	2013	2014r	2015p
<b>Southside Belize City</b>					
Belize Family Life Association	62%	55%	52%	54%	32%
Belize Health Care Partners	59%	46%	51%	53%	32%
Belize Medical Associates	61%	58%	61%	57%	38%
Matron Roberts Health Clinic	53%	51%	51%	55%	35%
Mercy Clinic	0%	78%	77%	91%	33%
<b>Southern Region</b>					
Dangriga	21%	18%	36%	41%	29%
Independence	4%	4%	2%	2%	1%
Punta Gorda	27%	29%	33%	36%	30%
San Antonio	15%	15%	23%	32%	25%

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,**  
**2011 - 2015**

Primary Care Providers	Year				
	2011	2012	2013	2014r	2015p
<b>Southside Belize City</b>					
Belize Family Life Association	37%	27%	23%	28%	18%
Belize Health Care Partners	34%	25%	29%	31%	20%
Belize Medical Associates	40%	27%	33%	35%	21%
Matron Roberts Health Clinic	39%	38%	37%	40%	24%
Mercy Clinic	0%	34%	33%	79%	20%
<b>Southern Region</b>					
Dangriga	13%	12%	13%	13%	12%
Independence	0%	0%	0%	0%	0%
Punta Gorda	13%	10%	15%	20%	17%
San Antonio	10%	8%	15%	19%	17%

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,**  
**2011 - 2014**

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

Primary Diagnosis	Year							
	2011		2012		2013		2014r	
	Quantity	%	Quantity	%	Quantity	%	Quantity	%
<b>Total</b>	<b>132,725</b>	<b>100.0</b>	<b>124,719</b>	<b>100.0</b>	<b>117,482</b>	<b>100.0</b>	<b>112,599</b>	<b>100.0</b>
<b>Primary Diagnosis</b>								
Acute Respiratory Infections	22,384	16.9	24,293	19.5	22,476	19.1	18,702	16.6
Hypertension	12,800	9.6	13,097	10.5	14,497	12.3	15,927	14.1
Maternal Care	15,237	11.5	16,147	12.9	14,185	12.1	14,069	12.5
Normal Examinations	9,526	7.2	12,812	10.3	14,558	12.4	13,644	12.1
Diabetes	5,703	4.3	5,903	4.7	6,191	5.3	6,712	6.0
Immunizations	3,848	2.9	4,947	4.0	4,585	3.9	3,070	2.7
Diarrhoeal Disease	3,089	2.3	2,974	2.4	2,333	2.0	2,467	2.2
Urinary Tract Infections	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
Other	53,713	40.5	38,266	30.7	31,112	26.5	34,050	30.2

Source: NHI, Social Security Board

**Table 4.7**  
**NHI Top Ten Medication & Laboratory Test Expenditures,**  
**2011**  
**(BZ\$)**

	Year
<b>Medication &amp; Laboratory Test</b>	<b>2011</b>
<b>Medication</b>	<b>\$663,691</b>
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
<b>Laboratory Test</b>	<b>\$819,483</b>
Lipids	\$142,300
Complete Blood 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 4.8**  
**NHI Top Ten Medication & Laboratory Test Expenditures,**  
**2012**  
**(BZ\$)**

	Year
<b>Medication &amp; Laboratory Test</b>	<b>2012</b>
<b>Medication</b>	<b>\$586,155</b>
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
<b>Laboratory Test</b>	<b>\$604,294</b>
Microalbuminuria	\$134,900
Lipids	\$96,635
HIV-1 Antibody Screen	\$62,425
Hemoglobin A1c	\$59,230
Urinalysis	\$52,569
Complete Blood 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 4.9**  
**NHI Top Ten Medication & Laboratory Test Expenditures,**  
**2013**  
**(BZ\$)**

	Year
<b>Medication &amp; Laboratory Test</b>	<b>2013</b>
<b>Medication</b>	<b>\$616,104</b>
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
<b>Laboratory Test</b>	<b>\$839,045</b>
Lipids	\$153,738
Microalbuminuria	\$147,600
Cyropath, Pap	\$134,320
Hemoglobin A1c	\$78,893
HIV-1 Antibody Screen	\$75,013
Urinalysis	\$60,958
Complete Blood 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 4.10**  
**NHI Top Ten Medication & Laboratory Test Expenditures,**  
**2014r**  
**(BZ\$)**

	Year
<b>Medication &amp; Laboratory Test</b>	<b>2014r</b>
<b>Medication</b>	<b>\$751,074</b>
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
<b>Laboratory Test</b>	<b>\$803,282</b>
Lipids	\$185,176
Microalbuminuria	\$162,925
Hemoglobin A1c	\$77,784
HIV-1 Antibody Screen	\$71,194
Complete Blood 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.

**Table 4.11**  
**NHI Top Ten Medication & Laboratory Test Expenditures,**  
**2015p**  
**(BZ\$)**

Medication & Laboratory Test	Year
	2015p
<b>Medication</b>	<b>\$1,085,399</b>
Losartan oral 100mg tablets	\$177,761
Atorvastatin Oral 20mg	\$174,096
Enalapril (Ace Inhibitor) Oral 20mg Tablet	\$135,252
Amlodipine Oral 10mg (per tablet)	\$130,654
Losartan oral 50mg tablets	\$99,988
Injection 70/30 insulin 100iu/ml vial 10 ml	\$93,344
Omeprazol Oral 20mg Capsule each	\$76,464
Metformin Oral 500mg	\$72,862
Co-Amoxiclav oral 500/125mg tablet each	\$64,748
Glibenclamide Oral 5mg	\$60,231
<b>Laboratory Test</b>	<b>\$1,018,637</b>
Lipids	\$218,680
Microalbumin/random	\$144,720
Hemoglobin A1c	\$130,620
Chemistry 6 panel	\$87,450
HIV-1 Antibody Screen	\$85,050
Urinalysis	\$79,304
Complete Blood Count (CBC) with Differential	\$72,708
Liver Function Test	\$69,670
Microalbumin/24 hours	\$67,680
Prostate, Specific Antigen	\$62,755

Source: NHI, Social Security Board

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

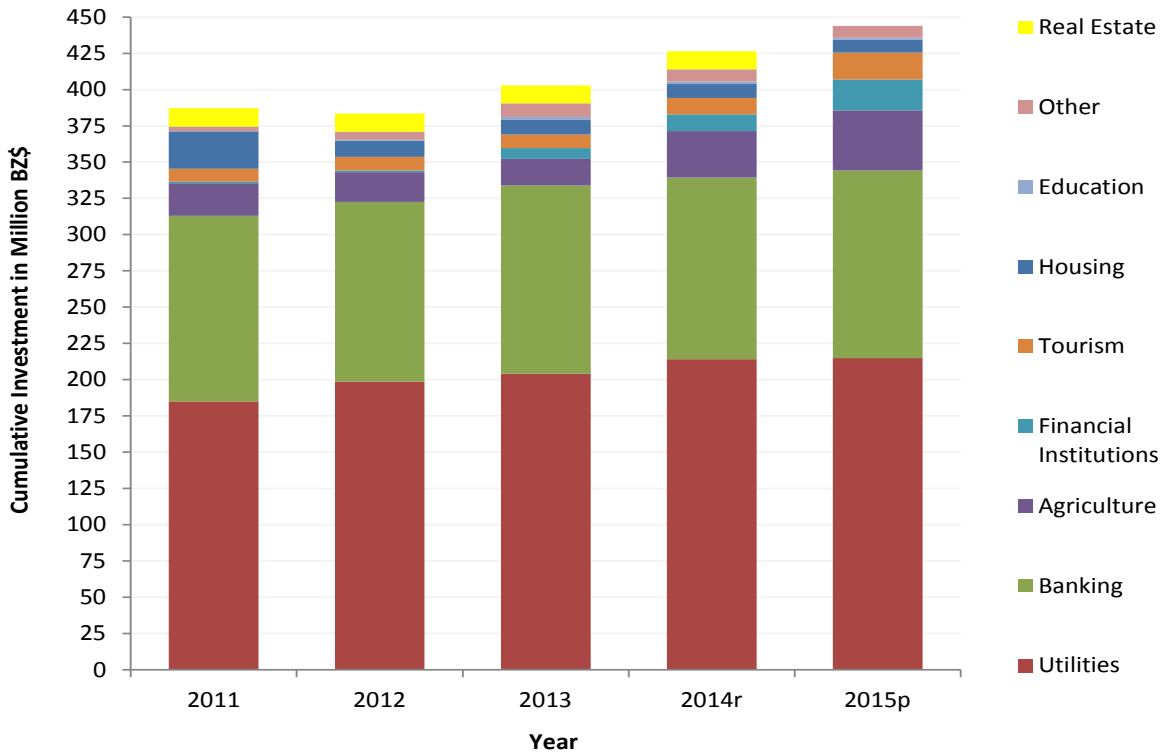
# INVESTMENTS

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 pay out benefits expenditure; any surplus is invested as per stipulation and guidelines of the Act.

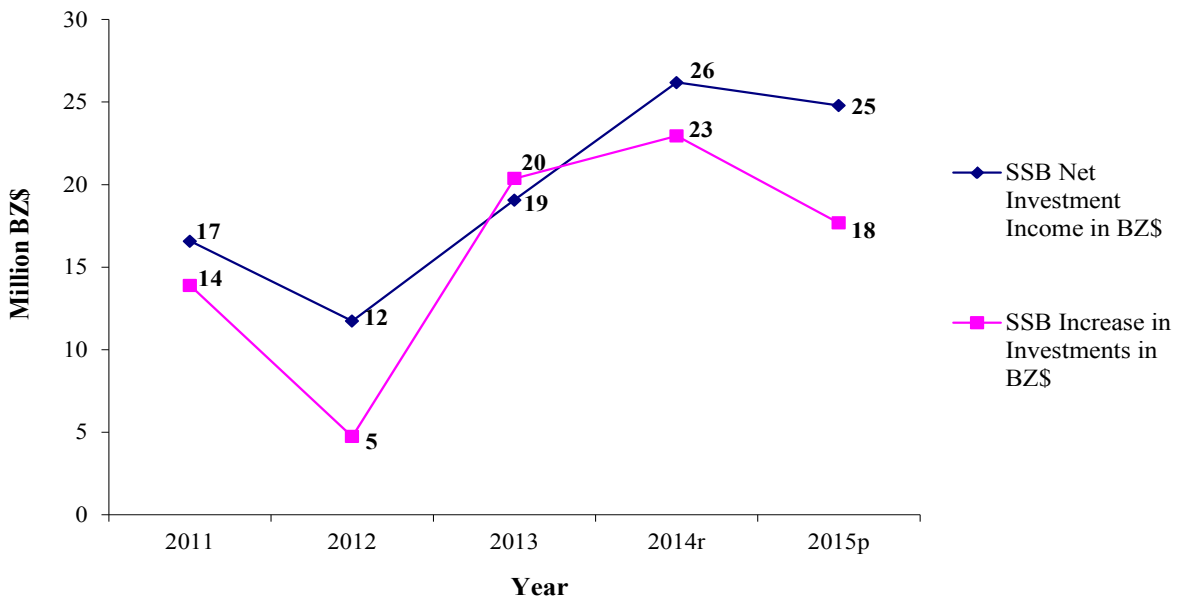
In this section, investment data are presented yearly and cumulatively. Investments are the total investments made in a particular year while the total investment as at December 31 is the increase in the investment by successive yearly additions.

**Chart 5**  
**Investment by Sector as at December 31,**  
**2011 - 2015**



Source: Social Security Board

**Chart 6**  
**SSB Increase in Investments & Net Investment Income,**  
**2011 - 2015**



Source: Social Security Board

**Table 5.1**  
**Investment Portfolio Allocations by Sector as at December 31,**  
**2011 - 2015**  
**(BZ\$)**

SECTOR	Year									
	2011		2012		2013		2014r		2015p	
	Quantity	%	Quantity	%	Quantity	%	Quantity	%	Quantity	%
<b>Total</b>	<b>\$373,344,566</b>	<b>100.0</b>	<b>\$378,082,110</b>	<b>100.0</b>	<b>\$398,450,444</b>	<b>100.0</b>	<b>\$421,395,223</b>	<b>100.0</b>	<b>\$439,071,113</b>	<b>100.0</b>
Utilities	\$185,027,972	49.6	\$198,650,207	52.5	\$204,147,845	51.2	\$214,119,277	50.8	\$214,899,892	48.9
Banking	\$127,918,402	34.3	\$123,964,963	32.8	\$129,826,406	32.6	\$125,294,553	29.7	\$129,342,662	29.5
Agriculture	\$22,540,974	6.0	\$20,427,239	5.4	\$18,187,444	4.6	\$31,955,068	7.6	\$41,502,923	9.5
Financial Institutions	\$1,216,965	0.3	\$1,244,565	0.3	\$7,507,465	1.9	\$11,621,265	2.8	\$21,288,095	4.8
Tourism	\$8,647,452	2.3	\$9,268,576	2.5	\$9,300,929	2.3	\$11,340,543	2.7	\$18,411,730	4.2
Housing	\$25,847,023	6.9	\$11,139,625	2.9	\$10,454,914	2.6	\$9,540,699	2.3	\$8,860,131	2.0
Education	\$243,533	0.1	\$581,956	0.2	\$1,762,263	0.4	\$1,681,357	0.4	\$1,484,745	0.3
Real Estate	\$12,533,449	3.4	\$12,480,049	3.3	\$12,421,849	3.1	\$12,412,613	2.9	\$0	0.0
Other	\$3,156,520	0.8	\$5,691,178	1.5	\$9,314,684	2.4	\$8,452,348	2.0	\$8,019,099	1.8
Less Provision for Loss on Investment	(\$13,787,725)	(3.7)	(\$5,366,248)	(1.4)	(\$4,473,355)	(1.1)	(\$5,022,500)	(1.2)	(\$4,738,164)	(1.1)

Source: Social Security Board

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

**Table 5.2**  
**Investment Indicators,**  
**2011 - 2015**

Indicators	Year				
	2011	2012	2013	2014r	2015p
Population Estimate	332,084	340,792	349,728	358,899	368,310
Investment (BZ\$)	\$373,344,566	\$378,082,110	\$398,450,444	\$421,395,223	\$439,071,113
Increase in Investments (BZ\$)	\$13,886,163	\$4,737,544	\$20,368,334	\$22,944,779	\$17,675,890
Net Investment Income (BZ\$)	\$16,582,122	\$11,742,837	\$19,069,448	\$26,186,332	\$24,791,972
Investment Per Capita (BZ\$)	\$41.82	\$13.90	\$58.24	\$63.93	\$47.99
Investment Income Per Capita (BZ\$)	\$49.93	\$34.46	\$54.53	\$72.96	\$67.31
Inflation Rate	1.7	1.3	0.5	1.2	(0.9)
Nominal Rate of Return on Investments in Percent	4.6	3.2	5.5	6.5	5.9
Real Rate of Return on Investments in Percent	2.9	1.9	5.0	5.2	6.9

Source: Social Security Board and Statistical Institute of Belize