

Statistical Abstract

***Social Security
Board***

BELIZE



2008

A Model Social Security Institution, the pride of Belize !



Social Security Board



Issued October 2009

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Preface

The *Statistical Abstract of the Social Security Board: 2008* is the third publication of its kind by the Social Security Board (SSB) of Belize. It makes available to the public, comprehensive statistical information aimed at increasing public awareness of their Social Security System and ensuring the highest level of transparency. This abstract covers information for the period 2004 to 2008 on selected SSB topics of public concern, including: Registration, Insured Persons, Contributions, Benefits, Non-contributory Pensioners, Appeals, and Investments. Additional information on these topics may be obtained upon request to the SSB.

The SSB extends its sincerest gratitude to the Statistical Institute of Belize, formally 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. 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. Any question and/or comment can be addressed to:



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List of Acronyms

BZ	Belize
CMS	Contributions Management System
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 - 2008
\$ - Belize Dollar**

<i>Key Indicators</i>	<i>2004</i>	<i>2005</i>	<i>2006</i>	<i>2007r</i>	<i>2008p</i>	<i>% Change 2007 - 2008</i>
Population with a Valid SSB Card	N/A	181,155	203,712	206,973	210,122	1.5%
Percentage of Total Population Registered	N/A	62.1%	67.6%	66.4%	65.2%	-1.9%
Newly Registered Population	12,715	12,929	17,209	15,032	15,529	3.3%
Newly Registered Businesses	740	1,828	1,949	2,172	1,947	-10.4%
Active Insured Persons	73,667	71,184	78,923	80,381	86,200	7.2%
Percentage of Employed Persons Actively Insured	76.8%	72.2%	77.0%	71.9%	75.3%	4.7%
Active Employers	8,395	8,837	8,837	8,278	9,679	16.9%
Active Businesses	8,498	8,779	9,241	8,757	10,350	18.2%
Active Self-Employed	329	664	829	949	920	-3.1%
Benefit Recipients	33,767	35,532	36,501	37,151	37,534	1.0%
Benefit Payments	\$30,924,169	\$31,292,036	\$31,822,797	\$35,070,592	\$44,213,884	26.1%
New Claims Received	30,346	32,843	35,534	36,997	42,743	15.5%
New Claims Allowed	26,893	28,378	29,898	31,928	37,244	16.6%
Number of Non-contributory Pensioners	2,402	2,455	2,531	3,570	4,030	12.9%
Number of Retired Pensioners	2,240	2,360	2,555	2,737	2,529	-7.6%
Contribution Income	\$46,681,397	\$49,576,692	\$50,160,260	\$52,793,870	\$57,582,247	9.1%
Total Income	\$68,177,115	\$65,325,823	\$75,395,593	\$81,818,400	\$82,355,956	0.7%
Total Expenditure	\$45,279,381	\$46,670,893	\$50,445,663	\$62,558,250	\$70,116,472	12.1%
Excess of Income Over Expenditure	\$22,897,734	\$18,654,930	\$24,949,930	\$19,260,150	\$12,239,484	-36.5%
Administration Expenses	\$13,588,241	\$14,564,655	\$17,349,897	\$21,357,942	\$19,908,941	-6.8%
Administration Expenses as a % of Contribution Income	29.1%	29.4%	34.6%	40.5%	34.6%	-14.5%
Administration Expenses as a % of Total Income	19.9%	22.3%	23.0%	26.1%	24.2%	-7.4%
Total Expenditure to Contribution Income Ratio	0.97	0.94	1.01	1.18	1.22	2.8%
Net Investment Income	\$20,466,248	\$13,099,456	\$19,782,380	\$22,462,875	\$18,298,240	-18.5%
Total Investments	\$258,142,351	\$270,064,208	\$286,108,840	\$306,235,628	\$323,921,011	5.8%
Total Assets	\$295,963,057	\$313,546,747	\$332,963,083	\$350,383,939	\$358,945,443	2.4%
Customer Satisfaction Rate - External	81.4%	76.0%	N/A	N/A	N/A	N/A
Customer Satisfaction Rate - Internal	61.1%	75.7%	70.1%	70.1%	N/A	N/A

Source: Social Security Board



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 are 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 Revised Edition 2000-2003, stipulates that all persons over age 14 and under age 65, employed in insurable employment must register with the Social Security Board (SSB). Voluntary contributors and self-employed persons who do not employ another person can also voluntarily register himself/herself with SSB. Legislative Voluntary Amendments in the 1990s transferred the obligation of registration to individuals, for themselves and their dependents. It also allowed for registration



of the entire population regardless of employment status or age. Each person who registers with the SSB becomes an insured person and is allotted a Social Security number. The Social Security card is fast becoming a primary source of identification within the country.

Employer and Business –

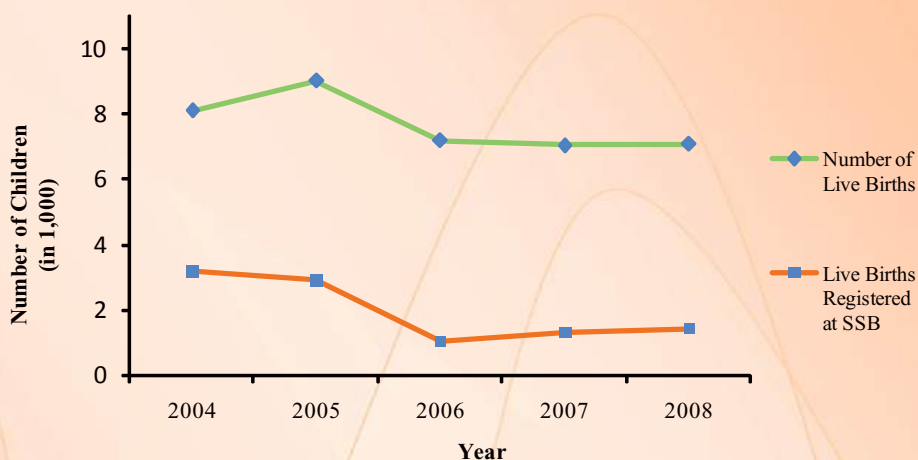
The term employer is used to indicate that such an entity or person is registered and has an account with the SSB. An Employer may have more than one business. Each business is given a unique business number, which is a sub-account of the existing employer. Therefore, employers can have more than one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

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. These figures are used to compute the number of children registered within the year of birth.



Chart 1
Belize: Social Security Registration Coverage of Live Births,
2004 - 2008



Source: Ministry of Health and Social Security Board

Table 1.1
Belize: Social Security Registration
Coverage of Live Births,
2004 - 2008

Year	Live Births	Children Registered in Birth Year	Percentage of Live Births Registered
2004	8,083	3,192	39.5
2005	9,000	2,891	32.1
2006	7,184	1,050	14.6
2007r	7,035	1,325	18.8
2008p	7,066	1,426	20.2

Source: Ministry of Health and Social Security Board



Table 1.2
Belize: Newly Registered Persons by District,
2004 - 2008

District	Year				
	2004	2005	2006	2007r	2008p
Total	12,715	12,929	17,209	15,032	15,529
Corozal	1,418	1,309	1,291	1,100	2,031
Orange Walk	1,491	1,455	1,489	1,684	2,628
Belize	4,207	3,857	4,440	4,246	4,011
Cayo	2,425	2,599	2,633	3,231	3,443
Stann Creek	2,408	2,144	3,580	3,152	2,268
Toledo	766	1,565	3,776	1,619	1,148

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,
2004 - 2008

Age Group	Year				
	2004	2005	2006	2007r	2008p
Total	12,715	12,929	17,209	15,032	15,529
0 - 4	4,568	4,747	4,318	3,438	4,903
5 - 9	563	939	2,440	2,084	2,097
10 - 14	826	1,075	2,289	1,785	1,667
15 - 19	2,174	2,276	3,105	2,586	2,263
20 - 24	1,174	971	1,264	1,409	976
25 - 29	785	658	837	844	749
30 - 34	623	504	607	544	602
35 - 39	434	339	486	549	485
40 - 44	402	337	454	410	395
45 - 49	331	307	415	319	334
50 - 54	241	230	299	336	300
55 - 59	199	171	230	226	222
60+	395	374	465	502	536
Do Not Know or Not Stated	0	1	0	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, 2004 - 2008

Age Group	Year				
	2004	2005	2006	2007r	2008p
Total	4.5	4.4	5.7	4.8	4.7
0 - 4	11.2	11.3	11.7	9.2	12.7
5 - 9	1.5	2.3	6.0	4.9	4.8
10 - 14	2.3	2.9	5.7	4.3	3.9
15 - 19	7.0	7.1	9.1	7.3	6.2
20 - 24	4.7	3.7	5.2	5.6	3.8
25 - 29	3.6	2.9	4.0	3.9	3.4
30 - 34	3.3	2.6	3.0	2.6	2.8
35 - 39	2.6	2.0	2.6	2.9	2.4
40 - 44	3.0	2.5	2.9	2.5	2.3
45 - 49	3.3	2.9	3.4	2.4	2.5
50 - 54	3.3	3.0	3.1	3.3	2.9
55 - 59	3.7	3.1	3.5	3.2	3.0
60+	2.4	2.2	2.3	2.4	2.4

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	Registered	Population	% Registered
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					
	2006			2007r		
	Registered	Population	%	Registered	Population	%
Total	17,209	301,300	5.7	15,032	311,480	4.8
Corozal	1,291	35,800	3.6	1,100	36,365	3.0
Orange Walk	1,489	46,000	3.2	1,684	47,145	3.6
Belize	4,438	90,000	4.9	4,246	93,215	4.6
Cayo	2,634	70,000	3.8	3,231	73,325	4.4
Stann Creek	3,581	31,100	11.5	3,152	32,180	9.8
Toledo	3,776	28,400	13.3	1,619	29,250	5.5

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 Newly Registered Persons in the
Population by District,
2008p

District	Year		
	2008p		
	Registered	Population	%
Total	15,529	322,100	4.8
Corozal	2,031	36,800	5.5
Orange Walk	2,628	48,300	5.4
Belize	4,011	96,600	4.2
Cayo	3,443	77,000	4.5
Stann Creek	2,268	33,300	6.8
Toledo	1,148	30,100	3.8

Source: Social Security Board and Statistical Institute of Belize



Table 1.8
Belize: Percentage of Valid Card Holders in the Population,
2007 - 2008

Branch	2007r			2008p		
	Persons with Valid Cards	Population	Percentage of Valid Card Holders in the Population	Persons with Valid Cards	Population	Percentage of Valid Card Holders in the Population
Total	206,973	311,480	66.4	210,122	322,100	65.2
Belize City	64,511	83,096	77.6	64,956	85,700	75.8
Belmopan	18,425	27,893	66.1	18,874	29,100	64.9
Corozal	19,923	36,080	55.2	20,169	37,000	54.5
Dangriga	17,530	19,932	87.9	17,454	20,600	84.7
Independence	9,280	17,648	52.6	9,441	18,400	51.3
Orange Walk	28,959	47,345	61.2	29,928	48,800	61.3
Punta Gorda	18,862	25,285	74.6	19,267	26,100	73.8
San Pedro	6,842	10,054	68.1	7,225	10,700	67.5
Santa Elena	22,641	44,148	51.3	22,808	45,700	49.9

Source: Social Security Board and Statistical Institute of Belize

Table 1.9
Belize: Valid Cards by Card Type,
2005 - 2008

Card Type	Year			
	2005	2006	2007r	2008p
Total	181,155	203,712	206,973	210,122
Adult	126,276	146,090	149,946	155,832
Minor	46,225	50,732	51,227	51,718
Senior	8,654	6,890	5,800	2,572

Source: Social Security Board



Table 1.10
Belize: Newly Registered Businesses by District,
2005 - 2008

District	Year			
	2005	2006	2007r	2008p
Total	1,828	1,949	2,172	1,947
Corozal	284	256	332	284
Orange Walk	253	263	267	230
Belize	560	636	678	644
Cayo	369	452	474	415
Stann Creek	248	238	321	238
Toledo	114	104	100	136

Source: Social Security Board

Table 1.11
Belize: Newly Registered Employers by District,
2005 - 2008

District	Year			
	2005	2006	2007r	2008p
Total	1,424	1,769	1,729	1,538
Corozal	241	234	241	208
Orange Walk	221	269	220	190
Belize	318	561	560	503
Cayo	336	396	362	324
Stann Creek	213	214	254	191
Toledo	95	95	92	122

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 are 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 Databases. The

data were initially 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 are gathered.

Insured Person – The Social Security Act makes provisions for any person over the age of 14 years and under the age of 65 years, who are 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 and is 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/remit a portion of their earnings into the Social Security scheme. Presently, 8% of a person's average weekly earnings is payable up to a maximum earnings of \$320.00. Weekly contribution collected by the SSB is made up of employees' and employers' portions. The amount payable by both employer and employee is dependent on the gross income of the employee. Persons earning less than \$140 per week, pay 18.9% 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 37.39%, 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. These self-employed insured persons are responsible for their entire payments, which are 7% of their declared weekly earnings, up to a maximum earnings of \$320 per week.

There are presently two methods facilitating contributions

payment. There is the direct payment method, using the SSB branch offices, and there is the electronic transfer method, where the employees' information and/or the payment is submitted electronically (which eliminates the need to visit a branch office). All contributions collected are accrued into the Social Security fund, which is used to pay benefits 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.

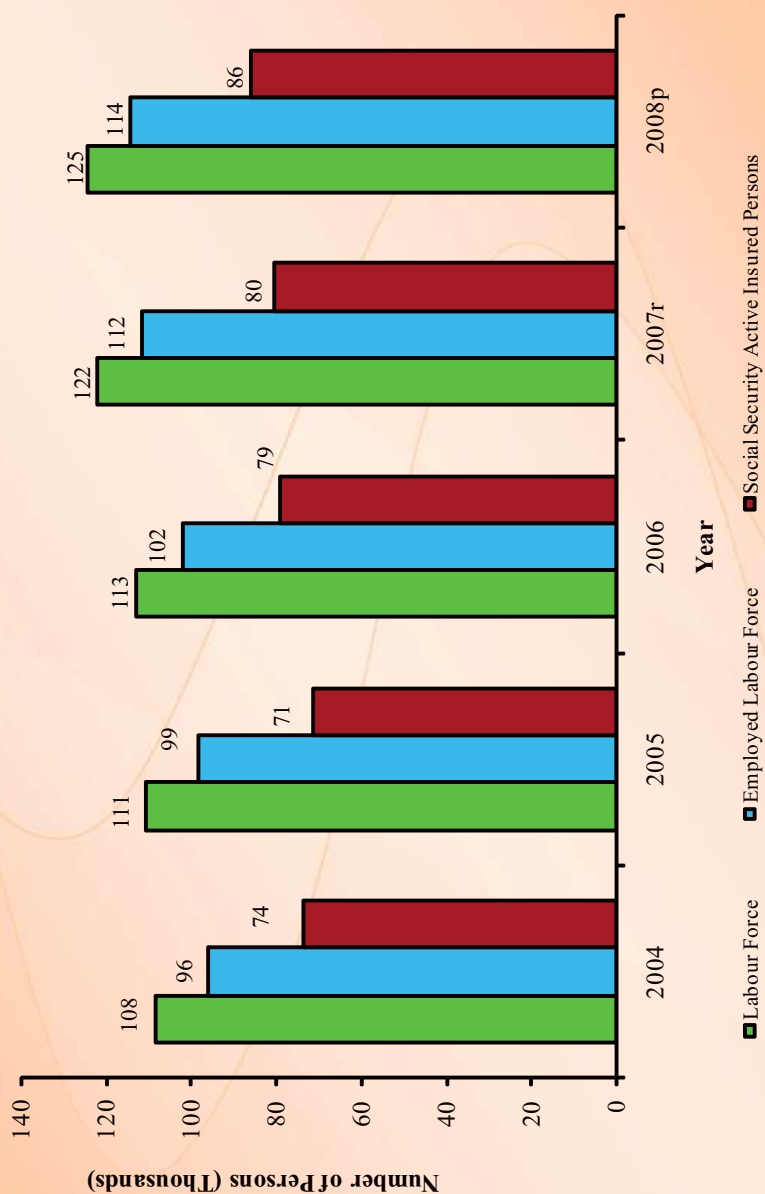


Earnings – according to the Social Security Regulations, all gross remuneration (including overtime, bonus, allowances, gratuities, etc.), are considered earnings and are subject to the Social Security Law. The higher the actual earnings, the higher the insurable earnings and the higher the benefit

collected in the event of loss of wages. The 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 particular period divided by the number of weeks in the same period.



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



Source: Social Security Board and Statistical Institute of Belize



Table 2.1
Belize: Active Insured Persons and the Labour Force Participation Rates,
2004 - 2008

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
2004	108,491	95,911	73,667	67.9	76.8
2005	110,786	98,589	71,184	64.3	72.2
2006	112,806	102,233	78,923	70.0	77.2
2007r	122,258	111,835	80,381	65.7	71.9
2008p	124,637	114,465	86,200	69.2	75.3

Source: Social Security Board and Statistical Institute of Belize



Table 2.2
Belize: Active Insured Persons by District, Sex and Age Group,
2004 - 2008

Selected Characteristics	Year				
	2004	2005	2006	2007r	2008p
Total	73,667	71,184	78,923	80,381	86,200
District					
Corozal	9,309	9,443	10,312	10,414	11,140
Orange Walk	10,177	9,738	10,850	11,245	11,895
Belize	26,257	24,824	27,486	27,914	29,335
Cayo	13,527	13,526	14,673	15,541	17,135
Stann Creek	10,150	9,216	10,845	10,448	11,288
Toledo	4,247	4,437	4,757	4,819	5,407
Sex					
Male	47,677	46,329	50,491	51,118	54,728
Female	25,990	24,855	28,432	29,263	31,472
Age Group					
14 - 24	17,513	19,578	20,575	23,783	24,298
25 - 34	24,677	23,340	25,818	25,200	26,953
35 - 44	16,839	15,523	17,543	17,105	18,510
45 - 54	9,382	8,416	9,883	9,585	11,069
55+	5,125	4,303	5,074	4,692	5,370
Do Not Know or Not Stated	131	24	30	16	-

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 by Industry,
2004 - 2008

Industry	Year				
	2004	2005	2006	2007r	2008p
Total Active Insured Persons	73,667	71,184	78,923	80,381	86,200
Agriculture, Hunting and Forestry	14,666	13,921	15,842	15,204	15,160
Fishing	3,460	3,259	2,986	2,373	2,337
Mining and Quarrying	300	286	541	601	965
Manufacturing	7,172	6,894	7,271	7,509	7,409
Electricity, Gas, and Water Supply	1,004	733	781	900	1,117
Construction	6,644	7,505	8,266	8,618	9,670
Wholesale and Retail Trade, Repair of Motor Vehicles	10,048	9,456	10,188	10,772	11,065
Hotel and Restaurants	7,208	8,056	9,125	9,713	9,693
Transportation, Storage and Communication	5,334	4,739	4,979	5,149	5,046
Financial Intermediation	2,139	2,123	2,259	2,387	2,639
Real Estate, Renting and Business Activities	5,160	4,846	6,084	6,242	7,353
Public Administration	8,949	7,521	10,074	7,691	8,780
Education	4,665	3,206	5,091	5,577	6,007
Health and Social Work	2,777	2,645	2,802	5,437	4,998
Other Community, Social and Personal Activities	5,816	4,599	5,157	2,980	3,107
Private Households with Employed Persons	1,817	1,549	1,814	1,733	1,779
Extra-Territorial Organizations and Bodies	190	206	233	249	258
Do Not Know or Not Stated	777	828	1,128	330	298

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.



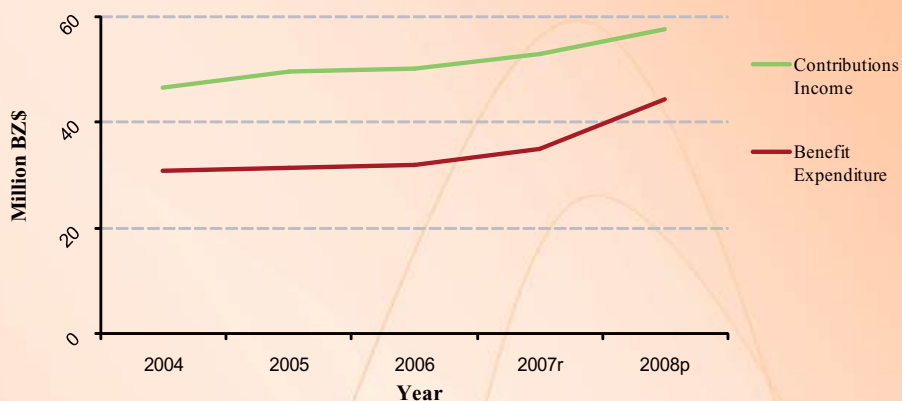
Table 2.4
Belize: Percentage Distribution of Active Insured Persons by Industry,
2004 - 2008

Industry	Year				
	2004	2005	2006	2007r	2008p
Total	100.0	100.0	100.0	100.0	100.0
Agriculture, Hunting and Forestry	19.9	19.6	19.7	18.9	17.6
Fishing	4.7	4.6	3.7	3.0	2.7
Mining and Quarrying	0.4	0.4	0.7	0.7	1.1
Manufacturing	9.7	9.7	9.0	9.3	8.6
Electricity, Gas, and Water Supply	1.4	1.0	1.0	1.1	1.3
Construction	9.0	10.5	10.3	10.7	11.2
Wholesale and Retail Trade, Repair of Motor Vehicles	13.6	13.3	12.7	13.4	12.8
Hotel and Restaurants	9.8	11.3	11.4	12.1	11.2
Transportation, Storage and Communication	7.2	6.7	6.2	6.4	5.9
Financial Intermediation	2.9	3.0	2.8	3.0	3.1
Real Estate, Renting and Business Activities	7.0	6.8	7.6	7.8	8.5
Public Administration	12.1	10.6	12.5	9.6	10.2
Education	6.3	4.5	6.3	6.9	7.0
Health and Social Work	3.8	3.7	3.5	6.8	5.8
Other Community, Social and Personal Activities	7.9	6.5	6.4	3.7	3.6
Private Households with Employed Persons	2.5	2.2	2.3	2.2	2.1
Extra-Territorial Organizations and Bodies	0.3	0.3	0.3	0.3	0.3
Do Not Know or Not Stated	1.1	1.2	1.4	0.4	0.3

Source: Social Security Board



Chart 3
Belize: Contributions Income and Benefit Expenditure,
2004 - 2008



Source: Social Security Board

Table 2.5
Belize: Analysis of Contributions Income and Benefit Expenditure,
2004 - 2008
(BZ\$)

Year	Contributions Income	Benefit Expenditure	Benefit as a % of Contributions
2004	46,681,397	30,924,169	66.2
2005	49,576,692	31,292,036	63.1
2006	50,160,260	31,822,797	63.4
2007r	52,793,870	35,070,592	66.4
2008p	57,582,247	44,213,884	76.8

Source: Social Security Board

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



Table 2.6
Belize: Schedule of Contributions Based on Weekly Insurable Earnings,

Weekly Earnings Group	Average Insurable Earnings BZ\$	Employee's Contributions		Employers' Contributions		Total Weekly Contributions	
		BZ\$	%	BZ\$	%	BZ\$	%
Under \$70.00	55.00	0.83	19.0	3.57	81.0	4.40	
\$70.00 - \$109.99	90.00	1.35	19.0	5.85	81.0	7.20	
\$110.00 - \$139.99	130.00	1.95	19.0	8.45	81.0	10.40	
\$140.00 - \$179.99	160.00	3.15	25.0	9.65	75.0	12.80	
\$180.00 - \$219.99	200.00	4.75	30.0	11.25	70.0	16.00	
\$220.00 - \$259.99	240.00	6.35	33.0	12.85	67.0	19.20	
\$260.00 - \$299.99	280.00	7.95	35.0	14.45	65.0	22.40	
\$300.00 and over	320.00	9.55	37.0	16.05	63.0	25.60	
**	0.00	0.00	0.0	2.60	100.0	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 2.7
Belize: Active Insured Persons by Average Weekly Insurable Earnings Group,
2004 - 2008

Weekly Earnings Group	Year				
	2004	2005	2006	2007r	2008p
Total	73,667	71,184	78,923	80,381	86,200
Under \$70.00	2,424	2,935	7,210	6,436	6,503
\$70.00 to \$109.99	7,564	8,107	9,153	8,048	7,813
\$110.00 to \$139.99	9,734	8,187	8,380	7,610	7,877
\$140.00 to \$179.99	14,598	12,927	12,401	12,571	13,640
\$180.00 to \$219.99	9,717	8,937	1,838	9,883	10,610
\$220.00 to \$259.99	7,101	7,110	13,167	7,159	7,531
\$260.00 to \$299.99	5,622	5,328	3,919	4,495	4,663
\$300.00 and Over	16,433	16,802	21,824	23,053	26,280
**	474	851	1,031	1,126	1,283

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: Percentage Distribution of Active Insured Persons by
Average Weekly Insurable Earnings,
2004 - 2008

Weekly Earnings Group	Year				
	2004	2005	2006	2007r	2008p
Total	100.0	100.0	100.0	100.0	100.0
Under \$70.00	3.3	4.1	9.1	8.0	7.5
\$70.00 to \$109.99	10.3	11.4	11.6	10.0	9.1
\$110.00 to \$139.99	13.2	11.5	10.6	9.5	9.1
\$140.00 to \$179.99	19.8	18.2	15.7	15.6	15.8
\$180.00 to \$219.99	13.2	12.6	2.3	12.3	12.3
\$220.00 to \$259.99	9.6	10.0	16.7	8.9	8.7
\$260.00 to \$299.99	7.6	7.5	5.0	5.6	5.4
\$300.00 and Over	22.3	23.6	27.7	28.7	30.5
**	0.6	1.2	1.3	1.4	1.5

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: Total Contributions Collected by District,
2004 - 2008
(BZ\$)

District	Year				
	2004	2005	2006	2007r	2008p
Total	46,681,397	49,576,692	50,160,260	52,793,870	57,582,247
Corozal	2,950,572	3,188,550	3,618,966	3,928,748	4,062,295
Orange Walk	2,473,982	2,378,530	2,461,654	2,751,243	3,083,752
Belize	24,489,913	24,873,471	23,624,924	24,726,880	27,888,823
Cayo	11,887,978	13,899,934	14,580,885	15,126,911	15,684,519
Stann Creek	4,167,780	4,416,477	5,166,923	5,483,465	6,002,084
Toledo	711,172	819,730	706,908	776,623	860,774

Source: Social Security Board

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



Table 2.10
Belize: Percentage Distribution of Total Contributions
Collected by District,
2004 - 2008

District	Year				
	2004	2005	2006	2007r	2008p
Total	100.0	100.0	100.0	100.0	100.0
Corozal	6.3	6.4	7.1	7.4	7.1
Orange Walk	5.3	4.8	4.7	5.2	5.4
Belize	52.5	50.2	46.5	46.8	48.4
Cayo	25.5	28.0	30.2	28.7	27.2
Stann Creek	8.9	8.9	10.2	10.4	10.4
Toledo	1.5	1.7	1.4	1.5	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 2.11
Belize: Contributions Income by Year,
2004 - 2008
(BZ\$)

Year	Contributions Income	Percentage Change (%)
2004	46,681,397	13.9
2005	49,576,692	6.2
2006	50,160,260	1.2
2007r	52,793,870	5.3
2008p	57,582,247	9.1

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: Active Businesses by Industry,
2004 - 2008

Industry	Year				
	2004	2005	2006	2007r	2008p
Total	8,498	8,779	9,241	8,757	10,350
Agriculture, Hunting and Forestry	2,937	3,164	3,233	2,687	2,975
Fishing	38	36	35	38	41
Mining and Quarrying	23	25	21	22	30
Manufacturing	422	403	433	443	545
Electricity, Gas and Water Supply	36	37	58	59	75
Construction	538	555	665	688	792
Wholesale and Retail, Repair	1,117	1,104	1,142	1,139	1,419
Hotels and Restaurants	784	810	851	874	1,054
Transport, Storage and Communication	248	261	268	283	369
Financial Intermediation	88	93	91	98	108
Real Estate, Renting and Business Activities	369	384	405	431	532
Public Administration	217	204	203	223	214
Education	181	168	174	159	193
Health and Social Work	126	132	140	137	159
Other Community, Social and Personal Activities	372	385	373	374	444
Private Households with Employed Persons	919	929	1,040	1,036	1,300
Extra-Territorial Organizations and Bodies	13	11	13	14	14
Do Not Know or Not Stated	70	78	96	52	86

Source: Social Security Board



Table 2.13
Belize: Percentage Distribution of Active Businesses by Industry,
2004 - 2008

Industry	Year				
	2004	2005	2006	2007r	2008p
Total	100.0	100.0	100.0	100.0	100.0
Agriculture, Hunting and Forestry	34.6	36.0	35.0	30.7	28.7
Fishing	0.4	0.4	0.4	0.4	0.4
Mining and Quarrying	0.3	0.3	0.2	0.3	0.3
Manufacturing	5.0	4.6	4.7	5.1	5.3
Electricity, Gas and Water Supply	0.4	0.4	0.6	0.7	0.7
Construction	6.3	6.3	7.2	7.9	7.7
Wholesale and Retail, Repair	13.1	12.6	12.4	13.0	13.7
Hotels and Restaurants	9.2	9.2	9.2	10.0	10.2
Transport, Storage and Communication	2.9	3.0	2.9	3.2	3.6
Financial Intermediation	1.0	1.1	1.0	1.1	1.0
Real Estate, Renting and Business Activities	4.3	4.4	4.4	4.9	5.1
Public Administration	2.6	2.3	2.2	2.5	2.1
Education	2.1	1.9	1.9	1.8	1.9
Health and Social Work	1.5	1.5	1.5	1.6	1.5
Other Community, Social and Personal Activities	4.4	4.4	4.0	4.3	4.3
Private Households with Employed Persons	10.8	10.6	11.3	11.8	12.6
Extra-Territorial Organizations and Bodies	0.2	0.1	0.1	0.2	0.1
Do Not Know or Not Stated	0.8	0.9	1.0	0.6	0.8

Source: Social Security Board



Table 2.14
Belize: Active Businesses by District,
2004 - 2008

District	Year				
	2004	2005	2006	2007r	2008p
Total	8,498	8,779	9,241	8,757	10,350
Corozal	2,211	2,497	2,549	2,293	2,471
Orange Walk	1,572	1,565	1,633	1,336	1,667
Belize	2,434	2,370	2,562	2,514	2,958
Cayo	1,381	1,407	1,520	1,575	1,898
Stann Creek	592	633	677	734	949
Toledo	308	307	300	305	407

Source: Social Security Board

Table 2.15
Belize: Percentage Distribution of Active Businesses by District,
2004 - 2008

District	Year				
	2004	2005	2006	2007r	2008p
Total	100.0	100.0	100.0	100.0	100.0
Corozal	26.0	28.4	27.6	26.2	23.9
Orange Walk	18.5	17.8	17.7	15.3	16.1
Belize	28.6	27.0	27.7	28.7	28.6
Cayo	16.3	16.0	16.4	18.0	18.3
Stann Creek	7.0	7.2	7.3	8.4	9.2
Toledo	3.6	3.5	3.2	3.5	3.9

Source: Social Security Board



Table 2.16
Belize: Active Contributing Employers by District,
2004 - 2008

District	Year				
	2004	2005	2006	2007p	2008p
Total	8,395	8,837	8,837	8,278	9,679
Corozal	2,085	2,443	2,456	2,305	2,375
Orange Walk	1,542	1,533	1,579	1,471	1,597
Belize	2,359	2,292	2,248	2,071	2,805
Cayo	1,178	1,216	1,654	1,427	1,630
Stann Creek	565	615	638	630	884
Toledo	292	296	262	374	388

Source: Social Security Board



Section III Benefits



This section presents information on social security benefits namely: sickness, maternity, retirement, invalidity, survivor's benefit, funeral grants, employment injury, disablement, death, and Non-contributory Pension (NCP), as well as Appeals 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 for insured persons incapacitated as a result of sickness, maternity, retirement, invalidity, death, and disability. This Act provides monthly benefits 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, established a system of Social Security providing pecuniary payment by way of financial benefits for lost of wages which include: Sickness Benefit, Maternity Benefit, Injury Benefit, Disablement Benefit, Retirement Benefit, Death Benefit, Funeral Grant and Survivors' Benefit 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 234 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 provided that the qualifying conditions are met.

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 (under 60 years) who cannot work due to a specific disease (e.g. bodily or mental disablment) 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 the person who is liable or has paid the cost of the funeral.



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 2000, legislation amended employment injury coverage to extend to injuries suffered during travel defined as “to and from work”. Now insured workers can receive benefits when injured on the job or while travelling to and from work. Approved medical care is also provided to insured workers who receive an employment injury. If medical treatment is necessary but cannot be obtained locally, it can be obtained from abroad subsequently to SSB’s approval.

Disablement pension is awarded to an insured person who qualifies, if an injury arises out of or during insurable employment, and the insured person is thereafter assessed at least 25% disabled. A lump sum is generally payable to an injury assessed at less than 25%.

A funeral grant of \$1,500 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.

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, the NCP program was extended to include males aged 67 years or older and the monthly payment increased from \$75 to \$100 (BZ\$). A Non-contributory Pension Committee (NCPC) consisting of five persons which include a representative of the SSB, the Belize Council of Churches, the National Council on Ageing and Ministry of Human Development meet monthly to determine the action to be taken on the claims received. With the enactment of Statutory Instrument #15 of January 1, 2009, a representative of the Evangelical Churches of Belize was added to the

membership of the NCPC. The committee is presently chaired by a representative of the Belize Council of Churches. All recipients must have a valid social security card and cannot be in receipt of nor have received 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 primary health care through the implementation of NHI. SSB committed certain monies from the fund to be used to purchase affordable primary 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 primary 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 lodged for a hearing by an Appeal Tribunal. The tribunal is comprised of an Attorney as chairperson, a representative of employers and a representative of employees.

Legal Services 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 hearings.



Table 3.1
Belize: Benefits Expenditure by Branch/Benefit,
2004 - 2008
(BZ\$)

Branch/Benefit	Year				
	2004	2005	2006	2007r	2008p
Total	30,924,169	31,292,036	31,822,797	35,070,592	44,213,884
Short Term	7,872,402	7,912,055	8,032,219	8,603,428	10,099,211
Sickness	4,335,613	4,412,500	4,417,664	4,954,811	5,954,169
Maternity Allowance	2,441,044	2,506,045	2,644,679	2,633,720	3,085,315
Maternity Grant	1,095,745	993,511	969,876	1,014,897	1,059,728
Long Term	11,929,077	12,411,847	14,320,834	15,573,802	18,488,451
Retirement	7,428,736	7,873,354	8,827,106	9,989,225	11,908,989
Survivors	2,492,461	2,409,361	2,970,306	1,822,670	3,711,728
Invalidity	1,312,902	1,459,284	1,759,732	2,966,700	2,032,367
Funeral Grant (NC)	694,978	669,848	763,690	795,207	835,367
Employment Injury	4,638,578	3,931,361	3,976,836	4,923,811	6,190,911
Injury Benefit	2,389,478	1,909,623	1,954,240	2,872,413	3,812,618
Disablement	1,668,057	1,414,791	1,454,923	1,469,446	1,738,178
Death Benefit	573,543	602,447	564,741	572,952	631,115
Funeral Grant (EI)	7,500	4,500	2,931	9,000	9,000
Non-contributory Pension	2,009,527	2,131,955	2,211,394	2,391,547	4,934,460
National Health Insurance	4,474,585	4,904,818	3,281,514	3,578,004	4,500,851

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
2004 - 2008

Benefit	Year				
	2004	2005	2006	2007 ^r	2008 ^p
Total	29,253	30,833	32,428	35,498	41,245
Short Term	23,260	25,124	26,158	27,994	32,995
Sickness	18,819	20,674	21,603	23,435	28,120
Maternity Allowance	1,159	1,185	1,341	1,225	1,352
Maternity Grant	3,282	3,265	3,214	3,334	3,523
Long Term	1,068	1,091	1,358	1,328	1,544
Retirement	359	363	439	455	584
Survivors	160	143	215	170	223
Invalidity	61	56	76	53	77
Funeral Grant (NC)	488	529	628	650	660
Employment Injury	2,523	2,163	2,381	2,606	2,676
Injury	2,323	2,020	2,260	2,471	2,492
Disablement	198	132	113	126	168
Death Benefit	1	8	6	5	10
Funeral Grant (EI)	1	3	2	4	6
Non-contributory Pension	2,402	2,455	2,531	3,570	4,030

Source: Social Security Board

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



Table 3.3
Belize: Total New Claims Processed by Year
2004 - 2008

Benefit	Year				
	2004	2005	2006	2007r	2008p
Total	30,346	32,843	35,534	36,997	42,743
Short Term	26,139	29,009	31,248	32,651	38,033
Sickness	21,236	24,103	26,246	27,698	32,793
Maternity Allowance	1,263	1,286	1,471	1,327	1,447
Maternity Grant	3,640	3,620	3,531	3,626	3,793
Long Term	1,178	1,212	1,475	1,409	1,640
Retirement	403	395	472	482	628
Survivors	177	166	243	183	230
Invalidity	82	84	99	67	92
Funeral Grant (NC)	516	567	661	677	690
Employment Injury	3,029	2,622	2,811	2,937	3,070
Injury	2,798	2,472	2,680	2,792	2,880
Disablement	229	138	123	132	173
Death Benefit	1	8	6	9	10
Funeral Grant (EI)	1	4	2	4	7

Source: Social Security Board

Note: Includes allowed and disallowed new claims only.



Table 3.4a
Belize: Sickness Benefit Days by Selected Characteristics,
2004 - 2005

Benefit Days	2004			2005		
	Cases	Total Number of Days	Mean Payment (BZ\$)	Cases	Total Number of Days	Mean Payment (BZ\$)
Total	18,760	155,100	208	20,657	174,123	219
01 - 06	13,241	41,765	81	14,719	47,395	85
07 - 12	3,036	25,756	213	3,195	27,022	216
13 - 18	977	14,746	374	1,022	15,366	387
19 - 24	329	6,969	532	386	8,216	549
25 - 30	227	6,346	729	248	6,886	728
31 - 36	255	8,221	862	317	10,313	865
37 - 42	106	4,189	1,037	103	4,047	980
43 - 48	115	5,232	1,150	130	5,900	1,188
49 - 54	62	3,189	1,268	64	3,317	1,307
55 - 60	44	2,507	1,437	68	3,924	1,510
61 - 66	107	6,697	1,560	80	5,012	1,700
67 - 72	21	1,446	1,810	41	2,848	1,678
73 - 78	25	1,895	2,175	34	2,566	1,781
79 - 84	18	1,468	2,056	23	1,860	2,072
85 - 90	14	1,228	2,041	22	1,948	2,167
91 - 96	55	5,120	2,408	53	4,971	2,557
97 - 102	21	2,080	2,217	14	1,392	2,521
103 - 108	7	740	2,326	14	1,476	2,662
109 - 114	13	1,443	2,900	9	1,003	2,583
115 - 120	12	1,410	3,065	3	350	2,499
121 - 126	11	1,359	2,588	16	1,971	3,272
127 - 132	10	1,299	3,272	16	2,084	2,917
133 - 138	6	817	3,544	8	1,080	3,642
139 - 144	3	424	3,300	4	559	3,554
145 - 150	6	883	4,278	2	292	3,843
151 - 156	4	616	3,024	11	1,689	3,890
157+	35	7,255	4,316	55	10,636	5,221

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,
2006 - 2007

Benefit Days	2006			2007r		
	Cases	Total Number of Days	Mean Payment (BZ\$)	Cases	Total Number of Days	Mean Payment (BZ\$)
Total	21,603	150,265	181	23,518	192,522	211
01 - 06	15,989	50,053	81	16,798	53,571	84
07 - 12	3,425	28,649	210	3,858	31,915	210
13 - 18	865	12,891	396	1,106	16,480	377
19 - 24	289	6,108	543	366	7,798	570
25 - 30	187	5,235	759	267	7,531	782
31 - 36	289	9,286	850	297	9,644	872
37 - 42	104	4,118	1,032	109	4,298	1,106
43 - 48	109	4,945	1,228	149	6,739	1,228
49 - 54	60	3,070	1,357	70	3,567	1,272
55 - 60	52	3,013	1,589	68	3,933	1,570
61 - 66	61	3,826	1,558	90	5,653	1,680
67 - 72	19	1,317	1,817	26	1,807	1,919
73 - 78	11	833	1,987	29	2,184	2,010
79 - 84	13	1,052	1,891	19	1,550	2,013
85 - 90	15	1,323	2,233	30	2,642	2,180
91 - 96	29	2,689	2,520	41	3,798	2,488
97 - 102	9	896	2,742	31	3,091	2,560
103 - 108	16	1,683	2,760	16	1,693	2,648
109 - 114	8	884	3,118	16	1,784	2,960
115 - 120	5	587	3,143	8	949	3,140
121 - 126	9	1,116	3,662	21	2,598	3,016
127 - 132	4	518	2,587	6	775	3,274
133 - 138	5	675	3,542	9	1,223	3,243
139 - 144	2	281	4,796	1	140	5,120
145 - 150	4	592	4,063	6	885	3,663
151 - 156	3	456	4,190	8	1,233	4,262
157+	21	4,169	5,306	73	15,041	5,183

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,
2008

Benefit Days	Cases	2008p	Mean Payment (BZ\$)
		Total Number of Days	
Total	28,120	148,715	211
01 - 06	20,449	62,391	87
07 - 12	4402	31,052	221
13 - 18	1296	14,110	403
19 - 24	438	5,332	590
25 - 30	364	6,602	763
31 - 36	306	6,922	911
37 - 42	139	2,985	1,076
43 - 48	138	3,231	1,276
49 - 54	62	1,520	1,436
55 - 60	67	1,417	1,569
61 - 66	81	2,472	1,826
67 - 72	36	748	1,961
73 - 78	29	602	2,182
79 - 84	21	692	2,431
85 - 90	28	889	2,416
91 - 96	42	1,623	2,729
97 - 102	23	699	2,660
103 - 108	10	209	2,863
109 - 114	15	326	3,063
115 - 120	10	173	3,290
121 - 126	11	288	3,002
127 - 132	8	122	3,055
133 - 138	6	101	3,108
139 - 144	12	212	4,312
145 - 150	5	138	3,973
151 - 156	7	320	4,958
157+	115	3,539	5,210

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,
2004 - 2008

Reason for Non-Payment	Year				
	2004	2005	2006	2007r	2008p
Total	1,515	3,429	4,642	4,488	4,673
Less than 50 paid contributions	572	1,319	1,710	1,817	2,636
Less than 8 paid contributions	86	218	263	305	350
Was not in insurable employment	48	54	55	56	63
Late claim	705	1,478	2,302	1,825	1,031
No contribution paid	0	0	0	0	0
Willful misconduct	1	2	0	0	1
Worked during period claimed	49	87	59	89	301
Injury not in course of employment	0	0	76	0	4
No medical certificate	8	27	16	31	59
Period already claimed	9	59	43	40	30
Claimant is under 14 years	0	55	0	0	29
IP over 65 years	28	0	42	46	45
Other (Including abandoned claims)	9	130	76	279	124

Source: Social Security Board



Table 3.6
Belize: Maternity Allowance by Selected Characteristics,
2004 - 2008

Selected Characteristics	Year				
	2004	2005	2006	2007 ^r	2008 ^p
Cases	1,056	1,163	1,341	1,256	1,300
Age Group					
14 - 19	33	53	36	29	26
20 - 24	308	341	402	321	322
25 - 29	331	391	430	401	458
30 - 34	230	235	297	315	305
35 - 39	130	115	143	143	136
40 - 44	20	27	33	46	53
45+	4	1	0	1	0
Days Claimed	88,140	93,345	92,609	107,820	123,468
Age Group					
14 - 19	3,019	4,576	2,225	2,662	2,548
20 - 24	25,414	27,890	23,315	28,285	30,955
25 - 29	27,682	30,840	30,637	34,229	43,617
30 - 34	19,094	18,899	22,693	26,295	28,550
35 - 39	10,987	9,001	11,134	12,320	12,832
40 - 44	1,566	2,041	2,605	3,987	4,966
45+	378	98	0	42	0
Mean Payment (BZ\$)	1,971	1,932	1,972	1,891	2,462
Age Group					
14 - 19	1,475	1,329	1,177	1,703	1,806
20 - 24	1,721	1,815	1,801	1,969	2,205
25 - 29	2,095	2,000	2,030	2,178	2,544
30 - 34	2,146	2,135	2,227	2,300	2,617
35 - 39	2,082	1,956	1,967	2,402	2,645
40 - 44	1,988	1,754	1,897	1,883	2,274
45+	1,384	1,349	0	798	0

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,
2004 - 2008

Age Group	Year				
	2004	2005	2006	2007r	2008p
Total	3,305	3,265	3,304	3,661	3,523
14 - 19	91	98	96	67	134
20 - 24	797	866	855	880	911
25 - 29	981	977	1,022	1,050	1,039
30 - 34	721	692	685	826	730
35 - 39	430	356	374	466	411
40 - 44	176	174	178	222	188
45 - 49	60	60	54	92	71
50 - 54	30	27	26	33	24
55 - 59	16	13	11	19	11
60+	3	2	3	6	4
Male	2,175	2,137	2,173	2,463	2,194
14 - 19	61	48	59	40	70
20 - 24	484	531	511	579	515
25 - 29	614	609	642	662	609
30 - 34	464	456	455	536	453
35 - 39	286	245	258	327	282
40 - 44	161	147	154	171	155
45 - 49	56	59	54	91	71
50 - 54	30	27	26	32	24
55 - 59	16	13	11	19	11
60+	3	2	3	6	4
Female	1,130	1,128	1,131	1,198	1,329
14 - 19	30	50	37	27	64
20 - 24	313	335	344	301	396
25 - 29	367	368	380	388	430
30 - 34	257	236	230	290	277
35 - 39	144	111	116	139	129
40 - 44	15	27	24	51	33
45 - 49	4	1	0	1	0
50 - 54	0	0	0	1	0
55 - 59	0	0	0	0	0
60+	0	0	0	0	0

Source: Social Security Board



Table 3.8
Belize: Disallowed Maternity Grant Claims by Reason of Disallowance,
2004 - 2008

Reason for Disallowance	Year				
	2004	2005	2006	2007r	2008p
Total	352	352	226	304	240
Less than 25 paid contributions in specified 50 weeks	234	266	174	229	158
Less than 50 paid contributions	77	63	39	50	51
Late claim	5	2	2	8	10
Grant previously claimed	1	8	3	5	0
Wife receiving maternity benefit	1	4	2	1	1
Claimant under 14 years or over 65 years for retirement benefit	0	1	0	0	0
Less than 26 self-employed contributions	0	3	4	1	2
Name of father does not appear on certificate	1	2	1	1	1
Other	13	3	1	9	17

Source: Social Security Board



Table 3.9
Belize: Retirement Pensions Awarded by Single Age, Sex and
Mean Monthly Payment,
2004 - 2008

Single Age	Year				
	2004	2005	2006	2007r	2008p
Total	208	175	227	215	315
60	102	92	110	91	117
61	18	21	5	16	79
62	12	11	23	13	20
63	9	4	18	14	17
64	18	11	7	22	18
65	42	30	26	46	47
66	5	4	33	8	11
67	0	1	0	2	3
68	2	0	3	1	1
69+	0	1	2	2	2
Male	139	123	159	151	207
60	61	64	78	61	67
61	12	15	0	11	51
62	10	9	17	9	15
63	7	2	15	11	14
64	14	7	3	15	14
65	32	23	11	36	33
66	2	2	30	5	8
67	0	1	0	1	3
68	1	0	3	1	1
69+	0	0	2	1	1
Female	69	52	68	64	108
60	41	28	32	30	50
61	6	6	5	5	28
62	2	2	6	4	5
63	2	2	3	3	3
64	4	4	4	7	4
65	10	7	15	10	14
66	3	2	3	3	3
67	0	0	0	1	0
68	1	0	0	0	0
69+	0	1	0	1	1
Mean Monthly Payment (BZ\$)					
Total	322	327	369	427	414
Male	330	337	388	415	399
Female	307	305	361	453	442

Source: Social Security Board



Table 3.10a
Belize: Cumulative¹ Retired Pensioners by Single Age and
Mean Monthly Payment,
2004 - 2008

Single Age	Year				
	2004	2005	2006	2007r	2008p
Total	2,240	2,360	2,555	2,737	2,598
60	101	276	170	60	114
61	93	116	130	145	165
62	116	112	143	135	161
63	104	127	127	145	153
64	134	145	125	149	156
65	157	209	175	175	126
66	153	152	171	170	151
67	137	119	157	164	153
68	129	113	146	163	97
69	130	85	118	158	126
70	84	92	132	138	108
71	86	68	104	122	114
72	73	99	81	117	103
73	85	57	68	106	87
74	71	81	82	75	67
75	81	73	63	65	72
76	85	82	77	86	64
77+	421	354	486	564	581
Mean Monthly Payment (BZ\$)	235	241	253	270	291

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,
2004 - 2008

Single Age	Year				
	2004	2005	2006	2007r	2008p
Male	1,656	1,714	1,851	1,961	1,836
60	61	192	112	37	65
61	66	70	93	94	102
62	79	79	94	91	110
63	73	91	84	97	106
64	104	97	88	98	105
65	110	149	124	125	87
66	108	102	119	121	102
67	96	86	110	119	112
68	100	83	103	110	76
69	94	63	83	110	79
70	58	61	98	97	73
71	65	53	74	88	78
72	56	86	61	88	78
73	64	40	53	73	64
74	58	64	66	56	45
75	60	51	49	53	54
76	67	68	58	67	49
77+	337	279	382	437	451
Mean Monthly Payment (BZ\$)	235	237	253	269	286

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 Single Age and
Mean Monthly Payment,
2004 - 2008

Single Age	Year				
	2004	2005	2006	2007r	2008p
Female	584	646	704	796	762
60	40	84	58	23	49
61	27	46	37	51	63
62	37	33	49	44	51
63	31	36	43	48	47
64	30	48	37	51	51
65	47	60	51	50	39
66	45	50	52	49	49
67	41	33	47	45	41
68	29	30	43	53	21
69	36	22	35	48	47
70	26	31	34	41	35
71	21	15	30	34	36
72	17	13	20	29	25
73	21	17	15	33	23
74	13	17	16	19	22
75	21	22	14	12	18
76	18	14	19	19	15
77+	84	75	104	127	130
Mean Monthly Payment (BZ\$)	234	244	253	273	300

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,
2004 - 2008

Single Age	Year				
	2004	2005	2006	2007r	2008p
Total	182	184	222	215	270
60	58	50	54	67	72
61	16	15	20	17	29
62	10	18	14	25	12
63	8	6	10	8	19
64	17	13	18	13	11
65	37	38	56	40	51
66	12	12	22	11	16
67	6	8	8	12	10
68	3	5	1	6	7
69+	15	19	19	16	43
Male	141	141	165	162	207
60	44	33	34	46	50
61	10	13	11	9	28
62	9	14	12	23	8
63	4	4	8	5	17
64	13	10	15	12	9
65	30	30	44	31	39
66	10	11	19	7	14
67	5	7	8	12	7
68	3	3	1	4	6
69+	13	16	13	13	29
Female	41	43	57	52	63
60	14	17	20	21	22
61	6	2	9	8	1
62	1	4	2	2	4
63	4	2	2	3	2
64	4	3	3	1	2
65	7	8	12	9	12
66	2	1	3	4	2
67	1	1	0	0	3
68	0	2	0	2	1
69+	2	3	6	2	14
Mean Payment (BZ\$)					
Total	2,714	2,921	3,148	3,240	2,861
Male	2,674	2,952	3,279	3,421	2,890
Female	2,852	2,820	2,771	2,669	2,766

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,
2004 - 2008

Age Group	Year				
	2004	2005	2006	2007r	2008p
Total	51	40	43	43	42
< 20	0	0	0	0	0
20 - 24	0	0	0	0	0
25 - 29	1	1	1	0	0
30 - 34	0	2	3	0	1
35 - 39	3	3	6	2	2
40 - 44	6	5	4	10	5
45 - 49	12	10	5	4	6
50 - 54	12	11	15	11	15
55 - 59	17	8	9	14	13
60 - 64	0	0	0	2	0
Male	30	21	25	23	22
< 20	0	0	0	0	0
20 - 24	0	0	0	0	0
25 - 29	1	1	0	0	0
30 - 34	0	0	2	0	0
35 - 39	2	1	5	0	0
40 - 44	3	3	4	4	3
45 - 49	7	5	0	3	3
50 - 54	5	7	7	5	9
55 - 59	12	4	7	10	7
60 - 64	0	0	0	1	0
Female	21	19	18	20	20
< 20	0	0	0	0	0
20 - 24	0	0	0	0	0
25 - 29	0	0	1	0	0
30 - 34	0	2	1	0	1
35 - 39	1	2	1	2	2
40 - 44	3	2	0	6	2
45 - 49	5	5	5	1	3
50 - 54	7	4	8	6	6
55 - 59	5	4	2	4	6
60 - 64	0	0	0	1	0
Mean Monthly Payment (BZ\$)					
Total	465	369	466	431	530
Male	451	385	425	410	500
Female	484	353	526	449	565

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,
2004 - 2008

Age Group	Year				
	2004	2005	2006	2007r	2008p
Total	290	310	370	311	333
< 20	0	0	0	0	0
20 - 24	1	1	0	0	3
25 - 29	3	3	5	4	6
30 - 34	14	10	12	4	24
35 - 39	25	23	25	24	43
40 - 44	33	34	39	40	48
45 - 49	54	60	61	47	88
50 - 54	71	73	82	79	103
55 - 59	83	91	107	99	18
60 - 64	6	14	39	13	0
65+	0	1	0	1	0
Male	155	163	203	162	171
< 20	0	0	0	0	0
20 - 24	1	1	0	0	3
25 - 29	3	3	4	4	4
30 - 34	11	8	9	3	14
35 - 39	17	13	17	15	28
40 - 44	16	21	27	25	21
45 - 49	29	30	32	20	44
50 - 54	30	36	36	38	48
55 - 59	44	44	53	48	9
60 - 64	4	7	25	8	0
65+	0	0	0	1	0
Female	135	147	167	149	162
< 20	0	0	0	0	0
20 - 24	0	0	0	0	0
25 - 29	0	0	1	0	2
30 - 34	3	2	3	1	10
35 - 39	8	10	8	9	15
40 - 44	17	13	12	15	27
45 - 49	25	30	29	27	44
50 - 54	41	37	46	41	55
55 - 59	39	47	54	51	9
60 - 64	2	7	14	5	0
65+	0	1	0	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,
2004 - 2008

Selected Characteristics	Year				
	2004	2005	2006	2007 ^r	2008 ^p
Sex					
Total	19	11	33	31	38
Male	8	9	18	23	25
Female	11	2	15	8	13
Total Payments (BZ\$)					
Total	73,649	64,386	290,827	235,288	281,911
Male	28,644	48,759	128,447	154,928	212,351
Female	45,005	15,627	162,380	80,360	69,560
Mean Payment (BZ\$)					
Total	3,876	5,853	9,367	7,590	7,619
Male	3,580	5,418	7,136	6,736	8,848
Female	4,091	7,814	11,599	10,045	5,351

Source: Social Security Board

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



Table 3.15
Belize: Children Awarded Survivor's Pension
by Age Group, Sex and Mean Monthly Payment,
2004 - 2008

Age Group	Year				
	2004	2005	2006	2007r	2008p
Total	112	77	119	137	143
00 - 04	24	18	21	24	23
05 - 09	38	21	33	40	34
10 - 14	27	24	34	39	47
15 - 17	16	12	21	22	25
18 - 21	7	2	10	12	14
Male	65	31	56	78	71
00 - 04	16	11	14	15	12
05 - 09	22	4	12	22	17
10 - 14	17	10	14	22	26
15 - 17	7	6	14	14	13
18 - 21	3	0	2	5	3
Female	47	46	63	59	72
00 - 04	8	7	7	9	11
05 - 09	16	17	21	18	17
10 - 14	10	14	20	17	21
15 - 17	9	6	7	8	12
18 - 21	4	2	8	7	11
Mean Monthly Payment (BZ\$)					
Total	62	72	82	109	107
Male	63	87	79	96	103
Female	61	63	85	126	111

Source: Social Security Board



Table 3.16
Belize: Cumulative¹ Children Receiving Survivors' Pension
by Age Group, Sex and Mean Monthly Payment,
2004 - 2008

Age Group	Year				
	2004	2005	2006	2007r	2008p
Total	875	869	927	1,038	1,046
00 - 04	67	57	142	70	67
05 - 09	229	191	141	223	217
10 - 14	306	310	274	383	391
15 - 17	178	191	193	231	249
18 - 21	95	120	177	131	122
Male	453	462	473	518	514
00 - 04	37	36	84	39	35
05 - 09	112	97	61	111	112
10 - 14	165	170	138	189	186
15 - 17	95	102	96	116	128
18 - 21	44	57	94	63	53
Female	422	407	454	520	532
00 - 04	30	21	58	31	32
05 - 09	117	94	80	112	105
10 - 14	141	140	136	194	205
15 - 17	83	89	97	115	121
18 - 21	51	63	83	68	69
Mean Monthly Payment (BZ\$)					
Total	58	58	57	90	88
Male	58	59	59	93	89
Female	58	56	56	87	87

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 Children Survivors' Pension Currently
Paid by Age Group and Sex,
2004 - 2008
(BZ\$)

Age Group	Year				
	2004	2005	2006	2007r	2008p
Total	58	58	57	90	88
00 - 04	49	59	62	103	92
05 - 09	52	52	54	81	92
10 - 14	58	58	57	85	87
15 - 17	61	58	57	96	83
18 - 21	70	66	56	105	90
Male	58	59	59	93	89
00 - 04	50	63	63	92	94
05 - 09	53	53	56	81	91
10 - 14	58	59	57	91	88
15 - 17	63	58	59	95	84
18 - 21	67	68	57	115	95
Female	58	56	56	87	87
00 - 04	48	44	61	117	89
05 - 09	52	51	53	80	93
10 - 14	58	57	57	78	87
15 - 17	59	57	55	97	83
18 - 21	72	64	55	96	87

Source: Social Security Board



Table 3.18
Belize: Spouses Awarded Survivor's Pension
by Sex and Mean Monthly Payment,
2004 - 2008

Selected Characteristics	Year				
	2004	2005	2006	2007r	2008p
Sex					
Total	84	64	90	80	96
Male	0	0	7	2	0
Female	84	64	83	78	96
Mean Monthly Payment (BZ\$)					
Total	166	190	219	211	234
Male	0	0	222	188	0
Female	166	190	191	234	234

Source: Social Security Board

Table 3.19
Belize: Cumulative¹ Spouses Receiving Survivors' Pension
by Sex and Mean Monthly Payment,
2004 - 2008

Selected Characteristics	Year				
	2004	2005	2006	2007r	2008p
Sex					
Total	664	719	725	801	855
Male	4	6	7	9	18
Female	660	713	718	792	837
Mean Monthly Payment (BZ\$)					
Total	149	153	151	188	179
Male	125	159	137	173	111
Female	150	153	151	204	181

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,
2004 - 2008

Age Group	Year				
	2004	2005	2006	2007r	2008p
Total	156	151	107	156	169
<20	110	102	1	104	103
20 - 29	12	11	17	8	12
30 - 39	10	12	28	12	13
40 - 49	11	11	25	11	17
50 - 59	7	6	26	17	12
60+	6	9	10	4	12
Male	59	52	83	54	54
<20	59	48	0	44	50
20 - 29	0	1	10	1	1
30 - 39	0	0	19	2	0
40 - 49	0	0	20	2	1
50 - 59	0	0	24	4	0
60+	0	3	10	1	2
Female	97	99	24	102	115
<20	51	54	1	60	53
20 - 29	12	10	7	7	11
30 - 39	10	12	9	10	13
40 - 49	11	11	5	9	16
50 - 59	7	6	2	13	12
60+	6	6	0	3	10
Mean Payment (BZ\$)					
Total	1,562	1,610	4,041	1,855	3,540
Male	756	1,648	4,601	1,878	584
Female	2,052	1,337	1,986	1,840	5,076

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,
2004 - 2008

Degree of Disability	Year				
	2004	2005	2006	2007r	2008p
Total	17	16	4	4	12
25.00 - 29.99	1	2	1	5	2
30.00 - 39.99	5	5	2	7	5
40.00 - 49.99	4	3	1	2	2
50.00 - 59.99	4	3	0	1	0
60+	3	3	0	4	3
Male	16	16	4	18	11
25.00 - 29.99	1	2	1	4	1
30.00 - 39.99	4	5	2	7	5
40.00 - 49.99	4	3	1	2	2
50.00 - 59.99	4	3	0	1	0
60+	3	3	0	4	3
Female	1	0	0	1	1
25.00 - 29.99	0	0	0	1	1
30.00 - 39.99	1	0	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	277	245	196	282	355
Male	283	245	196	287	370
Female	188	0	0	188	188

Source: Social Security Board



Table 3.22
Belize: Cumulative¹ Disablement Pensions by Age Group,
Sex and Mean Monthly Payment,
2004 - 2008

Age Group	Year				
	2004	2005	2006	2007r	2008p
Total	369	371	380	395	401
< 20	4	4	1	1	0
20 - 29	31	30	23	22	22
30 - 39	82	87	77	72	69
40 - 49	116	114	115	118	114
50 - 59	74	75	88	98	107
60+	62	61	76	84	89
Male	344	348	355	369	374
< 20	3	3	1	1	0
20 - 29	30	29	21	20	20
30 - 39	79	84	76	71	67
40 - 49	108	106	107	109	108
50 - 59	65	68	79	91	98
60+	59	58	71	77	81
Female	25	23	25	26	27
< 20	1	1	0	0	0
20 - 29	1	1	2	2	2
30 - 39	3	3	1	1	2
40 - 49	8	8	8	9	6
50 - 59	9	7	9	7	9
60+	3	3	5	7	8
Mean Monthly Payment (BZ\$)					
Total	213	215	214	218	219
Male	213	216	215	219	220
Female	203	203	203	202	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,
2004 - 2008

Degree of Disability	Year				
	2004	2005	2006	2007r	2008p
Total	188	116	109	82	148
00.00 - 04.99	102	55	47	43	73
05.00 - 09.99	51	44	39	23	47
10.00 - 14.99	22	9	16	9	19
15.00 - 19.99	5	4	3	5	5
20.00 - 24.99	8	4	4	2	4
Male	169	111	104	77	140
00.00 - 04.99	89	52	43	41	69
05.00 - 09.99	45	42	39	21	44
10.00 - 14.99	22	9	15	9	19
15.00 - 19.99	5	4	3	4	4
20.00 - 24.99	8	4	4	2	4
Female	19	5	5	5	8
00.00 - 04.99	13	3	4	2	4
05.00 - 09.99	6	2	0	2	3
10.00 - 14.99	0	0	1	0	0
15.00 - 19.99	0	0	0	1	1
20.00 - 24.99	0	0	0	0	0
Mean Payment (BZ\$)					
Total	2,648	2,733	3,349	3,257	3,333
Male	2,773	2,813	3,422	3,121	3,370
Female	1,530	1,286	1,821	5,357	2,685

Source: Social Security Board

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



Table 3.24
Belize: Survivors' Benefit Awarded to Children for Death Benefit,
by sex and Mean Monthly Payment,
(Death due to Employment Injury)
2004 - 2008

Selected Characteristics	Year				
	2004	2005	2006	2007r	2008p
Sex					
Total	6	22	13	20	14
Male	4	12	5	11	6
Female	2	10	8	9	8
Mean Monthly Payment (BZ\$)					
Total	78	94	119	159	170
Male	78	86	118	150	184
Female	78	103	119	170	159

Source: Social Security Board



Table 3.25
Belize: Cumulative¹ Survivors' Benefit for Children Receiving Death Benefit
by Age Group, Sex, and Mean Monthly Payment,
(Death due to Employment Injury)
2004 - 2008

Age Group	Year				
	2004	2005	2006	2007r	2008p
Total	221	235	236	186	219
00 - 04	22	26	21	10	12
05 - 09	49	52	52	43	44
10 - 14	83	69	62	66	63
15 - 19	62	83	101	47	88
20+	5	5	0	20	12
Male	118	128	125	98	112
00 - 04	14	15	14	3	4
05 - 09	25	29	25	25	24
10 - 14	39	32	32	38	36
15 - 19	37	50	54	24	45
20+	3	2	0	8	3
Female	103	107	111	88	107
00 - 04	8	11	7	7	8
05 - 09	24	23	27	18	20
10 - 14	44	37	30	28	27
15 - 19	25	33	47	23	43
20+	2	3	0	12	9
Mean Monthly Payment (BZ\$)					
Total	79	81	81	115	120
Male	78	80	83	113	122
Female	80	82	81	116	117

Source: Social Security Board

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



Table 3.26
Belize: Survivors' Benefit Awarded to Spouses Receiving Death Benefit
by Sex and Mean Monthly Payment,
(Death due to Employment Injury)
2004 - 2008

Selected Characteristics	Year				
	2004	2005	2006	2007r	2008p
Sex					
Total	2	5	4	7	6
Male	0	0	0	0	0
Female	2	5	4	7	6
Mean Monthly Payment (BZ\$)					
Total	139	242	389	356	448

Source: Social Security Board

Table 3.27
Belize: Cumulative¹ Survivor's Benefit for Spouses Receiving Death Benefit
by Sex and Mean Monthly Payment,
(Death due to Employment Injury)
2004 - 2008

Selected Characteristics	Year				
	2004	2005	2006	2007r	2008p
Sex					
Total	90	97	101	130	108
Male	0	0	0	0	0
Female	90	97	101	130	108
Mean Monthly Payment (BZ\$)					
Total	224	225	232	258	283
Male	0	0	0	0	0
Female	224	225	232	258	283

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,
2004 - 2008

Nature of Injury	Year				
	2004	2005	2006	2007r	2008p
Total	2,323	2,020	2,260	2,471	2,492
Other injuries, early complications of trauma	931	631	745	851	939
Open wounds and injury to blood vessels	765	700	748	805	785
Fractures	200	188	205	158	170
Dislocations, sprains and strains	178	187	261	335	268
Foreign bodies entering orifice	131	129	95	141	143
Diseases of the musculoskeletal system and connective tissue	2	0	0	0	0
Burns	43	42	64	53	54
Intercranial and internal injuries, including nerves	20	36	39	66	71
Late effects of injuries, poisoning, toxic effects and other external causes	51	95	69	32	33
Poisoning and toxic effects	1	6	12	4	7
Other	1	6	22	26	22

Source: Social Security Board



Table 3.29
Belize: Employment Injury by Industry,
2004 - 2008

Industry	Year				
	2004	2005	2006	2007 ^r	2008 ^p
Total	2,323	2,020	2,260	2,471	2,492
Agriculture, Hunting and Forestry	821	674	805	857	793
Fishing	110	63	84	40	54
Mining and Quarrying	4	6	19	49	64
Manufacturing	301	249	252	252	267
Electricity, Gas and Water Supply	21	18	16	26	21
Construction	323	292	329	397	496
Wholesale and Retail Trade, Repair of Motor Vehicles	169	154	157	186	177
Hotels and Restaurants	97	104	164	137	138
Transport, Storage and Communications	106	106	83	110	101
Financial Intermediation	10	7	7	5	12
Real Estate, Renting and Business Activities	77	61	68	65	76
Public Administration	130	96	112	212	97
Education	25	16	12	0	25
Health and Social Work	52	75	56	0	57
Other Community, Social and Personal Activities	44	58	53	71	75
Private Households with Employed Persons	22	28	30	38	28
Extra-Territorial Organizations and Bodies	2	2	3	7	0
Do Not Know or Not Stated	9	11	10	19	11

Source: Social Security Board



Table 3.30
Belize: Employment Injury by Cause,
2004 - 2008

Cause	Year				
	2004	2005	2006	2007r	2008p
Total	2,323	2,020	2,260	2,471	2,492
Transport Accidents	182	141	140	167	137
Accidental Poisoning	22	31	51	30	15
Misadventures During Medical Care	2	2	1	0	1
Accidental Falls	571	481	592	593	678
Accidents Caused by Fire or Flames	15	16	20	10	19
Other Accidents Including Late Effects	1,501	1,327	1,422	1,612	1,497
Drugs, Medicaments Causing Adverse Effects in Therapeutic Use	0	1	0	0	0
Suicide and Self-Inflicted Injuries	0	0	0	0	0
Homicide and Injury Purposefully Inflicted by Other Persons	15	7	4	6	8
Other Violence	13	12	11	13	102
Prescribed Disease	1	1	0	0	0
Missing Codes	1	1	19	40	35

Source: Social Security Board



Table 3.31
Belize: Injury Cases not Paid by Reason for Non-Payment,
2004 - 2008

Reason for Non-Payment	Year				
	2004	2005	2006r	2007r	2008p
Total	431	452	419	351	388
Not in insurable employment	26	16	9	8	6
Late Claims	89	104	84	29	10
Willful misconduct	4	2	1	3	0
Worked during period claimed	1	1	3	1	3
Injury not in course of employment	154	131	121	110	180
No medical certificate	0	0	1	0	2
Not a prescribed disease	36	56	54	47	28
Period already claimed	1	5	1	0	2
Claim abandoned	1	1	3	0	2
Allowed but not payable	0	14	12	19	10
Under age	0	1	0	0	0
Uninsured employment injury	0	28	22	16	7
Wages received	0	1	0	0	5
Negligence	0	12	6	6	7
Accident was not reported to employer within the prescribed time	0	48	0	0	61
Other	119	32	102	112	65

Source: Social Security Board



Table 3.32a
Belize: Cumulative Number of Female Non-contributory Pensioners by District,
2004 - 2006

District	2004			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	Non-contributory Pensioner	Mid-Year Population Estimate	NCP as a % of Population
Total	2,694	139,900	1.9	2,627	144,400	1.8	2,671	151,700	1.8
Corozal	366	17,500	2.1	385	17,700	2.2	403	17,900	2.3
Orange Walk	451	21,300	2.1	462	21,800	2.1	479	22,600	2.1
Belize City	787	42,000	1.9	705	43,400	1.6	692	46,200	1.5
Cayo	568	31,900	1.8	565	33,400	1.7	577	35,400	1.6
Stann Creek	302	13,900	2.2	276	14,400	1.9	266	15,300	1.7
Toledo	220	13,300	1.7	234	13,700	1.7	254	14,300	1.8

Source: Social Security Board and Statistical Institute of Belize



Table 3.32b
Belize: Cumulative Number of Non-contributory Pensioners by District and Sex,
2007r

District	Female		NCP as a % of Population	Male		NCP as a % of Population
	Non-contributory Pensioner	Mid-Year Population Estimate		Non-contributory Pensioner	Mid-Year Population Estimate	
Total	2,815	156,815	1.8	755	154,665	0.5
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

Source: Social Security Board and Statistical Institute of Belize

*Note NCP Scheme for Males began in December 2007.



Table 3.32c
Belize: Cumulative Number of Non-contributory Pensioners by District and Sex,
2008p

District	Female		Male		NCP as a % of Population
	Non-contributory Pensioner	Mid-Year Population Estimate	Non-contributory Pensioner	Mid-Year Population Estimate	
Total	2,941	161,200	1,716	147,400	1.2
Corozal	454	18,500	288	18,300	1.6
Orange Walk	522	23,700	432	24,600	1.8
Belize City	759	49,100	261	47,500	0.5
Cayo	629	38,600	412	38,400	1.1
Stann Creek	297	16,200	126	17,100	0.7
Toledo	280	15,100	197	1,500	13.1

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,
2004 - 2008
(BZ\$)

Branch	Year				
	2004	2005	2006	2007r	2008p
Total	2,083,275	2,238,225	2,254,050	2,391,547	5,094,100
Belize City	521,025	566,175	571,500	544,800	1,003,500
Belmopan	73,575	78,675	81,300	139,025	330,900
Corozal	307,200	349,050	339,750	345,875	769,300
Dangriga	200,250	200,175	193,125	209,575	362,400
Independence	23,625	25,650	30,900	38,900	117,800
Orange Walk	372,825	386,625	403,125	461,950	1,123,800
Punta Gorda	182,850	216,975	211,050	239,875	517,600
San Pedro	15,150	20,325	21,675	19,900	29,600
Santa Elena	386,775	394,575	401,625	391,647	839,200

Source: Social Security Board



Table 3.34
Belize: Appeals by Branch Office, Benefit
and Appeal Decision,
2004 - 2008

Selected Characteristics	Year				
	2004	2005	2006	2007r	2008p
Branch Office	149	251	140	85	56
Corozal	20	42	6	7	2
Orange Walk	23	32	15	6	4
Belize	54	96	72	48	24
San Pedro	6	13	8	2	2
Belmopan	7	19	13	10	5
Santa Elena	20	25	9	4	9
Dangriga	13	14	12	1	5
Independence	1	6	1	3	0
Punta Gorda	5	4	4	4	5
Benefit	149	251	140	85	56
Sickness Benefit	58	172	87	38	12
Maternity Benefit	3	7	4	4	4
Retirement Benefit	5	0	5	2	6
Invalidity Benefit	9	10	5	7	3
Survivor Benefit	5	6	6	5	5
Funeral Grant	0	3	2	0	1
Injury Benefit (EI)	55	41	29	27	15
Disablement Benefit	13	12	2	2	10
Medical Expenses (EI)	0	0	0	0	0
Prescribed Diseases (EI)	1	0	0	0	0
Appeal Decision	163	327	112	209	56
No Grounds for Appeal	44	31	0	3	18
Cases Revised and Allowed	16	40	6	43	7
Ruling for Appellant	3	26	35	43	3
Ruling for SSB	16	56	33	67	20
Cases Pending/adjourned	78	158	8	43	3
Re-Assessed	2	0	0	5	0
Withdrew	1	6	0	3	5
Dismissed	3	10	30	2	0

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. The only exceptions were the data on inflation rate and on 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 Services, 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 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 with 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 play a major role in sustaining and developing the 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, including the self-employed, to pay benefits expenditure 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.

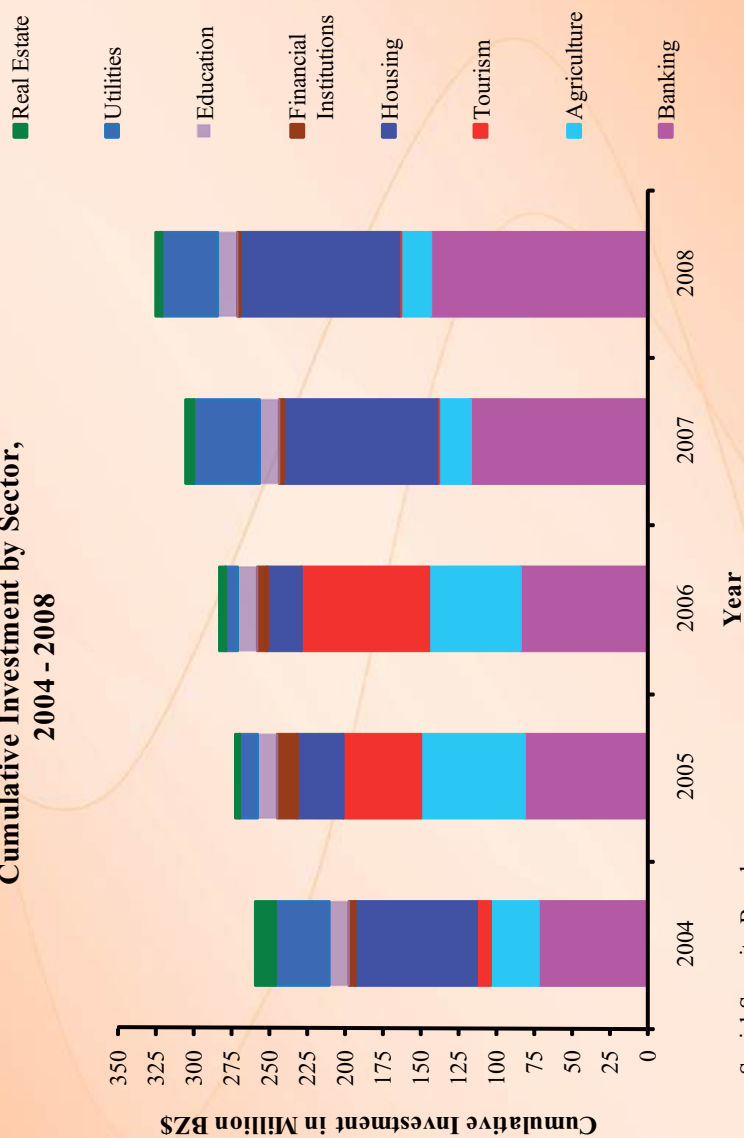
Inflation is a rise in the overall price level of goods and services. Inflation rate then is the percentage change in the price level from the previous period. In this section, the inflation rate is used to compute the real rate of return on investments. The nominal rate of return on investments is

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.

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.



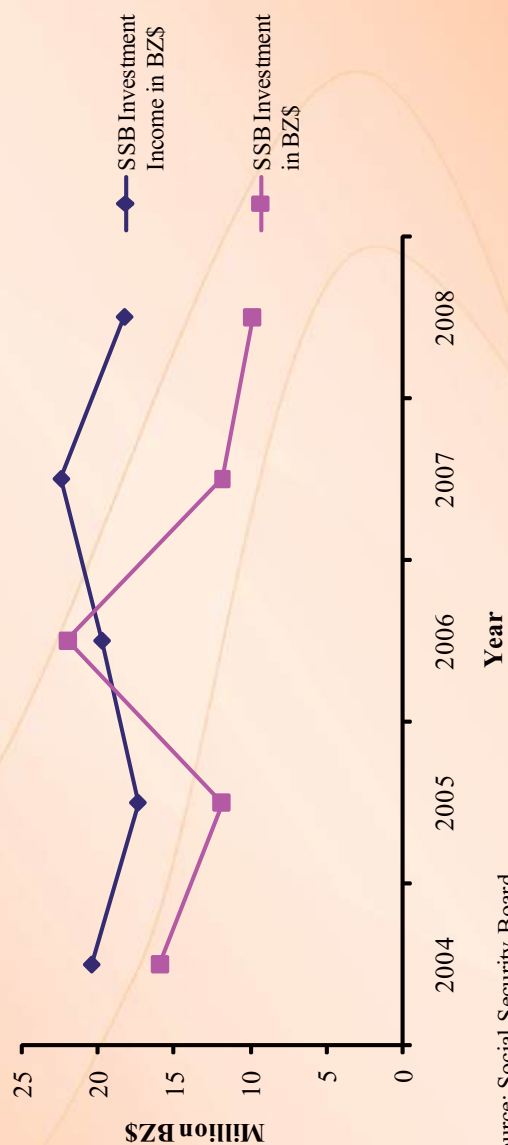
Chart 4
Cumulative Investment by Sector,
2004 - 2008



Source: Social Security Board



Chart 5
SSB Investment & Investment Income,
2004 - 2008



Source: Social Security Board



Table 4.1
Belize: Cumulative Investment Portfolio Allocations by Sector,
2004 - 2008
(BZ\$)

Sector	Year				
	2004	2005	2006	2007r	2008p
Total	258,142,351	270,064,208	286,108,840	306,025,684	323,921,011
Banking	71,032,020	80,585,093	82,956,180	116,606,604	142,252,433
Agriculture	32,789,428	69,369,695	61,038,331	22,091,397	20,527,660
Tourism	9,156,605	50,781,874	84,843,862	420,231	381,146
Housing	80,205,736	30,343,317	21,699,739	100,995,227	106,404,501
Financial Institutions	3,050,167	13,098,770	6,110,359	3,051,967	1,154,085
Education	13,138,284	12,839,057	13,128,922	13,103,189	12,970,805
Utilities	35,777,061	12,231,758	8,546,918	43,643,082	37,055,383
Real Estate	12,951,572	3,050,167	4,051,967	5,139,509	3,535,576
Other	41,478	6,477	6,814,562	6,177,693	5,544,976
Less Provision for Loss on Investment	-	(2,242,000)	(3,082,000)	(5,203,216)	(5,905,555)

Source: Social Security Board

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



Table 4.2
Belize: Investment Indicators,
2004 - 2008

Indicators	Year				
	2004	2005	2006	2007r	2008p
Population Estimate	282,600	291,800	301,300	311,480	322,100
Investments (BZ\$)	15,976,674	11,921,857	22,041,477	11,877,792	9,903,503
Investment Income (BZ\$)	20,466,248	13,099,456	19,782,380	22,462,875	18,298,240
Investment Per Capita (BZ\$)	56.53	40.86	73.15	38.13	30.75
Investment Income Per Capita (BZ\$)	72.42	59.71	65.66	72.12	56.81
Inflation Rate	3.1	3.7	4.2	2.3	6.4
Nominal Rate of Return on Investments in Percent	8.2	5.0	7.9	8.1	5.9
Real Rate of Return on Investments in Percent	4.9	1.3	3.6	5.6	(0.5)

Source: Social Security Board and Statistical Institute of Belize



Table 4.3
Belize: Income, Expenditure and Expenditure to Income Ratio,
2004 - 2008
(BZ\$)

Year	Total Expenditure	Total Income	Expenditure to Income Ratio
2004	45,279,381	68,177,115	0.66
2005	46,670,893	65,325,823	0.71
2006	50,445,663	75,395,593	0.67
2007r	62,558,250	81,818,400	0.76
2008p	70,116,472	82,355,956	0.85

Source: Social Security Board

