

Statistical Abstract

*Social Security
Board*

BELIZE



2006 & 2007

Becoming a model Social Security institution, the pride of Belize !



Social Security Board



Statistical Abstract of the Social Security Board : 2006 & 2007



Issued October 2008

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Preface

The *Statistical Abstract of the Social Security Board: 2006 & 2007* is the second publication of its kind endorsed by the Social Security Board (SSB) of Belize. The Abstract makes available to the public, comprehensive statistical information aimed at increasing public awareness of their Social Security System whilst ensuring a high level of transparency. This abstract covers information for the period 2003 to 2007 on selected SSB topics of public concern, including: Registration, Contributions, Benefits, and Investments. Additional information on these topics may be obtained upon request to the SSB. This is an annual SSB publication for widespread distribution.

The SSB extends its sincerest gratitude to the Statistical Institute of Belize, formerly the Central Statistical Office, and the Ministry of Health, who provided information printed in this publication. The SSB is also grateful to each staff member who contributed to make this Statistical Abstract a reality. A special thank you is extended to all members of the Office of Strategic Management for their hard work and high standards set in developing and publishing this document. The input of users and the public at large is appreciated as the SSB strives for continuous quality improvement in the communication of its information. Please address your question and/or comment to:



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List of Acronyms

BZ	Belize
CMS	Contributions Management Systems
EI	Employment Injury
GOB	Government of Belize
ILO	International Labour Organization
ISIC	International Standard Industrial Classifications (of all Economic Activities)
MOH	Ministry of Health
N/A	Not Available
NC	Natural Causes
NCP	Non-contributory Pension
NCPs	Non-contributory Pensioners
NHI	National Health Insurance
p	Provisional
r	Revised
SIB	Statistical Institute of Belize formally known as the Central Statistical Office (CSO)
SPSS	Statistical Package for Social Sciences
SSAS	Social Security Administration System
SSB	Social Security Board
WAP	Working Age Population



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Belize: Key Indicators for Selected Years

2004 - 2007

\$ - Belize Dollar

Key Indicators	2004	2005	2006r	2007p	% Change 2006 - 2007
Population with a Valid SSB Card	N/A	181,155	203,712	206,973	1.6%
Percentage of Total Population Registered	N/A	62.1%	67.6%	66.4%	-1.7%
Newly Registered Population	12,715	12,929	17,209	14,947	-13.1%
Newly Registered Businesses	740	1,828	1,949	1,993	2.3%
Active Insured Persons	73,667	71,184	78,923	79,746	1.0%
Percentage of Employed Persons Actively Insured	76.8%	72.2%	77.0%	71.2%	-5.8%
Active Employers	8,395	8,837	8,837	8,960	1.4%
Active Businesses	8,498	8,779	9,241	9,439	2.1%
Active Self-Employed	329	664	829	898	8.3%
Benefit Recipients	33,767	35,532	36,501	36,988	1.3%
Benefit Payments	\$30,924,169	\$31,292,036	\$31,822,797	\$35,305,184	10.9%
New Claims Received	30,346	32,843	35,534	36,997	4.1%
New Claims Allowed	26,893	28,378	29,898	31,928	6.8%
Number of Non-contributory Pensioners	2,402	2,455	2,531	3,570	41.1%
Number of Retired Pensioners	2,240	2,360	2,555	2,737	7.1%
Contribution Income	\$46,681,397	\$49,576,692	\$50,160,260	\$52,791,811	5.2%
Total Income	\$68,177,115	\$65,325,823	\$72,186,386	\$76,738,622	6.3%
Total Expenditure	\$45,279,381	\$46,670,893	\$50,236,456	\$52,570,462	4.6%
Excess of Income Over Expenditure	\$22,897,734	\$18,654,930	\$21,949,930	\$24,168,160	10.1%
Administration Expenses	\$13,588,241	\$14,564,655	\$17,349,897	\$17,265,278	-0.5%
Administration Expenses as a % of Contribution Income	29.1%	29.4%	34.6%	32.7%	-1.9%
Administration Expenses as a % of Total Income	19.9%	22.3%	24.0%	22.5%	-1.5%
Total Expenditure to Contribution Income Ratio	1.0	0.9	1.0	1.0	0.0
Net Investment Income	\$20,466,248	\$13,099,456	\$19,782,380	\$25,453,938	28.7%
Total Investments	\$258,142,351	\$270,064,208	\$286,108,840	\$306,235,628	7.0%
Total Assets	\$295,963,057	\$313,546,747	\$332,963,083	\$353,447,151	6.2%
Customer Satisfaction Rate - External	81.4%	76.0%	N/A	N/A	N/A
Customer Satisfaction Rate - Internal	61.1%	75.7%	70.1%	70.1%	0.0%

Source: Social Security Board

Indicator sheet 1



Section I Registration



This section presents statistics on registration of all eligible persons in Belize. Indicators include the registration of the general population, employers and businesses. The principal source of the data is the Social Security Board's (SSB) Database. The data were initially gathered by the front-line staff through the registration process and entered into the SSB database using the Social Security Administration System (SSAS) application. 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, stipulates that all persons over age 14 and under age 65, employed in insurable employment must become registered with the Social Security Board (SSB). Voluntary contributors and self-employed persons who do not employ another person can voluntarily register himself/herself with SSB. Voluntary Amendments of the law in the 1990s transferred the obligation of registration to individuals, for themselves and their dependents. These allowed persons in the popu-



lation to register regardless of employment status or age. Each person that registers with the SSB becomes an insured person and is given a Social Security number. The Social Security number is fast becoming a primary source of identification within the country.

Employer and Business – The term employer is used to indicate that such an entity or person is registered and has an account with the SSB. The 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, one employer can have more than one business num-

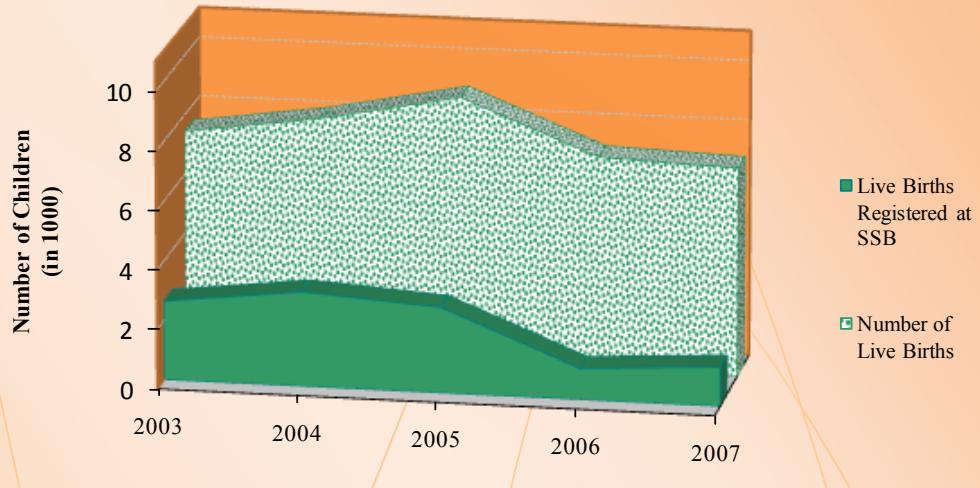
ber.

Population – the Belize constitution provides for a census every 10 years. This enumeration of the population is used as a benchmark for the inter-censal population estimates. The Mid-Year Population Estimates for the country of Belize are published by The Statistical Institute of Belize (SIB) in the Abstract of Statistics of Belize. These estimates are used as a basis of comparison for the registration coverage of the SSB.

Data on live births are provided by the Ministry of Health.



Chart 1
**Belize: Social Security Registration Coverage of Live Births,
2003 - 2007**



Source: Ministry of Health and Social Security Board

Table 1.1
**Belize: Social Security Registration
Coverage of Live Births,
2003 - 2007**

Year	Live Births	Children Registered in Birth Year	Percentage of Live Births Registered
2003	7,440	2,661	35.8
2004	8,083	3,192	39.5
2005	7,457	2,891	38.8
2006r	7,184	1,050	14.6
2007p	7,035	1,325	18.8

Source: Ministry of Health and Social Security Board



Table 1.2
Belize: Newly Registered Persons by District,
2004 - 2007

District	Year			
	2004	2005	2006r	2007p
Total	12,715	12,929	17,209	14,947
Corozal	1,418	1,309	1,291	960
Orange Walk	1,491	1,455	1,489	1,777
Belize	4,207	3,857	4,440	4,155
Cayo	2,425	2,599	2,633	3,294
Stann Creek	2,408	2,144	3,580	3,234
Toledo	766	1,565	3,776	1,527

Source: Social Security Board

Note: The large increase of 4,280 Registered Persons observed from 2005 to 2006 was due to The Registration Outreach Program in 2006.

Table 1.3
Belize: Newly Registered Persons by Age Group,
2003 - 2007

Age Group	Year				
	2003	2004	2005	2006r	2007p
Total	14,193	12,715	12,929	17,209	14,947
0 - 4	4,183	4,568	4,747	4,318	3,715
5 - 9	716	563	939	2,440	2,044
10 - 14	1,014	826	1,075	2,289	1,817
15 - 19	2,321	2,174	2,276	3,105	2,591
20 - 24	1,326	1,174	971	1,264	1,216
25 - 29	820	785	658	837	794
30 - 34	589	623	504	607	531
35 - 39	511	434	339	486	509
40 - 44	430	402	337	454	397
45 - 49	342	331	307	415	328
50 - 54	277	241	230	299	318
55 - 59	205	199	171	230	209
60+	1,459	395	374	465	478
Do Not Know or Not Stated	0	0	1	0	0

Source: Social Security Board

Note: The large increase of 4,280 Registered Persons observed from 2005 to 2006 was due to the Registration Outreach Program in 2006.



Table 1.4
Belize: Percentage of Newly Registered Persons in the
Population by Age Group,
2003 - 2007

Age Group	Year				
	2003	2004	2005	2006r	2007p
Total	5.2	4.5	4.4	5.7	4.8
0 - 4	10.6	11.2	11.3	11.7	10.0
5 - 9	1.9	1.5	2.3	6.0	4.8
10 - 14	2.9	2.3	2.9	5.7	4.3
15 - 19	7.7	7.0	7.1	9.1	7.3
20 - 24	5.4	4.7	3.7	5.2	4.9
25 - 29	3.8	3.6	2.9	4.0	3.7
30 - 34	3.2	3.3	2.6	3.0	2.5
35 - 39	3.2	2.6	2.0	2.6	2.6
40 - 44	3.3	3.0	2.5	2.9	2.4
45 - 49	3.5	3.3	2.9	3.4	2.5
50 - 54	3.9	3.3	3.0	3.1	3.1
55 - 59	3.9	3.7	3.1	3.5	2.9
60+	9.1	2.4	2.2	2.3	2.2

Source: Social Security Board and Statistical Institute of Belize

Note: The large increase of 4,280 Registered Persons observed from 2005 to 2006 was due to the Registration Outreach Program in 2006.



Table 1.5
Belize: Percentage of Newly Registered Persons in the Population by District, 2004 - 2005

District	Year					
	2004		%	2005		%
	Registered	Population		Registered	Population	
Total	12,715	282,600	4.5	12,929	291,800	4.4
Corozal	1,418	35,000	4.1	1,309	35,500	3.7
Orange Walk	1,491	43,800	3.4	1,455	44,900	3.2
Belize	4,207	84,200	5.0	3,857	87,000	4.4
Cayo	2,425	63,900	3.8	2,599	66,800	3.9
Stann Creek	2,408	28,900	8.3	2,144	30,000	7.1
Toledo	766	26,800	2.9	1,565	27,600	5.7

Source: Social Security Board and Statistical Institute of Belize

Table 1.6
Belize: Percentage of Newly Registered Persons in the Population by District, 2006 - 2007

District	Year					
	2006r		%	2007p		%
	Registered	Population		Registered	Population	
Total	17,209	301,300	5.7	14,947	311,480	4.8
Corozal	1,291	35,800	0.4	960	36,365	0.3
Orange Walk	1,489	46,000	0.5	1,777	47,145	0.6
Belize	4,438	90,000	1.5	4,155	93,215	1.3
Cayo	2,634	70,000	0.9	3,294	73,325	1.1
Stann Creek	3,581	31,100	1.2	3,234	32,180	1.0
Toledo	3,776	28,400	1.3	1,527	29,250	0.5

Source: Social Security Board and Statistical Institute of Belize

Note: The large increase of 4,280 Registered Persons observed from 2005 to 2006 was due to the Registration Outreach Program in 2006.



Table 1.7
**Belize: Percentage of Valid Card Holders in the Population,
2007p**

Branch	Persons with Valid Cards	Population	Percentage of Valid Card Holders in the Population
Total	206,973	311,480	66.4
Belize City	64,511	82,405	78.3
Belmopan	18,425	25,765	71.5
Corozal	19,923	36,365	54.8
Dangriga	17,530	20,908	83.8
Independence	9,280	14,605	63.5
Orange Walk	28,959	47,145	61.4
Punta Gorda	18,862	25,917	72.8
San Pedro	6,842	10,445	65.5
Santa Elena	22,641	47,925	47.2

Source: Social Security Board and Statistical Institute of Belize

Table 1.8
**Belize: Valid Cards by Card Type,
2005 - 2007**

Card Type	Year		
	2005	2006r	2007p
Total	181,155	203,712	206,973
Adult	126,276	146,090	149,946
Minor	46,225	50,732	51,227
Senior	8,654	6,890	5,800

Source: Social Security Board



Table 1.9
Belize: Newly Registered Businesses by District,
2005 - 2007

District	Year		
	2005	2006r	2007p
Total	1,828	1,949	1,993
Corozal	284	256	595
Orange Walk	253	263	439
Belize	560	636	311
Cayo	369	452	240
Stann Creek	248	238	307
Toledo	114	104	101

Source: Social Security Board

Table 1.10
Belize: Newly Registered Employers by District,
2005 - 2007

District	Year		
	2005	2006r	2007p
Total	1,424	1,769	1,683
Corozal	241	234	234
Orange Walk	221	269	219
Belize	318	561	535
Cayo	336	396	351
Stann Creek	213	214	254
Toledo	95	95	90

Source: Social Security Board



Section II Contributions



This section presents data related to Insured Persons and Contributions made to the Social Security Board (SSB). The principal source of the contribution data is the Social Security Board Databases. The data were initially gathered through various contribution processes and entered using the Contributions Management System (CMS) application. Contributions data are extracted from SSB's audited annual financial reports.

The principal source of insured persons' data is the Social Security Board (SSB) Databases. The data were initial-

ly gathered by the front-desk staff through the registration and contribution processes and entered into the SSB database using the Social Security Administration System (SSAS) and Contributions Management System (CMS) applications, respectively. The secondary source of the data is the Statistical Institute of Belize (SIB), where data relating to the Labour Force were gathered.

Insured Person – the 1979 Social Security Act makes provisions for any person over the age of 14 years and under the age of 65 years, who is



employed in insurable employment, to become an insured person. An **active insured person** is defined by SSB as a person who has made at least one weekly contribution to the SSB during the reference year. For SSB purposes, an employed person is one who worked for any one employer, eight (8) hours or more during the reference week.

Labour Force – According to the SIB, the Labour Force is comprised of 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 economic goods and services. Also included would be all those persons

who were temporarily absent from work during the reference week. Hence, the Labour Force is made up of all those persons who either had jobs (the Employed), or those who did not have jobs but were willing and able to work (the Unemployed). Labour Force indicators used include (a) the General Employment Rate – the percentage of employed persons within the Labour Force; (b) SSB participation rate in the Labour Force – the percentage of active insured persons within the Labour Force and (c) SSB participation rate in the Employed Labour Force – the percentage increase of active insured persons within the Employed Labour Force.

Industry – the categories of industries utilized by the SSB



are aggregated by the International Standard Industrial Classification of all Economic Activities Revision 3.1 (ISIC Rev. 3.1). The ISIC Rev. 3.1 is used both locally and internationally to classify the kind of economic activity being described. The ISIC Rev. 3.1 is reviewed and revised regularly, to include new economic activities and incorporate changes in existing activities. The categories are delineated according to the nature and uses of the goods and services provided, and also the inputs, processes and production technology used. The ISIC Rev. 3.1 treatment is applied to each economic activity using the top-down method from the letter (broad) level to the three digit level. For the purpose of reporting,

the data is aggregated into the broad categories.

Contributions – all persons in insurable employment must pay a portion of their earnings into the Social Security scheme. Presently, 8% of a persons average weekly earnings is payable. Contributions collected by the SSB are divided into two portions, namely the employees' contributions and the employers' contributions. The amount payable by both employer and employee is dependent on the gross of income of the employee. Persons earning less than \$140 per week, pay approximately 19% of the weekly contributions total, while the employer pays the balance. As the weekly earnings increase, the percentage of the weekly contributions payable



also increases; with the highest being 37%, payable by employees earning \$300 or more weekly. For insured persons who work after retirement, the employer is responsible for 100% of the contributions, a standard \$2.60, which provides coverage for employment injury benefits only. In addition, self-employed persons and voluntary contributors may contribute to the scheme voluntarily. Such contributors are responsible for their entire payments, which are 7% of their declared weekly earnings, up to maximum earnings of \$320 per week.

There are presently two methods of paying contributions. The direct payment method, using the SSB branch offices and the electronic transfer method where the employees'

information and/or the payment can be submitted electronically, thus eliminating the need to physically come to the branch office. All contributions collected are accrued into the Social Security fund, which is used to pay benefit and administrative expenditures, and invested to earn income for future expenditures and payment of pensions.

An active employer must have an active business and an active business is one which has contributed at least once during the reference year.

Earnings – according to the Social Security Regulations, all gross remuneration (including overtime, bonus, allowances, gratuities, etc.), are considered earnings and are subject to the Social Security Law. The SSB insurable earnings are 70% of the actual

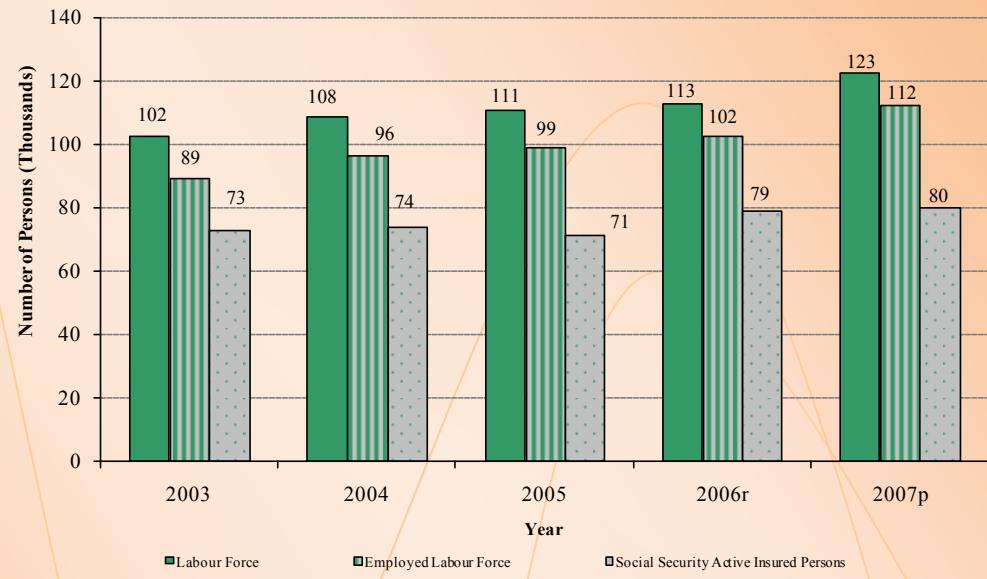


gross earnings, before any deductions. The higher the actual earnings, the higher the insurable earnings and the higher the benefit collected in the event of loss of work. This weekly insurable earnings is also used as a basis for benefit payments in the form of the

average weekly insurable earnings. This is the sum of the weekly insurable earnings over a period divided by the number of weeks in the period.

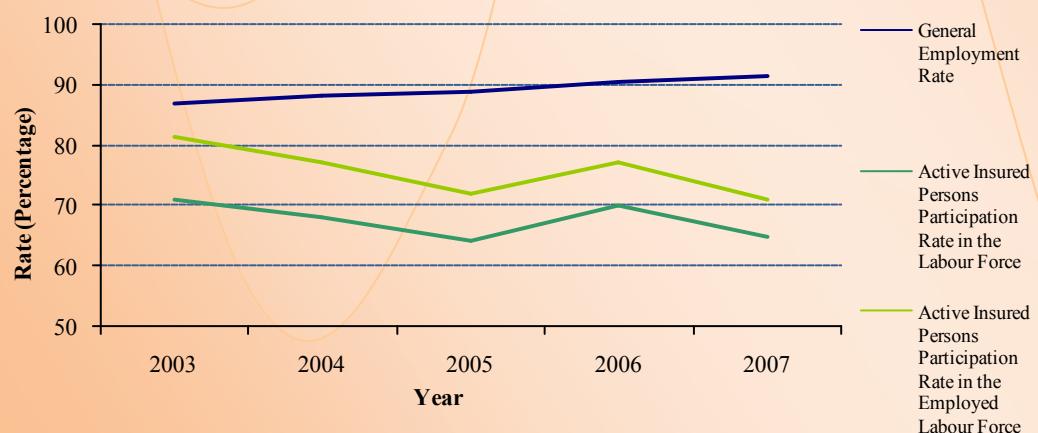


Chart 2
Belize: Labour Force, Employed Labour Force and Active Insured Persons



Source: Social Security Board and Statistical Institute of Belize

Chart 3
Belize: General Employment Rate and Active Insured Persons Participation Rates



Source: Social Security Board and Statistical Institute of Belize

Contributions 15



Table 2.1
Belize: Active Insured Persons and the Labour Force Participation Rates,
2003 - 2007

Year	Number of Persons in Labour Force	Number of Persons Employed in the Labour Force	Number of Active Insured Persons	% of Active Insured in the Labour Force	% of Active Insured in the Employed Labour Force
2003	102,437	89,222	72,560	70.8	81.3
2004	108,491	95,911	73,667	67.9	76.8
2005	110,786	98,589	71,184	64.3	72.2
2006r	112,806	102,233	78,923	70.0	77.2
2007p	122,710	112,230	79,746	65.0	71.1

Source: Social Security Board and Statistical Institute of Belize



Table 2.2
Belize: Active Insured Persons by District, Sex and Age Group,
2002 - 2007

Selected Characteristics	Year				
	2003	2004	2005	2006r	2007p
Total Population	72,560	73,667	71,184	78,923	79,746
District					
Corozal	9,317	9,309	9,443	10,312	10,382
Orange Walk	9,937	10,177	9,738	10,850	11,206
Belize	26,310	26,257	24,824	27,486	27,633
Cayo	13,024	13,527	13,526	14,673	15,318
Stann Creek	9,794	10,150	9,216	10,845	10,393
Toledo	4,178	4,247	4,437	4,757	4,814
Sex					
Male	47,228	47,677	46,329	50,491	50,741
Female	25,332	25,990	24,855	28,432	29,005
Age Group					
14 - 24	14,658	17,513	19,578	20,575	23,473
25 - 34	25,086	24,677	23,340	25,818	25,053
35 - 44	17,232	16,839	15,523	17,543	17,000
45 - 54	9,683	9,382	8,416	9,883	9,536
55+	5,679	5,125	4,303	5,074	4,635
Do Not Know or Not Stated	222	131	24	30	49

Source: Social Security Board

Note: An increase of 4,280 Registered Persons was observed from 2005 to 2006 due to the Registration Outreach Program in 2006.



Table 2.3
Belize: Active Insured Persons Participation Rate in the Employed Labour
Force by District, Sex and Age Group,
2003 - 2007

Characteristics	Year				
	2003	2004	2005	2006r	2007p
Total Population	81.3	76.8	72.2	77.2	71.1
District					
Corozal	79.2	76.0	84.5	85.4	74.1
Orange Walk	72.1	70.7	64.6	71.4	62.6
Belize	86.4	81.3	75.7	78.5	72.2
Cayo	71.0	67.5	61.9	67.6	66.0
Stann Creek	110.3	96.9	88.5	99.4	91.4
Toledo	69.7	65.6	61.2	65.1	64.5
Sex					
Male	78.0	75.1	71.4	74.4	74.7
Female	88.4	80.1	73.7	82.8	84.5
Age Group					
14 - 24	66.5	74.9	83.1	94.6	94.5
25 - 34	102.7	97.4	87.2	97.6	89.1
35 - 44	83.1	73.0	67.3	69.0	67.9
45 - 54	77.5	66.4	55.4	59.7	50.4
55+	61.2	52.0	44.1	42.1	37.4
Do Not Know or Not Stated	98.2	89.1	9.6	0.0	5.9

Source: Social Security Board and Statistical Institute of Belize



Table 2.4
Belize: Active Insured Persons by Industry,
2003 - 2007

Industry	2003	2004	2005	2006r	2007p
Total Active Insured Persons	72,560	73,667	71,184	78,923	79,746
Agriculture, Hunting and Forestry	14,930	14,666	13,921	15,842	15,181
Fishing	3,736	3,460	3,259	2,986	2,347
Mining and Quarrying	329	300	286	541	601
Manufacturing	7,156	7,172	6,894	7,271	7,425
Electricity, Gas, and Water Supply	646	1,004	733	781	899
Construction	6,635	6,644	7,505	8,266	8,678
Wholesale and Retail Trade, Repair of Motor Vehicles	9,285	10,048	9,456	10,188	10,664
Hotel and Restaurants	6,589	7,208	8,056	9,125	9,410
Transportation, Storage and Communication	5,099	5,334	4,739	4,979	5,094
Financial Intermediation	2,182	2,139	2,123	2,259	2,367
Real Estate, Renting and Business Activities	5,051	5,160	4,846	6,084	6,147
Public Administration	11,417	8,949	7,521	10,074	7,158
Education	4,736	4,665	3,206	5,091	5,534
Health and Social Work	2,644	2,777	2,645	2,802	2,975
Other Community, Social and Personal Activities	4,406	5,816	4,599	5,157	5,415
Private Households with Employed Persons	1,736	1,817	1,549	1,814	1,734
Extra-Territorial Organizations and Bodies	200	190	206	233	234
Do Not Know or Not Stated	288	777	828	1,128	893

Source: Social Security Board

Note: 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.



Table 2.5
Belize: Percentage Distribution of Active Insured Persons by Industry,
2003 - 2007

Industry	Year				
	2003	2004	2005	2006r	2007p
Total	100.0	100.0	100.0	100.0	100.0
Agriculture, Hunting and Forestry	20.6	19.9	19.6	20.1	19.0
Fishing	5.1	4.7	4.6	3.8	2.9
Mining and Quarrying	0.5	0.4	0.4	0.7	0.8
Manufacturing	9.9	9.7	9.7	9.2	9.3
Electricity, Gas, and Water Supply	0.9	1.4	1.0	1.0	1.1
Construction	9.1	9.0	10.5	10.5	10.9
Wholesale and Retail Trade, Repair of Motor Vehicles	12.8	13.6	13.3	12.9	13.4
Hotel and Restaurants	9.1	9.8	11.3	11.6	11.8
Transportation, Storage and Communication	7.0	7.2	6.7	6.3	6.4
Financial Intermediation	3.0	2.9	3.0	2.9	3.0
Real Estate, Renting and Business Activities	7.0	7.0	6.8	7.7	7.7
Public Administration	15.7	12.1	10.6	12.8	9.0
Education	6.5	6.3	4.5	6.5	6.9
Health and Social Work	3.6	3.8	3.7	3.6	3.7
Other Community, Social and Personal Activities	6.1	7.9	6.5	6.5	6.8
Private Households with Employed Persons	2.4	2.5	2.2	2.3	2.2
Extra-Territorial Organizations and Bodies	0.3	0.3	0.3	0.3	0.3
Do Not Know or Not Stated	0.4	1.1	1.2	1.4	1.1

Source: Social Security Board

Note: 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.



Chart 4
Belize: Contributions Income and Benefit Expenditure,
2003 - 2007

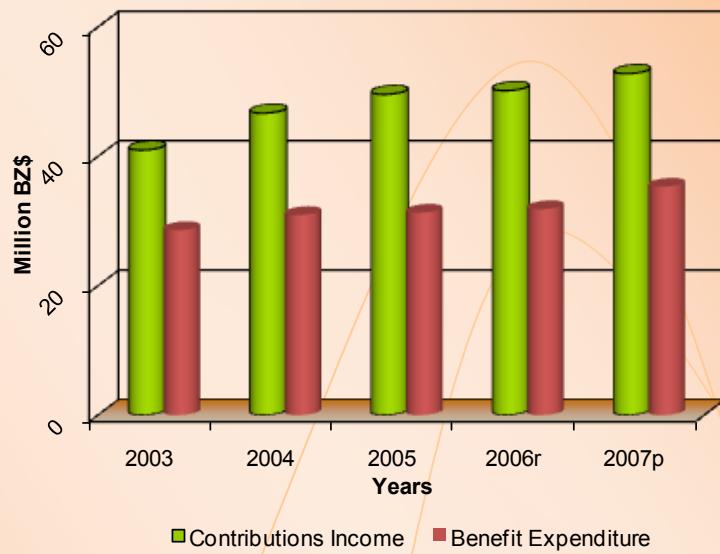


Table 2.6
Belize: Analysis of Contributions Income and Benefit Expenditure,
2003 - 2007
(BZ\$)

Year	Contributions Income	Benefit Expenditure	Benefit / Contributions (%)
2003	40,977,522	28,587,150	69.8
2004	46,681,397	30,924,169	66.2
2005	49,576,692	31,292,036	63.1
2006r	50,160,260	31,822,797	63.4
2007p	52,791,811	35,305,184	66.9

Source: Social Security Board

Note: Adjustments in 2005 contributions figures reflect total cash payments received by SSB as at December 31, 2005.



Table 2.7
Belize: Schedule of Contributions Based on Weekly Insurable Earnings,

Weekly Earnings Group	Average Insurable Contributions BZ\$	Employees' Contributions %	Employers' Contributions BZ\$	Total Weekly Contributions BZ\$	%
Under \$70.00	55.00	0.83	19.0	3.57	81.0
\$70.00 - \$109.99	90.00	1.35	19.0	5.85	81.0
\$110.00 - \$139.99	130.00	1.95	19.0	8.45	81.0
\$140.00 - \$179.99	160.00	3.15	25.0	9.65	12.80
\$180.00 - \$219.99	200.00	4.75	30.0	11.25	70.0
\$220.00 - \$259.99	240.00	6.35	33.0	12.85	67.0
\$260.00 - \$299.99	280.00	7.95	35.0	14.45	65.0
\$300.00 and over	320.00	9.55	37.0	16.05	63.0
**	0.00	0.00	2.60	2.60	2.60

Source: Social Security Board

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



Table 2.8
Belize: Active Insured Persons by Average Weekly Insurable Earnings Group,
2003 - 2007

Weekly Earnings Group	Year				
	2003	2004	2005	2006r	2007p
Total	72,560	73,667	71,184	78,923	79,746
Under \$70.00	3,467	2,424	2,935	7,210	2,598
\$70.00 to \$109.99	8,865	7,564	8,107	9,153	6,399
\$110.00 to \$139.99	9,828	9,734	8,187	8,380	7,716
\$140.00 to \$179.99	14,108	14,598	12,927	12,401	14,571
\$180.00 to \$219.99	9,432	9,717	8,937	1,838	11,966
\$220.00 to \$259.99	6,671	7,101	7,110	13,167	9,008
\$260.00 to \$299.99	5,212	5,622	5,328	3,919	8,040
\$300.00 and Over	14,526	16,433	16,802	21,824	18,750
**	451	474	851	1,031	698

Source: Social Security Board

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

Table 2.9
Belize: Percentage Distribution of Active Insured Persons by
Average Weekly Insurable Earnings,
2003 - 2007

Weekly Earnings Group	Year				
	2003	2004	2005	2006r	2007p
Total	100.0	100.0	100.0	100.0	100.0
Under \$70.00	4.8	3.3	4.1	9.1	3.3
\$70.00 to \$109.99	12.2	10.3	11.4	11.6	8.0
\$110.00 to \$139.99	13.5	13.2	11.5	10.6	9.7
\$140.00 to \$179.99	19.4	19.8	18.2	15.7	18.3
\$180.00 to \$219.99	13.0	13.2	12.6	2.3	15.0
\$220.00 to \$259.99	9.2	9.6	10.0	16.7	11.3
\$260.00 to \$299.99	7.2	7.6	7.5	5.0	10.1
\$300.00 and Over	20.0	22.3	23.6	27.7	23.5
**	0.6	0.6	1.2	1.3	0.9

Source: Social Security Board

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



Table 2.10
Belize: Total Contributions Collected by District,
2003 - 2007
(BZ\$)

District	2003	2004	Year 2005	2006r	2007p
Total	40,977,522	46,681,397	49,576,692	50,160,260	52,791,811
Corozal	2,779,224	2,950,572	3,188,550	3,618,966	3,928,683
Orange Walk	2,496,982	2,473,982	2,378,530	2,461,654	2,751,258
Belize	23,564,520	24,489,913	24,873,471	23,624,924	24,726,880
Cayo	6,864,766	11,887,978	13,899,934	14,580,885	15,124,911
Stann Creek	4,268,577	4,167,780	4,416,477	5,166,923	5,483,455
Toledo	1,003,452	711,172	819,730	706,908	776,623

Source: Social Security Board

Note: Adjustments in 2005 contributions figures reflect total cash payments received by SSB as at December 31, 2005.



Table 2.11
Belize: Percentage Distribution of Total Contributions
Collected by District,
2003 - 2007

District	2003	2004	Year 2005	2006r	2007p
Total	100.0	100.0	100.0	100.0	100.0
Corozal	6.8	6.3	6.4	7.1	7.4
Orange Walk	6.1	5.3	4.8	4.7	5.2
Belize	57.5	52.5	50.2	46.5	46.8
Cayo	16.8	25.5	28.0	30.2	28.7
Stann Creek	10.4	8.9	8.9	10.2	10.4
Toledo	2.4	1.5	1.7	1.4	1.5

Source: Social Security Board

Note: Adjustments in 2005 contributions figures reflect total cash payments received by SSB as at December 31, 2005.

Table 2.12
Belize: Contribution Income by Year,
2003 - 2007
(BZ\$)

Year	Contribution Income	Percentage Change (%)
2003	40,977,522	16.7
2004	46,681,397	13.9
2005	49,576,692	6.2
2006r	50,160,260	1.2
2007p	52,791,811	5.2

Source: Social Security Board

Note: Adjustments in 2005 contributions figures reflect total cash payments received by SSB as at December 31, 2005.



Table 2.13
Belize: Active Businesses by Industry,
2003 - 2007

Industry	2003	2004	2005	2006r	2007p
Total	8,198	8,498	8,779	9,241	9,439
Agriculture, Hunting and Forestry	3,109	2,937	3,164	3,233	3,175
Fishing	36	38	36	35	32
Mining and Quarrying	23	23	25	21	23
Manufacturing	398	422	403	433	461
Electricity, Gas and Water Supply	28	36	37	58	64
Construction	541	538	555	665	742
Wholesale and Retail, Repair	1,043	1,117	1,104	1,142	1,154
Hotels and Restaurants	711	784	810	851	897
Transport, Storage and Communication	241	248	261	268	294
Financial Intermediation	82	88	93	91	100
Real Estate, Renting and Business Activities	322	369	384	405	442
Public Administration	131	217	204	203	200
Education	169	181	168	174	166
Health and Social Work	110	126	132	140	134
Other Community, Social and Personal Activities	333	372	385	373	386
Private Households with Employed Persons	872	919	929	1,040	1,071
Extra-Territorial Organizations and Bodies	14	13	11	13	13
Do Not Know or Not Stated	35	70	78	96	85

Source: Social Security Board



Table 2.14
Belize: Percentage Distribution of Active Businesses by Industry,
2003 - 2007

Industry	Year					100.0
	2003	2004	2005	2006r	2007p	
Total	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, Hunting and Forestry	37.9	34.6	36.0	35.0	33.6	
Fishing	0.4	0.4	0.4	0.4	0.3	
Mining and Quarrying	0.3	0.3	0.3	0.2	0.2	
Manufacturing	4.9	5.0	4.6	4.7	4.9	
Electricity, Gas and Water Supply	0.3	0.4	0.4	0.6	0.7	
Construction	6.6	6.3	6.3	7.2	7.9	
Wholesale and Retail, Repair	12.7	13.1	12.6	12.4	12.2	
Hotels and Restaurants	8.7	9.2	9.2	9.2	9.5	
Transport, Storage and Communication	2.9	2.9	3.0	2.9	3.1	
Financial Intermediation	1.0	1.0	1.1	1.0	1.1	
Real Estate, Renting and Business Activities	3.9	4.3	4.4	4.4	4.7	
Public Administration	1.6	2.6	2.3	2.2	2.1	
Education	2.1	2.1	1.9	1.9	1.8	
Health and Social Work	1.3	1.5	1.5	1.5	1.4	
Other Community, Social and Personal Activities	4.1	4.4	4.4	4.0	4.1	
Private Households with Employed Persons	10.6	10.8	10.6	11.3	11.3	
Extra-Territorial Organizations and Bodies	0.2	0.2	0.1	0.1	0.1	
Do Not Know or Not Stated	0.4	0.8	0.9	1.0	0.9	

Source: Social Security Board



Table 2.15
Belize: Active Businesses by District,
2003 - 2007

District	Year				
	2003	2004	2005	2006r	2007p
Total	8,198	8,498	8,779	9,241	9,439
Corozal	2,315	2,211	2,497	2,549	2,522
Orange Walk	1,576	1,572	1,565	1,633	1,643
Belize	2,305	2,434	2,370	2,562	2,594
Cayo	1,184	1,381	1,407	1,520	1,609
Stann Creek	516	592	633	677	753
Toledo	302	308	307	300	318

Source: Social Security Board

Table 2.16
Belize: Percentage Distribution of Active Businesses by District,
2003 - 2007

District	Year				
	2003	2004	2005	2006r	2007p
Total	100.0	100.0	100.0	100.0	100.0
Corozal	28.2	26.0	28.4	27.6	26.7
Orange Walk	19.2	18.5	17.8	17.7	17.4
Belize	28.1	28.6	27.0	27.7	27.5
Cayo	14.4	16.3	16.0	16.4	17.0
Stann Creek	6.3	7.0	7.2	7.3	8.0
Toledo	3.7	3.6	3.5	3.2	3.4

Source: Social Security Board



Table 2.17
Belize: Active Contributing Employers by District,
2003 - 2007

District	Year				
	2003	2004	2005	2006r	2007p
Total	8,021	8,395	8,837	8,837	8,960
Corozal	2,189	2,085	2,443	2,456	2,432
Orange Walk	1,554	1,542	1,533	1,579	1,592
Belize	2,175	2,359	2,292	2,248	2,306
Cayo	1,061	1,178	1,216	1,654	1,640
Stann Creek	464	565	615	638	715
Toledo	261	292	296	262	275

Source: Social Security Board



Section III Benefits



This section presents information on appeals and social security benefits namely: sickness, maternity, retirement, invalidity, survivor's benefit, funeral grants, employment injury, disablement, death, Non-contributory Pension (NCP), and National Health Insurance (NHI).

The primary source of benefits data is the Social Security databases. Data on the Mid-Year Population Estimates are obtained from the Statistical Institute of Belize.

The primary source of appeals data is from Legal Services, Social Security Board.

The Social Security Act was established to provide financial payments resulting from sickness, maternity, retirement, invalidity, death, and disability. This Act provides monthly benefit to retired or disabled insured workers and to survivors of insured persons.

Benefits

The benefits covered by the SSB are grouped into three main branches: short-term, long-term, and employment injury.

The Social Security Act, Chapter 34 of the laws of Be-



lize 1980 established a system of Social Security providing pecuniary payment by way of Retirement Benefit, Maternity Benefit, Injury Benefit, Sickness Benefit, Disablement Benefit, Death Benefit, Survivors' Benefit and Funeral Grant for insured persons. In 1999, coverage was extended to domestic workers who worked up to a minimum of 8 hours per week and also Medical Care for Employment Injury was expanded to include Medical Care by the private sector. In 2003, the expansion of coverage included the self-employed, and women 65 years and older who qualified for the Non-Contributory Pension (NCP), a poverty alleviation program implemented by the Government of Belize. In December 2007 this program was expanded and provision

was made to include males 67 years and older.

Short Term Benefit Branch

The Short Term Branch is comprised of sickness benefit, maternity allowance and maternity grant.

An automated system for processing short term benefits was put in place in 2004. In 2005, the system provided SSB with timely and accurate management reports and statistical information for prompt and effective decision making.

Sickness benefit is paid for a maximum of 273 days, including Sundays, once the claimant has been medically certified as being unable to work. Maternity allowance benefit is paid to an insured



woman on maternity leave for a maximum of 14 weeks but not earlier than seven weeks from the expected date of delivery. In the event that an insured woman is not entitled to a maternity benefit/allowance, the grant can be awarded to the father of the child.

Long Term Benefit Branch

The Long Term Branch is comprised of funeral grant, retirement grant, retirement pension, survivor's grant, survivor's pension, invalidity grant, and invalidity pension.

The age of eligibility for full retirement benefit is 65 years; however, if you retire from insurable employment a benefit is payable between the ages of 60 and 64 years. An invalidity pension is given to an

insured worker who cannot work due to a specific disease which is likely to be permanent. Survivors' benefit is payable to qualifying dependents of deceased insured workers. Dependents include parents and children (up to 16 years or up to 21 years, if attending school on a full-time basis). A funeral grant is paid for death by natural cause to an insured worker's spouse or children if that insured worker dies from natural causes.

Employment Injury Benefit Branch

The Employment Injury Branch is comprised of injury benefit, disablement, death benefit, funeral grant for employment injury, medical care, and constant attendance allowance.

In 2001, legislation amended employment injury coverage to ex-



tend to injuries suffered during travel defined as “home-work-home”. Now insured workers can receive benefits when injured on the job or while travelling to and from work. Full medical care is also provided to insured workers who receive an employment injury. If treatment is necessary but cannot be obtained locally, medical treatment can be obtained from abroad subsequently to SSB's approval.

Disablement pension is awarded if an injury occurs on the job or while going to work or from work to home and is assessed at 25% disable. A lump sum is generally payable to an injury assessed at less than 25%.

A funeral grant is given to

cover expenses of the funeral for death caused by employment injury. A death benefit is paid to survivors of a deceased insured person who died as a result of an employment injury. The amount of this benefit payment is \$1,500.

Non-contributory Pension (NCP)

In 2003, the NCP program was initiated by the Government of Belize as part of poverty alleviation for women 65 years or older. It is governed by statutory instrument No. 77 of 2003 of the Social Security Act, Chapter 44 of the Laws of Belize. In December 2007, NCP was extended to include males aged 67 years or older and the monthly payment increased from \$75 to \$100 (BZ\$). A committee consisting of four



persons which includes a representative of the Board, the Belize Council of Churches, Help Age Belize, and Ministry of Human Development are responsible for determining the action to be taken on these claims received each month. All recipients must have a valid social security card and cannot be in receipt of a pension (e.g. government, social security or any other type of pension).

National Health Insurance (NHI)

In August 2001, the Government of Belize approved a project to finance health care through the implementation of NHI. SSB committed certain monies from the SSB fund to be used to purchase affordable health care services. The NHI Pilot Project was tested on the

Southside of Belize City.

Findings of the NHI Pilot Project and the extension of the Program in Southside Belize City and the Southern Districts confirms that the NHI scheme has not only improved access to medical care in those areas, but also provided valuable information for the anticipated national rollout.

Appeals

Where an insured person is unsatisfied with a decision made by the Social Security Board regarding benefits payment, an appeal can be made to the Appeal Tribunal. The tribunal is comprised of an Attorney as chairperson, a representative of employers and a representative of employees.

Legal Services Department



oversees the logistical arrangement for all appeals to be heard and for appellants to

be duly informed of decisions of the tribunal hearings.



Table 3.1
Belize: Benefits Expenditure by Branch/Benefit,
2003 - 2007
(BZ\$)

Branch/Benefit	Year				
	2003	2004	2005	2006r	2007p
Total	28,587,150	30,924,169	31,292,036	31,822,797	35,305,184
Short Term	7,053,012	7,872,402	7,912,055	8,032,219	8,617,124
Sickness	3,965,648	4,335,613	4,412,500	4,417,664	4,959,797
Maternity Allowance	2,095,264	2,441,044	2,506,045	2,644,679	2,641,830
Maternity Grant	992,100	1,095,745	993,511	969,876	1,015,497
Long Term	10,361,420	11,929,077	12,411,847	14,320,834	15,566,642
Retirement	6,470,831	7,428,736	7,873,354	8,827,106	9,977,812
Survivors	2,204,901	2,492,461	2,409,361	2,970,306	2,973,781
Invalidity	1,025,637	1,312,902	1,459,284	1,759,732	1,821,341
Funeral Grant (NC)	660,051	694,978	669,848	763,690	793,707
Employment Injury	5,286,296	4,638,578	3,931,361	3,976,836	4,938,426
Injury Benefit	3,074,379	2,389,478	1,909,623	1,954,240	2,874,038
Disablement	1,614,574	1,668,057	1,414,791	1,454,923	1,483,075
Death Benefit	577,843	573,543	602,447	564,741	572,312
Funeral Grant (EI)	19,500	7,500	4,500	2,931	9,000
Non-contributory					
Pensions	1,245,557	2,009,527	2,131,955	2,211,394	2,499,647
National Health Insurance	4,640,865	4,474,585	4,904,818	3,281,514	3,683,346

Source: Social Security Board

Note: National Health Insurance data refers to Net Payments; the difference of Social Security and GOB contributions.



Table 3.2
Belize: Type of Benefit Payments by Year
2003 - 2007

Benefit	2003	2004	2005	2006r	2007p
Total	30,772	29,295	30,833	32,428	35,498
Short Term	25,097	23,260	25,124	26,158	27,994
Sickness	20,860	18,819	20,674	21,603	23,435
Maternity Allowance	1,056	1,159	1,185	1,341	1,225
Maternity Grant	3,181	3,282	3,265	3,214	3,334
Long Term	1,050	1,068	1,091	1,358	1,328
Retirement	364	359	363	439	455
Survivors	146	160	143	215	170
Invalidity	55	61	56	76	53
Funeral Grant (NC)	485	488	529	628	650
Employment Injury	2,640	2,565	2,163	2,381	2,606
Injury	2,351	2,365	2,020	2,260	2,471
Disablement	264	198	132	113	126
Death Benefit	12	1	8	6	5
Funeral Grant (EI)	13	1	3	2	4
Non-contributory Pensions	1,985	2,402	2,455	2,531	3,570

Source: Social Security Board

Note: In December of 2007, males were allowed to receive Non-contributory Pension.



Table 3.3
Belize: Total Claims Processed by Year
2003 - 2007

Benefit	Year				
	2003	2004	2005	2006r	2007p
Total	31,671	30,346	32,843	35,534	36,997
Short Term	27,529	26,139	29,009	31,248	32,651
Sickness	22,902	21,236	24,103	26,246	27,698
Maternity Allowance	1,137	1,263	1,286	1,471	1,327
Maternity Grant	3,490	3,640	3,620	3,531	3,626
Long Term	1,214	1,178	1,212	1,475	1,409
Retirement	421	403	395	472	482
Survivors	185	177	166	243	183
Invalidity	79	82	84	99	67
Funeral Grant (NC)	529	516	567	661	677
Employment Injury	2,928	3,029	2,622	2,811	2,937
Injury	2,612	2,798	2,472	2,680	2,792
Disablement	288	229	138	123	132
Death Benefit	15	1	8	6	9
Funeral Grant (EI)	13	1	4	2	4

Source: Social Security Board

Note: Includes allowed and disallowed new claims



Table 3.4a
Belize: Sickness Benefit Days by Selected Characteristics,
2003 - 2004

Benefit Days	2003			2004		
	Cases	Total Number of Days	Mean Payment (BZ\$)	Cases	Total Number of Days	Mean Payment (BZ\$)
Total	20,852	180,802	215	18,760	155,100	208
01 - 06	13,776	47,696	87	13,241	41,765	81
07 - 12	6,637	40,284	141	3,036	25,756	213
13 - 18	1,709	19,175	203	977	14,746	374
19 - 24	447	8,261	334	329	6,969	532
25 - 30	219	5,811	693	227	6,346	729
31 - 36	275	8,743	816	255	8,221	862
37 - 42	114	4,228	757	106	4,189	1,037
43 - 48	116	5,165	1,168	115	5,232	1,150
49 - 54	59	2,924	1,188	62	3,189	1,268
55 - 60	65	3,698	1,561	44	2,507	1,437
61 - 66	86	5,334	1,587	107	6,697	1,560
67 - 72	44	2,939	1,393	21	1,446	1,810
73 - 78	32	2,391	1,583	25	1,895	2,175
79 - 84	16	1,278	2,424	18	1,468	2,056
85 - 90	31	2,678	1,705	14	1,228	2,041
91 - 96	33	3,072	2,754	55	5,120	2,408
97 - 102	21	2,041	1,996	21	2,080	2,217
103 - 108	14	1,454	2,777	7	740	2,326
109 - 114	10	1,110	2,311	13	1,443	2,900
115 - 120	9	1,053	2,250	12	1,410	3,065
121 - 126	19	2,338	3,183	11	1,359	2,588
127 - 132	5	648	3,030	10	1,299	3,272
133 - 138	5	676	3,135	6	817	3,544
139 - 144	7	993	4,035	3	424	3,300
145 - 150	9	1,336	2,789	6	883	4,278
151 - 156	8	1,230	3,477	4	616	3,024
157+	68	14,613	5,286	35	7,255	4,316

Source: Social Security Board

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



Table 3.4b
Belize: Sickness Benefit Days by Selected Characteristics,
2005 - 2006

Benefit Days	2005			2006r		
	Cases	Total Number of Days	Mean Payment (BZ\$)	Cases	Total Number of Days	Mean Payment (BZ\$)
Total	20,657	174,123	219	21,603	150,265	181
01 - 06	14,719	47,395	85	15,989	50,053	81
07 - 12	3,195	27,022	216	3,425	28,649	210
13 - 18	1,022	15,366	387	865	12,891	396
19 - 24	386	8,216	549	289	6,108	543
25 - 30	248	6,886	728	187	5,235	759
31 - 36	317	10,313	865	289	9,286	850
37 - 42	103	4,047	980	104	4,118	1,032
43 - 48	130	5,900	1,188	109	4,945	1,228
49 - 54	64	3,317	1,307	60	3,070	1,357
55 - 60	68	3,924	1,510	52	3,013	1,589
61 - 66	80	5,012	1,700	61	3,826	1,558
67 - 72	41	2,848	1,678	19	1,317	1,817
73 - 78	34	2,566	1,781	11	833	1,987
79 - 84	23	1,860	2,072	13	1,052	1,891
85 - 90	22	1,948	2,167	15	1,323	2,233
91 - 96	53	4,971	2,557	29	2,689	2,520
97 - 102	14	1,392	2,521	9	896	2,742
103 - 108	14	1,476	2,662	16	1,683	2,760
109 - 114	9	1,003	2,583	8	884	3,118
115 - 120	3	350	2,499	5	587	3,143
121 - 126	16	1,971	3,272	9	1,116	3,662
127 - 132	16	2,084	2,917	4	518	2,587
133 - 138	8	1,080	3,642	5	675	3,542
139 - 144	4	559	3,554	2	281	4,796
145 - 150	2	292	3,843	4	592	4,063
151 - 156	11	1,689	3,890	3	456	4,190
157+	55	10,636	5,221	21	4,169	5,306

Source: Social Security Board

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



Table 3.4c
Belize: Sickness Benefit Days by Selected Characteristics,
2007

Benefit Days	Cases	2007p Total Number of Days	Mean Payment (BZ\$)
Total	23,518	192,522	211
01 - 06	16,798	53,571	84
07 - 12	3,858	31,915	210
13 - 18	1,106	16,480	377
19 - 24	366	7,798	570
25 - 30	267	7,531	782
31 - 36	297	9,644	872
37 - 42	109	4,298	1,106
43 - 48	149	6,739	1,228
49 - 54	70	3,567	1,272
55 - 60	68	3,933	1,570
61 - 66	90	5,653	1,680
67 - 72	26	1,807	1,919
73 - 78	29	2,184	2,010
79 - 84	19	1,550	2,013
85 - 90	30	2,642	2,180
91 - 96	41	3,798	2,488
97 - 102	31	3,091	2,560
103 - 108	16	1,693	2,648
109 - 114	16	1,784	2,960
115 - 120	8	949	3,140
121 - 126	21	2,598	3,016
127 - 132	6	775	3,274
133 - 138	9	1,223	3,243
139 - 144	1	140	5,120
145 - 150	6	885	3,663
151 - 156	8	1,233	4,262
157+	73	15,041	5,183

Source: Social Security Board

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



Table 3.5
Belize: Sickness Cases not Paid by Reason for Non-Payment,
2003 - 2007

Reason for Non-Payment	2003	2004	2005	2006r	2007p
Total	1,907	1,515	3,429	4,642	4,488
Less than 50 paid contributions	1,365	572	1,319	1,710	1,817
Less than 8 paid contributions	229	86	218	263	305
Was not in insurable employment	50	48	54	55	56
Late claim	126	705	1,478	2,302	1,825
No contribution paid	0	0	0	0	0
Willful misconduct	2	1	2	0	0
Worked during period claimed	14	49	87	59	89
Injury not in course of employment	0	0	0	76	0
No medical certificate	0	8	27	16	31
Period already claimed	16	9	59	43	40
Claimant is under 14 years	4	0	55	0	0
IP over 65 years	0	28	0	42	46
Other (Including abandoned claims)	101	9	130	76	279

Source: Social Security Board



Table 3.6
Belize: Maternity Allowance by Selected Characteristics,
2003 - 2007

Selected Characteristics	2003	2004	2005	2006r	2007p
Cases	1,056	1,056	1,163	1,341	1,256
Age Group					
14 - 19	61	33	53	36	29
20 - 24	310	308	341	402	321
25 - 29	303	331	391	430	401
30 - 34	238	230	235	297	315
35 - 39	116	130	115	143	143
40 - 44	22	20	27	33	46
45+	6	4	1	0	1
Days Claimed	86,534	88,140	93,345	92,609	107,820
Age Group					
14 - 19	5,474	3,019	4,576	2,225	2,662
20 - 24	25,405	25,414	27,890	23,315	28,285
25 - 29	24,864	27,682	30,840	30,637	34,229
30 - 34	19,544	19,094	18,899	22,693	26,295
35 - 39	9,293	10,987	9,001	11,134	12,320
40 - 44	1,545	1,566	2,041	2,605	3,987
45+	409	378	98	0	42
Mean Payment (\$BZ)	1,922	1,971	1,932	1,972	1,891
Age Group					
14 - 19	1,367	1,475	1,329	1,177	1,703
20 - 24	1,734	1,721	1,815	1,801	1,969
25 - 29	2,081	2,095	2,000	2,030	2,178
30 - 34	2,123	2,146	2,135	2,227	2,300
35 - 39	2,021	2,082	1,956	1,967	2,402
40 - 44	1,346	1,988	1,754	1,897	1,883
45+	1,401	1,384	1,349	0	798

Source: Social Security Board

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



Table 3.7
Belize: Maternity Grants Paid by Age Group and Sex,
2003 - 2007

Age Group	Year				
	2003	2004	2005	2006r	2007p
Total	3,169	3,305	3,265	3,304	3,661
14 - 19	92	91	98	96	67
20 - 24	826	797	866	855	880
25 - 29	929	981	977	1,022	1,050
30 - 34	696	721	692	685	826
35 - 39	368	430	356	374	466
40 - 44	159	176	174	178	222
45 - 49	53	60	60	54	92
50 - 54	25	30	27	26	33
55 - 59	18	16	13	11	19
60+	3	3	2	3	6
Male	2,109	2,175	2,137	2,173	2,463
14 - 19	45	61	48	59	40
20 - 24	520	484	531	511	579
25 - 29	616	614	609	642	662
30 - 34	443	464	456	455	536
35 - 39	261	286	245	258	327
40 - 44	129	161	147	154	171
45 - 49	51	56	59	54	91
50 - 54	23	30	27	26	32
55 - 59	18	16	13	11	19
60+	3	3	2	3	6
Female	1,060	1,130	1,128	1,131	1,198
14 - 19	47	30	50	37	27
20 - 24	306	313	335	344	301
25 - 29	313	367	368	380	388
30 - 34	253	257	236	230	290
35 - 39	107	144	111	116	139
40 - 44	30	15	27	24	51
45 - 49	2	4	1	0	1
50 - 54	2	0	0	0	1
55 - 59	0	0	0	0	0
60+	0	0	0	0	0

Source: Social Security Board

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Table 3.8
Belize: Disallowed Maternity Grant Claims by Reason of Disallowance,
2003 - 2007

Reason for Disallowance	2003	2004	2005	2006r	2007p
Total	307	352	352	226	304
Less than 25 paid contributions in specified 50 weeks	198	234	266	174	229
Less than 50 paid contributions	87	77	63	39	50
Late claim	11	5	2	2	8
Grant previously claimed	4	1	8	3	5
Wife receiving maternity benefit	2	1	4	2	1
Claimant under 14 years or over 65 years for retirement benefit	0	0	1	0	0
Less than 26 self-employed contributions	0	0	3	4	1
Name of father does not appear on certificate	0	1	2	1	1
Other	5	13	3	1	9

Source: Social Security Board



Table 3.9
Belize: Retirement Pensions Awarded by Single Age, Sex and
Mean Monthly Payment,
2003 - 2007

Single Age	Year				
	2003	2004	2005	2006r	2007p
Total	191	208	175	227	215
60	83	102	92	110	91
61	15	18	21	5	16
62	16	12	11	23	13
63	11	9	4	18	14
64	18	18	11	7	22
65	44	42	30	26	46
66	2	5	4	33	8
67	0	0	1	0	2
68	0	2	0	3	1
69+	2	0	1	2	2
Male	143	139	123	159	151
60	60	61	64	78	61
61	13	12	15	0	11
62	13	10	9	17	9
63	5	7	2	15	11
64	16	14	7	3	15
65	33	32	23	11	36
66	2	2	2	30	5
67	0	0	1	0	1
68	0	1	0	3	1
69+	1	0	0	2	1
Female	48	69	52	68	64
60	23	41	28	32	30
61	2	6	6	5	5
62	3	2	2	6	4
63	6	2	2	3	3
64	2	4	4	4	7
65	11	10	7	15	10
66	0	3	2	3	3
67	0	0	0	0	1
68	0	1	0	0	0
69+	1	0	1	0	1
Mean Monthly Payment (BZ\$)					
Total	280	322	327	369	427
Male	287	330	337	388	415
Female	258	307	305	361	453

Source: Social Security Board

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Table 3.10a
Belize: Cumulative¹ Retired Pensioners by Single Age and
Mean Monthly Payment,
2003 - 2007

Single Age	Year				
	2003	2004	2005	2006r	2007p
Total	2,102	2,240	2,360	2,555	2,737
60	84	101	276	170	60
61	99	93	116	130	145
62	100	116	112	143	135
63	118	104	127	127	145
64	130	134	145	125	149
65	145	157	209	175	175
66	134	153	152	171	170
67	131	137	119	157	164
68	134	129	113	146	163
69	87	130	85	118	158
70	87	84	92	132	138
71	77	86	68	104	122
72	86	73	99	81	117
73	78	85	57	68	106
74	84	71	81	82	75
75	90	81	73	63	65
76	75	85	82	77	86
77+	363	421	354	486	564
Mean Monthly Payment (BZ\$)	225	235	244	253	270

Source: Social Security Board

1. Includes all persons classified as being retired and are in receipt of a Social Security Income.



Table 3.10b
Belize: Cumulative¹ Retired Male Pensioners by Single Age and
Mean Monthly Payment,
2003 - 2007

Single Age	Year				
	2003	2004	2005	2006r	2007p
Male	1,569	1,656	1,714	1,851	1,961
60	62	61	192	112	37
61	64	66	70	93	94
62	71	79	79	94	91
63	88	73	91	84	97
64	90	104	97	88	98
65	103	110	149	124	125
66	92	108	102	119	121
67	102	96	86	110	119
68	98	100	83	103	110
69	60	94	63	83	110
70	66	58	61	98	97
71	60	65	53	74	88
72	65	56	86	61	88
73	64	64	40	53	73
74	63	58	64	66	56
75	70	60	51	49	53
76	65	67	68	58	67
77+	286	337	279	382	437
Mean Monthly Payment (BZ\$)	226	235	237	253	269

Source: Social Security Board

1. Includes all persons classified as being retired and are in receipt of a Social Security Income.



Table 3.10c
Belize: Cumulative¹ Retired Female Pensioners by Age and
Mean Monthly Payment,
2003 - 2007

Single Age	Year				
	2003	2004	2005	2006r	2007p
Female	533	584	646	704	796
60	22	40	84	58	23
61	35	27	46	37	51
62	29	37	33	49	44
63	30	31	36	43	48
64	40	30	48	37	51
65	42	47	60	51	50
66	42	45	50	52	49
67	29	41	33	47	45
68	36	29	30	43	53
69	27	36	22	35	48
70	21	26	31	34	41
71	17	21	15	30	34
72	21	17	13	20	29
73	14	21	17	15	33
74	21	13	17	16	19
75	20	21	22	14	12
76	10	18	14	19	19
77+	77	84	75	104	127
Mean Monthly Payment (BZ\$)	224	234	244	253	273

Source: Social Security Board

1. Includes all persons classified as being retired and are in receipt of a Social Security Income.



Table 3.11
Belize: Retirement Grants Awarded by Single Age, Sex and
Mean Payment,
2003 - 2007

Single Age	2003	2004	2005	2006r	2007p
Total	173	182	184	222	215
60	37	58	50	54	67
61	16	16	15	20	17
62	15	10	18	14	25
63	8	8	6	10	8
64	14	17	13	18	13
65	41	37	38	56	40
66	13	12	12	22	11
67	3	6	8	8	12
68	2	3	5	1	6
69+	24	15	19	19	16
Male	129	141	141	165	162
60	29	44	33	34	46
61	12	10	13	11	9
62	12	9	14	12	23
63	4	4	4	8	5
64	10	13	10	15	12
65	32	30	30	44	31
66	11	10	11	19	7
67	2	5	7	8	12
68	1	3	3	1	4
69+	16	13	16	13	13
Female	44	41	43	57	52
60	8	14	17	20	21
61	4	6	2	9	8
62	3	1	4	2	2
63	4	4	2	2	3
64	4	4	3	3	1
65	9	7	8	12	9
66	2	2	1	3	4
67	1	1	1	0	0
68	1	0	2	0	2
69+	8	2	3	6	2
Mean Payment (BZ\$)					
Total	2,181	2,714	2,921	3,148	3,240
Male	2,253	2,674	2,952	3,279	3,421
Female	1,972	2,852	2,820	2,771	2,669

Source: Social Security Board

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



Table 3.12
Belize: Invalidity Pensions Awarded by Age Group, Sex and
Mean Monthly Payment,
2003 - 2007

Age Group	Year				
	2003	2004	2005	2006r	2007p
Total	44	51	40	43	43
< 20	0	0	0	0	0
20 - 24	1	0	0	0	0
25 - 29	1	1	1	1	0
30 - 34	4	0	2	3	0
35 - 39	3	3	3	6	2
40 - 44	3	6	5	4	10
45 - 49	9	12	10	5	4
50 - 54	14	12	11	15	11
55 - 59	9	17	8	9	14
60 - 64	0	0	0	0	2
Male	20	30	21	25	23
< 20	0	0	0	0	0
20 - 24	1	0	0	0	0
25 - 29	1	1	1	0	0
30 - 34	3	0	0	2	0
35 - 39	2	2	1	5	0
40 - 44	1	3	3	4	4
45 - 49	3	7	5	0	3
50 - 54	5	5	7	7	5
55 - 59	4	12	4	7	10
60 - 64	0	0	0	0	1
Female	24	21	19	18	20
< 20	0	0	0	0	0
20 - 24	0	0	0	0	0
25 - 29	0	0	0	1	0
30 - 34	1	0	2	1	0
35 - 39	1	1	2	1	2
40 - 44	2	3	2	0	6
45 - 49	6	5	5	5	1
50 - 54	9	7	4	8	6
55 - 59	5	5	4	2	4
60 - 64	0	0	0	0	1
Mean Monthly Payment (BZ\$)					
Total	340	465	369	466	431
Male	346	451	385	425	410
Female	336	484	353	526	449

Source: Social Security Board

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



Table 3.13
Belize: Cumulative¹ Invalidity Pensioners by Age Group and Sex,
2003 - 2007

Age Group	Year				
	2003	2004	2005	2006r	2007p
Total	259	290	310	370	311
< 20	0	0	0	0	0
20 - 24	1	1	1	0	0
25 - 29	3	3	3	5	4
30 - 34	15	14	10	12	4
35 - 39	27	25	23	25	24
40 - 44	26	33	34	39	40
45 - 49	45	54	60	61	47
50 - 54	74	71	73	82	79
55 - 59	59	83	91	107	99
60 - 64	9	6	14	39	13
65+	0	0	1	0	1
Male	136	155	163	203	162
< 20	0	0	0	0	0
20 - 24	1	1	1	0	0
25 - 29	3	3	3	4	4
30 - 34	12	11	8	9	3
35 - 39	19	17	13	17	15
40 - 44	11	16	21	27	25
45 - 49	22	29	30	32	20
50 - 54	30	30	36	36	38
55 - 59	33	44	44	53	48
60 - 64	5	4	7	25	8
65+	0	0	0	0	1
Female	123	135	147	167	149
< 20	0	0	0	0	0
20 - 24	0	0	0	0	0
25 - 29	0	0	0	1	0
30 - 34	3	3	2	3	1
35 - 39	8	8	10	8	9
40 - 44	15	17	13	12	15
45 - 49	23	25	30	29	27
50 - 54	44	41	37	46	41
55 - 59	26	39	47	54	51
60 - 64	4	2	7	14	5
65+	0	0	1	0	0

Source: Social Security Board

¹ - Includes all persons classified as having a health problem or disability which prevents them from working and are receiving a Social Security Income.



Table 3.14
Belize: Invalidity Grants Awarded by Sex, Total Payments and Mean Payment,
2003 - 2007

Selected Characteristics	Year				
	2003	2004	2005	2006r	2007p
Sex					
Total	11	19	11	33	31
Male	6	8	9	18	23
Female	5	11	2	15	8
Total Payments (BZ\$)					
Total	56,764	73,649	64,386	290,827	235,288
Male	49,414	28,644	48,759	128,447	154,928
Female	7,350	45,005	15,627	162,380	80,360
Mean Payment (BZ\$)					
Total	5,160	3,876	5,853	9,367	7,590
Male	8,236	3,580	5,418	7,136	6,736
Female	1,470	4,091	7,814	11,599	10,045

Source: Social Security Board

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



Table 3.15
Belize: Orphans Awarded Survivor's Pension
by Age Group, Sex and Mean Monthly Payment,
2003 - 2007

Age Group	Year				
	2003	2004	2005	2006r	2007p
Total	146	112	77	119	137
00 - 04	27	24	18	21	24
05 - 09	50	38	21	33	40
10 - 14	47	27	24	34	39
15 - 17	17	16	12	21	22
18 - 21	5	7	2	10	12
Male	73	65	31	56	78
00 - 04	11	16	11	14	15
05 - 09	25	22	4	12	22
10 - 14	26	17	10	14	22
15 - 17	8	7	6	14	14
18 - 21	3	3	0	2	5
Female	73	47	46	63	59
00 - 04	16	8	7	7	9
05 - 09	25	16	17	21	18
10 - 14	21	10	14	20	17
15 - 17	9	9	6	7	8
18 - 21	2	4	2	8	7
Mean Monthly Payment (BZ\$)					
Total	57	62	72	82	109
Male	58	63	87	79	96
Female	57	61	63	85	126

Source: Social Security Board



Table 3.16
Belize: Cumulative¹ Orphans Receiving Survivors' Pension
by Age Group, Sex and Mean Monthly Payment,
2003 - 2007

Age Group	Year				
	2003	2004	2005	2006r	2007p
Total	811	875	869	927	1,038
00 - 04	69	67	57	142	70
05 - 09	209	229	191	141	223
10 - 14	314	306	310	274	383
15 - 17	158	178	191	193	231
18 - 21	61	95	120	177	131
Male	414	453	462	473	518
00 - 04	31	37	36	84	39
05 - 09	108	112	97	61	111
10 - 14	163	165	170	138	189
15 - 17	81	95	102	96	116
18 - 21	31	44	57	94	63
Female	397	422	407	454	520
00 - 04	38	30	21	58	31
05 - 09	101	117	94	80	112
10 - 14	151	141	140	136	194
15 - 17	77	83	89	97	115
18 - 21	30	51	63	83	68
Mean Monthly Payment (BZ\$)					
Total	56	58	58	57	91
Male	57	58	59	59	95
Female	56	58	56	56	88

Source: Social Security Board

¹ - Includes all persons classified as orphans in receipt of a Social Security Survival Benefit.



Table 3.17
Belize: Mean Monthly Cost of Orphans Survivors' Pension Currently
Paid by Age Group and Sex,
2003 - 2007
(BZ\$)

Age Group	Year				
	2003	2004	2005	2006r	2007p
Total	56	58	58	57	90
00 - 04	52	49	59	62	103
05 - 09	52	52	52	54	81
10 - 14	56	58	58	57	85
15 - 17	55	61	58	57	96
18 - 21	78	70	66	56	105
Male	57	58	59	59	93
00 - 04	51	50	63	63	92
05 - 09	52	53	53	56	81
10 - 14	57	58	59	57	91
15 - 17	54	63	58	59	95
18 - 21	84	67	68	57	115
Female	56	58	56	56	87
00 - 04	54	48	44	61	117
05 - 09	53	52	51	53	80
10 - 14	56	58	57	57	78
15 - 17	55	59	57	55	97
18 - 21	72	72	64	55	96

Source: Social Security Board



Table 3.18
Belize: Spouses Awarded Survivor's Pension
by Sex and Mean Monthly Payment,
2003 - 2007

Selected Characteristics	Year				
	2003	2004	2005	2006r	2007p
Sex					
Total	68	84	64	90	80
Male	2	0	0	7	2
Female	66	84	64	83	78
Mean Monthly Payment (BZ\$)					
Total	159	166	190	219	211
Male	134	0	0	222	188
Female	159	166	190	191	234

Source: Social Security Board

Table 3.19
Belize: Cumulative¹ Spouses Receiving Survivors' Pension
by Sex and Mean Monthly Payment,
2003 - 2007

Selected Characteristics	Year				
	2003	2004	2005	2006r	2007p
Sex					
Total	601	664	719	725	801
Male	5	4	6	7	9
Female	596	660	713	718	792
Mean Monthly Payment (BZ\$)					
Total	145	149	153	151	188
Male	129	125	159	151	173
Female	146	150	153	137	204

Source: Social Security Board

¹ - Includes all persons classified as spouses in receipt of a Social Security Survival Pension.



Table 3.20
Belize: Survivors' Grant Awarded to Beneficiaries
by Age Group, Sex and Mean Payment,
2003 - 2007

Age Group	Year				
	2003	2004	2005	2006r	2007p
Total	170	156	151	107	156
<20	124	110	102	1	104
20 - 29	10	12	11	17	8
30 - 39	12	10	12	28	12
40 - 49	8	11	11	25	11
50 - 59	7	7	6	26	17
60+	9	6	9	10	4
Male	64	59	52	83	54
<20	58	59	48	0	44
20 - 29	1	0	1	10	1
30 - 39	0	0	0	19	2
40 - 49	0	0	0	20	2
50 - 59	0	0	0	24	4
60+	5	0	3	10	1
Female	106	97	99	24	102
<20	66	51	54	1	60
20 - 29	9	12	10	7	7
30 - 39	12	10	12	9	10
40 - 49	8	11	11	5	9
50 - 59	7	7	6	2	13
60+	4	6	6	0	3
Mean Payment (BZ\$)					
Total	1,208	1,562	1,610	4,041	1,855
Male	911	756	1,648	4,601	1,878
Female	1,388	2,052	1,337	1,986	1,840

Source: Social Security Board

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



Table 3.21
Belize: Disablement Pension Awarded to Beneficiaries by Degree of
Disability, Sex and Mean Monthly Payment,
2003 - 2007

Degree of Disability	Year				
	2003	2004	2005	2006r	2007p
Total	20	17	16	4	4
25.00 - 29.99	5	1	2	1	5
30.00 - 39.99	5	5	5	2	7
40.00 - 49.99	1	4	3	1	2
50.00 - 59.99	5	4	3	0	1
60+	4	3	3	0	4
Male	19	16	16	4	18
25.00 - 29.99	4	1	2	1	4
30.00 - 39.99	5	4	5	2	7
40.00 - 49.99	1	4	3	1	2
50.00 - 59.99	5	4	3	0	1
60+	4	3	3	0	4
Female	1	1	0	0	1
25.00 - 29.99	1	0	0	0	1
30.00 - 39.99	0	1	0	0	0
40.00 - 49.99	0	0	0	0	0
50.00 - 59.99	0	0	0	0	0
60+	0	0	0	0	0
Mean Monthly Payment (BZ\$)					
Total	248	277	245	196	282
Male	251	283	245	196	287
Female	188	188	0	0	188

Source: Social Security Board



Table 3.22
Belize: Cumulative¹ Disablement Pensions by Selected
Characteristics,
2003 - 2007

Age Group	Year				
	2003	2004	2005	2006r	2007p
Total	356	369	371	380	395
< 20	5	4	4	1	1
20 - 29	27	31	30	23	22
30 - 39	89	82	87	77	72
40 - 49	112	116	114	115	118
50 - 59	66	74	75	88	98
60+	57	62	61	76	84
Male	332	344	348	355	369
< 20	5	3	3	1	1
20 - 29	26	30	29	21	20
30 - 39	85	79	84	76	71
40 - 49	105	108	106	107	109
50 - 59	57	65	68	79	91
60+	54	59	58	71	77
Female	24	25	23	25	26
< 20	0	1	1	0	0
20 - 29	1	1	1	2	2
30 - 39	4	3	3	1	1
40 - 49	7	8	8	8	9
50 - 59	9	9	7	9	7
60+	3	3	3	5	7
Mean Monthly Payment (BZ\$)					
Total	209	213	215	214	218
Male	209	213	216	215	219
Female	204	203	203	203	202

Source: Social Security Board

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



Table 3.23
**Belize: Disablement Grants Awarded by Degree of Disability,
Sex and Mean Payment,
2003 - 2007**

Degree of Disability	Year				
	2003	2004	2005	2006r	2007p
Total	244	188	116	109	82
00.00 - 04.99	168	102	55	47	43
05.00 - 09.99	41	51	44	39	23
10.00 - 14.99	14	22	9	16	9
15.00 - 19.99	11	5	4	3	5
20.00 - 24.99	10	8	4	4	2
Male	223	169	111	104	77
00.00 - 04.99	152	89	52	43	41
05.00 - 09.99	37	45	42	39	21
10.00 - 14.99	13	22	9	15	9
15.00 - 19.99	11	5	4	3	4
20.00 - 24.99	10	8	4	4	2
Female	21	19	5	5	5
00.00 - 04.99	16	13	3	4	2
05.00 - 09.99	4	6	2	0	2
10.00 - 14.99	1	0	0	1	0
15.00 - 19.99	0	0	0	0	1
20.00 - 24.99	0	0	0	0	0
Mean Payment (BZ\$)					
Total	2,422	2,648	2,733	3,349	3,257
Male	2,530	2,773	2,813	3,422	3,121
Female	1,277	1,530	1,286	1,821	5,357

Source: Social Security Board

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



Table 3.24
Belize: Children Awarded Death Benefit
by Sex and Mean Monthly Payment,
2003 - 2007

Selected Characteristics	Year				
	2003	2004	2005	2006r	2007p
Sex					
Total	11	6	22	13	20
Male	7	4	12	5	11
Female	4	2	10	8	9
Mean Monthly Payment (BZ\$)					
Total	103	78	94	119	159
Male	98	78	86	118	150
Female	111	78	103	119	170

Source: Social Security Board



Table 3.25
Belize: Cumulative¹ Children Receiving Death Benefit
by Age Group, Sex and Mean Monthly Payment,
2003 - 2007

Age Group	Year				
	2003	2004	2005	2006r	2007p
Total	245	221	235	236	186
00 - 04	24	22	26	21	10
05 - 09	49	49	52	52	43
10 - 14	95	83	69	62	66
15 - 19	68	62	83	101	47
20+	9	5	5	0	20
Male	126	118	128	125	98
00 - 04	13	14	15	14	3
05 - 09	25	25	29	25	25
10 - 14	45	39	32	32	38
15 - 19	37	37	50	54	24
20+	6	3	2	0	8
Female	119	103	107	111	88
00 - 04	11	8	11	7	7
05 - 09	24	24	23	27	18
10 - 14	50	44	37	30	28
15 - 19	31	25	33	47	23
20+	3	2	3	0	12
Mean Monthly Payment (BZ\$)					
Total	75	79	81	81	115
Male	76	78	80	83	113
Female	73	80	82	81	116

Source: Social Security Board

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



Table 3.26
Belize: Spouses Awarded and Receiving Death Benefit by Sex
and Mean Monthly Payment,
2003 - 2007

Selected Characteristics	Year				
	2003	2004	2005	2006r	2007p
Sex					
Total	7	2	5	4	7
Male	0	0	0	0	0
Female	7	2	5	4	7
Mean Monthly Payment (BZ\$)	297	139	242	389	356

Source: Social Security Board

Table 3.27
Belize: Cumulative¹ Spouses Receiving Death Benefit
by Sex and Mean Monthly Payment,
2003 - 2007

Selected Characteristics	Year				
	2003	2004	2005	2006r	2007p
Sex					
Total	91	90	97	101	130
Male	0	0	0	0	0
Female	91	90	97	101	130
Mean Monthly Payment (BZ\$)					
Total	218	224	225	232	258
Male	0	0	0	0	0
Female	218	224	225	232	258

Source: Social Security Board

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



Table 3.28
Belize: Employment Injury by Nature of Injury,
2003 - 2007

Nature of Injury	Year				2007p
	2003	2004	2005	2006r	
Total	2,383	2,323	2,020	2,259	2,471
Other injuries, early complications of trauma	983	931	631	745	851
Open wounds and injury to blood vessels	687	765	700	748	805
Fractures	262	200	188	205	158
Dislocations, sprains and strains	185	178	187	261	335
Foreign bodies entering orifice	111	131	129	95	141
Diseases of the musculoskeletal system and connective tissue	1	2	0	0	0
Burns	51	43	42	64	53
Intercranial and internal injuries, including nerves	26	20	36	39	66
Late effects of injuries, poisoning, toxic effects and other external causes	61	51	95	69	32
Poisoning and toxic effects	8	1	6	12	4
Other	8	1	6	21	26

Source: Social Security Board



Table 3.29
Belize: Employment Injury by Industry,
2003 - 2007

Industry	Year					2007p
	2003	2004	2005	2006r	2007p	
Total	2,383	2,323	2,020	2,259	2,471	
Agriculture, Hunting and Forestry	832	821	674	805	857	
Fishing	88	110	63	84	40	
Mining and Quarrying	15	4	6	19	49	
Manufacturing	356	301	249	252	252	
Electricity, Gas and Water Supply	23	21	18	16	26	
Construction	300	323	292	329	397	
Wholesale and Retail Trade, Repair of Motor Vehicles	155	169	154	157	186	
Hotels and Restaurants	111	97	104	164	137	
Transport, Storage and Communications	114	106	106	83	110	
Financial Intermediation	2	10	7	7	5	
Real Estate, Renting and Business Activities	56	77	61	68	65	
Public Administration	140	130	96	112	212	
Education	22	25	16	12	0	
Health and Social Work	38	52	75	56	0	
Other Community, Social and Personal Activities	56	44	58	53	71	
Private Households with Employed Persons	29	22	28	30	38	
Extra-Territorial Organizations and Bodies	5	2	2	3	7	
Do Not Know or Not Stated	41	9	11	9	19	

Source: Social Security Board



Table 3.30
Belize: Employment Injury by Cause,
2003 - 2007

Cause	Year				
	2003	2004	2005	2006r	2007p
Total	2,383	2,323	2,020	2,259	2,471
Transport Accidents	131	182	141	140	167
Accidental Poisoning	71	22	31	51	30
Misadventures During Medical Care	2	2	2	1	0
Accidental Falls	604	571	481	592	593
Accidents Caused by Fire or Flames	23	15	16	20	10
Other Accidents Including Late Effects	1,498	1,501	1,327	1,422	1,612
Drugs, Medicaments Causing Adverse Effects in Therapeutic Use	1	0	1	0	0
Suicide and Self-Inflicted Injuries	1	0	0	0	0
Homicide and Injury Purposefully Inflicted by Other Persons	17	15	7	4	6
Other Violence	32	13	12	11	13
Prescribed Disease	0	1	1	0	0
Missing Codes	3	1	1	18	40

Source: Social Security Board



Table 3.31
Belize: Injury Cases not Paid by Reason for Non-Payment,
2003 - 2007

Reason for Non-Payment	Year				
	2003	2004	2005	2006r	2007p
Total	268	431	452	419	351
Not in insurable employment	22	26	16	9	8
Late Claims	19	89	104	84	29
Wilful misconduct	0	4	2	1	3
Worked during period claimed	3	1	1	3	1
Injury not in course of employment	117	154	131	121	110
No medical certificate	1	0	0	1	0
Not a prescribed disease	12	36	56	54	47
Period already claimed	2	1	5	1	0
Claim abandoned	9	1	1	3	0
Allowed but not payable	0	0	14	12	19
Under age	0	0	1	0	0
Uninsured employment injury	0	0	28	22	16
Wages received	0	0	1	0	0
Negligence	0	0	12	6	6
Accident was not reported to employer within the prescribed time	0	0	48	0	0
Other	83	119	32	102	112

Source: Social Security Board



Table 3.32a
Belize: Cumulative Number of Female Non-contributory Pensioners by Selected Characteristics,
2003 - 2004

Selected Characteristics	Non-contributory Pensioner	2003		2004	
		Mid-Year Population Estimate*	NCP as a % of Population	Non-contributory Pensioner	NCP as a % of Population
Total	2,547	135,400	1.9	2,694	139,900
District					
Corozal	310	17,200	1.8	366	17,500
Orange Walk	403	20,900	1.9	451	21,300
Belize City	794	40,600	2.0	787	42,000
Cayo	535	30,400	1.8	568	31,900
Stann Creek	297	13,400	2.2	302	13,900
Toledo	208	12,900	1.6	220	13,300
Age Group					
65 - 69	97	4,005	2.4	194	2,025
70 - 74	806	3,110	25.9	731	1,600
75 - 79	707	2,065	34.2	742	1,020
80 - 84	475	1,235	38.5	475	700
85+	462	1,075	43.0	552	630

Source: Social Security Board and Statistical Institute of Belize

* Female Mid Year Population Estimates.

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Table 3.32b
Belize: Cumulative Number of Female Non-contributory Pensioners by Selected Characteristics,
2005 - 2006

Selected Characteristics	2005			2006		
	Non-contributory Pensioner	Mid-Year Population Estimate*	NCP as a % of Population	Non-contributory Pensioner	Mid-Year Population Estimate*	NCP as a % of Population
Total	2,627	144,400	1.8	2,671	151,700	1.8
District						
Corozal	385	17,700	2.2	403	17,900	2.3
Orange Walk	462	21,800	2.1	479	22,600	2.1
Belize City	705	43,400	1.6	692	46,200	1.5
Cayo	565	33,400	1.7	577	35,400	1.6
Stann Creek	276	14,400	1.9	266	15,300	1.7
Toledo	234	13,700	1.7	254	14,300	1.8
Age Group						
65 - 69	290	2,090	13.9	410	2,330	17.6
70 - 74	687	1,650	41.6	688	1,795	38.3
75 - 79	699	1,055	66.3	680	1,335	50.9
80 - 84	443	720	61.5	432	800	54.0
85+	508	650	78.2	461	835	55.2

Source: Social Security Board and Statistical Institute of Belize
* Female Mid Year Population Estimates.



Table 3.32c
Belize: Cumulative Number of Non-contributory Pensioners by Selected Characteristics,
2007p

Selected Characteristics	Non-contributory Pensioner	Female	NCP as a % of Population	Non-contributory Pensioner	Male*	
		Mid-Year Population Estimate				
Total	2,815	156,815	1.8	755	154,665	0.5
District						
Corozal	409	18,215	2.2	110	18,150	0.6
Orange Walk	527	23,160	2.3	173	23,985	0.7
Belize City	721	47,880	1.5	102	45,335	0.2
Cayo	610	36,985	1.6	192	36,340	0.5
Stann Creek	283	15,820	1.8	69	16,360	0.4
Toledo	265	14,755	1.8	109	14,495	0.8
Age Group						
65 - 69	574	2,380	24.1	124	2,645	4.7
70 - 74	701	1,865	37.6	216	2,135	10.1
75 - 79	675	1,430	47.2	231	1,470	15.7
80 - 84	442	830	53.3	109	795	13.7
85+		423	47.8	75	840	8.9

Source: Social Security Board and Statistical Institute of Belize
 * Note NCP Scheme for Males began in December 2007.



Table 3.33
Belize: Total Expenditure, Non-contributory Pensioners by Branch,
2003 - 2007
(BZ\$)

Branch	2003	2004	2005	2006r	2007p
Total	927,825	2,083,275	2,238,225	2,254,050	2,391,547
Belize City	265,200	521,025	566,175	571,500	544,800
Belmopan	27,600	73,575	78,675	81,300	139,025
Corozal	110,250	307,200	349,050	339,750	345,875
Dangriga	92,700	200,250	200,175	193,125	209,575
Independence	11,100	23,625	25,650	30,900	38,900
Orange Walk	159,375	372,825	386,625	403,125	461,950
Punta Gorda	78,225	182,850	216,975	211,050	239,875
San Pedro	7,125	15,150	20,325	21,675	19,900
Santa Elena	176,250	386,775	394,575	401,625	391,647

Source: Social Security Board



Table 3.34
Belize: Appeals by Branch Office, Benefit
and Appeal Decision,
2003 - 2007

Selected Characteristics	Year				
	2003	2004	2005	2006r	2007p
Branch Office	75	149	251	140	85
Corozal	10	20	42	6	7
Orange Walk	12	23	32	15	6
Belize	25	54	96	72	48
San Pedro	2	6	13	8	2
Belmopan	7	7	19	13	10
Santa Elena	14	20	25	9	4
Dangriga	4	13	14	12	1
Independence	0	1	6	1	3
Punta Gorda	1	5	4	4	4
Benefit	75	149	251	140	85
Sickness Benefit	4	58	172	87	38
Maternity Benefit	1	3	7	4	4
Retirement Benefit	4	5	0	5	2
Invalidity Benefit	1	9	10	5	7
Survivor Benefit	9	5	6	6	5
Funeral Grant	1	0	3	2	0
Injury Benefit (EI)	38	55	41	29	27
Disablement Benefit	14	13	12	2	2
Medical Expenses (EI)	2	0	0	0	0
Prescribed Diseases (EI)	1	1	0	0	0
Appeal Decision	75	163	327	112	209
No Grounds for Appeal	35	44	31	0	3
Cases Revised and Allowed	16	16	40	6	43
Ruling for Appellant	5	3	26	35	43
Ruling for SSB	11	16	56	33	67
Cases Pending/adjourned	8	78	158	8	43
Re-Assessed	0	2	0	0	5
Withdrew	0	1	6	0	3
Dismissed	0	3	10	30	2

Source: Social Security Board

Note: 124 cases were brought forward from 2004 - 2006.



Section IV Investment



This section presents data on investments, investment income, investment per capita, investment income per capita, inflation rate, and rates of return on investments. The main source of data is the Social Security Board's Investment Services Department. The only exceptions were the data on inflation rate and population which were gotten from the Statistical Institute of Belize (SIB) formerly known as the Central Statistical Office (CSO).

Types of Data — the majority of the statistics presented in this section were obtained from establishment records

from the Investment Department, Social Security Board. SIB sampled prices of goods and services from a market basket of goods and derived a Consumer Price Index (CPI). The CPI is then used to calculate Belize's Inflation Rate. Population figures obtained from the Mid-Year Population Estimates were provided by the SIB.

Investment — the laying out of money or capital in an enterprise with the expectation of a profit. In investments, money is spent to assist in economic growth and financial security. The return is



usually obtained based on a compounding principle where payments are received on a monthly or quarterly basis for an agreed period between the two parties. Investing differs from saving even though it uses the same principle of compounding. Saving, for one, is more passive and the focus is more on safety of principal and is less concerned with return. Investing, on the other hand, focuses on return. These returns vary according to the level of risk taken which may range anywhere from conservative to aggressive.

Investments made by SSB then plays a major role in sustaining and developing the Belizean economy. SSB investments are made to a wide spectrum of Belize's econo-

ic sectors and are based on the type of economic activity carried out by the investment recipient. These economic sectors included: Banking, Agriculture, Education, Housing, Utilities, Tourism, Financial Institutions, Real Estate and Other. SSB generates revenue from contributions made by the insured persons and the self-employed to pay benefits expenditures and to make investments as per stipulation and guidelines of the Act.

In this section, investment data were presented yearly and cumulatively. Investments are the total investments made in a particular year while the cumulative investment is the increase in magnitude of the investment by successive yearly additions. Cumulative investment yields the total



investment income since the start of the period.

Reference was also made to the term investment income. Investment income is the income received in a particular year from securities and other non-business investments, for example, dividends and interest income.

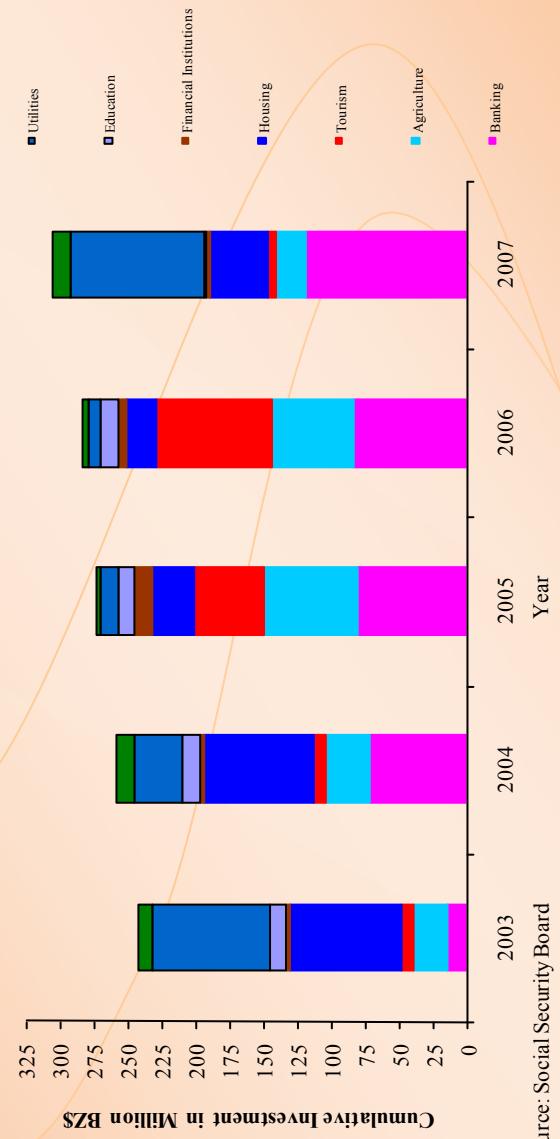
Inflation is a rise in the overall price level of goods and services. Inflation rate then is the percentage change in the price level from the previous period. In this section, the inflation rate is used to compute the real rate of return on investments. The nominal rate of return on investments is defined as the amount of income received and is unadjusted for inflation. It is the income of the current year

divided by the average of the investments in the current year and the previous year. The nominal rate of return tells us the growth rate of monies invested and it is not adjusted for inflation.

By contrast, the real rate of return on investments is the return on investments that is adjusted for inflation. It can be computed using the formula, $r = ((1+n)/(1+p)) - 1$, where r is the real rate of return on investments, n is the nominal rate of return on investment and p is the inflation rate. The real rate of return on investments reveals how much the purchasing power of income earned from investments grew.



Chart 5
**Cumulative Investment by Sector,
2003 - 2007**

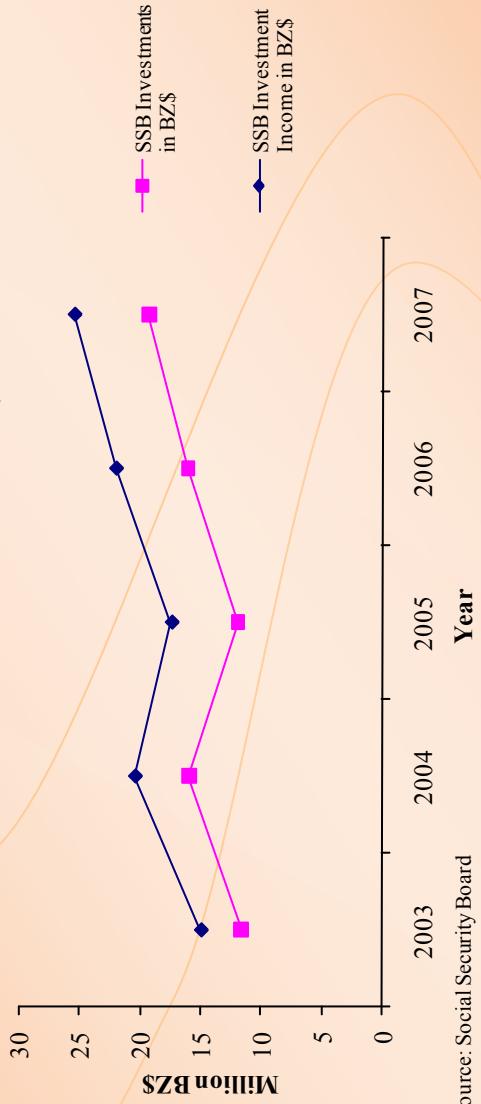


Source: Social Security Board

Investment 77



Chart 6
SSB Investment & Investment Income, 2003 - 2007



Source: Social Security Board

Investment 78



Table 4.1
Belize: Cumulative Investment Portfolio Allocations by Sector,
2003 - 2007
(BZ\$)

SECTOR	2003	2004	2005	2006r	2007p
Total	242,165,677	258,142,351	270,064,208	286,108,840	306,235,628
Banking	14,285,874	71,032,020	80,585,093	82,956,180	118,382,053
Agriculture	25,226,695	32,789,428	69,369,695	61,038,331	22,091,397
Tourism	8,810,316	9,156,605	50,781,874	84,843,862	5,188,679
Housing	81,169,589	80,205,736	30,343,317	21,699,739	43,643,082
Financial Institutions	3,052,641	3,050,167	13,098,770	6,110,359	3,051,967
Education	12,010,000	13,138,284	12,839,057	13,128,922	420,231
Utilities	87,424,312	35,777,061	12,231,758	8,546,918	98,573,414
Real Estate	10,179,773	12,951,572	3,050,167	4,051,967	13,103,189
Others	6,477	41,478	6,477	6,814,562	6,177,693
Less Provision for Loss on Investment	-	-	(2,242,000)	(3,082,000)	(4,396,078)

Source: Social Security Board

Note: Adjustment in the 2005 Banking Sector figures includes all bank balances.



Table 4.2
Belize: Investment Indicators,
2003 - 2007

Indicators	2003	2004	2005	2006r	2007p
Population Estimate	273,700	282,600	291,800	301,300	311,480
Investments (BZ\$)	11,622,404	15,976,674	11,921,857	16,044,632	19,319,650
Investment Income (BZ\$)	15,014,049	20,466,248	17,424,098	22,026,126	25,453,938
Investment Per Capita (BZ\$)	42.46	56.53	40.86	53.25	62.03
Investment Income Per Capita (BZ\$)	54.86	72.42	59.71	73.10	81.72
Inflation Rate	2.6	3.1	3.7	4.2	2.3
Nominal Rate of Return on Investments in Percent	6.4	8.2	6.5	7.9	8.1
Real Rate of Return on Investments in Percent	3.7	4.9	2.7	3.5	5.6

Source: Social Security Board and Statistical Institute of Belize



Table 4.3
Belize: Income, Expenditure and Expenditure to Income Ratio,
2003 - 2007
(BZ\$)

Year	Total Expenditure	Total Income	Expenditure to Income Ratio
2003	42,367,790	56,978,023	0.74
2004	45,279,381	68,177,115	0.66
2005	46,670,893	65,325,823	0.71
2006r	50,236,456	72,186,386	0.70
2007p	52,570,462	76,738,622	0.69

Source: Social Security Board

