

SOCIAL SECURITY BOARD

STATISTICS 2012



SOCIAL SECURITY BOARD

LIST OF ACRONYMS

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

Notes:

- Exchange rate: US\$1.00 equals BZ\$2.00.
- \$ refers to the Belize dollar unless otherwise stated
- 2012 figures are provisional and 2011 have been revised
- Totals in the tables are not always equal to the sum of its components due to rounding off.

GLOSSARY OF TERMS

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

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

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

TERM DEFINITION

Prescribed	These are the requirements designated by Social Security regulation for providing services and benefits.
Real Rate	Return on investments that is adjusted for inflation.
Retirement Benefit	Periodical payments or a lump sum payment to an eligible insured person who <ul style="list-style-type: none"> a) has attained the age of sixty and is retired from insurable employment or b) who is at least sixty five years (whether employed or unemployed) and c) has met the contribution requirements.
Self Employed Person	A person gainfully occupied in Belize who is not a person employed under an employer.
Short Term Benefit Branch	The benefit branch or category comprised of Sickness Benefit, Maternity Allowance and Maternity Grant.
Sickness Benefit	Periodical payments or a lump sum payment to an insured person who is temporarily incapable of work otherwise than as a result of employment injury.
Survivors' Benefit	Periodical payments or a lump sum payment on behalf of an insured person who dies, otherwise than as a consequence of an employment injury. This is the money paid to the eligible dependents of a deceased insured person (i.e. spouses, dependents' children or parents dependent on the insured person).
Voluntary Insured Person	An insured person whose insurance under the Social Security Act is considered voluntarily. If an insured person stops working or becomes self-employed, that person can choose to continue making contributions.

**Table 1: Key Indicators for Selected Years,
2008 - 2012**

Key Indicators	2008	2009	2010	2011r	2012p	2011 - 2012 Change	
						Quantity	Percentage
Registration							
Population of Belize	322,100	333,200	323,598	332,084	340,792	8,708	2.6
Population with a Valid SSB Card	210,122	235,395	242,622	262,318	279,732	17,414	6.6
Percentage of SSB Card Holders in the Population	65.2%	70.6%	75.0%	79.0%	82.1%	3.1	3.9
Newly Registered Population	16,432	12,479	12,798	13,873	12,634	(1,239)	(8.9)
Newly Registered Employers	1,538	1,678	1,533	1,341	1,410	69	5.1
Newly Registered Businesses	1,947	1,973	1,779	1,532	1,614	82	5.4
Newly Registered Self Employed	507	517	438	402	441	39	9.7
Contributions							
Contributions (BZ\$)	\$57,582,065	\$59,886,197	\$60,329,075	\$61,223,009	\$64,524,849	\$3,301,840	5.4
GOB Contributions to the NHI Fund (BZ\$)	\$4,885,260	\$12,754,140	\$14,245,864	\$14,000,004	\$14,000,004	\$0	0.0
Total Contributions (BZ\$)	\$62,467,325	\$72,640,337	\$74,574,939	\$75,223,013	\$78,524,853	\$3,301,840	4.4
Active Insured Persons	87,253	86,981	87,767	87,987	89,848	1,861	2.1
New Active Insured Persons	32,125	28,560	29,470	27,615	23,859	(3,756)	(13.6)
Percentage of Employed Persons Actively Insured	76.2%	68.9%	87.3%	N/A*	70.9%	N/A	N/A
Active Employers	9,917	10,044	10,066	9,851	9,835	(16)	(0.2)
Active Businesses	10,605	10,764	10,792	10,555	10,556	1	0.0
Active Self Employed	930	972	934	949	1,043	94	9.9
Benefits							
Benefit Payment Less NHI (BZ\$)	\$41,233,299	\$42,240,695	\$42,819,515	\$45,455,187	\$47,593,008	\$2,137,821	4.7
Benefit Payments for NHI (BZ\$)	\$9,386,111	\$11,085,853	\$13,355,728	\$13,426,568	\$12,597,805	(\$828,763)	(6.2)
Total Benefit Payments (BZ\$)	\$50,619,410	\$53,326,548	\$56,175,243	\$58,881,755	\$60,190,813	\$1,309,058	2.2
Benefit Payment as a % of Total Contribution	81.0%	73.4%	75.3%	78.3%	76.7%	(1.6)	(2.1)
Total Claims Processed	54,440	57,363	54,419	53,791	54,242	451	0.8
Benefit Recipients	38,942	40,535	38,704	38,496	39,951	1,455	3.8
Retired Contributory Pensioners	2,861	3,142	3,463	3,800	4,199	399	10.5
Employment Injury Cases Allowed	2,521	2,243	1,955	1,761	1,782	21	1.2
Non-contributory Pensioners	4,657	4,297	3,992	3,711	3,396	(315)	(8.5)

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**Table 1: Key Indicators for Selected Years Continued,
2008 - 2012**

Key Indicators	2008	2009	2010	2011r	2012p	<i>2011 - 2012 Change</i>	
						<i>Quantity</i>	<i>Percentage</i>
Payments in Non-contributory Pensions (BZ\$)	\$4,934,460	\$4,702,520	\$4,201,325	\$4,145,900	\$3,781,061	(\$364,839)	(8.8)
Appeals	41	40	47	45	53	8	17.8
National Health Insurance							
NHI Expenditure (BZ\$)	\$10,279,681	\$11,777,497	\$14,147,733	\$14,306,419	\$13,336,676	(\$969,743)	(6.8)
Total NHI Membership	81,129	87,192	91,041	94,847	96,281	1,434	1.5
NHI Membership in Southside Belize City	42,922	44,686	46,069	47,146	48,580	1,434	3.0
NHI Membership in the Southern Region	38,207	42,506	44,972	47,701	47,701	0	0.0
Investments							
Total Investments as at December 31 (BZ\$)	\$284,984,237	\$310,011,399	\$359,458,403	\$373,344,565	\$368,082,110	(\$5,262,455)	(1.4)
Net Investment Income (BZ\$)	\$18,298,240	\$21,378,171	\$24,784,437	\$16,582,122	\$11,742,837	(\$4,839,285)	(29.2)
Nominal Rate of Return on Investments (%)	6.8	7.5	7.7	4.6	3.2	(1.4)	(30.4)
Real Rate of Return on Investments (%)	0.4	8.6	6.7	2.9	2.0	(2.1)	(30.7)
Other							
Total Assets (BZ\$)	\$358,945,443	\$383,302,249	\$415,793,726	\$436,160,779	\$444,455,563	\$8,294,784	1.9
Total Income (BZ\$)	\$82,355,956	\$94,652,587	\$100,154,148	\$92,729,826	\$91,319,533	(\$1,410,293)	(1.5)
Total Operating Expenses (BZ\$)	\$21,017,328	\$20,193,906	\$19,933,180	\$20,046,631	\$19,607,436	(\$439,195)	(2.2)
Administration Expenses (BZ\$)	\$19,908,941	\$19,059,984	\$18,599,661	\$18,771,480	\$18,302,276	(\$469,204)	(2.5)
Total Expenditure (BZ\$)	\$71,636,738	\$73,520,454	\$76,108,423	\$78,928,350	\$79,798,249	\$869,899	1.1
Excess of Income Over Expenditure (BZ\$)	\$10,719,218	\$21,132,133	\$24,045,725	\$13,801,476	\$11,521,284	(\$2,280,192)	(16.5)
Reserve at End of Year (BZ\$)	\$341,584,158	\$371,858,727	\$396,563,354	\$425,905,627	\$437,319,278	\$11,413,651	2.7
Total Expenditure to Total Income Ratio (Efficiency Ratio)	0.87	0.78	0.76	0.85	0.87	0.02	2.7
Total Expenditure to Contribution Income Ratio	1.24	1.23	1.26	1.29	1.24	(0.05)	(4.1)
Operating Expenses to Contribution Income	0.36	0.34	0.33	0.33	0.30	(0.02)	(7.2)
Operating Expenses to Total Income	0.26	0.21	0.20	0.22	0.21	(0.00)	(0.7)
Administration Expenses to Contribution Income	0.35	0.32	0.31	0.31	0.28	(0.02)	(7.5)
Customer Satisfaction Rate	N/A	80.5%	78.8%	84.0%	82.0%	(2.0)	(2.4)

Source: Social Security Board

* Note: No Labour Force Survey was conducted in 2011.

REGISTRATION

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

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

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

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

Table 1.1
Percentage of Valid Card Holders in the Population by District,
2008 - 2012

District	Year				
	2008	2009	2010	2011r	2012p
Persons with Valid Cards	210,122	235,395	242,622	262,318	279,732
Corozal	20,169	23,124	24,011	26,705	28,958
Orange Walk	29,928	33,223	34,794	37,481	39,914
Belize	72,181	80,579	82,618	88,435	93,794
Cayo	41,682	47,083	48,554	53,771	58,627
Stann Creek	26,895	30,078	31,141	33,186	34,822
Toledo	19,267	21,308	21,504	22,740	23,617
Population	322,100	333,200	323,598	332,084	340,792
Corozal	36,800	37,300	41,173	42,000	42,849
Orange Walk	48,300	49,500	46,033	46,686	47,354
Belize	96,600	100,100	95,675	98,515	101,430
Cayo	77,000	80,800	75,367	77,740	80,177
Stann Creek	33,300	34,500	34,462	35,488	36,540
Toledo	30,100	31,000	30,888	31,655	32,442
Percentage of Valid Card Holders in the Population	65.2	70.6	75.0	79.0	82.1
Corozal	54.8	62.0	58.3	63.6	67.6
Orange Walk	62.0	67.1	75.6	80.3	84.3
Belize	74.7	80.5	86.4	89.8	92.5
Cayo	54.1	58.3	64.4	69.2	73.1
Stann Creek	80.8	87.2	90.4	93.5	95.3
Toledo	64.0	68.7	69.6	71.8	72.8

Source: Social Security Board and Statistical Institute of Belize

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

New methodology was implemented in 2009 to calculate the number of Senior Citizens who are valid card holders (65 years and older).

Table 1.2
Valid Cards by Card Type,
2008 - 2012

Card Type	Year				
	2008	2009	2010	2011r	2012p
Total	210,122	235,395	242,622	262,318	279,732
Minor (< 14 yrs)	51,718	53,265	55,311	60,657	64,795
Adult (14 - 64 yrs)	155,832	165,228	170,731	184,729	197,062
Senior (65+ yrs)	2,572	16,902	16,580	16,932	17,875

Source: Social Security Board

New methodology was implemented in 2009 to calculate the number of Senior Citizen who are valid card holders (65 years and older).

Table 1.3
Newly Registered Persons by Age Group,
2008 - 2012

Age Group	Year				
	2008	2009	2010	2011r	2012p
Total	16,432	12,479	12,798	13,873	12,634
0 - 4	4,361	4,423	5,042	5,836	4,840
5 - 9	2,188	1,220	1,252	1,653	1,583
10 - 14	1,547	1,082	1,282	1,731	1,681
15 - 19	2,272	1,742	1,714	1,801	1,537
20 - 24	1,048	956	857	643	705
25 - 29	740	646	618	463	461
30 - 34	728	552	440	397	415
35 - 39	704	435	327	299	316
40 - 44	639	351	324	225	234
45 - 49	563	291	256	213	216
50 - 54	454	238	194	178	170
55 - 59	350	199	171	149	165
60+	838	344	321	285	311

Source: Social Security Board

Table 1.4
Percentage of Newly Registered Persons in the Population by District,
2008 - 2012

District	Year				
	2008	2009	2010	2011r	2012p
Newly Registered	16,432	12,479	12,798	13,873	12,634
Corozal	1,817	1,187	1,342	1,518	1,421
Orange Walk	3,113	1,676	2,198	1,867	1,649
Belize	4,187	3,616	3,487	3,787	3,792
Cayo	4,004	2,673	2,737	3,239	3,193
Stann Creek	2,160	2,278	2,280	2,465	1,796
Toledo	1,151	1,049	754	997	783
Population	322,100	333,200	323,598	332,084	340,792
Corozal	36,800	37,300	41,173	42,000	42,849
Orange Walk	48,300	49,500	46,033	46,686	47,354
Belize	96,600	100,100	95,675	98,515	101,430
Cayo	77,000	80,800	75,367	77,740	80,177
Stann Creek	33,300	34,500	34,462	35,488	36,540
Toledo	30,100	31,000	30,888	31,655	32,442
Percentage of Newly Registered	5.1	3.7	4.0	4.2	3.7
Corozal	4.9	3.2	3.3	3.6	3.3
Orange Walk	6.4	3.4	4.8	4.0	3.5
Belize	4.3	3.6	3.6	3.8	3.7
Cayo	5.2	3.3	3.6	4.2	4.0
Stann Creek	6.5	6.6	6.6	6.9	4.9
Toledo	3.8	3.4	2.4	3.1	2.4

Source: Social Security Board and Statistical Institute of Belize

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

Table 1.5
Social Security Registration Coverage of Live Births,
2008 - 2012

	Year				
	2008	2009	2010	2011r	2012p
Live Births	7,066	7,420	7,230	7,217	7,181
Children Registered in Birth Year	1,426	1,552	1,656	1,952	1,512
Percentage of Live Births Registered	20.2	20.9	22.9	27.0	21.1

Source: Ministry of Health and Social Security Board

Table 1.6
Newly Registered Employers by District,
2008 - 2012

District	Year				
	2008	2009	2010	2011r	2012p
Total	1,538	1,678	1,533	1,341	1,410
Corozal	208	216	231	187	217
Orange Walk	190	200	186	161	172
Belize	503	567	456	422	448
Cayo	324	363	355	325	315
Stann Creek	191	244	214	202	190
Toledo	122	88	91	44	68

Source: Social Security Board

Table 1.7
Newly Registered Businesses by District,
2008 - 2012

District	Year				
	2008	2009	2010	2011r	2012p
Total	1,947	1,973	1,779	1,532	1,614
Corozal	284	266	295	219	240
Orange Walk	230	256	233	197	232
Belize	644	645	516	464	481
Cayo	415	425	401	378	372
Stann Creek	238	283	235	227	216
Toledo	136	98	99	47	73

Source: Social Security Board

Table 1.8
Newly Registered Self Employed by District,
2008 - 2012

District	Year				
	2008	2009	2010	2011r	2012p
Total	507	517	438	402	441
Corozal	60	54	48	37	48
Orange Walk	55	51	38	38	62
Belize	135	156	130	132	123
Cayo	132	126	89	109	106
Stann Creek	90	107	101	75	72
Toledo	35	23	32	11	30

Source: Social Security Board

CONTRIBUTIONS

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

Schedule of Contributions Based on Weekly Insurable Earnings

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

Source: Social Security Board

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

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

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

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

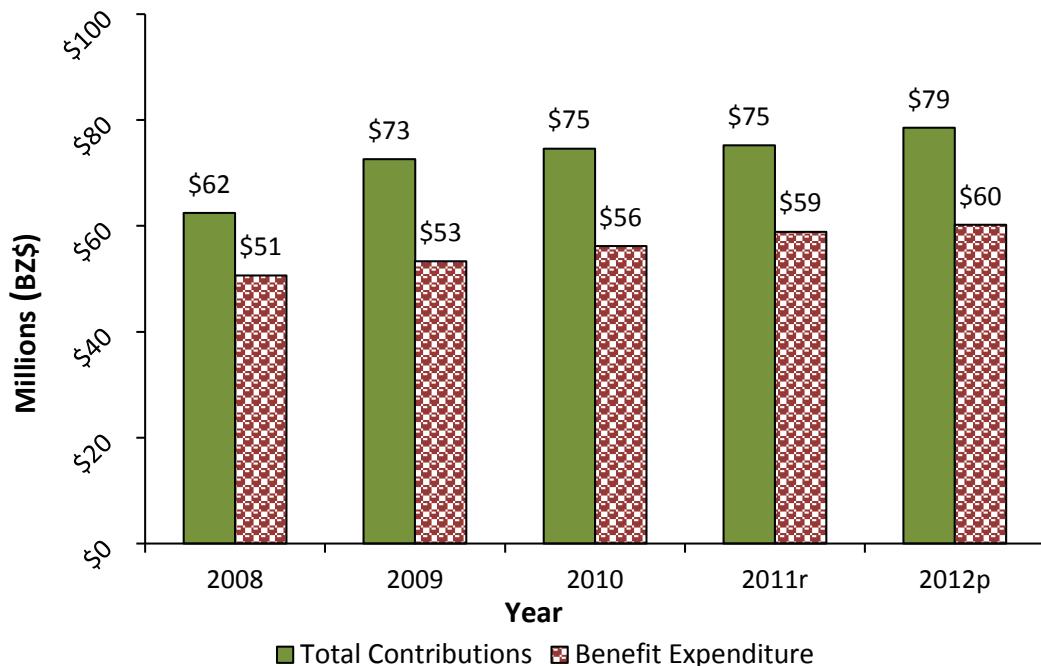
Table 2.1
Total Contributions and Benefit Expenditure,
2008 - 2012
(BZ\$)

	Year				
	2008	2009	2010	2011r	2012p
Total Contributions	\$62,467,325	\$72,640,337	\$74,574,939	\$75,223,013	\$78,524,853
Benefit Expenditure	\$50,619,410	\$53,326,548	\$56,175,243	\$58,881,719	\$60,190,813
Benefit as a % of Contributions	81.0	73.4	75.3	78.3	76.7

Source: Social Security Board

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

Chart 1
Total Contributions and Benefit Expenditure,
2008 - 2012



Source: Social Security Board

Table 2.2
Contributions Collected and Percentage Distribution by District,
2008 - 2012
(BZ\$)

District	2008		2009		2010		2011r		2012p	
	Quantity	%								
Total	\$57,582,065	100.0	\$59,886,197	100.0	\$60,329,075	100.0	\$61,223,009	100.0	\$64,524,849	100.0
Corozal	\$4,062,295	7.1	\$3,885,053	6.5	\$3,933,594	6.5	\$4,300,664	7.0	\$4,246,454	6.9
Orange Walk	\$3,083,752	5.4	\$3,357,771	5.6	\$3,422,008	5.7	\$3,571,269	5.8	\$3,927,775	6.4
Belize	\$27,888,641	48.4	\$28,148,310	47.0	\$28,223,059	46.8	\$27,857,882	45.5	\$28,459,934	46.5
Cayo	\$15,684,519	27.2	\$17,508,656	29.2	\$17,832,244	29.6	\$18,563,064	30.3	\$20,020,793	32.7
Stann Creek	\$6,002,084	10.4	\$6,028,932	10.1	\$6,019,321	10.0	\$5,953,378	9.7	\$6,832,566	11.2
Toledo	\$860,774	1.5	\$957,475	1.6	\$898,850	1.5	\$976,752	1.6	\$1,037,328	1.7

Source: Social Security Board

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

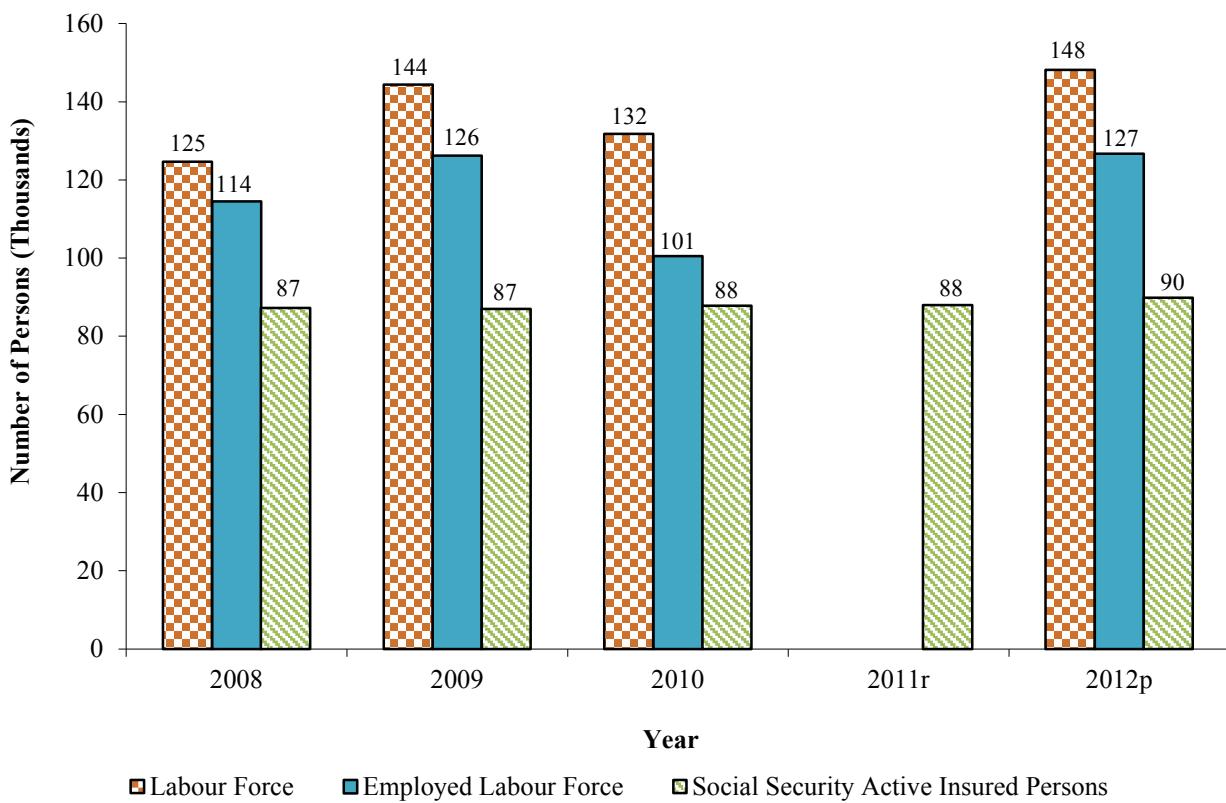
Table 2.3
Active Insured Persons and the Labour Force Participation Rates,
2008 - 2012

	Year				
	2008	2009	2010	2011r	2012p
Number of Persons in the Labour Force	124,637	144,363	131,717	N/A	148,093
Number of Persons Employed in the Labour Force	114,465	126,188	100,537	N/A	126,722
Number of Active Insured Persons	87,253	86,981	87,767	87,987	89,848
% of Active Insured in the Labour Force	70.0	60.3	66.6	N/A	60.7
% of Active Insured in the Employed Force	76.2	68.9	87.3	N/A	70.9

Source: Social Security Board and Statistical Institute of Belize

Note: No Labour Force Survey was conducted in 2011.

Chart 2
Labour Force, Employed Labour Force and Active Insured Persons,
2008 - 2012



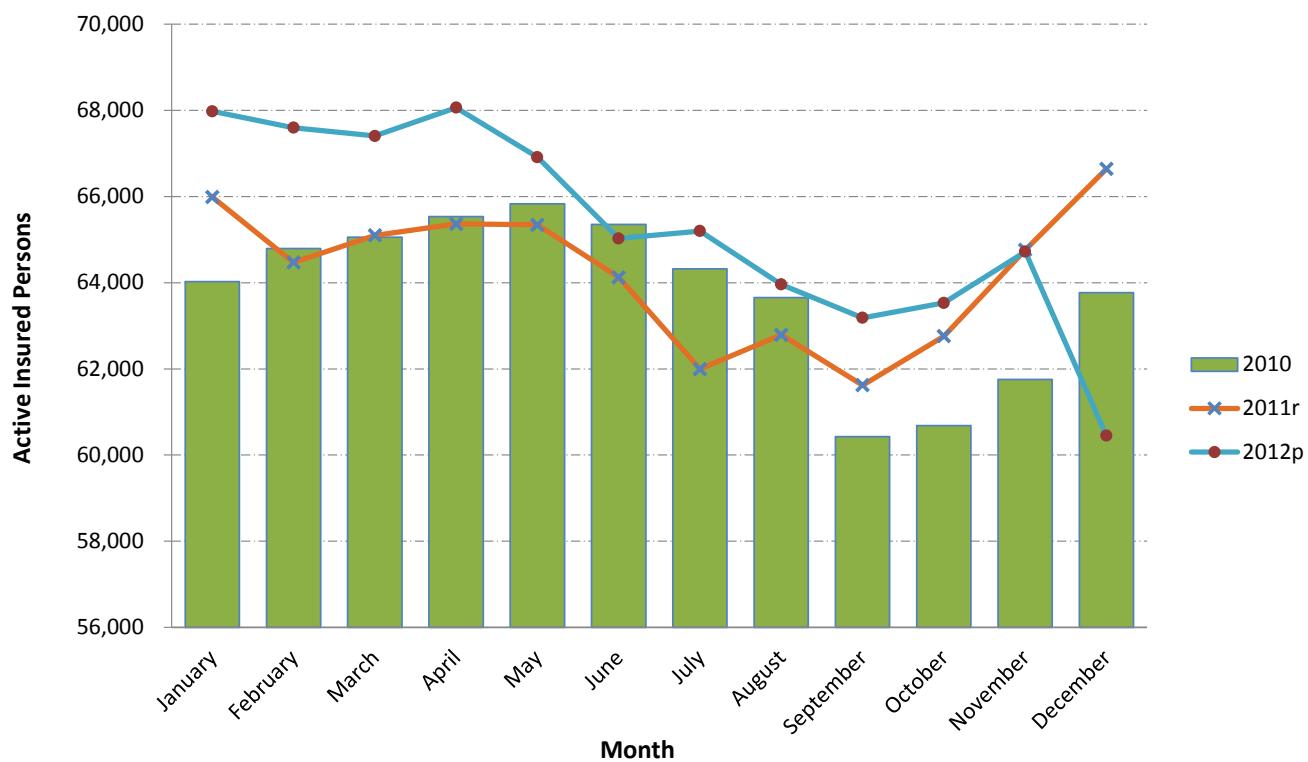
Source: Social Security Board and Statistical Institute of Belize

Table 2.4
Active Insured Persons by District, Sex and Age Group,
2008 - 2012

Selected Characteristics	Year				
	2008	2009	2010	2011r	2012p
Total	87,253	86,981	87,767	87,987	89,848
District					
Corozal	9,649	9,792	9,088	9,279	9,088
Orange Walk	7,340	7,711	7,565	7,927	7,877
Belize	35,288	37,113	36,746	36,665	34,491
Cayo	20,426	18,336	19,784	19,808	23,130
Stann Creek	12,595	11,907	12,523	11,746	13,312
Toledo	1,955	2,122	2,061	2,562	1,950
Sex					
Male	55,327	54,969	54,996	54,984	56,036
Female	31,914	32,002	32,772	33,003	33,812
Do Not Know or Not Stated	12	10	0	0	0
Age Group					
14 - 24	25,261	24,195	23,801	22,848	22,845
25 - 34	27,094	27,284	27,742	27,956	28,586
35 - 44	18,590	18,926	19,172	19,469	20,046
45 - 54	10,993	11,209	11,549	11,989	12,490
55+	5,303	5,357	5,503	5,725	5,881
Do Not Know or Not Stated	12	10	0	0	0

Source: Social Security Board

Chart 3
Active Insured Persons by Month,
2010 - 2012



Source: Contributions Database, Social Security Board

Table 2.5
Active Insured Persons and Percentage Distribution by Industry,
2008 - 2012

Industry	Year					
	2008		2009		2010	
	Quantity	%	Quantity	%	Quantity	%
Total Active Insured Persons	87,253	100.0	86,981	100.0	87,767	100.0
Agriculture, Hunting and Forestry	17,646	20.2	16,725	19.2	16,966	19.3
Public Administration	10,771	12.3	10,096	11.6	11,161	12.7
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	12,541	14.4	11,631	13.4	11,727	13.4
Hotel and Restaurants	10,635	12.2	9,719	11.2	9,354	10.7
Real Estate, Renting and Business Activities	8,838	10.1	8,195	9.4	8,244	9.4
Manufacturing	8,030	9.2	7,468	8.6	7,510	8.6
Construction	10,166	11.7	8,861	10.2	6,956	7.9
Education	6,160	7.1	6,048	7.0	6,114	7.0
Transportation, Storage and Communication	5,380	6.2	5,368	6.2	5,657	6.4
Other Community, Social and Personal Activities	5,744	6.6	5,677	6.5	5,689	6.5
Health and Social Work	3,090	3.5	3,020	3.5	3,119	3.6
Financial Intermediation	2,384	2.7	2,445	2.8	2,813	3.2
Private Households with Employed Persons	2,018	2.3	2,108	2.4	2,084	2.4
Fishing	2,234	2.6	2,060	2.4	1,962	2.2
Electricity, Gas, and Water Supply	1,407	1.6	1,542	1.8	1,727	2.0
Mining and Quarrying	786	0.9	558	0.6	845	1.0
Extra-Territorial Organizations and Bodies	562	0.6	409	0.5	405	0.5
Do Not Know or Not Stated	115	0.1	87	0.1	70	0.1
					16	0.0
					28	0.0

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

Table 2.6
Active Insured Persons and Percentage Distribution by Average Weekly Insurable Earnings Group,
2008 - 2012

Weekly Earnings Group	2008		2009		2010		2011r		2012p	
	Quantity	%								
Total	87,253	100.0	86,981	100.0	87,767	100.0	87,987	100.0	89,848	100.0
Under \$70.00	4,911	5.6	7,212	8.3	7,524	8.6	7,021	8.0	6,247	7.0
\$70.00 to \$109.99	8,175	9.4	7,923	9.1	7,793	8.9	7,828	8.9	8,103	9.0
\$110.00 to \$139.99	8,431	9.7	7,777	8.9	7,258	8.3	6,924	7.9	7,045	7.8
\$140.00 to \$179.99	14,131	16.2	13,201	15.2	13,058	14.9	13,108	14.9	12,940	14.4
\$180.00 to \$219.99	11,493	13.2	10,142	11.7	10,451	11.9	10,323	11.7	11,105	12.4
\$220.00 to \$259.99	8,221	9.4	7,495	8.6	7,820	8.9	8,056	9.2	8,452	9.4
\$260.00 to \$299.99	5,622	6.4	4,534	5.2	4,587	5.2	4,693	5.3	4,754	5.3
\$300.00 and Over	25,096	28.8	27,613	31.7	28,076	32.0	28,783	32.7	30,098	33.5
**	1,173	1.3	1,084	1.2	1,200	1.4	1,251	1.4	1,104	1.2

Source: Social Security Board

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

Table 2.7
Number of Active Insured Persons by Industry and Average Weekly Insurable Earnings,
2011r

SSB Industry	Average Weekly Insurable Earnings							**	Total
	Under \$70.00		\$110.00 to \$109.99		\$140.00 to \$139.99		\$180.00 to \$179.99		
	7,021	7,828	6,924	13,108	10,323	8,056	4,693		
Total								28,783	1,251
Agriculture, Hunting and Forestry	4,370	3,247	2,071	2,157	1,461	857	464	1,307	473
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	620	922	1,369	3,416	2,101	1,334	572	2,083	111
Public Administration	309	781	471	1,683	1,386	1,000	673	6,065	121
Hotels and Restaurants	513	899	909	1,670	1,281	944	577	2,681	49
Manufacturing	439	609	717	1,275	1,017	595	621	1,864	103
Real Estate, Renting and Business Activities	580	701	615	1,185	1,043	865	446	1,708	53
Construction	362	487	470	1,132	1,044	858	439	1,655	64
Education	71	124	109	256	402	413	238	4,477	44
Other Community, Social and Personal Activities	222	356	368	703	701	689	374	1,970	68
Transport, Storage and Communication	278	455	401	625	633	592	276	2,052	76
Health and Social Work	199	81	96	257	305	317	200	1,690	57
Financial Intermediation	16	54	67	96	114	217	183	1,964	12
Private Households with Employed Persons	267	422	337	520	235	158	37	148	25
Fishing	548	256	247	201	157	86	40	167	10
Electricity, Gas and Water Supply	73	47	63	101	108	69	64	775	15
Mining and Quarrying	35	28	25	62	32	67	36	464	15
Extra-Territorial Organizations and Bodies	3	4	3	10	15	33	21	344	1
Do Not Know or Not Stated	3	2	2	4	1	2	2	0	0
									16

Source: Social Security Board

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

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 2.8
Percentage Distribution of Active Insured Persons by Industry and Average Weekly Insurable Earnings,
2011r

SSB Industry	Average Weekly Insurable Earnings							** Total	
	Under \$70.00		\$70.00 to \$109.99		\$110.00 to \$139.99		\$140.00 to \$179.99		
	Under \$70.00	\$70.00 to \$109.99	\$110.00 to \$139.99	\$140.00 to \$179.99	\$180.00 to \$219.99	\$220.00 to \$259.99	\$260.00 to \$299.99	\$300.00 and Over	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, Hunting and Forestry	62.2	41.5	29.9	16.5	14.2	10.6	9.9	4.5	37.8
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	8.8	11.8	19.8	26.1	20.4	16.6	12.2	7.2	8.9
Public Administration	4.4	10.0	6.8	12.8	13.4	12.4	14.3	21.1	9.7
Hotels and Restaurants	7.3	11.5	13.1	12.7	12.4	11.7	12.3	9.3	3.9
Manufacturing	6.3	7.8	10.4	9.7	9.9	7.4	13.2	6.5	8.2
Real Estate, Renting and Business Activities	8.3	9.0	8.9	9.0	10.1	10.7	9.5	5.9	4.2
Construction	5.2	6.2	6.8	8.6	10.1	10.7	9.4	5.7	5.1
Education	1.0	1.6	1.6	2.0	3.9	5.1	5.1	15.6	3.5
Other Community, Social and Personal Activities	3.2	4.5	5.3	5.4	6.8	8.6	8.0	6.8	5.4
Transport, Storage and Communication	4.0	5.8	5.8	4.8	6.1	7.3	5.9	7.1	6.1
Health and Social Work	2.8	1.0	1.4	2.0	3.0	3.9	4.3	5.9	4.6
Financial Intermediation	0.2	0.7	1.0	0.7	1.1	2.7	3.9	6.8	1.0
Private Households with Employed Persons	3.8	5.4	4.9	4.0	2.3	2.0	0.8	0.5	2.0
Fishing	7.8	3.3	3.6	1.5	1.5	1.1	0.9	0.6	0.8
Electricity, Gas and Water Supply	1.0	0.6	0.9	0.8	1.0	0.9	1.4	2.7	1.2
Mining and Quarrying	0.5	0.4	0.4	0.5	0.3	0.8	0.8	1.6	1.2
Extra-Territorial Organizations and Bodies	0.0	0.1	0.0	0.1	0.1	0.4	0.4	1.2	0.1
Do Not Know or Not Stated	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Social Security Board

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

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

Table 2.9
Number of Active Insured Persons by Industry and Average Weekly Insurable Earnings,
2012p

SSB Industry	Average Weekly Insurable Earnings							**	Total
	Under \$70.00	\$70.00 to \$109.99	\$110.00 to \$139.99	\$140.00 to \$179.99	\$180.00 to \$219.99	\$220.00 to \$259.99	\$260.00 to \$299.99		
	\$70.00	\$109.99	\$139.99	\$179.99	\$219.99	\$259.99	\$299.99		
Total	6,247	8,103	7,045	12,940	11,105	8,452	4,754	30,098	1,104
Agriculture, Hunting and Forestry	3,852	3,660	2,274	2,562	1,556	1,064	493	1,336	435
Public Administration	263	980	607	1,326	1,670	915	713	5,988	108
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	582	950	1,224	3,309	2,071	1,371	615	2,331	109
Hotels and Restaurants	473	818	915	1,780	1,403	1,068	639	3,137	60
Real Estate, Renting and Business Activities	535	676	525	1,042	1,046	913	531	1,906	51
Manufacturing	366	589	595	1,286	1,175	708	377	1,923	64
Construction	276	462	539	1,112	1,089	848	468	1,628	61
Education	68	116	121	285	394	458	201	4,574	54
Transport, Storage and Communication	246	332	475	691	570	575	382	2,327	73
Other Community, Social and Personal Activities	227	335	324	701	862	632	349	1,984	59
Health and Social Work	205	82	80	274	303	333	206	1,689	37
Financial Intermediation	25	50	60	113	109	216	174	2,101	14
Private Households with Employed Persons	264	390	347	518	250	167	45	202	18
Fishing	563	242	155	285	211	144	88	219	11
Electricity, Gas and Water Supply	75	45	85	67	50	55	30	635	7
Mining and Quarrying	32	38	78	48	49	109	43	518	12
Extra-Territorial Organizations and Bodies	1	5	2	8	5	85	14	188	1
Do Not Know or Not Stated	3	2	1	5	6	3	6	2	0
								309	28

Source: Social Security Board

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

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 2.10
**Percentage Distribution of Active Insured Persons by Industry and Average Weekly Insurable Earnings,
2012p**

SSB Industry	Average Weekly Insurable Earnings										** Total
	\$70.00 to \$109.99		\$110.00 to \$139.99		\$140.00 to \$179.99		\$180.00 to \$219.99		\$220.00 to \$259.99		
	Under \$70.00	to \$109.99	Under \$70.00	to \$109.99	Under \$70.00	to \$109.99	Under \$70.00	to \$109.99	Under \$70.00	to \$109.99	Under \$70.00
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Agriculture, Hunting and Forestry	61.7	45.2	32.3	19.8	14.0	12.6	10.4	4.4	39.4	19.2	
Public Administration	4.2	12.1	8.6	10.2	15.0	10.8	15.0	19.9	9.8	14.0	
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	9.3	11.7	17.4	25.6	18.6	16.2	12.9	7.7	9.9	14.0	
Hotels and Restaurants	7.6	10.1	13.0	13.8	12.6	12.6	13.4	10.4	5.4	11.5	
Real Estate, Renting and Business Activities	8.6	8.3	7.5	8.1	9.4	10.8	11.2	6.3	4.6	8.0	
Manufacturing	5.9	7.3	8.4	9.9	10.6	8.4	7.9	6.4	5.8	7.9	
Construction	4.4	5.7	7.7	8.6	9.8	10.0	9.8	5.4	5.5	7.2	
Education	1.1	1.4	1.7	2.2	3.5	5.4	4.2	15.2	4.9	7.0	
Transport, Storage and Communication	3.9	4.1	6.7	5.3	5.1	6.8	8.0	7.7	6.6	6.3	
Other Community, Social and Personal Activities	3.6	4.1	4.6	5.4	7.8	7.5	7.3	6.6	5.3	6.1	
Health and Social Work	3.3	1.0	1.1	2.1	2.7	3.9	4.3	5.6	3.4	3.6	
Financial Intermediation	0.4	0.6	0.9	0.9	1.0	2.6	3.7	7.0	1.3	3.2	
Private Households with Employed Persons	4.2	4.8	4.9	4.0	2.3	2.0	0.9	0.7	1.6	2.4	
Fishing	9.0	3.0	2.2	2.2	1.9	1.7	1.9	0.7	1.0	2.1	
Electricity, Gas and Water Supply	1.2	0.6	1.2	0.5	0.5	0.7	0.6	2.1	0.6	1.2	
Mining and Quarrying	0.5	0.5	1.1	0.4	0.4	1.3	0.9	1.7	1.1	1.0	
Extra-Territorial Organizations and Bodies	0.0	0.1	0.0	0.1	0.0	1.0	0.3	0.6	0.1	0.3	
Do Not Know or Not Stated	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.0	0.0	

Source: Social Security Board

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

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

Table 2.11
Active Contributing Employers by District,
2008 - 2012

District	Year				
	2008	2009	2010	2011r	2012p
Total	9,917	10,044	10,066	9,851	9,835
Corozal	2,442	2,434	2,558	2,469	2,510
Orange Walk	1,637	1,619	1,586	1,461	1,405
Belize	2,906	2,953	2,862	2,805	2,791
Cayo	1,645	1,717	1,794	1,822	1,839
Stann Creek	1,047	967	928	955	951
Toledo	240	354	338	339	339

Source: Social Security Board

Table 2.12
Active Businesses by Industry,
2008 - 2012

Industry	Year				
	2008	2009	2010	2011r	2012p
Total	10,605	10,764	10,792	10,555	10,556
Agriculture, Hunting and Forestry	3,023	2,942	3,009	2,791	2,780
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	1,475	1,526	1,534	1,571	1,577
Private Households with Employed Persons	1,339	1,412	1,423	1,414	1,415
Hotels and Restaurants	1,105	1,116	1,149	1,178	1,179
Construction	812	800	706	717	654
Real Estate, Renting and Business Activities	574	591	580	612	634
Manufacturing	539	542	548	525	540
Other Community, Social and Personal Activities	454	531	532	440	447
Transport, Storage and Communication	382	415	405	394	393
Public Administration	239	257	264	283	285
Education	181	184	195	197	199
Health and Social Work	171	151	154	175	180
Financial Intermediation	105	103	102	105	113
Electricity, Gas and Water Supply	72	80	86	62	65
Mining and Quarrying	31	28	32	38	39
Fishing	39	39	33	23	27
Extra-Territorial Organizations and Bodies	16	13	13	17	18
Do Not Know or Not Stated	48	34	27	13	11

Source: Social Security Board

Table 2.13
Active Businesses and Percentage Distribution by District,
2008 - 2012

District	Year									
	2008		2009		2010		2011r		2012p	
	Quantity	%								
Total	10,605	100.0	10,764	100.0	10,792	100.0	10,555	100.0	10,556	100.0
Corozal	2,537	23.9	2,518	23.4	2,645	24.5	2,555	24.2	2,598	24.6
Orange Walk	1,705	16.1	1,704	15.8	1,664	15.4	1,547	14.7	1,503	14.2
Belize	3,051	28.8	3,118	29.0	3,037	28.1	2,964	28.1	2,943	27.9
Cayo	1,949	18.4	2,020	18.8	2,103	19.5	2,109	20.0	2,132	20.2
Stann Creek	1,112	10.5	1,032	9.6	988	9.2	1,020	9.7	1,014	9.6
Toledo	251	2.4	372	3.5	355	3.3	360	3.4	366	3.5

Source: Social Security Board

Table 2.14
Active Self Employed by District and Sex,
2008 - 2012

District	Year				
	2008	2009	2010	2011r	2012p
Total	930	972	934	949	1,043
Corozal	108	94	99	106	116
Orange Walk	112	107	101	102	134
Belize	222	261	237	238	275
Cayo	219	212	229	240	252
Stann Creek	204	229	207	202	196
Toledo	65	69	61	61	70
Male	458	491	446	434	480
Corozal	63	55	57	62	59
Orange Walk	69	63	56	54	75
Belize	88	120	99	90	113
Cayo	116	110	114	118	128
Stann Creek	90	107	94	81	71
Toledo	32	36	26	29	34
Female	472	481	488	515	563
Corozal	45	39	42	44	57
Orange Walk	43	44	45	48	59
Belize	134	141	138	148	162
Cayo	103	102	115	122	124
Stann Creek	114	122	113	121	125
Toledo	33	33	35	32	36
Total Contribution Paid (BZ\$)	\$302,189	\$322,781	\$342,869	\$356,648	\$412,762

Source: Social Security Board

Table 2.15
Active Self Employed by Age Group,
2008 - 2012

Age Group	Year				
	2008	2009	2010	2011r	2012p
Total	930	972	934	949	1,043
18 - 19	5	2	1	1	3
20 - 24	42	41	36	34	40
25 - 29	64	69	71	81	91
30 - 34	136	119	107	106	125
35 - 39	128	137	141	149	159
40 - 44	125	135	131	120	132
45 - 49	146	160	136	133	161
50 - 54	152	162	168	167	156
55 - 59	115	127	130	131	158
60	17	20	13	27	18

Source: Social Security Board

BENEFITS

This section presents information on social security benefits, Non-contributory Pension (NCP), and appeals.

The primary source of benefits data is the Social Security Board's (SSB) databases. Data on the Mid-Year Population Estimates are obtained from the SIB.

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

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

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

Table 3.1
Benefits Expenditure by Branch/Benefit,
2008 - 2012
(BZ\$)

Branch/Benefit	Year				
	2008	2009	2010	2011r	2012p
Total	\$50,619,410	\$53,326,548	\$56,175,243	\$58,881,755	\$60,190,813
Short Term	\$10,099,211	\$10,825,484	\$10,427,906	\$10,975,229	\$10,751,043
Sickness	\$5,954,169	\$6,550,537	\$6,355,837	\$6,628,474	\$6,756,678
Maternity Allowance	\$3,085,315	\$3,202,276	\$3,067,662	\$3,334,729	\$3,046,884
Maternity Grant	\$1,059,728	\$1,072,671	\$1,004,407	\$1,012,026	\$947,481
Long Term	\$23,422,911	\$24,414,517	\$26,432,583	\$28,637,786	\$31,563,988
Retirement	\$11,908,989	\$13,065,933	\$14,754,284	\$16,712,401	\$19,097,183
Survivors	\$3,711,728	\$3,661,039	\$4,146,633	\$4,283,823	\$4,707,175
Invalidity	\$2,032,367	\$2,087,560	\$2,310,395	\$2,580,337	\$2,956,042
Funeral Grant (NC)	\$835,367	\$897,465	\$1,019,946	\$915,325	\$1,022,527
Non-contributory Pensions	\$4,934,460	\$4,702,520	\$4,201,325	\$4,145,900	\$3,781,061
Employment Injury	\$5,835,155	\$5,126,269	\$4,024,274	\$4,026,246	\$3,286,430
Injury Benefit	\$3,812,618	\$3,030,517	\$2,656,935	\$2,159,795	\$2,160,433
Disablement Grant	\$493,271	\$543,787	\$395,680	\$527,155	\$411,890
Funeral Grant (EI)	\$9,000	\$10,500	\$1,000	\$4,500	\$9,624
APV Disablement and Death	\$1,520,266	\$1,541,465	\$970,659	\$1,334,796	\$704,483
Disablement and Death Pension	\$1,876,022	\$1,874,425	\$1,934,752	\$1,815,926	\$1,991,547
National Health Insurance	\$9,386,111	\$11,085,853	\$13,355,728	\$13,426,568	\$12,597,805

Source: Social Security Board

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

Table 3.2
New Claims Allowed by Branch/Benefits,
2008 - 2012

Benefit	Year				
	2008	2009	2010	2011r	2012p
Total	37,646	37,129	33,485	32,787	33,908
Short Term	33,397	33,233	29,830	29,386	29,977
Sickness	28,525	28,272	25,237	24,711	25,569
Maternity Allowance	1,352	1,398	1,264	1,318	1,266
Maternity Grant	3,520	3,563	3,329	3,357	3,142
Long Term	1,544	1,480	1,574	1,419	1,941
Retirement	584	553	516	490	769
Survivors	223	161	216	179	291
Invalidity	77	69	74	52	108
Funeral Grant (NC)	660	697	768	698	773
Employment Injury	2,705	2,416	2,081	1,982	1,990
Injury	2,521	2,243	1,955	1,761	1,782
Disablement	168	157	109	211	193
Death Benefit	10	9	11	7	9
Funeral Grant (EI)	6	7	6	3	6

Source: Social Security Board

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

Table 3.3
Benefit Recipients by Branch/Benefits,
2008 - 2012

Benefit	Year				
	2008	2009	2010	2011r	2012p
Total	38,942	40,535	38,704	38,496	39,951
Short Term	24,471	26,160	25,029	24,438	25,331
Sickness	19,612	21,206	20,444	19,774	20,927
Maternity Allowance	1,352	1,398	1,264	1,318	1,266
Maternity Grant	3,507	3,556	3,321	3,346	3,138
Long Term	11,291	11,058	10,934	11,256	11,772
Retirement	3,237	3,410	3,654	4,044	4,533
Survivors	2,356	2,282	2,149	2,445	2,662
Invalidity	381	372	371	360	407
Funeral Grant (NC)	660	697	768	696	774
Non-contributory	4,657	4,297	3,992	3,711	3,396
Employment Injury	3,180	3,317	2,741	2,802	2,848
Injury	2,364	2,422	1,859	1,911	1,991
Disablement	483	553	530	545	538
Death Benefit	327	335	346	343	313
Funeral Grant (EI)	6	7	6	3	6

Source: Social Security Board

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

Table 3.4
Sickness Benefit: Cumulative Days Paid by Number of Days Claimed,
2008 - 2012

Benefit Days	Year				
	2008	2009	2010	2011r	2012p
Total	261,435	277,614	262,098	268,775	278,097
1	3,088	2,487	1,610	1,902	1,862
2	11,450	9,862	8,140	8,652	8,948
3	19,737	17,943	15,951	15,738	16,710
4 - 7	56,870	58,427	53,367	48,663	50,097
8 - 14	33,275	41,528	39,042	34,391	35,304
15 - 21	18,325	20,798	20,472	19,365	21,113
22 - 28	10,154	11,705	12,209	12,054	12,641
29 - 35	15,831	14,307	15,860	15,208	15,384
36 - 42	6,834	8,916	7,766	9,372	8,780
43 - 49	7,804	7,630	7,356	9,170	9,020
50 - 56	4,694	6,347	5,361	7,104	6,813
57 - 63	6,534	7,920	7,919	7,178	7,983
64 - 70	3,606	4,075	4,561	4,006	5,286
71 - 77	2,810	3,434	3,476	4,132	4,508
78 - 84	2,675	3,310	3,708	3,169	3,715
85 - 91	3,558	3,451	3,631	4,062	4,086
92 - 98	3,779	4,060	3,407	4,073	5,694
99 - 105	2,549	3,076	3,269	2,650	2,853
106 - 112	1,316	3,039	2,069	3,067	3,035
113 - 119	2,096	2,081	2,426	1,738	1,757
120 - 126	1,592	2,340	2,572	2,087	2,950
127 - 133	1,289	2,475	1,811	2,082	2,360
134 - 140	1,369	967	820	816	2,047
141 - 147	1,721	1,291	1,287	1,438	1,583
148 - 156	2,282	1,524	1,819	1,368	3,483
157 - 234	36,197	34,621	32,189	45,290	40,085

Source: Social Security Board

Table 3.5
Mean Benefit Payment by Sickness Benefit Days Paid,
2008 - 2012
(BZ\$)

Benefit Days	Year				
	2008	2009	2010	2011r	2012p
1	\$22	\$24	\$26	\$27	\$27
2	\$48	\$51	\$53	\$55	\$55
3	\$71	\$73	\$76	\$78	\$79
4 - 7	\$125	\$139	\$135	\$139	\$138
8 - 14	\$257	\$265	\$274	\$278	\$278
15 - 21	\$424	\$434	\$446	\$455	\$443
22 - 28	\$648	\$643	\$656	\$663	\$649
29 - 35	\$774	\$794	\$782	\$817	\$828
36 - 42	\$1,018	\$1,017	\$1,091	\$1,097	\$1,042
43 - 49	\$1,148	\$1,271	\$1,281	\$1,239	\$1,254
50 - 56	\$1,400	\$1,421	\$1,479	\$1,496	\$1,343
57 - 63	\$1,618	\$1,630	\$1,644	\$1,723	\$1,748
64 - 70	\$1,790	\$1,799	\$1,722	\$1,854	\$1,853
71 - 77	\$1,934	\$2,145	\$2,093	\$2,009	\$2,118
78 - 84	\$2,167	\$2,088	\$2,303	\$2,509	\$2,178
85 - 91	\$2,398	\$2,483	\$2,341	\$2,575	\$2,303
92 - 98	\$2,490	\$2,529	\$2,407	\$2,573	\$2,233
99 - 105	\$2,847	\$2,792	\$2,658	\$2,777	\$2,746
106 - 112	\$2,788	\$2,941	\$3,082	\$2,889	\$2,789
113 - 119	\$3,381	\$2,911	\$3,268	\$3,512	\$3,427
120 - 126	\$2,933	\$3,451	\$3,238	\$3,225	\$3,303
127 - 133	\$2,895	\$3,563	\$3,669	\$4,187	\$3,569
134 - 140	\$4,154	\$3,793	\$4,098	\$4,532	\$3,688
141 - 147	\$3,574	\$3,445	\$4,183	\$4,722	\$3,377
148 - 156	\$4,326	\$2,966	\$4,379	\$5,053	\$3,470
157 - 234	\$5,391	\$5,633	\$5,822	\$6,108	\$5,322
Mean Payment (BZ\$)	\$196	\$225	\$243	\$252	\$253

Source: Social Security Board

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

Table 3.6
Sickness Benefit by Selected Characteristics,
2008 - 2012

Selected Characteristics	Year				
	2008	2009	2010	2011r	2012p
Claims Processed	32,780	32,064	28,352	27,447	28,517
Age Group					
14 - 19	1,870	1,793	1,172	859	899
20 - 24	6,184	6,075	5,131	4,789	4,871
25 - 29	6,329	6,476	5,599	5,546	5,863
30 - 34	5,478	5,359	4,836	4,679	4,865
35 - 39	4,216	4,202	3,806	3,743	3,817
40 - 44	3,318	3,142	2,945	2,934	3,070
45 - 49	2,567	2,333	2,244	2,293	2,360
50 - 54	1,599	1,515	1,553	1,618	1,706
55 - 64	1,219	1,169	1,066	986	1,066
Average Days Claimed	8	9	9	10	10
Age Group					
14 - 19	6	6	7	11	7
20 - 24	6	7	7	7	8
25 - 29	7	8	8	9	8
30 - 34	7	8	9	9	10
35 - 39	9	9	10	11	10
40 - 44	9	10	10	11	11
45 - 49	11	12	11	12	12
50 - 54	10	13	14	13	14
55 - 64	15	16	17	16	18
Mean Payment (BZ\$)	\$194	\$223	\$241	\$251	\$251
Age Group					
14 - 19	\$59	\$79	\$100	\$212	\$107
20 - 24	\$123	\$161	\$155	\$162	\$165
25 - 29	\$176	\$200	\$212	\$211	\$215
30 - 34	\$198	\$218	\$244	\$241	\$258
35 - 39	\$230	\$252	\$272	\$276	\$280
40 - 44	\$231	\$275	\$275	\$303	\$293
45 - 49	\$282	\$299	\$323	\$337	\$311
50 - 54	\$249	\$358	\$380	\$349	\$354
55 - 64	\$347	\$395	\$423	\$390	\$472

Source: Social Security Board

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

Table 3.7
Sickness Benefit Claims Paid by Industry,
2008 - 2012

	Year				
	2008	2009	2010	2011r	2012p
Total	28,525	28,272	25,237	24,711	25,569
Industry					
Public Administration	4,776	4,646	4,502	5,129	4,919
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	3,090	3,350	3,064	2,813	3,030
Agriculture, Hunting and Forestry	2,771	2,603	2,505	2,346	2,290
Health and Social Work	2,703	2,334	2,028	2,056	2,108
Real Estate, Renting and Business Activities	2,877	2,709	2,097	2,007	2,037
Manufacturing	2,491	2,259	2,014	1,826	1,909
Hotels and Restaurants	1,807	1,888	1,603	1,526	1,712
Transport, Storage and Communication	1,617	1,511	1,478	1,409	1,654
Other Community, Social and Personal Activities	1,366	1,422	1,391	1,399	1,493
Education	813	1,066	1,037	1,181	1,256
Financial Intermediation	942	1,164	1,144	1,158	1,105
Construction	1,305	1,447	897	677	824
Electricity, Gas and Water Supply	413	455	423	426	466
Private Households with Employed Persons	367	378	404	358	318
Fishing	649	569	363	189	262
Extra-Territorial Organizations and Bodies	242	258	203	142	99
Mining and Quarrying	270	188	70	50	75
Do Not Know or Not Stated	26	25	14	19	12

Source: Social Security Board

Table 3.8
Maternity Allowance by Selected Characteristics,
2008 - 2012

Selected Characteristics	Year				
	2008	2009	2010	2011r	2012p
Claims Allowed	1,352	1,398	1,264	1,318	1,266
Age Group					
14 - 19	65	59	44	53	38
20 - 24	401	398	360	382	337
25 - 29	440	459	449	438	430
30 - 34	291	295	263	293	275
35 - 39	119	149	122	124	148
40 - 44	36	37	24	27	36
45 - 64	0	1	2	1	2
Weeks Claimed					
< 14 Weeks	149	162	120	106	96
14 Weeks	1,127	1,164	1,101	1,167	1,115
15 Weeks	32	35	12	13	19
16 Weeks	44	37	31	32	36
Mean Payment (BZ\$)	\$2,245	\$2,418	\$2,235	\$2,543	\$2,548
Age Group					
14 - 19	\$1,698	\$1,753	\$1,647	\$1,816	\$1,821
20 - 24	\$2,355	\$2,150	\$2,351	\$2,292	\$2,327
25 - 29	\$2,518	\$2,620	\$2,608	\$2,697	\$2,669
30 - 34	\$2,548	\$2,570	\$2,857	\$2,698	\$2,755
35 - 39	\$2,655	\$2,507	\$2,804	\$2,962	\$2,719
40 - 44	\$2,278	\$2,245	\$2,531	\$2,656	\$2,318
45 - 64	\$0	\$1,792	\$1,337	\$1,241	\$2,450

Source: Social Security Board

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

Table 3.9
Maternity Grants Paid by Age Group and Sex,
2008 - 2012

Age Group	Year				
	2008	2009	2010	2011r	2012p
Total	3,519	3,563	3,329	3,357	3,142
14 - 19	114	109	108	118	85
20 - 24	915	969	866	887	800
25 - 29	1,048	1,054	1,043	993	976
30 - 34	731	755	688	705	669
35 - 39	414	394	364	397	345
40 - 44	188	187	153	151	155
45 - 49	69	51	73	69	62
50 - 54	26	30	21	28	36
55 - 59	11	9	10	7	13
60+	3	5	3	2	1
Male*	2,191	2,190	1,997	2,018	1,858
14 - 19	56	54	66	67	46
20 - 24	523	590	489	514	462
25 - 29	612	602	568	548	543
30 - 34	449	451	414	398	390
35 - 39	287	250	235	269	192
40 - 44	155	149	120	117	116
45 - 49	69	50	71	68	59
50 - 54	26	30	21	28	36
55 - 59	11	9	10	7	13
60+	3	5	3	2	1
Female	1,328	1,373	1,332	1,339	1,284
14 - 19	58	55	42	51	39
20 - 24	392	379	377	373	338
25 - 29	436	452	475	445	433
30 - 34	282	304	274	307	279
35 - 39	127	144	129	128	153
40 - 44	33	38	33	34	39
45 - 49	0	1	2	1	3
50 - 54	0	0	0	0	0
55 - 59	0	0	0	0	0
60+	0	0	0	0	0

Source: Social Security Board

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

Table 3.10
Pensions by Recipients at Year End and Expenditure,
2009 - 2012

Long Term Pensioners	2009		2010		2011r		2012p	
	Recipients	Expenditure (BZ\$)	Recipients	Expenditure (BZ\$)	Recipients	Expenditure (BZ\$)	Recipients	Expenditure (BZ\$)
Total	10,691	\$23,663,285	11,026	\$25,322,145	10,837	\$27,311,007	11,004	\$29,970,880
Retirement	3,142	\$12,149,093	3,463	\$13,822,401	3,800	\$15,550,824	4,199	\$18,051,659
Invalidity	341	\$1,770,802	340	\$1,912,810	334	\$2,014,172	345	\$2,055,441
Survivors'	2,166	\$3,164,573	2,468	\$3,450,857	2,222	\$3,784,185	2,318	\$4,091,174
Disablement	410	\$1,237,289	417	\$1,294,669	429	\$1,194,679	433	\$1,314,972
Death	335	\$639,008	346	\$640,083	341	\$621,427	313	\$676,573
Non-contributory Pensioners	4,297	\$4,702,520	3,992	\$4,201,325	3,711	\$4,145,900	3,396	\$3,781,061

Source: Social Security Board

Table 3.11
Retirement Pensions Awarded by Age, Sex and Mean Monthly Payment,
2008 - 2012

Age	Year				
	2008	2009	2010	2011r	2012p
Total	315	289	417	402	485
60	117	95	246	199	201
61	79	78	41	53	102
62	20	27	28	28	42
63	17	23	19	36	27
64	18	13	45	14	17
65	47	26	26	53	64
66	11	22	5	11	25
67	3	1	1	5	4
68	1	0	1	0	1
69+	2	4	5	3	2
Male	207	205	264	262	300
60	67	57	145	114	115
61	51	53	24	34	55
62	15	21	19	20	30
63	14	22	16	30	16
64	14	11	34	5	14
65	33	21	21	46	47
66	8	15	2	7	18
67	3	1	1	4	3
68	1	0	0	0	1
69+	1	4	2	2	1
Female	108	84	153	140	185
60	50	38	101	85	86
61	28	25	17	19	47
62	5	6	9	8	12
63	3	1	3	6	11
64	4	2	11	9	3
65	14	5	5	7	17
66	3	7	3	4	7
67	0	0	0	1	1
68	0	0	1	0	0
69+	1	0	3	1	1
Mean Monthly Payment (BZ\$)					
Total	\$414	\$421	\$408	\$431	\$463
Male	\$399	\$400	\$394	\$427	\$460
Female	\$442	\$472	\$433	\$439	\$468

Source: Social Security Board

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

Table 3.12
Retirement Grants Awarded by Age, Sex and Mean Payment,
2008 - 2012

Age	Year				
	2008	2009	2010	2011r	2012p
Total	270	264	307	295	321
60	72	82	100	115	139
61	29	34	38	26	26
62	12	14	28	26	24
63	19	23	30	15	23
64	11	15	24	28	20
65	51	43	35	42	53
66	16	25	13	12	12
67	10	9	8	7	6
68	7	3	5	5	4
69+	43	16	26	19	14
Male	207	187	209	220	203
60	50	52	71	84	81
61	28	28	23	16	16
62	8	9	18	16	18
63	17	14	22	14	13
64	9	10	11	21	12
65	39	34	22	35	37
66	14	18	13	11	7
67	7	7	6	7	3
68	6	1	3	3	4
69+	29	14	20	13	12
Female	63	77	98	75	118
60	22	30	29	31	58
61	1	6	15	10	10
62	4	5	10	10	6
63	2	9	8	1	10
64	2	5	13	7	8
65	12	9	13	7	16
66	2	7	0	1	5
67	3	2	2	0	3
68	1	2	2	2	0
69+	14	2	6	6	2
Mean Payment (BZ\$)					
Total	\$2,861	\$3,277	\$2,957	\$3,120	\$3,230
Male	\$2,890	\$3,457	\$2,893	\$2,362	\$3,355
Female	\$2,766	\$2,844	\$3,095	\$3,379	\$3,013

Source: Social Security Board

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

Table 3.13
¹Invalidity Pensioners at Year End by Age Group and Sex,
2008 - 2012

Age Group	Year				
	2008	2009	2010	2011r	2012p
Total	333	341	340	334	345
< 20	0	0	0	0	0
20 - 24	3	0	0	0	0
25 - 29	6	2	3	1	0
30 - 34	24	7	7	9	7
35 - 39	43	24	29	11	20
40 - 44	48	45	49	48	40
45 - 49	88	55	65	63	70
50 - 54	103	87	97	97	99
55 - 59	18	99	90	105	109
60 - 64	0	22	0	0	0
65+	0	0	0	0	0
Male	171	177	173	177	183
< 20	0	0	0	0	0
20 - 24	3	0	0	0	0
25 - 29	4	2	3	1	0
30 - 34	14	5	5	7	7
35 - 39	28	12	16	4	12
40 - 44	21	30	29	30	22
45 - 49	44	27	33	33	37
50 - 54	48	43	45	52	52
55 - 59	9	45	42	50	53
60 - 64	0	13	0	0	0
65+	0	0	0	0	0
Female	162	164	167	157	162
< 20	0	0	0	0	0
20 - 24	0	0	0	0	0
25 - 29	2	0	0	0	0
30 - 34	10	2	2	2	0
35 - 39	15	12	13	7	8
40 - 44	27	15	20	18	18
45 - 49	44	28	32	30	33
50 - 54	55	44	52	45	47
55 - 59	9	54	48	55	56
60 - 64	0	9	0	0	0
65+	0	0	0	0	0

Source: Social Security Board

¹ - Includes all persons declared by a medical board as permanently "incapable to work" as a result from a specific disease or bodily or mental disablement and are receiving a Social Security Invalidity Pension.

Table 3.14
**Invalidity Grants Awarded by Sex, Total Payment and Mean Payment,
2008 - 2012**

Selected Characteristics	Year				
	2008	2009	2010	2011r	2012p
Sex					
Total	38	27	31	65	49
Male	25	22	17	46	34
Female	13	5	14	19	15
Total Payment (BZ\$)	\$281,911	\$223,278	\$378,369	\$548,061	\$893,362
Male	\$212,351	\$195,531	\$238,243	\$310,561	\$657,564
Female	\$69,560	\$27,748	\$140,125	\$237,500	\$235,799
Mean Payment (BZ\$)	\$7,619	\$8,270	\$12,205	\$8,432	\$18,232
Male	6,736	8,848	14,014	6,751	19,340
Female	10,045	5,351	10,009	12,500	15,720

Source: Social Security Board

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

Mean payment refers to the average cost per allowed claim.

Table 3.15
**¹Spouses Receiving Survivors' Pension at Year End by Sex and Mean Monthly Payment,
2008 - 2012**

Selected Characteristics	Year				
	2008	2009	2010	2011r	2012p
Sex					
Total	855	907	989	1,011	1,116
Male	18	40	23	23	21
Female	837	867	966	988	1,095
Mean Monthly Payment (BZ\$)					
Total	\$179	\$184	\$198	\$205	\$211
Male	\$111	\$150	\$180	\$191	\$194
Female	\$181	\$186	\$198	\$206	\$211

Source: Social Security Board

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

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

Table 3.16
Children Awarded Survivor's Pension by Age Group, Sex and
Mean Monthly Payment,
2008 - 2012

Age Group	Year				
	2008	2009	2010	2011r	2012p
Total	145	114	181	241	187
00 - 04	27	14	32	13	30
05 - 09	39	32	45	44	38
10 - 14	50	35	63	85	51
15 - 16	12	17	15	42	25
17 - 21	15	16	24	49	39
22+	2	0	2	8	4
Male	72	59	94	129	88
00 - 04	15	8	17	7	15
05 - 09	18	14	25	22	18
10 - 14	31	15	31	49	22
15 - 16	4	11	11	22	14
17 - 21	4	11	9	25	18
22+	0	0	1	4	1
Female	73	55	87	112	99
00 - 04	12	6	15	6	15
05 - 09	21	18	20	22	20
10 - 14	19	20	32	36	29
15 - 16	8	6	4	20	11
17 - 21	11	5	15	24	21
22+	2	0	1	4	3
Mean Monthly Payment (BZ\$)	\$107	\$106	\$124	\$114	\$118

Source: Social Security Board

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

Table 3.17
'Children Receiving Survivors' Pension at Year End
by Age Group, Sex and Mean Monthly Payment,
2008 - 2012

Age Group	Year				
	2008	2009	2010	2011r	2012p
Total	1,174	1,259	1,479	1,265	1,402
00 - 04	91	80	64	53	67
05 - 09	261	250	228	236	229
10 - 14	451	456	441	479	462
15 - 16	168	194	200	206	241
17 - 21	189	258	518	211	308
22+	14	21	28	80	95
Male	595	641	750	636	696
00 - 04	50	43	34	29	39
05 - 09	127	124	119	121	117
10 - 14	226	220	215	241	226
15 - 16	84	105	98	102	119
17 - 21	100	136	268	112	154
22+	8	13	16	31	41
Female	579	618	729	629	706
00 - 04	41	37	30	24	28
05 - 09	134	126	109	115	112
10 - 14	225	236	226	238	236
15 - 16	84	89	102	104	122
17 - 21	89	122	250	99	154
22+	6	8	12	49	54
Mean Monthly Payment (BZ\$)	\$88	\$89	\$92	\$103	\$106

Source: Social Security Board

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

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

Table 3.18
¹DIP by Number of Surviving Orphans by Sex and Year,
2008 - 2012

Number of Orphans	Year				
	2008	2009	2010	2011r	2012p
Total	102	108	123	151	191
1	24	24	27	28	41
2	19	26	30	42	48
3	20	10	30	15	51
4	17	13	16	28	36
5	9	3	2	20	15
6	6	18	18	18	0
7	7	14	0	0	0

Source: Social Security Board

¹ - Dead Insured Persons who met the requirements to receive a Retirement or Invalidity Pension.

Table 3.19
¹DIP by Number of Surviving Spouses by Sex and Year,
2008 - 2012

Sex	Year				
	2008	2009	2010	2011r	2012p
Total	95	88	116	117	124
Male	0	2	0	0	0
Female	95	86	116	117	124

Source: Social Security Board

¹ - Dead Insured Persons who met the requirements to receive a Retirement or Invalidity Pension.

Table 3.20
¹DIP by Number of Surviving Parents by Sex and Year,
2008 - 2012

Number of Parents	Year				
	2008	2009	2010	2011r	2012p
Total	5	5	0	0	0
1	3	5	0	0	0
2	2	0	0	0	0
Male	1	2	0	0	0
1	0	2	0	0	0
2	1	0	0	0	0
Female	4	3	0	0	0
1	3	3	0	0	0
2	1	0	0	0	0

Source: Social Security Board

¹ - Dead Insured Persons who met the requirements to receive a Retirement or Invalidity Pension.

Table 3.21
Survivors' Grant Awarded to Beneficiaries by
Age Group, Sex and Mean Payment,
2008 - 2012

Age Group	Year				
	2008	2009	2010	2011r	2012p
Total	169	204	258	249	325
<20	103	139	192	154	213
20 - 29	12	11	9	20	25
30 - 39	13	16	17	23	27
40 - 49	17	17	15	21	31
50 - 59	12	16	15	27	22
60+	12	5	10	4	7
Male	54	77	79	90	124
<20	50	74	75	75	116
20 - 29	1	3	0	1	3
30 - 39	0	0	0	5	1
40 - 49	1	0	2	2	2
50 - 59	0	0	1	6	2
60+	2	0	1	1	0
Female	115	127	179	159	201
<20	53	65	117	79	97
20 - 29	11	8	9	19	22
30 - 39	13	16	17	18	26
40 - 49	16	17	13	19	29
50 - 59	12	16	14	21	20
60+	10	5	9	3	7
Mean Payment (BZ\$)	\$3,540	\$3,885	\$4,962	\$4,071	\$4,656

Source: Social Security Board

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

Table 3.22
Disability Pension Awarded to Beneficiaries by Degree of
Disability in Percent, Sex and Mean Monthly Payment,
2008 - 2012

Degree of Disability (%)	Year				
	2008	2009	2010	2011r	2012p
Total	12	16	12	13	9
25.00 - 29.99	2	2	2	3	2
30.00 - 39.99	5	5	4	2	4
40.00 - 49.99	2	2	2	3	1
50.00 - 59.99	0	4	0	0	1
60+	3	3	4	5	1
Male	11	16	11	12	9
25.00 - 29.99	1	2	2	3	2
30.00 - 39.99	5	5	3	2	4
40.00 - 49.99	2	2	2	2	1
50.00 - 59.99	0	4	0	0	1
60+	3	3	4	5	1
Female	1	0	1	1	0
25.00 - 29.99	1	0	0	0	0
30.00 - 39.99	0	0	1	0	0
40.00 - 49.99	0	0	0	1	0
50.00 - 59.99	0	0	0	0	0
60+	0	0	0	0	0
Mean Monthly Payment (BZ\$)					
Total	\$355	\$248	\$242	\$287	\$212
Male	\$370	\$248	\$249	\$294	\$212
Female	\$188	\$0	\$188	\$202	\$0

Source: Social Security Board

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

Table 3.23
¹Disablement Pensions at Year End by Selected Characteristics,
2008 - 2012

Age Group	Year				
	2008	2009	2010	2011r	2012p
Total	401	405	417	426	439
< 20	0	1	0	1	2
20 - 29	22	24	25	26	29
30 - 39	69	73	72	68	62
40 - 49	114	114	120	113	117
50 - 59	107	104	109	112	119
60+	89	89	91	106	110
Male	374	377	392	400	412
< 20	0	0	0	1	2
20 - 29	20	22	23	24	27
30 - 39	67	70	70	65	59
40 - 49	108	109	113	110	113
50 - 59	98	95	102	102	110
60+	81	81	84	98	101
Female	27	28	25	26	27
< 20	0	1	0	0	0
20 - 29	2	2	2	2	2
30 - 39	2	3	2	3	3
40 - 49	6	5	7	3	4
50 - 59	9	9	7	10	9
60+	8	8	7	8	9
Mean Monthly Payment (BZ\$)					
Total	\$219	\$221	\$225	\$225	\$224
Male	\$220	\$222	\$228	\$226	\$225
Female	\$202	\$203	\$192	\$207	\$208

Source: Social Security Board

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

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

Table 3.24
Disability Grants Awarded by Degree of Disability in Percent,
Sex and Mean Payment,
2008 - 2012

Degree of Disability (%)	Year				
	2008	2009	2010	2011r	2012p
Total	82	148	113	113	101
00.00 - 04.99	73	75	60	63	51
05.00 - 09.99	47	39	29	33	26
10.00 - 14.99	19	18	15	12	14
15.00 - 19.99	5	7	7	5	7
20.00 - 24.99	4	9	2	0	3
Male	140	142	104	105	95
00.00 - 04.99	69	71	53	60	48
05.00 - 09.99	44	38	28	30	25
10.00 - 14.99	19	18	14	11	12
15.00 - 19.99	4	7	7	4	7
20.00 - 24.99	4	8	2	0	3
Female	8	6	9	8	6
00.00 - 04.99	4	4	7	3	3
05.00 - 09.99	3	1	1	3	1
10.00 - 14.99	0	0	1	1	2
15.00 - 19.99	1	0	0	1	0
20.00 - 24.99	0	1	0	0	0
Mean Payment (BZ\$)					
Total	\$3,333	\$3,730	\$3,222	\$2,876	\$3,550
Male	\$3,370	\$3,747	\$3,376	\$2,837	\$3,596
Female	\$2,685	\$3,337	\$1,439	\$3,454	\$2,815

Source: Social Security Board

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

Table 3.25
Survivors' Benefit Awarded to Children for Death Benefit
by Sex and Mean Monthly Payment,
(Death due to Employment Injury)
2008 - 2012

Selected Characteristics	Year				
	2008	2009	2010	2011r	2012p
Sex					
Total	14	27	21	18	19
Male	6	12	11	11	10
Female	8	15	10	7	9
Mean Monthly Payment (BZ\$)	\$170	\$161	\$173	\$167	\$169

Source: Social Security Board

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

Table 3.26
'Survivors' Benefit at Year End for Children Receiving Death Benefit
by Age Group, Sex and Mean Monthly Payment,
(Death due to Employment Injury)
2008 - 2012

Age Group	Year				
	2008	2009	2010	2011r	2012p
Total	219	225	239	244	226
00 - 04	12	9	11	12	9
05 - 09	44	48	41	41	25
10 - 14	63	74	76	87	88
15 - 16	31	31	30	30	42
17 - 21	69	63	81	74	62
Male	112	118	130	133	120
00 - 04	4	2	5	6	6
05 - 09	24	27	23	20	11
10 - 14	36	42	45	52	47
15 - 16	13	15	14	15	28
17 - 21	35	32	43	40	28
Female	107	107	109	111	106
00 - 04	8	7	6	6	3
05 - 09	20	21	18	21	14
10 - 14	27	32	31	35	41
15 - 16	18	16	16	15	14
17 - 21	34	31	38	34	34
Mean Monthly Payment (BZ\$)	\$120	\$127	\$126	\$136	\$141

Source: Social Security Board

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

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

Table 3.27
'Survivors' Benefit at Year End for Spouses Receiving
Death Benefit by Sex and Mean Monthly Payment,
(Death due to Employment Injury)
2008 - 2012

Selected Characteristics	Year				
	2008	2009	2010	2011r	2012p
Sex					
Total	108	110	107	106	112
Male	0	0	0	0	0
Female	108	110	107	106	112
Mean Monthly Payment (BZ\$)	\$283	\$296	\$313	\$328	\$331

Source: Social Security Board

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

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

Table 3.28
Employment Injury by Nature of Injury,
2008 - 2012

Nature of Injury	Year				
	2008	2009	2010	2011r	2012p
Total	2,521	2,243	1,955	1,761	1,782
Open wounds and injury to blood vessels	789	688	682	709	723
Other injuries, early complications of trauma	961	798	618	435	327
Dislocations, sprains and strains	273	291	239	236	320
Fractures	172	157	137	146	161
Foreign bodies entering orifice	145	138	102	80	90
Late effects of injuries, poisoning, toxic effects and other external causes	34	26	50	39	57
Intercranial and internal injuries, including nerves	72	75	83	56	53
Burns	54	46	42	39	42
Poisoning and toxic effects	7	13	0	5	3
Complications of medical and surgical care	0	1	0	0	0
Missing Codes	14	10	2	16	6

Source: Social Security Board

Table 3.29
Employment Injury by Industry and Cause,
2008 - 2012

Selected Characteristics	Year				
	2008	2009	2010	2011r	2012p
Total	2,521	2,243	1,955	1,761	1,782
Industry					
Agriculture, Hunting and Forestry	797	736	745	651	681
Construction	507	406	240	216	225
Manufacturing	271	248	204	198	166
Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	177	177	152	138	134
Hotels and Restaurants	137	128	101	119	127
Public Administration	98	117	114	97	100
Transport, Storage and Communications	104	66	59	57	58
Real Estate, Renting and Business Activities	76	91	71	56	56
Other Community, Social and Personal Activities	75	50	56	38	54
Health and Social Work	61	71	61	53	49
Fishing	54	44	39	23	35
Private Households with Employed Persons	29	22	24	19	28
Education	27	28	26	27	22
Electricity, Gas and Water Supply	21	13	38	33	21
Mining and Quarrying	65	28	15	14	15
Financial Intermediation	12	14	5	9	8
Extra-Territorial Organizations and Bodies	3	0	1	1	0
Do Not Know or Not Stated	7	4	4	12	3
Cause					
Other Accidents Including Late Effects	1,525	1,389	1,343	1,262	1,196
Accidental Falls	692	601	445	361	435
Transport Accidents	139	164	116	83	99
Accidental Poisoning	102	11	10	8	15
Accidents Caused by Fire or Flames	15	28	7	20	14
Other Violence	19	33	23	8	6
Homicide and Injury Purposefully Inflicted by Other Persons	9	8	2	5	6
Misadventures During Medical Care	1	0	0	0	1
Missing Codes	19	9	9	14	10

Source: Social Security Board

Table 3.30
Number of Non-contributory Pensioners at Year End by District and Sex,
2008 - 2012

District	Year				
	2008	2009	2010	2011r	2012p
Total	4,657	4,297	3,992	3,711	3,396
Corozal	742	654	680	587	540
Orange Walk	954	893	771	776	710
Belize City	1,020	981	949	797	673
Cayo	1,041	929	827	813	772
Stann Creek	423	425	362	371	352
Toledo	477	415	403	367	349
Female	2,941	2,790	2,654	2,457	2,236
Corozal	454	403	413	364	333
Orange Walk	522	520	459	464	430
Belize City	759	709	710	589	486
Cayo	629	611	568	550	524
Stann Creek	297	285	246	252	238
Toledo	280	262	258	238	225
Male	1,716	1,507	1,338	1,254	1,160
Corozal	288	251	267	223	207
Orange Walk	432	373	312	312	280
Belize City	261	272	239	208	187
Cayo	412	318	259	263	248
Stann Creek	126	140	116	119	114
Toledo	197	153	145	129	124

Source: Social Security Board and Statistical Institute of Belize

Table 3.31
Total Expenditure, Non-contributory Pensioners by Branch,
2008 - 2012
(BZ\$)

Branch	Year				
	2008	2009	2010	2011r	2012p
Total	\$5,094,100	\$4,702,520	\$4,440,000	\$4,121,100	\$3,752,700
Belize City	\$1,003,500	\$978,300	\$913,800	\$801,400	\$698,300
Belmopan	\$330,900	\$306,520	\$287,400	\$277,000	\$257,500
Corozal	\$769,300	\$744,200	\$712,600	\$667,600	\$611,500
Dangriga	\$362,400	\$312,700	\$295,600	\$276,900	\$252,300
Independence	\$117,800	\$146,900	\$150,300	\$145,700	\$140,800
Orange Walk	\$1,123,800	\$1,009,500	\$937,000	\$864,100	\$778,100
Punta Gorda	\$517,600	\$462,800	\$442,100	\$418,000	\$391,800
San Pedro	\$29,600	\$29,200	\$28,800	\$26,800	\$22,600
Santa Elena	\$839,200	\$712,400	\$672,400	\$643,600	\$599,800

Source: Social Security Board

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

Table 3.32
Number of Non-contributory Pensioners by Year by District and Age Group,
2009 - 2012

Age Group	District						Total
	Corozal	Orange Walk	Belize	Cayo	Stann Creek	Toledo	
2009							
Total	654	893	981	929	425	415	4,297
65 - 69	117	160	115	126	48	61	627
70 - 74	176	226	229	226	125	114	1,096
75 - 79	146	212	259	230	114	114	1,075
80 - 84	109	170	178	194	77	76	804
85 - 89	68	88	110	99	42	27	434
90 - 94	26	24	62	40	12	15	179
95 - 99	12	11	20	11	5	6	65
100 & Over	0	2	8	3	2	2	17
2010							
Total	680	771	949	827	362	403	3,992
65 - 69	76	116	76	93	36	43	440
70 - 74	199	210	229	198	95	109	1,040
75 - 79	151	197	258	208	114	109	1,037
80 - 84	129	141	180	183	57	84	774
85 - 89	73	68	108	87	38	33	407
90 - 94	40	29	62	41	17	18	207
95 - 99	10	7	30	14	4	5	70
100 & Over	2	3	6	3	1	2	17
2011r							
Total	587	776	797	813	371	367	3,711
65 - 69	47	81	50	74	27	28	307
70 - 74	183	218	190	184	88	104	967
75 - 79	128	195	198	201	129	100	951
80 - 84	124	154	178	187	64	75	782
85 - 89	66	82	103	111	42	34	438
90 - 94	28	33	53	40	17	18	189
95 - 99	8	9	22	11	3	6	59
100 & Over	3	4	3	5	1	2	18
2012p							
Total	540	710	677	774	349	346	3,396
65 - 69	28	46	34	48	19	19	194
70 - 74	161	215	150	185	84	81	876
75 - 79	133	176	185	186	120	106	906
80 - 84	122	140	149	185	65	83	744
85 - 89	61	90	91	104	35	36	417
90 - 94	28	29	43	48	22	16	186
95 - 99	6	10	23	15	3	3	60
100 & Over	1	4	2	3	1	2	13

Source: Social Security Board

Table 3.33
Appeals Heard by an Appeal Tribunal by Branch Office, Benefit
and Outcome of Appeal,
2008 - 2012

Selected Characteristics	Year				
	2008	2009	2010	2011r	2012p
Branch Office	41	40	47	45	53
Corozal	1	13	3	8	5
Orange Walk	2	5	5	3	6
Belize	16	7	14	12	22
San Pedro	3	0	2	1	3
Belmopan	8	4	7	8	6
Santa Elena	8	7	7	4	5
Dangriga	1	2	6	3	1
Independence	0	0	1	2	2
Punta Gorda	2	2	2	4	3
Benefit	41	40	47	45	53
Short Term	12	10	15	8	18
Sickness	10	6	10	5	14
Maternity Allowance	2	4	5	2	3
Maternity Grant	0	0	0	1	1
Long Term	12	9	11	12	14
Retirement	2	0	3	0	4
Survivors	2	4	4	8	6
Invalidity	7	5	3	2	4
Funeral Grant (NC)	1	0	1	2	0
Employment Injury	17	21	21	25	21
Injury	12	12	10	18	13
Disablement	5	9	11	7	7
Death Benefit	0	0	0	0	1
Funeral Grant (EI)	0	0	0	0	0
Outcome of Appeal	41	40	47	45	53
Ruling for SSB	30	29	31	26	28
Ruling for Appellant	2	1	12	9	15
Cases Pending/adjourned	9	10	4	10	8
Abandoned/Withdrawn	0	0	0	0	2

Source: Social Security Board

NATIONAL HEALTH INSURANCE (NHI)

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

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

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

Table 4.1
NHI Membership by Primary Care Providers,
2008 - 2012

Primary Care Providers	Year				
	2008	2009	2010	2011r	2012p
Total	81,129	87,192	91,041	94,847	96,281
Southside Belize City	42,922	44,686	46,069	47,146	48,580
Belize Family Life Association	8,451	9,270	10,069	11,146	11,880
Belize Health Care Partners	12,000	12,000	12,000	12,000	12,000
Belize Medical Associates	10,471	11,416	12,000	12,000	12,000
Matron Roberts Clinic	12,000	12,000	12,000	12,000	12,000
Mercy Clinic	0	3,000	3,000	3,000	700
Southern Region	38,207	42,506	44,972	47,701	47,701
Dangriga	9,912	11,558	12,642	14,000	14,000
Independence	11,413	12,280	12,631	12,731	12,731
Punta Gorda	8,944	9,995	10,646	11,500	11,500
San Antonio	7,938	8,673	9,053	9,470	9,470

Source: NHI, Social Security Board

Table 4.2
Percent of NHI Patients Receiving Prescription by Primary Care Providers,
2008 - 2012

Primary Care Providers	Year				
	2008	2009	2010	2011r	2012p
Southside Belize City					
Belize Family Life Association	85%	85%	84%	84%	85%
Belize Health Care Partners	83%	87%	89%	87%	85%
Belize Medical Associates	78%	84%	85%	84%	86%
Matron Roberts Health Clinic	80%	80%	82%	60%	49%
Mercy Clinic	0%	93%	98%	98%	96%
Southern Region					
Dangriga	88%	86%	86%	84%	83%
Independence	92%	83%	87%	86%	89%
Punta Gorda	92%	92%	91%	92%	91%
San Antonio	92%	97%	98%	96%	93%

Source: NHI, Social Security Board

Table 4.3
**Percent of NHI Patients Receiving Lab Referral by Primary Care Providers,
2008 - 2012**

Primary Care Providers	Year				
	2008	2009	2010	2011r	2012p
Southside Belize City					
Belize Family Life Association	45%	53%	70%	62%	55%
Belize Health Care Partners	44%	50%	62%	59%	46%
Belize Medical Associates	55%	59%	71%	61%	58%
Matron Roberts Health Clinic	36%	45%	54%	53%	51%
Mercy Clinic	0%	37%	78%	90%	78%
Southern Region					
Dangriga	15%	9%	17%	21%	18%
Independence	2%	1%	3%	4%	4%
Punta Gorda	28%	26%	32%	27%	29%
San Antonio	10%	14%	17%	15%	15%

Source: NHI, Social Security Board

Table 4.4
**Percent of NHI Patients Receiving Imaging Referral by Primary Care Providers,
2008 - 2012**

Primary Care Providers	Year				
	2008	2009	2010	2011r	2012p
Southside Belize City					
Belize Family Life Association	29%	34%	40%	37%	27%
Belize Health Care Partners	30%	28%	32%	34%	25%
Belize Medical Associates	36%	34%	41%	40%	27%
Matron Roberts Health Clinic	24%	28%	30%	39%	38%
Mercy Clinic	0%	0%	37%	49%	34%
Southern Region					
Dangriga	8%	5%	12%	13%	12%
Independence	0%	0%	0%	0%	0%
Punta Gorda	9%	12%	16%	13%	10%
San Antonio	5%	12%	13%	10%	8%

Source: NHI, Social Security Board

Table 4.5
Mean Number of Consultations Per Patient by Primary Care Providers,
2008 - 2012

Primary Care Providers	Year				
	2008	2009	2010	2011r	2012p
Grand Mean	3.5	3.5	3.8	3.7	3.6
Southside Belize City	3.9	4.2	4.7	4.6	4.4
Belize Family Life Association	4.3	4.5	5.0	4.9	4.6
Belize Health Care Partners	3.8	4.0	4.5	4.3	4.1
Belize Medical Associates	4.4	4.6	5.0	4.7	4.4
Matron Roberts Health Clinic	3.1	3.4	3.9	3.9	4.0
Mercy Clinic	0.0	1.5	7.3	7.3	8.0
Southern Region	3.2	2.8	3.0	2.9	2.9
Dangriga	2.8	2.5	2.8	2.8	2.8
Independence	4.1	2.7	3.1	2.6	2.8
Punta Gorda	3.1	3.0	3.2	3.2	3.2
San Antonio	2.4	3.2	3.1	2.9	2.7

Source: NHI, Social Security Board

Table 4.6
NHI Ten Most Common Primary Diagnosis by Frequency,
2010 - 2012

Primary Diagnosis	Year					
	2010		2011r		2012p	
	Quantity	%	Quantity	%	Quantity	%
Total	139,893	100.0	132,725	100.0	124,719	100.0
Primary Diagnosis						
Acute Respiratory Infections	23,191	16.6	22,384	16.9	24,293	19.5
Maternal Care	15,935	11.4	15,237	11.5	16,147	12.9
Hypertension	12,844	9.2	12,800	9.6	13,097	10.5
Normal examinations	8,511	6.1	9,526	7.2	12,812	10.3
Diabetes	5,967	4.3	5,703	4.3	5,903	4.7
Immunizations	4,569	3.3	3,848	2.9	4,947	4.0
Urinary Tract Infections	4,442	3.2	3,661	2.8	3,454	2.8
Diarrhoeal Disease	3,972	2.8	3,089	2.3	2,974	2.4
Hypercholesterolemia	2,000	1.4	0	0.0	0	0.0
Scabies	1,626	1.2	0	0.0	0	0.0
Gastritis	0	0.0	1,407	1.1	1,344	1.1
Headache	0	0.0	1,357	1.0	1,482	1.2
Other	56,836	40.6	53,713	40.5	38,266	30.7

Source: NHI, Social Security Board

Table 4.7
NHI Most Common Medication & Laboratory Test by Expenditure,
2010
(BZ\$)

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

Source: NHI, Social Security Board

Table 4.8
NHI Most Common Medication & Laboratory Test by Expenditure,
2011
(BZ\$)

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

Source: NHI, Social Security Board

Table 4.9
NHI Most Common Medication & Laboratory Test by Expenditure,
2012
(BZ\$)

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

Source: NHI, Social Security Board

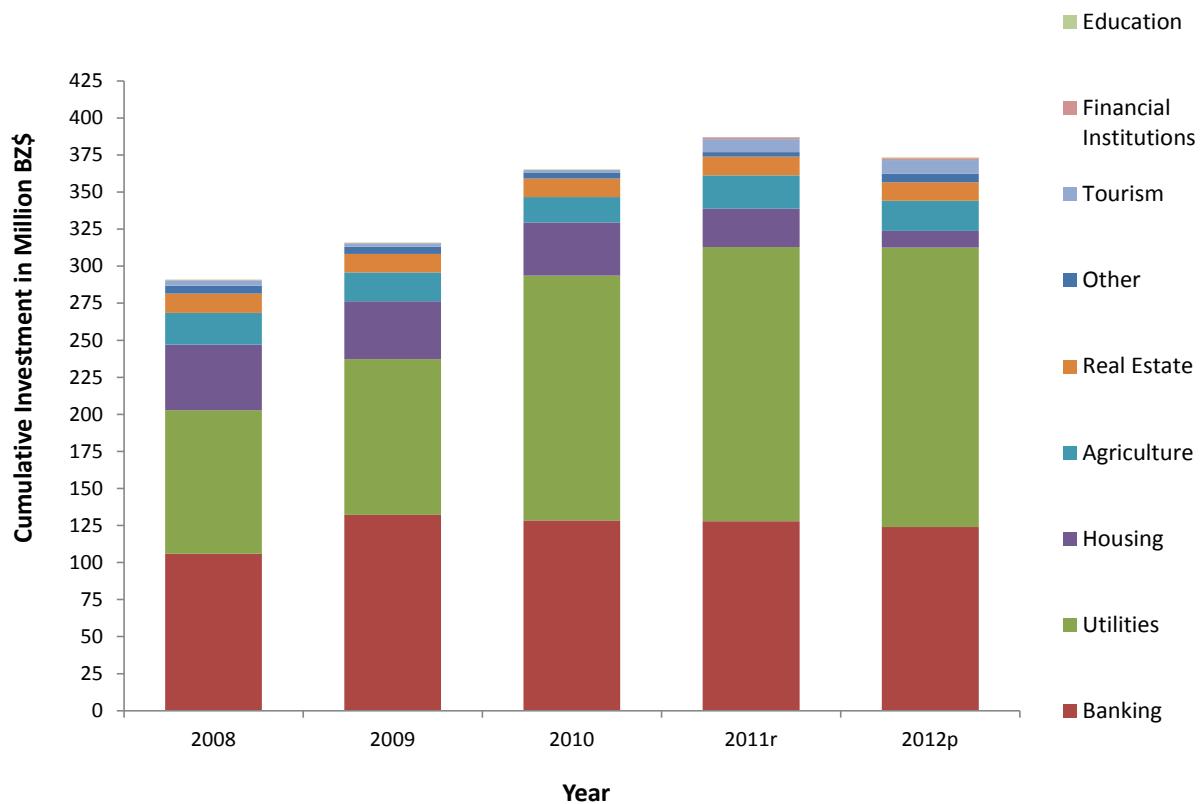
INVESTMENTS

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

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

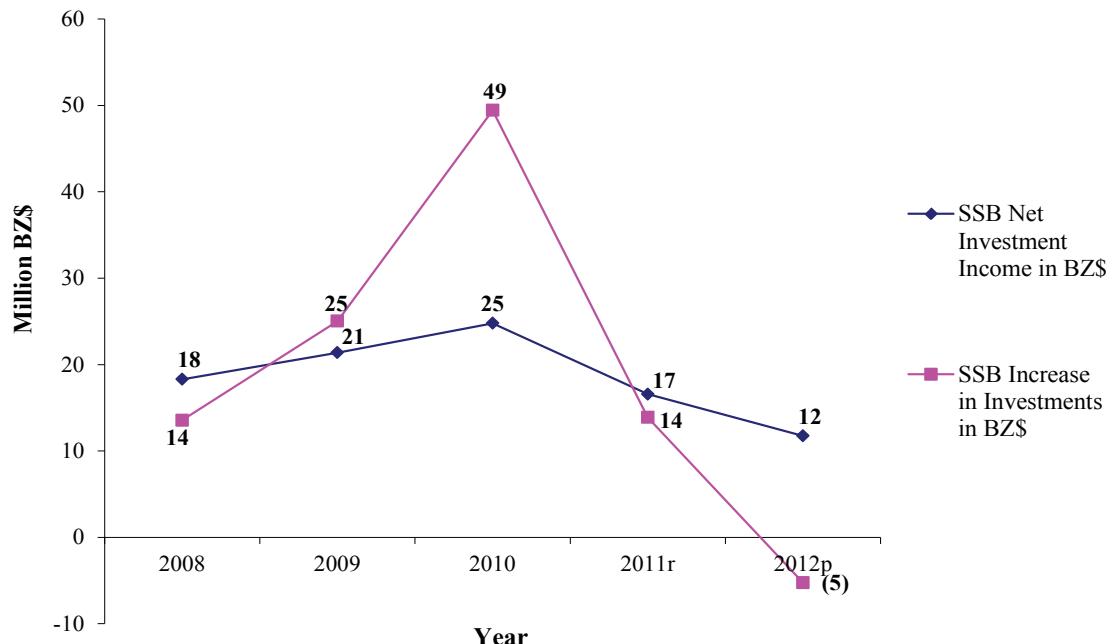
In this section, investment data were presented yearly and cumulatively. Investments are the total investments made in a particular year while the total investment as at December 31 is the increase in the investment by successive yearly additions.

Chart 4
Investment by Sector as at December 31,
2008 - 2012



Source: Social Security Board

Chart 5
SSB Increase in Investments & Net Investment Income,
2008 - 2012



Source: Social Security Board

Table 5.1
Investment Portfolio Allocations by Sector as at December 31,
2008 - 2012
(BZ\$)

SECTOR	2008		2009		2010		2011r		2012p	
	Quantity	%								
Total	\$284,984,237	100.0	\$310,011,399	100.0	\$359,458,403	100.0	\$373,344,565	100.0	\$368,082,110	100.0
Utilities	\$97,055,793	34.1	\$105,124,033	33.9	\$165,277,523	46.0	\$185,027,972	49.6	\$188,650,207	51.3
Banking	\$105,837,546	37.1	\$132,209,411	42.6	\$128,364,024	35.7	\$127,918,402	34.3	\$123,964,963	33.7
Housing	\$44,121,456	15.5	\$38,962,659	12.6	\$35,934,629	10.0	\$25,847,023	6.9	\$11,139,625	3.0
Agriculture	\$21,487,207	7.5	\$19,459,052	6.3	\$17,002,929	4.7	\$22,540,974	6.0	\$20,427,239	5.5
Real Estate	\$12,938,751	4.5	\$12,575,337	4.1	\$12,598,049	3.5	\$12,533,449	3.4	\$12,480,049	3.4
Other	\$5,474,718	1.9	\$4,753,927	1.5	\$3,999,362	1.1	\$3,156,520	0.8	\$5,691,178	1.5
Tourism	\$3,535,576	1.2	\$2,390,877	0.8	\$1,749,478	0.5	\$8,647,452	2.3	\$9,268,576	2.5
Education	\$381,146	0.1	\$339,213	0.1	\$292,519	0.1	\$243,533	0.1	\$581,956	0.2
Financial Institutions	\$152,490	0.1	\$152,490	0.0	\$170,890	0.0	\$1,216,965	0.3	\$1,244,565	0.3
Less Provision for Loss on Investment	(\$6,000,446)	(2.1)	(\$5,955,600)	(1.9)	(\$5,931,000)	(1.6)	(\$13,787,725)	(3.7)	(\$5,366,248)	(1.5)

Source: Social Security Board

Table 5.2
Investment Indicators,
2008 - 2012

Indicators	Year				
	2008	2009	2010	2011r	2012p
Population Estimate	322,100	333,200	312,971	332,084	338,936
Investment (BZ\$)	\$284,984,237	\$310,011,399	\$359,458,403	\$373,344,566	\$368,082,110
Increase in Investments (BZ\$)	\$13,556,988	\$25,027,162	\$49,447,004	\$13,886,163	(\$5,262,456)
Net Investment Income (BZ\$)	\$18,298,240	\$21,378,171	\$24,784,437	\$16,582,122	\$11,742,837
Investment Per Capita (BZ\$)	42.09	75.11	157.99	41.82	(15.53)
Investment Income Per Capita (BZ\$)	56.81	64.16	79.19	49.93	34.65
Inflation Rate	6.4	(1.1)	0.9	1.7	1.2
Nominal Rate of Return on Investments in Percent	6.8	7.5	7.7	4.6	3.2
Real Rate of Return on Investments in Percent	0.4	8.6	6.7	2.9	2.0

Source: Social Security Board and Statistical Institute of Belize